

North hands (Practice Page)

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

Board: 1	♠ KQ102	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ AJ2	You bid first.
HCP: 15	♣ J96	

Board: 2	♠ Q9	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ J9843	Partner bids first.
HCP: 8	♣ J74	

Board: 3	♠ 8432	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ K6	

Board: 4	♠ KQ74	The opponents are silent.
Dealer: S	♥ J942	
Vul: Both	♦ Q9	Partner bids first.
HCP: 8	♣ 984	

Board: 5	♠ Q65	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ K876	

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	♠ KQ102	♠ A85		1NT	Pass	2NT
Vul: None	♥ A53	♥ J94				
North HCP: 15	♦ AJ2	♦ Q3	AP			
South HCP: 9	♣ J96	♣ Q8542				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J54				1NT
Vul: NS	♥ A85	♥ KJ97				
North HCP: 8	♦ J9843	♦ KQ105	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ J6		1NT	AP	
Vul: EW	♥ AQ52	♥ KJ8				
North HCP: 15	♦ AQ6	♦ J97				
South HCP: 8	♣ K6	♣ Q8432				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ 92				1NT
Vul: Both	♥ J942	♥ AQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q9	♦ 843	Pass	3♥	AP	
South HCP: 15	♣ 984	♣ AKQ7	1. Stayman			
Contract: 3♥ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ J93		1NT	Pass	2NT
Vul: NS	♥ A97	♥ KJ4				
North HCP: 15	♦ AQ3	♦ J10	AP			
South HCP: 8	♣ K876	♣ Q10542				
Contract: 2N N						

South hands (Practice Page)

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

Board: 1	♠ A85	The opponents are silent.
Dealer: N	♥ J94	
Vul: None	♦ Q3	Partner bids first.
HCP: 9	♣ Q8542	

Board: 2	♠ J54	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: NS	♦ KQ105	You bid first.
HCP: 15	♣ KQ	

Board: 3	♠ J6	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ J97	Partner bids first.
HCP: 8	♣ Q8432	

Board: 4	♠ 92	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ 843	You bid first.
HCP: 15	♣ AKQ7	

Board: 5	♠ J93	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ J10	Partner bids first.
HCP: 8	♣ Q10542	

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	♠ KQ102	♠ A85		1NT	Pass	2NT
Vul: None	♥ A53	♥ J94				
North HCP: 15	♦ AJ2	♦ Q3	AP			
South HCP: 9	♣ J96	♣ Q8542				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J54				1NT
Vul: NS	♥ A85	♥ KJ97				
North HCP: 8	♦ J9843	♦ KQ105	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ J6		1NT	AP	
Vul: EW	♥ AQ52	♥ KJ8				
North HCP: 15	♦ AQ6	♦ J97				
South HCP: 8	♣ K6	♣ Q8432				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ 92				1NT
Vul: Both	♥ J942	♥ AQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q9	♦ 843	Pass	3♥	AP	
South HCP: 15	♣ 984	♣ AKQ7	1. Stayman			
Contract: 3♥ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ J93		1NT	Pass	2NT
Vul: NS	♥ A97	♥ KJ4				
North HCP: 15	♦ AQ3	♦ J10	AP			
South HCP: 8	♣ K876	♣ Q10542				
Contract: 2N N						

North hands (Practice Page)

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

Board: 6	♠ J43	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ Q985	Partner bids first.
HCP: 8	♣ 1043	

Board: 7	♠ QJ6	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: Both	♦ Q98	You bid first.
HCP: 15	♣ AK5	

Board: 8	♠ 73	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ J1064	Partner bids first.
HCP: 8	♣ 1094	

Board: 9	♠ AQ72	The opponents are silent.
Dealer: N	♥ A932	
Vul: EW	♦ 86	You bid first.
HCP: 15	♣ AJ5	

Board: 10	♠ K102	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ Q3	Partner bids first.
HCP: 9	♣ K10643	

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

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q962				1NT
Vul: EW	♥ KQ8	♥ A102				
North HCP: 8	♦ Q985	♦ KJ7	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ AJ9				
Contract: 2N S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 43		1NT	Pass	2NT
Vul: Both	♥ QJ54	♥ AK8				
North HCP: 15	♦ Q98	♦ J753	AP			
South HCP: 9	♣ AK5	♣ J984				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J65				1NT
Vul: None	♥ AQJ8	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1064	♦ AK93	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK7				
Contract: 2N S			1. Stayman			

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K854		1NT	Pass	2♣ ¹
Vul: EW	♥ A932	♥ KJ10	Pass	2♥	Pass	2NT
North HCP: 15	♦ 86	♦ Q97	Pass	4♠	AP	
South HCP: 9	♣ AJ5	♣ 643				
Contract: 4♠ N			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 874				1NT
Vul: Both	♥ J97	♥ K42				
North HCP: 9	♦ Q3	♦ AKJ2	Pass	2NT	AP	
South HCP: 15	♣ K10643	♣ A98				
Contract: 2N S						

South hands (Practice Page)

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

Board: 6	♠ Q962	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ AJ9	

Board: 7	♠ 43	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ J753	Partner bids first.
HCP: 9	♣ J984	

Board: 8	♠ J65	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ AK93	You bid first.
HCP: 15	♣ AK7	

Board: 9	♠ K854	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ Q97	Partner bids first.
HCP: 9	♣ 643	

Board: 10	♠ 874	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ AKJ2	You bid first.
HCP: 15	♣ A98	

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

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q962				1NT
Vul: EW	♥ KQ8	♥ A102				
North HCP: 8	♦ Q985	♦ KJ7	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ AJ9				
Contract: 2N S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 43		1NT	Pass	2NT
Vul: Both	♥ QJ54	♥ AK8				
North HCP: 15	♦ Q98	♦ J753	AP			
South HCP: 9	♣ AK5	♣ J984				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J65				1NT
Vul: None	♥ AQJ8	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1064	♦ AK93	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK7				
Contract: 2N S			1. Stayman			

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ K854		1NT	Pass	2♣ ¹
Vul: EW	♥ A932	♥ KJ10	Pass	2♥	Pass	2NT
North HCP: 15	♦ 86	♦ Q97	Pass	4♠	AP	
South HCP: 9	♣ AJ5	♣ 643				
Contract: 4♠ N			1. Stayman			

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 874				1NT
Vul: Both	♥ J97	♥ K42				
North HCP: 9	♦ Q3	♦ AKJ2	Pass	2NT	AP	
South HCP: 15	♣ K10643	♣ A98				
Contract: 2N S						

North hands (Practice Page)

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

Board: 11 ♠ A752

Dealer: N ♥ K76

Vul: None ♦ A876

HCP: 15 ♣ A10

West Doubles 2♣ if possible.

You bid first.

Board: 12 ♠ J10

Dealer: S ♥ KQ32

Vul: NS ♦ K9876

HCP: 9 ♣ 43

East Doubles 2♣ if possible.

Partner bids first.

Board: 13 ♠ AQ10

Dealer: N ♥ Q10

Vul: Both ♦ Q10743

HCP: 15 ♣ KQ3

The opponents are silent.

You bid first.

Board: 14 ♠ 976

Dealer: S ♥ A97

Vul: None ♦ KQ32

HCP: 9 ♣ 1094

The opponents are silent.

Partner bids first.

Board: 15 ♠ K65

Dealer: N ♥ A75

Vul: NS ♦ 1073

HCP: 15 ♣ AKJ10

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: 11	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ QJ63		1NT	Pass	2♣ ¹
Vul: None	♥ K76	♥ A1083	X	2♠	Pass	3♠
North HCP: 15	♦ A876	♦ Q95	AP			
South HCP: 9	♣ A10	♣ 64				
Contract: 3♠ N				1. Stayman		

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K7				1NT
Vul: NS	♥ KQ32	♥ A54	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K9876	♦ QJ1043	Pass	3♦	AP	
South HCP: 15	♣ 43	♣ KQ9				
Contract: 3♦ S				1. Stayman		

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8		1NT	Pass	2NT
Vul: Both	♥ Q10	♥ K74				
North HCP: 15	♦ Q10743	♦ K865	AP			
South HCP: 9	♣ KQ3	♣ 10842				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ KJ82				1NT
Vul: None	♥ A97	♥ K654				
North HCP: 9	♦ KQ32	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ A7				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ AQ84		1NT	Pass	2♣ ¹
Vul: NS	♥ A75	♥ Q93	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1073	♦ J2	AP			
South HCP: 9	♣ AKJ10	♣ 8642				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

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

Board: 11	♠ QJ63	West Doubles 2♣ if possible.
Dealer: N	♥ A1083	
Vul: None	♦ Q95	Partner bids first.
HCP: 9	♣ 64	

Board: 12	♠ K7	East Doubles 2♣ if possible.
Dealer: S	♥ A54	
Vul: NS	♦ QJ1043	You bid first.
HCP: 15	♣ KQ9	

Board: 13	♠ K8	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ K865	Partner bids first.
HCP: 9	♣ 10842	

Board: 14	♠ KJ82	The opponents are silent.
Dealer: S	♥ K654	
Vul: None	♦ A98	You bid first.
HCP: 15	♣ A7	

Board: 15	♠ AQ84	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ 8642	

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

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ QJ63		1NT	Pass	2♣ ¹
Vul: None	♥ K76	♥ A1083	X	2♠	Pass	3♠
North HCP: 15	♦ A876	♦ Q95	AP			
South HCP: 9	♣ A10	♣ 64				
Contract: 3♠ N				1. Stayman		

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K7				1NT
Vul: NS	♥ KQ32	♥ A54	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K9876	♦ QJ1043	Pass	3♦	AP	
South HCP: 15	♣ 43	♣ KQ9				
Contract: 3♦ S				1. Stayman		

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8				
Vul: Both	♥ Q10	♥ K74		1NT	Pass	2NT
North HCP: 15	♦ Q10743	♦ K865	AP			
South HCP: 9	♣ KQ3	♣ 10842				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ KJ82				1NT
Vul: None	♥ A97	♥ K654				
North HCP: 9	♦ KQ32	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ A7				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ AQ84		1NT	Pass	2♣ ¹
Vul: NS	♥ A75	♥ Q93	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1073	♦ J2	AP			
South HCP: 9	♣ AKJ10	♣ 8642				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

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

Board: 16	♠ Q92	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ 764	Partner bids first.
HCP: 9	♣ KQ1094	

Board: 17	♠ 854	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ AJ75	

Board: 18	♠ J6	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 9	♣ KQJ42	

Board: 19	♠ AQ102	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ 863	You bid first.
HCP: 15	♣ K65	

Board: 20	♠ J9	The opponents are silent.
Dealer: S	♥ 652	
Vul: Both	♦ AK98	Partner bids first.
HCP: 8	♣ 10943	

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

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A1075				1NT
Vul: EW	♥ Q4	♥ 108				
North HCP: 9	♦ 764	♦ AK52	Pass	3NT	AP	
South HCP: 15	♣ KQ1094	♣ A82				
Contract: 3N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ 32		1NT	Pass	2♣ ¹
Vul: None	♥ AQ7	♥ 10953	Pass	2♦	Pass	2NT
North HCP: 15	♦ A108	♦ KQJ9	AP			
South HCP: 8	♣ AJ75	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K1082				1NT
Vul: NS	♥ 76	♥ KQ83				
North HCP: 9	♦ Q1086	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ KQJ42	♣ 108				
Contract: 3N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ 863	♦ A10	AP			
South HCP: 9	♣ K65	♣ A1043	1. Stayman			
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 873				1NT
Vul: Both	♥ 652	♥ AQ97				
North HCP: 8	♦ AK98	♦ Q65	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ AK5				
Contract: 2N S						

South hands (Practice Page)

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

Board: 16	♠ A1075	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ AK52	You bid first.
HCP: 15	♣ A82	

Board: 17	♠ 32	The opponents are silent.
Dealer: N	♥ 10953	
Vul: None	♦ KQJ9	Partner bids first.
HCP: 8	♣ Q84	

Board: 18	♠ K1082	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ 108	

Board: 19	♠ J76	The opponents are silent.
Dealer: N	♥ 9874	
Vul: EW	♦ A10	Partner bids first.
HCP: 9	♣ A1043	

Board: 20	♠ 873	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: Both	♦ Q65	You bid first.
HCP: 15	♣ AK5	

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

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A1075				1NT
Vul: EW	♥ Q4	♥ 108				
North HCP: 9	♦ 764	♦ AK52	Pass	3NT	AP	
South HCP: 15	♣ KQ1094	♣ A82				
Contract: 3N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ 854	♠ 32		1NT	Pass	2♣ ¹
Vul: None	♥ AQ7	♥ 10953	Pass	2♦	Pass	2NT
North HCP: 15	♦ A108	♦ KQJ9	AP			
South HCP: 8	♣ AJ75	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K1082				1NT
Vul: NS	♥ 76	♥ KQ83				
North HCP: 9	♦ Q1086	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ KQJ42	♣ 108				
Contract: 3N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ 863	♦ A10	AP			
South HCP: 9	♣ K65	♣ A1043	1. Stayman			
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 873				1NT
Vul: Both	♥ 652	♥ AQ97				
North HCP: 8	♦ AK98	♦ Q65	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ AK5				
Contract: 2N S						

North hands (Practice Page)

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

Board: 21	♠ K96	The opponents are silent.
Dealer: N	♥ A653	
Vul: NS	♦ J76	You bid first.
HCP: 15	♣ AK6	

Board: 22	♠ J1074	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ 643	

Board: 23	♠ A6	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ 432	You bid first.
HCP: 15	♣ A632	

Board: 24	♠ K104	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ KQ9	Partner bids first.
HCP: 9	♣ 8543	

Board: 25	♠ A762	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ KJ7	You bid first.
HCP: 15	♣ K7	

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

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 1052		1NT	Pass	2NT
Vul: NS	♥ A653	♥ J8				
North HCP: 15	♦ J76	♦ AQ2	AP			
South HCP: 8	♣ AK6	♣ J10854				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ				1NT
Vul: EW	♥ AQ95	♥ J842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A72	Pass	4♥	AP	
South HCP: 15	♣ 643	♣ AJ98	1. Stayman			
Contract: 4♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K42		1NT	Pass	2NT
Vul: Both	♥ AQJ5	♥ 82				
North HCP: 15	♦ 432	♦ J1085	AP			
South HCP: 9	♣ A632	♣ KQ54				
Contract: 2N N						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A95				1NT
Vul: None	♥ J76	♥ AQ4				
North HCP: 9	♦ KQ9	♦ 108	Pass	2NT	AP	
South HCP: 15	♣ 8543	♣ AJ1062				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J10		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ86	♥ 10532	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ7	♦ Q4	AP			
South HCP: 9	♣ K7	♣ AQ964	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 21	♠ 1052	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 8	♣ J10854	

Board: 22	♠ KQ	The opponents are silent.
Dealer: S	♥ J842	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ AJ98	

Board: 23	♠ K42	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ J1085	Partner bids first.
HCP: 9	♣ KQ54	

Board: 24	♠ A95	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ 108	You bid first.
HCP: 15	♣ AJ1062	

Board: 25	♠ J10	The opponents are silent.
Dealer: N	♥ 10532	
Vul: EW	♦ Q4	Partner bids first.
HCP: 9	♣ AQ964	

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

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 1052		1NT	Pass	2NT
Vul: NS	♥ A653	♥ J8				
North HCP: 15	♦ J76	♦ AQ2	AP			
South HCP: 8	♣ AK6	♣ J10854				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ				1NT
Vul: EW	♥ AQ95	♥ J842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A72	Pass	4♥	AP	
South HCP: 15	♣ 643	♣ AJ98	1. Stayman			
Contract: 4♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K42		1NT	Pass	2NT
Vul: Both	♥ AQJ5	♥ 82				
North HCP: 15	♦ 432	♦ J1085	AP			
South HCP: 9	♣ A632	♣ KQ54				
Contract: 2N N						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A95				1NT
Vul: None	♥ J76	♥ AQ4				
North HCP: 9	♦ KQ9	♦ 108	Pass	2NT	AP	
South HCP: 15	♣ 8543	♣ AJ1062				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J10		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ86	♥ 10532	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ7	♦ Q4	AP			
South HCP: 9	♣ K7	♣ AQ964	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 26	♠ Q10	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ QJ1092	Partner bids first.
HCP: 8	♣ K842	

Board: 27	♠ J94	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AJ65	You bid first.
HCP: 15	♣ Q1073	

Board: 28	♠ Q986	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 42	Partner bids first.
HCP: 9	♣ Q8654	

Board: 29	♠ AK4	The opponents are silent.
Dealer: N	♥ K54	
Vul: Both	♦ Q92	You bid first.
HCP: 15	♣ K873	

Board: 30	♠ 95	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ 8532	Partner bids first.
HCP: 9	♣ A1084	

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

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK5				1NT
Vul: Both	♥ 42	♥ A985				
North HCP: 8	♦ QJ1092	♦ K74	Pass	2NT	AP	
South HCP: 15	♣ K842	♣ J95				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ A1032		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ K98	AP			
South HCP: 9	♣ Q1073	♣ 942	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ7				1NT
Vul: NS	♥ AJ	♥ K653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 42	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ Q8654	♣ AK73	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1085		1NT	Pass	2♣ ¹
Vul: Both	♥ K54	♥ A32	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q92	♦ 1073	AP			
South HCP: 9	♣ K873	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK83				1NT
Vul: None	♥ AJ6	♥ Q32				
North HCP: 9	♦ 8532	♦ K107	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ K73				
Contract: 2N S						

South hands (Practice Page)

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

Board: 26	♠ AK5	The opponents are silent.
Dealer: S	♥ A985	
Vul: Both	♦ K74	You bid first.
HCP: 15	♣ J95	

Board: 27	♠ A1032	The opponents are silent.
Dealer: N	♥ Q62	
Vul: None	♦ K98	Partner bids first.
HCP: 9	♣ 942	

Board: 28	♠ KJ7	The opponents are silent.
Dealer: S	♥ K653	
Vul: NS	♦ J10	You bid first.
HCP: 15	♣ AK73	

Board: 29	♠ Q1085	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ 1073	Partner bids first.
HCP: 9	♣ QJ4	

Board: 30	♠ AK83	The opponents are silent.
Dealer: S	♥ Q32	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ K73	

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

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK5				1NT
Vul: Both	♥ 42	♥ A985				
North HCP: 8	♦ QJ1092	♦ K74	Pass	2NT	AP	
South HCP: 15	♣ K842	♣ J95				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ A1032		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ K98	AP			
South HCP: 9	♣ Q1073	♣ 942	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ7				1NT
Vul: NS	♥ AJ	♥ K653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 42	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ Q8654	♣ AK73	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q1085		1NT	Pass	2♣ ¹
Vul: Both	♥ K54	♥ A32	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q92	♦ 1073	AP			
South HCP: 9	♣ K873	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK83				1NT
Vul: None	♥ AJ6	♥ Q32				
North HCP: 9	♦ 8532	♦ K107	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ K73				
Contract: 2N S						

North hands (Practice Page)

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

Board: 31	♠ Q62	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ AJ8	

Board: 32	♠ A754	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 102	Partner bids first.
HCP: 9	♣ KJ1042	

Board: 33	♠ J10	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ A973	

Board: 34	♠ Q75	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ K3	Partner bids first.
HCP: 9	♣ 109764	

Board: 35	♠ AKQ6	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ K1076	You bid first.
HCP: 15	♣ K83	

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	♠ Q62	♠ A93		1NT	Pass	2NT
Vul: NS	♥ QJ53	♥ K108				
North HCP: 15	♦ AJ5	♦ Q764	AP			
South HCP: 9	♣ AJ8	♣ 964				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ K1093				1NT
Vul: EW	♥ J10	♥ KQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 102	♦ K7	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ1042	♣ A76	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK4		1NT	Pass	2NT
Vul: None	♥ QJ73	♥ 1092				
North HCP: 15	♦ AK7	♦ 1085	AP			
South HCP: 9	♣ A973	♣ Q642				
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ 94				1NT
Vul: NS	♥ KJ8	♥ A62				
North HCP: 9	♦ K3	♦ AQJ92	Pass	2NT	AP	
South HCP: 15	♣ 109764	♣ A82				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1082		1NT	Pass	2♣ ¹
Vul: EW	♥ 76	♥ KJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1076	♦ A5	AP			
South HCP: 9	♣ K83	♣ J1054	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 31	♠ A93	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ Q764	Partner bids first.
HCP: 9	♣ 964	

Board: 32	♠ K1093	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ A76	

Board: 33	♠ AK4	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ 1085	Partner bids first.
HCP: 9	♣ Q642	

Board: 34	♠ 94	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ AQJ92	You bid first.
HCP: 15	♣ A82	

Board: 35	♠ 1082	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ J1054	

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	♠ Q62	♠ A93		1NT	Pass	2NT
Vul: NS	♥ QJ53	♥ K108				
North HCP: 15	♦ AJ5	♦ Q764	AP			
South HCP: 9	♣ AJ8	♣ 964				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ K1093				1NT
Vul: EW	♥ J10	♥ KQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 102	♦ K7	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ1042	♣ A76	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK4		1NT	Pass	2NT
Vul: None	♥ QJ73	♥ 1092				
North HCP: 15	♦ AK7	♦ 1085	AP			
South HCP: 9	♣ A973	♣ Q642				
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ 94				1NT
Vul: NS	♥ KJ8	♥ A62				
North HCP: 9	♦ K3	♦ AQJ92	Pass	2NT	AP	
South HCP: 15	♣ 109764	♣ A82				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1082		1NT	Pass	2♣ ¹
Vul: EW	♥ 76	♥ KJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1076	♦ A5	AP			
South HCP: 9	♣ K83	♣ J1054	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 36	♠ K95	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ Q976	Partner bids first.
HCP: 9	♣ 974	

Board: 37	♠ K62	The opponents are silent.
Dealer: N	♥ A943	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ J7	

Board: 38	♠ J95	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: EW	♦ Q5	Partner bids first.
HCP: 8	♣ 9842	

Board: 39	♠ KQ5	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ Q52	You bid first.
HCP: 15	♣ AKJ98	

Board: 40	♠ A85	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ QJ3	Partner bids first.
HCP: 8	♣ J10743	

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

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ J43				1NT
Vul: Both	♥ A106	♥ 73				
North HCP: 9	♦ Q976	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ AQ3				
Contract: 2N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q974		1NT	Pass	2♣ ¹
Vul: NS	♥ A943	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK85	♦ Q10	AP			
South HCP: 8	♣ J7	♣ 1064	1. Stayman			
Contract: 4♥ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AQ82				1NT
Vul: EW	♥ AJ93	♥ 1076	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q5	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 9842	♣ AJ63	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 104		1NT	Pass	2NT
Vul: Both	♥ 74	♥ 985				
North HCP: 15	♦ Q52	♦ AK104	AP			
South HCP: 9	♣ AKJ98	♣ Q743				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQ96				1NT
Vul: None	♥ 108	♥ KJ5				
North HCP: 8	♦ QJ3	♦ A965	Pass	2NT	AP	
South HCP: 15	♣ J10743	♣ Q5				
Contract: 2N S						

South hands (Practice Page)

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

Board: 36	♠ J43	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AKJ54	You bid first.
HCP: 15	♣ AQ3	

Board: 37	♠ Q974	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: NS	♦ Q10	Partner bids first.
HCP: 8	♣ 1064	

Board: 38	♠ AQ82	The opponents are silent.
Dealer: S	♥ 1076	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AJ63	

Board: 39	♠ 104	The opponents are silent.
Dealer: N	♥ 985	
Vul: Both	♦ AK104	Partner bids first.
HCP: 9	♣ Q743	

Board: 40	♠ KQ96	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ A965	You bid first.
HCP: 15	♣ Q5	

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

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ J43				1NT
Vul: Both	♥ A106	♥ 73				
North HCP: 9	♦ Q976	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ AQ3				
Contract: 2N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q974		1NT	Pass	2♣ ¹
Vul: NS	♥ A943	♥ KJ85	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK85	♦ Q10	AP			
South HCP: 8	♣ J7	♣ 1064	1. Stayman			
Contract: 4♥ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AQ82				1NT
Vul: EW	♥ AJ93	♥ 1076	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q5	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 9842	♣ AJ63	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 104		1NT	Pass	2NT
Vul: Both	♥ 74	♥ 985				
North HCP: 15	♦ Q52	♦ AK104	AP			
South HCP: 9	♣ AKJ98	♣ Q743				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQ96				1NT
Vul: None	♥ 108	♥ KJ5				
North HCP: 8	♦ QJ3	♦ A965	Pass	2NT	AP	
South HCP: 15	♣ J10743	♣ Q5				
Contract: 2N S						

North hands (Practice Page)

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

Board: 41	♠ KJ5	The opponents are silent.
Dealer: N	♥ K764	
Vul: EW	♦ 83	You bid first.
HCP: 15	♣ AKJ10	

Board: 42	♠ 74	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: Both	♦ K87	Partner bids first.
HCP: 8	♣ Q1064	

Board: 43	♠ A93	The opponents are silent.
Dealer: N	♥ K753	
Vul: None	♦ J76	You bid first.
HCP: 15	♣ AK8	

Board: 44	♠ 95	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ AK974	Partner bids first.
HCP: 9	♣ Q1042	

Board: 45	♠ 9863	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ AK109	

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

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ74		1NT	Pass	2♣ ¹
Vul: EW	♥ K764	♥ J932	Pass	2♥	Pass	4♥
North HCP: 15	♦ 83	♦ Q10	AP			
South HCP: 9	♣ AKJ10	♣ 942	1. Stayman			
Contract: 4♥ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KQ53				1NT
Vul: Both	♥ QJ98	♥ K103	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K87	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ Q1064	♣ AJ5	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q106		1NT	Pass	3NT
Vul: None	♥ K753	♥ J9	AP			
North HCP: 15	♦ J76	♦ A1053				
South HCP: 9	♣ AK8	♣ Q543				
Contract: 3N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ Q72				1NT
Vul: NS	♥ 85	♥ K932	Pass	2NT	AP	
North HCP: 9	♦ AK974	♦ Q10				
South HCP: 15	♣ Q1042	♣ AKJ6				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ 9863	♠ KJ10		1NT	Pass	2NT
Vul: Both	♥ K74	♥ Q8	AP			
North HCP: 15	♦ KQ	♦ 852				
South HCP: 8	♣ AK109	♣ Q8542				
Contract: 2N N						

South hands (Practice Page)

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

Board: 41 ♠ AQ74
Dealer: N ♥ J932
Vul: EW ♦ Q10
HCP: 9 ♣ 942

The opponents are silent.

Partner bids first.

Board: 42 ♠ KQ53
Dealer: S ♥ K103
Vul: Both ♦ Q63
HCP: 15 ♣ AJ5

The opponents are silent.

You bid first.

Board: 43 ♠ Q106
Dealer: N ♥ J9
Vul: None ♦ A1053
HCP: 9 ♣ Q543

The opponents are silent.

Partner bids first.

Board: 44 ♠ Q72
Dealer: S ♥ K932
Vul: NS ♦ Q10
HCP: 15 ♣ AKJ6

The opponents are silent.

You bid first.

Board: 45 ♠ KJ10
Dealer: N ♥ Q8
Vul: Both ♦ 852
HCP: 8 ♣ Q8542

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: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ AQ74		1NT	Pass	2♣ ¹
Vul: EW	♥ K764	♥ J932	Pass	2♥	Pass	4♥
North HCP: 15	♦ 83	♦ Q10	AP			
South HCP: 9	♣ AKJ10	♣ 942	1. Stayman			
Contract: 4♥ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KQ53				1NT
Vul: Both	♥ QJ98	♥ K103	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K87	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ Q1064	♣ AJ5	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q106		1NT	Pass	3NT
Vul: None	♥ K753	♥ J9	AP			
North HCP: 15	♦ J76	♦ A1053				
South HCP: 9	♣ AK8	♣ Q543				
Contract: 3N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ Q72				1NT
Vul: NS	♥ 85	♥ K932	Pass	2NT	AP	
North HCP: 9	♦ AK974	♦ Q10				
South HCP: 15	♣ Q1042	♣ AKJ6				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ 9863	♠ KJ10		1NT	Pass	2NT
Vul: Both	♥ K74	♥ Q8	AP			
North HCP: 15	♦ KQ	♦ 852				
South HCP: 8	♣ AK109	♣ Q8542				
Contract: 2N N						

North hands (Practice Page)

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

Board: 46	♠ 9853	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AJ	Partner bids first.
HCP: 9	♣ 98742	

Board: 47	♠ KQ9	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ Q109	You bid first.
HCP: 15	♣ J102	

Board: 48	♠ J98	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ 654	Partner bids first.
HCP: 8	♣ KJ1043	

Board: 49	♠ AQ64	West Bids 2♥ if possible.
Dealer: N	♥ QJ9	
Vul: None	♦ AQ65	You bid first.
HCP: 15	♣ 96	

Board: 50	♠ 874	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ A104	

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

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ K2				1NT
Vul: None	♥ A3	♥ 642	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ	♦ Q82	Pass	3♣	Pass	4♣
South HCP: 15	♣ 98742	♣ AKQJ3	AP			
Contract: 4♣ N			1. Stayman			

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J874		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q109	♦ A84	AP			
South HCP: 9	♣ J102	♣ K943	1. Stayman			
Contract: 2N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK6				1NT
Vul: EW	♥ QJ	♥ A542				
North HCP: 8	♦ 654	♦ KJ109	AP			
South HCP: 15	♣ KJ1043	♣ 62				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K1082		1NT	Pass	2♣ ¹
Vul: None	♥ QJ9	♥ K2	2♥	Pass	Pass	X
North HCP: 15	♦ AQ65	♦ K72	Pass	3♦	AP	
South HCP: 9	♣ 96	♣ 10842	1. Stayman			
Contract: 3♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AJ93				1NT
Vul: NS	♥ KJ74	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J107	♦ AK85	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ K92	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 46	♠ K2	The opponents are silent.
Dealer: S	♥ 642	
Vul: None	♦ Q82	You bid first.
HCP: 15	♣ AKQJ3	

Board: 47	♠ J874	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ A84	Partner bids first.
HCP: 9	♣ K943	

Board: 48	♠ AK6	The opponents are silent.
Dealer: S	♥ A542	
Vul: EW	♦ KJ109	You bid first.
HCP: 15	♣ 62	

Board: 49	♠ K1082	West Bids 2♥ if possible.
Dealer: N	♥ K2	
Vul: None	♦ K72	Partner bids first.
HCP: 9	♣ 10842	

Board: 50	♠ AJ93	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ K92	

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

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ K2				1NT
Vul: None	♥ A3	♥ 642	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ	♦ Q82	Pass	3♣	Pass	4♣
South HCP: 15	♣ 98742	♣ AKQJ3	AP			
Contract: 4♣ N			1. Stayman			

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J874		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q109	♦ A84	AP			
South HCP: 9	♣ J102	♣ K943	1. Stayman			
Contract: 2N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK6				1NT
Vul: EW	♥ QJ	♥ A542				
North HCP: 8	♦ 654	♦ KJ109	AP			
South HCP: 15	♣ KJ1043	♣ 62				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K1082		1NT	Pass	2♣ ¹
Vul: None	♥ QJ9	♥ K2	2♥	Pass	Pass	X
North HCP: 15	♦ AQ65	♦ K72	Pass	3♦	AP	
South HCP: 9	♣ 96	♣ 10842	1. Stayman			
Contract: 3♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AJ93				1NT
Vul: NS	♥ KJ74	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J107	♦ AK85	Pass	2NT	AP	
South HCP: 15	♣ A104	♣ K92	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 51	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: EW	♦ QJ6	You bid first.
HCP: 15	♣ QJ9	

Board: 52	♠ K75	The opponents are silent.
Dealer: S	♥ K943	
Vul: Both	♦ 108	Partner bids first.
HCP: 9	♣ QJ74	

Board: 53	♠ AQJ5	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ J102	You bid first.
HCP: 15	♣ K102	

Board: 54	♠ Q10	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ KJ63	Partner bids first.
HCP: 9	♣ 9543	

Board: 55	♠ Q1054	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ J106	You bid first.
HCP: 15	♣ AKQ7	

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

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ106	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ6	♦ 932	AP			
South HCP: 9	♣ QJ9	♣ A854				
Contract: 2N N				1. Stayman		

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ Q984				1NT
Vul: Both	♥ K943	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ KQ72	Pass	2NT	AP	
South HCP: 15	♣ QJ74	♣ K32				
Contract: 2N S				1. Stayman		

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 108		1NT	Pass	2NT
Vul: NS	♥ A87	♥ K106				
North HCP: 15	♦ J102	♦ KQ864	AP			
South HCP: 8	♣ K102	♣ 843				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ9				1NT
Vul: EW	♥ K84	♥ J76				
North HCP: 9	♦ KJ63	♦ 42	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AKQ76				
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 97		1NT	Pass	2NT
Vul: Both	♥ K3	♥ AJ				
North HCP: 15	♦ J106	♦ K432	AP			
South HCP: 9	♣ AKQ7	♣ J10843				
Contract: 2N N						

South hands (Practice Page)

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

Board: 51	♠ KQ107	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ 932	Partner bids first.
HCP: 9	♣ A854	

Board: 52	♠ Q984	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ KQ72	You bid first.
HCP: 15	♣ K32	

Board: 53	♠ 108	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 8	♣ 843	

Board: 54	♠ AJ9	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ 42	You bid first.
HCP: 15	♣ AKQ76	

Board: 55	♠ 97	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ K432	Partner bids first.
HCP: 9	♣ J10843	

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

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ106	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ6	♦ 932	AP			
South HCP: 9	♣ QJ9	♣ A854				
Contract: 2N N				1. Stayman		

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ Q984				1NT
Vul: Both	♥ K943	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 108	♦ KQ72	Pass	2NT	AP	
South HCP: 15	♣ QJ74	♣ K32				
Contract: 2N S				1. Stayman		

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 108		1NT	Pass	2NT
Vul: NS	♥ A87	♥ K106				
North HCP: 15	♦ J102	♦ KQ864	AP			
South HCP: 8	♣ K102	♣ 843				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ9				1NT
Vul: EW	♥ K84	♥ J76				
North HCP: 9	♦ KJ63	♦ 42	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AKQ76				
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ 97		1NT	Pass	2NT
Vul: Both	♥ K3	♥ AJ				
North HCP: 15	♦ J106	♦ K432	AP			
South HCP: 9	♣ AKQ7	♣ J10843				
Contract: 2N N						

North hands (Practice Page)

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

Board: 56	♠ J32	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ AK98	Partner bids first.
HCP: 9	♣ 8743	

Board: 57	♠ A86	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ K9532	

Board: 58	♠ 9753	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KQ975	Partner bids first.
HCP: 9	♣ 104	

Board: 59	♠ AJ83	The opponents are silent.
Dealer: N	♥ Q843	
Vul: None	♦ J76	You bid first.
HCP: 15	♣ AK	

Board: 60	♠ K2	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ J1043	

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

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 854				1NT
Vul: None	♥ J2	♥ AQ93				
North HCP: 9	♦ AK98	♦ J62	Pass	2NT	AP	
South HCP: 15	♣ 8743	♣ AKJ				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J104		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ 1032				
North HCP: 15	♦ K97	♦ AQJ3	AP			
South HCP: 8	♣ K9532	♣ 1084				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ AJ6				1NT
Vul: Both	♥ A8	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ975	♦ 1083	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AK96	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ K92		1NT	Pass	2NT
Vul: None	♥ Q843	♥ 762				
North HCP: 15	♦ J76	♦ AQ83	AP			
South HCP: 9	♣ AK	♣ 1084				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ QJ98				1NT
Vul: NS	♥ QJ54	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q94	♦ A653	Pass	2NT	AP	
South HCP: 15	♣ J1043	♣ A62	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 56	♠ 854	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: None	♦ J62	You bid first.
HCP: 15	♣ AKJ	

Board: 57	♠ J104	The opponents are silent.
Dealer: N	♥ 1032	
Vul: EW	♦ AQJ3	Partner bids first.
HCP: 8	♣ 1084	

Board: 58	♠ AJ6	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ 1083	You bid first.
HCP: 15	♣ AK96	

Board: 59	♠ K92	The opponents are silent.
Dealer: N	♥ 762	
Vul: None	♦ AQ83	Partner bids first.
HCP: 9	♣ 1084	

Board: 60	♠ QJ98	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ A653	You bid first.
HCP: 15	♣ A62	

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

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 854				1NT
Vul: None	♥ J2	♥ AQ93				
North HCP: 9	♦ AK98	♦ J62	Pass	2NT	AP	
South HCP: 15	♣ 8743	♣ AKJ				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J104		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ 1032				
North HCP: 15	♦ K97	♦ AQJ3	AP			
South HCP: 8	♣ K9532	♣ 1084				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ AJ6				1NT
Vul: Both	♥ A8	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ975	♦ 1083	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AK96	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ K92		1NT	Pass	2NT
Vul: None	♥ Q843	♥ 762				
North HCP: 15	♦ J76	♦ AQ83	AP			
South HCP: 9	♣ AK	♣ 1084				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ QJ98				1NT
Vul: NS	♥ QJ54	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q94	♦ A653	Pass	2NT	AP	
South HCP: 15	♣ J1043	♣ A62	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 61	♠ KQ7	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ K1083	You bid first.
HCP: 15	♣ 105	

Board: 62	♠ K95	The opponents are silent.
Dealer: S	♥ 10987	
Vul: None	♦ Q1076	Partner bids first.
HCP: 8	♣ K4	

Board: 63	♠ A852	West Bids 3♦ if possible.
Dealer: N	♥ KQ75	
Vul: NS	♦ A6	You bid first.
HCP: 15	♣ Q109	

Board: 64	♠ 9842	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ K964	Partner bids first.
HCP: 9	♣ A94	

Board: 65	♠ A84	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ K973	You bid first.
HCP: 15	♣ A8	

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

Board: 61
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ KQ7
♥ AK75
♦ K1083
♣ 105

South:
♠ 95
♥ Q98
♦ A9764
♣ K74

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 62
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♥ S

North:
♠ K95
♥ 10987
♦ Q1076
♣ K4

South:
♠ A72
♥ AQJ3
♦ 93
♣ A762

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

Board: 63
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♦ X W

North:
♠ A852
♥ KQ75
♦ A6
♣ Q109

South:
♠ Q96
♥ 9863
♦ 74
♣ AK84

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

Board: 64
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 9842
♥ Q5
♦ K964
♣ A94

South:
♠ A105
♥ K93
♦ A32
♣ KJ106

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

Board: 65
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ A84
♥ KJ43
♦ K973
♣ A8

South:
♠ 103
♥ Q1085
♦ 64
♣ KQJ104

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: 61	♠ 95	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ A9764	Partner bids first.
HCP: 9	♣ K74	

Board: 62	♠ A72	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ 93	You bid first.
HCP: 15	♣ A762	

Board: 63	♠ Q96	West Bids 3♦ if possible.
Dealer: N	♥ 9863	
Vul: NS	♦ 74	Partner bids first.
HCP: 9	♣ AK84	

Board: 64	♠ A105	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ A32	You bid first.
HCP: 15	♣ KJ106	

Board: 65	♠ 103	The opponents are silent.
Dealer: N	♥ Q1085	
Vul: None	♦ 64	Partner bids first.
HCP: 8	♣ KQJ104	

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

Board: 61
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ KQ7
♥ AK75
♦ K1083
♣ 105

South:
♠ 95
♥ Q98
♦ A9764
♣ K74

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 62
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♥ S

North:
♠ K95
♥ 10987
♦ Q1076
♣ K4

South:
♠ A72
♥ AQJ3
♦ 93
♣ A762

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

Board: 63
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♦ X W

North:
♠ A852
♥ KQ75
♦ A6
♣ Q109

South:
♠ Q96
♥ 9863
♦ 74
♣ AK84

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

Board: 64
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 2N S

North:
♠ 9842
♥ Q5
♦ K964
♣ A94

South:
♠ A105
♥ K93
♦ A32
♣ KJ106

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

Board: 65
Dealer: N
Vul: None
North HCP: 15
South HCP: 8
Contract: 4♥ N

North:
♠ A84
♥ KJ43
♦ K973
♣ A8

South:
♠ 103
♥ Q1085
♦ 64
♣ KQJ104

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: 66	♠ J5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ 10543	Partner bids first.
HCP: 9	♣ AJ94	

Board: 67	♠ AK4	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ J9	You bid first.
HCP: 15	♣ AJ1083	

Board: 68	♠ QJ106	The opponents are silent.
Dealer: S	♥ A976	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 1054	

Board: 69	♠ J6	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ AQ73	You bid first.
HCP: 15	♣ KJ7	

Board: 70	♠ 105	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ 872	Partner bids first.
HCP: 8	♣ K10843	

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

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A1097				1NT
Vul: NS	♥ QJ7	♥ AK96				
North HCP: 9	♦ 10543	♦ Q87	Pass	3NT	AP	
South HCP: 15	♣ AJ94	♣ Q3				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ2				
Vul: EW	♥ Q65	♥ 84		1NT	Pass	2NT
North HCP: 15	♦ J9	♦ K10852	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 82				1NT
Vul: Both	♥ A976	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 1054	♣ A932	1. Stayman			
Contract: 4♥ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A109				
Vul: NS	♥ KJ105	♥ Q74		1NT	Pass	3NT
North HCP: 15	♦ AQ73	♦ K65	AP			
South HCP: 9	♣ KJ7	♣ 10954				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q43				
Vul: EW	♥ AJ8	♥ K95				1NT
North HCP: 8	♦ 872	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ Q97				
Contract: 2N S						

South hands (Practice Page)

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

Board: 66	♠ A1097	The opponents are silent.
Dealer: S	♥ AK96	
Vul: NS	♦ Q87	You bid first.
HCP: 15	♣ Q3	

Board: 67	♠ QJ2	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ K10852	Partner bids first.
HCP: 9	♣ K42	

Board: 68	♠ 82	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ A932	

Board: 69	♠ A109	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ K65	Partner bids first.
HCP: 9	♣ 10954	

Board: 70	♠ Q43	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AKJ3	You bid first.
HCP: 15	♣ Q97	

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

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A1097				1NT
Vul: NS	♥ QJ7	♥ AK96				
North HCP: 9	♦ 10543	♦ Q87	Pass	3NT	AP	
South HCP: 15	♣ AJ94	♣ Q3				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ2				
Vul: EW	♥ Q65	♥ 84		1NT	Pass	2NT
North HCP: 15	♦ J9	♦ K10852	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 82				1NT
Vul: Both	♥ A976	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 1054	♣ A932	1. Stayman			
Contract: 4♥ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ A109				
Vul: NS	♥ KJ105	♥ Q74		1NT	Pass	3NT
North HCP: 15	♦ AQ73	♦ K65	AP			
South HCP: 9	♣ KJ7	♣ 10954				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q43				
Vul: EW	♥ AJ8	♥ K95				1NT
North HCP: 8	♦ 872	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ Q97				
Contract: 2N S						

North hands (Practice Page)

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

Board: 71	♠ AK6	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ K1063	You bid first.
HCP: 15	♣ 832	
Board: 72	♠ 987	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ J95	Partner bids first.
HCP: 8	♣ J974	
Board: 73	♠ AK8	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ A10853	
Board: 74	♠ A85	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ Q83	Partner bids first.
HCP: 9	♣ Q954	
Board: 75	♠ A4	West Doubles 2♣ if possible.
Dealer: N	♥ A1043	
Vul: None	♦ Q765	You bid first.
HCP: 15	♣ KQ5	

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

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q1095		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ5	♥ A1086	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1063	♦ Q82	AP			
South HCP: 8	♣ 832	♣ 64	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ Q42				1NT
Vul: None	♥ AQ5	♥ K7	Pass	2NT	AP	
North HCP: 8	♦ J95	♦ AK82				
South HCP: 15	♣ J974	♣ K653				
Contract: 2N S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ107		1NT	Pass	2♣ ¹
Vul: EW	♥ 106	♥ J74	Pass	2♦	Pass	2NT
North HCP: 15	♦ A98	♦ J7	AP			
South HCP: 9	♣ A10853	♣ KJ74	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ K10				1NT
Vul: Both	♥ J76	♥ AQ32	Pass	2NT	AP	
North HCP: 9	♦ Q83	♦ K754				
South HCP: 15	♣ Q954	♣ K107				
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ73		1NT	Pass	2♣ ¹
Vul: None	♥ A1043	♥ Q8	X	2♥	Pass	2NT
North HCP: 15	♦ Q765	♦ K1042	AP			
South HCP: 8	♣ KQ5	♣ 1094	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 71	♠ Q1095	The opponents are silent.
Dealer: N	♥ A1086	
Vul: Both	♦ Q82	Partner bids first.
HCP: 8	♣ 64	
Board: 72	♠ Q42	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ AK82	You bid first.
HCP: 15	♣ K653	
Board: 73	♠ QJ107	The opponents are silent.
Dealer: N	♥ J74	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ KJ74	
Board: 74	♠ K10	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: Both	♦ K754	You bid first.
HCP: 15	♣ K107	
Board: 75	♠ QJ73	West Doubles 2♣ if possible.
Dealer: N	♥ Q8	
Vul: None	♦ K1042	Partner bids first.
HCP: 8	♣ 1094	

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

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q1095		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ5	♥ A1086	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1063	♦ Q82	AP			
South HCP: 8	♣ 832	♣ 64	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ Q42				1NT
Vul: None	♥ AQ5	♥ K7	Pass	2NT	AP	
North HCP: 8	♦ J95	♦ AK82				
South HCP: 15	♣ J974	♣ K653				
Contract: 2N S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ107		1NT	Pass	2♣ ¹
Vul: EW	♥ 106	♥ J74	Pass	2♦	Pass	2NT
North HCP: 15	♦ A98	♦ J7	AP			
South HCP: 9	♣ A10853	♣ KJ74	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ K10				1NT
Vul: Both	♥ J76	♥ AQ32	Pass	2NT	AP	
North HCP: 9	♦ Q83	♦ K754				
South HCP: 15	♣ Q954	♣ K107				
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ73		1NT	Pass	2♣ ¹
Vul: None	♥ A1043	♥ Q8	X	2♥	Pass	2NT
North HCP: 15	♦ Q765	♦ K1042	AP			
South HCP: 8	♣ KQ5	♣ 1094	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 76	♠ KQ	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ A9642	

Board: 77	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ AK105	

Board: 78	♠ QJ65	The opponents are silent.
Dealer: S	♥ 872	
Vul: None	♦ KQJ6	Partner bids first.
HCP: 9	♣ 94	

Board: 79	♠ 109	The opponents are silent.
Dealer: N	♥ J106	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ AKJ95	

Board: 80	♠ 1043	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ A76	Partner bids first.
HCP: 9	♣ A10984	

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

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A75				1NT
Vul: NS	♥ 9654	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 108	♦ A54	Pass	3♣	Pass	3NT
South HCP: 15	♣ A9642	♣ KJ753	AP			
Contract: 3N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K94		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ108	♥ K942	Pass	2♥	AP	
North HCP: 15	♦ K65	♦ Q108	1. Stayman			
South HCP: 8	♣ AK105	♣ 864				
Contract: 2♥ N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K10				1NT
Vul: None	♥ 872	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ6	♦ 1084	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ QJ53		1NT	Pass	2♣ ¹
Vul: NS	♥ J106	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ J98	AP			
South HCP: 9	♣ AKJ95	♣ 64	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ9				1NT
Vul: EW	♥ J3	♥ A94	Pass	2NT	AP	
North HCP: 9	♦ A76	♦ Q954				
South HCP: 15	♣ A10984	♣ KJ2				
Contract: 2N S						

South hands (Practice Page)

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

Board: 76	♠ A75	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ A54	You bid first.
HCP: 15	♣ KJ753	

Board: 77	♠ K94	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ Q108	Partner bids first.
HCP: 8	♣ 864	

Board: 78	♠ K10	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ KJ63	

Board: 79	♠ QJ53	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: NS	♦ J98	Partner bids first.
HCP: 9	♣ 64	

Board: 80	♠ AJ9	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ Q954	You bid first.
HCP: 15	♣ KJ2	

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

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A75				1NT
Vul: NS	♥ 9654	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 108	♦ A54	Pass	3♣	Pass	3NT
South HCP: 15	♣ A9642	♣ KJ753	AP			
Contract: 3N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K94		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ108	♥ K942	Pass	2♥	AP	
North HCP: 15	♦ K65	♦ Q108	1. Stayman			
South HCP: 8	♣ AK105	♣ 864				
Contract: 2♥ N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K10				1NT
Vul: None	♥ 872	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ6	♦ 1084	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ QJ53		1NT	Pass	2♣ ¹
Vul: NS	♥ J106	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ J98	AP			
South HCP: 9	♣ AKJ95	♣ 64	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ9				1NT
Vul: EW	♥ J3	♥ A94	Pass	2NT	AP	
North HCP: 9	♦ A76	♦ Q954				
South HCP: 15	♣ A10984	♣ KJ2				
Contract: 2N S						

North hands (Practice Page)

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

Board: 81	♠ 108	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ QJ74	You bid first.
HCP: 15	♣ A87	

Board: 82	♠ QJ72	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ KJ105	Partner bids first.
HCP: 9	♣ Q74	

Board: 83	♠ J43	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ K94	You bid first.
HCP: 15	♣ Q652	

Board: 84	♠ K95	The opponents are silent.
Dealer: S	♥ K962	
Vul: Both	♦ Q96	Partner bids first.
HCP: 8	♣ 984	

Board: 85	♠ KQ73	The opponents are silent.
Dealer: N	♥ A863	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ J62	

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

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ K2		1NT	Pass	3NT
Vul: None	♥ AKJ4	♥ Q86				
North HCP: 15	♦ QJ74	♦ K106	AP			
South HCP: 9	♣ A87	♣ J10432				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ QJ72	♠ A1064				1NT
Vul: NS	♥ 85	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ105	♦ A4	Pass	2NT	Pass	4♠
South HCP: 15	♣ Q74	♣ K102	AP			
Contract: 4♠ S			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ Q9		1NT	Pass	2NT
Vul: EW	♥ AKQ	♥ 94				
North HCP: 15	♦ K94	♦ QJ52	AP			
South HCP: 8	♣ Q652	♣ K10943				
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQJ				1NT
Vul: Both	♥ K962	♥ AJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q96	♦ J85	AP			
South HCP: 15	♣ 984	♣ Q72	1. Stayman			
Contract: 2♥ S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ A62		1NT	Pass	2NT
Vul: NS	♥ A863	♥ J5				
North HCP: 15	♦ KQ	♦ A9873	AP			
South HCP: 9	♣ J62	♣ 1084				
Contract: 2N N						

South hands (Practice Page)

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

Board: 81	♠ K2	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ K106	Partner bids first.
HCP: 9	♣ J10432	

Board: 82	♠ A1064	The opponents are silent.
Dealer: S	♥ A1042	
Vul: NS	♦ A4	You bid first.
HCP: 15	♣ K102	

Board: 83	♠ Q9	The opponents are silent.
Dealer: N	♥ 94	
Vul: EW	♦ QJ52	Partner bids first.
HCP: 8	♣ K10943	

Board: 84	♠ AQJ	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: Both	♦ J85	You bid first.
HCP: 15	♣ Q72	

Board: 85	♠ A62	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ A9873	Partner bids first.
HCP: 9	♣ 1084	

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

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ K2		1NT	Pass	3NT
Vul: None	♥ AKJ4	♥ Q86				
North HCP: 15	♦ QJ74	♦ K106	AP			
South HCP: 9	♣ A87	♣ J10432				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ QJ72	♠ A1064				1NT
Vul: NS	♥ 85	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ105	♦ A4	Pass	2NT	Pass	4♠
South HCP: 15	♣ Q74	♣ K102	AP			
Contract: 4♠ S			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ Q9		1NT	Pass	2NT
Vul: EW	♥ AKQ	♥ 94				
North HCP: 15	♦ K94	♦ QJ52	AP			
South HCP: 8	♣ Q652	♣ K10943				
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQJ				1NT
Vul: Both	♥ K962	♥ AJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q96	♦ J85	AP			
South HCP: 15	♣ 984	♣ Q72	1. Stayman			
Contract: 2♥ S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ A62		1NT	Pass	2NT
Vul: NS	♥ A863	♥ J5				
North HCP: 15	♦ KQ	♦ A9873	AP			
South HCP: 9	♣ J62	♣ 1084				
Contract: 2N N						

North hands (Practice Page)

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

Board: 86	♠ Q1096	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ A8	Partner bids first.
HCP: 8	♣ J854	

Board: 87	♠ A95	The opponents are silent.
Dealer: N	♥ J543	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ KQ10	

Board: 88	♠ K109	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ J876	Partner bids first.
HCP: 8	♣ A94	

Board: 89	♠ AK	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ J1097	You bid first.
HCP: 15	♣ Q762	

Board: 90	♠ KQ2	The opponents are silent.
Dealer: S	♥ 963	
Vul: Both	♦ A842	Partner bids first.
HCP: 9	♣ 1094	

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

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A54				1NT
Vul: EW	♥ J75	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A8	♦ 962	Pass	2NT	AP	
South HCP: 15	♣ J854	♣ KQ9				
Contract: 2N S			1. Stayman			

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ J543	♥ Q97	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ2	♦ 104	AP			
South HCP: 9	♣ KQ10	♣ A843				
Contract: 2N N			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ AQ4				1NT
Vul: None	♥ 842	♥ AK95	Pass	2NT	AP	
North HCP: 8	♦ J876	♦ Q1052				
South HCP: 15	♣ A94	♣ 65				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ J876	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1097	♦ K84	AP			
South HCP: 8	♣ Q762	♣ A1094				
Contract: 2N N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 986				1NT
Vul: Both	♥ 963	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ A842	♦ K106				
South HCP: 15	♣ 1094	♣ AK876				
Contract: 2N S						

South hands (Practice Page)

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

Board: 86	♠ A54	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: EW	♦ 962	You bid first.
HCP: 15	♣ KQ9	

Board: 87	♠ QJ32	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ 104	Partner bids first.
HCP: 9	♣ A843	

Board: 88	♠ AQ4	The opponents are silent.
Dealer: S	♥ AK95	
Vul: None	♦ Q1052	You bid first.
HCP: 15	♣ 65	

Board: 89	♠ 102	The opponents are silent.
Dealer: N	♥ J876	
Vul: EW	♦ K84	Partner bids first.
HCP: 8	♣ A1094	

Board: 90	♠ 986	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ K106	You bid first.
HCP: 15	♣ AK876	

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

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A54				1NT
Vul: EW	♥ J75	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A8	♦ 962	Pass	2NT	AP	
South HCP: 15	♣ J854	♣ KQ9				
Contract: 2N S			1. Stayman			

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ J543	♥ Q97	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ2	♦ 104	AP			
South HCP: 9	♣ KQ10	♣ A843				
Contract: 2N N			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ AQ4				1NT
Vul: None	♥ 842	♥ AK95	Pass	2NT	AP	
North HCP: 8	♦ J876	♦ Q1052				
South HCP: 15	♣ A94	♣ 65				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ J876	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1097	♦ K84	AP			
South HCP: 8	♣ Q762	♣ A1094				
Contract: 2N N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 986				1NT
Vul: Both	♥ 963	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ A842	♦ K106				
South HCP: 15	♣ 1094	♣ AK876				
Contract: 2N S						

North hands (Practice Page)

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

Board: 91	♠ J832	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ KQ83	

Board: 92	♠ K8	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ A1053	Partner bids first.
HCP: 9	♣ J874	

Board: 93	♠ A1086	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A954	You bid first.
HCP: 15	♣ 95	

Board: 94	♠ J952	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ A8	Partner bids first.
HCP: 8	♣ 10742	

Board: 95	♠ AK7	The opponents are silent.
Dealer: N	♥ 984	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ Q53	

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	♠ J832	♠ 964		1NT	Pass	2NT
Vul: None	♥ AJ3	♥ K4				
North HCP: 15	♦ A6	♦ KQ987	AP			
South HCP: 9	♣ KQ83	♣ J54				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ J654				1NT
Vul: NS	♥ J76	♥ A9				
North HCP: 9	♦ A1053	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ KQ105				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A1086	♠ KJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ A954	♦ J3	AP			
South HCP: 9	♣ 95	♣ KJ842	1. Stayman			
Contract: 4♠ N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ KQ4				1NT
Vul: None	♥ QJ9	♥ K754	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A8	♦ K102				
South HCP: 15	♣ 10742	♣ KJ6	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q642		1NT	Pass	2♣ ¹
Vul: NS	♥ 984	♥ 106	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQ32	♦ K5	Pass	3NT	AP	
South HCP: 9	♣ Q53	♣ KJ1094	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

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

Board: 91	♠ 964	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ KQ987	Partner bids first.
HCP: 9	♣ J54	

Board: 92	♠ J654	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ KQ105	

Board: 93	♠ KJ75	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ J3	Partner bids first.
HCP: 9	♣ KJ842	

Board: 94	♠ KQ4	The opponents are silent.
Dealer: S	♥ K754	
Vul: None	♦ K102	You bid first.
HCP: 15	♣ KJ6	

Board: 95	♠ Q642	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ K5	Partner bids first.
HCP: 9	♣ KJ1094	

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	♠ J832	♠ 964		1NT	Pass	2NT
Vul: None	♥ AJ3	♥ K4				
North HCP: 15	♦ A6	♦ KQ987	AP			
South HCP: 9	♣ KQ83	♣ J54				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ J654				1NT
Vul: NS	♥ J76	♥ A9				
North HCP: 9	♦ A1053	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ KQ105				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A1086	♠ KJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ A954	♦ J3	AP			
South HCP: 9	♣ 95	♣ KJ842	1. Stayman			
Contract: 4♠ N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ KQ4				1NT
Vul: None	♥ QJ9	♥ K754	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A8	♦ K102				
South HCP: 15	♣ 10742	♣ KJ6	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q642		1NT	Pass	2♣ ¹
Vul: NS	♥ 984	♥ 106	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQ32	♦ K5	Pass	3NT	AP	
South HCP: 9	♣ Q53	♣ KJ1094	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

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

Board: 96	♠ A952	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: EW	♦ J8	Partner bids first.
HCP: 9	♣ 542	

Board: 97	♠ Q643	West Bids 3♥ if possible.
Dealer: N	♥ KQ7	
Vul: None	♦ KQ4	You bid first.
HCP: 15	♣ K102	

Board: 98	♠ A108	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ A976	Partner bids first.
HCP: 9	♣ 8743	

Board: 99	♠ A852	The opponents are silent.
Dealer: N	♥ Q87	
Vul: EW	♦ AJ63	You bid first.
HCP: 15	♣ A5	

Board: 100	♠ J964	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ J96	Partner bids first.
HCP: 9	♣ K64	

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

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ A952	♠ 1073				1NT
Vul: EW	♥ KJ95	♥ A1064	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J8	♦ K7	Pass	4♥	AP	
South HCP: 15	♣ 542	♣ AKJ10	1. Stayman			
Contract: 4♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ A98		1NT	Pass	2NT
Vul: None	♥ KQ7	♥ 984	3♥	Pass	Pass	4♣
North HCP: 15	♦ KQ4	♦ 95	AP			
South HCP: 8	♣ K102	♣ A8754				
Contract: 4♣ S						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ QJ7				1NT
Vul: NS	♥ J2	♥ A6	Pass	2NT	AP	
North HCP: 9	♦ A976	♦ KQ8				
South HCP: 15	♣ 8743	♣ QJ1052				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ Q94		1NT	Pass	2NT
Vul: EW	♥ Q87	♥ A53	AP			
North HCP: 15	♦ AJ63	♦ K984				
South HCP: 9	♣ A5	♣ 1042				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 53				1NT
Vul: Both	♥ A103	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J96	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ AQJ73	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 96	♠ 1073	The opponents are silent.
Dealer: S	♥ A1064	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ AKJ10	

Board: 97	♠ A98	West Bids 3♥ if possible.
Dealer: N	♥ 984	
Vul: None	♦ 95	Partner bids first.
HCP: 8	♣ A8754	

Board: 98	♠ QJ7	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ KQ8	You bid first.
HCP: 15	♣ QJ1052	

Board: 99	♠ Q94	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ K984	Partner bids first.
HCP: 9	♣ 1042	

Board: 100	♠ 53	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ AQJ73	

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

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ A952	♠ 1073				1NT
Vul: EW	♥ KJ95	♥ A1064	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J8	♦ K7	Pass	4♥	AP	
South HCP: 15	♣ 542	♣ AKJ10	1. Stayman			
Contract: 4♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ A98		1NT	Pass	2NT
Vul: None	♥ KQ7	♥ 984	3♥	Pass	Pass	4♣
North HCP: 15	♦ KQ4	♦ 95	AP			
South HCP: 8	♣ K102	♣ A8754				
Contract: 4♣ S						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ QJ7				1NT
Vul: NS	♥ J2	♥ A6	Pass	2NT	AP	
North HCP: 9	♦ A976	♦ KQ8				
South HCP: 15	♣ 8743	♣ QJ1052				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ Q94		1NT	Pass	2NT
Vul: EW	♥ Q87	♥ A53	AP			
North HCP: 15	♦ AJ63	♦ K984				
South HCP: 9	♣ A5	♣ 1042				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 53				1NT
Vul: Both	♥ A103	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J96	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ AQJ73	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 101	♠ QJ65	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ A2	
HCP: 15	♣ AQ65	You bid first.

Board: 102	♠ A853	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ Q1054	
HCP: 8	♣ J4	Partner bids first.

Board: 103	♠ QJ10	The opponents are silent.
Dealer: N	♥ K1062	
Vul: Both	♦ A73	
HCP: 15	♣ KQ8	You bid first.

Board: 104	♠ A763	East Doubles 2♣ if possible.
Dealer: S	♥ 982	
Vul: None	♦ KQ84	
HCP: 9	♣ 84	Partner bids first.

Board: 105	♠ A1064	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ J2	
HCP: 15	♣ AJ6	You bid first.

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

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 10932		1NT	Pass	2♣ ¹
Vul: NS	♥ Q52	♥ AKJ9	Pass	2♠	Pass	3♠
North HCP: 15	♦ A2	♦ 854	AP			
South HCP: 8	♣ AQ65	♣ 94	1. Stayman			
Contract: 3♠ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J107				1NT
Vul: EW	♥ J109	♥ AK6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1054	♦ A72	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K1097	1. Stayman			
Contract: 2N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK4		1NT	AP	
Vul: Both	♥ K1062	♥ 87				
North HCP: 15	♦ A73	♦ J98				
South HCP: 8	♣ KQ8	♣ 109654				
Contract: 1N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ KQJ				1NT
Vul: None	♥ 982	♥ J53	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KQ84	♦ A52	Pass	3♦	AP	
South HCP: 15	♣ 84	♣ A763	1. Stayman			
Contract: 3♦ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ J92		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ72	♥ AJ86	Pass	2♥	AP	
North HCP: 15	♦ J2	♦ Q83	1. Stayman			
South HCP: 8	♣ AJ6	♣ 942				
Contract: 2♥ N						

South hands (Practice Page)

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

Board: 101	♠ 10932	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ 854	Partner bids first.
HCP: 8	♣ 94	
Board: 102	♠ J107	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ K1097	
Board: 103	♠ AK4	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ J98	Partner bids first.
HCP: 8	♣ 109654	
Board: 104	♠ KQJ	East Doubles 2♣ if possible.
Dealer: S	♥ J53	
Vul: None	♦ A52	You bid first.
HCP: 15	♣ A763	
Board: 105	♠ J92	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: EW	♦ Q83	Partner bids first.
HCP: 8	♣ 942	

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

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ QJ65	♠ 10932		1NT	Pass	2♣ ¹
Vul: NS	♥ Q52	♥ AKJ9	Pass	2♠	Pass	3♠
North HCP: 15	♦ A2	♦ 854	AP			
South HCP: 8	♣ AQ65	♣ 94	1. Stayman			
Contract: 3♠ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J107				1NT
Vul: EW	♥ J109	♥ AK6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1054	♦ A72	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K1097	1. Stayman			
Contract: 2N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ AK4		1NT	AP	
Vul: Both	♥ K1062	♥ 87				
North HCP: 15	♦ A73	♦ J98				
South HCP: 8	♣ KQ8	♣ 109654				
Contract: 1N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ KQJ				1NT
Vul: None	♥ 982	♥ J53	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KQ84	♦ A52	Pass	3♦	AP	
South HCP: 15	♣ 84	♣ A763	1. Stayman			
Contract: 3♦ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ J92		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ72	♥ AJ86	Pass	2♥	AP	
North HCP: 15	♦ J2	♦ Q83	1. Stayman			
South HCP: 8	♣ AJ6	♣ 942				
Contract: 2♥ N						

North hands (Practice Page)

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

Board: 106	♠ 106	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ KJ62	Partner bids first.
HCP: 9	♣ 10654	

Board: 107	♠ K53	The opponents are silent.
Dealer: N	♥ A109	
Vul: None	♦ Q932	You bid first.
HCP: 15	♣ AQ5	

Board: 108	♠ K875	East Bids 3♦ if possible.
Dealer: S	♥ 10974	
Vul: NS	♦ Q8	Partner bids first.
HCP: 9	♣ A54	

Board: 109	♠ 97	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ AK852	

Board: 110	♠ 532	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ 984	Partner bids first.
HCP: 9	♣ AQ64	

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

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ K2				1NT
Vul: Both	♥ KQ10	♥ 9542				
North HCP: 9	♦ KJ62	♦ AQ3	Pass	3NT	AP	
South HCP: 15	♣ 10654	♣ AQ93				
Contract: 3N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AJ		1NT	Pass	3NT
Vul: None	♥ A109	♥ QJ2				
North HCP: 15	♦ Q932	♦ J1065	AP			
South HCP: 9	♣ AQ5	♣ 8642				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ A1042				1NT
Vul: NS	♥ 10974	♥ KQJ5	Pass	2♣ ¹	3♦	Pass
North HCP: 9	♦ Q8	♦ K4	Pass	X	AP	
South HCP: 15	♣ A54	♣ Q63	1. Stayman			
Contract: 3♦ X E						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ QJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ A97	♦ J1042	AP			
South HCP: 9	♣ AK852	♣ 104	1. Stayman			
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AK104				1NT
Vul: None	♥ QJ10	♥ AK96				
North HCP: 9	♦ 984	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ AQ64	♣ 932				
Contract: 2N S						

South hands (Practice Page)

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

Board: 106	♠ K2	The opponents are silent.
Dealer: S	♥ 9542	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ AQ93	

Board: 107	♠ AJ	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ J1065	Partner bids first.
HCP: 9	♣ 8642	

Board: 108	♠ A1042	East Bids 3♦ if possible.
Dealer: S	♥ KQJ5	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ Q63	

Board: 109	♠ AJ43	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ J1042	Partner bids first.
HCP: 9	♣ 104	

Board: 110	♠ AK104	The opponents are silent.
Dealer: S	♥ AK96	
Vul: None	♦ J3	You bid first.
HCP: 15	♣ 932	

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

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ K2				1NT
Vul: Both	♥ KQ10	♥ 9542				
North HCP: 9	♦ KJ62	♦ AQ3	Pass	3NT	AP	
South HCP: 15	♣ 10654	♣ AQ93				
Contract: 3N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ AJ		1NT	Pass	3NT
Vul: None	♥ A109	♥ QJ2				
North HCP: 15	♦ Q932	♦ J1065	AP			
South HCP: 9	♣ AQ5	♣ 8642				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ A1042				1NT
Vul: NS	♥ 10974	♥ KQJ5	Pass	2♣ ¹	3♦	Pass
North HCP: 9	♦ Q8	♦ K4	Pass	X	AP	
South HCP: 15	♣ A54	♣ Q63	1. Stayman			
Contract: 3♦ X E						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ QJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ A97	♦ J1042	AP			
South HCP: 9	♣ AK852	♣ 104	1. Stayman			
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AK104				1NT
Vul: None	♥ QJ10	♥ AK96				
North HCP: 9	♦ 984	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ AQ64	♣ 932				
Contract: 2N S						

North hands (Practice Page)

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

Board: 111	♠ A543	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ AQ98	

Board: 112	♠ 82	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: EW	♦ 82	Partner bids first.
HCP: 8	♣ J9542	

Board: 113	♠ K1052	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ AQ86	

Board: 114	♠ Q1092	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ Q5	Partner bids first.
HCP: 9	♣ A10742	

Board: 115	♠ KJ82	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ K53	

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

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A543	♠ K109		1NT	Pass	2NT
Vul: NS	♥ A82	♥ Q109				
North HCP: 15	♦ J3	♦ 865	AP			
South HCP: 8	♣ AQ98	♣ K642				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ 43				1NT
Vul: EW	♥ AQJ9	♥ 1032	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 82	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ J9542	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ J4		1NT	Pass	3NT
Vul: None	♥ J108	♥ K3				
North HCP: 15	♦ KQ	♦ J9743	AP			
South HCP: 9	♣ AQ86	♣ KJ94				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ KJ7				1NT
Vul: NS	♥ J7	♥ 1042	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q5	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ A10742	♣ KJ86	1. Stayman			
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ Q107		1NT	Pass	3NT
Vul: EW	♥ K102	♥ J3				
North HCP: 15	♦ KQ3	♦ 1076	AP			
South HCP: 9	♣ K53	♣ AQ974				
Contract: 3N N						

South hands (Practice Page)

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

Board: 111	♠ K109	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ 865	Partner bids first.
HCP: 8	♣ K642	

Board: 112	♠ 43	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ AKJ54	You bid first.
HCP: 15	♣ AK10	

Board: 113	♠ J4	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ J9743	Partner bids first.
HCP: 9	♣ KJ94	

Board: 114	♠ KJ7	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ KJ86	

Board: 115	♠ Q107	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ 1076	Partner bids first.
HCP: 9	♣ AQ974	

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

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A543	♠ K109		1NT	Pass	2NT
Vul: NS	♥ A82	♥ Q109				
North HCP: 15	♦ J3	♦ 865	AP			
South HCP: 8	♣ AQ98	♣ K642				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ 43				1NT
Vul: EW	♥ AQJ9	♥ 1032	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 82	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ J9542	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ J4		1NT	Pass	3NT
Vul: None	♥ J108	♥ K3				
North HCP: 15	♦ KQ	♦ J9743	AP			
South HCP: 9	♣ AQ86	♣ KJ94				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ KJ7				1NT
Vul: NS	♥ J7	♥ 1042	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q5	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ A10742	♣ KJ86	1. Stayman			
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ Q107		1NT	Pass	3NT
Vul: EW	♥ K102	♥ J3				
North HCP: 15	♦ KQ3	♦ 1076	AP			
South HCP: 9	♣ K53	♣ AQ974				
Contract: 3N N						

North hands (Practice Page)

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

Board: 116	♠ 75	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: Both	♦ 1032	Partner bids first.
HCP: 8	♣ KJ94	

Board: 117	♠ Q943	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ A8	

Board: 118	♠ K9	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ 9843	Partner bids first.
HCP: 8	♣ Q984	

Board: 119	♠ AJ6	The opponents are silent.
Dealer: N	♥ 754	
Vul: Both	♦ A54	You bid first.
HCP: 15	♣ KQJ7	

Board: 120	♠ J8	The opponents are silent.
Dealer: S	♥ K874	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ Q742	

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

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KJ9				1NT
Vul: Both	♥ KJ98	♥ AQ54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1032	♦ K5	Pass	3♥	AP	
South HCP: 15	♣ KJ94	♣ Q1076				
Contract: 3♥ S			1. Stayman			

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ K6				
Vul: NS	♥ A532	♥ 109		1NT	Pass	3NT
North HCP: 15	♦ KQ3	♦ 10654	AP			
South HCP: 9	♣ A8	♣ KQJ64				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A84				1NT
Vul: EW	♥ K76	♥ A103	Pass	2NT	AP	
North HCP: 8	♦ 9843	♦ K75				
South HCP: 15	♣ Q984	♣ A762				
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K873		1NT	Pass	2♣ ¹
Vul: Both	♥ 754	♥ AJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ J96	AP			
South HCP: 9	♣ KQJ7	♣ 43	1. Stayman			
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A94				1NT
Vul: None	♥ K874	♥ Q952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ4	♦ A92	Pass	3♥	AP	
South HCP: 15	♣ Q742	♣ AJ10	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

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

Board: 116	♠ KJ9	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ Q1076	

Board: 117	♠ K6	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ 10654	Partner bids first.
HCP: 9	♣ KQJ64	

Board: 118	♠ A84	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ K75	You bid first.
HCP: 15	♣ A762	

Board: 119	♠ K873	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: Both	♦ J96	Partner bids first.
HCP: 9	♣ 43	

Board: 120	♠ A94	The opponents are silent.
Dealer: S	♥ Q952	
Vul: None	♦ A92	You bid first.
HCP: 15	♣ AJ10	

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

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KJ9				1NT
Vul: Both	♥ KJ98	♥ AQ54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1032	♦ K5	Pass	3♥	AP	
South HCP: 15	♣ KJ94	♣ Q1076	1. Stayman			
Contract: 3♥ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ K6				
Vul: NS	♥ A532	♥ 109		1NT	Pass	3NT
North HCP: 15	♦ KQ3	♦ 10654	AP			
South HCP: 9	♣ A8	♣ KQJ64				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A84				1NT
Vul: EW	♥ K76	♥ A103	Pass	2NT	AP	
North HCP: 8	♦ 9843	♦ K75				
South HCP: 15	♣ Q984	♣ A762				
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K873		1NT	Pass	2♣ ¹
Vul: Both	♥ 754	♥ AJ93	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ J96	AP			
South HCP: 9	♣ KQJ7	♣ 43	1. Stayman			
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A94				1NT
Vul: None	♥ K874	♥ Q952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ4	♦ A92	Pass	3♥	AP	
South HCP: 15	♣ Q742	♣ AJ10	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

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

Board: 121	♠ AQ5	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ K962	

Board: 122	♠ J862	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ 952	Partner bids first.
HCP: 9	♣ K42	

Board: 123	♠ A43	West Bids 3♥ if possible.
Dealer: N	♥ J2	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ AQJ32	

Board: 124	♠ A6	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ AJ987	Partner bids first.
HCP: 9	♣ 764	

Board: 125	♠ K3	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: Both	♦ AQ86	You bid first.
HCP: 15	♣ Q102	

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	♠ AQ5	♠ J84		1NT	Pass	2NT
Vul: EW	♥ J62	♥ AQ9				
North HCP: 15	♦ KQ3	♦ J10872	AP			
South HCP: 8	♣ K962	♣ 74				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ KQ94				1NT
Vul: Both	♥ KQ9	♥ A82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 952	♦ Q76	Pass	3♠	AP	
South HCP: 15	♣ K42	♣ A108	1. Stayman			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K10		1NT	Pass	2NT
Vul: None	♥ J2	♥ 985	3♥	Pass	Pass	4♦
North HCP: 15	♦ K92	♦ Q8753	AP			
South HCP: 8	♣ AQJ32	♣ K104				
Contract: 4♦ S						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ32				1NT
Vul: NS	♥ 987	♥ A4				
North HCP: 9	♦ AJ987	♦ Q106	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ AJ102				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 9865		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ84	♥ Q3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ K97	AP			
South HCP: 9	♣ Q102	♣ KJ64	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 121	♠ J84	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ J10872	Partner bids first.
HCP: 8	♣ 74	

Board: 122	♠ KQ94	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ Q76	You bid first.
HCP: 15	♣ A108	

Board: 123	♠ K10	West Bids 3♥ if possible.
Dealer: N	♥ 985	
Vul: None	♦ Q8753	Partner bids first.
HCP: 8	♣ K104	

Board: 124	♠ KJ32	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ Q106	You bid first.
HCP: 15	♣ AJ102	

Board: 125	♠ 9865	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ K97	Partner bids first.
HCP: 9	♣ KJ64	

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	♠ AQ5	♠ J84		1NT	Pass	2NT
Vul: EW	♥ J62	♥ AQ9				
North HCP: 15	♦ KQ3	♦ J10872	AP			
South HCP: 8	♣ K962	♣ 74				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ KQ94				1NT
Vul: Both	♥ KQ9	♥ A82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 952	♦ Q76	Pass	3♠	AP	
South HCP: 15	♣ K42	♣ A108	1. Stayman			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K10		1NT	Pass	2NT
Vul: None	♥ J2	♥ 985	3♥	Pass	Pass	4♦
North HCP: 15	♦ K92	♦ Q8753	AP			
South HCP: 8	♣ AQJ32	♣ K104				
Contract: 4♦ S						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ32				1NT
Vul: NS	♥ 987	♥ A4				
North HCP: 9	♦ AJ987	♦ Q106	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ AJ102				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 9865		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ84	♥ Q3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ K97	AP			
South HCP: 9	♣ Q102	♣ KJ64	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 126	♠ AKJ9	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ 43	Partner bids first.
HCP: 9	♣ 10764	

Board: 127	♠ AQJ7	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ A753	You bid first.
HCP: 15	♣ Q73	

Board: 128	♠ AJ86	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ 10865	Partner bids first.
HCP: 9	♣ 1074	

Board: 129	♠ J62	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ AQ97	You bid first.
HCP: 15	♣ KQ102	

Board: 130	♠ QJ74	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ 98754	Partner bids first.
HCP: 9	♣ Q4	

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

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AKJ9	♠ 10532				1NT
Vul: None	♥ J106	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 43	♦ Q865	Pass	4♠	AP	
South HCP: 15	♣ 10764	♣ A9	1. Stayman			
Contract: 4♠ S						

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 1086		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ AJ72	Pass	2♠	Pass	2NT
North HCP: 15	♦ A753	♦ K9	AP			
South HCP: 8	♣ Q73	♣ 10964	1. Stayman			
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ 105				1NT
Vul: EW	♥ A7	♥ Q632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10865	♦ AQ97	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AK8	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ K2	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ97	♦ K1032	AP			
South HCP: 9	♣ KQ102	♣ 643	1. Stayman			
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A86				1NT
Vul: NS	♥ A9	♥ J1063	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98754	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ A862	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 126	♠ 10532	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ Q865	You bid first.
HCP: 15	♣ A9	

Board: 127	♠ 1086	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ K9	Partner bids first.
HCP: 8	♣ 10964	

Board: 128	♠ 105	The opponents are silent.
Dealer: S	♥ Q632	
Vul: EW	♦ AQ97	You bid first.
HCP: 15	♣ AK8	

Board: 129	♠ A1087	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ K1032	Partner bids first.
HCP: 9	♣ 643	

Board: 130	♠ A86	The opponents are silent.
Dealer: S	♥ J1063	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ A862	

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

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AKJ9	♠ 10532				1NT
Vul: None	♥ J106	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 43	♦ Q865	Pass	4♠	AP	
South HCP: 15	♣ 10764	♣ A9	1. Stayman			
Contract: 4♠ S						

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 1086		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ AJ72	Pass	2♠	Pass	2NT
North HCP: 15	♦ A753	♦ K9	AP			
South HCP: 8	♣ Q73	♣ 10964	1. Stayman			
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ 105				1NT
Vul: EW	♥ A7	♥ Q632	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10865	♦ AQ97	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AK8	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ K2	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ97	♦ K1032	AP			
South HCP: 9	♣ KQ102	♣ 643	1. Stayman			
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A86				1NT
Vul: NS	♥ A9	♥ J1063	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98754	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ A862	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 131	♠ Q98	The opponents are silent.
Dealer: N	♥ K854	
Vul: EW	♦ AK74	You bid first.
HCP: 15	♣ K2	

Board: 132	♠ AK6	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ 109	Partner bids first.
HCP: 8	♣ 109864	

Board: 133	♠ A43	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ AQ43	You bid first.
HCP: 15	♣ A98	

Board: 134	♠ 842	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ A863	Partner bids first.
HCP: 9	♣ J104	

Board: 135	♠ K742	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ K109	

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

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 1043		1NT	Pass	2♣ ¹
Vul: EW	♥ K854	♥ Q1072	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK74	♦ J8	AP			
South HCP: 9	♣ K2	♣ AQ54	1. Stayman			
Contract: 4♥ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ QJ2				1NT
Vul: Both	♥ J32	♥ AQ4	Pass	2NT	AP	
North HCP: 8	♦ 109	♦ Q52				
South HCP: 15	♣ 109864	♣ KJ52				
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K5		1NT	Pass	2NT
Vul: NS	♥ J42	♥ A95	AP			
North HCP: 15	♦ AQ43	♦ 9865				
South HCP: 9	♣ A98	♣ Q1054				
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ K103				1NT
Vul: EW	♥ A85	♥ QJ6	Pass	2NT	AP	
North HCP: 9	♦ A863	♦ 54				
South HCP: 15	♣ J104	♣ AKQ62				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A1065		1NT	Pass	2♣ ¹
Vul: Both	♥ A76	♥ KJ8	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ7	♦ 1062	AP			
South HCP: 9	♣ K109	♣ J42	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

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

Board: 131	♠ 1043	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: EW	♦ J8	Partner bids first.
HCP: 9	♣ AQ54	

Board: 132	♠ QJ2	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ Q52	You bid first.
HCP: 15	♣ KJ52	

Board: 133	♠ K5	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ 9865	Partner bids first.
HCP: 9	♣ Q1054	

Board: 134	♠ K103	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ 54	You bid first.
HCP: 15	♣ AKQ62	

Board: 135	♠ A1065	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ 1062	Partner bids first.
HCP: 9	♣ J42	

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

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 1043		1NT	Pass	2♣ ¹
Vul: EW	♥ K854	♥ Q1072	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK74	♦ J8	AP			
South HCP: 9	♣ K2	♣ AQ54	1. Stayman			
Contract: 4♥ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ QJ2				1NT
Vul: Both	♥ J32	♥ AQ4	Pass	2NT	AP	
North HCP: 8	♦ 109	♦ Q52				
South HCP: 15	♣ 109864	♣ KJ52				
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ K5		1NT	Pass	2NT
Vul: NS	♥ J42	♥ A95	AP			
North HCP: 15	♦ AQ43	♦ 9865				
South HCP: 9	♣ A98	♣ Q1054				
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ K103				1NT
Vul: EW	♥ A85	♥ QJ6	Pass	2NT	AP	
North HCP: 9	♦ A863	♦ 54				
South HCP: 15	♣ J104	♣ AKQ62				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A1065		1NT	Pass	2♣ ¹
Vul: Both	♥ A76	♥ KJ8	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ7	♦ 1062	AP			
South HCP: 9	♣ K109	♣ J42	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

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

Board: 136	♠ A92	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ 107	Partner bids first.
HCP: 9	♣ J9742	

Board: 137	♠ KQ42	The opponents are silent.
Dealer: N	♥ 10876	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ K9	

Board: 138	♠ 8764	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ KQ63	Partner bids first.
HCP: 9	♣ Q4	

Board: 139	♠ K2	The opponents are silent.
Dealer: N	♥ AK102	
Vul: None	♦ A73	You bid first.
HCP: 15	♣ J985	

Board: 140	♠ KJ54	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ 10865	Partner bids first.
HCP: 9	♣ J54	

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

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ Q103				1NT
Vul: None	♥ A94	♥ KJ72				
North HCP: 9	♦ 107	♦ AJ92	Pass	2NT	AP	
South HCP: 15	♣ J9742	♣ A3				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 98		1NT	Pass	2NT
Vul: EW	♥ 10876	♥ QJ5				
North HCP: 15	♦ AK4	♦ J10652	AP			
South HCP: 8	♣ K9	♣ A104				
Contract: 2N N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 8764	♠ KJ9				1NT
Vul: Both	♥ Q98	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ63	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ K10875	1. Stayman			
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 10653		1NT	Pass	2♣ ¹
Vul: None	♥ AK102	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ A73	♦ KQJ5	AP			
South HCP: 9	♣ J985	♣ K43	1. Stayman			
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ 92				1NT
Vul: NS	♥ A9	♥ KQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10865	♦ AQJ2	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ Q96	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 136	♠ Q103	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: None	♦ AJ92	You bid first.
HCP: 15	♣ A3	

Board: 137	♠ 98	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ J10652	Partner bids first.
HCP: 8	♣ A104	

Board: 138	♠ KJ9	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ J10	You bid first.
HCP: 15	♣ K10875	

Board: 139	♠ 10653	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ KQJ5	Partner bids first.
HCP: 9	♣ K43	

Board: 140	♠ 92	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ AQJ2	You bid first.
HCP: 15	♣ Q96	

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

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ Q103				1NT
Vul: None	♥ A94	♥ KJ72				
North HCP: 9	♦ 107	♦ AJ92	Pass	2NT	AP	
South HCP: 15	♣ J9742	♣ A3				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 98		1NT	Pass	2NT
Vul: EW	♥ 10876	♥ QJ5				
North HCP: 15	♦ AK4	♦ J10652	AP			
South HCP: 8	♣ K9	♣ A104				
Contract: 2N N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 8764	♠ KJ9				1NT
Vul: Both	♥ Q98	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ63	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ K10875	1. Stayman			
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 10653		1NT	Pass	2♣ ¹
Vul: None	♥ AK102	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ A73	♦ KQJ5	AP			
South HCP: 9	♣ J985	♣ K43	1. Stayman			
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ 92				1NT
Vul: NS	♥ A9	♥ KQJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10865	♦ AQJ2	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ Q96	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 141	♠ KQ5	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ KQJ2	You bid first.
HCP: 15	♣ QJ8	

Board: 142	♠ QJ7	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ Q1052	Partner bids first.
HCP: 9	♣ J74	

Board: 143	♠ K74	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ AK106	You bid first.
HCP: 15	♣ QJ2	

Board: 144	♠ 96	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ KJ98	Partner bids first.
HCP: 9	♣ 742	

Board: 145	♠ K1092	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K1076	You bid first.
HCP: 15	♣ Q63	

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

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J83		1NT	Pass	2NT
Vul: Both	♥ J93	♥ K108				
North HCP: 15	♦ KQJ2	♦ A95	AP			
South HCP: 8	♣ QJ8	♣ 10543				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A86				1NT
Vul: None	♥ K104	♥ QJ8				
North HCP: 9	♦ Q1052	♦ A86	Pass	3NT	AP	
South HCP: 15	♣ J74	♣ A853				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ 85		1NT	Pass	2♣ ¹
Vul: NS	♥ Q54	♥ A1096	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ J9	AP			
South HCP: 8	♣ QJ2	♣ K10543	1. Stayman			
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ K108				1NT
Vul: EW	♥ KQ75	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ98	♦ 10753	Pass	2NT	AP	
South HCP: 15	♣ 742	♣ AK53	1. Stayman			
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ AQJ		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1076	♦ 984	AP			
South HCP: 9	♣ Q63	♣ 742	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 141	♠ J83	The opponents are silent.
Dealer: N	♥ K108	
Vul: Both	♦ A95	Partner bids first.
HCP: 8	♣ 10543	

Board: 142	♠ A86	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ A86	You bid first.
HCP: 15	♣ A853	

Board: 143	♠ 85	The opponents are silent.
Dealer: N	♥ A1096	
Vul: NS	♦ J9	Partner bids first.
HCP: 8	♣ K10543	

Board: 144	♠ K108	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ 10753	You bid first.
HCP: 15	♣ AK53	

Board: 145	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q863	
Vul: None	♦ 984	Partner bids first.
HCP: 9	♣ 742	

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

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J83		1NT	Pass	2NT
Vul: Both	♥ J93	♥ K108				
North HCP: 15	♦ KQJ2	♦ A95	AP			
South HCP: 8	♣ QJ8	♣ 10543				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A86				1NT
Vul: None	♥ K104	♥ QJ8				
North HCP: 9	♦ Q1052	♦ A86	Pass	3NT	AP	
South HCP: 15	♣ J74	♣ A853				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ 85		1NT	Pass	2♣ ¹
Vul: NS	♥ Q54	♥ A1096	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ J9	AP			
South HCP: 8	♣ QJ2	♣ K10543	1. Stayman			
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ K108				1NT
Vul: EW	♥ KQ75	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ98	♦ 10753	Pass	2NT	AP	
South HCP: 15	♣ 742	♣ AK53	1. Stayman			
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ AQJ		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1076	♦ 984	AP			
South HCP: 9	♣ Q63	♣ 742	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 146	♠ 53	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ Q75	Partner bids first.
HCP: 9	♣ A10843	

Board: 147	♠ A104	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: EW	♦ AJ63	You bid first.
HCP: 15	♣ A7	

Board: 148	♠ KQ62	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: Both	♦ 982	Partner bids first.
HCP: 9	♣ 54	

Board: 149	♠ K64	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: NS	♦ K43	You bid first.
HCP: 15	♣ A87	

Board: 150	♠ 652	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ K1098	Partner bids first.
HCP: 8	♣ Q84	

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

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ A102				1NT
Vul: NS	♥ K98	♥ AJ32				
North HCP: 9	♦ Q75	♦ K963	Pass	2NT	AP	
South HCP: 15	♣ A10843	♣ K6				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ Q1054	♥ AJ82	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ63	♦ K972	AP			
South HCP: 9	♣ A7	♣ 954	1. Stayman			
Contract: 4♥ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ J103				1NT
Vul: Both	♥ KJ94	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 982	♦ AQJ104	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ K93	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ92	♥ 84	Pass	2♥	Pass	2NT
North HCP: 15	♦ K43	♦ 108	AP			
South HCP: 8	♣ A87	♣ K10654	1. Stayman			
Contract: 2N N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKQ9				1NT
Vul: EW	♥ K107	♥ AQ53				
North HCP: 8	♦ K1098	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ 753				
Contract: 2N S						

South hands (Practice Page)

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

Board: 146	♠ A102	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: NS	♦ K963	You bid first.
HCP: 15	♣ K6	

Board: 147	♠ J3	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: EW	♦ K972	Partner bids first.
HCP: 9	♣ 954	

Board: 148	♠ J103	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AQJ104	You bid first.
HCP: 15	♣ K93	

Board: 149	♠ AJ107	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ 108	Partner bids first.
HCP: 8	♣ K10654	

Board: 150	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ 62	You bid first.
HCP: 15	♣ 753	

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

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ A102				1NT
Vul: NS	♥ K98	♥ AJ32				
North HCP: 9	♦ Q75	♦ K963	Pass	2NT	AP	
South HCP: 15	♣ A10843	♣ K6				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ Q1054	♥ AJ82	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ63	♦ K972	AP			
South HCP: 9	♣ A7	♣ 954	1. Stayman			
Contract: 4♥ N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ J103				1NT
Vul: Both	♥ KJ94	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 982	♦ AQJ104	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ K93	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ AJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ92	♥ 84	Pass	2♥	Pass	2NT
North HCP: 15	♦ K43	♦ 108	AP			
South HCP: 8	♣ A87	♣ K10654	1. Stayman			
Contract: 2N N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKQ9				1NT
Vul: EW	♥ K107	♥ AQ53				
North HCP: 8	♦ K1098	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ 753				
Contract: 2N S						

North hands (Practice Page)

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

Board: 151	♠ K82	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ K74	You bid first.
HCP: 15	♣ AQ65	

Board: 152	♠ A1083	The opponents are silent.
Dealer: S	♥ 9854	
Vul: None	♦ 109	Partner bids first.
HCP: 8	♣ A42	

Board: 153	♠ K52	The opponents are silent.
Dealer: N	♥ A54	
Vul: EW	♦ AK95	You bid first.
HCP: 15	♣ J96	

Board: 154	♠ Q4	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ 1082	Partner bids first.
HCP: 8	♣ J9874	

Board: 155	♠ J92	The opponents are silent.
Dealer: N	♥ 1052	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ AK82	

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	♠ K82	♠ Q109		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ3	♥ K1076	Pass	2♦	Pass	2NT
North HCP: 15	♦ K74	♦ QJ9	AP			
South HCP: 8	♣ AQ65	♣ 743	1. Stayman			
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ QJ				1NT
Vul: None	♥ 9854	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 109	♦ AJ4	Pass	3NT	AP	
South HCP: 15	♣ A42	♣ K10653	1. Stayman			
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ7		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ Q1096	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK95	♦ 86	AP			
South HCP: 9	♣ J96	♣ A543	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK9				1NT
Vul: Both	♥ AJ5	♥ 9843				
North HCP: 8	♦ 1082	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J9874	♣ A653				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ A76		1NT	Pass	2NT
Vul: None	♥ 1052	♥ A98				
North HCP: 15	♦ AK10	♦ 93	AP			
South HCP: 9	♣ AK82	♣ J10743				
Contract: 2N N						

South hands (Practice Page)

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

Board: 151	♠ Q109	The opponents are silent.
Dealer: N	♥ K1076	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 8	♣ 743	

Board: 152	♠ QJ	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: None	♦ AJ4	You bid first.
HCP: 15	♣ K10653	

Board: 153	♠ QJ7	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ A543	

Board: 154	♠ AK9	The opponents are silent.
Dealer: S	♥ 9843	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ A653	

Board: 155	♠ A76	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ J10743	

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	♠ K82	♠ Q109		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ3	♥ K1076	Pass	2♦	Pass	2NT
North HCP: 15	♦ K74	♦ QJ9	AP			
South HCP: 8	♣ AQ65	♣ 743	1. Stayman			
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ A1083	♠ QJ				1NT
Vul: None	♥ 9854	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 109	♦ AJ4	Pass	3NT	AP	
South HCP: 15	♣ A42	♣ K10653	1. Stayman			
Contract: 3N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ7		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ Q1096	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK95	♦ 86	AP			
South HCP: 9	♣ J96	♣ A543	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK9				1NT
Vul: Both	♥ AJ5	♥ 9843				
North HCP: 8	♦ 1082	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J9874	♣ A653				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ J92	♠ A76		1NT	Pass	2NT
Vul: None	♥ 1052	♥ A98				
North HCP: 15	♦ AK10	♦ 93	AP			
South HCP: 9	♣ AK82	♣ J10743				
Contract: 2N N						

North hands (Practice Page)

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

Board: 156	♠ 1076	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ K62	Partner bids first.
HCP: 9	♣ 10854	

Board: 157	♠ 8654	The opponents are silent.
Dealer: N	♥ A832	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ A92	

Board: 158	♠ 10943	The opponents are silent.
Dealer: S	♥ Q763	
Vul: None	♦ KJ	Partner bids first.
HCP: 9	♣ K94	

Board: 159	♠ AQ65	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ 652	You bid first.
HCP: 15	♣ 103	

Board: 160	♠ AJ3	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ K10543	

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

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ				1NT
Vul: NS	♥ AQ9	♥ 8732				
North HCP: 9	♦ K62	♦ J853	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ AKJ				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 8654	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ A832	♥ QJ75	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK	♦ J95	AP			
South HCP: 8	♣ A92	♣ 10854	1. Stayman			
Contract: 3♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ AK8				1NT
Vul: None	♥ Q763	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ A1053	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ 832		1NT	Pass	2NT
Vul: NS	♥ AKQ5	♥ 1093	AP			
North HCP: 15	♦ 652	♦ J8				
South HCP: 8	♣ 103	♣ AK954				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 8742				1NT
Vul: EW	♥ J86	♥ AQ3				
North HCP: 9	♦ 92	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ K10543	♣ A976				
Contract: 2N S						

South hands (Practice Page)

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

Board: 156	♠ AQ	The opponents are silent.
Dealer: S	♥ 8732	
Vul: NS	♦ J853	You bid first.
HCP: 15	♣ AKJ	

Board: 157	♠ A10	The opponents are silent.
Dealer: N	♥ QJ75	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ 10854	

Board: 158	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ 742	You bid first.
HCP: 15	♣ A1053	

Board: 159	♠ 832	The opponents are silent.
Dealer: N	♥ 1093	
Vul: NS	♦ J8	Partner bids first.
HCP: 8	♣ AK954	

Board: 160	♠ 8742	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ A976	

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

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ				1NT
Vul: NS	♥ AQ9	♥ 8732				
North HCP: 9	♦ K62	♦ J853	Pass	2NT	AP	
South HCP: 15	♣ 10854	♣ AKJ				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 8654	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ A832	♥ QJ75	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK	♦ J95	AP			
South HCP: 8	♣ A92	♣ 10854	1. Stayman			
Contract: 3♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ AK8				1NT
Vul: None	♥ Q763	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ A1053	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ 832		1NT	Pass	2NT
Vul: NS	♥ AKQ5	♥ 1093	AP			
North HCP: 15	♦ 652	♦ J8				
South HCP: 8	♣ 103	♣ AK954				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 8742				1NT
Vul: EW	♥ J86	♥ AQ3				
North HCP: 9	♦ 92	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ K10543	♣ A976				
Contract: 2N S						

North hands (Practice Page)

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

Board: 161	♠ K974	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AQJ9	You bid first.
HCP: 15	♣ J76	

Board: 162	♠ K85	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ K9854	Partner bids first.
HCP: 9	♣ K42	

Board: 163	♠ A72	The opponents are silent.
Dealer: N	♥ Q653	
Vul: EW	♦ Q7	You bid first.
HCP: 15	♣ AK85	

Board: 164	♠ 942	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 8	♣ Q9854	

Board: 165	♠ A764	The opponents are silent.
Dealer: N	♥ 1076	
Vul: NS	♦ AK53	You bid first.
HCP: 15	♣ A6	

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

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ A32		1NT	Pass	2NT
Vul: None	♥ A2	♥ 986				
North HCP: 15	♦ AQJ9	♦ 87	AP			
South HCP: 9	♣ J76	♣ KQ1043				
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ QJ6				1NT
Vul: NS	♥ 107	♥ A96				
North HCP: 9	♦ K9854	♦ QJ632	Pass	2NT	AP	
South HCP: 15	♣ K42	♣ AJ				
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQ109		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ 972	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q7	♦ K105	AP			
South HCP: 8	♣ AK85	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				1NT
Vul: Both	♥ K8	♥ 103				
North HCP: 8	♦ QJ6	♦ K10853	Pass	2NT	AP	
South HCP: 15	♣ Q9854	♣ AK10				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ K105		1NT	Pass	3NT
Vul: NS	♥ 1076	♥ K3				
North HCP: 15	♦ AK53	♦ J1074	AP			
South HCP: 9	♣ A6	♣ Q854				
Contract: 3N N						

South hands (Practice Page)

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

Board: 161	♠ A32	The opponents are silent.
Dealer: N	♥ 986	
Vul: None	♦ 87	Partner bids first.
HCP: 9	♣ KQ1043	

Board: 162	♠ QJ6	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ QJ632	You bid first.
HCP: 15	♣ AJ	

Board: 163	♠ KQ109	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ K105	Partner bids first.
HCP: 8	♣ 1043	

Board: 164	♠ KQ5	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ K10853	You bid first.
HCP: 15	♣ AK10	

Board: 165	♠ K105	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ J1074	Partner bids first.
HCP: 9	♣ Q854	

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

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ A32		1NT	Pass	2NT
Vul: None	♥ A2	♥ 986				
North HCP: 15	♦ AQJ9	♦ 87	AP			
South HCP: 9	♣ J76	♣ KQ1043				
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ QJ6				1NT
Vul: NS	♥ 107	♥ A96				
North HCP: 9	♦ K9854	♦ QJ632	Pass	2NT	AP	
South HCP: 15	♣ K42	♣ AJ				
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQ109		1NT	Pass	2♣ ¹
Vul: EW	♥ Q653	♥ 972	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q7	♦ K105	AP			
South HCP: 8	♣ AK85	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				1NT
Vul: Both	♥ K8	♥ 103				
North HCP: 8	♦ QJ6	♦ K10853	Pass	2NT	AP	
South HCP: 15	♣ Q9854	♣ AK10				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ K105		1NT	Pass	3NT
Vul: NS	♥ 1076	♥ K3				
North HCP: 15	♦ AK53	♦ J1074	AP			
South HCP: 9	♣ A6	♣ Q854				
Contract: 3N N						

North hands (Practice Page)

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

Board: 166	♠ Q7	The opponents are silent.
Dealer: S	♥ J932	
Vul: EW	♦ J93	Partner bids first.
HCP: 9	♣ AJ64	

Board: 167	♠ K854	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ KJ7	You bid first.
HCP: 15	♣ QJ106	

Board: 168	♠ K8	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: None	♦ K10764	Partner bids first.
HCP: 9	♣ 42	

Board: 169	♠ J987	The opponents are silent.
Dealer: N	♥ AK54	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ J3	

Board: 170	♠ 874	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ AK62	Partner bids first.
HCP: 9	♣ J94	

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

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ KJ4				1NT
Vul: EW	♥ J932	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J93	♦ K764	Pass	3♥	AP	
South HCP: 15	♣ AJ64	♣ K10				
Contract: 3♥ S			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ J109		1NT	Pass	2NT
Vul: Both	♥ KQ	♥ A96				
North HCP: 15	♦ KJ7	♦ 9842	AP			
South HCP: 8	♣ QJ106	♣ K42				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 542				1NT
Vul: None	♥ QJ104	♥ AK9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K10764	♦ A93	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ A1075				
Contract: 2N S			1. Stayman			

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ A3		1NT	Pass	2NT
Vul: EW	♥ AK54	♥ 87				
North HCP: 15	♦ AQ3	♦ J9876	AP			
South HCP: 9	♣ J3	♣ A974				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AK2				1NT
Vul: Both	♥ J82	♥ 1074				
North HCP: 9	♦ AK62	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AQ863				
Contract: 2N S						

South hands (Practice Page)

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

Board: 166	♠ KJ4	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: EW	♦ K764	You bid first.
HCP: 15	♣ K10	

Board: 167	♠ J109	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ 9842	Partner bids first.
HCP: 8	♣ K42	

Board: 168	♠ 542	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ A93	You bid first.
HCP: 15	♣ A1075	

Board: 169	♠ A3	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ J9876	Partner bids first.
HCP: 9	♣ A974	

Board: 170	♠ AK2	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ Q8	You bid first.
HCP: 15	♣ AQ863	

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

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ KJ4				1NT
Vul: EW	♥ J932	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J93	♦ K764	Pass	3♥	AP	
South HCP: 15	♣ AJ64	♣ K10				
Contract: 3♥ S			1. Stayman			

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K854	♠ J109				
Vul: Both	♥ KQ	♥ A96		1NT	Pass	2NT
North HCP: 15	♦ KJ7	♦ 9842	AP			
South HCP: 8	♣ QJ106	♣ K42				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 542				1NT
Vul: None	♥ QJ104	♥ AK9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K10764	♦ A93	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ A1075				
Contract: 2N S			1. Stayman			

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ J987	♠ A3				
Vul: EW	♥ AK54	♥ 87		1NT	Pass	2NT
North HCP: 15	♦ AQ3	♦ J9876	AP			
South HCP: 9	♣ J3	♣ A974				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AK2				
Vul: Both	♥ J82	♥ 1074				1NT
North HCP: 9	♦ AK62	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AQ863				
Contract: 2N S						

North hands (Practice Page)

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

Board: 171	♠ 852	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ K863	You bid first.
HCP: 15	♣ AKQ3	

Board: 172	♠ K942	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ Q93	Partner bids first.
HCP: 9	♣ A843	

Board: 173	♠ J98	The opponents are silent.
Dealer: N	♥ A632	
Vul: Both	♦ K753	You bid first.
HCP: 15	♣ AK	

Board: 174	♠ 95	East Bids 3♠ if possible.
Dealer: S	♥ J97	
Vul: None	♦ 1087	Partner bids first.
HCP: 8	♣ AK1054	

Board: 175	♠ KJ8	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AJ74	You bid first.
HCP: 15	♣ Q876	

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

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A4		1NT	Pass	3NT
Vul: None	♥ K4	♥ J76				
North HCP: 15	♦ K863	♦ QJ10	AP			
South HCP: 9	♣ AKQ3	♣ J8764				
Contract: 3N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 1085				1NT
Vul: NS	♥ 83	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q93	♦ AK1062	Pass	2NT	AP	
South HCP: 15	♣ A843	♣ Q5	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ K73		1NT	Pass	2NT
Vul: Both	♥ A632	♥ K4				
North HCP: 15	♦ K753	♦ J984	AP			
South HCP: 8	♣ AK	♣ J1084				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ 86				1NT
Vul: None	♥ J97	♥ AKQ	Pass	2NT	3♠	Pass
North HCP: 8	♦ 1087	♦ AJ54	Pass	4♣	AP	
South HCP: 15	♣ AK1054	♣ J732				
Contract: 4♣ N						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A106		1NT	Pass	3NT
Vul: NS	♥ A4	♥ 105				
North HCP: 15	♦ AJ74	♦ 1096	AP			
South HCP: 9	♣ Q876	♣ AJ542				
Contract: 3N N						

South hands (Practice Page)

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

Board: 171	♠ A4	The opponents are silent.
Dealer: N	♥ J76	
Vul: None	♦ QJ10	Partner bids first.
HCP: 9	♣ J8764	

Board: 172	♠ 1085	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ AK1062	You bid first.
HCP: 15	♣ Q5	

Board: 173	♠ K73	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ J984	Partner bids first.
HCP: 8	♣ J1084	

Board: 174	♠ 86	East Bids 3♠ if possible.
Dealer: S	♥ AKQ	
Vul: None	♦ AJ54	You bid first.
HCP: 15	♣ J732	

Board: 175	♠ A106	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ 1096	Partner bids first.
HCP: 9	♣ AJ542	

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

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ A4		1NT	Pass	3NT
Vul: None	♥ K4	♥ J76				
North HCP: 15	♦ K863	♦ QJ10	AP			
South HCP: 9	♣ AKQ3	♣ J8764				
Contract: 3N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 1085				1NT
Vul: NS	♥ 83	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q93	♦ AK1062	Pass	2NT	AP	
South HCP: 15	♣ A843	♣ Q5	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ K73		1NT	Pass	2NT
Vul: Both	♥ A632	♥ K4				
North HCP: 15	♦ K753	♦ J984	AP			
South HCP: 8	♣ AK	♣ J1084				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ 86				1NT
Vul: None	♥ J97	♥ AKQ	Pass	2NT	3♠	Pass
North HCP: 8	♦ 1087	♦ AJ54	Pass	4♣	AP	
South HCP: 15	♣ AK1054	♣ J732				
Contract: 4♣ N						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A106		1NT	Pass	3NT
Vul: NS	♥ A4	♥ 105				
North HCP: 15	♦ AJ74	♦ 1096	AP			
South HCP: 9	♣ Q876	♣ AJ542				
Contract: 3N N						

North hands (Practice Page)

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

Board: 176	♠ AQ62	The opponents are silent.
Dealer: S	♥ 1082	
Vul: EW	♦ 73	Partner bids first.
HCP: 9	♣ QJ104	

Board: 177	♠ KQ74	The opponents are silent.
Dealer: N	♥ A943	
Vul: None	♦ K64	You bid first.
HCP: 15	♣ K9	

Board: 178	♠ Q92	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ J82	Partner bids first.
HCP: 8	♣ AJ942	

Board: 179	♠ A103	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ K753	

Board: 180	♠ 943	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ AK107	Partner bids first.
HCP: 8	♣ 874	

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

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ AQ62	♠ KJ107				1NT
Vul: EW	♥ 1082	♥ K763	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 73	♦ A98	Pass	2NT	Pass	3♠
South HCP: 15	♣ QJ104	♣ A6	AP			
Contract: 3♠ S			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ A102				
Vul: None	♥ A943	♥ 1086		1NT	Pass	2NT
North HCP: 15	♦ K64	♦ J92	AP			
South HCP: 8	♣ K9	♣ QJ64				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ J1076				1NT
Vul: NS	♥ 85	♥ AK102				
North HCP: 8	♦ J82	♦ A53	AP			
South HCP: 15	♣ AJ942	♣ K7				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 84				
Vul: EW	♥ Q1062	♥ KJ5		1NT	AP	
North HCP: 15	♦ AQ	♦ KJ842				
South HCP: 8	♣ K753	♣ 1094				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ AJ72				1NT
Vul: Both	♥ J98	♥ AK				
North HCP: 8	♦ AK107	♦ 543	AP			
South HCP: 15	♣ 874	♣ K1092				
Contract: 1N S						

South hands (Practice Page)

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

Board: 176	♠ KJ107	The opponents are silent.
Dealer: S	♥ K763	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ A6	

Board: 177	♠ A102	The opponents are silent.
Dealer: N	♥ 1086	
Vul: None	♦ J92	Partner bids first.
HCP: 8	♣ QJ64	

Board: 178	♠ J1076	The opponents are silent.
Dealer: S	♥ AK102	
Vul: NS	♦ A53	You bid first.
HCP: 15	♣ K7	

Board: 179	♠ 84	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ KJ842	Partner bids first.
HCP: 8	♣ 1094	

Board: 180	♠ AJ72	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 543	You bid first.
HCP: 15	♣ K1092	

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

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ AQ62	♠ KJ107				1NT
Vul: EW	♥ 1082	♥ K763	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 73	♦ A98	Pass	2NT	Pass	3♠
South HCP: 15	♣ QJ104	♣ A6	AP			
Contract: 3♠ S			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ A102				
Vul: None	♥ A943	♥ 1086		1NT	Pass	2NT
North HCP: 15	♦ K64	♦ J92	AP			
South HCP: 8	♣ K9	♣ QJ64				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ J1076				1NT
Vul: NS	♥ 85	♥ AK102				
North HCP: 8	♦ J82	♦ A53	AP			
South HCP: 15	♣ AJ942	♣ K7				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 84				
Vul: EW	♥ Q1062	♥ KJ5		1NT	AP	
North HCP: 15	♦ AQ	♦ KJ842				
South HCP: 8	♣ K753	♣ 1094				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ AJ72				1NT
Vul: Both	♥ J98	♥ AK				
North HCP: 8	♦ AK107	♦ 543	AP			
South HCP: 15	♣ 874	♣ K1092				
Contract: 1N S						

North hands (Practice Page)

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

Board: 181	♠ Q42	The opponents are silent.
Dealer: N	♥ K732	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ KQJ2	

Board: 182	♠ K1063	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ KJ975	Partner bids first.
HCP: 9	♣ J4	

Board: 183	♠ J7	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ AK1084	You bid first.
HCP: 15	♣ KQ3	

Board: 184	♠ J82	The opponents are silent.
Dealer: S	♥ 752	
Vul: None	♦ AK2	Partner bids first.
HCP: 9	♣ J1094	

Board: 185	♠ AK3	The opponents are silent.
Dealer: N	♥ J632	
Vul: EW	♦ 9865	You bid first.
HCP: 15	♣ AK	

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	♠ Q42	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ K732	♥ QJ64	Pass	2♥	Pass	3♥
North HCP: 15	♦ A9	♦ J104	AP			
South HCP: 9	♣ KQJ2	♣ A874	1. Stayman			
Contract: 3♥ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ QJ85				1NT
Vul: EW	♥ J6	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ975	♦ Q64	Pass	4♠	AP	
South HCP: 15	♣ J4	♣ K98	1. Stayman			
Contract: 4♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ Q3		1NT	Pass	2♣ ¹
Vul: Both	♥ Q72	♥ K1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1084	♦ QJ75	AP			
South HCP: 9	♣ KQ3	♣ J104	1. Stayman			
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A76				1NT
Vul: None	♥ 752	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ AK2	♦ 9654				
South HCP: 15	♣ J1094	♣ AK83				
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J108		1NT	Pass	2NT
Vul: EW	♥ J632	♥ Q75	AP			
North HCP: 15	♦ 9865	♦ KJ3				
South HCP: 8	♣ AK	♣ J854				
Contract: 2N N						

South hands (Practice Page)

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

Board: 181	♠ J6	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: NS	♦ J104	Partner bids first.
HCP: 9	♣ A874	

Board: 182	♠ QJ85	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q64	You bid first.
HCP: 15	♣ K98	

Board: 183	♠ Q3	The opponents are silent.
Dealer: N	♥ K1065	
Vul: Both	♦ QJ75	Partner bids first.
HCP: 9	♣ J104	

Board: 184	♠ A76	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 9654	You bid first.
HCP: 15	♣ AK83	

Board: 185	♠ J108	The opponents are silent.
Dealer: N	♥ Q75	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 8	♣ J854	

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	♠ Q42	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ K732	♥ QJ64	Pass	2♥	Pass	3♥
North HCP: 15	♦ A9	♦ J104	AP			
South HCP: 9	♣ KQJ2	♣ A874	1. Stayman			
Contract: 3♥ N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ QJ85				1NT
Vul: EW	♥ J6	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ975	♦ Q64	Pass	4♠	AP	
South HCP: 15	♣ J4	♣ K98	1. Stayman			
Contract: 4♠ S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ Q3		1NT	Pass	2♣ ¹
Vul: Both	♥ Q72	♥ K1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1084	♦ QJ75	AP			
South HCP: 9	♣ KQ3	♣ J104	1. Stayman			
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A76				1NT
Vul: None	♥ 752	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ AK2	♦ 9654				
South HCP: 15	♣ J1094	♣ AK83				
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J108		1NT	Pass	2NT
Vul: EW	♥ J632	♥ Q75	AP			
North HCP: 15	♦ 9865	♦ KJ3				
South HCP: 8	♣ AK	♣ J854				
Contract: 2N N						

North hands (Practice Page)

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

Board: 186	♠ Q84	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: Both	♦ A76	Partner bids first.
HCP: 9	♣ J104	

Board: 187	♠ J2	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ AK6	You bid first.
HCP: 15	♣ A10963	

Board: 188	♠ 732	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 8	♣ J954	

Board: 189	♠ AJ93	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ KQ6	

Board: 190	♠ QJ96	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ Q1072	Partner bids first.
HCP: 9	♣ 743	

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

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ K63				1NT
Vul: Both	♥ Q1052	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A76	♦ KJ84	AP			
South HCP: 15	♣ J104	♣ KQ	1. Stayman			
Contract: 2♥ S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K974		1NT	Pass	2♣ ¹
Vul: None	♥ K83	♥ 1092	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK6	♦ Q4	AP			
South HCP: 9	♣ A10963	♣ KJ54	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK108				1NT
Vul: NS	♥ KJ9	♥ A32	Pass	2NT	AP	
North HCP: 8	♦ QJ8	♦ 754				
South HCP: 15	♣ J954	♣ A62				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q2		1NT	Pass	2NT
Vul: Both	♥ Q102	♥ 98	AP			
North HCP: 15	♦ K65	♦ J943				
South HCP: 8	♣ KQ6	♣ AJ1074				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ A3				1NT
Vul: None	♥ A10	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1072	♦ 9653	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ KQJ	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 186	♠ K63	The opponents are silent.
Dealer: S	♥ K983	
Vul: Both	♦ KJ84	You bid first.
HCP: 15	♣ KQ	

Board: 187	♠ K974	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ KJ54	

Board: 188	♠ AK108	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ 754	You bid first.
HCP: 15	♣ A62	

Board: 189	♠ Q2	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ J943	Partner bids first.
HCP: 8	♣ AJ1074	

Board: 190	♠ A3	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: None	♦ 9653	You bid first.
HCP: 15	♣ KQJ	

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

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ K63				1NT
Vul: Both	♥ Q1052	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A76	♦ KJ84	AP			
South HCP: 15	♣ J104	♣ KQ	1. Stayman			
Contract: 2♥ S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K974		1NT	Pass	2♣ ¹
Vul: None	♥ K83	♥ 1092	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK6	♦ Q4	AP			
South HCP: 9	♣ A10963	♣ KJ54	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK108				1NT
Vul: NS	♥ KJ9	♥ A32	Pass	2NT	AP	
North HCP: 8	♦ QJ8	♦ 754				
South HCP: 15	♣ J954	♣ A62				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q2		1NT	Pass	2NT
Vul: Both	♥ Q102	♥ 98	AP			
North HCP: 15	♦ K65	♦ J943				
South HCP: 8	♣ KQ6	♣ AJ1074				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ A3				1NT
Vul: None	♥ A10	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1072	♦ 9653	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ KQJ	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 191	♠ A875	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ AQ9	

Board: 192	♠ A97	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ Q97	Partner bids first.
HCP: 9	♣ K9654	

Board: 193	♠ AQ3	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ J1032	You bid first.
HCP: 15	♣ K962	

Board: 194	♠ KQ10	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ Q832	Partner bids first.
HCP: 9	♣ 8643	

Board: 195	♠ 54	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ AQ873	You bid first.
HCP: 15	♣ A85	

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

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ Q3		1NT	Pass	3NT
Vul: NS	♥ 1083	♥ QJ4				
North HCP: 15	♦ AJ4	♦ K876	AP			
South HCP: 9	♣ AQ9	♣ J1064				
Contract: 3N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ J108				1NT
Vul: EW	♥ 97	♥ J86				
North HCP: 9	♦ Q97	♦ AK82	Pass	2NT	AP	
South HCP: 15	♣ K9654	♣ AQ7				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ 94	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1032	♦ Q64	AP			
South HCP: 9	♣ K962	♣ QJ74	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ 982				1NT
Vul: NS	♥ Q3	♥ AK8				
North HCP: 9	♦ Q832	♦ J1064	Pass	2NT	AP	
South HCP: 15	♣ 8643	♣ AK9				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ 83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ873	♦ K10954	AP			
South HCP: 8	♣ A85	♣ 64	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 191	♠ Q3	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ K876	Partner bids first.
HCP: 9	♣ J1064	

Board: 192	♠ J108	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ AK82	You bid first.
HCP: 15	♣ AQ7	

Board: 193	♠ KJ84	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ Q64	Partner bids first.
HCP: 9	♣ QJ74	

Board: 194	♠ 982	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ J1064	You bid first.
HCP: 15	♣ AK9	

Board: 195	♠ AJ109	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ K10954	Partner bids first.
HCP: 8	♣ 64	

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

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ Q3		1NT	Pass	3NT
Vul: NS	♥ 1083	♥ QJ4				
North HCP: 15	♦ AJ4	♦ K876	AP			
South HCP: 9	♣ AQ9	♣ J1064				
Contract: 3N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ J108				1NT
Vul: EW	♥ 97	♥ J86				
North HCP: 9	♦ Q97	♦ AK82	Pass	2NT	AP	
South HCP: 15	♣ K9654	♣ AQ7				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ84		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ 94	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1032	♦ Q64	AP			
South HCP: 9	♣ K962	♣ QJ74	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ 982				1NT
Vul: NS	♥ Q3	♥ AK8				
North HCP: 9	♦ Q832	♦ J1064	Pass	2NT	AP	
South HCP: 15	♣ 8643	♣ AK9				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ 83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ873	♦ K10954	AP			
South HCP: 8	♣ A85	♣ 64	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 196	♠ AJ8	The opponents are silent.
Dealer: S	♥ J1074	
Vul: Both	♦ 96	Partner bids first.
HCP: 9	♣ K764	

Board: 197	♠ 8632	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ KQ6	

Board: 198	♠ 97	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ J62	Partner bids first.
HCP: 8	♣ 9874	

Board: 199	♠ 93	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ KQ105	You bid first.
HCP: 15	♣ K1075	

Board: 200	♠ QJ8	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ AJ963	Partner bids first.
HCP: 9	♣ 74	

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

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ K104				1NT
Vul: Both	♥ J1074	♥ Q852	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 96	♦ AKQ4	Pass	4♥	AP	
South HCP: 15	♣ K764	♣ J5				
Contract: 4♥ S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 8632	♠ A74				
Vul: NS	♥ AKJ9	♥ 832		1NT	Pass	2NT
North HCP: 15	♦ Q8	♦ AJ106	AP			
South HCP: 9	♣ KQ6	♣ 984				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK4				1NT
Vul: EW	♥ AK108	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J62	♦ 10985	Pass	2NT	AP	
South HCP: 15	♣ 9874	♣ AQ102				
Contract: 2N S			1. Stayman			

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ AJ102		1NT	Pass	2♣ ¹
Vul: Both	♥ AK8	♥ QJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ105	♦ 82	AP			
South HCP: 8	♣ K1075	♣ 9843				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A10				
Vul: None	♥ J53	♥ K97				1NT
North HCP: 9	♦ AJ963	♦ K82	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AJ1032				
Contract: 2N S						

South hands (Practice Page)

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

Board: 196	♠ K104	The opponents are silent.
Dealer: S	♥ Q852	
Vul: Both	♦ AKQ4	You bid first.
HCP: 15	♣ J5	

Board: 197	♠ A74	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ AJ106	Partner bids first.
HCP: 9	♣ 984	

Board: 198	♠ AK4	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ 10985	You bid first.
HCP: 15	♣ AQ102	

Board: 199	♠ AJ102	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ 82	Partner bids first.
HCP: 8	♣ 9843	

Board: 200	♠ A10	The opponents are silent.
Dealer: S	♥ K97	
Vul: None	♦ K82	You bid first.
HCP: 15	♣ AJ1032	

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

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ K104				1NT
Vul: Both	♥ J1074	♥ Q852	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 96	♦ AKQ4	Pass	4♥	AP	
South HCP: 15	♣ K764	♣ J5				
Contract: 4♥ S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 8632	♠ A74				
Vul: NS	♥ AKJ9	♥ 832		1NT	Pass	2NT
North HCP: 15	♦ Q8	♦ AJ106	AP			
South HCP: 9	♣ KQ6	♣ 984				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK4				1NT
Vul: EW	♥ AK108	♥ Q9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J62	♦ 10985	Pass	2NT	AP	
South HCP: 15	♣ 9874	♣ AQ102				
Contract: 2N S			1. Stayman			

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ AJ102		1NT	Pass	2♣ ¹
Vul: Both	♥ AK8	♥ QJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ105	♦ 82	AP			
South HCP: 8	♣ K1075	♣ 9843				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A10				
Vul: None	♥ J53	♥ K97				1NT
North HCP: 9	♦ AJ963	♦ K82	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AJ1032				
Contract: 2N S						

North hands (Practice Page)

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

Board: 201	♠ 875	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ KQ4	You bid first.
HCP: 15	♣ KQJ103	

Board: 202	♠ 98	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 8	♣ AQ842	

Board: 203	♠ K93	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ QJ74	You bid first.
HCP: 15	♣ AQJ	

Board: 204	♠ Q94	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 9	♣ 1042	

Board: 205	♠ 742	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ AJ86	

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

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ Q3		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ J986	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ J1062	AP			
South HCP: 8	♣ KQJ103	♣ A84	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQJ2				1NT
Vul: Both	♥ 82	♥ AJ95	Pass	2NT	AP	
North HCP: 8	♦ Q1042	♦ 73				
South HCP: 15	♣ AQ842	♣ KJ5				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ10		1NT	Pass	3NT
Vul: None	♥ Q63	♥ K105	AP			
North HCP: 15	♦ QJ74	♦ 10863				
South HCP: 9	♣ AQJ	♣ 654				
Contract: 3N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AJ83				1NT
Vul: NS	♥ K6	♥ QJ73	Pass	3NT	AP	
North HCP: 9	♦ KJ964	♦ Q5				
South HCP: 15	♣ 1042	♣ AJ8				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q105		1NT	Pass	3NT
Vul: Both	♥ QJ3	♥ K95	AP			
North HCP: 15	♦ AK4	♦ Q76				
South HCP: 9	♣ AJ86	♣ Q942				
Contract: 3N N						

South hands (Practice Page)

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

Board: 201	♠ Q3	The opponents are silent.
Dealer: N	♥ J986	
Vul: EW	♦ J1062	Partner bids first.
HCP: 8	♣ A84	

Board: 202	♠ KQJ2	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ KJ5	

Board: 203	♠ AQ10	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ 10863	Partner bids first.
HCP: 9	♣ 654	

Board: 204	♠ AJ83	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ AJ8	

Board: 205	♠ Q105	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ Q76	Partner bids first.
HCP: 9	♣ Q942	

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

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 875	♠ Q3		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ J986	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ J1062	AP			
South HCP: 8	♣ KQJ103	♣ A84	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQJ2				1NT
Vul: Both	♥ 82	♥ AJ95	Pass	2NT	AP	
North HCP: 8	♦ Q1042	♦ 73				
South HCP: 15	♣ AQ842	♣ KJ5				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AQ10		1NT	Pass	3NT
Vul: None	♥ Q63	♥ K105	AP			
North HCP: 15	♦ QJ74	♦ 10863				
South HCP: 9	♣ AQJ	♣ 654				
Contract: 3N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AJ83				1NT
Vul: NS	♥ K6	♥ QJ73	Pass	3NT	AP	
North HCP: 9	♦ KJ964	♦ Q5				
South HCP: 15	♣ 1042	♣ AJ8				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ Q105		1NT	Pass	3NT
Vul: Both	♥ QJ3	♥ K95	AP			
North HCP: 15	♦ AK4	♦ Q76				
South HCP: 9	♣ AJ86	♣ Q942				
Contract: 3N N						

North hands (Practice Page)

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

Board: 206	♠ J74	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ 92	Partner bids first.
HCP: 9	♣ AQ543	

Board: 207	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ J8	You bid first.
HCP: 15	♣ 8652	

Board: 208	♠ Q94	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ KJ94	

Board: 209	♠ Q5	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: None	♦ J1076	You bid first.
HCP: 15	♣ AKQ	

Board: 210	♠ AQ98	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ K4	Partner bids first.
HCP: 9	♣ 97542	

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

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ Q9				1NT
Vul: None	♥ Q109	♥ A52				
North HCP: 9	♦ 92	♦ AKQ76	Pass	3NT	AP	
South HCP: 15	♣ AQ543	♣ 1082				
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 10876		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ3	♥ 96	Pass	2♠	Pass	4♠
North HCP: 15	♦ J8	♦ AK	AP			
South HCP: 8	♣ 8652	♣ J10974	1. Stayman			
Contract: 4♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A3				1NT
Vul: EW	♥ Q84	♥ K1075				
North HCP: 8	♦ 1062	♦ A985	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ A62				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ QJ54	♥ 1098	Pass	2♥	Pass	2NT
North HCP: 15	♦ J1076	♦ K5	AP			
South HCP: 8	♣ AKQ	♣ 9654	1. Stayman			
Contract: 2N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ 103				1NT
Vul: NS	♥ 97	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K4	♦ A10732	Pass	3♣	Pass	4♣
South HCP: 15	♣ 97542	♣ KQ10	AP			
Contract: 4♣ N			1. Stayman			

South hands (Practice Page)

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

Board: 206	♠ Q9	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AKQ76	You bid first.
HCP: 15	♣ 1082	

Board: 207	♠ 10876	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ AK	Partner bids first.
HCP: 8	♣ J10974	

Board: 208	♠ A3	The opponents are silent.
Dealer: S	♥ K1075	
Vul: EW	♦ A985	You bid first.
HCP: 15	♣ A62	

Board: 209	♠ AJ84	The opponents are silent.
Dealer: N	♥ 1098	
Vul: None	♦ K5	Partner bids first.
HCP: 8	♣ 9654	

Board: 210	♠ 103	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ A10732	You bid first.
HCP: 15	♣ KQ10	

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

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ Q9				1NT
Vul: None	♥ Q109	♥ A52				
North HCP: 9	♦ 92	♦ AKQ76	Pass	3NT	AP	
South HCP: 15	♣ AQ543	♣ 1082				
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 10876		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ3	♥ 96	Pass	2♠	Pass	4♠
North HCP: 15	♦ J8	♦ AK	AP			
South HCP: 8	♣ 8652	♣ J10974	1. Stayman			
Contract: 4♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ A3				1NT
Vul: EW	♥ Q84	♥ K1075				
North HCP: 8	♦ 1062	♦ A985	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ A62				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ84		1NT	Pass	2♣ ¹
Vul: None	♥ QJ54	♥ 1098	Pass	2♥	Pass	2NT
North HCP: 15	♦ J1076	♦ K5	AP			
South HCP: 8	♣ AKQ	♣ 9654	1. Stayman			
Contract: 2N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ 103				1NT
Vul: NS	♥ 97	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K4	♦ A10732	Pass	3♣	Pass	4♣
South HCP: 15	♣ 97542	♣ KQ10	AP			
Contract: 4♣ N			1. Stayman			

North hands (Practice Page)

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

Board: 211	♠ AJ95	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ A985	

Board: 212	♠ A82	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: Both	♦ 973	Partner bids first.
HCP: 9	♣ 864	

Board: 213	♠ K6	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ 763	You bid first.
HCP: 15	♣ AJ932	

Board: 214	♠ Q85	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ J9765	Partner bids first.
HCP: 9	♣ Q42	

Board: 215	♠ AJ86	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ A1043	You bid first.
HCP: 15	♣ Q93	

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	♠ AJ95	♠ 1083		1NT	Pass	2♣ ¹
Vul: EW	♥ A105	♥ KJ82				
North HCP: 15	♦ Q2	♦ KJ107	Pass	2♠	AP	
South HCP: 8	♣ A985	♣ 74	1. Stayman			
Contract: 2♠ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1094				1NT
Vul: Both	♥ AJ86	♥ 53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 973	♦ A54	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AKJ7	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 984		1NT	Pass	2♣ ¹
Vul: NS	♥ AK4	♥ J653	Pass	2♦	Pass	2NT
North HCP: 15	♦ 763	♦ K9	AP			
South HCP: 9	♣ AJ932	♣ KQ54	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ KJ				1NT
Vul: EW	♥ A9	♥ KJ72				
North HCP: 9	♦ J9765	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ Q42	♣ A876				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ K1052		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K1053	Pass	2♠	Pass	4♠
North HCP: 15	♦ A1043	♦ QJ2	AP			
South HCP: 9	♣ Q93	♣ 84	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 211	♠ 1083	The opponents are silent.
Dealer: N	♥ KJ82	
Vul: EW	♦ KJ107	Partner bids first.
HCP: 8	♣ 74	

Board: 212	♠ K1094	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ A54	You bid first.
HCP: 15	♣ AKJ7	

Board: 213	♠ 984	The opponents are silent.
Dealer: N	♥ J653	
Vul: NS	♦ K9	Partner bids first.
HCP: 9	♣ KQ54	

Board: 214	♠ KJ	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ A876	

Board: 215	♠ K1052	The opponents are silent.
Dealer: N	♥ K1053	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 9	♣ 84	

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	♠ AJ95	♠ 1083		1NT	Pass	2♣ ¹
Vul: EW	♥ A105	♥ KJ82				
North HCP: 15	♦ Q2	♦ KJ107	Pass	2♠	AP	
South HCP: 8	♣ A985	♣ 74	1. Stayman			
Contract: 2♠ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1094				1NT
Vul: Both	♥ AJ86	♥ 53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 973	♦ A54	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AKJ7	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 984		1NT	Pass	2♣ ¹
Vul: NS	♥ AK4	♥ J653	Pass	2♦	Pass	2NT
North HCP: 15	♦ 763	♦ K9	AP			
South HCP: 9	♣ AJ932	♣ KQ54	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ KJ				1NT
Vul: EW	♥ A9	♥ KJ72				
North HCP: 9	♦ J9765	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ Q42	♣ A876				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ K1052		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K1053	Pass	2♠	Pass	4♠
North HCP: 15	♦ A1043	♦ QJ2	AP			
South HCP: 9	♣ Q93	♣ 84	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 216	♠ 1094	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ QJ3	Partner bids first.
HCP: 8	♣ Q10743	

Board: 217	♠ K95	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ AQ1052	

Board: 218	♠ 9873	The opponents are silent.
Dealer: S	♥ A94	
Vul: Both	♦ K832	Partner bids first.
HCP: 9	♣ Q4	

Board: 219	♠ J74	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ AKQ4	You bid first.
HCP: 15	♣ A72	

Board: 220	♠ A1085	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ 103	Partner bids first.
HCP: 9	♣ J642	

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

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ 83				1NT
Vul: None	♥ K9	♥ J874				
North HCP: 8	♦ QJ3	♦ AK5	Pass	3NT	AP	
South HCP: 15	♣ Q10743	♣ AK86				
Contract: 3N S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AJ73		1NT	Pass	2♣ ¹
Vul: EW	♥ 32	♥ 9754	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ	♦ 98	AP			
South HCP: 9	♣ AQ1052	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AK65				1NT
Vul: Both	♥ A94	♥ K52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K832	♦ J4	Pass	4♠	AP	
South HCP: 15	♣ Q4	♣ A1087	1. Stayman			
Contract: 4♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K853		1NT	Pass	2♣ ¹
Vul: None	♥ J107	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ4	♦ 1062	AP			
South HCP: 9	♣ A72	♣ K964	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ A1085	♠ Q632				1NT
Vul: NS	♥ KJ2	♥ A95	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 103	♦ AQ95	Pass	4♠	AP	
South HCP: 15	♣ J642	♣ K10	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 216	♠ 83	The opponents are silent.
Dealer: S	♥ J874	
Vul: None	♦ AK5	You bid first.
HCP: 15	♣ AK86	

Board: 217	♠ AJ73	The opponents are silent.
Dealer: N	♥ 9754	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ KJ4	

Board: 218	♠ AK65	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ J4	You bid first.
HCP: 15	♣ A1087	

Board: 219	♠ K853	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 1062	Partner bids first.
HCP: 9	♣ K964	

Board: 220	♠ Q632	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ AQ95	You bid first.
HCP: 15	♣ K10	

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

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ 83				1NT
Vul: None	♥ K9	♥ J874				
North HCP: 8	♦ QJ3	♦ AK5	Pass	3NT	AP	
South HCP: 15	♣ Q10743	♣ AK86				
Contract: 3N S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AJ73		1NT	Pass	2♣ ¹
Vul: EW	♥ 32	♥ 9754	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ	♦ 98	AP			
South HCP: 9	♣ AQ1052	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AK65				1NT
Vul: Both	♥ A94	♥ K52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K832	♦ J4	Pass	4♠	AP	
South HCP: 15	♣ Q4	♣ A1087	1. Stayman			
Contract: 4♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K853		1NT	Pass	2♣ ¹
Vul: None	♥ J107	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ4	♦ 1062	AP			
South HCP: 9	♣ A72	♣ K964	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ A1085	♠ Q632				1NT
Vul: NS	♥ KJ2	♥ A95	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 103	♦ AQ95	Pass	4♠	AP	
South HCP: 15	♣ J642	♣ K10	1. Stayman			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 221	♠ 75	The opponents are silent.
Dealer: N	♥ K1032	
Vul: Both	♦ AK2	You bid first.
HCP: 15	♣ KQ62	

Board: 222	♠ A102	The opponents are silent.
Dealer: S	♥ 10983	
Vul: None	♦ Q7	Partner bids first.
HCP: 8	♣ Q854	

Board: 223	♠ K65	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AQ9	You bid first.
HCP: 15	♣ AQ1098	

Board: 224	♠ QJ10	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ K1042	Partner bids first.
HCP: 9	♣ K742	

Board: 225	♠ K953	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ A72	You bid first.
HCP: 15	♣ KJ52	

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

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: Both	♥ K1032	♥ Q64	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK2	♦ 987	AP			
South HCP: 8	♣ KQ62	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ 973				1NT
Vul: None	♥ 10983	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q7	♦ KJ1098	Pass	2NT	AP	
South HCP: 15	♣ Q854	♣ AK3	1. Stayman			
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ 75	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ9	♦ K1074	AP			
South HCP: 9	♣ AQ1098	♣ J74	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK72				1NT
Vul: EW	♥ 107	♥ J842				
North HCP: 9	♦ K1042	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ K742	♣ QJ3				
Contract: 3N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ64	Pass	2♠	Pass	2NT
North HCP: 15	♦ A72	♦ QJ3	AP			
South HCP: 9	♣ KJ52	♣ 1074	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 221	♠ KQJ4	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ 987	Partner bids first.
HCP: 8	♣ 1084	

Board: 222	♠ 973	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ KJ1098	You bid first.
HCP: 15	♣ AK3	

Board: 223	♠ QJ107	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ K1074	Partner bids first.
HCP: 9	♣ J74	

Board: 224	♠ AK72	The opponents are silent.
Dealer: S	♥ J842	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ QJ3	

Board: 225	♠ QJ7	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: None	♦ QJ3	Partner bids first.
HCP: 9	♣ 1074	

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

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: Both	♥ K1032	♥ Q64	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK2	♦ 987	AP			
South HCP: 8	♣ KQ62	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ 973				1NT
Vul: None	♥ 10983	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q7	♦ KJ1098	Pass	2NT	AP	
South HCP: 15	♣ Q854	♣ AK3	1. Stayman			
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ107		1NT	Pass	2♣ ¹
Vul: NS	♥ 75	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ9	♦ K1074	AP			
South HCP: 9	♣ AQ1098	♣ J74	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK72				1NT
Vul: EW	♥ 107	♥ J842				
North HCP: 9	♦ K1042	♦ A8	Pass	3NT	AP	
South HCP: 15	♣ K742	♣ QJ3				
Contract: 3N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ64	Pass	2♠	Pass	2NT
North HCP: 15	♦ A72	♦ QJ3	AP			
South HCP: 9	♣ KJ52	♣ 1074	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 226	♠ K105	The opponents are silent.
Dealer: S	♥ J962	
Vul: NS	♦ K8	Partner bids first.
HCP: 8	♣ J942	

Board: 227	♠ KJ103	The opponents are silent.
Dealer: N	♥ K753	
Vul: EW	♦ Q54	You bid first.
HCP: 15	♣ AQ	

Board: 228	♠ QJ5	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AJ95	Partner bids first.
HCP: 8	♣ 1084	

Board: 229	♠ AJ109	The opponents are silent.
Dealer: N	♥ 753	
Vul: NS	♦ A102	You bid first.
HCP: 15	♣ AQ9	

Board: 230	♠ K94	The opponents are silent.
Dealer: S	♥ A1087	
Vul: EW	♦ 83	Partner bids first.
HCP: 8	♣ J1042	

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

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 842				1NT
Vul: NS	♥ J962	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K8	♦ AJ62	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ AK85				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q9				
Vul: EW	♥ K753	♥ 842		1NT	Pass	2NT
North HCP: 15	♦ Q54	♦ A932	AP			
South HCP: 9	♣ AQ	♣ K954				
Contract: 2N N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K1073				1NT
Vul: Both	♥ 876	♥ KJ9				
North HCP: 8	♦ AJ95	♦ 86	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AKJ5				
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ KQ2				
Vul: NS	♥ 753	♥ 1086		1NT	Pass	2NT
North HCP: 15	♦ A102	♦ 87	Pass	3NT	AP	
South HCP: 8	♣ AQ9	♣ K10864				
Contract: 3N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A105				1NT
Vul: EW	♥ A1087	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ KQ953				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 226	♠ 842	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ AJ62	You bid first.
HCP: 15	♣ AK85	

Board: 227	♠ Q9	The opponents are silent.
Dealer: N	♥ 842	
Vul: EW	♦ A932	Partner bids first.
HCP: 9	♣ K954	

Board: 228	♠ K1073	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ 86	You bid first.
HCP: 15	♣ AKJ5	

Board: 229	♠ KQ2	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ 87	Partner bids first.
HCP: 8	♣ K10864	

Board: 230	♠ A105	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ KQ953	

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

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ 842				1NT
Vul: NS	♥ J962	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K8	♦ AJ62	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ AK85				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q9				
Vul: EW	♥ K753	♥ 842		1NT	Pass	2NT
North HCP: 15	♦ Q54	♦ A932	AP			
South HCP: 9	♣ AQ	♣ K954				
Contract: 2N N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K1073				1NT
Vul: Both	♥ 876	♥ KJ9				
North HCP: 8	♦ AJ95	♦ 86	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AKJ5				
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ KQ2				
Vul: NS	♥ 753	♥ 1086		1NT	Pass	2NT
North HCP: 15	♦ A102	♦ 87	Pass	3NT	AP	
South HCP: 8	♣ AQ9	♣ K10864				
Contract: 3N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A105				1NT
Vul: EW	♥ A1087	♥ 32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ KQ953				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 231	♠ AK43	The opponents are silent.
Dealer: N	♥ 9654	
Vul: Both	♦ KJ	You bid first.
HCP: 15	♣ A98	

Board: 232	♠ Q1064	The opponents are silent.
Dealer: S	♥ 9853	
Vul: None	♦ Q3	Partner bids first.
HCP: 9	♣ AJ4	

Board: 233	♠ Q109	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ AK982	You bid first.
HCP: 15	♣ K10	

Board: 234	♠ KQ97	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ J954	

Board: 235	♠ KQ32	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ 73	

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

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J87		1NT	Pass	2NT
Vul: Both	♥ 9654	♥ A8				
North HCP: 15	♦ KJ	♦ 10532	AP			
South HCP: 9	♣ A98	♣ KJ74				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q1064	♠ AJ				1NT
Vul: None	♥ 9853	♥ KJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q3	♦ K97	Pass	2NT	AP	
South HCP: 15	♣ AJ4	♣ K9872	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ J8		1NT	Pass	2NT
Vul: EW	♥ K105	♥ Q2				
North HCP: 15	♦ AK982	♦ 7654	AP			
South HCP: 9	♣ K10	♣ AQ984				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ 84				1NT
Vul: Both	♥ K73	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ 753	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ AKQ87	1. Stayman			
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ J5		1NT	Pass	2NT
Vul: None	♥ AQJ10	♥ 73				
North HCP: 15	♦ K74	♦ QJ102	AP			
South HCP: 9	♣ 73	♣ KQ864				
Contract: 2N N						

South hands (Practice Page)

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

Board: 231	♠ J87	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 10532	Partner bids first.
HCP: 9	♣ KJ74	

Board: 232	♠ AJ	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ K97	You bid first.
HCP: 15	♣ K9872	

Board: 233	♠ J8	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ 7654	Partner bids first.
HCP: 9	♣ AQ984	

Board: 234	♠ 84	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ 753	You bid first.
HCP: 15	♣ AKQ87	

Board: 235	♠ J5	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ QJ102	Partner bids first.
HCP: 9	♣ KQ864	

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

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ J87		1NT	Pass	2NT
Vul: Both	♥ 9654	♥ A8				
North HCP: 15	♦ KJ	♦ 10532	AP			
South HCP: 9	♣ A98	♣ KJ74				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q1064	♠ AJ				1NT
Vul: None	♥ 9853	♥ KJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q3	♦ K97	Pass	2NT	AP	
South HCP: 15	♣ AJ4	♣ K9872	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ J8		1NT	Pass	2NT
Vul: EW	♥ K105	♥ Q2				
North HCP: 15	♦ AK982	♦ 7654	AP			
South HCP: 9	♣ K10	♣ AQ984				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ 84				1NT
Vul: Both	♥ K73	♥ AQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ 753	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ AKQ87	1. Stayman			
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ J5		1NT	Pass	2NT
Vul: None	♥ AQJ10	♥ 73				
North HCP: 15	♦ K74	♦ QJ102	AP			
South HCP: 9	♣ 73	♣ KQ864				
Contract: 2N N						

North hands (Practice Page)

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

Board: 236	♠ K103	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ A983	Partner bids first.
HCP: 8	♣ 743	

Board: 237	♠ J4	The opponents are silent.
Dealer: N	♥ Q973	
Vul: Both	♦ AKQ2	You bid first.
HCP: 15	♣ K52	

Board: 238	♠ A96	The opponents are silent.
Dealer: S	♥ Q85	
Vul: None	♦ Q76	Partner bids first.
HCP: 9	♣ J974	

Board: 239	♠ AKJ8	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ 10932	

Board: 240	♠ QJ107	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ KQJ96	Partner bids first.
HCP: 9	♣ 54	

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

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AJ4				1NT
Vul: NS	♥ J109	♥ A86				
North HCP: 8	♦ A983	♦ QJ104	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ QJ6				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A1086		1NT	Pass	2♣ ¹
Vul: Both	♥ Q973	♥ 106	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ2	♦ 84	AP			
South HCP: 8	♣ K52	♣ A9843	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ Q10				1NT
Vul: None	♥ Q85	♥ A64				
North HCP: 9	♦ Q76	♦ 842	Pass	2NT	AP	
South HCP: 15	♣ J974	♣ AKQ85				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 1043		1NT	Pass	2NT
Vul: NS	♥ 75	♥ K102				
North HCP: 15	♦ AK8	♦ QJ9	AP			
South HCP: 8	♣ 10932	♣ Q864				
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ K865				1NT
Vul: EW	♥ 65	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQJ96	♦ 87	Pass	4♠	AP	
South HCP: 15	♣ 54	♣ AQJ6	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 236	♠ AJ4	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ QJ104	You bid first.
HCP: 15	♣ QJ6	

Board: 237	♠ A1086	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ 84	Partner bids first.
HCP: 8	♣ A9843	

Board: 238	♠ Q10	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ 842	You bid first.
HCP: 15	♣ AKQ85	

Board: 239	♠ 1043	The opponents are silent.
Dealer: N	♥ K102	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 8	♣ Q864	

Board: 240	♠ K865	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ 87	You bid first.
HCP: 15	♣ AQJ6	

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

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AJ4				1NT
Vul: NS	♥ J109	♥ A86				
North HCP: 8	♦ A983	♦ QJ104	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ QJ6				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A1086		1NT	Pass	2♣ ¹
Vul: Both	♥ Q973	♥ 106	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ2	♦ 84	AP			
South HCP: 8	♣ K52	♣ A9843	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ Q10				1NT
Vul: None	♥ Q85	♥ A64				
North HCP: 9	♦ Q76	♦ 842	Pass	2NT	AP	
South HCP: 15	♣ J974	♣ AKQ85				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 1043		1NT	Pass	2NT
Vul: NS	♥ 75	♥ K102				
North HCP: 15	♦ AK8	♦ QJ9	AP			
South HCP: 8	♣ 10932	♣ Q864				
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ K865				1NT
Vul: EW	♥ 65	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQJ96	♦ 87	Pass	4♠	AP	
South HCP: 15	♣ 54	♣ AQJ6	1. Stayman			
Contract: 4♠ S						

North hands (Practice Page)

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

Board: 241	♠ K83	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ AKJ4	You bid first.
HCP: 15	♣ J97	

Board: 242	♠ Q875	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 109	Partner bids first.
HCP: 8	♣ Q843	

Board: 243	♠ A104	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ KQ32	You bid first.
HCP: 15	♣ J98	

Board: 244	♠ K106	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: Both	♦ 1083	Partner bids first.
HCP: 8	♣ 743	

Board: 245	♠ KJ9	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ K9864	You bid first.
HCP: 15	♣ AK6	

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	♠ K83	♠ 106		1NT	Pass	2♣ ¹
Vul: None	♥ K83	♥ Q972	Pass	2♦	Pass	3♣
North HCP: 15	♦ AKJ4	♦ Q9	Pass	3NT	AP	
South HCP: 9	♣ J97	♣ KQ543				
Contract: 3N N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AKJ3				1NT
Vul: NS	♥ A95	♥ 876	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 109	♦ QJ6	Pass	3♠	AP	
South HCP: 15	♣ Q843	♣ A92				
Contract: 3♠ S				1. Stayman		

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J863		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ J95	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ32	♦ A87	AP			
South HCP: 9	♣ J98	♣ K64				
Contract: 2N N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ Q832				1NT
Vul: Both	♥ KQ98	♥ A64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1083	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ K102				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ KQ83	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9864	♦ A1073	AP			
South HCP: 9	♣ AK6	♣ 984				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

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

Board: 241	♠ 106	The opponents are silent.
Dealer: N	♥ Q972	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ KQ543	

Board: 242	♠ AKJ3	The opponents are silent.
Dealer: S	♥ 876	
Vul: NS	♦ QJ6	You bid first.
HCP: 15	♣ A92	

Board: 243	♠ J863	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ A87	Partner bids first.
HCP: 9	♣ K64	

Board: 244	♠ Q832	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ K102	

Board: 245	♠ 54	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ A1073	Partner bids first.
HCP: 9	♣ 984	

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	♠ K83	♠ 106		1NT	Pass	2♣ ¹
Vul: None	♥ K83	♥ Q972	Pass	2♦	Pass	3♣
North HCP: 15	♦ AKJ4	♦ Q9	Pass	3NT	AP	
South HCP: 9	♣ J97	♣ KQ543				
Contract: 3N N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AKJ3				1NT
Vul: NS	♥ A95	♥ 876	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 109	♦ QJ6	Pass	3♠	AP	
South HCP: 15	♣ Q843	♣ A92				
Contract: 3♠ S				1. Stayman		

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ J863		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ10	♥ J95	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ32	♦ A87	AP			
South HCP: 9	♣ J98	♣ K64				
Contract: 2N N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ Q832				1NT
Vul: Both	♥ KQ98	♥ A64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1083	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ K102				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ KQ83	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9864	♦ A1073	AP			
South HCP: 9	♣ AK6	♣ 984				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

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

Board: 246	♠ A1097	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ 1072	Partner bids first.
HCP: 9	♣ 54	

Board: 247	♠ Q86	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ 754	You bid first.
HCP: 15	♣ AQJ7	

Board: 248	♠ QJ63	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: EW	♦ 85	Partner bids first.
HCP: 8	♣ 1064	

Board: 249	♠ AKJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ K732	You bid first.
HCP: 15	♣ J1082	

Board: 250	♠ 95	The opponents are silent.
Dealer: S	♥ Q865	
Vul: None	♦ J10	Partner bids first.
HCP: 8	♣ KQ864	

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

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ 842				1NT
Vul: Both	♥ KQ84	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1072	♦ A4	Pass	4♥	AP	
South HCP: 15	♣ 54	♣ AK108				
Contract: 4♥ S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ K4		1NT	Pass	2♣ ¹
Vul: None	♥ AQ3	♥ J975	Pass	2♦	Pass	2NT
North HCP: 15	♦ 754	♦ AJ82	AP			
South HCP: 9	♣ AQJ7	♣ 843				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ A4				1NT
Vul: EW	♥ KQ108	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ AJ107	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ82				
Contract: 2N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ 832	Pass	2♦	Pass	2NT
North HCP: 15	♦ K732	♦ AJ5	AP			
South HCP: 9	♣ J1082	♣ Q64				
Contract: 2N N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ K1076				1NT
Vul: None	♥ Q865	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J10	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ KQ864	♣ AJ2				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 246	♠ 842	The opponents are silent.
Dealer: S	♥ A765	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ AK108	

Board: 247	♠ K4	The opponents are silent.
Dealer: N	♥ J975	
Vul: None	♦ AJ82	Partner bids first.
HCP: 9	♣ 843	

Board: 248	♠ A4	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ AJ107	You bid first.
HCP: 15	♣ KQ82	

Board: 249	♠ Q1096	The opponents are silent.
Dealer: N	♥ 832	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 9	♣ Q64	

Board: 250	♠ K1076	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ K96	You bid first.
HCP: 15	♣ AJ2	

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

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ 842				1NT
Vul: Both	♥ KQ84	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1072	♦ A4	Pass	4♥	AP	
South HCP: 15	♣ 54	♣ AK108				
Contract: 4♥ S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ K4		1NT	Pass	2♣ ¹
Vul: None	♥ AQ3	♥ J975	Pass	2♦	Pass	2NT
North HCP: 15	♦ 754	♦ AJ82	AP			
South HCP: 9	♣ AQJ7	♣ 843				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ A4				1NT
Vul: EW	♥ KQ108	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ AJ107	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ82				
Contract: 2N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ 832	Pass	2♦	Pass	2NT
North HCP: 15	♦ K732	♦ AJ5	AP			
South HCP: 9	♣ J1082	♣ Q64				
Contract: 2N N			1. Stayman			

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ K1076				1NT
Vul: None	♥ Q865	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J10	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ KQ864	♣ AJ2				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 251	♠ K84	The opponents are silent.
Dealer: N	♥ Q106	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ KQ103	

Board: 252	♠ J975	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ AQ4	

Board: 253	♠ 1052	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ AQ43	You bid first.
HCP: 15	♣ A73	

Board: 254	♠ 74	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ J43	Partner bids first.
HCP: 9	♣ AJ1042	

Board: 255	♠ K54	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ KJ75	You bid first.
HCP: 15	♣ Q95	

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

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ A5		1NT	Pass	2NT
Vul: NS	♥ Q106	♥ K95				
North HCP: 15	♦ KQ7	♦ J54	AP			
South HCP: 9	♣ KQ103	♣ J9854				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ AK64				1NT
Vul: Both	♥ Q104	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1053	♦ KQ74	Pass	3♠	AP	
South HCP: 15	♣ AQ4	♣ 962	1. Stayman			
Contract: 3♠ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ A98		1NT	Pass	2NT
Vul: None	♥ KQ3	♥ 1092				
North HCP: 15	♦ AQ43	♦ 875	AP			
South HCP: 8	♣ A73	♣ KJ54				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K6				1NT
Vul: NS	♥ K109	♥ 873				
North HCP: 9	♦ J43	♦ AK762	Pass	2NT	AP	
South HCP: 15	♣ AJ1042	♣ KQ3				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q8		1NT	Pass	2NT
Vul: EW	♥ AQ6	♥ 105				
North HCP: 15	♦ KJ75	♦ Q1094	AP			
South HCP: 8	♣ Q95	♣ A8743				
Contract: 2N N						

South hands (Practice Page)

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

Board: 251	♠ A5	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ J54	Partner bids first.
HCP: 9	♣ J9854	

Board: 252	♠ AK64	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ KQ74	You bid first.
HCP: 15	♣ 962	

Board: 253	♠ A98	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ 875	Partner bids first.
HCP: 8	♣ KJ54	

Board: 254	♠ K6	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AK762	You bid first.
HCP: 15	♣ KQ3	

Board: 255	♠ Q8	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ Q1094	Partner bids first.
HCP: 8	♣ A8743	

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

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ A5		1NT	Pass	2NT
Vul: NS	♥ Q106	♥ K95				
North HCP: 15	♦ KQ7	♦ J54	AP			
South HCP: 9	♣ KQ103	♣ J9854				
Contract: 2N N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ J975	♠ AK64				1NT
Vul: Both	♥ Q104	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1053	♦ KQ74	Pass	3♠	AP	
South HCP: 15	♣ AQ4	♣ 962	1. Stayman			
Contract: 3♠ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ A98		1NT	Pass	2NT
Vul: None	♥ KQ3	♥ 1092				
North HCP: 15	♦ AQ43	♦ 875	AP			
South HCP: 8	♣ A73	♣ KJ54				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K6				1NT
Vul: NS	♥ K109	♥ 873				
North HCP: 9	♦ J43	♦ AK762	Pass	2NT	AP	
South HCP: 15	♣ AJ1042	♣ KQ3				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q8		1NT	Pass	2NT
Vul: EW	♥ AQ6	♥ 105				
North HCP: 15	♦ KJ75	♦ Q1094	AP			
South HCP: 8	♣ Q95	♣ A8743				
Contract: 2N N						

North hands (Practice Page)

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

Board: 256	♠ AJ108	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ 8762	Partner bids first.
HCP: 9	♣ A54	

Board: 257	♠ A852	The opponents are silent.
Dealer: N	♥ A43	
Vul: EW	♦ 108	You bid first.
HCP: 15	♣ AK75	

Board: 258	♠ A108	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J9743	Partner bids first.
HCP: 8	♣ 974	

Board: 259	♠ K974	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ K102	You bid first.
HCP: 15	♣ KQ106	

Board: 260	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ 862	Partner bids first.
HCP: 9	♣ K764	

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

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ K765				1NT
Vul: None	♥ 94	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 8762	♦ KQJ	Pass	3♠	AP	
South HCP: 15	♣ A54	♣ K96				
Contract: 3♠ S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ Q964		1NT	Pass	2♣ ¹
Vul: EW	♥ A43	♥ Q76	Pass	2♠	Pass	3♠
North HCP: 15	♦ 108	♦ QJ	AP			
South HCP: 9	♣ AK75	♣ Q942				
Contract: 3♠ N			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ J632				1NT
Vul: Both	♥ K9	♥ QJ82	Pass	2NT	AP	
North HCP: 8	♦ J9743	♦ AQ6				
South HCP: 15	♣ 974	♣ KQ				
Contract: 2N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q62		1NT	Pass	3NT
Vul: NS	♥ A10	♥ KJ4	AP			
North HCP: 15	♦ K102	♦ QJ9				
South HCP: 9	♣ KQ106	♣ 9742				
Contract: 3N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ Q109				1NT
Vul: EW	♥ Q108	♥ A76	Pass	2NT	AP	
North HCP: 9	♦ 862	♦ AKQ43				
South HCP: 15	♣ K764	♣ 98				
Contract: 2N S						

South hands (Practice Page)

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

Board: 256	♠ K765	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ K96	

Board: 257	♠ Q964	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ Q942	

Board: 258	♠ J632	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ KQ	

Board: 259	♠ Q62	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 9	♣ 9742	

Board: 260	♠ Q109	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ AKQ43	You bid first.
HCP: 15	♣ 98	

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

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ K765				1NT
Vul: None	♥ 94	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 8762	♦ KQJ	Pass	3♠	AP	
South HCP: 15	♣ A54	♣ K96				
Contract: 3♠ S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ Q964		1NT	Pass	2♣ ¹
Vul: EW	♥ A43	♥ Q76	Pass	2♠	Pass	3♠
North HCP: 15	♦ 108	♦ QJ	AP			
South HCP: 9	♣ AK75	♣ Q942				
Contract: 3♠ N			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ J632				1NT
Vul: Both	♥ K9	♥ QJ82	Pass	2NT	AP	
North HCP: 8	♦ J9743	♦ AQ6				
South HCP: 15	♣ 974	♣ KQ				
Contract: 2N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q62		1NT	Pass	3NT
Vul: NS	♥ A10	♥ KJ4	AP			
North HCP: 15	♦ K102	♦ QJ9				
South HCP: 9	♣ KQ106	♣ 9742				
Contract: 3N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ Q109				1NT
Vul: EW	♥ Q108	♥ A76	Pass	2NT	AP	
North HCP: 9	♦ 862	♦ AKQ43				
South HCP: 15	♣ K764	♣ 98				
Contract: 2N S						

North hands (Practice Page)

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

Board: 261	♠ 852	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ KQ8	You bid first.
HCP: 15	♣ AQ8	

Board: 262	♠ Q107	The opponents are silent.
Dealer: S	♥ 754	
Vul: None	♦ A104	Partner bids first.
HCP: 9	♣ QJ84	

Board: 263	♠ J852	The opponents are silent.
Dealer: N	♥ K764	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ AK	

Board: 264	♠ 875	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ Q93	Partner bids first.
HCP: 9	♣ Q954	

Board: 265	♠ A3	The opponents are silent.
Dealer: N	♥ J976	
Vul: None	♦ J84	You bid first.
HCP: 15	♣ AKQ2	

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

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ J10		1NT	Pass	3NT
Vul: Both	♥ A762	♥ QJ10				
North HCP: 15	♦ KQ8	♦ A1095	AP			
South HCP: 8	♣ AQ8	♣ 7642				
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 642				1NT
Vul: None	♥ 754	♥ AQ				
North HCP: 9	♦ A104	♦ Q653	Pass	3NT	AP	
South HCP: 15	♣ QJ84	♣ AK92				
Contract: 3N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ KQ106		1NT	Pass	2♣ ¹
Vul: EW	♥ K764	♥ Q32	Pass	2♥	Pass	2NT
North HCP: 15	♦ A72	♦ Q85	Pass	3♠	Pass	4♠
South HCP: 9	♣ AK	♣ 864	AP			
Contract: 4♠ N			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKQ3				1NT
Vul: Both	♥ KQ2	♥ J7				
North HCP: 9	♦ Q93	♦ 1042	Pass	2NT	AP	
South HCP: 15	♣ Q954	♣ AJ107				
Contract: 2N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ74		1NT	Pass	2♣ ¹
Vul: None	♥ J976	♥ 104	Pass	2♥	Pass	2NT
North HCP: 15	♦ J84	♦ KQ9	AP			
South HCP: 8	♣ AKQ2	♣ 9843	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 261	♠ J10	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ A1095	Partner bids first.
HCP: 8	♣ 7642	

Board: 262	♠ 642	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ Q653	You bid first.
HCP: 15	♣ AK92	

Board: 263	♠ KQ106	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ Q85	Partner bids first.
HCP: 9	♣ 864	

Board: 264	♠ AKQ3	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ 1042	You bid first.
HCP: 15	♣ AJ107	

Board: 265	♠ QJ74	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ KQ9	Partner bids first.
HCP: 8	♣ 9843	

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

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ J10		1NT	Pass	3NT
Vul: Both	♥ A762	♥ QJ10				
North HCP: 15	♦ KQ8	♦ A1095	AP			
South HCP: 8	♣ AQ8	♣ 7642				
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 642				1NT
Vul: None	♥ 754	♥ AQ				
North HCP: 9	♦ A104	♦ Q653	Pass	3NT	AP	
South HCP: 15	♣ QJ84	♣ AK92				
Contract: 3N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ KQ106		1NT	Pass	2♣ ¹
Vul: EW	♥ K764	♥ Q32	Pass	2♥	Pass	2NT
North HCP: 15	♦ A72	♦ Q85	Pass	3♠	Pass	4♠
South HCP: 9	♣ AK	♣ 864	AP			
Contract: 4♠ N			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKQ3				1NT
Vul: Both	♥ KQ2	♥ J7				
North HCP: 9	♦ Q93	♦ 1042	Pass	2NT	AP	
South HCP: 15	♣ Q954	♣ AJ107				
Contract: 2N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ74		1NT	Pass	2♣ ¹
Vul: None	♥ J976	♥ 104	Pass	2♥	Pass	2NT
North HCP: 15	♦ J84	♦ KQ9	AP			
South HCP: 8	♣ AKQ2	♣ 9843	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 266	♠ KJ	East Doubles 2♣ if possible.
Dealer: S	♥ KJ75	
Vul: NS	♦ 10985	Partner bids first.
HCP: 8	♣ 864	

Board: 267	♠ AJ83	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ 984	You bid first.
HCP: 15	♣ AQJ8	

Board: 268	♠ 103	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ QJ32	Partner bids first.
HCP: 8	♣ Q1074	

Board: 269	♠ A1064	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ 874	You bid first.
HCP: 15	♣ A2	

Board: 270	♠ Q43	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ K953	Partner bids first.
HCP: 9	♣ A1043	

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

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q74				1NT
Vul: NS	♥ KJ75	♥ AQ63	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 10985	♦ K74	Pass	3♥	AP	
South HCP: 15	♣ 864	♣ A95				
Contract: 3♥ S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ 975				
Vul: Both	♥ K4	♥ Q2		1NT	Pass	3NT
North HCP: 15	♦ 984	♦ KJ10	AP			
South HCP: 9	♣ AQJ8	♣ K10742				
Contract: 3N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ QJ94				1NT
Vul: None	♥ K108	♥ A4				
North HCP: 8	♦ QJ32	♦ AK97	Pass	3NT	AP	
South HCP: 15	♣ Q1074	♣ J83				
Contract: 3N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ 93				
Vul: NS	♥ AK62	♥ Q53		1NT	Pass	2NT
North HCP: 15	♦ 874	♦ KQJ9	AP			
South HCP: 8	♣ A2	♣ 10964				
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A65				1NT
Vul: EW	♥ 108	♥ KQ2				
North HCP: 9	♦ K953	♦ QJ	Pass	2NT	AP	
South HCP: 15	♣ A1043	♣ K9865				
Contract: 2N S						

South hands (Practice Page)

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

Board: 266	♠ Q74	East Doubles 2♣ if possible.
Dealer: S	♥ AQ63	
Vul: NS	♦ K74	
HCP: 15	♣ A95	You bid first.

Board: 267	♠ 975	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ KJ10	
HCP: 9	♣ K10742	Partner bids first.

Board: 268	♠ QJ94	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AK97	
HCP: 15	♣ J83	You bid first.

Board: 269	♠ 93	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ KQJ9	
HCP: 8	♣ 10964	Partner bids first.

Board: 270	♠ A65	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ QJ	
HCP: 15	♣ K9865	You bid first.

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

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q74				1NT
Vul: NS	♥ KJ75	♥ AQ63	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 10985	♦ K74	Pass	3♥	AP	
South HCP: 15	♣ 864	♣ A95	1. Stayman			
Contract: 3♥ S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ 975		1NT	Pass	3NT
Vul: Both	♥ K4	♥ Q2	AP			
North HCP: 15	♦ 984	♦ KJ10				
South HCP: 9	♣ AQJ8	♣ K10742				
Contract: 3N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ QJ94				1NT
Vul: None	♥ K108	♥ A4	Pass	3NT	AP	
North HCP: 8	♦ QJ32	♦ AK97				
South HCP: 15	♣ Q1074	♣ J83				
Contract: 3N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ 93		1NT	Pass	2NT
Vul: NS	♥ AK62	♥ Q53	AP			
North HCP: 15	♦ 874	♦ KQJ9				
South HCP: 8	♣ A2	♣ 10964				
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A65				1NT
Vul: EW	♥ 108	♥ KQ2	Pass	2NT	AP	
North HCP: 9	♦ K953	♦ QJ				
South HCP: 15	♣ A1043	♣ K9865				
Contract: 2N S						

North hands (Practice Page)

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

Board: 271	♠ K108	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: None	♦ A1082	You bid first.
HCP: 15	♣ K7	

Board: 272	♠ 106	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ K94	Partner bids first.
HCP: 9	♣ A8654	

Board: 273	♠ A85	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ1092	You bid first.
HCP: 15	♣ KQJ	

Board: 274	♠ J7	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ K1074	Partner bids first.
HCP: 9	♣ Q984	

Board: 275	♠ A8	The opponents are silent.
Dealer: N	♥ A642	
Vul: NS	♦ Q73	You bid first.
HCP: 15	♣ KQ97	

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	♠ K108	♠ Q95		1NT	Pass	3NT
Vul: None	♥ KQ52	♥ AJ				
North HCP: 15	♦ A1082	♦ J754	AP			
South HCP: 9	♣ K7	♣ J1042				
Contract: 3N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AQ3				1NT
Vul: NS	♥ Q92	♥ 853				
North HCP: 9	♦ K94	♦ A3	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ KQ1093				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ 108	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1092	♦ Q876	AP			
South HCP: 9	♣ KQJ	♣ 64	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ3				1NT
Vul: Both	♥ K75	♥ AJ4				
North HCP: 9	♦ K1074	♦ J9	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ 10653				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q1062		1NT	Pass	2♣ ¹
Vul: NS	♥ A642	♥ KJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q73	♦ K95	AP			
South HCP: 9	♣ KQ97	♣ 10642	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 271	♠ Q95	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ J754	Partner bids first.
HCP: 9	♣ J1042	

Board: 272	♠ AQ3	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ KQ1093	

Board: 273	♠ QJ102	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ Q876	Partner bids first.
HCP: 9	♣ 64	

Board: 274	♠ AKQ3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ J9	You bid first.
HCP: 15	♣ 10653	

Board: 275	♠ Q1062	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ K95	Partner bids first.
HCP: 9	♣ 10642	

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	♠ K108	♠ Q95		1NT	Pass	3NT
Vul: None	♥ KQ52	♥ AJ				
North HCP: 15	♦ A1082	♦ J754	AP			
South HCP: 9	♣ K7	♣ J1042				
Contract: 3N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AQ3				1NT
Vul: NS	♥ Q92	♥ 853				
North HCP: 9	♦ K94	♦ A3	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ KQ1093				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ 108	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ1092	♦ Q876	AP			
South HCP: 9	♣ KQJ	♣ 64	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ3				1NT
Vul: Both	♥ K75	♥ AJ4				
North HCP: 9	♦ K1074	♦ J9	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ 10653				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q1062		1NT	Pass	2♣ ¹
Vul: NS	♥ A642	♥ KJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q73	♦ K95	AP			
South HCP: 9	♣ KQ97	♣ 10642	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 276	♠ K65	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ 1097	Partner bids first.
HCP: 9	♣ 854	

Board: 277	♠ K1073	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: Both	♦ K9	You bid first.
HCP: 15	♣ KJ7	

Board: 278	♠ Q6	The opponents are silent.
Dealer: S	♥ 10876	
Vul: None	♦ AQJ4	Partner bids first.
HCP: 9	♣ 1042	

Board: 279	♠ KJ73	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: EW	♦ 754	You bid first.
HCP: 15	♣ Q5	

Board: 280	♠ 9762	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ 1093	Partner bids first.
HCP: 9	♣ KQ4	

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

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 32				1NT
Vul: EW	♥ AQ106	♥ K943	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ QJ86	Pass	3♥	AP	
South HCP: 15	♣ 854	♣ AKQ	1. Stayman			
Contract: 3♥ S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ Q84		1NT	Pass	3NT
Vul: Both	♥ KQ63	♥ 72				
North HCP: 15	♦ K9	♦ AJ105	AP			
South HCP: 9	♣ KJ7	♣ Q1054				
Contract: 3N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ K853				1NT
Vul: None	♥ 10876	♥ K94	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQJ4	♦ 106	Pass	2NT	AP	
South HCP: 15	♣ 1042	♣ AKQ7	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ Q985		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ7	♥ 543	Pass	2♥	Pass	2NT
North HCP: 15	♦ 754	♦ AK9	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q5	♣ 1074	AP			
Contract: 4♠ N			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ Q4				1NT
Vul: Both	♥ KJ5	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1093	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J62	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 276	♠ 32	The opponents are silent.
Dealer: S	♥ K943	
Vul: EW	♦ QJ86	You bid first.
HCP: 15	♣ AKQ	

Board: 277	♠ Q84	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ AJ105	Partner bids first.
HCP: 9	♣ Q1054	

Board: 278	♠ K853	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ 106	You bid first.
HCP: 15	♣ AKQ7	

Board: 279	♠ Q985	The opponents are silent.
Dealer: N	♥ 543	
Vul: EW	♦ AK9	Partner bids first.
HCP: 9	♣ 1074	

Board: 280	♠ Q4	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ AKJ54	You bid first.
HCP: 15	♣ J62	

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

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 32				1NT
Vul: EW	♥ AQ106	♥ K943	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ QJ86	Pass	3♥	AP	
South HCP: 15	♣ 854	♣ AKQ	1. Stayman			
Contract: 3♥ S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ Q84		1NT	Pass	3NT
Vul: Both	♥ KQ63	♥ 72				
North HCP: 15	♦ K9	♦ AJ105	AP			
South HCP: 9	♣ KJ7	♣ Q1054				
Contract: 3N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ K853				1NT
Vul: None	♥ 10876	♥ K94	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQJ4	♦ 106	Pass	2NT	AP	
South HCP: 15	♣ 1042	♣ AKQ7	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ Q985		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ7	♥ 543	Pass	2♥	Pass	2NT
North HCP: 15	♦ 754	♦ AK9	Pass	3♠	Pass	4♠
South HCP: 9	♣ Q5	♣ 1074	AP			
Contract: 4♠ N			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 9762	♠ Q4				1NT
Vul: Both	♥ KJ5	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1093	♦ AKJ54	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J62	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 281 ♠ KQ92
Dealer: N ♥ 65
Vul: None ♦ AK97
HCP: 15 ♣ QJ5

The opponents are silent.

You bid first.

Board: 282 ♠ AQ74
Dealer: S ♥ 10873
Vul: NS ♦ K83
HCP: 9 ♣ 84

East Doubles 2♣ if possible.

Partner bids first.

Board: 283 ♠ Q5
Dealer: N ♥ 8432
Vul: Both ♦ AQJ4
HCP: 15 ♣ AQ6

The opponents are silent.

You bid first.

Board: 284 ♠ K10
Dealer: S ♥ 10987
Vul: None ♦ AJ864
HCP: 8 ♣ 74

The opponents are silent.

Partner bids first.

Board: 285 ♠ QJ3
Dealer: N ♥ J865
Vul: NS ♦ AKQ6
HCP: 15 ♣ Q5

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: 281	North:	South:	West	North	East	South
Dealer: N	♠ KQ92	♠ 865		1NT	Pass	2♣ ¹
Vul: None	♥ 65	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK97	♦ Q10	AP			
South HCP: 8	♣ QJ5	♣ A864	1. Stayman			
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ AQ74	♠ K95				1NT
Vul: NS	♥ 10873	♥ AQJ	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K83	♦ Q10964	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ K3	1. Stayman			
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 93		1NT	Pass	2NT
Vul: Both	♥ 8432	♥ AKQ	AP			
North HCP: 15	♦ AQJ4	♦ 876				
South HCP: 9	♣ AQ6	♣ 108742				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ9				1NT
Vul: None	♥ 10987	♥ J64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ864	♦ 1097	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AKJ2	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K74		1NT	Pass	2NT
Vul: NS	♥ J865	♥ Q7	AP			
North HCP: 15	♦ AKQ6	♦ 10985				
South HCP: 9	♣ Q5	♣ A842				
Contract: 2N N						

South hands (Practice Page)

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

Board: 281
Dealer: N
Vul: None
HCP: 8

♠ 865
♥ Q983
♦ Q10
♣ A864

The opponents are silent.

Partner bids first.

Board: 282
Dealer: S
Vul: NS
HCP: 15

♠ K95
♥ AQJ
♦ Q10964
♣ K3

East Doubles 2♣ if possible.

You bid first.

Board: 283
Dealer: N
Vul: Both
HCP: 9

♠ 93
♥ AKQ
♦ 876
♣ 108742

The opponents are silent.

Partner bids first.

Board: 284
Dealer: S
Vul: None
HCP: 15

♠ AQ9
♥ J64
♦ 1097
♣ AKJ2

The opponents are silent.

You bid first.

Board: 285
Dealer: N
Vul: NS
HCP: 9

♠ K74
♥ Q7
♦ 10985
♣ A842

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: 281	North:	South:	West	North	East	South
Dealer: N	♠ KQ92	♠ 865		1NT	Pass	2♣ ¹
Vul: None	♥ 65	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK97	♦ Q10	AP			
South HCP: 8	♣ QJ5	♣ A864	1. Stayman			
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ AQ74	♠ K95				1NT
Vul: NS	♥ 10873	♥ AQJ	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K83	♦ Q10964	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ K3	1. Stayman			
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 93		1NT	Pass	2NT
Vul: Both	♥ 8432	♥ AKQ	AP			
North HCP: 15	♦ AQJ4	♦ 876				
South HCP: 9	♣ AQ6	♣ 108742				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ9				1NT
Vul: None	♥ 10987	♥ J64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ864	♦ 1097	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ AKJ2	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♠ K74		1NT	Pass	2NT
Vul: NS	♥ J865	♥ Q7	AP			
North HCP: 15	♦ AKQ6	♦ 10985				
South HCP: 9	♣ Q5	♣ A842				
Contract: 2N N						

North hands (Practice Page)

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

Board: 286	♠ K984	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ Q952	Partner bids first.
HCP: 9	♣ 104	

Board: 287	♠ J3	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: None	♦ A754	You bid first.
HCP: 15	♣ A73	

Board: 288	♠ Q7	The opponents are silent.
Dealer: S	♥ 874	
Vul: NS	♦ Q986	Partner bids first.
HCP: 8	♣ KJ84	

Board: 289	♠ K63	The opponents are silent.
Dealer: N	♥ K873	
Vul: EW	♦ 742	You bid first.
HCP: 15	♣ AKQ	

Board: 290	♠ J74	The opponents are silent.
Dealer: S	♥ 1098	
Vul: Both	♦ QJ	Partner bids first.
HCP: 8	♣ A8743	

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

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ QJ3				1NT
Vul: EW	♥ A42	♥ KJ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q952	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ KJ32				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 10942		1NT	Pass	2♣ ¹
Vul: None	♥ AQ84	♥ 52	Pass	2♥	Pass	2NT
North HCP: 15	♦ A754	♦ KQ10	AP			
South HCP: 8	♣ A73	♣ K1084	1. Stayman			
Contract: 2N N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ98				1NT
Vul: NS	♥ 874	♥ Q1096	Pass	2NT	AP	
North HCP: 8	♦ Q986	♦ A105				
South HCP: 15	♣ KJ84	♣ A7				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ95		1NT	Pass	2♣ ¹
Vul: EW	♥ K873	♥ A106	Pass	2♥	Pass	2NT
North HCP: 15	♦ 742	♦ 106	AP			
South HCP: 9	♣ AKQ	♣ 10742	1. Stayman			
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K652				1NT
Vul: Both	♥ 1098	♥ 73	Pass	2NT	AP	
North HCP: 8	♦ QJ	♦ AK10				
South HCP: 15	♣ A8743	♣ KQ102				
Contract: 2N S						

South hands (Practice Page)

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

Board: 286	♠ QJ3	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ KJ32	

Board: 287	♠ 10942	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ KQ10	Partner bids first.
HCP: 8	♣ K1084	

Board: 288	♠ AJ98	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: NS	♦ A105	You bid first.
HCP: 15	♣ A7	

Board: 289	♠ AJ95	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ 106	Partner bids first.
HCP: 9	♣ 10742	

Board: 290	♠ K652	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ KQ102	

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

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ QJ3				1NT
Vul: EW	♥ A42	♥ KJ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q952	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ KJ32				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 10942		1NT	Pass	2♣ ¹
Vul: None	♥ AQ84	♥ 52	Pass	2♥	Pass	2NT
North HCP: 15	♦ A754	♦ KQ10	AP			
South HCP: 8	♣ A73	♣ K1084				
Contract: 2N N			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AJ98				1NT
Vul: NS	♥ 874	♥ Q1096				
North HCP: 8	♦ Q986	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ A7				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ95		1NT	Pass	2♣ ¹
Vul: EW	♥ K873	♥ A106	Pass	2♥	Pass	2NT
North HCP: 15	♦ 742	♦ 106	AP			
South HCP: 9	♣ AKQ	♣ 10742				
Contract: 2N N			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K652				1NT
Vul: Both	♥ 1098	♥ 73				
North HCP: 8	♦ QJ	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ A8743	♣ KQ102				
Contract: 2N S						

North hands (Practice Page)

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

Board: 291	♠ K103	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ Q96	You bid first.
HCP: 15	♣ AK109	

Board: 292	♠ 10932	East Bids 3♣ if possible.
Dealer: S	♥ AJ8	
Vul: EW	♦ QJ86	Partner bids first.
HCP: 8	♣ 64	

Board: 293	♠ K863	The opponents are silent.
Dealer: N	♥ A742	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ AJ	

Board: 294	♠ 92	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ 976	Partner bids first.
HCP: 9	♣ A9842	

Board: 295	♠ QJ72	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ AJ95	You bid first.
HCP: 15	♣ J9	

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

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ AQJ		1NT	Pass	2NT
Vul: NS	♥ K73	♥ 985				
North HCP: 15	♦ Q96	♦ 74	AP			
South HCP: 9	♣ AK109	♣ Q8754				
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ K64				1NT
Vul: EW	♥ AJ8	♥ KQ6				
North HCP: 8	♦ QJ86	♦ AK1072	Pass	2♣ ¹	3♣	AP
South HCP: 15	♣ 64	♣ 72	1. Stayman			
Contract: 3♣ E						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ A105		1NT	Pass	2NT
Vul: Both	♥ A742	♥ Q83				
North HCP: 15	♦ K65	♦ J42	AP			
South HCP: 9	♣ AJ	♣ Q942				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ				1NT
Vul: None	♥ AJ2	♥ 10853				
North HCP: 9	♦ 976	♦ A83	Pass	2NT	AP	
South HCP: 15	♣ A9842	♣ K103				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ 843		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ4	♥ KJ95				
North HCP: 15	♦ AJ95	♦ KQ76	Pass	2♠	Pass	2NT
South HCP: 9	♣ J9	♣ 84	AP			
Contract: 2N N			1. Stayman			

South hands (Practice Page)

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

Board: 291	♠ AQJ	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ 74	Partner bids first.
HCP: 9	♣ Q8754	

Board: 292	♠ K64	East Bids 3♣ if possible.
Dealer: S	♥ KQ6	
Vul: EW	♦ AK1072	You bid first.
HCP: 15	♣ 72	

Board: 293	♠ A105	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ J42	Partner bids first.
HCP: 9	♣ Q942	

Board: 294	♠ AKJ	The opponents are silent.
Dealer: S	♥ 10853	
Vul: None	♦ A83	You bid first.
HCP: 15	♣ K103	

Board: 295	♠ 843	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: EW	♦ KQ76	Partner bids first.
HCP: 9	♣ 84	

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

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ AQJ		1NT	Pass	2NT
Vul: NS	♥ K73	♥ 985				
North HCP: 15	♦ Q96	♦ 74	AP			
South HCP: 9	♣ AK109	♣ Q8754				
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ K64				1NT
Vul: EW	♥ AJ8	♥ KQ6	Pass	2♣ ¹	3♣	AP
North HCP: 8	♦ QJ86	♦ AK1072	1. Stayman			
South HCP: 15	♣ 64	♣ 72				
Contract: 3♣ E						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K863	♠ A105		1NT	Pass	2NT
Vul: Both	♥ A742	♥ Q83				
North HCP: 15	♦ K65	♦ J42	AP			
South HCP: 9	♣ AJ	♣ Q942				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ				1NT
Vul: None	♥ AJ2	♥ 10853	Pass	2NT	AP	
North HCP: 9	♦ 976	♦ A83				
South HCP: 15	♣ A9842	♣ K103				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ 843		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ4	♥ KJ95	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ95	♦ KQ76	AP			
South HCP: 9	♣ J9	♣ 84	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 296	♠ K74	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ QJ92	Partner bids first.
HCP: 9	♣ Q964	

Board: 297	♠ A7	The opponents are silent.
Dealer: N	♥ J654	
Vul: None	♦ J54	You bid first.
HCP: 15	♣ AKQ5	

Board: 298	♠ J7	The opponents are silent.
Dealer: S	♥ A1084	
Vul: NS	♦ 95	Partner bids first.
HCP: 8	♣ K9874	

Board: 299	♠ 964	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ A83	You bid first.
HCP: 15	♣ Q65	

Board: 300	♠ 93	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: None	♦ 1072	Partner bids first.
HCP: 9	♣ KQ64	

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

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 86				1NT
Vul: Both	♥ J3	♥ AK106				
North HCP: 9	♦ QJ92	♦ A76	Pass	3NT	AP	
South HCP: 15	♣ Q964	♣ A753				
Contract: 3N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 8532		1NT	Pass	2♣ ¹
Vul: None	♥ J654	♥ A932	Pass	2♥	Pass	4♥
North HCP: 15	♦ J54	♦ A10	AP			
South HCP: 9	♣ AKQ5	♣ J94	1. Stayman			
Contract: 4♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AQ108				1NT
Vul: NS	♥ A1084	♥ J965	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 95	♦ AQ8	Pass	4♥	AP	
South HCP: 15	♣ K9874	♣ Q2	1. Stayman			
Contract: 4♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ A82		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ4	♥ 10876	Pass	2♥	Pass	3♥
North HCP: 15	♦ A83	♦ K9	AP			
South HCP: 8	♣ Q65	♣ J874	1. Stayman			
Contract: 3♥ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK8				1NT
Vul: None	♥ KJ85	♥ A1094	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1072	♦ A543	Pass	3♥	AP	
South HCP: 15	♣ KQ64	♣ 109	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

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

Board: 296	♠ 86	The opponents are silent.
Dealer: S	♥ AK106	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ A753	

Board: 297	♠ 8532	The opponents are silent.
Dealer: N	♥ A932	
Vul: None	♦ A10	Partner bids first.
HCP: 9	♣ J94	

Board: 298	♠ AQ108	The opponents are silent.
Dealer: S	♥ J965	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ Q2	

Board: 299	♠ A82	The opponents are silent.
Dealer: N	♥ 10876	
Vul: Both	♦ K9	Partner bids first.
HCP: 8	♣ J874	

Board: 300	♠ AK8	The opponents are silent.
Dealer: S	♥ A1094	
Vul: None	♦ A543	You bid first.
HCP: 15	♣ 109	

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

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 86				1NT
Vul: Both	♥ J3	♥ AK106				
North HCP: 9	♦ QJ92	♦ A76	Pass	3NT	AP	
South HCP: 15	♣ Q964	♣ A753				
Contract: 3N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 8532		1NT	Pass	2♣ ¹
Vul: None	♥ J654	♥ A932	Pass	2♥	Pass	4♥
North HCP: 15	♦ J54	♦ A10	AP			
South HCP: 9	♣ AKQ5	♣ J94	1. Stayman			
Contract: 4♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AQ108				1NT
Vul: NS	♥ A1084	♥ J965	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 95	♦ AQ8	Pass	4♥	AP	
South HCP: 15	♣ K9874	♣ Q2	1. Stayman			
Contract: 4♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ A82		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ4	♥ 10876	Pass	2♥	Pass	3♥
North HCP: 15	♦ A83	♦ K9	AP			
South HCP: 8	♣ Q65	♣ J874	1. Stayman			
Contract: 3♥ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK8				1NT
Vul: None	♥ KJ85	♥ A1094	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1072	♦ A543	Pass	3♥	AP	
South HCP: 15	♣ KQ64	♣ 109	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

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

Board: 301	♠ K4	The opponents are silent.
Dealer: N	♥ Q84	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ AQ953	

Board: 302	♠ KQJ8	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ 963	Partner bids first.
HCP: 9	♣ K954	

Board: 303	♠ A84	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ J63	

Board: 304	♠ K9	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ J865	Partner bids first.
HCP: 8	♣ A9764	

Board: 305	♠ QJ2	The opponents are silent.
Dealer: N	♥ J42	
Vul: EW	♦ A3	You bid first.
HCP: 15	♣ AK732	

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	♠ K4	♠ QJ83		1NT	Pass	2♣ ¹
Vul: NS	♥ Q84	♥ K53	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ8	♦ 1096	AP			
South HCP: 9	♣ AQ953	♣ K42	1. Stayman			
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ KQJ8	♠ A1096				1NT
Vul: EW	♥ 65	♥ QJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 963	♦ A52	Pass	3♠	AP	
South HCP: 15	♣ K954	♣ A87	1. Stayman			
Contract: 3♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ7		1NT	Pass	2NT
Vul: None	♥ AQ54	♥ 1086	AP			
North HCP: 15	♦ A109	♦ J84				
South HCP: 8	♣ J63	♣ K842				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A53				1NT
Vul: NS	♥ 98	♥ A632	Pass	2NT	AP	
North HCP: 8	♦ J865	♦ K93				
South HCP: 15	♣ A9764	♣ KJ2				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 764		1NT	Pass	2NT
Vul: EW	♥ J42	♥ Q10	AP			
North HCP: 15	♦ A3	♦ KJ97				
South HCP: 9	♣ AK732	♣ QJ54				
Contract: 2N N						

South hands (Practice Page)

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

Board: 301	♠ QJ83	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ 1096	Partner bids first.
HCP: 9	♣ K42	

Board: 302	♠ A1096	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ A52	You bid first.
HCP: 15	♣ A87	

Board: 303	♠ KJ7	The opponents are silent.
Dealer: N	♥ 1086	
Vul: None	♦ J84	Partner bids first.
HCP: 8	♣ K842	

Board: 304	♠ A53	The opponents are silent.
Dealer: S	♥ A632	
Vul: NS	♦ K93	You bid first.
HCP: 15	♣ KJ2	

Board: 305	♠ 764	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ KJ97	Partner bids first.
HCP: 9	♣ QJ54	

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	♠ K4	♠ QJ83		1NT	Pass	2♣ ¹
Vul: NS	♥ Q84	♥ K53	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ8	♦ 1096	AP			
South HCP: 9	♣ AQ953	♣ K42	1. Stayman			
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ KQJ8	♠ A1096				1NT
Vul: EW	♥ 65	♥ QJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 963	♦ A52	Pass	3♠	AP	
South HCP: 15	♣ K954	♣ A87	1. Stayman			
Contract: 3♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ7		1NT	Pass	2NT
Vul: None	♥ AQ54	♥ 1086	AP			
North HCP: 15	♦ A109	♦ J84				
South HCP: 8	♣ J63	♣ K842				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A53				1NT
Vul: NS	♥ 98	♥ A632	Pass	2NT	AP	
North HCP: 8	♦ J865	♦ K93				
South HCP: 15	♣ A9764	♣ KJ2				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 764		1NT	Pass	2NT
Vul: EW	♥ J42	♥ Q10	AP			
North HCP: 15	♦ A3	♦ KJ97				
South HCP: 9	♣ AK732	♣ QJ54				
Contract: 2N N						

North hands (Practice Page)

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

Board: 306	♠ KQ93	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ J84	Partner bids first.
HCP: 9	♣ 432	

Board: 307	♠ A8	The opponents are silent.
Dealer: N	♥ 10654	
Vul: NS	♦ KJ105	You bid first.
HCP: 15	♣ AQJ	

Board: 308	♠ J432	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ A86	Partner bids first.
HCP: 9	♣ 1084	

Board: 309	♠ AQ97	The opponents are silent.
Dealer: N	♥ Q93	
Vul: Both	♦ 93	You bid first.
HCP: 15	♣ AK92	

Board: 310	♠ J93	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ J108	Partner bids first.
HCP: 8	♣ Q1054	

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

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ AJ8				1NT
Vul: Both	♥ K103	♥ 975	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J84	♦ AK653	Pass	2NT	AP	
South HCP: 15	♣ 432	♣ QJ				
Contract: 2N S			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 10654		1NT	Pass	2♣ ¹
Vul: NS	♥ 10654	♥ K9	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ105	♦ AQ8	AP			
South HCP: 9	♣ AQJ	♣ 9643				
Contract: 2N N			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ J432	♠ KQ9				1NT
Vul: EW	♥ A85	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A86	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AQ7				
Contract: 2N S			1. Stayman			

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 106		1NT	Pass	3NT
Vul: Both	♥ Q93	♥ A42				
North HCP: 15	♦ 93	♦ KQ105	AP			
South HCP: 9	♣ AK92	♣ 10854				
Contract: 3N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AQ54				1NT
Vul: None	♥ A76	♥ K542				
North HCP: 8	♦ J108	♦ K2	Pass	2NT	AP	
South HCP: 15	♣ Q1054	♣ K32				
Contract: 2N S						

South hands (Practice Page)

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

Board: 306	♠ AJ8	The opponents are silent.
Dealer: S	♥ 975	
Vul: Both	♦ AK653	You bid first.
HCP: 15	♣ QJ	

Board: 307	♠ 10654	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 9	♣ 9643	

Board: 308	♠ KQ9	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ J72	You bid first.
HCP: 15	♣ AQ7	

Board: 309	♠ 106	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ KQ105	Partner bids first.
HCP: 9	♣ 10854	

Board: 310	♠ AQ54	The opponents are silent.
Dealer: S	♥ K542	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ K32	

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

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ AJ8				1NT
Vul: Both	♥ K103	♥ 975	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J84	♦ AK653	Pass	2NT	AP	
South HCP: 15	♣ 432	♣ QJ				
Contract: 2N S			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 10654		1NT	Pass	2♣ ¹
Vul: NS	♥ 10654	♥ K9	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ105	♦ AQ8	AP			
South HCP: 9	♣ AQJ	♣ 9643				
Contract: 2N N			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ J432	♠ KQ9				1NT
Vul: EW	♥ A85	♥ K973	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A86	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ AQ7				
Contract: 2N S			1. Stayman			

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 106		1NT	Pass	3NT
Vul: Both	♥ Q93	♥ A42				
North HCP: 15	♦ 93	♦ KQ105	AP			
South HCP: 9	♣ AK92	♣ 10854				
Contract: 3N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AQ54				1NT
Vul: None	♥ A76	♥ K542				
North HCP: 8	♦ J108	♦ K2	Pass	2NT	AP	
South HCP: 15	♣ Q1054	♣ K32				
Contract: 2N S						

North hands (Practice Page)

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

Board: 311	♠ J94	The opponents are silent.
Dealer: N	♥ AK85	
Vul: EW	♦ QJ86	You bid first.
HCP: 15	♣ A6	

Board: 312	♠ J54	The opponents are silent.
Dealer: S	♥ 10932	
Vul: Both	♦ A9	Partner bids first.
HCP: 9	♣ A942	

Board: 313	♠ 987	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ AK74	You bid first.
HCP: 15	♣ QJ8	

Board: 314	♠ K10	The opponents are silent.
Dealer: S	♥ 954	
Vul: NS	♦ KJ94	Partner bids first.
HCP: 9	♣ Q643	

Board: 315	♠ Q873	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ Q6	

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

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K7		1NT	Pass	3NT
Vul: EW	♥ AK85	♥ J2				
North HCP: 15	♦ QJ86	♦ A973	AP			
South HCP: 9	♣ A6	♣ J10943				
Contract: 3N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A62				1NT
Vul: Both	♥ 10932	♥ AJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A9	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A942	♣ J1065	1. Stayman			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ AKJ3		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ 107	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK74	♦ 10983	AP			
South HCP: 8	♣ QJ8	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 9753				1NT
Vul: NS	♥ 954	♥ A86	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ94	♦ A52				
South HCP: 15	♣ Q643	♣ AK7	AP			
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ K10		1NT	Pass	2NT
Vul: Both	♥ KJ3	♥ Q82				
North HCP: 15	♦ AK43	♦ QJ965	AP			
South HCP: 8	♣ Q6	♣ 1043				
Contract: 2N N						

South hands (Practice Page)

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

Board: 311	♠ K7	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ A973	Partner bids first.
HCP: 9	♣ J10943	

Board: 312	♠ A62	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ J1065	

Board: 313	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 10983	Partner bids first.
HCP: 8	♣ 1064	

Board: 314	♠ 9753	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ A52	You bid first.
HCP: 15	♣ AK7	

Board: 315	♠ K10	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ QJ965	Partner bids first.
HCP: 8	♣ 1043	

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

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K7		1NT	Pass	3NT
Vul: EW	♥ AK85	♥ J2				
North HCP: 15	♦ QJ86	♦ A973	AP			
South HCP: 9	♣ A6	♣ J10943				
Contract: 3N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A62				1NT
Vul: Both	♥ 10932	♥ AJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A9	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A942	♣ J1065	1. Stayman			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ AKJ3		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ 107	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK74	♦ 10983	AP			
South HCP: 8	♣ QJ8	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ 9753				1NT
Vul: NS	♥ 954	♥ A86	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ94	♦ A52				
South HCP: 15	♣ Q643	♣ AK7	AP			
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ K10		1NT	Pass	2NT
Vul: Both	♥ KJ3	♥ Q82				
North HCP: 15	♦ AK43	♦ QJ965	AP			
South HCP: 8	♣ Q6	♣ 1043				
Contract: 2N N						

North hands (Practice Page)

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

Board: 316
Dealer: S
Vul: None
HCP: 9

♠ A97
♥ 93
♦ 842
♣ KQ1064

The opponents are silent.

Partner bids first.

Board: 317
Dealer: N
Vul: NS
HCP: 15

♠ QJ5
♥ K9
♦ AK952
♣ Q65

The opponents are silent.

You bid first.

Board: 318
Dealer: S
Vul: EW
HCP: 8

♠ 82
♥ KJ98
♦ A954
♣ 974

East Doubles 2♣ if possible.

Partner bids first.

Board: 319
Dealer: N
Vul: None
HCP: 15

♠ Q10
♥ Q98
♦ AK743
♣ A106

The opponents are silent.

You bid first.

Board: 320
Dealer: S
Vul: NS
HCP: 9

♠ AK10
♥ 754
♦ Q96
♣ 9843

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: 316	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ Q642				1NT
Vul: None	♥ 93	♥ KQ4				
North HCP: 9	♦ 842	♦ A1063	Pass	2NT	AP	
South HCP: 15	♣ KQ1064	♣ A7				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A3		1NT	Pass	2NT
Vul: NS	♥ K9	♥ 543				
North HCP: 15	♦ AK952	♦ J83	AP			
South HCP: 9	♣ Q65	♣ KJ984				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KQJ9				1NT
Vul: EW	♥ KJ98	♥ A104	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ A954	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ A52	1. Stayman			
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A982		1NT	Pass	2♣ ¹
Vul: None	♥ Q98	♥ 764	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK743	♦ 95	AP			
South HCP: 9	♣ A106	♣ KQ84	1. Stayman			
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 862				1NT
Vul: NS	♥ 754	♥ K1082				
North HCP: 9	♦ Q96	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ AKQ				
Contract: 2N S						

South hands (Practice Page)

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

Board: 316	♠ Q642	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ A1063	You bid first.
HCP: 15	♣ A7	
Board: 317	♠ A3	The opponents are silent.
Dealer: N	♥ 543	
Vul: NS	♦ J83	Partner bids first.
HCP: 9	♣ KJ984	
Board: 318	♠ KQJ9	East Doubles 2♣ if possible.
Dealer: S	♥ A104	
Vul: EW	♦ J72	You bid first.
HCP: 15	♣ A52	
Board: 319	♠ A982	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ KQ84	
Board: 320	♠ 862	The opponents are silent.
Dealer: S	♥ K1082	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ AKQ	

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

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ Q642				1NT
Vul: None	♥ 93	♥ KQ4				
North HCP: 9	♦ 842	♦ A1063	Pass	2NT	AP	
South HCP: 15	♣ KQ1064	♣ A7				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A3		1NT	Pass	2NT
Vul: NS	♥ K9	♥ 543				
North HCP: 15	♦ AK952	♦ J83	AP			
South HCP: 9	♣ Q65	♣ KJ984				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KQJ9				1NT
Vul: EW	♥ KJ98	♥ A104	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ A954	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ A52	1. Stayman			
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A982		1NT	Pass	2♣ ¹
Vul: None	♥ Q98	♥ 764	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK743	♦ 95	AP			
South HCP: 9	♣ A106	♣ KQ84	1. Stayman			
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 862				1NT
Vul: NS	♥ 754	♥ K1082				
North HCP: 9	♦ Q96	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ AKQ				
Contract: 2N S						

North hands (Practice Page)

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

Board: 321	♠ J32	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AJ52	You bid first.
HCP: 15	♣ KQ9	

Board: 322	♠ A5	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: Both	♦ 984	Partner bids first.
HCP: 9	♣ K974	

Board: 323	♠ AQ53	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ J87	You bid first.
HCP: 15	♣ AK72	

Board: 324	♠ 10974	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 8	♣ Q94	

Board: 325	♠ Q82	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: Both	♦ QJ5	You bid first.
HCP: 15	♣ KQ5	

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

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ AK6		1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ Q983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ52	♦ 1094	AP			
South HCP: 9	♣ KQ9	♣ 543	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K743				1NT
Vul: Both	♥ Q1063	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 984	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ A85	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 96		1NT	Pass	2NT
Vul: NS	♥ J2	♥ A86	AP			
North HCP: 15	♦ J87	♦ Q953				
South HCP: 8	♣ AK72	♣ Q984				
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K63				1NT
Vul: EW	♥ J86	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ4	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ KJ752	1. Stayman			
Contract: 2N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J9		1NT	Pass	2NT
Vul: Both	♥ AJ107	♥ Q32	AP			
North HCP: 15	♦ QJ5	♦ 10873				
South HCP: 8	♣ KQ5	♣ AJ104				
Contract: 2N N						

South hands (Practice Page)

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

Board: 321	♠ AK6	The opponents are silent.
Dealer: N	♥ Q983	
Vul: EW	♦ 1094	Partner bids first.
HCP: 9	♣ 543	

Board: 322	♠ K743	The opponents are silent.
Dealer: S	♥ A75	
Vul: Both	♦ A53	You bid first.
HCP: 15	♣ A85	

Board: 323	♠ 96	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ Q953	Partner bids first.
HCP: 8	♣ Q984	

Board: 324	♠ K63	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ KJ752	

Board: 325	♠ J9	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ 10873	Partner bids first.
HCP: 8	♣ AJ104	

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

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ AK6		1NT	Pass	2♣ ¹
Vul: EW	♥ A104	♥ Q983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ52	♦ 1094	AP			
South HCP: 9	♣ KQ9	♣ 543	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ K743				1NT
Vul: Both	♥ Q1063	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 984	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ A85	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 96		1NT	Pass	2NT
Vul: NS	♥ J2	♥ A86	AP			
North HCP: 15	♦ J87	♦ Q953				
South HCP: 8	♣ AK72	♣ Q984				
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ 10974	♠ K63				1NT
Vul: EW	♥ J86	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ4	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ KJ752	1. Stayman			
Contract: 2N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J9		1NT	Pass	2NT
Vul: Both	♥ AJ107	♥ Q32	AP			
North HCP: 15	♦ QJ5	♦ 10873				
South HCP: 8	♣ KQ5	♣ AJ104				
Contract: 2N N						

North hands (Practice Page)

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

Board: 326	♠ 953	East Bids 3♠ if possible.
Dealer: S	♥ KJ8	
Vul: None	♦ K1053	Partner bids first.
HCP: 9	♣ Q74	

Board: 327	♠ KJ102	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ K3	

Board: 328	♠ 65	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ Q862	Partner bids first.
HCP: 9	♣ AQ1094	

Board: 329	♠ A54	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AQJ3	You bid first.
HCP: 15	♣ A653	

Board: 330	♠ Q93	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: NS	♦ 983	Partner bids first.
HCP: 8	♣ K64	

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

Board: 326
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 3♠X E

North:
 ♠ 953
 ♥ KJ8
 ♦ K1053
 ♣ Q74

South:
 ♠ 84
 ♥ AQ5
 ♦ AJ87
 ♣ KJ82

West	North	East	South
			1NT
Pass	2NT	3♠	Pass
Pass	X	AP	

Board: 327
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ KJ102
 ♥ AJ92
 ♦ K95
 ♣ K3

South:
 ♠ Q86
 ♥ K53
 ♦ J8
 ♣ QJ542

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 328
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 2N S

North:
 ♠ 65
 ♥ J5
 ♦ Q862
 ♣ AQ1094

South:
 ♠ K4
 ♥ Q108
 ♦ AK543
 ♣ K62

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 329
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ A54
 ♥ 108
 ♦ AQJ3
 ♣ A653

South:
 ♠ K1073
 ♥ QJ92
 ♦ K106
 ♣ 42

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

1. Stayman

Board: 330
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 2N S

North:
 ♠ Q93
 ♥ QJ105
 ♦ 983
 ♣ K64

South:
 ♠ AJ42
 ♥ A3
 ♦ KQJ5
 ♣ 1083

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: 326	♠ 84	East Bids 3♠ if possible.
Dealer: S	♥ AQ5	
Vul: None	♦ AJ87	
HCP: 15	♣ KJ82	You bid first.

Board: 327	♠ Q86	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ J8	
HCP: 9	♣ QJ542	Partner bids first.

Board: 328	♠ K4	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ AK543	
HCP: 15	♣ K62	You bid first.

Board: 329	♠ K1073	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: None	♦ K106	
HCP: 9	♣ 42	Partner bids first.

Board: 330	♠ AJ42	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ KQJ5	
HCP: 15	♣ 1083	You bid first.

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

Board: 326
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 3♠X E

North:
 ♠ 953
 ♥ KJ8
 ♦ K1053
 ♣ Q74

South:
 ♠ 84
 ♥ AQ5
 ♦ AJ87
 ♣ KJ82

West	North	East	South
			1NT
Pass	2NT	3♠	Pass
Pass	X	AP	

Board: 327
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ KJ102
 ♥ AJ92
 ♦ K95
 ♣ K3

South:
 ♠ Q86
 ♥ K53
 ♦ J8
 ♣ QJ542

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 328
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 2N S

North:
 ♠ 65
 ♥ J5
 ♦ Q862
 ♣ AQ1094

South:
 ♠ K4
 ♥ Q108
 ♦ AK543
 ♣ K62

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 329
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ A54
 ♥ 108
 ♦ AQJ3
 ♣ A653

South:
 ♠ K1073
 ♥ QJ92
 ♦ K106
 ♣ 42

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

1. Stayman

Board: 330
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 2N S

North:
 ♠ Q93
 ♥ QJ105
 ♦ 983
 ♣ K64

South:
 ♠ AJ42
 ♥ A3
 ♦ KQJ5
 ♣ 1083

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: 331	♠ Q106	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ Q32	

Board: 332	♠ AQ9	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ J1076	Partner bids first.
HCP: 8	♣ J843	

Board: 333	♠ AJ87	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ AQ75	You bid first.
HCP: 15	♣ K82	

Board: 334	♠ J98	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ Q106	Partner bids first.
HCP: 8	♣ K964	

Board: 335	♠ J4	The opponents are silent.
Dealer: N	♥ AK96	
Vul: None	♦ AK94	You bid first.
HCP: 15	♣ 1087	

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	♠ Q106	♠ 97		1NT	Pass	2NT
Vul: Both	♥ KQ72	♥ A109				
North HCP: 15	♦ KQJ	♦ 953	AP			
South HCP: 8	♣ Q32	♣ A10864				
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ 73				1NT
Vul: None	♥ 82	♥ AJ9				
North HCP: 8	♦ J1076	♦ AK985	Pass	2NT	AP	
South HCP: 15	♣ J843	♣ K96				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ J6	♥ Q842	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ75	♦ J103	AP			
South HCP: 9	♣ K82	♣ AQ43	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ Q5				1NT
Vul: EW	♥ Q52	♥ AJ4				
North HCP: 8	♦ Q106	♦ A9854	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ A85				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ KQ10		1NT	Pass	2NT
Vul: None	♥ AK96	♥ Q75				
North HCP: 15	♦ AK94	♦ 83	AP			
South HCP: 9	♣ 1087	♣ Q9543				
Contract: 2N N						

South hands (Practice Page)

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

Board: 331	♠ 97	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ 953	Partner bids first.
HCP: 8	♣ A10864	

Board: 332	♠ 73	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AK985	You bid first.
HCP: 15	♣ K96	

Board: 333	♠ 105	The opponents are silent.
Dealer: N	♥ Q842	
Vul: NS	♦ J103	Partner bids first.
HCP: 9	♣ AQ43	

Board: 334	♠ Q5	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ A9854	You bid first.
HCP: 15	♣ A85	

Board: 335	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ 83	Partner bids first.
HCP: 9	♣ Q9543	

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	♠ Q106	♠ 97		1NT	Pass	2NT
Vul: Both	♥ KQ72	♥ A109				
North HCP: 15	♦ KQJ	♦ 953	AP			
South HCP: 8	♣ Q32	♣ A10864				
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ 73				1NT
Vul: None	♥ 82	♥ AJ9				
North HCP: 8	♦ J1076	♦ AK985	Pass	2NT	AP	
South HCP: 15	♣ J843	♣ K96				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ J6	♥ Q842	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ75	♦ J103	AP			
South HCP: 9	♣ K82	♣ AQ43	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ Q5				1NT
Vul: EW	♥ Q52	♥ AJ4				
North HCP: 8	♦ Q106	♦ A9854	Pass	2NT	AP	
South HCP: 15	♣ K964	♣ A85				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ KQ10		1NT	Pass	2NT
Vul: None	♥ AK96	♥ Q75				
North HCP: 15	♦ AK94	♦ 83	AP			
South HCP: 9	♣ 1087	♣ Q9543				
Contract: 2N N						

North hands (Practice Page)

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

Board: 336	♠ A109	The opponents are silent.
Dealer: S	♥ 8732	
Vul: NS	♦ J106	Partner bids first.
HCP: 9	♣ A64	

Board: 337	♠ AQJ5	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ Q3	You bid first.
HCP: 15	♣ Q852	

Board: 338	♠ Q102	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ A62	Partner bids first.
HCP: 9	♣ K9874	

Board: 339	♠ Q94	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ AQJ92	

Board: 340	♠ J8	The opponents are silent.
Dealer: S	♥ A1094	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ 97432	

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

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K765				1NT
Vul: NS	♥ 8732	♥ AK6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J106	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ A64	♣ J1073				
Contract: 2N S			1. Stayman			

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K8				
Vul: EW	♥ KJ6	♥ 83		1NT	Pass	2NT
North HCP: 15	♦ Q3	♦ AJ874	AP			
South HCP: 8	♣ Q852	♣ 10964				
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ J54				1NT
Vul: Both	♥ 87	♥ KJ2				
North HCP: 9	♦ A62	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ AQJ32				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ AK82		1NT	Pass	2♣ ¹
Vul: NS	♥ 52	♥ J6	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ J1074	AP			
South HCP: 9	♣ AQJ92	♣ 854				
Contract: 2N N			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK2				1NT
Vul: EW	♥ A1094	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A7	♦ 10862	Pass	3♣	Pass	4♣
South HCP: 15	♣ 97432	♣ AQJ5	AP			
Contract: 4♣ N			1. Stayman			

South hands (Practice Page)

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

Board: 336	♠ K765	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ J1073	

Board: 337	♠ K8	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ AJ874	Partner bids first.
HCP: 8	♣ 10964	

Board: 338	♠ J54	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: Both	♦ K4	You bid first.
HCP: 15	♣ AQJ32	

Board: 339	♠ AK82	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ J1074	Partner bids first.
HCP: 9	♣ 854	

Board: 340	♠ AK2	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ 10862	You bid first.
HCP: 15	♣ AQJ5	

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

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K765				1NT
Vul: NS	♥ 8732	♥ AK6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J106	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ A64	♣ J1073				
Contract: 2N S			1. Stayman			

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K8				
Vul: EW	♥ KJ6	♥ 83		1NT	Pass	2NT
North HCP: 15	♦ Q3	♦ AJ874	AP			
South HCP: 8	♣ Q852	♣ 10964				
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ J54				1NT
Vul: Both	♥ 87	♥ KJ2				
North HCP: 9	♦ A62	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ AQJ32				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ AK82		1NT	Pass	2♣ ¹
Vul: NS	♥ 52	♥ J6	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ J1074	AP			
South HCP: 9	♣ AQJ92	♣ 854				
Contract: 2N N			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK2				1NT
Vul: EW	♥ A1094	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A7	♦ 10862	Pass	3♣	Pass	4♣
South HCP: 15	♣ 97432	♣ AQJ5	AP			
Contract: 4♣ N			1. Stayman			

North hands (Practice Page)

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

Board: 341	♠ KQJ	The opponents are silent.
Dealer: N	♥ A652	
Vul: Both	♦ AJ108	You bid first.
HCP: 15	♣ 62	

Board: 342	♠ K64	The opponents are silent.
Dealer: S	♥ J94	
Vul: None	♦ J87	Partner bids first.
HCP: 8	♣ QJ94	

Board: 343	♠ A86	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ 9865	

Board: 344	♠ K83	East Bids 3♥ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ J832	Partner bids first.
HCP: 8	♣ KJ94	

Board: 345	♠ AQ7	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ KJ98	You bid first.
HCP: 15	♣ 652	

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

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A6		1NT	Pass	2NT
Vul: Both	♥ A652	♥ Q8				
North HCP: 15	♦ AJ108	♦ K972	AP			
South HCP: 9	♣ 62	♣ 108543				
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQJ2				1NT
Vul: None	♥ J94	♥ Q52				
North HCP: 8	♦ J87	♦ Q10	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A532				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ10	♥ 865	Pass	2♥	Pass	2NT
North HCP: 15	♦ A8	♦ Q975	AP			
South HCP: 9	♣ 9865	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQJ				1NT
Vul: Both	♥ 105	♥ 96				
North HCP: 8	♦ J832	♦ AQ654	Pass	2NT	3♥	Pass
South HCP: 15	♣ KJ94	♣ Q63	Pass	X	AP	
Contract: 3♥X E						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 105		1NT	Pass	2NT
Vul: None	♥ KQ9	♥ J84				
North HCP: 15	♦ KJ98	♦ Q76	AP			
South HCP: 8	♣ 652	♣ KQ1094				
Contract: 2N N						

South hands (Practice Page)

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

Board: 341	♠ A6	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ K972	Partner bids first.
HCP: 9	♣ 108543	

Board: 342	♠ AQJ2	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ Q10	You bid first.
HCP: 15	♣ A532	

Board: 343	♠ KQ107	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ Q975	Partner bids first.
HCP: 9	♣ Q4	

Board: 344	♠ AQJ	East Bids 3♥ if possible.
Dealer: S	♥ 96	
Vul: Both	♦ AQ654	You bid first.
HCP: 15	♣ Q63	

Board: 345	♠ 105	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ Q76	Partner bids first.
HCP: 8	♣ KQ1094	

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

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A6		1NT	Pass	2NT
Vul: Both	♥ A652	♥ Q8				
North HCP: 15	♦ AJ108	♦ K972	AP			
South HCP: 9	♣ 62	♣ 108543				
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQJ2				1NT
Vul: None	♥ J94	♥ Q52				
North HCP: 8	♦ J87	♦ Q10	Pass	2NT	AP	
South HCP: 15	♣ QJ94	♣ A532				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ10	♥ 865	Pass	2♥	Pass	2NT
North HCP: 15	♦ A8	♦ Q975	AP			
South HCP: 9	♣ 9865	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQJ				1NT
Vul: Both	♥ 105	♥ 96				
North HCP: 8	♦ J832	♦ AQ654	Pass	2NT	3♥	Pass
South HCP: 15	♣ KJ94	♣ Q63	Pass	X	AP	
Contract: 3♥X E						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 105		1NT	Pass	2NT
Vul: None	♥ KQ9	♥ J84				
North HCP: 15	♦ KJ98	♦ Q76	AP			
South HCP: 8	♣ 652	♣ KQ1094				
Contract: 2N N						

North hands (Practice Page)

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

Board: 346	♠ J9	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ K976	Partner bids first.
HCP: 9	♣ J864	

Board: 347	♠ AQJ7	The opponents are silent.
Dealer: N	♥ J85	
Vul: Both	♦ KJ106	You bid first.
HCP: 15	♣ K5	

Board: 348	♠ A92	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ QJ1084	Partner bids first.
HCP: 8	♣ 543	

Board: 349	♠ A765	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ A1054	You bid first.
HCP: 15	♣ KJ	

Board: 350	♠ K87	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: EW	♦ 65	Partner bids first.
HCP: 9	♣ K1064	

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

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ62				1NT
Vul: NS	♥ A54	♥ K107				
North HCP: 9	♦ K976	♦ A832	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ K10				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ J85	♥ 10973	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ106	♦ Q4	AP			
South HCP: 9	♣ K5	♣ A8432	1. Stayman			
Contract: 2N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K73				1NT
Vul: None	♥ J9	♥ KQ				
North HCP: 8	♦ QJ1084	♦ K53	Pass	2NT	AP	
South HCP: 15	♣ 543	♣ A10762				
Contract: 2N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ KQ84		1NT	Pass	2♣ ¹
Vul: NS	♥ K107	♥ 94	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1054	♦ KJ6	AP			
South HCP: 9	♣ KJ	♣ 8764	1. Stayman			
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ63				1NT
Vul: EW	♥ QJ93	♥ K105	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 65	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ K1064	♣ A53	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 346	♠ KQ62	The opponents are silent.
Dealer: S	♥ K107	
Vul: NS	♦ A832	You bid first.
HCP: 15	♣ K10	

Board: 347	♠ K9	The opponents are silent.
Dealer: N	♥ 10973	
Vul: Both	♦ Q4	Partner bids first.
HCP: 9	♣ A8432	

Board: 348	♠ K73	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ K53	You bid first.
HCP: 15	♣ A10762	

Board: 349	♠ KQ84	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 9	♣ 8764	

Board: 350	♠ AQ63	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ A53	

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

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ62				1NT
Vul: NS	♥ A54	♥ K107				
North HCP: 9	♦ K976	♦ A832	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ K10				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ J85	♥ 10973	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ106	♦ Q4	AP			
South HCP: 9	♣ K5	♣ A8432	1. Stayman			
Contract: 2N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K73				1NT
Vul: None	♥ J9	♥ KQ				
North HCP: 8	♦ QJ1084	♦ K53	Pass	2NT	AP	
South HCP: 15	♣ 543	♣ A10762				
Contract: 2N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A765	♠ KQ84		1NT	Pass	2♣ ¹
Vul: NS	♥ K107	♥ 94	Pass	2♠	Pass	3♠
North HCP: 15	♦ A1054	♦ KJ6	AP			
South HCP: 9	♣ KJ	♣ 8764	1. Stayman			
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ63				1NT
Vul: EW	♥ QJ93	♥ K105	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 65	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ K1064	♣ A53	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 351	♠ A106	West Doubles 2♣ if possible.
Dealer: N	♥ AQJ9	
Vul: None	♦ K7	
HCP: 15	♣ J1093	You bid first.

Board: 352	♠ 1096	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ AK104	Partner bids first.
HCP: 9	♣ Q943	

Board: 353	♠ K75	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ Q76	You bid first.
HCP: 15	♣ K32	

Board: 354	♠ 10832	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: Both	♦ K3	Partner bids first.
HCP: 9	♣ 864	

Board: 355	♠ Q743	The opponents are silent.
Dealer: N	♥ 752	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ AKJ3	

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

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ Q974		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ9	♥ K1087	X	2♥	Pass	4♥
North HCP: 15	♦ K7	♦ A5	AP			
South HCP: 9	♣ J1093	♣ 854	1. Stayman			
Contract: 4♥ N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KJ32				1NT
Vul: NS	♥ 72	♥ KQ3				
North HCP: 9	♦ AK104	♦ Q863	Pass	3NT	AP	
South HCP: 15	♣ Q943	♣ A10				
Contract: 3N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ A983		1NT	Pass	2♣ ¹
Vul: EW	♥ AK98	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q76	♦ K2	AP			
South HCP: 8	♣ K32	♣ 109854	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ AJ97				1NT
Vul: Both	♥ AQ84	♥ 75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ AQJ	Pass	4♠	AP	
South HCP: 15	♣ 864	♣ K752	1. Stayman			
Contract: 4♠ S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q743	♠ A109		1NT	Pass	2NT
Vul: NS	♥ 752	♥ Q96				
North HCP: 15	♦ AJ	♦ Q94	AP			
South HCP: 8	♣ AKJ3	♣ 10764				
Contract: 2N N						

South hands (Practice Page)

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

Board: 351	♠ Q974	West Doubles 2♣ if possible.
Dealer: N	♥ K1087	
Vul: None	♦ A5	Partner bids first.
HCP: 9	♣ 854	

Board: 352	♠ KJ32	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ Q863	You bid first.
HCP: 15	♣ A10	

Board: 353	♠ A983	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ K2	Partner bids first.
HCP: 8	♣ 109854	

Board: 354	♠ AJ97	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ K752	

Board: 355	♠ A109	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ Q94	Partner bids first.
HCP: 8	♣ 10764	

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

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ Q974		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ9	♥ K1087	X	2♥	Pass	4♥
North HCP: 15	♦ K7	♦ A5	AP			
South HCP: 9	♣ J1093	♣ 854	1. Stayman			
Contract: 4♥ N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KJ32				1NT
Vul: NS	♥ 72	♥ KQ3				
North HCP: 9	♦ AK104	♦ Q863	Pass	3NT	AP	
South HCP: 15	♣ Q943	♣ A10				
Contract: 3N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ A983		1NT	Pass	2♣ ¹
Vul: EW	♥ AK98	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q76	♦ K2	AP			
South HCP: 8	♣ K32	♣ 109854	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ AJ97				1NT
Vul: Both	♥ AQ84	♥ 75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ AQJ	Pass	4♠	AP	
South HCP: 15	♣ 864	♣ K752	1. Stayman			
Contract: 4♠ S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q743	♠ A109		1NT	Pass	2NT
Vul: NS	♥ 752	♥ Q96				
North HCP: 15	♦ AJ	♦ Q94	AP			
South HCP: 8	♣ AKJ3	♣ 10764				
Contract: 2N N						

North hands (Practice Page)

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

Board: 356	♠ J53	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 9742	Partner bids first.
HCP: 9	♣ K984	

Board: 357	♠ 8654	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ J5	You bid first.
HCP: 15	♣ AKJ	

Board: 358	♠ K8	East Bids 2♠ if possible.
Dealer: S	♥ K1085	East Bids 3♠ if possible.
Vul: None	♦ 863	
HCP: 9	♣ K742	Partner bids first.

Board: 359	♠ A94	The opponents are silent.
Dealer: N	♥ J943	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ KQ2	

Board: 360	♠ A109	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ 8654	Partner bids first.
HCP: 8	♣ K64	

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

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ4				1NT
Vul: EW	♥ KQ	♥ A742				
North HCP: 9	♦ 9742	♦ 1065	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ AQ3				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 8654	♠ AQ102		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ54	♥ J108	Pass	2♥	Pass	2NT
North HCP: 15	♦ J5	♦ Q7	Pass	3♠	AP	
South HCP: 9	♣ AKJ	♣ 6543	1. Stayman			
Contract: 3♠ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q3				1NT
Vul: None	♥ K1085	♥ J63	Pass	2♣ ¹	2♠	Pass
North HCP: 9	♦ 863	♦ AQ7	Pass	X	Pass	3♣
South HCP: 15	♣ K742	♣ AQ963	Pass	Pass	3♠	AP
Contract: 3♠ E			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J85		1NT	Pass	2NT
Vul: EW	♥ J943	♥ Q106				
North HCP: 15	♦ KQ3	♦ J85	AP			
South HCP: 8	♣ KQ2	♣ A874				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ6				1NT
Vul: Both	♥ J109	♥ AK62				
North HCP: 8	♦ 8654	♦ J97	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ A95				
Contract: 2N S						

South hands (Practice Page)

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

Board: 356	♠ KQ4	The opponents are silent.
Dealer: S	♥ A742	
Vul: EW	♦ 1065	You bid first.
HCP: 15	♣ AQ3	

Board: 357	♠ AQ102	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 6543	

Board: 358	♠ Q3	East Bids 2♠ if possible.
Dealer: S	♥ J63	East Bids 3♠ if possible.
Vul: None	♦ AQ7	
HCP: 15	♣ AQ963	You bid first.

Board: 359	♠ J85	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ J85	Partner bids first.
HCP: 8	♣ A874	

Board: 360	♠ QJ6	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ J97	You bid first.
HCP: 15	♣ A95	

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

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ4				1NT
Vul: EW	♥ KQ	♥ A742				
North HCP: 9	♦ 9742	♦ 1065	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ AQ3				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 8654	♠ AQ102		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ54	♥ J108	Pass	2♥	Pass	2NT
North HCP: 15	♦ J5	♦ Q7	Pass	3♠	AP	
South HCP: 9	♣ AKJ	♣ 6543	1. Stayman			
Contract: 3♠ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q3				1NT
Vul: None	♥ K1085	♥ J63	Pass	2♣ ¹	2♠	Pass
North HCP: 9	♦ 863	♦ AQ7	Pass	X	Pass	3♣
South HCP: 15	♣ K742	♣ AQ963	Pass	Pass	3♠	AP
Contract: 3♠ E			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J85		1NT	Pass	2NT
Vul: EW	♥ J943	♥ Q106				
North HCP: 15	♦ KQ3	♦ J85	AP			
South HCP: 8	♣ KQ2	♣ A874				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ6				1NT
Vul: Both	♥ J109	♥ AK62				
North HCP: 8	♦ 8654	♦ J97	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ A95				
Contract: 2N S						

North hands (Practice Page)

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

Board: 361	♠ A63	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ AKQ2	You bid first.
HCP: 15	♣ J103	

Board: 362	♠ A86	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ 9864	Partner bids first.
HCP: 9	♣ 874	

Board: 363	♠ A843	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ A104	You bid first.
HCP: 15	♣ K96	

Board: 364	♠ QJ42	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ A5	Partner bids first.
HCP: 9	♣ J874	

Board: 365	♠ KJ32	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ A84	You bid first.
HCP: 15	♣ 632	

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	♠ A63	♠ K1042		1NT	Pass	2♣ ¹
Vul: None	♥ J103	♥ K76	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J87	AP			
South HCP: 9	♣ J103	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ QJ10				1NT
Vul: NS	♥ AJ3	♥ K84	Pass	2NT	AP	
North HCP: 9	♦ 9864	♦ A75				
South HCP: 15	♣ 874	♣ AJ53				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ A95	♥ Q642	Pass	2♠	Pass	2NT
North HCP: 15	♦ A104	♦ KQJ3	AP			
South HCP: 9	♣ K96	♣ 42	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ QJ42	♠ AK95				1NT
Vul: None	♥ J105	♥ Q97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A5	♦ 762	Pass	4♠	AP	
South HCP: 15	♣ J874	♣ AQ3	1. Stayman			
Contract: 4♠ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ AQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ AK3	♥ 8762	Pass	2♠	Pass	4♠
North HCP: 15	♦ A84	♦ K95	AP			
South HCP: 9	♣ 632	♣ 104	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 361	♠ K1042	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ J87	Partner bids first.
HCP: 9	♣ Q84	

Board: 362	♠ QJ10	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ A75	You bid first.
HCP: 15	♣ AJ53	

Board: 363	♠ J109	The opponents are silent.
Dealer: N	♥ Q642	
Vul: Both	♦ KQJ3	Partner bids first.
HCP: 9	♣ 42	

Board: 364	♠ AK95	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ 762	You bid first.
HCP: 15	♣ AQ3	

Board: 365	♠ AQ105	The opponents are silent.
Dealer: N	♥ 8762	
Vul: NS	♦ K95	Partner bids first.
HCP: 9	♣ 104	

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	♠ A63	♠ K1042		1NT	Pass	2♣ ¹
Vul: None	♥ J103	♥ K76	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J87	AP			
South HCP: 9	♣ J103	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ QJ10				1NT
Vul: NS	♥ AJ3	♥ K84	Pass	2NT	AP	
North HCP: 9	♦ 9864	♦ A75				
South HCP: 15	♣ 874	♣ AJ53				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ J109		1NT	Pass	2♣ ¹
Vul: Both	♥ A95	♥ Q642	Pass	2♠	Pass	2NT
North HCP: 15	♦ A104	♦ KQJ3	AP			
South HCP: 9	♣ K96	♣ 42	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ QJ42	♠ AK95				1NT
Vul: None	♥ J105	♥ Q97	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A5	♦ 762	Pass	4♠	AP	
South HCP: 15	♣ J874	♣ AQ3	1. Stayman			
Contract: 4♠ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ AQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ AK3	♥ 8762	Pass	2♠	Pass	4♠
North HCP: 15	♦ A84	♦ K95	AP			
South HCP: 9	♣ 632	♣ 104	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 366	♠ J9	The opponents are silent.
Dealer: S	♥ Q95	
Vul: EW	♦ 1073	Partner bids first.
HCP: 9	♣ AQ654	

Board: 367	♠ A104	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ AK102	You bid first.
HCP: 15	♣ 1087	

Board: 368	♠ J82	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: NS	♦ 63	Partner bids first.
HCP: 8	♣ K954	

Board: 369	♠ A65	The opponents are silent.
Dealer: N	♥ Q42	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ K865	

Board: 370	♠ AK94	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ 8763	Partner bids first.
HCP: 9	♣ J104	

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

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q73				1NT
Vul: EW	♥ Q95	♥ J1042				
North HCP: 9	♦ 1073	♦ AKQ8	Pass	3NT	AP	
South HCP: 15	♣ AQ654	♣ K8				
Contract: 3N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 875		1NT	Pass	2♣ ¹
Vul: None	♥ A54	♥ Q872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK102	♦ 84	AP			
South HCP: 9	♣ 1087	♣ AK94	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AK103				1NT
Vul: NS	♥ KJ109	♥ 643	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 63	♦ AQJ7	AP			
South HCP: 15	♣ K954	♣ J6	1. Stayman			
Contract: 2♠ S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 1084		1NT	Pass	2♣ ¹
Vul: EW	♥ Q42	♥ AKJ8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ 743	AP			
South HCP: 9	♣ K865	♣ J74	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ AK94	♠ J76				1NT
Vul: Both	♥ J3	♥ Q654	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 8763	♦ AKQ9	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ K2	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 366	♠ Q73	The opponents are silent.
Dealer: S	♥ J1042	
Vul: EW	♦ AKQ8	You bid first.
HCP: 15	♣ K8	

Board: 367	♠ 875	The opponents are silent.
Dealer: N	♥ Q872	
Vul: None	♦ 84	Partner bids first.
HCP: 9	♣ AK94	

Board: 368	♠ AK103	The opponents are silent.
Dealer: S	♥ 643	
Vul: NS	♦ AQJ7	You bid first.
HCP: 15	♣ J6	

Board: 369	♠ 1084	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ J74	

Board: 370	♠ J76	The opponents are silent.
Dealer: S	♥ Q654	
Vul: Both	♦ AKQ9	You bid first.
HCP: 15	♣ K2	

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

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q73				1NT
Vul: EW	♥ Q95	♥ J1042				
North HCP: 9	♦ 1073	♦ AKQ8	Pass	3NT	AP	
South HCP: 15	♣ AQ654	♣ K8				
Contract: 3N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 875		1NT	Pass	2♣ ¹
Vul: None	♥ A54	♥ Q872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK102	♦ 84	AP			
South HCP: 9	♣ 1087	♣ AK94	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AK103				1NT
Vul: NS	♥ KJ109	♥ 643	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 63	♦ AQJ7	AP			
South HCP: 15	♣ K954	♣ J6	1. Stayman			
Contract: 2♠ S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 1084		1NT	Pass	2♣ ¹
Vul: EW	♥ Q42	♥ AKJ8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ6	♦ 743	AP			
South HCP: 9	♣ K865	♣ J74	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ AK94	♠ J76				1NT
Vul: Both	♥ J3	♥ Q654	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 8763	♦ AKQ9	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ K2	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 371	♠ J754	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ AJ7	You bid first.
HCP: 15	♣ A2	

Board: 372	♠ K8	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ J102	Partner bids first.
HCP: 8	♣ K8643	

Board: 373	♠ A83	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ 976	You bid first.
HCP: 15	♣ AK103	

Board: 374	♠ K64	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ Q8764	Partner bids first.
HCP: 9	♣ A84	

Board: 375	♠ KQJ4	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ 10987	You bid first.
HCP: 15	♣ 86	

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

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J754	♠ 98		1NT	Pass	2NT
Vul: NS	♥ KQ95	♥ AJ				
North HCP: 15	♦ AJ7	♦ K9432	AP			
South HCP: 8	♣ A2	♣ 10864				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ QJ				1NT
Vul: EW	♥ J92	♥ AKQ10				
North HCP: 8	♦ J102	♦ 985	Pass	2NT	AP	
South HCP: 15	♣ K8643	♣ QJ107				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ K104	Pass	2♦	Pass	2NT
North HCP: 15	♦ 976	♦ 108	AP			
South HCP: 8	♣ AK103	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ Q107				1NT
Vul: None	♥ 98	♥ AQ75				
North HCP: 9	♦ Q8764	♦ K92	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ7				
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ	♥ J654	Pass	2♠	Pass	2NT
North HCP: 15	♦ 10987	♦ KJ3	AP			
South HCP: 9	♣ 86	♣ KJ94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 371	♠ 98	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ K9432	Partner bids first.
HCP: 8	♣ 10864	

Board: 372	♠ QJ	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ 985	You bid first.
HCP: 15	♣ QJ107	

Board: 373	♠ K975	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ 108	Partner bids first.
HCP: 8	♣ Q964	

Board: 374	♠ Q107	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ KJ7	

Board: 375	♠ 102	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 9	♣ KJ94	

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

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J754	♠ 98		1NT	Pass	2NT
Vul: NS	♥ KQ95	♥ AJ				
North HCP: 15	♦ AJ7	♦ K9432	AP			
South HCP: 8	♣ A2	♣ 10864				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ QJ				1NT
Vul: EW	♥ J92	♥ AKQ10				
North HCP: 8	♦ J102	♦ 985	Pass	2NT	AP	
South HCP: 15	♣ K8643	♣ QJ107				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ K104	Pass	2♦	Pass	2NT
North HCP: 15	♦ 976	♦ 108	AP			
South HCP: 8	♣ AK103	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ Q107				1NT
Vul: None	♥ 98	♥ AQ75				
North HCP: 9	♦ Q8764	♦ K92	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ7				
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ	♥ J654	Pass	2♠	Pass	2NT
North HCP: 15	♦ 10987	♦ KJ3	AP			
South HCP: 9	♣ 86	♣ KJ94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 376	♠ KQJ	The opponents are silent.
Dealer: S	♥ 10952	
Vul: Both	♦ 64	Partner bids first.
HCP: 9	♣ K1043	

Board: 377	♠ K65	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ AK53	

Board: 378	♠ 982	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ Q965	Partner bids first.
HCP: 8	♣ Q1054	

Board: 379	♠ Q97	The opponents are silent.
Dealer: N	♥ K842	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ AJ3	

Board: 380	♠ AQJ9	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ Q6543	

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

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 8542				1NT
Vul: Both	♥ 10952	♥ AQJ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 64	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ K1043	♣ QJ8				
Contract: 4♥ S			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ Q103		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ J963	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1084	♦ KQ93	AP			
South HCP: 8	♣ AK53	♣ 104	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ103				1NT
Vul: NS	♥ A8	♥ Q1065	Pass	2NT	AP	
North HCP: 8	♦ Q965	♦ A7				
South HCP: 15	♣ Q1054	♣ A76				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ KJ3		1NT	Pass	2NT
Vul: Both	♥ K842	♥ AJ3	AP			
North HCP: 15	♦ AJ2	♦ 8754				
South HCP: 9	♣ AJ3	♣ 984				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9	♠ K74				1NT
Vul: None	♥ 87	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ A104	Pass	3♣	Pass	3NT
South HCP: 15	♣ Q6543	♣ AJ982	AP			
Contract: 3N S			1. Stayman			

South hands (Practice Page)

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

Board: 376	♠ 8542	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ QJ8	

Board: 377	♠ Q103	The opponents are silent.
Dealer: N	♥ J963	
Vul: None	♦ KQ93	Partner bids first.
HCP: 8	♣ 104	

Board: 378	♠ KQ103	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ A76	

Board: 379	♠ KJ3	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ 8754	Partner bids first.
HCP: 9	♣ 984	

Board: 380	♠ K74	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ AJ982	

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

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 8542				1NT
Vul: Both	♥ 10952	♥ AQJ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 64	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ K1043	♣ QJ8				
Contract: 4♥ S			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ Q103		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ J963	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1084	♦ KQ93	AP			
South HCP: 8	♣ AK53	♣ 104	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KQ103				1NT
Vul: NS	♥ A8	♥ Q1065	Pass	2NT	AP	
North HCP: 8	♦ Q965	♦ A7				
South HCP: 15	♣ Q1054	♣ A76				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ KJ3		1NT	Pass	2NT
Vul: Both	♥ K842	♥ AJ3	AP			
North HCP: 15	♦ AJ2	♦ 8754				
South HCP: 9	♣ AJ3	♣ 984				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ AQJ9	♠ K74				1NT
Vul: None	♥ 87	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ A104	Pass	3♣	Pass	3NT
South HCP: 15	♣ Q6543	♣ AJ982	AP			
Contract: 3N S			1. Stayman			

North hands (Practice Page)

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

Board: 381	♠ A32	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ AJ832	You bid first.
HCP: 15	♣ A76	

Board: 382	♠ Q643	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ Q85	Partner bids first.
HCP: 9	♣ J94	

Board: 383	♠ J10	The opponents are silent.
Dealer: N	♥ Q854	
Vul: None	♦ AKQ7	You bid first.
HCP: 15	♣ QJ10	

Board: 384	♠ AQ65	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ Q1053	Partner bids first.
HCP: 9	♣ J84	

Board: 385	♠ KQ72	West Bids 2♠ if possible.
Dealer: N	♥ Q106	East Bids 2NT if possible.
Vul: EW	♦ A104	
HCP: 15	♣ A105	You bid first.

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

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ J974	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ832	♦ Q106	AP			
South HCP: 9	♣ A76	♣ K54	1. Stayman			
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ K985				1NT
Vul: EW	♥ A104	♥ KQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AJ2	Pass	3♠	AP	
South HCP: 15	♣ J94	♣ Q105	1. Stayman			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 872		1NT	Pass	2NT
Vul: None	♥ Q854	♥ AJ2	AP			
North HCP: 15	♦ AKQ7	♦ J2				
South HCP: 9	♣ QJ10	♣ K9843				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ J984				1NT
Vul: NS	♥ 106	♥ A43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q1053	♦ A987	Pass	3♠	AP	
South HCP: 15	♣ J84	♣ AQ	1. Stayman			
Contract: 3♠ S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J53		1NT	Pass	Pass
Vul: EW	♥ Q106	♥ KJ5	2♠ ¹	Pass	2NT	3♦
North HCP: 15	♦ A104	♦ QJ982	AP			
South HCP: 8	♣ A105	♣ 94	1. Multi-Landy, 5M-4m			
Contract: 3♦ S						

South hands (Practice Page)

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

Board: 381	♠ QJ6	The opponents are silent.
Dealer: N	♥ J974	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ K54	

Board: 382	♠ K985	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ Q105	

Board: 383	♠ 872	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K9843	

Board: 384	♠ J984	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ A987	You bid first.
HCP: 15	♣ AQ	

Board: 385	♠ J53	West Bids 2♠ if possible.
Dealer: N	♥ KJ5	East Bids 2NT if possible.
Vul: EW	♦ QJ982	
HCP: 8	♣ 94	Partner bids first.

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

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ J974	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ832	♦ Q106	AP			
South HCP: 9	♣ A76	♣ K54	1. Stayman			
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ K985				1NT
Vul: EW	♥ A104	♥ KQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AJ2	Pass	3♠	AP	
South HCP: 15	♣ J94	♣ Q105	1. Stayman			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ 872		1NT	Pass	2NT
Vul: None	♥ Q854	♥ AJ2	AP			
North HCP: 15	♦ AKQ7	♦ J2				
South HCP: 9	♣ QJ10	♣ K9843				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ AQ65	♠ J984				1NT
Vul: NS	♥ 106	♥ A43	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q1053	♦ A987	Pass	3♠	AP	
South HCP: 15	♣ J84	♣ AQ	1. Stayman			
Contract: 3♠ S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J53		1NT	Pass	Pass
Vul: EW	♥ Q106	♥ KJ5	2♠ ¹	Pass	2NT	3♦
North HCP: 15	♦ A104	♦ QJ982	AP			
South HCP: 8	♣ A105	♣ 94	1. Multi-Landy, 5M-4m			
Contract: 3♦ S						

North hands (Practice Page)

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

Board: 386	♠ J943	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ 963	Partner bids first.
HCP: 9	♣ A84	

Board: 387	♠ 963	The opponents are silent.
Dealer: N	♥ K932	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ AJ105	

Board: 388	♠ A104	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ J1043	Partner bids first.
HCP: 9	♣ QJ4	

Board: 389	♠ AQ2	The opponents are silent.
Dealer: N	♥ K1042	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ A532	

Board: 390	♠ A5	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ KQ1083	Partner bids first.
HCP: 9	♣ 974	

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

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ Q5				1NT
Vul: Both	♥ A103	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ KQJ10	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KQJ3	1. Stayman			
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ KQ				
Vul: NS	♥ K932	♥ J5		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ QJ1083	AP			
South HCP: 9	♣ AJ105	♣ 7643				
Contract: 3N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q86				
Vul: EW	♥ J62	♥ K104				1NT
North HCP: 9	♦ J1043	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A1085				
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J6				
Vul: Both	♥ K1042	♥ Q5		1NT	Pass	3NT
North HCP: 15	♦ Q7	♦ K943	AP			
South HCP: 9	♣ A532	♣ QJ974				
Contract: 3N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ102				
Vul: None	♥ 862	♥ AQ5				1NT
North HCP: 9	♦ KQ1083	♦ 52	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ KQ82				
Contract: 2N S						

South hands (Practice Page)

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

Board: 386	♠ Q5	The opponents are silent.
Dealer: S	♥ J75	
Vul: Both	♦ KQJ10	You bid first.
HCP: 15	♣ KQJ3	

Board: 387	♠ KQ	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ QJ1083	Partner bids first.
HCP: 9	♣ 7643	

Board: 388	♠ Q86	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ A1085	

Board: 389	♠ J6	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ K943	Partner bids first.
HCP: 9	♣ QJ974	

Board: 390	♠ KJ102	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ 52	You bid first.
HCP: 15	♣ KQ82	

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

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ Q5				1NT
Vul: Both	♥ A103	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ KQJ10	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KQJ3	1. Stayman			
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ KQ				
Vul: NS	♥ K932	♥ J5		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ QJ1083	AP			
South HCP: 9	♣ AJ105	♣ 7643				
Contract: 3N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q86				
Vul: EW	♥ J62	♥ K104				1NT
North HCP: 9	♦ J1043	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A1085				
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J6				
Vul: Both	♥ K1042	♥ Q5		1NT	Pass	3NT
North HCP: 15	♦ Q7	♦ K943	AP			
South HCP: 9	♣ A532	♣ QJ974				
Contract: 3N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ102				
Vul: None	♥ 862	♥ AQ5				1NT
North HCP: 9	♦ KQ1083	♦ 52	Pass	2NT	AP	
South HCP: 15	♣ 974	♣ KQ82				
Contract: 2N S						

North hands (Practice Page)

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

Board: 391	♠ AK4	The opponents are silent.
Dealer: N	♥ 9653	
Vul: EW	♦ A1095	You bid first.
HCP: 15	♣ A5	

Board: 392	♠ J832	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ QJ86	Partner bids first.
HCP: 8	♣ Q4	

Board: 393	♠ A108	The opponents are silent.
Dealer: N	♥ 432	
Vul: None	♦ KQ5	You bid first.
HCP: 15	♣ AQ73	

Board: 394	♠ J87	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ K963	Partner bids first.
HCP: 9	♣ 42	

Board: 395	♠ Q1085	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ Q105	You bid first.
HCP: 15	♣ AKJ7	

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	♠ AK4	♠ J87		1NT	Pass	2♣ ¹
Vul: EW	♥ 9653	♥ KQ102	Pass	2♥	Pass	4♥
North HCP: 15	♦ A1095	♦ 76	AP			
South HCP: 9	♣ A5	♣ K1042	1. Stayman			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ K10				1NT
Vul: Both	♥ Q87	♥ A43	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ86	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ62	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q65		1NT	Pass	2♣ ¹
Vul: None	♥ 432	♥ A1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ5	♦ 864	AP			
South HCP: 9	♣ AQ73	♣ K104	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ 92				1NT
Vul: NS	♥ KQ106	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K963	♦ AQJ104	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ K108	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ Q1085	♠ J3		1NT	Pass	3NT
Vul: Both	♥ K8	♥ Q94				
North HCP: 15	♦ Q105	♦ KJ964	AP			
South HCP: 9	♣ AKJ7	♣ Q43				
Contract: 3N N						

South hands (Practice Page)

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

Board: 391	♠ J87	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: EW	♦ 76	Partner bids first.
HCP: 9	♣ K1042	

Board: 392	♠ K10	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ K432	You bid first.
HCP: 15	♣ AJ62	

Board: 393	♠ Q65	The opponents are silent.
Dealer: N	♥ A1087	
Vul: None	♦ 864	Partner bids first.
HCP: 9	♣ K104	

Board: 394	♠ 92	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ AQJ104	You bid first.
HCP: 15	♣ K108	

Board: 395	♠ J3	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ KJ964	Partner bids first.
HCP: 9	♣ Q43	

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	♠ AK4	♠ J87		1NT	Pass	2♣ ¹
Vul: EW	♥ 9653	♥ KQ102	Pass	2♥	Pass	4♥
North HCP: 15	♦ A1095	♦ 76	AP			
South HCP: 9	♣ A5	♣ K1042	1. Stayman			
Contract: 4♥ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ K10				1NT
Vul: Both	♥ Q87	♥ A43	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ86	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ62	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q65		1NT	Pass	2♣ ¹
Vul: None	♥ 432	♥ A1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ5	♦ 864	AP			
South HCP: 9	♣ AQ73	♣ K104	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ 92				1NT
Vul: NS	♥ KQ106	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K963	♦ AQJ104	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ K108	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ Q1085	♠ J3		1NT	Pass	3NT
Vul: Both	♥ K8	♥ Q94				
North HCP: 15	♦ Q105	♦ KJ964	AP			
South HCP: 9	♣ AKJ7	♣ Q43				
Contract: 3N N						

North hands (Practice Page)

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

Board: 396	♠ J75	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ QJ6	Partner bids first.
HCP: 8	♣ Q874	

Board: 397	♠ A1042	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ 87	You bid first.
HCP: 15	♣ AQ103	

Board: 398	♠ J102	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ J1097	Partner bids first.
HCP: 8	♣ A764	

Board: 399	♠ AK5	The opponents are silent.
Dealer: N	♥ 874	
Vul: None	♦ AQJ43	You bid first.
HCP: 15	♣ J8	

Board: 400	♠ 1072	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ AJ862	Partner bids first.
HCP: 9	♣ K104	

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

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ 9864				1NT
Vul: None	♥ Q98	♥ AJ63				
North HCP: 8	♦ QJ6	♦ AK5	Pass	2NT	AP	
South HCP: 15	♣ Q874	♣ K3				
Contract: 2N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K6				
Vul: NS	♥ AJ10	♥ 874		1NT	Pass	2NT
North HCP: 15	♦ 87	♦ AQ96	AP			
South HCP: 9	♣ AQ103	♣ 9864				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A87				1NT
Vul: EW	♥ Q10	♥ AK6				
North HCP: 8	♦ J1097	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ A764	♣ KJ532				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 976				
Vul: None	♥ 874	♥ AJ		1NT	Pass	3NT
North HCP: 15	♦ AQJ43	♦ 10976	AP			
South HCP: 9	♣ J8	♣ A1042				
Contract: 3N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ3				1NT
Vul: NS	♥ J3	♥ AQ42				
North HCP: 9	♦ AJ862	♦ Q953	Pass	3NT	AP	
South HCP: 15	♣ K104	♣ Q3				
Contract: 3N S						

South hands (Practice Page)

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

Board: 396	♠ 9864	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: None	♦ AK5	You bid first.
HCP: 15	♣ K3	

Board: 397	♠ K6	The opponents are silent.
Dealer: N	♥ 874	
Vul: NS	♦ AQ96	Partner bids first.
HCP: 9	♣ 9864	

Board: 398	♠ A87	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ 54	You bid first.
HCP: 15	♣ KJ532	

Board: 399	♠ 976	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ 10976	Partner bids first.
HCP: 9	♣ A1042	

Board: 400	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: NS	♦ Q953	You bid first.
HCP: 15	♣ Q3	

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

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ 9864				1NT
Vul: None	♥ Q98	♥ AJ63				
North HCP: 8	♦ QJ6	♦ AK5	Pass	2NT	AP	
South HCP: 15	♣ Q874	♣ K3				
Contract: 2N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K6				
Vul: NS	♥ AJ10	♥ 874		1NT	Pass	2NT
North HCP: 15	♦ 87	♦ AQ96	AP			
South HCP: 9	♣ AQ103	♣ 9864				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A87				1NT
Vul: EW	♥ Q10	♥ AK6				
North HCP: 8	♦ J1097	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ A764	♣ KJ532				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 976				
Vul: None	♥ 874	♥ AJ		1NT	Pass	3NT
North HCP: 15	♦ AQJ43	♦ 10976	AP			
South HCP: 9	♣ J8	♣ A1042				
Contract: 3N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ3				1NT
Vul: NS	♥ J3	♥ AQ42				
North HCP: 9	♦ AJ862	♦ Q953	Pass	3NT	AP	
South HCP: 15	♣ K104	♣ Q3				
Contract: 3N S						

North hands (Practice Page)

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

Board: 401	♠ AK64	The opponents are silent.
Dealer: N	♥ J92	
Vul: EW	♦ AK9	You bid first.
HCP: 15	♣ 976	

Board: 402	♠ 874	The opponents are silent.
Dealer: S	♥ K984	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 8	♣ 1064	

Board: 403	♠ 832	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AK1093	You bid first.
HCP: 15	♣ AJ2	

Board: 404	♠ 10862	The opponents are silent.
Dealer: S	♥ K86	
Vul: EW	♦ KQ98	Partner bids first.
HCP: 8	♣ 42	

Board: 405	♠ K93	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K94	You bid first.
HCP: 15	♣ K1073	

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

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q7		1NT	Pass	2NT
Vul: EW	♥ J92	♥ 853				
North HCP: 15	♦ AK9	♦ J104	AP			
South HCP: 8	♣ 976	♣ AJ1084				
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AJ10				1NT
Vul: Both	♥ K984	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ8	♦ A542	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ83	1. Stayman			
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ Q954		1NT	Pass	2♣ ¹
Vul: NS	♥ K7	♥ AQ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1093	♦ J5	AP			
South HCP: 9	♣ AJ2	♣ 864	1. Stayman			
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ AQJ7				1NT
Vul: EW	♥ K86	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KQ98	♦ 1062	AP			
South HCP: 15	♣ 42	♣ KJ	1. Stayman			
Contract: 2♥ S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ85		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15	♦ K94	♦ AQ10	AP			
South HCP: 9	♣ K1073	♣ 9654	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 401	♠ Q7	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ J104	Partner bids first.
HCP: 8	♣ AJ1084	

Board: 402	♠ AJ10	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ A542	You bid first.
HCP: 15	♣ KQ83	

Board: 403	♠ Q954	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: NS	♦ J5	Partner bids first.
HCP: 9	♣ 864	

Board: 404	♠ AQJ7	The opponents are silent.
Dealer: S	♥ A1042	
Vul: EW	♦ 1062	You bid first.
HCP: 15	♣ KJ	

Board: 405	♠ QJ85	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ AQ10	Partner bids first.
HCP: 9	♣ 9654	

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

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q7		1NT	Pass	2NT
Vul: EW	♥ J92	♥ 853				
North HCP: 15	♦ AK9	♦ J104	AP			
South HCP: 8	♣ 976	♣ AJ1084				
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AJ10				1NT
Vul: Both	♥ K984	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ8	♦ A542	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ83	1. Stayman			
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ Q954		1NT	Pass	2♣ ¹
Vul: NS	♥ K7	♥ AQ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1093	♦ J5	AP			
South HCP: 9	♣ AJ2	♣ 864	1. Stayman			
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ AQJ7				1NT
Vul: EW	♥ K86	♥ A1042	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KQ98	♦ 1062	AP			
South HCP: 15	♣ 42	♣ KJ	1. Stayman			
Contract: 2♥ S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ85		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15	♦ K94	♦ AQ10	AP			
South HCP: 9	♣ K1073	♣ 9654	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 406 ♠ 10862
Dealer: S ♥ KJ53
Vul: None ♦ KQ
HCP: 9 ♣ 964

East Bids 2♠ if possible.

Partner bids first.

Board: 407 ♠ K876
Dealer: N ♥ J6
Vul: EW ♦ AK108
HCP: 15 ♣ KJ3

The opponents are silent.

You bid first.

Board: 408 ♠ 96
Dealer: S ♥ K842
Vul: Both ♦ 1086
HCP: 8 ♣ KQ84

The opponents are silent.

Partner bids first.

Board: 409 ♠ A1085
Dealer: N ♥ Q6
Vul: None ♦ A963
HCP: 15 ♣ AJ2

The opponents are silent.

You bid first.

Board: 410 ♠ 98
Dealer: S ♥ J6
Vul: NS ♦ K1095
HCP: 8 ♣ A9643

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: 406	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ K97				1NT
Vul: None	♥ KJ53	♥ Q1097				
North HCP: 9	♦ KQ	♦ AJ107	Pass	2♣ ¹	2♠	AP
South HCP: 15	♣ 964	♣ KQ	1. Stayman			
Contract: 2♠ E						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ A4				
Vul: EW	♥ J6	♥ 1083		1NT	Pass	3NT
North HCP: 15	♦ AK108	♦ 952	AP			
South HCP: 8	♣ KJ3	♣ A10984				
Contract: 3N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ K32				1NT
Vul: Both	♥ K842	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1086	♦ KQJ73	Pass	2NT	AP	
South HCP: 15	♣ KQ84	♣ A52	1. Stayman			
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ J2				
Vul: None	♥ Q6	♥ K1097		1NT	Pass	2♣ ¹
North HCP: 15	♦ A963	♦ Q2	Pass	2♠	Pass	2NT
South HCP: 8	♣ AJ2	♣ Q10974	AP			
Contract: 2N N			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A753				
Vul: NS	♥ J6	♥ K95				1NT
North HCP: 8	♦ K1095	♦ A876	Pass	2NT	AP	
South HCP: 15	♣ A9643	♣ KJ				
Contract: 2N S						

South hands (Practice Page)

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

Board: 406	♠ K97	East Bids 2♠ if possible.
Dealer: S	♥ Q1097	
Vul: None	♦ AJ107	
HCP: 15	♣ KQ	You bid first.

Board: 407	♠ A4	The opponents are silent.
Dealer: N	♥ 1083	
Vul: EW	♦ 952	
HCP: 8	♣ A10984	Partner bids first.

Board: 408	♠ K32	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ KQJ73	
HCP: 15	♣ A52	You bid first.

Board: 409	♠ J2	The opponents are silent.
Dealer: N	♥ K1097	
Vul: None	♦ Q2	
HCP: 8	♣ Q10974	Partner bids first.

Board: 410	♠ A753	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ A876	
HCP: 15	♣ KJ	You bid first.

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

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ K97				1NT
Vul: None	♥ KJ53	♥ Q1097				
North HCP: 9	♦ KQ	♦ AJ107	Pass	2♣ ¹	2♠	AP
South HCP: 15	♣ 964	♣ KQ	1. Stayman			
Contract: 2♠ E						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K876	♠ A4				
Vul: EW	♥ J6	♥ 1083		1NT	Pass	3NT
North HCP: 15	♦ AK108	♦ 952	AP			
South HCP: 8	♣ KJ3	♣ A10984				
Contract: 3N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ K32				1NT
Vul: Both	♥ K842	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1086	♦ KQJ73	Pass	2NT	AP	
South HCP: 15	♣ KQ84	♣ A52	1. Stayman			
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ J2				
Vul: None	♥ Q6	♥ K1097		1NT	Pass	2♣ ¹
North HCP: 15	♦ A963	♦ Q2	Pass	2♠	Pass	2NT
South HCP: 8	♣ AJ2	♣ Q10974	AP			
Contract: 2N N			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A753				
Vul: NS	♥ J6	♥ K95				1NT
North HCP: 8	♦ K1095	♦ A876	Pass	2NT	AP	
South HCP: 15	♣ A9643	♣ KJ				
Contract: 2N S						

North hands (Practice Page)

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

Board: 411	♠ J952	The opponents are silent.
Dealer: N	♥ A754	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ KQ	

Board: 412	♠ A8	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ 9754	Partner bids first.
HCP: 9	♣ 10942	

Board: 413	♠ KQ4	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ AKQ3	You bid first.
HCP: 15	♣ J1063	

Board: 414	♠ 10753	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ 102	Partner bids first.
HCP: 8	♣ AJ94	

Board: 415	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 10743	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ J98	

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

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ J952	♠ K643		1NT	Pass	2♣ ¹
Vul: Both	♥ A754	♥ KQJ10	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ9	♦ 64	AP			
South HCP: 9	♣ KQ	♣ 1084	1. Stayman			
Contract: 4♥ N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J4				1NT
Vul: None	♥ AJ4	♥ Q932	Pass	2NT	AP	
North HCP: 9	♦ 9754	♦ KQ6				
South HCP: 15	♣ 10942	♣ AK53				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ 83	♥ A752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J1094	AP			
South HCP: 9	♣ J1063	♣ A54	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ AJ2				1NT
Vul: EW	♥ QJ10	♥ 632	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 102	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ AJ94	♣ KQ103	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1076		1NT	Pass	2♣ ¹
Vul: None	♥ 10743	♥ Q985	Pass	2♥	AP	
North HCP: 15	♦ A5	♦ J86	1. Stayman			
South HCP: 8	♣ J98	♣ KQ4				
Contract: 2♥ N						

South hands (Practice Page)

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

Board: 411	♠ K643	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: Both	♦ 64	Partner bids first.
HCP: 9	♣ 1084	

Board: 412	♠ J4	The opponents are silent.
Dealer: S	♥ Q932	
Vul: None	♦ KQ6	You bid first.
HCP: 15	♣ AK53	

Board: 413	♠ 98	The opponents are silent.
Dealer: N	♥ A752	
Vul: NS	♦ J1094	Partner bids first.
HCP: 9	♣ A54	

Board: 414	♠ AJ2	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ KQ4	You bid first.
HCP: 15	♣ KQ103	

Board: 415	♠ 1076	The opponents are silent.
Dealer: N	♥ Q985	
Vul: None	♦ J86	Partner bids first.
HCP: 8	♣ KQ4	

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

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ J952	♠ K643		1NT	Pass	2♣ ¹
Vul: Both	♥ A754	♥ KQJ10	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ9	♦ 64	AP			
South HCP: 9	♣ KQ	♣ 1084	1. Stayman			
Contract: 4♥ N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J4				1NT
Vul: None	♥ AJ4	♥ Q932	Pass	2NT	AP	
North HCP: 9	♦ 9754	♦ KQ6				
South HCP: 15	♣ 10942	♣ AK53				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 98		1NT	Pass	2♣ ¹
Vul: NS	♥ 83	♥ A752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J1094	AP			
South HCP: 9	♣ J1063	♣ A54	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ AJ2				1NT
Vul: EW	♥ QJ10	♥ 632	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 102	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ AJ94	♣ KQ103	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1076		1NT	Pass	2♣ ¹
Vul: None	♥ 10743	♥ Q985	Pass	2♥	AP	
North HCP: 15	♦ A5	♦ J86	1. Stayman			
South HCP: 8	♣ J98	♣ KQ4				
Contract: 2♥ N						

North hands (Practice Page)

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

Board: 416	♠ KJ4	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ J75	Partner bids first.
HCP: 8	♣ 10943	

Board: 417	♠ AKJ6	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ 9753	You bid first.
HCP: 15	♣ K95	

Board: 418	♠ A53	The opponents are silent.
Dealer: S	♥ 1087	
Vul: Both	♦ Q86	Partner bids first.
HCP: 9	♣ K1054	

Board: 419	♠ AK10	The opponents are silent.
Dealer: N	♥ A832	
Vul: NS	♦ K92	You bid first.
HCP: 15	♣ J76	

Board: 420	♠ J653	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ AJ854	

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

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A102				1NT
Vul: NS	♥ QJ9	♥ A853				
North HCP: 8	♦ J75	♦ AK86	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ 65				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ A9	♥ KQ107	Pass	2♠	Pass	2NT
North HCP: 15	♦ 9753	♦ QJ6	AP			
South HCP: 9	♣ K95	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ QJ42				1NT
Vul: Both	♥ 1087	♥ A92				
North HCP: 9	♦ Q86	♦ KJ52	Pass	2NT	AP	
South HCP: 15	♣ K1054	♣ A7				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 964		1NT	Pass	3NT
Vul: NS	♥ A832	♥ J7				
North HCP: 15	♦ K92	♦ QJ105	AP			
South HCP: 9	♣ J76	♣ KQ43				
Contract: 3N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ KQ10				1NT
Vul: EW	♥ 104	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K8	♦ A6432	Pass	3♣	Pass	4♣
South HCP: 15	♣ AJ854	♣ K109	AP			
Contract: 4♣ N			1. Stayman			

South hands (Practice Page)

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

Board: 416	♠ A102	The opponents are silent.
Dealer: S	♥ A853	
Vul: NS	♦ AK86	You bid first.
HCP: 15	♣ 65	

Board: 417	♠ 54	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 9	♣ J1042	

Board: 418	♠ QJ42	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ KJ52	You bid first.
HCP: 15	♣ A7	

Board: 419	♠ 964	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ QJ105	Partner bids first.
HCP: 9	♣ KQ43	

Board: 420	♠ KQ10	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ A6432	You bid first.
HCP: 15	♣ K109	

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

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A102				1NT
Vul: NS	♥ QJ9	♥ A853				
North HCP: 8	♦ J75	♦ AK86	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ 65				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ A9	♥ KQ107	Pass	2♠	Pass	2NT
North HCP: 15	♦ 9753	♦ QJ6	AP			
South HCP: 9	♣ K95	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ QJ42				1NT
Vul: Both	♥ 1087	♥ A92				
North HCP: 9	♦ Q86	♦ KJ52	Pass	2NT	AP	
South HCP: 15	♣ K1054	♣ A7				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 964		1NT	Pass	3NT
Vul: NS	♥ A832	♥ J7				
North HCP: 15	♦ K92	♦ QJ105	AP			
South HCP: 9	♣ J76	♣ KQ43				
Contract: 3N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ KQ10				1NT
Vul: EW	♥ 104	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K8	♦ A6432	Pass	3♣	Pass	4♣
South HCP: 15	♣ AJ854	♣ K109	AP			
Contract: 4♣ N			1. Stayman			

North hands (Practice Page)

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

Board: 421 ♠ J1096
Dealer: N ♥ AQ95
Vul: Both ♦ K75
HCP: 15 ♣ AJ

West Doubles 2♣ if possible.

You bid first.

Board: 422 ♠ 9653
Dealer: S ♥ K984
Vul: None ♦ A8
HCP: 9 ♣ Q43

The opponents are silent.

Partner bids first.

Board: 423 ♠ AK62
Dealer: N ♥ 54
Vul: EW ♦ KQJ3
HCP: 15 ♣ Q108

The opponents are silent.

You bid first.

Board: 424 ♠ 83
Dealer: S ♥ J4
Vul: Both ♦ AQJ95
HCP: 8 ♣ 10974

The opponents are silent.

Partner bids first.

Board: 425 ♠ K76
Dealer: N ♥ J9
Vul: None ♦ AKQ103
HCP: 15 ♣ Q63

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: 421	North:	South:	West	North	East	South
Dealer: N	♠ J1096	♠ Q875		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ95	♥ J87	X	2♥	Pass	2NT
North HCP: 15	♦ K75	♦ AJ96	Pass	3♠	AP	
South HCP: 8	♣ AJ	♣ 94				
Contract: 3♠ N			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ 72				1NT
Vul: None	♥ K984	♥ A653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ KQJ	Pass	4♥	AP	
South HCP: 15	♣ Q43	♣ AJ108				
Contract: 4♥ S			1. Stayman			

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ Q4		1NT	Pass	2♣ ¹
Vul: EW	♥ 54	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 972	AP			
South HCP: 9	♣ Q108	♣ K974				
Contract: 2N N			1. Stayman			

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q752				1NT
Vul: Both	♥ J4	♥ A8				
North HCP: 8	♦ AQJ95	♦ 1043	Pass	2NT	AP	
South HCP: 15	♣ 10974	♣ AKQ3				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ 1083		1NT	Pass	3NT
Vul: None	♥ J9	♥ A10				
North HCP: 15	♦ AKQ103	♦ J652	AP			
South HCP: 9	♣ Q63	♣ KJ74				
Contract: 3N N						

South hands (Practice Page)

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

Board: 421	♠ Q875	West Doubles 2♣ if possible.
Dealer: N	♥ J87	
Vul: Both	♦ AJ96	Partner bids first.
HCP: 8	♣ 94	

Board: 422	♠ 72	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ AJ108	

Board: 423	♠ Q4	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: EW	♦ 972	Partner bids first.
HCP: 9	♣ K974	

Board: 424	♠ Q752	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ 1043	You bid first.
HCP: 15	♣ AKQ3	

Board: 425	♠ 1083	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ J652	Partner bids first.
HCP: 9	♣ KJ74	

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	♠ J1096	♠ Q875		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ95	♥ J87	X	2♥	Pass	2NT
North HCP: 15	♦ K75	♦ AJ96	Pass	3♠	AP	
South HCP: 8	♣ AJ	♣ 94				
Contract: 3♠ N			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 9653	♠ 72				1NT
Vul: None	♥ K984	♥ A653	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A8	♦ KQJ	Pass	4♥	AP	
South HCP: 15	♣ Q43	♣ AJ108				
Contract: 4♥ S			1. Stayman			

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ Q4		1NT	Pass	2♣ ¹
Vul: EW	♥ 54	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 972	AP			
South HCP: 9	♣ Q108	♣ K974				
Contract: 2N N			1. Stayman			

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q752				1NT
Vul: Both	♥ J4	♥ A8				
North HCP: 8	♦ AQJ95	♦ 1043	Pass	2NT	AP	
South HCP: 15	♣ 10974	♣ AKQ3				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ 1083		1NT	Pass	3NT
Vul: None	♥ J9	♥ A10				
North HCP: 15	♦ AKQ103	♦ J652	AP			
South HCP: 9	♣ Q63	♣ KJ74				
Contract: 3N N						

North hands (Practice Page)

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

Board: 426 ♠ 1084
Dealer: S ♥ KJ9
Vul: NS ♦ J2
HCP: 9 ♣ A7654

The opponents are silent.

Partner bids first.

Board: 427 ♠ 1052
Dealer: N ♥ A42
Vul: Both ♦ AJ9
HCP: 15 ♣ AQ98

The opponents are silent.

You bid first.

Board: 428 ♠ K6
Dealer: S ♥ AJ109
Vul: None ♦ 76
HCP: 9 ♣ J8642

East Doubles 2♣ if possible.

Partner bids first.

Board: 429 ♠ KJ7
Dealer: N ♥ QJ52
Vul: NS ♦ 854
HCP: 15 ♣ AKJ

The opponents are silent.

You bid first.

Board: 430 ♠ 1073
Dealer: S ♥ AKJ
Vul: EW ♦ 1096
HCP: 8 ♣ 10943

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: 426	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ A63				1NT
Vul: NS	♥ KJ9	♥ AQ3				
North HCP: 9	♦ J2	♦ Q1086	Pass	2NT	AP	
South HCP: 15	♣ A7654	♣ QJ2				
Contract: 2N S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ AQ64		1NT	Pass	2♣ ¹
Vul: Both	♥ A42	♥ J10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ9	♦ Q1085	AP			
South HCP: 9	♣ AQ98	♣ 542	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ87				1NT
Vul: None	♥ AJ109	♥ K6	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 76	♦ A1054	Pass	2NT	AP	
South HCP: 15	♣ J8642	♣ K103	1. Stayman			
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 5432		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ52	♥ AK10	Pass	2♥	Pass	2NT
North HCP: 15	♦ 854	♦ 109	AP			
South HCP: 9	♣ AKJ	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ KJ95				1NT
Vul: EW	♥ AKJ	♥ 9765				
North HCP: 8	♦ 1096	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ 10943	♣ AQ5				
Contract: 3N S						

South hands (Practice Page)

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

Board: 426	♠ A63	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ Q1086	You bid first.
HCP: 15	♣ QJ2	
Board: 427	♠ AQ64	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ Q1085	Partner bids first.
HCP: 9	♣ 542	
Board: 428	♠ AJ87	East Doubles 2♣ if possible.
Dealer: S	♥ K6	
Vul: None	♦ A1054	You bid first.
HCP: 15	♣ K103	
Board: 429	♠ 5432	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ 109	Partner bids first.
HCP: 9	♣ Q964	
Board: 430	♠ KJ95	The opponents are silent.
Dealer: S	♥ 9765	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ AQ5	

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

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ A63				1NT
Vul: NS	♥ KJ9	♥ AQ3				
North HCP: 9	♦ J2	♦ Q1086	Pass	2NT	AP	
South HCP: 15	♣ A7654	♣ QJ2				
Contract: 2N S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ AQ64		1NT	Pass	2♣ ¹
Vul: Both	♥ A42	♥ J10	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ9	♦ Q1085	AP			
South HCP: 9	♣ AQ98	♣ 542	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ87				1NT
Vul: None	♥ AJ109	♥ K6	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 76	♦ A1054	Pass	2NT	AP	
South HCP: 15	♣ J8642	♣ K103	1. Stayman			
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 5432		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ52	♥ AK10	Pass	2♥	Pass	2NT
North HCP: 15	♦ 854	♦ 109	AP			
South HCP: 9	♣ AKJ	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ KJ95				1NT
Vul: EW	♥ AKJ	♥ 9765				
North HCP: 8	♦ 1096	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ 10943	♣ AQ5				
Contract: 3N S						

North hands (Practice Page)

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

Board: 431	♠ AKQ5	West Doubles 2♣ if possible.
Dealer: N	♥ Q98	
Vul: None	♦ A107	You bid first.
HCP: 15	♣ 1097	

Board: 432	♠ 1065	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 9	♣ Q8743	

Board: 433	♠ 1065	West Doubles 2♣ if possible.
Dealer: N	♥ AK65	
Vul: EW	♦ A654	You bid first.
HCP: 15	♣ KJ	

Board: 434	♠ KQ97	East Bids 3♥ if possible.
Dealer: S	♥ K10	
Vul: Both	♦ 10863	Partner bids first.
HCP: 8	♣ 1043	

Board: 435	♠ KQ74	The opponents are silent.
Dealer: N	♥ A1098	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ QJ2	

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

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 942		1NT	Pass	2♣ ¹
Vul: None	♥ Q98	♥ KJ105	X	2♠	Pass	2NT
North HCP: 15	♦ A107	♦ KQ2	AP			
South HCP: 9	♣ 1097	♣ 854				
Contract: 2N N						1. Stayman

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ K4				1NT
Vul: NS	♥ QJ	♥ AK73				
North HCP: 9	♦ KJ7	♦ A865	Pass	2NT	AP	
South HCP: 15	♣ Q8743	♣ J102				
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ AJ7		1NT	Pass	2♣ ¹
Vul: EW	♥ AK65	♥ QJ82	X	2♥	Pass	4♥
North HCP: 15	♦ A654	♦ J1073	AP			
South HCP: 9	♣ KJ	♣ 42				
Contract: 4♥ N						1. Stayman

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ AJ54				1NT
Vul: Both	♥ K10	♥ 42	Pass	2♣ ¹	3♥	Pass
North HCP: 8	♦ 10863	♦ AQ4	Pass	X	AP	
South HCP: 15	♣ 1043	♣ A972				
Contract: 3♥ X E						1. Stayman

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J85		1NT	Pass	2♣ ¹
Vul: NS	♥ A1098	♥ KJ63	Pass	2♥	Pass	4♥
North HCP: 15	♦ K4	♦ 87	AP			
South HCP: 8	♣ QJ2	♣ K1094				
Contract: 4♥ N						1. Stayman

South hands (Practice Page)

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

Board: 431	♠ 942	West Doubles 2♣ if possible.
Dealer: N	♥ KJ105	
Vul: None	♦ KQ2	Partner bids first.
HCP: 9	♣ 854	

Board: 432	♠ K4	The opponents are silent.
Dealer: S	♥ AK73	
Vul: NS	♦ A865	You bid first.
HCP: 15	♣ J102	

Board: 433	♠ AJ7	West Doubles 2♣ if possible.
Dealer: N	♥ QJ82	
Vul: EW	♦ J1073	Partner bids first.
HCP: 9	♣ 42	

Board: 434	♠ AJ54	East Bids 3♥ if possible.
Dealer: S	♥ 42	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ A972	

Board: 435	♠ J85	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: NS	♦ 87	Partner bids first.
HCP: 8	♣ K1094	

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

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 942		1NT	Pass	2♣ ¹
Vul: None	♥ Q98	♥ KJ105	X	2♠	Pass	2NT
North HCP: 15	♦ A107	♦ KQ2	AP			
South HCP: 9	♣ 1097	♣ 854				
Contract: 2N N						1. Stayman

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ K4				1NT
Vul: NS	♥ QJ	♥ AK73				
North HCP: 9	♦ KJ7	♦ A865	Pass	2NT	AP	
South HCP: 15	♣ Q8743	♣ J102				
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ AJ7		1NT	Pass	2♣ ¹
Vul: EW	♥ AK65	♥ QJ82	X	2♥	Pass	4♥
North HCP: 15	♦ A654	♦ J1073	AP			
South HCP: 9	♣ KJ	♣ 42				
Contract: 4♥ N						1. Stayman

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ AJ54				1NT
Vul: Both	♥ K10	♥ 42	Pass	2♣ ¹	3♥	Pass
North HCP: 8	♦ 10863	♦ AQ4	Pass	X	AP	
South HCP: 15	♣ 1043	♣ A972				
Contract: 3♥ X E						1. Stayman

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ J85		1NT	Pass	2♣ ¹
Vul: NS	♥ A1098	♥ KJ63	Pass	2♥	Pass	4♥
North HCP: 15	♦ K4	♦ 87	AP			
South HCP: 8	♣ QJ2	♣ K1094				
Contract: 4♥ N						1. Stayman

North hands (Practice Page)

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

Board: 436	♠ KQ5	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ QJ975	Partner bids first.
HCP: 9	♣ J74	

Board: 437	♠ J4	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: Both	♦ Q109	You bid first.
HCP: 15	♣ KQJ6	

Board: 438	♠ KQ8	The opponents are silent.
Dealer: S	♥ 1075	
Vul: None	♦ Q83	Partner bids first.
HCP: 8	♣ J964	

Board: 439	♠ K864	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ J92	You bid first.
HCP: 15	♣ A10	

Board: 440	♠ Q642	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ A92	Partner bids first.
HCP: 9	♣ Q84	

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

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ3				1NT
Vul: EW	♥ 92	♥ K3				
North HCP: 9	♦ QJ975	♦ A63	Pass	3NT	AP	
South HCP: 15	♣ J74	♣ K10865				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K2		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ73	♥ J985	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q109	♦ J765	AP			
South HCP: 9	♣ KQJ6	♣ A84	1. Stayman			
Contract: 3♥ N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 64				1NT
Vul: None	♥ 1075	♥ AK32				
North HCP: 8	♦ Q83	♦ K1074	Pass	2NT	AP	
South HCP: 15	♣ J964	♣ KQ5				
Contract: 2N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ J109		1NT	Pass	2NT
Vul: EW	♥ AK83	♥ 964				
North HCP: 15	♦ J92	♦ KQ87	AP			
South HCP: 8	♣ A10	♣ Q42				
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ KJ108				1NT
Vul: Both	♥ J107	♥ A65	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ KJ8	Pass	3♠	AP	
South HCP: 15	♣ Q84	♣ K32	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

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

Board: 436	♠ AJ3	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ K10865	

Board: 437	♠ K2	The opponents are silent.
Dealer: N	♥ J985	
Vul: Both	♦ J765	Partner bids first.
HCP: 9	♣ A84	

Board: 438	♠ 64	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ K1074	You bid first.
HCP: 15	♣ KQ5	

Board: 439	♠ J109	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 8	♣ Q42	

Board: 440	♠ KJ108	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ KJ8	You bid first.
HCP: 15	♣ K32	

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

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ3				1NT
Vul: EW	♥ 92	♥ K3				
North HCP: 9	♦ QJ975	♦ A63	Pass	3NT	AP	
South HCP: 15	♣ J74	♣ K10865				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K2		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ73	♥ J985	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q109	♦ J765	AP			
South HCP: 9	♣ KQJ6	♣ A84	1. Stayman			
Contract: 3♥ N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 64				1NT
Vul: None	♥ 1075	♥ AK32				
North HCP: 8	♦ Q83	♦ K1074	Pass	2NT	AP	
South HCP: 15	♣ J964	♣ KQ5				
Contract: 2N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ J109		1NT	Pass	2NT
Vul: EW	♥ AK83	♥ 964				
North HCP: 15	♦ J92	♦ KQ87	AP			
South HCP: 8	♣ A10	♣ Q42				
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ KJ108				1NT
Vul: Both	♥ J107	♥ A65	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ KJ8	Pass	3♠	AP	
South HCP: 15	♣ Q84	♣ K32	1. Stayman			
Contract: 3♠ S						

North hands (Practice Page)

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

Board: 441	♠ KQ10	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: None	♦ 64	You bid first.
HCP: 15	♣ AQ76	

Board: 442	♠ Q87	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ J108	Partner bids first.
HCP: 8	♣ KQ42	

Board: 443	♠ K74	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ A109	You bid first.
HCP: 15	♣ A976	

Board: 444	♠ 96	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ AQ84	Partner bids first.
HCP: 9	♣ Q642	

Board: 445	♠ 108	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ KQ65	You bid first.
HCP: 15	♣ A105	

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

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A32		1NT	Pass	2NT
Vul: None	♥ KJ95	♥ Q108				
North HCP: 15	♦ 64	♦ 10952	AP			
South HCP: 9	♣ AQ76	♣ K42				
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ104				1NT
Vul: NS	♥ 952	♥ KQ63				
North HCP: 8	♦ J108	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ KQ42	♣ 1083				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q3		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ J1062	Pass	2♦	Pass	2NT
North HCP: 15	♦ A109	♦ K64	AP			
South HCP: 9	♣ A976	♣ QJ84	1. Stayman			
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AKJ				1NT
Vul: None	♥ J92	♥ Q10				
North HCP: 9	♦ AQ84	♦ J1095	Pass	2NT	AP	
South HCP: 15	♣ Q642	♣ A1075				
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ J732		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ105	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ65	♦ A94	AP			
South HCP: 9	♣ A105	♣ QJ84	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 441	♠ A32	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ 10952	Partner bids first.
HCP: 9	♣ K42	

Board: 442	♠ KJ104	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ 1083	

Board: 443	♠ Q3	The opponents are silent.
Dealer: N	♥ J1062	
Vul: Both	♦ K64	Partner bids first.
HCP: 9	♣ QJ84	

Board: 444	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ J1095	You bid first.
HCP: 15	♣ A1075	

Board: 445	♠ J732	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ A94	Partner bids first.
HCP: 9	♣ QJ84	

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

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ A32		1NT	Pass	2NT
Vul: None	♥ KJ95	♥ Q108				
North HCP: 15	♦ 64	♦ 10952	AP			
South HCP: 9	♣ AQ76	♣ K42				
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ104				1NT
Vul: NS	♥ 952	♥ KQ63				
North HCP: 8	♦ J108	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ KQ42	♣ 1083				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q3		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ J1062	Pass	2♦	Pass	2NT
North HCP: 15	♦ A109	♦ K64	AP			
South HCP: 9	♣ A976	♣ QJ84	1. Stayman			
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AKJ				1NT
Vul: None	♥ J92	♥ Q10				
North HCP: 9	♦ AQ84	♦ J1095	Pass	2NT	AP	
South HCP: 15	♣ Q642	♣ A1075				
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ J732		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ105	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ65	♦ A94	AP			
South HCP: 9	♣ A105	♣ QJ84	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 446	♠ 106	The opponents are silent.
Dealer: S	♥ 852	
Vul: EW	♦ AK8	Partner bids first.
HCP: 9	♣ Q8643	

Board: 447	♠ Q86	The opponents are silent.
Dealer: N	♥ A743	
Vul: None	♦ KQ43	You bid first.
HCP: 15	♣ KJ	

Board: 448	♠ Q72	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ K98	Partner bids first.
HCP: 8	♣ 943	

Board: 449	♠ A2	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ KJ2	You bid first.
HCP: 15	♣ KQ1086	

Board: 450	♠ AQJ3	The opponents are silent.
Dealer: S	♥ 982	
Vul: Both	♦ 983	Partner bids first.
HCP: 8	♣ J42	

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

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ87				1NT
Vul: EW	♥ 852	♥ KJ94				
North HCP: 9	♦ AK8	♦ 74	Pass	2NT	AP	
South HCP: 15	♣ Q8643	♣ AK5				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ KJ105		1NT	Pass	2♣ ¹
Vul: None	♥ A743	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ43	♦ AJ52	AP			
South HCP: 9	♣ KJ	♣ 854	1. Stayman			
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ J5				1NT
Vul: NS	♥ K1086	♥ A97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K98	♦ AQ1062	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ A52	1. Stayman			
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ K4		1NT	Pass	2♣ ¹
Vul: EW	♥ Q73	♥ 10965	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ AQ108	AP			
South HCP: 9	♣ KQ1086	♣ 432	1. Stayman			
Contract: 2N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ 974				1NT
Vul: Both	♥ 982	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 983	♦ KQJ107	Pass	2NT	AP	
South HCP: 15	♣ J42	♣ KQ	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 446	♠ KJ87	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: EW	♦ 74	You bid first.
HCP: 15	♣ AK5	

Board: 447	♠ KJ105	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ AJ52	Partner bids first.
HCP: 9	♣ 854	

Board: 448	♠ J5	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ AQ1062	You bid first.
HCP: 15	♣ A52	

Board: 449	♠ K4	The opponents are silent.
Dealer: N	♥ 10965	
Vul: EW	♦ AQ108	Partner bids first.
HCP: 9	♣ 432	

Board: 450	♠ 974	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ KQJ107	You bid first.
HCP: 15	♣ KQ	

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

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KJ87				1NT
Vul: EW	♥ 852	♥ KJ94				
North HCP: 9	♦ AK8	♦ 74	Pass	2NT	AP	
South HCP: 15	♣ Q8643	♣ AK5				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ KJ105		1NT	Pass	2♣ ¹
Vul: None	♥ A743	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ43	♦ AJ52	AP			
South HCP: 9	♣ KJ	♣ 854	1. Stayman			
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ J5				1NT
Vul: NS	♥ K1086	♥ A97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K98	♦ AQ1062	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ A52	1. Stayman			
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ K4		1NT	Pass	2♣ ¹
Vul: EW	♥ Q73	♥ 10965	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ AQ108	AP			
South HCP: 9	♣ KQ1086	♣ 432	1. Stayman			
Contract: 2N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ 974				1NT
Vul: Both	♥ 982	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 983	♦ KQJ107	Pass	2NT	AP	
South HCP: 15	♣ J42	♣ KQ	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 451	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ J62	

Board: 452	♠ 964	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 962	Partner bids first.
HCP: 9	♣ Q984	

Board: 453	♠ 963	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ AQ1072	You bid first.
HCP: 15	♣ AJ	

Board: 454	♠ 98	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: None	♦ J92	Partner bids first.
HCP: 8	♣ A954	

Board: 455	♠ QJ107	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ Q63	

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	♠ AJ3	♠ K5		1NT	Pass	3NT
Vul: NS	♥ AJ73	♥ Q10				
North HCP: 15	♦ A104	♦ Q9532	AP			
South HCP: 9	♣ J62	♣ Q954				
Contract: 3N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ KQ52				1NT
Vul: EW	♥ AK7	♥ Q98				
North HCP: 9	♦ 962	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ K2				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ QJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ A63	♥ 1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1072	♦ K9	AP			
South HCP: 9	♣ AJ	♣ K743	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K65				1NT
Vul: None	♥ QJ62	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J92	♦ Q653	Pass	3♥	AP	
South HCP: 15	♣ A954	♣ K7	1. Stayman			
Contract: 3♥ S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ A3		1NT	Pass	2♣ ¹
Vul: EW	♥ A94	♥ Q873	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ6	♦ 1072	AP			
South HCP: 9	♣ Q63	♣ K984	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 451	♠ K5	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ Q9532	Partner bids first.
HCP: 9	♣ Q954	

Board: 452	♠ KQ52	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ KQ43	You bid first.
HCP: 15	♣ K2	

Board: 453	♠ QJ75	The opponents are silent.
Dealer: N	♥ 1085	
Vul: Both	♦ K9	Partner bids first.
HCP: 9	♣ K743	

Board: 454	♠ K65	The opponents are silent.
Dealer: S	♥ AK109	
Vul: None	♦ Q653	You bid first.
HCP: 15	♣ K7	

Board: 455	♠ A3	The opponents are silent.
Dealer: N	♥ Q873	
Vul: EW	♦ 1072	Partner bids first.
HCP: 9	♣ K984	

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	♠ AJ3	♠ K5		1NT	Pass	3NT
Vul: NS	♥ AJ73	♥ Q10				
North HCP: 15	♦ A104	♦ Q9532	AP			
South HCP: 9	♣ J62	♣ Q954				
Contract: 3N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ KQ52				1NT
Vul: EW	♥ AK7	♥ Q98				
North HCP: 9	♦ 962	♦ KQ43	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ K2				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ QJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ A63	♥ 1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1072	♦ K9	AP			
South HCP: 9	♣ AJ	♣ K743	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K65				1NT
Vul: None	♥ QJ62	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J92	♦ Q653	Pass	3♥	AP	
South HCP: 15	♣ A954	♣ K7	1. Stayman			
Contract: 3♥ S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ A3		1NT	Pass	2♣ ¹
Vul: EW	♥ A94	♥ Q873	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ6	♦ 1072	AP			
South HCP: 9	♣ Q63	♣ K984	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 456	♠ A108	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ J52	Partner bids first.
HCP: 9	♣ J874	

Board: 457	♠ 42	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ QJ6	You bid first.
HCP: 15	♣ AK985	

Board: 458	♠ A4	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ QJ94	Partner bids first.
HCP: 9	♣ 9654	

Board: 459	♠ 986	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ AQ32	

Board: 460	♠ 107	The opponents are silent.
Dealer: S	♥ 8732	
Vul: None	♦ AQ86	Partner bids first.
HCP: 9	♣ QJ4	

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

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ KQ96				1NT
Vul: Both	♥ K76	♥ A10				
North HCP: 9	♦ J52	♦ K1063	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ K102				
Contract: 2N S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AK96		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ6	♦ 1073	AP			
South HCP: 9	♣ AK985	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 92				1NT
Vul: NS	♥ Q93	♥ K652				
North HCP: 9	♦ QJ94	♦ AK103	Pass	2NT	AP	
South HCP: 15	♣ 9654	♣ KQ8				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ107		1NT	Pass	2♣ ¹
Vul: Both	♥ A85	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ J872	AP			
South HCP: 8	♣ AQ32	♣ 94	1. Stayman			
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K93				1NT
Vul: None	♥ 8732	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ86	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A1072	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 456	♠ KQ96	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ K1063	You bid first.
HCP: 15	♣ K102	

Board: 457	♠ AK96	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ 1073	Partner bids first.
HCP: 9	♣ Q1043	

Board: 458	♠ 92	The opponents are silent.
Dealer: S	♥ K652	
Vul: NS	♦ AK103	You bid first.
HCP: 15	♣ KQ8	

Board: 459	♠ AJ107	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ J872	Partner bids first.
HCP: 8	♣ 94	

Board: 460	♠ K93	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ KJ93	You bid first.
HCP: 15	♣ A1072	

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

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ KQ96				1NT
Vul: Both	♥ K76	♥ A10				
North HCP: 9	♦ J52	♦ K1063	Pass	2NT	AP	
South HCP: 15	♣ J874	♣ K102				
Contract: 2N S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AK96		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ6	♦ 1073	AP			
South HCP: 9	♣ AK985	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 92				1NT
Vul: NS	♥ Q93	♥ K652				
North HCP: 9	♦ QJ94	♦ AK103	Pass	2NT	AP	
South HCP: 15	♣ 9654	♣ KQ8				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ107		1NT	Pass	2♣ ¹
Vul: Both	♥ A85	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ4	♦ J872	AP			
South HCP: 8	♣ AQ32	♣ 94	1. Stayman			
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K93				1NT
Vul: None	♥ 8732	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ86	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A1072	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 461	♠ AJ73	The opponents are silent.
Dealer: N	♥ K76	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ QJ105	

Board: 462	♠ 986	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A9742	Partner bids first.
HCP: 9	♣ 94	

Board: 463	♠ Q1054	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ KQ8	You bid first.
HCP: 15	♣ AQ5	

Board: 464	♠ A6	The opponents are silent.
Dealer: S	♥ 10876	
Vul: NS	♦ AJ1085	Partner bids first.
HCP: 9	♣ 74	

Board: 465	♠ K972	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ A65	You bid first.
HCP: 15	♣ K105	

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

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 9542		1NT	Pass	2♣ ¹
Vul: NS	♥ K76	♥ J103				
North HCP: 15	♦ A9	♦ J106	Pass	2♠	AP	
South HCP: 9	♣ QJ105	♣ AK4	1. Stayman			
Contract: 2♠ N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q742				1NT
Vul: EW	♥ AJ6	♥ K4				
North HCP: 9	♦ A9742	♦ K1085	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ AK5				
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ K82		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ AJ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ8	♦ J94	AP			
South HCP: 9	♣ AQ5	♣ 943	1. Stayman			
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ Q107				1NT
Vul: NS	♥ 10876	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ1085	♦ 974	Pass	4♥	AP	
South HCP: 15	♣ 74	♣ A102	1. Stayman			
Contract: 4♥ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ QJ4		1NT	Pass	2NT
Vul: EW	♥ AJ7	♥ 108				
North HCP: 15	♦ A65	♦ 10932	AP			
South HCP: 8	♣ K105	♣ AJ74				
Contract: 2N N						

South hands (Practice Page)

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

Board: 461	♠ 9542	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ J106	Partner bids first.
HCP: 9	♣ AK4	

Board: 462	♠ Q742	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ K1085	You bid first.
HCP: 15	♣ AK5	

Board: 463	♠ K82	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: None	♦ J94	Partner bids first.
HCP: 9	♣ 943	

Board: 464	♠ Q107	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ 974	You bid first.
HCP: 15	♣ A102	

Board: 465	♠ QJ4	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ 10932	Partner bids first.
HCP: 8	♣ AJ74	

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

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 9542		1NT	Pass	2♣ ¹
Vul: NS	♥ K76	♥ J103				
North HCP: 15	♦ A9	♦ J106	Pass	2♠	AP	
South HCP: 9	♣ QJ105	♣ AK4	1. Stayman			
Contract: 2♠ N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q742				1NT
Vul: EW	♥ AJ6	♥ K4				
North HCP: 9	♦ A9742	♦ K1085	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ AK5				
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ Q1054	♠ K82		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ AJ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ8	♦ J94	AP			
South HCP: 9	♣ AQ5	♣ 943	1. Stayman			
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ Q107				1NT
Vul: NS	♥ 10876	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ1085	♦ 974	Pass	4♥	AP	
South HCP: 15	♣ 74	♣ A102	1. Stayman			
Contract: 4♥ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ QJ4		1NT	Pass	2NT
Vul: EW	♥ AJ7	♥ 108				
North HCP: 15	♦ A65	♦ 10932	AP			
South HCP: 8	♣ K105	♣ AJ74				
Contract: 2N N						

North hands (Practice Page)

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

Board: 466	♠ J102	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ K94	Partner bids first.
HCP: 9	♣ 8654	

Board: 467	♠ AQJ8	The opponents are silent.
Dealer: N	♥ A74	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ A1073	

Board: 468	♠ 97	The opponents are silent.
Dealer: S	♥ A1097	
Vul: EW	♦ A6	Partner bids first.
HCP: 9	♣ J8654	

Board: 469	♠ A1053	The opponents are silent.
Dealer: N	♥ 972	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ KQ3	

Board: 470	♠ Q1083	The opponents are silent.
Dealer: S	♥ K96	
Vul: None	♦ J953	Partner bids first.
HCP: 8	♣ Q4	

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

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A854				1NT
Vul: Both	♥ KQ7	♥ 102				
North HCP: 9	♦ K94	♦ A85	Pass	2NT	AP	
South HCP: 15	♣ 8654	♣ AK73				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K7		1NT	Pass	2NT
Vul: NS	♥ A74	♥ 932				
North HCP: 15	♦ 76	♦ Q1092	AP			
South HCP: 8	♣ A1073	♣ QJ84				
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ A3				1NT
Vul: EW	♥ A1097	♥ Q64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A6	♦ QJ1082	Pass	3♣	Pass	3NT
South HCP: 15	♣ J8654	♣ AQ9	AP			
Contract: 3N S			1. Stayman			

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ J2		1NT	Pass	2NT
Vul: Both	♥ 972	♥ QJ8				
North HCP: 15	♦ AQ4	♦ 632	AP			
South HCP: 9	♣ KQ3	♣ AJ1042				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ K42				1NT
Vul: None	♥ K96	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J953	♦ AK87	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ 653	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 466	♠ A854	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ A85	You bid first.
HCP: 15	♣ AK73	

Board: 467	♠ K7	The opponents are silent.
Dealer: N	♥ 932	
Vul: NS	♦ Q1092	Partner bids first.
HCP: 8	♣ QJ84	

Board: 468	♠ A3	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ QJ1082	You bid first.
HCP: 15	♣ AQ9	

Board: 469	♠ J2	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: Both	♦ 632	Partner bids first.
HCP: 9	♣ AJ1042	

Board: 470	♠ K42	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ AK87	You bid first.
HCP: 15	♣ 653	

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

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A854				1NT
Vul: Both	♥ KQ7	♥ 102				
North HCP: 9	♦ K94	♦ A85	Pass	2NT	AP	
South HCP: 15	♣ 8654	♣ AK73				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K7		1NT	Pass	2NT
Vul: NS	♥ A74	♥ 932				
North HCP: 15	♦ 76	♦ Q1092	AP			
South HCP: 8	♣ A1073	♣ QJ84				
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ A3				1NT
Vul: EW	♥ A1097	♥ Q64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A6	♦ QJ1082	Pass	3♣	Pass	3NT
South HCP: 15	♣ J8654	♣ AQ9	AP			
Contract: 3N S			1. Stayman			

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ J2		1NT	Pass	2NT
Vul: Both	♥ 972	♥ QJ8				
North HCP: 15	♦ AQ4	♦ 632	AP			
South HCP: 9	♣ KQ3	♣ AJ1042				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ K42				1NT
Vul: None	♥ K96	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J953	♦ AK87	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ 653	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 471	♠ A742	The opponents are silent.
Dealer: N	♥ K873	
Vul: EW	♦ Q10	You bid first.
HCP: 15	♣ AQ10	

Board: 472	♠ 65	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: Both	♦ K9854	Partner bids first.
HCP: 9	♣ A4	

Board: 473	♠ Q73	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ A1097	You bid first.
HCP: 15	♣ AK96	

Board: 474	♠ K106	The opponents are silent.
Dealer: S	♥ 93	
Vul: NS	♦ AJ1053	Partner bids first.
HCP: 9	♣ J54	

Board: 475	♠ Q5	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ K63	You bid first.
HCP: 15	♣ KQJ73	

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

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K109		1NT	Pass	2NT
Vul: EW	♥ K873	♥ Q105				
North HCP: 15	♦ Q10	♦ A543	AP			
South HCP: 9	♣ AQ10	♣ 854				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A943				1NT
Vul: Both	♥ Q1082	♥ KJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K9854	♦ AQ10	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ J87	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ A86		1NT	Pass	2♣ ¹
Vul: None	♥ Q6	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1097	♦ K53	AP			
South HCP: 9	♣ AK96	♣ J84	1. Stayman			
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A8				1NT
Vul: NS	♥ 93	♥ J1085				
North HCP: 9	♦ AJ1053	♦ K862	Pass	3NT	AP	
South HCP: 15	♣ J54	♣ AK9				
Contract: 3N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A764		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ9	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K63	♦ QJ102	AP			
South HCP: 9	♣ KQJ73	♣ 1054	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 471	♠ K109	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ A543	Partner bids first.
HCP: 9	♣ 854	

Board: 472	♠ A943	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ J87	

Board: 473	♠ A86	The opponents are silent.
Dealer: N	♥ J872	
Vul: None	♦ K53	Partner bids first.
HCP: 9	♣ J84	

Board: 474	♠ A8	The opponents are silent.
Dealer: S	♥ J1085	
Vul: NS	♦ K862	You bid first.
HCP: 15	♣ AK9	

Board: 475	♠ A764	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ QJ102	Partner bids first.
HCP: 9	♣ 1054	

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

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K109		1NT	Pass	2NT
Vul: EW	♥ K873	♥ Q105				
North HCP: 15	♦ Q10	♦ A543	AP			
South HCP: 9	♣ AQ10	♣ 854				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A943				1NT
Vul: Both	♥ Q1082	♥ KJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K9854	♦ AQ10	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ J87	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ A86		1NT	Pass	2♣ ¹
Vul: None	♥ Q6	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1097	♦ K53	AP			
South HCP: 9	♣ AK96	♣ J84	1. Stayman			
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A8				1NT
Vul: NS	♥ 93	♥ J1085				
North HCP: 9	♦ AJ1053	♦ K862	Pass	3NT	AP	
South HCP: 15	♣ J54	♣ AK9				
Contract: 3N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A764		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ9	♥ Q8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K63	♦ QJ102	AP			
South HCP: 9	♣ KQJ73	♣ 1054	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 476	♠ Q74	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ J1096	Partner bids first.
HCP: 8	♣ A1042	

Board: 477	♠ Q1095	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ KQ2	You bid first.
HCP: 15	♣ AKJ10	

Board: 478	♠ 875	The opponents are silent.
Dealer: S	♥ A986	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ Q842	

Board: 479	♠ 105	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ AK975	

Board: 480	♠ J1093	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ 1074	Partner bids first.
HCP: 9	♣ KQ42	

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

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K6				1NT
Vul: None	♥ J9	♥ A754				
North HCP: 8	♦ J1096	♦ AQ5	Pass	3NT	AP	
South HCP: 15	♣ A1042	♣ Q873				
Contract: 3N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ J42		1NT	Pass	2♣ ¹
Vul: NS	♥ 54	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ2	♦ A10	AP			
South HCP: 9	♣ AKJ10	♣ 8643	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K32				1NT
Vul: EW	♥ A986	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K7	♦ AJ104	Pass	2NT	AP	
South HCP: 15	♣ Q842	♣ KJ76	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AQ82		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ 876	Pass	2♦	Pass	2NT
North HCP: 15	♦ A32	♦ J107	AP			
South HCP: 9	♣ AK975	♣ Q64	1. Stayman			
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ AK7				1NT
Vul: NS	♥ K2	♥ 10543	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1074	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ KQ42	♣ J93	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 476	♠ K6	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ AQ5	You bid first.
HCP: 15	♣ Q873	

Board: 477	♠ J42	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: NS	♦ A10	Partner bids first.
HCP: 9	♣ 8643	

Board: 478	♠ K32	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ AJ104	You bid first.
HCP: 15	♣ KJ76	

Board: 479	♠ AQ82	The opponents are silent.
Dealer: N	♥ 876	
Vul: None	♦ J107	Partner bids first.
HCP: 9	♣ Q64	

Board: 480	♠ AK7	The opponents are silent.
Dealer: S	♥ 10543	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ J93	

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

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K6				1NT
Vul: None	♥ J9	♥ A754				
North HCP: 8	♦ J1096	♦ AQ5	Pass	3NT	AP	
South HCP: 15	♣ A1042	♣ Q873				
Contract: 3N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ Q1095	♠ J42		1NT	Pass	2♣ ¹
Vul: NS	♥ 54	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ2	♦ A10	AP			
South HCP: 9	♣ AKJ10	♣ 8643	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K32				1NT
Vul: EW	♥ A986	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K7	♦ AJ104	Pass	2NT	AP	
South HCP: 15	♣ Q842	♣ KJ76	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AQ82		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ 876	Pass	2♦	Pass	2NT
North HCP: 15	♦ A32	♦ J107	AP			
South HCP: 9	♣ AK975	♣ Q64	1. Stayman			
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ AK7				1NT
Vul: NS	♥ K2	♥ 10543	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1074	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ KQ42	♣ J93	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 481	♠ Q102	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ J87	You bid first.
HCP: 15	♣ AKQ62	

Board: 482	♠ K974	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ K1095	Partner bids first.
HCP: 9	♣ Q4	

Board: 483	♠ AQ109	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ Q109	You bid first.
HCP: 15	♣ 872	

Board: 484	♠ 107	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ J9543	

Board: 485	♠ AQ42	The opponents are silent.
Dealer: N	♥ A984	
Vul: Both	♦ A106	You bid first.
HCP: 15	♣ J5	

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	♠ Q102	♠ J3		1NT	Pass	2NT
Vul: EW	♥ K8	♥ AJ2				
North HCP: 15	♦ J87	♦ K42	AP			
South HCP: 9	♣ AKQ62	♣ 109874				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ 63				1NT
Vul: Both	♥ J43	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1095	♦ J84	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ109	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ J87		1NT	Pass	2NT
Vul: NS	♥ AK4	♥ Q82				
North HCP: 15	♦ Q109	♦ J4	AP			
South HCP: 8	♣ 872	♣ KJ964				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K432				1NT
Vul: EW	♥ AK4	♥ Q932				
North HCP: 9	♦ J86	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ J9543	♣ A10				
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 963		1NT	Pass	2NT
Vul: Both	♥ A984	♥ J76				
North HCP: 15	♦ A106	♦ KQ983	AP			
South HCP: 9	♣ J5	♣ K4				
Contract: 2N N						

South hands (Practice Page)

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

Board: 481	♠ J3	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ K42	Partner bids first.
HCP: 9	♣ 109874	

Board: 482	♠ 63	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ J84	You bid first.
HCP: 15	♣ AJ109	

Board: 483	♠ J87	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ J4	Partner bids first.
HCP: 8	♣ KJ964	

Board: 484	♠ K432	The opponents are silent.
Dealer: S	♥ Q932	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ A10	

Board: 485	♠ 963	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ KQ983	Partner bids first.
HCP: 9	♣ K4	

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	♠ Q102	♠ J3		1NT	Pass	2NT
Vul: EW	♥ K8	♥ AJ2				
North HCP: 15	♦ J87	♦ K42	AP			
South HCP: 9	♣ AKQ62	♣ 109874				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ 63				1NT
Vul: Both	♥ J43	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1095	♦ J84	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ109	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ J87		1NT	Pass	2NT
Vul: NS	♥ AK4	♥ Q82				
North HCP: 15	♦ Q109	♦ J4	AP			
South HCP: 8	♣ 872	♣ KJ964				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K432				1NT
Vul: EW	♥ AK4	♥ Q932				
North HCP: 9	♦ J86	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ J9543	♣ A10				
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 963		1NT	Pass	2NT
Vul: Both	♥ A984	♥ J76				
North HCP: 15	♦ A106	♦ KQ983	AP			
South HCP: 9	♣ J5	♣ K4				
Contract: 2N N						

North hands (Practice Page)

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

Board: 486	♠ QJ107	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ 96	Partner bids first.
HCP: 8	♣ J9874	

Board: 487	♠ AJ104	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ Q853	You bid first.
HCP: 15	♣ KJ	

Board: 488	♠ 9853	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ A953	Partner bids first.
HCP: 9	♣ K54	

Board: 489	♠ 1083	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ K962	

Board: 490	♠ 984	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ KQ107	Partner bids first.
HCP: 8	♣ 9432	

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

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ 9862				1NT
Vul: None	♥ A6	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 96	♦ A74	Pass	4♠	AP	
South HCP: 15	♣ J9874	♣ AQ5	1. Stayman			
Contract: 4♠ S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ K9				
Vul: EW	♥ KJ7	♥ 82		1NT	Pass	2NT
North HCP: 15	♦ Q853	♦ AJ107	AP			
South HCP: 8	♣ KJ	♣ 109764				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ K742				1NT
Vul: Both	♥ Q10	♥ A32	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A953	♦ KJ86	Pass	3♠	AP	
South HCP: 15	♣ K54	♣ A9	1. Stayman			
Contract: 3♠ S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ J94				
Vul: None	♥ AKQ10	♥ J94		1NT	Pass	2NT
North HCP: 15	♦ QJ	♦ A1043	AP			
South HCP: 8	♣ K962	♣ Q84				
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AKQ2				
Vul: NS	♥ K10	♥ J65				1NT
North HCP: 8	♦ KQ107	♦ J954	Pass	2NT	AP	
South HCP: 15	♣ 9432	♣ A10				
Contract: 2N S						

South hands (Practice Page)

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

Board: 486	♠ 9862	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ AQ5	

Board: 487	♠ K9	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AJ107	Partner bids first.
HCP: 8	♣ 109764	

Board: 488	♠ K742	The opponents are silent.
Dealer: S	♥ A32	
Vul: Both	♦ KJ86	You bid first.
HCP: 15	♣ A9	

Board: 489	♠ J94	The opponents are silent.
Dealer: N	♥ J94	
Vul: None	♦ A1043	Partner bids first.
HCP: 8	♣ Q84	

Board: 490	♠ AKQ2	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ J954	You bid first.
HCP: 15	♣ A10	

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

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ 9862				1NT
Vul: None	♥ A6	♥ KQ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 96	♦ A74	Pass	4♠	AP	
South HCP: 15	♣ J9874	♣ AQ5	1. Stayman			
Contract: 4♠ S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ K9				
Vul: EW	♥ KJ7	♥ 82		1NT	Pass	2NT
North HCP: 15	♦ Q853	♦ AJ107	AP			
South HCP: 8	♣ KJ	♣ 109764				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 9853	♠ K742				1NT
Vul: Both	♥ Q10	♥ A32	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A953	♦ KJ86	Pass	3♠	AP	
South HCP: 15	♣ K54	♣ A9	1. Stayman			
Contract: 3♠ S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ 1083	♠ J94				
Vul: None	♥ AKQ10	♥ J94		1NT	Pass	2NT
North HCP: 15	♦ QJ	♦ A1043	AP			
South HCP: 8	♣ K962	♣ Q84				
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AKQ2				
Vul: NS	♥ K10	♥ J65				1NT
North HCP: 8	♦ KQ107	♦ J954	Pass	2NT	AP	
South HCP: 15	♣ 9432	♣ A10				
Contract: 2N S						

North hands (Practice Page)

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

Board: 491	♠ K54	The opponents are silent.
Dealer: N	♥ A864	
Vul: Both	♦ KJ9	You bid first.
HCP: 15	♣ KJ8	

Board: 492	♠ J92	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ AQ1072	Partner bids first.
HCP: 9	♣ 964	

Board: 493	♠ K104	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ AK86	

Board: 494	♠ K1063	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ K105	Partner bids first.
HCP: 9	♣ K974	

Board: 495	♠ A2	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: None	♦ K53	You bid first.
HCP: 15	♣ J1085	

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

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q1096		1NT	Pass	2♣ ¹
Vul: Both	♥ A864	♥ KJ7				
North HCP: 15	♦ KJ9	♦ Q853	Pass	2♥	AP	
South HCP: 8	♣ KJ8	♣ 104				
Contract: 2♥ N			1. Stayman			

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ 63				1NT
Vul: None	♥ Q3	♥ AJ98				
North HCP: 9	♦ AQ1072	♦ K43	Pass	3NT	AP	
South HCP: 15	♣ 964	♣ AK87				
Contract: 3N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A97		1NT	Pass	2NT
Vul: NS	♥ 1086	♥ AJ9				
North HCP: 15	♦ AJ4	♦ 876	AP			
South HCP: 9	♣ AK86	♣ 10743				
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ A2				1NT
Vul: EW	♥ 107	♥ KJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K105	♦ AJ96	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ Q86				
Contract: 2N S			1. Stayman			

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q4		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ10	♥ K986	Pass	2♥	Pass	4♥
North HCP: 15	♦ K53	♦ J10	AP			
South HCP: 9	♣ J1085	♣ K7432				
Contract: 4♥ N			1. Stayman			

South hands (Practice Page)

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

Board: 491	♠ Q1096	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ Q853	Partner bids first.
HCP: 8	♣ 104	

Board: 492	♠ 63	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ K43	You bid first.
HCP: 15	♣ AK87	

Board: 493	♠ A97	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ 876	Partner bids first.
HCP: 9	♣ 10743	

Board: 494	♠ A2	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: EW	♦ AJ96	You bid first.
HCP: 15	♣ Q86	

Board: 495	♠ Q4	The opponents are silent.
Dealer: N	♥ K986	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ K7432	

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

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q1096		1NT	Pass	2♣ ¹
Vul: Both	♥ A864	♥ KJ7				
North HCP: 15	♦ KJ9	♦ Q853	Pass	2♥	AP	
South HCP: 8	♣ KJ8	♣ 104				
Contract: 2♥ N			1. Stayman			

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ 63				1NT
Vul: None	♥ Q3	♥ AJ98				
North HCP: 9	♦ AQ1072	♦ K43	Pass	3NT	AP	
South HCP: 15	♣ 964	♣ AK87				
Contract: 3N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ A97		1NT	Pass	2NT
Vul: NS	♥ 1086	♥ AJ9				
North HCP: 15	♦ AJ4	♦ 876	AP			
South HCP: 9	♣ AK86	♣ 10743				
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ A2				1NT
Vul: EW	♥ 107	♥ KJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K105	♦ AJ96	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ Q86				
Contract: 2N S			1. Stayman			

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q4		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ10	♥ K986	Pass	2♥	Pass	4♥
North HCP: 15	♦ K53	♦ J10	AP			
South HCP: 9	♣ J1085	♣ K7432				
Contract: 4♥ N			1. Stayman			

North hands (Practice Page)

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

Board: 496 ♠ KQJ3
Dealer: S ♥ 1064
Vul: NS ♦ Q109
HCP: 8 ♣ 954

The opponents are silent.

Partner bids first.

Board: 497 ♠ AK103
Dealer: N ♥ Q63
Vul: EW ♦ A52
HCP: 15 ♣ Q73

West Doubles 2♣ if possible.

You bid first.

Board: 498 ♠ K9
Dealer: S ♥ J1074
Vul: Both ♦ 1095
HCP: 8 ♣ A1054

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: 496	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A87				1NT
Vul: NS	♥ 1064	♥ AJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q109	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQ72	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J976		1NT	Pass	2♣ ¹
Vul: EW	♥ Q63	♥ A852	X	2♠	Pass	3♠
North HCP: 15	♦ A52	♦ QJ9	AP			
South HCP: 8	♣ Q73	♣ 104	1. Stayman			
Contract: 3♠ N						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ J64				1NT
Vul: Both	♥ J1074	♥ K853	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1095	♦ AK82	Pass	3♥	AP	
South HCP: 15	♣ A1054	♣ KJ	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

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

Board: 496 ♠ A87
Dealer: S ♥ AJ2
Vul: NS ♦ J72
HCP: 15 ♣ KQ72

The opponents are silent.

You bid first.

Board: 497 ♠ J976
Dealer: N ♥ A852
Vul: EW ♦ QJ9
HCP: 8 ♣ 104

West Doubles 2♣ if possible.

Partner bids first.

Board: 498 ♠ J64
Dealer: S ♥ K853
Vul: Both ♦ AK82
HCP: 15 ♣ KJ

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: 496	North:	South:	West	North	East	South
Dealer: S	♠ KQJ3	♠ A87				1NT
Vul: NS	♥ 1064	♥ AJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q109	♦ J72	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ KQ72	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J976		1NT	Pass	2♣ ¹
Vul: EW	♥ Q63	♥ A852	X	2♠	Pass	3♠
North HCP: 15	♦ A52	♦ QJ9	AP			
South HCP: 8	♣ Q73	♣ 104	1. Stayman			
Contract: 3♠ N						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ J64				1NT
Vul: Both	♥ J1074	♥ K853	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1095	♦ AK82	Pass	3♥	AP	
South HCP: 15	♣ A1054	♣ KJ	1. Stayman			
Contract: 3♥ S						