

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 1	♠ A62	West Doubles 2♣ if possible.
Dealer: N	♥ J752	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ AQ6	

Board: 2	♠ KQ7	The opponents are silent.
Dealer: S	♥ J852	
Vul: NS	♦ 1096	Partner bids first.
HCP: 9	♣ QJ4	

Board: 3	♠ AK3	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ 8653	You bid first.
HCP: 15	♣ AQ109	

Board: 4	♠ A4	The opponents are silent.
Dealer: S	♥ 983	
Vul: Both	♦ KJ1098	Partner bids first.
HCP: 8	♣ 874	

Board: 5	♠ J8	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ A972	You bid first.
HCP: 15	♣ K752	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J953		1NT	Pass	2♣ ¹
Vul: None	♥ J752	♥ KQ8	X	2♥	Pass	2NT
North HCP: 15	♦ A109	♦ K83	AP			
South HCP: 9	♣ AQ6	♣ 842	1. Stayman			
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ2				1NT
Vul: NS	♥ J852	♥ 1076	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK76	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q74		1NT	Pass	2♣ ¹
Vul: EW	♥ Q5	♥ AJ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ 8653	♦ J42	AP			
South HCP: 9	♣ AQ109	♣ J84	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ KQ65				1NT
Vul: Both	♥ 983	♥ 542	Pass	2NT	AP	
North HCP: 8	♦ KJ1098	♦ AQ64				
South HCP: 15	♣ 874	♣ A10				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A1093		1NT	Pass	2♣ ¹
Vul: NS	♥ AK10	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ A972	♦ KJ86	AP			
South HCP: 9	♣ K752	♣ J104	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 1	♠ J953	West Doubles 2♣ if possible. Partner bids first.
Dealer: N	♥ KQ8	
Vul: None	♦ K83	
HCP: 9	♣ 842	

Board: 2	♠ AJ2	The opponents are silent. You bid first.
Dealer: S	♥ 1076	
Vul: NS	♦ K42	
HCP: 15	♣ AK76	

Board: 3	♠ Q74	The opponents are silent. Partner bids first.
Dealer: N	♥ AJ108	
Vul: EW	♦ J42	
HCP: 9	♣ J84	

Board: 4	♠ KQ65	The opponents are silent. You bid first.
Dealer: S	♥ 542	
Vul: Both	♦ AQ64	
HCP: 15	♣ A10	

Board: 5	♠ A1093	The opponents are silent. Partner bids first.
Dealer: N	♥ 75	
Vul: NS	♦ KJ86	
HCP: 9	♣ J104	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J953		1NT	Pass	2♣ ¹
Vul: None	♥ J752	♥ KQ8	X	2♥	Pass	2NT
North HCP: 15	♦ A109	♦ K83	AP			
South HCP: 9	♣ AQ6	♣ 842	1. Stayman			
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ2				1NT
Vul: NS	♥ J852	♥ 1076	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK76	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q74		1NT	Pass	2♣ ¹
Vul: EW	♥ Q5	♥ AJ108	Pass	2♦	Pass	2NT
North HCP: 15	♦ 8653	♦ J42	AP			
South HCP: 9	♣ AQ109	♣ J84	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ KQ65				1NT
Vul: Both	♥ 983	♥ 542	Pass	2NT	AP	
North HCP: 8	♦ KJ1098	♦ AQ64				
South HCP: 15	♣ 874	♣ A10				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A1093		1NT	Pass	2♣ ¹
Vul: NS	♥ AK10	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ A972	♦ KJ86	AP			
South HCP: 9	♣ K752	♣ J104	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 6	♠ QJ106	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ Q83	Partner bids first.
HCP: 8	♣ Q54	

Board: 7	♠ J52	The opponents are silent.
Dealer: N	♥ A1065	
Vul: Both	♦ K43	You bid first.
HCP: 15	♣ AK8	

Board: 8	♠ J98	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ J62	Partner bids first.
HCP: 8	♣ AJ1074	

Board: 9	♠ Q32	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: EW	♦ K8	You bid first.
HCP: 15	♣ KQ73	

Board: 10	♠ QJ93	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ 75	Partner bids first.
HCP: 9	♣ AJ1084	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A5				1NT
Vul: EW	♥ J109	♥ 8543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q83	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ A106				
Contract: 2N S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ K96				
Vul: Both	♥ A1065	♥ QJ8		1NT	Pass	2NT
North HCP: 15	♦ K43	♦ J86	AP			
South HCP: 9	♣ AK8	♣ Q754				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A106				
Vul: None	♥ J8	♥ Q103				1NT
North HCP: 8	♦ J62	♦ AK	AP			
South HCP: 15	♣ AJ1074	♣ Q8653				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ 98				
Vul: EW	♥ AJ73	♥ 86		1NT	Pass	2NT
North HCP: 15	♦ K8	♦ QJ92	AP			
South HCP: 8	♣ KQ73	♣ AJ954				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K87				1NT
Vul: Both	♥ J7	♥ K82	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 75	♦ AQJ86	Pass	3♣	Pass	3♦
South HCP: 15	♣ AJ1084	♣ Q9	AP			
Contract: 3♦ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 6	♠ A5	The opponents are silent.
Dealer: S	♥ 8543	
Vul: EW	♦ AK109	You bid first.
HCP: 15	♣ A106	

Board: 7	♠ K96	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: Both	♦ J86	Partner bids first.
HCP: 9	♣ Q754	

Board: 8	♠ A106	The opponents are silent.
Dealer: S	♥ Q103	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ Q8653	

Board: 9	♠ 98	The opponents are silent.
Dealer: N	♥ 86	
Vul: EW	♦ QJ92	Partner bids first.
HCP: 8	♣ AJ954	

Board: 10	♠ K87	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ AQJ86	You bid first.
HCP: 15	♣ Q9	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A5				1NT
Vul: EW	♥ J109	♥ 8543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q83	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ A106				
Contract: 2N S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ K96				
Vul: Both	♥ A1065	♥ QJ8		1NT	Pass	2NT
North HCP: 15	♦ K43	♦ J86	AP			
South HCP: 9	♣ AK8	♣ Q754				
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A106				
Vul: None	♥ J8	♥ Q103				1NT
North HCP: 8	♦ J62	♦ AK	AP			
South HCP: 15	♣ AJ1074	♣ Q8653				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ 98				
Vul: EW	♥ AJ73	♥ 86		1NT	Pass	2NT
North HCP: 15	♦ K8	♦ QJ92	AP			
South HCP: 8	♣ KQ73	♣ AJ954				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ K87				1NT
Vul: Both	♥ J7	♥ K82	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 75	♦ AQJ86	Pass	3♣	Pass	3♦
South HCP: 15	♣ AJ1084	♣ Q9	AP			
Contract: 3♦ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 11	♠ K654	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A1052	

Board: 12	♠ K9	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ J743	Partner bids first.
HCP: 9	♣ A1084	

Board: 13	♠ KJ63	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ K82	You bid first.
HCP: 15	♣ KQ3	

Board: 14	♠ Q853	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: None	♦ 104	Partner bids first.
HCP: 9	♣ A84	

Board: 15	♠ A54	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ KJ32	You bid first.
HCP: 15	♣ AK7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ QJ2		1NT	Pass	2NT
Vul: None	♥ A54	♥ 97				
North HCP: 15	♦ A7	♦ K10982	AP			
South HCP: 8	♣ A1052	♣ Q94				
Contract: 2N N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ 1082				1NT
Vul: NS	♥ J87	♥ AKQ				
North HCP: 9	♦ J743	♦ K862	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ QJ3				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 9842		1NT	Pass	2♣ ¹
Vul: Both	♥ K84	♥ AQJ7	Pass	2♠	Pass	4♠
North HCP: 15	♦ K82	♦ Q10	AP			
South HCP: 9	♣ KQ3	♣ 954	1. Stayman			
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AJ9				1NT
Vul: None	♥ QJ104	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ A8				
South HCP: 15	♣ A84	♣ K765	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q76				
Vul: NS	♥ 762	♥ A3		1NT	Pass	3NT
North HCP: 15	♦ KJ32	♦ Q1086	AP			
South HCP: 9	♣ AK7	♣ J1084				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 11	♠ QJ2	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ K10982	Partner bids first.
HCP: 8	♣ Q94	

Board: 12	♠ 1082	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ K862	You bid first.
HCP: 15	♣ QJ3	

Board: 13	♠ 9842	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ 954	

Board: 14	♠ AJ9	The opponents are silent.
Dealer: S	♥ K862	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ K765	

Board: 15	♠ Q76	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 9	♣ J1084	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ QJ2		1NT	Pass	2NT
Vul: None	♥ A54	♥ 97				
North HCP: 15	♦ A7	♦ K10982	AP			
South HCP: 8	♣ A1052	♣ Q94				
Contract: 2N N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ 1082				1NT
Vul: NS	♥ J87	♥ AKQ				
North HCP: 9	♦ J743	♦ K862	Pass	2NT	AP	
South HCP: 15	♣ A1084	♣ QJ3				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 9842		1NT	Pass	2♣ ¹
Vul: Both	♥ K84	♥ AQJ7	Pass	2♠	Pass	4♠
North HCP: 15	♦ K82	♦ Q10	AP			
South HCP: 9	♣ KQ3	♣ 954	1. Stayman			
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AJ9				1NT
Vul: None	♥ QJ104	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ A8				
South HCP: 15	♣ A84	♣ K765	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q76				
Vul: NS	♥ 762	♥ A3		1NT	Pass	3NT
North HCP: 15	♦ KJ32	♦ Q1086	AP			
South HCP: 9	♣ AK7	♣ J1084				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 16	♠ KJ109	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ Q6	Partner bids first.
HCP: 8	♣ 10843	

Board: 17	♠ KQ82	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ K7	You bid first.
HCP: 15	♣ K96	

Board: 18	♠ KQ108	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ 96	Partner bids first.
HCP: 8	♣ Q1043	

Board: 19	♠ Q963	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ AQ95	

Board: 20	♠ KJ94	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ 976	Partner bids first.
HCP: 9	♣ KQ94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ Q864				1NT
Vul: EW	♥ Q85	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ AK8	Pass	3♠	AP	
South HCP: 15	♣ 10843	♣ K72				
Contract: 3♠ S			1. Stayman			

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 73				
Vul: None	♥ KJ62	♥ A108		1NT	Pass	3NT
North HCP: 15	♦ K7	♦ Q102	AP			
South HCP: 9	♣ K96	♣ QJ1043				
Contract: 3N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ KQ108	♠ AJ				1NT
Vul: NS	♥ J96	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 96	♦ 8732	Pass	2NT	AP	
South HCP: 15	♣ Q1043	♣ KJ75				
Contract: 2N S			1. Stayman			

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ J85				
Vul: EW	♥ Q5	♥ J1082		1NT	Pass	2♣ ¹
North HCP: 15	♦ KQ3	♦ A7	Pass	2♠	Pass	2NT
South HCP: 9	♣ AQ95	♣ K864	AP			
Contract: 2N N			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KJ94	♠ A832				1NT
Vul: Both	♥ 92	♥ 765	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 976	♦ AK42	Pass	3♠	AP	
South HCP: 15	♣ KQ94	♣ A3				
Contract: 3♠ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 16	♠ Q864	The opponents are silent.
Dealer: S	♥ K64	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ K72	

Board: 17	♠ 73	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ Q102	Partner bids first.
HCP: 9	♣ QJ1043	

Board: 18	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ 8732	You bid first.
HCP: 15	♣ KJ75	

Board: 19	♠ J85	The opponents are silent.
Dealer: N	♥ J1082	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ K864	

Board: 20	♠ A832	The opponents are silent.
Dealer: S	♥ 765	
Vul: Both	♦ AK42	You bid first.
HCP: 15	♣ A3	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ Q864				1NT
Vul: EW	♥ Q85	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ AK8	Pass	3♠	AP	
South HCP: 15	♣ 10843	♣ K72				
Contract: 3♠ S			1. Stayman			

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 73				
Vul: None	♥ KJ62	♥ A108		1NT	Pass	3NT
North HCP: 15	♦ K7	♦ Q102	AP			
South HCP: 9	♣ K96	♣ QJ1043				
Contract: 3N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ KQ108	♠ AJ				1NT
Vul: NS	♥ J96	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 96	♦ 8732	Pass	2NT	AP	
South HCP: 15	♣ Q1043	♣ KJ75				
Contract: 2N S			1. Stayman			

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ J85				
Vul: EW	♥ Q5	♥ J1082		1NT	Pass	2♣ ¹
North HCP: 15	♦ KQ3	♦ A7	Pass	2♠	Pass	2NT
South HCP: 9	♣ AQ95	♣ K864	AP			
Contract: 2N N			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KJ94	♠ A832				1NT
Vul: Both	♥ 92	♥ 765	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 976	♦ AK42	Pass	3♠	AP	
South HCP: 15	♣ KQ94	♣ A3				
Contract: 3♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 21	♠ J842	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ Q1076	

Board: 22	♠ J1054	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ A9842	

Board: 23	♠ KQ87	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ K103	You bid first.
HCP: 15	♣ AQJ5	

Board: 24	♠ A108	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ J43	Partner bids first.
HCP: 9	♣ 9843	

Board: 25	♠ KJ8	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ Q10852	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ J842	♠ A3		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ A1097	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK	♦ J9864	AP			
South HCP: 9	♣ Q1076	♣ 94				
Contract: 2N N				1. Stayman		

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ Q7				1NT
Vul: EW	♥ K9	♥ J107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ AKQ9	Pass	3♣	Pass	4♣
South HCP: 15	♣ A9842	♣ QJ106	AP			
Contract: 4♣ N				1. Stayman		

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A103		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ A1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ K103	♦ J94	AP			
South HCP: 9	♣ AQJ5	♣ 943				
Contract: 2N N				1. Stayman		

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K65				1NT
Vul: None	♥ A105	♥ QJ92				
North HCP: 9	♦ J43	♦ AQ108	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ K10				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 10976		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A105	♦ KQJ7	AP			
South HCP: 9	♣ Q10852	♣ K94				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 21	♠ A3	The opponents are silent.
Dealer: N	♥ A1097	
Vul: NS	♦ J9864	Partner bids first.
HCP: 9	♣ 94	

Board: 22	♠ Q7	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ AKQ9	You bid first.
HCP: 15	♣ QJ106	

Board: 23	♠ A103	The opponents are silent.
Dealer: N	♥ A1086	
Vul: Both	♦ J94	Partner bids first.
HCP: 9	♣ 943	

Board: 24	♠ K65	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: None	♦ AQ108	You bid first.
HCP: 15	♣ K10	

Board: 25	♠ 10976	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ KQJ7	Partner bids first.
HCP: 9	♣ K94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ J842	♠ A3		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ A1097	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK	♦ J9864	AP			
South HCP: 9	♣ Q1076	♣ 94				
Contract: 2N N			1. Stayman			

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ Q7				1NT
Vul: EW	♥ K9	♥ J107	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ AKQ9	Pass	3♣	Pass	4♣
South HCP: 15	♣ A9842	♣ QJ106	AP			
Contract: 4♣ N			1. Stayman			

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A103		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ A1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ K103	♦ J94	AP			
South HCP: 9	♣ AQJ5	♣ 943				
Contract: 2N N			1. Stayman			

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ K65				1NT
Vul: None	♥ A105	♥ QJ92				
North HCP: 9	♦ J43	♦ AQ108	Pass	2NT	AP	
South HCP: 15	♣ 9843	♣ K10				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 10976		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ	♥ 87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A105	♦ KQJ7	AP			
South HCP: 9	♣ Q10852	♣ K94				
Contract: 2N N			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 26	♠ 92	The opponents are silent.
Dealer: S	♥ J865	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 9	♣ KQ64	

Board: 27	♠ AKQ3	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ K32	You bid first.
HCP: 15	♣ J105	

Board: 28	♠ K7	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ 109873	Partner bids first.
HCP: 8	♣ KJ94	

Board: 29	♠ 92	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ KQ3	You bid first.
HCP: 15	♣ A1072	

Board: 30	♠ 97	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ 10943	Partner bids first.
HCP: 9	♣ AJ874	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AK86				1NT
Vul: Both	♥ J865	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A1065	Pass	2NT	AP	
South HCP: 15	♣ KQ64	♣ J102				
Contract: 2N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 985		1NT	Pass	2♣ ¹
Vul: None	♥ Q96	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ K32	♦ J97	AP			
South HCP: 8	♣ J105	♣ K84				
Contract: 2N N			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A986				1NT
Vul: NS	♥ J9	♥ AK105				
North HCP: 8	♦ 109873	♦ A42	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ 85				
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ J108				
Vul: Both	♥ AQ53	♥ 98		1NT	AP	
North HCP: 15	♦ KQ3	♦ A862				
South HCP: 8	♣ A1072	♣ K864				
Contract: 1N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AJ106				1NT
Vul: None	♥ KJ	♥ Q42				
North HCP: 9	♦ 10943	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ AJ874	♣ K963				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 26	♠ AK86	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ A1065	You bid first.
HCP: 15	♣ J102	

Board: 27	♠ 985	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: None	♦ J97	Partner bids first.
HCP: 8	♣ K84	

Board: 28	♠ A986	The opponents are silent.
Dealer: S	♥ AK105	
Vul: NS	♦ A42	You bid first.
HCP: 15	♣ 85	

Board: 29	♠ J108	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ A862	Partner bids first.
HCP: 8	♣ K864	

Board: 30	♠ AJ106	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ K963	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AK86				1NT
Vul: Both	♥ J865	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A1065	Pass	2NT	AP	
South HCP: 15	♣ KQ64	♣ J102				
Contract: 2N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 985		1NT	Pass	2♣ ¹
Vul: None	♥ Q96	♥ KJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ K32	♦ J97	AP			
South HCP: 8	♣ J105	♣ K84				
Contract: 2N N			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A986				1NT
Vul: NS	♥ J9	♥ AK105				
North HCP: 8	♦ 109873	♦ A42	Pass	2NT	AP	
South HCP: 15	♣ KJ94	♣ 85				
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ J108				
Vul: Both	♥ AQ53	♥ 98		1NT	AP	
North HCP: 15	♦ KQ3	♦ A862				
South HCP: 8	♣ A1072	♣ K864				
Contract: 1N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AJ106				1NT
Vul: None	♥ KJ	♥ Q42				
North HCP: 9	♦ 10943	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ AJ874	♣ K963				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 31	♠ 7654	West Bids 3♣ if possible.
Dealer: N	♥ AKJ4	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ A3	

Board: 32	♠ A108	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ 865	Partner bids first.
HCP: 8	♣ 10984	

Board: 33	♠ K865	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ K874	You bid first.
HCP: 15	♣ A72	

Board: 34	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 1087	
Vul: NS	♦ J93	Partner bids first.
HCP: 8	♣ 943	

Board: 35	♠ K982	The opponents are silent.
Dealer: N	♥ A743	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ A6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ 7654	♠ A2		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ4	♥ Q1093	3♣	Pass	Pass	X
North HCP: 15	♦ QJ5	♦ K973	AP			
South HCP: 9	♣ A3	♣ 1094	1. Stayman			
Contract: 3♣X W						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ Q63				1NT
Vul: EW	♥ A82	♥ 96	Pass	2NT	AP	
North HCP: 8	♦ 865	♦ AQ1043				
South HCP: 15	♣ 10984	♣ AK2				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ 94		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ Q1073	Pass	2♠	Pass	2NT
North HCP: 15	♦ K874	♦ AQ96	AP			
South HCP: 9	♣ A72	♣ J84	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K954				1NT
Vul: NS	♥ 1087	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J93	♦ A876	Pass	3♠	AP	
South HCP: 15	♣ 943	♣ J75	1. Stayman			
Contract: 3♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ J7		1NT	Pass	3NT
Vul: EW	♥ A743	♥ K10				
North HCP: 15	♦ A53	♦ J10972	AP			
South HCP: 9	♣ A6	♣ KJ74				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 31	♠ A2	West Bids 3♣ if possible. Partner bids first.
Dealer: N	♥ Q1093	
Vul: NS	♦ K973	
HCP: 9	♣ 1094	

Board: 32	♠ Q63	The opponents are silent. You bid first.
Dealer: S	♥ 96	
Vul: EW	♦ AQ1043	
HCP: 15	♣ AK2	

Board: 33	♠ 94	The opponents are silent. Partner bids first.
Dealer: N	♥ Q1073	
Vul: None	♦ AQ96	
HCP: 9	♣ J84	

Board: 34	♠ K954	The opponents are silent. You bid first.
Dealer: S	♥ AK	
Vul: NS	♦ A876	
HCP: 15	♣ J75	

Board: 35	♠ J7	The opponents are silent. Partner bids first.
Dealer: N	♥ K10	
Vul: EW	♦ J10972	
HCP: 9	♣ KJ74	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ 7654	♠ A2		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ4	♥ Q1093	3♣	Pass	Pass	X
North HCP: 15	♦ QJ5	♦ K973	AP			
South HCP: 9	♣ A3	♣ 1094	1. Stayman			
Contract: 3♣X W						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ Q63				1NT
Vul: EW	♥ A82	♥ 96	Pass	2NT	AP	
North HCP: 8	♦ 865	♦ AQ1043				
South HCP: 15	♣ 10984	♣ AK2				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ 94		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ Q1073	Pass	2♠	Pass	2NT
North HCP: 15	♦ K874	♦ AQ96	AP			
South HCP: 9	♣ A72	♣ J84	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ K954				1NT
Vul: NS	♥ 1087	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J93	♦ A876	Pass	3♠	AP	
South HCP: 15	♣ 943	♣ J75	1. Stayman			
Contract: 3♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ J7		1NT	Pass	3NT
Vul: EW	♥ A743	♥ K10				
North HCP: 15	♦ A53	♦ J10972	AP			
South HCP: 9	♣ A6	♣ KJ74				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 36	♠ Q103	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ Q964	Partner bids first.
HCP: 9	♣ 104	
Board: 37	♠ AQ105	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ QJ96	
Board: 38	♠ 95	East Doubles 2♣ if possible.
Dealer: S	♥ J1062	
Vul: EW	♦ A1082	Partner bids first.
HCP: 9	♣ A104	
Board: 39	♠ KJ	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ QJ63	You bid first.
HCP: 15	♣ KJ102	
Board: 40	♠ 10983	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ AQ8	Partner bids first.
HCP: 9	♣ QJ43	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ A74				1NT
Vul: Both	♥ AJ97	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q964	♦ J532	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AKQJ				
Contract: 2N S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ J94		1NT	Pass	3NT
Vul: NS	♥ 62	♥ 94				
North HCP: 15	♦ AQ2	♦ J1095	AP			
South HCP: 9	♣ QJ96	♣ AK54				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK74				1NT
Vul: EW	♥ J1062	♥ AQ97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A1082	♦ J75	Pass	4♥	AP	
South HCP: 15	♣ A104	♣ J7				
Contract: 4♥ S			1. Stayman			

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ63	♦ K8	AP			
South HCP: 9	♣ KJ102	♣ Q964				
Contract: 2N N			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ5				1NT
Vul: None	♥ 76	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ8	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ K752				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 36	♠ A74	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ J532	You bid first.
HCP: 15	♣ AKQJ	
Board: 37	♠ J94	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ J1095	Partner bids first.
HCP: 9	♣ AK54	
Board: 38	♠ AK74	East Doubles 2♣ if possible.
Dealer: S	♥ AQ97	
Vul: EW	♦ J75	You bid first.
HCP: 15	♣ J7	
Board: 39	♠ 10975	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ Q964	
Board: 40	♠ AQ5	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: None	♦ J7	You bid first.
HCP: 15	♣ K752	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ A74				1NT
Vul: Both	♥ AJ97	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q964	♦ J532	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AKQJ				
Contract: 2N S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ J94		1NT	Pass	3NT
Vul: NS	♥ 62	♥ 94				
North HCP: 15	♦ AQ2	♦ J1095	AP			
South HCP: 9	♣ QJ96	♣ AK54				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK74				1NT
Vul: EW	♥ J1062	♥ AQ97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A1082	♦ J75	Pass	4♥	AP	
South HCP: 15	♣ A104	♣ J7				
Contract: 4♥ S			1. Stayman			

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ63	♦ K8	AP			
South HCP: 9	♣ KJ102	♣ Q964				
Contract: 2N N			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ5				1NT
Vul: None	♥ 76	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ8	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ K752				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 41	♠ KJ109	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ J75	You bid first.
HCP: 15	♣ AK5	

Board: 42	♠ J1052	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ 1097	Partner bids first.
HCP: 9	♣ QJ4	

Board: 43	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ K106	You bid first.
HCP: 15	♣ AJ97	

Board: 44	♠ 92	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: NS	♦ A10842	Partner bids first.
HCP: 9	♣ Q4	

Board: 45	♠ Q63	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ 853	You bid first.
HCP: 15	♣ AQ75	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ Q85		1NT	Pass	2NT
Vul: EW	♥ K103	♥ Q96				
North HCP: 15	♦ J75	♦ A2	AP			
South HCP: 9	♣ AK5	♣ J9864				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ Q94				1NT
Vul: Both	♥ KQ3	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1097	♦ A52	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A862	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q1084		1NT	Pass	2♣ ¹
Vul: None	♥ Q86	♥ J10	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ Q97	AP			
South HCP: 8	♣ AJ97	♣ K1054	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ8				1NT
Vul: NS	♥ QJ95	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A10842	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J104		1NT	Pass	3NT
Vul: Both	♥ AK7	♥ 1082				
North HCP: 15	♦ 853	♦ AJ2	AP			
South HCP: 9	♣ AQ75	♣ K864				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 41	♠ Q85	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9864	

Board: 42	♠ Q94	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ A862	

Board: 43	♠ Q1084	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ Q97	Partner bids first.
HCP: 8	♣ K1054	

Board: 44	♠ KJ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ QJ63	You bid first.
HCP: 15	♣ AJ85	

Board: 45	♠ J104	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 9	♣ K864	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ Q85		1NT	Pass	2NT
Vul: EW	♥ K103	♥ Q96				
North HCP: 15	♦ J75	♦ A2	AP			
South HCP: 9	♣ AK5	♣ J9864				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ J1052	♠ Q94				1NT
Vul: Both	♥ KQ3	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1097	♦ A52	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A862	1. Stayman			
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q1084		1NT	Pass	2♣ ¹
Vul: None	♥ Q86	♥ J10	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ Q97	AP			
South HCP: 8	♣ AJ97	♣ K1054	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KJ8				1NT
Vul: NS	♥ QJ95	♥ K10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A10842	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J104		1NT	Pass	3NT
Vul: Both	♥ AK7	♥ 1082				
North HCP: 15	♦ 853	♦ AJ2	AP			
South HCP: 9	♣ AQ75	♣ K864				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 46	♠ J106	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ AJ54	Partner bids first.
HCP: 9	♣ K843	

Board: 47	♠ A8	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ 975	You bid first.
HCP: 15	♣ AK65	

Board: 48	♠ K7	The opponents are silent.
Dealer: S	♥ 1093	
Vul: EW	♦ J82	Partner bids first.
HCP: 9	♣ AJ843	

Board: 49	♠ KQ4	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 9643	You bid first.
HCP: 15	♣ K72	

Board: 50	♠ QJ106	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ K86	Partner bids first.
HCP: 9	♣ J864	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ A7				1NT
Vul: None	♥ 98	♥ KJ75				
North HCP: 9	♦ AJ54	♦ K873	Pass	2NT	AP	
South HCP: 15	♣ K843	♣ A75				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q5		1NT	Pass	2♣ ¹
Vul: NS	♥ A532	♥ 9874	Pass	2♥	Pass	3♥
North HCP: 15	♦ 975	♦ AJ84	AP			
South HCP: 9	♣ AK65	♣ Q94	1. Stayman			
Contract: 3♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ84				1NT
Vul: EW	♥ 1093	♥ AQ				
North HCP: 9	♦ J82	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ AJ843	♣ 10765				
Contract: 2N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ		1NT	Pass	2♣ ¹
Vul: None	♥ AK2	♥ J1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9643	♦ 87	AP			
South HCP: 8	♣ K72	♣ Q10843	1. Stayman			
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A74				1NT
Vul: NS	♥ Q5	♥ 862	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K86	♦ Q743	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ AKQ	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 46	♠ A7	The opponents are silent.
Dealer: S	♥ KJ75	
Vul: None	♦ K873	You bid first.
HCP: 15	♣ A75	

Board: 47	♠ Q5	The opponents are silent.
Dealer: N	♥ 9874	
Vul: NS	♦ AJ84	Partner bids first.
HCP: 9	♣ Q94	

Board: 48	♠ AJ84	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ A94	You bid first.
HCP: 15	♣ 10765	

Board: 49	♠ AJ	The opponents are silent.
Dealer: N	♥ J1093	
Vul: None	♦ 87	Partner bids first.
HCP: 8	♣ Q10843	

Board: 50	♠ A74	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ Q743	You bid first.
HCP: 15	♣ AKQ	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ A7				1NT
Vul: None	♥ 98	♥ KJ75				
North HCP: 9	♦ AJ54	♦ K873	Pass	2NT	AP	
South HCP: 15	♣ K843	♣ A75				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q5		1NT	Pass	2♣ ¹
Vul: NS	♥ A532	♥ 9874	Pass	2♥	Pass	3♥
North HCP: 15	♦ 975	♦ AJ84	AP			
South HCP: 9	♣ AK65	♣ Q94	1. Stayman			
Contract: 3♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ84				1NT
Vul: EW	♥ 1093	♥ AQ				
North HCP: 9	♦ J82	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ AJ843	♣ 10765				
Contract: 2N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ		1NT	Pass	2♣ ¹
Vul: None	♥ AK2	♥ J1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9643	♦ 87	AP			
South HCP: 8	♣ K72	♣ Q10843	1. Stayman			
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A74				1NT
Vul: NS	♥ Q5	♥ 862	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K86	♦ Q743	Pass	2NT	AP	
South HCP: 15	♣ J864	♣ AKQ	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 51	♠ AK7	The opponents are silent.
Dealer: N	♥ A1076	
Vul: EW	♦ 62	You bid first.
HCP: 15	♣ A1085	

Board: 52	♠ KQ3	The opponents are silent.
Dealer: S	♥ A854	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ 10984	

Board: 53	♠ 762	The opponents are silent.
Dealer: N	♥ A1086	
Vul: NS	♦ AK83	You bid first.
HCP: 15	♣ A6	

Board: 54	♠ A1096	The opponents are silent.
Dealer: S	♥ Q984	
Vul: EW	♦ Q102	Partner bids first.
HCP: 8	♣ 84	

Board: 55	♠ K3	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ QJ632	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 106		1NT	Pass	2NT
Vul: EW	♥ A1076	♥ QJ5				
North HCP: 15	♦ 62	♦ 984	AP			
South HCP: 9	♣ A1085	♣ KQJ43				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ J854				1NT
Vul: Both	♥ A854	♥ KQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ KJ10	Pass	4♥	AP	
South HCP: 15	♣ 10984	♣ AJ	1. Stayman			
Contract: 4♥ S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ KJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ A1086	♥ QJ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK83	♦ 1092	AP			
South HCP: 8	♣ A6	♣ J84	1. Stayman			
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ KJ42				1NT
Vul: EW	♥ Q984	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q102	♦ J96	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ AKQ7	1. Stayman			
Contract: 4♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ K84	♥ AQ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ 982	AP			
South HCP: 9	♣ QJ632	♣ 874	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 51	♠ 106	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ 984	Partner bids first.
HCP: 9	♣ KQJ43	

Board: 52	♠ J854	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ AJ	

Board: 53	♠ KJ95	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ 1092	Partner bids first.
HCP: 8	♣ J84	

Board: 54	♠ KJ42	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ J96	You bid first.
HCP: 15	♣ AKQ7	

Board: 55	♠ QJ96	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ 982	Partner bids first.
HCP: 9	♣ 874	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 106		1NT	Pass	2NT
Vul: EW	♥ A1076	♥ QJ5				
North HCP: 15	♦ 62	♦ 984	AP			
South HCP: 9	♣ A1085	♣ KQJ43				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ J854				1NT
Vul: Both	♥ A854	♥ KQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ KJ10	Pass	4♥	AP	
South HCP: 15	♣ 10984	♣ AJ	1. Stayman			
Contract: 4♥ S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ KJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ A1086	♥ QJ5	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK83	♦ 1092	AP			
South HCP: 8	♣ A6	♣ J84	1. Stayman			
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ A1096	♠ KJ42				1NT
Vul: EW	♥ Q984	♥ J6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q102	♦ J96	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ AKQ7	1. Stayman			
Contract: 4♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ96		1NT	Pass	2♣ ¹
Vul: Both	♥ K84	♥ AQ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ 982	AP			
South HCP: 9	♣ QJ632	♣ 874	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 56	♠ 1043	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ Q98	Partner bids first.
HCP: 9	♣ K10854	

Board: 57	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ Q104	You bid first.
HCP: 15	♣ AQ92	

Board: 58	♠ 732	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: None	♦ Q98	Partner bids first.
HCP: 8	♣ 1094	

Board: 59	♠ AK75	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ AQ82	

Board: 60	♠ AJ9	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 9	♣ 8642	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ85				1NT
Vul: EW	♥ A7	♥ KQ95				
North HCP: 9	♦ Q98	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ K10854	♣ A76				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 985				
Vul: Both	♥ Q72	♥ 108		1NT	Pass	2NT
North HCP: 15	♦ Q104	♦ KJ7	AP			
South HCP: 8	♣ AQ92	♣ KJ864				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ10				1NT
Vul: None	♥ KQJ10	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q98	♦ K106	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ QJ873	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ QJ94				
Vul: NS	♥ 1065	♥ AJ7	Pass	2♠	Pass	2♣ ¹
North HCP: 15	♦ Q8	♦ J1032	AP			4♠
South HCP: 9	♣ AQ82	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K5				
Vul: Both	♥ 973	♥ A42				1NT
North HCP: 9	♦ KJ10	♦ Q542	Pass	3NT	AP	
South HCP: 15	♣ 8642	♣ KQJ9				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 56	♠ AJ85	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: EW	♦ J3	You bid first.
HCP: 15	♣ A76	

Board: 57	♠ 985	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 8	♣ KJ864	

Board: 58	♠ KQ10	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ K106	You bid first.
HCP: 15	♣ QJ873	

Board: 59	♠ QJ94	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ J1032	Partner bids first.
HCP: 9	♣ 94	

Board: 60	♠ K5	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ Q542	You bid first.
HCP: 15	♣ KQJ9	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AJ85				1NT
Vul: EW	♥ A7	♥ KQ95				
North HCP: 9	♦ Q98	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ K10854	♣ A76				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 985		1NT	Pass	2NT
Vul: Both	♥ Q72	♥ 108				
North HCP: 15	♦ Q104	♦ KJ7	AP			
South HCP: 8	♣ AQ92	♣ KJ864				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ10				1NT
Vul: None	♥ KQJ10	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q98	♦ K106	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ QJ873	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ QJ94		1NT	Pass	2♣ ¹
Vul: NS	♥ 1065	♥ AJ7	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q8	♦ J1032	AP			
South HCP: 9	♣ AQ82	♣ 94	1. Stayman			
Contract: 4♠ N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K5				1NT
Vul: Both	♥ 973	♥ A42				
North HCP: 9	♦ KJ10	♦ Q542	Pass	3NT	AP	
South HCP: 15	♣ 8642	♣ KQJ9				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 61	♠ AQ5	The opponents are silent.
Dealer: N	♥ 8732	
Vul: None	♦ KJ103	You bid first.
HCP: 15	♣ KQ	

Board: 62	♠ 854	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 9	♣ K84	

Board: 63	♠ K753	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ KQ104	You bid first.
HCP: 15	♣ KQ7	

Board: 64	♠ AJ94	The opponents are silent.
Dealer: S	♥ 8542	
Vul: None	♦ KJ	Partner bids first.
HCP: 9	♣ 1094	

Board: 65	♠ A43	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ J1043	You bid first.
HCP: 15	♣ J7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K82		1NT	Pass	2NT
Vul: None	♥ 8732	♥ KQ4				
North HCP: 15	♦ KJ103	♦ 82	AP			
South HCP: 9	♣ KQ	♣ J10864				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ K6				1NT
Vul: NS	♥ Q1093	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ A43	Pass	3♥	AP	
South HCP: 15	♣ K84	♣ A1095	1. Stayman			
Contract: 3♥ S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ A82		1NT	Pass	2NT
Vul: EW	♥ Q7	♥ 962				
North HCP: 15	♦ KQ104	♦ J9	AP			
South HCP: 9	♣ KQ7	♣ A10842				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q63				1NT
Vul: None	♥ 8542	♥ Q76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ	♦ A432	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK5	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 1096		1NT	Pass	2NT
Vul: NS	♥ AKQ6	♥ 72				
North HCP: 15	♦ J1043	♦ K98	AP			
South HCP: 9	♣ J7	♣ AQ943				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 61	♠ K82	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ J10864	

Board: 62	♠ K6	The opponents are silent.
Dealer: S	♥ A742	
Vul: NS	♦ A43	You bid first.
HCP: 15	♣ A1095	

Board: 63	♠ A82	The opponents are silent.
Dealer: N	♥ 962	
Vul: EW	♦ J9	Partner bids first.
HCP: 9	♣ A10842	

Board: 64	♠ Q63	The opponents are silent.
Dealer: S	♥ Q76	
Vul: None	♦ A432	You bid first.
HCP: 15	♣ AK5	

Board: 65	♠ 1096	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ K98	Partner bids first.
HCP: 9	♣ AQ943	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K82		1NT	Pass	2NT
Vul: None	♥ 8732	♥ KQ4				
North HCP: 15	♦ KJ103	♦ 82	AP			
South HCP: 9	♣ KQ	♣ J10864				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ K6				1NT
Vul: NS	♥ Q1093	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ A43	Pass	3♥	AP	
South HCP: 15	♣ K84	♣ A1095	1. Stayman			
Contract: 3♥ S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ A82		1NT	Pass	2NT
Vul: EW	♥ Q7	♥ 962				
North HCP: 15	♦ KQ104	♦ J9	AP			
South HCP: 9	♣ KQ7	♣ A10842				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ Q63				1NT
Vul: None	♥ 8542	♥ Q76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ	♦ A432	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK5	1. Stayman			
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 1096		1NT	Pass	2NT
Vul: NS	♥ AKQ6	♥ 72				
North HCP: 15	♦ J1043	♦ K98	AP			
South HCP: 9	♣ J7	♣ AQ943				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 66	♠ 872	East Bids 3♣ if possible.
Dealer: S	♥ KQJ10	
Vul: EW	♦ K4	Partner bids first.
HCP: 9	♣ 10854	

Board: 67	♠ AQ6	The opponents are silent.
Dealer: N	♥ A862	
Vul: Both	♦ J85	You bid first.
HCP: 15	♣ A93	

Board: 68	♠ KQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ J1086	Partner bids first.
HCP: 8	♣ J9854	

Board: 69	♠ J96	The opponents are silent.
Dealer: N	♥ A754	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ AQ65	

Board: 70	♠ 83	The opponents are silent.
Dealer: S	♥ A1095	
Vul: Both	♦ Q983	Partner bids first.
HCP: 9	♣ K74	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ J96				1NT
Vul: EW	♥ KQJ10	♥ A6	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ K4	♦ AQ1072	Pass	X	AP	
South HCP: 15	♣ 10854	♣ A97				
Contract: 3♣X E			1. Stayman			

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 10954		1NT	Pass	2♣ ¹
Vul: Both	♥ A862	♥ QJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ J85	♦ K9	AP			
South HCP: 9	♣ A93	♣ K10642	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1073				1NT
Vul: NS	♥ J2	♥ K94	Pass	2NT	AP	
North HCP: 8	♦ J1086	♦ Q53				
South HCP: 15	♣ J9854	♣ AQ7				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ A852		1NT	Pass	2♣ ¹
Vul: EW	♥ A754	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 15	♦ A7	♦ Q1085	AP			
South HCP: 9	♣ AQ65	♣ J4	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A96				1NT
Vul: Both	♥ A1095	♥ 83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q983	♦ KJ104	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ AQJ3	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 66	♠ J96	East Bids 3♣ if possible.
Dealer: S	♥ A6	
Vul: EW	♦ AQ1072	
HCP: 15	♣ A97	You bid first.

Board: 67	♠ 10954	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ K9	
HCP: 9	♣ K10642	Partner bids first.

Board: 68	♠ A1073	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ Q53	
HCP: 15	♣ AQ7	You bid first.

Board: 69	♠ A852	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ Q1085	
HCP: 9	♣ J4	Partner bids first.

Board: 70	♠ A96	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ KJ104	
HCP: 15	♣ AQJ3	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ J96				1NT
Vul: EW	♥ KQJ10	♥ A6	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ K4	♦ AQ1072	Pass	X	AP	
South HCP: 15	♣ 10854	♣ A97				
Contract: 3♣X E			1. Stayman			

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 10954		1NT	Pass	2♣ ¹
Vul: Both	♥ A862	♥ QJ	Pass	2♥	Pass	2NT
North HCP: 15	♦ J85	♦ K9	AP			
South HCP: 9	♣ A93	♣ K10642	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1073				1NT
Vul: NS	♥ J2	♥ K94	Pass	2NT	AP	
North HCP: 8	♦ J1086	♦ Q53				
South HCP: 15	♣ J9854	♣ AQ7				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ A852		1NT	Pass	2♣ ¹
Vul: EW	♥ A754	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 15	♦ A7	♦ Q1085	AP			
South HCP: 9	♣ AQ65	♣ J4	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A96				1NT
Vul: Both	♥ A1095	♥ 83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q983	♦ KJ104	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ AQJ3	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 71	♠ K104	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ AK5	You bid first.
HCP: 15	♣ 9876	

Board: 72	♠ 109	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ KQ754	

Board: 73	♠ AQ4	The opponents are silent.
Dealer: N	♥ 932	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ KQJ9	

Board: 74	♠ Q10	The opponents are silent.
Dealer: S	♥ 9862	
Vul: None	♦ K10982	Partner bids first.
HCP: 8	♣ K4	

Board: 75	♠ 732	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AKQ8	You bid first.
HCP: 15	♣ Q873	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ32		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ J9	AP			
South HCP: 8	♣ 9876	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ87				1NT
Vul: EW	♥ KJ106	♥ 84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 85	♦ AJ6	Pass	2NT	AP	
South HCP: 15	♣ KQ754	♣ AJ98	1. Stayman			
Contract: 2N S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J863		1NT	Pass	2♣ ¹
Vul: Both	♥ 932	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ K32	♦ A94	AP			
South HCP: 9	♣ KQJ9	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK64				1NT
Vul: None	♥ 9862	♥ KQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K10982	♦ J74	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ Q106	1. Stayman			
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ QJ9		1NT	Pass	3NT
Vul: NS	♥ A5	♥ Q10	AP			
North HCP: 15	♦ AKQ8	♦ J9642				
South HCP: 9	♣ Q873	♣ K54				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 71	♠ QJ32	The opponents are silent.
Dealer: N	♥ A1098	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ 1054	

Board: 72	♠ KQ87	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ AJ6	You bid first.
HCP: 15	♣ AJ98	

Board: 73	♠ J863	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ A94	Partner bids first.
HCP: 9	♣ 1064	

Board: 74	♠ AK64	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ J74	You bid first.
HCP: 15	♣ Q106	

Board: 75	♠ QJ9	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ J9642	Partner bids first.
HCP: 9	♣ K54	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ32		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ J9	AP			
South HCP: 8	♣ 9876	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ87				1NT
Vul: EW	♥ KJ106	♥ 84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 85	♦ AJ6	Pass	2NT	AP	
South HCP: 15	♣ KQ754	♣ AJ98	1. Stayman			
Contract: 2N S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J863		1NT	Pass	2♣ ¹
Vul: Both	♥ 932	♥ A108	Pass	2♦	Pass	2NT
North HCP: 15	♦ K32	♦ A94	AP			
South HCP: 9	♣ KQJ9	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK64				1NT
Vul: None	♥ 9862	♥ KQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K10982	♦ J74	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ Q106	1. Stayman			
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ QJ9		1NT	Pass	3NT
Vul: NS	♥ A5	♥ Q10	AP			
North HCP: 15	♦ AKQ8	♦ J9642				
South HCP: 9	♣ Q873	♣ K54				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 76	♠ QJ75	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ 1085	Partner bids first.
HCP: 9	♣ Q84	

Board: 77	♠ J1064	The opponents are silent.
Dealer: N	♥ K732	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ A6	

Board: 78	♠ 1083	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ KQ105	Partner bids first.
HCP: 8	♣ K84	

Board: 79	♠ KJ42	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ A732	You bid first.
HCP: 15	♣ A72	

Board: 80	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q85	
Vul: None	♦ 1087	Partner bids first.
HCP: 9	♣ K943	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ QJ75	♠ A94				1NT
Vul: Both	♥ A105	♥ K84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1085	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ K1092				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ K93				
Vul: None	♥ K732	♥ A108		1NT	Pass	2NT
North HCP: 15	♦ AK7	♦ 983	Pass	3NT	AP	
South HCP: 8	♣ A6	♣ J954				
Contract: 3N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ A62				1NT
Vul: NS	♥ 982	♥ Q1073				
North HCP: 8	♦ KQ105	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ A963				
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ A863		1NT	Pass	2♣ ¹
Vul: EW	♥ K9	♥ 874	Pass	2♠	Pass	3♠
North HCP: 15	♦ A732	♦ Q109	AP			
South HCP: 9	♣ A72	♣ QJ4				
Contract: 3♠ N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ 865				1NT
Vul: None	♥ Q85	♥ AK92				
North HCP: 9	♦ 1087	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ K943	♣ 106				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 76	♠ A94	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ K1092	

Board: 77	♠ K93	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ 983	Partner bids first.
HCP: 8	♣ J954	

Board: 78	♠ A62	The opponents are silent.
Dealer: S	♥ Q1073	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ A963	

Board: 79	♠ A863	The opponents are silent.
Dealer: N	♥ 874	
Vul: EW	♦ Q109	Partner bids first.
HCP: 9	♣ QJ4	

Board: 80	♠ 865	The opponents are silent.
Dealer: S	♥ AK92	
Vul: None	♦ AKJ3	You bid first.
HCP: 15	♣ 106	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ QJ75	♠ A94				1NT
Vul: Both	♥ A105	♥ K84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1085	♦ KQ7	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ K1092				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ K93				
Vul: None	♥ K732	♥ A108		1NT	Pass	2NT
North HCP: 15	♦ AK7	♦ 983	Pass	3NT	AP	
South HCP: 8	♣ A6	♣ J954				
Contract: 3N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ A62				1NT
Vul: NS	♥ 982	♥ Q1073				
North HCP: 8	♦ KQ105	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ A963				
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ A863		1NT	Pass	2♣ ¹
Vul: EW	♥ K9	♥ 874	Pass	2♠	Pass	3♠
North HCP: 15	♦ A732	♦ Q109	AP			
South HCP: 9	♣ A72	♣ QJ4				
Contract: 3♠ N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ 865				1NT
Vul: None	♥ Q85	♥ AK92				
North HCP: 9	♦ 1087	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ K943	♣ 106				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 81	♠ KJ42	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ 973	You bid first.
HCP: 15	♣ AK109	

Board: 82	♠ QJ65	The opponents are silent.
Dealer: S	♥ Q983	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ K104	

Board: 83	♠ KJ2	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ A874	You bid first.
HCP: 15	♣ J972	

Board: 84	♠ A765	East Bids 2♥ if possible.
Dealer: S	♥ K10	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ J10954	

Board: 85	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ KQ94	You bid first.
HCP: 15	♣ 973	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 1096		1NT	Pass	3NT
Vul: NS	♥ A9	♥ Q105				
North HCP: 15	♦ 973	♦ AQJ105	AP			
South HCP: 9	♣ AK109	♣ 43				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ AK83				1NT
Vul: EW	♥ Q983	♥ 105	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ K98	Pass	4♠	AP	
South HCP: 15	♣ K104	♣ AJ83	1. Stayman			
Contract: 4♠ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 874		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ K1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ A874	♦ Q109	AP			
South HCP: 8	♣ J972	♣ K43	1. Stayman			
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ K102				1NT
Vul: NS	♥ K10	♥ Q4	Pass	2♣ ¹	2♥	Pass
North HCP: 9	♦ J8	♦ KQ96	Pass	2NT	AP	
South HCP: 15	♣ J10954	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ2		1NT	Pass	2NT
Vul: EW	♥ AJ5	♥ 1098				
North HCP: 15	♦ KQ94	♦ J107	AP			
South HCP: 8	♣ 973	♣ Q854				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 81	♠ 1096	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ AQJ105	Partner bids first.
HCP: 9	♣ 43	

Board: 82	♠ AK83	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ K98	You bid first.
HCP: 15	♣ AJ83	

Board: 83	♠ 874	The opponents are silent.
Dealer: N	♥ K1098	
Vul: Both	♦ Q109	Partner bids first.
HCP: 8	♣ K43	

Board: 84	♠ K102	East Bids 2♥ if possible.
Dealer: S	♥ Q4	
Vul: NS	♦ KQ96	You bid first.
HCP: 15	♣ KQ62	

Board: 85	♠ KQ2	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ J107	Partner bids first.
HCP: 8	♣ Q854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 1096		1NT	Pass	3NT
Vul: NS	♥ A9	♥ Q105				
North HCP: 15	♦ 973	♦ AQJ105	AP			
South HCP: 9	♣ AK109	♣ 43				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ AK83				1NT
Vul: EW	♥ Q983	♥ 105	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J6	♦ K98	Pass	4♠	AP	
South HCP: 15	♣ K104	♣ AJ83	1. Stayman			
Contract: 4♠ S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 874		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ K1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ A874	♦ Q109	AP			
South HCP: 8	♣ J972	♣ K43	1. Stayman			
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ K102				1NT
Vul: NS	♥ K10	♥ Q4	Pass	2♣ ¹	2♥	Pass
North HCP: 9	♦ J8	♦ KQ96	Pass	2NT	AP	
South HCP: 15	♣ J10954	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ2		1NT	Pass	2NT
Vul: EW	♥ AJ5	♥ 1098				
North HCP: 15	♦ KQ94	♦ J107	AP			
South HCP: 8	♣ 973	♣ Q854				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 86 ♠ Q982
Dealer: S ♥ K94
Vul: Both ♦ QJ86
HCP: 8 ♣ 104

East Doubles 2♣ if possible.

Partner bids first.

Board: 87 ♠ KQ5
Dealer: N ♥ AQ4
Vul: None ♦ KJ73
HCP: 15 ♣ 952

The opponents are silent.

You bid first.

Board: 88 ♠ KQ72
Dealer: S ♥ J62
Vul: EW ♦ 98
HCP: 9 ♣ K984

The opponents are silent.

Partner bids first.

Board: 89 ♠ A742
Dealer: N ♥ AK93
Vul: Both ♦ A107
HCP: 15 ♣ 107

The opponents are silent.

You bid first.

Board: 90 ♠ 1096
Dealer: S ♥ J4
Vul: None ♦ KQ63
HCP: 9 ♣ QJ84

East Bids 3♥ if possible.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ AKJ6				1NT
Vul: Both	♥ K94	♥ J6	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ QJ86	♦ 5432	Pass	3♠	AP	
South HCP: 15	♣ 104	♣ AQ2	1. Stayman			
Contract: 3♠ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 104				
Vul: None	♥ AQ4	♥ J10		1NT	Pass	3NT
North HCP: 15	♦ KJ73	♦ A10854	AP			
South HCP: 9	♣ 952	♣ KJ64				
Contract: 3N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ J104				1NT
Vul: EW	♥ J62	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ KJ764	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ AQ10	1. Stayman			
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ KJ10				
Vul: Both	♥ AK93	♥ J642		1NT	Pass	2♣ ¹
North HCP: 15	♦ A107	♦ J8	Pass	2♥	Pass	3♥
South HCP: 9	♣ 107	♣ QJ43	AP			
Contract: 3♥ N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 742				
Vul: None	♥ J4	♥ K107				1NT
North HCP: 9	♦ KQ63	♦ AJ8	Pass	2NT	3♥	AP
South HCP: 15	♣ QJ84	♣ AK65				
Contract: 3♥ E						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 86	♠ AKJ6	East Doubles 2♣ if possible.
Dealer: S	♥ J6	
Vul: Both	♦ 5432	
HCP: 15	♣ AQ2	You bid first.

Board: 87	♠ 104	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ A10854	Partner bids first.
HCP: 9	♣ KJ64	

Board: 88	♠ J104	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ KJ764	You bid first.
HCP: 15	♣ AQ10	

Board: 89	♠ KJ10	The opponents are silent.
Dealer: N	♥ J642	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ QJ43	

Board: 90	♠ 742	East Bids 3♥ if possible.
Dealer: S	♥ K107	
Vul: None	♦ AJ8	You bid first.
HCP: 15	♣ AK65	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ AKJ6				1NT
Vul: Both	♥ K94	♥ J6	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ QJ86	♦ 5432	Pass	3♠	AP	
South HCP: 15	♣ 104	♣ AQ2	1. Stayman			
Contract: 3♠ S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 104				
Vul: None	♥ AQ4	♥ J10		1NT	Pass	3NT
North HCP: 15	♦ KJ73	♦ A10854	AP			
South HCP: 9	♣ 952	♣ KJ64				
Contract: 3N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ J104				1NT
Vul: EW	♥ J62	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ KJ764	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ AQ10	1. Stayman			
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ KJ10				
Vul: Both	♥ AK93	♥ J642		1NT	Pass	2♣ ¹
North HCP: 15	♦ A107	♦ J8	Pass	2♥	Pass	3♥
South HCP: 9	♣ 107	♣ QJ43	AP			
Contract: 3♥ N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 742				
Vul: None	♥ J4	♥ K107				1NT
North HCP: 9	♦ KQ63	♦ AJ8	Pass	2NT	3♥	AP
South HCP: 15	♣ QJ84	♣ AK65				
Contract: 3♥ E						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 91	♠ AQ	The opponents are silent.
Dealer: N	♥ 10764	
Vul: NS	♦ A102	You bid first.
HCP: 15	♣ AJ73	

Board: 92	♠ A109	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ QJ54	Partner bids first.
HCP: 8	♣ 854	

Board: 93	♠ K986	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ KQ96	You bid first.
HCP: 15	♣ A3	

Board: 94	♠ 987	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ A10864	Partner bids first.
HCP: 9	♣ AJ4	

Board: 95	♠ A5	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: EW	♦ J42	You bid first.
HCP: 15	♣ Q753	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K953		1NT	Pass	2♣ ¹
Vul: NS	♥ 10764	♥ QJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A102	♦ QJ6	AP			
South HCP: 9	♣ AJ73	♣ 864	1. Stayman			
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ53				1NT
Vul: Both	♥ J109	♥ Q75	Pass	2NT	AP	
North HCP: 8	♦ QJ54	♦ A108				
South HCP: 15	♣ 854	♣ AQ9				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K986	♠ J7		1NT	Pass	2♣ ¹
Vul: None	♥ K52	♥ AQ97	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ96	♦ J107	AP			
South HCP: 9	♣ A3	♣ J1054	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ A52				1NT
Vul: NS	♥ 106	♥ AQJ9	Pass	2NT	AP	
North HCP: 9	♦ A10864	♦ Q95				
South HCP: 15	♣ AJ4	♣ Q107				
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K62		1NT	Pass	3NT
Vul: EW	♥ AKJ9	♥ Q53	AP			
North HCP: 15	♦ J42	♦ 108				
South HCP: 9	♣ Q753	♣ KJ1094				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 91 ♠ K953
Dealer: N ♥ QJ8
Vul: NS ♦ QJ6
HCP: 9 ♣ 864

The opponents are silent.

Partner bids first.

Board: 92 ♠ QJ53
Dealer: S ♥ Q75
Vul: Both ♦ A108
HCP: 15 ♣ AQ9

The opponents are silent.

You bid first.

Board: 93 ♠ J7
Dealer: N ♥ AQ97
Vul: None ♦ J107
HCP: 9 ♣ J1054

The opponents are silent.

Partner bids first.

Board: 94 ♠ A52
Dealer: S ♥ AQJ9
Vul: NS ♦ Q95
HCP: 15 ♣ Q107

The opponents are silent.

You bid first.

Board: 95 ♠ K62
Dealer: N ♥ Q53
Vul: EW ♦ 108
HCP: 9 ♣ KJ1094

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K953		1NT	Pass	2♣ ¹
Vul: NS	♥ 10764	♥ QJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ A102	♦ QJ6	AP			
South HCP: 9	♣ AJ73	♣ 864	1. Stayman			
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ53				1NT
Vul: Both	♥ J109	♥ Q75	Pass	2NT	AP	
North HCP: 8	♦ QJ54	♦ A108				
South HCP: 15	♣ 854	♣ AQ9				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K986	♠ J7		1NT	Pass	2♣ ¹
Vul: None	♥ K52	♥ AQ97	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ96	♦ J107	AP			
South HCP: 9	♣ A3	♣ J1054	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ A52				1NT
Vul: NS	♥ 106	♥ AQJ9	Pass	2NT	AP	
North HCP: 9	♦ A10864	♦ Q95				
South HCP: 15	♣ AJ4	♣ Q107				
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K62		1NT	Pass	3NT
Vul: EW	♥ AKJ9	♥ Q53	AP			
North HCP: 15	♦ J42	♦ 108				
South HCP: 9	♣ Q753	♣ KJ1094				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 96	♠ 10752	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ AJ6	Partner bids first.
HCP: 9	♣ K1094	

Board: 97	♠ QJ4	The opponents are silent.
Dealer: N	♥ Q875	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ A86	

Board: 98	♠ Q97	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ KQJ106	Partner bids first.
HCP: 8	♣ 942	

Board: 99	♠ AK4	The opponents are silent.
Dealer: N	♥ Q965	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AQ63	

Board: 100	♠ KQ106	The opponents are silent.
Dealer: S	♥ 10985	
Vul: NS	♦ K109	Partner bids first.
HCP: 8	♣ 54	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 10752	♠ KQ64				1NT
Vul: None	♥ J9	♥ A82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ6	♦ 1084	Pass	3♠	AP	
South HCP: 15	♣ K1094	♣ AQ3				
Contract: 3♠ S			1. Stayman			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A108		1NT	Pass	2♣ ¹
Vul: NS	♥ Q875	♥ KJ94	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ10	♦ 82	AP			
South HCP: 9	♣ A86	♣ J543	1. Stayman			
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ K853				1NT
Vul: EW	♥ 109	♥ AKJ	Pass	3NT	AP	
North HCP: 8	♦ KQJ106	♦ 32				
South HCP: 15	♣ 942	♣ A1087				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1062		1NT	Pass	2NT
Vul: Both	♥ Q965	♥ AJ8	AP			
North HCP: 15	♦ 73	♦ K1095				
South HCP: 8	♣ AQ63	♣ 984				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ AJ4				1NT
Vul: NS	♥ 10985	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ KJ106	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 96	♠ KQ64	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ AQ3	

Board: 97	♠ A108	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: NS	♦ 82	Partner bids first.
HCP: 9	♣ J543	

Board: 98	♠ K853	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ 32	You bid first.
HCP: 15	♣ A1087	

Board: 99	♠ 1062	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ K1095	Partner bids first.
HCP: 8	♣ 984	

Board: 100	♠ AJ4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ QJ4	You bid first.
HCP: 15	♣ KJ106	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 10752	♠ KQ64				1NT
Vul: None	♥ J9	♥ A82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AJ6	♦ 1084	Pass	3♠	AP	
South HCP: 15	♣ K1094	♣ AQ3				
Contract: 3♠ S			1. Stayman			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A108		1NT	Pass	2♣ ¹
Vul: NS	♥ Q875	♥ KJ94	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ10	♦ 82	AP			
South HCP: 9	♣ A86	♣ J543				
Contract: 4♥ N			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ K853				1NT
Vul: EW	♥ 109	♥ AKJ				
North HCP: 8	♦ KQJ106	♦ 32	Pass	3NT	AP	
South HCP: 15	♣ 942	♣ A1087				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1062		1NT	Pass	2NT
Vul: Both	♥ Q965	♥ AJ8				
North HCP: 15	♦ 73	♦ K1095	AP			
South HCP: 8	♣ AQ63	♣ 984				
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQ106	♠ AJ4				1NT
Vul: NS	♥ 10985	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ KJ106				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 101	♠ A4	The opponents are silent.
Dealer: N	♥ K98	
Vul: EW	♦ K64	You bid first.
HCP: 15	♣ KQ865	

Board: 102	♠ A94	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ J954	Partner bids first.
HCP: 9	♣ 1094	

Board: 103	♠ A94	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ A74	You bid first.
HCP: 15	♣ KQ92	

Board: 104	♠ J1093	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: EW	♦ K3	Partner bids first.
HCP: 8	♣ 1094	

Board: 105	♠ QJ8	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ A76	You bid first.
HCP: 15	♣ J852	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q1032		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ K64	♦ J1092	AP			
South HCP: 9	♣ KQ865	♣ A104	1. Stayman			
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ 65				1NT
Vul: Both	♥ A106	♥ K54	Pass	3NT	AP	
North HCP: 9	♦ J954	♦ KQ1062				
South HCP: 15	♣ 1094	♣ AQJ				
Contract: 3N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J63		1NT	Pass	2NT
Vul: None	♥ Q65	♥ AJ10	AP			
North HCP: 15	♦ A74	♦ Q986				
South HCP: 8	♣ KQ92	♣ 1084				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ AK7				1NT
Vul: EW	♥ KJ83	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K3	♦ Q982	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ Q87	1. Stayman			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 10953		1NT	Pass	2♣ ¹
Vul: Both	♥ AK5	♥ Q84	Pass	2♦	Pass	2NT
North HCP: 15	♦ A76	♦ QJ10	AP			
South HCP: 9	♣ J852	♣ A74	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 101	♠ Q1032	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ J1092	Partner bids first.
HCP: 9	♣ A104	

Board: 102	♠ 65	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ KQ1062	You bid first.
HCP: 15	♣ AQJ	

Board: 103	♠ J63	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ Q986	Partner bids first.
HCP: 8	♣ 1084	

Board: 104	♠ AK7	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ Q982	You bid first.
HCP: 15	♣ Q87	

Board: 105	♠ 10953	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ QJ10	Partner bids first.
HCP: 9	♣ A74	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q1032		1NT	Pass	2♣ ¹
Vul: EW	♥ K98	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ K64	♦ J1092	AP			
South HCP: 9	♣ KQ865	♣ A104	1. Stayman			
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ 65				1NT
Vul: Both	♥ A106	♥ K54	Pass	3NT	AP	
North HCP: 9	♦ J954	♦ KQ1062				
South HCP: 15	♣ 1094	♣ AQJ				
Contract: 3N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J63		1NT	Pass	2NT
Vul: None	♥ Q65	♥ AJ10	AP			
North HCP: 15	♦ A74	♦ Q986				
South HCP: 8	♣ KQ92	♣ 1084				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J1093	♠ AK7				1NT
Vul: EW	♥ KJ83	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K3	♦ Q982	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ Q87	1. Stayman			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ 10953		1NT	Pass	2♣ ¹
Vul: Both	♥ AK5	♥ Q84	Pass	2♦	Pass	2NT
North HCP: 15	♦ A76	♦ QJ10	AP			
South HCP: 9	♣ J852	♣ A74	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 106	♠ Q82	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ Q63	Partner bids first.
HCP: 9	♣ K1084	

Board: 107	♠ A973	The opponents are silent.
Dealer: N	♥ Q84	
Vul: NS	♦ AK104	You bid first.
HCP: 15	♣ Q3	

Board: 108	♠ 972	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ 84	Partner bids first.
HCP: 9	♣ KQJ43	

Board: 109	♠ K5	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ K75	You bid first.
HCP: 15	♣ AQ1085	

Board: 110	♠ AQ9	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ Q8543	Partner bids first.
HCP: 9	♣ 942	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK103				1NT
Vul: None	♥ Q84	♥ K3				
North HCP: 9	♦ Q63	♦ KJ84	Pass	2NT	AP	
South HCP: 15	♣ K1084	♣ J93				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ Q85		1NT	Pass	3NT
Vul: NS	♥ Q84	♥ K9				
North HCP: 15	♦ AK104	♦ QJ7	AP			
South HCP: 9	♣ Q3	♣ J9754				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ QJ				1NT
Vul: Both	♥ K109	♥ 863				
North HCP: 9	♦ 84	♦ AKJ96	Pass	3NT	AP	
South HCP: 15	♣ KQJ43	♣ A107				
Contract: 3N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 982		1NT	Pass	2♣ ¹
Vul: None	♥ K72	♥ QJ84	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ J9	AP			
South HCP: 8	♣ AQ1085	♣ KJ43				
Contract: 2N N			1. Stayman			

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ 1062				1NT
Vul: NS	♥ J8	♥ A3				
North HCP: 9	♦ Q8543	♦ AKJ107	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ QJ5				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 106	♠ AK103	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ KJ84	You bid first.
HCP: 15	♣ J93	

Board: 107	♠ Q85	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 9	♣ J9754	

Board: 108	♠ QJ	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ AKJ96	You bid first.
HCP: 15	♣ A107	

Board: 109	♠ 982	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ KJ43	

Board: 110	♠ 1062	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AKJ107	You bid first.
HCP: 15	♣ QJ5	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK103				1NT
Vul: None	♥ Q84	♥ K3				
North HCP: 9	♦ Q63	♦ KJ84	Pass	2NT	AP	
South HCP: 15	♣ K1084	♣ J93				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ Q85		1NT	Pass	3NT
Vul: NS	♥ Q84	♥ K9				
North HCP: 15	♦ AK104	♦ QJ7	AP			
South HCP: 9	♣ Q3	♣ J9754				
Contract: 3N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ QJ				1NT
Vul: Both	♥ K109	♥ 863				
North HCP: 9	♦ 84	♦ AKJ96	Pass	3NT	AP	
South HCP: 15	♣ KQJ43	♣ A107				
Contract: 3N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 982		1NT	Pass	2♣ ¹
Vul: None	♥ K72	♥ QJ84	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ J9	AP			
South HCP: 8	♣ AQ1085	♣ KJ43				
Contract: 2N N			1. Stayman			

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ 1062				1NT
Vul: NS	♥ J8	♥ A3				
North HCP: 9	♦ Q8543	♦ AKJ107	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ QJ5				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 111	♠ QJ85	The opponents are silent.
Dealer: N	♥ A763	
Vul: EW	♦ A73	You bid first.
HCP: 15	♣ A10	

Board: 112	♠ K3	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ J943	Partner bids first.
HCP: 9	♣ Q974	

Board: 113	♠ A84	The opponents are silent.
Dealer: N	♥ 9843	
Vul: NS	♦ A54	You bid first.
HCP: 15	♣ AK5	

Board: 114	♠ KQJ	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ 1087	Partner bids first.
HCP: 9	♣ Q943	

Board: 115	♠ J962	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A85	You bid first.
HCP: 15	♣ K76	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 764		1NT	Pass	2NT
Vul: EW	♥ A763	♥ KQ9				
North HCP: 15	♦ A73	♦ KJ1082	AP			
South HCP: 9	♣ A10	♣ 84				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AJ86				1NT
Vul: None	♥ K98	♥ QJ4				
North HCP: 9	♦ J943	♦ AK75	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ 82				
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 1065		1NT	Pass	3NT
Vul: NS	♥ 9843	♥ AQJ				
North HCP: 15	♦ A54	♦ 92	AP			
South HCP: 9	♣ AK5	♣ Q9842				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 85				1NT
Vul: EW	♥ J75	♥ A962				
North HCP: 9	♦ 1087	♦ AK4	Pass	3NT	AP	
South HCP: 15	♣ Q943	♣ A1082				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ J962	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 10932	Pass	2♠	Pass	2NT
North HCP: 15	♦ A85	♦ J62	AP			
South HCP: 9	♣ K76	♣ A984	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 111	♠ 764	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ KJ1082	Partner bids first.
HCP: 9	♣ 84	

Board: 112	♠ AJ86	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ AK75	You bid first.
HCP: 15	♣ 82	

Board: 113	♠ 1065	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ Q9842	

Board: 114	♠ 85	The opponents are silent.
Dealer: S	♥ A962	
Vul: EW	♦ AK4	You bid first.
HCP: 15	♣ A1082	

Board: 115	♠ A10	The opponents are silent.
Dealer: N	♥ 10932	
Vul: Both	♦ J62	Partner bids first.
HCP: 9	♣ A984	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 764		1NT	Pass	2NT
Vul: EW	♥ A763	♥ KQ9				
North HCP: 15	♦ A73	♦ KJ1082	AP			
South HCP: 9	♣ A10	♣ 84				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AJ86				1NT
Vul: None	♥ K98	♥ QJ4				
North HCP: 9	♦ J943	♦ AK75	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ 82				
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 1065		1NT	Pass	3NT
Vul: NS	♥ 9843	♥ AQJ				
North HCP: 15	♦ A54	♦ 92	AP			
South HCP: 9	♣ AK5	♣ Q9842				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 85				1NT
Vul: EW	♥ J75	♥ A962				
North HCP: 9	♦ 1087	♦ AK4	Pass	3NT	AP	
South HCP: 15	♣ Q943	♣ A1082				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ J962	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ 10932	Pass	2♠	Pass	2NT
North HCP: 15	♦ A85	♦ J62	AP			
South HCP: 9	♣ K76	♣ A984	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 116	♠ Q9	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 8	♣ J10984	

Board: 117	♠ A4	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: EW	♦ KJ8	You bid first.
HCP: 15	♣ AJ65	

Board: 118	♠ J97	The opponents are silent.
Dealer: S	♥ 1086	
Vul: Both	♦ K83	Partner bids first.
HCP: 8	♣ A984	

Board: 119	♠ J752	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ A82	You bid first.
HCP: 15	♣ AK6	

Board: 120	♠ J1086	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ J1073	Partner bids first.
HCP: 9	♣ Q54	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A53				1NT
Vul: NS	♥ 105	♥ AQJ				
North HCP: 8	♦ AJ53	♦ 10642	Pass	3NT	AP	
South HCP: 15	♣ J10984	♣ A62				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109				
Vul: EW	♥ Q1084	♥ 76		1NT	Pass	3NT
North HCP: 15	♦ KJ8	♦ A964	AP			
South HCP: 9	♣ AJ65	♣ K1094				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ 86				1NT
Vul: Both	♥ 1086	♥ AQJ4				
North HCP: 8	♦ K83	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ A984	♣ KQ106				
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ J752	♠ KQ109		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ 942	Pass	2♠	Pass	3♠
North HCP: 15	♦ A82	♦ KJ5	AP			
South HCP: 9	♣ AK6	♣ 874	1. Stayman			
Contract: 3♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ 943				1NT
Vul: EW	♥ AJ	♥ 986	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1073	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ AKJ92	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 116	♠ A53	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ 10642	You bid first.
HCP: 15	♣ A62	

Board: 117	♠ Q109	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ A964	Partner bids first.
HCP: 9	♣ K1094	

Board: 118	♠ 86	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: Both	♦ QJ5	You bid first.
HCP: 15	♣ KQ106	

Board: 119	♠ KQ109	The opponents are silent.
Dealer: N	♥ 942	
Vul: None	♦ KJ5	Partner bids first.
HCP: 9	♣ 874	

Board: 120	♠ 943	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ AKJ92	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ A53				1NT
Vul: NS	♥ 105	♥ AQJ				
North HCP: 8	♦ AJ53	♦ 10642	Pass	3NT	AP	
South HCP: 15	♣ J10984	♣ A62				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q109				
Vul: EW	♥ Q1084	♥ 76		1NT	Pass	3NT
North HCP: 15	♦ KJ8	♦ A964	AP			
South HCP: 9	♣ AJ65	♣ K1094				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ 86				1NT
Vul: Both	♥ 1086	♥ AQJ4				
North HCP: 8	♦ K83	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ A984	♣ KQ106				
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ J752	♠ KQ109		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ 942	Pass	2♠	Pass	3♠
North HCP: 15	♦ A82	♦ KJ5	AP			
South HCP: 9	♣ AK6	♣ 874	1. Stayman			
Contract: 3♠ N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ 943				1NT
Vul: EW	♥ AJ	♥ 986	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1073	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ AKJ92	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 121	♠ QJ10	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AQ542	You bid first.
HCP: 15	♣ AQ10	

Board: 122	♠ 9753	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ A1086	Partner bids first.
HCP: 9	♣ Q104	

Board: 123	♠ AJ6	The opponents are silent.
Dealer: N	♥ K754	
Vul: NS	♦ AK75	You bid first.
HCP: 15	♣ 87	

Board: 124	♠ AQ10	The opponents are silent.
Dealer: S	♥ 864	
Vul: Both	♦ J985	Partner bids first.
HCP: 9	♣ Q64	

Board: 125	♠ K765	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ 92	You bid first.
HCP: 15	♣ AQJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 93		1NT	Pass	2♣ ¹
Vul: Both	♥ 73	♥ Q854	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ542	♦ KJ108	AP			
South HCP: 9	♣ AQ10	♣ K64	1. Stayman			
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ AJ104				1NT
Vul: None	♥ K10	♥ 963	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1086	♦ KQ2	Pass	3♠	AP	
South HCP: 15	♣ Q104	♣ AJ2	1. Stayman			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 1054		1NT	Pass	2NT
Vul: NS	♥ K754	♥ J82	AP			
North HCP: 15	♦ AK75	♦ J9				
South HCP: 9	♣ 87	♣ AQJ64				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K6				1NT
Vul: Both	♥ 864	♥ AQ97				
North HCP: 9	♦ J985	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ Q64	♣ K953				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1082		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ 104	Pass	2♠	Pass	4♠
North HCP: 15	♦ 92	♦ AJ1085	AP			
South HCP: 9	♣ AQJ7	♣ 43	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 121	♠ 93	The opponents are silent.
Dealer: N	♥ Q854	
Vul: Both	♦ KJ108	Partner bids first.
HCP: 9	♣ K64	

Board: 122	♠ AJ104	The opponents are silent.
Dealer: S	♥ 963	
Vul: None	♦ KQ2	You bid first.
HCP: 15	♣ AJ2	

Board: 123	♠ 1054	The opponents are silent.
Dealer: N	♥ J82	
Vul: NS	♦ J9	Partner bids first.
HCP: 9	♣ AQJ64	

Board: 124	♠ K6	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: Both	♦ K72	You bid first.
HCP: 15	♣ K953	

Board: 125	♠ A1082	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ AJ1085	Partner bids first.
HCP: 9	♣ 43	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 93		1NT	Pass	2♣ ¹
Vul: Both	♥ 73	♥ Q854	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ542	♦ KJ108	AP			
South HCP: 9	♣ AQ10	♣ K64	1. Stayman			
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ AJ104				1NT
Vul: None	♥ K10	♥ 963	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1086	♦ KQ2	Pass	3♠	AP	
South HCP: 15	♣ Q104	♣ AJ2	1. Stayman			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 1054		1NT	Pass	2NT
Vul: NS	♥ K754	♥ J82	AP			
North HCP: 15	♦ AK75	♦ J9				
South HCP: 9	♣ 87	♣ AQJ64				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K6				1NT
Vul: Both	♥ 864	♥ AQ97				
North HCP: 9	♦ J985	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ Q64	♣ K953				
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1082		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ 104	Pass	2♠	Pass	4♠
North HCP: 15	♦ 92	♦ AJ1085	AP			
South HCP: 9	♣ AQJ7	♣ 43	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 126	♠ AJ5	The opponents are silent.
Dealer: S	♥ Q875	
Vul: NS	♦ 97	Partner bids first.
HCP: 9	♣ Q984	
Board: 127	♠ A105	The opponents are silent.
Dealer: N	♥ K653	
Vul: EW	♦ AJ76	You bid first.
HCP: 15	♣ K10	
Board: 128	♠ Q108	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: None	♦ J94	Partner bids first.
HCP: 8	♣ K54	
Board: 129	♠ AK4	The opponents are silent.
Dealer: N	♥ 843	
Vul: NS	♦ A97	You bid first.
HCP: 15	♣ A653	
Board: 130	♠ 1098	East Doubles 2♣ if possible.
Dealer: S	♥ AKJ4	
Vul: EW	♦ J1076	Partner bids first.
HCP: 9	♣ 74	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 1098				1NT
Vul: NS	♥ Q875	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 97	♦ KQ863	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ AJ	1. Stayman			
Contract: 2N S						

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ QJ6				
Vul: EW	♥ K653	♥ QJ7		1NT	Pass	2NT
North HCP: 15	♦ AJ76	♦ K985	AP			
South HCP: 9	♣ K10	♣ 864				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K72				1NT
Vul: None	♥ Q1097	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J94	♦ AQ72	Pass	2NT	AP	
South HCP: 15	♣ K54	♣ J102	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J87				
Vul: NS	♥ 843	♥ K97		1NT	Pass	2NT
North HCP: 15	♦ A97	♦ Q52	AP			
South HCP: 9	♣ A653	♣ K1084				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KQ54				1NT
Vul: EW	♥ AKJ4	♥ 1092	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ J1076	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ K9	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 126	♠ 1098	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ KQ863	You bid first.
HCP: 15	♣ AJ	
Board: 127	♠ QJ6	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ K985	Partner bids first.
HCP: 9	♣ 864	
Board: 128	♠ K72	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AQ72	You bid first.
HCP: 15	♣ J102	
Board: 129	♠ J87	The opponents are silent.
Dealer: N	♥ K97	
Vul: NS	♦ Q52	Partner bids first.
HCP: 9	♣ K1084	
Board: 130	♠ KQ54	East Doubles 2♣ if possible.
Dealer: S	♥ 1092	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ K9	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 1098				1NT
Vul: NS	♥ Q875	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 97	♦ KQ863	Pass	2NT	AP	
South HCP: 15	♣ Q984	♣ AJ				
Contract: 2N S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ QJ6				
Vul: EW	♥ K653	♥ QJ7		1NT	Pass	2NT
North HCP: 15	♦ AJ76	♦ K985	AP			
South HCP: 9	♣ K10	♣ 864				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K72				1NT
Vul: None	♥ Q1097	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J94	♦ AQ72	Pass	2NT	AP	
South HCP: 15	♣ K54	♣ J102				
Contract: 2N S			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J87				
Vul: NS	♥ 843	♥ K97		1NT	Pass	2NT
North HCP: 15	♦ A97	♦ Q52	AP			
South HCP: 9	♣ A653	♣ K1084				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KQ54				1NT
Vul: EW	♥ AKJ4	♥ 1092	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ J1076	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 74	♣ K9				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 131	♠ AQ5	The opponents are silent.
Dealer: N	♥ 1084	
Vul: Both	♦ QJ9	You bid first.
HCP: 15	♣ AQ73	

Board: 132	♠ Q7	East Bids 2♦ if possible.
Dealer: S	♥ J862	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 8	♣ J1084	

Board: 133	♠ 932	The opponents are silent.
Dealer: N	♥ A532	
Vul: EW	♦ A2	You bid first.
HCP: 15	♣ AK87	

Board: 134	♠ A104	The opponents are silent.
Dealer: S	♥ 982	
Vul: Both	♦ J84	Partner bids first.
HCP: 8	♣ QJ84	

Board: 135	♠ QJ5	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A10532	You bid first.
HCP: 15	♣ KJ8	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J108		1NT	Pass	2NT
Vul: Both	♥ 1084	♥ J2				
North HCP: 15	♦ QJ9	♦ K1072	AP			
South HCP: 9	♣ AQ73	♣ KJ54				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J108				1NT
Vul: NS	♥ J862	♥ AK75	Pass	2♣ ¹	2♦	AP
North HCP: 8	♦ KJ10	♦ 73	1. Stayman			
South HCP: 15	♣ J1084	♣ AK65				
Contract: 2♦ E						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ A10		1NT	Pass	3NT
Vul: EW	♥ A532	♥ Q8	AP			
North HCP: 15	♦ A2	♦ Q765				
South HCP: 9	♣ AK87	♣ J10942				
Contract: 3N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ QJ8				1NT
Vul: Both	♥ 982	♥ AK65	Pass	2NT	AP	
North HCP: 8	♦ J84	♦ Q73				
South HCP: 15	♣ QJ84	♣ K106				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 86		1NT	Pass	2♣ ¹
Vul: None	♥ A5	♥ 8432	Pass	2♦	Pass	3♣
North HCP: 15	♦ A10532	♦ QJ	Pass	3NT	AP	
South HCP: 9	♣ KJ8	♣ AQ1094	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 131	♠ J108	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ K1072	Partner bids first.
HCP: 9	♣ KJ54	

Board: 132	♠ J108	East Bids 2♦ if possible.
Dealer: S	♥ AK75	
Vul: NS	♦ 73	You bid first.
HCP: 15	♣ AK65	

Board: 133	♠ A10	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ Q765	Partner bids first.
HCP: 9	♣ J10942	

Board: 134	♠ QJ8	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ Q73	You bid first.
HCP: 15	♣ K106	

Board: 135	♠ 86	The opponents are silent.
Dealer: N	♥ 8432	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ AQ1094	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J108		1NT	Pass	2NT
Vul: Both	♥ 1084	♥ J2				
North HCP: 15	♦ QJ9	♦ K1072	AP			
South HCP: 9	♣ AQ73	♣ KJ54				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J108				1NT
Vul: NS	♥ J862	♥ AK75				
North HCP: 8	♦ KJ10	♦ 73	Pass	2♣ ¹	2♦	AP
South HCP: 15	♣ J1084	♣ AK65	1. Stayman			
Contract: 2♦ E						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ A10		1NT	Pass	3NT
Vul: EW	♥ A532	♥ Q8				
North HCP: 15	♦ A2	♦ Q765	AP			
South HCP: 9	♣ AK87	♣ J10942				
Contract: 3N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ QJ8				1NT
Vul: Both	♥ 982	♥ AK65				
North HCP: 8	♦ J84	♦ Q73	Pass	2NT	AP	
South HCP: 15	♣ QJ84	♣ K106				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 86		1NT	Pass	2♣ ¹
Vul: None	♥ A5	♥ 8432				
North HCP: 15	♦ A10532	♦ QJ	Pass	2♦	Pass	3♣
South HCP: 9	♣ KJ8	♣ AQ1094	Pass	3NT	AP	
Contract: 3N N			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 136	♠ 1063	The opponents are silent.
Dealer: S	♥ 987	
Vul: EW	♦ K9	Partner bids first.
HCP: 9	♣ AQ964	

Board: 137	♠ AQJ10	The opponents are silent.
Dealer: N	♥ K763	
Vul: Both	♦ A96	You bid first.
HCP: 15	♣ J6	

Board: 138	♠ AJ10	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ 8743	

Board: 139	♠ J74	The opponents are silent.
Dealer: N	♥ Q872	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ KQ2	

Board: 140	♠ J82	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: Both	♦ 106	Partner bids first.
HCP: 9	♣ K854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ A4				1NT
Vul: EW	♥ 987	♥ A1053				
North HCP: 9	♦ K9	♦ A107	Pass	2NT	AP	
South HCP: 15	♣ AQ964	♣ K1053				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ K763	♥ AQ	Pass	2♥	Pass	2NT
North HCP: 15	♦ A96	♦ 1032	Pass	3♠	Pass	4♠
South HCP: 9	♣ J6	♣ 10942	AP			
Contract: 4♠ N			1. Stayman			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 83				1NT
Vul: None	♥ 1073	♥ AQ4				
North HCP: 9	♦ A108	♦ KQ543	Pass	3NT	AP	
South HCP: 15	♣ 8743	♣ A65				
Contract: 3N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q872	♥ J1096	Pass	2♥	AP	
North HCP: 15	♦ AK10	♦ Q76	1. Stayman			
South HCP: 8	♣ KQ2	♣ 1094				
Contract: 2♥ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ K5				1NT
Vul: Both	♥ AJ86	♥ K952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 106	♦ AK53	Pass	4♥	AP	
South HCP: 15	♣ K854	♣ Q72	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 136	♠ A4	The opponents are silent.
Dealer: S	♥ A1053	
Vul: EW	♦ A107	You bid first.
HCP: 15	♣ K1053	

Board: 137	♠ K985	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ 1032	Partner bids first.
HCP: 9	♣ 10942	

Board: 138	♠ 83	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ KQ543	You bid first.
HCP: 15	♣ A65	

Board: 139	♠ KQ10	The opponents are silent.
Dealer: N	♥ J1096	
Vul: NS	♦ Q76	Partner bids first.
HCP: 8	♣ 1094	

Board: 140	♠ K5	The opponents are silent.
Dealer: S	♥ K952	
Vul: Both	♦ AK53	You bid first.
HCP: 15	♣ Q72	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ A4				1NT
Vul: EW	♥ 987	♥ A1053				
North HCP: 9	♦ K9	♦ A107	Pass	2NT	AP	
South HCP: 15	♣ AQ964	♣ K1053				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ K763	♥ AQ	Pass	2♥	Pass	2NT
North HCP: 15	♦ A96	♦ 1032	Pass	3♠	Pass	4♠
South HCP: 9	♣ J6	♣ 10942	AP			
Contract: 4♠ N			1. Stayman			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 83				1NT
Vul: None	♥ 1073	♥ AQ4				
North HCP: 9	♦ A108	♦ KQ543	Pass	3NT	AP	
South HCP: 15	♣ 8743	♣ A65				
Contract: 3N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ KQ10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q872	♥ J1096	Pass	2♥	AP	
North HCP: 15	♦ AK10	♦ Q76	1. Stayman			
South HCP: 8	♣ KQ2	♣ 1094				
Contract: 2♥ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ K5				1NT
Vul: Both	♥ AJ86	♥ K952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 106	♦ AK53	Pass	4♥	AP	
South HCP: 15	♣ K854	♣ Q72	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 141	♠ A86	East Doubles 2♦ if possible.
Dealer: N	♥ 653	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ AKJ96	

Board: 142	♠ Q987	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ J104	

Board: 143	♠ 98	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ AKQ7	

Board: 144	♠ 76	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AQ97	Partner bids first.
HCP: 9	♣ J9854	

Board: 145	♠ K7	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ J10765	You bid first.
HCP: 15	♣ KQ8	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KJ92		1NT	Pass	2♣ ¹
Vul: None	♥ 653	♥ AJ102	Pass	2♦	X	Pass
North HCP: 15	♦ QJ	♦ 82	Pass	3♣	AP	
South HCP: 9	♣ AKJ96	♣ 854				
Contract: 3♣ S						1. Stayman

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q987	♠ J32				1NT
Vul: NS	♥ AJ105	♥ Q843	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 85	♦ QJ9	Pass	4♥	AP	
South HCP: 15	♣ J104	♣ AKQ				
Contract: 4♥ S						1. Stayman

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ AJ10				
Vul: EW	♥ A32	♥ 107		1NT	Pass	3NT
North HCP: 15	♦ Q873	♦ K95	AP			
South HCP: 9	♣ AKQ7	♣ J9432				
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQJ				1NT
Vul: None	♥ Q9	♥ K108	Pass	2NT	AP	
North HCP: 9	♦ AQ97	♦ K10842				
South HCP: 15	♣ J9854	♣ Q10				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 982				
Vul: NS	♥ AQ8	♥ J10		1NT	Pass	2NT
North HCP: 15	♦ J10765	♦ AK98	AP			
South HCP: 8	♣ KQ8	♣ 9654				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 141	♠ KJ92	East Doubles 2♦ if possible.
Dealer: N	♥ AJ102	
Vul: None	♦ 82	Partner bids first.
HCP: 9	♣ 854	

Board: 142	♠ J32	The opponents are silent.
Dealer: S	♥ Q843	
Vul: NS	♦ QJ9	You bid first.
HCP: 15	♣ AKQ	

Board: 143	♠ AJ10	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ K95	Partner bids first.
HCP: 9	♣ J9432	

Board: 144	♠ AQJ	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ K10842	You bid first.
HCP: 15	♣ Q10	

Board: 145	♠ 982	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ AK98	Partner bids first.
HCP: 8	♣ 9654	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ KJ92		1NT	Pass	2♣ ¹
Vul: None	♥ 653	♥ AJ102	Pass	2♦	X	Pass
North HCP: 15	♦ QJ	♦ 82	Pass	3♣	AP	
South HCP: 9	♣ AKJ96	♣ 854				
Contract: 3♣ S						1. Stayman

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q987	♠ J32				1NT
Vul: NS	♥ AJ105	♥ Q843	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 85	♦ QJ9	Pass	4♥	AP	
South HCP: 15	♣ J104	♣ AKQ				
Contract: 4♥ S						1. Stayman

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ AJ10				
Vul: EW	♥ A32	♥ 107		1NT	Pass	3NT
North HCP: 15	♦ Q873	♦ K95	AP			
South HCP: 9	♣ AKQ7	♣ J9432				
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQJ				1NT
Vul: None	♥ Q9	♥ K108	Pass	2NT	AP	
North HCP: 9	♦ AQ97	♦ K10842				
South HCP: 15	♣ J9854	♣ Q10				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ 982				
Vul: NS	♥ AQ8	♥ J10		1NT	Pass	2NT
North HCP: 15	♦ J10765	♦ AK98	AP			
South HCP: 8	♣ KQ8	♣ 9654				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 146	♠ QJ86	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ 10942	

Board: 147	♠ KQ6	The opponents are silent.
Dealer: N	♥ 432	
Vul: Both	♦ K532	You bid first.
HCP: 15	♣ AK7	

Board: 148	♠ 952	The opponents are silent.
Dealer: S	♥ J1082	
Vul: NS	♦ AJ	Partner bids first.
HCP: 9	♣ K874	

Board: 149	♠ AK103	The opponents are silent.
Dealer: N	♥ J96	
Vul: EW	♦ 108	You bid first.
HCP: 15	♣ AQJ3	

Board: 150	♠ 1083	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: Both	♦ 843	Partner bids first.
HCP: 8	♣ 1084	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ A1043				1NT
Vul: EW	♥ KQ9	♥ J3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 87	♦ AKQ4	Pass	3♠	AP	
South HCP: 15	♣ 10942	♣ J76				
Contract: 3♠ S			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 1082				
Vul: Both	♥ 432	♥ KQ		1NT	Pass	2NT
North HCP: 15	♦ K532	♦ 874	AP			
South HCP: 8	♣ AK7	♣ QJ984				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AK6				1NT
Vul: NS	♥ J1082	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ	♦ 10542	Pass	4♥	AP	
South HCP: 15	♣ K874	♣ Q6				
Contract: 4♥ S			1. Stayman			

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q865				
Vul: EW	♥ J96	♥ K10		1NT	Pass	2♣ ¹
North HCP: 15	♦ 108	♦ KJ964	Pass	2♠	Pass	4♠
South HCP: 9	♣ AQJ3	♣ 94	AP			
Contract: 4♠ N			1. Stayman			

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK6				1NT
Vul: Both	♥ AKJ9	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 843	♦ KQ765	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ J63				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 146	♠ A1043	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ AKQ4	You bid first.
HCP: 15	♣ J76	

Board: 147	♠ 1082	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ 874	Partner bids first.
HCP: 8	♣ QJ984	

Board: 148	♠ AK6	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ 10542	You bid first.
HCP: 15	♣ Q6	

Board: 149	♠ Q865	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ KJ964	Partner bids first.
HCP: 9	♣ 94	

Board: 150	♠ AK6	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ KQ765	You bid first.
HCP: 15	♣ J63	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ A1043				1NT
Vul: EW	♥ KQ9	♥ J3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 87	♦ AKQ4	Pass	3♠	AP	
South HCP: 15	♣ 10942	♣ J76				
Contract: 3♠ S			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 1082				
Vul: Both	♥ 432	♥ KQ		1NT	Pass	2NT
North HCP: 15	♦ K532	♦ 874	AP			
South HCP: 8	♣ AK7	♣ QJ984				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AK6				1NT
Vul: NS	♥ J1082	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AJ	♦ 10542	Pass	4♥	AP	
South HCP: 15	♣ K874	♣ Q6				
Contract: 4♥ S			1. Stayman			

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ Q865				
Vul: EW	♥ J96	♥ K10		1NT	Pass	2♣ ¹
North HCP: 15	♦ 108	♦ KJ964	Pass	2♠	Pass	4♠
South HCP: 9	♣ AQJ3	♣ 94	AP			
Contract: 4♠ N			1. Stayman			

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK6				1NT
Vul: Both	♥ AKJ9	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 843	♦ KQ765	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ J63				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 151	♠ KJ107	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ J108	

Board: 152	♠ 1043	The opponents are silent.
Dealer: S	♥ 10987	
Vul: EW	♦ AJ3	Partner bids first.
HCP: 9	♣ A84	

Board: 153	♠ K98	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ Q1042	You bid first.
HCP: 15	♣ AJ9	

Board: 154	♠ A102	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ A984	Partner bids first.
HCP: 9	♣ 1043	

Board: 155	♠ Q76	The opponents are silent.
Dealer: N	♥ 10852	
Vul: NS	♦ AQ92	You bid first.
HCP: 15	♣ AK	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 984		1NT	Pass	3NT
Vul: None	♥ AQ52	♥ J106				
North HCP: 15	♦ A3	♦ J9	AP			
South HCP: 9	♣ J108	♣ AK643				
Contract: 3N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ K97				1NT
Vul: EW	♥ 10987	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ3	♦ KQ752	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ	1. Stayman			
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ QJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ10	♥ Q98	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1042	♦ A9	AP			
South HCP: 9	♣ AJ9	♣ 8432	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ Q7				1NT
Vul: None	♥ J96	♥ Q104				
North HCP: 9	♦ A984	♦ KQ73	Pass	3NT	AP	
South HCP: 15	♣ 1043	♣ AQ96				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ A982		1NT	Pass	2♣ ¹
Vul: NS	♥ 10852	♥ A94	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ92	♦ J87	AP			
South HCP: 9	♣ AK	♣ 1043	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 151	♠ 984	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ J9	Partner bids first.
HCP: 9	♣ AK643	

Board: 152	♠ K97	The opponents are silent.
Dealer: S	♥ K63	
Vul: EW	♦ KQ752	You bid first.
HCP: 15	♣ KJ	

Board: 153	♠ QJ75	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ A9	Partner bids first.
HCP: 9	♣ 8432	

Board: 154	♠ Q7	The opponents are silent.
Dealer: S	♥ Q104	
Vul: None	♦ KQ73	You bid first.
HCP: 15	♣ AQ96	

Board: 155	♠ A982	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ J87	Partner bids first.
HCP: 9	♣ 1043	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 984		1NT	Pass	3NT
Vul: None	♥ AQ52	♥ J106				
North HCP: 15	♦ A3	♦ J9	AP			
South HCP: 9	♣ J108	♣ AK643				
Contract: 3N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ K97				1NT
Vul: EW	♥ 10987	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ3	♦ KQ752	Pass	2NT	AP	
South HCP: 15	♣ A84	♣ KJ	1. Stayman			
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ QJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ10	♥ Q98	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1042	♦ A9	AP			
South HCP: 9	♣ AJ9	♣ 8432	1. Stayman			
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ Q7				1NT
Vul: None	♥ J96	♥ Q104				
North HCP: 9	♦ A984	♦ KQ73	Pass	3NT	AP	
South HCP: 15	♣ 1043	♣ AQ96				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ A982		1NT	Pass	2♣ ¹
Vul: NS	♥ 10852	♥ A94	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ92	♦ J87	AP			
South HCP: 9	♣ AK	♣ 1043	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 156	♠ Q97	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ J943	

Board: 157	♠ Q74	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AQJ106	You bid first.
HCP: 15	♣ AQ5	

Board: 158	♠ 983	The opponents are silent.
Dealer: S	♥ 9543	
Vul: NS	♦ AJ109	Partner bids first.
HCP: 9	♣ A4	

Board: 159	♠ K53	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ K72	You bid first.
HCP: 15	♣ KQ865	

Board: 160	♠ A863	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ KQ109	Partner bids first.
HCP: 9	♣ 1074	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ 852				1NT
Vul: Both	♥ KJ8	♥ A6				
North HCP: 8	♦ J97	♦ AK852	Pass	2NT	AP	
South HCP: 15	♣ J943	♣ A86				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AJ9				
Vul: None	♥ 64	♥ K105		1NT	Pass	3NT
North HCP: 15	♦ AQJ106	♦ 92	AP			
South HCP: 9	♣ AQ5	♣ J8643				
Contract: 3N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ K64				1NT
Vul: NS	♥ 9543	♥ J86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ109	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ KQJ8	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ 10984				
Vul: EW	♥ KJ	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ K72	♦ A64	AP			
South HCP: 9	♣ KQ865	♣ AJ104	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ 952				1NT
Vul: None	♥ 82	♥ Q65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ109	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AKQ92	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 156	♠ 852	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AK852	You bid first.
HCP: 15	♣ A86	

Board: 157	♠ AJ9	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ 92	Partner bids first.
HCP: 9	♣ J8643	

Board: 158	♠ K64	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ KQ4	You bid first.
HCP: 15	♣ KQJ8	

Board: 159	♠ 10984	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ A64	Partner bids first.
HCP: 9	♣ AJ104	

Board: 160	♠ 952	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ AKQ92	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ 852				1NT
Vul: Both	♥ KJ8	♥ A6				
North HCP: 8	♦ J97	♦ AK852	Pass	2NT	AP	
South HCP: 15	♣ J943	♣ A86				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AJ9				
Vul: None	♥ 64	♥ K105		1NT	Pass	3NT
North HCP: 15	♦ AQJ106	♦ 92	AP			
South HCP: 9	♣ AQ5	♣ J8643				
Contract: 3N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ K64				1NT
Vul: NS	♥ 9543	♥ J86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ109	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ KQJ8	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ 10984				
Vul: EW	♥ KJ	♥ 82	Pass	2♦	Pass	2NT
North HCP: 15	♦ K72	♦ A64	AP			
South HCP: 9	♣ KQ865	♣ AJ104	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ 952				1NT
Vul: None	♥ 82	♥ Q65	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ109	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AKQ92	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 161	♠ 965	West Doubles 2♣ if possible.
Dealer: N	♥ KJ2	
Vul: NS	♦ AQ76	You bid first.
HCP: 15	♣ AJ7	

Board: 162	♠ Q96	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 8	♣ J1084	

Board: 163	♠ 964	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AK72	You bid first.
HCP: 15	♣ K92	

Board: 164	♠ AJ9	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ 10832	Partner bids first.
HCP: 9	♣ J4	

Board: 165	♠ K10	The opponents are silent.
Dealer: N	♥ A842	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ KQ83	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AK104		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 853	X	2♦	Pass	2NT
North HCP: 15	♦ AQ76	♦ 1098	AP			
South HCP: 9	♣ AJ7	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ J104				1NT
Vul: EW	♥ 42	♥ AK83	Pass	3NT	AP	
North HCP: 8	♦ KQ109	♦ 63				
South HCP: 15	♣ J1084	♣ AK97				
Contract: 3N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ QJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ A9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK72	♦ J1064	AP			
South HCP: 9	♣ K92	♣ J54	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K4				1NT
Vul: NS	♥ QJ52	♥ K108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10832	♦ AK654	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ Q102	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q874		1NT	Pass	2♣ ¹
Vul: EW	♥ A842	♥ Q3	Pass	2♥	Pass	2NT
North HCP: 15	♦ K54	♦ J1087	AP			
South HCP: 9	♣ KQ83	♣ A94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 161	♠ AK104	West Doubles 2♣ if possible.
Dealer: N	♥ 853	
Vul: NS	♦ 1098	Partner bids first.
HCP: 9	♣ Q43	

Board: 162	♠ J104	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ 63	You bid first.
HCP: 15	♣ AK97	

Board: 163	♠ QJ87	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ J1064	Partner bids first.
HCP: 9	♣ J54	

Board: 164	♠ K4	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ AK654	You bid first.
HCP: 15	♣ Q102	

Board: 165	♠ Q874	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ J1087	Partner bids first.
HCP: 9	♣ A94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AK104		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 853	X	2♦	Pass	2NT
North HCP: 15	♦ AQ76	♦ 1098	AP			
South HCP: 9	♣ AJ7	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ J104				1NT
Vul: EW	♥ 42	♥ AK83	Pass	3NT	AP	
North HCP: 8	♦ KQ109	♦ 63				
South HCP: 15	♣ J1084	♣ AK97				
Contract: 3N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ QJ87		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ3	♥ A9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK72	♦ J1064	AP			
South HCP: 9	♣ K92	♣ J54	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K4				1NT
Vul: NS	♥ QJ52	♥ K108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10832	♦ AK654	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ Q102	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q874		1NT	Pass	2♣ ¹
Vul: EW	♥ A842	♥ Q3	Pass	2♥	Pass	2NT
North HCP: 15	♦ K54	♦ J1087	AP			
South HCP: 9	♣ KQ83	♣ A94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 166	♠ Q76	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ J1063	Partner bids first.
HCP: 9	♣ AJ104	

Board: 167	♠ KJ75	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AJ85	You bid first.
HCP: 15	♣ K75	

Board: 168	♠ AJ98	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ J32	Partner bids first.
HCP: 9	♣ J942	

Board: 169	♠ AQ87	The opponents are silent.
Dealer: N	♥ Q43	
Vul: Both	♦ KJ2	You bid first.
HCP: 15	♣ K109	

Board: 170	♠ QJ5	The opponents are silent.
Dealer: S	♥ 1096	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ Q542	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ J105				1NT
Vul: Both	♥ J8	♥ AK72				
North HCP: 9	♦ J1063	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ AJ104	♣ 965				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ 109		1NT	Pass	2NT
Vul: None	♥ K6	♥ 943				
North HCP: 15	♦ AJ85	♦ K106	AP			
South HCP: 8	♣ K75	♣ AJ984				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ KQ				1NT
Vul: EW	♥ Q4	♥ K975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J32	♦ AK96	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ 653	1. Stayman			
Contract: 2N S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J95		1NT	Pass	2♣ ¹
Vul: Both	♥ Q43	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ2	♦ 1076	AP			
South HCP: 9	♣ K109	♣ A74	1. Stayman			
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK2				1NT
Vul: None	♥ 1096	♥ AJ3				
North HCP: 9	♦ A108	♦ QJ742	Pass	3NT	AP	
South HCP: 15	♣ Q542	♣ 86				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 166	♠ J105	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ AK2	You bid first.
HCP: 15	♣ 965	

Board: 167	♠ 109	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ K106	Partner bids first.
HCP: 8	♣ AJ984	

Board: 168	♠ KQ	The opponents are silent.
Dealer: S	♥ K975	
Vul: EW	♦ AK96	You bid first.
HCP: 15	♣ 653	

Board: 169	♠ J95	The opponents are silent.
Dealer: N	♥ A1098	
Vul: Both	♦ 1076	Partner bids first.
HCP: 9	♣ A74	

Board: 170	♠ AK2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ QJ742	You bid first.
HCP: 15	♣ 86	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ J105				1NT
Vul: Both	♥ J8	♥ AK72				
North HCP: 9	♦ J1063	♦ AK2	Pass	3NT	AP	
South HCP: 15	♣ AJ104	♣ 965				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ 109		1NT	Pass	2NT
Vul: None	♥ K6	♥ 943				
North HCP: 15	♦ AJ85	♦ K106	AP			
South HCP: 8	♣ K75	♣ AJ984				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ KQ				1NT
Vul: EW	♥ Q4	♥ K975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J32	♦ AK96	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ 653	1. Stayman			
Contract: 2N S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J95		1NT	Pass	2♣ ¹
Vul: Both	♥ Q43	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ2	♦ 1076	AP			
South HCP: 9	♣ K109	♣ A74	1. Stayman			
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK2				1NT
Vul: None	♥ 1096	♥ AJ3				
North HCP: 9	♦ A108	♦ QJ742	Pass	3NT	AP	
South HCP: 15	♣ Q542	♣ 86				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 171	♠ Q10	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ AQJ2	You bid first.
HCP: 15	♣ Q52	

Board: 172	♠ Q10	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ 10873	Partner bids first.
HCP: 9	♣ A942	

Board: 173	♠ KJ3	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ 1062	You bid first.
HCP: 15	♣ A82	

Board: 174	♠ AQ92	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ 10742	Partner bids first.
HCP: 9	♣ QJ4	

Board: 175	♠ A7	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ Q1052	You bid first.
HCP: 15	♣ AJ108	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J94		1NT	Pass	2♣ ¹
Vul: NS	♥ A843	♥ KJ106	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQJ2	♦ 95	AP			
South HCP: 9	♣ Q52	♣ A964	1. Stayman			
Contract: 4♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK73				1NT
Vul: Both	♥ K105	♥ 932	Pass	3NT	AP	
North HCP: 9	♦ 10873	♦ A95				
South HCP: 15	♣ A942	♣ KJ7				
Contract: 3N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q92		1NT	Pass	3NT
Vul: None	♥ AK92	♥ J103	AP			
North HCP: 15	♦ 1062	♦ KQ4				
South HCP: 9	♣ A82	♣ J964				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ AQ92	♠ 1083				1NT
Vul: NS	♥ 108	♥ KQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10742	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A653	1. Stayman			
Contract: 2N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J104		1NT	Pass	2♣ ¹
Vul: EW	♥ A106	♥ KQ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1052	♦ K93	AP			
South HCP: 9	♣ AJ108	♣ 643	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 171	♠ J94	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: NS	♦ 95	Partner bids first.
HCP: 9	♣ A964	

Board: 172	♠ AK73	The opponents are silent.
Dealer: S	♥ 932	
Vul: Both	♦ A95	You bid first.
HCP: 15	♣ KJ7	

Board: 173	♠ Q92	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ KQ4	Partner bids first.
HCP: 9	♣ J964	

Board: 174	♠ 1083	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ A653	

Board: 175	♠ J104	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: EW	♦ K93	Partner bids first.
HCP: 9	♣ 643	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J94		1NT	Pass	2♣ ¹
Vul: NS	♥ A843	♥ KJ106	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQJ2	♦ 95	AP			
South HCP: 9	♣ Q52	♣ A964	1. Stayman			
Contract: 4♥ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK73				1NT
Vul: Both	♥ K105	♥ 932	Pass	3NT	AP	
North HCP: 9	♦ 10873	♦ A95				
South HCP: 15	♣ A942	♣ KJ7				
Contract: 3N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q92		1NT	Pass	3NT
Vul: None	♥ AK92	♥ J103	AP			
North HCP: 15	♦ 1062	♦ KQ4				
South HCP: 9	♣ A82	♣ J964				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ AQ92	♠ 1083				1NT
Vul: NS	♥ 108	♥ KQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10742	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A653	1. Stayman			
Contract: 2N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J104		1NT	Pass	2♣ ¹
Vul: EW	♥ A106	♥ KQ98	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1052	♦ K93	AP			
South HCP: 9	♣ AJ108	♣ 643	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 176	♠ QJ9	The opponents are silent.
Dealer: S	♥ 1042	
Vul: None	♦ K106	Partner bids first.
HCP: 9	♣ K1064	

Board: 177	♠ A832	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ 10762	You bid first.
HCP: 15	♣ AKJ	

Board: 178	♠ 976	The opponents are silent.
Dealer: S	♥ AK42	
Vul: EW	♦ Q8	Partner bids first.
HCP: 9	♣ 10984	

Board: 179	♠ A75	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ K872	You bid first.
HCP: 15	♣ AKJ6	

Board: 180	♠ 1043	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AJ1095	Partner bids first.
HCP: 9	♣ 1084	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ 63				1NT
Vul: None	♥ 1042	♥ AQ93	Pass	2NT	Pass	3NT
North HCP: 9	♦ K106	♦ A97	AP			
South HCP: 15	♣ K1064	♣ AJ98				
Contract: 3N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ 1097				
Vul: NS	♥ K6	♥ 85		1NT	Pass	2NT
North HCP: 15	♦ 10762	♦ AKQ5	AP			
South HCP: 9	♣ AKJ	♣ 9864				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK8				1NT
Vul: EW	♥ AK42	♥ 10963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ AKJ5	Pass	4♥	AP	
South HCP: 15	♣ 10984	♣ 65	1. Stayman			
Contract: 4♥ S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J9				
Vul: Both	♥ 73	♥ KJ		1NT	Pass	3NT
North HCP: 15	♦ K872	♦ Q965	AP			
South HCP: 9	♣ AKJ6	♣ Q10754				
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ J985				
Vul: NS	♥ A4	♥ J63				1NT
North HCP: 9	♦ AJ1095	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ 1084	♣ AKJ7				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 176	♠ 63	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: None	♦ A97	You bid first.
HCP: 15	♣ AJ98	

Board: 177	♠ 1097	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ AKQ5	Partner bids first.
HCP: 9	♣ 9864	

Board: 178	♠ AK8	The opponents are silent.
Dealer: S	♥ 10963	
Vul: EW	♦ AKJ5	You bid first.
HCP: 15	♣ 65	

Board: 179	♠ J9	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ Q965	Partner bids first.
HCP: 9	♣ Q10754	

Board: 180	♠ J985	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ AKJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ 63				1NT
Vul: None	♥ 1042	♥ AQ93	Pass	2NT	Pass	3NT
North HCP: 9	♦ K106	♦ A97	AP			
South HCP: 15	♣ K1064	♣ AJ98				
Contract: 3N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ 1097				
Vul: NS	♥ K6	♥ 85		1NT	Pass	2NT
North HCP: 15	♦ 10762	♦ AKQ5	AP			
South HCP: 9	♣ AKJ	♣ 9864				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK8				1NT
Vul: EW	♥ AK42	♥ 10963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q8	♦ AKJ5	Pass	4♥	AP	
South HCP: 15	♣ 10984	♣ 65	1. Stayman			
Contract: 4♥ S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J9				
Vul: Both	♥ 73	♥ KJ		1NT	Pass	3NT
North HCP: 15	♦ K872	♦ Q965	AP			
South HCP: 9	♣ AKJ6	♣ Q10754				
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ J985				
Vul: NS	♥ A4	♥ J63				1NT
North HCP: 9	♦ AJ1095	♦ KQ	Pass	3NT	AP	
South HCP: 15	♣ 1084	♣ AKJ7				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 181	♠ Q53	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ A54	You bid first.
HCP: 15	♣ AJ92	

Board: 182	♠ 42	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ KQ854	Partner bids first.
HCP: 9	♣ J984	

Board: 183	♠ AQJ7	The opponents are silent.
Dealer: N	♥ 765	
Vul: None	♦ A103	You bid first.
HCP: 15	♣ A107	

Board: 184	♠ K87	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 9	♣ 1064	

Board: 185	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ Q1083	You bid first.
HCP: 15	♣ 105	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ 876		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ QJ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ K9	AP			
South HCP: 9	♣ AJ92	♣ K1074	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KJ				1NT
Vul: Both	♥ K10	♥ 764	Pass	2NT	AP	
North HCP: 9	♦ KQ854	♦ A96				
South HCP: 15	♣ J984	♣ AK732				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 42		1NT	Pass	2♣ ¹
Vul: None	♥ 765	♥ KQJ4	Pass	2♠	Pass	2NT
North HCP: 15	♦ A103	♦ 985	AP			
South HCP: 9	♣ A107	♣ K984	1. Stayman			
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ6				1NT
Vul: EW	♥ Q64	♥ AJ73	Pass	3NT	AP	
North HCP: 9	♦ KJ109	♦ 64				
South HCP: 15	♣ 1064	♣ KJ53				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 1098		1NT	Pass	3NT
Vul: Both	♥ AK85	♥ Q109	AP			
North HCP: 15	♦ Q1083	♦ J7				
South HCP: 8	♣ 105	♣ KQ764				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 181	♠ 876	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: EW	♦ K9	Partner bids first.
HCP: 9	♣ K1074	

Board: 182	♠ KJ	The opponents are silent.
Dealer: S	♥ 764	
Vul: Both	♦ A96	You bid first.
HCP: 15	♣ AK732	

Board: 183	♠ 42	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ 985	Partner bids first.
HCP: 9	♣ K984	

Board: 184	♠ AQ6	The opponents are silent.
Dealer: S	♥ AJ73	
Vul: EW	♦ 64	You bid first.
HCP: 15	♣ KJ53	

Board: 185	♠ 1098	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ J7	Partner bids first.
HCP: 8	♣ KQ764	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ 876		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ QJ103	Pass	2♦	Pass	2NT
North HCP: 15	♦ A54	♦ K9	AP			
South HCP: 9	♣ AJ92	♣ K1074	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ KJ				1NT
Vul: Both	♥ K10	♥ 764	Pass	2NT	AP	
North HCP: 9	♦ KQ854	♦ A96				
South HCP: 15	♣ J984	♣ AK732				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 42		1NT	Pass	2♣ ¹
Vul: None	♥ 765	♥ KQJ4	Pass	2♠	Pass	2NT
North HCP: 15	♦ A103	♦ 985	AP			
South HCP: 9	♣ A107	♣ K984	1. Stayman			
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ6				1NT
Vul: EW	♥ Q64	♥ AJ73	Pass	3NT	AP	
North HCP: 9	♦ KJ109	♦ 64				
South HCP: 15	♣ 1064	♣ KJ53				
Contract: 3N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 1098		1NT	Pass	3NT
Vul: Both	♥ AK85	♥ Q109	AP			
North HCP: 15	♦ Q1083	♦ J7				
South HCP: 8	♣ 105	♣ KQ764				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 186	♠ K105	The opponents are silent.
Dealer: S	♥ J83	
Vul: None	♦ 87	Partner bids first.
HCP: 9	♣ AJ1064	

Board: 187	♠ A3	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ AJ92	You bid first.
HCP: 15	♣ K653	

Board: 188	♠ AJ108	The opponents are silent.
Dealer: S	♥ 9873	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ A43	

Board: 189	♠ A72	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ A1042	You bid first.
HCP: 15	♣ AK9	

Board: 190	♠ 97	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: NS	♦ QJ4	Partner bids first.
HCP: 8	♣ J854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ QJ93				1NT
Vul: None	♥ J83	♥ KQ4				
North HCP: 9	♦ 87	♦ A1053	Pass	2NT	AP	
South HCP: 15	♣ AJ1064	♣ K8				
Contract: 2N S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q98		1NT	Pass	2NT
Vul: NS	♥ K94	♥ 86				
North HCP: 15	♦ AJ92	♦ 1075	AP			
South HCP: 9	♣ K653	♣ AQJ74				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ KQ64				1NT
Vul: Both	♥ 9873	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 87	♦ A102	Pass	4♠	AP	
South HCP: 15	♣ A43	♣ QJ97	1. Stayman			
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ K1084		1NT	Pass	2♣ ¹
Vul: None	♥ 643	♥ 85	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1042	♦ K98	AP			
South HCP: 8	♣ AK9	♣ Q843	1. Stayman			
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ2				1NT
Vul: NS	♥ KJ109	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ4	♦ 9732	Pass	2NT	AP	
South HCP: 15	♣ J854	♣ AQ96	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 186	♠ QJ93	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ A1053	You bid first.
HCP: 15	♣ K8	

Board: 187	♠ Q98	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ 1075	Partner bids first.
HCP: 9	♣ AQJ74	

Board: 188	♠ KQ64	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ A102	You bid first.
HCP: 15	♣ QJ97	

Board: 189	♠ K1084	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ K98	Partner bids first.
HCP: 8	♣ Q843	

Board: 190	♠ KQ2	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ 9732	You bid first.
HCP: 15	♣ AQ96	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ QJ93				1NT
Vul: None	♥ J83	♥ KQ4				
North HCP: 9	♦ 87	♦ A1053	Pass	2NT	AP	
South HCP: 15	♣ AJ1064	♣ K8				
Contract: 2N S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q98				
Vul: NS	♥ K94	♥ 86		1NT	Pass	2NT
North HCP: 15	♦ AJ92	♦ 1075	AP			
South HCP: 9	♣ K653	♣ AQJ74				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ KQ64				1NT
Vul: Both	♥ 9873	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 87	♦ A102	Pass	4♠	AP	
South HCP: 15	♣ A43	♣ QJ97	1. Stayman			
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ K1084				
Vul: None	♥ 643	♥ 85		1NT	Pass	2♣ ¹
North HCP: 15	♦ A1042	♦ K98	Pass	2♦	Pass	2NT
South HCP: 8	♣ AK9	♣ Q843	AP			
Contract: 2N N			1. Stayman			

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ2				1NT
Vul: NS	♥ KJ109	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ4	♦ 9732	Pass	2NT	AP	
South HCP: 15	♣ J854	♣ AQ96	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 191	♠ 863	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AK105	You bid first.
HCP: 15	♣ KQ32	

Board: 192	♠ A1097	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ AJ6	Partner bids first.
HCP: 9	♣ 9864	

Board: 193	♠ Q82	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ K872	

Board: 194	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ QJ42	

Board: 195	♠ A1083	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ J52	You bid first.
HCP: 15	♣ K6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ A10		1NT	Pass	2NT
Vul: EW	♥ K7	♥ A93				
North HCP: 15	♦ AK105	♦ J974	AP			
South HCP: 9	♣ KQ32	♣ 9874				
Contract: 2N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ 864				1NT
Vul: None	♥ 97	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ 9864	♣ AK1075	1. Stayman			
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J6		1NT	Pass	3NT
Vul: NS	♥ KQ95	♥ J103				
North HCP: 15	♦ AJ	♦ K10982	AP			
South HCP: 9	♣ K872	♣ A54				
Contract: 3N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A652				1NT
Vul: EW	♥ Q1093	♥ A852	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ QJ5	Pass	4♥	AP	
South HCP: 15	♣ QJ42	♣ A7	1. Stayman			
Contract: 4♥ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ QJ62		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ5	♥ K84	Pass	2♥	Pass	2NT
North HCP: 15	♦ J52	♦ K109	Pass	3♠	AP	
South HCP: 9	♣ K6	♣ 1054	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 191	♠ A10	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ J974	Partner bids first.
HCP: 9	♣ 9874	

Board: 192	♠ 864	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ KQ10	You bid first.
HCP: 15	♣ AK1075	

Board: 193	♠ J6	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ K10982	Partner bids first.
HCP: 9	♣ A54	

Board: 194	♠ A652	The opponents are silent.
Dealer: S	♥ A852	
Vul: EW	♦ QJ5	You bid first.
HCP: 15	♣ A7	

Board: 195	♠ QJ62	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ K109	Partner bids first.
HCP: 9	♣ 1054	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ A10		1NT	Pass	2NT
Vul: EW	♥ K7	♥ A93				
North HCP: 15	♦ AK105	♦ J974	AP			
South HCP: 9	♣ KQ32	♣ 9874				
Contract: 2N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ A1097	♠ 864				1NT
Vul: None	♥ 97	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ 9864	♣ AK1075	1. Stayman			
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J6		1NT	Pass	3NT
Vul: NS	♥ KQ95	♥ J103				
North HCP: 15	♦ AJ	♦ K10982	AP			
South HCP: 9	♣ K872	♣ A54				
Contract: 3N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A652				1NT
Vul: EW	♥ Q1093	♥ A852	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ QJ5	Pass	4♥	AP	
South HCP: 15	♣ QJ42	♣ A7	1. Stayman			
Contract: 4♥ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ QJ62		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ5	♥ K84	Pass	2♥	Pass	2NT
North HCP: 15	♦ J52	♦ K109	Pass	3♠	AP	
South HCP: 9	♣ K6	♣ 1054	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 196	♠ J2	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: NS	♦ Q6	Partner bids first.
HCP: 9	♣ QJ943	

Board: 197	♠ AJ2	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ 1054	You bid first.
HCP: 15	♣ AKQJ	

Board: 198	♠ 83	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ J82	Partner bids first.
HCP: 9	♣ Q8642	

Board: 199	♠ KQ42	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ KQ8	You bid first.
HCP: 15	♣ AJ83	

Board: 200	♠ 1032	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ A1096	Partner bids first.
HCP: 9	♣ A104	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A96				1NT
Vul: NS	♥ QJ92	♥ A863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q6	♦ KJ8	Pass	4♥	AP	
South HCP: 15	♣ QJ943	♣ K65				
Contract: 4♥ S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1065		1NT	Pass	2♣ ¹
Vul: EW	♥ 865	♥ KJ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1054	♦ KQ	AP			
South HCP: 9	♣ AKQJ	♣ 10974	1. Stayman			
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q1072				1NT
Vul: Both	♥ KQJ	♥ A7				
North HCP: 9	♦ J82	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ Q8642	♣ K1095				
Contract: 2N S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ J86		1NT	Pass	2♣ ¹
Vul: None	♥ 42	♥ QJ108	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ8	♦ A1094	AP			
South HCP: 8	♣ AJ83	♣ 42	1. Stayman			
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ Q9				1NT
Vul: EW	♥ J92	♥ AK5				
North HCP: 9	♦ A1096	♦ KJ853	Pass	3NT	AP	
South HCP: 15	♣ A104	♣ Q95				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 196	♠ A96	The opponents are silent.
Dealer: S	♥ A863	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ K65	

Board: 197	♠ 1065	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: EW	♦ KQ	Partner bids first.
HCP: 9	♣ 10974	

Board: 198	♠ Q1072	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ K1095	

Board: 199	♠ J86	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: None	♦ A1094	Partner bids first.
HCP: 8	♣ 42	

Board: 200	♠ Q9	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ KJ853	You bid first.
HCP: 15	♣ Q95	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A96				1NT
Vul: NS	♥ QJ92	♥ A863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q6	♦ KJ8	Pass	4♥	AP	
South HCP: 15	♣ QJ943	♣ K65				
Contract: 4♥ S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1065		1NT	Pass	2♣ ¹
Vul: EW	♥ 865	♥ KJ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1054	♦ KQ	AP			
South HCP: 9	♣ AKQJ	♣ 10974	1. Stayman			
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ Q1072				1NT
Vul: Both	♥ KQJ	♥ A7				
North HCP: 9	♦ J82	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ Q8642	♣ K1095				
Contract: 2N S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ J86		1NT	Pass	2♣ ¹
Vul: None	♥ 42	♥ QJ108	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ8	♦ A1094	AP			
South HCP: 8	♣ AJ83	♣ 42	1. Stayman			
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ Q9				1NT
Vul: EW	♥ J92	♥ AK5				
North HCP: 9	♦ A1096	♦ KJ853	Pass	3NT	AP	
South HCP: 15	♣ A104	♣ Q95				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 201	♠ Q5	The opponents are silent.
Dealer: N	♥ 853	
Vul: Both	♦ AK943	You bid first.
HCP: 15	♣ AQ9	

Board: 202	♠ AK92	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ 109	Partner bids first.
HCP: 8	♣ 98643	

Board: 203	♠ 64	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ AKQ73	

Board: 204	♠ Q109	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ AJ1083	Partner bids first.
HCP: 9	♣ 42	

Board: 205	♠ AQ85	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ Q3	You bid first.
HCP: 15	♣ 753	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ KJ98		1NT	Pass	2♣ ¹
Vul: Both	♥ 853	♥ KJ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK943	♦ J8	AP			
South HCP: 9	♣ AQ9	♣ 742				
Contract: 2N N			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ AK92	♠ Q863				1NT
Vul: None	♥ J8	♥ Q75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 109	♦ AK2	Pass	3♠	AP	
South HCP: 15	♣ 98643	♣ A102				
Contract: 3♠ S			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ J1098		1NT	Pass	2♣ ¹
Vul: NS	♥ K32	♥ AJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ K76	♦ J82	AP			
South HCP: 8	♣ AKQ73	♣ J54				
Contract: 2N N			1. Stayman			

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AKJ8				1NT
Vul: Both	♥ Q76	♥ J1043				
North HCP: 9	♦ AJ1083	♦ KQ2	Pass	3NT	AP	
South HCP: 15	♣ 42	♣ J3				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ6		1NT	Pass	2NT
Vul: None	♥ AK62	♥ J85				
North HCP: 15	♦ Q3	♦ J52	AP			
South HCP: 9	♣ 753	♣ K1084				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 201	♠ KJ98	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ 742	

Board: 202	♠ Q863	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ AK2	You bid first.
HCP: 15	♣ A102	

Board: 203	♠ J1098	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ J82	Partner bids first.
HCP: 8	♣ J54	

Board: 204	♠ AKJ8	The opponents are silent.
Dealer: S	♥ J1043	
Vul: Both	♦ KQ2	You bid first.
HCP: 15	♣ J3	

Board: 205	♠ KJ6	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ J52	Partner bids first.
HCP: 9	♣ K1084	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ KJ98		1NT	Pass	2♣ ¹
Vul: Both	♥ 853	♥ KJ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK943	♦ J8	AP			
South HCP: 9	♣ AQ9	♣ 742				
Contract: 2N N			1. Stayman			

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ AK92	♠ Q863				1NT
Vul: None	♥ J8	♥ Q75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 109	♦ AK2	Pass	3♠	AP	
South HCP: 15	♣ 98643	♣ A102				
Contract: 3♠ S			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ J1098		1NT	Pass	2♣ ¹
Vul: NS	♥ K32	♥ AJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ K76	♦ J82	AP			
South HCP: 8	♣ AKQ73	♣ J54				
Contract: 2N N			1. Stayman			

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AKJ8				1NT
Vul: Both	♥ Q76	♥ J1043				
North HCP: 9	♦ AJ1083	♦ KQ2	Pass	3NT	AP	
South HCP: 15	♣ 42	♣ J3				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ KJ6		1NT	Pass	2NT
Vul: None	♥ AK62	♥ J85				
North HCP: 15	♦ Q3	♦ J52	AP			
South HCP: 9	♣ 753	♣ K1084				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 206	♠ K8	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ Q1093	Partner bids first.
HCP: 9	♣ A8654	

Board: 207	♠ AK5	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ KJ104	You bid first.
HCP: 15	♣ KJ92	

Board: 208	♠ J94	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ K98	Partner bids first.
HCP: 8	♣ A10543	

Board: 209	♠ A7	The opponents are silent.
Dealer: N	♥ KJ54	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ J963	

Board: 210	♠ 872	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: EW	♦ KJ83	Partner bids first.
HCP: 9	♣ 104	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ52				1NT
Vul: NS	♥ 96	♥ AJ7				
North HCP: 9	♦ Q1093	♦ K854	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ J7				
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10962		1NT	Pass	2♣ ¹
Vul: EW	♥ 74	♥ QJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ104	♦ Q5	AP			
South HCP: 9	♣ KJ92	♣ A1084	1. Stayman			
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK72				1NT
Vul: None	♥ 109	♥ J632				
North HCP: 8	♦ K98	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ A10543	♣ K9				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J1098		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ54	♥ A6	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ3	♦ J54	AP			
South HCP: 9	♣ J963	♣ K842	1. Stayman			
Contract: 2N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AK6				1NT
Vul: EW	♥ KQ94	♥ 652	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ83	♦ Q9	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AQ765	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 206	♠ AQ52	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ K854	You bid first.
HCP: 15	♣ J7	

Board: 207	♠ 10962	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ A1084	

Board: 208	♠ AK72	The opponents are silent.
Dealer: S	♥ J632	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ K9	

Board: 209	♠ J1098	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ J54	Partner bids first.
HCP: 9	♣ K842	

Board: 210	♠ AK6	The opponents are silent.
Dealer: S	♥ 652	
Vul: EW	♦ Q9	You bid first.
HCP: 15	♣ AQ765	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ52				1NT
Vul: NS	♥ 96	♥ AJ7				
North HCP: 9	♦ Q1093	♦ K854	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ J7				
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10962		1NT	Pass	2♣ ¹
Vul: EW	♥ 74	♥ QJ6	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ104	♦ Q5	AP			
South HCP: 9	♣ KJ92	♣ A1084	1. Stayman			
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK72				1NT
Vul: None	♥ 109	♥ J632				
North HCP: 8	♦ K98	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ A10543	♣ K9				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J1098		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ54	♥ A6	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ3	♦ J54	AP			
South HCP: 9	♣ J963	♣ K842	1. Stayman			
Contract: 2N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AK6				1NT
Vul: EW	♥ KQ94	♥ 652	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ83	♦ Q9	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AQ765	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 211	♠ KJ	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ A7653	You bid first.
HCP: 15	♣ AQ9	

Board: 212	♠ KQ84	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ Q874	Partner bids first.
HCP: 9	♣ 84	

Board: 213	♠ KQ73	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AJ74	You bid first.
HCP: 15	♣ Q32	

Board: 214	♠ A87	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ KJ9	Partner bids first.
HCP: 8	♣ 109854	

Board: 215	♠ 954	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ A986	You bid first.
HCP: 15	♣ AQ7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 74		1NT	Pass	2♣ ¹
Vul: Both	♥ J64	♥ K1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ A7653	♦ KQ10	AP			
South HCP: 9	♣ AQ9	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KQ84	♠ 73				1NT
Vul: NS	♥ Q86	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q874	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ KJ73	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ J10		1NT	Pass	3NT
Vul: EW	♥ K7	♥ A106	AP			
North HCP: 15	♦ AJ74	♦ K1062				
South HCP: 9	♣ Q32	♣ J854				
Contract: 3N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KJ32				1NT
Vul: Both	♥ 96	♥ AQ73	Pass	2NT	AP	
North HCP: 8	♦ KJ9	♦ A2				
South HCP: 15	♣ 109854	♣ J76				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ KQ3	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A986	♦ 1054	AP			
South HCP: 9	♣ AQ7	♣ J94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 211	♠ 74	The opponents are silent.
Dealer: N	♥ K1095	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 9	♣ J1042	

Board: 212	♠ 73	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ KJ93	You bid first.
HCP: 15	♣ KJ73	

Board: 213	♠ J10	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ K1062	Partner bids first.
HCP: 9	♣ J854	

Board: 214	♠ KJ32	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ J76	

Board: 215	♠ QJ7	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: None	♦ 1054	Partner bids first.
HCP: 9	♣ J94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 74		1NT	Pass	2♣ ¹
Vul: Both	♥ J64	♥ K1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ A7653	♦ KQ10	AP			
South HCP: 9	♣ AQ9	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KQ84	♠ 73				1NT
Vul: NS	♥ Q86	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q874	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ KJ73	1. Stayman			
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ J10		1NT	Pass	3NT
Vul: EW	♥ K7	♥ A106	AP			
North HCP: 15	♦ AJ74	♦ K1062				
South HCP: 9	♣ Q32	♣ J854				
Contract: 3N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KJ32				1NT
Vul: Both	♥ 96	♥ AQ73	Pass	2NT	AP	
North HCP: 8	♦ KJ9	♦ A2				
South HCP: 15	♣ 109854	♣ J76				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ KQ3	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A986	♦ 1054	AP			
South HCP: 9	♣ AQ7	♣ J94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 216	♠ K1032	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ J54	Partner bids first.
HCP: 9	♣ J104	

Board: 217	♠ 108	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ A8532	You bid first.
HCP: 15	♣ AQJ	

Board: 218	♠ A9	The opponents are silent.
Dealer: S	♥ 1092	
Vul: None	♦ Q107	Partner bids first.
HCP: 9	♣ K10543	

Board: 219	♠ AK97	The opponents are silent.
Dealer: N	♥ Q975	
Vul: NS	♦ 108	You bid first.
HCP: 15	♣ AQ7	

Board: 220	♠ Q104	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ A942	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ K1032	♠ 986				1NT
Vul: EW	♥ KJ9	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J54	♦ A10987	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ AK9				
Contract: 2N S			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ KQ43		1NT	Pass	2♣ ¹
Vul: Both	♥ A83	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ A8532	♦ Q1097	AP			
South HCP: 8	♣ AQJ	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 32				1NT
Vul: None	♥ 1092	♥ AKQ6	Pass	3NT	AP	
North HCP: 9	♦ Q107	♦ J864				
South HCP: 15	♣ K10543	♣ AJ8				
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ J1052		1NT	Pass	2♣ ¹
Vul: NS	♥ Q975	♥ A83	Pass	2♥	Pass	2NT
North HCP: 15	♦ 108	♦ A97	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ7	♣ 984	AP			
Contract: 4♠ N			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 95				1NT
Vul: Both	♥ QJ106	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ AKQ2	Pass	3♥	AP	
South HCP: 15	♣ A942	♣ QJ8	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 216	♠ 986	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ A10987	You bid first.
HCP: 15	♣ AK9	

Board: 217	♠ KQ43	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ Q1097	Partner bids first.
HCP: 8	♣ 1094	

Board: 218	♠ 32	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ J864	You bid first.
HCP: 15	♣ AJ8	

Board: 219	♠ J1052	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ A97	Partner bids first.
HCP: 9	♣ 984	

Board: 220	♠ 95	The opponents are silent.
Dealer: S	♥ K983	
Vul: Both	♦ AKQ2	You bid first.
HCP: 15	♣ QJ8	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ K1032	♠ 986				1NT
Vul: EW	♥ KJ9	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J54	♦ A10987	Pass	2NT	AP	
South HCP: 15	♣ J104	♣ AK9				
Contract: 2N S			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ KQ43		1NT	Pass	2♣ ¹
Vul: Both	♥ A83	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ A8532	♦ Q1097	AP			
South HCP: 8	♣ AQJ	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 32				1NT
Vul: None	♥ 1092	♥ AKQ6	Pass	3NT	AP	
North HCP: 9	♦ Q107	♦ J864				
South HCP: 15	♣ K10543	♣ AJ8				
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ J1052		1NT	Pass	2♣ ¹
Vul: NS	♥ Q975	♥ A83	Pass	2♥	Pass	2NT
North HCP: 15	♦ 108	♦ A97	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ7	♣ 984	AP			
Contract: 4♠ N			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 95				1NT
Vul: Both	♥ QJ106	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ AKQ2	Pass	3♥	AP	
South HCP: 15	♣ A942	♣ QJ8	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 221	♠ A853	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ QJ6	You bid first.
HCP: 15	♣ KQ107	

Board: 222	♠ KJ10	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ J8542	

Board: 223	♠ K43	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ KQ732	You bid first.
HCP: 15	♣ A92	

Board: 224	♠ K5	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ 109832	Partner bids first.
HCP: 9	♣ KJ84	

Board: 225	♠ QJ2	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ J1082	You bid first.
HCP: 15	♣ AK2	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ 1074		1NT	Pass	3NT
Vul: None	♥ K2	♥ 1098				
North HCP: 15	♦ QJ6	♦ A1094	AP			
South HCP: 8	♣ KQ107	♣ A84				
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A93				1NT
Vul: NS	♥ KJ9	♥ A542				
North HCP: 9	♦ 65	♦ A872	Pass	3NT	AP	
South HCP: 15	♣ J8542	♣ K3				
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 95		1NT	Pass	2♣ ¹
Vul: EW	♥ K9	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ732	♦ AJ108	AP			
South HCP: 9	♣ A92	♣ 864	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ A1073				1NT
Vul: None	♥ Q4	♥ A6				
North HCP: 9	♦ 109832	♦ J54	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ AQ109				
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 984		1NT	Pass	2NT
Vul: NS	♥ A85	♥ K96				
North HCP: 15	♦ J1082	♦ A6	AP			
South HCP: 9	♣ AK2	♣ Q10964				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 221	♠ 1074	The opponents are silent.
Dealer: N	♥ 1098	
Vul: None	♦ A1094	Partner bids first.
HCP: 8	♣ A84	

Board: 222	♠ A93	The opponents are silent.
Dealer: S	♥ A542	
Vul: NS	♦ A872	You bid first.
HCP: 15	♣ K3	

Board: 223	♠ 95	The opponents are silent.
Dealer: N	♥ A874	
Vul: EW	♦ AJ108	Partner bids first.
HCP: 9	♣ 864	

Board: 224	♠ A1073	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ J54	You bid first.
HCP: 15	♣ AQ109	

Board: 225	♠ 984	The opponents are silent.
Dealer: N	♥ K96	
Vul: NS	♦ A6	Partner bids first.
HCP: 9	♣ Q10964	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ 1074		1NT	Pass	3NT
Vul: None	♥ K2	♥ 1098				
North HCP: 15	♦ QJ6	♦ A1094	AP			
South HCP: 8	♣ KQ107	♣ A84				
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A93				1NT
Vul: NS	♥ KJ9	♥ A542				
North HCP: 9	♦ 65	♦ A872	Pass	3NT	AP	
South HCP: 15	♣ J8542	♣ K3				
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 95		1NT	Pass	2♣ ¹
Vul: EW	♥ K9	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ732	♦ AJ108	AP			
South HCP: 9	♣ A92	♣ 864	1. Stayman			
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ A1073				1NT
Vul: None	♥ Q4	♥ A6				
North HCP: 9	♦ 109832	♦ J54	Pass	2NT	AP	
South HCP: 15	♣ KJ84	♣ AQ109				
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ 984		1NT	Pass	2NT
Vul: NS	♥ A85	♥ K96				
North HCP: 15	♦ J1082	♦ A6	AP			
South HCP: 9	♣ AK2	♣ Q10964				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 226	♠ Q103	East Bids 2♦ if possible.
Dealer: S	♥ J1062	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ A984	
Board: 227	♠ K84	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ A83	You bid first.
HCP: 15	♣ A965	
Board: 228	♠ Q983	The opponents are silent.
Dealer: S	♥ Q65	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 9	♣ 1084	
Board: 229	♠ AK8	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: EW	♦ 1054	You bid first.
HCP: 15	♣ QJ6	
Board: 230	♠ 109	East Doubles 2♣ if possible.
Dealer: S	♥ J1084	
Vul: Both	♦ AK1073	Partner bids first.
HCP: 8	♣ 84	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ9				1NT
Vul: EW	♥ J1062	♥ AQ75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ Q6	♦ J983	Pass	X	Pass	2NT
South HCP: 15	♣ A984	♣ QJ	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AQJ2		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ4	♥ 10873	Pass	2♦	Pass	2NT
North HCP: 15	♦ A83	♦ Q109	AP			
South HCP: 9	♣ A965	♣ 74	1. Stayman			
Contract: 2N N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ A42				1NT
Vul: NS	♥ Q65	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ 952	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ KQJ7	1. Stayman			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 107		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ72	♥ K1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1054	♦ AQ9	AP			
South HCP: 9	♣ QJ6	♣ 10432	1. Stayman			
Contract: 3♥ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ75				1NT
Vul: Both	♥ J1084	♥ K62	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ AK1073	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AQ96	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 226	♠ AJ9	East Bids 2♦ if possible.
Dealer: S	♥ AQ75	
Vul: EW	♦ J983	You bid first.
HCP: 15	♣ QJ	
Board: 227	♠ AQJ2	The opponents are silent.
Dealer: N	♥ 10873	
Vul: Both	♦ Q109	Partner bids first.
HCP: 9	♣ 74	
Board: 228	♠ A42	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ 952	You bid first.
HCP: 15	♣ KQJ7	
Board: 229	♠ 107	The opponents are silent.
Dealer: N	♥ K1094	
Vul: EW	♦ AQ9	Partner bids first.
HCP: 9	♣ 10432	
Board: 230	♠ AQ75	East Doubles 2♣ if possible.
Dealer: S	♥ K62	
Vul: Both	♦ 64	You bid first.
HCP: 15	♣ AQ96	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ9				1NT
Vul: EW	♥ J1062	♥ AQ75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ Q6	♦ J983	Pass	X	Pass	2NT
South HCP: 15	♣ A984	♣ QJ	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AQJ2		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ4	♥ 10873	Pass	2♦	Pass	2NT
North HCP: 15	♦ A83	♦ Q109	AP			
South HCP: 9	♣ A965	♣ 74	1. Stayman			
Contract: 2N N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ A42				1NT
Vul: NS	♥ Q65	♥ AJ8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ6	♦ 952	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ KQJ7	1. Stayman			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 107		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ72	♥ K1094	Pass	2♥	Pass	3♥
North HCP: 15	♦ 1054	♦ AQ9	AP			
South HCP: 9	♣ QJ6	♣ 10432	1. Stayman			
Contract: 3♥ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AQ75				1NT
Vul: Both	♥ J1084	♥ K62	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ AK1073	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AQ96	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 231	♠ 543	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: None	♦ KQJ6	You bid first.
HCP: 15	♣ K7	

Board: 232	♠ Q103	East Doubles 2♣ if possible.
Dealer: S	♥ Q1052	
Vul: EW	♦ K107	Partner bids first.
HCP: 9	♣ Q94	

Board: 233	♠ J1065	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ A8	

Board: 234	♠ A5	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ 1096	Partner bids first.
HCP: 9	♣ KJ843	

Board: 235	♠ AK	The opponents are silent.
Dealer: N	♥ 863	
Vul: NS	♦ A10643	You bid first.
HCP: 15	♣ A63	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ KQ2		1NT	Pass	2NT
Vul: None	♥ KQJ3	♥ A104				
North HCP: 15	♦ KQJ6	♦ 985	AP			
South HCP: 9	♣ K7	♣ 10843				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ 75				1NT
Vul: EW	♥ Q1052	♥ AK6	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K107	♦ QJ983	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AJ7	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J1065	♠ 84		1NT	Pass	2NT
Vul: Both	♥ KQ52	♥ A10				
North HCP: 15	♦ AJ4	♦ Q852	AP			
South HCP: 9	♣ A8	♣ K10954				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ62				1NT
Vul: None	♥ J103	♥ Q72				
North HCP: 9	♦ 1096	♦ AQJ8	Pass	3NT	AP	
South HCP: 15	♣ KJ843	♣ Q6				
Contract: 3N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1074		1NT	Pass	3NT
Vul: NS	♥ 863	♥ Q104				
North HCP: 15	♦ A10643	♦ K92	AP			
South HCP: 9	♣ A63	♣ KJ84				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 231
Dealer: N
Vul: None
HCP: 9

♠ KQ2
♥ A104
♦ 985
♣ 10843

The opponents are silent.

Partner bids first.

Board: 232
Dealer: S
Vul: EW
HCP: 15

♠ 75
♥ AK6
♦ QJ983
♣ AJ7

East Doubles 2♣ if possible.

You bid first.

Board: 233
Dealer: N
Vul: Both
HCP: 9

♠ 84
♥ A10
♦ Q852
♣ K10954

The opponents are silent.

Partner bids first.

Board: 234
Dealer: S
Vul: None
HCP: 15

♠ KJ62
♥ Q72
♦ AQJ8
♣ Q6

The opponents are silent.

You bid first.

Board: 235
Dealer: N
Vul: NS
HCP: 9

♠ 1074
♥ Q104
♦ K92
♣ KJ84

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ KQ2		1NT	Pass	2NT
Vul: None	♥ KQJ3	♥ A104				
North HCP: 15	♦ KQJ6	♦ 985	AP			
South HCP: 9	♣ K7	♣ 10843				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ 75				1NT
Vul: EW	♥ Q1052	♥ AK6	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K107	♦ QJ983	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ AJ7	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J1065	♠ 84		1NT	Pass	2NT
Vul: Both	♥ KQ52	♥ A10				
North HCP: 15	♦ AJ4	♦ Q852	AP			
South HCP: 9	♣ A8	♣ K10954				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ62				1NT
Vul: None	♥ J103	♥ Q72				
North HCP: 9	♦ 1096	♦ AQJ8	Pass	3NT	AP	
South HCP: 15	♣ KJ843	♣ Q6				
Contract: 3N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1074		1NT	Pass	3NT
Vul: NS	♥ 863	♥ Q104				
North HCP: 15	♦ A10643	♦ K92	AP			
South HCP: 9	♣ A63	♣ KJ84				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 236 ♠ KJ104
Dealer: S ♥ 98
Vul: Both ♦ J76
HCP: 9 ♣ A864

West Doubles 2♦ if possible.

Partner bids first.

Board: 237 ♠ A8
Dealer: N ♥ J952
Vul: None ♦ AK86
HCP: 15 ♣ K107

The opponents are silent.

You bid first.

Board: 238 ♠ 98
Dealer: S ♥ J92
Vul: NS ♦ AJ105
HCP: 8 ♣ Q843

East Bids 2♣ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 239 ♠ A953
Dealer: N ♥ A95
Vul: EW ♦ 108
HCP: 15 ♣ AK97

West Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 240 ♠ J83
Dealer: S ♥ A8
Vul: None ♦ 10952
HCP: 9 ♣ A1074

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q83				1NT
Vul: Both	♥ 98	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J76	♦ A42	X	2NT	AP	
South HCP: 15	♣ A864	♣ KQJ103				
Contract: 2N S						1. Stayman

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ9				
Vul: None	♥ J952	♥ Q7		1NT	Pass	3NT
North HCP: 15	♦ AK86	♦ Q72	AP			
South HCP: 9	♣ K107	♣ Q9843				
Contract: 3N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A5				1NT
Vul: NS	♥ J92	♥ K63	Pass	Pass	2♣ ¹	Pass
North HCP: 8	♦ AJ105	♦ KQ32	2♠	AP		
South HCP: 15	♣ Q843	♣ K975				
Contract: 2♠ W						1. Multi-Landy, both majors

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ KJ108				
Vul: EW	♥ A95	♥ J1084	2♦	Pass	Pass	2♣ ¹
North HCP: 15	♦ 108	♦ 42	3♦	X	AP	X
South HCP: 8	♣ AK97	♣ QJ4				
Contract: 3♦ X W						1. Stayman

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ 754				
Vul: None	♥ A8	♥ K4				1NT
North HCP: 9	♦ 10952	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ A1074	♣ KQJ95				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 236	♠ Q83	West Doubles 2♦ if possible.
Dealer: S	♥ K7	
Vul: Both	♦ A42	
HCP: 15	♣ KQJ103	You bid first.

Board: 237	♠ QJ9	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ Q72	
HCP: 9	♣ Q9843	Partner bids first.

Board: 238	♠ A5	East Bids 2♣ if possible.
Dealer: S	♥ K63	West Bids 2♠ if possible.
Vul: NS	♦ KQ32	
HCP: 15	♣ K975	You bid first.

Board: 239	♠ KJ108	West Bids 2♦ if possible.
Dealer: N	♥ J1084	West Bids 3♦ if possible.
Vul: EW	♦ 42	
HCP: 8	♣ QJ4	Partner bids first.

Board: 240	♠ 754	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ AQ3	
HCP: 15	♣ KQJ95	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q83				1NT
Vul: Both	♥ 98	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J76	♦ A42	X	2NT	AP	
South HCP: 15	♣ A864	♣ KQJ103				
Contract: 2N S						1. Stayman

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ9				
Vul: None	♥ J952	♥ Q7		1NT	Pass	3NT
North HCP: 15	♦ AK86	♦ Q72	AP			
South HCP: 9	♣ K107	♣ Q9843				
Contract: 3N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A5				1NT
Vul: NS	♥ J92	♥ K63	Pass	Pass	2♣ ¹	Pass
North HCP: 8	♦ AJ105	♦ KQ32	2♠	AP		
South HCP: 15	♣ Q843	♣ K975				
Contract: 2♠ W						1. Multi-Landy, both majors

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ KJ108		1NT	Pass	2♣ ¹
Vul: EW	♥ A95	♥ J1084	2♦	Pass	Pass	X
North HCP: 15	♦ 108	♦ 42	3♦	X	AP	
South HCP: 8	♣ AK97	♣ QJ4				
Contract: 3♦ X W						1. Stayman

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ 754				
Vul: None	♥ A8	♥ K4				1NT
North HCP: 9	♦ 10952	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ A1074	♣ KQJ95				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 241	♠ A54	The opponents are silent.
Dealer: N	♥ 8753	
Vul: NS	♦ A74	You bid first.
HCP: 15	♣ AK6	

Board: 242	♠ J103	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ K103	Partner bids first.
HCP: 9	♣ QJ754	

Board: 243	♠ Q864	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ Q95	You bid first.
HCP: 15	♣ AK10	

Board: 244	♠ J95	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 87	Partner bids first.
HCP: 9	♣ A9864	

Board: 245	♠ AK87	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ AJ6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 876		1NT	Pass	2♣ ¹
Vul: NS	♥ 8753	♥ KQJ10	Pass	2♥	Pass	4♥
North HCP: 15	♦ A74	♦ K1032	AP			
South HCP: 9	♣ AK6	♣ 94	1. Stayman			
Contract: 4♥ N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ				1NT
Vul: EW	♥ Q8	♥ J953	Pass	2NT	AP	
North HCP: 9	♦ K103	♦ AJ8				
South HCP: 15	♣ QJ754	♣ K932				
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ Q864	♠ A103		1NT	Pass	2NT
Vul: Both	♥ KJ4	♥ A8	AP			
North HCP: 15	♦ Q95	♦ 10872				
South HCP: 9	♣ AK10	♣ J974				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ 108				1NT
Vul: NS	♥ A95	♥ J873	Pass	2NT	AP	
North HCP: 9	♦ 87	♦ AKQ				
South HCP: 15	♣ A9864	♣ KQ53				
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 1092		1NT	Pass	2♣ ¹
Vul: EW	♥ 542	♥ QJ103	Pass	2♠	Pass	2NT
North HCP: 15	♦ K97	♦ Q102	AP			
South HCP: 8	♣ AJ6	♣ K84	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 241	♠ 876	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ K1032	Partner bids first.
HCP: 9	♣ 94	

Board: 242	♠ AQ	The opponents are silent.
Dealer: S	♥ J953	
Vul: EW	♦ AJ8	You bid first.
HCP: 15	♣ K932	

Board: 243	♠ A103	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ 10872	Partner bids first.
HCP: 9	♣ J974	

Board: 244	♠ 108	The opponents are silent.
Dealer: S	♥ J873	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ KQ53	

Board: 245	♠ 1092	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: EW	♦ Q102	Partner bids first.
HCP: 8	♣ K84	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 876		1NT	Pass	2♣ ¹
Vul: NS	♥ 8753	♥ KQJ10	Pass	2♥	Pass	4♥
North HCP: 15	♦ A74	♦ K1032	AP			
South HCP: 9	♣ AK6	♣ 94	1. Stayman			
Contract: 4♥ N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AQ				1NT
Vul: EW	♥ Q8	♥ J953	Pass	2NT	AP	
North HCP: 9	♦ K103	♦ AJ8				
South HCP: 15	♣ QJ754	♣ K932				
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ Q864	♠ A103		1NT	Pass	2NT
Vul: Both	♥ KJ4	♥ A8	AP			
North HCP: 15	♦ Q95	♦ 10872				
South HCP: 9	♣ AK10	♣ J974				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ 108				1NT
Vul: NS	♥ A95	♥ J873	Pass	2NT	AP	
North HCP: 9	♦ 87	♦ AKQ				
South HCP: 15	♣ A9864	♣ KQ53				
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 1092		1NT	Pass	2♣ ¹
Vul: EW	♥ 542	♥ QJ103	Pass	2♠	Pass	2NT
North HCP: 15	♦ K97	♦ Q102	AP			
South HCP: 8	♣ AJ6	♣ K84	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 246	♠ J2	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: Both	♦ 985	Partner bids first.
HCP: 9	♣ J542	

Board: 247	♠ J73	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: None	♦ Q8	You bid first.
HCP: 15	♣ KJ102	

Board: 248	♠ Q108	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ J1064	Partner bids first.
HCP: 8	♣ K84	

Board: 249	♠ A1062	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ Q107	You bid first.
HCP: 15	♣ KJ3	

Board: 250	♠ A1098	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ J2	Partner bids first.
HCP: 8	♣ J9432	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A10				1NT
Vul: Both	♥ AQJ10	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 985	♦ AJ743	Pass	2NT	AP	
South HCP: 15	♣ J542	♣ AQ9				
Contract: 2N S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ KQ106		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ9	♥ 107	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q8	♦ KJ103	AP			
South HCP: 9	♣ KJ102	♣ 843				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ J73				1NT
Vul: EW	♥ Q103	♥ AK5				
North HCP: 8	♦ J1064	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ K84	♣ 9763				
Contract: 3N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ 54		1NT	Pass	2NT
Vul: Both	♥ AJ4	♥ Q9				
North HCP: 15	♦ Q107	♦ AJ854	AP			
South HCP: 9	♣ KJ3	♣ Q984				
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ 752				1NT
Vul: None	♥ Q8	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J2	♦ K1086	Pass	2NT	AP	
South HCP: 15	♣ J9432	♣ AK				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 246	♠ A10	The opponents are silent.
Dealer: S	♥ 654	
Vul: Both	♦ AJ743	You bid first.
HCP: 15	♣ AQ9	

Board: 247	♠ KQ106	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ KJ103	Partner bids first.
HCP: 9	♣ 843	

Board: 248	♠ J73	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ AK3	You bid first.
HCP: 15	♣ 9763	

Board: 249	♠ 54	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AJ854	Partner bids first.
HCP: 9	♣ Q984	

Board: 250	♠ 752	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ K1086	You bid first.
HCP: 15	♣ AK	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A10				1NT
Vul: Both	♥ AQJ10	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 985	♦ AJ743	Pass	2NT	AP	
South HCP: 15	♣ J542	♣ AQ9				
Contract: 2N S			1. Stayman			

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ KQ106		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ9	♥ 107	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q8	♦ KJ103	AP			
South HCP: 9	♣ KJ102	♣ 843				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ J73				1NT
Vul: EW	♥ Q103	♥ AK5				
North HCP: 8	♦ J1064	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ K84	♣ 9763				
Contract: 3N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A1062	♠ 54		1NT	Pass	2NT
Vul: Both	♥ AJ4	♥ Q9				
North HCP: 15	♦ Q107	♦ AJ854	AP			
South HCP: 9	♣ KJ3	♣ Q984				
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ 752				1NT
Vul: None	♥ Q8	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J2	♦ K1086	Pass	2NT	AP	
South HCP: 15	♣ J9432	♣ AK				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 251	♠ KJ74	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ AJ96	You bid first.
HCP: 15	♣ J9	

Board: 252	♠ Q94	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AQJ105	Partner bids first.
HCP: 9	♣ 1043	

Board: 253	♠ AJ62	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ A1063	

Board: 254	♠ 1094	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ 1062	Partner bids first.
HCP: 9	♣ K1074	

Board: 255	♠ AK82	The opponents are silent.
Dealer: N	♥ J63	
Vul: EW	♦ 764	You bid first.
HCP: 15	♣ AK5	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ Q106		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ7	♥ A952	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ96	♦ K10	AP			
South HCP: 9	♣ J9	♣ 10874				
Contract: 2N N						1. Stayman

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K1076				1NT
Vul: Both	♥ 95	♥ AKJ3				
North HCP: 9	♦ AQJ105	♦ 63	Pass	3NT	AP	
South HCP: 15	♣ 1043	♣ A76				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ Q1083		1NT	Pass	2♣ ¹
Vul: None	♥ Q84	♥ A93	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9	♦ Q63	AP			
South HCP: 9	♣ A1063	♣ J94				
Contract: 3♠ N						1. Stayman

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AKQ2				1NT
Vul: NS	♥ AQ9	♥ 532				
North HCP: 9	♦ 1062	♦ Q75	Pass	3NT	AP	
South HCP: 15	♣ K1074	♣ A86				
Contract: 3N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 97		1NT	Pass	2NT
Vul: EW	♥ J63	♥ K87				
North HCP: 15	♦ 764	♦ K1093	AP			
South HCP: 8	♣ AK5	♣ Q1094				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 251	♠ Q106	The opponents are silent.
Dealer: N	♥ A952	
Vul: NS	♦ K10	Partner bids first.
HCP: 9	♣ 10874	

Board: 252	♠ K1076	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ 63	You bid first.
HCP: 15	♣ A76	

Board: 253	♠ Q1083	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ Q63	Partner bids first.
HCP: 9	♣ J94	

Board: 254	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ Q75	You bid first.
HCP: 15	♣ A86	

Board: 255	♠ 97	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ K1093	Partner bids first.
HCP: 8	♣ Q1094	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ Q106		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ7	♥ A952	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ96	♦ K10	AP			
South HCP: 9	♣ J9	♣ 10874				
Contract: 2N N						1. Stayman

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K1076				1NT
Vul: Both	♥ 95	♥ AKJ3				
North HCP: 9	♦ AQJ105	♦ 63	Pass	3NT	AP	
South HCP: 15	♣ 1043	♣ A76				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ Q1083		1NT	Pass	2♣ ¹
Vul: None	♥ Q84	♥ A93	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9	♦ Q63	AP			
South HCP: 9	♣ A1063	♣ J94				
Contract: 3♠ N						1. Stayman

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AKQ2				1NT
Vul: NS	♥ AQ9	♥ 532				
North HCP: 9	♦ 1062	♦ Q75	Pass	3NT	AP	
South HCP: 15	♣ K1074	♣ A86				
Contract: 3N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 97		1NT	Pass	2NT
Vul: EW	♥ J63	♥ K87				
North HCP: 15	♦ 764	♦ K1093	AP			
South HCP: 8	♣ AK5	♣ Q1094				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 256	♠ 874	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ 1087	Partner bids first.
HCP: 9	♣ AQJ104	

Board: 257	♠ AK3	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ K875	You bid first.
HCP: 15	♣ KQ62	

Board: 258	♠ 97	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 9	♣ Q854	

Board: 259	♠ AQ94	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ A753	You bid first.
HCP: 15	♣ K2	

Board: 260	♠ Q982	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ Q983	Partner bids first.
HCP: 8	♣ 984	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKJ10				1NT
Vul: None	♥ Q5	♥ 763				
North HCP: 9	♦ 1087	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ AQJ104	♣ 952				
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 82		1NT	Pass	2♣ ¹
Vul: NS	♥ 74	♥ A953	Pass	2♦	Pass	3♣
North HCP: 15	♦ K875	♦ A10	Pass	4♣	AP	
South HCP: 9	♣ KQ62	♣ J9874	1. Stayman			
Contract: 4♣ S						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK52				1NT
Vul: EW	♥ Q1054	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ8	♦ 642	Pass	4♥	AP	
South HCP: 15	♣ Q854	♣ A7	1. Stayman			
Contract: 4♥ S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ K3				
Vul: Both	♥ Q32	♥ J108		1NT	AP	
North HCP: 15	♦ A753	♦ KJ98				
South HCP: 8	♣ K2	♣ 9654				
Contract: 1N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ KJ3				1NT
Vul: NS	♥ A7	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q983	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQJ53	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 256	♠ AKJ10	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ 952	

Board: 257	♠ 82	The opponents are silent.
Dealer: N	♥ A953	
Vul: NS	♦ A10	Partner bids first.
HCP: 9	♣ J9874	

Board: 258	♠ AK52	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: EW	♦ 642	You bid first.
HCP: 15	♣ A7	

Board: 259	♠ K3	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ KJ98	Partner bids first.
HCP: 8	♣ 9654	

Board: 260	♠ KJ3	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ AQJ53	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKJ10				1NT
Vul: None	♥ Q5	♥ 763				
North HCP: 9	♦ 1087	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ AQJ104	♣ 952				
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 82		1NT	Pass	2♣ ¹
Vul: NS	♥ 74	♥ A953	Pass	2♦	Pass	3♣
North HCP: 15	♦ K875	♦ A10	Pass	4♣	AP	
South HCP: 9	♣ KQ62	♣ J9874	1. Stayman			
Contract: 4♣ S						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK52				1NT
Vul: EW	♥ Q1054	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ8	♦ 642	Pass	4♥	AP	
South HCP: 15	♣ Q854	♣ A7	1. Stayman			
Contract: 4♥ S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ K3				
Vul: Both	♥ Q32	♥ J108		1NT	AP	
North HCP: 15	♦ A753	♦ KJ98				
South HCP: 8	♣ K2	♣ 9654				
Contract: 1N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ KJ3				1NT
Vul: NS	♥ A7	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q983	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQJ53	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 261	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ 763	You bid first.
HCP: 15	♣ K952	

Board: 262	♠ 76	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ J94	Partner bids first.
HCP: 9	♣ QJ1094	

Board: 263	♠ A102	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ Q954	You bid first.
HCP: 15	♣ 52	

Board: 264	♠ 1087	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ A943	Partner bids first.
HCP: 9	♣ KJ43	

Board: 265	♠ K2	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ J9732	You bid first.
HCP: 15	♣ A82	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J875		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ7	♥ A96	Pass	2♦	Pass	2NT
North HCP: 15	♦ 763	♦ K108	AP			
South HCP: 8	♣ K952	♣ 1084				
Contract: 2N N				1. Stayman		

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQ108				1NT
Vul: Both	♥ AJ6	♥ Q952	Pass	2NT	AP	
North HCP: 9	♦ J94	♦ K85				
South HCP: 15	♣ QJ1094	♣ A3				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q9		1NT	Pass	2NT
Vul: None	♥ AKQ4	♥ 1053	AP			
North HCP: 15	♦ Q954	♦ 1087				
South HCP: 8	♣ 52	♣ AQ984				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AKJ6				1NT
Vul: EW	♥ J10	♥ 73	Pass	3NT	AP	
North HCP: 9	♦ A943	♦ KQ10				
South HCP: 15	♣ KJ43	♣ Q952				
Contract: 3N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J984		1NT	Pass	2♣ ¹
Vul: Both	♥ AK7	♥ 32	Pass	2♦	Pass	2NT
North HCP: 15	♦ J9732	♦ Q85	AP			
South HCP: 9	♣ A82	♣ KQJ4				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 261	♠ J875	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ K108	Partner bids first.
HCP: 8	♣ 1084	

Board: 262	♠ AQ108	The opponents are silent.
Dealer: S	♥ Q952	
Vul: Both	♦ K85	You bid first.
HCP: 15	♣ A3	

Board: 263	♠ Q9	The opponents are silent.
Dealer: N	♥ 1053	
Vul: None	♦ 1087	Partner bids first.
HCP: 8	♣ AQ984	

Board: 264	♠ AKJ6	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ KQ10	You bid first.
HCP: 15	♣ Q952	

Board: 265	♠ J984	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ Q85	Partner bids first.
HCP: 9	♣ KQJ4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J875		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ7	♥ A96	Pass	2♦	Pass	2NT
North HCP: 15	♦ 763	♦ K108	AP			
South HCP: 8	♣ K952	♣ 1084				
Contract: 2N N				1. Stayman		

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQ108				1NT
Vul: Both	♥ AJ6	♥ Q952	Pass	2NT	AP	
North HCP: 9	♦ J94	♦ K85				
South HCP: 15	♣ QJ1094	♣ A3				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q9		1NT	Pass	2NT
Vul: None	♥ AKQ4	♥ 1053	AP			
North HCP: 15	♦ Q954	♦ 1087				
South HCP: 8	♣ 52	♣ AQ984				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AKJ6				1NT
Vul: EW	♥ J10	♥ 73	Pass	3NT	AP	
North HCP: 9	♦ A943	♦ KQ10				
South HCP: 15	♣ KJ43	♣ Q952				
Contract: 3N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J984		1NT	Pass	2♣ ¹
Vul: Both	♥ AK7	♥ 32	Pass	2♦	Pass	2NT
North HCP: 15	♦ J9732	♦ Q85	AP			
South HCP: 9	♣ A82	♣ KQJ4				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 266	♠ 10953	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ 1082	Partner bids first.
HCP: 9	♣ A42	

Board: 267	♠ Q87	The opponents are silent.
Dealer: N	♥ A943	
Vul: NS	♦ K52	You bid first.
HCP: 15	♣ AQ2	

Board: 268	♠ J98	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ A106	Partner bids first.
HCP: 9	♣ A1042	

Board: 269	♠ Q63	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AKJ106	You bid first.
HCP: 15	♣ KQ8	

Board: 270	♠ KQ109	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ 98	Partner bids first.
HCP: 9	♣ 9642	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ A86				1NT
Vul: None	♥ KQ9	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1082	♦ AQJ6	Pass	2NT	AP	
South HCP: 15	♣ A42	♣ 983				
Contract: 2N S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ 102		1NT	Pass	2♣ ¹
Vul: NS	♥ A943	♥ QJ108	Pass	2♥	Pass	3♥
North HCP: 15	♦ K52	♦ Q43	AP			
South HCP: 8	♣ AQ2	♣ K984				
Contract: 3♥ N			1. Stayman			

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A752				1NT
Vul: Both	♥ 872	♥ AK10				
North HCP: 9	♦ A106	♦ J32	Pass	2NT	AP	
South HCP: 15	♣ A1042	♣ QJ3				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J105		1NT	Pass	3NT
Vul: None	♥ 64	♥ AQ9				
North HCP: 15	♦ AKJ106	♦ Q42	AP			
South HCP: 9	♣ KQ8	♣ 10964				
Contract: 3N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ A643				1NT
Vul: NS	♥ A74	♥ KJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ K32	Pass	4♠	AP	
South HCP: 15	♣ 9642	♣ A103				
Contract: 4♠ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 266	♠ A86	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ AQJ6	You bid first.
HCP: 15	♣ 983	

Board: 267	♠ 102	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: NS	♦ Q43	Partner bids first.
HCP: 8	♣ K984	

Board: 268	♠ A752	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ J32	You bid first.
HCP: 15	♣ QJ3	

Board: 269	♠ J105	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ Q42	Partner bids first.
HCP: 9	♣ 10964	

Board: 270	♠ A643	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ K32	You bid first.
HCP: 15	♣ A103	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ A86				1NT
Vul: None	♥ KQ9	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1082	♦ AQJ6	Pass	2NT	AP	
South HCP: 15	♣ A42	♣ 983				
Contract: 2N S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ 102		1NT	Pass	2♣ ¹
Vul: NS	♥ A943	♥ QJ108	Pass	2♥	Pass	3♥
North HCP: 15	♦ K52	♦ Q43	AP			
South HCP: 8	♣ AQ2	♣ K984				
Contract: 3♥ N			1. Stayman			

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A752				1NT
Vul: Both	♥ 872	♥ AK10				
North HCP: 9	♦ A106	♦ J32	Pass	2NT	AP	
South HCP: 15	♣ A1042	♣ QJ3				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ J105		1NT	Pass	3NT
Vul: None	♥ 64	♥ AQ9				
North HCP: 15	♦ AKJ106	♦ Q42	AP			
South HCP: 9	♣ KQ8	♣ 10964				
Contract: 3N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ A643				1NT
Vul: NS	♥ A74	♥ KJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ K32	Pass	4♠	AP	
South HCP: 15	♣ 9642	♣ A103				
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 271	♠ AJ	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: EW	♦ A542	You bid first.
HCP: 15	♣ J92	

Board: 272	♠ 98	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ Q1095	Partner bids first.
HCP: 9	♣ A8654	

Board: 273	♠ KJ6	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ AJ106	You bid first.
HCP: 15	♣ K92	

Board: 274	♠ J1095	East Doubles 2♣ if possible.
Dealer: S	♥ AK98	
Vul: EW	♦ 865	Partner bids first.
HCP: 8	♣ 84	

Board: 275	♠ Q85	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ AQ742	You bid first.
HCP: 15	♣ A6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 1098		1NT	Pass	2NT
Vul: EW	♥ KQ76	♥ 1053				
North HCP: 15	♦ A542	♦ KJ97	AP			
South HCP: 8	♣ J92	♣ A84				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 1043				1NT
Vul: None	♥ K4	♥ AQ96				
North HCP: 9	♦ Q1095	♦ AK82	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ Q9				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q75		1NT	Pass	2NT
Vul: NS	♥ QJ5	♥ A8				
North HCP: 15	♦ AJ106	♦ Q84	AP			
South HCP: 9	♣ K92	♣ J10854				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ A763				1NT
Vul: EW	♥ AK98	♥ Q75	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 865	♦ KQJ3	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ K3	1. Stayman			
Contract: 4♠ S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ J2		1NT	Pass	2NT
Vul: Both	♥ K103	♥ A92				
North HCP: 15	♦ AQ742	♦ KJ98	AP			
South HCP: 9	♣ A6	♣ 8754				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 271 ♠ 1098
Dealer: N ♥ 1053
Vul: EW ♦ KJ97
HCP: 8 ♣ A84

The opponents are silent.

Partner bids first.

Board: 272 ♠ 1043
Dealer: S ♥ AQ96
Vul: None ♦ AK82
HCP: 15 ♣ Q9

The opponents are silent.

You bid first.

Board: 273 ♠ Q75
Dealer: N ♥ A8
Vul: NS ♦ Q84
HCP: 9 ♣ J10854

The opponents are silent.

Partner bids first.

Board: 274 ♠ A763
Dealer: S ♥ Q75
Vul: EW ♦ KQJ3
HCP: 15 ♣ K3

East Doubles 2♣ if possible.

You bid first.

Board: 275 ♠ J2
Dealer: N ♥ A92
Vul: Both ♦ KJ98
HCP: 9 ♣ 8754

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 1098		1NT	Pass	2NT
Vul: EW	♥ KQ76	♥ 1053				
North HCP: 15	♦ A542	♦ KJ97	AP			
South HCP: 8	♣ J92	♣ A84				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 1043				1NT
Vul: None	♥ K4	♥ AQ96				
North HCP: 9	♦ Q1095	♦ AK82	Pass	2NT	AP	
South HCP: 15	♣ A8654	♣ Q9				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q75		1NT	Pass	2NT
Vul: NS	♥ QJ5	♥ A8				
North HCP: 15	♦ AJ106	♦ Q84	AP			
South HCP: 9	♣ K92	♣ J10854				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ A763				1NT
Vul: EW	♥ AK98	♥ Q75	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 865	♦ KQJ3	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ K3	1. Stayman			
Contract: 4♠ S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ J2		1NT	Pass	2NT
Vul: Both	♥ K103	♥ A92				
North HCP: 15	♦ AQ742	♦ KJ98	AP			
South HCP: 9	♣ A6	♣ 8754				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 276	♠ KQ102	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ K82	Partner bids first.
HCP: 9	♣ J942	

Board: 277	♠ K102	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ KQJ3	

Board: 278	♠ A98	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ 10964	Partner bids first.
HCP: 8	♣ 954	

Board: 279	♠ 73	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AQ93	You bid first.
HCP: 15	♣ QJ85	

Board: 280	♠ AJ98	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ J954	Partner bids first.
HCP: 9	♣ 654	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ KQ102	♠ AJ93				1NT
Vul: NS	♥ 97	♥ 1043	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K82	♦ QJ7	Pass	3♠	AP	
South HCP: 15	♣ J942	♣ AK3				
Contract: 3♠ S						1. Stayman

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ Q96				
Vul: EW	♥ K94	♥ 1085		1NT	Pass	2NT
North HCP: 15	♦ K95	♦ AQ104	AP			
South HCP: 8	♣ KQJ3	♣ 984				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ J105				1NT
Vul: Both	♥ A108	♥ Q92				
North HCP: 8	♦ 10964	♦ KQ32	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ AK8				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K82				
Vul: None	♥ AQ6	♥ J109		1NT	Pass	2NT
North HCP: 15	♦ AQ93	♦ 1082	AP			
South HCP: 8	♣ QJ85	♣ A1042				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K642				1NT
Vul: EW	♥ K8	♥ AJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J954	♦ A102	Pass	2NT	Pass	3♠
South HCP: 15	♣ 654	♣ K9	Pass	4♠	AP	
Contract: 4♠ S						1. Stayman

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 276	♠ AJ93	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ QJ7	You bid first.
HCP: 15	♣ AK3	

Board: 277	♠ Q96	The opponents are silent.
Dealer: N	♥ 1085	
Vul: EW	♦ AQ104	Partner bids first.
HCP: 8	♣ 984	

Board: 278	♠ J105	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ KQ32	You bid first.
HCP: 15	♣ AK8	

Board: 279	♠ K82	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ 1082	Partner bids first.
HCP: 8	♣ A1042	

Board: 280	♠ K642	The opponents are silent.
Dealer: S	♥ AJ42	
Vul: EW	♦ A102	You bid first.
HCP: 15	♣ K9	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ KQ102	♠ AJ93				1NT
Vul: NS	♥ 97	♥ 1043	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K82	♦ QJ7	Pass	3♠	AP	
South HCP: 15	♣ J942	♣ AK3				
Contract: 3♠ S			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ Q96				
Vul: EW	♥ K94	♥ 1085		1NT	Pass	2NT
North HCP: 15	♦ K95	♦ AQ104	AP			
South HCP: 8	♣ KQJ3	♣ 984				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ J105				1NT
Vul: Both	♥ A108	♥ Q92				
North HCP: 8	♦ 10964	♦ KQ32	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ AK8				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K82				
Vul: None	♥ AQ6	♥ J109		1NT	Pass	2NT
North HCP: 15	♦ AQ93	♦ 1082	AP			
South HCP: 8	♣ QJ85	♣ A1042				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K642				1NT
Vul: EW	♥ K8	♥ AJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J954	♦ A102	Pass	2NT	Pass	3♠
South HCP: 15	♣ 654	♣ K9	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 281	♠ K5	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ KQ97	You bid first.
HCP: 15	♣ A832	

Board: 282	♠ K1093	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ A2	Partner bids first.
HCP: 9	♣ 109874	

Board: 283	♠ KJ4	The opponents are silent.
Dealer: N	♥ 864	
Vul: NS	♦ AK1087	You bid first.
HCP: 15	♣ A10	

Board: 284	♠ K93	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ J1065	Partner bids first.
HCP: 8	♣ K1094	

Board: 285	♠ A943	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AJ64	You bid first.
HCP: 15	♣ K53	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ104		1NT	Pass	2♣ ¹
Vul: Both	♥ K72	♥ 109	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ97	♦ J863	AP			
South HCP: 8	♣ A832	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ A864				1NT
Vul: None	♥ Q6	♥ KJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A2	♦ K8	Pass	2NT	Pass	3♠
South HCP: 15	♣ 109874	♣ A63	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1087		1NT	Pass	2♣ ¹
Vul: NS	♥ 864	♥ QJ32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1087	♦ QJ	AP			
South HCP: 9	♣ A10	♣ K974	1. Stayman			
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q876				1NT
Vul: None	♥ J9	♥ AK8				
North HCP: 8	♦ J1065	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ K1094	♣ QJ82				
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ A943	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ 105	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ64	♦ K8	AP			
South HCP: 8	♣ K53	♣ Q9864	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 281	♠ QJ104	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ J863	Partner bids first.
HCP: 8	♣ KJ4	

Board: 282	♠ A864	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ A63	

Board: 283	♠ 1087	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ K974	

Board: 284	♠ Q876	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ QJ82	

Board: 285	♠ QJ87	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ K8	Partner bids first.
HCP: 8	♣ Q9864	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ104		1NT	Pass	2♣ ¹
Vul: Both	♥ K72	♥ 109	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ97	♦ J863	AP			
South HCP: 8	♣ A832	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ A864				1NT
Vul: None	♥ Q6	♥ KJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A2	♦ K8	Pass	2NT	Pass	3♠
South HCP: 15	♣ 109874	♣ A63	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1087		1NT	Pass	2♣ ¹
Vul: NS	♥ 864	♥ QJ32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1087	♦ QJ	AP			
South HCP: 9	♣ A10	♣ K974	1. Stayman			
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q876				1NT
Vul: None	♥ J9	♥ AK8				
North HCP: 8	♦ J1065	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ K1094	♣ QJ82				
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ A943	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ 105	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ64	♦ K8	AP			
South HCP: 8	♣ K53	♣ Q9864	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 286	♠ Q83	The opponents are silent.
Dealer: S	♥ Q1073	
Vul: EW	♦ A83	Partner bids first.
HCP: 9	♣ J94	

Board: 287	♠ A84	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: None	♦ Q53	You bid first.
HCP: 15	♣ KQ5	

Board: 288	♠ 107	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 1097	Partner bids first.
HCP: 9	♣ AK964	

Board: 289	♠ AK	The opponents are silent.
Dealer: N	♥ 9732	
Vul: EW	♦ A52	You bid first.
HCP: 15	♣ A762	

Board: 290	♠ AK95	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ 10874	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AKJ				1NT
Vul: EW	♥ Q1073	♥ J42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A83	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K1086				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 10973		1NT	Pass	2♣ ¹
Vul: None	♥ KJ103	♥ A8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q53	♦ KJ109	AP			
South HCP: 8	♣ KQ5	♣ 942	1. Stayman			
Contract: 2N N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK86				1NT
Vul: NS	♥ Q95	♥ KJ42				
North HCP: 9	♦ 1097	♦ A4	Pass	3NT	AP	
South HCP: 15	♣ AK964	♣ 753				
Contract: 3N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10986		1NT	Pass	2♣ ¹
Vul: EW	♥ 9732	♥ K54	Pass	2♥	Pass	2NT
North HCP: 15	♦ A52	♦ K1086	AP			
South HCP: 9	♣ A762	♣ K4	1. Stayman			
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ AK95	♠ J76				1NT
Vul: Both	♥ 73	♥ K104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q108	♦ AKJ53	Pass	2NT	AP	
South HCP: 15	♣ 10874	♣ K6	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 286	♠ AKJ	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ K65	You bid first.
HCP: 15	♣ K1086	

Board: 287	♠ 10973	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ KJ109	Partner bids first.
HCP: 8	♣ 942	

Board: 288	♠ AK86	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ A4	You bid first.
HCP: 15	♣ 753	

Board: 289	♠ 10986	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ K1086	Partner bids first.
HCP: 9	♣ K4	

Board: 290	♠ J76	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ AKJ53	You bid first.
HCP: 15	♣ K6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ AKJ				1NT
Vul: EW	♥ Q1073	♥ J42	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A83	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K1086				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 10973		1NT	Pass	2♣ ¹
Vul: None	♥ KJ103	♥ A8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q53	♦ KJ109	AP			
South HCP: 8	♣ KQ5	♣ 942				
Contract: 2N N			1. Stayman			

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK86				1NT
Vul: NS	♥ Q95	♥ KJ42				
North HCP: 9	♦ 1097	♦ A4	Pass	3NT	AP	
South HCP: 15	♣ AK964	♣ 753				
Contract: 3N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 10986		1NT	Pass	2♣ ¹
Vul: EW	♥ 9732	♥ K54	Pass	2♥	Pass	2NT
North HCP: 15	♦ A52	♦ K1086	AP			
South HCP: 9	♣ A762	♣ K4				
Contract: 2N N			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ AK95	♠ J76				1NT
Vul: Both	♥ 73	♥ K104	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q108	♦ AKJ53	Pass	2NT	AP	
South HCP: 15	♣ 10874	♣ K6				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 291	♠ AQ5	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ J873	

Board: 292	♠ J104	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ K43	Partner bids first.
HCP: 9	♣ 10854	

Board: 293	♠ QJ10	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ A86	You bid first.
HCP: 15	♣ A732	

Board: 294	♠ K10	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ J1085	Partner bids first.
HCP: 8	♣ 10854	

Board: 295	♠ A96	The opponents are silent.
Dealer: N	♥ K965	
Vul: EW	♦ AJ4	You bid first.
HCP: 15	♣ K85	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J1087		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KJ73	Pass	2♦	Pass	2NT
North HCP: 15	♦ A104	♦ KJ	AP			
South HCP: 9	♣ J873	♣ 942	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A832				1NT
Vul: EW	♥ AJ8	♥ 102	Pass	3NT	AP	
North HCP: 9	♦ K43	♦ AJ8				
South HCP: 15	♣ 10854	♣ AQ62				
Contract: 3N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 82		1NT	Pass	2NT
Vul: Both	♥ KJ7	♥ 82	AP			
North HCP: 15	♦ A86	♦ KQ94				
South HCP: 9	♣ A732	♣ KJ1064				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A6				1NT
Vul: None	♥ A95	♥ 872	Pass	2NT	AP	
North HCP: 8	♦ J1085	♦ K73				
South HCP: 15	♣ 10854	♣ AKJ32				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ K965	♥ A108	AP			
North HCP: 15	♦ AJ4	♦ 1083				
South HCP: 8	♣ K85	♣ Q942				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 291	♠ J1087	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: NS	♦ KJ	Partner bids first.
HCP: 9	♣ 942	

Board: 292	♠ A832	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ AJ8	You bid first.
HCP: 15	♣ AQ62	

Board: 293	♠ 82	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 9	♣ KJ1064	

Board: 294	♠ A6	The opponents are silent.
Dealer: S	♥ 872	
Vul: None	♦ K73	You bid first.
HCP: 15	♣ AKJ32	

Board: 295	♠ Q82	The opponents are silent.
Dealer: N	♥ A108	
Vul: EW	♦ 1083	Partner bids first.
HCP: 8	♣ Q942	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J1087		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KJ73	Pass	2♦	Pass	2NT
North HCP: 15	♦ A104	♦ KJ	AP			
South HCP: 9	♣ J873	♣ 942	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A832				1NT
Vul: EW	♥ AJ8	♥ 102	Pass	3NT	AP	
North HCP: 9	♦ K43	♦ AJ8				
South HCP: 15	♣ 10854	♣ AQ62				
Contract: 3N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 82		1NT	Pass	2NT
Vul: Both	♥ KJ7	♥ 82	AP			
North HCP: 15	♦ A86	♦ KQ94				
South HCP: 9	♣ A732	♣ KJ1064				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A6				1NT
Vul: None	♥ A95	♥ 872	Pass	2NT	AP	
North HCP: 8	♦ J1085	♦ K73				
South HCP: 15	♣ 10854	♣ AKJ32				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ K965	♥ A108	AP			
North HCP: 15	♦ AJ4	♦ 1083				
South HCP: 8	♣ K85	♣ Q942				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 296 ♠ QJ94
Dealer: S ♥ K94
Vul: Both ♦ 108
HCP: 8 ♣ Q1054

East Bids 3♦ if possible.

Partner bids first.

Board: 297 ♠ K753
Dealer: N ♥ Q96
Vul: None ♦ AK85
HCP: 15 ♣ K3

The opponents are silent.

You bid first.

Board: 298 ♠ K976
Dealer: S ♥ KJ74
Vul: NS ♦ Q98
HCP: 9 ♣ 84

The opponents are silent.

Partner bids first.

Board: 299 ♠ 32
Dealer: N ♥ AJ95
Vul: Both ♦ Q87
HCP: 15 ♣ AKJ5

The opponents are silent.

You bid first.

Board: 300 ♠ A85
Dealer: S ♥ Q1075
Vul: None ♦ 109
HCP: 9 ♣ QJ64

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A652				1NT
Vul: Both	♥ K94	♥ 85	Pass	2♣ ¹	3♦	AP
North HCP: 8	♦ 108	♦ A94				
South HCP: 15	♣ Q1054	♣ AK82	1. Stayman			
Contract: 3♦ E						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ Q62		1NT	Pass	3NT
Vul: None	♥ Q96	♥ A82	AP			
North HCP: 15	♦ AK85	♦ J10				
South HCP: 9	♣ K3	♣ Q10874				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K976	♠ 85				1NT
Vul: NS	♥ KJ74	♥ A1062	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q98	♦ KJ75	Pass	4♥	AP	
South HCP: 15	♣ 84	♣ AK5	1. Stayman			
Contract: 4♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AQ84		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ95	♥ 862	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q87	♦ J10	AP			
South HCP: 9	♣ AKJ5	♣ Q974	1. Stayman			
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KJ4				1NT
Vul: None	♥ Q1075	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ AQ84	Pass	2NT	AP	
South HCP: 15	♣ QJ64	♣ A1083	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 296	♠ A652	East Bids 3♦ if possible.
Dealer: S	♥ 85	
Vul: Both	♦ A94	
HCP: 15	♣ AK82	You bid first.

Board: 297	♠ Q62	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ J10	
HCP: 9	♣ Q10874	Partner bids first.

Board: 298	♠ 85	The opponents are silent.
Dealer: S	♥ A1062	
Vul: NS	♦ KJ75	
HCP: 15	♣ AK5	You bid first.

Board: 299	♠ AQ84	The opponents are silent.
Dealer: N	♥ 862	
Vul: Both	♦ J10	
HCP: 9	♣ Q974	Partner bids first.

Board: 300	♠ KJ4	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ AQ84	
HCP: 15	♣ A1083	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A652				1NT
Vul: Both	♥ K94	♥ 85	Pass	2♣ ¹	3♦	AP
North HCP: 8	♦ 108	♦ A94	1. Stayman			
South HCP: 15	♣ Q1054	♣ AK82				
Contract: 3♦ E						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ Q62		1NT	Pass	3NT
Vul: None	♥ Q96	♥ A82	AP			
North HCP: 15	♦ AK85	♦ J10				
South HCP: 9	♣ K3	♣ Q10874				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K976	♠ 85				1NT
Vul: NS	♥ KJ74	♥ A1062	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q98	♦ KJ75	Pass	4♥	AP	
South HCP: 15	♣ 84	♣ AK5	1. Stayman			
Contract: 4♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AQ84		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ95	♥ 862	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q87	♦ J10	AP			
South HCP: 9	♣ AKJ5	♣ Q974	1. Stayman			
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KJ4				1NT
Vul: None	♥ Q1075	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ AQ84	Pass	2NT	AP	
South HCP: 15	♣ QJ64	♣ A1083	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 301	♠ AQ52	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AQ52	You bid first.
HCP: 15	♣ 953	

Board: 302	♠ 1093	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 8	♣ K984	

Board: 303	♠ KJ72	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ A94	You bid first.
HCP: 15	♣ KJ96	

Board: 304	♠ J106	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 9	♣ Q104	

Board: 305	♠ AK63	The opponents are silent.
Dealer: N	♥ A742	
Vul: Both	♦ 96	You bid first.
HCP: 15	♣ A98	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ J7		1NT	Pass	2♣ ¹
Vul: NS	♥ K8	♥ QJ103	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ52	♦ KJ864	Pass	4♦	AP	
South HCP: 9	♣ 953	♣ J4				
Contract: 4♦ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ72				1NT
Vul: EW	♥ J94	♥ Q6				
North HCP: 8	♦ KJ3	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ QJ72				
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ AQ104		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ J103	Pass	2♠	Pass	3♠
North HCP: 15	♦ A94	♦ Q53	AP			
South HCP: 9	♣ KJ96	♣ 1084				
Contract: 3♠ N			1. Stayman			

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ 832				1NT
Vul: EW	♥ K87	♥ AQJ10				
North HCP: 9	♦ QJ72	♦ K4	Pass	3NT	AP	
South HCP: 15	♣ Q104	♣ AJ86				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q985		1NT	Pass	2♣ ¹
Vul: Both	♥ A742	♥ KJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ 96	♦ K2	Pass	4♠	AP	
South HCP: 9	♣ A98	♣ 10542				
Contract: 4♠ N			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 301	♠ J7	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: NS	♦ KJ864	Partner bids first.
HCP: 9	♣ J4	

Board: 302	♠ AQ72	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ A76	You bid first.
HCP: 15	♣ QJ72	

Board: 303	♠ AQ104	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ Q53	Partner bids first.
HCP: 9	♣ 1084	

Board: 304	♠ 832	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ AJ86	

Board: 305	♠ Q985	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ K2	Partner bids first.
HCP: 9	♣ 10542	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ J7		1NT	Pass	2♣ ¹
Vul: NS	♥ K8	♥ QJ103	Pass	2♠	Pass	3♦
North HCP: 15	♦ AQ52	♦ KJ864	Pass	4♦	AP	
South HCP: 9	♣ 953	♣ J4				
Contract: 4♦ S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ72				1NT
Vul: EW	♥ J94	♥ Q6				
North HCP: 8	♦ KJ3	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ K984	♣ QJ72				
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ AQ104		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ J103	Pass	2♠	Pass	3♠
North HCP: 15	♦ A94	♦ Q53	AP			
South HCP: 9	♣ KJ96	♣ 1084				
Contract: 3♠ N			1. Stayman			

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ 832				1NT
Vul: EW	♥ K87	♥ AQJ10				
North HCP: 9	♦ QJ72	♦ K4	Pass	3NT	AP	
South HCP: 15	♣ Q104	♣ AJ86				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q985		1NT	Pass	2♣ ¹
Vul: Both	♥ A742	♥ KJ8	Pass	2♥	Pass	2NT
North HCP: 15	♦ 96	♦ K2	Pass	4♠	AP	
South HCP: 9	♣ A98	♣ 10542				
Contract: 4♠ N			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 306	♠ A4	The opponents are silent.
Dealer: S	♥ 985	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 9	♣ 109864	

Board: 307	♠ Q96	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ K753	You bid first.
HCP: 15	♣ AK103	

Board: 308	♠ 986	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ Q104	Partner bids first.
HCP: 9	♣ Q864	

Board: 309	♠ K93	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ Q7643	You bid first.
HCP: 15	♣ AK	

Board: 310	♠ J862	The opponents are silent.
Dealer: S	♥ 1087	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 9	♣ K64	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K985				1NT
Vul: NS	♥ 985	♥ A72				
North HCP: 9	♦ AJ7	♦ Q1062	Pass	2NT	AP	
South HCP: 15	♣ 109864	♣ AQ				
Contract: 2N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ 105		1NT	Pass	3NT
Vul: EW	♥ K4	♥ AQ8				
North HCP: 15	♦ K753	♦ J1082	AP			
South HCP: 9	♣ AK103	♣ Q742				
Contract: 3N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A1032				1NT
Vul: Both	♥ KQ4	♥ A106				
North HCP: 9	♦ Q104	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ Q864	♣ K103				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ5		1NT	Pass	2NT
Vul: None	♥ K102	♥ AJ8				
North HCP: 15	♦ Q7643	♦ J95	AP			
South HCP: 9	♣ AK	♣ 10754				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ K94				1NT
Vul: EW	♥ 1087	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ10	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ J975				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 306	♠ K985	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ Q1062	You bid first.
HCP: 15	♣ AQ	

Board: 307	♠ 105	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ J1082	Partner bids first.
HCP: 9	♣ Q742	

Board: 308	♠ A1032	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ K103	

Board: 309	♠ QJ5	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ J95	Partner bids first.
HCP: 9	♣ 10754	

Board: 310	♠ K94	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ J975	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K985				1NT
Vul: NS	♥ 985	♥ A72				
North HCP: 9	♦ AJ7	♦ Q1062	Pass	2NT	AP	
South HCP: 15	♣ 109864	♣ AQ				
Contract: 2N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ 105		1NT	Pass	3NT
Vul: EW	♥ K4	♥ AQ8				
North HCP: 15	♦ K753	♦ J1082	AP			
South HCP: 9	♣ AK103	♣ Q742				
Contract: 3N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A1032				1NT
Vul: Both	♥ KQ4	♥ A106				
North HCP: 9	♦ Q104	♦ A62	Pass	2NT	AP	
South HCP: 15	♣ Q864	♣ K103				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ5		1NT	Pass	2NT
Vul: None	♥ K102	♥ AJ8				
North HCP: 15	♦ Q7643	♦ J95	AP			
South HCP: 9	♣ AK	♣ 10754				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ J862	♠ K94				1NT
Vul: EW	♥ 1087	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ10	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ K64	♣ J975				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 311	♠ Q82	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ A742	You bid first.
HCP: 15	♣ AQJ6	

Board: 312	♠ A109	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ K109	Partner bids first.
HCP: 8	♣ 8743	

Board: 313	♠ K4	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ K63	You bid first.
HCP: 15	♣ 8752	

Board: 314	♠ AQ10	The opponents are silent.
Dealer: S	♥ J86	
Vul: Both	♦ 953	Partner bids first.
HCP: 9	♣ Q1042	

Board: 315	♠ AK53	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ KJ3	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J5		1NT	Pass	2NT
Vul: Both	♥ Q7	♥ J103				
North HCP: 15	♦ A742	♦ KQJ109	AP			
South HCP: 8	♣ AQJ6	♣ 1054				
Contract: 2N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K86				1NT
Vul: None	♥ J96	♥ AQ72				
North HCP: 8	♦ K109	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ 8743	♣ Q5				
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ		1NT	Pass	2NT
Vul: NS	♥ AKQ10	♥ 843				
North HCP: 15	♦ K63	♦ 985	AP			
South HCP: 9	♣ 8752	♣ KJ1064				
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J62				1NT
Vul: Both	♥ J86	♥ A9				
North HCP: 9	♦ 953	♦ K876	Pass	3NT	AP	
South HCP: 15	♣ Q1042	♣ AK76				
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ J9		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ 10843	Pass	2♠	Pass	2NT
North HCP: 15	♦ J43	♦ Q5	AP			
South HCP: 9	♣ KJ3	♣ AQ1042	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 311	♠ J5	The opponents are silent.
Dealer: N	♥ J103	
Vul: Both	♦ KQJ109	Partner bids first.
HCP: 8	♣ 1054	

Board: 312	♠ K86	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ Q5	

Board: 313	♠ AJ	The opponents are silent.
Dealer: N	♥ 843	
Vul: NS	♦ 985	Partner bids first.
HCP: 9	♣ KJ1064	

Board: 314	♠ J62	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ K876	You bid first.
HCP: 15	♣ AK76	

Board: 315	♠ J9	The opponents are silent.
Dealer: N	♥ 10843	
Vul: None	♦ Q5	Partner bids first.
HCP: 9	♣ AQ1042	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J5		1NT	Pass	2NT
Vul: Both	♥ Q7	♥ J103				
North HCP: 15	♦ A742	♦ KQJ109	AP			
South HCP: 8	♣ AQJ6	♣ 1054				
Contract: 2N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ K86				1NT
Vul: None	♥ J96	♥ AQ72				
North HCP: 8	♦ K109	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ 8743	♣ Q5				
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ		1NT	Pass	2NT
Vul: NS	♥ AKQ10	♥ 843				
North HCP: 15	♦ K63	♦ 985	AP			
South HCP: 9	♣ 8752	♣ KJ1064				
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ J62				1NT
Vul: Both	♥ J86	♥ A9				
North HCP: 9	♦ 953	♦ K876	Pass	3NT	AP	
South HCP: 15	♣ Q1042	♣ AK76				
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ J9		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ 10843	Pass	2♠	Pass	2NT
North HCP: 15	♦ J43	♦ Q5	AP			
South HCP: 9	♣ KJ3	♣ AQ1042	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 316	♠ 1065	The opponents are silent.
Dealer: S	♥ J1083	
Vul: NS	♦ KQ	Partner bids first.
HCP: 9	♣ K954	

Board: 317	♠ K52	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ A743	You bid first.
HCP: 15	♣ AKJ5	

Board: 318	♠ Q106	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ K9852	Partner bids first.
HCP: 9	♣ 42	

Board: 319	♠ A4	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ AK432	You bid first.
HCP: 15	♣ 532	

Board: 320	♠ 109	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ KJ1096	Partner bids first.
HCP: 8	♣ 10974	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KQ9				1NT
Vul: NS	♥ J1083	♥ A954	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ	♦ A642	Pass	4♥	AP	
South HCP: 15	♣ K954	♣ Q2				
Contract: 4♥ S			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 103		1NT	Pass	2♣ ¹
Vul: EW	♥ 96	♥ AQ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ A743	♦ QJ106	AP			
South HCP: 9	♣ AKJ5	♣ 974	1. Stayman			
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AJ4				1NT
Vul: None	♥ A108	♥ KJ2				
North HCP: 9	♦ K9852	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ J8763				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ A62	♥ K1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK432	♦ Q8	AP			
South HCP: 8	♣ 532	♣ QJ1094	1. Stayman			
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AK2				1NT
Vul: EW	♥ A5	♥ 963				
North HCP: 8	♦ KJ1096	♦ A3	Pass	3NT	AP	
South HCP: 15	♣ 10974	♣ KJ865				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 316	♠ KQ9	The opponents are silent.
Dealer: S	♥ A954	
Vul: NS	♦ A642	You bid first.
HCP: 15	♣ Q2	

Board: 317	♠ 103	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: EW	♦ QJ106	Partner bids first.
HCP: 9	♣ 974	

Board: 318	♠ AJ4	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ J8763	

Board: 319	♠ 103	The opponents are silent.
Dealer: N	♥ K1073	
Vul: NS	♦ Q8	Partner bids first.
HCP: 8	♣ QJ1094	

Board: 320	♠ AK2	The opponents are silent.
Dealer: S	♥ 963	
Vul: EW	♦ A3	You bid first.
HCP: 15	♣ KJ865	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KQ9				1NT
Vul: NS	♥ J1083	♥ A954	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ	♦ A642	Pass	4♥	AP	
South HCP: 15	♣ K954	♣ Q2				
Contract: 4♥ S			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 103		1NT	Pass	2♣ ¹
Vul: EW	♥ 96	♥ AQ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ A743	♦ QJ106	AP			
South HCP: 9	♣ AKJ5	♣ 974	1. Stayman			
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AJ4				1NT
Vul: None	♥ A108	♥ KJ2				
North HCP: 9	♦ K9852	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 42	♣ J8763				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ A62	♥ K1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK432	♦ Q8	AP			
South HCP: 8	♣ 532	♣ QJ1094	1. Stayman			
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AK2				1NT
Vul: EW	♥ A5	♥ 963				
North HCP: 8	♦ KJ1096	♦ A3	Pass	3NT	AP	
South HCP: 15	♣ 10974	♣ KJ865				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 321	♠ A8	The opponents are silent.
Dealer: N	♥ K753	
Vul: Both	♦ K854	You bid first.
HCP: 15	♣ AJ3	
Board: 322	♠ K98	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ 10943	Partner bids first.
HCP: 9	♣ 864	
Board: 323	♠ AKQ8	West Doubles 2♣ if possible.
Dealer: N	♥ A54	
Vul: EW	♦ Q52	You bid first.
HCP: 15	♣ 632	
Board: 324	♠ KJ	The opponents are silent.
Dealer: S	♥ 10942	
Vul: Both	♦ J72	Partner bids first.
HCP: 9	♣ KJ104	
Board: 325	♠ AK63	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ J65	You bid first.
HCP: 15	♣ Q97	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ54		1NT	Pass	2♣ ¹
Vul: Both	♥ K753	♥ QJ9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K854	♦ 93	AP			
South HCP: 9	♣ AJ3	♣ K942	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J42				1NT
Vul: NS	♥ AQ2	♥ KJ10	Pass	2NT	AP	
North HCP: 9	♦ 10943	♦ QJ86				
South HCP: 15	♣ 864	♣ AK7				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J53		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ Q1098	X	2♠	Pass	2NT
North HCP: 15	♦ Q52	♦ AJ96	AP			
South HCP: 8	♣ 632	♣ 94	1. Stayman			
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ2				1NT
Vul: Both	♥ 10942	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J72	♦ A864	Pass	3♥	AP	
South HCP: 15	♣ KJ104	♣ 73	1. Stayman			
Contract: 3♥ S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J74		1NT	Pass	2NT
Vul: None	♥ AJ5	♥ K8	AP			
North HCP: 15	♦ J65	♦ KQ98				
South HCP: 9	♣ Q97	♣ 8432				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 321	♠ QJ54	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ 93	Partner bids first.
HCP: 9	♣ K942	

Board: 322	♠ J42	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ QJ86	You bid first.
HCP: 15	♣ AK7	

Board: 323	♠ J53	West Doubles 2♣ if possible.
Dealer: N	♥ Q1098	
Vul: EW	♦ AJ96	Partner bids first.
HCP: 8	♣ 94	

Board: 324	♠ AQ2	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: Both	♦ A864	You bid first.
HCP: 15	♣ 73	

Board: 325	♠ J74	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ KQ98	Partner bids first.
HCP: 9	♣ 8432	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ54		1NT	Pass	2♣ ¹
Vul: Both	♥ K753	♥ QJ9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K854	♦ 93	AP			
South HCP: 9	♣ AJ3	♣ K942	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J42				1NT
Vul: NS	♥ AQ2	♥ KJ10	Pass	2NT	AP	
North HCP: 9	♦ 10943	♦ QJ86				
South HCP: 15	♣ 864	♣ AK7				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J53		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ Q1098	X	2♠	Pass	2NT
North HCP: 15	♦ Q52	♦ AJ96	AP			
South HCP: 8	♣ 632	♣ 94	1. Stayman			
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ AQ2				1NT
Vul: Both	♥ 10942	♥ KQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J72	♦ A864	Pass	3♥	AP	
South HCP: 15	♣ KJ104	♣ 73	1. Stayman			
Contract: 3♥ S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J74		1NT	Pass	2NT
Vul: None	♥ AJ5	♥ K8	AP			
North HCP: 15	♦ J65	♦ KQ98				
South HCP: 9	♣ Q97	♣ 8432				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 326	♠ J9	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ 9762	Partner bids first.
HCP: 9	♣ A9843	

Board: 327	♠ J107	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ AQ9	You bid first.
HCP: 15	♣ J1073	

Board: 328	♠ 843	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ K104	Partner bids first.
HCP: 9	♣ 10984	

Board: 329	♠ AK8	The opponents are silent.
Dealer: N	♥ K1092	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ 752	

Board: 330	♠ 1096	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ J10853	Partner bids first.
HCP: 9	♣ A4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q65				1NT
Vul: EW	♥ A10	♥ Q2				
North HCP: 9	♦ 9762	♦ AQ84	Pass	2NT	AP	
South HCP: 15	♣ A9843	♣ KQ76				
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ Q54		1NT	Pass	2NT
Vul: Both	♥ AK2	♥ J8				
North HCP: 15	♦ AQ9	♦ J874	AP			
South HCP: 9	♣ J1073	♣ KQ84				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AK52				1NT
Vul: None	♥ AQ7	♥ J106				
North HCP: 9	♦ K104	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ 10984	♣ J32				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J9		1NT	Pass	2NT
Vul: NS	♥ K1092	♥ Q43				
North HCP: 15	♦ KQ7	♦ 1054	AP			
South HCP: 9	♣ 752	♣ KQJ104				
Contract: 2N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 542				1NT
Vul: Both	♥ A85	♥ KQ103				
North HCP: 9	♦ J10853	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ KQ72				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 326	♠ Q65	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AQ84	You bid first.
HCP: 15	♣ KQ76	

Board: 327	♠ Q54	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ J874	Partner bids first.
HCP: 9	♣ KQ84	

Board: 328	♠ AK52	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ J32	

Board: 329	♠ J9	The opponents are silent.
Dealer: N	♥ Q43	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ KQJ104	

Board: 330	♠ 542	The opponents are silent.
Dealer: S	♥ KQ103	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ KQ72	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ Q65				1NT
Vul: EW	♥ A10	♥ Q2				
North HCP: 9	♦ 9762	♦ AQ84	Pass	2NT	AP	
South HCP: 15	♣ A9843	♣ KQ76				
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ Q54		1NT	Pass	2NT
Vul: Both	♥ AK2	♥ J8				
North HCP: 15	♦ AQ9	♦ J874	AP			
South HCP: 9	♣ J1073	♣ KQ84				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AK52				1NT
Vul: None	♥ AQ7	♥ J106				
North HCP: 9	♦ K104	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ 10984	♣ J32				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J9		1NT	Pass	2NT
Vul: NS	♥ K1092	♥ Q43				
North HCP: 15	♦ KQ7	♦ 1054	AP			
South HCP: 9	♣ 752	♣ KQJ104				
Contract: 2N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 542				1NT
Vul: Both	♥ A85	♥ KQ103				
North HCP: 9	♦ J10853	♦ KQ	Pass	2NT	AP	
South HCP: 15	♣ A4	♣ KQ72				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 331	♠ 872	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ AQ95	You bid first.
HCP: 15	♣ AQ8	

Board: 332	♠ QJ6	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ K985	Partner bids first.
HCP: 9	♣ K42	

Board: 333	♠ Q74	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ KQJ102	

Board: 334	♠ Q84	The opponents are silent.
Dealer: S	♥ J84	
Vul: None	♦ 98	Partner bids first.
HCP: 8	♣ KQ1043	

Board: 335	♠ Q62	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ AJ93	You bid first.
HCP: 15	♣ AK6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ KJ96		1NT	Pass	2♣ ¹
Vul: None	♥ QJ4	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ95	♦ J73	AP			
South HCP: 9	♣ AQ8	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K987				1NT
Vul: NS	♥ 1093	♥ K8	Pass	2NT	AP	
North HCP: 9	♦ K985	♦ A74				
South HCP: 15	♣ K42	♣ AJ53				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AK103		1NT	Pass	2♣ ¹
Vul: EW	♥ A93	♥ 1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ K4	♦ Q1097	AP			
South HCP: 9	♣ KQJ102	♣ 84	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				1NT
Vul: None	♥ J84	♥ K976	AP			
North HCP: 8	♦ 98	♦ AK10				
South HCP: 15	♣ KQ1043	♣ J87				
Contract: 1N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K87		1NT	Pass	2NT
Vul: NS	♥ J42	♥ Q9	AP			
North HCP: 15	♦ AJ93	♦ K10742				
South HCP: 9	♣ AK6	♣ J84				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 331	♠ KJ96	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ J73	Partner bids first.
HCP: 9	♣ J1042	

Board: 332	♠ K987	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ A74	You bid first.
HCP: 15	♣ AJ53	

Board: 333	♠ AK103	The opponents are silent.
Dealer: N	♥ 1054	
Vul: EW	♦ Q1097	Partner bids first.
HCP: 9	♣ 84	

Board: 334	♠ A107	The opponents are silent.
Dealer: S	♥ K976	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ J87	

Board: 335	♠ K87	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ K10742	Partner bids first.
HCP: 9	♣ J84	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ KJ96		1NT	Pass	2♣ ¹
Vul: None	♥ QJ4	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ95	♦ J73	AP			
South HCP: 9	♣ AQ8	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K987				1NT
Vul: NS	♥ 1093	♥ K8	Pass	2NT	AP	
North HCP: 9	♦ K985	♦ A74				
South HCP: 15	♣ K42	♣ AJ53				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AK103		1NT	Pass	2♣ ¹
Vul: EW	♥ A93	♥ 1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ K4	♦ Q1097	AP			
South HCP: 9	♣ KQJ102	♣ 84	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				1NT
Vul: None	♥ J84	♥ K976	AP			
North HCP: 8	♦ 98	♦ AK10				
South HCP: 15	♣ KQ1043	♣ J87				
Contract: 1N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ K87		1NT	Pass	2NT
Vul: NS	♥ J42	♥ Q9	AP			
North HCP: 15	♦ AJ93	♦ K10742				
South HCP: 9	♣ AK6	♣ J84				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 336	♠ Q10	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ AQJ43	Partner bids first.
HCP: 9	♣ 9742	

Board: 337	♠ A94	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ 976	You bid first.
HCP: 15	♣ AQ5	

Board: 338	♠ KQ105	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ J10974	

Board: 339	♠ J62	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: EW	♦ AK73	You bid first.
HCP: 15	♣ K107	

Board: 340	♠ AK108	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ Q963	Partner bids first.
HCP: 9	♣ 854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A43				1NT
Vul: EW	♥ 98	♥ KQ3				
North HCP: 9	♦ AQJ43	♦ K97	Pass	3NT	AP	
South HCP: 15	♣ 9742	♣ K1053				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 1062		1NT	Pass	3NT
Vul: Both	♥ KQ52	♥ J98				
North HCP: 15	♦ 976	♦ AK	AP			
South HCP: 9	♣ AQ5	♣ J9743				
Contract: 3N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A4				1NT
Vul: NS	♥ Q7	♥ 10532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J2	♦ Q1095	Pass	2NT	AP	
South HCP: 15	♣ J10974	♣ AKQ	1. Stayman			
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ KQ10		1NT	Pass	3NT
Vul: EW	♥ KJ10	♥ 965				
North HCP: 15	♦ AK73	♦ Q1064	AP			
South HCP: 9	♣ K107	♣ Q94				
Contract: 3N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ Q75				1NT
Vul: Both	♥ 86	♥ A103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q963	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 854	♣ KQJ7	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 336	♠ A43	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ K1053	

Board: 337	♠ 1062	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ AK	Partner bids first.
HCP: 9	♣ J9743	

Board: 338	♠ A4	The opponents are silent.
Dealer: S	♥ 10532	
Vul: NS	♦ Q1095	You bid first.
HCP: 15	♣ AKQ	

Board: 339	♠ KQ10	The opponents are silent.
Dealer: N	♥ 965	
Vul: EW	♦ Q1064	Partner bids first.
HCP: 9	♣ Q94	

Board: 340	♠ Q75	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ KQJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A43				1NT
Vul: EW	♥ 98	♥ KQ3				
North HCP: 9	♦ AQJ43	♦ K97	Pass	3NT	AP	
South HCP: 15	♣ 9742	♣ K1053				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 1062		1NT	Pass	3NT
Vul: Both	♥ KQ52	♥ J98				
North HCP: 15	♦ 976	♦ AK	AP			
South HCP: 9	♣ AQ5	♣ J9743				
Contract: 3N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A4				1NT
Vul: NS	♥ Q7	♥ 10532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J2	♦ Q1095	Pass	2NT	AP	
South HCP: 15	♣ J10974	♣ AKQ	1. Stayman			
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ KQ10		1NT	Pass	3NT
Vul: EW	♥ KJ10	♥ 965				
North HCP: 15	♦ AK73	♦ Q1064	AP			
South HCP: 9	♣ K107	♣ Q94				
Contract: 3N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ Q75				1NT
Vul: Both	♥ 86	♥ A103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q963	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 854	♣ KQJ7	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 341	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: None	♦ 9832	You bid first.
HCP: 15	♣ K108	

Board: 342	♠ Q93	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ AQ10	Partner bids first.
HCP: 9	♣ J8654	

Board: 343	♠ A4	The opponents are silent.
Dealer: N	♥ AK54	
Vul: Both	♦ 1092	You bid first.
HCP: 15	♣ KJ62	

Board: 344	♠ Q987	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ AJ32	Partner bids first.
HCP: 9	♣ 84	

Board: 345	♠ AK	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ 8653	You bid first.
HCP: 15	♣ A75	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K982		1NT	Pass	2♣ ¹
Vul: None	♥ AQ8	♥ KJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9832	♦ J10	AP			
South HCP: 9	♣ K108	♣ J54	1. Stayman			
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AK42				1NT
Vul: EW	♥ 85	♥ KQ109	Pass	2NT	AP	
North HCP: 9	♦ AQ10	♦ 96				
South HCP: 15	♣ J8654	♣ K73				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ AK54	♥ Q9	AP			
North HCP: 15	♦ 1092	♦ J863				
South HCP: 8	♣ KJ62	♣ 9854				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ Q987	♠ KJ3				1NT
Vul: None	♥ Q107	♥ J83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ32	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AQJ107	1. Stayman			
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q87		1NT	Pass	3NT
Vul: NS	♥ A843	♥ 107	AP			
North HCP: 15	♦ 8653	♦ Q109				
South HCP: 8	♣ A75	♣ KJ1042				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 341	♠ K982	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ J54	

Board: 342	♠ AK42	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: EW	♦ 96	You bid first.
HCP: 15	♣ K73	

Board: 343	♠ KQ9	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ J863	Partner bids first.
HCP: 8	♣ 9854	

Board: 344	♠ KJ3	The opponents are silent.
Dealer: S	♥ J83	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ AQJ107	

Board: 345	♠ Q87	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ Q109	Partner bids first.
HCP: 8	♣ KJ1042	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K982		1NT	Pass	2♣ ¹
Vul: None	♥ AQ8	♥ KJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9832	♦ J10	AP			
South HCP: 9	♣ K108	♣ J54	1. Stayman			
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AK42				1NT
Vul: EW	♥ 85	♥ KQ109	Pass	2NT	AP	
North HCP: 9	♦ AQ10	♦ 96				
South HCP: 15	♣ J8654	♣ K73				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ AK54	♥ Q9	AP			
North HCP: 15	♦ 1092	♦ J863				
South HCP: 8	♣ KJ62	♣ 9854				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ Q987	♠ KJ3				1NT
Vul: None	♥ Q107	♥ J83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ32	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AQJ107	1. Stayman			
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q87		1NT	Pass	3NT
Vul: NS	♥ A843	♥ 107	AP			
North HCP: 15	♦ 8653	♦ Q109				
South HCP: 8	♣ A75	♣ KJ1042				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 346 ♠ 10985
Dealer: S ♥ KQJ2
Vul: Both ♦ 105
HCP: 8 ♣ Q104

East Bids 3♦ if possible.

Partner bids first.

Board: 347 ♠ 106
Dealer: N ♥ KJ105
Vul: None ♦ KJ43
HCP: 15 ♣ AK9

The opponents are silent.

You bid first.

Board: 348 ♠ J105
Dealer: S ♥ AQ6
Vul: NS ♦ J95
HCP: 9 ♣ J1042

The opponents are silent.

Partner bids first.

Board: 349 ♠ KJ108
Dealer: N ♥ AK54
Vul: EW ♦ 1063
HCP: 15 ♣ A2

The opponents are silent.

You bid first.

Board: 350 ♠ Q8
Dealer: S ♥ K109
Vul: None ♦ K10974
HCP: 8 ♣ 964

The opponents are silent.

Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK72				1NT
Vul: Both	♥ KQJ2	♥ 9873				
North HCP: 8	♦ 105	♦ J3	Pass	2♣ ¹	3♦	AP
South HCP: 15	♣ Q104	♣ AK8	1. Stayman			
Contract: 3♦ E						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 75				
Vul: None	♥ KJ105	♥ A98		1NT	Pass	2NT
North HCP: 15	♦ KJ43	♦ A872	AP			
South HCP: 9	♣ AK9	♣ J1084				
Contract: 2N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK43				
Vul: NS	♥ AQ6	♥ 32				1NT
North HCP: 9	♦ J95	♦ K642	Pass	3NT	AP	
South HCP: 15	♣ J1042	♣ KQ9				
Contract: 3N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ A94				
Vul: EW	♥ AK54	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ 1063	♦ Q97	AP			
South HCP: 9	♣ A2	♣ 10874				
Contract: 3N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 92				
Vul: None	♥ K109	♥ A853				1NT
North HCP: 8	♦ K10974	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ AKQ10				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 346	♠ AK72	East Bids 3♦ if possible.
Dealer: S	♥ 9873	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ AK8	

Board: 347	♠ 75	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ A872	Partner bids first.
HCP: 9	♣ J1084	

Board: 348	♠ AK43	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ K642	You bid first.
HCP: 15	♣ KQ9	

Board: 349	♠ A94	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ Q97	Partner bids first.
HCP: 9	♣ 10874	

Board: 350	♠ 92	The opponents are silent.
Dealer: S	♥ A853	
Vul: None	♦ Q53	You bid first.
HCP: 15	♣ AKQ10	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK72				1NT
Vul: Both	♥ KQJ2	♥ 9873				
North HCP: 8	♦ 105	♦ J3	Pass	2♣ ¹	3♦	AP
South HCP: 15	♣ Q104	♣ AK8	1. Stayman			
Contract: 3♦ E						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ 75				
Vul: None	♥ KJ105	♥ A98		1NT	Pass	2NT
North HCP: 15	♦ KJ43	♦ A872	AP			
South HCP: 9	♣ AK9	♣ J1084				
Contract: 2N N						

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK43				
Vul: NS	♥ AQ6	♥ 32				1NT
North HCP: 9	♦ J95	♦ K642	Pass	3NT	AP	
South HCP: 15	♣ J1042	♣ KQ9				
Contract: 3N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ A94				
Vul: EW	♥ AK54	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ 1063	♦ Q97	AP			
South HCP: 9	♣ A2	♣ 10874				
Contract: 3N N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ 92				
Vul: None	♥ K109	♥ A853				1NT
North HCP: 8	♦ K10974	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ AKQ10				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 351	♠ K94	The opponents are silent.
Dealer: N	♥ Q104	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ AK85	

Board: 352	♠ 1073	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ KQJ2	Partner bids first.
HCP: 9	♣ J984	

Board: 353	♠ A104	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ A10932	

Board: 354	♠ J1098	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ QJ64	Partner bids first.
HCP: 8	♣ 1054	

Board: 355	♠ A852	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ K942	You bid first.
HCP: 15	♣ A3	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ Q104	♥ KJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ5	♦ 982	AP			
South HCP: 9	♣ AK85	♣ 74	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AQJ5				1NT
Vul: EW	♥ Q5	♥ 862	Pass	2NT	AP	
North HCP: 9	♦ KQJ2	♦ A6				
South HCP: 15	♣ J984	♣ A1076				
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ Q96		1NT	Pass	2NT
Vul: Both	♥ Q5	♥ 82	AP			
North HCP: 15	♦ AJ3	♦ Q104				
South HCP: 9	♣ A10932	♣ KQ874				
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ Q64				1NT
Vul: NS	♥ KJ	♥ 1052	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ64	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ AKQ9	1. Stayman			
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ K97		1NT	Pass	2NT
Vul: EW	♥ A102	♥ 84	AP			
North HCP: 15	♦ K942	♦ Q83				
South HCP: 9	♣ A3	♣ KJ1054				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 351	♠ AJ87	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: NS	♦ 982	Partner bids first.
HCP: 9	♣ 74	

Board: 352	♠ AQJ5	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ A1076	

Board: 353	♠ Q96	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ Q104	Partner bids first.
HCP: 9	♣ KQ874	

Board: 354	♠ Q64	The opponents are silent.
Dealer: S	♥ 1052	
Vul: NS	♦ A98	You bid first.
HCP: 15	♣ AKQ9	

Board: 355	♠ K97	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ Q83	Partner bids first.
HCP: 9	♣ KJ1054	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ Q104	♥ KJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ5	♦ 982	AP			
South HCP: 9	♣ AK85	♣ 74	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AQJ5				1NT
Vul: EW	♥ Q5	♥ 862	Pass	2NT	AP	
North HCP: 9	♦ KQJ2	♦ A6				
South HCP: 15	♣ J984	♣ A1076				
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ Q96		1NT	Pass	2NT
Vul: Both	♥ Q5	♥ 82	AP			
North HCP: 15	♦ AJ3	♦ Q104				
South HCP: 9	♣ A10932	♣ KQ874				
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ Q64				1NT
Vul: NS	♥ KJ	♥ 1052	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QJ64	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ AKQ9	1. Stayman			
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ K97		1NT	Pass	2NT
Vul: EW	♥ A102	♥ 84	AP			
North HCP: 15	♦ K942	♦ Q83				
South HCP: 9	♣ A3	♣ KJ1054				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 356	♠ A107	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ KQ874	

Board: 357	♠ KJ2	The opponents are silent.
Dealer: N	♥ A943	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ K62	

Board: 358	♠ Q9	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ Q1043	Partner bids first.
HCP: 9	♣ Q954	

Board: 359	♠ J63	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ K9	You bid first.
HCP: 15	♣ KJ976	

Board: 360	♠ J9	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ 653	Partner bids first.
HCP: 9	♣ KQJ94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KQJ4				1NT
Vul: Both	♥ 987	♥ Q6				
North HCP: 9	♦ 102	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ KQ874	♣ AJ92				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q84		1NT	Pass	2NT
Vul: None	♥ A943	♥ 108				
North HCP: 15	♦ A94	♦ KQJ3	AP			
South HCP: 8	♣ K62	♣ 9854				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K63				1NT
Vul: EW	♥ QJ7	♥ AK43				
North HCP: 9	♦ Q1043	♦ A52	Pass	3NT	AP	
South HCP: 15	♣ Q954	♣ J73				
Contract: 3N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K95		1NT	Pass	2NT
Vul: Both	♥ AK2	♥ Q5				
North HCP: 15	♦ K9	♦ A1087	AP			
South HCP: 9	♣ KJ976	♣ 10854				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ K72				1NT
Vul: None	♥ Q82	♥ A106				
North HCP: 9	♦ 653	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ KQJ94	♣ A85				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 356	♠ KQJ4	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ Q63	You bid first.
HCP: 15	♣ AJ92	

Board: 357	♠ Q84	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ KQJ3	Partner bids first.
HCP: 8	♣ 9854	

Board: 358	♠ K63	The opponents are silent.
Dealer: S	♥ AK43	
Vul: EW	♦ A52	You bid first.
HCP: 15	♣ J73	

Board: 359	♠ K95	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A1087	Partner bids first.
HCP: 9	♣ 10854	

Board: 360	♠ K72	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ A742	You bid first.
HCP: 15	♣ A85	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ KQJ4				1NT
Vul: Both	♥ 987	♥ Q6				
North HCP: 9	♦ 102	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ KQ874	♣ AJ92				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q84		1NT	Pass	2NT
Vul: None	♥ A943	♥ 108				
North HCP: 15	♦ A94	♦ KQJ3	AP			
South HCP: 8	♣ K62	♣ 9854				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K63				1NT
Vul: EW	♥ QJ7	♥ AK43				
North HCP: 9	♦ Q1043	♦ A52	Pass	3NT	AP	
South HCP: 15	♣ Q954	♣ J73				
Contract: 3N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K95		1NT	Pass	2NT
Vul: Both	♥ AK2	♥ Q5				
North HCP: 15	♦ K9	♦ A1087	AP			
South HCP: 9	♣ KJ976	♣ 10854				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ K72				1NT
Vul: None	♥ Q82	♥ A106				
North HCP: 9	♦ 653	♦ A742	Pass	2NT	AP	
South HCP: 15	♣ KQJ94	♣ A85				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 361	♠ A75	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ J954	You bid first.
HCP: 15	♣ K9	

Board: 362	♠ QJ4	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ J5	Partner bids first.
HCP: 8	♣ K10974	

Board: 363	♠ Q742	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AK72	

Board: 364	♠ K753	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: NS	♦ J3	Partner bids first.
HCP: 9	♣ 1084	

Board: 365	♠ Q10	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ AJ62	You bid first.
HCP: 15	♣ J73	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q109		1NT	Pass	3NT
Vul: NS	♥ AK107	♥ Q84				
North HCP: 15	♦ J954	♦ KQ3	AP			
South HCP: 9	♣ K9	♣ 10654				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A1052				1NT
Vul: Both	♥ J108	♥ AK4				
North HCP: 8	♦ J5	♦ K82	Pass	3NT	AP	
South HCP: 15	♣ K10974	♣ J52				
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ 9865		1NT	Pass	2♣ ¹
Vul: None	♥ 76	♥ AKQ	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQ3	♦ 10962	AP			
South HCP: 9	♣ AK72	♣ 84	1. Stayman			
Contract: 4♠ N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ K753	♠ A2				1NT
Vul: NS	♥ KQ98	♥ J1065	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J3	♦ A85	Pass	4♥	AP	
South HCP: 15	♣ 1084	♣ KQJ7	1. Stayman			
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A984		1NT	Pass	2♣ ¹
Vul: EW	♥ AK94	♥ Q10	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ62	♦ K987	AP			
South HCP: 9	♣ J73	♣ 542	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 361	♠ Q109	The opponents are silent.
Dealer: N	♥ Q84	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 9	♣ 10654	

Board: 362	♠ A1052	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ K82	You bid first.
HCP: 15	♣ J52	

Board: 363	♠ 9865	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ 10962	Partner bids first.
HCP: 9	♣ 84	

Board: 364	♠ A2	The opponents are silent.
Dealer: S	♥ J1065	
Vul: NS	♦ A85	You bid first.
HCP: 15	♣ KQJ7	

Board: 365	♠ A984	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ K987	Partner bids first.
HCP: 9	♣ 542	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q109		1NT	Pass	3NT
Vul: NS	♥ AK107	♥ Q84				
North HCP: 15	♦ J954	♦ KQ3	AP			
South HCP: 9	♣ K9	♣ 10654				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A1052				1NT
Vul: Both	♥ J108	♥ AK4				
North HCP: 8	♦ J5	♦ K82	Pass	3NT	AP	
South HCP: 15	♣ K10974	♣ J52				
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ 9865		1NT	Pass	2♣ ¹
Vul: None	♥ 76	♥ AKQ	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQ3	♦ 10962	AP			
South HCP: 9	♣ AK72	♣ 84	1. Stayman			
Contract: 4♠ N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ K753	♠ A2				1NT
Vul: NS	♥ KQ98	♥ J1065	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J3	♦ A85	Pass	4♥	AP	
South HCP: 15	♣ 1084	♣ KQJ7	1. Stayman			
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A984		1NT	Pass	2♣ ¹
Vul: EW	♥ AK94	♥ Q10	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ62	♦ K987	AP			
South HCP: 9	♣ J73	♣ 542	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 366	♠ 74	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ KJ95	Partner bids first.
HCP: 9	♣ AJ864	

Board: 367	♠ 1072	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AQ1075	You bid first.
HCP: 15	♣ KQ7	

Board: 368	♠ KJ92	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ 103	Partner bids first.
HCP: 9	♣ KQ43	

Board: 369	♠ 932	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: Both	♦ 86	You bid first.
HCP: 15	♣ AQ96	

Board: 370	♠ K8	The opponents are silent.
Dealer: S	♥ K986	
Vul: NS	♦ J762	Partner bids first.
HCP: 9	♣ Q84	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ J952				1NT
Vul: None	♥ 109	♥ KQJ6				
North HCP: 9	♦ KJ95	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ AJ864	♣ Q3				
Contract: 3N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ J8				
Vul: NS	♥ A3	♥ QJ		1NT	Pass	2NT
North HCP: 15	♦ AQ1075	♦ K982	AP			
South HCP: 8	♣ KQ7	♣ J9543				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ KJ92	♠ Q105				1NT
Vul: EW	♥ 1092	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 103	♦ AJ8	Pass	2NT	AP	
South HCP: 15	♣ KQ43	♣ AJ986	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ Q105				
Vul: Both	♥ AKQ2	♥ 10984		1NT	Pass	2♣ ¹
North HCP: 15	♦ 86	♦ QJ7	Pass	2♥	AP	
South HCP: 8	♣ AQ96	♣ K84	1. Stayman			
Contract: 2♥ N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q642				1NT
Vul: NS	♥ K986	♥ AJ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J762	♦ K98	Pass	4♥	AP	
South HCP: 15	♣ Q84	♣ AJ	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 366	♠ J952	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: None	♦ AQ10	You bid first.
HCP: 15	♣ Q3	

Board: 367	♠ J8	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ K982	Partner bids first.
HCP: 8	♣ J9543	

Board: 368	♠ Q105	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ AJ8	You bid first.
HCP: 15	♣ AJ986	

Board: 369	♠ Q105	The opponents are silent.
Dealer: N	♥ 10984	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 8	♣ K84	

Board: 370	♠ Q642	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: NS	♦ K98	You bid first.
HCP: 15	♣ AJ	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ J952				1NT
Vul: None	♥ 109	♥ KQJ6				
North HCP: 9	♦ KJ95	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ AJ864	♣ Q3				
Contract: 3N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ J8				
Vul: NS	♥ A3	♥ QJ		1NT	Pass	2NT
North HCP: 15	♦ AQ1075	♦ K982	AP			
South HCP: 8	♣ KQ7	♣ J9543				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ KJ92	♠ Q105				1NT
Vul: EW	♥ 1092	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 103	♦ AJ8	Pass	2NT	AP	
South HCP: 15	♣ KQ43	♣ AJ986	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ Q105				
Vul: Both	♥ AKQ2	♥ 10984		1NT	Pass	2♣ ¹
North HCP: 15	♦ 86	♦ QJ7	Pass	2♥	AP	
South HCP: 8	♣ AQ96	♣ K84	1. Stayman			
Contract: 2♥ N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q642				1NT
Vul: NS	♥ K986	♥ AJ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J762	♦ K98	Pass	4♥	AP	
South HCP: 15	♣ Q84	♣ AJ	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 371	♠ A86	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ Q864	You bid first.
HCP: 15	♣ A875	

Board: 372	♠ AQJ5	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ J876	Partner bids first.
HCP: 9	♣ 1084	

Board: 373	♠ KQ3	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ AK108	You bid first.
HCP: 15	♣ K1065	

Board: 374	♠ J98	The opponents are silent.
Dealer: S	♥ J983	
Vul: EW	♦ K62	Partner bids first.
HCP: 9	♣ A43	

Board: 375	♠ AK2	The opponents are silent.
Dealer: N	♥ K1054	
Vul: Both	♦ 543	You bid first.
HCP: 15	♣ AJ6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 954		1NT	Pass	2NT
Vul: EW	♥ AJ	♥ Q8				
North HCP: 15	♦ Q864	♦ J102	AP			
South HCP: 9	♣ A875	♣ KQJ42				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 1084				1NT
Vul: Both	♥ J5	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J876	♦ KQ1053	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ A62	1. Stayman			
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J2		1NT	Pass	2♣ ¹
Vul: None	♥ 74	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK108	♦ QJ72	AP			
South HCP: 9	♣ K1065	♣ 984	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AQ7				1NT
Vul: EW	♥ J983	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K62	♦ J105	Pass	3♥	AP	
South HCP: 15	♣ A43	♣ J52	1. Stayman			
Contract: 3♥ S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ10		1NT	Pass	3NT
Vul: Both	♥ K1054	♥ 83				
North HCP: 15	♦ 543	♦ QJ8	AP			
South HCP: 9	♣ AJ6	♣ K5432				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 371	♠ 954	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ J102	Partner bids first.
HCP: 9	♣ KQJ42	

Board: 372	♠ 1084	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ1053	You bid first.
HCP: 15	♣ A62	

Board: 373	♠ J2	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: None	♦ QJ72	Partner bids first.
HCP: 9	♣ 984	

Board: 374	♠ AQ7	The opponents are silent.
Dealer: S	♥ AK72	
Vul: EW	♦ J105	You bid first.
HCP: 15	♣ J52	

Board: 375	♠ QJ10	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 9	♣ K5432	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ 954		1NT	Pass	2NT
Vul: EW	♥ AJ	♥ Q8				
North HCP: 15	♦ Q864	♦ J102	AP			
South HCP: 9	♣ A875	♣ KQJ42				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 1084				1NT
Vul: Both	♥ J5	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J876	♦ KQ1053	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ A62	1. Stayman			
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J2		1NT	Pass	2♣ ¹
Vul: None	♥ 74	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK108	♦ QJ72	AP			
South HCP: 9	♣ K1065	♣ 984	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AQ7				1NT
Vul: EW	♥ J983	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K62	♦ J105	Pass	3♥	AP	
South HCP: 15	♣ A43	♣ J52	1. Stayman			
Contract: 3♥ S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ10		1NT	Pass	3NT
Vul: Both	♥ K1054	♥ 83				
North HCP: 15	♦ 543	♦ QJ8	AP			
South HCP: 9	♣ AJ6	♣ K5432				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 376	♠ 98	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ KJ82	Partner bids first.
HCP: 9	♣ J942	

Board: 377	♠ AK3	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ A8652	You bid first.
HCP: 15	♣ J6	

Board: 378	♠ K109	The opponents are silent.
Dealer: S	♥ K86	
Vul: Both	♦ 1064	Partner bids first.
HCP: 9	♣ K874	

Board: 379	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ 96	You bid first.
HCP: 15	♣ A1053	

Board: 380	♠ 1098	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ A74	Partner bids first.
HCP: 8	♣ A9854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K3				1NT
Vul: None	♥ A76	♥ K103				
North HCP: 9	♦ KJ82	♦ Q9654	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ AK3				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 742		1NT	Pass	2♣ ¹
Vul: NS	♥ K73	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A8652	♦ Q9	AP			
South HCP: 9	♣ J6	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ AQ7				1NT
Vul: Both	♥ K86	♥ A42				
North HCP: 9	♦ 1064	♦ KQ53	Pass	2NT	AP	
South HCP: 15	♣ K874	♣ 953				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J108		1NT	Pass	3NT
Vul: None	♥ KQ65	♥ 74				
North HCP: 15	♦ 96	♦ Q104	AP			
South HCP: 9	♣ A1053	♣ KQJ42				
Contract: 3N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A42				1NT
Vul: NS	♥ 98	♥ AJ4				
North HCP: 8	♦ A74	♦ 109	Pass	2NT	AP	
South HCP: 15	♣ A9854	♣ KQJ107				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 376	♠ K3	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ Q9654	You bid first.
HCP: 15	♣ AK3	

Board: 377	♠ 742	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: NS	♦ Q9	Partner bids first.
HCP: 9	♣ Q1084	

Board: 378	♠ AQ7	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ KQ53	You bid first.
HCP: 15	♣ 953	

Board: 379	♠ J108	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ Q104	Partner bids first.
HCP: 9	♣ KQJ42	

Board: 380	♠ A42	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ 109	You bid first.
HCP: 15	♣ KQJ107	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K3				1NT
Vul: None	♥ A76	♥ K103				
North HCP: 9	♦ KJ82	♦ Q9654	Pass	2NT	AP	
South HCP: 15	♣ J942	♣ AK3				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 742		1NT	Pass	2♣ ¹
Vul: NS	♥ K73	♥ AJ95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A8652	♦ Q9	AP			
South HCP: 9	♣ J6	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ AQ7				1NT
Vul: Both	♥ K86	♥ A42				
North HCP: 9	♦ 1064	♦ KQ53	Pass	2NT	AP	
South HCP: 15	♣ K874	♣ 953				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J108		1NT	Pass	3NT
Vul: None	♥ KQ65	♥ 74				
North HCP: 15	♦ 96	♦ Q104	AP			
South HCP: 9	♣ A1053	♣ KQJ42				
Contract: 3N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ A42				1NT
Vul: NS	♥ 98	♥ AJ4				
North HCP: 8	♦ A74	♦ 109	Pass	2NT	AP	
South HCP: 15	♣ A9854	♣ KQJ107				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 381	♠ K32	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ K92	You bid first.
HCP: 15	♣ J83	

Board: 382	♠ 62	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ AQ82	Partner bids first.
HCP: 9	♣ 9854	

Board: 383	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ Q76	You bid first.
HCP: 15	♣ Q765	

Board: 384	♠ A983	East Doubles 2♣ if possible.
Dealer: S	♥ A9	
Vul: EW	♦ 98542	Partner bids first.
HCP: 9	♣ J4	

Board: 385	♠ AKJ	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ J103	You bid first.
HCP: 15	♣ QJ76	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J984		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ4	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ K92	♦ QJ854	AP			
South HCP: 8	♣ J83	♣ A4	1. Stayman			
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ K3				1NT
Vul: None	♥ QJ10	♥ A954	Pass	2NT	AP	
North HCP: 9	♦ AQ82	♦ KJ65				
South HCP: 15	♣ 9854	♣ KJ3				
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 86		1NT	Pass	2NT
Vul: NS	♥ AJ94	♥ K105	AP			
North HCP: 15	♦ Q76	♦ AJ85				
South HCP: 9	♣ Q765	♣ J842				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ J75				1NT
Vul: EW	♥ A9	♥ KQ63	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 98542	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K97	1. Stayman			
Contract: 2N S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 985		1NT	Pass	2NT
Vul: Both	♥ K86	♥ A10	AP			
North HCP: 15	♦ J103	♦ Q8652				
South HCP: 9	♣ QJ76	♣ K94				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 381	♠ J984	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ QJ854	Partner bids first.
HCP: 8	♣ A4	

Board: 382	♠ K3	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ KJ65	You bid first.
HCP: 15	♣ KJ3	

Board: 383	♠ 86	The opponents are silent.
Dealer: N	♥ K105	
Vul: NS	♦ AJ85	Partner bids first.
HCP: 9	♣ J842	

Board: 384	♠ J75	East Doubles 2♣ if possible.
Dealer: S	♥ KQ63	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ K97	

Board: 385	♠ 985	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ Q8652	Partner bids first.
HCP: 9	♣ K94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J984		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ4	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ K92	♦ QJ854	AP			
South HCP: 8	♣ J83	♣ A4				
Contract: 2N N			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ K3				1NT
Vul: None	♥ QJ10	♥ A954				
North HCP: 9	♦ AQ82	♦ KJ65	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ KJ3				
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 86		1NT	Pass	2NT
Vul: NS	♥ AJ94	♥ K105				
North HCP: 15	♦ Q76	♦ AJ85	AP			
South HCP: 9	♣ Q765	♣ J842				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ J75				1NT
Vul: EW	♥ A9	♥ KQ63	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 98542	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K97				
Contract: 2N S			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 985		1NT	Pass	2NT
Vul: Both	♥ K86	♥ A10				
North HCP: 15	♦ J103	♦ Q8652	AP			
South HCP: 9	♣ QJ76	♣ K94				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 386	♠ 97	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ J842	Partner bids first.
HCP: 9	♣ J74	

Board: 387	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ 1084	You bid first.
HCP: 15	♣ AJ85	

Board: 388	♠ J8	The opponents are silent.
Dealer: S	♥ Q943	
Vul: Both	♦ K10	Partner bids first.
HCP: 9	♣ K10754	

Board: 389	♠ AJ7	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ AKJ52	You bid first.
HCP: 15	♣ J3	

Board: 390	♠ A107	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ 9762	Partner bids first.
HCP: 9	♣ A1094	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AQJ6				1NT
Vul: NS	♥ AQJ8	♥ 762	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J842	♦ K93	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ6				
Contract: 2N S			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K8				
Vul: EW	♥ AJ9	♥ Q8		1NT	Pass	2NT
North HCP: 15	♦ 1084	♦ QJ952	AP			
South HCP: 8	♣ AJ85	♣ 10942				
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K63				1NT
Vul: Both	♥ Q943	♥ AJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K10	♦ AQ85	Pass	3♣	Pass	3NT
South HCP: 15	♣ K10754	♣ J32	AP			
Contract: 3N S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K1086				
Vul: None	♥ J109	♥ 842	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ52	♦ Q10	AP			
South HCP: 9	♣ J3	♣ A854				
Contract: 2N N			1. Stayman			

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ K632				
Vul: EW	♥ J9	♥ A1076				1NT
North HCP: 9	♦ 9762	♦ KQ3	Pass	3NT	AP	
South HCP: 15	♣ A1094	♣ K8				
Contract: 3N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 386	♠ AQJ6	The opponents are silent.
Dealer: S	♥ 762	
Vul: NS	♦ K93	You bid first.
HCP: 15	♣ KQ6	

Board: 387	♠ K8	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ QJ952	Partner bids first.
HCP: 8	♣ 10942	

Board: 388	♠ K63	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ AQ85	You bid first.
HCP: 15	♣ J32	

Board: 389	♠ K1086	The opponents are silent.
Dealer: N	♥ 842	
Vul: None	♦ Q10	Partner bids first.
HCP: 9	♣ A854	

Board: 390	♠ K632	The opponents are silent.
Dealer: S	♥ A1076	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ K8	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AQJ6				1NT
Vul: NS	♥ AQJ8	♥ 762	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J842	♦ K93	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ6				
Contract: 2N S			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K8				
Vul: EW	♥ AJ9	♥ Q8		1NT	Pass	2NT
North HCP: 15	♦ 1084	♦ QJ952	AP			
South HCP: 8	♣ AJ85	♣ 10942				
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K63				1NT
Vul: Both	♥ Q943	♥ AJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K10	♦ AQ85	Pass	3♣	Pass	3NT
South HCP: 15	♣ K10754	♣ J32	AP			
Contract: 3N S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K1086				
Vul: None	♥ J109	♥ 842	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ52	♦ Q10	AP			
South HCP: 9	♣ J3	♣ A854				
Contract: 2N N			1. Stayman			

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ K632				
Vul: EW	♥ J9	♥ A1076				1NT
North HCP: 9	♦ 9762	♦ KQ3	Pass	3NT	AP	
South HCP: 15	♣ A1094	♣ K8				
Contract: 3N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 391	♠ AJ7	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ K73	You bid first.
HCP: 15	♣ AK86	

Board: 392	♠ Q103	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ K1098	Partner bids first.
HCP: 8	♣ 964	

Board: 393	♠ Q83	The opponents are silent.
Dealer: N	♥ K643	
Vul: NS	♦ K104	You bid first.
HCP: 15	♣ AK5	

Board: 394	♠ 97	The opponents are silent.
Dealer: S	♥ KJ107	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 9	♣ 1074	

Board: 395	♠ AK96	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ Q753	You bid first.
HCP: 15	♣ Q73	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q85		1NT	Pass	3NT
Vul: Both	♥ 1043	♥ A95				
North HCP: 15	♦ K73	♦ QJ102	AP			
South HCP: 9	♣ AK86	♣ 942				
Contract: 3N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ54				1NT
Vul: None	♥ K93	♥ A64				
North HCP: 8	♦ K1098	♦ J75	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ KQ5				
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ J105		1NT	Pass	2♣ ¹
Vul: NS	♥ K643	♥ Q1097	Pass	2♥	Pass	3♥
North HCP: 15	♦ K104	♦ AQ5	AP			
South HCP: 9	♣ AK5	♣ 943	1. Stayman			
Contract: 3♥ N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AQ4				1NT
Vul: Both	♥ KJ107	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ87	♦ 432	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ KQ983	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q85		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ K1052	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q753	♦ 1082	AP			
South HCP: 9	♣ Q73	♣ A94	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 391	♠ Q85	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ QJ102	Partner bids first.
HCP: 9	♣ 942	

Board: 392	♠ AJ54	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ J75	You bid first.
HCP: 15	♣ KQ5	

Board: 393	♠ J105	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 9	♣ 943	

Board: 394	♠ AQ4	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ 432	You bid first.
HCP: 15	♣ KQ983	

Board: 395	♠ Q85	The opponents are silent.
Dealer: N	♥ K1052	
Vul: None	♦ 1082	Partner bids first.
HCP: 9	♣ A94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q85		1NT	Pass	3NT
Vul: Both	♥ 1043	♥ A95				
North HCP: 15	♦ K73	♦ QJ102	AP			
South HCP: 9	♣ AK86	♣ 942				
Contract: 3N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ54				1NT
Vul: None	♥ K93	♥ A64				
North HCP: 8	♦ K1098	♦ J75	Pass	2NT	AP	
South HCP: 15	♣ 964	♣ KQ5				
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ J105		1NT	Pass	2♣ ¹
Vul: NS	♥ K643	♥ Q1097	Pass	2♥	Pass	3♥
North HCP: 15	♦ K104	♦ AQ5	AP			
South HCP: 9	♣ AK5	♣ 943	1. Stayman			
Contract: 3♥ N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AQ4				1NT
Vul: Both	♥ KJ107	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ87	♦ 432	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ KQ983	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q85		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ K1052	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q753	♦ 1082	AP			
South HCP: 9	♣ Q73	♣ A94	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 396	♠ QJ9	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: NS	♦ 92	Partner bids first.
HCP: 8	♣ 10974	

Board: 397	♠ AJ65	The opponents are silent.
Dealer: N	♥ J74	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ AJ102	

Board: 398	♠ J9	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: None	♦ A94	Partner bids first.
HCP: 9	♣ 7642	

Board: 399	♠ K864	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ 83	You bid first.
HCP: 15	♣ KJ6	

Board: 400	♠ AJ93	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ K852	Partner bids first.
HCP: 9	♣ 984	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K4				1NT
Vul: NS	♥ KQ84	♥ AJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 92	♦ QJ87	Pass	4♥	AP	
South HCP: 15	♣ 10974	♣ A82				
Contract: 4♥ S			1. Stayman			

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ KQ84		1NT	Pass	2♣ ¹
Vul: EW	♥ J74	♥ 9865	Pass	2♠	Pass	4♠
North HCP: 15	♦ A9	♦ Q107	AP			
South HCP: 9	♣ AJ102	♣ Q4				
Contract: 4♠ N			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK43				1NT
Vul: None	♥ KJ109	♥ 65	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A94	♦ Q1063	Pass	2NT	AP	
South HCP: 15	♣ 7642	♣ KQJ				
Contract: 2N S			1. Stayman			

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ Q1093		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ10	♥ Q95	Pass	2♥	AP	
North HCP: 15	♦ 83	♦ KJ92				
South HCP: 8	♣ KJ6	♣ 104				
Contract: 2♥ N			1. Stayman			

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ K1074				1NT
Vul: EW	♥ J6	♥ KQ108	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K852	♦ J3	Pass	2NT	Pass	3♠
South HCP: 15	♣ 984	♣ AQ2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 396	♠ K4	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: NS	♦ QJ87	You bid first.
HCP: 15	♣ A82	

Board: 397	♠ KQ84	The opponents are silent.
Dealer: N	♥ 9865	
Vul: EW	♦ Q107	Partner bids first.
HCP: 9	♣ Q4	

Board: 398	♠ AK43	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ Q1063	You bid first.
HCP: 15	♣ KQJ	

Board: 399	♠ Q1093	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 8	♣ 104	

Board: 400	♠ K1074	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: EW	♦ J3	You bid first.
HCP: 15	♣ AQ2	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K4				1NT
Vul: NS	♥ KQ84	♥ AJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 92	♦ QJ87	Pass	4♥	AP	
South HCP: 15	♣ 10974	♣ A82				
Contract: 4♥ S			1. Stayman			

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ KQ84		1NT	Pass	2♣ ¹
Vul: EW	♥ J74	♥ 9865	Pass	2♠	Pass	4♠
North HCP: 15	♦ A9	♦ Q107	AP			
South HCP: 9	♣ AJ102	♣ Q4				
Contract: 4♠ N			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK43				1NT
Vul: None	♥ KJ109	♥ 65	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A94	♦ Q1063	Pass	2NT	AP	
South HCP: 15	♣ 7642	♣ KQJ				
Contract: 2N S			1. Stayman			

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ Q1093		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ10	♥ Q95	Pass	2♥	AP	
North HCP: 15	♦ 83	♦ KJ92				
South HCP: 8	♣ KJ6	♣ 104				
Contract: 2♥ N			1. Stayman			

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ K1074				1NT
Vul: EW	♥ J6	♥ KQ108	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K852	♦ J3	Pass	2NT	Pass	3♠
South HCP: 15	♣ 984	♣ AQ2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 401	♠ Q104	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ Q53	You bid first.
HCP: 15	♣ A73	

Board: 402	♠ KQ	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ 1097	Partner bids first.
HCP: 9	♣ K9874	

Board: 403	♠ K653	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: EW	♦ A3	You bid first.
HCP: 15	♣ K63	

Board: 404	♠ AQJ6	The opponents are silent.
Dealer: S	♥ J86	
Vul: Both	♦ 82	Partner bids first.
HCP: 9	♣ J1042	

Board: 405	♠ A65	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ KJ2	You bid first.
HCP: 15	♣ KJ75	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ K93		1NT	Pass	2NT
Vul: Both	♥ AK62	♥ 85				
North HCP: 15	♦ Q53	♦ AJ4	AP			
South HCP: 9	♣ A73	♣ J10942				
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 10953				1NT
Vul: NS	♥ J75	♥ KQ				
North HCP: 9	♦ 1097	♦ AK8	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ QJ32				
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ8		1NT	Pass	2NT
Vul: EW	♥ AJ65	♥ 1082				
North HCP: 15	♦ A3	♦ KJ87	AP			
South HCP: 8	♣ K63	♣ J74				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ 874				1NT
Vul: Both	♥ J86	♥ KQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 82	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ AQ8				
Contract: 2N S			1. Stayman			

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 92		1NT	Pass	2♣ ¹
Vul: None	♥ K53	♥ AJ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ A985	AP			
South HCP: 9	♣ KJ75	♣ 1094	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 401	♠ K93	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 9	♣ J10942	

Board: 402	♠ 10953	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ QJ32	

Board: 403	♠ QJ8	The opponents are silent.
Dealer: N	♥ 1082	
Vul: EW	♦ KJ87	Partner bids first.
HCP: 8	♣ J74	

Board: 404	♠ 874	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ AQ8	

Board: 405	♠ 92	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: None	♦ A985	Partner bids first.
HCP: 9	♣ 1094	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ K93		1NT	Pass	2NT
Vul: Both	♥ AK62	♥ 85				
North HCP: 15	♦ Q53	♦ AJ4	AP			
South HCP: 9	♣ A73	♣ J10942				
Contract: 2N N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 10953				1NT
Vul: NS	♥ J75	♥ KQ				
North HCP: 9	♦ 1097	♦ AK8	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ QJ32				
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ8		1NT	Pass	2NT
Vul: EW	♥ AJ65	♥ 1082				
North HCP: 15	♦ A3	♦ KJ87	AP			
South HCP: 8	♣ K63	♣ J74				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ AQJ6	♠ 874				1NT
Vul: Both	♥ J86	♥ KQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 82	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ AQ8				
Contract: 2N S						

1. Stayman

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 92		1NT	Pass	2♣ ¹
Vul: None	♥ K53	♥ AJ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ A985	AP			
South HCP: 9	♣ KJ75	♣ 1094				
Contract: 2N N						

1. Stayman

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 406	♠ K985	East Doubles 2♣ if possible.
Dealer: S	♥ 10952	
Vul: EW	♦ AQ	Partner bids first.
HCP: 9	♣ 1043	

Board: 407	♠ K6	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: Both	♦ AQ85	You bid first.
HCP: 15	♣ A92	

Board: 408	♠ K103	The opponents are silent.
Dealer: S	♥ J643	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ AJ94	

Board: 409	♠ J76	The opponents are silent.
Dealer: N	♥ K654	
Vul: NS	♦ AK43	You bid first.
HCP: 15	♣ KJ	

Board: 410	♠ 10852	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ AQ1083	Partner bids first.
HCP: 9	♣ K4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ AQJ6				1NT
Vul: EW	♥ 10952	♥ KJ63	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ AQ	♦ J62	Pass	4♥	AP	
South HCP: 15	♣ 1043	♣ K6				
Contract: 4♥ S			1. Stayman			

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQJ8		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1054	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ85	♦ 973	AP			
South HCP: 9	♣ A92	♣ J1043				
Contract: 2N N			1. Stayman			

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQ95				1NT
Vul: None	♥ J643	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ K762	Pass	2NT	AP	
South HCP: 15	♣ AJ94	♣ 72				
Contract: 2N S			1. Stayman			

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ K985		1NT	Pass	2♣ ¹
Vul: NS	♥ K654	♥ J102	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK43	♦ J2	AP			
South HCP: 9	♣ KJ	♣ A1064				
Contract: 2N N			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ KJ				1NT
Vul: Both	♥ 84	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ1083	♦ K962	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ A76				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 406	♠ AQJ6	East Doubles 2♣ if possible.
Dealer: S	♥ KJ63	
Vul: EW	♦ J62	You bid first.
HCP: 15	♣ K6	

Board: 407	♠ AQJ8	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ 973	Partner bids first.
HCP: 9	♣ J1043	

Board: 408	♠ AQ95	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ K762	You bid first.
HCP: 15	♣ 72	

Board: 409	♠ K985	The opponents are silent.
Dealer: N	♥ J102	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ A1064	

Board: 410	♠ KJ	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: Both	♦ K962	You bid first.
HCP: 15	♣ A76	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ AQJ6				1NT
Vul: EW	♥ 10952	♥ KJ63	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ AQ	♦ J62	Pass	4♥	AP	
South HCP: 15	♣ 1043	♣ K6				
Contract: 4♥ S			1. Stayman			

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQJ8		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1054	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ85	♦ 973	AP			
South HCP: 9	♣ A92	♣ J1043				
Contract: 2N N			1. Stayman			

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQ95				1NT
Vul: None	♥ J643	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ K762	Pass	2NT	AP	
South HCP: 15	♣ AJ94	♣ 72				
Contract: 2N S			1. Stayman			

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ K985		1NT	Pass	2♣ ¹
Vul: NS	♥ K654	♥ J102	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK43	♦ J2	AP			
South HCP: 9	♣ KJ	♣ A1064				
Contract: 2N N			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ KJ				1NT
Vul: Both	♥ 84	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ1083	♦ K962	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ A76				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 411	♠ Q3	The opponents are silent.
Dealer: N	♥ K63	
Vul: None	♦ K63	You bid first.
HCP: 15	♣ AK632	

Board: 412	♠ J8	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: NS	♦ 10984	Partner bids first.
HCP: 8	♣ Q64	

Board: 413	♠ A84	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ J74	You bid first.
HCP: 15	♣ A876	

Board: 414	♠ Q9	The opponents are silent.
Dealer: S	♥ 9873	
Vul: None	♦ K98	Partner bids first.
HCP: 8	♣ QJ42	

Board: 415	♠ K43	The opponents are silent.
Dealer: N	♥ K543	
Vul: NS	♦ A942	You bid first.
HCP: 15	♣ AJ	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J542		1NT	Pass	2♣ ¹
Vul: None	♥ K63	♥ 104	Pass	2♦	Pass	2NT
North HCP: 15	♦ K63	♦ AQJ8	AP			
South HCP: 9	♣ AK632	♣ J84	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K1042				1NT
Vul: NS	♥ AJ104	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 10984	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ Q64	♣ KJ109	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K76		1NT	Pass	3NT
Vul: EW	♥ AQ6	♥ 108	AP			
North HCP: 15	♦ J74	♦ A1085				
South HCP: 9	♣ A876	♣ Q1043				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK103				1NT
Vul: None	♥ 9873	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K98	♦ Q632	Pass	2NT	AP	
South HCP: 15	♣ QJ42	♣ A65	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ AJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ K543	♥ 872	Pass	2♥	Pass	2NT
North HCP: 15	♦ A942	♦ KJ10	AP			
South HCP: 9	♣ AJ	♣ 854	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 411	♠ J542	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ AQJ8	Partner bids first.
HCP: 9	♣ J84	

Board: 412	♠ K1042	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ KJ109	

Board: 413	♠ K76	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ A1085	Partner bids first.
HCP: 9	♣ Q1043	

Board: 414	♠ AK103	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ Q632	You bid first.
HCP: 15	♣ A65	

Board: 415	♠ AJ95	The opponents are silent.
Dealer: N	♥ 872	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 9	♣ 854	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ J542		1NT	Pass	2♣ ¹
Vul: None	♥ K63	♥ 104	Pass	2♦	Pass	2NT
North HCP: 15	♦ K63	♦ AQJ8	AP			
South HCP: 9	♣ AK632	♣ J84	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K1042				1NT
Vul: NS	♥ AJ104	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 10984	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ Q64	♣ KJ109	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K76		1NT	Pass	3NT
Vul: EW	♥ AQ6	♥ 108	AP			
North HCP: 15	♦ J74	♦ A1085				
South HCP: 9	♣ A876	♣ Q1043				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK103				1NT
Vul: None	♥ 9873	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K98	♦ Q632	Pass	2NT	AP	
South HCP: 15	♣ QJ42	♣ A65	1. Stayman			
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ AJ95		1NT	Pass	2♣ ¹
Vul: NS	♥ K543	♥ 872	Pass	2♥	Pass	2NT
North HCP: 15	♦ A942	♦ KJ10	AP			
South HCP: 9	♣ AJ	♣ 854	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 416	♠ K98	The opponents are silent.
Dealer: S	♥ Q1062	
Vul: EW	♦ Q108	Partner bids first.
HCP: 8	♣ J74	

Board: 417	♠ AQJ	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ A862	You bid first.
HCP: 15	♣ J102	

Board: 418	♠ 10652	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ AK43	

Board: 419	♠ K3	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: EW	♦ AQ10	You bid first.
HCP: 15	♣ 10973	

Board: 420	♠ 75	The opponents are silent.
Dealer: S	♥ J985	
Vul: Both	♦ AQ1098	Partner bids first.
HCP: 8	♣ J4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ 7642				1NT
Vul: EW	♥ Q1062	♥ J83	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q108	♦ AK9	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ AK2				
Contract: 2N S			1. Stayman			

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K98				
Vul: Both	♥ K75	♥ Q4		1NT	Pass	3NT
North HCP: 15	♦ A862	♦ Q1075	AP			
South HCP: 9	♣ J102	♣ Q943				
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ AJ7				1NT
Vul: NS	♥ 98	♥ A743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q108	♦ A3	Pass	2NT	AP	
South HCP: 15	♣ AK43	♣ Q982				
Contract: 2N S			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ J102				
Vul: EW	♥ AQ94	♥ KJ86		1NT	Pass	2♣ ¹
North HCP: 15	♦ AQ10	♦ KJ9	Pass	2♥	Pass	3♥
South HCP: 9	♣ 10973	♣ 642	AP			
Contract: 3♥ N			1. Stayman			

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K1032				1NT
Vul: Both	♥ J985	♥ Q104	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ1098	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AK2				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 416	♠ 7642	The opponents are silent.
Dealer: S	♥ J83	
Vul: EW	♦ AK9	You bid first.
HCP: 15	♣ AK2	

Board: 417	♠ K98	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q1075	Partner bids first.
HCP: 9	♣ Q943	

Board: 418	♠ AJ7	The opponents are silent.
Dealer: S	♥ A743	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ Q982	

Board: 419	♠ J102	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 9	♣ 642	

Board: 420	♠ K1032	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ AK2	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ 7642				1NT
Vul: EW	♥ Q1062	♥ J83	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q108	♦ AK9	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ AK2				
Contract: 2N S			1. Stayman			

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K98				
Vul: Both	♥ K75	♥ Q4		1NT	Pass	3NT
North HCP: 15	♦ A862	♦ Q1075	AP			
South HCP: 9	♣ J102	♣ Q943				
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ AJ7				1NT
Vul: NS	♥ 98	♥ A743	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q108	♦ A3	Pass	2NT	AP	
South HCP: 15	♣ AK43	♣ Q982				
Contract: 2N S			1. Stayman			

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ J102				
Vul: EW	♥ AQ94	♥ KJ86		1NT	Pass	2♣ ¹
North HCP: 15	♦ AQ10	♦ KJ9	Pass	2♥	Pass	3♥
South HCP: 9	♣ 10973	♣ 642	AP			
Contract: 3♥ N			1. Stayman			

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K1032				1NT
Vul: Both	♥ J985	♥ Q104	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ1098	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ AK2				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 421	♠ KQ3	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ 74	You bid first.
HCP: 15	♣ KQJ96	
Board: 422	♠ 864	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ AQ86	Partner bids first.
HCP: 9	♣ J1043	
Board: 423	♠ Q5	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: Both	♦ KQ6	You bid first.
HCP: 15	♣ Q1092	
Board: 424	♠ 9874	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: None	♦ KJ5	Partner bids first.
HCP: 9	♣ 84	
Board: 425	♠ QJ43	West Doubles 2♣ if possible.
Dealer: N	♥ A95	
Vul: NS	♦ Q874	You bid first.
HCP: 15	♣ AQ	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 94		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ 74	♦ KQJ85	AP			
South HCP: 9	♣ KQJ96	♣ 84	1. Stayman			
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK				1NT
Vul: EW	♥ Q10	♥ AJ8	Pass	2NT	AP	
North HCP: 9	♦ AQ86	♦ J543				
South HCP: 15	♣ J1043	♣ Q862				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K9		1NT	Pass	2NT
Vul: Both	♥ KQJ8	♥ 1096	AP			
North HCP: 15	♦ KQ6	♦ A10985				
South HCP: 8	♣ Q1092	♣ J64				
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AK5				1NT
Vul: None	♥ KQ97	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ5	♦ A642	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ K109	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ K1087		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ QJ106	X	2♠	Pass	3♠
North HCP: 15	♦ Q874	♦ J92	AP			
South HCP: 8	♣ AQ	♣ J4	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 421	♠ 94	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: None	♦ KQJ85	Partner bids first.
HCP: 9	♣ 84	
Board: 422	♠ AK	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ J543	You bid first.
HCP: 15	♣ Q862	
Board: 423	♠ K9	The opponents are silent.
Dealer: N	♥ 1096	
Vul: Both	♦ A10985	Partner bids first.
HCP: 8	♣ J64	
Board: 424	♠ AK5	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ A642	You bid first.
HCP: 15	♣ K109	
Board: 425	♠ K1087	West Doubles 2♣ if possible.
Dealer: N	♥ QJ106	
Vul: NS	♦ J92	Partner bids first.
HCP: 8	♣ J4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 94		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ 74	♦ KQJ85	AP			
South HCP: 9	♣ KQJ96	♣ 84	1. Stayman			
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK				1NT
Vul: EW	♥ Q10	♥ AJ8	Pass	2NT	AP	
North HCP: 9	♦ AQ86	♦ J543				
South HCP: 15	♣ J1043	♣ Q862				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K9		1NT	Pass	2NT
Vul: Both	♥ KQJ8	♥ 1096	AP			
North HCP: 15	♦ KQ6	♦ A10985				
South HCP: 8	♣ Q1092	♣ J64				
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AK5				1NT
Vul: None	♥ KQ97	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ5	♦ A642	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ K109	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ K1087		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ QJ106	X	2♠	Pass	3♠
North HCP: 15	♦ Q874	♦ J92	AP			
South HCP: 8	♣ AQ	♣ J4	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 426	♠ KJ6	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ KQ963	Partner bids first.
HCP: 9	♣ 1054	

Board: 427	♠ 9642	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ AK5	

Board: 428	♠ Q108	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: NS	♦ Q5	Partner bids first.
HCP: 8	♣ 9843	

Board: 429	♠ A873	The opponents are silent.
Dealer: N	♥ K752	
Vul: EW	♦ A3	You bid first.
HCP: 15	♣ A86	

Board: 430	♠ Q109	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ AJ87	Partner bids first.
HCP: 9	♣ 843	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ97				1NT
Vul: Both	♥ 108	♥ Q65				
North HCP: 9	♦ KQ963	♦ A84	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ K62				
Contract: 2N S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ AKJ		1NT	Pass	3NT
Vul: None	♥ KQ5	♥ 832				
North HCP: 15	♦ K72	♦ J106	AP			
South HCP: 9	♣ AK5	♣ 10943				
Contract: 3N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A3				1NT
Vul: NS	♥ KJ97	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q5	♦ K76	Pass	4♥	AP	
South HCP: 15	♣ 9843	♣ A1065	1. Stayman			
Contract: 4♥ S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q1094		1NT	Pass	2♣ ¹
Vul: EW	♥ K752	♥ A843	Pass	2♥	Pass	4♥
North HCP: 15	♦ A3	♦ QJ	AP			
South HCP: 9	♣ A86	♣ 1054	1. Stayman			
Contract: 4♥ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AJ72				1NT
Vul: None	♥ Q74	♥ AK52				
North HCP: 9	♦ AJ87	♦ Q96	Pass	2NT	AP	
South HCP: 15	♣ 843	♣ J7				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 426	♠ AQ97	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ A84	You bid first.
HCP: 15	♣ K62	

Board: 427	♠ AKJ	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ J106	Partner bids first.
HCP: 9	♣ 10943	

Board: 428	♠ A3	The opponents are silent.
Dealer: S	♥ A842	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ A1065	

Board: 429	♠ Q1094	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ QJ	Partner bids first.
HCP: 9	♣ 1054	

Board: 430	♠ AJ72	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ Q96	You bid first.
HCP: 15	♣ J7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ97				1NT
Vul: Both	♥ 108	♥ Q65				
North HCP: 9	♦ KQ963	♦ A84	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ K62				
Contract: 2N S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ AKJ		1NT	Pass	3NT
Vul: None	♥ KQ5	♥ 832				
North HCP: 15	♦ K72	♦ J106	AP			
South HCP: 9	♣ AK5	♣ 10943				
Contract: 3N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A3				1NT
Vul: NS	♥ KJ97	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q5	♦ K76	Pass	4♥	AP	
South HCP: 15	♣ 9843	♣ A1065	1. Stayman			
Contract: 4♥ S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q1094		1NT	Pass	2♣ ¹
Vul: EW	♥ K752	♥ A843	Pass	2♥	Pass	4♥
North HCP: 15	♦ A3	♦ QJ	AP			
South HCP: 9	♣ A86	♣ 1054	1. Stayman			
Contract: 4♥ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AJ72				1NT
Vul: None	♥ Q74	♥ AK52				
North HCP: 9	♦ AJ87	♦ Q96	Pass	2NT	AP	
South HCP: 15	♣ 843	♣ J7				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 431	♠ KQ7	The opponents are silent.
Dealer: N	♥ 976	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ AQ763	

Board: 432	♠ 10863	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ 95	Partner bids first.
HCP: 9	♣ A854	

Board: 433	♠ K972	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ A52	

Board: 434	♠ A10	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ KJ982	Partner bids first.
HCP: 8	♣ 8543	

Board: 435	♠ A432	West Bids 2♦ if possible.
Dealer: N	♥ 962	East Bids 2♥ if possible.
Vul: EW	♦ AQ104	West Bids 2♠ if possible.
HCP: 15	♣ AJ	You bid first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 963		1NT	Pass	2NT
Vul: NS	♥ 976	♥ KQJ				
North HCP: 15	♦ A2	♦ J86	AP			
South HCP: 8	♣ AQ763	♣ J1094				
Contract: 2N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ AK2				1NT
Vul: EW	♥ KQ8	♥ A103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ K6432	Pass	2NT	AP	
South HCP: 15	♣ A854	♣ J7				
Contract: 2N S			1. Stayman			

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ 85		1NT	Pass	2NT
Vul: Both	♥ QJ7	♥ K3				
North HCP: 15	♦ AJ5	♦ K10876	AP			
South HCP: 9	♣ A52	♣ QJ94				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 942				1NT
Vul: NS	♥ 109	♥ QJ				
North HCP: 8	♦ KJ982	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 8543	♣ KQJ97				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ 97		1NT	Pass	Pass
Vul: EW	♥ 962	♥ J83	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 15	♦ AQ104	♦ KJ82	2♠	Pass	Pass	X
South HCP: 8	♣ AJ	♣ K1094	Pass	3♦	AP	
Contract: 3♦ N			1. Multi-Landy, Multi			
			2. to the partner's longer			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 431	♠ 963	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ J86	Partner bids first.
HCP: 8	♣ J1094	

Board: 432	♠ AK2	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ K6432	You bid first.
HCP: 15	♣ J7	

Board: 433	♠ 85	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ K10876	Partner bids first.
HCP: 9	♣ QJ94	

Board: 434	♠ 942	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AQ5	You bid first.
HCP: 15	♣ KQJ97	

Board: 435	♠ 97	West Bids 2♦ if possible.
Dealer: N	♥ J83	East Bids 2♥ if possible.
Vul: EW	♦ KJ82	West Bids 2♠ if possible.
HCP: 8	♣ K1094	Partner bids first.

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 963		1NT	Pass	2NT
Vul: NS	♥ 976	♥ KQJ				
North HCP: 15	♦ A2	♦ J86	AP			
South HCP: 8	♣ AQ763	♣ J1094				
Contract: 2N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ AK2				1NT
Vul: EW	♥ KQ8	♥ A103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ K6432	Pass	2NT	AP	
South HCP: 15	♣ A854	♣ J7	1. Stayman			
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ 85		1NT	Pass	2NT
Vul: Both	♥ QJ7	♥ K3				
North HCP: 15	♦ AJ5	♦ K10876	AP			
South HCP: 9	♣ A52	♣ QJ94				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 942				1NT
Vul: NS	♥ 109	♥ QJ				
North HCP: 8	♦ KJ982	♦ AQ5	Pass	2NT	AP	
South HCP: 15	♣ 8543	♣ KQJ97				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ 97		1NT	Pass	Pass
Vul: EW	♥ 962	♥ J83	2♦ ¹	Pass	2♥ ²	Pass
North HCP: 15	♦ AQ104	♦ KJ82	2♠	Pass	Pass	X
South HCP: 8	♣ AJ	♣ K1094	Pass	3♦	AP	
Contract: 3♦ N			1. Multi-Landy, Multi			
			2. to the partner's longer			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 436	♠ QJ8	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 9	♣ 9743	

Board: 437	♠ K4	The opponents are silent.
Dealer: N	♥ K762	
Vul: None	♦ K109	You bid first.
HCP: 15	♣ AQ96	

Board: 438	♠ K964	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 9	♣ 984	

Board: 439	♠ AJ2	The opponents are silent.
Dealer: N	♥ A1063	
Vul: Both	♦ K87	You bid first.
HCP: 15	♣ QJ6	

Board: 440	♠ J5	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ A9872	Partner bids first.
HCP: 8	♣ 984	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K76				1NT
Vul: Both	♥ K94	♥ A106				
North HCP: 9	♦ QJ6	♦ 1053	Pass	3NT	AP	
South HCP: 15	♣ 9743	♣ AKJ5				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ5		1NT	Pass	3NT
Vul: None	♥ K762	♥ A105				
North HCP: 15	♦ K109	♦ J875	AP			
South HCP: 9	♣ AQ96	♣ J104				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ K964	♠ AQ73				1NT
Vul: EW	♥ K52	♥ Q943	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ9	♦ A53	Pass	2NT	Pass	3♠
South HCP: 15	♣ 984	♣ K5	AP			
Contract: 3♠ S			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1064		1NT	Pass	2♣ ¹
Vul: Both	♥ A1063	♥ Q9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K87	♦ J954	AP			
South HCP: 9	♣ QJ6	♣ K104	1. Stayman			
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ86				1NT
Vul: None	♥ QJ8	♥ K72				
North HCP: 8	♦ A9872	♦ KJ4	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ Q65				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 436	♠ K76	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ 1053	You bid first.
HCP: 15	♣ AKJ5	

Board: 437	♠ QJ5	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ J875	Partner bids first.
HCP: 9	♣ J104	

Board: 438	♠ AQ73	The opponents are silent.
Dealer: S	♥ Q943	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ K5	

Board: 439	♠ K1064	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ J954	Partner bids first.
HCP: 9	♣ K104	

Board: 440	♠ AQ86	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ KJ4	You bid first.
HCP: 15	♣ Q65	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K76				1NT
Vul: Both	♥ K94	♥ A106				
North HCP: 9	♦ QJ6	♦ 1053	Pass	3NT	AP	
South HCP: 15	♣ 9743	♣ AKJ5				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ QJ5		1NT	Pass	3NT
Vul: None	♥ K762	♥ A105				
North HCP: 15	♦ K109	♦ J875	AP			
South HCP: 9	♣ AQ96	♣ J104				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ K964	♠ AQ73				1NT
Vul: EW	♥ K52	♥ Q943	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ9	♦ A53	Pass	2NT	Pass	3♠
South HCP: 15	♣ 984	♣ K5	AP			
Contract: 3♠ S			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K1064		1NT	Pass	2♣ ¹
Vul: Both	♥ A1063	♥ Q9	Pass	2♥	Pass	2NT
North HCP: 15	♦ K87	♦ J954	AP			
South HCP: 9	♣ QJ6	♣ K104	1. Stayman			
Contract: 2N N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ86				1NT
Vul: None	♥ QJ8	♥ K72				
North HCP: 8	♦ A9872	♦ KJ4	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ Q65				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 441	♠ Q2	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ KQ765	You bid first.
HCP: 15	♣ A98	

Board: 442	♠ 95	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ KJ953	Partner bids first.
HCP: 9	♣ QJ104	

Board: 443	♠ A103	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ AK1093	

Board: 444	♠ 10842	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ KQ854	

Board: 445	♠ K864	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ A5	You bid first.
HCP: 15	♣ AQ52	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ8		1NT	Pass	3NT
Vul: NS	♥ A105	♥ Q63				
North HCP: 15	♦ KQ765	♦ J109	AP			
South HCP: 9	♣ A98	♣ Q642				
Contract: 3N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ A873				1NT
Vul: Both	♥ Q3	♥ AJ82				
North HCP: 9	♦ KJ953	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ QJ104	♣ A87				
Contract: 3N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J98		1NT	Pass	2NT
Vul: None	♥ QJ7	♥ A95				
North HCP: 15	♦ J10	♦ A982	AP			
South HCP: 9	♣ AK1093	♣ 642				
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AKJ3				1NT
Vul: NS	♥ 85	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A8	♦ 73	Pass	4♠	AP	
South HCP: 15	♣ KQ854	♣ A1062	1. Stayman			
Contract: 4♠ S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ QJ95		1NT	Pass	2♣ ¹
Vul: EW	♥ Q97	♥ K10	Pass	2♠	Pass	3♠
North HCP: 15	♦ A5	♦ 932	AP			
South HCP: 9	♣ AQ52	♣ K874	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 441	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q63	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ Q642	

Board: 442	♠ A873	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ A87	

Board: 443	♠ J98	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ A982	Partner bids first.
HCP: 9	♣ 642	

Board: 444	♠ AKJ3	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ 73	You bid first.
HCP: 15	♣ A1062	

Board: 445	♠ QJ95	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 932	Partner bids first.
HCP: 9	♣ K874	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ8		1NT	Pass	3NT
Vul: NS	♥ A105	♥ Q63				
North HCP: 15	♦ KQ765	♦ J109	AP			
South HCP: 9	♣ A98	♣ Q642				
Contract: 3N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ A873				1NT
Vul: Both	♥ Q3	♥ AJ82				
North HCP: 9	♦ KJ953	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ QJ104	♣ A87				
Contract: 3N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J98		1NT	Pass	2NT
Vul: None	♥ QJ7	♥ A95				
North HCP: 15	♦ J10	♦ A982	AP			
South HCP: 9	♣ AK1093	♣ 642				
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AKJ3				1NT
Vul: NS	♥ 85	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A8	♦ 73	Pass	4♠	AP	
South HCP: 15	♣ KQ854	♣ A1062	1. Stayman			
Contract: 4♠ S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ K864	♠ QJ95		1NT	Pass	2♣ ¹
Vul: EW	♥ Q97	♥ K10	Pass	2♠	Pass	3♠
North HCP: 15	♦ A5	♦ 932	AP			
South HCP: 9	♣ AQ52	♣ K874	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 446	♠ J6	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ J85	Partner bids first.
HCP: 9	♣ QJ1043	

Board: 447	♠ Q95	West Bids 3♦ if possible.
Dealer: N	♥ AQ53	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ K853	

Board: 448	♠ 84	The opponents are silent.
Dealer: S	♥ 10543	
Vul: EW	♦ KQ98	Partner bids first.
HCP: 9	♣ A84	

Board: 449	♠ A65	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ A103	

Board: 450	♠ AQ10	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ 10842	Partner bids first.
HCP: 9	♣ 842	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q8				1NT
Vul: None	♥ A104	♥ K72				
North HCP: 9	♦ J85	♦ AQ1032	Pass	2NT	AP	
South HCP: 15	♣ QJ1043	♣ A95				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J863		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ53	♥ K94				
North HCP: 15	♦ A5	♦ Q8	3♦	AP		
South HCP: 9	♣ K853	♣ QJ74	1. Stayman			
Contract: 3♦ W						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KQ3				1NT
Vul: EW	♥ 10543	♥ AJ82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ98	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ A84	♣ J76	1. Stayman			
Contract: 4♥ S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 107		1NT	Pass	3NT
Vul: Both	♥ KJ65	♥ Q7				
North HCP: 15	♦ K32	♦ Q10987	AP			
South HCP: 9	♣ A103	♣ KQ74				
Contract: 3N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 986				1NT
Vul: NS	♥ K93	♥ A4				
North HCP: 9	♦ 10842	♦ AQ973	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ KQ6				
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 446	♠ Q8	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ AQ1032	You bid first.
HCP: 15	♣ A95	

Board: 447	♠ J863	West Bids 3♦ if possible.
Dealer: N	♥ K94	
Vul: NS	♦ Q8	Partner bids first.
HCP: 9	♣ QJ74	

Board: 448	♠ KQ3	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: EW	♦ A62	You bid first.
HCP: 15	♣ J76	

Board: 449	♠ 107	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ Q10987	Partner bids first.
HCP: 9	♣ KQ74	

Board: 450	♠ 986	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AQ973	You bid first.
HCP: 15	♣ KQ6	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q8				1NT
Vul: None	♥ A104	♥ K72				
North HCP: 9	♦ J85	♦ AQ1032	Pass	2NT	AP	
South HCP: 15	♣ QJ1043	♣ A95				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J863				
Vul: NS	♥ AQ53	♥ K94		1NT	Pass	2♣ ¹
North HCP: 15	♦ A5	♦ Q8	3♦	AP		
South HCP: 9	♣ K853	♣ QJ74	1. Stayman			
Contract: 3♦ W						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KQ3				1NT
Vul: EW	♥ 10543	♥ AJ82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ98	♦ A62	Pass	4♥	AP	
South HCP: 15	♣ A84	♣ J76	1. Stayman			
Contract: 4♥ S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 107				
Vul: Both	♥ KJ65	♥ Q7		1NT	Pass	3NT
North HCP: 15	♦ K32	♦ Q10987	AP			
South HCP: 9	♣ A103	♣ KQ74				
Contract: 3N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ 986				
Vul: NS	♥ K93	♥ A4				1NT
North HCP: 9	♦ 10842	♦ AQ973	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ KQ6				
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 451	♠ AJ8	The opponents are silent.
Dealer: N	♥ K1072	
Vul: EW	♦ K765	You bid first.
HCP: 15	♣ A3	

Board: 452	♠ 1094	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: Both	♦ Q983	Partner bids first.
HCP: 9	♣ A4	

Board: 453	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ KJ92	You bid first.
HCP: 15	♣ AQ75	

Board: 454	♠ 105	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ 10972	Partner bids first.
HCP: 9	♣ Q104	

Board: 455	♠ A972	The opponents are silent.
Dealer: N	♥ A1042	
Vul: Both	♦ QJ5	You bid first.
HCP: 15	♣ A8	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q6		1NT	Pass	2♣ ¹
Vul: EW	♥ K1072	♥ AJ98	Pass	2♥	Pass	4♥
North HCP: 15	♦ K765	♦ 82	AP			
South HCP: 9	♣ A3	♣ Q8542	1. Stayman			
Contract: 4♥ N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A876				1NT
Vul: Both	♥ QJ63	♥ A1085	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q983	♦ KJ10	Pass	3♥	AP	
South HCP: 15	♣ A4	♣ K10	1. Stayman			
Contract: 3♥ S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ KJ87		1NT	Pass	2♣ ¹
Vul: None	♥ QJ5	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ A85	AP			
South HCP: 9	♣ AQ75	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q962				1NT
Vul: EW	♥ AK87	♥ Q952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10972	♦ AK5	Pass	4♥	AP	
South HCP: 15	♣ Q104	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ QJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ A1042	♥ KQJ6	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ5	♦ 942	AP			
South HCP: 9	♣ A8	♣ 104	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 451	♠ Q6	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: EW	♦ 82	Partner bids first.
HCP: 9	♣ Q8542	

Board: 452	♠ A876	The opponents are silent.
Dealer: S	♥ A1085	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ K10	

Board: 453	♠ KJ87	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ A85	Partner bids first.
HCP: 9	♣ J1043	

Board: 454	♠ Q962	The opponents are silent.
Dealer: S	♥ Q952	
Vul: EW	♦ AK5	You bid first.
HCP: 15	♣ A2	

Board: 455	♠ QJ84	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: Both	♦ 942	Partner bids first.
HCP: 9	♣ 104	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q6		1NT	Pass	2♣ ¹
Vul: EW	♥ K1072	♥ AJ98	Pass	2♥	Pass	4♥
North HCP: 15	♦ K765	♦ 82	AP			
South HCP: 9	♣ A3	♣ Q8542	1. Stayman			
Contract: 4♥ N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A876				1NT
Vul: Both	♥ QJ63	♥ A1085	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q983	♦ KJ10	Pass	3♥	AP	
South HCP: 15	♣ A4	♣ K10	1. Stayman			
Contract: 3♥ S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ KJ87		1NT	Pass	2♣ ¹
Vul: None	♥ QJ5	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ A85	AP			
South HCP: 9	♣ AQ75	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q962				1NT
Vul: EW	♥ AK87	♥ Q952	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10972	♦ AK5	Pass	4♥	AP	
South HCP: 15	♣ Q104	♣ A2	1. Stayman			
Contract: 4♥ S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ QJ84		1NT	Pass	2♣ ¹
Vul: Both	♥ A1042	♥ KQJ6	Pass	2♥	Pass	4♥
North HCP: 15	♦ QJ5	♦ 942	AP			
South HCP: 9	♣ A8	♣ 104	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 456	♠ AK108	The opponents are silent.
Dealer: S	♥ 9862	
Vul: None	♦ 62	Partner bids first.
HCP: 9	♣ Q104	

Board: 457	♠ K7	The opponents are silent.
Dealer: N	♥ J76	
Vul: NS	♦ AKQ65	You bid first.
HCP: 15	♣ Q63	

Board: 458	♠ Q98	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: Both	♦ J52	Partner bids first.
HCP: 9	♣ 1064	

Board: 459	♠ AQ	The opponents are silent.
Dealer: N	♥ K95	
Vul: None	♦ KQ4	You bid first.
HCP: 15	♣ J10632	

Board: 460	♠ Q974	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ 109	Partner bids first.
HCP: 9	♣ A1054	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ 54				1NT
Vul: None	♥ 9862	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 62	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A875				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J108				
Vul: NS	♥ J76	♥ AK5		1NT	Pass	2NT
North HCP: 15	♦ AKQ65	♦ 10972	AP			
South HCP: 8	♣ Q63	♣ 984				
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK5				1NT
Vul: Both	♥ KQJ3	♥ 10752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J52	♦ 74	Pass	3♥	AP	
South HCP: 15	♣ 1064	♣ AKJ7				
Contract: 3♥ S			1. Stayman			

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J86				
Vul: None	♥ K95	♥ AQ4		1NT	Pass	2NT
North HCP: 15	♦ KQ4	♦ 9862	AP			
South HCP: 9	♣ J10632	♣ Q94				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AK10				1NT
Vul: NS	♥ QJ6	♥ 84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ A1054	♣ KQ972				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 456	♠ 54	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ AKJ5	You bid first.
HCP: 15	♣ A875	

Board: 457	♠ J108	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ 10972	Partner bids first.
HCP: 8	♣ 984	

Board: 458	♠ AK5	The opponents are silent.
Dealer: S	♥ 10752	
Vul: Both	♦ 74	You bid first.
HCP: 15	♣ AKJ7	

Board: 459	♠ J86	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ 9862	Partner bids first.
HCP: 9	♣ Q94	

Board: 460	♠ AK10	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ KQ972	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ 54				1NT
Vul: None	♥ 9862	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 62	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A875				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J108				
Vul: NS	♥ J76	♥ AK5		1NT	Pass	2NT
North HCP: 15	♦ AKQ65	♦ 10972	AP			
South HCP: 8	♣ Q63	♣ 984				
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK5				1NT
Vul: Both	♥ KQJ3	♥ 10752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J52	♦ 74	Pass	3♥	AP	
South HCP: 15	♣ 1064	♣ AKJ7				
Contract: 3♥ S			1. Stayman			

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J86				
Vul: None	♥ K95	♥ AQ4		1NT	Pass	2NT
North HCP: 15	♦ KQ4	♦ 9862	AP			
South HCP: 9	♣ J10632	♣ Q94				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AK10				1NT
Vul: NS	♥ QJ6	♥ 84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ K72	Pass	2NT	AP	
South HCP: 15	♣ A1054	♣ KQ972				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 461	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ A532	You bid first.
HCP: 15	♣ 1093	

Board: 462	♠ QJ109	East Bids 3♣ if possible.
Dealer: S	♥ J1085	
Vul: None	♦ 64	Partner bids first.
HCP: 8	♣ A84	

Board: 463	♠ AQ76	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ 7654	You bid first.
HCP: 15	♣ AJ5	

Board: 464	♠ J1095	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ KQ	Partner bids first.
HCP: 9	♣ Q8643	

Board: 465	♠ 76	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: Both	♦ Q85	You bid first.
HCP: 15	♣ AQJ7	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 10862		1NT	Pass	2♣ ¹
Vul: EW	♥ Q54	♥ J87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A532	♦ K9	AP			
South HCP: 8	♣ 1093	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ A543				1NT
Vul: None	♥ J1085	♥ AK6	Pass	2♣ ¹	3♣	AP
North HCP: 8	♦ 64	♦ KJ8	1. Stayman			
South HCP: 15	♣ A84	♣ 963				
Contract: 3♣ E						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 10942		1NT	Pass	2♣ ¹
Vul: NS	♥ A8	♥ K7	Pass	2♠	Pass	4♠
North HCP: 15	♦ 7654	♦ K108	AP			
South HCP: 9	♣ AJ5	♣ K864	1. Stayman			
Contract: 4♠ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ KQ3				1NT
Vul: EW	♥ J6	♥ AQ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ Q8643	♣ KJ2	1. Stayman			
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ J82		1NT	Pass	3NT
Vul: Both	♥ AQ65	♥ J7	AP			
North HCP: 15	♦ Q85	♦ AK92				
South HCP: 9	♣ AQJ7	♣ 10943				
Contract: 3N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 461	♠ 10862	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ K9	Partner bids first.
HCP: 8	♣ KJ84	

Board: 462	♠ A543	East Bids 3♣ if possible.
Dealer: S	♥ AK6	
Vul: None	♦ KJ8	You bid first.
HCP: 15	♣ 963	

Board: 463	♠ 10942	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ K108	Partner bids first.
HCP: 9	♣ K864	

Board: 464	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ 953	You bid first.
HCP: 15	♣ KJ2	

Board: 465	♠ J82	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AK92	Partner bids first.
HCP: 9	♣ 10943	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 10862		1NT	Pass	2♣ ¹
Vul: EW	♥ Q54	♥ J87	Pass	2♦	Pass	2NT
North HCP: 15	♦ A532	♦ K9	AP			
South HCP: 8	♣ 1093	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ QJ109	♠ A543				1NT
Vul: None	♥ J1085	♥ AK6	Pass	2♣ ¹	3♣	AP
North HCP: 8	♦ 64	♦ KJ8	1. Stayman			
South HCP: 15	♣ A84	♣ 963				
Contract: 3♣ E						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 10942		1NT	Pass	2♣ ¹
Vul: NS	♥ A8	♥ K7	Pass	2♠	Pass	4♠
North HCP: 15	♦ 7654	♦ K108	AP			
South HCP: 9	♣ AJ5	♣ K864	1. Stayman			
Contract: 4♠ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ KQ3				1NT
Vul: EW	♥ J6	♥ AQ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ	♦ 953	Pass	2NT	AP	
South HCP: 15	♣ Q8643	♣ KJ2	1. Stayman			
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ J82		1NT	Pass	3NT
Vul: Both	♥ AQ65	♥ J7	AP			
North HCP: 15	♦ Q85	♦ AK92				
South HCP: 9	♣ AQJ7	♣ 10943				
Contract: 3N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 466	♠ J8	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ J843	Partner bids first.
HCP: 9	♣ KQ74	
Board: 467	♠ AK9	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ AJ73	You bid first.
HCP: 15	♣ J85	
Board: 468	♠ QJ	The opponents are silent.
Dealer: S	♥ J987	
Vul: Both	♦ 72	Partner bids first.
HCP: 9	♣ AJ1043	
Board: 469	♠ J63	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ AQ7	
Board: 470	♠ J1094	East Doubles 2♣ if possible.
Dealer: S	♥ A54	
Vul: EW	♦ 985	Partner bids first.
HCP: 9	♣ KJ4	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ 10972				1NT
Vul: NS	♥ Q85	♥ AJ				
North HCP: 9	♦ J843	♦ KQ75	Pass	2NT	AP	
South HCP: 15	♣ KQ74	♣ AJ2				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 10765		1NT	Pass	2♣ ¹
Vul: EW	♥ Q86	♥ K10	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJ73	♦ 109	Pass	3NT	AP	
South HCP: 9	♣ J85	♣ AQ943				
Contract: 3N N			1. Stayman			

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K1092				1NT
Vul: Both	♥ J987	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 72	♦ 1094	Pass	3♥	AP	
South HCP: 15	♣ AJ1043	♣ K6				
Contract: 3♥ S			1. Stayman			

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ KQ		1NT	Pass	2♣ ¹
Vul: None	♥ KJ62	♥ Q985	Pass	2♥	Pass	3♥
North HCP: 15	♦ A75	♦ J96	AP			
South HCP: 9	♣ AQ7	♣ J542				
Contract: 3♥ N			1. Stayman			

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ AK3				1NT
Vul: EW	♥ A54	♥ K2	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 985	♦ KQ764	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ 532				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 466	♠ 10972	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ KQ75	You bid first.
HCP: 15	♣ AJ2	
Board: 467	♠ 10765	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 109	Partner bids first.
HCP: 9	♣ AQ943	
Board: 468	♠ K1092	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ 1094	You bid first.
HCP: 15	♣ K6	
Board: 469	♠ KQ	The opponents are silent.
Dealer: N	♥ Q985	
Vul: None	♦ J96	Partner bids first.
HCP: 9	♣ J542	
Board: 470	♠ AK3	East Doubles 2♣ if possible.
Dealer: S	♥ K2	
Vul: EW	♦ KQ764	You bid first.
HCP: 15	♣ 532	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ 10972				1NT
Vul: NS	♥ Q85	♥ AJ				
North HCP: 9	♦ J843	♦ KQ75	Pass	2NT	AP	
South HCP: 15	♣ KQ74	♣ AJ2				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 10765		1NT	Pass	2♣ ¹
Vul: EW	♥ Q86	♥ K10	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJ73	♦ 109	Pass	3NT	AP	
South HCP: 9	♣ J85	♣ AQ943	1. Stayman			
Contract: 3N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K1092				1NT
Vul: Both	♥ J987	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 72	♦ 1094	Pass	3♥	AP	
South HCP: 15	♣ AJ1043	♣ K6	1. Stayman			
Contract: 3♥ S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ KQ		1NT	Pass	2♣ ¹
Vul: None	♥ KJ62	♥ Q985	Pass	2♥	Pass	3♥
North HCP: 15	♦ A75	♦ J96	AP			
South HCP: 9	♣ AQ7	♣ J542	1. Stayman			
Contract: 3♥ N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ AK3				1NT
Vul: EW	♥ A54	♥ K2	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 985	♦ KQ764	Pass	2NT	AP	
South HCP: 15	♣ KJ4	♣ 532	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 471	♠ AK93	The opponents are silent.
Dealer: N	♥ 1032	
Vul: Both	♦ A53	You bid first.
HCP: 15	♣ A52	

Board: 472	♠ J43	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ A93	Partner bids first.
HCP: 9	♣ 1094	

Board: 473	♠ 976	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ K753	You bid first.
HCP: 15	♣ KQ65	

Board: 474	♠ K983	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: Both	♦ J105	Partner bids first.
HCP: 8	♣ 104	

Board: 475	♠ Q43	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ A842	You bid first.
HCP: 15	♣ K10	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 1076		1NT	Pass	2NT
Vul: Both	♥ 1032	♥ Q86				
North HCP: 15	♦ A53	♦ QJ8	AP			
South HCP: 8	♣ A52	♣ K984				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ A2				1NT
Vul: None	♥ KJ92	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A93	♦ J42	Pass	3♥	AP	
South HCP: 15	♣ 1094	♣ A532	1. Stayman			
Contract: 3♥ S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ85		1NT	Pass	2♣ ¹
Vul: NS	♥ AK	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ K753	♦ A4	AP			
South HCP: 9	♣ KQ65	♣ 9874	1. Stayman			
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ A10				1NT
Vul: Both	♥ KJ105	♥ AQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J105	♦ KQ62	Pass	4♥	AP	
South HCP: 15	♣ 104	♣ 932	1. Stayman			
Contract: 4♥ S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ K1082		1NT	Pass	2♣ ¹
Vul: None	♥ AQ54	♥ 62	Pass	2♥	Pass	2NT
North HCP: 15	♦ A842	♦ K109	AP			
South HCP: 9	♣ K10	♣ QJ43	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 471	♠ 1076	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 8	♣ K984	

Board: 472	♠ A2	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: None	♦ J42	You bid first.
HCP: 15	♣ A532	

Board: 473	♠ KQ85	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ A4	Partner bids first.
HCP: 9	♣ 9874	

Board: 474	♠ A10	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: Both	♦ KQ62	You bid first.
HCP: 15	♣ 932	

Board: 475	♠ K1082	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ K109	Partner bids first.
HCP: 9	♣ QJ43	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 1076		1NT	Pass	2NT
Vul: Both	♥ 1032	♥ Q86				
North HCP: 15	♦ A53	♦ QJ8	AP			
South HCP: 8	♣ A52	♣ K984				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ A2				1NT
Vul: None	♥ KJ92	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A93	♦ J42	Pass	3♥	AP	
South HCP: 15	♣ 1094	♣ A532	1. Stayman			
Contract: 3♥ S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ KQ85		1NT	Pass	2♣ ¹
Vul: NS	♥ AK	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ K753	♦ A4	AP			
South HCP: 9	♣ KQ65	♣ 9874	1. Stayman			
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K983	♠ A10				1NT
Vul: Both	♥ KJ105	♥ AQ87	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J105	♦ KQ62	Pass	4♥	AP	
South HCP: 15	♣ 104	♣ 932	1. Stayman			
Contract: 4♥ S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ K1082		1NT	Pass	2♣ ¹
Vul: None	♥ AQ54	♥ 62	Pass	2♥	Pass	2NT
North HCP: 15	♦ A842	♦ K109	AP			
South HCP: 9	♣ K10	♣ QJ43	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 476	♠ J983	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ 875	Partner bids first.
HCP: 9	♣ AKJ4	

Board: 477	♠ A98	The opponents are silent.
Dealer: N	♥ A865	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ K76	

Board: 478	♠ K9	The opponents are silent.
Dealer: S	♥ 10752	
Vul: None	♦ J108	Partner bids first.
HCP: 8	♣ KJ104	

Board: 479	♠ A84	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ AQJ102	You bid first.
HCP: 15	♣ Q2	

Board: 480	♠ Q984	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ AQ94	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ K106				1NT
Vul: NS	♥ 85	♥ AKQ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 875	♦ J1062	Pass	2NT	AP	
South HCP: 15	♣ AKJ4	♣ Q9				
Contract: 2N S			1. Stayman			

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ J1064		1NT	Pass	2♣ ¹
Vul: EW	♥ A865	♥ KQ7	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ K98	AP			
South HCP: 9	♣ K76	♣ 1043				
Contract: 2N N			1. Stayman			

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q63				1NT
Vul: None	♥ 10752	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J108	♦ Q642	Pass	2NT	AP	
South HCP: 15	♣ KJ104	♣ AQ97				
Contract: 2N S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q1097		1NT	Pass	2♣ ¹
Vul: NS	♥ Q107	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ102	♦ K97	AP			
South HCP: 9	♣ Q2	♣ J764				
Contract: 2N N			1. Stayman			

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ AJ73				1NT
Vul: EW	♥ 73	♥ QJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J86	♦ A95	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ94	♣ K10	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 476	♠ K106	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ J1062	You bid first.
HCP: 15	♣ Q9	

Board: 477	♠ J1064	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ K98	Partner bids first.
HCP: 9	♣ 1043	

Board: 478	♠ Q63	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ Q642	You bid first.
HCP: 15	♣ AQ97	

Board: 479	♠ Q1097	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ K97	Partner bids first.
HCP: 9	♣ J764	

Board: 480	♠ AJ73	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ K10	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ K106				1NT
Vul: NS	♥ 85	♥ AKQ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 875	♦ J1062	Pass	2NT	AP	
South HCP: 15	♣ AKJ4	♣ Q9				
Contract: 2N S			1. Stayman			

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ J1064		1NT	Pass	2♣ ¹
Vul: EW	♥ A865	♥ KQ7	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ K98	AP			
South HCP: 9	♣ K76	♣ 1043				
Contract: 2N N			1. Stayman			

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q63				1NT
Vul: None	♥ 10752	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J108	♦ Q642	Pass	2NT	AP	
South HCP: 15	♣ KJ104	♣ AQ97				
Contract: 2N S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ Q1097		1NT	Pass	2♣ ¹
Vul: NS	♥ Q107	♥ K8	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ102	♦ K97	AP			
South HCP: 9	♣ Q2	♣ J764				
Contract: 2N N			1. Stayman			

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ AJ73				1NT
Vul: EW	♥ 73	♥ QJ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J86	♦ A95	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ94	♣ K10	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 481	♠ 54	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ K10873	You bid first.
HCP: 15	♣ AQ8	

Board: 482	♠ J876	The opponents are silent.
Dealer: S	♥ A1098	
Vul: NS	♦ K92	Partner bids first.
HCP: 8	♣ 84	

Board: 483	♠ A73	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ QJ103	

Board: 484	♠ Q853	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ A106	Partner bids first.
HCP: 9	♣ QJ104	

Board: 485	♠ KQ75	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ KQ7	You bid first.
HCP: 15	♣ K86	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AQJ		1NT	Pass	2NT
Vul: Both	♥ AQ2	♥ J109				
North HCP: 15	♦ K10873	♦ J6	AP			
South HCP: 9	♣ AQ8	♣ 97432				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ AQ105				1NT
Vul: NS	♥ A1098	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K92	♦ Q1076	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ KQ3	1. Stayman			
Contract: 4♠ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 1085		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ6	♥ AQ92	Pass	2♦	Pass	2NT
North HCP: 15	♦ A96	♦ QJ2	AP			
South HCP: 9	♣ QJ103	♣ 842	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ 72				1NT
Vul: Both	♥ 106	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A106	♦ KJ97	Pass	2NT	AP	
South HCP: 15	♣ QJ104	♣ AK62	1. Stayman			
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ2		1NT	Pass	2NT
Vul: None	♥ Q86	♥ J95				
North HCP: 15	♦ KQ7	♦ J105	AP			
South HCP: 9	♣ K86	♣ Q942				
Contract: 2N N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 481	♠ AQJ	The opponents are silent.
Dealer: N	♥ J109	
Vul: Both	♦ J6	Partner bids first.
HCP: 9	♣ 97432	

Board: 482	♠ AQ105	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ Q1076	You bid first.
HCP: 15	♣ KQ3	

Board: 483	♠ 1085	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 9	♣ 842	

Board: 484	♠ 72	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ KJ97	You bid first.
HCP: 15	♣ AK62	

Board: 485	♠ AJ2	The opponents are silent.
Dealer: N	♥ J95	
Vul: None	♦ J105	Partner bids first.
HCP: 9	♣ Q942	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ AQJ		1NT	Pass	2NT
Vul: Both	♥ AQ2	♥ J109				
North HCP: 15	♦ K10873	♦ J6	AP			
South HCP: 9	♣ AQ8	♣ 97432				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ AQ105				1NT
Vul: NS	♥ A1098	♥ Q5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K92	♦ Q1076	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ KQ3	1. Stayman			
Contract: 4♠ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 1085		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ6	♥ AQ92	Pass	2♦	Pass	2NT
North HCP: 15	♦ A96	♦ QJ2	AP			
South HCP: 9	♣ QJ103	♣ 842	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ 72				1NT
Vul: Both	♥ 106	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A106	♦ KJ97	Pass	2NT	AP	
South HCP: 15	♣ QJ104	♣ AK62	1. Stayman			
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ2		1NT	Pass	2NT
Vul: None	♥ Q86	♥ J95				
North HCP: 15	♦ KQ7	♦ J105	AP			
South HCP: 9	♣ K86	♣ Q942				
Contract: 2N N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 486	♠ K9	The opponents are silent.
Dealer: S	♥ 985	
Vul: EW	♦ 1082	Partner bids first.
HCP: 8	♣ KQ943	

Board: 487	♠ AK95	The opponents are silent.
Dealer: N	♥ J95	
Vul: Both	♦ J5	You bid first.
HCP: 15	♣ AQ75	

Board: 488	♠ A107	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ 103	Partner bids first.
HCP: 9	♣ A10874	

Board: 489	♠ K72	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ KJ85	You bid first.
HCP: 15	♣ AJ87	

Board: 490	♠ Q85	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ J842	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q82				1NT
Vul: EW	♥ 985	♥ K73				
North HCP: 8	♦ 1082	♦ KQJ97	Pass	2NT	AP	
South HCP: 15	♣ KQ943	♣ A8				
Contract: 2N S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q8		1NT	Pass	2NT
Vul: Both	♥ J95	♥ K103				
North HCP: 15	♦ J5	♦ Q10863	AP			
South HCP: 8	♣ AQ75	♣ J94				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ J5				1NT
Vul: None	♥ J87	♥ AK43				
North HCP: 9	♦ 103	♦ AK97	Pass	3NT	AP	
South HCP: 15	♣ A10874	♣ 963				
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ8		1NT	Pass	3NT
Vul: NS	♥ K3	♥ 94				
North HCP: 15	♦ KJ85	♦ A1032	AP			
South HCP: 9	♣ AJ87	♣ Q1054				
Contract: 3N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK10				1NT
Vul: Both	♥ AQ103	♥ 764	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 87	♦ AQ94	Pass	2NT	AP	
South HCP: 15	♣ J842	♣ Q53	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 486	♠ Q82	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ KQJ97	You bid first.
HCP: 15	♣ A8	

Board: 487	♠ Q8	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ Q10863	Partner bids first.
HCP: 8	♣ J94	

Board: 488	♠ J5	The opponents are silent.
Dealer: S	♥ AK43	
Vul: None	♦ AK97	You bid first.
HCP: 15	♣ 963	

Board: 489	♠ QJ8	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ A1032	Partner bids first.
HCP: 9	♣ Q1054	

Board: 490	♠ AK10	The opponents are silent.
Dealer: S	♥ 764	
Vul: Both	♦ AQ94	You bid first.
HCP: 15	♣ Q53	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q82				1NT
Vul: EW	♥ 985	♥ K73				
North HCP: 8	♦ 1082	♦ KQJ97	Pass	2NT	AP	
South HCP: 15	♣ KQ943	♣ A8				
Contract: 2N S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q8		1NT	Pass	2NT
Vul: Both	♥ J95	♥ K103				
North HCP: 15	♦ J5	♦ Q10863	AP			
South HCP: 8	♣ AQ75	♣ J94				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ J5				1NT
Vul: None	♥ J87	♥ AK43				
North HCP: 9	♦ 103	♦ AK97	Pass	3NT	AP	
South HCP: 15	♣ A10874	♣ 963				
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ8		1NT	Pass	3NT
Vul: NS	♥ K3	♥ 94				
North HCP: 15	♦ KJ85	♦ A1032	AP			
South HCP: 9	♣ AJ87	♣ Q1054				
Contract: 3N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK10				1NT
Vul: Both	♥ AQ103	♥ 764	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 87	♦ AQ94	Pass	2NT	AP	
South HCP: 15	♣ J842	♣ Q53	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 491	♠ 73	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ AKQ65	You bid first.
HCP: 15	♣ Q52	

Board: 492	♠ KJ9	The opponents are silent.
Dealer: S	♥ A863	
Vul: NS	♦ 98	Partner bids first.
HCP: 8	♣ 10964	

Board: 493	♠ 872	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ A753	

Board: 494	♠ QJ8	The opponents are silent.
Dealer: S	♥ K984	
Vul: None	♦ 104	Partner bids first.
HCP: 8	♣ Q1042	

Board: 495	♠ AJ82	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ J1075	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A4		1NT	Pass	2NT
Vul: None	♥ A63	♥ K108				
North HCP: 15	♦ AKQ65	♦ J1093	AP			
South HCP: 8	♣ Q52	♣ 10874				
Contract: 2N N						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A872				1NT
Vul: NS	♥ A863	♥ Q74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 98	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ 10964	♣ AKJ3	1. Stayman			
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K10		1NT	Pass	3NT
Vul: EW	♥ AK84	♥ Q73				
North HCP: 15	♦ A7	♦ 10962	AP			
South HCP: 9	♣ A753	♣ KJ104				
Contract: 3N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A543				1NT
Vul: None	♥ K984	♥ J10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 104	♦ K52	AP			
South HCP: 15	♣ Q1042	♣ AK83	1. Stayman			
Contract: 2♠ S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q1093		1NT	Pass	2♣ ¹
Vul: NS	♥ Q9	♥ A84	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK7	♦ 98	AP			
South HCP: 8	♣ J1075	♣ Q942	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 491	♠ A4	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ J1093	Partner bids first.
HCP: 8	♣ 10874	

Board: 492	♠ A872	The opponents are silent.
Dealer: S	♥ Q74	
Vul: NS	♦ J7	You bid first.
HCP: 15	♣ AKJ3	

Board: 493	♠ K10	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ 10962	Partner bids first.
HCP: 9	♣ KJ104	

Board: 494	♠ A543	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ AK83	

Board: 495	♠ Q1093	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ 98	Partner bids first.
HCP: 8	♣ Q942	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A4		1NT	Pass	2NT
Vul: None	♥ A63	♥ K108				
North HCP: 15	♦ AKQ65	♦ J1093	AP			
South HCP: 8	♣ Q52	♣ 10874				
Contract: 2N N						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A872				1NT
Vul: NS	♥ A863	♥ Q74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 98	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ 10964	♣ AKJ3	1. Stayman			
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ 872	♠ K10		1NT	Pass	3NT
Vul: EW	♥ AK84	♥ Q73				
North HCP: 15	♦ A7	♦ 10962	AP			
South HCP: 9	♣ A753	♣ KJ104				
Contract: 3N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A543				1NT
Vul: None	♥ K984	♥ J10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 104	♦ K52	AP			
South HCP: 15	♣ Q1042	♣ AK83	1. Stayman			
Contract: 2♠ S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q1093		1NT	Pass	2♣ ¹
Vul: NS	♥ Q9	♥ A84	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK7	♦ 98	AP			
South HCP: 8	♣ J1075	♣ Q942	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points.

Board: 496	♠ A2	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 9	♣ J9842	

Board: 497	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ K762	You bid first.
HCP: 15	♣ K106	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 496

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A2

♥ J53

♦ QJ8

♣ J9842

South:

♠ J43

♥ AK74

♦ AK2

♣ 1065

West North East South

1NT

Pass 2NT AP

Board: 497

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AKQ2

♥ 83

♦ K762

♣ K106

South:

♠ J10

♥ J1062

♦ A105

♣ QJ42

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 17 R16 points.

Board: 496	♠ J43	The opponents are silent.
Dealer: S	♥ AK74	
Vul: EW	♦ AK2	You bid first.
HCP: 15	♣ 1065	

Board: 497	♠ J10	The opponents are silent.
Dealer: N	♥ J1062	
Vul: Both	♦ A105	Partner bids first.
HCP: 9	♣ QJ42	

The Rule of 16 -- Opener has 15 HCP & responder has 17 R16 points. Both hands (Answers Page)

Board: 496

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A2

♥ J53

♦ QJ8

♣ J9842

South:

♠ J43

♥ AK74

♦ AK2

♣ 1065

West North East South

1NT

Pass 2NT AP

Board: 497

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AKQ2

♥ 83

♦ K762

♣ K106

South:

♠ J10

♥ J1062

♦ A105

♣ QJ42

West North East South

1NT

Pass

2♣¹

Pass 2♠ Pass 2NT

AP

1. Stayman