

North hands (Practice Page)

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

Board: 1	♠ AKQ5	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: None	♦ 62	You bid first.
HCP: 15	♣ J42	

Board: 2	♠ K865	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ 8642	Partner bids first.
HCP: 9	♣ QJ	

Board: 3	♠ KQJ	The opponents are silent.
Dealer: N	♥ J964	
Vul: EW	♦ AK6	You bid first.
HCP: 15	♣ J54	

Board: 4	♠ Q1043	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: Both	♦ 74	Partner bids first.
HCP: 8	♣ J86	

Board: 5	♠ K2	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ 876	You bid first.
HCP: 15	♣ A842	

Board: 6	♠ AQ108	The opponents are silent.
Dealer: S	♥ Q732	
Vul: EW	♦ 954	Partner bids first.
HCP: 8	♣ 93	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J7		1NT	Pass	2NT
Vul: None	♥ AJ103	♥ K97				
North HCP: 15	♦ 62	♦ A10873	AP			
South HCP: 8	♣ J42	♣ 863				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ J74				1NT
Vul: NS	♥ K54	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8642	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ QJ	♣ A10542	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A52		1NT	Pass	2NT
Vul: EW	♥ J964	♥ 103				
North HCP: 15	♦ AK6	♦ J1074	AP			
South HCP: 9	♣ J54	♣ A1032				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ AJ85				1NT
Vul: Both	♥ KQ86	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 74	♦ AJ10	Pass	3♠	AP	
South HCP: 15	♣ J86	♣ A742	1. Stayman			
Contract: 3♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1064		1NT	Pass	2NT
Vul: NS	♥ AKJ3	♥ 42				
North HCP: 15	♦ 876	♦ KQ2	AP			
South HCP: 9	♣ A842	♣ KJ1053				
Contract: 2N N						

Board: 6

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 4♥ S

North:

♠ AQ108

♥ Q732

♦ 954

♣ 93

South:

♠ J5

♥ AK95

♦ AJ108

♣ Q54

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

South hands (Practice Page)

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

Board: 1	♠ J7	The opponents are silent.
Dealer: N	♥ K97	
Vul: None	♦ A10873	Partner bids first.
HCP: 8	♣ 863	

Board: 2	♠ J74	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K5	You bid first.
HCP: 15	♣ A10542	

Board: 3	♠ A52	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ J1074	Partner bids first.
HCP: 9	♣ A1032	

Board: 4	♠ AJ85	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ A742	

Board: 5	♠ 1064	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 9	♣ KJ1053	

Board: 6	♠ J5	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ AJ108	You bid first.
HCP: 15	♣ Q54	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J7		1NT	Pass	2NT
Vul: None	♥ AJ103	♥ K97				
North HCP: 15	♦ 62	♦ A10873	AP			
South HCP: 8	♣ J42	♣ 863				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ J74				1NT
Vul: NS	♥ K54	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8642	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ QJ	♣ A10542	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A52		1NT	Pass	2NT
Vul: EW	♥ J964	♥ 103				
North HCP: 15	♦ AK6	♦ J1074	AP			
South HCP: 9	♣ J54	♣ A1032				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ AJ85				1NT
Vul: Both	♥ KQ86	♥ J5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 74	♦ AJ10	Pass	3♠	AP	
South HCP: 15	♣ J86	♣ A742	1. Stayman			
Contract: 3♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1064		1NT	Pass	2NT
Vul: NS	♥ AKJ3	♥ 42				
North HCP: 15	♦ 876	♦ KQ2	AP			
South HCP: 9	♣ A842	♣ KJ1053				
Contract: 2N N						

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ AQ108	♠ J5				1NT
Vul: EW	♥ Q732	♥ AK95	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 954	♦ AJ108	Pass	4♥	AP	
South HCP: 15	♣ 93	♣ Q54	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 7	♠ AQ97	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ 10764	

Board: 8	♠ A943	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ 1096	Partner bids first.
HCP: 8	♣ A103	

Board: 9	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: EW	♦ QJ73	You bid first.
HCP: 15	♣ J84	

Board: 10	♠ 72	East Bids 4♠ if possible.
Dealer: S	♥ QJ105	
Vul: Both	♦ QJ87	Partner bids first.
HCP: 8	♣ Q73	

Board: 11	♠ A105	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ 954	

Board: 12	♠ K93	The opponents are silent.
Dealer: S	♥ A1075	
Vul: NS	♦ 8652	Partner bids first.
HCP: 8	♣ J8	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 54		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ KJ106	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ	♦ Q1062	AP			
South HCP: 9	♣ 10764	♣ K53	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ A943	♠ QJ2				1NT
Vul: None	♥ 1073	♥ AJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1096	♦ AJ7	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		1NT	Pass	2NT
Vul: EW	♥ AJ65	♥ 1074	AP			
North HCP: 15	♦ QJ73	♦ K95				
South HCP: 8	♣ J84	♣ Q1062				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ J5				1NT
Vul: Both	♥ QJ105	♥ AK7	Pass	2♣ ¹	4♠	X
North HCP: 8	♦ QJ87	♦ 632	AP			
South HCP: 15	♣ Q73	♣ AK864	1. Stayman			
Contract: 4♠X E						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ8	♥ 1076	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ KQ3	AP			
South HCP: 8	♣ 954	♣ Q82	1. Stayman			
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K93

♥ A1075

♦ 8652

♣ J8

South:

♠ Q82

♥ K63

♦ AQ10

♣ A432

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 15 R16 points.

Board: 7	♠ 54	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: Both	♦ Q1062	Partner bids first.
HCP: 9	♣ K53	

Board: 8	♠ QJ2	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ Q54	

Board: 9	♠ K94	The opponents are silent.
Dealer: N	♥ 1074	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ Q1062	

Board: 10	♠ J5	East Bids 4♠ if possible.
Dealer: S	♥ AK7	
Vul: Both	♦ 632	You bid first.
HCP: 15	♣ AK864	

Board: 11	♠ J876	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ KQ3	Partner bids first.
HCP: 8	♣ Q82	

Board: 12	♠ Q82	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ A432	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 54		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ KJ106	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ	♦ Q1062	AP			
South HCP: 9	♣ 10764	♣ K53	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ A943	♠ QJ2				1NT
Vul: None	♥ 1073	♥ AJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1096	♦ AJ7	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94		1NT	Pass	2NT
Vul: EW	♥ AJ65	♥ 1074	AP			
North HCP: 15	♦ QJ73	♦ K95				
South HCP: 8	♣ J84	♣ Q1062				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ J5				1NT
Vul: Both	♥ QJ105	♥ AK7	Pass	2♣ ¹	4♠	X
North HCP: 8	♦ QJ87	♦ 632	AP			
South HCP: 15	♣ Q73	♣ AK864	1. Stayman			
Contract: 4♠X E						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ8	♥ 1076	Pass	2♥	Pass	2NT
North HCP: 15	♦ A105	♦ KQ3	AP			
South HCP: 8	♣ 954	♣ Q82	1. Stayman			
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K93

♥ A1075

♦ 8652

♣ J8

South:

♠ Q82

♥ K63

♦ AQ10

♣ A432

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 13	♠ AQ95	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ AJ95	You bid first.
HCP: 15	♣ 842	

Board: 14	♠ Q96	East Bids 3♠ if possible.
Dealer: S	♥ 43	
Vul: None	♦ QJ752	Partner bids first.
HCP: 8	♣ QJ8	

Board: 15	♠ 652	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ AJ1095	You bid first.
HCP: 15	♣ A4	

Board: 16	♠ A854	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ J65	Partner bids first.
HCP: 9	♣ A87	

Board: 17	♠ J6	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ Q104	You bid first.
HCP: 15	♣ AK1042	

Board: 18	♠ AJ6	The opponents are silent.
Dealer: S	♥ A983	
Vul: NS	♦ 642	Partner bids first.
HCP: 9	♣ 965	

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

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ KJ2		1NT	Pass	2NT
Vul: Both	♥ A6	♥ J75				
North HCP: 15	♦ AJ95	♦ Q876	AP			
South HCP: 9	♣ 842	♣ Q65				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A42				1NT
Vul: None	♥ 43	♥ 852				
North HCP: 8	♦ QJ752	♦ A9	Pass	2NT	3♠	3NT
South HCP: 15	♣ QJ8	♣ AK432	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQ4		1NT	Pass	2NT
Vul: NS	♥ AQ6	♥ 832				
North HCP: 15	♦ AJ1095	♦ K63	AP			
South HCP: 9	♣ A4	♣ J1065				
Contract: 2N N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ A854	♠ KQJ6				1NT
Vul: EW	♥ 943	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J65	♦ AQ	Pass	3♠	AP	
South HCP: 15	♣ A87	♣ K643	1. Stayman			
Contract: 3♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 972		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ J1062	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ AJ8	AP			
South HCP: 8	♣ AK1042	♣ Q75	1. Stayman			
Contract: 2N N						

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ AJ6

♥ A983

♦ 642

♣ 965

South:

♠ K107

♥ QJ106

♦ A9

♣ AJ104

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ AP

1. Stayman

South hands (Practice Page)

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

Board: 13	♠ KJ2	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ Q876	Partner bids first.
HCP: 9	♣ Q65	

Board: 14	♠ A42	East Bids 3♠ if possible.
Dealer: S	♥ 852	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ AK432	

Board: 15	♠ KQ4	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ K63	Partner bids first.
HCP: 9	♣ J1065	

Board: 16	♠ KQJ6	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ K643	

Board: 17	♠ 972	The opponents are silent.
Dealer: N	♥ J1062	
Vul: None	♦ AJ8	Partner bids first.
HCP: 8	♣ Q75	

Board: 18	♠ K107	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ AJ104	

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

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ KJ2		1NT	Pass	2NT
Vul: Both	♥ A6	♥ J75				
North HCP: 15	♦ AJ95	♦ Q876	AP			
South HCP: 9	♣ 842	♣ Q65				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A42				1NT
Vul: None	♥ 43	♥ 852				
North HCP: 8	♦ QJ752	♦ A9	Pass	2NT	3♠	3NT
South HCP: 15	♣ QJ8	♣ AK432	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQ4		1NT	Pass	2NT
Vul: NS	♥ AQ6	♥ 832				
North HCP: 15	♦ AJ1095	♦ K63	AP			
South HCP: 9	♣ A4	♣ J1065				
Contract: 2N N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ A854	♠ KQJ6				1NT
Vul: EW	♥ 943	♥ 862	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J65	♦ AQ	Pass	3♠	AP	
South HCP: 15	♣ A87	♣ K643	1. Stayman			
Contract: 3♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 972		1NT	Pass	2♣ ¹
Vul: None	♥ KQ4	♥ J1062	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ AJ8	AP			
South HCP: 8	♣ AK1042	♣ Q75	1. Stayman			
Contract: 2N N						

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♥ S

North:

♠ AJ6

♥ A983

♦ 642

♣ 965

South:

♠ K107

♥ QJ106

♦ A9

♣ AJ104

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

North hands (Practice Page)

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

Board: 19	♠ J104	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ K83	You bid first.
HCP: 15	♣ K854	

Board: 20	♠ AK8	The opponents are silent.
Dealer: S	♥ 932	
Vul: Both	♦ J10732	Partner bids first.
HCP: 8	♣ 86	

Board: 21	♠ AQ6	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ AQ1074	You bid first.
HCP: 15	♣ 954	

Board: 22	♠ J853	East Doubles 2♣ if possible.
Dealer: S	♥ A9	West Bids 3♣ if possible.
Vul: EW	♦ A8754	
HCP: 9	♣ 65	Partner bids first.

Board: 23	♠ KQ104	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ 82	You bid first.
HCP: 15	♣ K743	

Board: 24	♠ KQ87	The opponents are silent.
Dealer: S	♥ 1065	
Vul: None	♦ 865	Partner bids first.
HCP: 9	♣ A63	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AK6		1NT	Pass	2NT
Vul: EW	♥ AKJ	♥ Q62				
North HCP: 15	♦ K83	♦ 10965	AP			
South HCP: 9	♣ K854	♣ 932				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J109				1NT
Vul: Both	♥ 932	♥ Q74				
North HCP: 8	♦ J10732	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 86	♣ AK104				
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 973		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ A876	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1074	♦ J95	AP			
South HCP: 9	♣ 954	♣ A76	1. Stayman			
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ KQ76				1NT
Vul: EW	♥ A9	♥ KJ8	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ A8754	♦ Q1092	3♣	X♣	AP	
South HCP: 15	♣ 65	♣ A4	1. Stayman			
Contract: 3♣X W						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 1062				
North HCP: 15	♦ 82	♦ KJ1073	AP			
South HCP: 9	♣ K743	♣ J6				
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ87

♥ 1065

♦ 865

♣ A63

South:

♠ J106

♥ KQ3

♦ KQ10

♣ KJ84

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 15 R16 points.

Board: 19	♠ AK6	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ 10965	Partner bids first.
HCP: 9	♣ 932	

Board: 20	♠ J109	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ AK104	

Board: 21	♠ 973	The opponents are silent.
Dealer: N	♥ A876	
Vul: NS	♦ J95	Partner bids first.
HCP: 9	♣ A76	

Board: 22	♠ KQ76	East Doubles 2♣ if possible.
Dealer: S	♥ KJ8	West Bids 3♣ if possible.
Vul: EW	♦ Q1092	
HCP: 15	♣ A4	You bid first.

Board: 23	♠ A53	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ KJ1073	Partner bids first.
HCP: 9	♣ J6	

Board: 24	♠ J106	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ KQ10	You bid first.
HCP: 15	♣ KJ84	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ AK6		1NT	Pass	2NT
Vul: EW	♥ AKJ	♥ Q62				
North HCP: 15	♦ K83	♦ 10965	AP			
South HCP: 9	♣ K854	♣ 932				
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J109				1NT
Vul: Both	♥ 932	♥ Q74				
North HCP: 8	♦ J10732	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 86	♣ AK104				
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 973		1NT	Pass	2♣ ¹
Vul: NS	♥ K5	♥ A876	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1074	♦ J95	AP			
South HCP: 9	♣ 954	♣ A76	1. Stayman			
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ J853	♠ KQ76				1NT
Vul: EW	♥ A9	♥ KJ8	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ A8754	♦ Q1092	3♣	X♣	AP	
South HCP: 15	♣ 65	♣ A4	1. Stayman			
Contract: 3♣X W						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 1062				
North HCP: 15	♦ 82	♦ KJ1073	AP			
South HCP: 9	♣ K743	♣ J6				
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ87

♥ 1065

♦ 865

♣ A63

South:

♠ J106

♥ KQ3

♦ KQ10

♣ KJ84

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

North hands (Practice Page)

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

Board: 25	♠ KQ8	The opponents are silent.
Dealer: N	♥ 9854	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AQ64	

Board: 26	♠ K93	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ Q53	Partner bids first.
HCP: 9	♣ 10763	

Board: 27	♠ J9	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AK2	You bid first.
HCP: 15	♣ KQJ54	

Board: 28	♠ 85	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ A762	Partner bids first.
HCP: 9	♣ K1063	

Board: 29	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: Both	♦ 865	You bid first.
HCP: 15	♣ AJ4	

Board: 30	♠ 96	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ 872	Partner bids first.
HCP: 9	♣ K7532	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A103		1NT	Pass	2NT
Vul: EW	♥ 9854	♥ 1072				
North HCP: 15	♦ A8	♦ J10953	AP			
South HCP: 8	♣ AQ64	♣ K5				
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ85				1NT
Vul: Both	♥ KJ3	♥ Q865				
North HCP: 9	♦ Q53	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 10763	♣ K42				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK54		1NT	Pass	2♣ ¹
Vul: None	♥ J96	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK2	♦ 874	AP			
South HCP: 9	♣ KQJ54	♣ 863	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ6				1NT
Vul: NS	♥ Q87	♥ AKJ5				
North HCP: 9	♦ A762	♦ K984	Pass	2NT	AP	
South HCP: 15	♣ K1063	♣ 94				
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A42		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ96	♥ K1042	Pass	2♥	Pass	4♥
North HCP: 15	♦ 865	♦ 93	AP			
South HCP: 9	♣ AJ4	♣ Q862	1. Stayman			
Contract: 4♥ N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 96

♥ KQJ

♦ 872

♣ K7532

South:

♠ Q74

♥ A65

♦ KJ10

♣ AJ104

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

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

Board: 25	♠ A103	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ J10953	Partner bids first.
HCP: 8	♣ K5	

Board: 26	♠ AQ85	The opponents are silent.
Dealer: S	♥ Q865	
Vul: Both	♦ A8	You bid first.
HCP: 15	♣ K42	

Board: 27	♠ AK54	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ 874	Partner bids first.
HCP: 9	♣ 863	

Board: 28	♠ KJ6	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ K984	You bid first.
HCP: 15	♣ 94	

Board: 29	♠ A42	The opponents are silent.
Dealer: N	♥ K1042	
Vul: Both	♦ 93	Partner bids first.
HCP: 9	♣ Q862	

Board: 30	♠ Q74	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ KJ10	You bid first.
HCP: 15	♣ AJ104	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A103		1NT	Pass	2NT
Vul: EW	♥ 9854	♥ 1072				
North HCP: 15	♦ A8	♦ J10953	AP			
South HCP: 8	♣ AQ64	♣ K5				
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ85				1NT
Vul: Both	♥ KJ3	♥ Q865				
North HCP: 9	♦ Q53	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 10763	♣ K42				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ AK54		1NT	Pass	2♣ ¹
Vul: None	♥ J96	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK2	♦ 874	AP			
South HCP: 9	♣ KQJ54	♣ 863	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ6				1NT
Vul: NS	♥ Q87	♥ AKJ5				
North HCP: 9	♦ A762	♦ K984	Pass	2NT	AP	
South HCP: 15	♣ K1063	♣ 94				
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A42		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ96	♥ K1042	Pass	2♥	Pass	4♥
North HCP: 15	♦ 865	♦ 93	AP			
South HCP: 9	♣ AJ4	♣ Q862	1. Stayman			
Contract: 4♥ N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 96

♥ KQJ

♦ 872

♣ K7532

South:

♠ Q74

♥ A65

♦ KJ10

♣ AJ104

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

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

Board: 31	♠ AK6	The opponents are silent.
Dealer: N	♥ 654	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ Q42	

Board: 32	♠ 10876	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ 52	Partner bids first.
HCP: 8	♣ A985	

Board: 33	♠ A63	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ AQ43	

Board: 34	♠ J863	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ QJ2	Partner bids first.
HCP: 8	♣ 976	

Board: 35	♠ AQJ	The opponents are silent.
Dealer: N	♥ J108	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ K843	

Board: 36	♠ QJ	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ A86	Partner bids first.
HCP: 9	♣ 106532	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J32		1NT	Pass	2NT
Vul: NS	♥ 654	♥ J102				
North HCP: 15	♦ AQ32	♦ K86	AP			
South HCP: 8	♣ Q42	♣ K1076				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AKQ				1NT
Vul: EW	♥ A104	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 52	♦ AJ963	Pass	2NT	AP	
South HCP: 15	♣ A985	♣ 74	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ97		1NT	Pass	2♣ ¹
Vul: None	♥ KQ42	♥ 65	Pass	2♥	Pass	2NT
North HCP: 15	♦ 103	♦ J8762	AP			
South HCP: 9	♣ AQ43	♣ K2	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ K1075				1NT
Vul: NS	♥ A107	♥ Q98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ2	♦ K83	Pass	3♠	AP	
South HCP: 15	♣ 976	♣ AK4	1. Stayman			
Contract: 3♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K95		1NT	Pass	2NT
Vul: EW	♥ J108	♥ 953				
North HCP: 15	♦ A63	♦ J95	AP			
South HCP: 8	♣ K843	♣ A976				
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ

♥ Q43

♦ A86

♣ 106532

South:

♠ AK85

♥ AK8

♦ 94

♣ J984

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

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

Board: 31	♠ J32	The opponents are silent.
Dealer: N	♥ J102	
Vul: NS	♦ K86	Partner bids first.
HCP: 8	♣ K1076	

Board: 32	♠ AKQ	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ AJ963	You bid first.
HCP: 15	♣ 74	

Board: 33	♠ KQ97	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ J8762	Partner bids first.
HCP: 9	♣ K2	

Board: 34	♠ K1075	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ K83	You bid first.
HCP: 15	♣ AK4	

Board: 35	♠ K95	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ J95	Partner bids first.
HCP: 8	♣ A976	

Board: 36	♠ AK85	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ J984	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J32		1NT	Pass	2NT
Vul: NS	♥ 654	♥ J102				
North HCP: 15	♦ AQ32	♦ K86	AP			
South HCP: 8	♣ Q42	♣ K1076				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AKQ				1NT
Vul: EW	♥ A104	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 52	♦ AJ963	Pass	2NT	AP	
South HCP: 15	♣ A985	♣ 74	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ97		1NT	Pass	2♣ ¹
Vul: None	♥ KQ42	♥ 65	Pass	2♥	Pass	2NT
North HCP: 15	♦ 103	♦ J8762	AP			
South HCP: 9	♣ AQ43	♣ K2	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ K1075				1NT
Vul: NS	♥ A107	♥ Q98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ2	♦ K83	Pass	3♠	AP	
South HCP: 15	♣ 976	♣ AK4	1. Stayman			
Contract: 3♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K95		1NT	Pass	2NT
Vul: EW	♥ J108	♥ 953				
North HCP: 15	♦ A63	♦ J95	AP			
South HCP: 8	♣ K843	♣ A976				
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ

♥ Q43

♦ A86

♣ 106532

South:

♠ AK85

♥ AK8

♦ 94

♣ J984

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

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

Board: 37	♠ K62	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ 543	

Board: 38	♠ J42	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ AQ5	Partner bids first.
HCP: 8	♣ J9865	

Board: 39	♠ A63	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ A942	You bid first.
HCP: 15	♣ KJ4	

Board: 40	♠ KJ74	The opponents are silent.
Dealer: S	♥ J109	
Vul: None	♦ K5	Partner bids first.
HCP: 8	♣ 8532	

Board: 41	♠ K543	The opponents are silent.
Dealer: N	♥ J943	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ AK4	

Board: 42	♠ AJ6	East Doubles 2♣ if possible.
Dealer: S	♥ Q986	
Vul: Both	♦ Q632	Partner bids first.
HCP: 9	♣ 76	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1074		1NT	Pass	2NT
Vul: NS	♥ AJ72	♥ KQ4				
North HCP: 15	♦ AK3	♦ 9872	AP			
South HCP: 8	♣ 543	♣ K92				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K985				1NT
Vul: EW	♥ 84	♥ AQ3				
North HCP: 8	♦ AQ5	♦ K862	Pass	2NT	AP	
South HCP: 15	♣ J9865	♣ K4				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J754		1NT	Pass	2♣ ¹
Vul: Both	♥ K73	♥ A5	Pass	2♦	Pass	2NT
North HCP: 15	♦ A942	♦ 87	AP			
South HCP: 9	♣ KJ4	♣ A10972	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ A863				1NT
Vul: None	♥ J109	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K5	♦ AJ9	Pass	3♠	AP	
South HCP: 15	♣ 8532	♣ KQJ4	1. Stayman			
Contract: 3♠ S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ 62		1NT	Pass	2NT
Vul: EW	♥ J943	♥ Q86				
North HCP: 15	♦ A10	♦ QJ652	AP			
South HCP: 8	♣ AK4	♣ QJ9				
Contract: 2N N						

Board: 42
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♥ S

North:
♠ AJ6
♥ Q986
♦ Q632
♣ 76

South:
♠ 53
♥ AK53
♦ AK97
♣ J54

West	North	East	South
			1NT
Pass	2♣ ¹	X	2♥
Pass	3♣ ²	Pass	3♦
Pass	4♥	AP	
1. Stayman			
2. strength cue bid			

South hands (Practice Page)

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

Board: 37	♠ 1074	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ 9872	Partner bids first.
HCP: 8	♣ K92	
Board: 38	♠ K985	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ K862	You bid first.
HCP: 15	♣ K4	
Board: 39	♠ J754	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ 87	Partner bids first.
HCP: 9	♣ A10972	
Board: 40	♠ A863	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ AJ9	You bid first.
HCP: 15	♣ KQJ4	
Board: 41	♠ 62	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ QJ652	Partner bids first.
HCP: 8	♣ QJ9	
Board: 42	♠ 53	East Doubles 2♣ if possible.
Dealer: S	♥ AK53	
Vul: Both	♦ AK97	You bid first.
HCP: 15	♣ J54	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1074		1NT	Pass	2NT
Vul: NS	♥ AJ72	♥ KQ4				
North HCP: 15	♦ AK3	♦ 9872	AP			
South HCP: 8	♣ 543	♣ K92				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K985				1NT
Vul: EW	♥ 84	♥ AQ3				
North HCP: 8	♦ AQ5	♦ K862	Pass	2NT	AP	
South HCP: 15	♣ J9865	♣ K4				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J754		1NT	Pass	2♣ ¹
Vul: Both	♥ K73	♥ A5	Pass	2♦	Pass	2NT
North HCP: 15	♦ A942	♦ 87	AP			
South HCP: 9	♣ KJ4	♣ A10972	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ A863				1NT
Vul: None	♥ J109	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K5	♦ AJ9	Pass	3♠	AP	
South HCP: 15	♣ 8532	♣ KQJ4	1. Stayman			
Contract: 3♠ S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ 62		1NT	Pass	2NT
Vul: EW	♥ J943	♥ Q86				
North HCP: 15	♦ A10	♦ QJ652	AP			
South HCP: 8	♣ AK4	♣ QJ9				
Contract: 2N N						

Board: 42
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 4♥ S

North:
♠ AJ6
♥ Q986
♦ Q632
♣ 76

South:
♠ 53
♥ AK53
♦ AK97
♣ J54

West	North	East	South
			1NT
Pass	2♣ ¹	X	2♥
Pass	3♣ ²	Pass	3♦
Pass	4♥	AP	
1. Stayman			
2. strength cue bid			

North hands (Practice Page)

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

Board: 43	♠ K8	The opponents are silent.
Dealer: N	♥ Q742	
Vul: None	♦ K94	You bid first.
HCP: 15	♣ AK74	

Board: 44	♠ QJ84	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: NS	♦ K5	Partner bids first.
HCP: 9	♣ 765	

Board: 45	♠ AQ107	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ 86	You bid first.
HCP: 15	♣ K42	

Board: 46	♠ K75	The opponents are silent.
Dealer: S	♥ J104	
Vul: None	♦ A1053	Partner bids first.
HCP: 8	♣ 987	

Board: 47	♠ K7	West Bids 2♥ if possible.
Dealer: N	♥ KJ8	
Vul: NS	♦ AQ932	You bid first.
HCP: 15	♣ Q94	

Board: 48	♠ KJ65	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ KJ82	Partner bids first.
HCP: 8	♣ 93	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A3		1NT	Pass	2♣ ¹
Vul: None	♥ Q742	♥ J1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ K94	♦ 8763	AP			
South HCP: 8	♣ AK74	♣ QJ8				
Contract: 3♥ N			1. Stayman			

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ 103				1NT
Vul: NS	♥ QJ42	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ AQJ109	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ J43				
Contract: 2N S			1. Stayman			

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ K32				
Vul: Both	♥ AQ109	♥ J6		1NT	Pass	2NT
North HCP: 15	♦ 86	♦ AJ932	AP			
South HCP: 9	♣ K42	♣ 875				
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ6				1NT
Vul: None	♥ J104	♥ Q65				
North HCP: 8	♦ A1053	♦ Q97	Pass	2NT	AP	
South HCP: 15	♣ 987	♣ KQ54				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A985		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 97	2♥	2NT	AP	
North HCP: 15	♦ AQ932	♦ 85	1. Stayman			
South HCP: 8	♣ Q94	♣ KJ732				
Contract: 2N N						

Board: 48

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ KJ65

♥ 1032

♦ KJ82

♣ 93

South:

♠ A1083

♥ K875

♦ AQ

♣ Q54

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

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

Pass	2NT	Pass	3♠
------	-----	------	----

AP

1. Stayman

South hands (Practice Page)

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

Board: 43	♠ A3	The opponents are silent.
Dealer: N	♥ J1063	
Vul: None	♦ 8763	Partner bids first.
HCP: 8	♣ QJ8	

Board: 44	♠ 103	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AQJ109	You bid first.
HCP: 15	♣ J43	

Board: 45	♠ K32	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AJ932	Partner bids first.
HCP: 9	♣ 875	

Board: 46	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ Q97	You bid first.
HCP: 15	♣ KQ54	

Board: 47	♠ A985	West Bids 2♥ if possible.
Dealer: N	♥ 97	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ KJ732	

Board: 48	♠ A1083	The opponents are silent.
Dealer: S	♥ K875	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ Q54	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A3		1NT	Pass	2♣ ¹
Vul: None	♥ Q742	♥ J1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ K94	♦ 8763	AP			
South HCP: 8	♣ AK74	♣ QJ8				
Contract: 3♥ N				1. Stayman		

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ 103				1NT
Vul: NS	♥ QJ42	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ AQJ109	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ J43				
Contract: 2N S				1. Stayman		

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ K32		1NT	Pass	2NT
Vul: Both	♥ AQ109	♥ J6				
North HCP: 15	♦ 86	♦ AJ932	AP			
South HCP: 9	♣ K42	♣ 875				
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ6				1NT
Vul: None	♥ J104	♥ Q65				
North HCP: 8	♦ A1053	♦ Q97	Pass	2NT	AP	
South HCP: 15	♣ 987	♣ KQ54				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A985		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 97	2♥	2NT	AP	
North HCP: 15	♦ AQ932	♦ 85				
South HCP: 8	♣ Q94	♣ KJ732				
Contract: 2N N				1. Stayman		

Board: 48

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ KJ65

♥ 1032

♦ KJ82

♣ 93

South:

♠ A1083

♥ K875

♦ AQ

♣ Q54

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3♠

AP

1. Stayman

North hands (Practice Page)

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

Board: 49	♠ J93	The opponents are silent.
Dealer: N	♥ AK83	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ QJ94	

Board: 50	♠ 32	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ AJ753	Partner bids first.
HCP: 8	♣ J1093	

Board: 51	♠ J6	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ KQ654	You bid first.
HCP: 15	♣ A43	

Board: 52	♠ AK83	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ J76	Partner bids first.
HCP: 8	♣ 10963	

Board: 53	♠ Q973	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ Q742	

Board: 54	♠ J7	The opponents are silent.
Dealer: S	♥ 9853	
Vul: EW	♦ K4	Partner bids first.
HCP: 8	♣ KJ953	

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ A85		1NT	Pass	2NT
Vul: None	♥ AK83	♥ Q52				
North HCP: 15	♦ A4	♦ QJ76	AP			
South HCP: 9	♣ QJ94	♣ 862				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AQ74				1NT
Vul: NS	♥ Q10	♥ 93				
North HCP: 8	♦ AJ753	♦ K98	Pass	2NT	AP	
South HCP: 15	♣ J1093	♣ AQ84				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q72		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ7	♥ A982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 93	AP			
South HCP: 8	♣ A43	♣ Q1075	1. Stayman			
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ AK83	♠ QJ9				1NT
Vul: Both	♥ 83	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J76	♦ AQ42	Pass	2NT	AP	
South HCP: 15	♣ 10963	♣ J854				
Contract: 2N S			1. Stayman			

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ Q973	♠ A42		1NT	Pass	2NT
Vul: NS	♥ A102	♥ Q94				
North HCP: 15	♦ AK	♦ J1073	AP			
South HCP: 8	♣ Q742	♣ J95				
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J7

♥ 9853

♦ K4

♣ KJ953

South:

♠ 85

♥ AJ6

♦ A1063

♣ AQ64

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 49	♠ A85	The opponents are silent.
Dealer: N	♥ Q52	
Vul: None	♦ QJ76	Partner bids first.
HCP: 9	♣ 862	

Board: 50	♠ AQ74	The opponents are silent.
Dealer: S	♥ 93	
Vul: NS	♦ K98	You bid first.
HCP: 15	♣ AQ84	

Board: 51	♠ Q72	The opponents are silent.
Dealer: N	♥ A982	
Vul: EW	♦ 93	Partner bids first.
HCP: 8	♣ Q1075	

Board: 52	♠ QJ9	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ AQ42	You bid first.
HCP: 15	♣ J854	

Board: 53	♠ A42	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ J1073	Partner bids first.
HCP: 8	♣ J95	

Board: 54	♠ 85	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A1063	You bid first.
HCP: 15	♣ AQ64	

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ A85		1NT	Pass	2NT
Vul: None	♥ AK83	♥ Q52				
North HCP: 15	♦ A4	♦ QJ76	AP			
South HCP: 9	♣ QJ94	♣ 862				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AQ74				1NT
Vul: NS	♥ Q10	♥ 93				
North HCP: 8	♦ AJ753	♦ K98	Pass	2NT	AP	
South HCP: 15	♣ J1093	♣ AQ84				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q72		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ7	♥ A982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 93	AP			
South HCP: 8	♣ A43	♣ Q1075	1. Stayman			
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ AK83	♠ QJ9				1NT
Vul: Both	♥ 83	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J76	♦ AQ42	Pass	2NT	AP	
South HCP: 15	♣ 10963	♣ J854				
Contract: 2N S			1. Stayman			

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ Q973	♠ A42		1NT	Pass	2NT
Vul: NS	♥ A102	♥ Q94				
North HCP: 15	♦ AK	♦ J1073	AP			
South HCP: 8	♣ Q742	♣ J95				
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J7

♥ 9853

♦ K4

♣ KJ953

South:

♠ 85

♥ AJ6

♦ A1063

♣ AQ64

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 55	♠ A743	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ AKJ4	You bid first.
HCP: 15	♣ K54	

Board: 56	♠ Q4	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ AQ1054	Partner bids first.
HCP: 8	♣ 1095	

Board: 57	♠ 1072	The opponents are silent.
Dealer: N	♥ AK104	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ KJ64	

Board: 58	♠ 53	The opponents are silent.
Dealer: S	♥ 1072	
Vul: Both	♦ QJ1075	Partner bids first.
HCP: 9	♣ AQ5	

Board: 59	♠ A864	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ AJ42	

Board: 60	♠ Q104	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: NS	♦ 932	Partner bids first.
HCP: 8	♣ J75	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ K105		1NT	Pass	2♣ ¹
Vul: Both	♥ 92	♥ Q543	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ4	♦ Q952	AP			
South HCP: 9	♣ K54	♣ Q7				
Contract: 2N N			1. Stayman			

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J1075				1NT
Vul: None	♥ 962	♥ AKQ8	Pass	2NT	AP	
North HCP: 8	♦ AQ1054	♦ J6				
South HCP: 15	♣ 1095	♣ A42				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ 965		1NT	Pass	2♣ ¹
Vul: EW	♥ AK104	♥ Q962	Pass	2♥	Pass	4♥
North HCP: 15	♦ A6	♦ 87	AP			
South HCP: 8	♣ KJ64	♣ AQ82				
Contract: 4♥ N			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ98				1NT
Vul: Both	♥ 1072	♥ AQ4	Pass	2NT	AP	
North HCP: 9	♦ QJ1075	♦ 62				
South HCP: 15	♣ AQ5	♣ K843				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K3		1NT	Pass	2NT
Vul: None	♥ 85	♥ Q97	AP			
North HCP: 15	♦ AQ4	♦ 983				
South HCP: 8	♣ AJ42	♣ K8653				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q104

♥ KQ82

♦ 932

♣ J75

South:

♠ KJ5

♥ J3

♦ AQJ8

♣ K842

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

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 55	♠ K105	The opponents are silent.
Dealer: N	♥ Q543	
Vul: Both	♦ Q952	Partner bids first.
HCP: 9	♣ Q7	

Board: 56	♠ J1075	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ A42	

Board: 57	♠ 965	The opponents are silent.
Dealer: N	♥ Q962	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ AQ82	

Board: 58	♠ AQ98	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ 62	You bid first.
HCP: 15	♣ K843	

Board: 59	♠ K3	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ 983	Partner bids first.
HCP: 8	♣ K8653	

Board: 60	♠ KJ5	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ AQJ8	You bid first.
HCP: 15	♣ K842	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ K105		1NT	Pass	2♣ ¹
Vul: Both	♥ 92	♥ Q543	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKJ4	♦ Q952	AP			
South HCP: 9	♣ K54	♣ Q7				
Contract: 2N N			1. Stayman			

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J1075				1NT
Vul: None	♥ 962	♥ AKQ8	Pass	2NT	AP	
North HCP: 8	♦ AQ1054	♦ J6				
South HCP: 15	♣ 1095	♣ A42				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ 965		1NT	Pass	2♣ ¹
Vul: EW	♥ AK104	♥ Q962	Pass	2♥	Pass	4♥
North HCP: 15	♦ A6	♦ 87	AP			
South HCP: 8	♣ KJ64	♣ AQ82				
Contract: 4♥ N			1. Stayman			

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ98				1NT
Vul: Both	♥ 1072	♥ AQ4	Pass	2NT	AP	
North HCP: 9	♦ QJ1075	♦ 62				
South HCP: 15	♣ AQ5	♣ K843				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K3		1NT	Pass	2NT
Vul: None	♥ 85	♥ Q97	AP			
North HCP: 15	♦ AQ4	♦ 983				
South HCP: 8	♣ AJ42	♣ K8653				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q104

♥ KQ82

♦ 932

♣ J75

South:

♠ KJ5

♥ J3

♦ AQJ8

♣ K842

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

North hands (Practice Page)

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

Board: 61	♠ A9	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ KJ865	You bid first.
HCP: 15	♣ A42	
Board: 62	♠ 64	The opponents are silent.
Dealer: S	♥ A932	
Vul: None	♦ Q1085	Partner bids first.
HCP: 9	♣ K76	
Board: 63	♠ KJ63	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ A84	
Board: 64	♠ AJ3	The opponents are silent.
Dealer: S	♥ 10843	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 9	♣ 653	
Board: 65	♠ AJ7	West Doubles 2♣ if possible.
Dealer: N	♥ A853	
Vul: None	♦ K84	You bid first.
HCP: 15	♣ K104	
Board: 66	♠ 85	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ A8632	Partner bids first.
HCP: 9	♣ J82	

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q1083		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ7	♥ A1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ865	♦ Q4	AP			
South HCP: 8	♣ A42	♣ 765	1. Stayman			
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K85				1NT
Vul: None	♥ A932	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1085	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ K76	♣ AQJ54	1. Stayman			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 762	♥ AJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ 873	AP			
South HCP: 8	♣ A84	♣ K1073	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 1074				1NT
Vul: EW	♥ 10843	♥ AQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ6	♦ A54	Pass	3♥	AP	
South HCP: 15	♣ 653	♣ A74	1. Stayman			
Contract: 3♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 543		1NT	Pass	2♣ ¹
Vul: None	♥ A853	♥ K1097	X	2♥	Pass	3♣ ²
North HCP: 15	♦ K84	♦ A963	Pass	3NT	Pass	4♥
South HCP: 8	♣ K104	♣ J8	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 85

♥ A64

♦ A8632

♣ J82

South:

♠ KJ74

♥ Q982

♦ KQ

♣ A104

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

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

South hands (Practice Page)

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

Board: 61 ♠ Q1083
Dealer: N ♥ A1095
Vul: Both ♦ Q4
HCP: 8 ♣ 765

The opponents are silent.

Partner bids first.

Board: 62 ♠ K85
Dealer: S ♥ KJ6
Vul: None ♦ J2
HCP: 15 ♣ AQJ54

The opponents are silent.

You bid first.

Board: 63 ♠ 109
Dealer: N ♥ AJ43
Vul: NS ♦ 873
HCP: 8 ♣ K1073

The opponents are silent.

Partner bids first.

Board: 64 ♠ 1074
Dealer: S ♥ AQJ7
Vul: EW ♦ A54
HCP: 15 ♣ A74

The opponents are silent.

You bid first.

Board: 65 ♠ 543
Dealer: N ♥ K1097
Vul: None ♦ A963
HCP: 8 ♣ J8

West Doubles 2♣ if possible.

Partner bids first.

Board: 66 ♠ KJ74
Dealer: S ♥ Q982
Vul: NS ♦ KQ
HCP: 15 ♣ A104

The opponents are silent.

You bid first.

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q1083		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ7	♥ A1095	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ865	♦ Q4	AP			
South HCP: 8	♣ A42	♣ 765	1. Stayman			
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K85				1NT
Vul: None	♥ A932	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1085	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ K76	♣ AQJ54	1. Stayman			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 762	♥ AJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ 873	AP			
South HCP: 8	♣ A84	♣ K1073	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 1074				1NT
Vul: EW	♥ 10843	♥ AQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ6	♦ A54	Pass	3♥	AP	
South HCP: 15	♣ 653	♣ A74	1. Stayman			
Contract: 3♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 543		1NT	Pass	2♣ ¹
Vul: None	♥ A853	♥ K1097	X	2♥	Pass	3♣ ²
North HCP: 15	♦ K84	♦ A963	Pass	3NT	Pass	4♥
South HCP: 8	♣ K104	♣ J8	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 85

♥ A64

♦ A8632

♣ J82

South:

♠ KJ74

♥ Q982

♦ KQ

♣ A104

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

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

Board: 67	♠ K83	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: EW	♦ K72	You bid first.
HCP: 15	♣ A84	
Board: 68	♠ Q84	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ 10843	Partner bids first.
HCP: 8	♣ K93	
Board: 69	♠ K86	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AK43	You bid first.
HCP: 15	♣ 543	
Board: 70	♠ A62	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ AJ1083	Partner bids first.
HCP: 9	♣ 105	
Board: 71	♠ A5	The opponents are silent.
Dealer: N	♥ K943	
Vul: Both	♦ KQ75	You bid first.
HCP: 15	♣ K104	
Board: 72	♠ AQ97	East Doubles 2♣ if possible.
Dealer: S	♥ 10942	
Vul: None	♦ 874	Partner bids first.
HCP: 8	♣ Q5	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ J96		1NT	Pass	2NT
Vul: EW	♥ KQ73	♥ J86				
North HCP: 15	♦ K72	♦ AJ54	AP			
South HCP: 8	♣ A84	♣ J32				
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AJ65				1NT
Vul: Both	♥ K73	♥ AQ96				
North HCP: 8	♦ 10843	♦ QJ2	Pass	2NT	AP	
South HCP: 15	♣ K93	♣ J4				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ J754		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK43	♦ Q105	AP			
South HCP: 8	♣ 543	♣ KQ	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K853				1NT
Vul: EW	♥ 542	♥ J103				
North HCP: 9	♦ AJ1083	♦ K6	Pass	2NT	AP	
South HCP: 15	♣ 105	♣ AKJ4				
Contract: 2N S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1063		1NT	Pass	2♣ ¹
Vul: Both	♥ K943	♥ A85	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ J432	AP			
South HCP: 9	♣ K104	♣ J3	1. Stayman			
Contract: 2N N						

Board: 72

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3N S

North:

♠ AQ97

♥ 10942

♦ 874

♣ Q5

South:

♠ J65

♥ A875

♦ AQ32

♣ A4

West	North	East	South
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			1NT
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Pass	2♣ ¹	X	2♥
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Pass	3♣ ²	Pass	3NT
------	-----------------	------	-----

AP

1. Stayman

2. strength cue bid

South hands (Practice Page)

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

Board: 67	♠ J96	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AJ54	Partner bids first.
HCP: 8	♣ J32	
Board: 68	♠ AJ65	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: Both	♦ QJ2	You bid first.
HCP: 15	♣ J4	
Board: 69	♠ J754	The opponents are silent.
Dealer: N	♥ 10864	
Vul: NS	♦ Q105	Partner bids first.
HCP: 8	♣ KQ	
Board: 70	♠ K853	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ AKJ4	
Board: 71	♠ K1063	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ J432	Partner bids first.
HCP: 9	♣ J3	
Board: 72	♠ J65	East Doubles 2♣ if possible.
Dealer: S	♥ A875	
Vul: None	♦ AQ32	You bid first.
HCP: 15	♣ A4	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ J96		1NT	Pass	2NT
Vul: EW	♥ KQ73	♥ J86				
North HCP: 15	♦ K72	♦ AJ54	AP			
South HCP: 8	♣ A84	♣ J32				
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AJ65				1NT
Vul: Both	♥ K73	♥ AQ96				
North HCP: 8	♦ 10843	♦ QJ2	Pass	2NT	AP	
South HCP: 15	♣ K93	♣ J4				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ J754		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK43	♦ Q105	AP			
South HCP: 8	♣ 543	♣ KQ	1. Stayman			
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K853				1NT
Vul: EW	♥ 542	♥ J103				
North HCP: 9	♦ AJ1083	♦ K6	Pass	2NT	AP	
South HCP: 15	♣ 105	♣ AKJ4				
Contract: 2N S						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1063		1NT	Pass	2♣ ¹
Vul: Both	♥ K943	♥ A85	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ J432	AP			
South HCP: 9	♣ K104	♣ J3	1. Stayman			
Contract: 2N N						

Board: 72

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3N S

North:

♠ AQ97

♥ 10942

♦ 874

♣ Q5

South:

♠ J65

♥ A875

♦ AQ32

♣ A4

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

Pass	2♣ ¹	X	2♥
------	-----------------	---	----

Pass	3♣ ²	Pass	3NT
------	-----------------	------	-----

AP

1. Stayman

2. strength cue bid

North hands (Practice Page)

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

Board: 73	♠ A4	The opponents are silent.
Dealer: N	♥ AK85	
Vul: EW	♦ KJ54	You bid first.
HCP: 15	♣ 432	

Board: 74	♠ 95	The opponents are silent.
Dealer: S	♥ K652	
Vul: Both	♦ KQ1084	Partner bids first.
HCP: 8	♣ 103	

Board: 75	♠ AQ9	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ A95	You bid first.
HCP: 15	♣ 943	

Board: 76	♠ AQ3	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ 872	Partner bids first.
HCP: 9	♣ 875	

Board: 77	♠ A86	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ KQ5	You bid first.
HCP: 15	♣ 6543	

Board: 78	♠ J1042	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ A10952	Partner bids first.
HCP: 8	♣ K9	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1053		1NT	Pass	2♣ ¹
Vul: EW	♥ AK85	♥ Q72	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ54	♦ 983	AP			
South HCP: 8	♣ 432	♣ QJ6				
Contract: 2N N			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ J7				1NT
Vul: Both	♥ K652	♥ A108	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ1084	♦ A9763	Pass	2NT	AP	
South HCP: 15	♣ 103	♣ AQ4				
Contract: 2N S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 73		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ A7				
North HCP: 15	♦ A95	♦ KJ863	AP			
South HCP: 9	♣ 943	♣ J872				
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J6				1NT
Vul: NS	♥ QJ76	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 872	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ 875	♣ AJ1042				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q32		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ 953				
North HCP: 15	♦ KQ5	♦ A10976	AP			
South HCP: 9	♣ 6543	♣ K7				
Contract: 2N N						

Board: 78

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1042

♥ 52

♦ A10952

♣ K9

South:

♠ 73

♥ AKQ

♦ KQJ

♣ 76543

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 73	♠ K1053	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ 983	Partner bids first.
HCP: 8	♣ QJ6	

Board: 74	♠ J7	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ A9763	You bid first.
HCP: 15	♣ AQ4	

Board: 75	♠ 73	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ KJ863	Partner bids first.
HCP: 9	♣ J872	

Board: 76	♠ J6	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ KQJ	You bid first.
HCP: 15	♣ AJ1042	

Board: 77	♠ Q32	The opponents are silent.
Dealer: N	♥ 953	
Vul: Both	♦ A10976	Partner bids first.
HCP: 9	♣ K7	

Board: 78	♠ 73	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ 76543	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1053		1NT	Pass	2♣ ¹
Vul: EW	♥ AK85	♥ Q72	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ54	♦ 983	AP			
South HCP: 8	♣ 432	♣ QJ6				
Contract: 2N N			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ J7				1NT
Vul: Both	♥ K652	♥ A108	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ1084	♦ A9763	Pass	2NT	AP	
South HCP: 15	♣ 103	♣ AQ4				
Contract: 2N S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 73		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ A7				
North HCP: 15	♦ A95	♦ KJ863	AP			
South HCP: 9	♣ 943	♣ J872				
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J6				1NT
Vul: NS	♥ QJ76	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 872	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ 875	♣ AJ1042				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q32		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ 953				
North HCP: 15	♦ KQ5	♦ A10976	AP			
South HCP: 9	♣ 6543	♣ K7				
Contract: 2N N						

Board: 78

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1042

♥ 52

♦ A10952

♣ K9

South:

♠ 73

♥ AKQ

♦ KQJ

♣ 76543

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 79	♠ J87	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ K987	You bid first.
HCP: 15	♣ A64	

Board: 80	♠ K1096	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 8	♣ J863	

Board: 81	♠ AQ2	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ J42	You bid first.
HCP: 15	♣ A942	

Board: 82	♠ KJ5	The opponents are silent.
Dealer: S	♥ J82	
Vul: NS	♦ 1065	Partner bids first.
HCP: 8	♣ K972	

Board: 83	♠ A92	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ AQ95	You bid first.
HCP: 15	♣ K104	

Board: 84	♠ A876	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ K5	Partner bids first.
HCP: 8	♣ J10875	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ Q65		1NT	Pass	2♣ ¹
Vul: NS	♥ AK10	♥ J953	Pass	2♦	Pass	2NT
North HCP: 15	♦ K987	♦ J4	AP			
South HCP: 9	♣ A64	♣ KQ73	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A543				1NT
Vul: EW	♥ 32	♥ J95	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ7	♦ A83	Pass	3♠	AP	
South HCP: 15	♣ J863	♣ AQ4	1. Stayman			
Contract: 3♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ K965	Pass	2♦	Pass	2NT
North HCP: 15	♦ J42	♦ A75	AP			
South HCP: 9	♣ A942	♣ J875	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ10				1NT
Vul: NS	♥ J82	♥ Q103	Pass	2NT	AP	
North HCP: 8	♦ 1065	♦ A92				
South HCP: 15	♣ K972	♣ QJ54				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 108		1NT	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ K972	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ95	♦ J72	AP			
South HCP: 8	♣ K104	♣ A876	1. Stayman			
Contract: 2N N						

Board: 84

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A876

♥ 93

♦ K5

♣ J10875

South:

♠ K93

♥ AK105

♦ QJ92

♣ Q4

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

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

1. Stayman

South hands (Practice Page)

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

Board: 79	♠ Q65	The opponents are silent.
Dealer: N	♥ J953	
Vul: NS	♦ J4	Partner bids first.
HCP: 9	♣ KQ73	

Board: 80	♠ A543	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ AQ4	

Board: 81	♠ J5	The opponents are silent.
Dealer: N	♥ K965	
Vul: None	♦ A75	Partner bids first.
HCP: 9	♣ J875	

Board: 82	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ A92	You bid first.
HCP: 15	♣ QJ54	

Board: 83	♠ 108	The opponents are silent.
Dealer: N	♥ K972	
Vul: EW	♦ J72	Partner bids first.
HCP: 8	♣ A876	

Board: 84	♠ K93	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ QJ92	You bid first.
HCP: 15	♣ Q4	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ Q65		1NT	Pass	2♣ ¹
Vul: NS	♥ AK10	♥ J953	Pass	2♦	Pass	2NT
North HCP: 15	♦ K987	♦ J4	AP			
South HCP: 9	♣ A64	♣ KQ73	1. Stayman			
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ A543				1NT
Vul: EW	♥ 32	♥ J95	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ7	♦ A83	Pass	3♠	AP	
South HCP: 15	♣ J863	♣ AQ4	1. Stayman			
Contract: 3♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ A42	♥ K965	Pass	2♦	Pass	2NT
North HCP: 15	♦ J42	♦ A75	AP			
South HCP: 9	♣ A942	♣ J875	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ10				1NT
Vul: NS	♥ J82	♥ Q103	Pass	2NT	AP	
North HCP: 8	♦ 1065	♦ A92				
South HCP: 15	♣ K972	♣ QJ54				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 108		1NT	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ K972	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ95	♦ J72	AP			
South HCP: 8	♣ K104	♣ A876	1. Stayman			
Contract: 2N N						

Board: 84

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A876

♥ 93

♦ K5

♣ J10875

South:

♠ K93

♥ AK105

♦ QJ92

♣ Q4

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 85	♠ K6	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ J75	You bid first.
HCP: 15	♣ A754	

Board: 86	♠ 1054	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ AQ83	Partner bids first.
HCP: 8	♣ J102	

Board: 87	♠ K1096	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AJ105	You bid first.
HCP: 15	♣ A104	

Board: 88	♠ J82	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ 863	Partner bids first.
HCP: 8	♣ KQJ3	

Board: 89	♠ 63	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: EW	♦ KQ6	You bid first.
HCP: 15	♣ AQ43	

Board: 90	♠ 8653	The opponents are silent.
Dealer: S	♥ 832	
Vul: Both	♦ KJ	Partner bids first.
HCP: 9	♣ KQ53	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ42		1NT	Pass	2♣ ¹
Vul: NS	♥ AK53	♥ Q94	Pass	2♥	Pass	2NT
North HCP: 15	♦ J75	♦ 1063	AP			
South HCP: 8	♣ A754	♣ K106	1. Stayman			
Contract: 2N N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ KQ7				1NT
Vul: EW	♥ J52	♥ AK98	Pass	2NT	AP	
North HCP: 8	♦ AQ83	♦ 765				
South HCP: 15	♣ J102	♣ K94				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ AQ7		1NT	Pass	2NT
Vul: Both	♥ K4	♥ J9	AP			
North HCP: 15	♦ AJ105	♦ Q9432				
South HCP: 9	♣ A104	♣ 532				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ6				1NT
Vul: None	♥ J73	♥ KQ5	Pass	2NT	AP	
North HCP: 8	♦ 863	♦ KJ102				
South HCP: 15	♣ KQJ3	♣ 1064				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ A105		1NT	Pass	2NT
Vul: EW	♥ KJ73	♥ 54	AP			
North HCP: 15	♦ KQ6	♦ J9542				
South HCP: 9	♣ AQ43	♣ KJ7				
Contract: 2N N						

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 8653

♥ 832

♦ KJ

♣ KQ53

South:

♠ KQ94

♥ AK6

♦ Q76

♣ J104

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 85	♠ QJ42	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ 1063	Partner bids first.
HCP: 8	♣ K106	

Board: 86	♠ KQ7	The opponents are silent.
Dealer: S	♥ AK98	
Vul: EW	♦ 765	You bid first.
HCP: 15	♣ K94	

Board: 87	♠ AQ7	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ Q9432	Partner bids first.
HCP: 9	♣ 532	

Board: 88	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ KJ102	You bid first.
HCP: 15	♣ 1064	

Board: 89	♠ A105	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ J9542	Partner bids first.
HCP: 9	♣ KJ7	

Board: 90	♠ KQ94	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ Q76	You bid first.
HCP: 15	♣ J104	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ QJ42		1NT	Pass	2♣ ¹
Vul: NS	♥ AK53	♥ Q94	Pass	2♥	Pass	2NT
North HCP: 15	♦ J75	♦ 1063	AP			
South HCP: 8	♣ A754	♣ K106	1. Stayman			
Contract: 2N N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ KQ7				1NT
Vul: EW	♥ J52	♥ AK98	Pass	2NT	AP	
North HCP: 8	♦ AQ83	♦ 765				
South HCP: 15	♣ J102	♣ K94				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ AQ7		1NT	Pass	2NT
Vul: Both	♥ K4	♥ J9	AP			
North HCP: 15	♦ AJ105	♦ Q9432				
South HCP: 9	♣ A104	♣ 532				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ6				1NT
Vul: None	♥ J73	♥ KQ5	Pass	2NT	AP	
North HCP: 8	♦ 863	♦ KJ102				
South HCP: 15	♣ KQJ3	♣ 1064				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ A105		1NT	Pass	2NT
Vul: EW	♥ KJ73	♥ 54	AP			
North HCP: 15	♦ KQ6	♦ J9542				
South HCP: 9	♣ AQ43	♣ KJ7				
Contract: 2N N						

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 8653

♥ 832

♦ KJ

♣ KQ53

South:

♠ KQ94

♥ AK6

♦ Q76

♣ J104

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 91	♠ 108	The opponents are silent.
Dealer: N	♥ A432	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ A1043	

Board: 92	♠ J75	East Bids 2♠ if possible.
Dealer: S	♥ KJ54	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 9	♣ 865	

Board: 93	♠ KQ97	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: Both	♦ J6	You bid first.
HCP: 15	♣ QJ4	

Board: 94	♠ KQ32	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ 87	Partner bids first.
HCP: 9	♣ KJ973	

Board: 95	♠ KJ43	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ AJ4	

Board: 96	♠ A6	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ K984	Partner bids first.
HCP: 9	♣ Q6532	

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ J63		1NT	Pass	2♣ ¹
Vul: None	♥ A432	♥ QJ97	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQJ	♦ K5	AP			
South HCP: 8	♣ A1043	♣ J972	1. Stayman			
Contract: 3♥ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ102				1NT
Vul: NS	♥ KJ54	♥ Q3	Pass	2♣ ¹	2♠	2NT
North HCP: 9	♦ KJ5	♦ AQ73	AP			
South HCP: 15	♣ 865	♣ J42	1. Stayman			
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ A4		1NT	Pass	2NT
Vul: Both	♥ KQJ6	♥ 1085	AP			
North HCP: 15	♦ J6	♦ A10972				
South HCP: 8	♣ QJ4	♣ 875				
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ 1096				1NT
Vul: None	♥ 73	♥ KQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ KJ973	♣ AQ42	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ 1076		1NT	Pass	2♣ ¹
Vul: NS	♥ K109	♥ AQ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ5	♦ 1032	AP			
South HCP: 9	♣ AJ4	♣ K107	1. Stayman			
Contract: 2N N						

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A6

♥ 82

♦ K984

♣ Q6532

South:

♠ KQ103

♥ 654

♦ AQ3

♣ KJ4

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

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

Board: 91	♠ J63	The opponents are silent.
Dealer: N	♥ QJ97	
Vul: None	♦ K5	Partner bids first.
HCP: 8	♣ J972	

Board: 92	♠ AQ102	East Bids 2♠ if possible.
Dealer: S	♥ Q3	
Vul: NS	♦ AQ73	You bid first.
HCP: 15	♣ J42	

Board: 93	♠ A4	The opponents are silent.
Dealer: N	♥ 1085	
Vul: Both	♦ A10972	Partner bids first.
HCP: 8	♣ 875	

Board: 94	♠ 1096	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ AQ42	

Board: 95	♠ 1076	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: NS	♦ 1032	Partner bids first.
HCP: 9	♣ K107	

Board: 96	♠ KQ103	The opponents are silent.
Dealer: S	♥ 654	
Vul: EW	♦ AQ3	You bid first.
HCP: 15	♣ KJ4	

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ J63		1NT	Pass	2♣ ¹
Vul: None	♥ A432	♥ QJ97	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQJ	♦ K5	AP			
South HCP: 8	♣ A1043	♣ J972	1. Stayman			
Contract: 3♥ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ102				1NT
Vul: NS	♥ KJ54	♥ Q3	Pass	2♣ ¹	2♠	2NT
North HCP: 9	♦ KJ5	♦ AQ73	AP			
South HCP: 15	♣ 865	♣ J42	1. Stayman			
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ A4		1NT	Pass	2NT
Vul: Both	♥ KQJ6	♥ 1085	AP			
North HCP: 15	♦ J6	♦ A10972				
South HCP: 8	♣ QJ4	♣ 875				
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ KQ32	♠ 1096				1NT
Vul: None	♥ 73	♥ KQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ KJ973	♣ AQ42	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ 1076		1NT	Pass	2♣ ¹
Vul: NS	♥ K109	♥ AQ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ5	♦ 1032	AP			
South HCP: 9	♣ AJ4	♣ K107	1. Stayman			
Contract: 2N N						

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A6

♥ 82

♦ K984

♣ Q6532

South:

♠ KQ103

♥ 654

♦ AQ3

♣ KJ4

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

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

Board: 97	♠ AKQ	The opponents are silent.
Dealer: N	♥ 963	
Vul: None	♦ KJ2	You bid first.
HCP: 15	♣ Q654	

Board: 98	♠ A762	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: NS	♦ J63	Partner bids first.
HCP: 9	♣ 105	

Board: 99	♠ 954	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ AKQ74	

Board: 100	♠ K543	The opponents are silent.
Dealer: S	♥ 9873	
Vul: Both	♦ J106	Partner bids first.
HCP: 8	♣ KJ	

Board: 101	♠ KQ10	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ J1072	You bid first.
HCP: 15	♣ Q4	

Board: 102	♠ AJ102	The opponents are silent.
Dealer: S	♥ 654	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ A952	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ 963	♥ AK84	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ 9765	AP			
South HCP: 8	♣ Q654	♣ J109	1. Stayman			
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ J9				1NT
Vul: NS	♥ KJ93	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J63	♦ A954	Pass	4♥	AP	
South HCP: 15	♣ 105	♣ A43	1. Stayman			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ A862		1NT	Pass	2♣ ¹
Vul: EW	♥ 64	♥ KJ82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ 96	AP			
South HCP: 8	♣ AKQ74	♣ 932	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ A1062				1NT
Vul: Both	♥ 9873	♥ A106	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J106	♦ AK5	Pass	4♠	AP	
South HCP: 15	♣ KJ	♣ 864	1. Stayman			
Contract: 4♠ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ AJ62		1NT	Pass	2♣ ¹
Vul: NS	♥ AK105	♥ 32	Pass	2♥	Pass	2NT
North HCP: 15	♦ J1072	♦ 53	AP			
South HCP: 9	♣ Q4	♣ KJ1086	1. Stayman			
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ102

♥ 654

♦ 85

♣ A952

South:

♠ K875

♥ K7

♦ KQ9

♣ KJ43

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

South hands (Practice Page)

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

Board: 97	♠ 65	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ 9765	Partner bids first.
HCP: 8	♣ J109	

Board: 98	♠ J9	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: NS	♦ A954	You bid first.
HCP: 15	♣ A43	

Board: 99	♠ A862	The opponents are silent.
Dealer: N	♥ KJ82	
Vul: EW	♦ 96	Partner bids first.
HCP: 8	♣ 932	

Board: 100	♠ A1062	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ 864	

Board: 101	♠ AJ62	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ 53	Partner bids first.
HCP: 9	♣ KJ1086	

Board: 102	♠ K875	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ KJ43	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ 963	♥ AK84	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ 9765	AP			
South HCP: 8	♣ Q654	♣ J109	1. Stayman			
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ J9				1NT
Vul: NS	♥ KJ93	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J63	♦ A954	Pass	4♥	AP	
South HCP: 15	♣ 105	♣ A43	1. Stayman			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ A862		1NT	Pass	2♣ ¹
Vul: EW	♥ 64	♥ KJ82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ 96	AP			
South HCP: 8	♣ AKQ74	♣ 932	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ A1062				1NT
Vul: Both	♥ 9873	♥ A106	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J106	♦ AK5	Pass	4♠	AP	
South HCP: 15	♣ KJ	♣ 864	1. Stayman			
Contract: 4♠ S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ AJ62		1NT	Pass	2♣ ¹
Vul: NS	♥ AK105	♥ 32	Pass	2♥	Pass	2NT
North HCP: 15	♦ J1072	♦ 53	AP			
South HCP: 9	♣ Q4	♣ KJ1086	1. Stayman			
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ102

♥ 654

♦ 85

♣ A952

South:

♠ K875

♥ K7

♦ KQ9

♣ KJ43

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

North hands (Practice Page)

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

Board: 103	♠ 42	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: Both	♦ AJ63	You bid first.
HCP: 15	♣ A54	

Board: 104	♠ AK	The opponents are silent.
Dealer: S	♥ Q103	
Vul: None	♦ 108432	Partner bids first.
HCP: 9	♣ 765	

Board: 105	♠ KQJ5	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ K864	

Board: 106	♠ A74	The opponents are silent.
Dealer: S	♥ 984	
Vul: Both	♦ A43	Partner bids first.
HCP: 9	♣ J963	

Board: 107	♠ A5	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ AKQ8	You bid first.
HCP: 15	♣ J1054	

Board: 108	♠ A82	The opponents are silent.
Dealer: S	♥ Q63	
Vul: NS	♦ 9852	Partner bids first.
HCP: 8	♣ Q102	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ52	♥ 87	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ63	♦ 872	AP			
South HCP: 9	♣ A54	♣ KQ76	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J1097				1NT
Vul: None	♥ Q103	♥ J87	Pass	2NT	AP	
North HCP: 9	♦ 108432	♦ AKQJ				
South HCP: 15	♣ 765	♣ K4				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 1096		1NT	Pass	2♣ ¹
Vul: EW	♥ Q98	♥ A643	Pass	2♠	Pass	2NT
North HCP: 15	♦ A7	♦ K653	AP			
South HCP: 9	♣ K864	♣ Q9	1. Stayman			
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ KQ3				1NT
Vul: Both	♥ 984	♥ AQ103	Pass	2NT	AP	
North HCP: 9	♦ A43	♦ Q52				
South HCP: 15	♣ J963	♣ Q104				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J1096		1NT	Pass	2♣ ¹
Vul: None	♥ J109	♥ Q74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ J94	AP			
South HCP: 8	♣ J1054	♣ A63	1. Stayman			
Contract: 2N N						

Board: 108

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A82

♥ Q63

♦ 9852

♣ Q102

South:

♠ K10

♥ AK9

♦ J1076

♣ KJ54

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

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

Board: 103	♠ KJ75	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ 872	Partner bids first.
HCP: 9	♣ KQ76	

Board: 104	♠ J1097	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ AKQJ	You bid first.
HCP: 15	♣ K4	

Board: 105	♠ 1096	The opponents are silent.
Dealer: N	♥ A643	
Vul: EW	♦ K653	Partner bids first.
HCP: 9	♣ Q9	

Board: 106	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: Both	♦ Q52	You bid first.
HCP: 15	♣ Q104	

Board: 107	♠ J1096	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ J94	Partner bids first.
HCP: 8	♣ A63	

Board: 108	♠ K10	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ J1076	You bid first.
HCP: 15	♣ KJ54	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ KJ75		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ52	♥ 87	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ63	♦ 872	AP			
South HCP: 9	♣ A54	♣ KQ76	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ J1097				1NT
Vul: None	♥ Q103	♥ J87	Pass	2NT	AP	
North HCP: 9	♦ 108432	♦ AKQJ				
South HCP: 15	♣ 765	♣ K4				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ KQJ5	♠ 1096		1NT	Pass	2♣ ¹
Vul: EW	♥ Q98	♥ A643	Pass	2♠	Pass	2NT
North HCP: 15	♦ A7	♦ K653	AP			
South HCP: 9	♣ K864	♣ Q9	1. Stayman			
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ KQ3				1NT
Vul: Both	♥ 984	♥ AQ103	Pass	2NT	AP	
North HCP: 9	♦ A43	♦ Q52				
South HCP: 15	♣ J963	♣ Q104				
Contract: 2N S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J1096		1NT	Pass	2♣ ¹
Vul: None	♥ J109	♥ Q74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ J94	AP			
South HCP: 8	♣ J1054	♣ A63	1. Stayman			
Contract: 2N N						

Board: 108

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A82

♥ Q63

♦ 9852

♣ Q102

South:

♠ K10

♥ AK9

♦ J1076

♣ KJ54

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

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

North hands (Practice Page)

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

Board: 109	♠ AK85	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: Both	♦ 52	You bid first.
HCP: 15	♣ K42	

Board: 110	♠ 875	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ 7632	Partner bids first.
HCP: 8	♣ QJ108	

Board: 111	♠ Q3	The opponents are silent.
Dealer: N	♥ J1074	
Vul: NS	♦ AKJ3	You bid first.
HCP: 15	♣ A84	

Board: 112	♠ J754	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 8	♣ J982	

Board: 113	♠ A98	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: None	♦ Q6	You bid first.
HCP: 15	♣ KQ42	

Board: 114	♠ 9874	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ 765	Partner bids first.
HCP: 9	♣ AQJ7	

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 743		1NT	Pass	2NT
Vul: Both	♥ AJ98	♥ K72				
North HCP: 15	♦ 52	♦ QJ7	AP			
South HCP: 9	♣ K42	♣ QJ85				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K103				1NT
Vul: None	♥ KQ	♥ J984				
North HCP: 8	♦ 7632	♦ AK9	Pass	2NT	AP	
South HCP: 15	♣ QJ108	♣ A43				
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ J1074	♥ A83	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKJ3	♦ 654	AP			
South HCP: 9	♣ A84	♣ J53	1. Stayman			
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ J3	♥ Q87	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ6	♦ 875	Pass	2NT	AP	
South HCP: 15	♣ J982	♣ AKQ104	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ4		1NT	Pass	2♣ ¹
Vul: None	♥ KJ52	♥ 10876	Pass	2♥	AP	
North HCP: 15	♦ Q6	♦ A105	1. Stayman			
South HCP: 8	♣ KQ42	♣ 1063				
Contract: 2♥ N						

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 9874

♥ Q3

♦ 765

♣ AQJ7

South:

♠ A105

♥ KJ105

♦ A93

♣ K104

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 109 ♠ 743
Dealer: N ♥ K72
Vul: Both ♦ QJ7
HCP: 9 ♣ QJ85

The opponents are silent.

Partner bids first.

Board: 110 ♠ K103
Dealer: S ♥ J984
Vul: None ♦ AK9
HCP: 15 ♣ A43

The opponents are silent.

You bid first.

Board: 111 ♠ KJ87
Dealer: N ♥ A83
Vul: NS ♦ 654
HCP: 9 ♣ J53

The opponents are silent.

Partner bids first.

Board: 112 ♠ A9
Dealer: S ♥ Q87
Vul: EW ♦ 875
HCP: 15 ♣ AKQ104

The opponents are silent.

You bid first.

Board: 113 ♠ KJ4
Dealer: N ♥ 10876
Vul: None ♦ A105
HCP: 8 ♣ 1063

The opponents are silent.

Partner bids first.

Board: 114 ♠ A105
Dealer: S ♥ KJ105
Vul: NS ♦ A93
HCP: 15 ♣ K104

The opponents are silent.

You bid first.

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 743		1NT	Pass	2NT
Vul: Both	♥ AJ98	♥ K72				
North HCP: 15	♦ 52	♦ QJ7	AP			
South HCP: 9	♣ K42	♣ QJ85				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K103				1NT
Vul: None	♥ KQ	♥ J984				
North HCP: 8	♦ 7632	♦ AK9	Pass	2NT	AP	
South HCP: 15	♣ QJ108	♣ A43				
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ J1074	♥ A83	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKJ3	♦ 654	AP			
South HCP: 9	♣ A84	♣ J53	1. Stayman			
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A9				1NT
Vul: EW	♥ J3	♥ Q87	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ6	♦ 875	Pass	2NT	AP	
South HCP: 15	♣ J982	♣ AKQ104	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ4		1NT	Pass	2♣ ¹
Vul: None	♥ KJ52	♥ 10876	Pass	2♥	AP	
North HCP: 15	♦ Q6	♦ A105	1. Stayman			
South HCP: 8	♣ KQ42	♣ 1063				
Contract: 2♥ N						

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 9874

♥ Q3

♦ 765

♣ AQJ7

South:

♠ A105

♥ KJ105

♦ A93

♣ K104

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 115	♠ AJ5	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 73	You bid first.
HCP: 15	♣ KJ43	

Board: 116	♠ J75	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ J1085	Partner bids first.
HCP: 8	♣ KJ72	

Board: 117	♠ A107	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ J104	You bid first.
HCP: 15	♣ AQ1084	

Board: 118	♠ Q2	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ K1054	Partner bids first.
HCP: 9	♣ 952	

Board: 119	♠ J7	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ AQ7	You bid first.
HCP: 15	♣ KJ854	

Board: 120	♠ AK5	East Bids 3♣ if possible.
Dealer: S	♥ J65	
Vul: None	♦ 9653	Partner bids first.
HCP: 9	♣ J92	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 732		1NT	Pass	2NT
Vul: EW	♥ KQJ4	♥ 97				
North HCP: 15	♦ 73	♦ AKQ6	AP			
South HCP: 9	♣ KJ43	♣ 10852				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ 94				1NT
Vul: Both	♥ Q7	♥ AK94				
North HCP: 8	♦ J1085	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ KJ72	♣ Q943				
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 32		1NT	Pass	2NT
Vul: NS	♥ A2	♥ J97				
North HCP: 15	♦ J104	♦ AK832	AP			
South HCP: 9	♣ AQ1084	♣ J75				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK8				1NT
Vul: EW	♥ A842	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K1054	♦ 983	Pass	2NT	AP	
South HCP: 15	♣ 952	♣ KJ84	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ KQ82		1NT	Pass	2♣ ¹
Vul: Both	♥ A93	♥ J74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ7	♦ K1064	AP			
South HCP: 9	♣ KJ854	♣ 63	1. Stayman			
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♣X E

North:

♠ AK5

♥ J65

♦ 9653

♣ J92

South:

♠ J982

♥ KQ74

♦ KQ2

♣ A4

West	North	East	South
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			1NT
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Pass	2NT	3♣	Pass
------	-----	----	------

Pass	XA♠♠	AP	
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South hands (Practice Page)

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

Board: 115	♠ 732	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ AKQ6	Partner bids first.
HCP: 9	♣ 10852	

Board: 116	♠ 94	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ Q943	

Board: 117	♠ 32	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ AK832	Partner bids first.
HCP: 9	♣ J75	

Board: 118	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ 983	You bid first.
HCP: 15	♣ KJ84	

Board: 119	♠ KQ82	The opponents are silent.
Dealer: N	♥ J74	
Vul: Both	♦ K1064	Partner bids first.
HCP: 9	♣ 63	

Board: 120	♠ J982	East Bids 3♣ if possible.
Dealer: S	♥ KQ74	
Vul: None	♦ KQ2	You bid first.
HCP: 15	♣ A4	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 732		1NT	Pass	2NT
Vul: EW	♥ KQJ4	♥ 97				
North HCP: 15	♦ 73	♦ AKQ6	AP			
South HCP: 9	♣ KJ43	♣ 10852				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ 94				1NT
Vul: Both	♥ Q7	♥ AK94				
North HCP: 8	♦ J1085	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ KJ72	♣ Q943				
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 32		1NT	Pass	2NT
Vul: NS	♥ A2	♥ J97				
North HCP: 15	♦ J104	♦ AK832	AP			
South HCP: 9	♣ AQ1084	♣ J75				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK8				1NT
Vul: EW	♥ A842	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K1054	♦ 983	Pass	2NT	AP	
South HCP: 15	♣ 952	♣ KJ84	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ KQ82		1NT	Pass	2♣ ¹
Vul: Both	♥ A93	♥ J74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ7	♦ K1064	AP			
South HCP: 9	♣ KJ854	♣ 63	1. Stayman			
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♣X E

North:

♠ AK5

♥ J65

♦ 9653

♣ J92

South:

♠ J982

♥ KQ74

♦ KQ2

♣ A4

West	North	East	South
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			1NT
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Pass	2NT	3♣	Pass
------	-----	----	------

Pass	XA♠♠	AP	
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North hands (Practice Page)

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

Board: 121	♠ 963	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ KQ42	You bid first.
HCP: 15	♣ K4	

Board: 122	♠ Q973	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ K965	Partner bids first.
HCP: 9	♣ A7	

Board: 123	♠ A52	The opponents are silent.
Dealer: N	♥ A853	
Vul: None	♦ QJ6	You bid first.
HCP: 15	♣ A104	

Board: 124	♠ 52	The opponents are silent.
Dealer: S	♥ Q752	
Vul: NS	♦ A1063	Partner bids first.
HCP: 9	♣ QJ10	

Board: 125	♠ A94	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ KJ	You bid first.
HCP: 15	♣ QJ432	

Board: 126	♠ 10643	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ AQJ92	Partner bids first.
HCP: 8	♣ J3	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ J42		1NT	Pass	2NT
Vul: EW	♥ AQJ6	♥ 42				
North HCP: 15	♦ KQ42	♦ 1097	AP			
South HCP: 8	♣ K4	♣ AQJ86				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ A105				1NT
Vul: Both	♥ 1042	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K965	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ A7	♣ 98542	1. Stayman			
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 74		1NT	Pass	2NT
Vul: None	♥ A853	♥ K94				
North HCP: 15	♦ QJ6	♦ K92	AP			
South HCP: 9	♣ A104	♣ K9532				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQ3				1NT
Vul: NS	♥ Q752	♥ 43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1063	♦ KQJ7	Pass	2NT	AP	
South HCP: 15	♣ QJ10	♣ K854	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ Q2		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ3	♥ 7652	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ	♦ Q98	AP			
South HCP: 8	♣ QJ432	♣ A1086	1. Stayman			
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 10643

♥ 87

♦ AQJ92

♣ J3

South:

♠ AKJ7

♥ K94

♦ 103

♣ A1054

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

1. Stayman

South hands (Practice Page)

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

Board: 121	♠ J42	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ 1097	Partner bids first.
HCP: 8	♣ AQJ86	

Board: 122	♠ A105	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ 98542	

Board: 123	♠ 74	The opponents are silent.
Dealer: N	♥ K94	
Vul: None	♦ K92	Partner bids first.
HCP: 9	♣ K9532	

Board: 124	♠ AQ3	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ KQJ7	You bid first.
HCP: 15	♣ K854	

Board: 125	♠ Q2	The opponents are silent.
Dealer: N	♥ 7652	
Vul: Both	♦ Q98	Partner bids first.
HCP: 8	♣ A1086	

Board: 126	♠ AKJ7	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ A1054	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ J42		1NT	Pass	2NT
Vul: EW	♥ AQJ6	♥ 42				
North HCP: 15	♦ KQ42	♦ 1097	AP			
South HCP: 8	♣ K4	♣ AQJ86				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ Q973	♠ A105				1NT
Vul: Both	♥ 1042	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K965	♦ Q2	Pass	2NT	AP	
South HCP: 15	♣ A7	♣ 98542	1. Stayman			
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 74		1NT	Pass	2NT
Vul: None	♥ A853	♥ K94				
North HCP: 15	♦ QJ6	♦ K92	AP			
South HCP: 9	♣ A104	♣ K9532				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQ3				1NT
Vul: NS	♥ Q752	♥ 43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1063	♦ KQJ7	Pass	2NT	AP	
South HCP: 15	♣ QJ10	♣ K854	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ Q2		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ3	♥ 7652	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ	♦ Q98	AP			
South HCP: 8	♣ QJ432	♣ A1086	1. Stayman			
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 10643

♥ 87

♦ AQJ92

♣ J3

South:

♠ AKJ7

♥ K94

♦ 103

♣ A1054

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

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 127	♠ K65	The opponents are silent.
Dealer: N	♥ A852	
Vul: NS	♦ A84	You bid first.
HCP: 15	♣ A54	

Board: 128	♠ A10	The opponents are silent.
Dealer: S	♥ K1065	
Vul: EW	♦ 762	Partner bids first.
HCP: 8	♣ J1096	

Board: 129	♠ AK52	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: None	♦ 1073	You bid first.
HCP: 15	♣ KQ4	

Board: 130	♠ K87	The opponents are silent.
Dealer: S	♥ 9654	
Vul: NS	♦ KJ43	Partner bids first.
HCP: 9	♣ Q2	

Board: 131	♠ A82	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: EW	♦ AK52	You bid first.
HCP: 15	♣ 64	

Board: 132	♠ 9762	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: Both	♦ A97	Partner bids first.
HCP: 9	♣ 63	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 107		1NT	Pass	2♣ ¹
Vul: NS	♥ A852	♥ Q974	Pass	2♥	Pass	3♥
North HCP: 15	♦ A84	♦ K973	AP			
South HCP: 8	♣ A54	♣ QJ6	1. Stayman			
Contract: 3♥ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 976				1NT
Vul: EW	♥ K1065	♥ Q42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 762	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ J1096	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J76		1NT	Pass	2NT
Vul: None	♥ QJ3	♥ A94	AP			
North HCP: 15	♦ 1073	♦ KJ96				
South HCP: 9	♣ KQ4	♣ 762				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A1042				1NT
Vul: NS	♥ 9654	♥ K82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ43	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ Q2	♣ A84	1. Stayman			
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 643		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ74	♥ Q1082	Pass	2♥	AP	
North HCP: 15	♦ AK52	♦ 1097	1. Stayman			
South HCP: 8	♣ 64	♣ AQ3				
Contract: 2♥ N						

Board: 132

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 9762

♥ AJ93

♦ A97

♣ 63

South:

♠ KQJ

♥ 1052

♦ KQ104

♣ A54

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 127	♠ 107	The opponents are silent.
Dealer: N	♥ Q974	
Vul: NS	♦ K973	Partner bids first.
HCP: 8	♣ QJ6	

Board: 128	♠ 976	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ AK4	

Board: 129	♠ J76	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ KJ96	Partner bids first.
HCP: 9	♣ 762	

Board: 130	♠ A1042	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ A75	You bid first.
HCP: 15	♣ A84	

Board: 131	♠ 643	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: EW	♦ 1097	Partner bids first.
HCP: 8	♣ AQ3	

Board: 132	♠ KQJ	The opponents are silent.
Dealer: S	♥ 1052	
Vul: Both	♦ KQ104	You bid first.
HCP: 15	♣ A54	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 107		1NT	Pass	2♣ ¹
Vul: NS	♥ A852	♥ Q974	Pass	2♥	Pass	3♥
North HCP: 15	♦ A84	♦ K973	AP			
South HCP: 8	♣ A54	♣ QJ6	1. Stayman			
Contract: 3♥ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 976				1NT
Vul: EW	♥ K1065	♥ Q42	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 762	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ J1096	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J76		1NT	Pass	2NT
Vul: None	♥ QJ3	♥ A94	AP			
North HCP: 15	♦ 1073	♦ KJ96				
South HCP: 9	♣ KQ4	♣ 762				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A1042				1NT
Vul: NS	♥ 9654	♥ K82	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ43	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ Q2	♣ A84	1. Stayman			
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ 643		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ74	♥ Q1082	Pass	2♥	AP	
North HCP: 15	♦ AK52	♦ 1097	1. Stayman			
South HCP: 8	♣ 64	♣ AQ3				
Contract: 2♥ N						

Board: 132

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 9762

♥ AJ93

♦ A97

♣ 63

South:

♠ KQJ

♥ 1052

♦ KQ104

♣ A54

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 133	♠ K8	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ K10743	

Board: 134	♠ 84	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: EW	♦ K832	Partner bids first.
HCP: 8	♣ Q82	

Board: 135	♠ AJ4	The opponents are silent.
Dealer: N	♥ A976	
Vul: Both	♦ A1086	You bid first.
HCP: 15	♣ Q4	

Board: 136	♠ 432	The opponents are silent.
Dealer: S	♥ Q843	
Vul: None	♦ K3	Partner bids first.
HCP: 9	♣ A987	

Board: 137	♠ A962	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ AJ4	You bid first.
HCP: 15	♣ A1043	

Board: 138	♠ Q762	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ Q2	Partner bids first.
HCP: 8	♣ J975	

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ6	♥ 93	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ9	♦ A2	AP			
South HCP: 8	♣ K10743	♣ J9852	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ5				1NT
Vul: EW	♥ QJ75	♥ 1043	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K832	♦ Q1065	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 92		1NT	Pass	2♣ ¹
Vul: Both	♥ A976	♥ Q1082	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1086	♦ K72	AP			
South HCP: 8	♣ Q4	♣ K1076	1. Stayman			
Contract: 3♥ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ6				1NT
Vul: None	♥ Q843	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K3	♦ A764	Pass	2NT	AP	
South HCP: 15	♣ A987	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ43		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ 1082	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ4	♦ K95	AP			
South HCP: 8	♣ A1043	♣ Q75	1. Stayman			
Contract: 3♠ N						

Board: 138

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q762

♥ K109

♦ Q2

♣ J975

South:

♠ 1093

♥ A52

♦ A9

♣ AK842

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 15 R16 points.

Board: 133	♠ QJ52	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ A2	Partner bids first.
HCP: 8	♣ J9852	

Board: 134	♠ AQ5	The opponents are silent.
Dealer: S	♥ 1043	
Vul: EW	♦ Q1065	You bid first.
HCP: 15	♣ AK4	

Board: 135	♠ 92	The opponents are silent.
Dealer: N	♥ Q1082	
Vul: Both	♦ K72	Partner bids first.
HCP: 8	♣ K1076	

Board: 136	♠ KQ6	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ A764	You bid first.
HCP: 15	♣ Q54	

Board: 137	♠ QJ43	The opponents are silent.
Dealer: N	♥ 1082	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ Q75	

Board: 138	♠ 1093	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ AK842	

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ6	♥ 93	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ9	♦ A2	AP			
South HCP: 8	♣ K10743	♣ J9852	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ5				1NT
Vul: EW	♥ QJ75	♥ 1043	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K832	♦ Q1065	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 92		1NT	Pass	2♣ ¹
Vul: Both	♥ A976	♥ Q1082	Pass	2♥	Pass	3♥
North HCP: 15	♦ A1086	♦ K72	AP			
South HCP: 8	♣ Q4	♣ K1076	1. Stayman			
Contract: 3♥ N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KQ6				1NT
Vul: None	♥ Q843	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K3	♦ A764	Pass	2NT	AP	
South HCP: 15	♣ A987	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ43		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ 1082	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ4	♦ K95	AP			
South HCP: 8	♣ A1043	♣ Q75	1. Stayman			
Contract: 3♠ N						

Board: 138

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q762

♥ K109

♦ Q2

♣ J975

South:

♠ 1093

♥ A52

♦ A9

♣ AK842

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 139	♠ K98	The opponents are silent.
Dealer: N	♥ J73	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ AK1084	

Board: 140	♠ 107	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ K9543	Partner bids first.
HCP: 8	♣ A96	

Board: 141	♠ QJ	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ K1083	You bid first.
HCP: 15	♣ AKQ4	

Board: 142	♠ AQ108	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ Q86	Partner bids first.
HCP: 8	♣ 8763	

Board: 143	♠ 108	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ AK5	You bid first.
HCP: 15	♣ K7642	

Board: 144	♠ A53	The opponents are silent.
Dealer: S	♥ J654	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ A965	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 10543		1NT	Pass	2♣ ¹
Vul: None	♥ J73	♥ AQ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ A5	♦ J93	AP			
South HCP: 9	♣ AK1084	♣ Q7	1. Stayman			
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ QJ5				1NT
Vul: NS	♥ J85	♥ K62	Pass	2NT	AP	
North HCP: 8	♦ K9543	♦ AQ7				
South HCP: 15	♣ A96	♣ QJ84				
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 54		1NT	Pass	2♣ ¹
Vul: Both	♥ 1043	♥ K986	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1083	♦ AJ764	AP			
South HCP: 8	♣ AKQ4	♣ 98	1. Stayman			
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ AQ108	♠ 652				1NT
Vul: None	♥ 42	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q86	♦ AK52	Pass	2NT	AP	
South HCP: 15	♣ 8763	♣ K942	1. Stayman			
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q76		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ A105	AP			
North HCP: 15	♦ AK5	♦ 10932				
South HCP: 8	♣ K7642	♣ Q95				
Contract: 2N N						

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A53

♥ J654

♦ 98

♣ A965

South:

♠ J972

♥ A9

♦ KQ3

♣ KQ74

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

1. Stayman

South hands (Practice Page)

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

Board: 139	♠ 10543	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: None	♦ J93	Partner bids first.
HCP: 9	♣ Q7	

Board: 140	♠ QJ5	The opponents are silent.
Dealer: S	♥ K62	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ QJ84	

Board: 141	♠ 54	The opponents are silent.
Dealer: N	♥ K986	
Vul: Both	♦ AJ764	Partner bids first.
HCP: 8	♣ 98	

Board: 142	♠ 652	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AK52	You bid first.
HCP: 15	♣ K942	

Board: 143	♠ Q76	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ 10932	Partner bids first.
HCP: 8	♣ Q95	

Board: 144	♠ J972	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ KQ74	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 10543		1NT	Pass	2♣ ¹
Vul: None	♥ J73	♥ AQ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ A5	♦ J93	AP			
South HCP: 9	♣ AK1084	♣ Q7	1. Stayman			
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ QJ5				1NT
Vul: NS	♥ J85	♥ K62	Pass	2NT	AP	
North HCP: 8	♦ K9543	♦ AQ7				
South HCP: 15	♣ A96	♣ QJ84				
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 54		1NT	Pass	2♣ ¹
Vul: Both	♥ 1043	♥ K986	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1083	♦ AJ764	AP			
South HCP: 8	♣ AKQ4	♣ 98	1. Stayman			
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ AQ108	♠ 652				1NT
Vul: None	♥ 42	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q86	♦ AK52	Pass	2NT	AP	
South HCP: 15	♣ 8763	♣ K942	1. Stayman			
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ Q76		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ A105	AP			
North HCP: 15	♦ AK5	♦ 10932				
South HCP: 8	♣ K7642	♣ Q95				
Contract: 2N N						

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A53

♥ J654

♦ 98

♣ A965

South:

♠ J972

♥ A9

♦ KQ3

♣ KQ74

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 145	♠ J7	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ AKQ10	You bid first.
HCP: 15	♣ 1064	
Board: 146	♠ A72	The opponents are silent.
Dealer: S	♥ J973	
Vul: NS	♦ 93	Partner bids first.
HCP: 8	♣ QJ86	
Board: 147	♠ Q84	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ AQ873	You bid first.
HCP: 15	♣ AK4	
Board: 148	♠ J103	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ J764	Partner bids first.
HCP: 8	♣ K1062	
Board: 149	♠ A1053	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ K94	
Board: 150	♠ AQ105	East Doubles 2♣ if possible.
Dealer: S	♥ J754	
Vul: EW	♦ J63	Partner bids first.
HCP: 9	♣ J6	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10965		1NT	Pass	2♣ ¹
Vul: None	♥ KQ87	♥ A3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ10	♦ J974	AP			
South HCP: 9	♣ 1064	♣ A52	1. Stayman			
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ65				1NT
Vul: NS	♥ J973	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 93	♦ A108	Pass	3♥	AP	
South HCP: 15	♣ QJ86	♣ 94	1. Stayman			
Contract: 3♥ S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ KJ103		1NT	Pass	2♣ ¹
Vul: EW	♥ 109	♥ A42	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ873	♦ 64	AP			
South HCP: 9	♣ AK4	♣ J1065	1. Stayman			
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A982				1NT
Vul: Both	♥ K8	♥ Q43	Pass	2NT	AP	
North HCP: 8	♦ J764	♦ AK95				
South HCP: 15	♣ K1062	♣ Q4				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ 972		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ6	♥ 10953	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q4	♦ J5	AP			
South HCP: 8	♣ K94	♣ AQJ5	1. Stayman			
Contract: 3♥ N						

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♣ N

North:

♠ AQ105

♥ J754

♦ J63

♣ J6

South:

♠ K2

♥ AK96

♦ KQ10

♣ 9542

West	North	East	South
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			1NT
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Pass	2♣ ¹	X	2♥
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Pass	3♣ ²	AP	
------	-----------------	----	--

1. Stayman

2. strength cue bid

South hands (Practice Page)

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

Board: 145	♠ 10965	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ J974	Partner bids first.
HCP: 9	♣ A52	
Board: 146	♠ KJ65	The opponents are silent.
Dealer: S	♥ AK64	
Vul: NS	♦ A108	You bid first.
HCP: 15	♣ 94	
Board: 147	♠ KJ103	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ J1065	
Board: 148	♠ A982	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ AK95	You bid first.
HCP: 15	♣ Q4	
Board: 149	♠ 972	The opponents are silent.
Dealer: N	♥ 10953	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ AQJ5	
Board: 150	♠ K2	East Doubles 2♣ if possible.
Dealer: S	♥ AK96	
Vul: EW	♦ KQ10	You bid first.
HCP: 15	♣ 9542	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10965		1NT	Pass	2♣ ¹
Vul: None	♥ KQ87	♥ A3	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ10	♦ J974	AP			
South HCP: 9	♣ 1064	♣ A52	1. Stayman			
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ65				1NT
Vul: NS	♥ J973	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 93	♦ A108	Pass	3♥	AP	
South HCP: 15	♣ QJ86	♣ 94	1. Stayman			
Contract: 3♥ S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ KJ103		1NT	Pass	2♣ ¹
Vul: EW	♥ 109	♥ A42	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ873	♦ 64	AP			
South HCP: 9	♣ AK4	♣ J1065	1. Stayman			
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A982				1NT
Vul: Both	♥ K8	♥ Q43	Pass	2NT	AP	
North HCP: 8	♦ J764	♦ AK95				
South HCP: 15	♣ K1062	♣ Q4				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ 972		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ6	♥ 10953	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q4	♦ J5	AP			
South HCP: 8	♣ K94	♣ AQJ5	1. Stayman			
Contract: 3♥ N						

Board: 150

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♣ N

North:

♠ AQ105

♥ J754

♦ J63

♣ J6

South:

♠ K2

♥ AK96

♦ KQ10

♣ 9542

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

2. strength cue bid

North hands (Practice Page)

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

Board: 151	♠ K109	The opponents are silent.
Dealer: N	♥ A63	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ A1042	
Board: 152	♠ 872	The opponents are silent.
Dealer: S	♥ 1064	
Vul: None	♦ A6	Partner bids first.
HCP: 8	♣ KJ1086	
Board: 153	♠ 873	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ AKJ43	
Board: 154	♠ K65	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ 82	Partner bids first.
HCP: 9	♣ Q8632	
Board: 155	♠ K53	The opponents are silent.
Dealer: N	♥ A752	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ KQ4	
Board: 156	♠ J743	East Doubles 2♣ if possible.
Dealer: S	♥ QJ	
Vul: NS	♦ KJ953	Partner bids first.
HCP: 8	♣ 83	

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ A63	♥ KQJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ A73	♦ 1062	AP			
South HCP: 8	♣ A1042	♣ Q65				
Contract: 2N N			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AJ10				1NT
Vul: None	♥ 1064	♥ Q8	Pass	2NT	AP	
North HCP: 8	♦ A6	♦ KJ1032				
South HCP: 15	♣ KJ1086	♣ A94				
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ QJ5		1NT	Pass	2NT
Vul: EW	♥ J7	♥ 843	AP			
North HCP: 15	♦ AQ6	♦ K92				
South HCP: 8	♣ AKJ43	♣ Q952				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ97				1NT
Vul: Both	♥ KJ7	♥ A104	Pass	2NT	AP	
North HCP: 9	♦ 82	♦ KJ5				
South HCP: 15	♣ Q8632	♣ J54				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q1072		1NT	Pass	2♣ ¹
Vul: None	♥ A752	♥ Q3	Pass	2♥	Pass	3NT
North HCP: 15	♦ K87	♦ AJ5	AP			
South HCP: 9	♣ KQ4	♣ 8732	1. Stayman			
Contract: 3N N						

Board: 156

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J743

♥ QJ

♦ KJ953

♣ 83

South:

♠ A92

♥ A1074

♦ A742

♣ K4

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

South hands (Practice Page)

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

Board: 151	♠ 853	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: Both	♦ 1062	Partner bids first.
HCP: 8	♣ Q65	
Board: 152	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ KJ1032	You bid first.
HCP: 15	♣ A94	
Board: 153	♠ QJ5	The opponents are silent.
Dealer: N	♥ 843	
Vul: EW	♦ K92	Partner bids first.
HCP: 8	♣ Q952	
Board: 154	♠ AQ97	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ KJ5	You bid first.
HCP: 15	♣ J54	
Board: 155	♠ Q1072	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ AJ5	Partner bids first.
HCP: 9	♣ 8732	
Board: 156	♠ A92	East Doubles 2♣ if possible.
Dealer: S	♥ A1074	
Vul: NS	♦ A742	You bid first.
HCP: 15	♣ K4	

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ A63	♥ KQJ9	Pass	2♦	Pass	2NT
North HCP: 15	♦ A73	♦ 1062	AP			
South HCP: 8	♣ A1042	♣ Q65				
Contract: 2N N				1. Stayman		

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AJ10				1NT
Vul: None	♥ 1064	♥ Q8	Pass	2NT	AP	
North HCP: 8	♦ A6	♦ KJ1032				
South HCP: 15	♣ KJ1086	♣ A94				
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ QJ5		1NT	Pass	2NT
Vul: EW	♥ J7	♥ 843	AP			
North HCP: 15	♦ AQ6	♦ K92				
South HCP: 8	♣ AKJ43	♣ Q952				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ97				1NT
Vul: Both	♥ KJ7	♥ A104	Pass	2NT	AP	
North HCP: 9	♦ 82	♦ KJ5				
South HCP: 15	♣ Q8632	♣ J54				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q1072		1NT	Pass	2♣ ¹
Vul: None	♥ A752	♥ Q3	Pass	2♥	Pass	3NT
North HCP: 15	♦ K87	♦ AJ5	AP			
South HCP: 9	♣ KQ4	♣ 8732				
Contract: 3N N				1. Stayman		

Board: 156

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J743

♥ QJ

♦ KJ953

♣ 83

South:

♠ A92

♥ A1074

♦ A742

♣ K4

West North East South

1NT

Pass 2♣¹ X 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 157	♠ A94	The opponents are silent.
Dealer: N	♥ A862	
Vul: Both	♦ 954	You bid first.
HCP: 15	♣ AK4	

Board: 158	♠ 1043	The opponents are silent.
Dealer: S	♥ 9872	
Vul: None	♦ AK107	Partner bids first.
HCP: 8	♣ J6	

Board: 159	♠ AK7	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ Q53	You bid first.
HCP: 15	♣ K1084	

Board: 160	♠ 92	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ AQ976	Partner bids first.
HCP: 9	♣ 653	

Board: 161	♠ KJ9	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ AQ82	You bid first.
HCP: 15	♣ Q54	

Board: 162	♠ Q3	The opponents are silent.
Dealer: S	♥ 874	
Vul: NS	♦ A653	Partner bids first.
HCP: 9	♣ QJ92	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 653		1NT	Pass	2♣ ¹
Vul: Both	♥ A862	♥ KQJ5	Pass	2♥	Pass	3♥
North HCP: 15	♦ 954	♦ QJ7	AP			
South HCP: 9	♣ AK4	♣ 876	1. Stayman			
Contract: 3♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ KQ82				1NT
Vul: None	♥ 9872	♥ 63	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AK107	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ J6	♣ AK84	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ54		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ7	♥ K52	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q53	♦ 97	AP			
South HCP: 9	♣ K1084	♣ QJ72	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ5				1NT
Vul: EW	♥ K92	♥ A84	Pass	2NT	AP	
North HCP: 9	♦ AQ976	♦ K4				
South HCP: 15	♣ 653	♣ 10742				
Contract: 2N S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q32		1NT	Pass	2♣ ¹
Vul: None	♥ K54	♥ J1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ82	♦ K6	AP			
South HCP: 9	♣ Q54	♣ K973	1. Stayman			
Contract: 2N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ 874

♦ A653

♣ QJ92

South:

♠ AJ75

♥ AJ

♦ Q104

♣ K1064

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

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

Board: 157	♠ 653	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 9	♣ 876	

Board: 158	♠ KQ82	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ QJ9	You bid first.
HCP: 15	♣ AK84	

Board: 159	♠ QJ54	The opponents are silent.
Dealer: N	♥ K52	
Vul: NS	♦ 97	Partner bids first.
HCP: 9	♣ QJ72	

Board: 160	♠ AKJ5	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ 10742	

Board: 161	♠ Q32	The opponents are silent.
Dealer: N	♥ J1073	
Vul: None	♦ K6	Partner bids first.
HCP: 9	♣ K973	

Board: 162	♠ AJ75	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ Q104	You bid first.
HCP: 15	♣ K1064	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 653		1NT	Pass	2♣ ¹
Vul: Both	♥ A862	♥ KQJ5	Pass	2♥	Pass	3♥
North HCP: 15	♦ 954	♦ QJ7	AP			
South HCP: 9	♣ AK4	♣ 876	1. Stayman			
Contract: 3♥ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ KQ82				1NT
Vul: None	♥ 9872	♥ 63	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AK107	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ J6	♣ AK84	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ54		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ7	♥ K52	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q53	♦ 97	AP			
South HCP: 9	♣ K1084	♣ QJ72	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ5				1NT
Vul: EW	♥ K92	♥ A84	Pass	2NT	AP	
North HCP: 9	♦ AQ976	♦ K4				
South HCP: 15	♣ 653	♣ 10742				
Contract: 2N S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ Q32		1NT	Pass	2♣ ¹
Vul: None	♥ K54	♥ J1073	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ82	♦ K6	AP			
South HCP: 9	♣ Q54	♣ K973	1. Stayman			
Contract: 2N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ 874

♦ A653

♣ QJ92

South:

♠ AJ75

♥ AJ

♦ Q104

♣ K1064

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

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

Board: 163	♠ 852	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ AK43	

Board: 164	♠ Q6	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: Both	♦ J83	Partner bids first.
HCP: 8	♣ 10876	

Board: 165	♠ K6	The opponents are silent.
Dealer: N	♥ K876	
Vul: NS	♦ K94	You bid first.
HCP: 15	♣ AQ42	

Board: 166	♠ 9742	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 9	♣ 10962	

Board: 167	♠ 102	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ A9754	

Board: 168	♠ 543	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: None	♦ K74	Partner bids first.
HCP: 9	♣ Q87	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ J10		1NT	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ A872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ8	♦ K754	AP			
South HCP: 9	♣ AK43	♣ J62	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ J74				1NT
Vul: Both	♥ AJ54	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J83	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ 10876	♣ KQJ43	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1074		1NT	Pass	2♣ ¹
Vul: NS	♥ K876	♥ 942	Pass	2♥	Pass	2NT
North HCP: 15	♦ K94	♦ A2	AP			
South HCP: 9	♣ AQ42	♣ K1063	1. Stayman			
Contract: 2N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ KQ3				1NT
Vul: EW	♥ A7	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ7	♦ A532	Pass	2NT	AP	
South HCP: 15	♣ 10962	♣ AQ74	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AK4		1NT	Pass	2NT
Vul: Both	♥ KQ5	♥ 1086				
North HCP: 15	♦ AQ8	♦ J743	AP			
South HCP: 9	♣ A9754	♣ J32				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 543

♥ KJ96

♦ K74

♣ Q87

South:

♠ Q72

♥ A2

♦ AJ9

♣ KJ1054

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 15 R16 points.

Board: 163	♠ J10	The opponents are silent.
Dealer: N	♥ A872	
Vul: EW	♦ K754	Partner bids first.
HCP: 9	♣ J62	

Board: 164	♠ J74	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AQ4	You bid first.
HCP: 15	♣ KQJ43	

Board: 165	♠ Q1074	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ A2	Partner bids first.
HCP: 9	♣ K1063	

Board: 166	♠ KQ3	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ A532	You bid first.
HCP: 15	♣ AQ74	

Board: 167	♠ AK4	The opponents are silent.
Dealer: N	♥ 1086	
Vul: Both	♦ J743	Partner bids first.
HCP: 9	♣ J32	

Board: 168	♠ Q72	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AJ9	You bid first.
HCP: 15	♣ KJ1054	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ J10		1NT	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ A872	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ8	♦ K754	AP			
South HCP: 9	♣ AK43	♣ J62	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ J74				1NT
Vul: Both	♥ AJ54	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J83	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ 10876	♣ KQJ43	1. Stayman			
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1074		1NT	Pass	2♣ ¹
Vul: NS	♥ K876	♥ 942	Pass	2♥	Pass	2NT
North HCP: 15	♦ K94	♦ A2	AP			
South HCP: 9	♣ AQ42	♣ K1063	1. Stayman			
Contract: 2N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 9742	♠ KQ3				1NT
Vul: EW	♥ A7	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ7	♦ A532	Pass	2NT	AP	
South HCP: 15	♣ 10962	♣ AQ74	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AK4		1NT	Pass	2NT
Vul: Both	♥ KQ5	♥ 1086				
North HCP: 15	♦ AQ8	♦ J743	AP			
South HCP: 9	♣ A9754	♣ J32				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 543

♥ KJ96

♦ K74

♣ Q87

South:

♠ Q72

♥ A2

♦ AJ9

♣ KJ1054

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

North hands (Practice Page)

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

Board: 169 ♠ KQ75
Dealer: N ♥ Q6
Vul: EW ♦ KQ2
HCP: 15 ♣ QJ94

The opponents are silent.

You bid first.

Board: 170 ♠ J854
Dealer: S ♥ 105
Vul: Both ♦ K1083
HCP: 8 ♣ A72

The opponents are silent.

Partner bids first.

Board: 171 ♠ AQJ5
Dealer: N ♥ AQ54
Vul: None ♦ Q92
HCP: 15 ♣ 64

West Doubles 2♣ if possible.

You bid first.

Board: 172 ♠ 65
Dealer: S ♥ KJ53
Vul: NS ♦ 1095
HCP: 8 ♣ A1086

The opponents are silent.

Partner bids first.

Board: 173 ♠ KQ95
Dealer: N ♥ Q103
Vul: Both ♦ AQ3
HCP: 15 ♣ Q42

The opponents are silent.

You bid first.

Board: 174 ♠ J962
Dealer: S ♥ J7
Vul: None ♦ K843
HCP: 8 ♣ K96

The opponents are silent.

Partner bids first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q6	♥ A32	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ2	♦ 1053	AP			
South HCP: 9	♣ QJ94	♣ 865	1. Stayman			
Contract: 4♠ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ AK9				1NT
Vul: Both	♥ 105	♥ AJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K1083	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ A72	♣ K1094	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10642		1NT	Pass	2♣ ¹
Vul: None	♥ AQ54	♥ KJ2	X	2♥	Pass	2NT
North HCP: 15	♦ Q92	♦ AJ43	Pass	4♠	AP	
South HCP: 9	♣ 64	♣ 83	1. Stayman			
Contract: 4♠ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A1097				1NT
Vul: NS	♥ KJ53	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1095	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ A1086	♣ KJ42	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ J742		1NT	Pass	2♣ ¹
Vul: Both	♥ Q103	♥ J95	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ3	♦ K852	AP			
South HCP: 9	♣ Q42	♣ A3	1. Stayman			
Contract: 3♠ N						

Board: 174

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J962

♥ J7

♦ K843

♣ K96

South:

♠ AK3

♥ Q108

♦ A95

♣ Q1043

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 15 R16 points.

Board: 169 ♠ AJ102
Dealer: N ♥ A32
Vul: EW ♦ 1053
HCP: 9 ♣ 865

The opponents are silent.

Partner bids first.

Board: 170 ♠ AK9
Dealer: S ♥ AJ32
Vul: Both ♦ 64
HCP: 15 ♣ K1094

The opponents are silent.

You bid first.

Board: 171 ♠ 10642
Dealer: N ♥ KJ2
Vul: None ♦ AJ43
HCP: 9 ♣ 83

West Doubles 2♣ if possible.

Partner bids first.

Board: 172 ♠ A1097
Dealer: S ♥ A9
Vul: NS ♦ K76
HCP: 15 ♣ KJ42

The opponents are silent.

You bid first.

Board: 173 ♠ J742
Dealer: N ♥ J95
Vul: Both ♦ K852
HCP: 9 ♣ A3

The opponents are silent.

Partner bids first.

Board: 174 ♠ AK3
Dealer: S ♥ Q108
Vul: None ♦ A95
HCP: 15 ♣ Q1043

The opponents are silent.

You bid first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q6	♥ A32	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ2	♦ 1053	AP			
South HCP: 9	♣ QJ94	♣ 865	1. Stayman			
Contract: 4♠ N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ AK9				1NT
Vul: Both	♥ 105	♥ AJ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K1083	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ A72	♣ K1094	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ 10642		1NT	Pass	2♣ ¹
Vul: None	♥ AQ54	♥ KJ2	X	2♥	Pass	2NT
North HCP: 15	♦ Q92	♦ AJ43	Pass	4♠	AP	
South HCP: 9	♣ 64	♣ 83	1. Stayman			
Contract: 4♠ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A1097				1NT
Vul: NS	♥ KJ53	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1095	♦ K76	Pass	2NT	AP	
South HCP: 15	♣ A1086	♣ KJ42	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ J742		1NT	Pass	2♣ ¹
Vul: Both	♥ Q103	♥ J95	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ3	♦ K852	AP			
South HCP: 9	♣ Q42	♣ A3	1. Stayman			
Contract: 3♠ N						

Board: 174

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J962

♥ J7

♦ K843

♣ K96

South:

♠ AK3

♥ Q108

♦ A95

♣ Q1043

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

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

1. Stayman

North hands (Practice Page)

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

Board: 175	♠ AK	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ K83	You bid first.
HCP: 15	♣ J542	

Board: 176	♠ 10653	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ AJ82	

Board: 177	♠ Q74	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ Q964	You bid first.
HCP: 15	♣ AK104	

Board: 178	♠ Q986	East Bids 3♣ if possible.
Dealer: S	♥ AQ109	
Vul: NS	♦ 54	Partner bids first.
HCP: 8	♣ 632	

Board: 179	♠ A1096	The opponents are silent.
Dealer: N	♥ K63	
Vul: EW	♦ J3	You bid first.
HCP: 15	♣ AK42	

Board: 180	♠ 52	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ 109763	Partner bids first.
HCP: 8	♣ AQJ10	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 93		1NT	Pass	2NT
Vul: NS	♥ A1094	♥ KJ5				
North HCP: 15	♦ K83	♦ 10742	AP			
South HCP: 8	♣ J542	♣ A1086				
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10653	♠ AJ				1NT
Vul: EW	♥ K84	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ KJ543	Pass	2NT	AP	
South HCP: 15	♣ AJ82	♣ K94	1. Stayman			
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AK9		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ J854	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q964	♦ 103	AP			
South HCP: 8	♣ AK104	♣ 9532	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ105				1NT
Vul: NS	♥ AQ109	♥ J3	Pass	2♣ ¹	3♣	Pass
North HCP: 8	♦ 54	♦ AKQ6	Pass	XA♠♠	AP	
South HCP: 15	♣ 632	♣ J84	1. Stayman			
Contract: 3♣X E						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ Q4		1NT	Pass	2NT
Vul: EW	♥ K63	♥ A82				
North HCP: 15	♦ J3	♦ Q9842	AP			
South HCP: 8	♣ AK42	♣ 976				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 52

♥ J2

♦ 109763

♣ AQJ10

South:

♠ J43

♥ Q9

♦ AKQ

♣ K8643

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

1NT

South hands (Practice Page)

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

Board: 175	♠ 93	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ 10742	Partner bids first.
HCP: 8	♣ A1086	

Board: 176	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ KJ543	You bid first.
HCP: 15	♣ K94	

Board: 177	♠ AK9	The opponents are silent.
Dealer: N	♥ J854	
Vul: None	♦ 103	Partner bids first.
HCP: 8	♣ 9532	

Board: 178	♠ KJ105	East Bids 3♣ if possible.
Dealer: S	♥ J3	
Vul: NS	♦ AKQ6	You bid first.
HCP: 15	♣ J84	

Board: 179	♠ Q4	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ Q9842	Partner bids first.
HCP: 8	♣ 976	

Board: 180	♠ J43	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ K8643	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 93		1NT	Pass	2NT
Vul: NS	♥ A1094	♥ KJ5				
North HCP: 15	♦ K83	♦ 10742	AP			
South HCP: 8	♣ J542	♣ A1086				
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10653	♠ AJ				1NT
Vul: EW	♥ K84	♥ QJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ KJ543	Pass	2NT	AP	
South HCP: 15	♣ AJ82	♣ K94	1. Stayman			
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AK9		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ J854	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q964	♦ 103	AP			
South HCP: 8	♣ AK104	♣ 9532	1. Stayman			
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ105				1NT
Vul: NS	♥ AQ109	♥ J3	Pass	2♣ ¹	3♣	Pass
North HCP: 8	♦ 54	♦ AKQ6	Pass	XA♠♠	AP	
South HCP: 15	♣ 632	♣ J84	1. Stayman			
Contract: 3♣X E						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A1096	♠ Q4		1NT	Pass	2NT
Vul: EW	♥ K63	♥ A82				
North HCP: 15	♦ J3	♦ Q9842	AP			
South HCP: 8	♣ AK42	♣ 976				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 52

♥ J2

♦ 109763

♣ AQJ10

South:

♠ J43

♥ Q9

♦ AKQ

♣ K8643

West	North	East	South
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Pass	2NT	AP	
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1NT

North hands (Practice Page)

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

Board: 181	♠ AK	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ Q62	You bid first.
HCP: 15	♣ Q10964	

Board: 182	♠ 83	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ Q72	Partner bids first.
HCP: 8	♣ Q10872	

Board: 183	♠ AJ87	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ 542	

Board: 184	♠ J82	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: None	♦ 732	Partner bids first.
HCP: 8	♣ KJ10	

Board: 185	♠ K653	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ AJ84	

Board: 186	♠ A854	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: Both	♦ J102	Partner bids first.
HCP: 8	♣ 65	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7542		1NT	Pass	2♣ ¹
Vul: NS	♥ A82	♥ 74	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q62	♦ J1095	AP			
South HCP: 9	♣ Q10964	♣ AKJ	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A65				1NT
Vul: EW	♥ A105	♥ KQJ3	Pass	2NT	AP	
North HCP: 8	♦ Q72	♦ A93				
South HCP: 15	♣ Q10872	♣ J64				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 62		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ9	♥ 10863	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q7	♦ KJ432	AP			
South HCP: 9	♣ 542	♣ KQ	1. Stayman			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ				1NT
Vul: None	♥ QJ75	♥ A108	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 732	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ KJ10	♣ Q864	1. Stayman			
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ		1NT	Pass	2NT
Vul: EW	♥ A86	♥ J53	AP			
North HCP: 15	♦ K2	♦ A953				
South HCP: 8	♣ AJ84	♣ 10976				
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ A854

♥ QJ95

♦ J102

♣ 65

South:

♠ Q932

♥ A2

♦ K64

♣ KQJ4

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 181	♠ 7542	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ J1095	Partner bids first.
HCP: 9	♣ AKJ	

Board: 182	♠ A65	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: EW	♦ A93	You bid first.
HCP: 15	♣ J64	

Board: 183	♠ 62	The opponents are silent.
Dealer: N	♥ 10863	
Vul: Both	♦ KJ432	Partner bids first.
HCP: 9	♣ KQ	

Board: 184	♠ AKQ	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ 865	You bid first.
HCP: 15	♣ Q864	

Board: 185	♠ QJ	The opponents are silent.
Dealer: N	♥ J53	
Vul: EW	♦ A953	Partner bids first.
HCP: 8	♣ 10976	

Board: 186	♠ Q932	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ K64	You bid first.
HCP: 15	♣ KQJ4	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7542		1NT	Pass	2♣ ¹
Vul: NS	♥ A82	♥ 74	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q62	♦ J1095	AP			
South HCP: 9	♣ Q10964	♣ AKJ	1. Stayman			
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A65				1NT
Vul: EW	♥ A105	♥ KQJ3	Pass	2NT	AP	
North HCP: 8	♦ Q72	♦ A93				
South HCP: 15	♣ Q10872	♣ J64				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 62		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ9	♥ 10863	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q7	♦ KJ432	AP			
South HCP: 9	♣ 542	♣ KQ	1. Stayman			
Contract: 4♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ				1NT
Vul: None	♥ QJ75	♥ A108	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 732	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ KJ10	♣ Q864	1. Stayman			
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ K653	♠ QJ		1NT	Pass	2NT
Vul: EW	♥ A86	♥ J53	AP			
North HCP: 15	♦ K2	♦ A953				
South HCP: 8	♣ AJ84	♣ 10976				
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ A854

♥ QJ95

♦ J102

♣ 65

South:

♠ Q932

♥ A2

♦ K64

♣ KQJ4

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 187	♠ AK98	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ J102	You bid first.
HCP: 15	♣ AK104	

Board: 188	♠ J863	The opponents are silent.
Dealer: S	♥ 964	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 8	♣ K85	

Board: 189	♠ K7	The opponents are silent.
Dealer: N	♥ J854	
Vul: Both	♦ KJ2	You bid first.
HCP: 15	♣ AQJ4	

Board: 190	♠ 1075	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ J1062	Partner bids first.
HCP: 9	♣ A85	

Board: 191	♠ K74	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ K873	You bid first.
HCP: 15	♣ A842	

Board: 192	♠ A986	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ 962	Partner bids first.
HCP: 8	♣ A1096	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ 52	♥ KJ84	Pass	2♠	Pass	2NT
North HCP: 15	♦ J102	♦ KQ87	AP			
South HCP: 9	♣ AK104	♣ 652				
Contract: 2N N			1. Stayman			

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ KQ10				1NT
Vul: NS	♥ 964	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ4	♦ A5	Pass	2NT	AP	
South HCP: 15	♣ K85	♣ 10764				
Contract: 2N S			1. Stayman			

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q98		1NT	Pass	2NT
Vul: Both	♥ J854	♥ AK3				
North HCP: 15	♦ KJ2	♦ 10653	AP			
South HCP: 9	♣ AQJ4	♣ 753				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A84				1NT
Vul: None	♥ A73	♥ KQ10				
North HCP: 9	♦ J1062	♦ K87	Pass	2NT	AP	
South HCP: 15	♣ A85	♣ K743				
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ 96		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q842	Pass	2♦	Pass	2NT
North HCP: 15	♦ K873	♦ Q96	AP			
South HCP: 8	♣ A842	♣ KJ65				
Contract: 2N N			1. Stayman			

Board: 192

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A986

♥ 42

♦ 962

♣ A1096

South:

♠ Q4

♥ KQ9

♦ AK1084

♣ J84

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 15 R16 points.

Board: 187	♠ 52	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: None	♦ KQ87	Partner bids first.
HCP: 9	♣ 652	

Board: 188	♠ KQ10	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ 10764	

Board: 189	♠ Q98	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ 10653	Partner bids first.
HCP: 9	♣ 753	

Board: 190	♠ A84	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ K743	

Board: 191	♠ 96	The opponents are silent.
Dealer: N	♥ Q842	
Vul: NS	♦ Q96	Partner bids first.
HCP: 8	♣ KJ65	

Board: 192	♠ Q4	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ AK1084	You bid first.
HCP: 15	♣ J84	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ 52	♥ KJ84	Pass	2♠	Pass	2NT
North HCP: 15	♦ J102	♦ KQ87	AP			
South HCP: 9	♣ AK104	♣ 652	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ J863	♠ KQ10				1NT
Vul: NS	♥ 964	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ4	♦ A5	Pass	2NT	AP	
South HCP: 15	♣ K85	♣ 10764	1. Stayman			
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q98		1NT	Pass	2NT
Vul: Both	♥ J854	♥ AK3	AP			
North HCP: 15	♦ KJ2	♦ 10653				
South HCP: 9	♣ AQJ4	♣ 753				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A84				1NT
Vul: None	♥ A73	♥ KQ10				
North HCP: 9	♦ J1062	♦ K87	Pass	2NT	AP	
South HCP: 15	♣ A85	♣ K743				
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ 96		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q842	Pass	2♦	Pass	2NT
North HCP: 15	♦ K873	♦ Q96	AP			
South HCP: 8	♣ A842	♣ KJ65	1. Stayman			
Contract: 2N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A986

♥ 42

♦ 962

♣ A1096

South:

♠ Q4

♥ KQ9

♦ AK1084

♣ J84

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 193	♠ A3	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ K98	You bid first.
HCP: 15	♣ AJ432	

Board: 194	♠ 7542	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 9	♣ K106	

Board: 195	♠ J10	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AKQ84	

Board: 196	♠ Q7	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: Both	♦ 865	Partner bids first.
HCP: 8	♣ A973	

Board: 197	♠ 74	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ AJ4	You bid first.
HCP: 15	♣ AK954	

Board: 198	♠ AJ95	The opponents are silent.
Dealer: S	♥ 642	
Vul: EW	♦ KJ63	Partner bids first.
HCP: 9	♣ 95	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K87		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ A842	Pass	2♦	Pass	2NT
North HCP: 15	♦ K98	♦ Q1065	AP			
South HCP: 9	♣ AJ432	♣ 75	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQJ				1NT
Vul: NS	♥ Q95	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ2	♦ 876	Pass	2NT	AP	
South HCP: 15	♣ K106	♣ AJ842	1. Stayman			
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AQ2		1NT	Pass	2♣ ¹
Vul: EW	♥ 865	♥ J1072	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ2	♦ Q643	AP			
South HCP: 9	♣ AKQ84	♣ 103	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A105				1NT
Vul: Both	♥ Q1093	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 865	♦ Q932	Pass	2NT	AP	
South HCP: 15	♣ A973	♣ KQ104	1. Stayman			
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ KQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ K84	♥ 32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ4	♦ K9632	AP			
South HCP: 9	♣ AK954	♣ J6	1. Stayman			
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ95

♥ 642

♦ KJ63

♣ 95

South:

♠ 1073

♥ AK105

♦ A875

♣ A4

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 15 R16 points.

Board: 193	♠ K87	The opponents are silent.
Dealer: N	♥ A842	
Vul: None	♦ Q1065	Partner bids first.
HCP: 9	♣ 75	

Board: 194	♠ AQJ	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 876	You bid first.
HCP: 15	♣ AJ842	

Board: 195	♠ AQ2	The opponents are silent.
Dealer: N	♥ J1072	
Vul: EW	♦ Q643	Partner bids first.
HCP: 9	♣ 103	

Board: 196	♠ A105	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ Q932	You bid first.
HCP: 15	♣ KQ104	

Board: 197	♠ KQ105	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ K9632	Partner bids first.
HCP: 9	♣ J6	

Board: 198	♠ 1073	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ A875	You bid first.
HCP: 15	♣ A4	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K87		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ A842	Pass	2♦	Pass	2NT
North HCP: 15	♦ K98	♦ Q1065	AP			
South HCP: 9	♣ AJ432	♣ 75	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQJ				1NT
Vul: NS	♥ Q95	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ2	♦ 876	Pass	2NT	AP	
South HCP: 15	♣ K106	♣ AJ842	1. Stayman			
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AQ2		1NT	Pass	2♣ ¹
Vul: EW	♥ 865	♥ J1072	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ2	♦ Q643	AP			
South HCP: 9	♣ AKQ84	♣ 103	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ A105				1NT
Vul: Both	♥ Q1093	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 865	♦ Q932	Pass	2NT	AP	
South HCP: 15	♣ A973	♣ KQ104	1. Stayman			
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ KQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ K84	♥ 32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ4	♦ K9632	AP			
South HCP: 9	♣ AK954	♣ J6	1. Stayman			
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ95

♥ 642

♦ KJ63

♣ 95

South:

♠ 1073

♥ AK105

♦ A875

♣ A4

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 199	♠ AKJ2	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ A842	

Board: 200	♠ K1072	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ Q104	Partner bids first.
HCP: 9	♣ K65	

Board: 201	♠ 987	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ AJ1074	

Board: 202	♠ 54	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ Q10954	Partner bids first.
HCP: 8	♣ KJ5	

Board: 203	♠ K65	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: None	♦ AQJ	You bid first.
HCP: 15	♣ 942	

Board: 204	♠ Q972	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ 972	Partner bids first.
HCP: 8	♣ A95	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 873		1NT	Pass	2♣ ¹
Vul: Both	♥ 876	♥ AQ95	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ	♦ 842	AP			
South HCP: 8	♣ A842	♣ Q97				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ K1072	♠ QJ				1NT
Vul: None	♥ J64	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q104	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K65	♣ J942				
Contract: 2N S			1. Stayman			

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ A102				
Vul: EW	♥ A42	♥ 763		1NT	Pass	2NT
North HCP: 15	♦ AQ	♦ 873	AP			
South HCP: 9	♣ AJ1074	♣ KQ86				
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ Q107				1NT
Vul: Both	♥ Q86	♥ AK10				
North HCP: 8	♦ Q10954	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ KJ5	♣ AQ843				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 743				
Vul: None	♥ AJ75	♥ K104		1NT	Pass	2NT
North HCP: 15	♦ AQJ	♦ 10543	AP			
South HCP: 9	♣ 942	♣ AQ10				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q972

♥ Q87

♦ 972

♣ A95

South:

♠ AJ

♥ K1094

♦ J83

♣ KQJ4

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

South hands (Practice Page)

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

Board: 199	♠ 873	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: Both	♦ 842	Partner bids first.
HCP: 8	♣ Q97	

Board: 200	♠ QJ	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ A53	You bid first.
HCP: 15	♣ J942	

Board: 201	♠ A102	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ 873	Partner bids first.
HCP: 9	♣ KQ86	

Board: 202	♠ Q107	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ 62	You bid first.
HCP: 15	♣ AQ843	

Board: 203	♠ 743	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ 10543	Partner bids first.
HCP: 9	♣ AQ10	

Board: 204	♠ AJ	The opponents are silent.
Dealer: S	♥ K1094	
Vul: NS	♦ J83	You bid first.
HCP: 15	♣ KQJ4	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 873		1NT	Pass	2♣ ¹
Vul: Both	♥ 876	♥ AQ95	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ	♦ 842	AP			
South HCP: 8	♣ A842	♣ Q97				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ K1072	♠ QJ				1NT
Vul: None	♥ J64	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q104	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K65	♣ J942				
Contract: 2N S			1. Stayman			

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ A102				
Vul: EW	♥ A42	♥ 763		1NT	Pass	2NT
North HCP: 15	♦ AQ	♦ 873	AP			
South HCP: 9	♣ AJ1074	♣ KQ86				
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ Q107				1NT
Vul: Both	♥ Q86	♥ AK10				
North HCP: 8	♦ Q10954	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ KJ5	♣ AQ843				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 743				
Vul: None	♥ AJ75	♥ K104		1NT	Pass	2NT
North HCP: 15	♦ AQJ	♦ 10543	AP			
South HCP: 9	♣ 942	♣ AQ10				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q972

♥ Q87

♦ 972

♣ A95

South:

♠ AJ

♥ K1094

♦ J83

♣ KQJ4

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

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

1. Stayman

North hands (Practice Page)

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

Board: 205	♠ A10	The opponents are silent.
Dealer: N	♥ A1073	
Vul: Both	♦ A872	You bid first.
HCP: 15	♣ K94	

Board: 206	♠ Q542	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AQ1093	Partner bids first.
HCP: 9	♣ 53	

Board: 207	♠ QJ7	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AK82	You bid first.
HCP: 15	♣ 9654	

Board: 208	♠ 865	The opponents are silent.
Dealer: S	♥ 983	
Vul: EW	♦ K843	Partner bids first.
HCP: 8	♣ AJ6	

Board: 209	♠ K74	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: None	♦ AK9	You bid first.
HCP: 15	♣ Q54	

Board: 210	♠ Q107	East Bids 2♦ if possible.
Dealer: S	♥ A972	West Bids 3♦ if possible.
Vul: NS	♦ J6	
HCP: 8	♣ J863	Partner bids first.

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J72		1NT	Pass	2NT
Vul: Both	♥ A1073	♥ KJ5				
North HCP: 15	♦ A872	♦ J1054	AP			
South HCP: 8	♣ K94	♣ Q105				
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ J76				1NT
Vul: None	♥ J4	♥ AK52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ1093	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 53	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A1094		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q72	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK82	♦ 94	AP			
South HCP: 8	♣ 9654	♣ Q832	1. Stayman			
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AK43				1NT
Vul: EW	♥ 983	♥ AKJ4				
North HCP: 8	♦ K843	♦ 52	AP			
South HCP: 15	♣ AJ6	♣ 742				
Contract: 1N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ A105		1NT	Pass	2NT
Vul: None	♥ QJ63	♥ 52				
North HCP: 15	♦ AK9	♦ 1053	AP			
South HCP: 9	♣ Q54	♣ AJ863				
Contract: 2N N						

Board: 210

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦X E

North:

♠ Q107

♥ A972

♦ J6

♣ J863

South:

♠ K96

♥ Q1065

♦ K3

♣ AK54

West North East South

1NT

Pass 2♣¹ 2♦ 2NT

3♦ X♦ AP

1. Stayman

South hands (Practice Page)

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

Board: 205	♠ J72	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ J1054	Partner bids first.
HCP: 8	♣ Q105	

Board: 206	♠ J76	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ AQ94	

Board: 207	♠ A1094	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ 94	Partner bids first.
HCP: 8	♣ Q832	

Board: 208	♠ AK43	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ 52	You bid first.
HCP: 15	♣ 742	

Board: 209	♠ A105	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ 1053	Partner bids first.
HCP: 9	♣ AJ863	

Board: 210	♠ K96	East Bids 2♦ if possible.
Dealer: S	♥ Q1065	West Bids 3♦ if possible.
Vul: NS	♦ K3	
HCP: 15	♣ AK54	You bid first.

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J72		1NT	Pass	2NT
Vul: Both	♥ A1073	♥ KJ5				
North HCP: 15	♦ A872	♦ J1054	AP			
South HCP: 8	♣ K94	♣ Q105				
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ J76				1NT
Vul: None	♥ J4	♥ AK52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ1093	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 53	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A1094		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q72	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK82	♦ 94	AP			
South HCP: 8	♣ 9654	♣ Q832	1. Stayman			
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AK43				1NT
Vul: EW	♥ 983	♥ AKJ4				
North HCP: 8	♦ K843	♦ 52	AP			
South HCP: 15	♣ AJ6	♣ 742				
Contract: 1N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ A105		1NT	Pass	2NT
Vul: None	♥ QJ63	♥ 52				
North HCP: 15	♦ AK9	♦ 1053	AP			
South HCP: 9	♣ Q54	♣ AJ863				
Contract: 2N N						

Board: 210

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦X E

North:

♠ Q107

♥ A972

♦ J6

♣ J863

South:

♠ K96

♥ Q1065

♦ K3

♣ AK54

West North East South

1NT

Pass 2♣¹ 2♦ 2NT

3♦ X♦ AP

1. Stayman

North hands (Practice Page)

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

Board: 211	♠ AQ2	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 76	You bid first.
HCP: 15	♣ AQ842	

Board: 212	♠ 107	The opponents are silent.
Dealer: S	♥ 10973	
Vul: Both	♦ AKQ32	Partner bids first.
HCP: 9	♣ 72	

Board: 213	♠ J4	The opponents are silent.
Dealer: N	♥ A875	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ K943	

Board: 214	♠ A103	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ 9763	Partner bids first.
HCP: 9	♣ KJ75	

Board: 215	♠ A103	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ 9875	You bid first.
HCP: 15	♣ AK74	

Board: 216	♠ 1042	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ J42	Partner bids first.
HCP: 9	♣ A975	

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K4		1NT	Pass	2♣ ¹
Vul: EW	♥ K93	♥ Q654	Pass	2♦	Pass	2NT
North HCP: 15	♦ 76	♦ K983	AP			
South HCP: 9	♣ AQ842	♣ J53	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K64				1NT
Vul: Both	♥ 10973	♥ AQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AKQ32	♦ 965	Pass	4♥	AP	
South HCP: 15	♣ 72	♣ AQ4	1. Stayman			
Contract: 4♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1062		1NT	Pass	2♣ ¹
Vul: NS	♥ A875	♥ Q6	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK3	♦ Q874	AP			
South HCP: 8	♣ K943	♣ J82	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 542				1NT
Vul: EW	♥ J7	♥ AK83	Pass	2NT	AP	
North HCP: 9	♦ 9763	♦ A4				
South HCP: 15	♣ KJ75	♣ A1043				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J872		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9875	♦ KJ42	AP			
South HCP: 9	♣ AK74	♣ Q53	1. Stayman			
Contract: 2N N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1042

♥ A95

♦ J42

♣ A975

South:

♠ A9

♥ KQJ

♦ Q1096

♣ QJ84

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

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

Board: 211	♠ K4	The opponents are silent.
Dealer: N	♥ Q654	
Vul: EW	♦ K983	Partner bids first.
HCP: 9	♣ J53	

Board: 212	♠ K64	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: Both	♦ 965	You bid first.
HCP: 15	♣ AQ4	

Board: 213	♠ K1062	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ Q874	Partner bids first.
HCP: 8	♣ J82	

Board: 214	♠ 542	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ A1043	

Board: 215	♠ J872	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ KJ42	Partner bids first.
HCP: 9	♣ Q53	

Board: 216	♠ A9	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ Q1096	You bid first.
HCP: 15	♣ QJ84	

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K4		1NT	Pass	2♣ ¹
Vul: EW	♥ K93	♥ Q654	Pass	2♦	Pass	2NT
North HCP: 15	♦ 76	♦ K983	AP			
South HCP: 9	♣ AQ842	♣ J53	1. Stayman			
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ K64				1NT
Vul: Both	♥ 10973	♥ AQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AKQ32	♦ 965	Pass	4♥	AP	
South HCP: 15	♣ 72	♣ AQ4	1. Stayman			
Contract: 4♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ K1062		1NT	Pass	2♣ ¹
Vul: NS	♥ A875	♥ Q6	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK3	♦ Q874	AP			
South HCP: 8	♣ K943	♣ J82	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 542				1NT
Vul: EW	♥ J7	♥ AK83	Pass	2NT	AP	
North HCP: 9	♦ 9763	♦ A4				
South HCP: 15	♣ KJ75	♣ A1043				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J872		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9875	♦ KJ42	AP			
South HCP: 9	♣ AK74	♣ Q53	1. Stayman			
Contract: 2N N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1042

♥ A95

♦ J42

♣ A975

South:

♠ A9

♥ KQJ

♦ Q1096

♣ QJ84

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

North hands (Practice Page)

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

Board: 217	♠ K96	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ AK94	

Board: 218	♠ 854	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ K32	Partner bids first.
HCP: 8	♣ AJ103	

Board: 219	♠ 1072	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ K8	You bid first.
HCP: 15	♣ AKJ84	

Board: 220	♠ 732	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ 83	Partner bids first.
HCP: 8	♣ K10873	

Board: 221	♠ AK76	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ 753	You bid first.
HCP: 15	♣ KJ94	

Board: 222	♠ 642	East Bids 3♥ if possible.
Dealer: S	♥ KJ	
Vul: None	♦ K8742	Partner bids first.
HCP: 9	♣ Q83	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q43		1NT	Pass	2NT
Vul: EW	♥ 942	♥ 763				
North HCP: 15	♦ AJ3	♦ KQ98	AP			
South HCP: 9	♣ AK94	♣ Q62				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ A32				1NT
Vul: Both	♥ 1094	♥ K7				
North HCP: 8	♦ K32	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ AJ103	♣ KQ842				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ KJ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ K8	♦ Q952	AP			
South HCP: 8	♣ AKJ84	♣ Q96	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A108				1NT
Vul: NS	♥ AJ8	♥ Q93				
North HCP: 8	♦ 83	♦ AK97	Pass	2NT	AP	
South HCP: 15	♣ K10873	♣ Q94				
Contract: 2N S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J3		1NT	Pass	2NT
Vul: Both	♥ A7	♥ Q105				
North HCP: 15	♦ 753	♦ KJ642	AP			
South HCP: 9	♣ KJ94	♣ Q53				
Contract: 2N N						

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♥X E

North:

♠ 642

♥ KJ

♦ K8742

♣ Q83

South:

♠ AJ7

♥ 103

♦ AQ10

♣ KJ764

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

South hands (Practice Page)

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

Board: 217	♠ Q43	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ KQ98	Partner bids first.
HCP: 9	♣ Q62	

Board: 218	♠ A32	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ QJ4	You bid first.
HCP: 15	♣ KQ842	

Board: 219	♠ 65	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: None	♦ Q952	Partner bids first.
HCP: 8	♣ Q96	

Board: 220	♠ A108	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ AK97	You bid first.
HCP: 15	♣ Q94	

Board: 221	♠ J3	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ KJ642	Partner bids first.
HCP: 9	♣ Q53	

Board: 222	♠ AJ7	East Bids 3♥ if possible.
Dealer: S	♥ 103	
Vul: None	♦ AQ10	You bid first.
HCP: 15	♣ KJ764	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q43		1NT	Pass	2NT
Vul: EW	♥ 942	♥ 763				
North HCP: 15	♦ AJ3	♦ KQ98	AP			
South HCP: 9	♣ AK94	♣ Q62				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ A32				1NT
Vul: Both	♥ 1094	♥ K7				
North HCP: 8	♦ K32	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ AJ103	♣ KQ842				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ KJ107	Pass	2♦	Pass	2NT
North HCP: 15	♦ K8	♦ Q952	AP			
South HCP: 8	♣ AKJ84	♣ Q96	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A108				1NT
Vul: NS	♥ AJ8	♥ Q93				
North HCP: 8	♦ 83	♦ AK97	Pass	2NT	AP	
South HCP: 15	♣ K10873	♣ Q94				
Contract: 2N S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ J3		1NT	Pass	2NT
Vul: Both	♥ A7	♥ Q105				
North HCP: 15	♦ 753	♦ KJ642	AP			
South HCP: 9	♣ KJ94	♣ Q53				
Contract: 2N N						

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♥X E

North:

♠ 642

♥ KJ

♦ K8742

♣ Q83

South:

♠ AJ7

♥ 103

♦ AQ10

♣ KJ764

West	North	East	South
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			1NT
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Pass	2NT	3♥	Pass
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Pass	XA♠♠	AP	
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North hands (Practice Page)

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

Board: 223 ♠ Q854
Dealer: N ♥ Q10
Vul: NS ♦ K107
HCP: 15 ♣ AKJ4

The opponents are silent.

You bid first.

Board: 224 ♠ J942
Dealer: S ♥ A543
Vul: EW ♦ A8
HCP: 9 ♣ 873

The opponents are silent.

Partner bids first.

Board: 225 ♠ KJ7
Dealer: N ♥ A62
Vul: None ♦ 108
HCP: 15 ♣ AQJ104

The opponents are silent.

You bid first.

Board: 226 ♠ AK86
Dealer: S ♥ J97
Vul: NS ♦ 765
HCP: 9 ♣ J65

The opponents are silent.

Partner bids first.

Board: 227 ♠ A932
Dealer: N ♥ AJ9
Vul: EW ♦ Q52
HCP: 15 ♣ A84

West Doubles 2♣ if possible.

You bid first.

Board: 228 ♠ Q105
Dealer: S ♥ 542
Vul: Both ♦ K73
HCP: 9 ♣ KJ103

The opponents are silent.

Partner bids first.

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q854	♠ AK102		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ 976	Pass	2♠	Pass	3♠
North HCP: 15	♦ K107	♦ 643	AP			
South HCP: 9	♣ AKJ4	♣ Q107				
Contract: 3♠ N				1. Stayman		

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ J942	♠ AK3				1NT
Vul: EW	♥ A543	♥ J98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A8	♦ K75	Pass	2NT	AP	
South HCP: 15	♣ 873	♣ A1054				
Contract: 2N S				1. Stayman		

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A843		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ 108	♦ K9643	AP			
South HCP: 9	♣ AQJ104	♣ 32				
Contract: 2N N				1. Stayman		

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ AK86	♠ J105				1NT
Vul: NS	♥ J97	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 765	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ J65	♣ AKQ74				
Contract: 2N S				1. Stayman		

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ KJ65		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ9	♥ 642	X	2♠	Pass	3♣ ²
North HCP: 15	♦ Q52	♦ A1073	Pass	3NT	Pass	4♠
South HCP: 9	♣ A84	♣ J10	AP			
Contract: 4♠ N				1. Stayman		
				2. strength cue bid		

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q105

♥ 542

♦ K73

♣ KJ103

South:

♠ 32

♥ AK9

♦ A64

♣ A9764

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

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

Board: 223	♠ AK102	The opponents are silent.
Dealer: N	♥ 976	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ Q107	

Board: 224	♠ AK3	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ K75	You bid first.
HCP: 15	♣ A1054	

Board: 225	♠ A843	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K9643	Partner bids first.
HCP: 9	♣ 32	

Board: 226	♠ J105	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ Q93	You bid first.
HCP: 15	♣ AKQ74	

Board: 227	♠ KJ65	West Doubles 2♣ if possible.
Dealer: N	♥ 642	
Vul: EW	♦ A1073	Partner bids first.
HCP: 9	♣ J10	

Board: 228	♠ 32	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ A64	You bid first.
HCP: 15	♣ A9764	

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q854	♠ AK102		1NT	Pass	2♣ ¹
Vul: NS	♥ Q10	♥ 976	Pass	2♠	Pass	3♠
North HCP: 15	♦ K107	♦ 643	AP			
South HCP: 9	♣ AKJ4	♣ Q107				
Contract: 3♠ N			1. Stayman			

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ J942	♠ AK3				1NT
Vul: EW	♥ A543	♥ J98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A8	♦ K75	Pass	2NT	AP	
South HCP: 15	♣ 873	♣ A1054				
Contract: 2N S			1. Stayman			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A843		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ 108	♦ K9643	AP			
South HCP: 9	♣ AQJ104	♣ 32				
Contract: 2N N			1. Stayman			

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ AK86	♠ J105				1NT
Vul: NS	♥ J97	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 765	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ J65	♣ AKQ74				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ KJ65		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ9	♥ 642	X	2♠	Pass	3♣ ²
North HCP: 15	♦ Q52	♦ A1073	Pass	3NT	Pass	4♠
South HCP: 9	♣ A84	♣ J10	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q105

♥ 542

♦ K73

♣ KJ103

South:

♠ 32

♥ AK9

♦ A64

♣ A9764

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

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 229	♠ K8	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ K82	You bid first.
HCP: 15	♣ KJ743	

Board: 230	♠ 876	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: EW	♦ K72	Partner bids first.
HCP: 9	♣ Q63	

Board: 231	♠ 73	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: Both	♦ AK7	You bid first.
HCP: 15	♣ K854	

Board: 232	♠ K975	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: None	♦ K82	Partner bids first.
HCP: 9	♣ 653	

Board: 233	♠ J96	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ KJ104	You bid first.
HCP: 15	♣ AQ54	

Board: 234	♠ 102	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ K963	Partner bids first.
HCP: 8	♣ 1085	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A52		1NT	Pass	2NT
Vul: NS	♥ AJ10	♥ K86				
North HCP: 15	♦ K82	♦ Q107	AP			
South HCP: 9	♣ KJ743	♣ 8652				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ A4				1NT
Vul: EW	♥ KJ102	♥ Q83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K72	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ Q63	♣ K9874	1. Stayman			
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AK10		1NT	Pass	2NT
Vul: Both	♥ KQ94	♥ 102				
North HCP: 15	♦ AK7	♦ J864	AP			
South HCP: 8	♣ K854	♣ 9762				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ 62				1NT
Vul: None	♥ QJ3	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K82	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ 653	♣ AK942	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ Q1084		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ104	♦ AQ732	AP			
South HCP: 9	♣ AQ54	♣ 32	1. Stayman			
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 102

♥ AJ76

♦ K963

♣ 1085

South:

♠ AKQ7

♥ 10432

♦ J2

♣ KQ4

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

1. Stayman

South hands (Practice Page)

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

Board: 229	♠ A52	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ Q107	Partner bids first.
HCP: 9	♣ 8652	

Board: 230	♠ A4	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ K9874	

Board: 231	♠ AK10	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ J864	Partner bids first.
HCP: 8	♣ 9762	

Board: 232	♠ 62	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ A106	You bid first.
HCP: 15	♣ AK942	

Board: 233	♠ Q1084	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AQ732	Partner bids first.
HCP: 9	♣ 32	

Board: 234	♠ AKQ7	The opponents are silent.
Dealer: S	♥ 10432	
Vul: Both	♦ J2	You bid first.
HCP: 15	♣ KQ4	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A52		1NT	Pass	2NT
Vul: NS	♥ AJ10	♥ K86				
North HCP: 15	♦ K82	♦ Q107	AP			
South HCP: 9	♣ KJ743	♣ 8652				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ A4				1NT
Vul: EW	♥ KJ102	♥ Q83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K72	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ Q63	♣ K9874	1. Stayman			
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ AK10		1NT	Pass	2NT
Vul: Both	♥ KQ94	♥ 102				
North HCP: 15	♦ AK7	♦ J864	AP			
South HCP: 8	♣ K854	♣ 9762				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ 62				1NT
Vul: None	♥ QJ3	♥ A95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K82	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ 653	♣ AK942	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ Q1084		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ104	♦ AQ732	AP			
South HCP: 9	♣ AQ54	♣ 32	1. Stayman			
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 102

♥ AJ76

♦ K963

♣ 1085

South:

♠ AKQ7

♥ 10432

♦ J2

♣ KQ4

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 3♥

AP

1. Stayman

North hands (Practice Page)

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

Board: 235	♠ AJ4	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ KQ1098	You bid first.
HCP: 15	♣ J94	

Board: 236	♠ Q93	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ K986	Partner bids first.
HCP: 8	♣ K72	

Board: 237	♠ Q96	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ KQ109	You bid first.
HCP: 15	♣ AJ43	

Board: 238	♠ K852	East Bids 2♥ if possible.
Dealer: S	♥ J6	
Vul: None	♦ 93	Partner bids first.
HCP: 8	♣ KJ1065	

Board: 239	♠ K83	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ A103	You bid first.
HCP: 15	♣ Q64	

Board: 240	♠ Q1096	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ 42	Partner bids first.
HCP: 8	♣ A9853	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K73		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ 9654	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ1098	♦ A62	AP			
South HCP: 9	♣ J94	♣ Q108				
Contract: 2N N			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ J874				1NT
Vul: NS	♥ 1063	♥ AJ8	Pass	2NT	AP	
North HCP: 8	♦ K986	♦ QJ3				
South HCP: 15	♣ K72	♣ AQ4				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ4		1NT	Pass	2NT
Vul: Both	♥ K9	♥ A3	AP			
North HCP: 15	♦ KQ109	♦ J8642				
South HCP: 9	♣ AJ43	♣ 1072				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ A109				1NT
Vul: None	♥ J6	♥ 953	Pass	2♣ ¹	2♥	Pass
North HCP: 8	♦ 93	♦ AK104	Pass	3♣	AP	
South HCP: 15	♣ KJ1065	♣ A43	1. Stayman			
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AJ5		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ104	♥ 9762	Pass	2♥	Pass	3♥
North HCP: 15	♦ A103	♦ K952	AP			
South HCP: 9	♣ Q64	♣ J5	1. Stayman			
Contract: 3♥ N						

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1096

♥ Q5

♦ 42

♣ A9853

South:

♠ A7

♥ AK76

♦ K985

♣ J104

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 235	♠ K73	The opponents are silent.
Dealer: N	♥ 9654	
Vul: None	♦ A62	Partner bids first.
HCP: 9	♣ Q108	

Board: 236	♠ J874	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ QJ3	You bid first.
HCP: 15	♣ AQ4	

Board: 237	♠ KJ4	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ J8642	Partner bids first.
HCP: 9	♣ 1072	

Board: 238	♠ A109	East Bids 2♥ if possible.
Dealer: S	♥ 953	
Vul: None	♦ AK104	You bid first.
HCP: 15	♣ A43	

Board: 239	♠ AJ5	The opponents are silent.
Dealer: N	♥ 9762	
Vul: NS	♦ K952	Partner bids first.
HCP: 9	♣ J5	

Board: 240	♠ A7	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ K985	You bid first.
HCP: 15	♣ J104	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K73		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ 9654	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ1098	♦ A62	AP			
South HCP: 9	♣ J94	♣ Q108				
Contract: 2N N			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ J874				1NT
Vul: NS	♥ 1063	♥ AJ8	Pass	2NT	AP	
North HCP: 8	♦ K986	♦ QJ3				
South HCP: 15	♣ K72	♣ AQ4				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ KJ4		1NT	Pass	2NT
Vul: Both	♥ K9	♥ A3	AP			
North HCP: 15	♦ KQ109	♦ J8642				
South HCP: 9	♣ AJ43	♣ 1072				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ A109				1NT
Vul: None	♥ J6	♥ 953	Pass	2♣ ¹	2♥	Pass
North HCP: 8	♦ 93	♦ AK104	Pass	3♣	AP	
South HCP: 15	♣ KJ1065	♣ A43	1. Stayman			
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AJ5		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ104	♥ 9762	Pass	2♥	Pass	3♥
North HCP: 15	♦ A103	♦ K952	AP			
South HCP: 9	♣ Q64	♣ J5	1. Stayman			
Contract: 3♥ N						

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1096

♥ Q5

♦ 42

♣ A9853

South:

♠ A7

♥ AK76

♦ K985

♣ J104

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 241	♠ 932	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ K1054	

Board: 242	♠ J986	The opponents are silent.
Dealer: S	♥ K973	
Vul: NS	♦ A5	Partner bids first.
HCP: 8	♣ 1073	

Board: 243	♠ KJ104	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ K643	

Board: 244	♠ KQ76	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ 86	Partner bids first.
HCP: 9	♣ KJ963	

Board: 245	♠ Q8	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: NS	♦ K743	You bid first.
HCP: 15	♣ A74	

Board: 246	♠ KQ85	The opponents are silent.
Dealer: S	♥ Q74	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ Q763	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ K4		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ 10863	Pass	2♦	Pass	2NT
North HCP: 15	♦ A75	♦ J10942	AP			
South HCP: 8	♣ K1054	♣ A6				
Contract: 2N N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ AQ2				1NT
Vul: NS	♥ K973	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A5	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 1073	♣ K9654				
Contract: 2N S				1. Stayman		

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ A965		1NT	Pass	2♣ ¹
Vul: EW	♥ Q3	♥ A82	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ6	♦ 1087	AP			
South HCP: 8	♣ K643	♣ 852				
Contract: 3♠ N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ KQ76	♠ AJ2				1NT
Vul: Both	♥ 72	♥ AQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ KJ963	♣ 74				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K1053		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ8	♥ 103	Pass	2♥	Pass	2NT
North HCP: 15	♦ K743	♦ Q5	AP			
South HCP: 8	♣ A74	♣ K10932				
Contract: 2N N				1. Stayman		

Board: 246

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ85

♥ Q74

♦ 104

♣ Q763

South:

♠ 963

♥ AK105

♦ K92

♣ AJ4

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

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 241	♠ K4	The opponents are silent.
Dealer: N	♥ 10863	
Vul: None	♦ J10942	Partner bids first.
HCP: 8	♣ A6	

Board: 242	♠ AQ2	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ 73	You bid first.
HCP: 15	♣ K9654	

Board: 243	♠ A965	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ 1087	Partner bids first.
HCP: 8	♣ 852	

Board: 244	♠ AJ2	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: Both	♦ KJ93	You bid first.
HCP: 15	♣ 74	

Board: 245	♠ K1053	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ Q5	Partner bids first.
HCP: 8	♣ K10932	

Board: 246	♠ 963	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ K92	You bid first.
HCP: 15	♣ AJ4	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ K4		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ 10863	Pass	2♦	Pass	2NT
North HCP: 15	♦ A75	♦ J10942	AP			
South HCP: 8	♣ K1054	♣ A6				
Contract: 2N N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J986	♠ AQ2				1NT
Vul: NS	♥ K973	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A5	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 1073	♣ K9654				
Contract: 2N S				1. Stayman		

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ104	♠ A965		1NT	Pass	2♣ ¹
Vul: EW	♥ Q3	♥ A82	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ6	♦ 1087	AP			
South HCP: 8	♣ K643	♣ 852				
Contract: 3♠ N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ KQ76	♠ AJ2				1NT
Vul: Both	♥ 72	♥ AQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ KJ93	Pass	2NT	AP	
South HCP: 15	♣ KJ963	♣ 74				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K1053		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ8	♥ 103	Pass	2♥	Pass	2NT
North HCP: 15	♦ K743	♦ Q5	AP			
South HCP: 8	♣ A74	♣ K10932				
Contract: 2N N				1. Stayman		

Board: 246

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ85

♥ Q74

♦ 104

♣ Q763

South:

♠ 963

♥ AK105

♦ K92

♣ AJ4

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

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

1. Stayman

North hands (Practice Page)

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

Board: 247	♠ AKJ2	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ 83	You bid first.
HCP: 15	♣ A964	
Board: 248	♠ A873	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ 742	Partner bids first.
HCP: 9	♣ AJ62	
Board: 249	♠ 76	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: EW	♦ K102	You bid first.
HCP: 15	♣ A742	
Board: 250	♠ AQ97	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ 1052	Partner bids first.
HCP: 9	♣ 1073	
Board: 251	♠ QJ84	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ AK64	
Board: 252	♠ A653	East Doubles 2♣ if possible.
Dealer: S	♥ K105	
Vul: NS	♦ Q973	Partner bids first.
HCP: 9	♣ 103	

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

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 864		1NT	Pass	2NT
Vul: Both	♥ K83	♥ 97				
North HCP: 15	♦ 83	♦ KQ75	AP			
South HCP: 9	♣ A964	♣ KJ75				
Contract: 2N N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ A873	♠ K109				1NT
Vul: None	♥ 108	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 742	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ AJ62	♣ Q94	1. Stayman			
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ 954		1NT	Pass	2NT
Vul: EW	♥ AKJ5	♥ 104	AP			
North HCP: 15	♦ K102	♦ A974				
South HCP: 9	♣ A742	♣ KQ53				
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ K86				1NT
Vul: Both	♥ K54	♥ J87	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1052	♦ AK96	Pass	2NT	AP	
South HCP: 15	♣ 1073	♣ A54	1. Stayman			
Contract: 2N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ QJ84	♠ A76		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 983	AP			
North HCP: 15	♦ 103	♦ K94				
South HCP: 8	♣ AK64	♣ J973				
Contract: 2N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A653

♥ K105

♦ Q973

♣ 103

South:

♠ KJ2

♥ J932

♦ AK6

♣ K64

West North East South

1NT

Pass 2♣¹ X 2♥

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 247	♠ 864	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ KQ75	Partner bids first.
HCP: 9	♣ KJ75	
Board: 248	♠ K109	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ Q94	
Board: 249	♠ 954	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ A974	Partner bids first.
HCP: 9	♣ KQ53	
Board: 250	♠ K86	The opponents are silent.
Dealer: S	♥ J87	
Vul: Both	♦ AK96	You bid first.
HCP: 15	♣ A54	
Board: 251	♠ A76	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ K94	Partner bids first.
HCP: 8	♣ J973	
Board: 252	♠ KJ2	East Doubles 2♣ if possible.
Dealer: S	♥ J932	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ K64	

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

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 864		1NT	Pass	2NT
Vul: Both	♥ K83	♥ 97				
North HCP: 15	♦ 83	♦ KQ75	AP			
South HCP: 9	♣ A964	♣ KJ75				
Contract: 2N N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ A873	♠ K109				1NT
Vul: None	♥ 108	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 742	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ AJ62	♣ Q94	1. Stayman			
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ 954		1NT	Pass	2NT
Vul: EW	♥ AKJ5	♥ 104	AP			
North HCP: 15	♦ K102	♦ A974				
South HCP: 9	♣ A742	♣ KQ53				
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ K86				1NT
Vul: Both	♥ K54	♥ J87	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1052	♦ AK96	Pass	2NT	AP	
South HCP: 15	♣ 1073	♣ A54	1. Stayman			
Contract: 2N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ QJ84	♠ A76		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 983	AP			
North HCP: 15	♦ 103	♦ K94				
South HCP: 8	♣ AK64	♣ J973				
Contract: 2N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A653

♥ K105

♦ Q973

♣ 103

South:

♠ KJ2

♥ J932

♦ AK6

♣ K64

West North East South

1NT

Pass 2♣¹ X 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 253	♠ AK4	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ K432	You bid first.
HCP: 15	♣ J743	

Board: 254	♠ 765	The opponents are silent.
Dealer: S	♥ J95	
Vul: None	♦ Q1062	Partner bids first.
HCP: 8	♣ AJ8	

Board: 255	♠ KQJ4	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ K1064	

Board: 256	♠ 1074	The opponents are silent.
Dealer: S	♥ K753	
Vul: EW	♦ A96	Partner bids first.
HCP: 9	♣ Q82	

Board: 257	♠ A104	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: None	♦ A72	You bid first.
HCP: 15	♣ Q94	

Board: 258	♠ 62	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ 9732	Partner bids first.
HCP: 9	♣ AKQ8	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 8653		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ K432	♦ A875	AP			
South HCP: 8	♣ J743	♣ Q102	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KQ3				1NT
Vul: None	♥ J95	♥ AK				
North HCP: 8	♦ Q1062	♦ K853	AP			
South HCP: 15	♣ AJ8	♣ 6542				
Contract: 1N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ A863		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ K43	Pass	2♠	Pass	4♠
North HCP: 15	♦ J3	♦ 94	AP			
South HCP: 8	♣ K1064	♣ J985	1. Stayman			
Contract: 4♠ N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ A92				1NT
Vul: EW	♥ K753	♥ J108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A96	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ AK743	1. Stayman			
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 82		1NT	Pass	2NT
Vul: None	♥ AJ103	♥ 92				
North HCP: 15	♦ A72	♦ J843	AP			
South HCP: 8	♣ Q94	♣ AK1062				
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 62

♥ 1063

♦ 9732

♣ AKQ8

South:

♠ A75

♥ A98

♦ AQ104

♣ J43

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

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

Board: 253	♠ 8653	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ A875	Partner bids first.
HCP: 8	♣ Q102	

Board: 254	♠ KQ3	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ K853	You bid first.
HCP: 15	♣ 6542	

Board: 255	♠ A863	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ 94	Partner bids first.
HCP: 8	♣ J985	

Board: 256	♠ A92	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ AK743	

Board: 257	♠ 82	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ J843	Partner bids first.
HCP: 8	♣ AK1062	

Board: 258	♠ A75	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ AQ104	You bid first.
HCP: 15	♣ J43	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 8653		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q9	Pass	2♦	Pass	2NT
North HCP: 15	♦ K432	♦ A875	AP			
South HCP: 8	♣ J743	♣ Q102	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ KQ3				1NT
Vul: None	♥ J95	♥ AK				
North HCP: 8	♦ Q1062	♦ K853	AP			
South HCP: 15	♣ AJ8	♣ 6542				
Contract: 1N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ A863		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ5	♥ K43	Pass	2♠	Pass	4♠
North HCP: 15	♦ J3	♦ 94	AP			
South HCP: 8	♣ K1064	♣ J985	1. Stayman			
Contract: 4♠ N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ A92				1NT
Vul: EW	♥ K753	♥ J108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A96	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ AK743	1. Stayman			
Contract: 2N S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ 82		1NT	Pass	2NT
Vul: None	♥ AJ103	♥ 92				
North HCP: 15	♦ A72	♦ J843	AP			
South HCP: 8	♣ Q94	♣ AK1062				
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 62

♥ 1063

♦ 9732

♣ AKQ8

South:

♠ A75

♥ A98

♦ AQ104

♣ J43

West	North	East	South
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Pass	2NT	AP	
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1NT

North hands (Practice Page)

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

Board: 259 ♠ Q32
Dealer: N ♥ A7
Vul: EW ♦ AJ97
HCP: 15 ♣ KJ43

The opponents are silent.

You bid first.

Board: 260 ♠ AJ83
Dealer: S ♥ 983
Vul: Both ♦ 842
HCP: 8 ♣ K63

The opponents are silent.

Partner bids first.

Board: 261 ♠ A95
Dealer: N ♥ K94
Vul: NS ♦ AK
HCP: 15 ♣ J9654

The opponents are silent.

You bid first.

Board: 262 ♠ AK108
Dealer: S ♥ 9432
Vul: EW ♦ Q2
HCP: 9 ♣ 752

The opponents are silent.

Partner bids first.

Board: 263 ♠ AJ87
Dealer: N ♥ AQJ
Vul: Both ♦ QJ9
HCP: 15 ♣ 843

West Doubles 2♣ if possible.

You bid first.

Board: 264 ♠ 987
Dealer: S ♥ K107
Vul: None ♦ AJ872
HCP: 8 ♣ 73

The opponents are silent.

Partner bids first.

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ K1076		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ 65				
North HCP: 15	♦ AJ97	♦ K10862	Pass	2♦	AP	
South HCP: 8	♣ KJ43	♣ Q8	1. Stayman			
Contract: 2♦ N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ Q962				1NT
Vul: Both	♥ 983	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 842	♦ AK3	Pass	3♠	AP	
South HCP: 15	♣ K63	♣ QJ94	1. Stayman			
Contract: 3♠ S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q6		1NT	Pass	2NT
Vul: NS	♥ K94	♥ J75				
North HCP: 15	♦ AK	♦ Q104	AP			
South HCP: 8	♣ J9654	♣ K10832				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ J6				1NT
Vul: EW	♥ 9432	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q2	♦ AKJ4	Pass	2NT	AP	
South HCP: 15	♣ 752	♣ J643	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 64		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ	♥ K1085	X	2♠	Pass	2NT
North HCP: 15	♦ QJ9	♦ 1075	AP			
South HCP: 8	♣ 843	♣ AJ105	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 987

♥ K107

♦ AJ872

♣ 73

South:

♠ AKJ6

♥ QJ5

♦ K6

♣ J964

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

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

Board: 259	♠ K1076	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ K10862	Partner bids first.
HCP: 8	♣ Q8	

Board: 260	♠ Q962	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ QJ94	

Board: 261	♠ Q6	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ Q104	Partner bids first.
HCP: 8	♣ K10832	

Board: 262	♠ J6	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AKJ4	You bid first.
HCP: 15	♣ J643	

Board: 263	♠ 64	West Doubles 2♣ if possible.
Dealer: N	♥ K1085	
Vul: Both	♦ 1075	Partner bids first.
HCP: 8	♣ AJ105	

Board: 264	♠ AKJ6	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ K6	You bid first.
HCP: 15	♣ J964	

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ K1076		1NT	Pass	2♣ ¹
Vul: EW	♥ A7	♥ 65				
North HCP: 15	♦ AJ97	♦ K10862	Pass	2♦	AP	
South HCP: 8	♣ KJ43	♣ Q8	1. Stayman			
Contract: 2♦ N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ AJ83	♠ Q962				1NT
Vul: Both	♥ 983	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 842	♦ AK3	Pass	3♠	AP	
South HCP: 15	♣ K63	♣ QJ94	1. Stayman			
Contract: 3♠ S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ Q6		1NT	Pass	2NT
Vul: NS	♥ K94	♥ J75				
North HCP: 15	♦ AK	♦ Q104	AP			
South HCP: 8	♣ J9654	♣ K10832				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ AK108	♠ J6				1NT
Vul: EW	♥ 9432	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q2	♦ AKJ4	Pass	2NT	AP	
South HCP: 15	♣ 752	♣ J643	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AJ87	♠ 64		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ	♥ K1085	X	2♠	Pass	2NT
North HCP: 15	♦ QJ9	♦ 1075	AP			
South HCP: 8	♣ 843	♣ AJ105	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 987

♥ K107

♦ AJ872

♣ 73

South:

♠ AKJ6

♥ QJ5

♦ K6

♣ J964

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

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

Board: 265	♠ A5	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ K1032	You bid first.
HCP: 15	♣ AKJ4	

Board: 266	♠ A93	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: Both	♦ J107	Partner bids first.
HCP: 8	♣ 652	

Board: 267	♠ A86	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ AQJ62	You bid first.
HCP: 15	♣ A4	

Board: 268	♠ 86	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ QJ965	Partner bids first.
HCP: 8	♣ KQ76	

Board: 269	♠ AJ98	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A854	

Board: 270	♠ J632	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ J106	Partner bids first.
HCP: 9	♣ K1032	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 943		1NT	Pass	2NT
Vul: EW	♥ 1065	♥ AJ2				
North HCP: 15	♦ K1032	♦ J8	AP			
South HCP: 8	♣ AKJ4	♣ Q9752				
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J108				1NT
Vul: Both	♥ QJ93	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J107	♦ AQ95	Pass	2NT	AP	
South HCP: 15	♣ 652	♣ A84	1. Stayman			
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K973		1NT	Pass	2♣ ¹
Vul: None	♥ 732	♥ KQJ	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ62	♦ 875	AP			
South HCP: 9	♣ A4	♣ 765	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AJ43				1NT
Vul: NS	♥ 107	♥ QJ4				
North HCP: 8	♦ QJ965	♦ K74	Pass	2NT	AP	
South HCP: 15	♣ KQ76	♣ A42				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 53		1NT	Pass	2NT
Vul: Both	♥ Q72	♥ K10				
North HCP: 15	♦ A7	♦ J9542	AP			
South HCP: 8	♣ A854	♣ KJ103				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J632

♥ A3

♦ J106

♣ K1032

South:

♠ AK

♥ QJ72

♦ 9853

♣ AJ4

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

South hands (Practice Page)

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

Board: 265	♠ 943	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ J8	Partner bids first.
HCP: 8	♣ Q9752	

Board: 266	♠ J108	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ AQ95	You bid first.
HCP: 15	♣ A84	

Board: 267	♠ K973	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ 875	Partner bids first.
HCP: 9	♣ 765	

Board: 268	♠ AJ43	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ K74	You bid first.
HCP: 15	♣ A42	

Board: 269	♠ 53	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ J9542	Partner bids first.
HCP: 8	♣ KJ103	

Board: 270	♠ AK	The opponents are silent.
Dealer: S	♥ QJ72	
Vul: None	♦ 9853	You bid first.
HCP: 15	♣ AJ4	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 943		1NT	Pass	2NT
Vul: EW	♥ 1065	♥ AJ2				
North HCP: 15	♦ K1032	♦ J8	AP			
South HCP: 8	♣ AKJ4	♣ Q9752				
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J108				1NT
Vul: Both	♥ QJ93	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J107	♦ AQ95	Pass	2NT	AP	
South HCP: 15	♣ 652	♣ A84	1. Stayman			
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K973		1NT	Pass	2♣ ¹
Vul: None	♥ 732	♥ KQJ	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ62	♦ 875	AP			
South HCP: 9	♣ A4	♣ 765	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AJ43				1NT
Vul: NS	♥ 107	♥ QJ4				
North HCP: 8	♦ QJ965	♦ K74	Pass	2NT	AP	
South HCP: 15	♣ KQ76	♣ A42				
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 53		1NT	Pass	2NT
Vul: Both	♥ Q72	♥ K10				
North HCP: 15	♦ A7	♦ J9542	AP			
South HCP: 8	♣ A854	♣ KJ103				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J632

♥ A3

♦ J106

♣ K1032

South:

♠ AK

♥ QJ72

♦ 9853

♣ AJ4

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

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

1. Stayman

North hands (Practice Page)

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

Board: 271	♠ AQ6	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ Q98	You bid first.
HCP: 15	♣ AK743	

Board: 272	♠ 84	The opponents are silent.
Dealer: S	♥ 10853	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ KQ1063	

Board: 273	♠ Q8	The opponents are silent.
Dealer: N	♥ AK96	
Vul: None	♦ Q643	You bid first.
HCP: 15	♣ A84	

Board: 274	♠ J95	The opponents are silent.
Dealer: S	♥ 763	
Vul: NS	♦ 82	Partner bids first.
HCP: 8	♣ AK1083	

Board: 275	♠ A85	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ KQ642	

Board: 276	♠ 9752	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ K82	Partner bids first.
HCP: 9	♣ Q62	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ10		1NT	Pass	2NT
Vul: NS	♥ 106	♥ QJ9				
North HCP: 15	♦ Q98	♦ 642	AP			
South HCP: 8	♣ AK743	♣ J652				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ2				1NT
Vul: EW	♥ 10853	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K7	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ KQ1063	♣ 8754	1. Stayman			
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K3		1NT	Pass	2NT
Vul: None	♥ AK96	♥ 1072				
North HCP: 15	♦ Q643	♦ J102	AP			
South HCP: 8	♣ A84	♣ KJ1065				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ KQ42				1NT
Vul: NS	♥ 763	♥ A5				
North HCP: 8	♦ 82	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ AK1083	♣ Q764				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ Q62		1NT	Pass	2NT
Vul: EW	♥ Q53	♥ K92				
North HCP: 15	♦ A8	♦ 64	AP			
South HCP: 9	♣ KQ642	♣ A10873				
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♠ S

North:

♠ 9752

♥ KJ6

♦ K82

♣ Q62

South:

♠ Q1083

♥ AQ

♦ AQ64

♣ J54

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

South hands (Practice Page)

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

Board: 271	♠ KJ10	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ 642	Partner bids first.
HCP: 8	♣ J652	

Board: 272	♠ AQ2	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ A32	You bid first.
HCP: 15	♣ 8754	

Board: 273	♠ K3	The opponents are silent.
Dealer: N	♥ 1072	
Vul: None	♦ J102	Partner bids first.
HCP: 8	♣ KJ1065	

Board: 274	♠ KQ42	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ A96	You bid first.
HCP: 15	♣ Q764	

Board: 275	♠ Q62	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ A10873	

Board: 276	♠ Q1083	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AQ64	You bid first.
HCP: 15	♣ J54	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ KJ10		1NT	Pass	2NT
Vul: NS	♥ 106	♥ QJ9				
North HCP: 15	♦ Q98	♦ 642	AP			
South HCP: 8	♣ AK743	♣ J652				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ2				1NT
Vul: EW	♥ 10853	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K7	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ KQ1063	♣ 8754	1. Stayman			
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K3		1NT	Pass	2NT
Vul: None	♥ AK96	♥ 1072				
North HCP: 15	♦ Q643	♦ J102	AP			
South HCP: 8	♣ A84	♣ KJ1065				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ KQ42				1NT
Vul: NS	♥ 763	♥ A5				
North HCP: 8	♦ 82	♦ A96	Pass	2NT	AP	
South HCP: 15	♣ AK1083	♣ Q764				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ Q62		1NT	Pass	2NT
Vul: EW	♥ Q53	♥ K92				
North HCP: 15	♦ A8	♦ 64	AP			
South HCP: 9	♣ KQ642	♣ A10873				
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♠ S

North:

♠ 9752

♥ KJ6

♦ K82

♣ Q62

South:

♠ Q1083

♥ AQ

♦ AQ64

♣ J54

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

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

Pass	3♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 277	♠ AJ98	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ KJ42	

Board: 278	♠ AK106	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ J1086	Partner bids first.
HCP: 8	♣ 105	

Board: 279	♠ AQJ	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ 1082	You bid first.
HCP: 15	♣ KQ94	

Board: 280	♠ 9743	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ Q1032	Partner bids first.
HCP: 8	♣ J106	

Board: 281	♠ AQ73	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ Q3	You bid first.
HCP: 15	♣ K642	

Board: 282	♠ 6543	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ KJ83	Partner bids first.
HCP: 8	♣ KJ8	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ Q10		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ Q1032	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q5	♦ A963	AP			
South HCP: 8	♣ KJ42	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ AK106	♠ 72				1NT
Vul: EW	♥ 762	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1086	♦ K954	Pass	2NT	AP	
South HCP: 15	♣ 105	♣ AQJ4	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K654		1NT	Pass	2♣ ¹
Vul: Both	♥ K107	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1082	♦ J97	AP			
South HCP: 8	♣ KQ94	♣ A103	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 9743	♠ J6				1NT
Vul: None	♥ AJ	♥ K1097	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q1032	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ J106	♣ A42	1. Stayman			
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K84		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ K852	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q3	♦ 1064	AP			
South HCP: 8	♣ K642	♣ Q97	1. Stayman			
Contract: 2N N						

Board: 282

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 6543

♥ 84

♦ KJ83

♣ KJ8

South:

♠ 108

♥ AK92

♦ AQ107

♣ Q104

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 277	♠ Q10	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: NS	♦ A963	Partner bids first.
HCP: 8	♣ 1076	

Board: 278	♠ 72	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ K954	You bid first.
HCP: 15	♣ AQJ4	

Board: 279	♠ K654	The opponents are silent.
Dealer: N	♥ 983	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ A103	

Board: 280	♠ J6	The opponents are silent.
Dealer: S	♥ K1097	
Vul: None	♦ AK94	You bid first.
HCP: 15	♣ A42	

Board: 281	♠ K84	The opponents are silent.
Dealer: N	♥ K852	
Vul: EW	♦ 1064	Partner bids first.
HCP: 8	♣ Q97	

Board: 282	♠ 108	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ AQ107	You bid first.
HCP: 15	♣ Q104	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ Q10		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ Q1032	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q5	♦ A963	AP			
South HCP: 8	♣ KJ42	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ AK106	♠ 72				1NT
Vul: EW	♥ 762	♥ AJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1086	♦ K954	Pass	2NT	AP	
South HCP: 15	♣ 105	♣ AQJ4	1. Stayman			
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K654		1NT	Pass	2♣ ¹
Vul: Both	♥ K107	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1082	♦ J97	AP			
South HCP: 8	♣ KQ94	♣ A103	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 9743	♠ J6				1NT
Vul: None	♥ AJ	♥ K1097	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q1032	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ J106	♣ A42	1. Stayman			
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K84		1NT	Pass	2♣ ¹
Vul: EW	♥ A96	♥ K852	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q3	♦ 1064	AP			
South HCP: 8	♣ K642	♣ Q97	1. Stayman			
Contract: 2N N						

Board: 282

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 6543

♥ 84

♦ KJ83

♣ KJ8

South:

♠ 108

♥ AK92

♦ AQ107

♣ Q104

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 283	♠ KQ42	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ K86	You bid first.
HCP: 15	♣ K94	

Board: 284	♠ J102	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: NS	♦ 42	Partner bids first.
HCP: 9	♣ QJ63	

Board: 285	♠ K102	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: Both	♦ AQ64	You bid first.
HCP: 15	♣ 43	

Board: 286	♠ J62	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ Q532	Partner bids first.
HCP: 9	♣ AQ103	

Board: 287	♠ 753	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ AK76	You bid first.
HCP: 15	♣ K104	

Board: 288	♠ 10863	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ A32	Partner bids first.
HCP: 9	♣ 1052	

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 986		1NT	Pass	2♣ ¹
Vul: None	♥ KJ6	♥ Q875	Pass	2♠	Pass	2NT
North HCP: 15	♦ K86	♦ Q7	AP			
South HCP: 8	♣ K94	♣ A1065				
Contract: 2N N			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A75				1NT
Vul: NS	♥ KQ74	♥ 982	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ A753	Pass	2NT	AP	
South HCP: 15	♣ QJ63	♣ AK4				
Contract: 2N S			1. Stayman			

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ Q85		1NT	Pass	2NT
Vul: Both	♥ KQJ10	♥ 875				
North HCP: 15	♦ AQ64	♦ 53	AP			
South HCP: 9	♣ 43	♣ AK852				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ 953				1NT
Vul: None	♥ 107	♥ A832				
North HCP: 9	♦ Q532	♦ AKJ10	Pass	2NT	AP	
South HCP: 15	♣ AQ103	♣ K4				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ K104		1NT	Pass	2NT
Vul: NS	♥ AJ6	♥ Q53				
North HCP: 15	♦ AK76	♦ J43	AP			
South HCP: 9	♣ K104	♣ QJ53				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 10863

♥ AJ4

♦ A32

♣ 1052

South:

♠ AQ

♥ Q1052

♦ K1087

♣ A43

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

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 283	♠ 986	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ Q7	Partner bids first.
HCP: 8	♣ A1065	

Board: 284	♠ A75	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ A753	You bid first.
HCP: 15	♣ AK4	

Board: 285	♠ Q85	The opponents are silent.
Dealer: N	♥ 875	
Vul: Both	♦ 53	Partner bids first.
HCP: 9	♣ AK852	

Board: 286	♠ 953	The opponents are silent.
Dealer: S	♥ A832	
Vul: None	♦ AKJ10	You bid first.
HCP: 15	♣ K4	

Board: 287	♠ K104	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ J43	Partner bids first.
HCP: 9	♣ QJ53	

Board: 288	♠ AQ	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: EW	♦ K1087	You bid first.
HCP: 15	♣ A43	

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ 986		1NT	Pass	2♣ ¹
Vul: None	♥ KJ6	♥ Q875	Pass	2♠	Pass	2NT
North HCP: 15	♦ K86	♦ Q7	AP			
South HCP: 8	♣ K94	♣ A1065				
Contract: 2N N			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ A75				1NT
Vul: NS	♥ KQ74	♥ 982	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ A753	Pass	2NT	AP	
South HCP: 15	♣ QJ63	♣ AK4				
Contract: 2N S			1. Stayman			

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ Q85		1NT	Pass	2NT
Vul: Both	♥ KQJ10	♥ 875				
North HCP: 15	♦ AQ64	♦ 53	AP			
South HCP: 9	♣ 43	♣ AK852				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ 953				1NT
Vul: None	♥ 107	♥ A832				
North HCP: 9	♦ Q532	♦ AKJ10	Pass	2NT	AP	
South HCP: 15	♣ AQ103	♣ K4				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ K104		1NT	Pass	2NT
Vul: NS	♥ AJ6	♥ Q53				
North HCP: 15	♦ AK76	♦ J43	AP			
South HCP: 9	♣ K104	♣ QJ53				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 10863

♥ AJ4

♦ A32

♣ 1052

South:

♠ AQ

♥ Q1052

♦ K1087

♣ A43

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 289	♠ AK85	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: None	♦ Q6	You bid first.
HCP: 15	♣ 854	
Board: 290	♠ 1063	The opponents are silent.
Dealer: S	♥ 10542	
Vul: NS	♦ AQJ2	Partner bids first.
HCP: 9	♣ Q2	
Board: 291	♠ Q85	West Doubles 2♣ if possible.
Dealer: N	♥ A1032	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ Q54	
Board: 292	♠ 65	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ AK96	Partner bids first.
HCP: 8	♣ J1096	
Board: 293	♠ J83	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ K984	You bid first.
HCP: 15	♣ A104	
Board: 294	♠ 742	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K976	Partner bids first.
HCP: 9	♣ KQ106	

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 1032		1NT	Pass	2NT
Vul: None	♥ AQ63	♥ KJ10				
North HCP: 15	♦ Q6	♦ K42	AP			
South HCP: 8	♣ 854	♣ J972				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AJ				1NT
Vul: NS	♥ 10542	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQJ2	♦ K109	Pass	2NT	AP	
South HCP: 15	♣ Q2	♣ K9843				
Contract: 2N S			1. Stayman			

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K1093		1NT	Pass	2♣ ¹
Vul: EW	♥ A1032	♥ Q875	X	2♥	Pass	3♣ ²
North HCP: 15	♦ AQJ	♦ K84	Pass	3NT	AP	
South HCP: 8	♣ Q54	♣ 73				
Contract: 3N N			1. Stayman			
			2. strength cue bid			

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AK43				1NT
Vul: Both	♥ 953	♥ K108				
North HCP: 8	♦ AK96	♦ J104	Pass	2NT	AP	
South HCP: 15	♣ J1096	♣ A54				
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ K1064		1NT	Pass	2♣ ¹
Vul: NS	♥ AK3	♥ J5	Pass	2♦	Pass	2NT
North HCP: 15	♦ K984	♦ Q62	AP			
South HCP: 9	♣ A104	♣ K976				
Contract: 2N N			1. Stayman			

Board: 294

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 742

♥ J3

♦ K976

♣ KQ106

South:

♠ KQ8

♥ A109

♦ J1084

♣ AJ4

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

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

Board: 289 ♠ 1032
Dealer: N ♥ KJ10
Vul: None ♦ K42
HCP: 8 ♣ J972

The opponents are silent.

Partner bids first.

Board: 290 ♠ AJ
Dealer: S ♥ KJ3
Vul: NS ♦ K109
HCP: 15 ♣ K9843

The opponents are silent.

You bid first.

Board: 291 ♠ K1093
Dealer: N ♥ Q875
Vul: EW ♦ K84
HCP: 8 ♣ 73

West Doubles 2♣ if possible.

Partner bids first.

Board: 292 ♠ AK43
Dealer: S ♥ K108
Vul: Both ♦ J104
HCP: 15 ♣ A54

The opponents are silent.

You bid first.

Board: 293 ♠ K1064
Dealer: N ♥ J5
Vul: NS ♦ Q62
HCP: 9 ♣ K976

The opponents are silent.

Partner bids first.

Board: 294 ♠ KQ8
Dealer: S ♥ A109
Vul: EW ♦ J1084
HCP: 15 ♣ AJ4

The opponents are silent.

You bid first.

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 1032		1NT	Pass	2NT
Vul: None	♥ AQ63	♥ KJ10				
North HCP: 15	♦ Q6	♦ K42	AP			
South HCP: 8	♣ 854	♣ J972				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AJ				1NT
Vul: NS	♥ 10542	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQJ2	♦ K109	Pass	2NT	AP	
South HCP: 15	♣ Q2	♣ K9843				
Contract: 2N S			1. Stayman			

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ K1093		1NT	Pass	2♣ ¹
Vul: EW	♥ A1032	♥ Q875	X	2♥	Pass	3♣ ²
North HCP: 15	♦ AQJ	♦ K84	Pass	3NT	AP	
South HCP: 8	♣ Q54	♣ 73				
Contract: 3N N			1. Stayman			
			2. strength cue bid			

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AK43				1NT
Vul: Both	♥ 953	♥ K108				
North HCP: 8	♦ AK96	♦ J104	Pass	2NT	AP	
South HCP: 15	♣ J1096	♣ A54				
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ K1064		1NT	Pass	2♣ ¹
Vul: NS	♥ AK3	♥ J5	Pass	2♦	Pass	2NT
North HCP: 15	♦ K984	♦ Q62	AP			
South HCP: 9	♣ A104	♣ K976				
Contract: 2N N			1. Stayman			

Board: 294

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 742

♥ J3

♦ K976

♣ KQ106

South:

♠ KQ8

♥ A109

♦ J1084

♣ AJ4

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

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

Board: 295	♠ AK86	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A543	

Board: 296	♠ 82	The opponents are silent.
Dealer: S	♥ 852	
Vul: None	♦ AQ62	Partner bids first.
HCP: 9	♣ K973	

Board: 297	♠ KQ86	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ K1086	You bid first.
HCP: 15	♣ K42	

Board: 298	♠ K875	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ K7652	Partner bids first.
HCP: 9	♣ QJ	

Board: 299	♠ Q5	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ J64	You bid first.
HCP: 15	♣ KQ74	

Board: 300	♠ QJ102	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ KQ	Partner bids first.
HCP: 8	♣ 9632	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1053		1NT	Pass	2NT
Vul: Both	♥ 1098	♥ Q5				
North HCP: 15	♦ A7	♦ KQJ106	AP			
South HCP: 8	♣ A543	♣ 1072				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AJ4				1NT
Vul: None	♥ 852	♥ AKJ6				
North HCP: 9	♦ AQ62	♦ J93	Pass	2NT	AP	
South HCP: 15	♣ K973	♣ J42				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ AJ4		1NT	Pass	2NT
Vul: EW	♥ A9	♥ 107				
North HCP: 15	♦ K1086	♦ QJ43	AP			
South HCP: 9	♣ K42	♣ J653				
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AQ				1NT
Vul: Both	♥ 107	♥ KJ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K7652	♦ AJ94				
South HCP: 15	♣ QJ	♣ 864	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ10		1NT	Pass	2♣ ¹
Vul: None	♥ AK104	♥ 852	Pass	2♥	Pass	2NT
North HCP: 15	♦ J64	♦ 107	AP			
South HCP: 8	♣ KQ74	♣ 9652				
Contract: 2N N			1. Stayman			

Board: 300

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ102

♥ 963

♦ KQ

♣ 9632

South:

♠ AK4

♥ AQJ5

♦ J962

♣ 74

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 15 R16 points.

Board: 295	♠ 1053	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ KQJ106	Partner bids first.
HCP: 8	♣ 1072	

Board: 296	♠ AJ4	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ J93	You bid first.
HCP: 15	♣ J42	

Board: 297	♠ AJ4	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ QJ43	Partner bids first.
HCP: 9	♣ J653	

Board: 298	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: Both	♦ AJ94	You bid first.
HCP: 15	♣ 864	

Board: 299	♠ AKJ10	The opponents are silent.
Dealer: N	♥ 852	
Vul: None	♦ 107	Partner bids first.
HCP: 8	♣ 9652	

Board: 300	♠ AK4	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ J962	You bid first.
HCP: 15	♣ 74	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 1053		1NT	Pass	2NT
Vul: Both	♥ 1098	♥ Q5				
North HCP: 15	♦ A7	♦ KQJ106	AP			
South HCP: 8	♣ A543	♣ 1072				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AJ4				1NT
Vul: None	♥ 852	♥ AKJ6				
North HCP: 9	♦ AQ62	♦ J93	Pass	2NT	AP	
South HCP: 15	♣ K973	♣ J42				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ AJ4		1NT	Pass	2NT
Vul: EW	♥ A9	♥ 107				
North HCP: 15	♦ K1086	♦ QJ43	AP			
South HCP: 9	♣ K42	♣ J653				
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AQ				1NT
Vul: Both	♥ 107	♥ KJ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K7652	♦ AJ94				
South HCP: 15	♣ QJ	♣ 864	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ10		1NT	Pass	2♣ ¹
Vul: None	♥ AK104	♥ 852	Pass	2♥	Pass	2NT
North HCP: 15	♦ J64	♦ 107	AP			
South HCP: 8	♣ KQ74	♣ 9652				
Contract: 2N N			1. Stayman			

Board: 300

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ102

♥ 963

♦ KQ

♣ 9632

South:

♠ AK4

♥ AQJ5

♦ J962

♣ 74

West	North	East	South
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1NT

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

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

1. Stayman

North hands (Practice Page)

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

Board: 301	♠ AQJ10	The opponents are silent.
Dealer: N	♥ A876	
Vul: Both	♦ 64	You bid first.
HCP: 15	♣ A54	

Board: 302	♠ Q107	The opponents are silent.
Dealer: S	♥ K865	
Vul: None	♦ 1052	Partner bids first.
HCP: 8	♣ QJ6	

Board: 303	♠ A8	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ J9864	You bid first.
HCP: 15	♣ KQ4	

Board: 304	♠ J9	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ 9762	

Board: 305	♠ J7	West Doubles 2♣ if possible.
Dealer: N	♥ AJ105	
Vul: None	♦ AK103	You bid first.
HCP: 15	♣ Q84	

Board: 306	♠ A864	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ 10972	Partner bids first.
HCP: 9	♣ KQ6	

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 963		1NT	Pass	2♣ ¹
Vul: Both	♥ A876	♥ KJ32	Pass	2♥	Pass	3♥
North HCP: 15	♦ 64	♦ A72	AP			
South HCP: 9	♣ A54	♣ J96				
Contract: 3♥ N			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 95				1NT
Vul: None	♥ K865	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1052	♦ AK743	Pass	2NT	AP	
South HCP: 15	♣ QJ6	♣ K74				
Contract: 2N S			1. Stayman			

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 1075		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ 1094				
North HCP: 15	♦ J9864	♦ K73	AP			
South HCP: 8	♣ KQ4	♣ AJ105				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A763				1NT
Vul: EW	♥ AK95	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1062	♦ AK54	Pass	2NT	AP	
South HCP: 15	♣ 9762	♣ J4				
Contract: 2N S			1. Stayman			

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK82		1NT	Pass	2♣ ¹
Vul: None	♥ AJ105	♥ Q74	X	2♥	Pass	2NT
North HCP: 15	♦ AK103	♦ 8764	AP			
South HCP: 9	♣ Q84	♣ 97				
Contract: 2N N			1. Stayman			

Board: 306

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ A864

♥ 53

♦ 10972

♣ KQ6

South:

♠ Q1072

♥ A10

♦ AJ6

♣ A1094

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 301 ♠ 963
Dealer: N ♥ KJ32
Vul: Both ♦ A72
HCP: 9 ♣ J96

The opponents are silent.

Partner bids first.

Board: 302 ♠ 95
Dealer: S ♥ AJ9
Vul: None ♦ AK743
HCP: 15 ♣ K74

The opponents are silent.

You bid first.

Board: 303 ♠ 1075
Dealer: N ♥ 1094
Vul: NS ♦ K73
HCP: 8 ♣ AJ105

The opponents are silent.

Partner bids first.

Board: 304 ♠ A763
Dealer: S ♥ QJ7
Vul: EW ♦ AK54
HCP: 15 ♣ J4

The opponents are silent.

You bid first.

Board: 305 ♠ AK82
Dealer: N ♥ Q74
Vul: None ♦ 8764
HCP: 9 ♣ 97

West Doubles 2♣ if possible.

Partner bids first.

Board: 306 ♠ Q1072
Dealer: S ♥ A10
Vul: NS ♦ AJ6
HCP: 15 ♣ A1094

The opponents are silent.

You bid first.

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 963		1NT	Pass	2♣ ¹
Vul: Both	♥ A876	♥ KJ32	Pass	2♥	Pass	3♥
North HCP: 15	♦ 64	♦ A72	AP			
South HCP: 9	♣ A54	♣ J96	1. Stayman			
Contract: 3♥ N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 95				1NT
Vul: None	♥ K865	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1052	♦ AK743	Pass	2NT	AP	
South HCP: 15	♣ QJ6	♣ K74	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 1075		1NT	Pass	2NT
Vul: NS	♥ KQ6	♥ 1094	AP			
North HCP: 15	♦ J9864	♦ K73				
South HCP: 8	♣ KQ4	♣ AJ105				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A763				1NT
Vul: EW	♥ AK95	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1062	♦ AK54	Pass	2NT	AP	
South HCP: 15	♣ 9762	♣ J4	1. Stayman			
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK82		1NT	Pass	2♣ ¹
Vul: None	♥ AJ105	♥ Q74	X	2♥	Pass	2NT
North HCP: 15	♦ AK103	♦ 8764	AP			
South HCP: 9	♣ Q84	♣ 97	1. Stayman			
Contract: 2N N						

Board: 306

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ A864

♥ 53

♦ 10972

♣ KQ6

South:

♠ Q1072

♥ A10

♦ AJ6

♣ A1094

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

Pass	4♠	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 307	♠ K3	West Bids 2♦ if possible.
Dealer: N	♥ AK106	
Vul: EW	♦ Q82	
HCP: 15	♣ K432	You bid first.

Board: 308	♠ 52	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 9	♣ 1052	

Board: 309	♠ AK62	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ K1032	
HCP: 15	♣ 42	You bid first.

Board: 310	♠ 763	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ 954	Partner bids first.
HCP: 9	♣ KQ1096	

Board: 311	♠ AJ98	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ A72	You bid first.
HCP: 15	♣ Q104	

Board: 312	♠ Q7	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: None	♦ 876	Partner bids first.
HCP: 9	♣ QJ75	

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ AK106	♥ J543				
North HCP: 15	♦ Q82	♦ 76	2♦	2NT	AP	
South HCP: 9	♣ K432	♣ Q85	1. Stayman			
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ KJ106				1NT
Vul: Both	♥ QJ65	♥ A104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ107	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ 1052	♣ AQJ4	1. Stayman			
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ6	♥ 10874	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1032	♦ J7	AP			
South HCP: 8	♣ 42	♣ AK1063	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AQ2				1NT
Vul: EW	♥ A2	♥ 1083				
North HCP: 9	♦ 954	♦ AJ102	Pass	2NT	AP	
South HCP: 15	♣ KQ1096	♣ A43				
Contract: 2N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 1075		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ Q985	Pass	2♠	Pass	2NT
North HCP: 15	♦ A72	♦ KQJ	AP			
South HCP: 8	♣ Q104	♣ 653	1. Stayman			
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q7

♥ KJ63

♦ 876

♣ QJ75

South:

♠ K54

♥ A107

♦ A92

♣ A964

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 15 R16 points.

Board: 307 ♠ AQ107
Dealer: N ♥ J543
Vul: EW ♦ 76
HCP: 9 ♣ Q85

West Bids 2♦ if possible.

Partner bids first.

Board: 308 ♠ KJ106
Dealer: S ♥ A104
Vul: Both ♦ 54
HCP: 15 ♣ AQJ4

The opponents are silent.

You bid first.

Board: 309 ♠ 103
Dealer: N ♥ 10874
Vul: NS ♦ J7
HCP: 8 ♣ AK1063

The opponents are silent.

Partner bids first.

Board: 310 ♠ AQ2
Dealer: S ♥ 1083
Vul: EW ♦ AJ102
HCP: 15 ♣ A43

The opponents are silent.

You bid first.

Board: 311 ♠ 1075
Dealer: N ♥ Q985
Vul: Both ♦ KQJ
HCP: 8 ♣ 653

The opponents are silent.

Partner bids first.

Board: 312 ♠ K54
Dealer: S ♥ A107
Vul: None ♦ A92
HCP: 15 ♣ A964

The opponents are silent.

You bid first.

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ107		1NT	Pass	2♣ ¹
Vul: EW	♥ AK106	♥ J543				
North HCP: 15	♦ Q82	♦ 76	2♦	2NT	AP	
South HCP: 9	♣ K432	♣ Q85	1. Stayman			
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ KJ106				1NT
Vul: Both	♥ QJ65	♥ A104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ107	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ 1052	♣ AQJ4	1. Stayman			
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ6	♥ 10874	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1032	♦ J7	AP			
South HCP: 8	♣ 42	♣ AK1063	1. Stayman			
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AQ2				1NT
Vul: EW	♥ A2	♥ 1083				
North HCP: 9	♦ 954	♦ AJ102	Pass	2NT	AP	
South HCP: 15	♣ KQ1096	♣ A43				
Contract: 2N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 1075		1NT	Pass	2♣ ¹
Vul: Both	♥ A43	♥ Q985	Pass	2♠	Pass	2NT
North HCP: 15	♦ A72	♦ KQJ	AP			
South HCP: 8	♣ Q104	♣ 653	1. Stayman			
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q7

♥ KJ63

♦ 876

♣ QJ75

South:

♠ K54

♥ A107

♦ A92

♣ A964

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 313	♠ AJ3	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AK1082	You bid first.
HCP: 15	♣ 964	

Board: 314	♠ Q1072	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ K108	Partner bids first.
HCP: 8	♣ K853	

Board: 315	♠ J105	The opponents are silent.
Dealer: N	♥ AK52	
Vul: None	♦ J4	You bid first.
HCP: 15	♣ AQ84	

Board: 316	♠ QJ94	The opponents are silent.
Dealer: S	♥ 8764	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ QJ6	

Board: 317	♠ KQ	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ AK83	You bid first.
HCP: 15	♣ 10643	

Board: 318	♠ J1032	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ Q952	Partner bids first.
HCP: 8	♣ AJ3	

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 8754		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ Q53	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1082	♦ Q93	AP			
South HCP: 9	♣ 964	♣ KQ3	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ AJ5				1NT
Vul: Both	♥ 43	♥ K82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K108	♦ AJ96	Pass	2NT	AP	
South HCP: 15	♣ K853	♣ Q104	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ KQ83		1NT	Pass	2♣ ¹
Vul: None	♥ AK52	♥ 43	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ K983	AP			
South HCP: 8	♣ AQ84	♣ 973	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A865				1NT
Vul: NS	♥ 8764	♥ K3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ A952	Pass	3♠	AP	
South HCP: 15	♣ QJ6	♣ A84	1. Stayman			
Contract: 3♠ S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8742		1NT	Pass	2♣ ¹
Vul: Both	♥ K86	♥ J92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK83	♦ 109	AP			
South HCP: 8	♣ 10643	♣ AK72	1. Stayman			
Contract: 2N N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1032

♥ 87

♦ Q952

♣ AJ3

South:

♠ AQ

♥ K52

♦ J76

♣ KQ1054

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

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

1. Stayman

South hands (Practice Page)

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

Board: 313 ♠ 8754
Dealer: N ♥ Q53
Vul: EW ♦ Q93
HCP: 9 ♣ KQ3

The opponents are silent.

Partner bids first.

Board: 314 ♠ AJ5
Dealer: S ♥ K82
Vul: Both ♦ AJ96
HCP: 15 ♣ Q104

The opponents are silent.

You bid first.

Board: 315 ♠ KQ83
Dealer: N ♥ 43
Vul: None ♦ K983
HCP: 8 ♣ 973

The opponents are silent.

Partner bids first.

Board: 316 ♠ A865
Dealer: S ♥ K3
Vul: NS ♦ A952
HCP: 15 ♣ A84

The opponents are silent.

You bid first.

Board: 317 ♠ 8742
Dealer: N ♥ J92
Vul: Both ♦ 109
HCP: 8 ♣ AK72

The opponents are silent.

Partner bids first.

Board: 318 ♠ AQ
Dealer: S ♥ K52
Vul: None ♦ J76
HCP: 15 ♣ KQ1054

The opponents are silent.

You bid first.

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 8754		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ Q53	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1082	♦ Q93	AP			
South HCP: 9	♣ 964	♣ KQ3	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ Q1072	♠ AJ5				1NT
Vul: Both	♥ 43	♥ K82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K108	♦ AJ96	Pass	2NT	AP	
South HCP: 15	♣ K853	♣ Q104	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ KQ83		1NT	Pass	2♣ ¹
Vul: None	♥ AK52	♥ 43	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ K983	AP			
South HCP: 8	♣ AQ84	♣ 973	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ A865				1NT
Vul: NS	♥ 8764	♥ K3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ A952	Pass	3♠	AP	
South HCP: 15	♣ QJ6	♣ A84	1. Stayman			
Contract: 3♠ S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8742		1NT	Pass	2♣ ¹
Vul: Both	♥ K86	♥ J92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK83	♦ 109	AP			
South HCP: 8	♣ 10643	♣ AK72	1. Stayman			
Contract: 2N N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J1032

♥ 87

♦ Q952

♣ AJ3

South:

♠ AQ

♥ K52

♦ J76

♣ KQ1054

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

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

1. Stayman

North hands (Practice Page)

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

Board: 319	♠ J84	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ 94	You bid first.
HCP: 15	♣ KQ84	
Board: 320	♠ QJ7	The opponents are silent.
Dealer: S	♥ 64	
Vul: EW	♦ 10762	Partner bids first.
HCP: 8	♣ AJ109	
Board: 321	♠ AJ75	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ 65	You bid first.
HCP: 15	♣ AK43	
Board: 322	♠ 10652	East Doubles 2♣ if possible.
Dealer: S	♥ A985	
Vul: NS	♦ KJ	Partner bids first.
HCP: 8	♣ 953	
Board: 323	♠ J1083	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ 76	You bid first.
HCP: 15	♣ AK54	
Board: 324	♠ A975	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ 953	Partner bids first.
HCP: 9	♣ A92	

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ K92		1NT	Pass	2NT
Vul: NS	♥ AKQ2	♥ 975				
North HCP: 15	♦ 94	♦ Q832	AP			
South HCP: 9	♣ KQ84	♣ A73				
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ AK5				1NT
Vul: EW	♥ 64	♥ KJ105				
North HCP: 8	♦ 10762	♦ A83	Pass	2NT	AP	
South HCP: 15	♣ AJ109	♣ 754				
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 832		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ A654	Pass	2♠	Pass	2NT
North HCP: 15	♦ 65	♦ A42	AP			
South HCP: 9	♣ AK43	♣ J98	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ AQ4				1NT
Vul: NS	♥ A985	♥ K106	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ KJ	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ 953	♣ Q1084	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ J1083	♠ K74		1NT	Pass	2♣ ¹
Vul: EW	♥ AK5	♥ J1093	Pass	2♠	Pass	2NT
North HCP: 15	♦ 76	♦ K42	AP			
South HCP: 8	♣ AK54	♣ J92	1. Stayman			
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A975

♥ J63

♦ 953

♣ A92

South:

♠ KQ

♥ KQ102

♦ KQ102

♣ 643

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 15 R16 points.

Board: 319	♠ K92	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ Q832	Partner bids first.
HCP: 9	♣ A73	

Board: 320	♠ AK5	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ 754	

Board: 321	♠ 832	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ A42	Partner bids first.
HCP: 9	♣ J98	

Board: 322	♠ AQ4	East Doubles 2♣ if possible.
Dealer: S	♥ K106	
Vul: NS	♦ A64	You bid first.
HCP: 15	♣ Q1084	

Board: 323	♠ K74	The opponents are silent.
Dealer: N	♥ J1093	
Vul: EW	♦ K42	Partner bids first.
HCP: 8	♣ J92	

Board: 324	♠ KQ	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: Both	♦ KQ102	You bid first.
HCP: 15	♣ 643	

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ J84	♠ K92		1NT	Pass	2NT
Vul: NS	♥ AKQ2	♥ 975				
North HCP: 15	♦ 94	♦ Q832	AP			
South HCP: 9	♣ KQ84	♣ A73				
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ AK5				1NT
Vul: EW	♥ 64	♥ KJ105				
North HCP: 8	♦ 10762	♦ A83	Pass	2NT	AP	
South HCP: 15	♣ AJ109	♣ 754				
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 832		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ A654	Pass	2♠	Pass	2NT
North HCP: 15	♦ 65	♦ A42	AP			
South HCP: 9	♣ AK43	♣ J98	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ AQ4				1NT
Vul: NS	♥ A985	♥ K106	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ KJ	♦ A64	Pass	2NT	AP	
South HCP: 15	♣ 953	♣ Q1084	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ J1083	♠ K74		1NT	Pass	2♣ ¹
Vul: EW	♥ AK5	♥ J1093	Pass	2♠	Pass	2NT
North HCP: 15	♦ 76	♦ K42	AP			
South HCP: 8	♣ AK54	♣ J92	1. Stayman			
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A975

♥ J63

♦ 953

♣ A92

South:

♠ KQ

♥ KQ102

♦ KQ102

♣ 643

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 325	♠ 9853	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ KJ4	

Board: 326	♠ 643	The opponents are silent.
Dealer: S	♥ 10642	
Vul: EW	♦ KQ	Partner bids first.
HCP: 9	♣ KJ83	

Board: 327	♠ A2	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ AJ86	You bid first.
HCP: 15	♣ A742	

Board: 328	♠ K752	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ 94	Partner bids first.
HCP: 8	♣ J1097	

Board: 329	♠ A92	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ J43	You bid first.
HCP: 15	♣ A874	

Board: 330	♠ 9853	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ 875	Partner bids first.
HCP: 8	♣ AJ5	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ 9853	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ72	♥ K985	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ KJ853	AP			
South HCP: 8	♣ KJ4	♣ 32	1. Stayman			
Contract: 4♥ N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AQ7				1NT
Vul: EW	♥ 10642	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ	♦ A43	Pass	2NT	AP	
South HCP: 15	♣ KJ83	♣ 9754	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ K5		1NT	Pass	2NT
Vul: Both	♥ Q32	♥ 1087	AP			
North HCP: 15	♦ AJ86	♦ Q52				
South HCP: 8	♣ A742	♣ K10865				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K752	♠ Q63				1NT
Vul: None	♥ A106	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 94	♦ AK53	Pass	2NT	AP	
South HCP: 15	♣ J1097	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ Q7		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15	♦ J43	♦ 86	AP			
South HCP: 8	♣ A874	♣ QJ965	1. Stayman			
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9853

♥ K84

♦ 875

♣ AJ5

South:

♠ Q104

♥ AQ2

♦ KQ62

♣ Q42

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 15 R16 points.

Board: 325	♠ J6	The opponents are silent.
Dealer: N	♥ K985	
Vul: NS	♦ KJ853	Partner bids first.
HCP: 8	♣ 32	

Board: 326	♠ AQ7	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ A43	You bid first.
HCP: 15	♣ 9754	

Board: 327	♠ K5	The opponents are silent.
Dealer: N	♥ 1087	
Vul: Both	♦ Q52	Partner bids first.
HCP: 8	♣ K10865	

Board: 328	♠ Q63	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AK53	You bid first.
HCP: 15	♣ Q54	

Board: 329	♠ Q7	The opponents are silent.
Dealer: N	♥ K875	
Vul: EW	♦ 86	Partner bids first.
HCP: 8	♣ QJ965	

Board: 330	♠ Q104	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ KQ62	You bid first.
HCP: 15	♣ Q42	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ 9853	♠ J6		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ72	♥ K985	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ KJ853	AP			
South HCP: 8	♣ KJ4	♣ 32	1. Stayman			
Contract: 4♥ N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AQ7				1NT
Vul: EW	♥ 10642	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ	♦ A43	Pass	2NT	AP	
South HCP: 15	♣ KJ83	♣ 9754	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ K5		1NT	Pass	2NT
Vul: Both	♥ Q32	♥ 1087	AP			
North HCP: 15	♦ AJ86	♦ Q52				
South HCP: 8	♣ A742	♣ K10865				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ K752	♠ Q63				1NT
Vul: None	♥ A106	♥ KJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 94	♦ AK53	Pass	2NT	AP	
South HCP: 15	♣ J1097	♣ Q54	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ Q7		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ10	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15	♦ J43	♦ 86	AP			
South HCP: 8	♣ A874	♣ QJ965	1. Stayman			
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9853

♥ K84

♦ 875

♣ AJ5

South:

♠ Q104

♥ AQ2

♦ KQ62

♣ Q42

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

1NT

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

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

1. Stayman

North hands (Practice Page)

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

Board: 331 ♠ AK103
Dealer: N ♥ 10942
Vul: None ♦ AK
HCP: 15 ♣ J94

The opponents are silent.

You bid first.

Board: 332 ♠ 953
Dealer: S ♥ 63
Vul: NS ♦ A954
HCP: 9 ♣ AJ85

The opponents are silent.

Partner bids first.

Board: 333 ♠ A104
Dealer: N ♥ A86
Vul: Both ♦ J942
HCP: 15 ♣ AQ4

The opponents are silent.

You bid first.

Board: 334 ♠ J8
Dealer: S ♥ Q764
Vul: None ♦ AQ52
HCP: 9 ♣ 976

The opponents are silent.

Partner bids first.

Board: 335 ♠ A83
Dealer: N ♥ K1073
Vul: NS ♦ AKJ10
HCP: 15 ♣ 43

West Doubles 2♣ if possible.

You bid first.

Board: 336 ♠ J2
Dealer: S ♥ J864
Vul: EW ♦ Q73
HCP: 8 ♣ A985

The opponents are silent.

Partner bids first.

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 974		1NT	Pass	2NT
Vul: None	♥ 10942	♥ K75				
North HCP: 15	♦ AK	♦ QJ3	AP			
South HCP: 9	♣ J94	♣ K876				
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				1NT
Vul: NS	♥ 63	♥ A987				
North HCP: 9	♦ A954	♦ KJ2	Pass	2NT	AP	
South HCP: 15	♣ AJ85	♣ K74				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ A86	♥ K32	Pass	2♦	Pass	2NT
North HCP: 15	♦ J942	♦ 86	AP			
South HCP: 8	♣ AQ4	♣ J1087	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ				1NT
Vul: None	♥ Q764	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ52	♦ 10986				
South HCP: 15	♣ 976	♣ AJ42	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 742		1NT	Pass	2♣ ¹
Vul: NS	♥ K1073	♥ AQ64	X	2♥	Pass	3♣ ²
North HCP: 15	♦ AKJ10	♦ Q986	Pass	3♦	Pass	4♥
South HCP: 9	♣ 43	♣ J2	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 336

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ J2

♥ J864

♦ Q73

♣ A985

South:

♠ Q75

♥ AKQ10

♦ K84

♣ J64

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 3♥

AP

1. Stayman

South hands (Practice Page)

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

Board: 331	♠ 974	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ QJ3	Partner bids first.
HCP: 9	♣ K876	

Board: 332	♠ A107	The opponents are silent.
Dealer: S	♥ A987	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ K74	

Board: 333	♠ KJ72	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ 86	Partner bids first.
HCP: 8	♣ J1087	

Board: 334	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ 10986	You bid first.
HCP: 15	♣ AJ42	

Board: 335	♠ 742	West Doubles 2♣ if possible.
Dealer: N	♥ AQ64	
Vul: NS	♦ Q986	Partner bids first.
HCP: 9	♣ J2	

Board: 336	♠ Q75	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ J64	

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 974		1NT	Pass	2NT
Vul: None	♥ 10942	♥ K75				
North HCP: 15	♦ AK	♦ QJ3	AP			
South HCP: 9	♣ J94	♣ K876				
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				1NT
Vul: NS	♥ 63	♥ A987				
North HCP: 9	♦ A954	♦ KJ2	Pass	2NT	AP	
South HCP: 15	♣ AJ85	♣ K74				
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ A86	♥ K32	Pass	2♦	Pass	2NT
North HCP: 15	♦ J942	♦ 86	AP			
South HCP: 8	♣ AQ4	♣ J1087	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ				1NT
Vul: None	♥ Q764	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ52	♦ 10986				
South HCP: 15	♣ 976	♣ AJ42	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ 742		1NT	Pass	2♣ ¹
Vul: NS	♥ K1073	♥ AQ64	X	2♥	Pass	3♣ ²
North HCP: 15	♦ AKJ10	♦ Q986	Pass	3♦	Pass	4♥
South HCP: 9	♣ 43	♣ J2	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 336

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ J2

♥ J864

♦ Q73

♣ A985

South:

♠ Q75

♥ AKQ10

♦ K84

♣ J64

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

North hands (Practice Page)

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

Board: 337 ♠ AK98
Dealer: N ♥ A84
Vul: None ♦ A74
HCP: 15 ♣ 1054

The opponents are silent.

You bid first.

Board: 338 ♠ 52
Dealer: S ♥ 1094
Vul: NS ♦ 743
HCP: 9 ♣ AKQ106

The opponents are silent.

Partner bids first.

Board: 339 ♠ KJ6
Dealer: N ♥ 108
Vul: EW ♦ AKJ96
HCP: 15 ♣ K42

The opponents are silent.

You bid first.

Board: 340 ♠ 1086
Dealer: S ♥ KJ102
Vul: Both ♦ 73
HCP: 8 ♣ A853

The opponents are silent.

Partner bids first.

Board: 341 ♠ AQ97
Dealer: N ♥ A97
Vul: NS ♦ KJ42
HCP: 15 ♣ J4

The opponents are silent.

You bid first.

Board: 342 ♠ QJ95
Dealer: S ♥ 94
Vul: EW ♦ AQ75
HCP: 9 ♣ 653

East Doubles 2♣ if possible.

Partner bids first.

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q1063		1NT	Pass	2♣ ¹
Vul: None	♥ A84	♥ K73				
North HCP: 15	♦ A74	♦ K109	Pass	2♠	AP	
South HCP: 8	♣ 1054	♣ 832				
Contract: 2♠ N			1. Stayman			

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ J43				1NT
Vul: NS	♥ 1094	♥ AQ6				
North HCP: 9	♦ 743	♦ AKJ109	Pass	3NT	AP	
South HCP: 15	♣ AKQ106	♣ 43				
Contract: 3N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1072		1NT	Pass	2NT
Vul: EW	♥ 108	♥ 65				
North HCP: 15	♦ AKJ96	♦ Q107	AP			
South HCP: 9	♣ K42	♣ AQJ53				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ J73				1NT
Vul: Both	♥ KJ102	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 73	♦ AK42	Pass	2NT	AP	
South HCP: 15	♣ A853	♣ K104				
Contract: 2N S			1. Stayman			

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 53		1NT	Pass	2NT
Vul: NS	♥ A97	♥ 83				
North HCP: 15	♦ KJ42	♦ AQ1083	AP			
South HCP: 8	♣ J4	♣ Q953				
Contract: 2N N						

Board: 342

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ95

♥ 94

♦ AQ75

♣ 653

South:

♠ A74

♥ AQ53

♦ J108

♣ A74

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

			1NT
--	--	--	-----

Pass	2♣ ¹	X	2♥
------	-----------------	---	----

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

1. Stayman

South hands (Practice Page)

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

Board: 337	♠ Q1063	The opponents are silent.
Dealer: N	♥ K73	
Vul: None	♦ K109	Partner bids first.
HCP: 8	♣ 832	
Board: 338	♠ J43	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ AKJ109	You bid first.
HCP: 15	♣ 43	
Board: 339	♠ 1072	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ Q107	Partner bids first.
HCP: 9	♣ AQJ53	
Board: 340	♠ J73	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ AK42	You bid first.
HCP: 15	♣ K104	
Board: 341	♠ 53	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ AQ1083	Partner bids first.
HCP: 8	♣ Q953	
Board: 342	♠ A74	East Doubles 2♣ if possible.
Dealer: S	♥ AQ53	
Vul: EW	♦ J108	You bid first.
HCP: 15	♣ A74	

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ Q1063		1NT	Pass	2♣ ¹
Vul: None	♥ A84	♥ K73				
North HCP: 15	♦ A74	♦ K109	Pass	2♠	AP	
South HCP: 8	♣ 1054	♣ 832				
Contract: 2♠ N			1. Stayman			

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ J43				1NT
Vul: NS	♥ 1094	♥ AQ6				
North HCP: 9	♦ 743	♦ AKJ109	Pass	3NT	AP	
South HCP: 15	♣ AKQ106	♣ 43				
Contract: 3N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1072		1NT	Pass	2NT
Vul: EW	♥ 108	♥ 65				
North HCP: 15	♦ AKJ96	♦ Q107	AP			
South HCP: 9	♣ K42	♣ AQJ53				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ J73				1NT
Vul: Both	♥ KJ102	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 73	♦ AK42	Pass	2NT	AP	
South HCP: 15	♣ A853	♣ K104				
Contract: 2N S			1. Stayman			

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 53		1NT	Pass	2NT
Vul: NS	♥ A97	♥ 83				
North HCP: 15	♦ KJ42	♦ AQ1083	AP			
South HCP: 8	♣ J4	♣ Q953				
Contract: 2N N						

Board: 342

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ95

♥ 94

♦ AQ75

♣ 653

South:

♠ A74

♥ AQ53

♦ J108

♣ A74

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

			1NT
--	--	--	-----

Pass	2♣ ¹	X	2♥
------	-----------------	---	----

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

1. Stayman

North hands (Practice Page)

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

Board: 343	♠ AQ10	The opponents are silent.
Dealer: N	♥ J932	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ A42	

Board: 344	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 109542	Partner bids first.
HCP: 9	♣ 53	

Board: 345	♠ 1042	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ A32	You bid first.
HCP: 15	♣ AKQ4	

Board: 346	♠ J32	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ 864	Partner bids first.
HCP: 9	♣ 763	

Board: 347	♠ AJ6	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ 874	You bid first.
HCP: 15	♣ A754	

Board: 348	♠ K85	The opponents are silent.
Dealer: S	♥ A764	
Vul: NS	♦ J109	Partner bids first.
HCP: 8	♣ 875	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K42		1NT	Pass	2NT
Vul: Both	♥ J932	♥ Q76				
North HCP: 15	♦ A73	♦ QJ106	AP			
South HCP: 9	♣ A42	♣ J75				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 963				1NT
Vul: None	♥ Q43	♥ A97				
North HCP: 9	♦ 109542	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ 53	♣ AKQJ4				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ 1042	♠ K6		1NT	Pass	2NT
Vul: EW	♥ Q105	♥ K7				
North HCP: 15	♦ A32	♦ Q10754	AP			
South HCP: 9	♣ AKQ4	♣ J1075				
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ Q8				1NT
Vul: Both	♥ AKJ8	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ AQ53				
South HCP: 15	♣ 763	♣ KQ42	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q8		1NT	Pass	2NT
Vul: None	♥ AQ3	♥ J102				
North HCP: 15	♦ 874	♦ Q32	AP			
South HCP: 8	♣ A754	♣ K8632				
Contract: 2N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K85

♥ A764

♦ J109

♣ 875

South:

♠ A764

♥ KJ2

♦ K72

♣ A64

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 343	♠ K42	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ QJ106	Partner bids first.
HCP: 9	♣ J75	

Board: 344	♠ 963	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ J3	You bid first.
HCP: 15	♣ AKQJ4	

Board: 345	♠ K6	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ Q10754	Partner bids first.
HCP: 9	♣ J1075	

Board: 346	♠ Q8	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ AQ53	You bid first.
HCP: 15	♣ KQ42	

Board: 347	♠ Q8	The opponents are silent.
Dealer: N	♥ J102	
Vul: None	♦ Q32	Partner bids first.
HCP: 8	♣ K8632	

Board: 348	♠ A764	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ A64	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K42		1NT	Pass	2NT
Vul: Both	♥ J932	♥ Q76				
North HCP: 15	♦ A73	♦ QJ106	AP			
South HCP: 9	♣ A42	♣ J75				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 963				1NT
Vul: None	♥ Q43	♥ A97				
North HCP: 9	♦ 109542	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ 53	♣ AKQJ4				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ 1042	♠ K6		1NT	Pass	2NT
Vul: EW	♥ Q105	♥ K7				
North HCP: 15	♦ A32	♦ Q10754	AP			
South HCP: 9	♣ AKQ4	♣ J1075				
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ Q8				1NT
Vul: Both	♥ AKJ8	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ AQ53				
South HCP: 15	♣ 763	♣ KQ42	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q8		1NT	Pass	2NT
Vul: None	♥ AQ3	♥ J102				
North HCP: 15	♦ 874	♦ Q32	AP			
South HCP: 8	♣ A754	♣ K8632				
Contract: 2N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K85

♥ A764

♦ J109

♣ 875

South:

♠ A764

♥ KJ2

♦ K72

♣ A64

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 349	♠ AQ108	The opponents are silent.
Dealer: N	♥ A854	
Vul: Both	♦ K53	You bid first.
HCP: 15	♣ Q4	
Board: 350	♠ A42	East Doubles 2♣ if possible.
Dealer: S	♥ Q975	
Vul: None	♦ Q3	Partner bids first.
HCP: 9	♣ J973	
Board: 351	♠ K93	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ QJ42	
Board: 352	♠ K74	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ Q862	Partner bids first.
HCP: 9	♣ Q873	
Board: 353	♠ J72	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: None	♦ Q87	You bid first.
HCP: 15	♣ A104	
Board: 354	♠ J1063	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ J965	Partner bids first.
HCP: 9	♣ K62	

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

Board: 349

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AQ108

♥ A854

♦ K53

♣ Q4

South:

♠ K43

♥ Q7

♦ 10987

♣ K1063

West North East South

1NT Pass 2NT

AP

Board: 350

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ A42

♥ Q975

♦ Q3

♣ J973

South:

♠ KJ75

♥ AK82

♦ 962

♣ A4

West North East South

1NT

Pass 2♣¹ X 2♥

Pass 3♣² Pass 4♠

AP

1. Stayman

2. strength cue bid

Board: 351

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ K93

♥ K106

♦ AQ7

♣ QJ42

South:

♠ Q5

♥ Q87

♦ 109653

♣ A87

West North East South

1NT Pass 2NT

AP

Board: 352

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K74

♥ Q4

♦ Q862

♣ Q873

South:

♠ AQ5

♥ AK10

♦ J105

♣ J1094

West North East South

1NT

Pass 2NT AP

Board: 353

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ J72

♥ AKJ9

♦ Q87

♣ A104

South:

♠ AK4

♥ 65

♦ 10954

♣ Q975

West North East South

1NT Pass 2NT

AP

Board: 354

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1063

♥ A5

♦ J965

♣ K62

South:

♠ A985

♥ Q1063

♦ A8

♣ AJ4

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

			1NT
--	--	--	-----

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

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♣	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 349 ♠ K43
Dealer: N ♥ Q7
Vul: Both ♦ 10987
HCP: 8 ♣ K1063

The opponents are silent.

Partner bids first.

Board: 350 ♠ KJ75
Dealer: S ♥ AK82
Vul: None ♦ 962
HCP: 15 ♣ A4

East Doubles 2♣ if possible.

You bid first.

Board: 351 ♠ Q5
Dealer: N ♥ Q87
Vul: NS ♦ 109653
HCP: 8 ♣ A87

The opponents are silent.

Partner bids first.

Board: 352 ♠ AQ5
Dealer: S ♥ AK10
Vul: EW ♦ J105
HCP: 15 ♣ J1094

The opponents are silent.

You bid first.

Board: 353 ♠ AK4
Dealer: N ♥ 65
Vul: None ♦ 10954
HCP: 9 ♣ Q975

The opponents are silent.

Partner bids first.

Board: 354 ♠ A985
Dealer: S ♥ Q1063
Vul: NS ♦ A8
HCP: 15 ♣ AJ4

The opponents are silent.

You bid first.

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

Board: 349

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AQ108

♥ A854

♦ K53

♣ Q4

South:

♠ K43

♥ Q7

♦ 10987

♣ K1063

West North East South

1NT Pass 2NT

AP

Board: 350

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ A42

♥ Q975

♦ Q3

♣ J973

South:

♠ KJ75

♥ AK82

♦ 962

♣ A4

West North East South

Pass 2♣¹ X 2♥

Pass 3♣² Pass 4♠

AP

1. Stayman

2. strength cue bid

Board: 351

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ K93

♥ K106

♦ AQ7

♣ QJ42

South:

♠ Q5

♥ Q87

♦ 109653

♣ A87

West North East South

1NT Pass 2NT

AP

Board: 352

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K74

♥ Q4

♦ Q862

♣ Q873

South:

♠ AQ5

♥ AK10

♦ J105

♣ J1094

West North East South

Pass 2NT AP 1NT

AP

Board: 353

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ J72

♥ AKJ9

♦ Q87

♣ A104

South:

♠ AK4

♥ 65

♦ 10954

♣ Q975

West North East South

1NT Pass 2NT

AP

Board: 354

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1063

♥ A5

♦ J965

♣ K62

South:

♠ A985

♥ Q1063

♦ A8

♣ AJ4

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

			1NT
--	--	--	-----

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

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♣	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 355	♠ Q106	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ AK654	

Board: 356	♠ 10875	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ K83	Partner bids first.
HCP: 9	♣ K63	

Board: 357	♠ AQ104	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ 976	You bid first.
HCP: 15	♣ KQ84	

Board: 358	♠ Q64	The opponents are silent.
Dealer: S	♥ 1053	
Vul: EW	♦ A102	Partner bids first.
HCP: 9	♣ K1052	

Board: 359	♠ AQJ	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ 952	You bid first.
HCP: 15	♣ KJ64	

Board: 360	♠ A654	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ A105	Partner bids first.
HCP: 8	♣ 10972	

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ J95		1NT	Pass	2♣ ¹
Vul: EW	♥ 52	♥ QJ63	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ KJ3	AP			
South HCP: 8	♣ AK654	♣ 873	1. Stayman			
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQJ				1NT
Vul: Both	♥ K53	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ Q64	Pass	2NT	AP	
South HCP: 15	♣ K63	♣ AQ1074	1. Stayman			
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ KJ73		1NT	Pass	2♣ ¹
Vul: NS	♥ A3	♥ 976	Pass	2♠	Pass	4♠
North HCP: 15	♦ 976	♦ J5	AP			
South HCP: 9	♣ KQ84	♣ A973	1. Stayman			
Contract: 4♠ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ A103				1NT
Vul: EW	♥ 1053	♥ K62				
North HCP: 9	♦ A102	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ K1052	♣ A843				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 102		1NT	Pass	2NT
Vul: Both	♥ A106	♥ 73				
North HCP: 15	♦ 952	♦ AK1073	AP			
South HCP: 9	♣ KJ64	♣ Q953				
Contract: 2N N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ A654

♥ 108

♦ A105

♣ 10972

South:

♠ K932

♥ 9652

♦ KQ

♣ AK4

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 355	♠ J95	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: EW	♦ KJ3	Partner bids first.
HCP: 8	♣ 873	

Board: 356	♠ AQJ	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ Q64	You bid first.
HCP: 15	♣ AQ1074	

Board: 357	♠ KJ73	The opponents are silent.
Dealer: N	♥ 976	
Vul: NS	♦ J5	Partner bids first.
HCP: 9	♣ A973	

Board: 358	♠ A103	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ KJ3	You bid first.
HCP: 15	♣ A843	

Board: 359	♠ 102	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AK1073	Partner bids first.
HCP: 9	♣ Q953	

Board: 360	♠ K932	The opponents are silent.
Dealer: S	♥ 9652	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ AK4	

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ J95		1NT	Pass	2♣ ¹
Vul: EW	♥ 52	♥ QJ63	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ KJ3	AP			
South HCP: 8	♣ AK654	♣ 873	1. Stayman			
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQJ				1NT
Vul: Both	♥ K53	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ Q64	Pass	2NT	AP	
South HCP: 15	♣ K63	♣ AQ1074	1. Stayman			
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ KJ73		1NT	Pass	2♣ ¹
Vul: NS	♥ A3	♥ 976	Pass	2♠	Pass	4♠
North HCP: 15	♦ 976	♦ J5	AP			
South HCP: 9	♣ KQ84	♣ A973	1. Stayman			
Contract: 4♠ N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ A103				1NT
Vul: EW	♥ 1053	♥ K62				
North HCP: 9	♦ A102	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ K1052	♣ A843				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 102		1NT	Pass	2NT
Vul: Both	♥ A106	♥ 73				
North HCP: 15	♦ 952	♦ AK1073	AP			
South HCP: 9	♣ KJ64	♣ Q953				
Contract: 2N N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ A654

♥ 108

♦ A105

♣ 10972

South:

♠ K932

♥ 9652

♦ KQ

♣ AK4

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

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

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	4♠	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 361	♠ A6	The opponents are silent.
Dealer: N	♥ AK96	
Vul: EW	♦ A652	You bid first.
HCP: 15	♣ 854	

Board: 362	♠ 108	East Bids 3♠ if possible.
Dealer: S	♥ 95	
Vul: Both	♦ KJ65	Partner bids first.
HCP: 8	♣ KJ762	

Board: 363	♠ KJ	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ KQ6	You bid first.
HCP: 15	♣ Q10943	

Board: 364	♠ 8543	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ A6	Partner bids first.
HCP: 8	♣ 1096	

Board: 365	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ 104	You bid first.
HCP: 15	♣ Q1042	

Board: 366	♠ Q92	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ K10764	Partner bids first.
HCP: 9	♣ 763	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 104		1NT	Pass	2♣ ¹
Vul: EW	♥ AK96	♥ J1032	Pass	2♥	Pass	3♥
North HCP: 15	♦ A652	♦ Q74	AP			
South HCP: 8	♣ 854	♣ AJ106	1. Stayman			
Contract: 3♥ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K62				1NT
Vul: Both	♥ 95	♥ 1087	Pass	2NT	3♠	Pass
North HCP: 8	♦ KJ65	♦ AQ93	Pass	XA♠♠	AP	
South HCP: 15	♣ KJ762	♣ AQ4				
Contract: 3♠X E						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 53		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ KQJ4	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ6	♦ 9854	AP			
South HCP: 9	♣ Q10943	♣ K65	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ AK72				1NT
Vul: NS	♥ KJ102	♥ A876	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A6	♦ J5	Pass	4♥	AP	
South HCP: 15	♣ 1096	♣ K84	1. Stayman			
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 952		1NT	Pass	2NT
Vul: Both	♥ AJ4	♥ 653				
North HCP: 15	♦ 104	♦ Q8	AP			
South HCP: 9	♣ Q1042	♣ AK976				
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q92

♥ A10

♦ K10764

♣ 763

South:

♠ J4

♥ K654

♦ AQJ3

♣ A104

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

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

Board: 361	♠ 104	The opponents are silent.
Dealer: N	♥ J1032	
Vul: EW	♦ Q74	Partner bids first.
HCP: 8	♣ AJ106	

Board: 362	♠ K62	East Bids 3♠ if possible.
Dealer: S	♥ 1087	
Vul: Both	♦ AQ93	You bid first.
HCP: 15	♣ AQ4	

Board: 363	♠ 53	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ 9854	Partner bids first.
HCP: 9	♣ K65	

Board: 364	♠ AK72	The opponents are silent.
Dealer: S	♥ A876	
Vul: NS	♦ J5	You bid first.
HCP: 15	♣ K84	

Board: 365	♠ 952	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ AK976	

Board: 366	♠ J4	The opponents are silent.
Dealer: S	♥ K654	
Vul: None	♦ AQJ3	You bid first.
HCP: 15	♣ A104	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 104		1NT	Pass	2♣ ¹
Vul: EW	♥ AK96	♥ J1032	Pass	2♥	Pass	3♥
North HCP: 15	♦ A652	♦ Q74	AP			
South HCP: 8	♣ 854	♣ AJ106	1. Stayman			
Contract: 3♥ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K62				1NT
Vul: Both	♥ 95	♥ 1087	Pass	2NT	3♠	Pass
North HCP: 8	♦ KJ65	♦ AQ93	Pass	XA♠♠	AP	
South HCP: 15	♣ KJ762	♣ AQ4				
Contract: 3♠X E						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 53		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ KQJ4	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ6	♦ 9854	AP			
South HCP: 9	♣ Q10943	♣ K65	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ AK72				1NT
Vul: NS	♥ KJ102	♥ A876	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A6	♦ J5	Pass	4♥	AP	
South HCP: 15	♣ 1096	♣ K84	1. Stayman			
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 952		1NT	Pass	2NT
Vul: Both	♥ AJ4	♥ 653				
North HCP: 15	♦ 104	♦ Q8	AP			
South HCP: 9	♣ Q1042	♣ AK976				
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q92

♥ A10

♦ K10764

♣ 763

South:

♠ J4

♥ K654

♦ AQJ3

♣ A104

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

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

Board: 367 ♠ AKJ8
Dealer: N ♥ K10
Vul: NS ♦ A96
HCP: 15 ♣ 7654

The opponents are silent.

You bid first.

Board: 368 ♠ AJ97
Dealer: S ♥ K972
Vul: EW ♦ 542
HCP: 9 ♣ J7

East Doubles 2♣ if possible.

Partner bids first.

Board: 369 ♠ A98
Dealer: N ♥ 1092
Vul: None ♦ AK7
HCP: 15 ♣ A764

The opponents are silent.

You bid first.

Board: 370 ♠ 95
Dealer: S ♥ K65
Vul: NS ♦ Q108
HCP: 8 ♣ K10653

The opponents are silent.

Partner bids first.

Board: 371 ♠ AKQ10
Dealer: N ♥ K102
Vul: EW ♦ 42
HCP: 15 ♣ QJ104

The opponents are silent.

You bid first.

Board: 372 ♠ 873
Dealer: S ♥ 32
Vul: Both ♦ AQ7
HCP: 9 ♣ QJ832

The opponents are silent.

Partner bids first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 1062		1NT	Pass	2♣ ¹
Vul: NS	♥ K10	♥ 8532	Pass	2♠	Pass	2NT
North HCP: 15	♦ A96	♦ K83	AP			
South HCP: 8	♣ 7654	♣ KQ9	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ AJ97	♠ K53				1NT
Vul: EW	♥ K972	♥ QJ	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 542	♦ AKQ106	Pass	2NT	AP	
South HCP: 15	♣ J7	♣ 984	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ K53				
Vul: None	♥ 1092	♥ J53		1NT	AP	
North HCP: 15	♦ AK7	♦ J108				
South HCP: 8	♣ A764	♣ QJ52				
Contract: 1N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ74				1NT
Vul: NS	♥ K65	♥ AQ3	Pass	2NT	AP	
North HCP: 8	♦ Q108	♦ KJ3				
South HCP: 15	♣ K10653	♣ 942				
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J743		1NT	Pass	2♣ ¹
Vul: EW	♥ K102	♥ J3	Pass	2♠	Pass	4♠
North HCP: 15	♦ 42	♦ 106	AP			
South HCP: 9	♣ QJ104	♣ AK976	1. Stayman			
Contract: 4♠ N						

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 873

♥ 32

♦ AQ7

♣ QJ832

South:

♠ AK42

♥ A9

♦ 10985

♣ A64

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

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

Board: 367 ♠ 1062
Dealer: N ♥ 8532
Vul: NS ♦ K83
HCP: 8 ♣ KQ9

The opponents are silent.

Partner bids first.

Board: 368 ♠ K53
Dealer: S ♥ QJ
Vul: EW ♦ AKQ106
HCP: 15 ♣ 984

East Doubles 2♣ if possible.

You bid first.

Board: 369 ♠ K53
Dealer: N ♥ J53
Vul: None ♦ J108
HCP: 8 ♣ QJ52

The opponents are silent.

Partner bids first.

Board: 370 ♠ AJ74
Dealer: S ♥ AQ3
Vul: NS ♦ KJ3
HCP: 15 ♣ 942

The opponents are silent.

You bid first.

Board: 371 ♠ J743
Dealer: N ♥ J3
Vul: EW ♦ 106
HCP: 9 ♣ AK976

The opponents are silent.

Partner bids first.

Board: 372 ♠ AK42
Dealer: S ♥ A9
Vul: Both ♦ 10985
HCP: 15 ♣ A64

The opponents are silent.

You bid first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 1062		1NT	Pass	2♣ ¹
Vul: NS	♥ K10	♥ 8532	Pass	2♠	Pass	2NT
North HCP: 15	♦ A96	♦ K83	AP			
South HCP: 8	♣ 7654	♣ KQ9	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ AJ97	♠ K53				1NT
Vul: EW	♥ K972	♥ QJ	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 542	♦ AKQ106	Pass	2NT	AP	
South HCP: 15	♣ J7	♣ 984	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ K53				
Vul: None	♥ 1092	♥ J53		1NT	AP	
North HCP: 15	♦ AK7	♦ J108				
South HCP: 8	♣ A764	♣ QJ52				
Contract: 1N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AJ74				1NT
Vul: NS	♥ K65	♥ AQ3	Pass	2NT	AP	
North HCP: 8	♦ Q108	♦ KJ3				
South HCP: 15	♣ K10653	♣ 942				
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J743		1NT	Pass	2♣ ¹
Vul: EW	♥ K102	♥ J3	Pass	2♠	Pass	4♠
North HCP: 15	♦ 42	♦ 106	AP			
South HCP: 9	♣ QJ104	♣ AK976	1. Stayman			
Contract: 4♠ N						

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 873

♥ 32

♦ AQ7

♣ QJ832

South:

♠ AK42

♥ A9

♦ 10985

♣ A64

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

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

Board: 373 ♠ AK83
Dealer: N ♥ 85
Vul: NS ♦ KQ9
HCP: 15 ♣ K542

The opponents are silent.

You bid first.

Board: 374 ♠ Q872
Dealer: S ♥ KJ87
Vul: EW ♦ 94
HCP: 8 ♣ Q75

The opponents are silent.

Partner bids first.

Board: 375 ♠ KQJ
Dealer: N ♥ 10987
Vul: Both ♦ 54
HCP: 15 ♣ AKQ4

The opponents are silent.

You bid first.

Board: 376 ♠ A53
Dealer: S ♥ AJ
Vul: None ♦ 9542
HCP: 9 ♣ 9872

The opponents are silent.

Partner bids first.

Board: 377 ♠ AJ73
Dealer: N ♥ K106
Vul: EW ♦ A1076
HCP: 15 ♣ K4

West Doubles 2♣ if possible.

You bid first.

Board: 378 ♠ K94
Dealer: S ♥ J75
Vul: Both ♦ J1053
HCP: 9 ♣ A75

The opponents are silent.

Partner bids first.

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J92		1NT	Pass	2NT
Vul: NS	♥ 85	♥ 972				
North HCP: 15	♦ KQ9	♦ A865	AP			
South HCP: 8	♣ K542	♣ QJ6				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ K103				1NT
Vul: EW	♥ KJ87	♥ A543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ A1086	Pass	4♥	AP	
South HCP: 15	♣ Q75	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 953		1NT	Pass	2NT
Vul: Both	♥ 10987	♥ Q65				
North HCP: 15	♦ 54	♦ AQ8	AP			
South HCP: 8	♣ AKQ4	♣ 10872				
Contract: 2N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ QJ62				1NT
Vul: None	♥ AJ	♥ K10				
North HCP: 9	♦ 9542	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ 9872	♣ A643				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ KQ106		1NT	Pass	2♣ ¹
Vul: EW	♥ K106	♥ Q87	X	2♠	Pass	3♣ ²
North HCP: 15	♦ A1076	♦ J432	Pass	3NT	Pass	4♠
South HCP: 8	♣ K4	♣ 97	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 378

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K94

♥ J75

♦ J1053

♣ A75

South:

♠ A107

♥ AK108

♦ A2

♣ 10942

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

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

Board: 373	♠ J92	The opponents are silent.
Dealer: N	♥ 972	
Vul: NS	♦ A865	Partner bids first.
HCP: 8	♣ QJ6	

Board: 374	♠ K103	The opponents are silent.
Dealer: S	♥ A543	
Vul: EW	♦ A1086	You bid first.
HCP: 15	♣ A4	

Board: 375	♠ 953	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 8	♣ 10872	

Board: 376	♠ QJ62	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AJ3	You bid first.
HCP: 15	♣ A643	

Board: 377	♠ KQ106	West Doubles 2♣ if possible.
Dealer: N	♥ Q87	
Vul: EW	♦ J432	Partner bids first.
HCP: 8	♣ 97	

Board: 378	♠ A107	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ 10942	

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ J92		1NT	Pass	2NT
Vul: NS	♥ 85	♥ 972				
North HCP: 15	♦ KQ9	♦ A865	AP			
South HCP: 8	♣ K542	♣ QJ6				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ K103				1NT
Vul: EW	♥ KJ87	♥ A543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ A1086	Pass	4♥	AP	
South HCP: 15	♣ Q75	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 953		1NT	Pass	2NT
Vul: Both	♥ 10987	♥ Q65				
North HCP: 15	♦ 54	♦ AQ8	AP			
South HCP: 8	♣ AKQ4	♣ 10872				
Contract: 2N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ QJ62				1NT
Vul: None	♥ AJ	♥ K10				
North HCP: 9	♦ 9542	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ 9872	♣ A643				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ KQ106		1NT	Pass	2♣ ¹
Vul: EW	♥ K106	♥ Q87	X	2♠	Pass	3♣ ²
North HCP: 15	♦ A1076	♦ J432	Pass	3NT	Pass	4♠
South HCP: 8	♣ K4	♣ 97	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 378

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K94

♥ J75

♦ J1053

♣ A75

South:

♠ A107

♥ AK108

♦ A2

♣ 10942

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

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

Board: 379	♠ J52	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ 1085	You bid first.
HCP: 15	♣ AKQJ4	

Board: 380	♠ A73	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ 875	Partner bids first.
HCP: 9	♣ KQ102	

Board: 381	♠ A1073	The opponents are silent.
Dealer: N	♥ A943	
Vul: Both	♦ AK6	You bid first.
HCP: 15	♣ 64	

Board: 382	♠ K1064	The opponents are silent.
Dealer: S	♥ J652	
Vul: None	♦ KJ	Partner bids first.
HCP: 8	♣ 1093	

Board: 383	♠ KQ54	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ J105	You bid first.
HCP: 15	♣ A42	

Board: 384	♠ K1075	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ Q86	Partner bids first.
HCP: 9	♣ A65	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ AQ97		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ 654	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1085	♦ K93	AP			
South HCP: 9	♣ AKQJ4	♣ 873				
Contract: 2N N			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K64				1NT
Vul: NS	♥ 972	♥ A103	Pass	2NT	AP	
North HCP: 9	♦ 875	♦ KJ1032				
South HCP: 15	♣ KQ102	♣ A4				
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q65		1NT	Pass	2♣ ¹
Vul: Both	♥ A943	♥ KQ105	Pass	2♥	AP	
North HCP: 15	♦ AK6	♦ 1072	1. Stayman			
South HCP: 8	♣ 64	♣ J97				
Contract: 2♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ AQ				1NT
Vul: None	♥ J652	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ	♦ A8652	Pass	2NT	AP	
South HCP: 15	♣ 1093	♣ 642	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ A86		1NT	Pass	2NT
Vul: NS	♥ AJ6	♥ 1072	AP			
North HCP: 15	♦ J105	♦ A64				
South HCP: 9	♣ A42	♣ J976				
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1075

♥ 1073

♦ Q86

♣ A65

South:

♠ A4

♥ AJ52

♦ AJ3

♣ J743

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

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

1. Stayman

South hands (Practice Page)

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

Board: 379	♠ AQ97	The opponents are silent.
Dealer: N	♥ 654	
Vul: None	♦ K93	Partner bids first.
HCP: 9	♣ 873	

Board: 380	♠ K64	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ KJ1032	You bid first.
HCP: 15	♣ A4	

Board: 381	♠ Q65	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ 1072	Partner bids first.
HCP: 8	♣ J97	

Board: 382	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ A8652	You bid first.
HCP: 15	♣ 642	

Board: 383	♠ A86	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ A64	Partner bids first.
HCP: 9	♣ J976	

Board: 384	♠ A4	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ J743	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ AQ97		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ 654	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1085	♦ K93	AP			
South HCP: 9	♣ AKQJ4	♣ 873				
Contract: 2N N			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K64				1NT
Vul: NS	♥ 972	♥ A103	Pass	2NT	AP	
North HCP: 9	♦ 875	♦ KJ1032				
South HCP: 15	♣ KQ102	♣ A4				
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ A1073	♠ Q65		1NT	Pass	2♣ ¹
Vul: Both	♥ A943	♥ KQ105	Pass	2♥	AP	
North HCP: 15	♦ AK6	♦ 1072	1. Stayman			
South HCP: 8	♣ 64	♣ J97				
Contract: 2♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ AQ				1NT
Vul: None	♥ J652	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ	♦ A8652	Pass	2NT	AP	
South HCP: 15	♣ 1093	♣ 642	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ A86		1NT	Pass	2NT
Vul: NS	♥ AJ6	♥ 1072	AP			
North HCP: 15	♦ J105	♦ A64				
South HCP: 9	♣ A42	♣ J976				
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1075

♥ 1073

♦ Q86

♣ A65

South:

♠ A4

♥ AJ52

♦ AJ3

♣ J743

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 385	♠ 1062	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ AQJ4	

Board: 386	♠ 743	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ AQ87	Partner bids first.
HCP: 9	♣ Q963	

Board: 387	♠ Q105	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ 986	You bid first.
HCP: 15	♣ AKQ74	

Board: 388	♠ J106	The opponents are silent.
Dealer: S	♥ K743	
Vul: Both	♦ A3	Partner bids first.
HCP: 9	♣ J1032	

Board: 389	♠ KQ2	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ A72	You bid first.
HCP: 15	♣ KQ64	

Board: 390	♠ 107	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ 9643	Partner bids first.
HCP: 9	♣ AJ92	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 1062	♠ AJ75		1NT	Pass	2♣ ¹
Vul: None	♥ Q87	♥ J104	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ8	♦ K105	AP			
South HCP: 9	♣ AQJ4	♣ 765	1. Stayman			
Contract: 2N N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K962				1NT
Vul: NS	♥ J3	♥ AK102	Pass	2NT	AP	
North HCP: 9	♦ AQ87	♦ J3				
South HCP: 15	♣ Q963	♣ A84				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ A94		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ Q754	Pass	2♦	Pass	2NT
North HCP: 15	♦ 986	♦ K102	AP			
South HCP: 9	♣ AKQ74	♣ 865	1. Stayman			
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ 952				1NT
Vul: Both	♥ K743	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A3	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ J1032	♣ AK854	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A83		1NT	Pass	2NT
Vul: NS	♥ J74	♥ A53	AP			
North HCP: 15	♦ A72	♦ 8653				
South HCP: 9	♣ KQ64	♣ J85				
Contract: 2N N						

Board: 390

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ A63

♦ 9643

♣ AJ92

South:

♠ K9

♥ KJ54

♦ AQ8

♣ Q1064

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

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

Board: 385	♠ AJ75	The opponents are silent.
Dealer: N	♥ J104	
Vul: None	♦ K105	Partner bids first.
HCP: 9	♣ 765	

Board: 386	♠ K962	The opponents are silent.
Dealer: S	♥ AK102	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ A84	

Board: 387	♠ A94	The opponents are silent.
Dealer: N	♥ Q754	
Vul: EW	♦ K102	Partner bids first.
HCP: 9	♣ 865	

Board: 388	♠ 952	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ AK854	

Board: 389	♠ A83	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ 8653	Partner bids first.
HCP: 9	♣ J85	

Board: 390	♠ K9	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ Q1064	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 1062	♠ AJ75		1NT	Pass	2♣ ¹
Vul: None	♥ Q87	♥ J104	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ8	♦ K105	AP			
South HCP: 9	♣ AQJ4	♣ 765	1. Stayman			
Contract: 2N N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K962				1NT
Vul: NS	♥ J3	♥ AK102	Pass	2NT	AP	
North HCP: 9	♦ AQ87	♦ J3				
South HCP: 15	♣ Q963	♣ A84				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ A94		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ Q754	Pass	2♦	Pass	2NT
North HCP: 15	♦ 986	♦ K102	AP			
South HCP: 9	♣ AKQ74	♣ 865	1. Stayman			
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ 952				1NT
Vul: Both	♥ K743	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A3	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ J1032	♣ AK854	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A83		1NT	Pass	2NT
Vul: NS	♥ J74	♥ A53	AP			
North HCP: 15	♦ A72	♦ 8653				
South HCP: 9	♣ KQ64	♣ J85				
Contract: 2N N						

Board: 390

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ A63

♦ 9643

♣ AJ92

South:

♠ K9

♥ KJ54

♦ AQ8

♣ Q1064

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

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

Board: 391	♠ A102	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AQ75	You bid first.
HCP: 15	♣ K643	

Board: 392	♠ Q1054	The opponents are silent.
Dealer: S	♥ K432	
Vul: None	♦ Q92	Partner bids first.
HCP: 9	♣ Q7	

Board: 393	♠ J85	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ AK74	You bid first.
HCP: 15	♣ AK54	

Board: 394	♠ J932	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ K743	Partner bids first.
HCP: 9	♣ K6	

Board: 395	♠ 82	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ KQ105	You bid first.
HCP: 15	♣ K43	

Board: 396	♠ Q1054	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ J9	Partner bids first.
HCP: 8	♣ AJ762	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ J97	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ75	♦ K64	AP			
South HCP: 8	♣ K643	♣ 952	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ Q1054	♠ J32				1NT
Vul: None	♥ K432	♥ AQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q92	♦ A10	Pass	4♥	AP	
South HCP: 15	♣ Q7	♣ A942	1. Stayman			
Contract: 4♥ S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ Q74		1NT	Pass	2♣ ¹
Vul: EW	♥ 42	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK74	♦ QJ5	AP			
South HCP: 8	♣ AK54	♣ 982	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ A10				1NT
Vul: Both	♥ Q83	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K743	♦ QJ92	Pass	2NT	AP	
South HCP: 15	♣ K6	♣ J42	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ AK43	♥ 10762	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ105	♦ J63	AP			
South HCP: 9	♣ K43	♣ AQ97	1. Stayman			
Contract: 3♥ N						

Board: 396

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1054

♥ 102

♦ J9

♣ AJ762

South:

♠ KJ8

♥ A95

♦ Q5

♣ KQ854

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 391	♠ KJ93	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ K64	Partner bids first.
HCP: 8	♣ 952	

Board: 392	♠ J32	The opponents are silent.
Dealer: S	♥ AQ107	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ A942	

Board: 393	♠ Q74	The opponents are silent.
Dealer: N	♥ K875	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 8	♣ 982	

Board: 394	♠ A10	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ QJ92	You bid first.
HCP: 15	♣ J42	

Board: 395	♠ Q7	The opponents are silent.
Dealer: N	♥ 10762	
Vul: None	♦ J63	Partner bids first.
HCP: 9	♣ AQ97	

Board: 396	♠ KJ8	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ KQ854	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ93		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ J97	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ75	♦ K64	AP			
South HCP: 8	♣ K643	♣ 952	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ Q1054	♠ J32				1NT
Vul: None	♥ K432	♥ AQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q92	♦ A10	Pass	4♥	AP	
South HCP: 15	♣ Q7	♣ A942	1. Stayman			
Contract: 4♥ S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ Q74		1NT	Pass	2♣ ¹
Vul: EW	♥ 42	♥ K875	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK74	♦ QJ5	AP			
South HCP: 8	♣ AK54	♣ 982	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ A10				1NT
Vul: Both	♥ Q83	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K743	♦ QJ92	Pass	2NT	AP	
South HCP: 15	♣ K6	♣ J42	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ Q7		1NT	Pass	2♣ ¹
Vul: None	♥ AK43	♥ 10762	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ105	♦ J63	AP			
South HCP: 9	♣ K43	♣ AQ97	1. Stayman			
Contract: 3♥ N						

Board: 396

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q1054

♥ 102

♦ J9

♣ AJ762

South:

♠ KJ8

♥ A95

♦ Q5

♣ KQ854

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

			1NT
--	--	--	-----

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

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

1. Stayman

North hands (Practice Page)

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

Board: 397	♠ 1053	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ AK107	You bid first.
HCP: 15	♣ A43	

Board: 398	♠ 109	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ 943	Partner bids first.
HCP: 8	♣ KQ732	

Board: 399	♠ AQJ6	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ K94	

Board: 400	♠ Q864	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ K96	Partner bids first.
HCP: 8	♣ 1072	

Board: 401	♠ KQ103	West Bids 3♣ if possible.
Dealer: N	♥ QJ5	
Vul: None	♦ K972	You bid first.
HCP: 15	♣ A4	

Board: 402	♠ 1082	The opponents are silent.
Dealer: S	♥ 965	
Vul: NS	♦ A952	Partner bids first.
HCP: 8	♣ A97	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ A74	♥ 532				
North HCP: 15	♦ AK107	♦ 8532	AP			
South HCP: 9	♣ A43	♣ KJ5				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ QJ4				1NT
Vul: None	♥ K83	♥ A962				
North HCP: 8	♦ 943	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ KQ732	♣ A64				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K843		1NT	Pass	2♣ ¹
Vul: NS	♥ J75	♥ Q6	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ9	♦ A8543	AP			
South HCP: 9	♣ K94	♣ 87	1. Stayman			
Contract: 4♠ N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ K953				1NT
Vul: EW	♥ K107	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K96	♦ QJ	AP			
South HCP: 15	♣ 1072	♣ KQJ4	1. Stayman			
Contract: 2♠ S						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ 642		1NT	Pass	2NT
Vul: None	♥ QJ5	♥ 96				
North HCP: 15	♦ K972	♦ AQJ4	3♣	Pass	Pass	XA♠♠
South HCP: 8	♣ A4	♣ J1085	AP			
Contract: 3♣X W						

Board: 402

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1082

♥ 965

♦ A952

♣ A97

South:

♠ KQ76

♥ Q8

♦ KQJ7

♣ Q104

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

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

Board: 397	♠ KQ9	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ 8532	Partner bids first.
HCP: 9	♣ KJ5	

Board: 398	♠ QJ4	The opponents are silent.
Dealer: S	♥ A962	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ A64	

Board: 399	♠ K843	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ A8543	Partner bids first.
HCP: 9	♣ 87	

Board: 400	♠ K953	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ KQJ4	

Board: 401	♠ 642	West Bids 3♣ if possible.
Dealer: N	♥ 96	
Vul: None	♦ AQJ4	Partner bids first.
HCP: 8	♣ J1085	

Board: 402	♠ KQ76	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ KQJ7	You bid first.
HCP: 15	♣ Q104	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ KQ9		1NT	Pass	2NT
Vul: Both	♥ A74	♥ 532				
North HCP: 15	♦ AK107	♦ 8532	AP			
South HCP: 9	♣ A43	♣ KJ5				
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ QJ4				1NT
Vul: None	♥ K83	♥ A962				
North HCP: 8	♦ 943	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ KQ732	♣ A64				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K843		1NT	Pass	2♣ ¹
Vul: NS	♥ J75	♥ Q6	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ9	♦ A8543	AP			
South HCP: 9	♣ K94	♣ 87	1. Stayman			
Contract: 4♠ N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ K953				1NT
Vul: EW	♥ K107	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K96	♦ QJ	AP			
South HCP: 15	♣ 1072	♣ KQJ4	1. Stayman			
Contract: 2♠ S						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ 642		1NT	Pass	2NT
Vul: None	♥ QJ5	♥ 96				
North HCP: 15	♦ K972	♦ AQJ4	3♣	Pass	Pass	XA♠♠
South HCP: 8	♣ A4	♣ J1085	AP			
Contract: 3♣X W						

Board: 402

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1082

♥ 965

♦ A952

♣ A97

South:

♠ KQ76

♥ Q8

♦ KQJ7

♣ Q104

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

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

Board: 403	♠ AJ	The opponents are silent.
Dealer: N	♥ A94	
Vul: EW	♦ AJ1032	You bid first.
HCP: 15	♣ J94	

Board: 404	♠ Q97	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ A8752	Partner bids first.
HCP: 9	♣ 97	

Board: 405	♠ AQ8	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: NS	♦ A832	You bid first.
HCP: 15	♣ Q4	

Board: 406	♠ AJ75	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ 873	Partner bids first.
HCP: 9	♣ Q976	

Board: 407	♠ J108	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ AQ106	You bid first.
HCP: 15	♣ A74	

Board: 408	♠ QJ86	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ QJ106	Partner bids first.
HCP: 8	♣ 653	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ A94	♥ KJ7				
North HCP: 15	♦ AJ1032	♦ 9864	AP			
South HCP: 8	♣ J94	♣ A75				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A8				1NT
Vul: Both	♥ K52	♥ QJ3				
North HCP: 9	♦ A8752	♦ KQ963	Pass	2NT	AP	
South HCP: 15	♣ 97	♣ K54				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 94		1NT	Pass	2NT
Vul: NS	♥ QJ108	♥ 963				
North HCP: 15	♦ A832	♦ KJ106	AP			
South HCP: 8	♣ Q4	♣ A865				
Contract: 2N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ AJ75	♠ K642				1NT
Vul: EW	♥ Q6	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 873	♦ QJ105	Pass	3♠	AP	
South HCP: 15	♣ Q976	♣ AJ4	1. Stayman			
Contract: 3♠ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AK73		1NT	Pass	2♣ ¹
Vul: Both	♥ A107	♥ 9542	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ106	♦ 984	AP			
South HCP: 9	♣ A74	♣ Q3	1. Stayman			
Contract: 2N N						

Board: 408

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ86

♥ Q3

♦ QJ106

♣ 653

South:

♠ 97

♥ AK54

♦ A32

♣ A1084

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

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

1. Stayman

South hands (Practice Page)

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

Board: 403	♠ 1084	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ 9864	Partner bids first.
HCP: 8	♣ A75	

Board: 404	♠ A8	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ KQ963	You bid first.
HCP: 15	♣ K54	

Board: 405	♠ 94	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 8	♣ A865	

Board: 406	♠ K642	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ QJ105	You bid first.
HCP: 15	♣ AJ4	

Board: 407	♠ AK73	The opponents are silent.
Dealer: N	♥ 9542	
Vul: Both	♦ 984	Partner bids first.
HCP: 9	♣ Q3	

Board: 408	♠ 97	The opponents are silent.
Dealer: S	♥ AK54	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ A1084	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ A94	♥ KJ7				
North HCP: 15	♦ AJ1032	♦ 9864	AP			
South HCP: 8	♣ J94	♣ A75				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A8				1NT
Vul: Both	♥ K52	♥ QJ3				
North HCP: 9	♦ A8752	♦ KQ963	Pass	2NT	AP	
South HCP: 15	♣ 97	♣ K54				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 94		1NT	Pass	2NT
Vul: NS	♥ QJ108	♥ 963				
North HCP: 15	♦ A832	♦ KJ106	AP			
South HCP: 8	♣ Q4	♣ A865				
Contract: 2N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ AJ75	♠ K642				1NT
Vul: EW	♥ Q6	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 873	♦ QJ105	Pass	3♠	AP	
South HCP: 15	♣ Q976	♣ AJ4	1. Stayman			
Contract: 3♠ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ AK73		1NT	Pass	2♣ ¹
Vul: Both	♥ A107	♥ 9542	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ106	♦ 984	AP			
South HCP: 9	♣ A74	♣ Q3	1. Stayman			
Contract: 2N N						

Board: 408

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ86

♥ Q3

♦ QJ106

♣ 653

South:

♠ 97

♥ AK54

♦ A32

♣ A1084

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

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

1. Stayman

North hands (Practice Page)

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

Board: 409	♠ K92	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ 43	You bid first.
HCP: 15	♣ AQ94	

Board: 410	♠ J732	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ 1043	Partner bids first.
HCP: 8	♣ QJ83	

Board: 411	♠ AK	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ A9852	You bid first.
HCP: 15	♣ A43	

Board: 412	♠ K972	The opponents are silent.
Dealer: S	♥ 872	
Vul: NS	♦ K1086	Partner bids first.
HCP: 8	♣ Q7	

Board: 413	♠ AQ9	The opponents are silent.
Dealer: N	♥ J42	
Vul: Both	♦ K93	You bid first.
HCP: 15	♣ AJ104	

Board: 414	♠ 54	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ 8653	Partner bids first.
HCP: 9	♣ A92	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ KQJ10	♥ 53	Pass	2♥	Pass	2NT
North HCP: 15	♦ 43	♦ AKJ102	AP			
South HCP: 9	♣ AQ94	♣ J2				
Contract: 2N N			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ J732	♠ Q98				1NT
Vul: Both	♥ A8	♥ QJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1043	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ QJ83	♣ AK4				
Contract: 2N S			1. Stayman			

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 9875		1NT	Pass	2♣ ¹
Vul: None	♥ 1087	♥ AQ42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9852	♦ K74	AP			
South HCP: 9	♣ A43	♣ 97				
Contract: 2N N			1. Stayman			

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQ8				1NT
Vul: NS	♥ 872	♥ AJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K1086	♦ J4	Pass	2NT	AP	
South HCP: 15	♣ Q7	♣ K642				
Contract: 2N S			1. Stayman			

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J102		1NT	Pass	2♣ ¹
Vul: Both	♥ J42	♥ K1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ K93	♦ A642	AP			
South HCP: 8	♣ AJ104	♣ 83				
Contract: 2N N			1. Stayman			

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 54

♥ AJ103

♦ 8653

♣ A92

South:

♠ 83

♥ KQ74

♦ AK10

♣ K1054

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 4♥

AP

1. Stayman

South hands (Practice Page)

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

Board: 409	♠ 10654	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ AKJ102	Partner bids first.
HCP: 9	♣ J2	

Board: 410	♠ Q98	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: Both	♦ QJ5	You bid first.
HCP: 15	♣ AK4	

Board: 411	♠ 9875	The opponents are silent.
Dealer: N	♥ AQ42	
Vul: None	♦ K74	Partner bids first.
HCP: 9	♣ 97	

Board: 412	♠ AQ8	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: NS	♦ J4	You bid first.
HCP: 15	♣ K642	

Board: 413	♠ J102	The opponents are silent.
Dealer: N	♥ K1085	
Vul: Both	♦ A642	Partner bids first.
HCP: 8	♣ 83	

Board: 414	♠ 83	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ K1054	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ KQJ10	♥ 53	Pass	2♥	Pass	2NT
North HCP: 15	♦ 43	♦ AKJ102	AP			
South HCP: 9	♣ AQ94	♣ J2	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ J732	♠ Q98				1NT
Vul: Both	♥ A8	♥ QJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1043	♦ QJ5	Pass	2NT	AP	
South HCP: 15	♣ QJ83	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 9875		1NT	Pass	2♣ ¹
Vul: None	♥ 1087	♥ AQ42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9852	♦ K74	AP			
South HCP: 9	♣ A43	♣ 97	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQ8				1NT
Vul: NS	♥ 872	♥ AJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K1086	♦ J4	Pass	2NT	AP	
South HCP: 15	♣ Q7	♣ K642	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J102		1NT	Pass	2♣ ¹
Vul: Both	♥ J42	♥ K1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ K93	♦ A642	AP			
South HCP: 8	♣ AJ104	♣ 83	1. Stayman			
Contract: 2N N						

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 54

♥ AJ103

♦ 8653

♣ A92

South:

♠ 83

♥ KQ74

♦ AK10

♣ K1054

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 415	♠ AJ10	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ AQ1074	You bid first.
HCP: 15	♣ 64	

Board: 416	♠ A7	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 1053	Partner bids first.
HCP: 8	♣ KJ982	

Board: 417	♠ Q2	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ AQ76	You bid first.
HCP: 15	♣ KJ94	

Board: 418	♠ 942	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ QJ986	Partner bids first.
HCP: 8	♣ A3	

Board: 419	♠ Q95	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ AQJ9	You bid first.
HCP: 15	♣ A843	

Board: 420	♠ 543	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ J104	Partner bids first.
HCP: 8	♣ QJ95	

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q96		1NT	Pass	2NT
Vul: NS	♥ A62	♥ 954				
North HCP: 15	♦ AQ1074	♦ K6	AP			
South HCP: 9	♣ 64	♣ A8752				
Contract: 2N N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ J108				1NT
Vul: EW	♥ 964	♥ AKJ2				
North HCP: 8	♦ 1053	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ KJ982	♣ A1074				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A94		1NT	Pass	2♣ ¹
Vul: None	♥ QJ8	♥ 10752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ76	♦ J543	AP			
South HCP: 9	♣ KJ94	♣ A8	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ 1076				1NT
Vul: NS	♥ J76	♥ KQ8				
North HCP: 8	♦ QJ986	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ A3	♣ K854				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 10864		1NT	Pass	2♣ ¹
Vul: EW	♥ Q9	♥ KJ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ9	♦ 83	AP			
South HCP: 8	♣ A843	♣ KJ6	1. Stayman			
Contract: 2N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 543

♥ A106

♦ J104

♣ QJ95

South:

♠ Q862

♥ K53

♦ K3

♣ AK43

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

South hands (Practice Page)

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

Board: 415	♠ Q96	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ K6	Partner bids first.
HCP: 9	♣ A8752	

Board: 416	♠ J108	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ Q4	You bid first.
HCP: 15	♣ A1074	

Board: 417	♠ A94	The opponents are silent.
Dealer: N	♥ 10752	
Vul: None	♦ J543	Partner bids first.
HCP: 9	♣ A8	

Board: 418	♠ 1076	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ K854	

Board: 419	♠ 10864	The opponents are silent.
Dealer: N	♥ KJ76	
Vul: EW	♦ 83	Partner bids first.
HCP: 8	♣ KJ6	

Board: 420	♠ Q862	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ AK43	

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q96		1NT	Pass	2NT
Vul: NS	♥ A62	♥ 954				
North HCP: 15	♦ AQ1074	♦ K6	AP			
South HCP: 9	♣ 64	♣ A8752				
Contract: 2N N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ J108				1NT
Vul: EW	♥ 964	♥ AKJ2				
North HCP: 8	♦ 1053	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ KJ982	♣ A1074				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A94		1NT	Pass	2♣ ¹
Vul: None	♥ QJ8	♥ 10752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ76	♦ J543	AP			
South HCP: 9	♣ KJ94	♣ A8	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ 1076				1NT
Vul: NS	♥ J76	♥ KQ8				
North HCP: 8	♦ QJ986	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ A3	♣ K854				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 10864		1NT	Pass	2♣ ¹
Vul: EW	♥ Q9	♥ KJ76	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ9	♦ 83	AP			
South HCP: 8	♣ A843	♣ KJ6	1. Stayman			
Contract: 2N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 543

♥ A106

♦ J104

♣ QJ95

South:

♠ Q862

♥ K53

♦ K3

♣ AK43

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

North hands (Practice Page)

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

Board: 421	♠ 73	The opponents are silent.
Dealer: N	♥ A962	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ AK104	

Board: 422	♠ KQJ4	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ J75	Partner bids first.
HCP: 9	♣ Q753	

Board: 423	♠ QJ72	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ K83	You bid first.
HCP: 15	♣ A74	

Board: 424	♠ Q965	The opponents are silent.
Dealer: S	♥ 1064	
Vul: None	♦ 864	Partner bids first.
HCP: 9	♣ AK3	

Board: 425	♠ AK54	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ A1094	

Board: 426	♠ J53	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ KQ63	Partner bids first.
HCP: 9	♣ Q93	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K854		1NT	Pass	2♣ ¹
Vul: NS	♥ A962	♥ J75	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ3	♦ A54	AP			
South HCP: 9	♣ AK104	♣ J86	1. Stayman			
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ KQJ4	♠ A63				1NT
Vul: EW	♥ 82	♥ A9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J75	♦ A1064	Pass	2NT	AP	
South HCP: 15	♣ Q753	♣ K1084	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ2	♥ 8765	Pass	2♠	Pass	2NT
North HCP: 15	♦ K83	♦ AQ542	AP			
South HCP: 9	♣ A74	♣ 103	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ Q965	♠ K108				1NT
Vul: None	♥ 1064	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ AK3	♣ 1054	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 97		1NT	Pass	2NT
Vul: EW	♥ 103	♥ A72				
North HCP: 15	♦ A72	♦ 10653	AP			
South HCP: 9	♣ A1094	♣ KQ82				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J53

♥ J32

♦ KQ63

♣ Q93

South:

♠ A86

♥ AQ5

♦ A754

♣ J54

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

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

Board: 421	♠ K854	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ A54	Partner bids first.
HCP: 9	♣ J86	

Board: 422	♠ A63	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ A1064	You bid first.
HCP: 15	♣ K1084	

Board: 423	♠ K9	The opponents are silent.
Dealer: N	♥ 8765	
Vul: Both	♦ AQ542	Partner bids first.
HCP: 9	♣ 103	

Board: 424	♠ K108	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AKJ3	You bid first.
HCP: 15	♣ 1054	

Board: 425	♠ 97	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ 10653	Partner bids first.
HCP: 9	♣ KQ82	

Board: 426	♠ A86	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ A754	You bid first.
HCP: 15	♣ J54	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ K854		1NT	Pass	2♣ ¹
Vul: NS	♥ A962	♥ J75	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ3	♦ A54	AP			
South HCP: 9	♣ AK104	♣ J86	1. Stayman			
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ KQJ4	♠ A63				1NT
Vul: EW	♥ 82	♥ A9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J75	♦ A1064	Pass	2NT	AP	
South HCP: 15	♣ Q753	♣ K1084	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ K9		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ2	♥ 8765	Pass	2♠	Pass	2NT
North HCP: 15	♦ K83	♦ AQ542	AP			
South HCP: 9	♣ A74	♣ 103	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ Q965	♠ K108				1NT
Vul: None	♥ 1064	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ AKJ3	Pass	2NT	AP	
South HCP: 15	♣ AK3	♣ 1054	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 97		1NT	Pass	2NT
Vul: EW	♥ 103	♥ A72				
North HCP: 15	♦ A72	♦ 10653	AP			
South HCP: 9	♣ A1094	♣ KQ82				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J53

♥ J32

♦ KQ63

♣ Q93

South:

♠ A86

♥ AQ5

♦ A754

♣ J54

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

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

Board: 427	♠ K63	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ A86	You bid first.
HCP: 15	♣ A9843	

Board: 428	♠ A64	The opponents are silent.
Dealer: S	♥ J83	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ Q9763	

Board: 429	♠ AQ42	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ J943	You bid first.
HCP: 15	♣ A54	

Board: 430	♠ K32	East Doubles 2♣ if possible.
Dealer: S	♥ 10653	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ AQ93	

Board: 431	♠ AQJ2	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: NS	♦ K65	You bid first.
HCP: 15	♣ 74	

Board: 432	♠ K6	The opponents are silent.
Dealer: S	♥ 9864	
Vul: EW	♦ J84	Partner bids first.
HCP: 8	♣ A1052	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 1084		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ K874	Pass	2♦	Pass	2NT
North HCP: 15	♦ A86	♦ Q32	AP			
South HCP: 8	♣ A9843	♣ QJ2	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ QJ103				1NT
Vul: NS	♥ J83	♥ A96	Pass	2NT	AP	
North HCP: 9	♦ Q2	♦ AJ63				
South HCP: 15	♣ Q9763	♣ K4				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 8653		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ 75	Pass	2♠	Pass	4♠
North HCP: 15	♦ J943	♦ AKQ	AP			
South HCP: 9	♣ A54	♣ 10976	1. Stayman			
Contract: 4♠ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A95				1NT
Vul: None	♥ 10653	♥ A7	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 86	♦ AQJ95	Pass	2NT	AP	
South HCP: 15	♣ AQ93	♣ 854	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K9		1NT	Pass	2NT
Vul: NS	♥ AJ82	♥ 1075	AP			
North HCP: 15	♦ K65	♦ Q9742				
South HCP: 8	♣ 74	♣ K93				
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K6

♥ 9864

♦ J84

♣ A1052

South:

♠ QJ43

♥ AK

♦ K76

♣ Q843

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

South hands (Practice Page)

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

Board: 427	♠ 1084	The opponents are silent.
Dealer: N	♥ K874	
Vul: None	♦ Q32	Partner bids first.
HCP: 8	♣ QJ2	
Board: 428	♠ QJ103	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ AJ63	You bid first.
HCP: 15	♣ K4	
Board: 429	♠ 8653	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AKQ	Partner bids first.
HCP: 9	♣ 10976	
Board: 430	♠ A95	East Doubles 2♣ if possible.
Dealer: S	♥ A7	
Vul: None	♦ AQJ95	You bid first.
HCP: 15	♣ 854	
Board: 431	♠ K9	The opponents are silent.
Dealer: N	♥ 1075	
Vul: NS	♦ Q9742	Partner bids first.
HCP: 8	♣ K93	
Board: 432	♠ QJ43	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K76	You bid first.
HCP: 15	♣ Q843	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 1084		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ K874	Pass	2♦	Pass	2NT
North HCP: 15	♦ A86	♦ Q32	AP			
South HCP: 8	♣ A9843	♣ QJ2	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ QJ103				1NT
Vul: NS	♥ J83	♥ A96	Pass	2NT	AP	
North HCP: 9	♦ Q2	♦ AJ63				
South HCP: 15	♣ Q9763	♣ K4				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 8653		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ 75	Pass	2♠	Pass	4♠
North HCP: 15	♦ J943	♦ AKQ	AP			
South HCP: 9	♣ A54	♣ 10976	1. Stayman			
Contract: 4♠ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A95				1NT
Vul: None	♥ 10653	♥ A7	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 86	♦ AQJ95	Pass	2NT	AP	
South HCP: 15	♣ AQ93	♣ 854	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K9		1NT	Pass	2NT
Vul: NS	♥ AJ82	♥ 1075	AP			
North HCP: 15	♦ K65	♦ Q9742				
South HCP: 8	♣ 74	♣ K93				
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K6

♥ 9864

♦ J84

♣ A1052

South:

♠ QJ43

♥ AK

♦ K76

♣ Q843

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

North hands (Practice Page)

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

Board: 433	♠ A863	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ 52	You bid first.
HCP: 15	♣ KQ104	

Board: 434	♠ J3	The opponents are silent.
Dealer: S	♥ K64	
Vul: NS	♦ KJ1086	Partner bids first.
HCP: 8	♣ 865	

Board: 435	♠ A1098	The opponents are silent.
Dealer: N	♥ K97	
Vul: EW	♦ Q82	You bid first.
HCP: 15	♣ AQ4	

Board: 436	♠ 87	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ 9532	Partner bids first.
HCP: 9	♣ AKQ6	

Board: 437	♠ A865	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ QJ5	You bid first.
HCP: 15	♣ KQ104	

Board: 438	♠ K1054	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ 652	Partner bids first.
HCP: 8	♣ 105	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ 1052		1NT	Pass	2NT
Vul: None	♥ AQ10	♥ J96				
North HCP: 15	♦ 52	♦ AQJ10	AP			
South HCP: 8	♣ KQ104	♣ 753				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AQ				1NT
Vul: NS	♥ K64	♥ QJ9				
North HCP: 8	♦ KJ1086	♦ Q975	Pass	2NT	AP	
South HCP: 15	♣ 865	♣ A942				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ KJ32		1NT	Pass	2♣ ¹
Vul: EW	♥ K97	♥ 106	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q82	♦ AJ7	AP			
South HCP: 9	♣ AQ4	♣ 8732	1. Stayman			
Contract: 3♠ N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQ105				1NT
Vul: Both	♥ 876	♥ KJ				
North HCP: 9	♦ 9532	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ AKQ6	♣ 10843				
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ 973				
Vul: NS	♥ K9	♥ 1083				
North HCP: 15	♦ QJ5	♦ K876		1NT	AP	
South HCP: 8	♣ KQ104	♣ AJ5				
Contract: 1N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K1054

♥ AJ109

♦ 652

♣ 105

South:

♠ 87

♥ K73

♦ K104

♣ AKQ74

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 15 R16 points.

Board: 433	♠ 1052	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AQJ10	Partner bids first.
HCP: 8	♣ 753	

Board: 434	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ Q975	You bid first.
HCP: 15	♣ A942	

Board: 435	♠ KJ32	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ AJ7	Partner bids first.
HCP: 9	♣ 8732	

Board: 436	♠ AQ105	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ 10843	

Board: 437	♠ 973	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ K876	Partner bids first.
HCP: 8	♣ AJ5	

Board: 438	♠ 87	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ K104	You bid first.
HCP: 15	♣ AKQ74	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ 1052		1NT	Pass	2NT
Vul: None	♥ AQ10	♥ J96				
North HCP: 15	♦ 52	♦ AQJ10	AP			
South HCP: 8	♣ KQ104	♣ 753				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AQ				1NT
Vul: NS	♥ K64	♥ QJ9				
North HCP: 8	♦ KJ1086	♦ Q975	Pass	2NT	AP	
South HCP: 15	♣ 865	♣ A942				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ KJ32		1NT	Pass	2♣ ¹
Vul: EW	♥ K97	♥ 106	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q82	♦ AJ7	AP			
South HCP: 9	♣ AQ4	♣ 8732	1. Stayman			
Contract: 3♠ N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AQ105				1NT
Vul: Both	♥ 876	♥ KJ				
North HCP: 9	♦ 9532	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ AKQ6	♣ 10843				
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ 973				
Vul: NS	♥ K9	♥ 1083				
North HCP: 15	♦ QJ5	♦ K876		1NT	AP	
South HCP: 8	♣ KQ104	♣ AJ5				
Contract: 1N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K1054

♥ AJ109

♦ 652

♣ 105

South:

♠ 87

♥ K73

♦ K104

♣ AKQ74

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 439	♠ 632	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ QJ64	You bid first.
HCP: 15	♣ AJ74	

Board: 440	♠ AJ87	The opponents are silent.
Dealer: S	♥ 1062	
Vul: None	♦ KJ65	Partner bids first.
HCP: 9	♣ 65	

Board: 441	♠ AJ9	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ AKQ83	You bid first.
HCP: 15	♣ 104	

Board: 442	♠ 762	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ J97	Partner bids first.
HCP: 9	♣ AKJ82	

Board: 443	♠ Q1097	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ 1084	

Board: 444	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ 765	

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ KJ105		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ J43	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ64	♦ K107	AP			
South HCP: 8	♣ AJ74	♣ 853				
Contract: 2N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ AJ87	♠ K109				1NT
Vul: None	♥ 1062	♥ J85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ65	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ 65	♣ AK843				
Contract: 2N S			1. Stayman			

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q87		1NT	Pass	3NT
Vul: EW	♥ J95	♥ Q82				
North HCP: 15	♦ AKQ83	♦ J4	AP			
South HCP: 8	♣ 104	♣ K8765				
Contract: 3N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ 85				1NT
Vul: Both	♥ 54	♥ KQJ2				
North HCP: 9	♦ J97	♦ AK105	Pass	2NT	AP	
South HCP: 15	♣ AKJ82	♣ Q104				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ Q1097	♠ 32		1NT	Pass	2♣ ¹
Vul: None	♥ AK98	♥ QJ74	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ 1075	AP			
South HCP: 9	♣ 1084	♣ KQJ6				
Contract: 4♥ N			1. Stayman			

Board: 444

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKQ9

♥ 853

♦ 1054

♣ 765

South:

♠ 852

♥ QJ4

♦ AQ9

♣ AQ104

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

South hands (Practice Page)

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

Board: 439	♠ KJ105	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ K107	Partner bids first.
HCP: 8	♣ 853	

Board: 440	♠ K109	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ AK843	

Board: 441	♠ Q87	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ J4	Partner bids first.
HCP: 8	♣ K8765	

Board: 442	♠ 85	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: Both	♦ AK105	You bid first.
HCP: 15	♣ Q104	

Board: 443	♠ 32	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ 1075	Partner bids first.
HCP: 9	♣ KQJ6	

Board: 444	♠ 852	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AQ9	You bid first.
HCP: 15	♣ AQ104	

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ KJ105		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ J43	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ64	♦ K107	AP			
South HCP: 8	♣ AJ74	♣ 853				
Contract: 2N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ AJ87	♠ K109				1NT
Vul: None	♥ 1062	♥ J85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KJ65	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ 65	♣ AK843				
Contract: 2N S			1. Stayman			

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q87		1NT	Pass	3NT
Vul: EW	♥ J95	♥ Q82				
North HCP: 15	♦ AKQ83	♦ J4	AP			
South HCP: 8	♣ 104	♣ K8765				
Contract: 3N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ 85				1NT
Vul: Both	♥ 54	♥ KQJ2				
North HCP: 9	♦ J97	♦ AK105	Pass	2NT	AP	
South HCP: 15	♣ AKJ82	♣ Q104				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ Q1097	♠ 32		1NT	Pass	2♣ ¹
Vul: None	♥ AK98	♥ QJ74	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ 1075	AP			
South HCP: 9	♣ 1084	♣ KQJ6				
Contract: 4♥ N			1. Stayman			

Board: 444

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKQ9

♥ 853

♦ 1054

♣ 765

South:

♠ 852

♥ QJ4

♦ AQ9

♣ AQ104

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 445	♠ 72	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A942	

Board: 446	♠ 10532	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ A1073	Partner bids first.
HCP: 8	♣ A95	

Board: 447	♠ AQ74	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ J109	You bid first.
HCP: 15	♣ K64	

Board: 448	♠ 874	The opponents are silent.
Dealer: S	♥ J96	
Vul: EW	♦ K108	Partner bids first.
HCP: 8	♣ A532	

Board: 449	♠ A1054	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ A87	You bid first.
HCP: 15	♣ A43	

Board: 450	♠ Q642	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ KQ103	Partner bids first.
HCP: 9	♣ 763	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ AQ10		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ J752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ5	♦ 8762	AP			
South HCP: 9	♣ A942	♣ Q7	1. Stayman			
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ AKJ8				1NT
Vul: None	♥ 109	♥ K875	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A1073	♦ J42	Pass	2NT	Pass	3♠
South HCP: 15	♣ A95	♣ K4	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K86		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ8	♥ Q1075	Pass	2♠	Pass	3NT
North HCP: 15	♦ J109	♦ K865	AP			
South HCP: 8	♣ K64	♣ 102	1. Stayman			
Contract: 3N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ A6				1NT
Vul: EW	♥ J96	♥ A53	Pass	2NT	AP	
North HCP: 8	♦ K108	♦ Q53				
South HCP: 15	♣ A532	♣ KQ764				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ J863		1NT	Pass	2♣ ¹
Vul: None	♥ K74	♥ A53	Pass	2♠	Pass	3♠
North HCP: 15	♦ A87	♦ 10632	AP			
South HCP: 9	♣ A43	♣ KJ	1. Stayman			
Contract: 3♠ N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q642

♥ Q9

♦ KQ103

♣ 763

South:

♠ KJ3

♥ K1032

♦ J6

♣ AQJ4

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 445	♠ AQ10	The opponents are silent.
Dealer: N	♥ J752	
Vul: Both	♦ 8762	Partner bids first.
HCP: 9	♣ Q7	

Board: 446	♠ AKJ8	The opponents are silent.
Dealer: S	♥ K875	
Vul: None	♦ J42	You bid first.
HCP: 15	♣ K4	

Board: 447	♠ K86	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: NS	♦ K865	Partner bids first.
HCP: 8	♣ 102	

Board: 448	♠ A6	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ Q53	You bid first.
HCP: 15	♣ KQ764	

Board: 449	♠ J863	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ 10632	Partner bids first.
HCP: 9	♣ KJ	

Board: 450	♠ KJ3	The opponents are silent.
Dealer: S	♥ K1032	
Vul: NS	♦ J6	You bid first.
HCP: 15	♣ AQJ4	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ AQ10		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ J752	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ5	♦ 8762	AP			
South HCP: 9	♣ A942	♣ Q7	1. Stayman			
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ AKJ8				1NT
Vul: None	♥ 109	♥ K875	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A1073	♦ J42	Pass	2NT	Pass	3♠
South HCP: 15	♣ A95	♣ K4	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K86		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ8	♥ Q1075	Pass	2♠	Pass	3NT
North HCP: 15	♦ J109	♦ K865	AP			
South HCP: 8	♣ K64	♣ 102	1. Stayman			
Contract: 3N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ A6				1NT
Vul: EW	♥ J96	♥ A53	Pass	2NT	AP	
North HCP: 8	♦ K108	♦ Q53				
South HCP: 15	♣ A532	♣ KQ764				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ J863		1NT	Pass	2♣ ¹
Vul: None	♥ K74	♥ A53	Pass	2♠	Pass	3♠
North HCP: 15	♦ A87	♦ 10632	AP			
South HCP: 9	♣ A43	♣ KJ	1. Stayman			
Contract: 3♠ N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q642

♥ Q9

♦ KQ103

♣ 763

South:

♠ KJ3

♥ K1032

♦ J6

♣ AQJ4

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 451	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: EW	♦ K1086	You bid first.
HCP: 15	♣ 943	

Board: 452	♠ AK72	The opponents are silent.
Dealer: S	♥ 954	
Vul: Both	♦ Q97	Partner bids first.
HCP: 9	♣ 872	

Board: 453	♠ Q1084	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ A84	

Board: 454	♠ Q103	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ Q742	Partner bids first.
HCP: 8	♣ KJ98	

Board: 455	♠ A3	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ K542	

Board: 456	♠ KJ5	The opponents are silent.
Dealer: S	♥ 9753	
Vul: None	♦ 84	Partner bids first.
HCP: 9	♣ KQ53	

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1095		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ6	♥ 105	Pass	2♥	Pass	2NT
North HCP: 15	♦ K1086	♦ Q5	AP			
South HCP: 8	♣ 943	♣ K8652	1. Stayman			
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ J10				1NT
Vul: Both	♥ 954	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ K103	Pass	2NT	AP	
South HCP: 15	♣ 872	♣ AJ1054	1. Stayman			
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ A6		1NT	Pass	2♣ ¹
Vul: NS	♥ K74	♥ AJ52	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ3	♦ 875	AP			
South HCP: 9	♣ A84	♣ 10973	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ J4				1NT
Vul: EW	♥ 53	♥ KQ4	Pass	2NT	AP	
North HCP: 8	♦ Q742	♦ K1085				
South HCP: 15	♣ KJ98	♣ AQ43				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K742		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ K1082	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK109	♦ J6	AP			
South HCP: 8	♣ K542	♣ J93	1. Stayman			
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ KJ5

♥ 9753

♦ 84

♣ KQ53

South:

♠ 972

♥ AK108

♦ A7

♣ A1074

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 4♥

AP

1. Stayman

South hands (Practice Page)

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

Board: 451	♠ K1095	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ Q5	Partner bids first.
HCP: 8	♣ K8652	

Board: 452	♠ J10	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ K103	You bid first.
HCP: 15	♣ AJ1054	

Board: 453	♠ A6	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: NS	♦ 875	Partner bids first.
HCP: 9	♣ 10973	

Board: 454	♠ J4	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ K1085	You bid first.
HCP: 15	♣ AQ43	

Board: 455	♠ K742	The opponents are silent.
Dealer: N	♥ K1082	
Vul: Both	♦ J6	Partner bids first.
HCP: 8	♣ J93	

Board: 456	♠ 972	The opponents are silent.
Dealer: S	♥ AK108	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A1074	

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K1095		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ6	♥ 105	Pass	2♥	Pass	2NT
North HCP: 15	♦ K1086	♦ Q5	AP			
South HCP: 8	♣ 943	♣ K8652	1. Stayman			
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ AK72	♠ J10				1NT
Vul: Both	♥ 954	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ K103	Pass	2NT	AP	
South HCP: 15	♣ 872	♣ AJ1054	1. Stayman			
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ A6		1NT	Pass	2♣ ¹
Vul: NS	♥ K74	♥ AJ52	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ3	♦ 875	AP			
South HCP: 9	♣ A84	♣ 10973	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ J4				1NT
Vul: EW	♥ 53	♥ KQ4	Pass	2NT	AP	
North HCP: 8	♦ Q742	♦ K1085				
South HCP: 15	♣ KJ98	♣ AQ43				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K742		1NT	Pass	2♣ ¹
Vul: Both	♥ J53	♥ K1082	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK109	♦ J6	AP			
South HCP: 8	♣ K542	♣ J93	1. Stayman			
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ KJ5

♥ 9753

♦ 84

♣ KQ53

South:

♠ 972

♥ AK108

♦ A7

♣ A1074

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 4♥

AP

1. Stayman

North hands (Practice Page)

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

Board: 457	♠ A109	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 54	You bid first.
HCP: 15	♣ A10943	

Board: 458	♠ Q52	The opponents are silent.
Dealer: S	♥ 874	
Vul: Both	♦ K10	Partner bids first.
HCP: 9	♣ A8632	

Board: 459	♠ QJ	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ AJ108	You bid first.
HCP: 15	♣ KJ43	

Board: 460	♠ J8	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ AQJ54	Partner bids first.
HCP: 8	♣ 9752	

Board: 461	♠ QJ72	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ Q106	You bid first.
HCP: 15	♣ K64	

Board: 462	♠ 1076	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ KJ753	

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KJ76		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ Q742	Pass	2♦	Pass	2NT
North HCP: 15	♦ 54	♦ J76	AP			
South HCP: 9	♣ A10943	♣ Q8				
Contract: 2N N			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK96				1NT
Vul: Both	♥ 874	♥ Q1092	Pass	2NT	AP	
North HCP: 9	♦ K10	♦ J3				
South HCP: 15	♣ A8632	♣ KQ4				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A87		1NT	Pass	2♣ ¹
Vul: None	♥ K52	♥ 10986	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ108	♦ 632	AP			
South HCP: 8	♣ KJ43	♣ A86				
Contract: 2N N			1. Stayman			

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K75				1NT
Vul: NS	♥ 104	♥ AK83	Pass	2NT	AP	
North HCP: 8	♦ AQJ54	♦ 73				
South HCP: 15	♣ 9752	♣ KQ84				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ AK2	♥ Q1065	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q106	♦ 983	AP			
South HCP: 8	♣ K64	♣ AQ5				
Contract: 2N N			1. Stayman			

Board: 462

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1076

♥ K94

♦ J9

♣ KJ753

South:

♠ KJ43

♥ AJ105

♦ 102

♣ AQ4

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

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

Board: 457	♠ KJ76	The opponents are silent.
Dealer: N	♥ Q742	
Vul: EW	♦ J76	Partner bids first.
HCP: 9	♣ Q8	

Board: 458	♠ AK96	The opponents are silent.
Dealer: S	♥ Q1092	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ KQ4	

Board: 459	♠ A87	The opponents are silent.
Dealer: N	♥ 10986	
Vul: None	♦ 632	Partner bids first.
HCP: 8	♣ A86	

Board: 460	♠ K75	The opponents are silent.
Dealer: S	♥ AK83	
Vul: NS	♦ 73	You bid first.
HCP: 15	♣ KQ84	

Board: 461	♠ 853	The opponents are silent.
Dealer: N	♥ Q1065	
Vul: Both	♦ 983	Partner bids first.
HCP: 8	♣ AQ5	

Board: 462	♠ KJ43	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: None	♦ 102	You bid first.
HCP: 15	♣ AQ4	

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ KJ76		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ Q742	Pass	2♦	Pass	2NT
North HCP: 15	♦ 54	♦ J76	AP			
South HCP: 9	♣ A10943	♣ Q8				
Contract: 2N N			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK96				1NT
Vul: Both	♥ 874	♥ Q1092	Pass	2NT	AP	
North HCP: 9	♦ K10	♦ J3				
South HCP: 15	♣ A8632	♣ KQ4				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A87		1NT	Pass	2♣ ¹
Vul: None	♥ K52	♥ 10986	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ108	♦ 632	AP			
South HCP: 8	♣ KJ43	♣ A86				
Contract: 2N N			1. Stayman			

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K75				1NT
Vul: NS	♥ 104	♥ AK83	Pass	2NT	AP	
North HCP: 8	♦ AQJ54	♦ 73				
South HCP: 15	♣ 9752	♣ KQ84				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ AK2	♥ Q1065	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q106	♦ 983	AP			
South HCP: 8	♣ K64	♣ AQ5				
Contract: 2N N			1. Stayman			

Board: 462

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1076

♥ K94

♦ J9

♣ KJ753

South:

♠ KJ43

♥ AJ105

♦ 102

♣ AQ4

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

North hands (Practice Page)

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

Board: 463	♠ KQ109	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ 652	You bid first.
HCP: 15	♣ K64	

Board: 464	♠ 1098	The opponents are silent.
Dealer: S	♥ 7532	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KQ8	

Board: 465	♠ Q8	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ A543	You bid first.
HCP: 15	♣ 1064	

Board: 466	♠ J107	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ J107	Partner bids first.
HCP: 8	♣ Q865	

Board: 467	♠ KJ9	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KJ64	You bid first.
HCP: 15	♣ AQ42	

Board: 468	♠ 92	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: Both	♦ K10653	Partner bids first.
HCP: 8	♣ Q5	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 8762		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ	♥ K72	Pass	2♣	Pass	3♣
North HCP: 15	♦ 652	♦ A98	AP			
South HCP: 9	♣ K64	♣ Q73	1. Stayman			
Contract: 3♠ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ K54				1NT
Vul: EW	♥ 7532	♥ KQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K74	♦ Q5	AP			
South HCP: 15	♣ KQ8	♣ A1064	1. Stayman			
Contract: 2♥ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ J2		1NT	Pass	2NT
Vul: None	♥ AKQ3	♥ 972	AP			
North HCP: 15	♦ A543	♦ 1087				
South HCP: 8	♣ 1064	♣ AK952				
Contract: 2N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ63				1NT
Vul: NS	♥ A64	♥ 873	Pass	2NT	AP	
North HCP: 8	♦ J107	♦ AQ4				
South HCP: 15	♣ Q865	♣ A43				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A108		1NT	Pass	2NT
Vul: EW	♥ J2	♥ K54	AP			
North HCP: 15	♦ KJ64	♦ 97				
South HCP: 8	♣ AQ42	♣ J9753				
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 92

♥ QJ83

♦ K10653

♣ Q5

South:

♠ A1076

♥ A109

♦ AQJ7

♣ 43

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 463	♠ 8762	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ A98	Partner bids first.
HCP: 9	♣ Q73	

Board: 464	♠ K54	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ A1064	

Board: 465	♠ J2	The opponents are silent.
Dealer: N	♥ 972	
Vul: None	♦ 1087	Partner bids first.
HCP: 8	♣ AK952	

Board: 466	♠ KQ63	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ A43	

Board: 467	♠ A108	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ 97	Partner bids first.
HCP: 8	♣ J9753	

Board: 468	♠ A1076	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ AQJ7	You bid first.
HCP: 15	♣ 43	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 8762		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ	♥ K72	Pass	2♠	Pass	3♠
North HCP: 15	♦ 652	♦ A98	AP			
South HCP: 9	♣ K64	♣ Q73	1. Stayman			
Contract: 3♠ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ K54				1NT
Vul: EW	♥ 7532	♥ KQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K74	♦ Q5	AP			
South HCP: 15	♣ KQ8	♣ A1064	1. Stayman			
Contract: 2♥ S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ J2		1NT	Pass	2NT
Vul: None	♥ AKQ3	♥ 972	AP			
North HCP: 15	♦ A543	♦ 1087				
South HCP: 8	♣ 1064	♣ AK952				
Contract: 2N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ63				1NT
Vul: NS	♥ A64	♥ 873	Pass	2NT	AP	
North HCP: 8	♦ J107	♦ AQ4				
South HCP: 15	♣ Q865	♣ A43				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A108		1NT	Pass	2NT
Vul: EW	♥ J2	♥ K54	AP			
North HCP: 15	♦ KJ64	♦ 97				
South HCP: 8	♣ AQ42	♣ J9753				
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 92

♥ QJ83

♦ K10653

♣ Q5

South:

♠ A1076

♥ A109

♦ AQJ7

♣ 43

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 469	♠ Q962	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ A4	You bid first.
HCP: 15	♣ KQ43	
Board: 470	♠ 109	The opponents are silent.
Dealer: S	♥ Q863	
Vul: EW	♦ Q863	Partner bids first.
HCP: 8	♣ A32	
Board: 471	♠ A1065	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ Q108	You bid first.
HCP: 15	♣ 94	
Board: 472	♠ Q1074	East Doubles 2♣ if possible.
Dealer: S	♥ A97	
Vul: None	♦ Q976	Partner bids first.
HCP: 8	♣ 107	
Board: 473	♠ 105	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: EW	♦ A1063	You bid first.
HCP: 15	♣ KQ4	
Board: 474	♠ A1087	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ 9832	Partner bids first.
HCP: 8	♣ J5	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ Q962	♠ J7		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 8653	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ KJ1065	AP			
South HCP: 9	♣ KQ43	♣ A5				
Contract: 2N N				1. Stayman		

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K52				1NT
Vul: EW	♥ Q863	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q863	♦ AK974	Pass	2NT	AP	
South HCP: 15	♣ A32	♣ Q4				
Contract: 2N S				1. Stayman		

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J83		1NT	Pass	2NT
Vul: Both	♥ AKQ10	♥ 875				
North HCP: 15	♦ Q108	♦ AJ95	AP			
South HCP: 8	♣ 94	♣ Q73				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ AJ93				1NT
Vul: None	♥ A97	♥ QJ3	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ Q976	♦ A104	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ 107	♣ K94	Pass	4♠	AP	
Contract: 4♠ S				1. Stayman		
				2. strength cue bid		

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AQ		1NT	Pass	2NT
Vul: EW	♥ AQ109	♥ J43				
North HCP: 15	♦ A1063	♦ 972	AP			
South HCP: 8	♣ KQ4	♣ J10875				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A1087

♥ K43

♦ 9832

♣ J5

South:

♠ KQ9

♥ Q965

♦ A7

♣ A1084

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 15 R16 points.

Board: 469	♠ J7	The opponents are silent.
Dealer: N	♥ 8653	
Vul: NS	♦ KJ1065	Partner bids first.
HCP: 9	♣ A5	
Board: 470	♠ K52	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AK974	You bid first.
HCP: 15	♣ Q4	
Board: 471	♠ J83	The opponents are silent.
Dealer: N	♥ 875	
Vul: Both	♦ AJ95	Partner bids first.
HCP: 8	♣ Q73	
Board: 472	♠ AJ93	East Doubles 2♣ if possible.
Dealer: S	♥ QJ3	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ K94	
Board: 473	♠ AQ	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ 972	Partner bids first.
HCP: 8	♣ J10875	
Board: 474	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q965	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A1084	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ Q962	♠ J7		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 8653	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ KJ1065	AP			
South HCP: 9	♣ KQ43	♣ A5				
Contract: 2N N				1. Stayman		

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K52				1NT
Vul: EW	♥ Q863	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q863	♦ AK974	Pass	2NT	AP	
South HCP: 15	♣ A32	♣ Q4				
Contract: 2N S				1. Stayman		

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J83				
Vul: Both	♥ AKQ10	♥ 875		1NT	Pass	2NT
North HCP: 15	♦ Q108	♦ AJ95	AP			
South HCP: 8	♣ 94	♣ Q73				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ AJ93				1NT
Vul: None	♥ A97	♥ QJ3	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ Q976	♦ A104	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ 107	♣ K94	Pass	4♠	AP	
Contract: 4♠ S				1. Stayman		
				2. strength cue bid		

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AQ				
Vul: EW	♥ AQ109	♥ J43		1NT	Pass	2NT
North HCP: 15	♦ A1063	♦ 972	AP			
South HCP: 8	♣ KQ4	♣ J10875				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A1087

♥ K43

♦ 9832

♣ J5

South:

♠ KQ9

♥ Q965

♦ A7

♣ A1084

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 475	♠ A105	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ AQJ10	You bid first.
HCP: 15	♣ 643	
Board: 476	♠ Q7	East Bids 2♠ if possible.
Dealer: S	♥ J1087	West Bids 3♠ if possible.
Vul: NS	♦ Q543	
HCP: 8	♣ K86	Partner bids first.
Board: 477	♠ K983	West Doubles 2♣ if possible.
Dealer: N	♥ Q3	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ A743	
Board: 478	♠ 10873	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ K65	Partner bids first.
HCP: 8	♣ Q986	
Board: 479	♠ Q105	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: NS	♦ AQJ7	You bid first.
HCP: 15	♣ 94	
Board: 480	♠ A7	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ K963	Partner bids first.
HCP: 8	♣ J986	

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 63		1NT	Pass	2NT
Vul: None	♥ A102	♥ KJ6				
North HCP: 15	♦ AQJ10	♦ 8765	AP			
South HCP: 9	♣ 643	♣ AJ107				
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K10				1NT
Vul: NS	♥ J1087	♥ KQ5	Pass	2♣ ¹	2♠	2NT
North HCP: 8	♦ Q543	♦ J87	3♠	AP		
South HCP: 15	♣ K86	♣ AQ1043	1. Stayman			
Contract: 3♠ E						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A1072		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ K1042	X	2♠	Pass	3♣ ²
North HCP: 15	♦ AQ10	♦ J96	Pass	3NT	AP	
South HCP: 8	♣ A743	♣ 95	1. Stayman			
Contract: 3N N			2. strength cue bid			

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ QJ4				1NT
Vul: None	♥ K3	♥ AJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K65	♦ AQJ7				
South HCP: 15	♣ Q986	♣ 543	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ J83		1NT	Pass	2NT
Vul: NS	♥ AQ93	♥ J6				
North HCP: 15	♦ AQJ7	♦ 643	AP			
South HCP: 9	♣ 94	♣ AQJ75				
Contract: 2N N						

Board: 480

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A7

♥ 1073

♦ K963

♣ J986

South:

♠ KQ9

♥ KQ85

♦ J4

♣ A1054

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

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

Board: 475	♠ 63	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ 8765	Partner bids first.
HCP: 9	♣ AJ107	
Board: 476	♠ K10	East Bids 2♠ if possible.
Dealer: S	♥ KQ5	West Bids 3♠ if possible.
Vul: NS	♦ J87	
HCP: 15	♣ AQ1043	You bid first.
Board: 477	♠ A1072	West Doubles 2♣ if possible.
Dealer: N	♥ K1042	
Vul: Both	♦ J96	Partner bids first.
HCP: 8	♣ 95	
Board: 478	♠ QJ4	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ AQJ7	You bid first.
HCP: 15	♣ 543	
Board: 479	♠ J83	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ AQJ75	
Board: 480	♠ KQ9	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: EW	♦ J4	You bid first.
HCP: 15	♣ A1054	

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 63		1NT	Pass	2NT
Vul: None	♥ A102	♥ KJ6				
North HCP: 15	♦ AQJ10	♦ 8765	AP			
South HCP: 9	♣ 643	♣ AJ107				
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K10				1NT
Vul: NS	♥ J1087	♥ KQ5	Pass	2♣ ¹	2♠	2NT
North HCP: 8	♦ Q543	♦ J87	3♠	AP		
South HCP: 15	♣ K86	♣ AQ1043	1. Stayman			
Contract: 3♠ E						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ A1072		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ K1042	X	2♠	Pass	3♣ ²
North HCP: 15	♦ AQ10	♦ J96	Pass	3NT	AP	
South HCP: 8	♣ A743	♣ 95	1. Stayman			
Contract: 3N N			2. strength cue bid			

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ QJ4				1NT
Vul: None	♥ K3	♥ AJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K65	♦ AQJ7				
South HCP: 15	♣ Q986	♣ 543	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ J83				
Vul: NS	♥ AQ93	♥ J6		1NT	Pass	2NT
North HCP: 15	♦ AQJ7	♦ 643	AP			
South HCP: 9	♣ 94	♣ AQJ75				
Contract: 2N N						

Board: 480

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A7

♥ 1073

♦ K963

♣ J986

South:

♠ KQ9

♥ KQ85

♦ J4

♣ A1054

West	North	East	South
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Pass	2NT	AP	
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1NT

North hands (Practice Page)

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

Board: 481	♠ K92	The opponents are silent.
Dealer: N	♥ J73	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ AK964	

Board: 482	♠ K3	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ 98543	Partner bids first.
HCP: 9	♣ K6	

Board: 483	♠ J6	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AK542	You bid first.
HCP: 15	♣ 984	

Board: 484	♠ K85	East Bids 3♦ if possible.
Dealer: S	♥ J75	
Vul: Both	♦ 543	Partner bids first.
HCP: 9	♣ KQ86	

Board: 485	♠ 32	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ AQJ5	You bid first.
HCP: 15	♣ AQ94	

Board: 486	♠ J82	The opponents are silent.
Dealer: S	♥ A963	
Vul: EW	♦ K854	Partner bids first.
HCP: 8	♣ 93	

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ AQ3		1NT	Pass	2♣ ¹
Vul: None	♥ J73	♥ 10952	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10	♦ Q982	AP			
South HCP: 8	♣ AK964	♣ 72				
Contract: 2N N			1. Stayman			

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ7				1NT
Vul: NS	♥ QJ52	♥ A1076	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98543	♦ K10	Pass	4♥	AP	
South HCP: 15	♣ K6	♣ Q1043				
Contract: 4♥ S			1. Stayman			

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q97		1NT	Pass	2NT
Vul: EW	♥ AK5	♥ J76				
North HCP: 15	♦ AK542	♦ Q1086	AP			
South HCP: 8	♣ 984	♣ K75				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ QJ10				1NT
Vul: Both	♥ J75	♥ A1043	Pass	2NT	3♦	Pass
North HCP: 9	♦ 543	♦ AK	Pass	XA♠♠	AP	
South HCP: 15	♣ KQ86	♣ J432				
Contract: 3♦ X E						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 954		1NT	Pass	2♣ ¹
Vul: NS	♥ Q52	♥ AK73	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ5	♦ 1087	AP			
South HCP: 8	♣ AQ94	♣ J105				
Contract: 2N N			1. Stayman			

Board: 486

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 4♥ S

North:

♠ J82

♥ A963

♦ K854

♣ 93

South:

♠ 63

♥ KQJ5

♦ AJ76

♣ A84

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 4♥ AP

1. Stayman

South hands (Practice Page)

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

Board: 481	♠ AQ3	The opponents are silent.
Dealer: N	♥ 10952	
Vul: None	♦ Q982	Partner bids first.
HCP: 8	♣ 72	

Board: 482	♠ AQ7	The opponents are silent.
Dealer: S	♥ A1076	
Vul: NS	♦ K10	You bid first.
HCP: 15	♣ Q1043	

Board: 483	♠ Q97	The opponents are silent.
Dealer: N	♥ J76	
Vul: EW	♦ Q1086	Partner bids first.
HCP: 8	♣ K75	

Board: 484	♠ QJ10	East Bids 3♦ if possible.
Dealer: S	♥ A1043	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ J432	

Board: 485	♠ 954	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ 1087	Partner bids first.
HCP: 8	♣ J105	

Board: 486	♠ 63	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ AJ76	You bid first.
HCP: 15	♣ A84	

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ AQ3		1NT	Pass	2♣ ¹
Vul: None	♥ J73	♥ 10952	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10	♦ Q982	AP			
South HCP: 8	♣ AK964	♣ 72				
Contract: 2N N			1. Stayman			

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ7				1NT
Vul: NS	♥ QJ52	♥ A1076	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 98543	♦ K10	Pass	4♥	AP	
South HCP: 15	♣ K6	♣ Q1043				
Contract: 4♥ S			1. Stayman			

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q97		1NT	Pass	2NT
Vul: EW	♥ AK5	♥ J76				
North HCP: 15	♦ AK542	♦ Q1086	AP			
South HCP: 8	♣ 984	♣ K75				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ QJ10				1NT
Vul: Both	♥ J75	♥ A1043	Pass	2NT	3♦	Pass
North HCP: 9	♦ 543	♦ AK	Pass	XA♠♠	AP	
South HCP: 15	♣ KQ86	♣ J432				
Contract: 3♦ X E						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ 954		1NT	Pass	2♣ ¹
Vul: NS	♥ Q52	♥ AK73	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ5	♦ 1087	AP			
South HCP: 8	♣ AQ94	♣ J105				
Contract: 2N N			1. Stayman			

Board: 486

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 4♥ S

North:

♠ J82

♥ A963

♦ K854

♣ 93

South:

♠ 63

♥ KQJ5

♦ AJ76

♣ A84

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

North hands (Practice Page)

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

Board: 487	♠ KQ42	West Doubles 2♣ if possible. You bid first.
Dealer: N	♥ A3	
Vul: Both	♦ A109	
HCP: 15	♣ Q854	

Board: 488	♠ J8	The opponents are silent. Partner bids first.
Dealer: S	♥ J63	
Vul: None	♦ 9762	
HCP: 8	♣ AQ107	

Board: 489	♠ AQ10	The opponents are silent. You bid first.
Dealer: N	♥ J52	
Vul: EW	♦ KQ853	
HCP: 15	♣ K4	

Board: 490	♠ AQ76	The opponents are silent. Partner bids first.
Dealer: S	♥ 965	
Vul: Both	♦ J105	
HCP: 9	♣ Q65	

Board: 491	♠ AKQ9	The opponents are silent. You bid first.
Dealer: N	♥ A1087	
Vul: None	♦ 86	
HCP: 15	♣ Q43	

Board: 492	♠ 8542	The opponents are silent. Partner bids first.
Dealer: S	♥ J4	
Vul: NS	♦ J105	
HCP: 8	♣ AQ106	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ A75		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ Q975	X	2♠	Pass	2NT
North HCP: 15	♦ A109	♦ K862	AP			
South HCP: 9	♣ Q854	♣ 103				
Contract: 2N N			1. Stayman			

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A1097				1NT
Vul: None	♥ J63	♥ AK104				
North HCP: 8	♦ 9762	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ AQ107	♣ K54				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K875		1NT	Pass	2♣ ¹
Vul: EW	♥ J52	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ853	♦ J7	AP			
South HCP: 9	♣ K4	♣ QJ72				
Contract: 2N N			1. Stayman			

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ AQ76	♠ 104				1NT
Vul: Both	♥ 965	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J105	♦ KQ983				
South HCP: 15	♣ Q65	♣ KJ4	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J103				
Vul: None	♥ A1087	♥ Q43		1NT	Pass	2NT
North HCP: 15	♦ 86	♦ AJ1097	AP			
South HCP: 8	♣ Q43	♣ 62				
Contract: 2N N						

Board: 492

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 8542

♥ J4

♦ J105

♣ AQ106

South:

♠ KJ7

♥ AQ62

♦ KQ83

♣ 74

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 15 R16 points.

Board: 487	♠ A75	West Doubles 2♣ if possible.
Dealer: N	♥ Q975	
Vul: Both	♦ K862	Partner bids first.
HCP: 9	♣ 103	

Board: 488	♠ A1097	The opponents are silent.
Dealer: S	♥ AK104	
Vul: None	♦ J8	You bid first.
HCP: 15	♣ K54	

Board: 489	♠ K875	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ QJ72	

Board: 490	♠ 104	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ KQ983	You bid first.
HCP: 15	♣ KJ4	

Board: 491	♠ J103	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ AJ1097	Partner bids first.
HCP: 8	♣ 62	

Board: 492	♠ KJ7	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: NS	♦ KQ83	You bid first.
HCP: 15	♣ 74	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ KQ42	♠ A75		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ Q975	X	2♠	Pass	2NT
North HCP: 15	♦ A109	♦ K862	AP			
South HCP: 9	♣ Q854	♣ 103				
Contract: 2N N				1. Stayman		

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A1097				1NT
Vul: None	♥ J63	♥ AK104				
North HCP: 8	♦ 9762	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ AQ107	♣ K54				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K875		1NT	Pass	2♣ ¹
Vul: EW	♥ J52	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ853	♦ J7	AP			
South HCP: 9	♣ K4	♣ QJ72				
Contract: 2N N				1. Stayman		

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ AQ76	♠ 104				1NT
Vul: Both	♥ 965	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J105	♦ KQ983				
South HCP: 15	♣ Q65	♣ KJ4	Pass	3NT	AP	
Contract: 3N S				1. Stayman		

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J103		1NT	Pass	2NT
Vul: None	♥ A1087	♥ Q43				
North HCP: 15	♦ 86	♦ AJ1097	AP			
South HCP: 8	♣ Q43	♣ 62				
Contract: 2N N						

Board: 492

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 8542

♥ J4

♦ J105

♣ AQ106

South:

♠ KJ7

♥ AQ62

♦ KQ83

♣ 74

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

North hands (Practice Page)

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

Board: 493	♠ AK3	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ K542	You bid first.
HCP: 15	♣ J42	

Board: 494	♠ Q1092	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ 42	Partner bids first.
HCP: 8	♣ KJ32	

Board: 495	♠ QJ9	The opponents are silent.
Dealer: N	♥ A853	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ KQ64	

Board: 496	♠ Q84	East Bids 3♥ if possible.
Dealer: S	♥ 62	
Vul: EW	♦ A9874	Partner bids first.
HCP: 8	♣ Q97	

Board: 497	♠ 1084	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ 106	You bid first.
HCP: 15	♣ AK74	

Board: 498	♠ J63	The opponents are silent.
Dealer: S	♥ K962	
Vul: NS	♦ 852	Partner bids first.
HCP: 8	♣ A98	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 72		1NT	Pass	2NT
Vul: Both	♥ A103	♥ J97				
North HCP: 15	♦ K542	♦ A986	AP			
South HCP: 8	♣ J42	♣ K875				
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ AJ7				1NT
Vul: None	♥ Q86	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 42	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ KJ32	♣ Q74	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 86		1NT	Pass	2NT
Vul: NS	♥ A853	♥ J94				
North HCP: 15	♦ QJ	♦ K654	AP			
South HCP: 8	♣ KQ64	♣ A1087				
Contract: 2N N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ				1NT
Vul: EW	♥ 62	♥ 1043	Pass	2NT	3♥	Pass
North HCP: 8	♦ A9874	♦ Q105				
South HCP: 15	♣ Q97	♣ AJ84	Pass	XA♠♠	AP	
Contract: 3♥ X E						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ A75		1NT	Pass	2NT
Vul: None	♥ AKJ2	♥ 1065				
North HCP: 15	♦ 106	♦ KQ74	AP			
South HCP: 9	♣ AK74	♣ 1083				
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2♥ S

North:

♠ J63

♥ K962

♦ 852

♣ A98

South:

♠ AK

♥ Q853

♦ A1073

♣ Q74

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

South hands (Practice Page)

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

Board: 493	♠ 72	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ A986	Partner bids first.
HCP: 8	♣ K875	

Board: 494	♠ AJ7	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: None	♦ A106	You bid first.
HCP: 15	♣ Q74	

Board: 495	♠ 86	The opponents are silent.
Dealer: N	♥ J94	
Vul: NS	♦ K654	Partner bids first.
HCP: 8	♣ A1087	

Board: 496	♠ AKJ	East Bids 3♥ if possible.
Dealer: S	♥ 1043	
Vul: EW	♦ Q105	You bid first.
HCP: 15	♣ AJ84	

Board: 497	♠ A75	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ KQ74	Partner bids first.
HCP: 9	♣ 1083	

Board: 498	♠ AK	The opponents are silent.
Dealer: S	♥ Q853	
Vul: NS	♦ A1073	You bid first.
HCP: 15	♣ Q74	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 72		1NT	Pass	2NT
Vul: Both	♥ A103	♥ J97				
North HCP: 15	♦ K542	♦ A986	AP			
South HCP: 8	♣ J42	♣ K875				
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ Q1092	♠ AJ7				1NT
Vul: None	♥ Q86	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 42	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ KJ32	♣ Q74	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 86		1NT	Pass	2NT
Vul: NS	♥ A853	♥ J94				
North HCP: 15	♦ QJ	♦ K654	AP			
South HCP: 8	♣ KQ64	♣ A1087				
Contract: 2N N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ				1NT
Vul: EW	♥ 62	♥ 1043	Pass	2NT	3♥	Pass
North HCP: 8	♦ A9874	♦ Q105				
South HCP: 15	♣ Q97	♣ AJ84	Pass	XA♠♠	AP	
Contract: 3♥ X E						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ A75		1NT	Pass	2NT
Vul: None	♥ AKJ2	♥ 1065				
North HCP: 15	♦ 106	♦ KQ74	AP			
South HCP: 9	♣ AK74	♣ 1083				
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2♥ S

North:

♠ J63

♥ K962

♦ 852

♣ A98

South:

♠ AK

♥ Q853

♦ A1073

♣ Q74

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

North hands (Practice Page)

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

Board: 499	♠ K85	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ KJ1063	You bid first.
HCP: 15	♣ 64	

Board: 500	♠ 10643	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 8	♣ J10	

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q63		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ	♥ 10653	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ1063	♦ A84	AP			
South HCP: 9	♣ 64	♣ QJ5	1. Stayman			
Contract: 2N N						
Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				1NT
Vul: Both	♥ Q1042	♥ AJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AJ7	♦ 84	Pass	3♠	AP	
South HCP: 15	♣ J10	♣ A943	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

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

Board: 499

Dealer: N

Vul: EW

HCP: 9

♠ Q63

♥ 10653

♦ A84

♣ QJ5

The opponents are silent.

Partner bids first.

Board: 500

Dealer: S

Vul: Both

HCP: 15

♠ AQ92

♥ AJ8

♦ 84

♣ A943

The opponents are silent.

You bid first.

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q63		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ	♥ 10653	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ1063	♦ A84	AP			
South HCP: 9	♣ 64	♣ QJ5	1. Stayman			
Contract: 2N N						
Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				1NT
Vul: Both	♥ Q1042	♥ AJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AJ7	♦ 84	Pass	3♠	AP	
South HCP: 15	♣ J10	♣ A943	1. Stayman			
Contract: 3♠ S						