

North hands (Practice Page)

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

Board: 1	♠ AQ	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ K854	You bid first.
HCP: 15	♣ K743	

Board: 2	♠ J7	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: NS	♦ 862	Partner bids first.
HCP: 8	♣ 10832	

Board: 3	♠ 843	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ KJ5	You bid first.
HCP: 15	♣ AK74	

Board: 4	♠ J1062	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ 953	Partner bids first.
HCP: 8	♣ AQJ8	

Board: 5	♠ AJ	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ J652	You bid first.
HCP: 15	♣ KQ64	

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	♠ AQ	♠ 8542		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ A84	Pass	2♦	Pass	2NT
North HCP: 15	♦ K854	♦ 106	AP			
South HCP: 8	♣ K743	♣ A1085	1. Stayman			
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ83				1NT
Vul: NS	♥ AQJ3	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 862	♦ AKJ7	Pass	2NT	AP	
South HCP: 15	♣ 10832	♣ Q94	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 10962		1NT	Pass	2♣ ¹
Vul: EW	♥ A84	♥ K765	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A7	AP			
South HCP: 9	♣ AK74	♣ Q95	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ A754				1NT
Vul: Both	♥ 43	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 953	♦ AQJ6	Pass	3♠	AP	
South HCP: 15	♣ AQJ8	♣ 754	1. Stayman			
Contract: 3♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	2♣ ¹
Vul: NS	♥ A72	♥ 8653	Pass	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ K1093	AP			
South HCP: 8	♣ KQ64	♣ 72	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 1	♠ 8542	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ 106	Partner bids first.
HCP: 8	♣ A1085	

Board: 2	♠ KQ83	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AKJ7	You bid first.
HCP: 15	♣ Q94	

Board: 3	♠ 10962	The opponents are silent.
Dealer: N	♥ K765	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ Q95	

Board: 4	♠ A754	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AQJ6	You bid first.
HCP: 15	♣ 754	

Board: 5	♠ KQ9	The opponents are silent.
Dealer: N	♥ 8653	
Vul: NS	♦ K1093	Partner bids first.
HCP: 8	♣ 72	

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	♠ AQ	♠ 8542		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ A84	Pass	2♦	Pass	2NT
North HCP: 15	♦ K854	♦ 106	AP			
South HCP: 8	♣ K743	♣ A1085	1. Stayman			
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ83				1NT
Vul: NS	♥ AQJ3	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 862	♦ AKJ7	Pass	2NT	AP	
South HCP: 15	♣ 10832	♣ Q94	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ 10962		1NT	Pass	2♣ ¹
Vul: EW	♥ A84	♥ K765	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ A7	AP			
South HCP: 9	♣ AK74	♣ Q95	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ A754				1NT
Vul: Both	♥ 43	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 953	♦ AQJ6	Pass	3♠	AP	
South HCP: 15	♣ AQJ8	♣ 754	1. Stayman			
Contract: 3♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	2♣ ¹
Vul: NS	♥ A72	♥ 8653	Pass	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ K1093	AP			
South HCP: 8	♣ KQ64	♣ 72	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 6	♠ J54	The opponents are silent.
Dealer: S	♥ 1083	
Vul: EW	♦ 764	Partner bids first.
HCP: 9	♣ AKJ5	

Board: 7	♠ K1062	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ Q4	You bid first.
HCP: 15	♣ K954	

Board: 8	♠ 9874	The opponents are silent.
Dealer: S	♥ K932	
Vul: None	♦ AQ3	Partner bids first.
HCP: 9	♣ 76	

Board: 9	♠ 72	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ AK974	

Board: 10	♠ 109	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: Both	♦ K76	Partner bids first.
HCP: 8	♣ QJ65	

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

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A983				1NT
Vul: EW	♥ 1083	♥ KQ				
North HCP: 9	♦ 764	♦ AQ53	Pass	2NT	AP	
South HCP: 15	♣ AKJ5	♣ 874				
Contract: 2N S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q974		1NT	Pass	2♣ ¹
Vul: Both	♥ AK3	♥ Q102	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q4	♦ A83	AP			
South HCP: 8	♣ K954	♣ 862	1. Stayman			
Contract: 3♠ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ 652				1NT
Vul: None	♥ K932	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ3	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ AKJ104	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ KJ10		1NT	Pass	2♣ ¹
Vul: EW	♥ Q105	♥ A873	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ 10972	AP			
South HCP: 8	♣ AK974	♣ 52	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K743				1NT
Vul: Both	♥ Q1074	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K76	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ QJ65	♣ AK104	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 6	♠ A983	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AQ53	You bid first.
HCP: 15	♣ 874	

Board: 7	♠ Q974	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ A83	Partner bids first.
HCP: 8	♣ 862	

Board: 8	♠ 652	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ AKJ104	

Board: 9	♠ KJ10	The opponents are silent.
Dealer: N	♥ A873	
Vul: EW	♦ 10972	Partner bids first.
HCP: 8	♣ 52	

Board: 10	♠ K743	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ 54	You bid first.
HCP: 15	♣ AK104	

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

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A983				1NT
Vul: EW	♥ 1083	♥ KQ				
North HCP: 9	♦ 764	♦ AQ53	Pass	2NT	AP	
South HCP: 15	♣ AKJ5	♣ 874				
Contract: 2N S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q974		1NT	Pass	2♣ ¹
Vul: Both	♥ AK3	♥ Q102	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q4	♦ A83	AP			
South HCP: 8	♣ K954	♣ 862	1. Stayman			
Contract: 3♠ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ 652				1NT
Vul: None	♥ K932	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AQ3	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ AKJ104	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ KJ10		1NT	Pass	2♣ ¹
Vul: EW	♥ Q105	♥ A873	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ5	♦ 10972	AP			
South HCP: 8	♣ AK974	♣ 52	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K743				1NT
Vul: Both	♥ Q1074	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K76	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ QJ65	♣ AK104	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 11	♠ QJ53	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ K1043	

Board: 12	♠ 432	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ AJ98	Partner bids first.
HCP: 8	♣ 973	

Board: 13	♠ AJ7	The opponents are silent.
Dealer: N	♥ J1054	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ AJ104	

Board: 14	♠ 6432	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ KQ107	Partner bids first.
HCP: 8	♣ K98	

Board: 15	♠ J109	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ A7654	

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

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K987		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ K764	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ K103	AP			
South HCP: 9	♣ K1043	♣ 72	1. Stayman			
Contract: 4♠ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ QJ				1NT
Vul: NS	♥ K104	♥ 8732	Pass	2NT	AP	
North HCP: 8	♦ AJ98	♦ KQ2				
South HCP: 15	♣ 973	♣ AK42				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K1062		1NT	Pass	2♣ ¹
Vul: Both	♥ J1054	♥ KQ72	Pass	2♥	Pass	4♥
North HCP: 15	♦ A2	♦ J43	AP			
South HCP: 9	♣ AJ104	♣ 82	1. Stayman			
Contract: 4♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ AQ7				1NT
Vul: None	♥ 107	♥ J85	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ107	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ K98	♣ AQJ43	1. Stayman			
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ J109	♠ K863		1NT	Pass	2♣ ¹
Vul: NS	♥ A6	♥ KQ73	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ3	♦ 1082	AP			
South HCP: 8	♣ A7654	♣ 92	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 11	♠ K987	The opponents are silent.
Dealer: N	♥ K764	
Vul: None	♦ K103	Partner bids first.
HCP: 9	♣ 72	

Board: 12	♠ QJ	The opponents are silent.
Dealer: S	♥ 8732	
Vul: NS	♦ KQ2	You bid first.
HCP: 15	♣ AK42	

Board: 13	♠ K1062	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: Both	♦ J43	Partner bids first.
HCP: 9	♣ 82	

Board: 14	♠ AQ7	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ J3	You bid first.
HCP: 15	♣ AQJ43	

Board: 15	♠ K863	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: NS	♦ 1082	Partner bids first.
HCP: 8	♣ 92	

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

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K987		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ K764	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ K103	AP			
South HCP: 9	♣ K1043	♣ 72	1. Stayman			
Contract: 4♠ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ QJ				1NT
Vul: NS	♥ K104	♥ 8732	Pass	2NT	AP	
North HCP: 8	♦ AJ98	♦ KQ2				
South HCP: 15	♣ 973	♣ AK42				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K1062		1NT	Pass	2♣ ¹
Vul: Both	♥ J1054	♥ KQ72	Pass	2♥	Pass	4♥
North HCP: 15	♦ A2	♦ J43	AP			
South HCP: 9	♣ AJ104	♣ 82	1. Stayman			
Contract: 4♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ 6432	♠ AQ7				1NT
Vul: None	♥ 107	♥ J85	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ107	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ K98	♣ AQJ43	1. Stayman			
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ J109	♠ K863		1NT	Pass	2♣ ¹
Vul: NS	♥ A6	♥ KQ73	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ3	♦ 1082	AP			
South HCP: 8	♣ A7654	♣ 92	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 16	♠ AK6	The opponents are silent.
Dealer: S	♥ 1082	
Vul: EW	♦ J763	Partner bids first.
HCP: 9	♣ J52	

Board: 17	♠ Q64	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ Q104	You bid first.
HCP: 15	♣ KJ104	

Board: 18	♠ 1087	The opponents are silent.
Dealer: S	♥ 10743	
Vul: NS	♦ K63	Partner bids first.
HCP: 9	♣ AQ7	

Board: 19	♠ J9	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ AK95	You bid first.
HCP: 15	♣ AQJ4	

Board: 20	♠ A9	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ J10763	Partner bids first.
HCP: 8	♣ QJ75	

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

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ Q72				1NT
Vul: EW	♥ 1082	♥ KJ3				
North HCP: 9	♦ J763	♦ KQ984	Pass	2NT	AP	
South HCP: 15	♣ J52	♣ A4				
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ A1072		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ J965	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ 96	AP			
South HCP: 9	♣ KJ104	♣ A53	1. Stayman			
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ42				1NT
Vul: NS	♥ 10743	♥ K85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K63	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ AQ7	♣ K43	1. Stayman			
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 1076		1NT	Pass	3NT
Vul: EW	♥ 973	♥ KQ10				
North HCP: 15	♦ AK95	♦ 1062	AP			
South HCP: 8	♣ AQJ4	♣ K1065				
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K5				1NT
Vul: Both	♥ 103	♥ K87				
North HCP: 8	♦ J10763	♦ AQ984	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ K42				
Contract: 2N S						

South hands (Practice Page)

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

Board: 16	♠ Q72	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ KQ984	You bid first.
HCP: 15	♣ A4	

Board: 17	♠ A1072	The opponents are silent.
Dealer: N	♥ J965	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ A53	

Board: 18	♠ AQ42	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ QJ9	You bid first.
HCP: 15	♣ K43	

Board: 19	♠ 1076	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ K1065	

Board: 20	♠ K5	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AQ984	You bid first.
HCP: 15	♣ K42	

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

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ Q72				1NT
Vul: EW	♥ 1082	♥ KJ3				
North HCP: 9	♦ J763	♦ KQ984	Pass	2NT	AP	
South HCP: 15	♣ J52	♣ A4				
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ A1072		1NT	Pass	2♣ ¹
Vul: None	♥ AK8	♥ J965	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q104	♦ 96	AP			
South HCP: 9	♣ KJ104	♣ A53	1. Stayman			
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ42				1NT
Vul: NS	♥ 10743	♥ K85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K63	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ AQ7	♣ K43	1. Stayman			
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 1076		1NT	Pass	3NT
Vul: EW	♥ 973	♥ KQ10				
North HCP: 15	♦ AK95	♦ 1062	AP			
South HCP: 8	♣ AQJ4	♣ K1065				
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K5				1NT
Vul: Both	♥ 103	♥ K87				
North HCP: 8	♦ J10763	♦ AQ984	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ K42				
Contract: 2N S						

North hands (Practice Page)

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

Board: 21	♠ AK2	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ Q1075	You bid first.
HCP: 15	♣ AQ94	

Board: 22	♠ Q8	The opponents are silent.
Dealer: S	♥ J54	
Vul: EW	♦ J73	Partner bids first.
HCP: 9	♣ KQ752	

Board: 23	♠ K98	The opponents are silent.
Dealer: N	♥ AK72	
Vul: Both	♦ AJ83	You bid first.
HCP: 15	♣ 64	

Board: 24	♠ 1042	The opponents are silent.
Dealer: S	♥ K96	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ Q8732	

Board: 25	♠ A72	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AQ62	You bid first.
HCP: 15	♣ 10743	

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

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 86	♥ QJ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1075	♦ A3	AP			
South HCP: 8	♣ AQ94	♣ J1053				
Contract: 2N N				1. Stayman		

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ A74				1NT
Vul: EW	♥ J54	♥ A109	Pass	2NT	AP	
North HCP: 9	♦ J73	♦ K94				
South HCP: 15	♣ KQ752	♣ A643				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q1064		1NT	Pass	2♣ ¹
Vul: Both	♥ AK72	♥ 963	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ83	♦ K65	AP			
South HCP: 8	♣ 64	♣ K108				
Contract: 2N N				1. Stayman		

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQ87				1NT
Vul: None	♥ K96	♥ Q82	Pass	2NT	AP	
North HCP: 9	♦ A4	♦ J6				
South HCP: 15	♣ Q8732	♣ AK104				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1065		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ A107	AP			
North HCP: 15	♦ AQ62	♦ J87				
South HCP: 8	♣ 10743	♣ QJ65				
Contract: 2N N						

South hands (Practice Page)

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

Board: 21	♠ 1074	The opponents are silent.
Dealer: N	♥ QJ94	
Vul: NS	♦ A3	Partner bids first.
HCP: 8	♣ J1053	

Board: 22	♠ A74	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ K94	You bid first.
HCP: 15	♣ A643	

Board: 23	♠ Q1064	The opponents are silent.
Dealer: N	♥ 963	
Vul: Both	♦ K65	Partner bids first.
HCP: 8	♣ K108	

Board: 24	♠ KQ87	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ AK104	

Board: 25	♠ 1065	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ J87	Partner bids first.
HCP: 8	♣ QJ65	

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

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 86	♥ QJ94	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q1075	♦ A3	AP			
South HCP: 8	♣ AQ94	♣ J1053				
Contract: 2N N				1. Stayman		

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ A74				1NT
Vul: EW	♥ J54	♥ A109	Pass	2NT	AP	
North HCP: 9	♦ J73	♦ K94				
South HCP: 15	♣ KQ752	♣ A643				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q1064		1NT	Pass	2♣ ¹
Vul: Both	♥ AK72	♥ 963	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ83	♦ K65	AP			
South HCP: 8	♣ 64	♣ K108				
Contract: 2N N				1. Stayman		

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQ87				1NT
Vul: None	♥ K96	♥ Q82	Pass	2NT	AP	
North HCP: 9	♦ A4	♦ J6				
South HCP: 15	♣ Q8732	♣ AK104				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1065		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ A107	AP			
North HCP: 15	♦ AQ62	♦ J87				
South HCP: 8	♣ 10743	♣ QJ65				
Contract: 2N N						

North hands (Practice Page)

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

Board: 26	♠ Q85	East Doubles 2♣ if possible.
Dealer: S	♥ K876	
Vul: Both	♦ 9432	Partner bids first.
HCP: 8	♣ K8	

Board: 27	♠ 1052	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ AK1084	

Board: 28	♠ Q75	East Doubles 2♣ if possible.
Dealer: S	♥ Q1062	
Vul: NS	♦ Q73	Partner bids first.
HCP: 9	♣ K96	

Board: 29	♠ AK6	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ 8642	

Board: 30	♠ K6	The opponents are silent.
Dealer: S	♥ 9763	
Vul: None	♦ 94	Partner bids first.
HCP: 8	♣ AJ1087	

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

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ J3				1NT
Vul: Both	♥ K876	♥ AJ93	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 9432	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ K8	♣ 10743				
Contract: 4♥ S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ 87				
Vul: None	♥ Q2	♥ A83		1NT	Pass	2NT
North HCP: 15	♦ KQJ	♦ A8762	AP			
South HCP: 9	♣ AK1084	♣ J63				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AKJ				1NT
Vul: NS	♥ Q1062	♥ A94	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ Q73	♦ J652	Pass	2NT	AP	
South HCP: 15	♣ K96	♣ Q54				
Contract: 2N S			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ3				
Vul: Both	♥ KQ10	♥ J62		1NT	Pass	2NT
North HCP: 15	♦ K102	♦ 964	AP			
South HCP: 9	♣ 8642	♣ AJ73				
Contract: 2N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q754				1NT
Vul: None	♥ 9763	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 94	♦ KQ5	Pass	2NT	AP	
South HCP: 15	♣ AJ1087	♣ K54				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 26	♠ J3	East Doubles 2♣ if possible.
Dealer: S	♥ AJ93	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 10743	

Board: 27	♠ 87	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ A8762	Partner bids first.
HCP: 9	♣ J63	

Board: 28	♠ AKJ	East Doubles 2♣ if possible.
Dealer: S	♥ A94	
Vul: NS	♦ J652	You bid first.
HCP: 15	♣ Q54	

Board: 29	♠ QJ3	The opponents are silent.
Dealer: N	♥ J62	
Vul: Both	♦ 964	Partner bids first.
HCP: 9	♣ AJ73	

Board: 30	♠ Q754	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ KQ5	You bid first.
HCP: 15	♣ K54	

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

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ J3				1NT
Vul: Both	♥ K876	♥ AJ93	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 9432	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ K8	♣ 10743				
Contract: 4♥ S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ 1052	♠ 87				
Vul: None	♥ Q2	♥ A83		1NT	Pass	2NT
North HCP: 15	♦ KQJ	♦ A8762	AP			
South HCP: 9	♣ AK1084	♣ J63				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AKJ				1NT
Vul: NS	♥ Q1062	♥ A94	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ Q73	♦ J652	Pass	2NT	AP	
South HCP: 15	♣ K96	♣ Q54				
Contract: 2N S			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ3				
Vul: Both	♥ KQ10	♥ J62		1NT	Pass	2NT
North HCP: 15	♦ K102	♦ 964	AP			
South HCP: 9	♣ 8642	♣ AJ73				
Contract: 2N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ Q754				1NT
Vul: None	♥ 9763	♥ AJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 94	♦ KQ5	Pass	2NT	AP	
South HCP: 15	♣ AJ1087	♣ K54				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 31	♠ J7	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ AK103	You bid first.
HCP: 15	♣ K843	

Board: 32	♠ A9	The opponents are silent.
Dealer: S	♥ K973	
Vul: EW	♦ J953	Partner bids first.
HCP: 8	♣ 932	

Board: 33	♠ KJ5	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ AQ2	You bid first.
HCP: 15	♣ Q754	

Board: 34	♠ 103	The opponents are silent.
Dealer: S	♥ K97	
Vul: NS	♦ KQ964	Partner bids first.
HCP: 8	♣ 1072	

Board: 35	♠ KQJ4	West Bids 3♦ if possible.
Dealer: N	♥ Q986	
Vul: EW	♦ Q9	You bid first.
HCP: 15	♣ KQ4	

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	♠ J7	♠ Q654		1NT	Pass	2♣ ¹
Vul: NS	♥ A64	♥ J95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK103	♦ 74	AP			
South HCP: 9	♣ K843	♣ AQ102	1. Stayman			
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 72				1NT
Vul: EW	♥ K973	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J953	♦ Q87	Pass	2NT	AP	
South HCP: 15	♣ 932	♣ AKQJ4	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q106		1NT	Pass	2♣ ¹
Vul: None	♥ K75	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ2	♦ 754	AP			
South HCP: 9	♣ Q754	♣ AK2	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQJ2				1NT
Vul: NS	♥ K97	♥ A1054	Pass	2NT	AP	
North HCP: 8	♦ KQ964	♦ 83				
South HCP: 15	♣ 1072	♣ A94				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 1082		1NT	Pass	2NT
Vul: EW	♥ Q986	♥ A32	3♦	Pass	Pass	4♣
North HCP: 15	♦ Q9	♦ 64	AP			
South HCP: 9	♣ KQ4	♣ AJ853				
Contract: 4♣ S						

South hands (Practice Page)

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

Board: 31	♠ Q654	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ 74	Partner bids first.
HCP: 9	♣ AQ102	

Board: 32	♠ 72	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ AKQJ4	

Board: 33	♠ Q106	The opponents are silent.
Dealer: N	♥ 10864	
Vul: None	♦ 754	Partner bids first.
HCP: 9	♣ AK2	

Board: 34	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A1054	
Vul: NS	♦ 83	You bid first.
HCP: 15	♣ A94	

Board: 35	♠ 1082	West Bids 3♦ if possible.
Dealer: N	♥ A32	
Vul: EW	♦ 64	Partner bids first.
HCP: 9	♣ AJ853	

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	♠ J7	♠ Q654		1NT	Pass	2♣ ¹
Vul: NS	♥ A64	♥ J95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK103	♦ 74	AP			
South HCP: 9	♣ K843	♣ AQ102	1. Stayman			
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 72				1NT
Vul: EW	♥ K973	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J953	♦ Q87	Pass	2NT	AP	
South HCP: 15	♣ 932	♣ AKQJ4	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q106		1NT	Pass	2♣ ¹
Vul: None	♥ K75	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ2	♦ 754	AP			
South HCP: 9	♣ Q754	♣ AK2	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQJ2				1NT
Vul: NS	♥ K97	♥ A1054	Pass	2NT	AP	
North HCP: 8	♦ KQ964	♦ 83				
South HCP: 15	♣ 1072	♣ A94				
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 1082		1NT	Pass	2NT
Vul: EW	♥ Q986	♥ A32	3♦	Pass	Pass	4♣
North HCP: 15	♦ Q9	♦ 64	AP			
South HCP: 9	♣ KQ4	♣ AJ853				
Contract: 4♣ S						

North hands (Practice Page)

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

Board: 36	♠ K63	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ K432	Partner bids first.
HCP: 9	♣ J876	

Board: 37	♠ AK63	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ 753	You bid first.
HCP: 15	♣ A64	

Board: 38	♠ K65	The opponents are silent.
Dealer: S	♥ J1083	
Vul: EW	♦ K73	Partner bids first.
HCP: 9	♣ Q73	

Board: 39	♠ AK82	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ K94	You bid first.
HCP: 15	♣ J54	

Board: 40	♠ K4	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ Q986	Partner bids first.
HCP: 8	♣ QJ872	

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

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ 95				1NT
Vul: Both	♥ Q8	♥ AKJ5				
North HCP: 9	♦ K432	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ J876	♣ K943				
Contract: 2N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q985		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 963	Pass	2♠	Pass	3♠
North HCP: 15	♦ 753	♦ A6	AP			
South HCP: 8	♣ A64	♣ Q932	1. Stayman			
Contract: 3♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 9832				1NT
Vul: EW	♥ J1083	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K73	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ Q73	♣ AKJ4	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 104		1NT	Pass	2♣ ¹
Vul: Both	♥ A32	♥ KQ75	Pass	2♠	Pass	2NT
North HCP: 15	♦ K94	♦ 107	AP			
South HCP: 9	♣ J54	♣ A9632	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A975				1NT
Vul: None	♥ 62	♥ QJ9				
North HCP: 8	♦ Q986	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ QJ872	♣ 94				
Contract: 2N S						

South hands (Practice Page)

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

Board: 36	♠ 95	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ A106	You bid first.
HCP: 15	♣ K943	

Board: 37	♠ Q985	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ A6	Partner bids first.
HCP: 8	♣ Q932	

Board: 38	♠ 9832	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ 64	You bid first.
HCP: 15	♣ AKJ4	

Board: 39	♠ 104	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: Both	♦ 107	Partner bids first.
HCP: 9	♣ A9632	

Board: 40	♠ A975	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ AKJ5	You bid first.
HCP: 15	♣ 94	

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

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ 95				1NT
Vul: Both	♥ Q8	♥ AKJ5				
North HCP: 9	♦ K432	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ J876	♣ K943				
Contract: 2N S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q985		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ2	♥ 963	Pass	2♠	Pass	3♠
North HCP: 15	♦ 753	♦ A6	AP			
South HCP: 8	♣ A64	♣ Q932	1. Stayman			
Contract: 3♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 9832				1NT
Vul: EW	♥ J1083	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K73	♦ 64	Pass	2NT	AP	
South HCP: 15	♣ Q73	♣ AKJ4	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 104		1NT	Pass	2♣ ¹
Vul: Both	♥ A32	♥ KQ75	Pass	2♠	Pass	2NT
North HCP: 15	♦ K94	♦ 107	AP			
South HCP: 9	♣ J54	♣ A9632	1. Stayman			
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ A975				1NT
Vul: None	♥ 62	♥ QJ9				
North HCP: 8	♦ Q986	♦ AKJ5	Pass	2NT	AP	
South HCP: 15	♣ QJ872	♣ 94				
Contract: 2N S						

North hands (Practice Page)

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

Board: 41	♠ AQ63	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ K85	You bid first.
HCP: 15	♣ J94	

Board: 42	♠ 85	The opponents are silent.
Dealer: S	♥ J54	
Vul: Both	♦ A82	Partner bids first.
HCP: 9	♣ KJ762	

Board: 43	♠ K64	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ A1072	You bid first.
HCP: 15	♣ 43	

Board: 44	♠ K1043	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ A1074	Partner bids first.
HCP: 9	♣ Q105	

Board: 45	♠ Q96	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ J942	

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

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ J54		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ 10965	Pass	2♠	Pass	2NT
North HCP: 15	♦ K85	♦ AQ42	AP			
South HCP: 9	♣ J94	♣ Q2	1. Stayman			
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ107				1NT
Vul: Both	♥ J54	♥ 103	Pass	2NT	AP	
North HCP: 9	♦ A82	♦ KQ5				
South HCP: 15	♣ KJ762	♣ AQ104				
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q975		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1072	♦ Q4	AP			
South HCP: 9	♣ 43	♣ KQ107	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ A9				1NT
Vul: NS	♥ 73	♥ A92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1074	♦ 982	Pass	2NT	AP	
South HCP: 15	♣ Q105	♣ AK974	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1087		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ53	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK	♦ Q1042	AP			
South HCP: 9	♣ J942	♣ K73	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 41	♠ J54	The opponents are silent.
Dealer: N	♥ 10965	
Vul: EW	♦ AQ42	Partner bids first.
HCP: 9	♣ Q2	

Board: 42	♠ KJ107	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ KQ5	You bid first.
HCP: 15	♣ AQ104	

Board: 43	♠ Q975	The opponents are silent.
Dealer: N	♥ 632	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ KQ107	

Board: 44	♠ A9	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ 982	You bid first.
HCP: 15	♣ AK974	

Board: 45	♠ A1087	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 9	♣ K73	

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

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ J54		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ 10965	Pass	2♠	Pass	2NT
North HCP: 15	♦ K85	♦ AQ42	AP			
South HCP: 9	♣ J94	♣ Q2	1. Stayman			
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ107				1NT
Vul: Both	♥ J54	♥ 103	Pass	2NT	AP	
North HCP: 9	♦ A82	♦ KQ5				
South HCP: 15	♣ KJ762	♣ AQ104				
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q975		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1072	♦ Q4	AP			
South HCP: 9	♣ 43	♣ KQ107	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ A9				1NT
Vul: NS	♥ 73	♥ A92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1074	♦ 982	Pass	2NT	AP	
South HCP: 15	♣ Q105	♣ AK974	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1087		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ53	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK	♦ Q1042	AP			
South HCP: 9	♣ J942	♣ K73	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 46	♠ QJ6	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ Q72	Partner bids first.
HCP: 8	♣ K985	

Board: 47	♠ 942	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ KQJ3	You bid first.
HCP: 15	♣ J42	

Board: 48	♠ Q92	The opponents are silent.
Dealer: S	♥ Q654	
Vul: EW	♦ A974	Partner bids first.
HCP: 9	♣ J2	

Board: 49	♠ AJ3	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ A52	You bid first.
HCP: 15	♣ AJ643	

Board: 50	♠ A7	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ J1097	Partner bids first.
HCP: 9	♣ J765	

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

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A5				1NT
Vul: None	♥ 964	♥ KJ2				
North HCP: 8	♦ Q72	♦ J1095	Pass	2NT	AP	
South HCP: 15	♣ K985	♣ AQ64				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 984	AP			
South HCP: 8	♣ J42	♣ K8	1. Stayman			
Contract: 2N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ 1043				1NT
Vul: EW	♥ Q654	♥ K3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A974	♦ K103	Pass	2NT	AP	
South HCP: 15	♣ J2	♣ AKQ104	1. Stayman			
Contract: 2N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 974		1NT	Pass	2NT
Vul: None	♥ J7	♥ A53				
North HCP: 15	♦ A52	♦ Q97	AP			
South HCP: 9	♣ AJ643	♣ K972				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q105				1NT
Vul: NS	♥ K43	♥ 862				
North HCP: 9	♦ J1097	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J765	♣ AK104				
Contract: 2N S						

South hands (Practice Page)

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

Board: 46	♠ A5	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ J1095	You bid first.
HCP: 15	♣ AQ64	

Board: 47	♠ KQ105	The opponents are silent.
Dealer: N	♥ 7432	
Vul: NS	♦ 984	Partner bids first.
HCP: 8	♣ K8	

Board: 48	♠ 1043	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ K103	You bid first.
HCP: 15	♣ AKQ104	

Board: 49	♠ 974	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ Q97	Partner bids first.
HCP: 9	♣ K972	

Board: 50	♠ Q105	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ AQ3	You bid first.
HCP: 15	♣ AK104	

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

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A5				1NT
Vul: None	♥ 964	♥ KJ2				
North HCP: 8	♦ Q72	♦ J1095	Pass	2NT	AP	
South HCP: 15	♣ K985	♣ AQ64				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ105		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 984	AP			
South HCP: 8	♣ J42	♣ K8	1. Stayman			
Contract: 2N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ 1043				1NT
Vul: EW	♥ Q654	♥ K3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A974	♦ K103	Pass	2NT	AP	
South HCP: 15	♣ J2	♣ AKQ104	1. Stayman			
Contract: 2N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 974		1NT	Pass	2NT
Vul: None	♥ J7	♥ A53				
North HCP: 15	♦ A52	♦ Q97	AP			
South HCP: 9	♣ AJ643	♣ K972				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q105				1NT
Vul: NS	♥ K43	♥ 862				
North HCP: 9	♦ J1097	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J765	♣ AK104				
Contract: 2N S						

North hands (Practice Page)

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

Board: 51	♠ 104	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ AQJ52	You bid first.
HCP: 15	♣ AJ4	

Board: 52	♠ 8753	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ AK2	Partner bids first.
HCP: 8	♣ J1082	

Board: 53	♠ AKJ5	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ J85	You bid first.
HCP: 15	♣ AJ94	

Board: 54	♠ KQ8	The opponents are silent.
Dealer: S	♥ 962	
Vul: EW	♦ Q7	Partner bids first.
HCP: 8	♣ J10762	

Board: 55	♠ AK10	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ 9875	You bid first.
HCP: 15	♣ K94	

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

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ		1NT	Pass	2NT
Vul: EW	♥ K32	♥ 84				
North HCP: 15	♦ AQJ52	♦ 10976	AP			
South HCP: 8	♣ AJ4	♣ 9765				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ 8753	♠ K6				1NT
Vul: Both	♥ 82	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AK2	♦ QJ764	Pass	2NT	AP	
South HCP: 15	♣ J1082	♣ Q74	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 762		1NT	Pass	2NT
Vul: NS	♥ J7	♥ Q8				
North HCP: 15	♦ J85	♦ KQ73	AP			
South HCP: 9	♣ AJ94	♣ Q1063				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ9				1NT
Vul: EW	♥ 962	♥ J3				
North HCP: 8	♦ Q7	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ J10762	♣ AQ84				
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 43		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ7	♥ 9853	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9875	♦ AJ32	AP			
South HCP: 9	♣ K94	♣ A103	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 51	♠ AKJ	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 10976	Partner bids first.
HCP: 8	♣ 9765	

Board: 52	♠ K6	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ QJ764	You bid first.
HCP: 15	♣ Q74	

Board: 53	♠ 762	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ KQ73	Partner bids first.
HCP: 9	♣ Q1063	

Board: 54	♠ AJ9	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K432	You bid first.
HCP: 15	♣ AQ84	

Board: 55	♠ 43	The opponents are silent.
Dealer: N	♥ 9853	
Vul: Both	♦ AJ32	Partner bids first.
HCP: 9	♣ A103	

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

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ		1NT	Pass	2NT
Vul: EW	♥ K32	♥ 84				
North HCP: 15	♦ AQJ52	♦ 10976	AP			
South HCP: 8	♣ AJ4	♣ 9765				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ 8753	♠ K6				1NT
Vul: Both	♥ 82	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AK2	♦ QJ764	Pass	2NT	AP	
South HCP: 15	♣ J1082	♣ Q74	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 762		1NT	Pass	2NT
Vul: NS	♥ J7	♥ Q8				
North HCP: 15	♦ J85	♦ KQ73	AP			
South HCP: 9	♣ AJ94	♣ Q1063				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ9				1NT
Vul: EW	♥ 962	♥ J3				
North HCP: 8	♦ Q7	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ J10762	♣ AQ84				
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 43		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ7	♥ 9853	Pass	2♦	Pass	2NT
North HCP: 15	♦ 9875	♦ AJ32	AP			
South HCP: 9	♣ K94	♣ A103	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 56 ♠ A104
Dealer: S ♥ Q872
Vul: None ♦ Q2
HCP: 8 ♣ 9852

The opponents are silent.

Partner bids first.

Board: 57 ♠ J72
Dealer: N ♥ AK8
Vul: EW ♦ J7
HCP: 15 ♣ AQ643

The opponents are silent.

You bid first.

Board: 58 ♠ 862
Dealer: S ♥ Q3
Vul: Both ♦ 1073
HCP: 8 ♣ AQ1087

The opponents are silent.

Partner bids first.

Board: 59 ♠ J96
Dealer: N ♥ KQ85
Vul: None ♦ A8
HCP: 15 ♣ AJ104

The opponents are silent.

You bid first.

Board: 60 ♠ A96
Dealer: S ♥ 10653
Vul: NS ♦ 763
HCP: 9 ♣ KQ9

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: 56	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ J93				1NT
Vul: None	♥ Q872	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q2	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ 9852	♣ K43				
Contract: 2N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 863				
Vul: EW	♥ AK8	♥ Q6		1NT	Pass	2NT
North HCP: 15	♦ J7	♦ AK842	AP			
South HCP: 9	♣ AQ643	♣ 852				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A7				1NT
Vul: Both	♥ Q3	♥ 1094				
North HCP: 8	♦ 1073	♦ AK4	Pass	2NT	AP	
South HCP: 15	♣ AQ1087	♣ KJ964				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ 43				
Vul: None	♥ KQ85	♥ J103		1NT	Pass	2NT
North HCP: 15	♦ A8	♦ KQJ4	AP			
South HCP: 9	♣ AJ104	♣ Q532				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQ73				1NT
Vul: NS	♥ 10653	♥ A9	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 763	♦ KQJ5	Pass	2NT	AP	
South HCP: 15	♣ KQ9	♣ 742				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 56	♠ J93	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ K1076	You bid first.
HCP: 15	♣ K43	
Board: 57	♠ 863	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AK842	Partner bids first.
HCP: 9	♣ 852	
Board: 58	♠ A7	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ KJ964	
Board: 59	♠ 43	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 9	♣ Q532	
Board: 60	♠ KQ73	East Doubles 2♣ if possible.
Dealer: S	♥ A9	
Vul: NS	♦ KQJ5	You bid first.
HCP: 15	♣ 742	

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

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ J93				1NT
Vul: None	♥ Q872	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q2	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ 9852	♣ K43				
Contract: 2N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 863				
Vul: EW	♥ AK8	♥ Q6		1NT	Pass	2NT
North HCP: 15	♦ J7	♦ AK842	AP			
South HCP: 9	♣ AQ643	♣ 852				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A7				1NT
Vul: Both	♥ Q3	♥ 1094				
North HCP: 8	♦ 1073	♦ AK4	Pass	2NT	AP	
South HCP: 15	♣ AQ1087	♣ KJ964				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ 43				
Vul: None	♥ KQ85	♥ J103		1NT	Pass	2NT
North HCP: 15	♦ A8	♦ KQJ4	AP			
South HCP: 9	♣ AJ104	♣ Q532				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQ73				1NT
Vul: NS	♥ 10653	♥ A9	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 763	♦ KQJ5	Pass	2NT	AP	
South HCP: 15	♣ KQ9	♣ 742				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 61	♠ AQ93	The opponents are silent.
Dealer: N	♥ Q932	
Vul: Both	♦ AK8	You bid first.
HCP: 15	♣ 54	

Board: 62	♠ 53	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ KQ2	Partner bids first.
HCP: 9	♣ 109653	

Board: 63	♠ J54	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ K97	You bid first.
HCP: 15	♣ A64	

Board: 64	♠ K42	The opponents are silent.
Dealer: S	♥ Q985	
Vul: EW	♦ 542	Partner bids first.
HCP: 9	♣ A97	

Board: 65	♠ J2	The opponents are silent.
Dealer: N	♥ K954	
Vul: None	♦ AK63	You bid first.
HCP: 15	♣ A84	

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	♠ AQ93	♠ 107		1NT	Pass	2♣ ¹
Vul: Both	♥ Q932	♥ A654	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK8	♦ Q43	AP			
South HCP: 9	♣ 54	♣ K1093	1. Stayman			
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ74				1NT
Vul: None	♥ A82	♥ J74	Pass	2NT	AP	
North HCP: 9	♦ KQ2	♦ A87				
South HCP: 15	♣ 109653	♣ A42				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AK84	♥ Q5	AP			
North HCP: 15	♦ K97	♦ Q432				
South HCP: 9	♣ A64	♣ Q972				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ A5				1NT
Vul: EW	♥ Q985	♥ KJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 542	♦ KQ86	Pass	3♥	AP	
South HCP: 15	♣ A97	♣ Q54	1. Stayman			
Contract: 3♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK3		1NT	Pass	2NT
Vul: None	♥ K954	♥ 1087	AP			
North HCP: 15	♦ AK63	♦ 9842				
South HCP: 8	♣ A84	♣ J76				
Contract: 2N N						

South hands (Practice Page)

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

Board: 61	♠ 107	The opponents are silent.
Dealer: N	♥ A654	
Vul: Both	♦ Q43	Partner bids first.
HCP: 9	♣ K1093	

Board: 62	♠ AQ74	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A87	You bid first.
HCP: 15	♣ A42	

Board: 63	♠ K82	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ Q432	Partner bids first.
HCP: 9	♣ Q972	

Board: 64	♠ A5	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: EW	♦ KQ86	You bid first.
HCP: 15	♣ Q54	

Board: 65	♠ AK3	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ 9842	Partner bids first.
HCP: 8	♣ J76	

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	♠ AQ93	♠ 107		1NT	Pass	2♣ ¹
Vul: Both	♥ Q932	♥ A654	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK8	♦ Q43	AP			
South HCP: 9	♣ 54	♣ K1093	1. Stayman			
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ74				1NT
Vul: None	♥ A82	♥ J74	Pass	2NT	AP	
North HCP: 9	♦ KQ2	♦ A87				
South HCP: 15	♣ 109653	♣ A42				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AK84	♥ Q5	AP			
North HCP: 15	♦ K97	♦ Q432				
South HCP: 9	♣ A64	♣ Q972				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ A5				1NT
Vul: EW	♥ Q985	♥ KJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 542	♦ KQ86	Pass	3♥	AP	
South HCP: 15	♣ A97	♣ Q54	1. Stayman			
Contract: 3♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK3		1NT	Pass	2NT
Vul: None	♥ K954	♥ 1087	AP			
North HCP: 15	♦ AK63	♦ 9842				
South HCP: 8	♣ A84	♣ J76				
Contract: 2N N						

North hands (Practice Page)

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

Board: 66	♠ K1093	The opponents are silent.
Dealer: S	♥ K873	
Vul: NS	♦ 54	Partner bids first.
HCP: 8	♣ Q103	

Board: 67	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ QJ6	You bid first.
HCP: 15	♣ AJ754	

Board: 68	♠ 1065	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ KQ75	Partner bids first.
HCP: 9	♣ Q82	

Board: 69	♠ A103	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: NS	♦ AQ108	You bid first.
HCP: 15	♣ 43	

Board: 70	♠ K1093	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ K762	Partner bids first.
HCP: 9	♣ K87	

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

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ J75				1NT
Vul: NS	♥ K873	♥ J65	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 54	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ Q103	♣ AK64				
Contract: 2N S			1. Stayman			

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ J93		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ KJ75	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ6	♦ A93	AP			
South HCP: 9	♣ AJ754	♣ 632				
Contract: 2N N			1. Stayman			

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KQJ				1NT
Vul: Both	♥ Q52	♥ J3				
North HCP: 9	♦ KQ75	♦ A843	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ A654				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 874		1NT	Pass	2NT
Vul: NS	♥ KQ42	♥ 73				
North HCP: 15	♦ AQ108	♦ 974	AP			
South HCP: 8	♣ 43	♣ AKJ109				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ AQ5				1NT
Vul: EW	♥ 65	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K762	♦ A1043	Pass	2NT	AP	
South HCP: 15	♣ K87	♣ Q1054				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 66	♠ J75	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ AK64	

Board: 67	♠ J93	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: EW	♦ A93	Partner bids first.
HCP: 9	♣ 632	

Board: 68	♠ KQJ	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ A843	You bid first.
HCP: 15	♣ A654	

Board: 69	♠ 874	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ 974	Partner bids first.
HCP: 8	♣ AKJ109	

Board: 70	♠ AQ5	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ A1043	You bid first.
HCP: 15	♣ Q1054	

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

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ J75				1NT
Vul: NS	♥ K873	♥ J65	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 54	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ Q103	♣ AK64				
Contract: 2N S			1. Stayman			

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ J93		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ KJ75	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ6	♦ A93	AP			
South HCP: 9	♣ AJ754	♣ 632				
Contract: 2N N			1. Stayman			

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KQJ				1NT
Vul: Both	♥ Q52	♥ J3				
North HCP: 9	♦ KQ75	♦ A843	Pass	2NT	AP	
South HCP: 15	♣ Q82	♣ A654				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ 874		1NT	Pass	2NT
Vul: NS	♥ KQ42	♥ 73				
North HCP: 15	♦ AQ108	♦ 974	AP			
South HCP: 8	♣ 43	♣ AKJ109				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ K1093	♠ AQ5				1NT
Vul: EW	♥ 65	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K762	♦ A1043	Pass	2NT	AP	
South HCP: 15	♣ K87	♣ Q1054				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 71	♠ AQ4	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ K1053	You bid first.
HCP: 15	♣ Q64	

Board: 72	♠ KJ	East Bids 3♠ if possible.
Dealer: S	♥ J76	
Vul: None	♦ K9654	Partner bids first.
HCP: 8	♣ 982	

Board: 73	♠ AKJ8	The opponents are silent.
Dealer: N	♥ A1084	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ 54	

Board: 74	♠ Q542	The opponents are silent.
Dealer: S	♥ J1075	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ A103	

Board: 75	♠ A96	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ A8743	You bid first.
HCP: 15	♣ 94	

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

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ5	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1053	♦ 764	AP			
South HCP: 9	♣ Q64	♣ J3				
Contract: 2N N				1. Stayman		

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q1072				1NT
Vul: None	♥ J76	♥ AQ4	Pass	2NT	3♠	Pass
North HCP: 8	♦ K9654	♦ AJ	Pass	X	AP	
South HCP: 15	♣ 982	♣ Q1074				
Contract: 3♠X E						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ Q96		1NT	Pass	2NT
Vul: EW	♥ A1084	♥ K72				
North HCP: 15	♦ K84	♦ 962	AP			
South HCP: 8	♣ 54	♣ K1093				
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ K63				1NT
Vul: Both	♥ J1075	♥ Q82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J8	♦ KQ107	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ KQ4				
Contract: 2N S				1. Stayman		

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ 432		1NT	Pass	2NT
Vul: None	♥ AK3	♥ 1095				
North HCP: 15	♦ A8743	♦ K6	AP			
South HCP: 9	♣ 94	♣ KQJ75				
Contract: 2N N						

South hands (Practice Page)

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

Board: 71	♠ KJ86	The opponents are silent.
Dealer: N	♥ A874	
Vul: Both	♦ 764	Partner bids first.
HCP: 9	♣ J3	

Board: 72	♠ Q1072	East Bids 3♠ if possible.
Dealer: S	♥ AQ4	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ Q1074	

Board: 73	♠ Q96	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ 962	Partner bids first.
HCP: 8	♣ K1093	

Board: 74	♠ K63	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ KQ107	You bid first.
HCP: 15	♣ KQ4	

Board: 75	♠ 432	The opponents are silent.
Dealer: N	♥ 1095	
Vul: None	♦ K6	Partner bids first.
HCP: 9	♣ KQJ75	

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

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ5	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1053	♦ 764	AP			
South HCP: 9	♣ Q64	♣ J3	1. Stayman			
Contract: 2N N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q1072				1NT
Vul: None	♥ J76	♥ AQ4	Pass	2NT	3♠	Pass
North HCP: 8	♦ K9654	♦ AJ	Pass	X	AP	
South HCP: 15	♣ 982	♣ Q1074				
Contract: 3♠X E						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ Q96		1NT	Pass	2NT
Vul: EW	♥ A1084	♥ K72	AP			
North HCP: 15	♦ K84	♦ 962				
South HCP: 8	♣ 54	♣ K1093				
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q542	♠ K63				1NT
Vul: Both	♥ J1075	♥ Q82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J8	♦ KQ107	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ KQ4	1. Stayman			
Contract: 2N S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ 432		1NT	Pass	2NT
Vul: None	♥ AK3	♥ 1095	AP			
North HCP: 15	♦ A8743	♦ K6				
South HCP: 9	♣ 94	♣ KQJ75				
Contract: 2N N						

North hands (Practice Page)

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

Board: 76	♠ 109	The opponents are silent.
Dealer: S	♥ 10864	
Vul: NS	♦ AQ743	Partner bids first.
HCP: 8	♣ Q5	

Board: 77	♠ A3	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ AJ107	You bid first.
HCP: 15	♣ A104	

Board: 78	♠ J1065	The opponents are silent.
Dealer: S	♥ K63	
Vul: None	♦ A98	Partner bids first.
HCP: 8	♣ 876	

Board: 79	♠ AK6	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQJ42	You bid first.
HCP: 15	♣ 1094	

Board: 80	♠ 9532	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ K4	Partner bids first.
HCP: 8	♣ AJ853	

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

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A86				1NT
Vul: NS	♥ 10864	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQ743	♦ KJ82	Pass	2NT	AP	
South HCP: 15	♣ Q5	♣ KJ64				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q762		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1076	♥ J54	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ107	♦ K98	AP			
South HCP: 9	♣ A104	♣ K32				
Contract: 2N N			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ AQ4				1NT
Vul: None	♥ K63	♥ A1094	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A98	♦ 65	Pass	2NT	AP	
South HCP: 15	♣ 876	♣ AJ104				
Contract: 2N S			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ J2	♥ 10743	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ42	♦ 973	AP			
South HCP: 9	♣ 1094	♣ AKQ7				
Contract: 2N N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 9532	♠ KQ8				1NT
Vul: EW	♥ 98	♥ K1052	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K4	♦ A95	Pass	2NT	AP	
South HCP: 15	♣ AJ853	♣ K74				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 76	♠ A86	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KJ82	You bid first.
HCP: 15	♣ KJ64	

Board: 77	♠ Q762	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ K98	Partner bids first.
HCP: 9	♣ K32	

Board: 78	♠ AQ4	The opponents are silent.
Dealer: S	♥ A1094	
Vul: None	♦ 65	You bid first.
HCP: 15	♣ AJ104	

Board: 79	♠ 103	The opponents are silent.
Dealer: N	♥ 10743	
Vul: NS	♦ 973	Partner bids first.
HCP: 9	♣ AKQ7	

Board: 80	♠ KQ8	The opponents are silent.
Dealer: S	♥ K1052	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ K74	

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

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A86				1NT
Vul: NS	♥ 10864	♥ K9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQ743	♦ KJ82	Pass	2NT	AP	
South HCP: 15	♣ Q5	♣ KJ64				
Contract: 2N S			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q762		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1076	♥ J54	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ107	♦ K98	AP			
South HCP: 9	♣ A104	♣ K32				
Contract: 2N N			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ AQ4				1NT
Vul: None	♥ K63	♥ A1094	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A98	♦ 65	Pass	2NT	AP	
South HCP: 15	♣ 876	♣ AJ104				
Contract: 2N S			1. Stayman			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 103		1NT	Pass	2♣ ¹
Vul: NS	♥ J2	♥ 10743	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ42	♦ 973	AP			
South HCP: 9	♣ 1094	♣ AKQ7				
Contract: 2N N			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 9532	♠ KQ8				1NT
Vul: EW	♥ 98	♥ K1052	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K4	♦ A95	Pass	2NT	AP	
South HCP: 15	♣ AJ853	♣ K74				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 81	♠ KQ6	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ KJ8	You bid first.
HCP: 15	♣ AQ94	

Board: 82	♠ Q863	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ Q963	Partner bids first.
HCP: 8	♣ KJ9	

Board: 83	♠ A3	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: EW	♦ KQ75	You bid first.
HCP: 15	♣ A54	

Board: 84	♠ A1065	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ 10852	Partner bids first.
HCP: 8	♣ 109	

Board: 85	♠ 75	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ AQJ2	You bid first.
HCP: 15	♣ A642	

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

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J1053		1NT	Pass	2♣ ¹
Vul: None	♥ 864	♥ KJ7	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ8	♦ A1073	AP			
South HCP: 9	♣ AQ94	♣ 63	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q863	♠ AK2				1NT
Vul: NS	♥ 32	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q963	♦ 10742	Pass	2NT	AP	
South HCP: 15	♣ KJ9	♣ AQ64	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q1054	♥ 862	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ 1032	AP			
South HCP: 8	♣ A54	♣ KQ3	1. Stayman			
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ A1065	♠ KJ				1NT
Vul: Both	♥ A52	♥ J98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10852	♦ Q743	Pass	2NT	AP	
South HCP: 15	♣ 109	♣ AKJ4	1. Stayman			
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K842		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ7	♥ Q65	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ2	♦ 10873	AP			
South HCP: 8	♣ A642	♣ K8	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 81	♠ J1053	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ A1073	Partner bids first.
HCP: 9	♣ 63	

Board: 82	♠ AK2	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ 10742	You bid first.
HCP: 15	♣ AQ64	

Board: 83	♠ QJ102	The opponents are silent.
Dealer: N	♥ 862	
Vul: EW	♦ 1032	Partner bids first.
HCP: 8	♣ KQ3	

Board: 84	♠ KJ	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ Q743	You bid first.
HCP: 15	♣ AKJ4	

Board: 85	♠ K842	The opponents are silent.
Dealer: N	♥ Q65	
Vul: NS	♦ 10873	Partner bids first.
HCP: 8	♣ K8	

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

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J1053		1NT	Pass	2♣ ¹
Vul: None	♥ 864	♥ KJ7	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ8	♦ A1073	AP			
South HCP: 9	♣ AQ94	♣ 63	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q863	♠ AK2				1NT
Vul: NS	♥ 32	♥ Q7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q963	♦ 10742	Pass	2NT	AP	
South HCP: 15	♣ KJ9	♣ AQ64	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q1054	♥ 862	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ75	♦ 1032	AP			
South HCP: 8	♣ A54	♣ KQ3	1. Stayman			
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ A1065	♠ KJ				1NT
Vul: Both	♥ A52	♥ J98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10852	♦ Q743	Pass	2NT	AP	
South HCP: 15	♣ 109	♣ AKJ4	1. Stayman			
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K842		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ7	♥ Q65	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ2	♦ 10873	AP			
South HCP: 8	♣ A642	♣ K8	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 86	♠ 42	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ J1063	Partner bids first.
HCP: 9	♣ AK97	

Board: 87	♠ Q43	West Bids 2♠ if possible.
Dealer: N	♥ A75	
Vul: Both	♦ AQ109	You bid first.
HCP: 15	♣ K54	

Board: 88	♠ 854	The opponents are silent.
Dealer: S	♥ Q984	
Vul: None	♦ Q5	Partner bids first.
HCP: 8	♣ KJ62	

Board: 89	♠ QJ	The opponents are silent.
Dealer: N	♥ K532	
Vul: EW	♦ AQ86	You bid first.
HCP: 15	♣ K42	

Board: 90	♠ Q754	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ J832	Partner bids first.
HCP: 9	♣ Q2	

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

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK63				1NT
Vul: EW	♥ J64	♥ Q109				
North HCP: 9	♦ J1063	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ AK97	♣ 1042				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ A75	♥ Q1098	2♠	Pass	Pass	X
North HCP: 15	♦ AQ109	♦ 762	Pass	3♦	AP	
South HCP: 8	♣ K54	♣ AQ32				
Contract: 3♦ N			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ AKJ				1NT
Vul: None	♥ Q984	♥ J52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q5	♦ A102	Pass	2NT	AP	
South HCP: 15	♣ KJ62	♣ Q1054				
Contract: 2N S			1. Stayman			

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A972		1NT	Pass	2♣ ¹
Vul: EW	♥ K532	♥ 864	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ J93	AP			
South HCP: 8	♣ K42	♣ QJ3				
Contract: 2N N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ A1093				1NT
Vul: Both	♥ A102	♥ 63	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J832	♦ A105	Pass	4♠	AP	
South HCP: 15	♣ Q2	♣ AK43				
Contract: 4♠ S			1. Stayman			

South hands (Practice Page)

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

Board: 86	♠ AK63	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ 1042	

Board: 87	♠ 95	West Bids 2♠ if possible.
Dealer: N	♥ Q1098	
Vul: Both	♦ 762	Partner bids first.
HCP: 8	♣ AQ32	

Board: 88	♠ AKJ	The opponents are silent.
Dealer: S	♥ J52	
Vul: None	♦ A102	You bid first.
HCP: 15	♣ Q1054	

Board: 89	♠ A972	The opponents are silent.
Dealer: N	♥ 864	
Vul: EW	♦ J93	Partner bids first.
HCP: 8	♣ QJ3	

Board: 90	♠ A1093	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ AK43	

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

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK63				1NT
Vul: EW	♥ J64	♥ Q109				
North HCP: 9	♦ J1063	♦ AQ9	Pass	2NT	AP	
South HCP: 15	♣ AK97	♣ 1042				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ A75	♥ Q1098	2♠	Pass	Pass	X
North HCP: 15	♦ AQ109	♦ 762	Pass	3♦	AP	
South HCP: 8	♣ K54	♣ AQ32				
Contract: 3♦ N			1. Stayman			

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ AKJ				1NT
Vul: None	♥ Q984	♥ J52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q5	♦ A102	Pass	2NT	AP	
South HCP: 15	♣ KJ62	♣ Q1054				
Contract: 2N S			1. Stayman			

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A972		1NT	Pass	2♣ ¹
Vul: EW	♥ K532	♥ 864	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ J93	AP			
South HCP: 8	♣ K42	♣ QJ3				
Contract: 2N N			1. Stayman			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ A1093				1NT
Vul: Both	♥ A102	♥ 63	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J832	♦ A105	Pass	4♠	AP	
South HCP: 15	♣ Q2	♣ AK43				
Contract: 4♠ S			1. Stayman			

North hands (Practice Page)

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

Board: 91	♠ 872	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: None	♦ AQ86	You bid first.
HCP: 15	♣ A4	

Board: 92	♠ A52	The opponents are silent.
Dealer: S	♥ 63	
Vul: NS	♦ KQ1096	Partner bids first.
HCP: 9	♣ 976	

Board: 93	♠ K96	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AKJ4	You bid first.
HCP: 15	♣ J1054	

Board: 94	♠ K3	The opponents are silent.
Dealer: S	♥ QJ107	
Vul: None	♦ 865	Partner bids first.
HCP: 8	♣ Q832	

Board: 95	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ KJ6	You bid first.
HCP: 15	♣ A754	

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	♠ 872	♠ K965		1NT	Pass	2♣ ¹
Vul: None	♥ AJ87	♥ K2	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ 942	AP			
South HCP: 9	♣ A4	♣ K1032	1. Stayman			
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ KJ108				1NT
Vul: NS	♥ 63	♥ AJ5	Pass	2NT	AP	
North HCP: 9	♦ KQ1096	♦ AJ2				
South HCP: 15	♣ 976	♣ J42				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 843		1NT	Pass	2♣ ¹
Vul: Both	♥ K4	♥ AQ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ4	♦ 532	AP			
South HCP: 8	♣ J1054	♣ Q98	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ102				1NT
Vul: None	♥ QJ107	♥ A8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 865	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ Q832	♣ KJ74	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K843		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ75	♥ J4	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ6	♦ A8753	AP			
South HCP: 8	♣ A754	♣ 98	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 91	♠ K965	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ 942	Partner bids first.
HCP: 9	♣ K1032	

Board: 92	♠ KJ108	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ J42	

Board: 93	♠ 843	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: Both	♦ 532	Partner bids first.
HCP: 8	♣ Q98	

Board: 94	♠ AQ102	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ J43	You bid first.
HCP: 15	♣ KJ74	

Board: 95	♠ K843	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ A8753	Partner bids first.
HCP: 8	♣ 98	

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	♠ 872	♠ K965		1NT	Pass	2♣ ¹
Vul: None	♥ AJ87	♥ K2	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ86	♦ 942	AP			
South HCP: 9	♣ A4	♣ K1032	1. Stayman			
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ KJ108				1NT
Vul: NS	♥ 63	♥ AJ5	Pass	2NT	AP	
North HCP: 9	♦ KQ1096	♦ AJ2				
South HCP: 15	♣ 976	♣ J42				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 843		1NT	Pass	2♣ ¹
Vul: Both	♥ K4	♥ AQ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ4	♦ 532	AP			
South HCP: 8	♣ J1054	♣ Q98	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ102				1NT
Vul: None	♥ QJ107	♥ A8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 865	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ Q832	♣ KJ74	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K843		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ75	♥ J4	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ6	♦ A8753	AP			
South HCP: 8	♣ A754	♣ 98	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 96	♠ 942	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ J108	Partner bids first.
HCP: 8	♣ KQ752	

Board: 97	♠ A2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ J1065	You bid first.
HCP: 15	♣ QJ64	

Board: 98	♠ J642	The opponents are silent.
Dealer: S	♥ Q864	
Vul: NS	♦ A92	Partner bids first.
HCP: 8	♣ J8	

Board: 99	♠ K94	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ AKJ3	You bid first.
HCP: 15	♣ A1043	

Board: 100	♠ KQJ6	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ 42	Partner bids first.
HCP: 9	♣ QJ87	

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

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKJ8				1NT
Vul: EW	♥ Q6	♥ J85				
North HCP: 8	♦ J108	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ KQ752	♣ A104				
Contract: 2N S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10		1NT	Pass	2NT
Vul: None	♥ AK3	♥ Q76				
North HCP: 15	♦ J1065	♦ AQ832	AP			
South HCP: 9	♣ QJ64	♣ 732				
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ KQ73				1NT
Vul: NS	♥ Q864	♥ A72	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A92	♦ Q53	Pass	3♠	AP	
South HCP: 15	♣ J8	♣ A42	1. Stayman			
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q852		1NT	Pass	2♣ ¹
Vul: EW	♥ 85	♥ K92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ3	♦ 1052	AP			
South HCP: 8	♣ A1043	♣ K92	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6	♠ A95				1NT
Vul: Both	♥ 763	♥ Q985	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 42	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ QJ87	♣ K54	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 96	♠ AKJ8	The opponents are silent.
Dealer: S	♥ J85	
Vul: EW	♦ Q93	You bid first.
HCP: 15	♣ A104	

Board: 97	♠ J10	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ AQ832	Partner bids first.
HCP: 9	♣ 732	

Board: 98	♠ KQ73	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ Q53	You bid first.
HCP: 15	♣ A42	

Board: 99	♠ Q852	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ 1052	Partner bids first.
HCP: 8	♣ K92	

Board: 100	♠ A95	The opponents are silent.
Dealer: S	♥ Q985	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ K54	

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

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKJ8				1NT
Vul: EW	♥ Q6	♥ J85				
North HCP: 8	♦ J108	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ KQ752	♣ A104				
Contract: 2N S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10		1NT	Pass	2NT
Vul: None	♥ AK3	♥ Q76				
North HCP: 15	♦ J1065	♦ AQ832	AP			
South HCP: 9	♣ QJ64	♣ 732				
Contract: 2N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ KQ73				1NT
Vul: NS	♥ Q864	♥ A72	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A92	♦ Q53	Pass	3♠	AP	
South HCP: 15	♣ J8	♣ A42	1. Stayman			
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q852		1NT	Pass	2♣ ¹
Vul: EW	♥ 85	♥ K92	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKJ3	♦ 1052	AP			
South HCP: 8	♣ A1043	♣ K92	1. Stayman			
Contract: 2N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ KQJ6	♠ A95				1NT
Vul: Both	♥ 763	♥ Q985	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 42	♦ AQ8	Pass	2NT	AP	
South HCP: 15	♣ QJ87	♣ K54	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 101	♠ AK7	The opponents are silent.
Dealer: N	♥ K972	
Vul: NS	♦ K85	You bid first.
HCP: 15	♣ Q42	

Board: 102	♠ 763	East Doubles 2♣ if possible.
Dealer: S	♥ AJ82	
Vul: EW	♦ Q532	Partner bids first.
HCP: 9	♣ Q8	

Board: 103	♠ KQ83	West Bids 2♦ if possible.
Dealer: N	♥ KQ	
Vul: Both	♦ Q852	You bid first.
HCP: 15	♣ K94	

Board: 104	♠ J96	The opponents are silent.
Dealer: S	♥ J86	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ A532	

Board: 105	♠ J76	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ AQ52	You bid first.
HCP: 15	♣ K74	

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

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q965		1NT	Pass	2♣ ¹
Vul: NS	♥ K972	♥ 10853	Pass	2♥	Pass	3♥
North HCP: 15	♦ K85	♦ QJ6	AP			
South HCP: 8	♣ Q42	♣ K3	1. Stayman			
Contract: 3♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AK9				1NT
Vul: EW	♥ AJ82	♥ 97	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ Q532	♦ KJ104	Pass	3♦	AP	
South HCP: 15	♣ Q8	♣ KJ54	1. Stayman			
Contract: 3♦ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ A754		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ J843	2♦	Pass	Pass	X
North HCP: 15	♦ Q852	♦ K4	Pass	2NT	Pass	3NT
South HCP: 9	♣ K94	♣ J83	AP			
Contract: 3N N			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ K107				1NT
Vul: None	♥ J86	♥ AK10	Pass	2NT	AP	
North HCP: 8	♦ Q82	♦ AJ104				
South HCP: 15	♣ A532	♣ 874				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ 9543		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ4	♥ A3	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQ52	♦ K3	Pass	3NT	AP	
South HCP: 9	♣ K74	♣ Q10965	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

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

Board: 101 ♠ Q965
Dealer: N ♥ 10853
Vul: NS ♦ QJ6
HCP: 8 ♣ K3

The opponents are silent.

Partner bids first.

Board: 102 ♠ AK9
Dealer: S ♥ 97
Vul: EW ♦ KJ104
HCP: 15 ♣ KJ54

East Doubles 2♣ if possible.

You bid first.

Board: 103 ♠ A754
Dealer: N ♥ J843
Vul: Both ♦ K4
HCP: 9 ♣ J83

West Bids 2♦ if possible.

Partner bids first.

Board: 104 ♠ K107
Dealer: S ♥ AK10
Vul: None ♦ AJ104
HCP: 15 ♣ 874

The opponents are silent.

You bid first.

Board: 105 ♠ 9543
Dealer: N ♥ A3
Vul: EW ♦ K3
HCP: 9 ♣ Q10965

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: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q965		1NT	Pass	2♣ ¹
Vul: NS	♥ K972	♥ 10853	Pass	2♥	Pass	3♥
North HCP: 15	♦ K85	♦ QJ6	AP			
South HCP: 8	♣ Q42	♣ K3	1. Stayman			
Contract: 3♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AK9				1NT
Vul: EW	♥ AJ82	♥ 97	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ Q532	♦ KJ104	Pass	3♦	AP	
South HCP: 15	♣ Q8	♣ KJ54	1. Stayman			
Contract: 3♦ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ A754		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ J843	2♦	Pass	Pass	X
North HCP: 15	♦ Q852	♦ K4	Pass	2NT	Pass	3NT
South HCP: 9	♣ K94	♣ J83	AP			
Contract: 3N N			1. Stayman			

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ K107				1NT
Vul: None	♥ J86	♥ AK10	Pass	2NT	AP	
North HCP: 8	♦ Q82	♦ AJ104				
South HCP: 15	♣ A532	♣ 874				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ J76	♠ 9543		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ4	♥ A3	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQ52	♦ K3	Pass	3NT	AP	
South HCP: 9	♣ K74	♣ Q10965	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

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

Board: 106	♠ 10542	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ KQ75	

Board: 107	♠ 632	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ 97	You bid first.
HCP: 15	♣ AKJ84	

Board: 108	♠ 87	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ A653	Partner bids first.
HCP: 9	♣ AJ1096	

Board: 109	♠ J103	West Bids 3♣ if possible.
Dealer: N	♥ K763	
Vul: Both	♦ AK6	You bid first.
HCP: 15	♣ A94	

Board: 110	♠ Q852	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ KJ65	Partner bids first.
HCP: 8	♣ Q86	

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

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ Q6				1NT
Vul: Both	♥ J53	♥ AK107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ KQ75	♣ J43				
Contract: 2N S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ K54		1NT	Pass	2NT
Vul: None	♥ AK10	♥ Q96				
North HCP: 15	♦ 97	♦ QJ1086	AP			
South HCP: 8	♣ AKJ84	♣ 75				
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK9				1NT
Vul: NS	♥ 32	♥ A864				
North HCP: 9	♦ A653	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ AJ1096	♣ Q874				
Contract: 2N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ Q764		1NT	Pass	2♣ ¹
Vul: Both	♥ K763	♥ A108	3♣	AP		
North HCP: 15	♦ AK6	♦ Q1093				
South HCP: 8	♣ A94	♣ 65	1. Stayman			
Contract: 3♣ W						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ AKJ				1NT
Vul: None	♥ 106	♥ QJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ65	♦ 743	Pass	2NT	AP	
South HCP: 15	♣ Q86	♣ A54	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 106	♠ Q6	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ AJ53	You bid first.
HCP: 15	♣ J43	

Board: 107	♠ K54	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ QJ1086	Partner bids first.
HCP: 8	♣ 75	

Board: 108	♠ AK9	The opponents are silent.
Dealer: S	♥ A864	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ Q874	

Board: 109	♠ Q764	West Bids 3♣ if possible.
Dealer: N	♥ A108	
Vul: Both	♦ Q1093	Partner bids first.
HCP: 8	♣ 65	

Board: 110	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: None	♦ 743	You bid first.
HCP: 15	♣ A54	

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

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 10542	♠ Q6				1NT
Vul: Both	♥ J53	♥ AK107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ KQ75	♣ J43				
Contract: 2N S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ 632	♠ K54		1NT	Pass	2NT
Vul: None	♥ AK10	♥ Q96				
North HCP: 15	♦ 97	♦ QJ1086	AP			
South HCP: 8	♣ AKJ84	♣ 75				
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AK9				1NT
Vul: NS	♥ 32	♥ A864				
North HCP: 9	♦ A653	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ AJ1096	♣ Q874				
Contract: 2N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ Q764		1NT	Pass	2♣ ¹
Vul: Both	♥ K763	♥ A108	3♣	AP		
North HCP: 15	♦ AK6	♦ Q1093				
South HCP: 8	♣ A94	♣ 65	1. Stayman			
Contract: 3♣ W						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ AKJ				1NT
Vul: None	♥ 106	♥ QJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ65	♦ 743	Pass	2NT	AP	
South HCP: 15	♣ Q86	♣ A54	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 111	♠ Q96	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ KQJ94	You bid first.
HCP: 15	♣ J4	

Board: 112	♠ 7542	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ Q104	Partner bids first.
HCP: 9	♣ AQ102	

Board: 113	♠ Q92	The opponents are silent.
Dealer: N	♥ K863	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ AQ43	

Board: 114	♠ AQ83	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ 10762	Partner bids first.
HCP: 8	♣ 1087	

Board: 115	♠ A9	The opponents are silent.
Dealer: N	♥ J1085	
Vul: EW	♦ Q72	You bid first.
HCP: 15	♣ AKJ4	

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

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ K105		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ3	♥ K982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ94	♦ 753	AP			
South HCP: 8	♣ J4	♣ Q103	1. Stayman			
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQJ				1NT
Vul: EW	♥ J7	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q104	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ AQ102	♣ KJ543	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ A863		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ J4	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ K1075	AP			
South HCP: 9	♣ AQ43	♣ J65	1. Stayman			
Contract: 2N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ K72				1NT
Vul: NS	♥ Q3	♥ K98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10762	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ 1087	♣ K654	1. Stayman			
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 106		1NT	Pass	2♣ ¹
Vul: EW	♥ J1085	♥ KQ43	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q72	♦ A9854	AP			
South HCP: 9	♣ AKJ4	♣ 76	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 111	♠ K105	The opponents are silent.
Dealer: N	♥ K982	
Vul: NS	♦ 753	Partner bids first.
HCP: 8	♣ Q103	

Board: 112	♠ AQJ	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ 62	You bid first.
HCP: 15	♣ KJ543	

Board: 113	♠ A863	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ K1075	Partner bids first.
HCP: 9	♣ J65	

Board: 114	♠ K72	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ K654	

Board: 115	♠ 106	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: EW	♦ A9854	Partner bids first.
HCP: 9	♣ 76	

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

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ K105		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ3	♥ K982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ94	♦ 753	AP			
South HCP: 8	♣ J4	♣ Q103	1. Stayman			
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AQJ				1NT
Vul: EW	♥ J7	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q104	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ AQ102	♣ KJ543	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ A863		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ J4	Pass	2♥	Pass	2NT
North HCP: 15	♦ A4	♦ K1075	AP			
South HCP: 9	♣ AQ43	♣ J65	1. Stayman			
Contract: 2N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AQ83	♠ K72				1NT
Vul: NS	♥ Q3	♥ K98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10762	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ 1087	♣ K654	1. Stayman			
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 106		1NT	Pass	2♣ ¹
Vul: EW	♥ J1085	♥ KQ43	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q72	♦ A9854	AP			
South HCP: 9	♣ AKJ4	♣ 76	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 116	♠ J652	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ A42	Partner bids first.
HCP: 9	♣ KJ103	

Board: 117	♠ KQ3	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ AK5	You bid first.
HCP: 15	♣ Q984	

Board: 118	♠ AJ3	The opponents are silent.
Dealer: S	♥ Q832	
Vul: EW	♦ Q32	Partner bids first.
HCP: 9	♣ 962	

Board: 119	♠ 42	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ K87	You bid first.
HCP: 15	♣ AK864	

Board: 120	♠ 53	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ J876	Partner bids first.
HCP: 9	♣ KJ83	

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

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ K10				1NT
Vul: Both	♥ 94	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A42	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ KJ103	♣ AQ74				
Contract: 2N S			1. Stayman			

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A942		1NT	Pass	2♣ ¹
Vul: NS	♥ J74	♥ A102	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ 107	AP			
South HCP: 9	♣ Q984	♣ J762				
Contract: 2N N			1. Stayman			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K982				1NT
Vul: EW	♥ Q832	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q32	♦ J854	Pass	2NT	Pass	3NT
South HCP: 15	♣ 962	♣ A4	AP			
Contract: 3N S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ 1076				
Vul: Both	♥ AJ5	♥ K84		1NT	Pass	2NT
North HCP: 15	♦ K87	♦ AJ1052	AP			
South HCP: 8	♣ AK864	♣ 107				
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AKJ				1NT
Vul: None	♥ A53	♥ K102				
North HCP: 9	♦ J876	♦ A10952	Pass	2NT	AP	
South HCP: 15	♣ KJ83	♣ 94				
Contract: 2N S						

South hands (Practice Page)

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

Board: 116	♠ K10	The opponents are silent.
Dealer: S	♥ A765	
Vul: Both	♦ Q63	You bid first.
HCP: 15	♣ AQ74	

Board: 117	♠ A942	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ 107	Partner bids first.
HCP: 9	♣ J762	

Board: 118	♠ K982	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ J854	You bid first.
HCP: 15	♣ A4	

Board: 119	♠ 1076	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ AJ1052	Partner bids first.
HCP: 8	♣ 107	

Board: 120	♠ AKJ	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ A10952	You bid first.
HCP: 15	♣ 94	

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

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ K10				1NT
Vul: Both	♥ 94	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A42	♦ Q63	Pass	2NT	AP	
South HCP: 15	♣ KJ103	♣ AQ74				
Contract: 2N S			1. Stayman			

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A942		1NT	Pass	2♣ ¹
Vul: NS	♥ J74	♥ A102	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ 107	AP			
South HCP: 9	♣ Q984	♣ J762				
Contract: 2N N			1. Stayman			

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K982				1NT
Vul: EW	♥ Q832	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q32	♦ J854	Pass	2NT	Pass	3NT
South HCP: 15	♣ 962	♣ A4	AP			
Contract: 3N S			1. Stayman			

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ 1076				
Vul: Both	♥ AJ5	♥ K84		1NT	Pass	2NT
North HCP: 15	♦ K87	♦ AJ1052	AP			
South HCP: 8	♣ AK864	♣ 107				
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AKJ				1NT
Vul: None	♥ A53	♥ K102				
North HCP: 9	♦ J876	♦ A10952	Pass	2NT	AP	
South HCP: 15	♣ KJ83	♣ 94				
Contract: 2N S						

North hands (Practice Page)

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

Board: 121	♠ KJ8	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ KJ6	You bid first.
HCP: 15	♣ 943	

Board: 122	♠ A6	The opponents are silent.
Dealer: S	♥ QJ43	
Vul: Both	♦ J1093	Partner bids first.
HCP: 8	♣ 932	

Board: 123	♠ Q108	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK104	You bid first.
HCP: 15	♣ QJ64	

Board: 124	♠ 42	The opponents are silent.
Dealer: S	♥ K872	
Vul: NS	♦ AQ1094	Partner bids first.
HCP: 9	♣ 75	

Board: 125	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ 632	You bid first.
HCP: 15	♣ QJ74	

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	♠ KJ8	♠ Q107		1NT	Pass	2NT
Vul: EW	♥ AK52	♥ J6				
North HCP: 15	♦ KJ6	♦ A8432	AP			
South HCP: 8	♣ 943	♣ J82				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ K104				1NT
Vul: Both	♥ QJ43	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1093	♦ A85	Pass	2NT	AP	
South HCP: 15	♣ 932	♣ AJ754	1. Stayman			
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ K64		1NT	Pass	2NT
Vul: None	♥ K6	♥ J102				
North HCP: 15	♦ AK104	♦ J9876	AP			
South HCP: 8	♣ QJ64	♣ K3				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ A976				1NT
Vul: NS	♥ K872	♥ AQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ1094	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ A964	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J62		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ9	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ 632	♦ AK9	AP			
South HCP: 9	♣ QJ74	♣ 532	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 121	♠ Q107	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ A8432	Partner bids first.
HCP: 8	♣ J82	

Board: 122	♠ K104	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ A85	You bid first.
HCP: 15	♣ AJ754	

Board: 123	♠ K64	The opponents are silent.
Dealer: N	♥ J102	
Vul: None	♦ J9876	Partner bids first.
HCP: 8	♣ K3	

Board: 124	♠ A976	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ J8	You bid first.
HCP: 15	♣ A964	

Board: 125	♠ J62	The opponents are silent.
Dealer: N	♥ J872	
Vul: Both	♦ AK9	Partner bids first.
HCP: 9	♣ 532	

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	♠ KJ8	♠ Q107		1NT	Pass	2NT
Vul: EW	♥ AK52	♥ J6				
North HCP: 15	♦ KJ6	♦ A8432	AP			
South HCP: 8	♣ 943	♣ J82				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ K104				1NT
Vul: Both	♥ QJ43	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1093	♦ A85	Pass	2NT	AP	
South HCP: 15	♣ 932	♣ AJ754	1. Stayman			
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ K64		1NT	Pass	2NT
Vul: None	♥ K6	♥ J102				
North HCP: 15	♦ AK104	♦ J9876	AP			
South HCP: 8	♣ QJ64	♣ K3				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ A976				1NT
Vul: NS	♥ K872	♥ AQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ1094	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ A964	1. Stayman			
Contract: 2N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J62		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ9	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ 632	♦ AK9	AP			
South HCP: 9	♣ QJ74	♣ 532	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 126 ♠ Q874
Dealer: S ♥ 94
Vul: None ♦ KJ64
HCP: 8 ♣ Q107

The opponents are silent.

Partner bids first.

Board: 127 ♠ KJ52
Dealer: N ♥ A62
Vul: NS ♦ AK95
HCP: 15 ♣ 104

West Doubles 2♣ if possible.

You bid first.

Board: 128 ♠ J1065
Dealer: S ♥ A2
Vul: EW ♦ KJ7
HCP: 9 ♣ 10532

The opponents are silent.

Partner bids first.

Board: 129 ♠ KJ98
Dealer: N ♥ A64
Vul: None ♦ Q5
HCP: 15 ♣ KQ43

The opponents are silent.

You bid first.

Board: 130 ♠ KJ7
Dealer: S ♥ A32
Vul: NS ♦ J9752
HCP: 9 ♣ 107

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: 126	North:	South:	West	North	East	South
Dealer: S	♠ Q874	♠ A62				1NT
Vul: None	♥ 94	♥ 73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ64	♦ A1097	Pass	2NT	AP	
South HCP: 15	♣ Q107	♣ AK64	1. Stayman			
Contract: 2N S						

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ A843		1NT	Pass	2♣ ¹
Vul: NS	♥ A62	♥ QJ104	X	2♠	Pass	4♠
North HCP: 15	♦ AK95	♦ Q62	AP			
South HCP: 9	♣ 104	♣ 52	1. Stayman			
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ KQ				1NT
Vul: EW	♥ A2	♥ K1096	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ Q86	Pass	2NT	AP	
South HCP: 15	♣ 10532	♣ KQ94	1. Stayman			
Contract: 2N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ 642				
Vul: None	♥ A64	♥ 1093		1NT	Pass	2NT
North HCP: 15	♦ Q5	♦ KJ2	AP			
South HCP: 8	♣ KQ43	♣ A1096				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q83				1NT
Vul: NS	♥ A32	♥ KQ				
North HCP: 9	♦ J9752	♦ KQ103	Pass	2NT	AP	
South HCP: 15	♣ 107	♣ K854				
Contract: 2N S						

South hands (Practice Page)

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

Board: 126	♠ A62	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ A1097	You bid first.
HCP: 15	♣ AK64	

Board: 127	♠ A843	West Doubles 2♣ if possible.
Dealer: N	♥ QJ104	
Vul: NS	♦ Q62	Partner bids first.
HCP: 9	♣ 52	

Board: 128	♠ KQ	The opponents are silent.
Dealer: S	♥ K1096	
Vul: EW	♦ Q86	You bid first.
HCP: 15	♣ KQ94	

Board: 129	♠ 642	The opponents are silent.
Dealer: N	♥ 1093	
Vul: None	♦ KJ2	Partner bids first.
HCP: 8	♣ A1096	

Board: 130	♠ Q83	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ KQ103	You bid first.
HCP: 15	♣ K854	

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

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ Q874	♠ A62				1NT
Vul: None	♥ 94	♥ 73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ64	♦ A1097	Pass	2NT	AP	
South HCP: 15	♣ Q107	♣ AK64				
Contract: 2N S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ A843		1NT	Pass	2♣ ¹
Vul: NS	♥ A62	♥ QJ104	X	2♠	Pass	4♠
North HCP: 15	♦ AK95	♦ Q62	AP			
South HCP: 9	♣ 104	♣ 52				
Contract: 4♠ N			1. Stayman			

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ KQ				1NT
Vul: EW	♥ A2	♥ K1096	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ Q86	Pass	2NT	AP	
South HCP: 15	♣ 10532	♣ KQ94				
Contract: 2N S			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ 642				
Vul: None	♥ A64	♥ 1093		1NT	Pass	2NT
North HCP: 15	♦ Q5	♦ KJ2	AP			
South HCP: 8	♣ KQ43	♣ A1096				
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q83				1NT
Vul: NS	♥ A32	♥ KQ				
North HCP: 9	♦ J9752	♦ KQ103	Pass	2NT	AP	
South HCP: 15	♣ 107	♣ K854				
Contract: 2N S						

North hands (Practice Page)

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

Board: 131	♠ AQ5	West Doubles 2♣ if possible.
Dealer: N	♥ Q82	
Vul: EW	♦ K1096	
HCP: 15	♣ A94	You bid first.

Board: 132	♠ J87	East Bids 2♦ if possible.
Dealer: S	♥ A975	
Vul: Both	♦ 97	
HCP: 8	♣ K975	Partner bids first.

Board: 133	♠ K76	West Doubles 2♣ if possible.
Dealer: N	♥ AKQ7	
Vul: NS	♦ K83	
HCP: 15	♣ 542	You bid first.

Board: 134	♠ Q32	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: EW	♦ K654	
HCP: 8	♣ 98	Partner bids first.

Board: 135	♠ AKQ	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ K85	
HCP: 15	♣ QJ1094	You bid first.

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

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K97		1NT	Pass	2♣ ¹
Vul: EW	♥ Q82	♥ KJ64	X	2♦	Pass	3♦
North HCP: 15	♦ K1096	♦ 8743	AP			
South HCP: 9	♣ A94	♣ Q7				
Contract: 3♦ N				1. Stayman		

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K104				1NT
Vul: Both	♥ A975	♥ KQ2	Pass	2♣ ¹	2♦	Pass
North HCP: 8	♦ 97	♦ 32	Pass	X	Pass	3♣
South HCP: 15	♣ K975	♣ AQJ64	AP			
Contract: 3♣ N				1. Stayman		

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ7	♥ 965	X	2♥	Pass	2NT
North HCP: 15	♦ K83	♦ A964	AP			
South HCP: 8	♣ 542	♣ Q9				
Contract: 2N N				1. Stayman		

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A108				1NT
Vul: EW	♥ QJ83	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K654	♦ 1073	Pass	2NT	AP	
South HCP: 15	♣ 98	♣ AK64				
Contract: 2N S				1. Stayman		

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J965		1NT	Pass	2♣ ¹
Vul: Both	♥ 42	♥ 63	Pass	2♦	Pass	2NT
North HCP: 15	♦ K85	♦ QJ94	AP			
South HCP: 8	♣ QJ1094	♣ A85				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

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

Board: 131	♠ K97	West Doubles 2♣ if possible.
Dealer: N	♥ KJ64	
Vul: EW	♦ 8743	Partner bids first.
HCP: 9	♣ Q7	

Board: 132	♠ K104	East Bids 2♦ if possible.
Dealer: S	♥ KQ2	
Vul: Both	♦ 32	You bid first.
HCP: 15	♣ AQJ64	

Board: 133	♠ Q853	West Doubles 2♣ if possible.
Dealer: N	♥ 965	
Vul: NS	♦ A964	Partner bids first.
HCP: 8	♣ Q9	

Board: 134	♠ A108	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ 1073	You bid first.
HCP: 15	♣ AK64	

Board: 135	♠ J965	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ QJ94	Partner bids first.
HCP: 8	♣ A85	

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

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K97		1NT	Pass	2♣ ¹
Vul: EW	♥ Q82	♥ KJ64	X	2♦	Pass	3♦
North HCP: 15	♦ K1096	♦ 8743	AP			
South HCP: 9	♣ A94	♣ Q7				
Contract: 3♦ N				1. Stayman		

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K104				1NT
Vul: Both	♥ A975	♥ KQ2	Pass	2♣ ¹	2♦	Pass
North HCP: 8	♦ 97	♦ 32	Pass	X	Pass	3♣
South HCP: 15	♣ K975	♣ AQJ64	AP			
Contract: 3♣ N				1. Stayman		

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ Q853		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ7	♥ 965	X	2♥	Pass	2NT
North HCP: 15	♦ K83	♦ A964	AP			
South HCP: 8	♣ 542	♣ Q9				
Contract: 2N N				1. Stayman		

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A108				1NT
Vul: EW	♥ QJ83	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K654	♦ 1073	Pass	2NT	AP	
South HCP: 15	♣ 98	♣ AK64				
Contract: 2N S				1. Stayman		

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J965		1NT	Pass	2♣ ¹
Vul: Both	♥ 42	♥ 63	Pass	2♦	Pass	2NT
North HCP: 15	♦ K85	♦ QJ94	AP			
South HCP: 8	♣ QJ1094	♣ A85				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

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

Board: 136	♠ 532	The opponents are silent.
Dealer: S	♥ A1074	
Vul: None	♦ K109	Partner bids first.
HCP: 8	♣ J105	

Board: 137	♠ AKJ2	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ 7654	

Board: 138	♠ 93	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ KQ1074	Partner bids first.
HCP: 9	♣ A872	

Board: 139	♠ AK2	The opponents are silent.
Dealer: N	♥ J65	
Vul: None	♦ Q1098	You bid first.
HCP: 15	♣ KQ4	

Board: 140	♠ 8642	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ K1065	Partner bids first.
HCP: 8	♣ AJ10	

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

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AQ94				1NT
Vul: None	♥ A1074	♥ K65	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K109	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ J105	♣ Q64				
Contract: 2N S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 8653		1NT	Pass	2♣ ¹
Vul: EW	♥ Q86	♥ 1095	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ J4	AP			
South HCP: 8	♣ 7654	♣ AK102	1. Stayman			
Contract: 3♠ N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K10				1NT
Vul: Both	♥ 62	♥ AJ85	Pass	2NT	AP	
North HCP: 9	♦ KQ1074	♦ A862				
South HCP: 15	♣ A872	♣ K54				
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 97		1NT	Pass	2NT
Vul: None	♥ J65	♥ 92	AP			
North HCP: 15	♦ Q1098	♦ AKJ43				
South HCP: 8	♣ KQ4	♣ 10872				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 8642	♠ AQ7				1NT
Vul: NS	♥ 102	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1065	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ AJ10	♣ 9874	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 136	♠ AQ94	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ Q64	

Board: 137	♠ 8653	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ J4	Partner bids first.
HCP: 8	♣ AK102	

Board: 138	♠ K10	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ A862	You bid first.
HCP: 15	♣ K54	

Board: 139	♠ 97	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ AKJ43	Partner bids first.
HCP: 8	♣ 10872	

Board: 140	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ QJ4	You bid first.
HCP: 15	♣ 9874	

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

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AQ94				1NT
Vul: None	♥ A1074	♥ K65	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K109	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ J105	♣ Q64				
Contract: 2N S			1. Stayman			

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 8653		1NT	Pass	2♣ ¹
Vul: EW	♥ Q86	♥ 1095	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ J4	AP			
South HCP: 8	♣ 7654	♣ AK102				
Contract: 3♠ N			1. Stayman			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K10				1NT
Vul: Both	♥ 62	♥ AJ85				
North HCP: 9	♦ KQ1074	♦ A862	Pass	2NT	AP	
South HCP: 15	♣ A872	♣ K54				
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 97				
Vul: None	♥ J65	♥ 92		1NT	Pass	2NT
North HCP: 15	♦ Q1098	♦ AKJ43	AP			
South HCP: 8	♣ KQ4	♣ 10872				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 8642	♠ AQ7				1NT
Vul: NS	♥ 102	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1065	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ AJ10	♣ 9874				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 141	♠ AK10	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ 106542	

Board: 142	♠ A753	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: None	♦ 964	Partner bids first.
HCP: 9	♣ J6	

Board: 143	♠ KJ10	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ AJ8	You bid first.
HCP: 15	♣ Q64	

Board: 144	♠ QJ	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ 87632	Partner bids first.
HCP: 8	♣ J87	

Board: 145	♠ 762	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ KQ96	You bid first.
HCP: 15	♣ K4	

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

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 965		1NT	Pass	2NT
Vul: Both	♥ Q5	♥ A76				
North HCP: 15	♦ AQ6	♦ 10532	AP			
South HCP: 9	♣ 106542	♣ KQ8				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ A753	♠ J98				1NT
Vul: None	♥ KJ83	♥ AQ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 964	♦ A7	Pass	4♥	AP	
South HCP: 15	♣ J6	♣ A974	1. Stayman			
Contract: 4♥ S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 98		1NT	Pass	2NT
Vul: NS	♥ A984	♥ 1076				
North HCP: 15	♦ AJ8	♦ KQ72	AP			
South HCP: 8	♣ Q64	♣ K1072				
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K3				1NT
Vul: EW	♥ A107	♥ K98				
North HCP: 8	♦ 87632	♦ AKQ105	Pass	2NT	AP	
South HCP: 15	♣ J87	♣ 542				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ 93		1NT	Pass	2♣ ¹
Vul: None	♥ AK98	♥ J1064	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ96	♦ A1053	AP			
South HCP: 9	♣ K4	♣ A72	1. Stayman			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 141	♠ 965	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ 10532	Partner bids first.
HCP: 9	♣ KQ8	

Board: 142	♠ J98	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A974	

Board: 143	♠ 98	The opponents are silent.
Dealer: N	♥ 1076	
Vul: NS	♦ KQ72	Partner bids first.
HCP: 8	♣ K1072	

Board: 144	♠ K3	The opponents are silent.
Dealer: S	♥ K98	
Vul: EW	♦ AKQ105	You bid first.
HCP: 15	♣ 542	

Board: 145	♠ 93	The opponents are silent.
Dealer: N	♥ J1064	
Vul: None	♦ A1053	Partner bids first.
HCP: 9	♣ A72	

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

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 965		1NT	Pass	2NT
Vul: Both	♥ Q5	♥ A76				
North HCP: 15	♦ AQ6	♦ 10532	AP			
South HCP: 9	♣ 106542	♣ KQ8				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ A753	♠ J98				1NT
Vul: None	♥ KJ83	♥ AQ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 964	♦ A7	Pass	4♥	AP	
South HCP: 15	♣ J6	♣ A974	1. Stayman			
Contract: 4♥ S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 98		1NT	Pass	2NT
Vul: NS	♥ A984	♥ 1076				
North HCP: 15	♦ AJ8	♦ KQ72	AP			
South HCP: 8	♣ Q64	♣ K1072				
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K3				1NT
Vul: EW	♥ A107	♥ K98				
North HCP: 8	♦ 87632	♦ AKQ105	Pass	2NT	AP	
South HCP: 15	♣ J87	♣ 542				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ 93		1NT	Pass	2♣ ¹
Vul: None	♥ AK98	♥ J1064	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ96	♦ A1053	AP			
South HCP: 9	♣ K4	♣ A72	1. Stayman			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 146	♠ J32	East Bids 2♦ if possible.
Dealer: S	♥ J1065	
Vul: NS	♦ 53	Partner bids first.
HCP: 9	♣ AK105	

Board: 147	♠ 10852	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ A73	You bid first.
HCP: 15	♣ AK43	

Board: 148	♠ K732	The opponents are silent.
Dealer: S	♥ 963	
Vul: Both	♦ K83	Partner bids first.
HCP: 9	♣ QJ6	

Board: 149	♠ AQ10	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ KJ5	You bid first.
HCP: 15	♣ J1042	

Board: 150	♠ 873	The opponents are silent.
Dealer: S	♥ A1098	
Vul: EW	♦ 83	Partner bids first.
HCP: 8	♣ A753	

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

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ A5				1NT
Vul: NS	♥ J1065	♥ AK8	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 53	♦ A109	Pass	X	Pass	3♣
South HCP: 15	♣ AK105	♣ 87642	AP			
Contract: 3♣ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ AQ3		1NT	Pass	2♣ ¹
Vul: EW	♥ A3	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 15	♦ A73	♦ QJ	AP			
South HCP: 9	♣ AK43	♣ 10762	1. Stayman			
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ A106				1NT
Vul: Both	♥ 963	♥ QJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ AJ6	Pass	2NT	AP	
South HCP: 15	♣ QJ6	♣ K94	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 6543		1NT	Pass	2♣ ¹
Vul: NS	♥ A64	♥ QJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ AQ102	AP			
South HCP: 9	♣ J1042	♣ 53	1. Stayman			
Contract: 2N N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ K2				1NT
Vul: EW	♥ A1098	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KJ95	Pass	3NT	AP	
South HCP: 15	♣ A753	♣ QJ64	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

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

Board: 146	♠ A5	East Bids 2♦ if possible.
Dealer: S	♥ AK8	
Vul: NS	♦ A109	
HCP: 15	♣ 87642	You bid first.

Board: 147	♠ AQ3	The opponents are silent.
Dealer: N	♥ 8652	
Vul: EW	♦ QJ	
HCP: 9	♣ 10762	Partner bids first.

Board: 148	♠ A106	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: Both	♦ AJ6	
HCP: 15	♣ K94	You bid first.

Board: 149	♠ 6543	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: NS	♦ AQ102	
HCP: 9	♣ 53	Partner bids first.

Board: 150	♠ K2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ KJ95	
HCP: 15	♣ QJ64	You bid first.

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

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ A5				1NT
Vul: NS	♥ J1065	♥ AK8	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 53	♦ A109	Pass	X	Pass	3♣
South HCP: 15	♣ AK105	♣ 87642	AP			
Contract: 3♣ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ 10852	♠ AQ3		1NT	Pass	2♣ ¹
Vul: EW	♥ A3	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 15	♦ A73	♦ QJ	AP			
South HCP: 9	♣ AK43	♣ 10762	1. Stayman			
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ K732	♠ A106				1NT
Vul: Both	♥ 963	♥ QJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ AJ6	Pass	2NT	AP	
South HCP: 15	♣ QJ6	♣ K94	1. Stayman			
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 6543		1NT	Pass	2♣ ¹
Vul: NS	♥ A64	♥ QJ10	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ5	♦ AQ102	AP			
South HCP: 9	♣ J1042	♣ 53	1. Stayman			
Contract: 2N N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ K2				1NT
Vul: EW	♥ A1098	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KJ95	Pass	3NT	AP	
South HCP: 15	♣ A753	♣ QJ64	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

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

Board: 151	♠ 952	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ K642	You bid first.
HCP: 15	♣ AK94	

Board: 152	♠ J87	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ J63	Partner bids first.
HCP: 9	♣ AK1065	

Board: 153	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: EW	♦ K32	You bid first.
HCP: 15	♣ 54	

Board: 154	♠ A65	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: Both	♦ 84	Partner bids first.
HCP: 9	♣ J862	

Board: 155	♠ AQ73	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AJ62	You bid first.
HCP: 15	♣ 432	

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	♠ 952	♠ J1043		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ 8542	Pass	2♦	Pass	2NT
North HCP: 15	♦ K642	♦ AQ	AP			
South HCP: 8	♣ AK94	♣ J107				
Contract: 2N N			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A95				1NT
Vul: None	♥ 52	♥ AQJ3	Pass	2NT	AP	
North HCP: 9	♦ J63	♦ K74				
South HCP: 15	♣ AK1065	♣ J42				
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 954		1NT	Pass	2NT
Vul: EW	♥ KQJ3	♥ A8	AP			
North HCP: 15	♦ K32	♦ A75				
South HCP: 8	♣ 54	♣ 109873				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ Q1072				1NT
Vul: Both	♥ KJ63	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 84	♦ AK6	Pass	2NT	AP	
South HCP: 15	♣ J862	♣ A54	1. Stayman			
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 862		1NT	Pass	2NT
Vul: None	♥ A5	♥ Q87	AP			
North HCP: 15	♦ AJ62	♦ K97				
South HCP: 8	♣ 432	♣ K865				
Contract: 2N N						

South hands (Practice Page)

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

Board: 151	♠ J1043	The opponents are silent.
Dealer: N	♥ 8542	
Vul: Both	♦ AQ	Partner bids first.
HCP: 8	♣ J107	

Board: 152	♠ A95	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ J42	

Board: 153	♠ 954	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ A75	Partner bids first.
HCP: 8	♣ 109873	

Board: 154	♠ Q1072	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ AK6	You bid first.
HCP: 15	♣ A54	

Board: 155	♠ 862	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ K97	Partner bids first.
HCP: 8	♣ K865	

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	♠ 952	♠ J1043		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ	♥ 8542	Pass	2♦	Pass	2NT
North HCP: 15	♦ K642	♦ AQ	AP			
South HCP: 8	♣ AK94	♣ J107				
Contract: 2N N			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A95				1NT
Vul: None	♥ 52	♥ AQJ3	Pass	2NT	AP	
North HCP: 9	♦ J63	♦ K74				
South HCP: 15	♣ AK1065	♣ J42				
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ 954		1NT	Pass	2NT
Vul: EW	♥ KQJ3	♥ A8	AP			
North HCP: 15	♦ K32	♦ A75				
South HCP: 8	♣ 54	♣ 109873				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ Q1072				1NT
Vul: Both	♥ KJ63	♥ Q85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 84	♦ AK6	Pass	2NT	AP	
South HCP: 15	♣ J862	♣ A54	1. Stayman			
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 862		1NT	Pass	2NT
Vul: None	♥ A5	♥ Q87	AP			
North HCP: 15	♦ AJ62	♦ K97				
South HCP: 8	♣ 432	♣ K865				
Contract: 2N N						

North hands (Practice Page)

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

Board: 156	♠ 10972	The opponents are silent.
Dealer: S	♥ A1065	
Vul: NS	♦ Q73	Partner bids first.
HCP: 9	♣ K7	

Board: 157	♠ 43	West Bids 3♠ if possible.
Dealer: N	♥ AQ7	
Vul: Both	♦ Q62	You bid first.
HCP: 15	♣ AK1084	

Board: 158	♠ A863	The opponents are silent.
Dealer: S	♥ 9654	
Vul: None	♦ J5	Partner bids first.
HCP: 9	♣ A107	

Board: 159	♠ 104	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ KJ2	You bid first.
HCP: 15	♣ K742	

Board: 160	♠ K76	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ KJ853	Partner bids first.
HCP: 8	♣ J86	

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

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 10972	♠ J4				1NT
Vul: NS	♥ A1065	♥ KQJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q73	♦ KJ65	Pass	4♥	AP	
South HCP: 15	♣ K7	♣ A94	1. Stayman			
Contract: 4♥ S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ QJ6		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ K63	3♠	Pass	Pass	X
North HCP: 15	♦ Q62	♦ 984	AP			
South HCP: 8	♣ AK1084	♣ Q972				
Contract: 3♠X W						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ KQ42				1NT
Vul: None	♥ 9654	♥ AQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ 83	Pass	4♥	AP	
South HCP: 15	♣ A107	♣ K43	1. Stayman			
Contract: 4♥ S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ QJ32		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ10	♥ Q8	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ2	♦ Q10653	AP			
South HCP: 8	♣ K742	♣ J3	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ Q85				1NT
Vul: EW	♥ 105	♥ AKQ6				
North HCP: 8	♦ KJ853	♦ A96	AP			
South HCP: 15	♣ J86	♣ 954				
Contract: 1N S						

South hands (Practice Page)

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

Board: 156	♠ J4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: NS	♦ KJ65	You bid first.
HCP: 15	♣ A94	

Board: 157	♠ QJ6	West Bids 3♠ if possible.
Dealer: N	♥ K63	
Vul: Both	♦ 984	Partner bids first.
HCP: 8	♣ Q972	

Board: 158	♠ KQ42	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: None	♦ 83	You bid first.
HCP: 15	♣ K43	

Board: 159	♠ QJ32	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ Q10653	Partner bids first.
HCP: 8	♣ J3	

Board: 160	♠ Q85	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ 954	

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

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ 10972	♠ J4				1NT
Vul: NS	♥ A1065	♥ KQJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q73	♦ KJ65	Pass	4♥	AP	
South HCP: 15	♣ K7	♣ A94				
Contract: 4♥ S			1. Stayman			

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ QJ6		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ K63	3♠	Pass	Pass	X
North HCP: 15	♦ Q62	♦ 984	AP			
South HCP: 8	♣ AK1084	♣ Q972				
Contract: 3♠X W						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A863	♠ KQ42				1NT
Vul: None	♥ 9654	♥ AQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ 83	Pass	4♥	AP	
South HCP: 15	♣ A107	♣ K43				
Contract: 4♥ S			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ QJ32		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ10	♥ Q8	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ2	♦ Q10653	AP			
South HCP: 8	♣ K742	♣ J3				
Contract: 2N N			1. Stayman			

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ Q85				1NT
Vul: EW	♥ 105	♥ AKQ6				
North HCP: 8	♦ KJ853	♦ A96	AP			
South HCP: 15	♣ J86	♣ 954				
Contract: 1N S						

North hands (Practice Page)

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

Board: 161	♠ 10986	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ K4	You bid first.
HCP: 15	♣ K843	

Board: 162	♠ AJ62	The opponents are silent.
Dealer: S	♥ J74	
Vul: NS	♦ 8743	Partner bids first.
HCP: 9	♣ K10	

Board: 163	♠ K72	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ KJ2	You bid first.
HCP: 15	♣ KQ104	

Board: 164	♠ 83	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ AK952	Partner bids first.
HCP: 9	♣ 873	

Board: 165	♠ KJ105	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ AK63	You bid first.
HCP: 15	♣ J4	

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

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ 10986	♠ A3		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ J974	Pass	2♠	Pass	2NT
North HCP: 15	♦ K4	♦ A752	AP			
South HCP: 9	♣ K843	♣ 1097	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ K4				1NT
Vul: NS	♥ J74	♥ K53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8743	♦ AKJ95	Pass	2NT	AP	
South HCP: 15	♣ K10	♣ J74	1. Stayman			
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ J985		1NT	Pass	2♣ ¹
Vul: EW	♥ K82	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ A1074	AP			
South HCP: 9	♣ KQ104	♣ A72	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K75				1NT
Vul: Both	♥ Q63	♥ AJ75	Pass	2NT	AP	
North HCP: 9	♦ AK952	♦ 63				
South HCP: 15	♣ 873	♣ AQJ4				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ A62		1NT	AP	
Vul: NS	♥ K75	♥ J86				
North HCP: 15	♦ AK63	♦ J5				
South HCP: 8	♣ J4	♣ Q10976				
Contract: 1N N						

South hands (Practice Page)

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

Board: 161	♠ A3	The opponents are silent.
Dealer: N	♥ J974	
Vul: None	♦ A752	Partner bids first.
HCP: 9	♣ 1097	

Board: 162	♠ K4	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ AKJ95	You bid first.
HCP: 15	♣ J74	

Board: 163	♠ J985	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ A1074	Partner bids first.
HCP: 9	♣ A72	

Board: 164	♠ K75	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ 63	You bid first.
HCP: 15	♣ AQJ4	

Board: 165	♠ A62	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ Q10976	

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

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ 10986	♠ A3		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ J974	Pass	2♠	Pass	2NT
North HCP: 15	♦ K4	♦ A752	AP			
South HCP: 9	♣ K843	♣ 1097	1. Stayman			
Contract: 2N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ K4				1NT
Vul: NS	♥ J74	♥ K53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8743	♦ AKJ95	Pass	2NT	AP	
South HCP: 15	♣ K10	♣ J74	1. Stayman			
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ J985		1NT	Pass	2♣ ¹
Vul: EW	♥ K82	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ2	♦ A1074	AP			
South HCP: 9	♣ KQ104	♣ A72	1. Stayman			
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ K75				1NT
Vul: Both	♥ Q63	♥ AJ75	Pass	2NT	AP	
North HCP: 9	♦ AK952	♦ 63				
South HCP: 15	♣ 873	♣ AQJ4				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ A62		1NT	AP	
Vul: NS	♥ K75	♥ J86				
North HCP: 15	♦ AK63	♦ J5				
South HCP: 8	♣ J4	♣ Q10976				
Contract: 1N N						

North hands (Practice Page)

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

Board: 166	♠ Q643	The opponents are silent.
Dealer: S	♥ J982	
Vul: EW	♦ AJ7	Partner bids first.
HCP: 8	♣ 85	

Board: 167	♠ K6	The opponents are silent.
Dealer: N	♥ J987	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ AK104	

Board: 168	♠ A65	The opponents are silent.
Dealer: S	♥ K762	
Vul: None	♦ Q95	Partner bids first.
HCP: 9	♣ 985	

Board: 169	♠ 942	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AQ107	You bid first.
HCP: 15	♣ KQ104	

Board: 170	♠ AQ98	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 7632	Partner bids first.
HCP: 8	♣ Q102	

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

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ 105				1NT
Vul: EW	♥ J982	♥ KQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ7	♦ Q82	Pass	2NT	AP	
South HCP: 15	♣ 85	♣ AKJ42	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J4		1NT	Pass	2♣ ¹
Vul: Both	♥ J987	♥ Q1032	Pass	2♥	Pass	3♥
North HCP: 15	♦ A105	♦ KJ	AP			
South HCP: 8	♣ AK104	♣ J9753	1. Stayman			
Contract: 3♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ K73				1NT
Vul: None	♥ K762	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q95	♦ A8	Pass	3♥	AP	
South HCP: 15	♣ 985	♣ J742	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ AKQ6		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ 764	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ107	♦ 9843	AP			
South HCP: 9	♣ KQ104	♣ 87	1. Stayman			
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ2				1NT
Vul: Both	♥ 83	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 7632	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ Q102	♣ A743	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 166	♠ 105	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q82	You bid first.
HCP: 15	♣ AKJ42	

Board: 167	♠ J4	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: Both	♦ KJ	Partner bids first.
HCP: 8	♣ J9753	

Board: 168	♠ K73	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ J742	

Board: 169	♠ AKQ6	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ 9843	Partner bids first.
HCP: 9	♣ 87	

Board: 170	♠ KJ2	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: Both	♦ J8	You bid first.
HCP: 15	♣ A743	

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

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q643	♠ 105				1NT
Vul: EW	♥ J982	♥ KQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ7	♦ Q82	Pass	2NT	AP	
South HCP: 15	♣ 85	♣ AKJ42	1. Stayman			
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J4		1NT	Pass	2♣ ¹
Vul: Both	♥ J987	♥ Q1032	Pass	2♥	Pass	3♥
North HCP: 15	♦ A105	♦ KJ	AP			
South HCP: 8	♣ AK104	♣ J9753	1. Stayman			
Contract: 3♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ K73				1NT
Vul: None	♥ K762	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q95	♦ A8	Pass	3♥	AP	
South HCP: 15	♣ 985	♣ J742	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ AKQ6		1NT	Pass	2♣ ¹
Vul: EW	♥ A2	♥ 764	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ107	♦ 9843	AP			
South HCP: 9	♣ KQ104	♣ 87	1. Stayman			
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ2				1NT
Vul: Both	♥ 83	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 7632	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ Q102	♣ A743	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 171	♠ A873	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ 63	You bid first.
HCP: 15	♣ AK104	

Board: 172	♠ 98	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ 7652	Partner bids first.
HCP: 9	♣ AJ72	

Board: 173	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ 9532	You bid first.
HCP: 15	♣ A54	

Board: 174	♠ J842	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ J843	Partner bids first.
HCP: 8	♣ K102	

Board: 175	♠ J543	The opponents are silent.
Dealer: N	♥ AK106	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ KJ4	

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

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q1096		1NT	Pass	2♣ ¹
Vul: None	♥ A73	♥ 1062	Pass	2♠	Pass	3♠
North HCP: 15	♦ 63	♦ KQJ	AP			
South HCP: 8	♣ AK104	♣ 652	1. Stayman			
Contract: 3♠ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KJ				1NT
Vul: NS	♥ KJ5	♥ Q72	Pass	2NT	AP	
North HCP: 9	♦ 7652	♦ AK84				
South HCP: 15	♣ AJ72	♣ Q843				
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 62		1NT	Pass	2NT
Vul: Both	♥ Q65	♥ 1093	AP			
North HCP: 15	♦ 9532	♦ AQ874				
South HCP: 8	♣ A54	♣ Q86				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ Q5				1NT
Vul: None	♥ K3	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J843	♦ AQ65	Pass	2NT	AP	
South HCP: 15	♣ K102	♣ J94	1. Stayman			
Contract: 2N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ J543	♠ A82		1NT	Pass	2NT
Vul: NS	♥ AK106	♥ 73	AP			
North HCP: 15	♦ K3	♦ QJ42				
South HCP: 9	♣ KJ4	♣ Q1073				
Contract: 2N N						

South hands (Practice Page)

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

Board: 171	♠ Q1096	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ KQJ	Partner bids first.
HCP: 8	♣ 652	

Board: 172	♠ KJ	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ AK84	You bid first.
HCP: 15	♣ Q843	

Board: 173	♠ 62	The opponents are silent.
Dealer: N	♥ 1093	
Vul: Both	♦ AQ874	Partner bids first.
HCP: 8	♣ Q86	

Board: 174	♠ Q5	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: None	♦ AQ65	You bid first.
HCP: 15	♣ J94	

Board: 175	♠ A82	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ QJ42	Partner bids first.
HCP: 9	♣ Q1073	

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

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ Q1096		1NT	Pass	2♣ ¹
Vul: None	♥ A73	♥ 1062	Pass	2♠	Pass	3♠
North HCP: 15	♦ 63	♦ KQJ	AP			
South HCP: 8	♣ AK104	♣ 652	1. Stayman			
Contract: 3♠ N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KJ				1NT
Vul: NS	♥ KJ5	♥ Q72	Pass	2NT	AP	
North HCP: 9	♦ 7652	♦ AK84				
South HCP: 15	♣ AJ72	♣ Q843				
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 62		1NT	Pass	2NT
Vul: Both	♥ Q65	♥ 1093	AP			
North HCP: 15	♦ 9532	♦ AQ874				
South HCP: 8	♣ A54	♣ Q86				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ J842	♠ Q5				1NT
Vul: None	♥ K3	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J843	♦ AQ65	Pass	2NT	AP	
South HCP: 15	♣ K102	♣ J94	1. Stayman			
Contract: 2N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ J543	♠ A82		1NT	Pass	2NT
Vul: NS	♥ AK106	♥ 73	AP			
North HCP: 15	♦ K3	♦ QJ42				
South HCP: 9	♣ KJ4	♣ Q1073				
Contract: 2N N						

North hands (Practice Page)

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

Board: 176	♠ 10943	East Doubles 2♣ if possible.
Dealer: S	♥ AJ74	
Vul: EW	♦ K105	Partner bids first.
HCP: 8	♣ 83	

Board: 177	♠ AJ	West Bids 4♠ if possible.
Dealer: N	♥ A74	
Vul: None	♦ J107	You bid first.
HCP: 15	♣ AJ943	

Board: 178	♠ K543	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ Q106	Partner bids first.
HCP: 8	♣ QJ3	

Board: 179	♠ A10	The opponents are silent.
Dealer: N	♥ AK103	
Vul: EW	♦ K1098	You bid first.
HCP: 15	♣ J64	

Board: 180	♠ KJ104	The opponents are silent.
Dealer: S	♥ A872	
Vul: Both	♦ 94	Partner bids first.
HCP: 8	♣ 1065	

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

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ Q6				1NT
Vul: EW	♥ AJ74	♥ 863	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ K105	♦ AQJ93	Pass	2NT	AP	
South HCP: 15	♣ 83	♣ AQ4	1. Stayman			
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 852				
Vul: None	♥ A74	♥ J62		1NT	Pass	2NT
North HCP: 15	♦ J107	♦ KQ842	4♠	X	AP	
South HCP: 9	♣ AJ943	♣ K2				
Contract: 4♠X W						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ 1092				1NT
Vul: NS	♥ 982	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q106	♦ K3	Pass	2NT	AP	
South HCP: 15	♣ QJ3	♣ K10854	1. Stayman			
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q52				
Vul: EW	♥ AK103	♥ J654		1NT	Pass	2♣ ¹
North HCP: 15	♦ K1098	♦ 63	Pass	2♥	Pass	4♥
South HCP: 9	♣ J64	♣ AQ109	AP			
Contract: 4♥ N			1. Stayman			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ A32				1NT
Vul: Both	♥ A872	♥ K1094	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ AK62	Pass	4♥	AP	
South HCP: 15	♣ 1065	♣ J4	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 176	♠ Q6	East Doubles 2♣ if possible.
Dealer: S	♥ 863	
Vul: EW	♦ AQJ93	
HCP: 15	♣ AQ4	You bid first.

Board: 177	♠ 852	West Bids 4♠ if possible.
Dealer: N	♥ J62	
Vul: None	♦ KQ842	Partner bids first.
HCP: 9	♣ K2	

Board: 178	♠ 1092	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ K10854	

Board: 179	♠ Q52	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ 63	Partner bids first.
HCP: 9	♣ AQ109	

Board: 180	♠ A32	The opponents are silent.
Dealer: S	♥ K1094	
Vul: Both	♦ AK62	You bid first.
HCP: 15	♣ J4	

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

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ Q6				1NT
Vul: EW	♥ AJ74	♥ 863	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ K105	♦ AQJ93	Pass	2NT	AP	
South HCP: 15	♣ 83	♣ AQ4				
Contract: 2N S			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 852				
Vul: None	♥ A74	♥ J62		1NT	Pass	2NT
North HCP: 15	♦ J107	♦ KQ842	4♠	X	AP	
South HCP: 9	♣ AJ943	♣ K2				
Contract: 4♠X W						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ 1092				1NT
Vul: NS	♥ 982	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q106	♦ K3	Pass	2NT	AP	
South HCP: 15	♣ QJ3	♣ K10854				
Contract: 2N S			1. Stayman			

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q52		1NT	Pass	2♣ ¹
Vul: EW	♥ AK103	♥ J654	Pass	2♥	Pass	4♥
North HCP: 15	♦ K1098	♦ 63	AP			
South HCP: 9	♣ J64	♣ AQ109				
Contract: 4♥ N			1. Stayman			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ A32				1NT
Vul: Both	♥ A872	♥ K1094	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 94	♦ AK62	Pass	4♥	AP	
South HCP: 15	♣ 1065	♣ J4				
Contract: 4♥ S			1. Stayman			

North hands (Practice Page)

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

Board: 181	♠ K1074	West Doubles 2♣ if possible.
Dealer: N	♥ AQ106	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ K104	

Board: 182	♠ 1054	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ J106	Partner bids first.
HCP: 9	♣ KQ32	

Board: 183	♠ Q32	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ Q9	You bid first.
HCP: 15	♣ AJ764	

Board: 184	♠ K854	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: None	♦ 1092	Partner bids first.
HCP: 8	♣ 75	

Board: 185	♠ 9873	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: EW	♦ AK9	You bid first.
HCP: 15	♣ A4	

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	♠ K1074	♠ A832		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ106	♥ 87	X	2♥	Pass	2NT
North HCP: 15	♦ K4	♦ AJ1032	Pass	3♠	Pass	4♠
South HCP: 9	♣ K104	♣ 75	AP			
Contract: 4♠ N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ Q2				1NT
Vul: EW	♥ K32	♥ AQ9				
North HCP: 9	♦ J106	♦ AK83	Pass	3NT	AP	
South HCP: 15	♣ KQ32	♣ 9654				
Contract: 3N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK5		1NT	Pass	2NT
Vul: Both	♥ AQ9	♥ J64				
North HCP: 15	♦ Q9	♦ J75	AP			
South HCP: 9	♣ AJ764	♣ 10832				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AJ9				1NT
Vul: None	♥ KQ83	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1092	♦ AK654	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ Q42				
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ 9873	♠ Q42		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ93	♥ Q1086	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK9	♦ 54	AP			
South HCP: 8	♣ A4	♣ KJ107				
Contract: 3♥ N			1. Stayman			

South hands (Practice Page)

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

Board: 181	♠ A832	West Doubles 2♣ if possible.
Dealer: N	♥ 87	
Vul: NS	♦ AJ1032	Partner bids first.
HCP: 9	♣ 75	
Board: 182	♠ Q2	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ AK83	You bid first.
HCP: 15	♣ 9654	
Board: 183	♠ AK5	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ J75	Partner bids first.
HCP: 9	♣ 10832	
Board: 184	♠ AJ9	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AK654	You bid first.
HCP: 15	♣ Q42	
Board: 185	♠ Q42	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: EW	♦ 54	Partner bids first.
HCP: 8	♣ KJ107	

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	♠ K1074	♠ A832		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ106	♥ 87	X	2♥	Pass	2NT
North HCP: 15	♦ K4	♦ AJ1032	Pass	3♠	Pass	4♠
South HCP: 9	♣ K104	♣ 75	AP			
Contract: 4♠ N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ Q2				1NT
Vul: EW	♥ K32	♥ AQ9				
North HCP: 9	♦ J106	♦ AK83	Pass	3NT	AP	
South HCP: 15	♣ KQ32	♣ 9654				
Contract: 3N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ AK5		1NT	Pass	2NT
Vul: Both	♥ AQ9	♥ J64				
North HCP: 15	♦ Q9	♦ J75	AP			
South HCP: 9	♣ AJ764	♣ 10832				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AJ9				1NT
Vul: None	♥ KQ83	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1092	♦ AK654	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ Q42				
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ 9873	♠ Q42		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ93	♥ Q1086	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK9	♦ 54	AP			
South HCP: 8	♣ A4	♣ KJ107				
Contract: 3♥ N			1. Stayman			

North hands (Practice Page)

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

Board: 186 ♠ 8742
Dealer: S ♥ J92
Vul: Both ♦ 1064
HCP: 8 ♣ AK10

The opponents are silent.

Partner bids first.

Board: 187 ♠ QJ97
Dealer: N ♥ KQ43
Vul: None ♦ AK2
HCP: 15 ♣ 104

The opponents are silent.

You bid first.

Board: 188 ♠ A63
Dealer: S ♥ J643
Vul: NS ♦ A1098
HCP: 9 ♣ 32

East Doubles 2♣ if possible.

Partner bids first.

Board: 189 ♠ AKQ6
Dealer: N ♥ 83
Vul: Both ♦ AJ7
HCP: 15 ♣ J943

The opponents are silent.

You bid first.

Board: 190 ♠ 10876
Dealer: S ♥ 874
Vul: None ♦ A74
HCP: 8 ♣ A98

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: 186	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AQ63				1NT
Vul: Both	♥ J92	♥ AKQ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1064	♦ 93	Pass	2NT	Pass	3♠
South HCP: 15	♣ AK10	♣ 964	AP			
Contract: 3♠ S			1. Stayman			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ K32				
Vul: None	♥ KQ43	♥ 1052		1NT	Pass	2NT
North HCP: 15	♦ AK2	♦ Q1063	AP			
South HCP: 9	♣ 104	♣ A95				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ 98				1NT
Vul: NS	♥ J643	♥ AK8	Pass	2♣ ¹	X	XX
North HCP: 9	♦ A1098	♦ Q64	AP			
South HCP: 15	♣ 32	♣ AQ1094	1. Stayman			
Contract: 2♣XX N						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 973		1NT	Pass	2♣ ¹
Vul: Both	♥ 83	♥ KQ96	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ7	♦ 962	AP			
South HCP: 9	♣ J943	♣ A62	1. Stayman			
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AJ4				1NT
Vul: None	♥ 874	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A74	♦ K965	Pass	2NT	AP	
South HCP: 15	♣ A98	♣ 1043	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 186	♠ AQ63	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ 93	You bid first.
HCP: 15	♣ 964	
Board: 187	♠ K32	The opponents are silent.
Dealer: N	♥ 1052	
Vul: None	♦ Q1063	Partner bids first.
HCP: 9	♣ A95	
Board: 188	♠ 98	East Doubles 2♣ if possible.
Dealer: S	♥ AK8	
Vul: NS	♦ Q64	You bid first.
HCP: 15	♣ AQ1094	
Board: 189	♠ 973	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: Both	♦ 962	Partner bids first.
HCP: 9	♣ A62	
Board: 190	♠ AJ4	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ K965	You bid first.
HCP: 15	♣ 1043	

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

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AQ63				1NT
Vul: Both	♥ J92	♥ AKQ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 1064	♦ 93	Pass	2NT	Pass	3♠
South HCP: 15	♣ AK10	♣ 964	AP			
Contract: 3♠ S			1. Stayman			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ K32				
Vul: None	♥ KQ43	♥ 1052		1NT	Pass	2NT
North HCP: 15	♦ AK2	♦ Q1063	AP			
South HCP: 9	♣ 104	♣ A95				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ 98				1NT
Vul: NS	♥ J643	♥ AK8	Pass	2♣ ¹	X	XX
North HCP: 9	♦ A1098	♦ Q64	AP			
South HCP: 15	♣ 32	♣ AQ1094	1. Stayman			
Contract: 2♣XX N						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 973		1NT	Pass	2♣ ¹
Vul: Both	♥ 83	♥ KQ96	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ7	♦ 962	AP			
South HCP: 9	♣ J943	♣ A62	1. Stayman			
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AJ4				1NT
Vul: None	♥ 874	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A74	♦ K965	Pass	2NT	AP	
South HCP: 15	♣ A98	♣ 1043	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 191	♠ 96	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ A63	You bid first.
HCP: 15	♣ A974	

Board: 192	♠ K1065	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ KQ102	Partner bids first.
HCP: 8	♣ 52	

Board: 193	♠ A2	The opponents are silent.
Dealer: N	♥ K975	
Vul: None	♦ Q62	You bid first.
HCP: 15	♣ KQJ4	

Board: 194	♠ A104	The opponents are silent.
Dealer: S	♥ A843	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ 10862	

Board: 195	♠ QJ85	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ AK9	You bid first.
HCP: 15	♣ 854	

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

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ Q1043		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ3	♥ 106	Pass	2♥	Pass	2NT
North HCP: 15	♦ A63	♦ K4	AP			
South HCP: 9	♣ A974	♣ KJ653	1. Stayman			
Contract: 2N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ K1065	♠ QJ7				1NT
Vul: EW	♥ 986	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ102	♦ J87	Pass	2NT	AP	
South HCP: 15	♣ 52	♣ A1064	1. Stayman			
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q1054		1NT	Pass	2♣ ¹
Vul: None	♥ K975	♥ AJ43	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q62	♦ J5	AP			
South HCP: 8	♣ KQJ4	♣ 982	1. Stayman			
Contract: 3♥ N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q72				1NT
Vul: NS	♥ A843	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ KQ6	Pass	2NT	AP	
South HCP: 15	♣ 10862	♣ AJ74	1. Stayman			
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 92		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ5	♥ KQ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK9	♦ 1075	AP			
South HCP: 9	♣ 854	♣ KJ73	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 191	♠ Q1043	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ K4	Partner bids first.
HCP: 9	♣ KJ653	

Board: 192	♠ QJ7	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ J87	You bid first.
HCP: 15	♣ A1064	

Board: 193	♠ Q1054	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: None	♦ J5	Partner bids first.
HCP: 8	♣ 982	

Board: 194	♠ Q72	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ AJ74	

Board: 195	♠ 92	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: EW	♦ 1075	Partner bids first.
HCP: 9	♣ KJ73	

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

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ Q1043		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ3	♥ 106	Pass	2♥	Pass	2NT
North HCP: 15	♦ A63	♦ K4	AP			
South HCP: 9	♣ A974	♣ KJ653	1. Stayman			
Contract: 2N N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ K1065	♠ QJ7				1NT
Vul: EW	♥ 986	♥ AK10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ102	♦ J87	Pass	2NT	AP	
South HCP: 15	♣ 52	♣ A1064	1. Stayman			
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q1054		1NT	Pass	2♣ ¹
Vul: None	♥ K975	♥ AJ43	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q62	♦ J5	AP			
South HCP: 8	♣ KQJ4	♣ 982	1. Stayman			
Contract: 3♥ N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q72				1NT
Vul: NS	♥ A843	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ KQ6	Pass	2NT	AP	
South HCP: 15	♣ 10862	♣ AJ74	1. Stayman			
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 92		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ5	♥ KQ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK9	♦ 1075	AP			
South HCP: 9	♣ 854	♣ KJ73	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 196	♠ J1075	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ A105	Partner bids first.
HCP: 9	♣ A1052	

Board: 197	♠ QJ5	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ AQJ42	

Board: 198	♠ A874	The opponents are silent.
Dealer: S	♥ A1063	
Vul: EW	♦ J94	Partner bids first.
HCP: 9	♣ 52	

Board: 199	♠ J8	The opponents are silent.
Dealer: N	♥ AK63	
Vul: Both	♦ J93	You bid first.
HCP: 15	♣ KQJ4	

Board: 200	♠ KJ65	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ J102	Partner bids first.
HCP: 8	♣ 1076	

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

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ A8				1NT
Vul: Both	♥ 64	♥ AQ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A105	♦ Q86	Pass	2NT	AP	
South HCP: 15	♣ A1052	♣ K743				
Contract: 2N S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 984		1NT	Pass	2NT
Vul: NS	♥ 75	♥ A2				
North HCP: 15	♦ KQ6	♦ J10542	AP			
South HCP: 8	♣ AQJ42	♣ K105				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ 109				1NT
Vul: EW	♥ A1063	♥ K982	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J94	♦ AK8	Pass	4♥	AP	
South HCP: 15	♣ 52	♣ AJ104				
Contract: 4♥ S			1. Stayman			

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 10765		1NT	Pass	2♣ ¹
Vul: Both	♥ AK63	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ J93	♦ KQ6	AP			
South HCP: 9	♣ KQJ4	♣ A985				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ Q42				1NT
Vul: None	♥ K103	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J102	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ 1076	♣ KQJ54				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 196	♠ A8	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ Q86	You bid first.
HCP: 15	♣ K743	

Board: 197	♠ 984	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ J10542	Partner bids first.
HCP: 8	♣ K105	

Board: 198	♠ 109	The opponents are silent.
Dealer: S	♥ K982	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ AJ104	

Board: 199	♠ 10765	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 9	♣ A985	

Board: 200	♠ Q42	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K43	You bid first.
HCP: 15	♣ KQJ54	

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

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ J1075	♠ A8				1NT
Vul: Both	♥ 64	♥ AQ85	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A105	♦ Q86	Pass	2NT	AP	
South HCP: 15	♣ A1052	♣ K743				
Contract: 2N S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 984		1NT	Pass	2NT
Vul: NS	♥ 75	♥ A2				
North HCP: 15	♦ KQ6	♦ J10542	AP			
South HCP: 8	♣ AQJ42	♣ K105				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ 109				1NT
Vul: EW	♥ A1063	♥ K982	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J94	♦ AK8	Pass	4♥	AP	
South HCP: 15	♣ 52	♣ AJ104				
Contract: 4♥ S			1. Stayman			

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 10765		1NT	Pass	2♣ ¹
Vul: Both	♥ AK63	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ J93	♦ KQ6	AP			
South HCP: 9	♣ KQJ4	♣ A985				
Contract: 2N N			1. Stayman			

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ Q42				1NT
Vul: None	♥ K103	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J102	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ 1076	♣ KQJ54				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 201	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: EW	♦ Q8	You bid first.
HCP: 15	♣ 864	

Board: 202	♠ Q109	The opponents are silent.
Dealer: S	♥ Q753	
Vul: Both	♦ K52	Partner bids first.
HCP: 9	♣ Q32	

Board: 203	♠ Q43	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: None	♦ AQ83	You bid first.
HCP: 15	♣ Q4	

Board: 204	♠ Q982	The opponents are silent.
Dealer: S	♥ 7532	
Vul: NS	♦ A107	Partner bids first.
HCP: 8	♣ Q8	

Board: 205	♠ KQ4	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ K109	You bid first.
HCP: 15	♣ QJ1084	

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

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q1032		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ84	♥ J963	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q8	♦ 92	AP			
South HCP: 8	♣ 864	♣ KQ7	1. Stayman			
Contract: 3♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ 652				1NT
Vul: Both	♥ Q753	♥ A84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K52	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ Q32	♣ AK74	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ J82		1NT	Pass	2NT
Vul: None	♥ AJ92	♥ K104	AP			
North HCP: 15	♦ AQ83	♦ 107542				
South HCP: 8	♣ Q4	♣ A10				
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ K5				1NT
Vul: NS	♥ 7532	♥ A86	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A107	♦ J95	Pass	2NT	AP	
South HCP: 15	♣ Q8	♣ AK432	1. Stayman			
Contract: 2N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 52		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q1098	Pass	2♦	Pass	3♣
North HCP: 15	♦ K109	♦ 43	Pass	3NT	AP	
South HCP: 9	♣ QJ1084	♣ AK653	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

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

Board: 201	♠ Q1032	The opponents are silent.
Dealer: N	♥ J963	
Vul: EW	♦ 92	Partner bids first.
HCP: 8	♣ KQ7	

Board: 202	♠ 652	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ AK74	

Board: 203	♠ J82	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ 107542	Partner bids first.
HCP: 8	♣ A10	

Board: 204	♠ K5	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ J95	You bid first.
HCP: 15	♣ AK432	

Board: 205	♠ 52	The opponents are silent.
Dealer: N	♥ Q1098	
Vul: Both	♦ 43	Partner bids first.
HCP: 9	♣ AK653	

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

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ Q1032		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ84	♥ J963	Pass	2♥	Pass	3♥
North HCP: 15	♦ Q8	♦ 92	AP			
South HCP: 8	♣ 864	♣ KQ7	1. Stayman			
Contract: 3♥ N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ 652				1NT
Vul: Both	♥ Q753	♥ A84	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K52	♦ A73	Pass	2NT	AP	
South HCP: 15	♣ Q32	♣ AK74	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ J82		1NT	Pass	2NT
Vul: None	♥ AJ92	♥ K104	AP			
North HCP: 15	♦ AQ83	♦ 107542				
South HCP: 8	♣ Q4	♣ A10				
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ K5				1NT
Vul: NS	♥ 7532	♥ A86	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A107	♦ J95	Pass	2NT	AP	
South HCP: 15	♣ Q8	♣ AK432	1. Stayman			
Contract: 2N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 52		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ Q1098	Pass	2♦	Pass	3♣
North HCP: 15	♦ K109	♦ 43	Pass	3NT	AP	
South HCP: 9	♣ QJ1084	♣ AK653	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

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

Board: 206	♠ 10654	The opponents are silent.
Dealer: S	♥ AK85	
Vul: None	♦ J6	Partner bids first.
HCP: 8	♣ 1095	

Board: 207	♠ Q964	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ AKQ8	You bid first.
HCP: 15	♣ Q74	

Board: 208	♠ 9864	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ KQ106	

Board: 209	♠ AQ63	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ K874	

Board: 210	♠ Q1082	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ J74	Partner bids first.
HCP: 8	♣ AJ72	

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

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 10654	♠ J3				1NT
Vul: None	♥ AK85	♥ Q93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J6	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1095	♣ AJ4				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q964	♠ 108				
Vul: NS	♥ Q3	♥ 74		1NT	Pass	2NT
North HCP: 15	♦ AKQ8	♦ J1076	AP			
South HCP: 8	♣ Q74	♣ AK963				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQ10				1NT
Vul: EW	♥ K104	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 74	♦ AJ9	Pass	3♠	AP	
South HCP: 15	♣ KQ106	♣ 9743				
Contract: 3♠ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ KJ4		1NT	Pass	2♣ ¹
Vul: None	♥ K8	♥ J652	Pass	2♠	Pass	2NT
North HCP: 15	♦ K74	♦ 86	AP			
South HCP: 9	♣ K874	♣ A962				
Contract: 2N N			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ A6				1NT
Vul: NS	♥ 83	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J74	♦ AQ108	Pass	2NT	AP	
South HCP: 15	♣ AJ72	♣ Q954				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 206	♠ J3	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ AK843	You bid first.
HCP: 15	♣ AJ4	

Board: 207	♠ 108	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ J1076	Partner bids first.
HCP: 8	♣ AK963	

Board: 208	♠ AKQ10	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ AJ9	You bid first.
HCP: 15	♣ 9743	

Board: 209	♠ KJ4	The opponents are silent.
Dealer: N	♥ J652	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ A962	

Board: 210	♠ A6	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AQ108	You bid first.
HCP: 15	♣ Q954	

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

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 10654	♠ J3				1NT
Vul: None	♥ AK85	♥ Q93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J6	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1095	♣ AJ4				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q964	♠ 108				
Vul: NS	♥ Q3	♥ 74		1NT	Pass	2NT
North HCP: 15	♦ AKQ8	♦ J1076	AP			
South HCP: 8	♣ Q74	♣ AK963				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQ10				1NT
Vul: EW	♥ K104	♥ J9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 74	♦ AJ9	Pass	3♠	AP	
South HCP: 15	♣ KQ106	♣ 9743				
Contract: 3♠ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ KJ4		1NT	Pass	2♣ ¹
Vul: None	♥ K8	♥ J652	Pass	2♠	Pass	2NT
North HCP: 15	♦ K74	♦ 86	AP			
South HCP: 9	♣ K874	♣ A962				
Contract: 2N N			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ A6				1NT
Vul: NS	♥ 83	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J74	♦ AQ108	Pass	2NT	AP	
South HCP: 15	♣ AJ72	♣ Q954				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 211	♠ 64	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ QJ42	

Board: 212	♠ KQ85	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ 109	Partner bids first.
HCP: 8	♣ 9532	

Board: 213	♠ AQ4	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ A1065	You bid first.
HCP: 15	♣ KJ4	

Board: 214	♠ KQ2	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ Q8752	Partner bids first.
HCP: 8	♣ J97	

Board: 215	♠ K42	The opponents are silent.
Dealer: N	♥ K108	
Vul: Both	♦ KJ9	You bid first.
HCP: 15	♣ AJ64	

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	♠ 64	♠ 105		1NT	Pass	2NT
Vul: EW	♥ AJ75	♥ K4				
North HCP: 15	♦ AQJ	♦ K1074	AP			
South HCP: 9	♣ QJ42	♣ K8753				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KQ85	♠ AJ63				1NT
Vul: Both	♥ K76	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 109	♦ K5	AP			
South HCP: 15	♣ 9532	♣ 864	1. Stayman			
Contract: 2♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K103		1NT	Pass	2♣ ¹
Vul: NS	♥ J73	♥ K842	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1065	♦ 984	AP			
South HCP: 8	♣ KJ4	♣ Q32	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A9				1NT
Vul: EW	♥ 106	♥ Q52	Pass	2NT	AP	
North HCP: 8	♦ Q8752	♦ K943				
South HCP: 15	♣ J97	♣ AQ104				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ 87		1NT	Pass	2NT
Vul: Both	♥ K108	♥ 643	AP			
North HCP: 15	♦ KJ9	♦ A107				
South HCP: 9	♣ AJ64	♣ KQ1053				
Contract: 2N N						

South hands (Practice Page)

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

Board: 211	♠ 105	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ K1074	Partner bids first.
HCP: 9	♣ K8753	

Board: 212	♠ AJ63	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: Both	♦ K5	You bid first.
HCP: 15	♣ 864	

Board: 213	♠ K103	The opponents are silent.
Dealer: N	♥ K842	
Vul: NS	♦ 984	Partner bids first.
HCP: 8	♣ Q32	

Board: 214	♠ A9	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ K943	You bid first.
HCP: 15	♣ AQ104	

Board: 215	♠ 87	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ A107	Partner bids first.
HCP: 9	♣ KQ1053	

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	♠ 64	♠ 105		1NT	Pass	2NT
Vul: EW	♥ AJ75	♥ K4				
North HCP: 15	♦ AQJ	♦ K1074	AP			
South HCP: 9	♣ QJ42	♣ K8753				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KQ85	♠ AJ63				1NT
Vul: Both	♥ K76	♥ AQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 109	♦ K5	AP			
South HCP: 15	♣ 9532	♣ 864	1. Stayman			
Contract: 2♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K103		1NT	Pass	2♣ ¹
Vul: NS	♥ J73	♥ K842	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1065	♦ 984	AP			
South HCP: 8	♣ KJ4	♣ Q32	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A9				1NT
Vul: EW	♥ 106	♥ Q52	Pass	2NT	AP	
North HCP: 8	♦ Q8752	♦ K943				
South HCP: 15	♣ J97	♣ AQ104				
Contract: 2N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ 87		1NT	Pass	2NT
Vul: Both	♥ K108	♥ 643	AP			
North HCP: 15	♦ KJ9	♦ A107				
South HCP: 9	♣ AJ64	♣ KQ1053				
Contract: 2N N						

North hands (Practice Page)

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

Board: 216	♠ 8632	The opponents are silent.
Dealer: S	♥ Q104	
Vul: None	♦ A852	Partner bids first.
HCP: 9	♣ K5	

Board: 217	♠ AQ3	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: EW	♦ Q53	You bid first.
HCP: 15	♣ Q54	

Board: 218	♠ K93	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ J763	Partner bids first.
HCP: 9	♣ A32	

Board: 219	♠ AK106	The opponents are silent.
Dealer: N	♥ J42	
Vul: None	♦ K763	You bid first.
HCP: 15	♣ A4	

Board: 220	♠ K82	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: NS	♦ 964	Partner bids first.
HCP: 9	♣ 953	

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

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ QJ9				1NT
Vul: None	♥ Q104	♥ A86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A852	♦ KJ94	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A104				
Contract: 2N S			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K72				
Vul: EW	♥ KQ95	♥ J72		1NT	Pass	2NT
North HCP: 15	♦ Q53	♦ J1092	AP			
South HCP: 8	♣ Q54	♣ K106				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ J87				1NT
Vul: Both	♥ J85	♥ K4				
North HCP: 9	♦ J763	♦ AQ109	Pass	2NT	AP	
South HCP: 15	♣ A32	♣ KQ54				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ Q94				
Vul: None	♥ J42	♥ 765		1NT	Pass	2NT
North HCP: 15	♦ K763	♦ 102	AP			
South HCP: 8	♣ A4	♣ KQJ83				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ Q54				1NT
Vul: NS	♥ AQ42	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 964	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ 953	♣ KQ64				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 216	♠ QJ9	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ KJ94	You bid first.
HCP: 15	♣ A104	

Board: 217	♠ K72	The opponents are silent.
Dealer: N	♥ J72	
Vul: EW	♦ J1092	Partner bids first.
HCP: 8	♣ K106	

Board: 218	♠ J87	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AQ109	You bid first.
HCP: 15	♣ KQ54	

Board: 219	♠ Q94	The opponents are silent.
Dealer: N	♥ 765	
Vul: None	♦ 102	Partner bids first.
HCP: 8	♣ KQJ83	

Board: 220	♠ Q54	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AJ53	You bid first.
HCP: 15	♣ KQ64	

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

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ QJ9				1NT
Vul: None	♥ Q104	♥ A86	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A852	♦ KJ94	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A104				
Contract: 2N S			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K72				
Vul: EW	♥ KQ95	♥ J72		1NT	Pass	2NT
North HCP: 15	♦ Q53	♦ J1092	AP			
South HCP: 8	♣ Q54	♣ K106				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ J87				1NT
Vul: Both	♥ J85	♥ K4				
North HCP: 9	♦ J763	♦ AQ109	Pass	2NT	AP	
South HCP: 15	♣ A32	♣ KQ54				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ Q94				
Vul: None	♥ J42	♥ 765		1NT	Pass	2NT
North HCP: 15	♦ K763	♦ 102	AP			
South HCP: 8	♣ A4	♣ KQJ83				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ Q54				1NT
Vul: NS	♥ AQ42	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 964	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ 953	♣ KQ64				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 221	♠ A10	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AQ106	You bid first.
HCP: 15	♣ J842	

Board: 222	♠ K53	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ K43	Partner bids first.
HCP: 8	♣ J976	

Board: 223	♠ A85	The opponents are silent.
Dealer: N	♥ AK98	
Vul: NS	♦ A93	You bid first.
HCP: 15	♣ 742	

Board: 224	♠ AJ65	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ J865	

Board: 225	♠ Q4	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ K1064	

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

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J752		1NT	Pass	2♣ ¹
Vul: Both	♥ A82	♥ Q54	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ106	♦ 954	AP			
South HCP: 9	♣ J842	♣ AQ9	1. Stayman			
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQ4				1NT
Vul: None	♥ J108	♥ Q52	Pass	2NT	AP	
North HCP: 8	♦ K43	♦ 875				
South HCP: 15	♣ J976	♣ AK104				
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 74		1NT	Pass	2♣ ¹
Vul: NS	♥ AK98	♥ Q1062	Pass	2♥	Pass	4♥
North HCP: 15	♦ A93	♦ J102	AP			
South HCP: 9	♣ 742	♣ AQ65	1. Stayman			
Contract: 4♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ K73				1NT
Vul: EW	♥ Q94	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ J865	♣ A1094	1. Stayman			
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J97		1NT	Pass	2NT
Vul: None	♥ K108	♥ Q4	AP			
North HCP: 15	♦ AK98	♦ 106532				
South HCP: 9	♣ K1064	♣ AQ5				
Contract: 2N N						

South hands (Practice Page)

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

Board: 221	♠ J752	The opponents are silent.
Dealer: N	♥ Q54	
Vul: Both	♦ 954	Partner bids first.
HCP: 9	♣ AQ9	

Board: 222	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ 875	You bid first.
HCP: 15	♣ AK104	

Board: 223	♠ 74	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: NS	♦ J102	Partner bids first.
HCP: 9	♣ AQ65	

Board: 224	♠ K73	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ A94	You bid first.
HCP: 15	♣ A1094	

Board: 225	♠ J97	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ 106532	Partner bids first.
HCP: 9	♣ AQ5	

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

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J752		1NT	Pass	2♣ ¹
Vul: Both	♥ A82	♥ Q54	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ106	♦ 954	AP			
South HCP: 9	♣ J842	♣ AQ9	1. Stayman			
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ AQ4				1NT
Vul: None	♥ J108	♥ Q52	Pass	2NT	AP	
North HCP: 8	♦ K43	♦ 875				
South HCP: 15	♣ J976	♣ AK104				
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 74		1NT	Pass	2♣ ¹
Vul: NS	♥ AK98	♥ Q1062	Pass	2♥	Pass	4♥
North HCP: 15	♦ A93	♦ J102	AP			
South HCP: 9	♣ 742	♣ AQ65	1. Stayman			
Contract: 4♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ K73				1NT
Vul: EW	♥ Q94	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ J865	♣ A1094	1. Stayman			
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ J97		1NT	Pass	2NT
Vul: None	♥ K108	♥ Q4	AP			
North HCP: 15	♦ AK98	♦ 106532				
South HCP: 9	♣ K1064	♣ AQ5				
Contract: 2N N						

North hands (Practice Page)

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

Board: 226	♠ 53	East Bids 2♦ if possible.
Dealer: S	♥ K942	West Bids 3♦ if possible.
Vul: NS	♦ K2	
HCP: 9	♣ K9863	Partner bids first.

Board: 227	♠ J654	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ A4	

Board: 228	♠ 542	The opponents are silent.
Dealer: S	♥ 10543	
Vul: Both	♦ K102	Partner bids first.
HCP: 9	♣ AQ8	

Board: 229	♠ AK108	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ 97	You bid first.
HCP: 15	♣ A984	

Board: 230	♠ 9543	The opponents are silent.
Dealer: S	♥ J1053	
Vul: EW	♦ K103	Partner bids first.
HCP: 8	♣ A8	

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

Board: 226
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 4♣ N

North:
 ♠ 53
 ♥ K942
 ♦ K2
 ♣ K9863

South:
 ♠ AKJ10
 ♥ A108
 ♦ 74
 ♣ QJ54

West	North	East	South
			1NT
Pass	2♣ ¹	2♦	Pass
Pass	2NT	Pass	Pass
3♦	Pass	Pass	X
Pass	4♣	AP	

1. Stayman

Board: 227
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ J654
 ♥ AK32
 ♦ K95
 ♣ A4

South:
 ♠ K97
 ♥ 64
 ♦ Q10642
 ♣ KJ7

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 228
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ 542
 ♥ 10543
 ♦ K102
 ♣ AQ8

South:
 ♠ A10
 ♥ AQJ8
 ♦ J843
 ♣ K43

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

1. Stayman

Board: 229
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 3♠ N

North:
 ♠ AK108
 ♥ A102
 ♦ 97
 ♣ A984

South:
 ♠ J973
 ♥ 765
 ♦ KQ3
 ♣ K106

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

1. Stayman

Board: 230
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 2N S

North:
 ♠ 9543
 ♥ J1053
 ♦ K103
 ♣ A8

South:
 ♠ A102
 ♥ 87
 ♦ AQ74
 ♣ KQ104

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: 226	♠ AKJ10	East Bids 2♦ if possible.
Dealer: S	♥ A108	West Bids 3♦ if possible.
Vul: NS	♦ 74	
HCP: 15	♣ QJ54	You bid first.

Board: 227	♠ K97	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ Q10642	Partner bids first.
HCP: 9	♣ KJ7	

Board: 228	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: Both	♦ J843	You bid first.
HCP: 15	♣ K43	

Board: 229	♠ J973	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 9	♣ K106	

Board: 230	♠ A102	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ AQ74	You bid first.
HCP: 15	♣ KQ104	

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

Board: 226
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 4♣ N

North:
♠ 53
♥ K942
♦ K2
♣ K9863

South:
♠ AKJ10
♥ A108
♦ 74
♣ QJ54

West	North	East	South
			1NT
Pass	2♣ ¹	2♦	Pass
Pass	2NT	Pass	Pass
3♦	Pass	Pass	X
Pass	4♣	AP	

1. Stayman

Board: 227
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ J654
♥ AK32
♦ K95
♣ A4

South:
♠ K97
♥ 64
♦ Q10642
♣ KJ7

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 228
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♥ S

North:
♠ 542
♥ 10543
♦ K102
♣ AQ8

South:
♠ A10
♥ AQJ8
♦ J843
♣ K43

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

1. Stayman

Board: 229
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♠ N

North:
♠ AK108
♥ A102
♦ 97
♣ A984

South:
♠ J973
♥ 765
♦ KQ3
♣ K106

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

1. Stayman

Board: 230
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2N S

North:
♠ 9543
♥ J1053
♦ K103
♣ A8

South:
♠ A102
♥ 87
♦ AQ74
♣ KQ104

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: 231
Dealer: N
Vul: Both
HCP: 15

♠ A62
♥ A6
♦ J108
♣ AQ1054

The opponents are silent.

You bid first.

Board: 232
Dealer: S
Vul: None
HCP: 9

♠ AJ62
♥ J43
♦ 874
♣ K96

The opponents are silent.

Partner bids first.

Board: 233
Dealer: N
Vul: EW
HCP: 15

♠ KJ64
♥ A64
♦ 105
♣ AQJ4

West Doubles 2♣ if possible.

You bid first.

Board: 234
Dealer: S
Vul: Both
HCP: 8

♠ J5
♥ J742
♦ K87
♣ QJ102

The opponents are silent.

Partner bids first.

Board: 235
Dealer: N
Vul: None
HCP: 15

♠ A72
♥ AKJ
♦ J9
♣ Q8654

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: 231	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q1053		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q972	Pass	2♦	Pass	2NT
North HCP: 15	♦ J108	♦ A96	AP			
South HCP: 8	♣ AQ1054	♣ 93	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ 108				1NT
Vul: None	♥ J43	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 874	♦ AKJ10	Pass	2NT	AP	
South HCP: 15	♣ K96	♣ A104	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ A7		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ J932	X	2♠	Pass	2NT
North HCP: 15	♦ 105	♦ K984	AP			
South HCP: 8	♣ AQJ4	♣ 965	1. Stayman			
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ KQ10				1NT
Vul: Both	♥ J742	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K87	♦ QJ1096	Pass	2NT	AP	
South HCP: 15	♣ QJ102	♣ A64	1. Stayman			
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 86		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ Q762	Pass	2♦	Pass	2NT
North HCP: 15	♦ J9	♦ AQ1073	AP			
South HCP: 9	♣ Q8654	♣ J3	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 231 ♠ Q1053
Dealer: N ♥ Q972
Vul: Both ♦ A96
HCP: 8 ♣ 93

The opponents are silent.

Partner bids first.

Board: 232 ♠ 108
Dealer: S ♥ K752
Vul: None ♦ AKJ10
HCP: 15 ♣ A104

The opponents are silent.

You bid first.

Board: 233 ♠ A7
Dealer: N ♥ J932
Vul: EW ♦ K984
HCP: 8 ♣ 965

West Doubles 2♣ if possible.

Partner bids first.

Board: 234 ♠ KQ10
Dealer: S ♥ K8
Vul: Both ♦ QJ1096
HCP: 15 ♣ A64

The opponents are silent.

You bid first.

Board: 235 ♠ 86
Dealer: N ♥ Q762
Vul: None ♦ AQ1073
HCP: 9 ♣ J3

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: 231	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q1053		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q972	Pass	2♦	Pass	2NT
North HCP: 15	♦ J108	♦ A96	AP			
South HCP: 8	♣ AQ1054	♣ 93	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ AJ62	♠ 108				1NT
Vul: None	♥ J43	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 874	♦ AKJ10	Pass	2NT	AP	
South HCP: 15	♣ K96	♣ A104	1. Stayman			
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ A7		1NT	Pass	2♣ ¹
Vul: EW	♥ A64	♥ J932	X	2♠	Pass	2NT
North HCP: 15	♦ 105	♦ K984	AP			
South HCP: 8	♣ AQJ4	♣ 965	1. Stayman			
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ KQ10				1NT
Vul: Both	♥ J742	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K87	♦ QJ1096	Pass	2NT	AP	
South HCP: 15	♣ QJ102	♣ A64	1. Stayman			
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 86		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ Q762	Pass	2♦	Pass	2NT
North HCP: 15	♦ J9	♦ AQ1073	AP			
South HCP: 9	♣ Q8654	♣ J3	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 236 ♠ KJ85
Dealer: S ♥ 864
Vul: NS ♦ 1076
HCP: 8 ♣ A87

The opponents are silent.

Partner bids first.

Board: 237 ♠ KQ85
Dealer: N ♥ KJ53
Vul: Both ♦ 109
HCP: 15 ♣ AQ4

West Doubles 2♣ if possible.

You bid first.

Board: 238 ♠ J53
Dealer: S ♥ K103
Vul: None ♦ Q5
HCP: 9 ♣ QJ753

The opponents are silent.

Partner bids first.

Board: 239 ♠ K106
Dealer: N ♥ A108
Vul: NS ♦ A108
HCP: 15 ♣ A984

The opponents are silent.

You bid first.

Board: 240 ♠ 653
Dealer: S ♥ QJ10
Vul: EW ♦ Q862
HCP: 9 ♣ A52

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: 236	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ A7				1NT
Vul: NS	♥ 864	♥ A105	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1076	♦ A982	Pass	2NT	AP	
South HCP: 15	♣ A87	♣ K942				
Contract: 2N S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ AJ76		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ53	♥ A987	X	2♥	Pass	4♥
North HCP: 15	♦ 109	♦ 73	AP			
South HCP: 9	♣ AQ4	♣ 1052				
Contract: 4♥ N			1. Stayman			

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ10				1NT
Vul: None	♥ K103	♥ Q987	Pass	2NT	AP	
North HCP: 9	♦ Q5	♦ A63				
South HCP: 15	♣ QJ753	♣ K104				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ85		1NT	Pass	2♣ ¹
Vul: NS	♥ A108	♥ J42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A108	♦ 432	AP			
South HCP: 9	♣ A984	♣ KQ7				
Contract: 2N N			1. Stayman			

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ AKQ7				1NT
Vul: EW	♥ QJ10	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ Q862	♦ 10954				
South HCP: 15	♣ A52	♣ Q64				
Contract: 2N S						

South hands (Practice Page)

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

Board: 236	♠ A7	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ A982	You bid first.
HCP: 15	♣ K942	

Board: 237	♠ AJ76	West Doubles 2♣ if possible.
Dealer: N	♥ A987	
Vul: Both	♦ 73	Partner bids first.
HCP: 9	♣ 1052	

Board: 238	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q987	
Vul: None	♦ A63	You bid first.
HCP: 15	♣ K104	

Board: 239	♠ QJ85	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 432	Partner bids first.
HCP: 9	♣ KQ7	

Board: 240	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ 10954	You bid first.
HCP: 15	♣ Q64	

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

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ A7				1NT
Vul: NS	♥ 864	♥ A105	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1076	♦ A982	Pass	2NT	AP	
South HCP: 15	♣ A87	♣ K942				
Contract: 2N S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ AJ76		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ53	♥ A987	X	2♥	Pass	4♥
North HCP: 15	♦ 109	♦ 73	AP			
South HCP: 9	♣ AQ4	♣ 1052	1. Stayman			
Contract: 4♥ N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ10				1NT
Vul: None	♥ K103	♥ Q987	Pass	2NT	AP	
North HCP: 9	♦ Q5	♦ A63				
South HCP: 15	♣ QJ753	♣ K104				
Contract: 2N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ85		1NT	Pass	2♣ ¹
Vul: NS	♥ A108	♥ J42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A108	♦ 432	AP			
South HCP: 9	♣ A984	♣ KQ7	1. Stayman			
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ AKQ7				1NT
Vul: EW	♥ QJ10	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ Q862	♦ 10954				
South HCP: 15	♣ A52	♣ Q64				
Contract: 2N S						

North hands (Practice Page)

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

Board: 241	♠ K43	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ J865	You bid first.
HCP: 15	♣ AQ42	

Board: 242	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ 1087	Partner bids first.
HCP: 8	♣ J1073	

Board: 243	♠ KJ108	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ 64	

Board: 244	♠ KJ53	East Bids 3♣ if possible.
Dealer: S	♥ 104	
Vul: Both	♦ J7643	Partner bids first.
HCP: 9	♣ KJ	

Board: 245	♠ K103	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ Q973	You bid first.
HCP: 15	♣ AQ43	

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	♠ K43	♠ J875		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A872	Pass	2♦	Pass	2NT
North HCP: 15	♦ J865	♦ A4	AP			
South HCP: 9	♣ AQ42	♣ 876	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ K83				1NT
Vul: NS	♥ Q4	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1087	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J1073	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ 53		1NT	Pass	2♣ ¹
Vul: EW	♥ AK74	♥ Q1086	Pass	2♥	Pass	3♥
North HCP: 15	♦ A64	♦ J75	AP			
South HCP: 8	♣ 64	♣ KQ93	1. Stayman			
Contract: 3♥ N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ KJ53	♠ AQ2				1NT
Vul: Both	♥ 104	♥ 872	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ J7643	♦ AKQ2	Pass	3♦	AP	
South HCP: 15	♣ KJ	♣ 754	1. Stayman			
Contract: 3♦ N						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ A72		1NT	Pass	2NT
Vul: NS	♥ A7	♥ 986				
North HCP: 15	♦ Q973	♦ A64	AP			
South HCP: 9	♣ AQ43	♣ J972				
Contract: 2N N						

South hands (Practice Page)

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

Board: 241	♠ J875	The opponents are silent.
Dealer: N	♥ A872	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ 876	

Board: 242	♠ K83	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ J43	You bid first.
HCP: 15	♣ AQ94	

Board: 243	♠ 53	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: EW	♦ J75	Partner bids first.
HCP: 8	♣ KQ93	

Board: 244	♠ AQ2	East Bids 3♣ if possible.
Dealer: S	♥ 872	
Vul: Both	♦ AKQ2	You bid first.
HCP: 15	♣ 754	

Board: 245	♠ A72	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ A64	Partner bids first.
HCP: 9	♣ J972	

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	♠ K43	♠ J875		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A872	Pass	2♦	Pass	2NT
North HCP: 15	♦ J865	♦ A4	AP			
South HCP: 9	♣ AQ42	♣ 876	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ AJ74	♠ K83				1NT
Vul: NS	♥ Q4	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1087	♦ J43	Pass	2NT	AP	
South HCP: 15	♣ J1073	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ 53		1NT	Pass	2♣ ¹
Vul: EW	♥ AK74	♥ Q1086	Pass	2♥	Pass	3♥
North HCP: 15	♦ A64	♦ J75	AP			
South HCP: 8	♣ 64	♣ KQ93	1. Stayman			
Contract: 3♥ N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ KJ53	♠ AQ2				1NT
Vul: Both	♥ 104	♥ 872	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ J7643	♦ AKQ2	Pass	3♦	AP	
South HCP: 15	♣ KJ	♣ 754	1. Stayman			
Contract: 3♦ N						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ A72		1NT	Pass	2NT
Vul: NS	♥ A7	♥ 986				
North HCP: 15	♦ Q973	♦ A64	AP			
South HCP: 9	♣ AQ43	♣ J972				
Contract: 2N N						

North hands (Practice Page)

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

Board: 246 ♠ 973
Dealer: S ♥ J86
Vul: EW ♦ K2
HCP: 8 ♣ A9832

The opponents are silent.

Partner bids first.

Board: 247 ♠ K73
Dealer: N ♥ K86
Vul: Both ♦ Q74
HCP: 15 ♣ AK54

The opponents are silent.

You bid first.

Board: 248 ♠ Q97
Dealer: S ♥ Q106
Vul: None ♦ KJ732
HCP: 8 ♣ 87

The opponents are silent.

Partner bids first.

Board: 249 ♠ KQ97
Dealer: N ♥ Q10
Vul: EW ♦ AJ5
HCP: 15 ♣ QJ64

The opponents are silent.

You bid first.

Board: 250 ♠ 864
Dealer: S ♥ 92
Vul: Both ♦ K62
HCP: 8 ♣ KQ1087

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: 246	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ AQ42				1NT
Vul: EW	♥ J86	♥ 42				
North HCP: 8	♦ K2	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ A9832	♣ K74				
Contract: 2N S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ A6		1NT	Pass	2♣ ¹
Vul: Both	♥ K86	♥ 9542	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q74	♦ K65	AP			
South HCP: 9	♣ AK54	♣ Q1082	1. Stayman			
Contract: 2N N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ K43				1NT
Vul: None	♥ Q106	♥ AK2				
North HCP: 8	♦ KJ732	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 87	♣ QJ1054				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ 86		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ AK74	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ5	♦ Q843	AP			
South HCP: 9	♣ QJ64	♣ 1072	1. Stayman			
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQJ9				1NT
Vul: Both	♥ 92	♥ A73				
North HCP: 8	♦ K62	♦ J104	Pass	2NT	AP	
South HCP: 15	♣ KQ1087	♣ A54				
Contract: 2N S						

South hands (Practice Page)

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

Board: 246	♠ AQ42	The opponents are silent.
Dealer: S	♥ 42	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ K74	

Board: 247	♠ A6	The opponents are silent.
Dealer: N	♥ 9542	
Vul: Both	♦ K65	Partner bids first.
HCP: 9	♣ Q1082	

Board: 248	♠ K43	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ Q8	You bid first.
HCP: 15	♣ QJ1054	

Board: 249	♠ 86	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ Q843	Partner bids first.
HCP: 9	♣ 1072	

Board: 250	♠ KQJ9	The opponents are silent.
Dealer: S	♥ A73	
Vul: Both	♦ J104	You bid first.
HCP: 15	♣ A54	

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

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ AQ42				1NT
Vul: EW	♥ J86	♥ 42				
North HCP: 8	♦ K2	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ A9832	♣ K74				
Contract: 2N S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ A6		1NT	Pass	2♣ ¹
Vul: Both	♥ K86	♥ 9542	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q74	♦ K65	AP			
South HCP: 9	♣ AK54	♣ Q1082	1. Stayman			
Contract: 2N N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ K43				1NT
Vul: None	♥ Q106	♥ AK2				
North HCP: 8	♦ KJ732	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ 87	♣ QJ1054				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ 86		1NT	Pass	2♣ ¹
Vul: EW	♥ Q10	♥ AK74	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ5	♦ Q843	AP			
South HCP: 9	♣ QJ64	♣ 1072	1. Stayman			
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ KQJ9				1NT
Vul: Both	♥ 92	♥ A73				
North HCP: 8	♦ K62	♦ J104	Pass	2NT	AP	
South HCP: 15	♣ KQ1087	♣ A54				
Contract: 2N S						

North hands (Practice Page)

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

Board: 251	♠ J985	West Doubles 2♣ if possible.
Dealer: N	♥ AKQ2	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ 843	

Board: 252	♠ 743	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ 109	Partner bids first.
HCP: 9	♣ AJ752	

Board: 253	♠ AK104	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ Q82	You bid first.
HCP: 15	♣ K43	

Board: 254	♠ 986	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ J973	Partner bids first.
HCP: 8	♣ AK32	

Board: 255	♠ AK3	West Bids 2♥ if possible.
Dealer: N	♥ 84	
Vul: NS	♦ A987	You bid first.
HCP: 15	♣ KJ54	

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

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ A104		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ2	♥ 8765	X	2♥	Pass	4♥
North HCP: 15	♦ KQ	♦ J1075	AP			
South HCP: 9	♣ 843	♣ A6				
Contract: 4♥ N			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AKQ				1NT
Vul: NS	♥ A105	♥ KJ4				
North HCP: 9	♦ 109	♦ 7543	Pass	2NT	AP	
South HCP: 15	♣ AJ752	♣ Q84				
Contract: 2N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ J3		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ5	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q82	♦ 753	AP			
South HCP: 8	♣ K43	♣ AQJ8				
Contract: 2N N			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A543				1NT
Vul: None	♥ 97	♥ AQJ				
North HCP: 8	♦ J973	♦ Q84	Pass	2NT	AP	
South HCP: 15	♣ AK32	♣ Q104				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 864		1NT	Pass	2♣ ¹
Vul: NS	♥ 84	♥ KJ65				
North HCP: 15	♦ A987	♦ KJ	2♥	AP		
South HCP: 8	♣ KJ54	♣ 10976				
Contract: 2♥ W			1. Stayman			

South hands (Practice Page)

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

Board: 251	♠ A104	West Doubles 2♣ if possible.
Dealer: N	♥ 8765	
Vul: None	♦ J1075	Partner bids first.
HCP: 9	♣ A6	

Board: 252	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ 7543	You bid first.
HCP: 15	♣ Q84	

Board: 253	♠ J3	The opponents are silent.
Dealer: N	♥ 10962	
Vul: Both	♦ 753	Partner bids first.
HCP: 8	♣ AQJ8	

Board: 254	♠ A543	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q84	You bid first.
HCP: 15	♣ Q104	

Board: 255	♠ 864	West Bids 2♥ if possible.
Dealer: N	♥ KJ65	
Vul: NS	♦ KJ	Partner bids first.
HCP: 8	♣ 10976	

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

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ J985	♠ A104		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ2	♥ 8765	X	2♥	Pass	4♥
North HCP: 15	♦ KQ	♦ J1075	AP			
South HCP: 9	♣ 843	♣ A6				
Contract: 4♥ N			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AKQ				1NT
Vul: NS	♥ A105	♥ KJ4				
North HCP: 9	♦ 109	♦ 7543	Pass	2NT	AP	
South HCP: 15	♣ AJ752	♣ Q84				
Contract: 2N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ J3		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ5	♥ 10962	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q82	♦ 753	AP			
South HCP: 8	♣ K43	♣ AQJ8				
Contract: 2N N			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A543				1NT
Vul: None	♥ 97	♥ AQJ				
North HCP: 8	♦ J973	♦ Q84	Pass	2NT	AP	
South HCP: 15	♣ AK32	♣ Q104				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 864		1NT	Pass	2♣ ¹
Vul: NS	♥ 84	♥ KJ65				
North HCP: 15	♦ A987	♦ KJ	2♥	AP		
South HCP: 8	♣ KJ54	♣ 10976				
Contract: 2♥ W			1. Stayman			

North hands (Practice Page)

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

Board: 256	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q963	
Vul: EW	♦ J765	Partner bids first.
HCP: 9	♣ 103	

Board: 257	♠ K108	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ AJ105	You bid first.
HCP: 15	♣ Q42	

Board: 258	♠ A532	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ J1053	Partner bids first.
HCP: 9	♣ Q5	

Board: 259	♠ Q5	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ 10542	

Board: 260	♠ Q982	The opponents are silent.
Dealer: S	♥ A965	
Vul: Both	♦ Q43	Partner bids first.
HCP: 8	♣ 106	

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

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ KJ76				1NT
Vul: EW	♥ Q963	♥ AJ87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J765	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ 103	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQ32		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ 106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ105	♦ K62	AP			
South HCP: 9	♣ Q42	♣ 10963				
Contract: 2N N			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ Q96				1NT
Vul: NS	♥ Q86	♥ A732	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J1053	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ Q5	♣ AK43				
Contract: 2N S			1. Stayman			

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 8742		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ2	♥ K4	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ8	♦ K76	AP			
South HCP: 9	♣ 10542	♣ QJ83				
Contract: 2N N			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ AK				1NT
Vul: Both	♥ A965	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q43	♦ J1086	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ QJ84				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 256	♠ KJ76	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: EW	♦ Q9	You bid first.
HCP: 15	♣ A64	

Board: 257	♠ AQ32	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ K62	Partner bids first.
HCP: 9	♣ 10963	

Board: 258	♠ Q96	The opponents are silent.
Dealer: S	♥ A732	
Vul: NS	♦ Q8	You bid first.
HCP: 15	♣ AK43	

Board: 259	♠ 8742	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ K76	Partner bids first.
HCP: 9	♣ QJ83	

Board: 260	♠ AK	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ J1086	You bid first.
HCP: 15	♣ QJ84	

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

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ KJ76				1NT
Vul: EW	♥ Q963	♥ AJ87	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J765	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ 103	♣ A64				
Contract: 4♥ S			1. Stayman			

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQ32		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ 106	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ105	♦ K62	AP			
South HCP: 9	♣ Q42	♣ 10963				
Contract: 2N N			1. Stayman			

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ Q96				1NT
Vul: NS	♥ Q86	♥ A732	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J1053	♦ Q8	Pass	2NT	AP	
South HCP: 15	♣ Q5	♣ AK43				
Contract: 2N S			1. Stayman			

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 8742		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ2	♥ K4	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ8	♦ K76	AP			
South HCP: 9	♣ 10542	♣ QJ83				
Contract: 2N N			1. Stayman			

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q982	♠ AK				1NT
Vul: Both	♥ A965	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q43	♦ J1086	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ QJ84				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 261	♠ AQ73	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ Q82	You bid first.
HCP: 15	♣ K42	

Board: 262	♠ K3	The opponents are silent.
Dealer: S	♥ K1074	
Vul: EW	♦ Q10983	Partner bids first.
HCP: 8	♣ 76	

Board: 263	♠ 83	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 10542	

Board: 264	♠ J652	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ Q73	

Board: 265	♠ AQ95	The opponents are silent.
Dealer: N	♥ A1085	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ Q64	

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

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K64		1NT	Pass	2♣ ¹
Vul: NS	♥ A93	♥ K1087				
North HCP: 15	♦ Q82	♦ 97	Pass	2♠	AP	
South HCP: 8	♣ K42	♣ Q853	1. Stayman			
Contract: 2♠ N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AJ52				1NT
Vul: EW	♥ K1074	♥ A92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q10983	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ K104	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ K2		1NT	Pass	2NT
Vul: Both	♥ AQ85	♥ K43				
North HCP: 15	♦ AKQ	♦ 109743	AP			
South HCP: 8	♣ 10542	♣ Q98				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ AK9				1NT
Vul: None	♥ AJ94	♥ Q1032	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J2	♦ K107	Pass	4♥	AP	
South HCP: 15	♣ Q73	♣ K64	1. Stayman			
Contract: 4♥ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ J1043		1NT	Pass	2♣ ¹
Vul: EW	♥ A1085	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ K5	♦ A103	Pass	4♠	AP	
South HCP: 9	♣ Q64	♣ A82	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

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

Board: 261	♠ K64	The opponents are silent.
Dealer: N	♥ K1087	
Vul: NS	♦ 97	Partner bids first.
HCP: 8	♣ Q853	

Board: 262	♠ AJ52	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ K104	

Board: 263	♠ K2	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ 109743	Partner bids first.
HCP: 8	♣ Q98	

Board: 264	♠ AK9	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ K64	

Board: 265	♠ J1043	The opponents are silent.
Dealer: N	♥ 632	
Vul: EW	♦ A103	Partner bids first.
HCP: 9	♣ A82	

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

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K64		1NT	Pass	2♣ ¹
Vul: NS	♥ A93	♥ K1087				
North HCP: 15	♦ Q82	♦ 97	Pass	2♠	AP	
South HCP: 8	♣ K42	♣ Q853	1. Stayman			
Contract: 2♠ N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AJ52				1NT
Vul: EW	♥ K1074	♥ A92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q10983	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 76	♣ K104	1. Stayman			
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ K2		1NT	Pass	2NT
Vul: Both	♥ AQ85	♥ K43				
North HCP: 15	♦ AKQ	♦ 109743	AP			
South HCP: 8	♣ 10542	♣ Q98				
Contract: 2N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ J652	♠ AK9				1NT
Vul: None	♥ AJ94	♥ Q1032	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J2	♦ K107	Pass	4♥	AP	
South HCP: 15	♣ Q73	♣ K64	1. Stayman			
Contract: 4♥ S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ J1043		1NT	Pass	2♣ ¹
Vul: EW	♥ A1085	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ K5	♦ A103	Pass	4♠	AP	
South HCP: 9	♣ Q64	♣ A82	1. Stayman			
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 266	♠ 1053	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ A73	Partner bids first.
HCP: 9	♣ Q873	

Board: 267	♠ J8	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ A1084	

Board: 268	♠ A832	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ K732	Partner bids first.
HCP: 9	♣ J7	

Board: 269	♠ 93	The opponents are silent.
Dealer: N	♥ J42	
Vul: Both	♦ AK932	You bid first.
HCP: 15	♣ AK4	

Board: 270	♠ J73	The opponents are silent.
Dealer: S	♥ A864	
Vul: None	♦ K7	Partner bids first.
HCP: 9	♣ J972	

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

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ Q874				1NT
Vul: Both	♥ K82	♥ A5				
North HCP: 9	♦ A73	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ Q873	♣ K954				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 1076		1NT	Pass	2♣ ¹
Vul: None	♥ AJ74	♥ K1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ7	♦ K52	AP			
South HCP: 9	♣ A1084	♣ K92	1. Stayman			
Contract: 3♥ N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ 1074				1NT
Vul: NS	♥ J107	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K732	♦ AQJ8	Pass	2NT	AP	
South HCP: 15	♣ J7	♣ Q43	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ J762		1NT	Pass	2♣ ¹
Vul: Both	♥ J42	♥ A96	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK932	♦ Q86	AP			
South HCP: 8	♣ AK4	♣ J92	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ A1085				1NT
Vul: None	♥ A864	♥ K93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K7	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J972	♣ A864	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 266	♠ Q874	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ K954	

Board: 267	♠ 1076	The opponents are silent.
Dealer: N	♥ K1063	
Vul: None	♦ K52	Partner bids first.
HCP: 9	♣ K92	

Board: 268	♠ 1074	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ AQJ8	You bid first.
HCP: 15	♣ Q43	

Board: 269	♠ J762	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ Q86	Partner bids first.
HCP: 8	♣ J92	

Board: 270	♠ A1085	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ A864	

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

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ Q874				1NT
Vul: Both	♥ K82	♥ A5				
North HCP: 9	♦ A73	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ Q873	♣ K954				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ 1076		1NT	Pass	2♣ ¹
Vul: None	♥ AJ74	♥ K1063	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ7	♦ K52	AP			
South HCP: 9	♣ A1084	♣ K92	1. Stayman			
Contract: 3♥ N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ 1074				1NT
Vul: NS	♥ J107	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K732	♦ AQJ8	Pass	2NT	AP	
South HCP: 15	♣ J7	♣ Q43	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ J762		1NT	Pass	2♣ ¹
Vul: Both	♥ J42	♥ A96	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK932	♦ Q86	AP			
South HCP: 8	♣ AK4	♣ J92	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ A1085				1NT
Vul: None	♥ A864	♥ K93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K7	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J972	♣ A864	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 271	♠ Q4	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: NS	♦ KQ76	You bid first.
HCP: 15	♣ J54	

Board: 272	♠ J1064	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ K752	Partner bids first.
HCP: 8	♣ 106	

Board: 273	♠ AK54	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ KJ43	You bid first.
HCP: 15	♣ 104	

Board: 274	♠ Q105	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ J53	Partner bids first.
HCP: 8	♣ A865	

Board: 275	♠ KJ5	West Bids 3♥ if possible.
Dealer: N	♥ 65	West Bids 4♥ if possible.
Vul: EW	♦ AQ84	West Bids 5♥ if possible.
HCP: 15	♣ KQ94	You bid first.

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	♠ Q4	♠ J1052		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ5	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ76	♦ J932	AP			
South HCP: 8	♣ J54	♣ AQ6	1. Stayman			
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ A8				1NT
Vul: EW	♥ KJ10	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K752	♦ J863	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ A854	1. Stayman			
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q107		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ KQJ9	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ43	♦ 52	AP			
South HCP: 8	♣ 104	♣ 8632	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AJ7				1NT
Vul: NS	♥ J97	♥ K1083				
North HCP: 8	♦ J53	♦ AK10	AP			
South HCP: 15	♣ A865	♣ 743				
Contract: 1N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ A92		1NT	Pass	2NT
Vul: EW	♥ 65	♥ 93	3♥	Pass	Pass	4♣
North HCP: 15	♦ AQ84	♦ K97	4♥	5♣	Pass	Pass
South HCP: 8	♣ KQ94	♣ J8652	5♥	X	AP	
Contract: 5♥X W						

South hands (Practice Page)

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

Board: 271	♠ J1052	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ J932	Partner bids first.
HCP: 8	♣ AQ6	

Board: 272	♠ A8	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ J863	You bid first.
HCP: 15	♣ A854	

Board: 273	♠ Q107	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: None	♦ 52	Partner bids first.
HCP: 8	♣ 8632	

Board: 274	♠ AJ7	The opponents are silent.
Dealer: S	♥ K1083	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ 743	

Board: 275	♠ A92	West Bids 3♥ if possible.
Dealer: N	♥ 93	West Bids 4♥ if possible.
Vul: EW	♦ K97	West Bids 5♥ if possible.
HCP: 8	♣ J8652	Partner bids first.

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	♠ Q4	♠ J1052		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ5	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ76	♦ J932	AP			
South HCP: 8	♣ J54	♣ AQ6				
Contract: 2N N			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ A8				1NT
Vul: EW	♥ KJ10	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K752	♦ J863	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ A854				
Contract: 2N S			1. Stayman			

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q107		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ KQJ9	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ43	♦ 52	AP			
South HCP: 8	♣ 104	♣ 8632				
Contract: 2N N			1. Stayman			

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AJ7				1NT
Vul: NS	♥ J97	♥ K1083				
North HCP: 8	♦ J53	♦ AK10	AP			
South HCP: 15	♣ A865	♣ 743				
Contract: 1N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ A92		1NT	Pass	2NT
Vul: EW	♥ 65	♥ 93	3♥	Pass	Pass	4♣
North HCP: 15	♦ AQ84	♦ K97	4♥	5♣	Pass	Pass
South HCP: 8	♣ KQ94	♣ J8652	5♥	X	AP	
Contract: 5♥X W						

North hands (Practice Page)

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

Board: 276	♠ 954	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AJ1084	Partner bids first.
HCP: 8	♣ J3	

Board: 277	♠ A762	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ Q1054	

Board: 278	♠ 763	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ KJ864	Partner bids first.
HCP: 9	♣ A86	

Board: 279	♠ J9	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ AKQ7	You bid first.
HCP: 15	♣ 9843	

Board: 280	♠ K84	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ KJ106	Partner bids first.
HCP: 8	♣ 863	

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

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K102				1NT
Vul: Both	♥ Q32	♥ AK107				
North HCP: 8	♦ AJ1084	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ J3	♣ 94				
Contract: 2N S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J98				
Vul: NS	♥ A4	♥ 652		1NT	Pass	2NT
North HCP: 15	♦ AJ5	♦ 872	AP			
South HCP: 8	♣ Q1054	♣ AK87				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AKJ8				1NT
Vul: EW	♥ J7	♥ A10				
North HCP: 9	♦ KJ864	♦ Q72	Pass	2NT	AP	
South HCP: 15	♣ A86	♣ J954				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 10732		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ3	♥ 1094	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ7	♦ 943	AP			
South HCP: 8	♣ 9843	♣ AKJ	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ Q103				1NT
Vul: None	♥ J72	♥ Q5				
North HCP: 8	♦ KJ106	♦ A985	AP			
South HCP: 15	♣ 863	♣ AK54				
Contract: 1N S						

South hands (Practice Page)

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

Board: 276	♠ K102	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ KQ76	You bid first.
HCP: 15	♣ 94	

Board: 277	♠ J98	The opponents are silent.
Dealer: N	♥ 652	
Vul: NS	♦ 872	Partner bids first.
HCP: 8	♣ AK87	

Board: 278	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ Q72	You bid first.
HCP: 15	♣ J954	

Board: 279	♠ 10732	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ 943	Partner bids first.
HCP: 8	♣ AKJ	

Board: 280	♠ Q103	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ A985	You bid first.
HCP: 15	♣ AK54	

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

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K102				1NT
Vul: Both	♥ Q32	♥ AK107				
North HCP: 8	♦ AJ1084	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ J3	♣ 94				
Contract: 2N S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J98				
Vul: NS	♥ A4	♥ 652		1NT	Pass	2NT
North HCP: 15	♦ AJ5	♦ 872	AP			
South HCP: 8	♣ Q1054	♣ AK87				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AKJ8				1NT
Vul: EW	♥ J7	♥ A10				
North HCP: 9	♦ KJ864	♦ Q72	Pass	2NT	AP	
South HCP: 15	♣ A86	♣ J954				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 10732		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ3	♥ 1094	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ7	♦ 943	AP			
South HCP: 8	♣ 9843	♣ AKJ	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ Q103				1NT
Vul: None	♥ J72	♥ Q5				
North HCP: 8	♦ KJ106	♦ A985	AP			
South HCP: 15	♣ 863	♣ AK54				
Contract: 1N S						

North hands (Practice Page)

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

Board: 281	♠ AK74	The opponents are silent.
Dealer: N	♥ A1085	
Vul: EW	♦ 82	You bid first.
HCP: 15	♣ A74	

Board: 282	♠ J96	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ J83	Partner bids first.
HCP: 9	♣ 732	

Board: 283	♠ K954	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ AQ4	

Board: 284	♠ K972	The opponents are silent.
Dealer: S	♥ A974	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ J97	

Board: 285	♠ Q85	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ Q6	You bid first.
HCP: 15	♣ A7654	

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

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q62		1NT	Pass	2NT
Vul: EW	♥ A1085	♥ 93				
North HCP: 15	♦ 82	♦ Q965	AP			
South HCP: 8	♣ A74	♣ KJ105				
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A108				1NT
Vul: Both	♥ AK53	♥ 10842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ AK10	Pass	3♥	AP	
South HCP: 15	♣ 732	♣ A64	1. Stayman			
Contract: 3♥ S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ 108		1NT	Pass	2NT
Vul: None	♥ AQ83	♥ K2				
North HCP: 15	♦ 76	♦ A543	AP			
South HCP: 8	♣ AQ4	♣ J10972				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ A53				1NT
Vul: NS	♥ A974	♥ J63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ J97	♣ AQ854	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 9643		1NT	Pass	2♣ ¹
Vul: Both	♥ AK10	♥ Q82	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q6	♦ K7	AP			
South HCP: 8	♣ A7654	♣ K1082	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 281	♠ Q62	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ Q965	Partner bids first.
HCP: 8	♣ KJ105	

Board: 282	♠ A108	The opponents are silent.
Dealer: S	♥ 10842	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ A64	

Board: 283	♠ 108	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ A543	Partner bids first.
HCP: 8	♣ J10972	

Board: 284	♠ A53	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ AQ854	

Board: 285	♠ 9643	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ K7	Partner bids first.
HCP: 8	♣ K1082	

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

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q62		1NT	Pass	2NT
Vul: EW	♥ A1085	♥ 93				
North HCP: 15	♦ 82	♦ Q965	AP			
South HCP: 8	♣ A74	♣ KJ105				
Contract: 2N N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ A108				1NT
Vul: Both	♥ AK53	♥ 10842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ AK10	Pass	3♥	AP	
South HCP: 15	♣ 732	♣ A64	1. Stayman			
Contract: 3♥ S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ 108		1NT	Pass	2NT
Vul: None	♥ AQ83	♥ K2				
North HCP: 15	♦ 76	♦ A543	AP			
South HCP: 8	♣ AQ4	♣ J10972				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ A53				1NT
Vul: NS	♥ A974	♥ J63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ J97	♣ AQ854	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 9643		1NT	Pass	2♣ ¹
Vul: Both	♥ AK10	♥ Q82	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q6	♦ K7	AP			
South HCP: 8	♣ A7654	♣ K1082	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 286	♠ A763	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ Q1073	Partner bids first.
HCP: 9	♣ 1083	

Board: 287	♠ AJ2	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ 53	You bid first.
HCP: 15	♣ AQ943	

Board: 288	♠ 873	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ QJ543	Partner bids first.
HCP: 8	♣ J102	

Board: 289	♠ A103	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ AK1084	

Board: 290	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q853	
Vul: NS	♦ 1098	Partner bids first.
HCP: 8	♣ 765	

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

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ 54				1NT
Vul: None	♥ K4	♥ AQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1073	♦ AK98	Pass	2NT	AP	
South HCP: 15	♣ 1083	♣ Q74				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1097				
Vul: NS	♥ A92	♥ 653		1NT	Pass	2NT
North HCP: 15	♦ 53	♦ A109	AP			
South HCP: 8	♣ AQ943	♣ KJ52				
Contract: 2N N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ A965				1NT
Vul: EW	♥ A10	♥ KQ86	Pass	2NT	AP	
North HCP: 8	♦ QJ543	♦ K9				
South HCP: 15	♣ J102	♣ K43				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J85		1NT	Pass	2♣ ¹
Vul: None	♥ 32	♥ K1064	Pass	2♦	Pass	2NT
North HCP: 15	♦ A64	♦ QJ7	AP			
South HCP: 8	♣ AK1084	♣ J76				
Contract: 2N N			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J1087				1NT
Vul: NS	♥ Q853	♥ A76	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1098	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ AQ104				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 286	♠ 54	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: None	♦ AK98	You bid first.
HCP: 15	♣ Q74	

Board: 287	♠ 1097	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ KJ52	

Board: 288	♠ A965	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: EW	♦ K9	You bid first.
HCP: 15	♣ K43	

Board: 289	♠ J85	The opponents are silent.
Dealer: N	♥ K1064	
Vul: None	♦ QJ7	Partner bids first.
HCP: 8	♣ J76	

Board: 290	♠ J1087	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ AQ104	

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

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ A763	♠ 54				1NT
Vul: None	♥ K4	♥ AQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q1073	♦ AK98	Pass	2NT	AP	
South HCP: 15	♣ 1083	♣ Q74				
Contract: 2N S			1. Stayman			

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 1097				
Vul: NS	♥ A92	♥ 653		1NT	Pass	2NT
North HCP: 15	♦ 53	♦ A109	AP			
South HCP: 8	♣ AQ943	♣ KJ52				
Contract: 2N N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ A965				1NT
Vul: EW	♥ A10	♥ KQ86	Pass	2NT	AP	
North HCP: 8	♦ QJ543	♦ K9				
South HCP: 15	♣ J102	♣ K43				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J85		1NT	Pass	2♣ ¹
Vul: None	♥ 32	♥ K1064	Pass	2♦	Pass	2NT
North HCP: 15	♦ A64	♦ QJ7	AP			
South HCP: 8	♣ AK1084	♣ J76				
Contract: 2N N			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ J1087				1NT
Vul: NS	♥ Q853	♥ A76	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1098	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ 765	♣ AQ104				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 291	♠ K4	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ 1086	You bid first.
HCP: 15	♣ AQJ43	

Board: 292	♠ K763	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ 864	Partner bids first.
HCP: 9	♣ KJ3	

Board: 293	♠ J54	The opponents are silent.
Dealer: N	♥ AK98	
Vul: NS	♦ KQ5	You bid first.
HCP: 15	♣ Q104	

Board: 294	♠ J86	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ J542	Partner bids first.
HCP: 8	♣ K1086	

Board: 295	♠ A7	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ J1073	You bid first.
HCP: 15	♣ AK54	

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

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1086		1NT	Pass	2NT
Vul: EW	♥ KQ8	♥ 963				
North HCP: 15	♦ 1086	♦ AKQ73	AP			
South HCP: 9	♣ AQJ43	♣ 76				
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ A94				1NT
Vul: Both	♥ Q87	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ K3	Pass	2NT	AP	
South HCP: 15	♣ KJ3	♣ A8742	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ KQ7		1NT	Pass	2NT
Vul: NS	♥ AK98	♥ 654				
North HCP: 15	♦ KQ5	♦ J107	AP			
South HCP: 9	♣ Q104	♣ K962				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ AQ109				1NT
Vul: EW	♥ K4	♥ J108				
North HCP: 8	♦ J542	♦ A87	Pass	2NT	AP	
South HCP: 15	♣ K1086	♣ A54				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K532		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1073	♦ A2	AP			
South HCP: 9	♣ AK54	♣ Q102	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 291	♠ 1086	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ AKQ73	Partner bids first.
HCP: 9	♣ 76	

Board: 292	♠ A94	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ A8742	

Board: 293	♠ KQ7	The opponents are silent.
Dealer: N	♥ 654	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ K962	

Board: 294	♠ AQ109	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ A87	You bid first.
HCP: 15	♣ A54	

Board: 295	♠ K532	The opponents are silent.
Dealer: N	♥ 10864	
Vul: Both	♦ A2	Partner bids first.
HCP: 9	♣ Q102	

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

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1086		1NT	Pass	2NT
Vul: EW	♥ KQ8	♥ 963				
North HCP: 15	♦ 1086	♦ AKQ73	AP			
South HCP: 9	♣ AQJ43	♣ 76				
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K763	♠ A94				1NT
Vul: Both	♥ Q87	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 864	♦ K3	Pass	2NT	AP	
South HCP: 15	♣ KJ3	♣ A8742	1. Stayman			
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ KQ7		1NT	Pass	2NT
Vul: NS	♥ AK98	♥ 654				
North HCP: 15	♦ KQ5	♦ J107	AP			
South HCP: 9	♣ Q104	♣ K962				
Contract: 2N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ AQ109				1NT
Vul: EW	♥ K4	♥ J108				
North HCP: 8	♦ J542	♦ A87	Pass	2NT	AP	
South HCP: 15	♣ K1086	♣ A54				
Contract: 2N S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K532		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ J1073	♦ A2	AP			
South HCP: 9	♣ AK54	♣ Q102	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 296 ♠ KQ65
Dealer: S ♥ K2
Vul: None ♦ J842
HCP: 9 ♣ 976

East Doubles 2♣ if possible.

Partner bids first.

Board: 297 ♠ AKQ
Dealer: N ♥ K843
Vul: EW ♦ K54
HCP: 15 ♣ 1042

The opponents are silent.

You bid first.

Board: 298 ♠ Q654
Dealer: S ♥ KQ4
Vul: Both ♦ 105
HCP: 8 ♣ J983

The opponents are silent.

Partner bids first.

Board: 299 ♠ K104
Dealer: N ♥ KJ7
Vul: None ♦ K85
HCP: 15 ♣ AJ42

The opponents are silent.

You bid first.

Board: 300 ♠ J6
Dealer: S ♥ 83
Vul: NS ♦ Q653
HCP: 9 ♣ KQJ65

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: 296	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ J92				1NT
Vul: None	♥ K2	♥ AJ85	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ J842	♦ AKQ9	Pass	2NT	AP	
South HCP: 15	♣ 976	♣ 42				
Contract: 2N S			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J43				
Vul: EW	♥ K843	♥ A10		1NT	Pass	2NT
North HCP: 15	♦ K54	♦ J72	AP			
South HCP: 8	♣ 1042	♣ Q9863				
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ A83				1NT
Vul: Both	♥ KQ4	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 105	♦ A964	Pass	2NT	AP	
South HCP: 15	♣ J983	♣ AK4				
Contract: 2N S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ J95				
Vul: None	♥ KJ7	♥ 1063		1NT	Pass	2NT
North HCP: 15	♦ K85	♦ A973	AP			
South HCP: 8	♣ AJ42	♣ K83				
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K104				
Vul: NS	♥ 83	♥ KQ74				1NT
North HCP: 9	♦ Q653	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ KQJ65	♣ 874				
Contract: 2N S						

South hands (Practice Page)

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

Board: 296	♠ J92	East Doubles 2♣ if possible.
Dealer: S	♥ AJ85	
Vul: None	♦ AKQ9	
HCP: 15	♣ 42	You bid first.

Board: 297	♠ J43	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ J72	
HCP: 8	♣ Q9863	Partner bids first.

Board: 298	♠ A83	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ A964	
HCP: 15	♣ AK4	You bid first.

Board: 299	♠ J95	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ A973	
HCP: 8	♣ K83	Partner bids first.

Board: 300	♠ K104	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: NS	♦ AK7	
HCP: 15	♣ 874	You bid first.

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

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ J92				1NT
Vul: None	♥ K2	♥ AJ85	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ J842	♦ AKQ9	Pass	2NT	AP	
South HCP: 15	♣ 976	♣ 42				
Contract: 2N S			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J43				
Vul: EW	♥ K843	♥ A10		1NT	Pass	2NT
North HCP: 15	♦ K54	♦ J72	AP			
South HCP: 8	♣ 1042	♣ Q9863				
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ A83				1NT
Vul: Both	♥ KQ4	♥ 987	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 105	♦ A964	Pass	2NT	AP	
South HCP: 15	♣ J983	♣ AK4				
Contract: 2N S			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ J95				
Vul: None	♥ KJ7	♥ 1063		1NT	Pass	2NT
North HCP: 15	♦ K85	♦ A973	AP			
South HCP: 8	♣ AJ42	♣ K83				
Contract: 2N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K104				
Vul: NS	♥ 83	♥ KQ74				1NT
North HCP: 9	♦ Q653	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ KQJ65	♣ 874				
Contract: 2N S						

North hands (Practice Page)

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

Board: 301	♠ AJ7	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ AK873	You bid first.
HCP: 15	♣ 874	

Board: 302	♠ 64	East Bids 3♦ if possible.
Dealer: S	♥ J93	
Vul: None	♦ A104	Partner bids first.
HCP: 8	♣ QJ1072	

Board: 303	♠ KQ102	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ KJ43	

Board: 304	♠ KJ76	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ KQ652	Partner bids first.
HCP: 9	♣ 75	

Board: 305	♠ 876	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ AKQ3	You bid first.
HCP: 15	♣ A43	

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	♠ AJ7	♠ Q92		1NT	AP	
Vul: Both	♥ K5	♥ 82				
North HCP: 15	♦ AK873	♦ J65				
South HCP: 8	♣ 874	♣ KQ1065				
Contract: 1N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K93				1NT
Vul: None	♥ J93	♥ AQ7	Pass	2NT	3♦	Pass
North HCP: 8	♦ A104	♦ Q87	Pass	4♣	AP	
South HCP: 15	♣ QJ1072	♣ A643				
Contract: 4♣ N						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 843		1NT	Pass	2♣ ¹
Vul: NS	♥ 1097	♥ K862	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ	♦ K106	AP			
South HCP: 8	♣ KJ43	♣ Q97	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ KJ76	♠ Q9				1NT
Vul: EW	♥ 109	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ652	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ K942	1. Stayman			
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: None	♥ Q64	♥ 9532	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J75	AP			
South HCP: 9	♣ A43	♣ Q7	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 301	♠ Q92	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ J65	Partner bids first.
HCP: 8	♣ KQ1065	

Board: 302	♠ K93	East Bids 3♦ if possible.
Dealer: S	♥ AQ7	
Vul: None	♦ Q87	You bid first.
HCP: 15	♣ A643	

Board: 303	♠ 843	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ K106	Partner bids first.
HCP: 8	♣ Q97	

Board: 304	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ AJ43	You bid first.
HCP: 15	♣ K942	

Board: 305	♠ KQJ4	The opponents are silent.
Dealer: N	♥ 9532	
Vul: None	♦ J75	Partner bids first.
HCP: 9	♣ Q7	

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	♠ AJ7	♠ Q92		1NT	AP	
Vul: Both	♥ K5	♥ 82				
North HCP: 15	♦ AK873	♦ J65				
South HCP: 8	♣ 874	♣ KQ1065				
Contract: 1N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K93				1NT
Vul: None	♥ J93	♥ AQ7	Pass	2NT	3♦	Pass
North HCP: 8	♦ A104	♦ Q87	Pass	4♣	AP	
South HCP: 15	♣ QJ1072	♣ A643				
Contract: 4♣ N						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 843		1NT	Pass	2♣ ¹
Vul: NS	♥ 1097	♥ K862	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ	♦ K106	AP			
South HCP: 8	♣ KJ43	♣ Q97	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ KJ76	♠ Q9				1NT
Vul: EW	♥ 109	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ652	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ 75	♣ K942	1. Stayman			
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 876	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: None	♥ Q64	♥ 9532	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J75	AP			
South HCP: 9	♣ A43	♣ Q7	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 306	♠ 107	The opponents are silent.
Dealer: S	♥ K843	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ KQ873	

Board: 307	♠ QJ4	The opponents are silent.
Dealer: N	♥ QJ86	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ K74	

Board: 308	♠ 82	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ K6432	Partner bids first.
HCP: 9	♣ J107	

Board: 309	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ A965	You bid first.
HCP: 15	♣ J1074	

Board: 310	♠ 1093	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ KJ63	Partner bids first.
HCP: 8	♣ K975	

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

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ 8432				1NT
Vul: NS	♥ K843	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 85	♦ AQ72	Pass	2NT	AP	
South HCP: 15	♣ KQ873	♣ A4				
Contract: 2N S			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 62		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ86	♥ A1052	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ5	♦ KJ1043	AP			
South HCP: 8	♣ K74	♣ 108				
Contract: 4♥ N			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KQ103				1NT
Vul: Both	♥ AJ4	♥ Q1032				
North HCP: 9	♦ K6432	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ J107	♣ A94				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A872		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ3	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A965	♦ Q1083	AP			
South HCP: 8	♣ J1074	♣ Q93				
Contract: 2N N			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ				1NT
Vul: EW	♥ J2	♥ Q985				
North HCP: 8	♦ KJ63	♦ AQ52	Pass	2NT	AP	
South HCP: 15	♣ K975	♣ J64				
Contract: 2N S						

South hands (Practice Page)

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

Board: 306	♠ 8432	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AQ72	You bid first.
HCP: 15	♣ A4	

Board: 307	♠ 62	The opponents are silent.
Dealer: N	♥ A1052	
Vul: EW	♦ KJ1043	Partner bids first.
HCP: 8	♣ 108	

Board: 308	♠ KQ103	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: Both	♦ A8	You bid first.
HCP: 15	♣ A94	

Board: 309	♠ A872	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ Q1083	Partner bids first.
HCP: 8	♣ Q93	

Board: 310	♠ AQ	The opponents are silent.
Dealer: S	♥ Q985	
Vul: EW	♦ AQ52	You bid first.
HCP: 15	♣ J64	

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

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ 8432				1NT
Vul: NS	♥ K843	♥ AJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 85	♦ AQ72	Pass	2NT	AP	
South HCP: 15	♣ KQ873	♣ A4				
Contract: 2N S			1. Stayman			

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 62		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ86	♥ A1052	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ5	♦ KJ1043	AP			
South HCP: 8	♣ K74	♣ 108				
Contract: 4♥ N			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ KQ103				1NT
Vul: Both	♥ AJ4	♥ Q1032				
North HCP: 9	♦ K6432	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ J107	♣ A94				
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A872		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ3	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A965	♦ Q1083	AP			
South HCP: 8	♣ J1074	♣ Q93				
Contract: 2N N			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ				1NT
Vul: EW	♥ J2	♥ Q985				
North HCP: 8	♦ KJ63	♦ AQ52	Pass	2NT	AP	
South HCP: 15	♣ K975	♣ J64				
Contract: 2N S						

North hands (Practice Page)

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

Board: 311	♠ KJ4	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ Q72	You bid first.
HCP: 15	♣ A842	

Board: 312	♠ KQ86	The opponents are silent.
Dealer: S	♥ 1062	
Vul: None	♦ Q532	Partner bids first.
HCP: 8	♣ J9	

Board: 313	♠ AKQ3	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ A1085	You bid first.
HCP: 15	♣ 1064	

Board: 314	♠ AJ105	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ K93	Partner bids first.
HCP: 8	♣ 10632	

Board: 315	♠ A92	The opponents are silent.
Dealer: N	♥ 10762	
Vul: None	♦ A63	You bid first.
HCP: 15	♣ AK4	

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

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1052		1NT	Pass	3NT
Vul: Both	♥ AJ3	♥ KQ6				
North HCP: 15	♦ Q72	♦ J543	AP			
South HCP: 9	♣ A842	♣ QJ6				
Contract: 3N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ KQ86	♠ 543				1NT
Vul: None	♥ 1062	♥ AKQ4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q532	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J9	♣ Q1064	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 42		1NT	Pass	2♣ ¹
Vul: EW	♥ Q2	♥ J654	Pass	2♠	Pass	2NT
North HCP: 15	♦ A1085	♦ KQ	AP			
South HCP: 9	♣ 1064	♣ K9832	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ KQ3				1NT
Vul: Both	♥ 84	♥ AQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K93	♦ J10				
South HCP: 15	♣ 10632	♣ K874	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ QJ7		1NT	Pass	2NT
Vul: None	♥ 10762	♥ KQ				
North HCP: 15	♦ A63	♦ 10952	Pass	3NT	AP	
South HCP: 8	♣ AK4	♣ 8765				
Contract: 3N N						

South hands (Practice Page)

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

Board: 311	♠ 1052	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ J543	Partner bids first.
HCP: 9	♣ QJ6	

Board: 312	♠ 543	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ Q1064	

Board: 313	♠ 42	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ KQ	Partner bids first.
HCP: 9	♣ K9832	

Board: 314	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ J10	You bid first.
HCP: 15	♣ K874	

Board: 315	♠ QJ7	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ 10952	Partner bids first.
HCP: 8	♣ 8765	

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

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1052		1NT	Pass	3NT
Vul: Both	♥ AJ3	♥ KQ6				
North HCP: 15	♦ Q72	♦ J543	AP			
South HCP: 9	♣ A842	♣ QJ6				
Contract: 3N N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ KQ86	♠ 543				1NT
Vul: None	♥ 1062	♥ AKQ4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q532	♦ A9	Pass	2NT	AP	
South HCP: 15	♣ J9	♣ Q1064	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 42		1NT	Pass	2♣ ¹
Vul: EW	♥ Q2	♥ J654	Pass	2♠	Pass	2NT
North HCP: 15	♦ A1085	♦ KQ	AP			
South HCP: 9	♣ 1064	♣ K9832	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ KQ3				1NT
Vul: Both	♥ 84	♥ AQ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K93	♦ J10				
South HCP: 15	♣ 10632	♣ K874	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ QJ7		1NT	Pass	2NT
Vul: None	♥ 10762	♥ KQ				
North HCP: 15	♦ A63	♦ 10952	Pass	3NT	AP	
South HCP: 8	♣ AK4	♣ 8765				
Contract: 3N N						

North hands (Practice Page)

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

Board: 316	♠ J974	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ K85	Partner bids first.
HCP: 8	♣ 1085	

Board: 317	♠ AQ7	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ QJ10	You bid first.
HCP: 15	♣ Q432	

Board: 318	♠ 10532	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ 963	Partner bids first.
HCP: 9	♣ K97	

Board: 319	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ A106	You bid first.
HCP: 15	♣ A10642	

Board: 320	♠ 982	The opponents are silent.
Dealer: S	♥ A1076	
Vul: EW	♦ A64	Partner bids first.
HCP: 8	♣ 985	

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

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ AK8				1NT
Vul: NS	♥ A63	♥ Q54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K85	♦ 732	Pass	2NT	AP	
South HCP: 15	♣ 1085	♣ AQ43	1. Stayman			
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 83		1NT	Pass	2NT
Vul: Both	♥ A53	♥ 94				
North HCP: 15	♦ QJ10	♦ K953	AP			
South HCP: 8	♣ Q432	♣ AJ975				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ QJ7				1NT
Vul: None	♥ AQ7	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ QJ10	Pass	2NT	AP	
South HCP: 15	♣ K97	♣ AQ643	1. Stayman			
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K75		1NT	Pass	2NT
Vul: NS	♥ AJ4	♥ Q63				
North HCP: 15	♦ A106	♦ QJ97	AP			
South HCP: 8	♣ A10642	♣ 987				
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQJ5				1NT
Vul: EW	♥ A1076	♥ 94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A64	♦ Q32	Pass	2NT	AP	
South HCP: 15	♣ 985	♣ AQ104	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 316	♠ AK8	The opponents are silent.
Dealer: S	♥ Q54	
Vul: NS	♦ 732	You bid first.
HCP: 15	♣ AQ43	

Board: 317	♠ 83	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ K953	Partner bids first.
HCP: 8	♣ AJ975	

Board: 318	♠ QJ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ QJ10	You bid first.
HCP: 15	♣ AQ643	

Board: 319	♠ K75	The opponents are silent.
Dealer: N	♥ Q63	
Vul: NS	♦ QJ97	Partner bids first.
HCP: 8	♣ 987	

Board: 320	♠ AQJ5	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ Q32	You bid first.
HCP: 15	♣ AQ104	

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

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ AK8				1NT
Vul: NS	♥ A63	♥ Q54	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K85	♦ 732	Pass	2NT	AP	
South HCP: 15	♣ 1085	♣ AQ43				
Contract: 2N S			1. Stayman			

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 83		1NT	Pass	2NT
Vul: Both	♥ A53	♥ 94				
North HCP: 15	♦ QJ10	♦ K953	AP			
South HCP: 8	♣ Q432	♣ AJ975				
Contract: 2N N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 10532	♠ QJ7				1NT
Vul: None	♥ AQ7	♥ K6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ QJ10	Pass	2NT	AP	
South HCP: 15	♣ K97	♣ AQ643				
Contract: 2N S			1. Stayman			

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K75		1NT	Pass	2NT
Vul: NS	♥ AJ4	♥ Q63				
North HCP: 15	♦ A106	♦ QJ97	AP			
South HCP: 8	♣ A10642	♣ 987				
Contract: 2N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQJ5				1NT
Vul: EW	♥ A1076	♥ 94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A64	♦ Q32	Pass	2NT	AP	
South HCP: 15	♣ 985	♣ AQ104				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 321	♠ A1098	West Doubles 2♣ if possible.
Dealer: N	♥ AK94	
Vul: None	♦ A85	You bid first.
HCP: 15	♣ 84	

Board: 322	♠ 1052	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ K62	Partner bids first.
HCP: 9	♣ Q8765	

Board: 323	♠ 104	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ65	You bid first.
HCP: 15	♣ KJ84	

Board: 324	♠ 964	The opponents are silent.
Dealer: S	♥ 8763	
Vul: Both	♦ A105	Partner bids first.
HCP: 9	♣ AJ7	

Board: 325	♠ AK53	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ A2	You bid first.
HCP: 15	♣ Q1064	

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

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ Q653		1NT	Pass	2♣ ¹
Vul: None	♥ AK94	♥ QJ73	X	2♥	Pass	3♥
North HCP: 15	♦ A85	♦ QJ	AP			
South HCP: 9	♣ 84	♣ J76				
Contract: 3♥ N			1. Stayman			

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ 964				1NT
Vul: NS	♥ A9	♥ K84				
North HCP: 9	♦ K62	♦ AJ87	Pass	2NT	AP	
South HCP: 15	♣ Q8765	♣ AK4				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ K986		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ7	♥ 6543	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ Q3	AP			
South HCP: 9	♣ KJ84	♣ A102				
Contract: 2N N			1. Stayman			

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AK105				1NT
Vul: Both	♥ 8763	♥ AQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A105	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ AJ7	♣ 642				
Contract: 2N S			1. Stayman			

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 1042		1NT	Pass	2♣ ¹
Vul: NS	♥ Q76	♥ K1054	Pass	2♠	Pass	2NT
North HCP: 15	♦ A2	♦ 103	AP			
South HCP: 8	♣ Q1064	♣ AJ87				
Contract: 2N N			1. Stayman			

South hands (Practice Page)

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

Board: 321	♠ Q653	West Doubles 2♣ if possible.
Dealer: N	♥ QJ73	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ J76	

Board: 322	♠ 964	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AJ87	You bid first.
HCP: 15	♣ AK4	

Board: 323	♠ K986	The opponents are silent.
Dealer: N	♥ 6543	
Vul: EW	♦ Q3	Partner bids first.
HCP: 9	♣ A102	

Board: 324	♠ AK105	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ Q43	You bid first.
HCP: 15	♣ 642	

Board: 325	♠ 1042	The opponents are silent.
Dealer: N	♥ K1054	
Vul: NS	♦ 103	Partner bids first.
HCP: 8	♣ AJ87	

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

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ A1098	♠ Q653		1NT	Pass	2♣ ¹
Vul: None	♥ AK94	♥ QJ73	X	2♥	Pass	3♥
North HCP: 15	♦ A85	♦ QJ	AP			
South HCP: 9	♣ 84	♣ J76				
Contract: 3♥ N			1. Stayman			

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ 964				1NT
Vul: NS	♥ A9	♥ K84				
North HCP: 9	♦ K62	♦ AJ87	Pass	2NT	AP	
South HCP: 15	♣ Q8765	♣ AK4				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ K986		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ7	♥ 6543	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ Q3	AP			
South HCP: 9	♣ KJ84	♣ A102				
Contract: 2N N			1. Stayman			

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ AK105				1NT
Vul: Both	♥ 8763	♥ AQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A105	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ AJ7	♣ 642				
Contract: 2N S			1. Stayman			

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 1042		1NT	Pass	2♣ ¹
Vul: NS	♥ Q76	♥ K1054	Pass	2♠	Pass	2NT
North HCP: 15	♦ A2	♦ 103	AP			
South HCP: 8	♣ Q1064	♣ AJ87				
Contract: 2N N			1. Stayman			

North hands (Practice Page)

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

Board: 326	♠ A732	East Doubles 2♣ if possible.
Dealer: S	♥ KQ	
Vul: EW	♦ 109532	Partner bids first.
HCP: 9	♣ 102	

Board: 327	♠ A96	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ KQ842	

Board: 328	♠ A64	The opponents are silent.
Dealer: S	♥ Q743	
Vul: None	♦ K982	Partner bids first.
HCP: 9	♣ 106	

Board: 329	♠ AK3	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ KQ92	You bid first.
HCP: 15	♣ K543	

Board: 330	♠ J72	East Doubles 2♣ if possible.
Dealer: S	♥ A976	
Vul: Both	♦ A5	Partner bids first.
HCP: 9	♣ 10865	

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

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ A732	♠ K96				1NT
Vul: EW	♥ KQ	♥ A83	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 109532	♦ AK864	Pass	3♦	AP	
South HCP: 15	♣ 102	♣ J4				
Contract: 3♦ S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ K542		1NT	Pass	2♣ ¹
Vul: Both	♥ A97	♥ KQ53	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q2	♦ J87	AP			
South HCP: 9	♣ KQ842	♣ 107	1. Stayman			
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J98				1NT
Vul: None	♥ Q743	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K982	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ AKQ42	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9765		1NT	Pass	2♣ ¹
Vul: EW	♥ 62	♥ 74	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ92	♦ AJ65	AP			
South HCP: 9	♣ K543	♣ A98	1. Stayman			
Contract: 2N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ K103				1NT
Vul: Both	♥ A976	♥ QJ53	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A5	♦ KQ10	Pass	4♥	AP	
South HCP: 15	♣ 10865	♣ A42	1. Stayman			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 326	♠ K96	East Doubles 2♣ if possible.
Dealer: S	♥ A83	
Vul: EW	♦ AK864	You bid first.
HCP: 15	♣ J4	

Board: 327	♠ K542	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: Both	♦ J87	Partner bids first.
HCP: 9	♣ 107	

Board: 328	♠ J98	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ AKQ42	

Board: 329	♠ 9765	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 9	♣ A98	

Board: 330	♠ K103	East Doubles 2♣ if possible.
Dealer: S	♥ QJ53	
Vul: Both	♦ KQ10	You bid first.
HCP: 15	♣ A42	

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

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ A732	♠ K96				1NT
Vul: EW	♥ KQ	♥ A83	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 109532	♦ AK864	Pass	3♦	AP	
South HCP: 15	♣ 102	♣ J4				
Contract: 3♦ S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ K542		1NT	Pass	2♣ ¹
Vul: Both	♥ A97	♥ KQ53	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q2	♦ J87	AP			
South HCP: 9	♣ KQ842	♣ 107	1. Stayman			
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J98				1NT
Vul: None	♥ Q743	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K982	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 106	♣ AKQ42	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 9765		1NT	Pass	2♣ ¹
Vul: EW	♥ 62	♥ 74	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ92	♦ AJ65	AP			
South HCP: 9	♣ K543	♣ A98	1. Stayman			
Contract: 2N N						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ K103				1NT
Vul: Both	♥ A976	♥ QJ53	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A5	♦ KQ10	Pass	4♥	AP	
South HCP: 15	♣ 10865	♣ A42	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 331
Dealer: N
Vul: None
HCP: 15

♠ K98
♥ A2
♦ AK75
♣ J954

The opponents are silent.

You bid first.

Board: 332
Dealer: S
Vul: NS
HCP: 9

♠ 6542
♥ KQ
♦ Q53
♣ Q985

The opponents are silent.

Partner bids first.

Board: 333
Dealer: N
Vul: Both
HCP: 15

♠ QJ86
♥ AQ9
♦ AJ72
♣ J4

West Doubles 2♣ if possible.

You bid first.

Board: 334
Dealer: S
Vul: None
HCP: 9

♠ Q4
♥ 1043
♦ K1076
♣ A872

The opponents are silent.

Partner bids first.

Board: 335
Dealer: N
Vul: NS
HCP: 15

♠ KJ6
♥ A82
♦ QJ5
♣ A754

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: 331	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A4		1NT	Pass	2♣ ¹
Vul: None	♥ A2	♥ 9863	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK75	♦ Q84	AP			
South HCP: 8	♣ J954	♣ Q832	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ J1097				1NT
Vul: NS	♥ KQ	♥ A73	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q53	♦ K7	Pass	3♠	AP	
South HCP: 15	♣ Q985	♣ AK42	1. Stayman			
Contract: 3♠ S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ K953		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ9	♥ 843	X	2♠	AP	
North HCP: 15	♦ AJ72	♦ Q96	1. Stayman			
South HCP: 8	♣ J4	♣ K83				
Contract: 2♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ K72				1NT
Vul: None	♥ 1043	♥ K9				
North HCP: 9	♦ K1076	♦ AQJ84	Pass	2NT	AP	
South HCP: 15	♣ A872	♣ Q104				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ104		1NT	Pass	2♣ ¹
Vul: NS	♥ A82	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ5	♦ 10932	AP			
South HCP: 8	♣ A754	♣ 1032	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 331	♠ A4	The opponents are silent.
Dealer: N	♥ 9863	
Vul: None	♦ Q84	Partner bids first.
HCP: 8	♣ Q832	
Board: 332	♠ J1097	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ AK42	
Board: 333	♠ K953	West Doubles 2♣ if possible.
Dealer: N	♥ 843	
Vul: Both	♦ Q96	Partner bids first.
HCP: 8	♣ K83	
Board: 334	♠ K72	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AQJ84	You bid first.
HCP: 15	♣ Q104	
Board: 335	♠ AQ104	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ 10932	Partner bids first.
HCP: 8	♣ 1032	

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	♠ K98	♠ A4		1NT	Pass	2♣ ¹
Vul: None	♥ A2	♥ 9863	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK75	♦ Q84	AP			
South HCP: 8	♣ J954	♣ Q832	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ J1097				1NT
Vul: NS	♥ KQ	♥ A73	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q53	♦ K7	Pass	3♠	AP	
South HCP: 15	♣ Q985	♣ AK42	1. Stayman			
Contract: 3♠ S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ K953		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ9	♥ 843	X	2♠	AP	
North HCP: 15	♦ AJ72	♦ Q96	1. Stayman			
South HCP: 8	♣ J4	♣ K83				
Contract: 2♠ N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ K72				1NT
Vul: None	♥ 1043	♥ K9				
North HCP: 9	♦ K1076	♦ AQJ84	Pass	2NT	AP	
South HCP: 15	♣ A872	♣ Q104				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ AQ104		1NT	Pass	2♣ ¹
Vul: NS	♥ A82	♥ Q6	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ5	♦ 10932	AP			
South HCP: 8	♣ A754	♣ 1032	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 336 ♠ A4
Dealer: S ♥ 10985
Vul: EW ♦ 32
HCP: 8 ♣ KJ1072

The opponents are silent.

Partner bids first.

Board: 337 ♠ KQ54
Dealer: N ♥ QJ6
Vul: None ♦ AK104
HCP: 15 ♣ 54

West Doubles 2♣ if possible.

You bid first.

Board: 338 ♠ K854
Dealer: S ♥ J52
Vul: NS ♦ KJ2
HCP: 8 ♣ 1095

The opponents are silent.

Partner bids first.

Board: 339 ♠ A63
Dealer: N ♥ A1076
Vul: EW ♦ A7
HCP: 15 ♣ K1043

The opponents are silent.

You bid first.

Board: 340 ♠ 974
Dealer: S ♥ J42
Vul: Both ♦ A2
HCP: 8 ♣ QJ985

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: 336	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K65				1NT
Vul: EW	♥ 10985	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 32	♦ Q1064	Pass	3♥	AP	
South HCP: 15	♣ KJ1072	♣ Q4	1. Stayman			
Contract: 3♥ S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ AK72	X	2♠	Pass	4♠
North HCP: 15	♦ AK104	♦ 753	AP			
South HCP: 9	♣ 54	♣ Q8	1. Stayman			
Contract: 4♠ N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ A972				1NT
Vul: NS	♥ J52	♥ A64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ2	♦ A7	AP			
South HCP: 15	♣ 1095	♣ K843	1. Stayman			
Contract: 2♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J82		1NT	Pass	2NT
Vul: EW	♥ A1076	♥ K32	AP			
North HCP: 15	♦ A7	♦ KQ63				
South HCP: 9	♣ K1043	♣ 876				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ52				1NT
Vul: Both	♥ J42	♥ K3	Pass	2NT	AP	
North HCP: 8	♦ A2	♦ K973				
South HCP: 15	♣ QJ985	♣ A42				
Contract: 2N S						

South hands (Practice Page)

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

Board: 336 ♠ K65
Dealer: S ♥ AKJ4
Vul: EW ♦ Q1064
HCP: 15 ♣ Q4

The opponents are silent.

You bid first.

Board: 337 ♠ 9863
Dealer: N ♥ AK72
Vul: None ♦ 753
HCP: 9 ♣ Q8

West Doubles 2♣ if possible.

Partner bids first.

Board: 338 ♠ A972
Dealer: S ♥ A64
Vul: NS ♦ A7
HCP: 15 ♣ K843

The opponents are silent.

You bid first.

Board: 339 ♠ J82
Dealer: N ♥ K32
Vul: EW ♦ KQ63
HCP: 9 ♣ 876

The opponents are silent.

Partner bids first.

Board: 340 ♠ KQ52
Dealer: S ♥ K3
Vul: Both ♦ K973
HCP: 15 ♣ A42

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: 336	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ K65				1NT
Vul: EW	♥ 10985	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 32	♦ Q1064	Pass	3♥	AP	
South HCP: 15	♣ KJ1072	♣ Q4	1. Stayman			
Contract: 3♥ S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 9863		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ AK72	X	2♠	Pass	4♠
North HCP: 15	♦ AK104	♦ 753	AP			
South HCP: 9	♣ 54	♣ Q8	1. Stayman			
Contract: 4♠ N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ A972				1NT
Vul: NS	♥ J52	♥ A64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ2	♦ A7	AP			
South HCP: 15	♣ 1095	♣ K843	1. Stayman			
Contract: 2♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J82		1NT	Pass	2NT
Vul: EW	♥ A1076	♥ K32	AP			
North HCP: 15	♦ A7	♦ KQ63				
South HCP: 9	♣ K1043	♣ 876				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ KQ52				1NT
Vul: Both	♥ J42	♥ K3	Pass	2NT	AP	
North HCP: 8	♦ A2	♦ K973				
South HCP: 15	♣ QJ985	♣ A42				
Contract: 2N S						

North hands (Practice Page)

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

Board: 341	♠ AQ43	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: NS	♦ 932	You bid first.
HCP: 15	♣ K4	

Board: 342	♠ 1043	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ AJ862	

Board: 343	♠ AKQ	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ A1064	You bid first.
HCP: 15	♣ J84	

Board: 344	♠ QJ74	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ 983	Partner bids first.
HCP: 8	♣ K862	

Board: 345	♠ K832	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ KJ107	You bid first.
HCP: 15	♣ AK4	

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

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AQ63	♥ 972				
North HCP: 15	♦ 932	♦ Q876	AP			
South HCP: 8	♣ K4	♣ QJ2				
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ K972				1NT
Vul: EW	♥ 972	♥ AK3				
North HCP: 9	♦ A2	♦ Q95	Pass	2NT	AP	
South HCP: 15	♣ AJ862	♣ K43				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J976		1NT	Pass	2♣ ¹
Vul: Both	♥ J98	♥ A65	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1064	♦ K985	AP			
South HCP: 8	♣ J84	♣ 105	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ AK2				1NT
Vul: None	♥ Q4	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 983	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ K862	♣ AJ754	1. Stayman			
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ J10	♥ AQ74	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ107	♦ 983	AP			
South HCP: 8	♣ AK4	♣ Q10	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

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

Board: 341	♠ K82	The opponents are silent.
Dealer: N	♥ 972	
Vul: NS	♦ Q876	Partner bids first.
HCP: 8	♣ QJ2	

Board: 342	♠ K972	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ Q95	You bid first.
HCP: 15	♣ K43	

Board: 343	♠ J976	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ K985	Partner bids first.
HCP: 8	♣ 105	

Board: 344	♠ AK2	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ AJ754	

Board: 345	♠ 10654	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: EW	♦ 983	Partner bids first.
HCP: 8	♣ Q10	

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

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AQ63	♥ 972				
North HCP: 15	♦ 932	♦ Q876	AP			
South HCP: 8	♣ K4	♣ QJ2				
Contract: 2N N						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ K972				1NT
Vul: EW	♥ 972	♥ AK3				
North HCP: 9	♦ A2	♦ Q95	Pass	2NT	AP	
South HCP: 15	♣ AJ862	♣ K43				
Contract: 2N S						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J976		1NT	Pass	2♣ ¹
Vul: Both	♥ J98	♥ A65	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1064	♦ K985	AP			
South HCP: 8	♣ J84	♣ 105	1. Stayman			
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ AK2				1NT
Vul: None	♥ Q4	♥ 96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 983	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ K862	♣ AJ754	1. Stayman			
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ 10654		1NT	Pass	2♣ ¹
Vul: EW	♥ J10	♥ AQ74	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ107	♦ 983	AP			
South HCP: 8	♣ AK4	♣ Q10	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

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

Board: 346	♠ J82	The opponents are silent.
Dealer: S	♥ J1032	
Vul: Both	♦ 72	Partner bids first.
HCP: 8	♣ KQJ7	

Board: 347	♠ 652	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ AKQ8	You bid first.
HCP: 15	♣ AQ104	

Board: 348	♠ AJ9	The opponents are silent.
Dealer: S	♥ 954	
Vul: NS	♦ 653	Partner bids first.
HCP: 9	♣ A973	

Board: 349	♠ AKJ3	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ K104	You bid first.
HCP: 15	♣ 1094	

Board: 350	♠ J64	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ AQ105	Partner bids first.
HCP: 8	♣ J1072	

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

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ5				1NT
Vul: Both	♥ J1032	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 72	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ KQJ7	♣ 542				
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQ84		1NT	Pass	2♣ ¹
Vul: None	♥ 87	♥ K54	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 652	AP			
South HCP: 9	♣ AQ104	♣ J95				
Contract: 2N N			1. Stayman			

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ7				1NT
Vul: NS	♥ 954	♥ AJ2				
North HCP: 9	♦ 653	♦ QJ82	Pass	2NT	AP	
South HCP: 15	♣ A973	♣ Q84				
Contract: 2N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ A32	♥ KQ75	Pass	2♠	Pass	2NT
North HCP: 15	♦ K104	♦ Q53	AP			
South HCP: 9	♣ 1094	♣ Q632				
Contract: 2N N			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ5				1NT
Vul: None	♥ 95	♥ A1083				
North HCP: 8	♦ AQ105	♦ K63	Pass	2NT	AP	
South HCP: 15	♣ J1072	♣ Q84				
Contract: 2N S						

South hands (Practice Page)

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

Board: 346	♠ AKQ5	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ QJ63	You bid first.
HCP: 15	♣ 542	

Board: 347	♠ KQ84	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ 652	Partner bids first.
HCP: 9	♣ J95	

Board: 348	♠ KQ7	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ QJ82	You bid first.
HCP: 15	♣ Q84	

Board: 349	♠ 98	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: Both	♦ Q53	Partner bids first.
HCP: 9	♣ Q632	

Board: 350	♠ AQ5	The opponents are silent.
Dealer: S	♥ A1083	
Vul: None	♦ K63	You bid first.
HCP: 15	♣ Q84	

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

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AKQ5				1NT
Vul: Both	♥ J1032	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 72	♦ QJ63	Pass	2NT	AP	
South HCP: 15	♣ KQJ7	♣ 542				
Contract: 2N S			1. Stayman			

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ KQ84		1NT	Pass	2♣ ¹
Vul: None	♥ 87	♥ K54	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 652	AP			
South HCP: 9	♣ AQ104	♣ J95				
Contract: 2N N			1. Stayman			

Board: 348	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ7				1NT
Vul: NS	♥ 954	♥ AJ2				
North HCP: 9	♦ 653	♦ QJ82	Pass	2NT	AP	
South HCP: 15	♣ A973	♣ Q84				
Contract: 2N S						

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ A32	♥ KQ75	Pass	2♠	Pass	2NT
North HCP: 15	♦ K104	♦ Q53	AP			
South HCP: 9	♣ 1094	♣ Q632				
Contract: 2N N			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ5				1NT
Vul: None	♥ 95	♥ A1083				
North HCP: 8	♦ AQ105	♦ K63	Pass	2NT	AP	
South HCP: 15	♣ J1072	♣ Q84				
Contract: 2N S						

North hands (Practice Page)

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

Board: 351	♠ A74	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ AK86	You bid first.
HCP: 15	♣ 874	

Board: 352	♠ J2	The opponents are silent.
Dealer: S	♥ J932	
Vul: EW	♦ AQ93	Partner bids first.
HCP: 8	♣ 1065	

Board: 353	♠ AQ72	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ QJ2	You bid first.
HCP: 15	♣ K104	

Board: 354	♠ Q54	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ Q6532	

Board: 355	♠ Q82	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ K52	You bid first.
HCP: 15	♣ KQ432	

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

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ65		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK86	♦ J5	AP			
South HCP: 8	♣ 874	♣ K1052	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K1095				1NT
Vul: EW	♥ J932	♥ KQ10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ93	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ 1065	♣ A432	1. Stayman			
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ 103		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ A865	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ2	♦ K10854	AP			
South HCP: 8	♣ K104	♣ J7	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ 763				1NT
Vul: NS	♥ A95	♥ KQ8	Pass	2NT	AP	
North HCP: 9	♦ J8	♦ AK109				
South HCP: 15	♣ Q6532	♣ K74				
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J54		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ K52	♦ Q984	AP			
South HCP: 8	♣ KQ432	♣ 105	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 351	♠ KJ65	The opponents are silent.
Dealer: N	♥ 1093	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ K1052	

Board: 352	♠ K1095	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ A432	

Board: 353	♠ 103	The opponents are silent.
Dealer: N	♥ A865	
Vul: None	♦ K10854	Partner bids first.
HCP: 8	♣ J7	

Board: 354	♠ 763	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ AK109	You bid first.
HCP: 15	♣ K74	

Board: 355	♠ J54	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: EW	♦ Q984	Partner bids first.
HCP: 8	♣ 105	

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

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ65		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK86	♦ J5	AP			
South HCP: 8	♣ 874	♣ K1052	1. Stayman			
Contract: 2N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K1095				1NT
Vul: EW	♥ J932	♥ KQ10	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQ93	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ 1065	♣ A432	1. Stayman			
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ 103		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ A865	Pass	2♠	Pass	2NT
North HCP: 15	♦ QJ2	♦ K10854	AP			
South HCP: 8	♣ K104	♣ J7	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ 763				1NT
Vul: NS	♥ A95	♥ KQ8	Pass	2NT	AP	
North HCP: 9	♦ J8	♦ AK109				
South HCP: 15	♣ Q6532	♣ K74				
Contract: 2N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ J54		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ K52	♦ Q984	AP			
South HCP: 8	♣ KQ432	♣ 105	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 356	♠ Q976	East Doubles 2♣ if possible.
Dealer: S	♥ K2	
Vul: Both	♦ A103	Partner bids first.
HCP: 9	♣ 10765	

Board: 357	♠ Q52	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ AK74	

Board: 358	♠ 43	The opponents are silent.
Dealer: S	♥ 1093	
Vul: EW	♦ A10762	Partner bids first.
HCP: 9	♣ KQ6	

Board: 359	♠ AQ3	The opponents are silent.
Dealer: N	♥ A1076	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ 1064	

Board: 360	♠ K984	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ 974	Partner bids first.
HCP: 9	♣ AQ32	

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

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q976	♠ AK2				1NT
Vul: Both	♥ K2	♥ AQ86	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A103	♦ J986	Pass	2NT	AP	
South HCP: 15	♣ 10765	♣ J4				
Contract: 2N S			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ K1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 73	♥ A2	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ32	♦ 874	AP			
South HCP: 8	♣ AK74	♣ J1082				
Contract: 2N N			1. Stayman			

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AQ9				1NT
Vul: EW	♥ 1093	♥ J72	Pass	2NT	AP	
North HCP: 9	♦ A10762	♦ K95				
South HCP: 15	♣ KQ6	♣ AJ84				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ5		1NT	Pass	2NT
Vul: Both	♥ A1076	♥ QJ5	AP			
North HCP: 15	♦ AJ3	♦ Q5				
South HCP: 9	♣ 1064	♣ 97532				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ J102				1NT
Vul: None	♥ 42	♥ AJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 974	♦ AKQ	Pass	2NT	AP	
South HCP: 15	♣ AQ32	♣ 1084				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 356	♠ AK2	East Doubles 2♣ if possible.
Dealer: S	♥ AQ86	
Vul: Both	♦ J986	
HCP: 15	♣ J4	You bid first.

Board: 357	♠ K1074	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ 874	
HCP: 8	♣ J1082	Partner bids first.

Board: 358	♠ AQ9	The opponents are silent.
Dealer: S	♥ J72	
Vul: EW	♦ K95	
HCP: 15	♣ AJ84	You bid first.

Board: 359	♠ KJ5	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ Q5	
HCP: 9	♣ 97532	Partner bids first.

Board: 360	♠ J102	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: None	♦ AKQ	
HCP: 15	♣ 1084	You bid first.

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

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q976	♠ AK2				1NT
Vul: Both	♥ K2	♥ AQ86	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A103	♦ J986	Pass	2NT	AP	
South HCP: 15	♣ 10765	♣ J4				
Contract: 2N S			1. Stayman			

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ K1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 73	♥ A2	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ32	♦ 874	AP			
South HCP: 8	♣ AK74	♣ J1082				
Contract: 2N N			1. Stayman			

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AQ9				1NT
Vul: EW	♥ 1093	♥ J72	Pass	2NT	AP	
North HCP: 9	♦ A10762	♦ K95				
South HCP: 15	♣ KQ6	♣ AJ84				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ5		1NT	Pass	2NT
Vul: Both	♥ A1076	♥ QJ5	AP			
North HCP: 15	♦ AJ3	♦ Q5				
South HCP: 9	♣ 1064	♣ 97532				
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ J102				1NT
Vul: None	♥ 42	♥ AJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 974	♦ AKQ	Pass	2NT	AP	
South HCP: 15	♣ AQ32	♣ 1084				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 361	♠ J632	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ AK2	You bid first.
HCP: 15	♣ A42	

Board: 362	♠ AQ6	The opponents are silent.
Dealer: S	♥ 8765	
Vul: Both	♦ 10874	Partner bids first.
HCP: 9	♣ K5	

Board: 363	♠ 1082	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ AKQ4	

Board: 364	♠ 107	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ 10762	Partner bids first.
HCP: 9	♣ AJ105	

Board: 365	♠ K103	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AK9	You bid first.
HCP: 15	♣ J9843	

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	♠ J632	♠ K94		1NT	Pass	2♣ ¹
Vul: EW	♥ K102	♥ J854	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ J85	AP			
South HCP: 8	♣ A42	♣ K73	1. Stayman			
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K3				1NT
Vul: Both	♥ 8765	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10874	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A984	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ K7		1NT	Pass	2NT
Vul: None	♥ Q1043	♥ K96	AP			
North HCP: 15	♦ A5	♦ K64				
South HCP: 9	♣ AKQ4	♣ 98652				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK65				1NT
Vul: NS	♥ A62	♥ KJ53	Pass	3NT	AP	
North HCP: 9	♦ 10762	♦ J3				
South HCP: 15	♣ AJ105	♣ K42				
Contract: 3N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 94		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ Q732	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK9	♦ J1065	AP			
South HCP: 9	♣ J9843	♣ AQ2	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 361	♠ K94	The opponents are silent.
Dealer: N	♥ J854	
Vul: EW	♦ J85	Partner bids first.
HCP: 8	♣ K73	

Board: 362	♠ K3	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ AJ53	You bid first.
HCP: 15	♣ A984	

Board: 363	♠ K7	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ K64	Partner bids first.
HCP: 9	♣ 98652	

Board: 364	♠ AK65	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ K42	

Board: 365	♠ 94	The opponents are silent.
Dealer: N	♥ Q732	
Vul: Both	♦ J1065	Partner bids first.
HCP: 9	♣ AQ2	

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	♠ J632	♠ K94		1NT	Pass	2♣ ¹
Vul: EW	♥ K102	♥ J854	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ J85	AP			
South HCP: 8	♣ A42	♣ K73				
Contract: 2N N			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ K3				1NT
Vul: Both	♥ 8765	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10874	♦ AJ53	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A984				
Contract: 2N S			1. Stayman			

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ K7		1NT	Pass	2NT
Vul: None	♥ Q1043	♥ K96				
North HCP: 15	♦ A5	♦ K64	AP			
South HCP: 9	♣ AKQ4	♣ 98652				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK65				1NT
Vul: NS	♥ A62	♥ KJ53				
North HCP: 9	♦ 10762	♦ J3	Pass	3NT	AP	
South HCP: 15	♣ AJ105	♣ K42				
Contract: 3N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 94		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ Q732	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK9	♦ J1065	AP			
South HCP: 9	♣ J9843	♣ AQ2				
Contract: 2N N			1. Stayman			

North hands (Practice Page)

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

Board: 366	♠ 102	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ A10932	Partner bids first.
HCP: 8	♣ A105	

Board: 367	♠ AQ10	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ KQ864	You bid first.
HCP: 15	♣ 94	

Board: 368	♠ J95	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ Q6532	Partner bids first.
HCP: 8	♣ J109	

Board: 369	♠ K6	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: None	♦ Q853	You bid first.
HCP: 15	♣ KJ4	

Board: 370	♠ A32	The opponents are silent.
Dealer: S	♥ Q765	
Vul: NS	♦ J104	Partner bids first.
HCP: 9	♣ Q92	

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

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A43				1NT
Vul: None	♥ 1032	♥ KQ8				
North HCP: 8	♦ A10932	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ A105	♣ K984				
Contract: 2N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 532		1NT	Pass	2NT
Vul: NS	♥ A63	♥ K9				
North HCP: 15	♦ KQ864	♦ 10532	AP			
South HCP: 9	♣ 94	♣ AQ105				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A84				1NT
Vul: EW	♥ A2	♥ KJ				
North HCP: 8	♦ Q6532	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ J109	♣ K542				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 98		1NT	Pass	2NT
Vul: None	♥ AQ103	♥ K82				
North HCP: 15	♦ Q853	♦ K72	AP			
South HCP: 8	♣ KJ4	♣ Q10753				
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ Q1084				1NT
Vul: NS	♥ Q765	♥ K104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J104	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ Q92	♣ K64	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 366	♠ A43	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ QJ4	You bid first.
HCP: 15	♣ K984	

Board: 367	♠ 532	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ 10532	Partner bids first.
HCP: 9	♣ AQ105	

Board: 368	♠ A84	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A974	You bid first.
HCP: 15	♣ K542	

Board: 369	♠ 98	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ K72	Partner bids first.
HCP: 8	♣ Q10753	

Board: 370	♠ Q1084	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ K64	

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

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A43				1NT
Vul: None	♥ 1032	♥ KQ8				
North HCP: 8	♦ A10932	♦ QJ4	Pass	2NT	AP	
South HCP: 15	♣ A105	♣ K984				
Contract: 2N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 532		1NT	Pass	2NT
Vul: NS	♥ A63	♥ K9				
North HCP: 15	♦ KQ864	♦ 10532	AP			
South HCP: 9	♣ 94	♣ AQ105				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A84				1NT
Vul: EW	♥ A2	♥ KJ				
North HCP: 8	♦ Q6532	♦ A974	Pass	2NT	AP	
South HCP: 15	♣ J109	♣ K542				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 98		1NT	Pass	2NT
Vul: None	♥ AQ103	♥ K82				
North HCP: 15	♦ Q853	♦ K72	AP			
South HCP: 8	♣ KJ4	♣ Q10753				
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ Q1084				1NT
Vul: NS	♥ Q765	♥ K104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J104	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ Q92	♣ K64	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 371	♠ AKJ	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ AQJ73	You bid first.
HCP: 15	♣ 954	

Board: 372	♠ K83	The opponents are silent.
Dealer: S	♥ 985	
Vul: Both	♦ J832	Partner bids first.
HCP: 8	♣ A65	

Board: 373	♠ K2	The opponents are silent.
Dealer: N	♥ A1064	
Vul: NS	♦ AJ106	You bid first.
HCP: 15	♣ QJ4	

Board: 374	♠ AJ92	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 10632	Partner bids first.
HCP: 8	♣ J62	

Board: 375	♠ AK	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ J10763	You bid first.
HCP: 15	♣ K94	

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

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q8		1NT	Pass	2♣ ¹
Vul: EW	♥ 84	♥ 7653	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ73	♦ 85	Pass	4♣	AP	
South HCP: 9	♣ 954	♣ AQJ62	1. Stayman			
Contract: 4♣ S						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ J65				1NT
Vul: Both	♥ 985	♥ KQJ4	Pass	2NT	AP	
North HCP: 8	♦ J832	♦ A7				
South HCP: 15	♣ A65	♣ KJ94				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 876		1NT	Pass	2NT
Vul: NS	♥ A1064	♥ KJ	AP			
North HCP: 15	♦ AJ106	♦ 873				
South HCP: 8	♣ QJ4	♣ A9875				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ AJ92	♠ K53				1NT
Vul: EW	♥ Q8	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10632	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ J62	♣ KQ854	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1072		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ KJ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ J10763	♦ Q9	AP			
South HCP: 8	♣ K94	♣ Q765	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 371	♠ Q8	The opponents are silent.
Dealer: N	♥ 7653	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ AQJ62	

Board: 372	♠ J65	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ KJ94	

Board: 373	♠ 876	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ 873	Partner bids first.
HCP: 8	♣ A9875	

Board: 374	♠ K53	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ KQ854	

Board: 375	♠ 1072	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: Both	♦ Q9	Partner bids first.
HCP: 8	♣ Q765	

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

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q8		1NT	Pass	2♣ ¹
Vul: EW	♥ 84	♥ 7653	Pass	2♦	Pass	3♣
North HCP: 15	♦ AQJ73	♦ 85	Pass	4♣	AP	
South HCP: 9	♣ 954	♣ AQJ62	1. Stayman			
Contract: 4♣ S						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ J65				1NT
Vul: Both	♥ 985	♥ KQJ4	Pass	2NT	AP	
North HCP: 8	♦ J832	♦ A7				
South HCP: 15	♣ A65	♣ KJ94				
Contract: 2N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 876		1NT	Pass	2NT
Vul: NS	♥ A1064	♥ KJ	AP			
North HCP: 15	♦ AJ106	♦ 873				
South HCP: 8	♣ QJ4	♣ A9875				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ AJ92	♠ K53				1NT
Vul: EW	♥ Q8	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10632	♦ K5	Pass	2NT	AP	
South HCP: 15	♣ J62	♣ KQ854	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1072		1NT	Pass	2♣ ¹
Vul: Both	♥ A64	♥ KJ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ J10763	♦ Q9	AP			
South HCP: 8	♣ K94	♣ Q765	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 376	♠ 98	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ KJ1042	Partner bids first.
HCP: 8	♣ A1073	

Board: 377	♠ A7	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: EW	♦ 874	You bid first.
HCP: 15	♣ KQ42	

Board: 378	♠ AQ63	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ K862	Partner bids first.
HCP: 9	♣ 63	

Board: 379	♠ AK109	The opponents are silent.
Dealer: N	♥ J764	
Vul: None	♦ J8	You bid first.
HCP: 15	♣ AQ4	

Board: 380	♠ 1072	The opponents are silent.
Dealer: S	♥ A1073	
Vul: NS	♦ K6	Partner bids first.
HCP: 9	♣ Q875	

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

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQ63				1NT
Vul: None	♥ 74	♥ AKQJ				
North HCP: 8	♦ KJ1042	♦ 986	Pass	2NT	AP	
South HCP: 15	♣ A1073	♣ 64				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q1063		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ53	♥ K1064	Pass	2♥	Pass	4♥
North HCP: 15	♦ 874	♦ 62	AP			
South HCP: 9	♣ KQ42	♣ A93	1. Stayman			
Contract: 4♥ N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ AQ63	♠ K107				1NT
Vul: Both	♥ 987	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K862	♦ 1075	Pass	2NT	AP	
South HCP: 15	♣ 63	♣ KJ4	1. Stayman			
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q6		1NT	Pass	2NT
Vul: None	♥ J764	♥ A92				
North HCP: 15	♦ J8	♦ Q752	AP			
South HCP: 9	♣ AQ4	♣ J976				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ A865				1NT
Vul: NS	♥ A1073	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K6	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ Q875	♣ A943	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 376	♠ KQ63	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ 64	

Board: 377	♠ Q1063	The opponents are silent.
Dealer: N	♥ K1064	
Vul: EW	♦ 62	Partner bids first.
HCP: 9	♣ A93	

Board: 378	♠ K107	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: Both	♦ 1075	You bid first.
HCP: 15	♣ KJ4	

Board: 379	♠ Q6	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ Q752	Partner bids first.
HCP: 9	♣ J976	

Board: 380	♠ A865	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ A98	You bid first.
HCP: 15	♣ A943	

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

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQ63				1NT
Vul: None	♥ 74	♥ AKQJ				
North HCP: 8	♦ KJ1042	♦ 986	Pass	2NT	AP	
South HCP: 15	♣ A1073	♣ 64				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q1063		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ53	♥ K1064	Pass	2♥	Pass	4♥
North HCP: 15	♦ 874	♦ 62	AP			
South HCP: 9	♣ KQ42	♣ A93	1. Stayman			
Contract: 4♥ N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ AQ63	♠ K107				1NT
Vul: Both	♥ 987	♥ AKJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K862	♦ 1075	Pass	2NT	AP	
South HCP: 15	♣ 63	♣ KJ4	1. Stayman			
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q6		1NT	Pass	2NT
Vul: None	♥ J764	♥ A92				
North HCP: 15	♦ J8	♦ Q752	AP			
South HCP: 9	♣ AQ4	♣ J976				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ A865				1NT
Vul: NS	♥ A1073	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K6	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ Q875	♣ A943	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 381	♠ Q6	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: Both	♦ KJ95	You bid first.
HCP: 15	♣ 842	

Board: 382	♠ Q107	The opponents are silent.
Dealer: S	♥ A973	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ K1052	

Board: 383	♠ K10	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ 8653	You bid first.
HCP: 15	♣ K74	

Board: 384	♠ 98	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 87652	Partner bids first.
HCP: 8	♣ J852	

Board: 385	♠ 85	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ AQ5	You bid first.
HCP: 15	♣ A10843	

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

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A1032		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ6	♥ J732	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ95	♦ Q3	AP			
South HCP: 9	♣ 842	♣ Q95	1. Stayman			
Contract: 4♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 862				1NT
Vul: None	♥ A973	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 64	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ K1052	♣ AQ764	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 732		1NT	Pass	2NT
Vul: NS	♥ AKQ3	♥ 982	AP			
North HCP: 15	♦ 8653	♦ KJ972				
South HCP: 8	♣ K74	♣ A10				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQ73				1NT
Vul: EW	♥ AK	♥ 9853	Pass	2NT	AP	
North HCP: 8	♦ 87652	♦ AJ				
South HCP: 15	♣ J852	♣ A43				
Contract: 2N S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ4		1NT	Pass	2NT
Vul: None	♥ AJ8	♥ 63	Pass	3NT	AP	
North HCP: 15	♦ AQ5	♦ K843				
South HCP: 9	♣ A10843	♣ J972				
Contract: 3N N						

South hands (Practice Page)

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

Board: 381	♠ A1032	The opponents are silent.
Dealer: N	♥ J732	
Vul: Both	♦ Q3	Partner bids first.
HCP: 9	♣ Q95	

Board: 382	♠ 862	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ AQ764	

Board: 383	♠ 732	The opponents are silent.
Dealer: N	♥ 982	
Vul: NS	♦ KJ972	Partner bids first.
HCP: 8	♣ A10	

Board: 384	♠ AQ73	The opponents are silent.
Dealer: S	♥ 9853	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ A43	

Board: 385	♠ KQ4	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ K843	Partner bids first.
HCP: 9	♣ J972	

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

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A1032		1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ6	♥ J732	Pass	2♥	Pass	4♥
North HCP: 15	♦ KJ95	♦ Q3	AP			
South HCP: 9	♣ 842	♣ Q95	1. Stayman			
Contract: 4♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 862				1NT
Vul: None	♥ A973	♥ KQ2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 64	♦ A2	Pass	2NT	AP	
South HCP: 15	♣ K1052	♣ AQ764	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 732		1NT	Pass	2NT
Vul: NS	♥ AKQ3	♥ 982	AP			
North HCP: 15	♦ 8653	♦ KJ972				
South HCP: 8	♣ K74	♣ A10				
Contract: 2N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQ73				1NT
Vul: EW	♥ AK	♥ 9853	Pass	2NT	AP	
North HCP: 8	♦ 87652	♦ AJ				
South HCP: 15	♣ J852	♣ A43				
Contract: 2N S						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ KQ4		1NT	Pass	2NT
Vul: None	♥ AJ8	♥ 63	Pass	3NT	AP	
North HCP: 15	♦ AQ5	♦ K843				
South HCP: 9	♣ A10843	♣ J972				
Contract: 3N N						

North hands (Practice Page)

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

Board: 386	♠ J85	The opponents are silent.
Dealer: S	♥ 8654	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 8	♣ Q85	

Board: 387	♠ 87	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ Q82	You bid first.
HCP: 15	♣ AK964	

Board: 388	♠ KQ92	The opponents are silent.
Dealer: S	♥ K974	
Vul: Both	♦ 852	Partner bids first.
HCP: 8	♣ 95	

Board: 389	♠ A1085	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ J10	You bid first.
HCP: 15	♣ AK42	

Board: 390	♠ K74	The opponents are silent.
Dealer: S	♥ 1064	
Vul: EW	♦ K1086	Partner bids first.
HCP: 8	♣ Q102	

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

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK32				1NT
Vul: NS	♥ 8654	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AJ2	♦ 103	Pass	2NT	AP	
South HCP: 15	♣ Q85	♣ K643				
Contract: 2N S			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ A104				
Vul: EW	♥ KQJ	♥ 64		1NT	Pass	2NT
North HCP: 15	♦ Q82	♦ KJ963	AP			
South HCP: 8	♣ AK964	♣ 1087				
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ KQ92	♠ J73				1NT
Vul: Both	♥ K974	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 852	♦ AKQJ6	Pass	2NT	AP	
South HCP: 15	♣ 95	♣ K84				
Contract: 2N S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ K93				
Vul: NS	♥ K85	♥ J42		1NT	Pass	2NT
North HCP: 15	♦ J10	♦ Q963	AP			
South HCP: 8	♣ AK42	♣ Q103				
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A53				
Vul: EW	♥ 1064	♥ AQ82				1NT
North HCP: 8	♦ K1086	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ Q102	♣ 74				
Contract: 2N S						

South hands (Practice Page)

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

Board: 386	♠ AK32	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ 103	You bid first.
HCP: 15	♣ K643	

Board: 387	♠ A104	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ KJ963	Partner bids first.
HCP: 8	♣ 1087	

Board: 388	♠ J73	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ AKQJ6	You bid first.
HCP: 15	♣ K84	

Board: 389	♠ K93	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ Q963	Partner bids first.
HCP: 8	♣ Q103	

Board: 390	♠ A53	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ AJ43	You bid first.
HCP: 15	♣ 74	

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

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK32				1NT
Vul: NS	♥ 8654	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AJ2	♦ 103	Pass	2NT	AP	
South HCP: 15	♣ Q85	♣ K643				
Contract: 2N S			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ A104				
Vul: EW	♥ KQJ	♥ 64		1NT	Pass	2NT
North HCP: 15	♦ Q82	♦ KJ963	AP			
South HCP: 8	♣ AK964	♣ 1087				
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ KQ92	♠ J73				1NT
Vul: Both	♥ K974	♥ J5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 852	♦ AKQJ6	Pass	2NT	AP	
South HCP: 15	♣ 95	♣ K84				
Contract: 2N S			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ K93				
Vul: NS	♥ K85	♥ J42		1NT	Pass	2NT
North HCP: 15	♦ J10	♦ Q963	AP			
South HCP: 8	♣ AK42	♣ Q103				
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A53				
Vul: EW	♥ 1064	♥ AQ82				1NT
North HCP: 8	♦ K1086	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ Q102	♣ 74				
Contract: 2N S						

North hands (Practice Page)

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

Board: 391	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ J94	You bid first.
HCP: 15	♣ Q54	

Board: 392	♠ 107	The opponents are silent.
Dealer: S	♥ J32	
Vul: None	♦ A1093	Partner bids first.
HCP: 9	♣ A752	

Board: 393	♠ AK98	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q94	You bid first.
HCP: 15	♣ K942	

Board: 394	♠ QJ84	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ A75	

Board: 395	♠ AK6	West Bids 4♥ if possible.
Dealer: N	♥ Q7	
Vul: None	♦ J54	You bid first.
HCP: 15	♣ KQ943	

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	♠ AQJ10	♠ 8642		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ10	♥ J82	Pass	2♠	Pass	3♠
North HCP: 15	♦ J94	♦ K832	AP			
South HCP: 8	♣ Q54	♣ KJ	1. Stayman			
Contract: 3♠ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ QJ64				1NT
Vul: None	♥ J32	♥ KQ	Pass	2NT	AP	
North HCP: 9	♦ A1093	♦ KQ4				
South HCP: 15	♣ A752	♣ Q1084				
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 64		1NT	Pass	2♣ ¹
Vul: EW	♥ K10	♥ Q875	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q94	♦ KJ108	AP			
South HCP: 8	♣ K942	♣ Q75	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ K95				1NT
Vul: Both	♥ J93	♥ AK105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 952	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ A75	♣ J4	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J2		1NT	Pass	2NT
Vul: None	♥ Q7	♥ 103	4♥	Pass	Pass	X
North HCP: 15	♦ J54	♦ AQ932	AP			
South HCP: 8	♣ KQ943	♣ J875				
Contract: 4♥ X W						

South hands (Practice Page)

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

Board: 391	♠ 8642	The opponents are silent.
Dealer: N	♥ J82	
Vul: Both	♦ K832	Partner bids first.
HCP: 8	♣ KJ	

Board: 392	♠ QJ64	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ KQ4	You bid first.
HCP: 15	♣ Q1084	

Board: 393	♠ 64	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ KJ108	Partner bids first.
HCP: 8	♣ Q75	

Board: 394	♠ K95	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ A864	You bid first.
HCP: 15	♣ J4	

Board: 395	♠ J2	West Bids 4♥ if possible.
Dealer: N	♥ 103	
Vul: None	♦ AQ932	Partner bids first.
HCP: 8	♣ J875	

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	♠ AQJ10	♠ 8642		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ10	♥ J82	Pass	2♠	Pass	3♠
North HCP: 15	♦ J94	♦ K832	AP			
South HCP: 8	♣ Q54	♣ KJ	1. Stayman			
Contract: 3♠ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ QJ64				1NT
Vul: None	♥ J32	♥ KQ	Pass	2NT	AP	
North HCP: 9	♦ A1093	♦ KQ4				
South HCP: 15	♣ A752	♣ Q1084				
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 64		1NT	Pass	2♣ ¹
Vul: EW	♥ K10	♥ Q875	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q94	♦ KJ108	AP			
South HCP: 8	♣ K942	♣ Q75	1. Stayman			
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ QJ84	♠ K95				1NT
Vul: Both	♥ J93	♥ AK105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 952	♦ A864	Pass	2NT	AP	
South HCP: 15	♣ A75	♣ J4	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J2		1NT	Pass	2NT
Vul: None	♥ Q7	♥ 103	4♥	Pass	Pass	X
North HCP: 15	♦ J54	♦ AQ932	AP			
South HCP: 8	♣ KQ943	♣ J875				
Contract: 4♥ X W						

North hands (Practice Page)

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

Board: 396	♠ K103	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ K75	Partner bids first.
HCP: 9	♣ QJ32	

Board: 397	♠ J62	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ AK942	

Board: 398	♠ Q93	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ A843	Partner bids first.
HCP: 8	♣ 10965	

Board: 399	♠ AQ2	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ AQ962	You bid first.
HCP: 15	♣ 654	

Board: 400	♠ K8	The opponents are silent.
Dealer: S	♥ J1032	
Vul: EW	♦ J62	Partner bids first.
HCP: 8	♣ QJ32	

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

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ A742				1NT
Vul: NS	♥ 843	♥ AK10				
North HCP: 9	♦ K75	♦ 982	Pass	2NT	AP	
South HCP: 15	♣ QJ32	♣ A84				
Contract: 2N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK5		1NT	Pass	2♣ ¹
Vul: Both	♥ K43	♥ 8765	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9	♦ J5	AP			
South HCP: 9	♣ AK942	♣ J1073	1. Stayman			
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A862				1NT
Vul: None	♥ Q3	♥ 742				
North HCP: 8	♦ A843	♦ Q9	Pass	2NT	AP	
South HCP: 15	♣ 10965	♣ AKQ4				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J865		1NT	Pass	2♣ ¹
Vul: NS	♥ K4	♥ J7	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ962	♦ 10743	AP			
South HCP: 9	♣ 654	♣ AK3	1. Stayman			
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q964				1NT
Vul: EW	♥ J1032	♥ AKQ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J62	♦ A75	Pass	3♥	AP	
South HCP: 15	♣ QJ32	♣ 94	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

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

Board: 396	♠ A742	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ 982	You bid first.
HCP: 15	♣ A84	

Board: 397	♠ AK5	The opponents are silent.
Dealer: N	♥ 8765	
Vul: Both	♦ J5	Partner bids first.
HCP: 9	♣ J1073	

Board: 398	♠ A862	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ Q9	You bid first.
HCP: 15	♣ AKQ4	

Board: 399	♠ J865	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ 10743	Partner bids first.
HCP: 9	♣ AK3	

Board: 400	♠ Q964	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ A75	You bid first.
HCP: 15	♣ 94	

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

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ A742				1NT
Vul: NS	♥ 843	♥ AK10				
North HCP: 9	♦ K75	♦ 982	Pass	2NT	AP	
South HCP: 15	♣ QJ32	♣ A84				
Contract: 2N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK5		1NT	Pass	2♣ ¹
Vul: Both	♥ K43	♥ 8765	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9	♦ J5	AP			
South HCP: 9	♣ AK942	♣ J1073	1. Stayman			
Contract: 2N N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A862				1NT
Vul: None	♥ Q3	♥ 742				
North HCP: 8	♦ A843	♦ Q9	Pass	2NT	AP	
South HCP: 15	♣ 10965	♣ AKQ4				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J865		1NT	Pass	2♣ ¹
Vul: NS	♥ K4	♥ J7	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ962	♦ 10743	AP			
South HCP: 9	♣ 654	♣ AK3	1. Stayman			
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q964				1NT
Vul: EW	♥ J1032	♥ AKQ7	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J62	♦ A75	Pass	3♥	AP	
South HCP: 15	♣ QJ32	♣ 94	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

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

Board: 401	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AQ62	You bid first.
HCP: 15	♣ 854	
Board: 402	♠ A64	The opponents are silent.
Dealer: S	♥ K1097	
Vul: NS	♦ 10532	Partner bids first.
HCP: 8	♣ J10	
Board: 403	♠ A109	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ K654	You bid first.
HCP: 15	♣ A42	
Board: 404	♠ J74	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ AJ72	
Board: 405	♠ Q942	West Doubles 2♣ if possible.
Dealer: N	♥ AKQ8	
Vul: NS	♦ 754	You bid first.
HCP: 15	♣ A4	

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

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 9743		1NT	Pass	2♣ ¹
Vul: None	♥ 64	♥ K98				
North HCP: 15	♦ AQ62	♦ J74	Pass	2♠	AP	
South HCP: 8	♣ 854	♣ KJ7				
Contract: 2♠ N			1. Stayman			

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J3				1NT
Vul: NS	♥ K1097	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10532	♦ AQ96	Pass	2NT	AP	
South HCP: 15	♣ J10	♣ K543				
Contract: 2N S			1. Stayman			

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ QJ54		1NT	Pass	2♣ ¹
Vul: EW	♥ A86	♥ Q532	Pass	2♦	Pass	2NT
North HCP: 15	♦ K654	♦ 87	AP			
South HCP: 9	♣ A42	♣ KJ5				
Contract: 2N N			1. Stayman			

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ 852				1NT
Vul: Both	♥ QJ76	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ AQ754	Pass	2NT	AP	
South HCP: 15	♣ AJ72	♣ KQ4				
Contract: 2N S			1. Stayman			

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ Q942	♠ KJ86		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ8	♥ 9764	X	2♥	Pass	3♥
North HCP: 15	♦ 754	♦ A8	AP			
South HCP: 8	♣ A4	♣ 963				
Contract: 3♥ N			1. Stayman			

South hands (Practice Page)

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

Board: 401 ♠ 9743
Dealer: N ♥ K98
Vul: None ♦ J74
HCP: 8 ♣ KJ7

The opponents are silent.

Partner bids first.

Board: 402 ♠ J3
Dealer: S ♥ AJ5
Vul: NS ♦ AQ96
HCP: 15 ♣ K543

The opponents are silent.

You bid first.

Board: 403 ♠ QJ54
Dealer: N ♥ Q532
Vul: EW ♦ 87
HCP: 9 ♣ KJ5

The opponents are silent.

Partner bids first.

Board: 404 ♠ 852
Dealer: S ♥ A5
Vul: Both ♦ AQ754
HCP: 15 ♣ KQ4

The opponents are silent.

You bid first.

Board: 405 ♠ KJ86
Dealer: N ♥ 9764
Vul: NS ♦ A8
HCP: 8 ♣ 963

West 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: 401	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 9743		1NT	Pass	2♣ ¹
Vul: None	♥ 64	♥ K98				
North HCP: 15	♦ AQ62	♦ J74	Pass	2♠	AP	
South HCP: 8	♣ 854	♣ KJ7	1. Stayman			
Contract: 2♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J3				1NT
Vul: NS	♥ K1097	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10532	♦ AQ96	Pass	2NT	AP	
South HCP: 15	♣ J10	♣ K543	1. Stayman			
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ QJ54		1NT	Pass	2♣ ¹
Vul: EW	♥ A86	♥ Q532	Pass	2♦	Pass	2NT
North HCP: 15	♦ K654	♦ 87	AP			
South HCP: 9	♣ A42	♣ KJ5	1. Stayman			
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ 852				1NT
Vul: Both	♥ QJ76	♥ A5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ AQ754	Pass	2NT	AP	
South HCP: 15	♣ AJ72	♣ KQ4	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ Q942	♠ KJ86		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ8	♥ 9764	X	2♥	Pass	3♥
North HCP: 15	♦ 754	♦ A8	AP			
South HCP: 8	♣ A4	♣ 963	1. Stayman			
Contract: 3♥ N						

North hands (Practice Page)

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

Board: 406 ♠ Q1076
Dealer: S ♥ 1085
Vul: EW ♦ AQ
HCP: 8 ♣ 9752

The opponents are silent.

Partner bids first.

Board: 407 ♠ AK9
Dealer: N ♥ 843
Vul: Both ♦ A32
HCP: 15 ♣ A843

The opponents are silent.

You bid first.

Board: 408 ♠ J3
Dealer: S ♥ 93
Vul: None ♦ J9542
HCP: 8 ♣ KQJ3

The opponents are silent.

Partner bids first.

Board: 409 ♠ A10
Dealer: N ♥ AK96
Vul: EW ♦ A874
HCP: 15 ♣ 742

The opponents are silent.

You bid first.

Board: 410 ♠ AK42
Dealer: S ♥ J92
Vul: Both ♦ 1095
HCP: 8 ♣ 1052

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: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ K2				1NT
Vul: EW	♥ 1085	♥ AQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AQ	♦ J872	AP			
South HCP: 15	♣ 9752	♣ KQ4	1. Stayman			
Contract: 2♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 754		1NT	Pass	2NT
Vul: Both	♥ 843	♥ A10	AP			
North HCP: 15	♦ A32	♦ KQ74				
South HCP: 9	♣ A843	♣ 10975				
Contract: 2N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A86				1NT
Vul: None	♥ 93	♥ AK5	Pass	2NT	AP	
North HCP: 8	♦ J9542	♦ A6				
South HCP: 15	♣ KQJ3	♣ 109542				
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ32		1NT	Pass	2♣ ¹
Vul: EW	♥ AK96	♥ 73	Pass	2♥	Pass	2NT
North HCP: 15	♦ A874	♦ J63	AP			
South HCP: 9	♣ 742	♣ KJ85	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ Q865				1NT
Vul: Both	♥ J92	♥ KQ5	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 1095	♦ A863	Pass	3♠	AP	
South HCP: 15	♣ 1052	♣ A4	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

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

Board: 406	♠ K2	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: EW	♦ J872	You bid first.
HCP: 15	♣ KQ4	
Board: 407	♠ 754	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ KQ74	Partner bids first.
HCP: 9	♣ 10975	
Board: 408	♠ A86	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ 109542	
Board: 409	♠ KJ32	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ J63	Partner bids first.
HCP: 9	♣ KJ85	
Board: 410	♠ Q865	East Doubles 2♣ if possible.
Dealer: S	♥ KQ5	
Vul: Both	♦ A863	You bid first.
HCP: 15	♣ A4	

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

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ K2				1NT
Vul: EW	♥ 1085	♥ AQ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AQ	♦ J872	AP			
South HCP: 15	♣ 9752	♣ KQ4	1. Stayman			
Contract: 2♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 754		1NT	Pass	2NT
Vul: Both	♥ 843	♥ A10	AP			
North HCP: 15	♦ A32	♦ KQ74				
South HCP: 9	♣ A843	♣ 10975				
Contract: 2N N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A86				1NT
Vul: None	♥ 93	♥ AK5	Pass	2NT	AP	
North HCP: 8	♦ J9542	♦ A6				
South HCP: 15	♣ KQJ3	♣ 109542				
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ32		1NT	Pass	2♣ ¹
Vul: EW	♥ AK96	♥ 73	Pass	2♥	Pass	2NT
North HCP: 15	♦ A874	♦ J63	AP			
South HCP: 9	♣ 742	♣ KJ85	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ Q865				1NT
Vul: Both	♥ J92	♥ KQ5	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 1095	♦ A863	Pass	3♠	AP	
South HCP: 15	♣ 1052	♣ A4	1. Stayman			
Contract: 3♠ S						

North hands (Practice Page)

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

Board: 411	♠ A53	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ AK104	You bid first.
HCP: 15	♣ 854	

Board: 412	♠ A743	The opponents are silent.
Dealer: S	♥ 932	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ KQ107	

Board: 413	♠ A7	The opponents are silent.
Dealer: N	♥ J943	
Vul: Both	♦ K84	You bid first.
HCP: 15	♣ AK64	

Board: 414	♠ J53	The opponents are silent.
Dealer: S	♥ Q106	
Vul: None	♦ 8643	Partner bids first.
HCP: 8	♣ KQ9	

Board: 415	♠ K9	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ A1042	You bid first.
HCP: 15	♣ J42	

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

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KJ8		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ 10765	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK104	♦ Q92	AP			
South HCP: 8	♣ 854	♣ Q63	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K96				1NT
Vul: NS	♥ 932	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 105	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ KQ107	♣ J854	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ52		1NT	Pass	2♣ ¹
Vul: Both	♥ J943	♥ A10	Pass	2♥	Pass	2NT
North HCP: 15	♦ K84	♦ 76532	AP			
South HCP: 9	♣ AK64	♣ J10	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ 1097				1NT
Vul: None	♥ Q106	♥ K2				
North HCP: 8	♦ 8643	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ KQ9	♣ AJ654				
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q1042		1NT	Pass	2♣ ¹
Vul: NS	♥ AK107	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1042	♦ KJ87	AP			
South HCP: 9	♣ J42	♣ K5	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 411	♠ KJ8	The opponents are silent.
Dealer: N	♥ 10765	
Vul: None	♦ Q92	Partner bids first.
HCP: 8	♣ Q63	

Board: 412	♠ K96	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ J854	

Board: 413	♠ KJ52	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ 76532	Partner bids first.
HCP: 9	♣ J10	

Board: 414	♠ 1097	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ AJ654	

Board: 415	♠ Q1042	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ KJ87	Partner bids first.
HCP: 9	♣ K5	

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

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ KJ8		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ 10765	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK104	♦ Q92	AP			
South HCP: 8	♣ 854	♣ Q63	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ K96				1NT
Vul: NS	♥ 932	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 105	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ KQ107	♣ J854	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KJ52		1NT	Pass	2♣ ¹
Vul: Both	♥ J943	♥ A10	Pass	2♥	Pass	2NT
North HCP: 15	♦ K84	♦ 76532	AP			
South HCP: 9	♣ AK64	♣ J10	1. Stayman			
Contract: 2N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ 1097				1NT
Vul: None	♥ Q106	♥ K2				
North HCP: 8	♦ 8643	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ KQ9	♣ AJ654				
Contract: 2N S						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q1042		1NT	Pass	2♣ ¹
Vul: NS	♥ AK107	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1042	♦ KJ87	AP			
South HCP: 9	♣ J42	♣ K5	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 416	♠ A2	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ Q652	Partner bids first.
HCP: 9	♣ J1032	

Board: 417	♠ KJ3	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ KQ1054	

Board: 418	♠ KJ2	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ J963	

Board: 419	♠ AQ5	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ AKQ2	You bid first.
HCP: 15	♣ 1064	

Board: 420	♠ Q5	The opponents are silent.
Dealer: S	♥ 9863	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ A1072	

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

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ QJ83				1NT
Vul: EW	♥ Q85	♥ AJ6				
North HCP: 9	♦ Q652	♦ 74	Pass	2NT	AP	
South HCP: 15	♣ J1032	♣ AK84				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A1094		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ 9742	Pass	2♦	Pass	3NT
North HCP: 15	♦ K2	♦ 87	AP			
South HCP: 8	♣ KQ1054	♣ A96	1. Stayman			
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A9				1NT
Vul: NS	♥ KJ54	♥ 873	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 65	♦ AKJ102	Pass	2NT	AP	
South HCP: 15	♣ J963	♣ K54	1. Stayman			
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K1042		1NT	Pass	2♣ ¹
Vul: EW	♥ 1098	♥ J753	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J106	AP			
South HCP: 8	♣ 1064	♣ K9	1. Stayman			
Contract: 2N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K109				1NT
Vul: Both	♥ 9863	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q85	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ A1072	♣ Q84	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

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

Board: 416	♠ QJ83	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ 74	You bid first.
HCP: 15	♣ AK84	

Board: 417	♠ A1094	The opponents are silent.
Dealer: N	♥ 9742	
Vul: None	♦ 87	Partner bids first.
HCP: 8	♣ A96	

Board: 418	♠ A9	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AKJ102	You bid first.
HCP: 15	♣ K54	

Board: 419	♠ K1042	The opponents are silent.
Dealer: N	♥ J753	
Vul: EW	♦ J106	Partner bids first.
HCP: 8	♣ K9	

Board: 420	♠ K109	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ AJ43	You bid first.
HCP: 15	♣ Q84	

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

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ QJ83				1NT
Vul: EW	♥ Q85	♥ AJ6				
North HCP: 9	♦ Q652	♦ 74	Pass	2NT	AP	
South HCP: 15	♣ J1032	♣ AK84				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A1094		1NT	Pass	2♣ ¹
Vul: None	♥ QJ6	♥ 9742	Pass	2♦	Pass	3NT
North HCP: 15	♦ K2	♦ 87	AP			
South HCP: 8	♣ KQ1054	♣ A96	1. Stayman			
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A9				1NT
Vul: NS	♥ KJ54	♥ 873	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 65	♦ AKJ102	Pass	2NT	AP	
South HCP: 15	♣ J963	♣ K54	1. Stayman			
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K1042		1NT	Pass	2♣ ¹
Vul: EW	♥ 1098	♥ J753	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ2	♦ J106	AP			
South HCP: 8	♣ 1064	♣ K9	1. Stayman			
Contract: 2N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K109				1NT
Vul: Both	♥ 9863	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q85	♦ AJ43	Pass	2NT	AP	
South HCP: 15	♣ A1072	♣ Q84	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

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

Board: 421	♠ A75	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: NS	♦ K109	You bid first.
HCP: 15	♣ K104	

Board: 422	♠ 973	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ AKJ95	Partner bids first.
HCP: 8	♣ 105	

Board: 423	♠ AQ6	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ 10742	

Board: 424	♠ A65	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ J543	Partner bids first.
HCP: 9	♣ KJ108	

Board: 425	♠ J75	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ AQ432	

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	♠ A75	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ107	♥ 9642	Pass	2♥	Pass	3♥
North HCP: 15	♦ K109	♦ AQJ43	AP			
South HCP: 8	♣ K104	♣ J7	1. Stayman			
Contract: 3♥ N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ KJ104				1NT
Vul: EW	♥ 862	♥ AQ5	Pass	2NT	AP	
North HCP: 8	♦ AKJ95	♦ 76				
South HCP: 15	♣ 105	♣ KQ84				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K974		1NT	Pass	2♣ ¹
Vul: Both	♥ A75	♥ QJ64	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ10	♦ K93	AP			
South HCP: 9	♣ 10742	♣ 53	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ J43				1NT
Vul: None	♥ 53	♥ AQJ7	Pass	2NT	AP	
North HCP: 9	♦ J543	♦ AK92				
South HCP: 15	♣ KJ108	♣ 64				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ J75	♠ K1063		1NT	Pass	2♣ ¹
Vul: EW	♥ A73	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ A4	♦ K10532	AP			
South HCP: 8	♣ AQ432	♣ J10	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

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

Board: 421	♠ 109	The opponents are silent.
Dealer: N	♥ 9642	
Vul: NS	♦ AQJ43	Partner bids first.
HCP: 8	♣ J7	

Board: 422	♠ KJ104	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ 76	You bid first.
HCP: 15	♣ KQ84	

Board: 423	♠ K974	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: Both	♦ K93	Partner bids first.
HCP: 9	♣ 53	

Board: 424	♠ J43	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ AK92	You bid first.
HCP: 15	♣ 64	

Board: 425	♠ K1063	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ K10532	Partner bids first.
HCP: 8	♣ J10	

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	♠ A75	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ107	♥ 9642	Pass	2♥	Pass	3♥
North HCP: 15	♦ K109	♦ AQJ43	AP			
South HCP: 8	♣ K104	♣ J7	1. Stayman			
Contract: 3♥ N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ KJ104				1NT
Vul: EW	♥ 862	♥ AQ5	Pass	2NT	AP	
North HCP: 8	♦ AKJ95	♦ 76				
South HCP: 15	♣ 105	♣ KQ84				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K974		1NT	Pass	2♣ ¹
Vul: Both	♥ A75	♥ QJ64	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ10	♦ K93	AP			
South HCP: 9	♣ 10742	♣ 53	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ J43				1NT
Vul: None	♥ 53	♥ AQJ7	Pass	2NT	AP	
North HCP: 9	♦ J543	♦ AK92				
South HCP: 15	♣ KJ108	♣ 64				
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ J75	♠ K1063		1NT	Pass	2♣ ¹
Vul: EW	♥ A73	♥ J4	Pass	2♦	Pass	2NT
North HCP: 15	♦ A4	♦ K10532	AP			
South HCP: 8	♣ AQ432	♣ J10	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

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

Board: 426	♠ Q742	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ 75	Partner bids first.
HCP: 9	♣ KJ1072	

Board: 427	♠ Q2	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AQ842	You bid first.
HCP: 15	♣ 642	

Board: 428	♠ K107	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ KJ754	Partner bids first.
HCP: 9	♣ Q92	

Board: 429	♠ Q65	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ A5	You bid first.
HCP: 15	♣ AKQ94	

Board: 430	♠ 8543	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ 963	Partner bids first.
HCP: 8	♣ AQ85	

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

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ K65				1NT
Vul: Both	♥ K10	♥ AJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 75	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ KJ1072	♣ Q943				
Contract: 2N S			1. Stayman			

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ J954		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ842	♦ K6	AP			
South HCP: 8	♣ 642	♣ KJ75				
Contract: 2N N			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ4				1NT
Vul: NS	♥ 74	♥ AJ65	Pass	2NT	AP	
North HCP: 9	♦ KJ754	♦ A3				
South HCP: 15	♣ Q92	♣ 7543				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 84		1NT	Pass	2NT
Vul: Both	♥ 863	♥ AQ	AP			
North HCP: 15	♦ A5	♦ Q10742				
South HCP: 8	♣ AKQ94	♣ 10852				
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ AJ9				1NT
Vul: None	♥ Q10	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 963	♦ AQ107	Pass	2NT	AP	
South HCP: 15	♣ AQ85	♣ J64				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 426	♠ K65	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ Q943	

Board: 427	♠ J954	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ KJ75	

Board: 428	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ 7543	

Board: 429	♠ 84	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ Q10742	Partner bids first.
HCP: 8	♣ 10852	

Board: 430	♠ AJ9	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AQ107	You bid first.
HCP: 15	♣ J64	

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

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ K65				1NT
Vul: Both	♥ K10	♥ AJ93	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 75	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ KJ1072	♣ Q943				
Contract: 2N S			1. Stayman			

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ J954		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ842	♦ K6	AP			
South HCP: 8	♣ 642	♣ KJ75				
Contract: 2N N			1. Stayman			

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ4				1NT
Vul: NS	♥ 74	♥ AJ65				
North HCP: 9	♦ KJ754	♦ A3	Pass	2NT	AP	
South HCP: 15	♣ Q92	♣ 7543				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 84		1NT	Pass	2NT
Vul: Both	♥ 863	♥ AQ				
North HCP: 15	♦ A5	♦ Q10742	AP			
South HCP: 8	♣ AKQ94	♣ 10852				
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 8543	♠ AJ9				1NT
Vul: None	♥ Q10	♥ K62	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 963	♦ AQ107	Pass	2NT	AP	
South HCP: 15	♣ AQ85	♣ J64				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 431	♠ Q3	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ KJ97	You bid first.
HCP: 15	♣ Q984	

Board: 432	♠ Q83	The opponents are silent.
Dealer: S	♥ K1052	
Vul: EW	♦ Q1053	Partner bids first.
HCP: 8	♣ J6	

Board: 433	♠ QJ5	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ A987	You bid first.
HCP: 15	♣ J543	

Board: 434	♠ J654	The opponents are silent.
Dealer: S	♥ Q64	
Vul: NS	♦ KQ4	Partner bids first.
HCP: 9	♣ J93	

Board: 435	♠ Q52	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ A942	

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

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A86		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 43				
North HCP: 15	♦ KJ97	♦ 862	AP			
South HCP: 9	♣ Q984	♣ AJ1062				
Contract: 2N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ J42				1NT
Vul: EW	♥ K1052	♥ 986	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1053	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ J6	♣ AK54	1. Stayman			
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A42		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ 10983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A987	♦ 1064	AP			
South HCP: 8	♣ J543	♣ A102	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J654	♠ K1092				1NT
Vul: NS	♥ Q64	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ4	♦ A86	Pass	3♠	AP	
South HCP: 15	♣ J93	♣ A42	1. Stayman			
Contract: 3♠ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1063		1NT	Pass	2NT
Vul: EW	♥ QJ62	♥ A9				
North HCP: 15	♦ AQ	♦ 1064	AP			
South HCP: 8	♣ A942	♣ KJ1076				
Contract: 2N N						

South hands (Practice Page)

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

Board: 431	♠ A86	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ AJ1062	

Board: 432	♠ J42	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ AK2	You bid first.
HCP: 15	♣ AK54	

Board: 433	♠ A42	The opponents are silent.
Dealer: N	♥ 10983	
Vul: None	♦ 1064	Partner bids first.
HCP: 8	♣ A102	

Board: 434	♠ K1092	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ A86	You bid first.
HCP: 15	♣ A42	

Board: 435	♠ 1063	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ 1064	Partner bids first.
HCP: 8	♣ KJ1076	

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

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A86		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 43				
North HCP: 15	♦ KJ97	♦ 862	AP			
South HCP: 9	♣ Q984	♣ AJ1062				
Contract: 2N N						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ J42				1NT
Vul: EW	♥ K1052	♥ 986	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1053	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ J6	♣ AK54	1. Stayman			
Contract: 2N S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A42		1NT	Pass	2♣ ¹
Vul: None	♥ AK	♥ 10983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A987	♦ 1064	AP			
South HCP: 8	♣ J543	♣ A102	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J654	♠ K1092				1NT
Vul: NS	♥ Q64	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KQ4	♦ A86	Pass	3♠	AP	
South HCP: 15	♣ J93	♣ A42	1. Stayman			
Contract: 3♠ S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1063		1NT	Pass	2NT
Vul: EW	♥ QJ62	♥ A9				
North HCP: 15	♦ AQ	♦ 1064	AP			
South HCP: 8	♣ A942	♣ KJ1076				
Contract: 2N N						

North hands (Practice Page)

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

Board: 436	♠ Q102	The opponents are silent.
Dealer: S	♥ 10764	
Vul: Both	♦ AK2	Partner bids first.
HCP: 9	♣ 875	

Board: 437	♠ AQ10	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ Q6	You bid first.
HCP: 15	♣ K6543	

Board: 438	♠ A62	The opponents are silent.
Dealer: S	♥ J102	
Vul: EW	♦ A10732	Partner bids first.
HCP: 9	♣ 107	

Board: 439	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ J104	You bid first.
HCP: 15	♣ Q84	

Board: 440	♠ Q106	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ 1065	Partner bids first.
HCP: 8	♣ A1093	

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

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K94				1NT
Vul: Both	♥ 10764	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK2	♦ 43	Pass	2NT	AP	
South HCP: 15	♣ 875	♣ AJ1042	1. Stayman			
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J75		1NT	Pass	2♣ ¹
Vul: NS	♥ A92	♥ K873	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q6	♦ A1052	AP			
South HCP: 9	♣ K6543	♣ J2	1. Stayman			
Contract: 2N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K3				1NT
Vul: EW	♥ J102	♥ K96	Pass	3NT	AP	
North HCP: 9	♦ A10732	♦ 954				
South HCP: 15	♣ 107	♣ AKQ64				
Contract: 3N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q86		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ7	♥ 10953	Pass	2♥	Pass	4♥
North HCP: 15	♦ J104	♦ AQ85	AP			
South HCP: 8	♣ Q84	♣ 73	1. Stayman			
Contract: 4♥ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ K5				1NT
Vul: None	♥ Q43	♥ A96	Pass	2NT	AP	
North HCP: 8	♦ 1065	♦ AJ874				
South HCP: 15	♣ A1093	♣ K42				
Contract: 2N S						

South hands (Practice Page)

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

Board: 436	♠ K94	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ 43	You bid first.
HCP: 15	♣ AJ1042	

Board: 437	♠ J75	The opponents are silent.
Dealer: N	♥ K873	
Vul: NS	♦ A1052	Partner bids first.
HCP: 9	♣ J2	

Board: 438	♠ K3	The opponents are silent.
Dealer: S	♥ K96	
Vul: EW	♦ 954	You bid first.
HCP: 15	♣ AKQ64	

Board: 439	♠ Q86	The opponents are silent.
Dealer: N	♥ 10953	
Vul: Both	♦ AQ85	Partner bids first.
HCP: 8	♣ 73	

Board: 440	♠ K5	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ AJ874	You bid first.
HCP: 15	♣ K42	

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

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K94				1NT
Vul: Both	♥ 10764	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK2	♦ 43	Pass	2NT	AP	
South HCP: 15	♣ 875	♣ AJ1042	1. Stayman			
Contract: 2N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J75		1NT	Pass	2♣ ¹
Vul: NS	♥ A92	♥ K873	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q6	♦ A1052	AP			
South HCP: 9	♣ K6543	♣ J2	1. Stayman			
Contract: 2N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K3				1NT
Vul: EW	♥ J102	♥ K96	Pass	3NT	AP	
North HCP: 9	♦ A10732	♦ 954				
South HCP: 15	♣ 107	♣ AKQ64				
Contract: 3N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q86		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ7	♥ 10953	Pass	2♥	Pass	4♥
North HCP: 15	♦ J104	♦ AQ85	AP			
South HCP: 8	♣ Q84	♣ 73	1. Stayman			
Contract: 4♥ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ K5				1NT
Vul: None	♥ Q43	♥ A96	Pass	2NT	AP	
North HCP: 8	♦ 1065	♦ AJ874				
South HCP: 15	♣ A1093	♣ K42				
Contract: 2N S						

North hands (Practice Page)

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

Board: 441	♠ 952	West Doubles 2♣ if possible.
Dealer: N	♥ AKJ	
Vul: EW	♦ K1084	
HCP: 15	♣ A84	You bid first.

Board: 442	♠ A9	The opponents are silent.
Dealer: S	♥ J73	
Vul: Both	♦ Q832	Partner bids first.
HCP: 8	♣ J952	

Board: 443	♠ QJ62	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ AK43	

Board: 444	♠ J2	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: NS	♦ 1065	Partner bids first.
HCP: 8	♣ KJ63	

Board: 445	♠ Q10	The opponents are silent.
Dealer: N	♥ AK76	
Vul: Both	♦ KJ54	You bid first.
HCP: 15	♣ Q43	

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

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ A6		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ	♥ 10764	X	2♦	Pass	5♦
North HCP: 15	♦ K1084	♦ QJ932	AP			
South HCP: 9	♣ A84	♣ Q6	1. Stayman			
Contract: 5♦ N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q1064				1NT
Vul: Both	♥ J73	♥ KQ8	Pass	2NT	AP	
North HCP: 8	♦ Q832	♦ A7				
South HCP: 15	♣ J952	♣ A843				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ QJ62	♠ AK85		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ J4	Pass	2♠	Pass	3♠
North HCP: 15	♦ K74	♦ 10952	AP			
South HCP: 8	♣ AK43	♣ 962	1. Stayman			
Contract: 3♠ N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A864				1NT
Vul: NS	♥ QJ95	♥ K108	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1065	♦ AKJ9	Pass	2NT	AP	
South HCP: 15	♣ KJ63	♣ 74	1. Stayman			
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A65		1NT	Pass	2NT
Vul: Both	♥ AK76	♥ 109	AP			
North HCP: 15	♦ KJ54	♦ Q10732				
South HCP: 9	♣ Q43	♣ K62				
Contract: 2N N						

South hands (Practice Page)

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

Board: 441	♠ A6	West Doubles 2♣ if possible.
Dealer: N	♥ 10764	
Vul: EW	♦ QJ932	Partner bids first.
HCP: 9	♣ Q6	
Board: 442	♠ Q1064	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A843	
Board: 443	♠ AK85	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ 10952	Partner bids first.
HCP: 8	♣ 962	
Board: 444	♠ A864	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ AKJ9	You bid first.
HCP: 15	♣ 74	
Board: 445	♠ A65	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ Q10732	Partner bids first.
HCP: 9	♣ K62	

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

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ A6		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ	♥ 10764	X	2♦	Pass	5♦
North HCP: 15	♦ K1084	♦ QJ932	AP			
South HCP: 9	♣ A84	♣ Q6	1. Stayman			
Contract: 5♦ N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q1064				1NT
Vul: Both	♥ J73	♥ KQ8	Pass	2NT	AP	
North HCP: 8	♦ Q832	♦ A7				
South HCP: 15	♣ J952	♣ A843				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ QJ62	♠ AK85		1NT	Pass	2♣ ¹
Vul: None	♥ Q9	♥ J4	Pass	2♠	Pass	3♠
North HCP: 15	♦ K74	♦ 10952	AP			
South HCP: 8	♣ AK43	♣ 962	1. Stayman			
Contract: 3♠ N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A864				1NT
Vul: NS	♥ QJ95	♥ K108	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 1065	♦ AKJ9	Pass	2NT	AP	
South HCP: 15	♣ KJ63	♣ 74	1. Stayman			
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ A65		1NT	Pass	2NT
Vul: Both	♥ AK76	♥ 109				
North HCP: 15	♦ KJ54	♦ Q10732	AP			
South HCP: 9	♣ Q43	♣ K62				
Contract: 2N N						

North hands (Practice Page)

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

Board: 446	♠ 84	The opponents are silent.
Dealer: S	♥ A853	
Vul: None	♦ J87	Partner bids first.
HCP: 8	♣ QJ62	

Board: 447	♠ AQ	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ AK743	You bid first.
HCP: 15	♣ 742	

Board: 448	♠ 8654	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ A984	Partner bids first.
HCP: 8	♣ J72	

Board: 449	♠ K54	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A10964	

Board: 450	♠ Q763	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ Q872	Partner bids first.
HCP: 9	♣ AJ2	

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

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQJ5				1NT
Vul: None	♥ A853	♥ K62	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J87	♦ Q653	Pass	2NT	AP	
South HCP: 15	♣ QJ62	♣ K4				
Contract: 2N S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 976				
Vul: NS	♥ Q96	♥ A108		1NT	Pass	2NT
North HCP: 15	♦ AK743	♦ 9652	AP			
South HCP: 8	♣ 742	♣ KJ3				
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ K109				1NT
Vul: EW	♥ K8	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A984	♦ KQJ72	Pass	2NT	AP	
South HCP: 15	♣ J72	♣ 54				
Contract: 2N S			1. Stayman			

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q62				
Vul: None	♥ A82	♥ K53		1NT	Pass	2NT
North HCP: 15	♦ A7	♦ J1084	AP			
South HCP: 9	♣ A10964	♣ K72				
Contract: 2N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ Q763	♠ AK10				1NT
Vul: NS	♥ 92	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q872	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ AJ2	♣ K974				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

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

Board: 446	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ Q653	You bid first.
HCP: 15	♣ K4	

Board: 447	♠ 976	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ 9652	Partner bids first.
HCP: 8	♣ KJ3	

Board: 448	♠ K109	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ KQJ72	You bid first.
HCP: 15	♣ 54	

Board: 449	♠ Q62	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ J1084	Partner bids first.
HCP: 9	♣ K72	

Board: 450	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: NS	♦ 54	You bid first.
HCP: 15	♣ K974	

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

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQJ5				1NT
Vul: None	♥ A853	♥ K62	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J87	♦ Q653	Pass	2NT	AP	
South HCP: 15	♣ QJ62	♣ K4				
Contract: 2N S			1. Stayman			

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 976				
Vul: NS	♥ Q96	♥ A108		1NT	Pass	2NT
North HCP: 15	♦ AK743	♦ 9652	AP			
South HCP: 8	♣ 742	♣ KJ3				
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ K109				1NT
Vul: EW	♥ K8	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A984	♦ KQJ72	Pass	2NT	AP	
South HCP: 15	♣ J72	♣ 54				
Contract: 2N S			1. Stayman			

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ Q62				
Vul: None	♥ A82	♥ K53		1NT	Pass	2NT
North HCP: 15	♦ A7	♦ J1084	AP			
South HCP: 9	♣ A10964	♣ K72				
Contract: 2N N						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ Q763	♠ AK10				1NT
Vul: NS	♥ 92	♥ KQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q872	♦ 54	Pass	2NT	AP	
South HCP: 15	♣ AJ2	♣ K974				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

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

Board: 451	♠ AK6	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ K732	You bid first.
HCP: 15	♣ J54	

Board: 452	♠ A109	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ 764	Partner bids first.
HCP: 8	♣ Q1096	

Board: 453	♠ 84	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ KJ94	

Board: 454	♠ 104	The opponents are silent.
Dealer: S	♥ Q653	
Vul: EW	♦ K864	Partner bids first.
HCP: 8	♣ K108	

Board: 455	♠ A95	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ K873	You bid first.
HCP: 15	♣ AK64	

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	♠ AK6	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ A86	♥ 732				
North HCP: 15	♦ K732	♦ A65	AP			
South HCP: 9	♣ J54	♣ K1096				
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ4				1NT
Vul: Both	♥ Q52	♥ AK8				
North HCP: 8	♦ 764	♦ Q98	Pass	2NT	AP	
South HCP: 15	♣ Q1096	♣ K843				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ KJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ104	♥ 83	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ10	♦ J8732	AP			
South HCP: 9	♣ KJ94	♣ A7	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ KQ8				1NT
Vul: EW	♥ Q653	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K864	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ K108	♣ 96543	1. Stayman			
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ10		1NT	Pass	2NT
Vul: Both	♥ J3	♥ 952				
North HCP: 15	♦ K873	♦ A52	AP			
South HCP: 8	♣ AK64	♣ J1073				
Contract: 2N N						

South hands (Practice Page)

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

Board: 451	♠ Q82	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ A65	Partner bids first.
HCP: 9	♣ K1096	

Board: 452	♠ QJ4	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ Q98	You bid first.
HCP: 15	♣ K843	

Board: 453	♠ KJ52	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ J8732	Partner bids first.
HCP: 9	♣ A7	

Board: 454	♠ KQ8	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ 96543	

Board: 455	♠ QJ10	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ A52	Partner bids first.
HCP: 8	♣ J1073	

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	♠ AK6	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ A86	♥ 732				
North HCP: 15	♦ K732	♦ A65	AP			
South HCP: 9	♣ J54	♣ K1096				
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ QJ4				1NT
Vul: Both	♥ Q52	♥ AK8				
North HCP: 8	♦ 764	♦ Q98	Pass	2NT	AP	
South HCP: 15	♣ Q1096	♣ K843				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ KJ52		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ104	♥ 83	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ10	♦ J8732	AP			
South HCP: 9	♣ KJ94	♣ A7	1. Stayman			
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ KQ8				1NT
Vul: EW	♥ Q653	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K864	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ K108	♣ 96543	1. Stayman			
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ QJ10		1NT	Pass	2NT
Vul: Both	♥ J3	♥ 952				
North HCP: 15	♦ K873	♦ A52	AP			
South HCP: 8	♣ AK64	♣ J1073				
Contract: 2N N						

North hands (Practice Page)

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

Board: 456	♠ 10652	The opponents are silent.
Dealer: S	♥ J52	
Vul: None	♦ A6	Partner bids first.
HCP: 9	♣ A1092	

Board: 457	♠ AQ10	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ QJ4	

Board: 458	♠ 75	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ J86	Partner bids first.
HCP: 8	♣ K9862	

Board: 459	♠ QJ104	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ K754	

Board: 460	♠ 954	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ J64	Partner bids first.
HCP: 8	♣ A962	

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

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ KQ9				1NT
Vul: None	♥ J52	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A6	♦ J92	Pass	2NT	AP	
South HCP: 15	♣ A1092	♣ QJ43				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J854		1NT	Pass	2♣ ¹
Vul: EW	♥ K864	♥ A52	Pass	2♥	Pass	2NT
North HCP: 15	♦ K84	♦ A1063	AP			
South HCP: 9	♣ QJ4	♣ 85				
Contract: 2N N			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ4				1NT
Vul: Both	♥ A107	♥ 654				
North HCP: 8	♦ J86	♦ AQ9	AP			
South HCP: 15	♣ K9862	♣ 1074				
Contract: 1N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ104	♠ A753		1NT	Pass	2♣ ¹
Vul: None	♥ A106	♥ K8	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ 10432	AP			
South HCP: 9	♣ K754	♣ Q102				
Contract: 3♠ N			1. Stayman			

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AQ7				1NT
Vul: NS	♥ K109	♥ 864				
North HCP: 8	♦ J64	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ A962	♣ KQJ54				
Contract: 2N S						

South hands (Practice Page)

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

Board: 456	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ J92	You bid first.
HCP: 15	♣ QJ43	

Board: 457	♠ J854	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ A1063	Partner bids first.
HCP: 9	♣ 85	

Board: 458	♠ AKQ4	The opponents are silent.
Dealer: S	♥ 654	
Vul: Both	♦ AQ9	You bid first.
HCP: 15	♣ 1074	

Board: 459	♠ A753	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 10432	Partner bids first.
HCP: 9	♣ Q102	

Board: 460	♠ AQ7	The opponents are silent.
Dealer: S	♥ 864	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ KQJ54	

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

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ 10652	♠ KQ9				1NT
Vul: None	♥ J52	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A6	♦ J92	Pass	2NT	AP	
South HCP: 15	♣ A1092	♣ QJ43				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J854		1NT	Pass	2♣ ¹
Vul: EW	♥ K864	♥ A52	Pass	2♥	Pass	2NT
North HCP: 15	♦ K84	♦ A1063	AP			
South HCP: 9	♣ QJ4	♣ 85				
Contract: 2N N			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ4				1NT
Vul: Both	♥ A107	♥ 654				
North HCP: 8	♦ J86	♦ AQ9	AP			
South HCP: 15	♣ K9862	♣ 1074				
Contract: 1N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ104	♠ A753		1NT	Pass	2♣ ¹
Vul: None	♥ A106	♥ K8	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ 10432	AP			
South HCP: 9	♣ K754	♣ Q102				
Contract: 3♠ N			1. Stayman			

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ AQ7				1NT
Vul: NS	♥ K109	♥ 864				
North HCP: 8	♦ J64	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ A962	♣ KQJ54				
Contract: 2N S						

North hands (Practice Page)

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

Board: 461
Dealer: N
Vul: Both
HCP: 15

♠ A7
♥ K103
♦ A107
♣ A10643

The opponents are silent.

You bid first.

Board: 462
Dealer: S
Vul: None
HCP: 9

♠ 42
♥ AQ82
♦ J63
♣ Q965

The opponents are silent.

Partner bids first.

Board: 463
Dealer: N
Vul: NS
HCP: 15

♠ A973
♥ AQJ5
♦ A97
♣ 43

West Doubles 2♣ if possible.

You bid first.

Board: 464
Dealer: S
Vul: EW
HCP: 9

♠ KQ52
♥ 62
♦ 85
♣ KJ975

The opponents are silent.

Partner bids first.

Board: 465
Dealer: N
Vul: None
HCP: 15

♠ K9
♥ K87
♦ K86
♣ AQ1094

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: 461	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q842		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ J952	Pass	2♦	Pass	2NT
North HCP: 15	♦ A107	♦ KQ	AP			
South HCP: 8	♣ A10643	♣ 872	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AJ105				1NT
Vul: None	♥ AQ82	♥ K975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J63	♦ K5	Pass	3♥	AP	
South HCP: 15	♣ Q965	♣ A104	1. Stayman			
Contract: 3♥ S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ Q6		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ5	♥ 10842	X	2♥	Pass	3♥
North HCP: 15	♦ A97	♦ KJ1043	AP			
South HCP: 8	♣ 43	♣ Q6	1. Stayman			
Contract: 3♥ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ AJ10				1NT
Vul: EW	♥ 62	♥ K3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AK976	Pass	3♣	Pass	3NT
South HCP: 15	♣ KJ975	♣ 843	AP			
Contract: 3N S			1. Stayman			

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 1085		1NT	Pass	2NT
Vul: None	♥ K87	♥ Q92				
North HCP: 15	♦ K86	♦ A54	AP			
South HCP: 9	♣ AQ1094	♣ K732				
Contract: 2N N						

South hands (Practice Page)

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

Board: 461 ♠ Q842
Dealer: N ♥ J952
Vul: Both ♦ KQ
HCP: 8 ♣ 872

The opponents are silent.

Partner bids first.

Board: 462 ♠ AJ105
Dealer: S ♥ K975
Vul: None ♦ K5
HCP: 15 ♣ A104

The opponents are silent.

You bid first.

Board: 463 ♠ Q6
Dealer: N ♥ 10842
Vul: NS ♦ KJ1043
HCP: 8 ♣ Q6

West Doubles 2♣ if possible.

Partner bids first.

Board: 464 ♠ AJ10
Dealer: S ♥ K3
Vul: EW ♦ AK976
HCP: 15 ♣ 843

The opponents are silent.

You bid first.

Board: 465 ♠ 1085
Dealer: N ♥ Q92
Vul: None ♦ A54
HCP: 9 ♣ K732

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: 461	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q842		1NT	Pass	2♣ ¹
Vul: Both	♥ K103	♥ J952	Pass	2♦	Pass	2NT
North HCP: 15	♦ A107	♦ KQ	AP			
South HCP: 8	♣ A10643	♣ 872	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AJ105				1NT
Vul: None	♥ AQ82	♥ K975	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J63	♦ K5	Pass	3♥	AP	
South HCP: 15	♣ Q965	♣ A104	1. Stayman			
Contract: 3♥ S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ Q6		1NT	Pass	2♣ ¹
Vul: NS	♥ AQJ5	♥ 10842	X	2♥	Pass	3♥
North HCP: 15	♦ A97	♦ KJ1043	AP			
South HCP: 8	♣ 43	♣ Q6	1. Stayman			
Contract: 3♥ N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ AJ10				1NT
Vul: EW	♥ 62	♥ K3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AK976	Pass	3♣	Pass	3NT
South HCP: 15	♣ KJ975	♣ 843	AP			
Contract: 3N S			1. Stayman			

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 1085		1NT	Pass	2NT
Vul: None	♥ K87	♥ Q92				
North HCP: 15	♦ K86	♦ A54	AP			
South HCP: 9	♣ AQ1094	♣ K732				
Contract: 2N N						

North hands (Practice Page)

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

Board: 466	♠ AK32	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ 104	Partner bids first.
HCP: 9	♣ Q9632	

Board: 467	♠ Q74	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ A753	You bid first.
HCP: 15	♣ K4	

Board: 468	♠ K875	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K732	

Board: 469	♠ K762	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: NS	♦ A3	You bid first.
HCP: 15	♣ A64	

Board: 470	♠ J84	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ J64	Partner bids first.
HCP: 8	♣ AQ108	

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

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ AK32	♠ 54				1NT
Vul: NS	♥ 86	♥ AQ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ KQ85	Pass	2NT	AP	
South HCP: 15	♣ Q9632	♣ KJ4				
Contract: 2N S			1. Stayman			

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AJ96		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ97	♥ J83	Pass	2♥	Pass	2NT
North HCP: 15	♦ A753	♦ Q94	AP			
South HCP: 8	♣ K4	♣ 732				
Contract: 2N N			1. Stayman			

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ 93				1NT
Vul: Both	♥ K75	♥ Q92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ AKQ10	Pass	2NT	AP	
South HCP: 15	♣ K732	♣ A954				
Contract: 2N S			1. Stayman			

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ Q98		1NT	Pass	2NT
Vul: NS	♥ KJ42	♥ A6				
North HCP: 15	♦ A3	♦ 10742	AP			
South HCP: 9	♣ A64	♣ K532				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ K105				1NT
Vul: EW	♥ 653	♥ AJ10				
North HCP: 8	♦ J64	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ AQ108	♣ K954				
Contract: 2N S						

South hands (Practice Page)

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

Board: 466	♠ 54	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: NS	♦ KQ85	You bid first.
HCP: 15	♣ KJ4	

Board: 467	♠ AJ96	The opponents are silent.
Dealer: N	♥ J83	
Vul: EW	♦ Q94	Partner bids first.
HCP: 8	♣ 732	

Board: 468	♠ 93	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ AKQ10	You bid first.
HCP: 15	♣ A954	

Board: 469	♠ Q98	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ 10742	Partner bids first.
HCP: 9	♣ K532	

Board: 470	♠ K105	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ A98	You bid first.
HCP: 15	♣ K954	

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

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ AK32	♠ 54				1NT
Vul: NS	♥ 86	♥ AQ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ KQ85	Pass	2NT	AP	
South HCP: 15	♣ Q9632	♣ KJ4				
Contract: 2N S			1. Stayman			

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q74	♠ AJ96		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ97	♥ J83	Pass	2♥	Pass	2NT
North HCP: 15	♦ A753	♦ Q94	AP			
South HCP: 8	♣ K4	♣ 732				
Contract: 2N N			1. Stayman			

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ 93				1NT
Vul: Both	♥ K75	♥ Q92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 98	♦ AKQ10	Pass	2NT	AP	
South HCP: 15	♣ K732	♣ A954				
Contract: 2N S			1. Stayman			

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ K762	♠ Q98		1NT	Pass	2NT
Vul: NS	♥ KJ42	♥ A6				
North HCP: 15	♦ A3	♦ 10742	AP			
South HCP: 9	♣ A64	♣ K532				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ K105				1NT
Vul: EW	♥ 653	♥ AJ10				
North HCP: 8	♦ J64	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ AQ108	♣ K954				
Contract: 2N S						

North hands (Practice Page)

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

Board: 471
Dealer: N
Vul: Both
HCP: 15

♠ AK3
♥ K10
♦ A72
♣ J5432

The opponents are silent.

You bid first.

Board: 472
Dealer: S
Vul: None
HCP: 8

♠ QJ43
♥ KJ
♦ 8742
♣ J82

The opponents are silent.

Partner bids first.

Board: 473
Dealer: N
Vul: EW
HCP: 15

♠ A762
♥ Q73
♦ KJ9
♣ KQ4

The opponents are silent.

You bid first.

Board: 474
Dealer: S
Vul: Both
HCP: 9

♠ K762
♥ 74
♦ K1063
♣ K98

East Doubles 2♣ if possible.

Partner bids first.

Board: 475
Dealer: N
Vul: None
HCP: 15

♠ Q82
♥ QJ107
♦ AKQ
♣ J43

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: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 74		1NT	Pass	2♣ ¹
Vul: Both	♥ K10	♥ J852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ J864	AP			
South HCP: 8	♣ J5432	♣ AQ8	1. Stayman			
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ QJ43	♠ K107				1NT
Vul: None	♥ KJ	♥ 1094	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 8742	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ J82	♣ AK974	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J985		1NT	Pass	2♣ ¹
Vul: EW	♥ Q73	♥ K864	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ9	♦ 1043	AP			
South HCP: 8	♣ KQ4	♣ A3	1. Stayman			
Contract: 3♠ N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K762	♠ AJ5				1NT
Vul: Both	♥ 74	♥ A965	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K1063	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ K98	♣ Q64	1. Stayman			
Contract: 2N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K93		1NT	Pass	2NT
Vul: None	♥ QJ107	♥ A82	AP			
North HCP: 15	♦ AKQ	♦ 962				
South HCP: 9	♣ J43	♣ Q652				
Contract: 2N N						

South hands (Practice Page)

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

Board: 471	♠ 74	The opponents are silent.
Dealer: N	♥ J852	
Vul: Both	♦ J864	Partner bids first.
HCP: 8	♣ AQ8	
Board: 472	♠ K107	The opponents are silent.
Dealer: S	♥ 1094	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ AK974	
Board: 473	♠ J985	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ 1043	Partner bids first.
HCP: 8	♣ A3	
Board: 474	♠ AJ5	East Doubles 2♣ if possible.
Dealer: S	♥ A965	
Vul: Both	♦ A94	You bid first.
HCP: 15	♣ Q64	
Board: 475	♠ K93	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ 962	Partner bids first.
HCP: 9	♣ Q652	

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

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 74		1NT	Pass	2♣ ¹
Vul: Both	♥ K10	♥ J852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ J864	AP			
South HCP: 8	♣ J5432	♣ AQ8	1. Stayman			
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ QJ43	♠ K107				1NT
Vul: None	♥ KJ	♥ 1094	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 8742	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ J82	♣ AK974	1. Stayman			
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ J985		1NT	Pass	2♣ ¹
Vul: EW	♥ Q73	♥ K864	Pass	2♠	Pass	3♠
North HCP: 15	♦ KJ9	♦ 1043	AP			
South HCP: 8	♣ KQ4	♣ A3	1. Stayman			
Contract: 3♠ N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ K762	♠ AJ5				1NT
Vul: Both	♥ 74	♥ A965	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ K1063	♦ A94	Pass	2NT	AP	
South HCP: 15	♣ K98	♣ Q64	1. Stayman			
Contract: 2N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K93		1NT	Pass	2NT
Vul: None	♥ QJ107	♥ A82				
North HCP: 15	♦ AKQ	♦ 962	AP			
South HCP: 9	♣ J43	♣ Q652				
Contract: 2N N						

North hands (Practice Page)

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

Board: 476	♠ J4	The opponents are silent.
Dealer: S	♥ 10964	
Vul: NS	♦ J42	Partner bids first.
HCP: 8	♣ AQ106	

Board: 477	♠ K92	The opponents are silent.
Dealer: N	♥ K1042	
Vul: Both	♦ AK6	You bid first.
HCP: 15	♣ Q54	

Board: 478	♠ 1085	The opponents are silent.
Dealer: S	♥ K874	
Vul: None	♦ K42	Partner bids first.
HCP: 9	♣ K32	

Board: 479	♠ J53	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ AK85	You bid first.
HCP: 15	♣ AK4	

Board: 480	♠ J92	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ J76	Partner bids first.
HCP: 8	♣ Q10962	

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

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K106				1NT
Vul: NS	♥ 10964	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J42	♦ AKQ76	Pass	2NT	AP	
South HCP: 15	♣ AQ106	♣ 754	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ A87				
Vul: Both	♥ K1042	♥ Q9		1NT	Pass	2NT
North HCP: 15	♦ AK6	♦ Q873	AP			
South HCP: 8	♣ Q54	♣ 8632				
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AJ76				1NT
Vul: None	♥ K874	♥ AJ10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K42	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ K32	♣ J754	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ A1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 954	♥ K763	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK85	♦ Q9	AP			
South HCP: 9	♣ AK4	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ 76				
Vul: EW	♥ A3	♥ J752				1NT
North HCP: 8	♦ J76	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q10962	♣ AK4				
Contract: 2N S						

South hands (Practice Page)

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

Board: 476	♠ K106	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AKQ76	You bid first.
HCP: 15	♣ 754	

Board: 477	♠ A87	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ Q873	Partner bids first.
HCP: 8	♣ 8632	

Board: 478	♠ AJ76	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ J754	

Board: 479	♠ A1074	The opponents are silent.
Dealer: N	♥ K763	
Vul: NS	♦ Q9	Partner bids first.
HCP: 9	♣ 1076	

Board: 480	♠ 76	The opponents are silent.
Dealer: S	♥ J752	
Vul: EW	♦ AK109	You bid first.
HCP: 15	♣ AK4	

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

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K106				1NT
Vul: NS	♥ 10964	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J42	♦ AKQ76	Pass	2NT	AP	
South HCP: 15	♣ AQ106	♣ 754	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ A87				
Vul: Both	♥ K1042	♥ Q9		1NT	Pass	2NT
North HCP: 15	♦ AK6	♦ Q873	AP			
South HCP: 8	♣ Q54	♣ 8632				
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AJ76				1NT
Vul: None	♥ K874	♥ AJ10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K42	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ K32	♣ J754	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ A1074		1NT	Pass	2♣ ¹
Vul: NS	♥ 954	♥ K763	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK85	♦ Q9	AP			
South HCP: 9	♣ AK4	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ 76				
Vul: EW	♥ A3	♥ J752				1NT
North HCP: 8	♦ J76	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q10962	♣ AK4				
Contract: 2N S						

North hands (Practice Page)

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

Board: 481	♠ A103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ Q96	You bid first.
HCP: 15	♣ KJ104	

Board: 482	♠ 8653	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ A985	Partner bids first.
HCP: 9	♣ KQ5	

Board: 483	♠ AJ73	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ A863	You bid first.
HCP: 15	♣ A104	

Board: 484	♠ Q104	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ A963	Partner bids first.
HCP: 8	♣ J53	

Board: 485	♠ AQ5	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AJ874	You bid first.
HCP: 15	♣ A104	

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	♠ A103	♠ K7		1NT	Pass	2♣ ¹
Vul: None	♥ KQ8	♥ J962	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q96	♦ A10842	AP			
South HCP: 8	♣ KJ104	♣ 87	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 8653	♠ AQ9				1NT
Vul: NS	♥ 64	♥ A3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A985	♦ J10763	Pass	2NT	AP	
South HCP: 15	♣ KQ5	♣ A94	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 84		1NT	Pass	2♣ ¹
Vul: EW	♥ Q7	♥ K642	Pass	2♠	Pass	2NT
North HCP: 15	♦ A863	♦ K2	AP			
South HCP: 9	♣ A104	♣ QJ862	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ J5				1NT
Vul: Both	♥ J93	♥ AQ87	AP			
North HCP: 8	♦ A963	♦ K75				
South HCP: 15	♣ J53	♣ KQ42				
Contract: 1N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 1076		1NT	Pass	2NT
Vul: NS	♥ 106	♥ A42	AP			
North HCP: 15	♦ AJ874	♦ Q106				
South HCP: 9	♣ A104	♣ K965				
Contract: 2N N						

South hands (Practice Page)

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

Board: 481	♠ K7	The opponents are silent.
Dealer: N	♥ J962	
Vul: None	♦ A10842	Partner bids first.
HCP: 8	♣ 87	

Board: 482	♠ AQ9	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ J10763	You bid first.
HCP: 15	♣ A94	

Board: 483	♠ 84	The opponents are silent.
Dealer: N	♥ K642	
Vul: EW	♦ K2	Partner bids first.
HCP: 9	♣ QJ862	

Board: 484	♠ J5	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: Both	♦ K75	You bid first.
HCP: 15	♣ KQ42	

Board: 485	♠ 1076	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ K965	

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	♠ A103	♠ K7		1NT	Pass	2♣ ¹
Vul: None	♥ KQ8	♥ J962	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q96	♦ A10842	AP			
South HCP: 8	♣ KJ104	♣ 87	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 8653	♠ AQ9				1NT
Vul: NS	♥ 64	♥ A3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A985	♦ J10763	Pass	2NT	AP	
South HCP: 15	♣ KQ5	♣ A94	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 84		1NT	Pass	2♣ ¹
Vul: EW	♥ Q7	♥ K642	Pass	2♠	Pass	2NT
North HCP: 15	♦ A863	♦ K2	AP			
South HCP: 9	♣ A104	♣ QJ862	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ J5				1NT
Vul: Both	♥ J93	♥ AQ87	AP			
North HCP: 8	♦ A963	♦ K75				
South HCP: 15	♣ J53	♣ KQ42				
Contract: 1N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 1076		1NT	Pass	2NT
Vul: NS	♥ 106	♥ A42	AP			
North HCP: 15	♦ AJ874	♦ Q106				
South HCP: 9	♣ A104	♣ K965				
Contract: 2N N						

North hands (Practice Page)

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

Board: 486 ♠ 10975
Dealer: S ♥ AJ7
Vul: EW ♦ Q532
HCP: 8 ♣ J10

The opponents are silent.

Partner bids first.

Board: 487 ♠ AKJ6
Dealer: N ♥ 1063
Vul: Both ♦ AK97
HCP: 15 ♣ 43

West Bids 3♣ if possible.

You bid first.

Board: 488 ♠ Q87
Dealer: S ♥ K82
Vul: None ♦ 9854
HCP: 8 ♣ K63

The opponents are silent.

Partner bids first.

Board: 489 ♠ J3
Dealer: N ♥ AK6
Vul: EW ♦ QJ3
HCP: 15 ♣ KJ432

The opponents are silent.

You bid first.

Board: 490 ♠ K106
Dealer: S ♥ J4
Vul: Both ♦ A1052
HCP: 9 ♣ J763

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: 486	North:	South:	West	North	East	South
Dealer: S	♠ 10975	♠ AKQ				1NT
Vul: EW	♥ AJ7	♥ K94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q532	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ J10	♣ 98754				
Contract: 2N S			1. Stayman			

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 10753		1NT	Pass	2♣ ¹
Vul: Both	♥ 1063	♥ AK84	3♣	Pass	Pass	X
North HCP: 15	♦ AK97	♦ Q5	AP			
South HCP: 9	♣ 43	♣ 862				
Contract: 3♣X W			1. Stayman			

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K3				1NT
Vul: None	♥ K82	♥ A65	Pass	2NT	AP	
North HCP: 8	♦ 9854	♦ AKJ3				
South HCP: 15	♣ K63	♣ 8542				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K106		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ J754	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ3	♦ A7	AP			
South HCP: 8	♣ KJ432	♣ 10986				
Contract: 2N N			1. Stayman			

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ QJ8				1NT
Vul: Both	♥ J4	♥ Q97	Pass	3NT	AP	
North HCP: 9	♦ A1052	♦ K83				
South HCP: 15	♣ J763	♣ AK54				
Contract: 3N S						

South hands (Practice Page)

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

Board: 486	♠ AKQ	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ K4	You bid first.
HCP: 15	♣ 98754	

Board: 487	♠ 10753	West Bids 3♣ if possible.
Dealer: N	♥ AK84	
Vul: Both	♦ Q5	Partner bids first.
HCP: 9	♣ 862	

Board: 488	♠ K3	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ AKJ3	You bid first.
HCP: 15	♣ 8542	

Board: 489	♠ K106	The opponents are silent.
Dealer: N	♥ J754	
Vul: EW	♦ A7	Partner bids first.
HCP: 8	♣ 10986	

Board: 490	♠ QJ8	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ K83	You bid first.
HCP: 15	♣ AK54	

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

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ 10975	♠ AKQ				1NT
Vul: EW	♥ AJ7	♥ K94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q532	♦ K4	Pass	2NT	AP	
South HCP: 15	♣ J10	♣ 98754				
Contract: 2N S			1. Stayman			

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 10753		1NT	Pass	2♣ ¹
Vul: Both	♥ 1063	♥ AK84	3♣	Pass	Pass	X
North HCP: 15	♦ AK97	♦ Q5	AP			
South HCP: 9	♣ 43	♣ 862				
Contract: 3♣X W			1. Stayman			

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ K3				1NT
Vul: None	♥ K82	♥ A65	Pass	2NT	AP	
North HCP: 8	♦ 9854	♦ AKJ3				
South HCP: 15	♣ K63	♣ 8542				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K106		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ J754	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ3	♦ A7	AP			
South HCP: 8	♣ KJ432	♣ 10986				
Contract: 2N N			1. Stayman			

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ QJ8				1NT
Vul: Both	♥ J4	♥ Q97	Pass	3NT	AP	
North HCP: 9	♦ A1052	♦ K83				
South HCP: 15	♣ J763	♣ AK54				
Contract: 3N S						

North hands (Practice Page)

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

Board: 491	♠ AK62	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ J8	You bid first.
HCP: 15	♣ KJ54	

Board: 492	♠ 752	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ 10842	Partner bids first.
HCP: 9	♣ AQ6	

Board: 493	♠ AJ92	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ Q10	You bid first.
HCP: 15	♣ 10643	

Board: 494	♠ 8532	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ J1054	Partner bids first.
HCP: 8	♣ K5	

Board: 495	♠ QJ85	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ A542	

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

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9843		1NT	Pass	2♣ ¹
Vul: None	♥ K107	♥ A2	Pass	2♠	Pass	3♠
North HCP: 15	♦ J8	♦ 1062	AP			
South HCP: 8	♣ KJ54	♣ A983	1. Stayman			
Contract: 3♠ N						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ Q86				1NT
Vul: NS	♥ K104	♥ AQ63	Pass	2NT	AP	
North HCP: 9	♦ 10842	♦ AK				
South HCP: 15	♣ AQ6	♣ 10432				
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ 103		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q10	♦ J62	AP			
South HCP: 9	♣ 10643	♣ AKJ2	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AQ9				1NT
Vul: None	♥ A98	♥ J1032	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J1054	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A1042	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 972		1NT	Pass	2NT
Vul: NS	♥ AJ2	♥ 93	AP			
North HCP: 15	♦ K4	♦ AJ1063				
South HCP: 8	♣ A542	♣ K107				
Contract: 2N N						

South hands (Practice Page)

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

Board: 491	♠ 9843	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ 1062	Partner bids first.
HCP: 8	♣ A983	

Board: 492	♠ Q86	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ 10432	

Board: 493	♠ 103	The opponents are silent.
Dealer: N	♥ 8652	
Vul: Both	♦ J62	Partner bids first.
HCP: 9	♣ AKJ2	

Board: 494	♠ AQ9	The opponents are silent.
Dealer: S	♥ J1032	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ A1042	

Board: 495	♠ 972	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ AJ1063	Partner bids first.
HCP: 8	♣ K107	

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

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 9843		1NT	Pass	2♣ ¹
Vul: None	♥ K107	♥ A2	Pass	2♠	Pass	3♠
North HCP: 15	♦ J8	♦ 1062	AP			
South HCP: 8	♣ KJ54	♣ A983	1. Stayman			
Contract: 3♠ N						

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ Q86				1NT
Vul: NS	♥ K104	♥ AQ63	Pass	2NT	AP	
North HCP: 9	♦ 10842	♦ AK				
South HCP: 15	♣ AQ6	♣ 10432				
Contract: 2N S						

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ 103		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q10	♦ J62	AP			
South HCP: 9	♣ 10643	♣ AKJ2	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ AQ9				1NT
Vul: None	♥ A98	♥ J1032	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J1054	♦ A6	Pass	2NT	AP	
South HCP: 15	♣ K5	♣ A1042	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 972				
Vul: NS	♥ AJ2	♥ 93		1NT	Pass	2NT
North HCP: 15	♦ K4	♦ AJ1063	AP			
South HCP: 8	♣ A542	♣ K107				
Contract: 2N N						

North hands (Practice Page)

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

Board: 496	♠ Q105	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ 853	Partner bids first.
HCP: 9	♣ AK53	

Board: 497	♠ J86	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: None	♦ A92	You bid first.
HCP: 15	♣ A84	

Board: 498	♠ 84	The opponents are silent.
Dealer: S	♥ 1095	
Vul: NS	♦ 653	Partner bids first.
HCP: 8	♣ AKJ96	

Board: 499	♠ AK93	The opponents are silent.
Dealer: N	♥ 1095	
Vul: EW	♦ Q3	You bid first.
HCP: 15	♣ AQ84	

Board: 500	♠ J103	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ J3	Partner bids first.
HCP: 9	♣ KJ732	

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

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A43				1NT
Vul: EW	♥ 843	♥ AJ102				
North HCP: 9	♦ 853	♦ KQ2	Pass	2NT	AP	
South HCP: 15	♣ AK53	♣ J94				
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ Q743		1NT	Pass	2♣ ¹
Vul: None	♥ AQ82	♥ K64	Pass	2♥	Pass	2NT
North HCP: 15	♦ A92	♦ J103	AP			
South HCP: 9	♣ A84	♣ QJ7	1. Stayman			
Contract: 2N N						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J9				1NT
Vul: NS	♥ 1095	♥ KQJ6				
North HCP: 8	♦ 653	♦ AKJ	Pass	2NT	AP	
South HCP: 15	♣ AKJ96	♣ 7543				
Contract: 2N S						

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ QJ104		1NT	Pass	2♣ ¹
Vul: EW	♥ 1095	♥ KQ86	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q3	♦ 64	AP			
South HCP: 8	♣ AQ84	♣ 1032	1. Stayman			
Contract: 3♠ N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K975				1NT
Vul: Both	♥ K73	♥ AQ4				
North HCP: 9	♦ J3	♦ Q974	Pass	3NT	AP	
South HCP: 15	♣ KJ732	♣ A4				
Contract: 3N S						

South hands (Practice Page)

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

Board: 496	♠ A43	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: EW	♦ KQ2	You bid first.
HCP: 15	♣ J94	

Board: 497	♠ Q743	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ QJ7	

Board: 498	♠ J9	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: NS	♦ AKJ	You bid first.
HCP: 15	♣ 7543	

Board: 499	♠ QJ104	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ 1032	

Board: 500	♠ K975	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ Q974	You bid first.
HCP: 15	♣ A4	

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

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A43				1NT
Vul: EW	♥ 843	♥ AJ102				
North HCP: 9	♦ 853	♦ KQ2	Pass	2NT	AP	
South HCP: 15	♣ AK53	♣ J94				
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ J86	♠ Q743		1NT	Pass	2♣ ¹
Vul: None	♥ AQ82	♥ K64	Pass	2♥	Pass	2NT
North HCP: 15	♦ A92	♦ J103	AP			
South HCP: 9	♣ A84	♣ QJ7	1. Stayman			
Contract: 2N N						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J9				1NT
Vul: NS	♥ 1095	♥ KQJ6				
North HCP: 8	♦ 653	♦ AKJ	Pass	2NT	AP	
South HCP: 15	♣ AKJ96	♣ 7543				
Contract: 2N S						

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ QJ104		1NT	Pass	2♣ ¹
Vul: EW	♥ 1095	♥ KQ86	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q3	♦ 64	AP			
South HCP: 8	♣ AQ84	♣ 1032	1. Stayman			
Contract: 3♠ N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K975				1NT
Vul: Both	♥ K73	♥ AQ4				
North HCP: 9	♦ J3	♦ Q974	Pass	3NT	AP	
South HCP: 15	♣ KJ732	♣ A4				
Contract: 3N S						