

North hands (Practice Page)

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

Board: 1	♠ AJ53	West Doubles 2♣ if possible.
Dealer: N	♥ 865	
Vul: None	♦ AQJ8	You bid first.
HCP: 15	♣ QJ	

Board: 2	♠ QJ9	The opponents are silent.
Dealer: S	♥ 82	
Vul: NS	♦ KJ965	Partner bids first.
HCP: 8	♣ J94	

Board: 3	♠ AJ4	The opponents are silent.
Dealer: N	♥ 1085	
Vul: EW	♦ AK7	You bid first.
HCP: 15	♣ K982	

Board: 4	♠ KQ87	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ Q85	Partner bids first.
HCP: 9	♣ 1043	

Board: 5	♠ Q5	The opponents are silent.
Dealer: N	♥ A732	
Vul: NS	♦ Q87	You bid first.
HCP: 15	♣ AK92	

Board: 6	♠ J10	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: EW	♦ Q1063	Partner bids first.
HCP: 9	♣ Q84	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ K1098		1NT	Pass	2♣ ¹
Vul: None	♥ 865	♥ KQ				
North HCP: 15	♦ AQJ8	♦ 1095	X	2♠	AP	
South HCP: 8	♣ QJ	♣ 10743	1. Stayman			
Contract: 2♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A84				1NT
Vul: NS	♥ 82	♥ A107				
North HCP: 8	♦ KJ965	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AK76				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ 1085	♥ Q632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ Q83	AP			
South HCP: 9	♣ K982	♣ QJ104	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ J1064				1NT
Vul: Both	♥ Q92	♥ 108	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ 1043	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J1093		1NT	Pass	2♣ ¹
Vul: NS	♥ A732	♥ QJ104	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q87	♦ K42	AP			
South HCP: 9	♣ AK92	♣ Q4	1. Stayman			
Contract: 4♥ N						

Board: 6

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J10

♥ KJ62

♦ Q1063

♣ Q84

South:

♠ AKQ7

♥ Q94

♦ J95

♣ K95

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

South hands (Practice Page)

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

Board: 1	♠ K1098	West Doubles 2♣ if possible.
Dealer: N	♥ KQ	
Vul: None	♦ 1095	Partner bids first.
HCP: 8	♣ 10743	

Board: 2	♠ A84	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 742	You bid first.
HCP: 15	♣ AK76	

Board: 3	♠ Q9	The opponents are silent.
Dealer: N	♥ Q632	
Vul: EW	♦ Q83	Partner bids first.
HCP: 9	♣ QJ104	

Board: 4	♠ J1064	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ AQJ7	

Board: 5	♠ J1093	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: NS	♦ K42	Partner bids first.
HCP: 9	♣ Q4	

Board: 6	♠ AKQ7	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ J95	You bid first.
HCP: 15	♣ K95	

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

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ K1098		1NT	Pass	2♣ ¹
Vul: None	♥ 865	♥ KQ				
North HCP: 15	♦ AQJ8	♦ 1095	X	2♠	AP	
South HCP: 8	♣ QJ	♣ 10743	1. Stayman			
Contract: 2♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A84				1NT
Vul: NS	♥ 82	♥ A107				
North HCP: 8	♦ KJ965	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AK76				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q9		1NT	Pass	2♣ ¹
Vul: EW	♥ 1085	♥ Q632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ Q83	AP			
South HCP: 9	♣ K982	♣ QJ104	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ J1064				1NT
Vul: Both	♥ Q92	♥ 108	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ 1043	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J1093		1NT	Pass	2♣ ¹
Vul: NS	♥ A732	♥ QJ104	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q87	♦ K42	AP			
South HCP: 9	♣ AK92	♣ Q4	1. Stayman			
Contract: 4♥ N						

Board: 6

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J10

♥ KJ62

♦ Q1063

♣ Q84

South:

♠ AKQ7

♥ Q94

♦ J95

♣ K95

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 17 R16 points.

Board: 7	♠ A86	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ AK106	You bid first.
HCP: 15	♣ 752	

Board: 8	♠ 10872	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ QJ7	Partner bids first.
HCP: 9	♣ KJ54	

Board: 9	♠ K62	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ AQ1082	

Board: 10	♠ AK104	The opponents are silent.
Dealer: S	♥ 1083	
Vul: Both	♦ J86	Partner bids first.
HCP: 9	♣ J54	

Board: 11	♠ A1065	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ 43	You bid first.
HCP: 15	♣ AK5	

Board: 12	♠ J105	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ AKJ72	Partner bids first.
HCP: 9	♣ 842	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ A86	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ Q73	AP			
South HCP: 9	♣ 752	♣ J84	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q964				1NT
Vul: None	♥ Q9	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ7	♦ A52	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ54	♣ Q2	AP			
Contract: 3♠ S			1. Stayman			

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ J973		1NT	Pass	2♣ ¹
Vul: EW	♥ A10	♥ KJ	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q43	♦ A986	AP			
South HCP: 9	♣ AQ1082	♣ 943	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ 973				1NT
Vul: Both	♥ 1083	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J86	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ KQ863	1. Stayman			
Contract: 2N S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J72		1NT	Pass	2NT
Vul: None	♥ A1094	♥ 72				
North HCP: 15	♦ 43	♦ KQ8	AP			
South HCP: 9	♣ AK5	♣ QJ1084				
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J105

♥ 98

♦ AKJ72

♣ 842

South:

♠ A987

♥ A754

♦ 103

♣ AK10

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

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

Board: 7	♠ QJ10	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: Both	♦ Q73	Partner bids first.
HCP: 9	♣ J84	

Board: 8	♠ Q964	The opponents are silent.
Dealer: S	♥ AK43	
Vul: None	♦ A52	You bid first.
HCP: 15	♣ Q2	

Board: 9	♠ J973	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A986	Partner bids first.
HCP: 9	♣ 943	

Board: 10	♠ 973	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ K52	You bid first.
HCP: 15	♣ KQ863	

Board: 11	♠ J72	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ KQ8	Partner bids first.
HCP: 9	♣ QJ1084	

Board: 12	♠ A987	The opponents are silent.
Dealer: S	♥ A754	
Vul: NS	♦ 103	You bid first.
HCP: 15	♣ AK10	

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

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ A86	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ Q73	AP			
South HCP: 9	♣ 752	♣ J84	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q964				1NT
Vul: None	♥ Q9	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ7	♦ A52	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ54	♣ Q2	AP			
Contract: 3♠ S			1. Stayman			

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ J973		1NT	Pass	2♣ ¹
Vul: EW	♥ A10	♥ KJ	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q43	♦ A986	AP			
South HCP: 9	♣ AQ1082	♣ 943	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ 973				1NT
Vul: Both	♥ 1083	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J86	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ KQ863	1. Stayman			
Contract: 2N S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J72		1NT	Pass	2NT
Vul: None	♥ A1094	♥ 72				
North HCP: 15	♦ 43	♦ KQ8	AP			
South HCP: 9	♣ AK5	♣ QJ1084				
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J105

♥ 98

♦ AKJ72

♣ 842

South:

♠ A987

♥ A754

♦ 103

♣ AK10

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

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

Board: 13	♠ A965	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK102	You bid first.
HCP: 15	♣ 652	

Board: 14	♠ A986	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ J104	Partner bids first.
HCP: 9	♣ Q43	

Board: 15	♠ J10	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ AQ54	You bid first.
HCP: 15	♣ A532	

Board: 16	♠ K973	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ J9643	

Board: 17	♠ A873	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ KQJ2	You bid first.
HCP: 15	♣ 53	

Board: 18	♠ J984	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ QJ4	

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

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ Q1032		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ K4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK102	♦ J983	AP			
South HCP: 9	♣ 652	♣ K84				
Contract: 3♠ N				1. Stayman		

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ 43				1NT
Vul: None	♥ Q95	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J104	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ Q43	♣ A9762				
Contract: 2N S				1. Stayman		

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ KQ73		1NT	Pass	2♣ ¹
Vul: NS	♥ A72	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ54	♦ J107	AP			
South HCP: 9	♣ A532	♣ QJ64				
Contract: 2N N				1. Stayman		

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ A42				1NT
Vul: EW	♥ K8	♥ 97	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ AK1063	Pass	2NT	AP	
South HCP: 15	♣ J9643	♣ A105				
Contract: 2N S				1. Stayman		

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ AJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQJ2	♦ 983	AP			
South HCP: 9	♣ 53	♣ K1042				
Contract: 2N N				1. Stayman		

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J984

♥ A64

♦ J107

♣ QJ4

South:

♠ AQ5

♥ KQ82

♦ 92

♣ A1073

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

South hands (Practice Page)

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

Board: 13	♠ Q1032	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ J983	Partner bids first.
HCP: 9	♣ K84	

Board: 14	♠ 43	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ AK7	You bid first.
HCP: 15	♣ A9762	

Board: 15	♠ KQ73	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ QJ64	

Board: 16	♠ A42	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ AK1063	You bid first.
HCP: 15	♣ A105	

Board: 17	♠ J5	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: None	♦ 983	Partner bids first.
HCP: 9	♣ K1042	

Board: 18	♠ AQ5	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: NS	♦ 92	You bid first.
HCP: 15	♣ A1073	

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

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ Q1032		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ K4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK102	♦ J983	AP			
South HCP: 9	♣ 652	♣ K84	1. Stayman			
Contract: 3♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ 43				1NT
Vul: None	♥ Q95	♥ KJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J104	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ Q43	♣ A9762	1. Stayman			
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ KQ73		1NT	Pass	2♣ ¹
Vul: NS	♥ A72	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ54	♦ J107	AP			
South HCP: 9	♣ A532	♣ QJ64	1. Stayman			
Contract: 2N N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ A42				1NT
Vul: EW	♥ K8	♥ 97	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ AK1063	Pass	2NT	AP	
South HCP: 15	♣ J9643	♣ A105	1. Stayman			
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A873	♠ J5		1NT	Pass	2♣ ¹
Vul: None	♥ KQ5	♥ AJ83	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQJ2	♦ 983	AP			
South HCP: 9	♣ 53	♣ K1042	1. Stayman			
Contract: 2N N						

Board: 18

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J984

♥ A64

♦ J107

♣ QJ4

South:

♠ AQ5

♥ KQ82

♦ 92

♣ A1073

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

North hands (Practice Page)

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

Board: 19	♠ Q104	West Doubles 2♣ if possible. You bid first.
Dealer: N	♥ AJ95	
Vul: EW	♦ KQ10	
HCP: 15	♣ K63	

Board: 20	♠ Q1053	The opponents are silent. Partner bids first.
Dealer: S	♥ K83	
Vul: Both	♦ K109	
HCP: 8	♣ 984	

Board: 21	♠ A972	The opponents are silent. You bid first.
Dealer: N	♥ K87	
Vul: NS	♦ KJ10	
HCP: 15	♣ A62	

Board: 22	♠ QJ86	The opponents are silent. Partner bids first.
Dealer: S	♥ QJ	
Vul: EW	♦ 1072	
HCP: 9	♣ QJ42	

Board: 23	♠ AJ96	The opponents are silent. You bid first.
Dealer: N	♥ 72	
Vul: Both	♦ AK94	
HCP: 15	♣ K92	

Board: 24	♠ Q10	The opponents are silent. Partner bids first.
Dealer: S	♥ AQ32	
Vul: None	♦ 1086	
HCP: 9	♣ J1064	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A987		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ95	♥ 1083	X	2♥	Pass	2NT
North HCP: 15	♦ KQ10	♦ A982	AP			
South HCP: 8	♣ K63	♣ 94				
Contract: 2N N				1. Stayman		

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A64				1NT
Vul: Both	♥ K83	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQ1062				
Contract: 2N S				1. Stayman		

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ Q86		1NT	Pass	2NT
Vul: NS	♥ K87	♥ J9				
North HCP: 15	♦ KJ10	♦ A987	AP			
South HCP: 9	♣ A62	♣ Q743				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ K1093				1NT
Vul: EW	♥ QJ	♥ A84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1072	♦ AKJ8	AP			
South HCP: 15	♣ QJ42	♣ 105				
Contract: 2♠ S				1. Stayman		

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ K7		1NT	Pass	2NT
Vul: Both	♥ 72	♥ J109				
North HCP: 15	♦ AK94	♦ QJ1052	AP			
South HCP: 9	♣ K92	♣ Q54				
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ AQ32

♦ 1086

♣ J1064

South:

♠ AK74

♥ 1065

♦ Q72

♣ AQ8

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

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 19	♠ A987	West Doubles 2♣ if possible. Partner bids first.
Dealer: N	♥ 1083	
Vul: EW	♦ A982	
HCP: 8	♣ 94	

Board: 20	♠ A64	The opponents are silent. You bid first.
Dealer: S	♥ AJ5	
Vul: Both	♦ 73	
HCP: 15	♣ AQ1062	

Board: 21	♠ Q86	The opponents are silent. Partner bids first.
Dealer: N	♥ J9	
Vul: NS	♦ A987	
HCP: 9	♣ Q743	

Board: 22	♠ K1093	The opponents are silent. You bid first.
Dealer: S	♥ A84	
Vul: EW	♦ AKJ8	
HCP: 15	♣ 105	

Board: 23	♠ K7	The opponents are silent. Partner bids first.
Dealer: N	♥ J109	
Vul: Both	♦ QJ1052	
HCP: 9	♣ Q54	

Board: 24	♠ AK74	The opponents are silent. You bid first.
Dealer: S	♥ 1065	
Vul: None	♦ Q72	
HCP: 15	♣ AQ8	

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

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A987		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ95	♥ 1083	X	2♥	Pass	2NT
North HCP: 15	♦ KQ10	♦ A982	AP			
South HCP: 8	♣ K63	♣ 94				
Contract: 2N N				1. Stayman		

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A64				1NT
Vul: Both	♥ K83	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K109	♦ 73	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AQ1062				
Contract: 2N S				1. Stayman		

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ A972	♠ Q86		1NT	Pass	2NT
Vul: NS	♥ K87	♥ J9				
North HCP: 15	♦ KJ10	♦ A987	AP			
South HCP: 9	♣ A62	♣ Q743				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ K1093				1NT
Vul: EW	♥ QJ	♥ A84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1072	♦ AKJ8	AP			
South HCP: 15	♣ QJ42	♣ 105				
Contract: 2♠ S				1. Stayman		

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AJ96	♠ K7		1NT	Pass	2NT
Vul: Both	♥ 72	♥ J109				
North HCP: 15	♦ AK94	♦ QJ1052	AP			
South HCP: 9	♣ K92	♣ Q54				
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q10

♥ AQ32

♦ 1086

♣ J1064

South:

♠ AK74

♥ 1065

♦ Q72

♣ AQ8

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 17 R16 points.

Board: 25	♠ AQ86	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ A85	

Board: 26	♠ QJ5	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ Q8543	

Board: 27	♠ A1082	The opponents are silent.
Dealer: N	♥ 8764	
Vul: None	♦ A9	You bid first.
HCP: 15	♣ AK8	

Board: 28	♠ Q103	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: NS	♦ Q97	Partner bids first.
HCP: 9	♣ 1043	

Board: 29	♠ 642	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ AKQJ	You bid first.
HCP: 15	♣ AJ73	

Board: 30	♠ K109	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: None	♦ Q8	Partner bids first.
HCP: 8	♣ J942	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 97		1NT	Pass	2NT
Vul: EW	♥ Q1064	♥ A8				
North HCP: 15	♦ K7	♦ Q9853	AP			
South HCP: 9	♣ A85	♣ K974				
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK3				1NT
Vul: Both	♥ K85	♥ J1076				
North HCP: 9	♦ J8	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ Q8543	♣ 972				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ Q74		1NT	Pass	2NT
Vul: None	♥ 8764	♥ A5				
North HCP: 15	♦ A9	♦ J1087	AP			
South HCP: 9	♣ AK8	♣ Q1094				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K84				1NT
Vul: NS	♥ AJ84	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ KQJ2				
Contract: 2N S			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ KQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ KJ74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQJ	♦ 1092	AP			
South HCP: 9	♣ AJ73	♣ 104	1. Stayman			
Contract: 2N N						

Board: 30

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K109

♥ Q1074

♦ Q8

♣ J942

South:

♠ Q643

♥ K2

♦ K1095

♣ AK3

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

			1NT
--	--	--	-----

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

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

1. Stayman

South hands (Practice Page)

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

Board: 25	♠ 97	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ Q9853	Partner bids first.
HCP: 9	♣ K974	

Board: 26	♠ AK3	The opponents are silent.
Dealer: S	♥ J1076	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ 972	

Board: 27	♠ Q74	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ J1087	Partner bids first.
HCP: 9	♣ Q1094	

Board: 28	♠ K84	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ A65	You bid first.
HCP: 15	♣ KQJ2	

Board: 29	♠ KQ93	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: Both	♦ 1092	Partner bids first.
HCP: 9	♣ 104	

Board: 30	♠ Q643	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ K1095	You bid first.
HCP: 15	♣ AK3	

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

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ 97		1NT	Pass	2NT
Vul: EW	♥ Q1064	♥ A8				
North HCP: 15	♦ K7	♦ Q9853	AP			
South HCP: 9	♣ A85	♣ K974				
Contract: 2N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ AK3				1NT
Vul: Both	♥ K85	♥ J1076				
North HCP: 9	♦ J8	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ Q8543	♣ 972				
Contract: 2N S						

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A1082	♠ Q74		1NT	Pass	2NT
Vul: None	♥ 8764	♥ A5				
North HCP: 15	♦ A9	♦ J1087	AP			
South HCP: 9	♣ AK8	♣ Q1094				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K84				1NT
Vul: NS	♥ AJ84	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ KQJ2				
Contract: 2N S			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ KQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ KJ74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQJ	♦ 1092	AP			
South HCP: 9	♣ AJ73	♣ 104	1. Stayman			
Contract: 2N N						

Board: 30

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K109

♥ Q1074

♦ Q8

♣ J942

South:

♠ Q643

♥ K2

♦ K1095

♣ AK3

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 17 R16 points.

Board: 31	♠ Q95	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AKQ62	You bid first.
HCP: 15	♣ 1098	

Board: 32	♠ Q94	The opponents are silent.
Dealer: S	♥ A1095	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ K1042	

Board: 33	♠ J52	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ AK93	You bid first.
HCP: 15	♣ A53	

Board: 34	♠ KQ105	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ J976	Partner bids first.
HCP: 9	♣ QJ4	

Board: 35	♠ AK4	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AQ742	You bid first.
HCP: 15	♣ J8	

Board: 36	♠ J108	The opponents are silent.
Dealer: S	♥ J64	
Vul: Both	♦ KJ84	Partner bids first.
HCP: 9	♣ K42	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ A8		1NT	Pass	2NT
Vul: NS	♥ A9	♥ J108				
North HCP: 15	♦ AKQ62	♦ 873	AP			
South HCP: 9	♣ 1098	♣ KJ743				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ8				1NT
Vul: EW	♥ A1095	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q1098		1NT	Pass	2♣ ¹
Vul: None	♥ QJ9	♥ K85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ Q6	AP			
South HCP: 8	♣ A53	♣ J964	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A9				1NT
Vul: NS	♥ 87	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J976	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A876	1. Stayman			
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ J86	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ742	♦ KJ95	AP			
South HCP: 8	♣ J8	♣ 943	1. Stayman			
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J108

♥ J64

♦ KJ84

♣ K42

South:

♠ 654

♥ KQ5

♦ AQ10

♣ A765

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

			1NT
--	--	--	-----

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

South hands (Practice Page)

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

Board: 31	♠ A8	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ 873	Partner bids first.
HCP: 9	♣ KJ743	

Board: 32	♠ KJ8	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AJ85	

Board: 33	♠ Q1098	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ Q6	Partner bids first.
HCP: 8	♣ J964	

Board: 34	♠ A9	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ A854	You bid first.
HCP: 15	♣ A876	

Board: 35	♠ J1092	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ KJ95	Partner bids first.
HCP: 8	♣ 943	

Board: 36	♠ 654	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ A765	

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

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ A8		1NT	Pass	2NT
Vul: NS	♥ A9	♥ J108				
North HCP: 15	♦ AKQ62	♦ 873	AP			
South HCP: 9	♣ 1098	♣ KJ743				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ8				1NT
Vul: EW	♥ A1095	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q1098		1NT	Pass	2♣ ¹
Vul: None	♥ QJ9	♥ K85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ Q6	AP			
South HCP: 8	♣ A53	♣ J964	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A9				1NT
Vul: NS	♥ 87	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J976	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A876	1. Stayman			
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ J86	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ742	♦ KJ95	AP			
South HCP: 8	♣ J8	♣ 943	1. Stayman			
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J108

♥ J64

♦ KJ84

♣ K42

South:

♠ 654

♥ KQ5

♦ AQ10

♣ A765

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

			1NT
--	--	--	-----

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

North hands (Practice Page)

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

Board: 37	♠ KQ5	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ Q42	You bid first.
HCP: 15	♣ KJ63	

Board: 38	♠ 109	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ Q1085	Partner bids first.
HCP: 8	♣ 1054	

Board: 39	♠ KQJ	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ 75	You bid first.
HCP: 15	♣ AQ653	

Board: 40	♠ 94	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ Q9842	Partner bids first.
HCP: 9	♣ 954	

Board: 41	♠ AKJ3	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ K854	You bid first.
HCP: 15	♣ K52	

Board: 42	♠ 93	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ J643	Partner bids first.
HCP: 9	♣ QJ104	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 62		1NT	Pass	2NT
Vul: NS	♥ A54	♥ 109				
North HCP: 15	♦ Q42	♦ AK85	AP			
South HCP: 9	♣ KJ63	♣ Q10854				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K64				1NT
Vul: EW	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1085	♦ KJ6	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 853		1NT	Pass	2NT
Vul: Both	♥ K43	♥ AQ6				
North HCP: 15	♦ 75	♦ QJ98	AP			
South HCP: 9	♣ AQ653	♣ 874				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ KJ6				1NT
Vul: None	♥ AK10	♥ Q983				
North HCP: 9	♦ Q9842	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A83				
Contract: 2N S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 104		1NT	Pass	2♣ ¹
Vul: EW	♥ J8	♥ Q1072	Pass	2♠	Pass	2NT
North HCP: 15	♦ K854	♦ AJ9	AP			
South HCP: 9	♣ K52	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 93

♥ KQ8

♦ J643

♣ QJ104

South:

♠ AQ64

♥ AJ4

♦ 102

♣ A653

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

South hands (Practice Page)

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

Board: 37	♠ 62	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ AK85	Partner bids first.
HCP: 9	♣ Q10854	

Board: 38	♠ K64	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ KJ6	You bid first.
HCP: 15	♣ KJ63	

Board: 39	♠ 853	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ QJ98	Partner bids first.
HCP: 9	♣ 874	

Board: 40	♠ KJ6	The opponents are silent.
Dealer: S	♥ Q983	
Vul: None	♦ AJ10	You bid first.
HCP: 15	♣ A83	

Board: 41	♠ 104	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 9	♣ Q1043	

Board: 42	♠ AQ64	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ 102	You bid first.
HCP: 15	♣ A653	

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

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 62		1NT	Pass	2NT
Vul: NS	♥ A54	♥ 109				
North HCP: 15	♦ Q42	♦ AK85	AP			
South HCP: 9	♣ KJ63	♣ Q10854				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K64				1NT
Vul: EW	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1085	♦ KJ6	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 853		1NT	Pass	2NT
Vul: Both	♥ K43	♥ AQ6				
North HCP: 15	♦ 75	♦ QJ98	AP			
South HCP: 9	♣ AQ653	♣ 874				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ KJ6				1NT
Vul: None	♥ AK10	♥ Q983				
North HCP: 9	♦ Q9842	♦ AJ10	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A83				
Contract: 2N S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 104		1NT	Pass	2♣ ¹
Vul: EW	♥ J8	♥ Q1072	Pass	2♠	Pass	2NT
North HCP: 15	♦ K854	♦ AJ9	AP			
South HCP: 9	♣ K52	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 93

♥ KQ8

♦ J643

♣ QJ104

South:

♠ AQ64

♥ AJ4

♦ 102

♣ A653

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

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

Board: 43	♠ AK2	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ Q632	You bid first.
HCP: 15	♣ AQ72	

Board: 44	♠ Q82	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ A1043	

Board: 45	♠ J105	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ K8	You bid first.
HCP: 15	♣ KJ62	

Board: 46	♠ 1094	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: None	♦ A64	Partner bids first.
HCP: 9	♣ 984	

Board: 47	♠ AJ42	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ AJ32	You bid first.
HCP: 15	♣ KQ	

Board: 48	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ Q85	Partner bids first.
HCP: 9	♣ 10864	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J1065		1NT	Pass	2♣ ¹
Vul: None	♥ 53	♥ A984	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q632	♦ J9	AP			
South HCP: 9	♣ AQ72	♣ K54	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ3				1NT
Vul: NS	♥ 96	♥ KJ108	Pass	2NT	AP	
North HCP: 8	♦ Q1098	♦ K64				
South HCP: 15	♣ A1043	♣ QJ5				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ Q93		1NT	Pass	2NT
Vul: Both	♥ AK87	♥ Q109	AP			
North HCP: 15	♦ K8	♦ QJ72				
South HCP: 9	♣ KJ62	♣ Q43				
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ J72				1NT
Vul: None	♥ KQ93	♥ A64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A64	♦ Q102	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AKJ7	1. Stayman			
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ Q8		1NT	Pass	2♣ ¹
Vul: NS	♥ 1085	♥ A932	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ32	♦ K1095	AP			
South HCP: 9	♣ KQ	♣ 842	1. Stayman			
Contract: 2N N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ9

♥ Q42

♦ Q85

♣ 10864

South:

♠ KQ32

♥ 763

♦ AK43

♣ K7

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

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

Board: 43	♠ J1065	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ J9	Partner bids first.
HCP: 9	♣ K54	

Board: 44	♠ AJ3	The opponents are silent.
Dealer: S	♥ KJ108	
Vul: NS	♦ K64	You bid first.
HCP: 15	♣ QJ5	

Board: 45	♠ Q93	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 9	♣ Q43	

Board: 46	♠ J72	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ Q102	You bid first.
HCP: 15	♣ AKJ7	

Board: 47	♠ Q8	The opponents are silent.
Dealer: N	♥ A932	
Vul: NS	♦ K1095	Partner bids first.
HCP: 9	♣ 842	

Board: 48	♠ KQ32	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ K7	

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

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J1065		1NT	Pass	2♣ ¹
Vul: None	♥ 53	♥ A984	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q632	♦ J9	AP			
South HCP: 9	♣ AQ72	♣ K54	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ3				1NT
Vul: NS	♥ 96	♥ KJ108	Pass	2NT	AP	
North HCP: 8	♦ Q1098	♦ K64				
South HCP: 15	♣ A1043	♣ QJ5				
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ Q93		1NT	Pass	2NT
Vul: Both	♥ AK87	♥ Q109	AP			
North HCP: 15	♦ K8	♦ QJ72				
South HCP: 9	♣ KJ62	♣ Q43				
Contract: 2N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ J72				1NT
Vul: None	♥ KQ93	♥ A64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A64	♦ Q102	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ AKJ7	1. Stayman			
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ Q8		1NT	Pass	2♣ ¹
Vul: NS	♥ 1085	♥ A932	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ32	♦ K1095	AP			
South HCP: 9	♣ KQ	♣ 842	1. Stayman			
Contract: 2N N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ9

♥ Q42

♦ Q85

♣ 10864

South:

♠ KQ32

♥ 763

♦ AK43

♣ K7

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

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

North hands (Practice Page)

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

Board: 49	♠ A65	West Doubles 2♣ if possible.
Dealer: N	♥ QJ32	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ KJ3	

Board: 50	♠ KQ2	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ 743	

Board: 51	♠ AQJ6	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ Q94	You bid first.
HCP: 15	♣ KQ96	

Board: 52	♠ 87	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ K1097	Partner bids first.
HCP: 9	♣ Q10643	

Board: 53	♠ AQ43	The opponents are silent.
Dealer: N	♥ Q876	
Vul: NS	♦ KJ3	You bid first.
HCP: 15	♣ QJ	

Board: 54	♠ J82	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ 1098	Partner bids first.
HCP: 8	♣ QJ42	

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q943		1NT	Pass	2♣ ¹
Vul: None	♥ QJ32	♥ AK109	X	2♥	Pass	3♣ ²
North HCP: 15	♦ KJ7	♦ 854	Pass	3NT	Pass	4♥
South HCP: 9	♣ KJ3	♣ 104	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ				1NT
Vul: NS	♥ KJ109	♥ 873	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1086	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ K8652	1. Stayman			
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 10974		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ K53	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q94	♦ AJ8	AP			
South HCP: 9	♣ KQ96	♣ J84	1. Stayman			
Contract: 3♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ64				1NT
Vul: Both	♥ KJ	♥ Q8	Pass	2NT	AP	
North HCP: 9	♦ K1097	♦ A84				
South HCP: 15	♣ Q10643	♣ KJ87				
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J5		1NT	Pass	2NT
Vul: NS	♥ Q876	♥ A9	AP			
North HCP: 15	♦ KJ3	♦ 10975				
South HCP: 9	♣ QJ	♣ A9843				
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J82

♥ A83

♦ 1098

♣ QJ42

South:

♠ AK54

♥ Q9

♦ K72

♣ K975

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

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 49	♠ Q943	West Doubles 2♣ if possible.
Dealer: N	♥ AK109	
Vul: None	♦ 854	Partner bids first.
HCP: 9	♣ 104	

Board: 50	♠ AJ	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AQJ	You bid first.
HCP: 15	♣ K8652	

Board: 51	♠ 10974	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ AJ8	Partner bids first.
HCP: 9	♣ J84	

Board: 52	♠ KQ64	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ A84	You bid first.
HCP: 15	♣ KJ87	

Board: 53	♠ J5	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ 10975	Partner bids first.
HCP: 9	♣ A9843	

Board: 54	♠ AK54	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ K72	You bid first.
HCP: 15	♣ K975	

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

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q943		1NT	Pass	2♣ ¹
Vul: None	♥ QJ32	♥ AK109	X	2♥	Pass	3♣ ²
North HCP: 15	♦ KJ7	♦ 854	Pass	3NT	Pass	4♥
South HCP: 9	♣ KJ3	♣ 104	AP			
Contract: 4♥ N			1. Stayman			
			2. strength cue bid			

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ				1NT
Vul: NS	♥ KJ109	♥ 873	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1086	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ 743	♣ K8652	1. Stayman			
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 10974		1NT	Pass	2♣ ¹
Vul: EW	♥ J6	♥ K53	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q94	♦ AJ8	AP			
South HCP: 9	♣ KQ96	♣ J84	1. Stayman			
Contract: 3♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ64				1NT
Vul: Both	♥ KJ	♥ Q8	Pass	2NT	AP	
North HCP: 9	♦ K1097	♦ A84				
South HCP: 15	♣ Q10643	♣ KJ87				
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J5		1NT	Pass	2NT
Vul: NS	♥ Q876	♥ A9	AP			
North HCP: 15	♦ KJ3	♦ 10975				
South HCP: 9	♣ QJ	♣ A9843				
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J82

♥ A83

♦ 1098

♣ QJ42

South:

♠ AK54

♥ Q9

♦ K72

♣ K975

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

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 55	♠ A104	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ K9864	You bid first.
HCP: 15	♣ A106	

Board: 56	♠ K1086	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ 109	Partner bids first.
HCP: 9	♣ Q642	

Board: 57	♠ AK107	The opponents are silent.
Dealer: N	♥ 8632	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ AQ2	

Board: 58	♠ Q106	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ A943	Partner bids first.
HCP: 9	♣ QJ104	

Board: 59	♠ Q986	The opponents are silent.
Dealer: N	♥ K832	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ AK8	

Board: 60	♠ 973	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 9	♣ 10842	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K97		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ QJ92	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9864	♦ 105	AP			
South HCP: 9	♣ A106	♣ K842	1. Stayman			
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ QJ9				1NT
Vul: None	♥ A104	♥ 953	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ KQ74	Pass	2NT	AP	
South HCP: 15	♣ Q642	♣ AK5	1. Stayman			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J5		1NT	Pass	2NT
Vul: EW	♥ 8632	♥ AK7	AP			
North HCP: 15	♦ Q6	♦ 1082				
South HCP: 9	♣ AQ2	♣ J9843				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A2				1NT
Vul: Both	♥ 93	♥ A42	Pass	2NT	AP	
North HCP: 9	♦ A943	♦ QJ862				
South HCP: 15	♣ QJ104	♣ A53				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ J102		1NT	Pass	2♣ ¹
Vul: None	♥ K832	♥ Q964	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ AQ96	AP			
South HCP: 9	♣ AK8	♣ 94	1. Stayman			
Contract: 4♥ N						

Board: 60

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 973

♥ A98

♦ AJ6

♣ 10842

South:

♠ AK5

♥ QJ72

♦ K83

♣ Q73

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

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 55	♠ K97	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ K842	

Board: 56	♠ QJ9	The opponents are silent.
Dealer: S	♥ 953	
Vul: None	♦ KQ74	You bid first.
HCP: 15	♣ AK5	

Board: 57	♠ J5	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ 1082	Partner bids first.
HCP: 9	♣ J9843	

Board: 58	♠ A2	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ QJ862	You bid first.
HCP: 15	♣ A53	

Board: 59	♠ J102	The opponents are silent.
Dealer: N	♥ Q964	
Vul: None	♦ AQ96	Partner bids first.
HCP: 9	♣ 94	

Board: 60	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ72	
Vul: NS	♦ K83	You bid first.
HCP: 15	♣ Q73	

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

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K97		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ QJ92	Pass	2♦	Pass	2NT
North HCP: 15	♦ K9864	♦ 105	AP			
South HCP: 9	♣ A106	♣ K842	1. Stayman			
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ QJ9				1NT
Vul: None	♥ A104	♥ 953	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 109	♦ KQ74	Pass	2NT	AP	
South HCP: 15	♣ Q642	♣ AK5	1. Stayman			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J5		1NT	Pass	2NT
Vul: EW	♥ 8632	♥ AK7	AP			
North HCP: 15	♦ Q6	♦ 1082				
South HCP: 9	♣ AQ2	♣ J9843				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A2				1NT
Vul: Both	♥ 93	♥ A42				
North HCP: 9	♦ A943	♦ QJ862	Pass	2NT	AP	
South HCP: 15	♣ QJ104	♣ A53				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ Q986	♠ J102		1NT	Pass	2♣ ¹
Vul: None	♥ K832	♥ Q964	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ AQ96	AP			
South HCP: 9	♣ AK8	♣ 94	1. Stayman			
Contract: 4♥ N						

Board: 60

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 973

♥ A98

♦ AJ6

♣ 10842

South:

♠ AK5

♥ QJ72

♦ K83

♣ Q73

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

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

Board: 61	♠ K98	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AJ5	You bid first.
HCP: 15	♣ K932	

Board: 62	♠ J9	The opponents are silent.
Dealer: S	♥ 1083	
Vul: None	♦ AK76	Partner bids first.
HCP: 9	♣ J954	

Board: 63	♠ AJ103	The opponents are silent.
Dealer: N	♥ A764	
Vul: NS	♦ Q102	You bid first.
HCP: 15	♣ A8	

Board: 64	♠ J108	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ K3	Partner bids first.
HCP: 9	♣ QJ743	

Board: 65	♠ KQ106	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ 1092	

Board: 66	♠ J1073	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ AJ	Partner bids first.
HCP: 9	♣ 9854	

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A5		1NT	Pass	2NT
Vul: Both	♥ A82	♥ KJ4				
North HCP: 15	♦ AJ5	♦ 10986	AP			
South HCP: 9	♣ K932	♣ J1054				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A7				1NT
Vul: None	♥ 1083	♥ K952				
North HCP: 9	♦ AK76	♦ J1052	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ AK8				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ 52		1NT	Pass	2♣ ¹
Vul: NS	♥ A764	♥ KQ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q102	♦ J4	AP			
South HCP: 9	♣ A8	♣ QJ943	1. Stayman			
Contract: 4♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ A9				1NT
Vul: EW	♥ Q104	♥ A83				
North HCP: 9	♦ K3	♦ 1095	Pass	2NT	AP	
South HCP: 15	♣ QJ743	♣ AK952				
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ AJ2		1NT	Pass	2NT
Vul: None	♥ AK53	♥ J2				
North HCP: 15	♦ K5	♦ Q986	AP			
South HCP: 9	♣ 1092	♣ J854				
Contract: 2N N						

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1073

♥ K85

♦ AJ

♣ 9854

South:

♠ K642

♥ Q96

♦ K7

♣ AQJ6

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

South hands (Practice Page)

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

Board: 61	♠ A5	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ 10986	Partner bids first.
HCP: 9	♣ J1054	

Board: 62	♠ A7	The opponents are silent.
Dealer: S	♥ K952	
Vul: None	♦ J1052	You bid first.
HCP: 15	♣ AK8	

Board: 63	♠ 52	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: NS	♦ J4	Partner bids first.
HCP: 9	♣ QJ943	

Board: 64	♠ A9	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ 1095	You bid first.
HCP: 15	♣ AK952	

Board: 65	♠ AJ2	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ Q986	Partner bids first.
HCP: 9	♣ J854	

Board: 66	♠ K642	The opponents are silent.
Dealer: S	♥ Q96	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ AQJ6	

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

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ A5		1NT	Pass	2NT
Vul: Both	♥ A82	♥ KJ4				
North HCP: 15	♦ AJ5	♦ 10986	AP			
South HCP: 9	♣ K932	♣ J1054				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A7				1NT
Vul: None	♥ 1083	♥ K952				
North HCP: 9	♦ AK76	♦ J1052	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ AK8				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ 52		1NT	Pass	2♣ ¹
Vul: NS	♥ A764	♥ KQ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q102	♦ J4	AP			
South HCP: 9	♣ A8	♣ QJ943	1. Stayman			
Contract: 4♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ A9				1NT
Vul: EW	♥ Q104	♥ A83				
North HCP: 9	♦ K3	♦ 1095	Pass	2NT	AP	
South HCP: 15	♣ QJ743	♣ AK952				
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ AJ2		1NT	Pass	2NT
Vul: None	♥ AK53	♥ J2				
North HCP: 15	♦ K5	♦ Q986	AP			
South HCP: 9	♣ 1092	♣ J854				
Contract: 2N N						

Board: 66

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1073

♥ K85

♦ AJ

♣ 9854

South:

♠ K642

♥ Q96

♦ K7

♣ AQJ6

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 67	♠ A5	The opponents are silent.
Dealer: N	♥ A832	
Vul: EW	♦ K1086	You bid first.
HCP: 15	♣ KJ6	

Board: 68	♠ K105	The opponents are silent.
Dealer: S	♥ 9754	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ A984	

Board: 69	♠ A743	The opponents are silent.
Dealer: N	♥ A1075	
Vul: NS	♦ K87	You bid first.
HCP: 15	♣ A10	

Board: 70	♠ K982	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ K96	Partner bids first.
HCP: 9	♣ K104	

Board: 71	♠ A73	The opponents are silent.
Dealer: N	♥ AQ42	
Vul: Both	♦ KQ83	You bid first.
HCP: 15	♣ 95	

Board: 72	♠ A983	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ 854	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 10987		1NT	Pass	2♣ ¹
Vul: EW	♥ A832	♥ Q6	Pass	2♥	Pass	2NT
North HCP: 15	♦ K1086	♦ J4	AP			
South HCP: 9	♣ KJ6	♣ AQ843	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ 9754	♥ A832	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q10	♦ KJ73	Pass	4♥	AP	
South HCP: 15	♣ A984	♣ J6	1. Stayman			
Contract: 4♥ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ Q10		1NT	Pass	2NT
Vul: NS	♥ A1075	♥ K98	AP			
North HCP: 15	♦ K87	♦ 1095				
South HCP: 8	♣ A10	♣ K9643				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AQJ4				1NT
Vul: EW	♥ 854	♥ KJ76	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K96	♦ A7	Pass	2NT	Pass	3♠
South HCP: 15	♣ K104	♣ 987	AP			
Contract: 3♠ S			1. Stayman			

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 984		1NT	AP	
Vul: Both	♥ AQ42	♥ J107				
North HCP: 15	♦ KQ83	♦ J94				
South HCP: 8	♣ 95	♣ KQJ4				
Contract: 1N N						

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A983

♥ Q83

♦ QJ4

♣ 854

South:

♠ 75

♥ AJ5

♦ K1092

♣ AK96

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 67	♠ 10987	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ J4	Partner bids first.
HCP: 9	♣ AQ843	

Board: 68	♠ AQ3	The opponents are silent.
Dealer: S	♥ A832	
Vul: Both	♦ KJ73	You bid first.
HCP: 15	♣ J6	

Board: 69	♠ Q10	The opponents are silent.
Dealer: N	♥ K98	
Vul: NS	♦ 1095	Partner bids first.
HCP: 8	♣ K9643	

Board: 70	♠ AQJ4	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ 987	

Board: 71	♠ 984	The opponents are silent.
Dealer: N	♥ J107	
Vul: Both	♦ J94	Partner bids first.
HCP: 8	♣ KQJ4	

Board: 72	♠ 75	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ K1092	You bid first.
HCP: 15	♣ AK96	

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

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ 10987		1NT	Pass	2♣ ¹
Vul: EW	♥ A832	♥ Q6	Pass	2♥	Pass	2NT
North HCP: 15	♦ K1086	♦ J4	AP			
South HCP: 9	♣ KJ6	♣ AQ843	1. Stayman			
Contract: 2N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ 9754	♥ A832	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q10	♦ KJ73	Pass	4♥	AP	
South HCP: 15	♣ A984	♣ J6	1. Stayman			
Contract: 4♥ S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ A743	♠ Q10		1NT	Pass	2NT
Vul: NS	♥ A1075	♥ K98	AP			
North HCP: 15	♦ K87	♦ 1095				
South HCP: 8	♣ A10	♣ K9643				
Contract: 2N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AQJ4				1NT
Vul: EW	♥ 854	♥ KJ76	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K96	♦ A7	Pass	2NT	Pass	3♠
South HCP: 15	♣ K104	♣ 987	AP			
Contract: 3♠ S			1. Stayman			

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 984		1NT	AP	
Vul: Both	♥ AQ42	♥ J107				
North HCP: 15	♦ KQ83	♦ J94				
South HCP: 8	♣ 95	♣ KQJ4				
Contract: 1N N						

Board: 72

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A983

♥ Q83

♦ QJ4

♣ 854

South:

♠ 75

♥ AJ5

♦ K1092

♣ AK96

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 17 R16 points.

Board: 73	♠ A542	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ AK83	You bid first.
HCP: 15	♣ A72	

Board: 74	♠ Q95	East Bids 3♥ if possible.
Dealer: S	♥ QJ9	
Vul: Both	♦ 98	Partner bids first.
HCP: 8	♣ K9754	

Board: 75	♠ AK95	The opponents are silent.
Dealer: N	♥ J87	
Vul: None	♦ K4	You bid first.
HCP: 15	♣ A1076	

Board: 76	♠ K982	East Bids 3♣ if possible.
Dealer: S	♥ 1073	
Vul: NS	♦ AQ102	Partner bids first.
HCP: 9	♣ 94	

Board: 77	♠ 743	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ KQ95	You bid first.
HCP: 15	♣ AK10	

Board: 78	♠ A108	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: None	♦ K75	Partner bids first.
HCP: 9	♣ 974	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ K86		1NT	Pass	2NT
Vul: EW	♥ 97	♥ K82				
North HCP: 15	♦ AK83	♦ QJ2	AP			
South HCP: 9	♣ A72	♣ 9854				
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ84				1NT
Vul: Both	♥ QJ9	♥ A6	Pass	2NT	3♥	Pass
North HCP: 8	♦ 98	♦ AK54	Pass	XA♠♠	AP	
South HCP: 15	♣ K9754	♣ 1083				
Contract: 3♥ X E						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1063		1NT	Pass	2♣ ¹
Vul: None	♥ J87	♥ K942	Pass	2♠	Pass	2NT
North HCP: 15	♦ K4	♦ AJ10	AP			
South HCP: 9	♣ A1076	♣ J84	1. Stayman			
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AQ5				1NT
Vul: NS	♥ 1073	♥ Q2	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ AQ102	♦ K863	Pass	XA♠♠	AP	
South HCP: 15	♣ 94	♣ A876	1. Stayman			
Contract: 3♣ X E						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ K862		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ3	♥ 1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ95	♦ A1086	AP			
South HCP: 9	♣ AK10	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A108

♥ Q1093

♦ K75

♣ 974

South:

♠ KJ6

♥ 42

♦ AQ2

♣ AJ863

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

1NT

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

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

1. Stayman

South hands (Practice Page)

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

Board: 73	♠ K86	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 9	♣ 9854	

Board: 74	♠ KJ84	East Bids 3♥ if possible.
Dealer: S	♥ A6	
Vul: Both	♦ AK54	You bid first.
HCP: 15	♣ 1083	

Board: 75	♠ 1063	The opponents are silent.
Dealer: N	♥ K942	
Vul: None	♦ AJ10	Partner bids first.
HCP: 9	♣ J84	

Board: 76	♠ AQ5	East Bids 3♣ if possible.
Dealer: S	♥ Q2	
Vul: NS	♦ K863	You bid first.
HCP: 15	♣ A876	

Board: 77	♠ K862	The opponents are silent.
Dealer: N	♥ 1087	
Vul: Both	♦ A1086	Partner bids first.
HCP: 9	♣ Q4	

Board: 78	♠ KJ6	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ AQ2	You bid first.
HCP: 15	♣ AJ863	

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

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ A542	♠ K86		1NT	Pass	2NT
Vul: EW	♥ 97	♥ K82				
North HCP: 15	♦ AK83	♦ QJ2	AP			
South HCP: 9	♣ A72	♣ 9854				
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ84				1NT
Vul: Both	♥ QJ9	♥ A6	Pass	2NT	3♥	Pass
North HCP: 8	♦ 98	♦ AK54	Pass	XA♠♠	AP	
South HCP: 15	♣ K9754	♣ 1083				
Contract: 3♥ X E						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1063		1NT	Pass	2♣ ¹
Vul: None	♥ J87	♥ K942	Pass	2♠	Pass	2NT
North HCP: 15	♦ K4	♦ AJ10	AP			
South HCP: 9	♣ A1076	♣ J84	1. Stayman			
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ AQ5				1NT
Vul: NS	♥ 1073	♥ Q2	Pass	2♣ ¹	3♣	Pass
North HCP: 9	♦ AQ102	♦ K863	Pass	XA♠♠	AP	
South HCP: 15	♣ 94	♣ A876	1. Stayman			
Contract: 3♣ X E						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ K862		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ3	♥ 1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ95	♦ A1086	AP			
South HCP: 9	♣ AK10	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 78

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A108

♥ Q1093

♦ K75

♣ 974

South:

♠ KJ6

♥ 42

♦ AQ2

♣ AJ863

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 17 R16 points.

Board: 79	♠ 102	The opponents are silent.
Dealer: N	♥ KJ53	
Vul: NS	♦ AK65	You bid first.
HCP: 15	♣ KJ3	

Board: 80	♠ J95	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ K104	Partner bids first.
HCP: 8	♣ QJ104	

Board: 81	♠ AQJ5	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: None	♦ 763	You bid first.
HCP: 15	♣ AQ	

Board: 82	♠ 1096	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ QJ876	Partner bids first.
HCP: 9	♣ Q4	

Board: 83	♠ AQ3	The opponents are silent.
Dealer: N	♥ K986	
Vul: EW	♦ AQ107	You bid first.
HCP: 15	♣ 87	

Board: 84	♠ J84	The opponents are silent.
Dealer: S	♥ J52	
Vul: Both	♦ K9	Partner bids first.
HCP: 8	♣ QJ1084	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ A94		1NT	Pass	2NT
Vul: NS	♥ KJ53	♥ Q8				
North HCP: 15	♦ AK65	♦ QJ94	AP			
South HCP: 9	♣ KJ3	♣ 10654				
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ K4				1NT
Vul: EW	♥ J86	♥ KQ3				
North HCP: 8	♦ K104	♦ QJ9	AP			
South HCP: 15	♣ QJ104	♣ A7632				
Contract: 1N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K1064		1NT	Pass	2♣ ¹
Vul: None	♥ Q1064	♥ J9	Pass	2♥	Pass	2NT
North HCP: 15	♦ 763	♦ A92	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ	♣ J942	AP			
Contract: 4♠ N			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK72				1NT
Vul: NS	♥ A97	♥ 853				
North HCP: 9	♦ QJ876	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ A96				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J106		1NT	Pass	2♣ ¹
Vul: EW	♥ K986	♥ QJ72	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ107	♦ K92	AP			
South HCP: 9	♣ 87	♣ Q104	1. Stayman			
Contract: 3♥ N						

Board: 84

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ J84

♥ J52

♦ K9

♣ QJ1084

South:

♠ AQ

♥ Q107

♦ 1063

♣ AK532

West North East South

1NT

AP

South hands (Practice Page)

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

Board: 79	♠ A94	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ QJ94	Partner bids first.
HCP: 9	♣ 10654	

Board: 80	♠ K4	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ QJ9	You bid first.
HCP: 15	♣ A7632	

Board: 81	♠ K1064	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ A92	Partner bids first.
HCP: 9	♣ J942	

Board: 82	♠ AK72	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ A32	You bid first.
HCP: 15	♣ A96	

Board: 83	♠ J106	The opponents are silent.
Dealer: N	♥ QJ72	
Vul: EW	♦ K92	Partner bids first.
HCP: 9	♣ Q104	

Board: 84	♠ AQ	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ 1063	You bid first.
HCP: 15	♣ AK532	

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

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ A94		1NT	Pass	2NT
Vul: NS	♥ KJ53	♥ Q8				
North HCP: 15	♦ AK65	♦ QJ94	AP			
South HCP: 9	♣ KJ3	♣ 10654				
Contract: 2N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ K4				1NT
Vul: EW	♥ J86	♥ KQ3				
North HCP: 8	♦ K104	♦ QJ9	AP			
South HCP: 15	♣ QJ104	♣ A7632				
Contract: 1N S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K1064		1NT	Pass	2♣ ¹
Vul: None	♥ Q1064	♥ J9	Pass	2♥	Pass	2NT
North HCP: 15	♦ 763	♦ A92	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ	♣ J942	AP			
Contract: 4♠ N			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK72				1NT
Vul: NS	♥ A97	♥ 853				
North HCP: 9	♦ QJ876	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ Q4	♣ A96				
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J106		1NT	Pass	2♣ ¹
Vul: EW	♥ K986	♥ QJ72	Pass	2♥	Pass	3♥
North HCP: 15	♦ AQ107	♦ K92	AP			
South HCP: 9	♣ 87	♣ Q104	1. Stayman			
Contract: 3♥ N						

Board: 84

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 1N S

North:

♠ J84

♥ J52

♦ K9

♣ QJ1084

South:

♠ AQ

♥ Q107

♦ 1063

♣ AK532

West North East South

1NT

AP

North hands (Practice Page)

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

Board: 85	♠ KJ8	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: NS	♦ J953	You bid first.
HCP: 15	♣ A8	

Board: 86	♠ Q5	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ QJ976	Partner bids first.
HCP: 9	♣ 1094	

Board: 87	♠ KQ54	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: Both	♦ J65	You bid first.
HCP: 15	♣ K3	

Board: 88	♠ J983	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ A109	Partner bids first.
HCP: 8	♣ Q1074	

Board: 89	♠ KQ9	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ K952	You bid first.
HCP: 15	♣ AK5	

Board: 90	♠ K964	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ K109	Partner bids first.
HCP: 9	♣ K104	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A9		1NT	Pass	2NT
Vul: NS	♥ KQJ9	♥ 1043				
North HCP: 15	♦ J953	♦ A1084	AP			
South HCP: 9	♣ A8	♣ J1074				
Contract: 2N N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K983				1NT
Vul: EW	♥ A84	♥ 32				
North HCP: 9	♦ QJ976	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AJ2				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ AJ9		1NT	Pass	2NT
Vul: Both	♥ AQ62	♥ J54				
North HCP: 15	♦ J65	♦ Q7	AP			
South HCP: 9	♣ K3	♣ J10942				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ AKQ4				1NT
Vul: None	♥ J4	♥ K8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A109	♦ Q764	Pass	3♠	AP	
South HCP: 15	♣ Q1074	♣ J82				
Contract: 3♠ S						

1. Stayman

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A865		1NT	Pass	2♣ ¹
Vul: EW	♥ 764	♥ 93				
North HCP: 15	♦ K952	♦ QJ103	Pass	2♦	Pass	2NT
South HCP: 9	♣ AK5	♣ Q104	AP			
Contract: 2N N						

1. Stayman

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K964

♥ 962

♦ K109

♣ K104

South:

♠ Q8

♥ AJ107

♦ A74

♣ A652

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 85	♠ A9	The opponents are silent.
Dealer: N	♥ 1043	
Vul: NS	♦ A1084	Partner bids first.
HCP: 9	♣ J1074	

Board: 86	♠ K983	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AK43	You bid first.
HCP: 15	♣ AJ2	

Board: 87	♠ AJ9	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ J10942	

Board: 88	♠ AKQ4	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ Q764	You bid first.
HCP: 15	♣ J82	

Board: 89	♠ A865	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ QJ103	Partner bids first.
HCP: 9	♣ Q104	

Board: 90	♠ Q8	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: Both	♦ A74	You bid first.
HCP: 15	♣ A652	

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

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A9		1NT	Pass	2NT
Vul: NS	♥ KQJ9	♥ 1043				
North HCP: 15	♦ J953	♦ A1084	AP			
South HCP: 9	♣ A8	♣ J1074				
Contract: 2N N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K983				1NT
Vul: EW	♥ A84	♥ 32				
North HCP: 9	♦ QJ976	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AJ2				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ AJ9		1NT	Pass	2NT
Vul: Both	♥ AQ62	♥ J54				
North HCP: 15	♦ J65	♦ Q7	AP			
South HCP: 9	♣ K3	♣ J10942				
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ AKQ4				1NT
Vul: None	♥ J4	♥ K8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A109	♦ Q764	Pass	3♠	AP	
South HCP: 15	♣ Q1074	♣ J82				
Contract: 3♠ S						

1. Stayman

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A865		1NT	Pass	2♣ ¹
Vul: EW	♥ 764	♥ 93				
North HCP: 15	♦ K952	♦ QJ103	Pass	2♦	Pass	2NT
South HCP: 9	♣ AK5	♣ Q104	AP			
Contract: 2N N						

1. Stayman

Board: 90

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K964

♥ 962

♦ K109

♣ K104

South:

♠ Q8

♥ AJ107

♦ A74

♣ A652

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 91	♠ A64	The opponents are silent.
Dealer: N	♥ A105	
Vul: None	♦ 7532	You bid first.
HCP: 15	♣ AK3	

Board: 92	♠ 92	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ QJ102	Partner bids first.
HCP: 9	♣ J764	

Board: 93	♠ 765	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ AQ65	

Board: 94	♠ AJ94	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: None	♦ 54	Partner bids first.
HCP: 9	♣ 1064	

Board: 95	♠ KQ	The opponents are silent.
Dealer: N	♥ K64	
Vul: NS	♦ Q9763	You bid first.
HCP: 15	♣ AJ6	

Board: 96	♠ AJ83	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ 1095	Partner bids first.
HCP: 9	♣ A1043	

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 1082		1NT	Pass	2NT
Vul: None	♥ A105	♥ K4				
North HCP: 15	♦ 7532	♦ KQ104	AP			
South HCP: 8	♣ AK3	♣ 10984				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ7				1NT
Vul: NS	♥ AJ8	♥ 753				
North HCP: 9	♦ QJ102	♦ AK8	Pass	2NT	AP	
South HCP: 15	♣ J764	♣ Q92				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ K1093		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ5	♥ J942	Pass	2♦	Pass	2NT
North HCP: 15	♦ A52	♦ KQ	AP			
South HCP: 9	♣ AQ65	♣ 1074	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ K6				1NT
Vul: None	♥ KJ109	♥ A643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ Q92				
South HCP: 15	♣ 1064	♣ AQ83	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J98				
Vul: NS	♥ K64	♥ J5		1NT	Pass	2NT
North HCP: 15	♦ Q9763	♦ J105	AP			
South HCP: 8	♣ AJ6	♣ KQ1043				
Contract: 2N N						

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ83

♥ 82

♦ 1095

♣ A1043

South:

♠ Q976

♥ QJ5

♦ AK86

♣ K9

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

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

Pass	4♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 91	♠ 1082	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ KQ104	Partner bids first.
HCP: 8	♣ 10984	

Board: 92	♠ KQJ7	The opponents are silent.
Dealer: S	♥ 753	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ Q92	

Board: 93	♠ K1093	The opponents are silent.
Dealer: N	♥ J942	
Vul: Both	♦ KQ	Partner bids first.
HCP: 9	♣ 1074	

Board: 94	♠ K6	The opponents are silent.
Dealer: S	♥ A643	
Vul: None	♦ Q92	You bid first.
HCP: 15	♣ AQ83	

Board: 95	♠ J98	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ J105	Partner bids first.
HCP: 8	♣ KQ1043	

Board: 96	♠ Q976	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ AK86	You bid first.
HCP: 15	♣ K9	

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

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 1082		1NT	Pass	2NT
Vul: None	♥ A105	♥ K4				
North HCP: 15	♦ 7532	♦ KQ104	AP			
South HCP: 8	♣ AK3	♣ 10984				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ7				1NT
Vul: NS	♥ AJ8	♥ 753				
North HCP: 9	♦ QJ102	♦ AK8	Pass	2NT	AP	
South HCP: 15	♣ J764	♣ Q92				
Contract: 2N S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ 765	♠ K1093		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ5	♥ J942	Pass	2♦	Pass	2NT
North HCP: 15	♦ A52	♦ KQ	AP			
South HCP: 9	♣ AQ65	♣ 1074	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ AJ94	♠ K6				1NT
Vul: None	♥ KJ109	♥ A643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ Q92				
South HCP: 15	♣ 1064	♣ AQ83	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J98				
Vul: NS	♥ K64	♥ J5		1NT	Pass	2NT
North HCP: 15	♦ Q9763	♦ J105	AP			
South HCP: 8	♣ AJ6	♣ KQ1043				
Contract: 2N N						

Board: 96

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AJ83

♥ 82

♦ 1095

♣ A1043

South:

♠ Q976

♥ QJ5

♦ AK86

♣ K9

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 97	♠ KQ7	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ A862	You bid first.
HCP: 15	♣ AJ63	

Board: 98	♠ KJ54	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ K84	

Board: 99	♠ AJ2	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ KQJ10	You bid first.
HCP: 15	♣ Q76	

Board: 100	♠ K10	The opponents are silent.
Dealer: S	♥ K863	
Vul: Both	♦ 10862	Partner bids first.
HCP: 9	♣ K104	

Board: 101	♠ AK52	The opponents are silent.
Dealer: N	♥ A652	
Vul: NS	♦ 52	You bid first.
HCP: 15	♣ A87	

Board: 102	♠ QJ107	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ J106	Partner bids first.
HCP: 8	♣ J42	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ92		1NT	Pass	2♣ ¹
Vul: None	♥ J9	♥ 8632	Pass	2♦	Pass	2NT
North HCP: 15	♦ A862	♦ Q9	AP			
South HCP: 9	♣ AJ63	♣ Q94				
Contract: 2N N			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ A832				1NT
Vul: NS	♥ Q1082	♥ KJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 102	♦ AK	Pass	4♥	AP	
South HCP: 15	♣ K84	♣ 1076				
Contract: 4♥ S			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K105		1NT	Pass	2♣ ¹
Vul: EW	♥ Q96	♥ J1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ10	♦ 87	AP			
South HCP: 9	♣ Q76	♣ AJ84				
Contract: 2N N			1. Stayman			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A863				1NT
Vul: Both	♥ K863	♥ AQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10862	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ K104	♣ QJ7				
Contract: 4♥ S			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J93		1NT	Pass	2NT
Vul: NS	♥ A652	♥ J8				
North HCP: 15	♦ 52	♦ A94	AP			
South HCP: 9	♣ A87	♣ K10542				
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ107

♥ K109

♦ J106

♣ J42

South:

♠ 984

♥ A875

♦ A74

♣ AK3

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

1. Stayman

South hands (Practice Page)

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

Board: 97	♠ AJ92	The opponents are silent.
Dealer: N	♥ 8632	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ Q94	

Board: 98	♠ A832	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ 1076	

Board: 99	♠ K105	The opponents are silent.
Dealer: N	♥ J1054	
Vul: EW	♦ 87	Partner bids first.
HCP: 9	♣ AJ84	

Board: 100	♠ A863	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: Both	♦ Q9	You bid first.
HCP: 15	♣ QJ7	

Board: 101	♠ J93	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ A94	Partner bids first.
HCP: 9	♣ K10542	

Board: 102	♠ 984	The opponents are silent.
Dealer: S	♥ A875	
Vul: EW	♦ A74	You bid first.
HCP: 15	♣ AK3	

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

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ AJ92		1NT	Pass	2♣ ¹
Vul: None	♥ J9	♥ 8632	Pass	2♦	Pass	2NT
North HCP: 15	♦ A862	♦ Q9	AP			
South HCP: 9	♣ AJ63	♣ Q94				
Contract: 2N N			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ KJ54	♠ A832				1NT
Vul: NS	♥ Q1082	♥ KJ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 102	♦ AK	Pass	4♥	AP	
South HCP: 15	♣ K84	♣ 1076				
Contract: 4♥ S			1. Stayman			

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K105		1NT	Pass	2♣ ¹
Vul: EW	♥ Q96	♥ J1054	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ10	♦ 87	AP			
South HCP: 9	♣ Q76	♣ AJ84				
Contract: 2N N			1. Stayman			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A863				1NT
Vul: Both	♥ K863	♥ AQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 10862	♦ Q9	Pass	4♥	AP	
South HCP: 15	♣ K104	♣ QJ7				
Contract: 4♥ S			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J93		1NT	Pass	2NT
Vul: NS	♥ A652	♥ J8				
North HCP: 15	♦ 52	♦ A94	AP			
South HCP: 9	♣ A87	♣ K10542				
Contract: 2N N						

Board: 102

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ107

♥ K109

♦ J106

♣ J42

South:

♠ 984

♥ A875

♦ A74

♣ AK3

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 103	♠ 82	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ A1053	You bid first.
HCP: 15	♣ A865	

Board: 104	♠ J87	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ Q875	Partner bids first.
HCP: 9	♣ KQ4	

Board: 105	♠ AJ75	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: EW	♦ 93	You bid first.
HCP: 15	♣ A32	

Board: 106	♠ AQ98	The opponents are silent.
Dealer: S	♥ 1072	
Vul: Both	♦ 982	Partner bids first.
HCP: 8	♣ Q94	

Board: 107	♠ Q64	The opponents are silent.
Dealer: N	♥ Q106	
Vul: None	♦ KQ106	You bid first.
HCP: 15	♣ AQ2	

Board: 108	♠ K102	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ KQ643	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 1074		1NT	Pass	2NT
Vul: Both	♥ AK5	♥ Q109				
North HCP: 15	♦ A1053	♦ KJ2	AP			
South HCP: 9	♣ A865	♣ QJ74				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AQ2				1NT
Vul: None	♥ J105	♥ AK62				
North HCP: 9	♦ Q875	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J753				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ Q109		1NT	Pass	2NT
Vul: EW	♥ AQ72	♥ J43				
North HCP: 15	♦ 93	♦ KJ64	AP			
South HCP: 9	♣ A32	♣ Q104				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ73				1NT
Vul: Both	♥ 1072	♥ Q3	Pass	2♣ ¹	Pass	2♣
North HCP: 8	♦ 982	♦ AJ65				
South HCP: 15	♣ Q94	♣ KJ8	Pass	3♣	AP	
Contract: 3♠ S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ K1085		1NT	Pass	2♣ ¹
Vul: None	♥ Q106	♥ A32				
North HCP: 15	♦ KQ106	♦ J8	Pass	2♦	Pass	2NT
South HCP: 9	♣ AQ2	♣ J1074	AP			
Contract: 2N N			1. Stayman			

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K102

♥ 106

♦ J109

♣ KQ643

South:

♠ J63

♥ KJ7

♦ AQ2

♣ A952

West	North	East	South
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Pass	2NT	AP	
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1NT

South hands (Practice Page)

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

Board: 103	♠ 1074	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 9	♣ QJ74	

Board: 104	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ J753	

Board: 105	♠ Q109	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ KJ64	Partner bids first.
HCP: 9	♣ Q104	

Board: 106	♠ KJ73	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AJ65	You bid first.
HCP: 15	♣ KJ8	

Board: 107	♠ K1085	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ J8	Partner bids first.
HCP: 9	♣ J1074	

Board: 108	♠ J63	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ A952	

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

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ 1074		1NT	Pass	2NT
Vul: Both	♥ AK5	♥ Q109				
North HCP: 15	♦ A1053	♦ KJ2	AP			
South HCP: 9	♣ A865	♣ QJ74				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AQ2				1NT
Vul: None	♥ J105	♥ AK62				
North HCP: 9	♦ Q875	♦ J10	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J753				
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ Q109		1NT	Pass	2NT
Vul: EW	♥ AQ72	♥ J43				
North HCP: 15	♦ 93	♦ KJ64	AP			
South HCP: 9	♣ A32	♣ Q104				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ73				1NT
Vul: Both	♥ 1072	♥ Q3	Pass	2♣ ¹	Pass	2♣
North HCP: 8	♦ 982	♦ AJ65				
South HCP: 15	♣ Q94	♣ KJ8	Pass	3♣	AP	
Contract: 3♠ S			1. Stayman			

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ K1085		1NT	Pass	2♣ ¹
Vul: None	♥ Q106	♥ A32				
North HCP: 15	♦ KQ106	♦ J8	Pass	2♦	Pass	2NT
South HCP: 9	♣ AQ2	♣ J1074	AP			
Contract: 2N N			1. Stayman			

Board: 108

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K102

♥ 106

♦ J109

♣ KQ643

South:

♠ J63

♥ KJ7

♦ AQ2

♣ A952

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

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

Board: 109	♠ AK8	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ KJ106	You bid first.
HCP: 15	♣ KJ93	

Board: 110	♠ Q93	The opponents are silent.
Dealer: S	♥ Q87	
Vul: None	♦ 9872	Partner bids first.
HCP: 9	♣ AJ4	

Board: 111	♠ AJ108	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ 98	You bid first.
HCP: 15	♣ AJ103	

Board: 112	♠ KQ96	The opponents are silent.
Dealer: S	♥ Q32	
Vul: EW	♦ J92	Partner bids first.
HCP: 9	♣ J104	

Board: 113	♠ A62	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ A652	

Board: 114	♠ 874	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ Q103	Partner bids first.
HCP: 9	♣ Q843	

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 42		1NT	Pass	2♣ ¹
Vul: Both	♥ 32	♥ K1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ106	♦ Q8	AP			
South HCP: 9	♣ KJ93	♣ A10864	1. Stayman			
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A74				1NT
Vul: None	♥ Q87	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ 9872	♦ QJ105				
South HCP: 15	♣ AJ4	♣ K865				
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ Q9		1NT	Pass	3NT
Vul: NS	♥ AJ9	♥ Q2	AP			
North HCP: 15	♦ 98	♦ AJ1052				
South HCP: 9	♣ AJ103	♣ 9854				
Contract: 3N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQ96	♠ J743				1NT
Vul: EW	♥ Q32	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ A10	Pass	2NT	Pass	3♠
South HCP: 15	♣ J104	♣ K98	AP			
Contract: 3♠ S			1. Stayman			

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ3		1NT	Pass	2NT
Vul: None	♥ KJ98	♥ Q7	AP			
North HCP: 15	♦ K2	♦ 10875				
South HCP: 9	♣ A652	♣ Q1094				
Contract: 2N N						

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 874

♥ KQ10

♦ Q103

♣ Q843

South:

♠ AK2

♥ 873

♦ J84

♣ AK97

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

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

Board: 109	♠ 42	The opponents are silent.
Dealer: N	♥ K1087	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ A10864	

Board: 110	♠ A74	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ QJ105	You bid first.
HCP: 15	♣ K865	

Board: 111	♠ Q9	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ AJ1052	Partner bids first.
HCP: 9	♣ 9854	

Board: 112	♠ J743	The opponents are silent.
Dealer: S	♥ AK109	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ K98	

Board: 113	♠ KQ3	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ 10875	Partner bids first.
HCP: 9	♣ Q1094	

Board: 114	♠ AK2	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ J84	You bid first.
HCP: 15	♣ AK97	

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

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 42		1NT	Pass	2♣ ¹
Vul: Both	♥ 32	♥ K1087	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ106	♦ Q8	AP			
South HCP: 9	♣ KJ93	♣ A10864	1. Stayman			
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A74				1NT
Vul: None	♥ Q87	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ 9872	♦ QJ105				
South HCP: 15	♣ AJ4	♣ K865				
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ Q9		1NT	Pass	3NT
Vul: NS	♥ AJ9	♥ Q2	AP			
North HCP: 15	♦ 98	♦ AJ1052				
South HCP: 9	♣ AJ103	♣ 9854				
Contract: 3N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ KQ96	♠ J743				1NT
Vul: EW	♥ Q32	♥ AK109	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J92	♦ A10	Pass	2NT	Pass	3♠
South HCP: 15	♣ J104	♣ K98	AP			
Contract: 3♠ S			1. Stayman			

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ3		1NT	Pass	2NT
Vul: None	♥ KJ98	♥ Q7	AP			
North HCP: 15	♦ K2	♦ 10875				
South HCP: 9	♣ A652	♣ Q1094				
Contract: 2N N						

Board: 114

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 874

♥ KQ10

♦ Q103

♣ Q843

South:

♠ AK2

♥ 873

♦ J84

♣ AK97

West	North	East	South
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1NT

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 115	♠ A982	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ A95	You bid first.
HCP: 15	♣ 82	

Board: 116	♠ KJ95	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ A86	Partner bids first.
HCP: 9	♣ J764	

Board: 117	♠ A73	The opponents are silent.
Dealer: N	♥ J1087	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ AK93	

Board: 118	♠ AK96	The opponents are silent.
Dealer: S	♥ J932	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ J94	

Board: 119	♠ K4	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ K10932	You bid first.
HCP: 15	♣ Q98	

Board: 120	♠ J95	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ AK84	Partner bids first.
HCP: 9	♣ J1042	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ QJ		1NT	Pass	2♣ ¹
Vul: EW	♥ AK82	♥ J975	Pass	2♥	Pass	3♥
North HCP: 15	♦ A95	♦ K86	AP			
South HCP: 9	♣ 82	♣ Q974	1. Stayman			
Contract: 3♥ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ A43				1NT
Vul: Both	♥ 108	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A86	♦ J975	Pass	2NT	AP	
South HCP: 15	♣ J764	♣ K953	1. Stayman			
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ Q64		1NT	Pass	2NT
Vul: NS	♥ J1087	♥ KQ9	AP			
North HCP: 15	♦ K7	♦ Q102				
South HCP: 9	♣ AK93	♣ 10854				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ Q4				1NT
Vul: EW	♥ J932	♥ Q875	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ J94	♣ Q873	1. Stayman			
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ Q984	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10932	♦ AQ54	AP			
South HCP: 9	♣ Q98	♣ J104	1. Stayman			
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J95

♥ 104

♦ AK84

♣ J1042

South:

♠ 1086

♥ AKQ

♦ 976

♣ AQ96

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

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

Board: 115	♠ QJ	The opponents are silent.
Dealer: N	♥ J975	
Vul: EW	♦ K86	Partner bids first.
HCP: 9	♣ Q974	

Board: 116	♠ A43	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ J975	You bid first.
HCP: 15	♣ K953	

Board: 117	♠ Q64	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ Q102	Partner bids first.
HCP: 9	♣ 10854	

Board: 118	♠ Q4	The opponents are silent.
Dealer: S	♥ Q875	
Vul: EW	♦ AKQ	You bid first.
HCP: 15	♣ Q873	

Board: 119	♠ 95	The opponents are silent.
Dealer: N	♥ Q984	
Vul: Both	♦ AQ54	Partner bids first.
HCP: 9	♣ J104	

Board: 120	♠ 1086	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 976	You bid first.
HCP: 15	♣ AQ96	

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

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ QJ		1NT	Pass	2♣ ¹
Vul: EW	♥ AK82	♥ J975	Pass	2♥	Pass	3♥
North HCP: 15	♦ A95	♦ K86	AP			
South HCP: 9	♣ 82	♣ Q974	1. Stayman			
Contract: 3♥ N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ A43				1NT
Vul: Both	♥ 108	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A86	♦ J975	Pass	2NT	AP	
South HCP: 15	♣ J764	♣ K953	1. Stayman			
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ Q64		1NT	Pass	2NT
Vul: NS	♥ J1087	♥ KQ9	AP			
North HCP: 15	♦ K7	♦ Q102				
South HCP: 9	♣ AK93	♣ 10854				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ Q4				1NT
Vul: EW	♥ J932	♥ Q875	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ J94	♣ Q873	1. Stayman			
Contract: 4♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ Q984	Pass	2♦	Pass	2NT
North HCP: 15	♦ K10932	♦ AQ54	AP			
South HCP: 9	♣ Q98	♣ J104	1. Stayman			
Contract: 2N N						

Board: 120

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J95

♥ 104

♦ AK84

♣ J1042

South:

♠ 1086

♥ AKQ

♦ 976

♣ AQ96

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

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

Board: 121	♠ J32	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ AK1076	You bid first.
HCP: 15	♣ AK6	

Board: 122	♠ 1076	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 9	♣ 1084	

Board: 123	♠ K9	The opponents are silent.
Dealer: N	♥ K854	
Vul: None	♦ K1086	You bid first.
HCP: 15	♣ AQ2	

Board: 124	♠ K8	East Bids 3♠ if possible.
Dealer: S	♥ A5	
Vul: NS	♦ 109843	Partner bids first.
HCP: 9	♣ Q1043	

Board: 125	♠ AK6	The opponents are silent.
Dealer: N	♥ 6532	
Vul: Both	♦ A8	You bid first.
HCP: 15	♣ A1082	

Board: 126	♠ Q65	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: None	♦ 83	Partner bids first.
HCP: 9	♣ Q1094	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ Q86		1NT	Pass	2♣ ¹
Vul: EW	♥ 98	♥ KJ32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1076	♦ QJ85	AP			
South HCP: 9	♣ AK6	♣ 84	1. Stayman			
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK54				1NT
Vul: Both	♥ K95	♥ Q8	Pass	2NT	AP	
North HCP: 9	♦ AQ107	♦ J86				
South HCP: 15	♣ 1084	♣ AJ97				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ K854	♥ 10973	Pass	2♥	Pass	3♥
North HCP: 15	♦ K1086	♦ QJ	AP			
South HCP: 8	♣ AQ2	♣ KJ94	1. Stayman			
Contract: 3♥ N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q10				1NT
Vul: NS	♥ A5	♥ Q986	Pass	2NT	3♠	Pass
North HCP: 9	♦ 109843	♦ AK2				
South HCP: 15	♣ Q1043	♣ KJ82	Pass	XA♠♠	AP	
Contract: 3♠X E						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 108		1NT	Pass	2NT
Vul: Both	♥ 6532	♥ Q109	AP			
North HCP: 15	♦ A8	♦ QJ432				
South HCP: 8	♣ A1082	♣ QJ4				
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ Q65

♥ AJ83

♦ 83

♣ Q1094

South:

♠ K72

♥ Q652

♦ AJ64

♣ AJ

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

South hands (Practice Page)

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

Board: 121	♠ Q86	The opponents are silent.
Dealer: N	♥ KJ32	
Vul: EW	♦ QJ85	Partner bids first.
HCP: 9	♣ 84	

Board: 122	♠ AK54	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ J86	You bid first.
HCP: 15	♣ AJ97	

Board: 123	♠ J87	The opponents are silent.
Dealer: N	♥ 10973	
Vul: None	♦ QJ	Partner bids first.
HCP: 8	♣ KJ94	

Board: 124	♠ Q10	East Bids 3♠ if possible.
Dealer: S	♥ Q986	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ KJ82	

Board: 125	♠ 108	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ QJ432	Partner bids first.
HCP: 8	♣ QJ4	

Board: 126	♠ K72	The opponents are silent.
Dealer: S	♥ Q652	
Vul: None	♦ AJ64	You bid first.
HCP: 15	♣ AJ	

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

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ Q86		1NT	Pass	2♣ ¹
Vul: EW	♥ 98	♥ KJ32	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK1076	♦ QJ85	AP			
South HCP: 9	♣ AK6	♣ 84				
Contract: 2N N			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK54				1NT
Vul: Both	♥ K95	♥ Q8	Pass	2NT	AP	
North HCP: 9	♦ AQ107	♦ J86				
South HCP: 15	♣ 1084	♣ AJ97				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ K854	♥ 10973	Pass	2♥	Pass	3♥
North HCP: 15	♦ K1086	♦ QJ	AP			
South HCP: 8	♣ AQ2	♣ KJ94				
Contract: 3♥ N			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q10				1NT
Vul: NS	♥ A5	♥ Q986	Pass	2NT	3♠	Pass
North HCP: 9	♦ 109843	♦ AK2				
South HCP: 15	♣ Q1043	♣ KJ82	Pass	XA♠♠	AP	
Contract: 3♠X E						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 108		1NT	Pass	2NT
Vul: Both	♥ 6532	♥ Q109	AP			
North HCP: 15	♦ A8	♦ QJ432				
South HCP: 8	♣ A1082	♣ QJ4				
Contract: 2N N						

Board: 126

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ Q65

♥ AJ83

♦ 83

♣ Q1094

South:

♠ K72

♥ Q652

♦ AJ64

♣ AJ

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

North hands (Practice Page)

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

Board: 127	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ K1093	You bid first.
HCP: 15	♣ K98	
Board: 128	♠ 10863	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ K3	Partner bids first.
HCP: 9	♣ A1084	
Board: 129	♠ K742	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ A872	You bid first.
HCP: 15	♣ AK3	
Board: 130	♠ Q1083	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ 763	Partner bids first.
HCP: 9	♣ K104	
Board: 131	♠ KJ6	West Doubles 2♣ if possible.
Dealer: N	♥ 832	
Vul: EW	♦ AQ864	You bid first.
HCP: 15	♣ KQ	
Board: 132	♠ 98	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: Both	♦ K6	Partner bids first.
HCP: 8	♣ QJ1042	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ 107	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1093	♦ QJ84	AP			
South HCP: 9	♣ K98	♣ A64	1. Stayman			
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ A752				1NT
Vul: EW	♥ Q82	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ AQ105	Pass	4♠	AP	
South HCP: 15	♣ A1084	♣ J73	1. Stayman			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ AJ98		1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ 10875	Pass	2♠	Pass	4♠
North HCP: 15	♦ A872	♦ Q104	AP			
South HCP: 8	♣ AK3	♣ J4	1. Stayman			
Contract: 4♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ A76				1NT
Vul: NS	♥ KJ8	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 763	♦ Q842	Pass	2NT	AP	
South HCP: 15	♣ K104	♣ QJ6	1. Stayman			
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A1053		1NT	Pass	2♣ ¹
Vul: EW	♥ 832	♥ KQ109	X	2♦	Pass	2NT
North HCP: 15	♦ AQ864	♦ 97	AP			
South HCP: 9	♣ KQ	♣ 854	1. Stayman			
Contract: 2N N						

Board: 132

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 98

♥ Q1097

♦ K6

♣ QJ1042

South:

♠ A76

♥ AK32

♦ A1084

♣ 53

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

1NT

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

Pass	3♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 127	♠ 108	The opponents are silent.
Dealer: N	♥ Q863	
Vul: NS	♦ QJ84	Partner bids first.
HCP: 9	♣ A64	

Board: 128	♠ A752	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ AQ105	You bid first.
HCP: 15	♣ J73	

Board: 129	♠ AJ98	The opponents are silent.
Dealer: N	♥ 10875	
Vul: None	♦ Q104	Partner bids first.
HCP: 8	♣ J4	

Board: 130	♠ A76	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ Q842	You bid first.
HCP: 15	♣ QJ6	

Board: 131	♠ A1053	West Doubles 2♣ if possible.
Dealer: N	♥ KQ109	
Vul: EW	♦ 97	Partner bids first.
HCP: 9	♣ 854	

Board: 132	♠ A76	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ A1084	You bid first.
HCP: 15	♣ 53	

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

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ 107	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1093	♦ QJ84	AP			
South HCP: 9	♣ K98	♣ A64	1. Stayman			
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ A752				1NT
Vul: EW	♥ Q82	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ AQ105	Pass	4♠	AP	
South HCP: 15	♣ A1084	♣ J73	1. Stayman			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ AJ98		1NT	Pass	2♣ ¹
Vul: None	♥ J4	♥ 10875	Pass	2♠	Pass	4♠
North HCP: 15	♦ A872	♦ Q104	AP			
South HCP: 8	♣ AK3	♣ J4	1. Stayman			
Contract: 4♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ A76				1NT
Vul: NS	♥ KJ8	♥ AQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 763	♦ Q842	Pass	2NT	AP	
South HCP: 15	♣ K104	♣ QJ6	1. Stayman			
Contract: 2N S						

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ A1053		1NT	Pass	2♣ ¹
Vul: EW	♥ 832	♥ KQ109	X	2♦	Pass	2NT
North HCP: 15	♦ AQ864	♦ 97	AP			
South HCP: 9	♣ KQ	♣ 854	1. Stayman			
Contract: 2N N						

Board: 132

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 98

♥ Q1097

♦ K6

♣ QJ1042

South:

♠ A76

♥ AK32

♦ A1084

♣ 53

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

Pass	3♥	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 133	♠ K853	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ A742	You bid first.
HCP: 15	♣ AQ	

Board: 134	♠ J843	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: EW	♦ K85	Partner bids first.
HCP: 9	♣ J4	

Board: 135	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: Both	♦ Q2	You bid first.
HCP: 15	♣ Q1052	

Board: 136	♠ QJ10	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ J1073	Partner bids first.
HCP: 9	♣ J43	

Board: 137	♠ AK	The opponents are silent.
Dealer: N	♥ KJ83	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ 9652	

Board: 138	♠ QJ98	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 10864	Partner bids first.
HCP: 8	♣ AJ4	

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A97		1NT	Pass	2NT
Vul: NS	♥ Q64	♥ K95				
North HCP: 15	♦ A742	♦ J85	AP			
South HCP: 9	♣ AQ	♣ J864				
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ J843	♠ AKQ				1NT
Vul: EW	♥ KJ92	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K85	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ Q1086	1. Stayman			
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A103		1NT	Pass	2NT
Vul: Both	♥ AQ96	♥ 107				
North HCP: 15	♦ Q2	♦ AJ96	AP			
South HCP: 9	♣ Q1052	♣ 9864				
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A752				1NT
Vul: None	♥ A105	♥ Q86				
North HCP: 9	♦ J1073	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ J43	♣ A10				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q97		1NT	Pass	2NT
Vul: EW	♥ KJ83	♥ Q9				
North HCP: 15	♦ A104	♦ 876	AP			
South HCP: 9	♣ 9652	♣ KQ1074				
Contract: 2N N						

Board: 138

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ98

♥ 83

♦ 10864

♣ AJ4

South:

♠ 42

♥ AK92

♦ AJ9

♣ K1085

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 133	♠ A97	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ J85	Partner bids first.
HCP: 9	♣ J864	

Board: 134	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ Q1086	

Board: 135	♠ A103	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ AJ96	Partner bids first.
HCP: 9	♣ 9864	

Board: 136	♠ A752	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ KQ98	You bid first.
HCP: 15	♣ A10	

Board: 137	♠ Q97	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ 876	Partner bids first.
HCP: 9	♣ KQ1074	

Board: 138	♠ 42	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ AJ9	You bid first.
HCP: 15	♣ K1085	

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

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A97		1NT	Pass	2NT
Vul: NS	♥ Q64	♥ K95				
North HCP: 15	♦ A742	♦ J85	AP			
South HCP: 9	♣ AQ	♣ J864				
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ J843	♠ AKQ				1NT
Vul: EW	♥ KJ92	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K85	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ Q1086	1. Stayman			
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A103		1NT	Pass	2NT
Vul: Both	♥ AQ96	♥ 107				
North HCP: 15	♦ Q2	♦ AJ96	AP			
South HCP: 9	♣ Q1052	♣ 9864				
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A752				1NT
Vul: None	♥ A105	♥ Q86				
North HCP: 9	♦ J1073	♦ KQ98	Pass	2NT	AP	
South HCP: 15	♣ J43	♣ A10				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q97		1NT	Pass	2NT
Vul: EW	♥ KJ83	♥ Q9				
North HCP: 15	♦ A104	♦ 876	AP			
South HCP: 9	♣ 9652	♣ KQ1074				
Contract: 2N N						

Board: 138

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ98

♥ 83

♦ 10864

♣ AJ4

South:

♠ 42

♥ AK92

♦ AJ9

♣ K1085

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

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

1. Stayman

North hands (Practice Page)

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

Board: 139	♠ KQ	The opponents are silent.
Dealer: N	♥ A973	
Vul: None	♦ A107	You bid first.
HCP: 15	♣ Q872	

Board: 140	♠ 10632	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ K8	Partner bids first.
HCP: 9	♣ KJ1042	

Board: 141	♠ KJ2	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: Both	♦ K7	You bid first.
HCP: 15	♣ QJ82	

Board: 142	♠ Q1094	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ J84	Partner bids first.
HCP: 8	♣ KQ84	

Board: 143	♠ AK42	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ AK94	You bid first.
HCP: 15	♣ 32	

Board: 144	♠ A98	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ J82	Partner bids first.
HCP: 9	♣ A874	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 92		1NT	Pass	2NT
Vul: None	♥ A973	♥ K85				
North HCP: 15	♦ A107	♦ Q984	AP			
South HCP: 9	♣ Q872	♣ KJ64				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ J7				1NT
Vul: NS	♥ Q9	♥ KJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ A762	Pass	2NT	AP	
South HCP: 15	♣ KJ1042	♣ AQ5	1. Stayman			
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A98		1NT	Pass	2NT
Vul: Both	♥ AJ54	♥ KQ				
North HCP: 15	♦ K7	♦ 10932	AP			
South HCP: 9	♣ QJ82	♣ 10543				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ K875				1NT
Vul: None	♥ 94	♥ K75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J84	♦ KQ53	Pass	3♠	AP	
South HCP: 15	♣ KQ84	♣ A6	1. Stayman			
Contract: 3♠ S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ J1063		1NT	Pass	2♣ ¹
Vul: NS	♥ J93	♥ K8	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK94	♦ 1083	AP			
South HCP: 8	♣ 32	♣ A984	1. Stayman			
Contract: 3♠ N						

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A98

♥ 862

♦ J82

♣ A874

South:

♠ Q72

♥ AQ

♦ A9743

♣ K53

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

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

Board: 139	♠ 92	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ Q984	Partner bids first.
HCP: 9	♣ KJ64	

Board: 140	♠ J7	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: NS	♦ A762	You bid first.
HCP: 15	♣ AQ5	

Board: 141	♠ A98	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ 10932	Partner bids first.
HCP: 9	♣ 10543	

Board: 142	♠ K875	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ KQ53	You bid first.
HCP: 15	♣ A6	

Board: 143	♠ J1063	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ 1083	Partner bids first.
HCP: 8	♣ A984	

Board: 144	♠ Q72	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ A9743	You bid first.
HCP: 15	♣ K53	

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

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 92		1NT	Pass	2NT
Vul: None	♥ A973	♥ K85				
North HCP: 15	♦ A107	♦ Q984	AP			
South HCP: 9	♣ Q872	♣ KJ64				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ J7				1NT
Vul: NS	♥ Q9	♥ KJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ A762	Pass	2NT	AP	
South HCP: 15	♣ KJ1042	♣ AQ5	1. Stayman			
Contract: 2N S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A98		1NT	Pass	2NT
Vul: Both	♥ AJ54	♥ KQ				
North HCP: 15	♦ K7	♦ 10932	AP			
South HCP: 9	♣ QJ82	♣ 10543				
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ K875				1NT
Vul: None	♥ 94	♥ K75	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J84	♦ KQ53	Pass	3♠	AP	
South HCP: 15	♣ KQ84	♣ A6	1. Stayman			
Contract: 3♠ S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ J1063		1NT	Pass	2♣ ¹
Vul: NS	♥ J93	♥ K8	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK94	♦ 1083	AP			
South HCP: 8	♣ 32	♣ A984	1. Stayman			
Contract: 3♠ N						

Board: 144

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A98

♥ 862

♦ J82

♣ A874

South:

♠ Q72

♥ AQ

♦ A9743

♣ K53

West	North	East	South
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1NT

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 145	♠ Q75	The opponents are silent.
Dealer: N	♥ AK74	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ Q876	

Board: 146	♠ 87	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AK984	Partner bids first.
HCP: 9	♣ Q974	

Board: 147	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ A102	

Board: 148	♠ Q9	The opponents are silent.
Dealer: S	♥ Q932	
Vul: Both	♦ KQ104	Partner bids first.
HCP: 9	♣ 843	

Board: 149	♠ AK6	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ A7532	You bid first.
HCP: 15	♣ J7	

Board: 150	♠ QJ10	The opponents are silent.
Dealer: S	♥ 1087	
Vul: EW	♦ KQ107	Partner bids first.
HCP: 8	♣ 842	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 983		1NT	Pass	2NT
Vul: None	♥ AK74	♥ Q83				
North HCP: 15	♦ A3	♦ K954	AP			
South HCP: 9	♣ Q876	♣ KJ4				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ Q3				1NT
Vul: NS	♥ 105	♥ AK83				
North HCP: 9	♦ AK984	♦ Q32	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ A1062				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q10		1NT	Pass	2NT
Vul: EW	♥ QJ105	♥ A64				
North HCP: 15	♦ K84	♦ 1052	AP			
South HCP: 9	♣ A102	♣ QJ984				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AKJ7				1NT
Vul: Both	♥ Q932	♥ 10764	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ104	♦ A62	Pass	3♥	AP	
South HCP: 15	♣ 843	♣ QJ				
Contract: 3♥ S						

1. Stayman

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 953		1NT	Pass	2NT
Vul: NS	♥ K109	♥ QJ3				
North HCP: 15	♦ A7532	♦ K86	AP			
South HCP: 9	♣ J7	♣ K984				
Contract: 2N N						

Board: 150

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ10

♥ 1087

♦ KQ107

♣ 842

South:

♠ 5432

♥ AQJ

♦ A542

♣ A9

West	North	East	South
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Pass	2NT	AP	
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1NT

South hands (Practice Page)

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

Board: 145	♠ 983	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ K954	Partner bids first.
HCP: 9	♣ KJ4	

Board: 146	♠ Q3	The opponents are silent.
Dealer: S	♥ AK83	
Vul: NS	♦ Q32	You bid first.
HCP: 15	♣ A1062	

Board: 147	♠ Q10	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ 1052	Partner bids first.
HCP: 9	♣ QJ984	

Board: 148	♠ AKJ7	The opponents are silent.
Dealer: S	♥ 10764	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ QJ	

Board: 149	♠ 953	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ K86	Partner bids first.
HCP: 9	♣ K984	

Board: 150	♠ 5432	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ A542	You bid first.
HCP: 15	♣ A9	

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

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 983		1NT	Pass	2NT
Vul: None	♥ AK74	♥ Q83				
North HCP: 15	♦ A3	♦ K954	AP			
South HCP: 9	♣ Q876	♣ KJ4				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ Q3				1NT
Vul: NS	♥ 105	♥ AK83				
North HCP: 9	♦ AK984	♦ Q32	Pass	2NT	AP	
South HCP: 15	♣ Q974	♣ A1062				
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q10		1NT	Pass	2NT
Vul: EW	♥ QJ105	♥ A64				
North HCP: 15	♦ K84	♦ 1052	AP			
South HCP: 9	♣ A102	♣ QJ984				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AKJ7				1NT
Vul: Both	♥ Q932	♥ 10764	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ104	♦ A62	Pass	3♥	AP	
South HCP: 15	♣ 843	♣ QJ				
Contract: 3♥ S						

1. Stayman

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 953		1NT	Pass	2NT
Vul: NS	♥ K109	♥ QJ3				
North HCP: 15	♦ A7532	♦ K86	AP			
South HCP: 9	♣ J7	♣ K984				
Contract: 2N N						

Board: 150

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ QJ10

♥ 1087

♦ KQ107

♣ 842

South:

♠ 5432

♥ AQJ

♦ A542

♣ A9

West	North	East	South
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Pass	2NT	AP	
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1NT

North hands (Practice Page)

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

Board: 151	♠ AK64	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A102	You bid first.
HCP: 15	♣ 952	

Board: 152	♠ AQ104	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ 53	Partner bids first.
HCP: 9	♣ QJ1094	

Board: 153	♠ AJ109	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ A102	You bid first.
HCP: 15	♣ AJ6	

Board: 154	♠ J108	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ 10865	Partner bids first.
HCP: 8	♣ A94	

Board: 155	♠ AQ74	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ Q73	

Board: 156	♠ K983	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ Q86	Partner bids first.
HCP: 9	♣ A964	

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ3		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ A102	♦ 96	AP			
South HCP: 9	♣ 952	♣ AQ84				
Contract: 2N N				1. Stayman		

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K85				1NT
Vul: None	♥ 87	♥ Q43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 53	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ QJ1094	♣ AK762				
Contract: 2N S				1. Stayman		

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ KQ87		1NT	Pass	2♣ ¹
Vul: EW	♥ J82	♥ 943	Pass	2♠	Pass	4♠
North HCP: 15	♦ A102	♦ J6	AP			
South HCP: 9	♣ AJ6	♣ K984				
Contract: 4♠ N				1. Stayman		

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ Q95				1NT
Vul: Both	♥ K93	♥ A62				
North HCP: 8	♦ 10865	♦ AQJ7	Pass	2NT	AP	
South HCP: 15	♣ A94	♣ Q103				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 63		1NT	Pass	2♣ ¹
Vul: None	♥ KJ4	♥ A1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ K92	♦ A1087	AP			
South HCP: 9	♣ Q73	♣ J84				
Contract: 2N N				1. Stayman		

Board: 156

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K983

♥ 95

♦ Q86

♣ A964

South:

♠ A1042

♥ A4

♦ A953

♣ QJ7

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

1. Stayman

South hands (Practice Page)

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

Board: 151	♠ QJ3	The opponents are silent.
Dealer: N	♥ 9874	
Vul: Both	♦ 96	Partner bids first.
HCP: 9	♣ AQ84	

Board: 152	♠ K85	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ K7	You bid first.
HCP: 15	♣ AK762	

Board: 153	♠ KQ87	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ K984	

Board: 154	♠ Q95	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ AQJ7	You bid first.
HCP: 15	♣ Q103	

Board: 155	♠ 63	The opponents are silent.
Dealer: N	♥ A1082	
Vul: None	♦ A1087	Partner bids first.
HCP: 9	♣ J84	

Board: 156	♠ A1042	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ A953	You bid first.
HCP: 15	♣ QJ7	

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

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ3		1NT	Pass	2♣ ¹
Vul: Both	♥ A53	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ A102	♦ 96	AP			
South HCP: 9	♣ 952	♣ AQ84				
Contract: 2N N				1. Stayman		

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K85				1NT
Vul: None	♥ 87	♥ Q43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 53	♦ K7	Pass	2NT	AP	
South HCP: 15	♣ QJ1094	♣ AK762				
Contract: 2N S				1. Stayman		

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ KQ87		1NT	Pass	2♣ ¹
Vul: EW	♥ J82	♥ 943	Pass	2♠	Pass	4♠
North HCP: 15	♦ A102	♦ J6	AP			
South HCP: 9	♣ AJ6	♣ K984				
Contract: 4♠ N				1. Stayman		

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ Q95				1NT
Vul: Both	♥ K93	♥ A62				
North HCP: 8	♦ 10865	♦ AQJ7	Pass	2NT	AP	
South HCP: 15	♣ A94	♣ Q103				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 63		1NT	Pass	2♣ ¹
Vul: None	♥ KJ4	♥ A1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ K92	♦ A1087	AP			
South HCP: 9	♣ Q73	♣ J84				
Contract: 2N N				1. Stayman		

Board: 156

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K983

♥ 95

♦ Q86

♣ A964

South:

♠ A1042

♥ A4

♦ A953

♣ QJ7

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 157	♠ AQ4	The opponents are silent.
Dealer: N	♥ 843	
Vul: Both	♦ AK43	You bid first.
HCP: 15	♣ Q82	

Board: 158	♠ AK7	The opponents are silent.
Dealer: S	♥ J965	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ J1094	

Board: 159	♠ AQ	The opponents are silent.
Dealer: N	♥ A1074	
Vul: NS	♦ KQ106	You bid first.
HCP: 15	♣ 1053	

Board: 160	♠ KJ106	The opponents are silent.
Dealer: S	♥ Q105	
Vul: EW	♦ J52	Partner bids first.
HCP: 9	♣ Q104	

Board: 161	♠ A109	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: None	♦ Q842	You bid first.
HCP: 15	♣ 95	

Board: 162	♠ J107	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ A1085	Partner bids first.
HCP: 8	♣ 854	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K972		1NT	Pass	2♣ ¹
Vul: Both	♥ 843	♥ 109	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK43	♦ Q10972	AP			
South HCP: 9	♣ Q82	♣ A4				
Contract: 2N N			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 10986				1NT
Vul: None	♥ J965	♥ A74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 106	♦ Q85	Pass	2NT	AP	
South HCP: 15	♣ J1094	♣ AKQ				
Contract: 2N S			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K985		1NT	Pass	2♣ ¹
Vul: NS	♥ A1074	♥ J2	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ106	♦ AJ953	AP			
South HCP: 9	♣ 1053	♣ 84				
Contract: 2N N			1. Stayman			

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ 73				1NT
Vul: EW	♥ Q105	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J52	♦ A983	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ AK2				
Contract: 2N S			1. Stayman			

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J83		1NT	Pass	2NT
Vul: None	♥ AKQ7	♥ 84				
North HCP: 15	♦ Q842	♦ K1076	AP			
South HCP: 9	♣ 95	♣ KQ84				
Contract: 2N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J107

♥ QJ8

♦ A1085

♣ 854

South:

♠ 542

♥ A72

♦ KQ32

♣ AQ7

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

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

Board: 157	♠ K972	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ Q10972	Partner bids first.
HCP: 9	♣ A4	

Board: 158	♠ 10986	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ Q85	You bid first.
HCP: 15	♣ AKQ	

Board: 159	♠ K985	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AJ953	Partner bids first.
HCP: 9	♣ 84	

Board: 160	♠ 73	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: EW	♦ A983	You bid first.
HCP: 15	♣ AK2	

Board: 161	♠ J83	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ K1076	Partner bids first.
HCP: 9	♣ KQ84	

Board: 162	♠ 542	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ KQ32	You bid first.
HCP: 15	♣ AQ7	

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

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K972		1NT	Pass	2♣ ¹
Vul: Both	♥ 843	♥ 109	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK43	♦ Q10972	AP			
South HCP: 9	♣ Q82	♣ A4				
Contract: 2N N			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ 10986				1NT
Vul: None	♥ J965	♥ A74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 106	♦ Q85	Pass	2NT	AP	
South HCP: 15	♣ J1094	♣ AKQ				
Contract: 2N S			1. Stayman			

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K985		1NT	Pass	2♣ ¹
Vul: NS	♥ A1074	♥ J2	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ106	♦ AJ953	AP			
South HCP: 9	♣ 1053	♣ 84				
Contract: 2N N			1. Stayman			

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ 73				1NT
Vul: EW	♥ Q105	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J52	♦ A983	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ AK2				
Contract: 2N S			1. Stayman			

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J83		1NT	Pass	2NT
Vul: None	♥ AKQ7	♥ 84				
North HCP: 15	♦ Q842	♦ K1076	AP			
South HCP: 9	♣ 95	♣ KQ84				
Contract: 2N N						

Board: 162

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J107

♥ QJ8

♦ A1085

♣ 854

South:

♠ 542

♥ A72

♦ KQ32

♣ AQ7

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

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

Board: 163	♠ Q1093	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AJ54	You bid first.
HCP: 15	♣ AK3	

Board: 164	♠ Q106	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: Both	♦ Q4	Partner bids first.
HCP: 9	♣ Q843	

Board: 165	♠ A93	The opponents are silent.
Dealer: N	♥ J98	
Vul: NS	♦ AK5	You bid first.
HCP: 15	♣ K1065	

Board: 166	♠ 97	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ AJ1054	Partner bids first.
HCP: 8	♣ Q104	

Board: 167	♠ 8732	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ AKQ5	You bid first.
HCP: 15	♣ A9	

Board: 168	♠ QJ73	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ 10974	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ Q1093	♠ KJ6		1NT	Pass	2NT
Vul: EW	♥ J4	♥ Q83				
North HCP: 15	♦ AJ54	♦ Q2	AP			
South HCP: 9	♣ AK3	♣ J9864				
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AJ3				1NT
Vul: Both	♥ QJ86	♥ K1094	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q4	♦ K32	Pass	3♥	AP	
South HCP: 15	♣ Q843	♣ A106	1. Stayman			
Contract: 3♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1082		1NT	Pass	2♣ ¹
Vul: NS	♥ J98	♥ A7	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK5	♦ J109	AP			
South HCP: 9	♣ K1065	♣ Q743	1. Stayman			
Contract: 3N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ103				1NT
Vul: EW	♥ J108	♥ KQ72				
North HCP: 8	♦ AJ1054	♦ Q6	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A62				
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 8732	♠ KQ		1NT	Pass	2NT
Vul: Both	♥ Q86	♥ 975				
North HCP: 15	♦ AKQ5	♦ J102	AP			
South HCP: 9	♣ A9	♣ QJ874				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ73

♥ A106

♦ Q9

♣ 10974

South:

♠ AK

♥ J532

♦ K74

♣ A652

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

South hands (Practice Page)

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

Board: 163	♠ KJ6	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ Q2	Partner bids first.
HCP: 9	♣ J9864	

Board: 164	♠ AJ3	The opponents are silent.
Dealer: S	♥ K1094	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ A106	

Board: 165	♠ Q1082	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ J109	Partner bids first.
HCP: 9	♣ Q743	

Board: 166	♠ KJ103	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ A62	

Board: 167	♠ KQ	The opponents are silent.
Dealer: N	♥ 975	
Vul: Both	♦ J102	Partner bids first.
HCP: 9	♣ QJ874	

Board: 168	♠ AK	The opponents are silent.
Dealer: S	♥ J532	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ A652	

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

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ Q1093	♠ KJ6		1NT	Pass	2NT
Vul: EW	♥ J4	♥ Q83				
North HCP: 15	♦ AJ54	♦ Q2	AP			
South HCP: 9	♣ AK3	♣ J9864				
Contract: 2N N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AJ3				1NT
Vul: Both	♥ QJ86	♥ K1094	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q4	♦ K32	Pass	3♥	AP	
South HCP: 15	♣ Q843	♣ A106	1. Stayman			
Contract: 3♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1082		1NT	Pass	2♣ ¹
Vul: NS	♥ J98	♥ A7	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK5	♦ J109	AP			
South HCP: 9	♣ K1065	♣ Q743	1. Stayman			
Contract: 3N N						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ103				1NT
Vul: EW	♥ J108	♥ KQ72				
North HCP: 8	♦ AJ1054	♦ Q6	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ A62				
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ 8732	♠ KQ		1NT	Pass	2NT
Vul: Both	♥ Q86	♥ 975				
North HCP: 15	♦ AKQ5	♦ J102	AP			
South HCP: 9	♣ A9	♣ QJ874				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ73

♥ A106

♦ Q9

♣ 10974

South:

♠ AK

♥ J532

♦ K74

♣ A652

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

North hands (Practice Page)

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

Board: 169 ♠ AK65
Dealer: N ♥ Q6
Vul: EW ♦ K962
HCP: 15 ♣ QJ8

The opponents are silent.

You bid first.

Board: 170 ♠ 10876
Dealer: S ♥ A1074
Vul: Both ♦ KJ8
HCP: 9 ♣ J4

East Doubles 2♣ if possible.

Partner bids first.

Board: 171 ♠ KQJ2
Dealer: N ♥ 852
Vul: None ♦ KJ2
HCP: 15 ♣ AJ8

The opponents are silent.

You bid first.

Board: 172 ♠ Q974
Dealer: S ♥ 83
Vul: NS ♦ KQ7
HCP: 9 ♣ Q1084

The opponents are silent.

Partner bids first.

Board: 173 ♠ KJ65
Dealer: N ♥ A103
Vul: Both ♦ 1065
HCP: 15 ♣ AK7

The opponents are silent.

You bid first.

Board: 174 ♠ Q963
Dealer: S ♥ 873
Vul: None ♦ A10
HCP: 9 ♣ QJ84

The opponents are silent.

Partner bids first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ QJ9		1NT	Pass	2NT
Vul: EW	♥ Q6	♥ 982				
North HCP: 15	♦ K962	♦ AQ107	AP			
South HCP: 9	♣ QJ8	♣ 754				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AK2				1NT
Vul: Both	♥ A1074	♥ J2	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KJ8	♦ A943	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K853	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 1087		1NT	Pass	2♣ ¹
Vul: None	♥ 852	♥ AKQ9	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ2	♦ 863	AP			
South HCP: 9	♣ AJ8	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AJ105				1NT
Vul: NS	♥ 83	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ7	♦ A92	Pass	2NT	Pass	4♠
South HCP: 15	♣ Q1084	♣ 97	AP			
Contract: 4♠ S			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ 943		1NT	Pass	2♣ ¹
Vul: Both	♥ A103	♥ KQ94	Pass	2♠	Pass	2NT
North HCP: 15	♦ 1065	♦ K9	AP			
South HCP: 9	♣ AK7	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q963

♥ 873

♦ A10

♣ QJ84

South:

♠ K42

♥ AK102

♦ J85

♣ A52

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

			1NT
--	--	--	-----

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

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

1. Stayman

South hands (Practice Page)

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

Board: 169 ♠ QJ9
Dealer: N ♥ 982
Vul: EW ♦ AQ107
HCP: 9 ♣ 754

The opponents are silent.

Partner bids first.

Board: 170 ♠ AK2
Dealer: S ♥ J2
Vul: Both ♦ A943
HCP: 15 ♣ K853

East Doubles 2♣ if possible.

You bid first.

Board: 171 ♠ 1087
Dealer: N ♥ AKQ9
Vul: None ♦ 863
HCP: 9 ♣ 1043

The opponents are silent.

Partner bids first.

Board: 172 ♠ AJ105
Dealer: S ♥ AQ96
Vul: NS ♦ A92
HCP: 15 ♣ 97

The opponents are silent.

You bid first.

Board: 173 ♠ 943
Dealer: N ♥ KQ94
Vul: Both ♦ K9
HCP: 9 ♣ J1042

The opponents are silent.

Partner bids first.

Board: 174 ♠ K42
Dealer: S ♥ AK102
Vul: None ♦ J85
HCP: 15 ♣ A52

The opponents are silent.

You bid first.

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

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ QJ9		1NT	Pass	2NT
Vul: EW	♥ Q6	♥ 982				
North HCP: 15	♦ K962	♦ AQ107	AP			
South HCP: 9	♣ QJ8	♣ 754				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AK2				1NT
Vul: Both	♥ A1074	♥ J2	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ KJ8	♦ A943	Pass	2NT	AP	
South HCP: 15	♣ J4	♣ K853	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 1087		1NT	Pass	2♣ ¹
Vul: None	♥ 852	♥ AKQ9	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ2	♦ 863	AP			
South HCP: 9	♣ AJ8	♣ 1043	1. Stayman			
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AJ105				1NT
Vul: NS	♥ 83	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ7	♦ A92	Pass	2NT	Pass	4♠
South HCP: 15	♣ Q1084	♣ 97	AP			
Contract: 4♠ S			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ 943		1NT	Pass	2♣ ¹
Vul: Both	♥ A103	♥ KQ94	Pass	2♠	Pass	2NT
North HCP: 15	♦ 1065	♦ K9	AP			
South HCP: 9	♣ AK7	♣ J1042	1. Stayman			
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q963

♥ 873

♦ A10

♣ QJ84

South:

♠ K42

♥ AK102

♦ J85

♣ A52

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 17 R16 points.

Board: 175	♠ AK96	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ KQ53	

Board: 176	♠ K95	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 9	♣ J1094	

Board: 177	♠ A632	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 543	You bid first.
HCP: 15	♣ A876	

Board: 178	♠ AQ8	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ K853	Partner bids first.
HCP: 9	♣ 964	

Board: 179	♠ K85	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: EW	♦ 643	You bid first.
HCP: 15	♣ K95	

Board: 180	♠ J875	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ K7	Partner bids first.
HCP: 9	♣ J974	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q82		1NT	Pass	2♣ ¹
Vul: NS	♥ 64	♥ J1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ K76	♦ AQ4	AP			
South HCP: 9	♣ KQ53	♣ 974	1. Stayman			
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQ62				1NT
Vul: EW	♥ 972	♥ AJ5	Pass	2NT	AP	
North HCP: 9	♦ KQ6	♦ J94				
South HCP: 15	♣ J1094	♣ K53				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ Q8		1NT	Pass	2NT
Vul: None	♥ AK	♥ Q97	AP			
North HCP: 15	♦ 543	♦ AJ2				
South HCP: 9	♣ A876	♣ 109543				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 9765				1NT
Vul: NS	♥ 1085	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ K853	♦ AJ92				
South HCP: 15	♣ 964	♣ AQ2				
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A3		1NT	Pass	2NT
Vul: EW	♥ AKQ4	♥ 863	AP			
North HCP: 15	♦ 643	♦ KQ987				
South HCP: 9	♣ K95	♣ 1084				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J875

♥ A98

♦ K7

♣ J974

South:

♠ AK3

♥ J543

♦ A1042

♣ K6

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 175	♠ Q82	The opponents are silent.
Dealer: N	♥ J1085	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 9	♣ 974	

Board: 176	♠ AQ62	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ J94	You bid first.
HCP: 15	♣ K53	

Board: 177	♠ Q8	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ AJ2	Partner bids first.
HCP: 9	♣ 109543	

Board: 178	♠ 9765	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AJ92	You bid first.
HCP: 15	♣ AQ2	

Board: 179	♠ A3	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ KQ987	Partner bids first.
HCP: 9	♣ 1084	

Board: 180	♠ AK3	The opponents are silent.
Dealer: S	♥ J543	
Vul: Both	♦ A1042	You bid first.
HCP: 15	♣ K6	

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

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q82		1NT	Pass	2♣ ¹
Vul: NS	♥ 64	♥ J1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ K76	♦ AQ4	AP			
South HCP: 9	♣ KQ53	♣ 974	1. Stayman			
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQ62				1NT
Vul: EW	♥ 972	♥ AJ5	Pass	2NT	AP	
North HCP: 9	♦ KQ6	♦ J94				
South HCP: 15	♣ J1094	♣ K53				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ Q8		1NT	Pass	2NT
Vul: None	♥ AK	♥ Q97	AP			
North HCP: 15	♦ 543	♦ AJ2				
South HCP: 9	♣ A876	♣ 109543				
Contract: 2N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 9765				1NT
Vul: NS	♥ 1085	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ K853	♦ AJ92				
South HCP: 15	♣ 964	♣ AQ2				
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A3		1NT	Pass	2NT
Vul: EW	♥ AKQ4	♥ 863	AP			
North HCP: 15	♦ 643	♦ KQ987				
South HCP: 9	♣ K95	♣ 1084				
Contract: 2N N						

Board: 180

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J875

♥ A98

♦ K7

♣ J974

South:

♠ AK3

♥ J543

♦ A1042

♣ K6

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 17 R16 points.

Board: 181	♠ K8	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ K96	You bid first.
HCP: 15	♣ AKQ53	

Board: 182	♠ KJ10	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ 10862	Partner bids first.
HCP: 9	♣ Q954	

Board: 183	♠ 752	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ A32	You bid first.
HCP: 15	♣ AQJ72	

Board: 184	♠ J1087	The opponents are silent.
Dealer: S	♥ 85	
Vul: None	♦ AJ103	Partner bids first.
HCP: 8	♣ Q104	

Board: 185	♠ K103	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AQJ5	You bid first.
HCP: 15	♣ 763	

Board: 186	♠ A1073	The opponents are silent.
Dealer: S	♥ KQ109	
Vul: Both	♦ 965	Partner bids first.
HCP: 9	♣ 104	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 632	♥ A1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ K96	♦ A10843	AP			
South HCP: 8	♣ AKQ53	♣ 94				
Contract: 2N N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q93				1NT
Vul: EW	♥ K2	♥ Q1087	Pass	2NT	AP	
North HCP: 9	♦ 10862	♦ A53				
South HCP: 15	♣ Q954	♣ AK10				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ Q10		1NT	Pass	2NT
Vul: Both	♥ A8	♥ KJ6	AP			
North HCP: 15	♦ A32	♦ K976				
South HCP: 9	♣ AQJ72	♣ 10864				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ A62				1NT
Vul: None	♥ 85	♥ AQ106	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AJ103	♦ Q642	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ K9				
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ J97		1NT	Pass	2NT
Vul: EW	♥ AJ10	♥ 87	AP			
North HCP: 15	♦ AQJ5	♦ K874				
South HCP: 9	♣ 763	♣ KQ84				
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A1073

♥ KQ109

♦ 965

♣ 104

South:

♠ J92

♥ AJ8

♦ 73

♣ AKQ76

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 181	♠ 109	The opponents are silent.
Dealer: N	♥ A1097	
Vul: NS	♦ A10843	Partner bids first.
HCP: 8	♣ 94	

Board: 182	♠ Q93	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ AK10	

Board: 183	♠ Q10	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ K976	Partner bids first.
HCP: 9	♣ 10864	

Board: 184	♠ A62	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: None	♦ Q642	You bid first.
HCP: 15	♣ K9	

Board: 185	♠ J97	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ K874	Partner bids first.
HCP: 9	♣ KQ84	

Board: 186	♠ J92	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AKQ76	

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

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 632	♥ A1097	Pass	2♦	Pass	2NT
North HCP: 15	♦ K96	♦ A10843	AP			
South HCP: 8	♣ AKQ53	♣ 94				
Contract: 2N N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ Q93				1NT
Vul: EW	♥ K2	♥ Q1087	Pass	2NT	AP	
North HCP: 9	♦ 10862	♦ A53				
South HCP: 15	♣ Q954	♣ AK10				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ Q10		1NT	Pass	2NT
Vul: Both	♥ A8	♥ KJ6	AP			
North HCP: 15	♦ A32	♦ K976				
South HCP: 9	♣ AQJ72	♣ 10864				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ A62				1NT
Vul: None	♥ 85	♥ AQ106	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ AJ103	♦ Q642	Pass	2NT	AP	
South HCP: 15	♣ Q104	♣ K9				
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ J97		1NT	Pass	2NT
Vul: EW	♥ AJ10	♥ 87	AP			
North HCP: 15	♦ AQJ5	♦ K874				
South HCP: 9	♣ 763	♣ KQ84				
Contract: 2N N						

Board: 186

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A1073

♥ KQ109

♦ 965

♣ 104

South:

♠ J92

♥ AJ8

♦ 73

♣ AKQ76

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 187	♠ 1084	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ A72	You bid first.
HCP: 15	♣ AQJ32	

Board: 188	♠ KQJ	The opponents are silent.
Dealer: S	♥ K986	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ 1043	

Board: 189	♠ K95	The opponents are silent.
Dealer: N	♥ 862	
Vul: Both	♦ K43	You bid first.
HCP: 15	♣ AKQ6	

Board: 190	♠ 108	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: None	♦ Q109	Partner bids first.
HCP: 8	♣ 9543	

Board: 191	♠ AK108	The opponents are silent.
Dealer: N	♥ 632	
Vul: NS	♦ A65	You bid first.
HCP: 15	♣ A96	

Board: 192	♠ J1052	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ QJ94	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ 76		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KQ102	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ J103	AP			
South HCP: 9	♣ AQJ32	♣ K984	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A74				1NT
Vul: NS	♥ K986	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1054	♦ KJ6	Pass	3♥	AP	
South HCP: 15	♣ 1043	♣ Q95	1. Stayman			
Contract: 3♥ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ J4		1NT	Pass	2NT
Vul: Both	♥ 862	♥ AQ10	AP			
North HCP: 15	♦ K43	♦ J987				
South HCP: 8	♣ AKQ6	♣ 9843				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ QJ54				1NT
Vul: None	♥ AQ82	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q109	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AK108	1. Stayman			
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 643		1NT	Pass	2NT
Vul: NS	♥ 632	♥ AK8	AP			
North HCP: 15	♦ A65	♦ Q1098				
South HCP: 9	♣ A96	♣ 1042				
Contract: 2N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1052

♥ K105

♦ Q5

♣ QJ94

South:

♠ K963

♥ A7

♦ J984

♣ AK8

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 187	♠ 76	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ K984	

Board: 188	♠ A74	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: NS	♦ KJ6	You bid first.
HCP: 15	♣ Q95	

Board: 189	♠ J4	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ J987	Partner bids first.
HCP: 8	♣ 9843	

Board: 190	♠ QJ54	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ J3	You bid first.
HCP: 15	♣ AK108	

Board: 191	♠ 643	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 9	♣ 1042	

Board: 192	♠ K963	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ J984	You bid first.
HCP: 15	♣ AK8	

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

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 1084	♠ 76		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KQ102	Pass	2♦	Pass	2NT
North HCP: 15	♦ A72	♦ J103	AP			
South HCP: 9	♣ AQJ32	♣ K984	1. Stayman			
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A74				1NT
Vul: NS	♥ K986	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1054	♦ KJ6	Pass	3♥	AP	
South HCP: 15	♣ 1043	♣ Q95	1. Stayman			
Contract: 3♥ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ J4		1NT	Pass	2NT
Vul: Both	♥ 862	♥ AQ10	AP			
North HCP: 15	♦ K43	♦ J987				
South HCP: 8	♣ AKQ6	♣ 9843				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ QJ54				1NT
Vul: None	♥ AQ82	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q109	♦ J3	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AK108	1. Stayman			
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 643		1NT	Pass	2NT
Vul: NS	♥ 632	♥ AK8	AP			
North HCP: 15	♦ A65	♦ Q1098				
South HCP: 9	♣ A96	♣ 1042				
Contract: 2N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1052

♥ K105

♦ Q5

♣ QJ94

South:

♠ K963

♥ A7

♦ J984

♣ AK8

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 193	♠ Q72	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ K102	You bid first.
HCP: 15	♣ AQJ10	

Board: 194	♠ J107	The opponents are silent.
Dealer: S	♥ K96	
Vul: NS	♦ 853	Partner bids first.
HCP: 9	♣ AJ94	

Board: 195	♠ KJ43	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ KJ5	

Board: 196	♠ AJ109	The opponents are silent.
Dealer: S	♥ 1084	
Vul: Both	♦ A43	Partner bids first.
HCP: 9	♣ 842	

Board: 197	♠ 7642	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ KJ106	You bid first.
HCP: 15	♣ A5	

Board: 198	♠ AKJ	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ 108643	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: None	♥ K64	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ K102	♦ J9874	AP			
South HCP: 9	♣ AQJ10	♣ 42				
Contract: 2N N			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ				1NT
Vul: NS	♥ K96	♥ QJ102	Pass	2NT	AP	
North HCP: 9	♦ 853	♦ KQ109				
South HCP: 15	♣ AJ94	♣ Q106				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q95		1NT	Pass	2NT
Vul: EW	♥ KQ109	♥ 84	AP			
North HCP: 15	♦ Q6	♦ K98				
South HCP: 9	♣ KJ5	♣ A10432				
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K8				1NT
Vul: Both	♥ 1084	♥ K93	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A43	♦ K102	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ KQJ103				
Contract: 2N S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 7642	♠ AQ3		1NT	Pass	2NT
Vul: NS	♥ AK10	♥ Q94	AP			
North HCP: 15	♦ KJ106	♦ 983				
South HCP: 9	♣ A5	♣ J1074				
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ

♥ J103

♦ 93

♣ 108643

South:

♠ 43

♥ AQ8

♦ KQ65

♣ A952

West	North	East	South
			1NT
Pass	2NT	AP	

South hands (Practice Page)

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

Board: 193	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ J9874	Partner bids first.
HCP: 9	♣ 42	

Board: 194	♠ KQ	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: NS	♦ KQ109	You bid first.
HCP: 15	♣ Q106	

Board: 195	♠ Q95	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ K98	Partner bids first.
HCP: 9	♣ A10432	

Board: 196	♠ K8	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ KQJ103	

Board: 197	♠ AQ3	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ 983	Partner bids first.
HCP: 9	♣ J1074	

Board: 198	♠ 43	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ KQ65	You bid first.
HCP: 15	♣ A952	

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

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: None	♥ K64	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ K102	♦ J9874	AP			
South HCP: 9	♣ AQJ10	♣ 42				
Contract: 2N N			1. Stayman			

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ				1NT
Vul: NS	♥ K96	♥ QJ102	Pass	2NT	AP	
North HCP: 9	♦ 853	♦ KQ109				
South HCP: 15	♣ AJ94	♣ Q106				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q95		1NT	Pass	2NT
Vul: EW	♥ KQ109	♥ 84	AP			
North HCP: 15	♦ Q6	♦ K98				
South HCP: 9	♣ KJ5	♣ A10432				
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K8				1NT
Vul: Both	♥ 1084	♥ K93	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A43	♦ K102	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ KQJ103				
Contract: 2N S			1. Stayman			

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 7642	♠ AQ3		1NT	Pass	2NT
Vul: NS	♥ AK10	♥ Q94	AP			
North HCP: 15	♦ KJ106	♦ 983				
South HCP: 9	♣ A5	♣ J1074				
Contract: 2N N						

Board: 198

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKJ

♥ J103

♦ 93

♣ 108643

South:

♠ 43

♥ AQ8

♦ KQ65

♣ A952

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

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

Board: 199	♠ K765	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ A963	You bid first.
HCP: 15	♣ AQ8	

Board: 200	♠ 42	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ A984	Partner bids first.
HCP: 9	♣ J10942	

Board: 201	♠ K108	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ A10974	You bid first.
HCP: 15	♣ QJ	

Board: 202	♠ AJ	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ J965	Partner bids first.
HCP: 9	♣ 10874	

Board: 203	♠ AQ2	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ K874	You bid first.
HCP: 15	♣ AQ83	

Board: 204	♠ 97	The opponents are silent.
Dealer: S	♥ 1032	
Vul: NS	♦ K98	Partner bids first.
HCP: 9	♣ KQJ43	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1042		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ KJ106	Pass	2♠	Pass	4♠
North HCP: 15	♦ A963	♦ J102	AP			
South HCP: 9	♣ AQ8	♣ 104	1. Stayman			
Contract: 4♠ N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AQ5				1NT
Vul: None	♥ A8	♥ QJ62	Pass	2NT	AP	
North HCP: 9	♦ A984	♦ J6				
South HCP: 15	♣ J10942	♣ KQ73				
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQ		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ10	♥ 9852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10974	♦ QJ8	AP			
South HCP: 9	♣ QJ	♣ 8654	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K97				1NT
Vul: Both	♥ K107	♥ AQ9	Pass	2NT	AP	
North HCP: 9	♦ J965	♦ AQ1042				
South HCP: 15	♣ 10874	♣ 96				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1054		1NT	Pass	2♣ ¹
Vul: None	♥ 65	♥ KQ	Pass	2♦	Pass	2NT
North HCP: 15	♦ K874	♦ QJ109	AP			
South HCP: 9	♣ AQ83	♣ 764	1. Stayman			
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 97

♥ 1032

♦ K98

♣ KQJ43

South:

♠ A3

♥ QJ76

♦ A62

♣ A1092

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

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

Board: 199	♠ A1042	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: Both	♦ J102	Partner bids first.
HCP: 9	♣ 104	

Board: 200	♠ AQ5	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ KQ73	

Board: 201	♠ AQ	The opponents are silent.
Dealer: N	♥ 9852	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 9	♣ 8654	

Board: 202	♠ K97	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AQ1042	You bid first.
HCP: 15	♣ 96	

Board: 203	♠ J1054	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ QJ109	Partner bids first.
HCP: 9	♣ 764	

Board: 204	♠ A3	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ A62	You bid first.
HCP: 15	♣ A1092	

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

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1042		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ KJ106	Pass	2♠	Pass	4♠
North HCP: 15	♦ A963	♦ J102	AP			
South HCP: 9	♣ AQ8	♣ 104	1. Stayman			
Contract: 4♠ N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AQ5				1NT
Vul: None	♥ A8	♥ QJ62	Pass	2NT	AP	
North HCP: 9	♦ A984	♦ J6				
South HCP: 15	♣ J10942	♣ KQ73				
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ AQ		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ10	♥ 9852	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10974	♦ QJ8	AP			
South HCP: 9	♣ QJ	♣ 8654	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K97				1NT
Vul: Both	♥ K107	♥ AQ9	Pass	2NT	AP	
North HCP: 9	♦ J965	♦ AQ1042				
South HCP: 15	♣ 10874	♣ 96				
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1054		1NT	Pass	2♣ ¹
Vul: None	♥ 65	♥ KQ	Pass	2♦	Pass	2NT
North HCP: 15	♦ K874	♦ QJ109	AP			
South HCP: 9	♣ AQ83	♣ 764	1. Stayman			
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 97

♥ 1032

♦ K98

♣ KQJ43

South:

♠ A3

♥ QJ76

♦ A62

♣ A1092

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

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

Board: 205	♠ A6	The opponents are silent.
Dealer: N	♥ A1063	
Vul: Both	♦ KQ6	You bid first.
HCP: 15	♣ Q965	

Board: 206	♠ 86	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: None	♦ KQJ10	Partner bids first.
HCP: 8	♣ 984	

Board: 207	♠ A962	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: NS	♦ 109	You bid first.
HCP: 15	♣ A63	

Board: 208	♠ Q1054	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ AJ	Partner bids first.
HCP: 9	♣ 942	

Board: 209	♠ K1052	The opponents are silent.
Dealer: N	♥ A1032	
Vul: None	♦ AJ10	You bid first.
HCP: 15	♣ K2	

Board: 210	♠ 1072	The opponents are silent.
Dealer: S	♥ J103	
Vul: NS	♦ AJ	Partner bids first.
HCP: 9	♣ QJ943	

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 1053		1NT	Pass	2NT
Vul: Both	♥ A1063	♥ QJ4				
North HCP: 15	♦ KQ6	♦ AJ983	AP			
South HCP: 9	♣ Q965	♣ J4				
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ 10753				1NT
Vul: None	♥ Q1074	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQJ10	♦ A5	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ A1075	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ10		1NT	Pass	2NT
Vul: NS	♥ AQJ4	♥ 875				
North HCP: 15	♦ 109	♦ K852	AP			
South HCP: 9	♣ A63	♣ K94				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ Q1054	♠ KJ8				1NT
Vul: EW	♥ Q1093	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ	♦ K652	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ J53	1. Stayman			
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ AQ9		1NT	Pass	2NT
Vul: None	♥ A1032	♥ QJ9				
North HCP: 15	♦ AJ10	♦ 8652	AP			
South HCP: 9	♣ K2	♣ 843				
Contract: 2N N						

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1072

♥ J103

♦ AJ

♣ QJ943

South:

♠ KQ54

♥ 985

♦ K864

♣ AK

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

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

Board: 205	♠ 1053	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ AJ983	Partner bids first.
HCP: 9	♣ J4	

Board: 206	♠ 10753	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ A1075	

Board: 207	♠ QJ10	The opponents are silent.
Dealer: N	♥ 875	
Vul: NS	♦ K852	Partner bids first.
HCP: 9	♣ K94	

Board: 208	♠ KJ8	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ K652	You bid first.
HCP: 15	♣ J53	

Board: 209	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ 8652	Partner bids first.
HCP: 9	♣ 843	

Board: 210	♠ KQ54	The opponents are silent.
Dealer: S	♥ 985	
Vul: NS	♦ K864	You bid first.
HCP: 15	♣ AK	

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

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 1053		1NT	Pass	2NT
Vul: Both	♥ A1063	♥ QJ4				
North HCP: 15	♦ KQ6	♦ AJ983	AP			
South HCP: 9	♣ Q965	♣ J4				
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ 10753				1NT
Vul: None	♥ Q1074	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQJ10	♦ A5	Pass	2NT	AP	
South HCP: 15	♣ 984	♣ A1075	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ10		1NT	Pass	2NT
Vul: NS	♥ AQJ4	♥ 875				
North HCP: 15	♦ 109	♦ K852	AP			
South HCP: 9	♣ A63	♣ K94				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ Q1054	♠ KJ8				1NT
Vul: EW	♥ Q1093	♥ AK2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ	♦ K652	Pass	2NT	AP	
South HCP: 15	♣ 942	♣ J53	1. Stayman			
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ AQ9		1NT	Pass	2NT
Vul: None	♥ A1032	♥ QJ9				
North HCP: 15	♦ AJ10	♦ 8652	AP			
South HCP: 9	♣ K2	♣ 843				
Contract: 2N N						

Board: 210

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1072

♥ J103

♦ AJ

♣ QJ943

South:

♠ KQ54

♥ 985

♦ K864

♣ AK

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

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

Board: 211	♠ KJ93	The opponents are silent.
Dealer: N	♥ J73	
Vul: EW	♦ AKQ8	You bid first.
HCP: 15	♣ J8	
Board: 212	♠ KJ	The opponents are silent.
Dealer: S	♥ J62	
Vul: Both	♦ J103	Partner bids first.
HCP: 9	♣ K10842	
Board: 213	♠ K72	West Doubles 2♣ if possible.
Dealer: N	♥ KQ5	
Vul: NS	♦ QJ96	You bid first.
HCP: 15	♣ A53	
Board: 214	♠ 10986	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 9	♣ 842	
Board: 215	♠ AQ4	The opponents are silent.
Dealer: N	♥ 5432	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ K96	
Board: 216	♠ J10	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ AJ2	Partner bids first.
HCP: 9	♣ K9642	

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ AQ10		1NT	Pass	2NT
Vul: EW	♥ J73	♥ Q92				
North HCP: 15	♦ AKQ8	♦ J94	AP			
South HCP: 9	♣ J8	♣ 10543				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A1094				1NT
Vul: Both	♥ J62	♥ AQ3				
North HCP: 9	♦ J103	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ K10842	♣ Q93				
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ108		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ AJ98	X	2♦	Pass	2NT
North HCP: 15	♦ QJ96	♦ 72	AP			
South HCP: 8	♣ A53	♣ 864	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ KJ72				1NT
Vul: EW	♥ KJ4	♥ Q1053	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ7	♦ A5	Pass	2NT	Pass	4♠
South HCP: 15	♣ 842	♣ KQ3	AP			
Contract: 4♠ S			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J83		1NT	Pass	2NT
Vul: Both	♥ 5432	♥ 987				
North HCP: 15	♦ AQ5	♦ K872	AP			
South HCP: 9	♣ K96	♣ AJ4				
Contract: 2N N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J10

♥ 1095

♦ AJ2

♣ K9642

South:

♠ KQ75

♥ KQ43

♦ K10

♣ Q107

West	North	East	South
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1NT

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 211 ♠ AQ10
Dealer: N ♥ Q92
Vul: EW ♦ J94
HCP: 9 ♣ 10543

The opponents are silent.

Partner bids first.

Board: 212 ♠ A1094
Dealer: S ♥ AQ3
Vul: Both ♦ K96
HCP: 15 ♣ Q93

The opponents are silent.

You bid first.

Board: 213 ♠ QJ108
Dealer: N ♥ AJ98
Vul: NS ♦ 72
HCP: 8 ♣ 864

West Doubles 2♣ if possible.

Partner bids first.

Board: 214 ♠ KJ72
Dealer: S ♥ Q1053
Vul: EW ♦ A5
HCP: 15 ♣ KQ3

The opponents are silent.

You bid first.

Board: 215 ♠ J83
Dealer: N ♥ 987
Vul: Both ♦ K872
HCP: 9 ♣ AJ4

The opponents are silent.

Partner bids first.

Board: 216 ♠ KQ75
Dealer: S ♥ KQ43
Vul: None ♦ K10
HCP: 15 ♣ Q107

The opponents are silent.

You bid first.

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

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ AQ10		1NT	Pass	2NT
Vul: EW	♥ J73	♥ Q92				
North HCP: 15	♦ AKQ8	♦ J94	AP			
South HCP: 9	♣ J8	♣ 10543				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A1094				1NT
Vul: Both	♥ J62	♥ AQ3				
North HCP: 9	♦ J103	♦ K96	Pass	2NT	AP	
South HCP: 15	♣ K10842	♣ Q93				
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ108		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ AJ98	X	2♦	Pass	2NT
North HCP: 15	♦ QJ96	♦ 72	AP			
South HCP: 8	♣ A53	♣ 864	1. Stayman			
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ KJ72				1NT
Vul: EW	♥ KJ4	♥ Q1053	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ7	♦ A5	Pass	2NT	Pass	4♠
South HCP: 15	♣ 842	♣ KQ3	AP			
Contract: 4♠ S			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J83		1NT	Pass	2NT
Vul: Both	♥ 5432	♥ 987				
North HCP: 15	♦ AQ5	♦ K872	AP			
South HCP: 9	♣ K96	♣ AJ4				
Contract: 2N N						

Board: 216

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J10

♥ 1095

♦ AJ2

♣ K9642

South:

♠ KQ75

♥ KQ43

♦ K10

♣ Q107

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

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

Board: 217	♠ AQ65	The opponents are silent.
Dealer: N	♥ A842	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ Q6	

Board: 218	♠ K987	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ 10986	Partner bids first.
HCP: 8	♣ 84	

Board: 219	♠ Q10	The opponents are silent.
Dealer: N	♥ J32	
Vul: None	♦ A532	You bid first.
HCP: 15	♣ AKJ5	

Board: 220	♠ K109	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ Q986	Partner bids first.
HCP: 9	♣ A643	

Board: 221	♠ AJ3	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ A10743	You bid first.
HCP: 15	♣ AJ9	

Board: 222	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 10976	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ 964	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ J107		1NT	Pass	2NT
Vul: EW	♥ A842	♥ J105				
North HCP: 15	♦ K43	♦ QJ5	AP			
South HCP: 9	♣ Q6	♣ A942				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ K987	♠ 1043				1NT
Vul: Both	♥ AJ4	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 10986	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AK63	1. Stayman			
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K92		1NT	Pass	2NT
Vul: None	♥ J32	♥ K8				
North HCP: 15	♦ A532	♦ K1087	AP			
South HCP: 9	♣ AKJ5	♣ 8742				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A82				1NT
Vul: NS	♥ 102	♥ KJ53				
North HCP: 9	♦ Q986	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ A643	♣ 9875				
Contract: 2N S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ J9	♥ A1072	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10743	♦ KQ85	AP			
South HCP: 9	♣ AJ9	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKQ2

♥ 10976

♦ 98

♣ 964

South:

♠ J8

♥ A82

♦ K642

♣ AK87

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 217	♠ J107	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 9	♣ A942	

Board: 218	♠ 1043	The opponents are silent.
Dealer: S	♥ K983	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ AK63	

Board: 219	♠ K92	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ K1087	Partner bids first.
HCP: 9	♣ 8742	

Board: 220	♠ A82	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ 9875	

Board: 221	♠ 87	The opponents are silent.
Dealer: N	♥ A1072	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 9	♣ 1084	

Board: 222	♠ J8	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ K642	You bid first.
HCP: 15	♣ AK87	

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

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ J107		1NT	Pass	2NT
Vul: EW	♥ A842	♥ J105				
North HCP: 15	♦ K43	♦ QJ5	AP			
South HCP: 9	♣ Q6	♣ A942				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ K987	♠ 1043				1NT
Vul: Both	♥ AJ4	♥ K983	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 10986	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ AK63	1. Stayman			
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K92		1NT	Pass	2NT
Vul: None	♥ J32	♥ K8				
North HCP: 15	♦ A532	♦ K1087	AP			
South HCP: 9	♣ AKJ5	♣ 8742				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A82				1NT
Vul: NS	♥ 102	♥ KJ53				
North HCP: 9	♦ Q986	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ A643	♣ 9875				
Contract: 2N S						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 87		1NT	Pass	2♣ ¹
Vul: Both	♥ J9	♥ A1072	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10743	♦ KQ85	AP			
South HCP: 9	♣ AJ9	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 222

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AKQ2

♥ 10976

♦ 98

♣ 964

South:

♠ J8

♥ A82

♦ K642

♣ AK87

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 17 R16 points.

Board: 223	♠ Q875	The opponents are silent.
Dealer: N	♥ AK85	
Vul: NS	♦ K4	You bid first.
HCP: 15	♣ K63	

Board: 224	♠ 1094	The opponents are silent.
Dealer: S	♥ AK103	
Vul: EW	♦ 102	Partner bids first.
HCP: 9	♣ Q964	

Board: 225	♠ AQ93	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ 954	You bid first.
HCP: 15	♣ KQ6	

Board: 226	♠ J8	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ A10983	Partner bids first.
HCP: 9	♣ KJ43	

Board: 227	♠ 74	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ KQ1082	

Board: 228	♠ Q985	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ 985	Partner bids first.
HCP: 8	♣ A842	

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ KJ3		1NT	Pass	2♣ ¹
Vul: NS	♥ AK85	♥ J1072	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ 1085	AP			
South HCP: 9	♣ K63	♣ A94	1. Stayman			
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ Q73				1NT
Vul: EW	♥ AK103	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ K854	Pass	2NT	AP	
South HCP: 15	♣ Q964	♣ AKJ5	1. Stayman			
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J2		1NT	Pass	2NT
Vul: None	♥ KJ10	♥ 97	AP			
North HCP: 15	♦ 954	♦ KJ1082				
South HCP: 9	♣ KQ6	♣ A1043				
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK54				1NT
Vul: NS	♥ 54	♥ AJ62	Pass	2NT	AP	
North HCP: 9	♦ A10983	♦ K75				
South HCP: 15	♣ KJ43	♣ 65				
Contract: 2N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ 965		1NT	Pass	2NT
Vul: EW	♥ A95	♥ J87	AP			
North HCP: 15	♦ AQ8	♦ KJ93				
South HCP: 9	♣ KQ1082	♣ A94				
Contract: 2N N						

Board: 228

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q985

♥ Q8

♦ 985

♣ A842

South:

♠ A103

♥ A42

♦ AK1074

♣ 97

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 223	♠ KJ3	The opponents are silent.
Dealer: N	♥ J1072	
Vul: NS	♦ 1085	Partner bids first.
HCP: 9	♣ A94	

Board: 224	♠ Q73	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ K854	You bid first.
HCP: 15	♣ AKJ5	

Board: 225	♠ J2	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ KJ1082	Partner bids first.
HCP: 9	♣ A1043	

Board: 226	♠ AK54	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: NS	♦ K75	You bid first.
HCP: 15	♣ 65	

Board: 227	♠ 965	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ KJ93	Partner bids first.
HCP: 9	♣ A94	

Board: 228	♠ A103	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ AK1074	You bid first.
HCP: 15	♣ 97	

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

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ KJ3		1NT	Pass	2♣ ¹
Vul: NS	♥ AK85	♥ J1072	Pass	2♥	Pass	3♥
North HCP: 15	♦ K4	♦ 1085	AP			
South HCP: 9	♣ K63	♣ A94	1. Stayman			
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ Q73				1NT
Vul: EW	♥ AK103	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 102	♦ K854	Pass	2NT	AP	
South HCP: 15	♣ Q964	♣ AKJ5	1. Stayman			
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J2		1NT	Pass	2NT
Vul: None	♥ KJ10	♥ 97	AP			
North HCP: 15	♦ 954	♦ KJ1082				
South HCP: 9	♣ KQ6	♣ A1043				
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK54				1NT
Vul: NS	♥ 54	♥ AJ62	Pass	2NT	AP	
North HCP: 9	♦ A10983	♦ K75				
South HCP: 15	♣ KJ43	♣ 65				
Contract: 2N S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ 965		1NT	Pass	2NT
Vul: EW	♥ A95	♥ J87	AP			
North HCP: 15	♦ AQ8	♦ KJ93				
South HCP: 9	♣ KQ1082	♣ A94				
Contract: 2N N						

Board: 228

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q985

♥ Q8

♦ 985

♣ A842

South:

♠ A103

♥ A42

♦ AK1074

♣ 97

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 17 R16 points.

Board: 229	♠ KQ75	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ J65	You bid first.
HCP: 15	♣ AJ109	
Board: 230	♠ K87	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ A1082	Partner bids first.
HCP: 8	♣ J1043	
Board: 231	♠ KQ	The opponents are silent.
Dealer: N	♥ 432	
Vul: Both	♦ AQ1083	You bid first.
HCP: 15	♣ A62	
Board: 232	♠ Q1096	East Doubles 2♣ if possible.
Dealer: S	♥ AQ98	
Vul: None	♦ 76	Partner bids first.
HCP: 9	♣ J42	
Board: 233	♠ Q109	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ A96	You bid first.
HCP: 15	♣ AKQ105	
Board: 234	♠ Q105	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ QJ1053	Partner bids first.
HCP: 9	♣ 104	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ J1092		1NT	Pass	2♣ ¹
Vul: NS	♥ A6	♥ J74	Pass	2♠	Pass	4♠
North HCP: 15	♦ J65	♦ AK102	AP			
South HCP: 9	♣ AJ109	♣ 84				
Contract: 4♠ N			1. Stayman			

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1064				1NT
Vul: EW	♥ 98	♥ AK76	Pass	2NT	AP	
North HCP: 8	♦ A1082	♦ KQ96				
South HCP: 15	♣ J1043	♣ K6				
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10654		1NT	Pass	2♣ ¹
Vul: Both	♥ 432	♥ QJ109	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1083	♦ K5	AP			
South HCP: 9	♣ A62	♣ K104	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A873				1NT
Vul: None	♥ AQ98	♥ 43	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 76	♦ AK83	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ J42	♣ A73	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			
			2. strength cue bid			

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ J5		1NT	Pass	2♣ ¹
Vul: EW	♥ 103	♥ QJ85	Pass	2♦	Pass	2NT
North HCP: 15	♦ A96	♦ KJ87	AP			
South HCP: 8	♣ AKQ105	♣ 984	1. Stayman			
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q105

♥ A97

♦ QJ1053

♣ 104

South:

♠ A873

♥ Q54

♦ 72

♣ AKQ9

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

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

Board: 229	♠ J1092	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ AK102	Partner bids first.
HCP: 9	♣ 84	
Board: 230	♠ 1064	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ KQ96	You bid first.
HCP: 15	♣ K6	
Board: 231	♠ 10654	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: Both	♦ K5	Partner bids first.
HCP: 9	♣ K104	
Board: 232	♠ A873	East Doubles 2♣ if possible.
Dealer: S	♥ 43	
Vul: None	♦ AK83	You bid first.
HCP: 15	♣ A73	
Board: 233	♠ J5	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: EW	♦ KJ87	Partner bids first.
HCP: 8	♣ 984	
Board: 234	♠ A873	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ 72	You bid first.
HCP: 15	♣ AKQ9	

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

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ J1092		1NT	Pass	2♣ ¹
Vul: NS	♥ A6	♥ J74	Pass	2♠	Pass	4♠
North HCP: 15	♦ J65	♦ AK102	AP			
South HCP: 9	♣ AJ109	♣ 84	1. Stayman			
Contract: 4♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1064				1NT
Vul: EW	♥ 98	♥ AK76	Pass	2NT	AP	
North HCP: 8	♦ A1082	♦ KQ96				
South HCP: 15	♣ J1043	♣ K6				
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10654		1NT	Pass	2♣ ¹
Vul: Both	♥ 432	♥ QJ109	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ1083	♦ K5	AP			
South HCP: 9	♣ A62	♣ K104	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ A873				1NT
Vul: None	♥ AQ98	♥ 43	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 76	♦ AK83	Pass	3♣ ²	Pass	3NT
South HCP: 15	♣ J42	♣ A73	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			
			2. strength cue bid			

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q109	♠ J5		1NT	Pass	2♣ ¹
Vul: EW	♥ 103	♥ QJ85	Pass	2♦	Pass	2NT
North HCP: 15	♦ A96	♦ KJ87	AP			
South HCP: 8	♣ AKQ105	♣ 984	1. Stayman			
Contract: 2N N						

Board: 234

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q105

♥ A97

♦ QJ1053

♣ 104

South:

♠ A873

♥ Q54

♦ 72

♣ AKQ9

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

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

Board: 235	♠ AK5	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ K73	You bid first.
HCP: 15	♣ Q1095	

Board: 236	♠ A643	The opponents are silent.
Dealer: S	♥ K1098	
Vul: NS	♦ J9	Partner bids first.
HCP: 9	♣ J64	

Board: 237	♠ A7	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ 753	You bid first.
HCP: 15	♣ AQ876	

Board: 238	♠ A42	The opponents are silent.
Dealer: S	♥ 1093	
Vul: None	♦ QJ87	Partner bids first.
HCP: 9	♣ Q84	

Board: 239	♠ AKQ4	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ KQ65	You bid first.
HCP: 15	♣ 73	

Board: 240	♠ 1098	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ KJ953	Partner bids first.
HCP: 9	♣ J4	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 1083		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ K982	Pass	2♦	Pass	2NT
North HCP: 15	♦ K73	♦ Q92	AP			
South HCP: 8	♣ Q1095	♣ K84				
Contract: 2N N			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ A643	♠ J10				1NT
Vul: NS	♥ K1098	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J9	♦ AK87	Pass	4♥	AP	
South HCP: 15	♣ J64	♣ Q73				
Contract: 4♥ S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q942		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ4	♥ K98	Pass	2♦	Pass	2NT
North HCP: 15	♦ 753	♦ A104	AP			
South HCP: 9	♣ AQ876	♣ 943				
Contract: 2N N			1. Stayman			

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ7				1NT
Vul: None	♥ 1093	♥ K52				
North HCP: 9	♦ QJ87	♦ A943	Pass	3NT	AP	
South HCP: 15	♣ Q84	♣ A97				
Contract: 3N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 1082		1NT	Pass	2NT
Vul: NS	♥ J96	♥ 843				
North HCP: 15	♦ KQ65	♦ A1084	AP			
South HCP: 9	♣ 73	♣ KQ4				
Contract: 2N N						

Board: 240

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1098

♥ A73

♦ KJ953

♣ J4

South:

♠ AJ4

♥ J108

♦ A10842

♣ KQ

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

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

South hands (Practice Page)

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

Board: 235	♠ 1083	The opponents are silent.
Dealer: N	♥ K982	
Vul: None	♦ Q92	Partner bids first.
HCP: 8	♣ K84	

Board: 236	♠ J10	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: NS	♦ AK87	You bid first.
HCP: 15	♣ Q73	

Board: 237	♠ Q942	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ A104	Partner bids first.
HCP: 9	♣ 943	

Board: 238	♠ KJ7	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ A943	You bid first.
HCP: 15	♣ A97	

Board: 239	♠ 1082	The opponents are silent.
Dealer: N	♥ 843	
Vul: NS	♦ A1084	Partner bids first.
HCP: 9	♣ KQ4	

Board: 240	♠ AJ4	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ A10842	You bid first.
HCP: 15	♣ KQ	

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

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 1083		1NT	Pass	2♣ ¹
Vul: None	♥ QJ7	♥ K982	Pass	2♦	Pass	2NT
North HCP: 15	♦ K73	♦ Q92	AP			
South HCP: 8	♣ Q1095	♣ K84				
Contract: 2N N			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ A643	♠ J10				1NT
Vul: NS	♥ K1098	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J9	♦ AK87	Pass	4♥	AP	
South HCP: 15	♣ J64	♣ Q73				
Contract: 4♥ S			1. Stayman			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q942		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ4	♥ K98	Pass	2♦	Pass	2NT
North HCP: 15	♦ 753	♦ A104	AP			
South HCP: 9	♣ AQ876	♣ 943				
Contract: 2N N			1. Stayman			

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ7				1NT
Vul: None	♥ 1093	♥ K52				
North HCP: 9	♦ QJ87	♦ A943	Pass	3NT	AP	
South HCP: 15	♣ Q84	♣ A97				
Contract: 3N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 1082		1NT	Pass	2NT
Vul: NS	♥ J96	♥ 843				
North HCP: 15	♦ KQ65	♦ A1084	AP			
South HCP: 9	♣ 73	♣ KQ4				
Contract: 2N N						

Board: 240

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1098

♥ A73

♦ KJ953

♣ J4

South:

♠ AJ4

♥ J108

♦ A10842

♣ KQ

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

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 241	♠ 74	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: None	♦ A85	You bid first.
HCP: 15	♣ KQ106	

Board: 242	♠ AJ107	East Bids 2♥ if possible.
Dealer: S	♥ Q93	
Vul: NS	♦ Q107	Partner bids first.
HCP: 9	♣ 954	

Board: 243	♠ KJ42	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ KQ10	You bid first.
HCP: 15	♣ Q32	

Board: 244	♠ 9873	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ Q8	Partner bids first.
HCP: 8	♣ KQJ74	

Board: 245	♠ KJ32	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ K7	

Board: 246	♠ J1054	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ A1098	Partner bids first.
HCP: 9	♣ A94	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ 10863		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ8	♥ A93	Pass	2♥	Pass	2NT
North HCP: 15	♦ A85	♦ 104	AP			
South HCP: 9	♣ KQ106	♣ AJ94	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ KQ94				1NT
Vul: NS	♥ Q93	♥ A75	Pass	2♣ ¹	2♥	2NT
North HCP: 9	♦ Q107	♦ A63	AP			
South HCP: 15	♣ 954	♣ Q82	1. Stayman			
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 1085		1NT	Pass	2NT
Vul: EW	♥ A75	♥ K94	AP			
North HCP: 15	♦ KQ10	♦ AJ92				
South HCP: 8	♣ Q32	♣ 1094				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AQ10				1NT
Vul: Both	♥ 109	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q8	♦ A92	Pass	2NT	AP	
South HCP: 15	♣ KQJ74	♣ A853	1. Stayman			
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ73	♥ A1054	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ3	♦ 87	AP			
South HCP: 9	♣ K7	♣ AJ954	1. Stayman			
Contract: 4♥ N						

Board: 246

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1054

♥ 63

♦ A1098

♣ A94

South:

♠ AQ63

♥ QJ95

♦ QJ7

♣ K10

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

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

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

Pass	4♠	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 241	♠ 10863	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ 104	Partner bids first.
HCP: 9	♣ AJ94	

Board: 242	♠ KQ94	East Bids 2♥ if possible.
Dealer: S	♥ A75	
Vul: NS	♦ A63	You bid first.
HCP: 15	♣ Q82	

Board: 243	♠ 1085	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ AJ92	Partner bids first.
HCP: 8	♣ 1094	

Board: 244	♠ AQ10	The opponents are silent.
Dealer: S	♥ J75	
Vul: Both	♦ A92	You bid first.
HCP: 15	♣ A853	

Board: 245	♠ 108	The opponents are silent.
Dealer: N	♥ A1054	
Vul: NS	♦ 87	Partner bids first.
HCP: 9	♣ AJ954	

Board: 246	♠ AQ63	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: EW	♦ QJ7	You bid first.
HCP: 15	♣ K10	

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

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ 10863		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ8	♥ A93	Pass	2♥	Pass	2NT
North HCP: 15	♦ A85	♦ 104	AP			
South HCP: 9	♣ KQ106	♣ AJ94	1. Stayman			
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ KQ94				1NT
Vul: NS	♥ Q93	♥ A75	Pass	2♣ ¹	2♥	2NT
North HCP: 9	♦ Q107	♦ A63	AP			
South HCP: 15	♣ 954	♣ Q82	1. Stayman			
Contract: 2N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KJ42	♠ 1085		1NT	Pass	2NT
Vul: EW	♥ A75	♥ K94	AP			
North HCP: 15	♦ KQ10	♦ AJ92				
South HCP: 8	♣ Q32	♣ 1094				
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AQ10				1NT
Vul: Both	♥ 109	♥ J75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q8	♦ A92	Pass	2NT	AP	
South HCP: 15	♣ KQJ74	♣ A853	1. Stayman			
Contract: 2N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ 108		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ73	♥ A1054	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ3	♦ 87	AP			
South HCP: 9	♣ K7	♣ AJ954	1. Stayman			
Contract: 4♥ N						

Board: 246

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ J1054

♥ 63

♦ A1098

♣ A94

South:

♠ AQ63

♥ QJ95

♦ QJ7

♣ K10

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

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

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

Pass	4♠	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 247	♠ KJ73	The opponents are silent.
Dealer: N	♥ Q874	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ Q3	

Board: 248	♠ AQ102	East Bids 2♥ if possible.
Dealer: S	♥ 85	
Vul: None	♦ J86	Partner bids first.
HCP: 9	♣ Q854	

Board: 249	♠ A62	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ KJ62	You bid first.
HCP: 15	♣ AQ	

Board: 250	♠ 1082	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ K983	Partner bids first.
HCP: 8	♣ Q43	

Board: 251	♠ A875	The opponents are silent.
Dealer: N	♥ K982	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ A83	

Board: 252	♠ QJ3	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ J9873	Partner bids first.
HCP: 9	♣ A42	

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

Board: 247
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ KJ73
♥ Q874
♦ AK5
♣ Q3

South:
♠ Q1042
♥ J95
♦ J8
♣ AJ42

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	2NT
Pass	3♠	Pass	4♠
AP			
1. Stayman			

Board: 248
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 4♣ N

North:
♠ AQ102
♥ 85
♦ J86
♣ Q854

South:
♠ J93
♥ J9
♦ KQ93
♣ AKJ9

West	North	East	South
			1NT
Pass	2♣ ¹	2♥	Pass
Pass	X	Pass	3♣
Pass	3♥ ²	Pass	4♣
AP			
1. Stayman			
2. limit raise or better in ♣			

Board: 249
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ A62
♥ J654
♦ KJ62
♣ AQ

South:
♠ J85
♥ AQ9
♦ Q94
♣ 8543

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 250
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 2N S

North:
♠ 1082
♥ QJ9
♦ K983
♣ Q43

South:
♠ AK9
♥ A1087
♦ J6
♣ K876

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 251
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♥ N

North:
♠ A875
♥ K982
♦ A7
♣ A83

South:
♠ KJ
♥ J754
♦ QJ108
♣ J42

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

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ3

♥ J8

♦ J9873

♣ A42

South:

♠ 10754

♥ AK103

♦ AQ

♣ Q86

West	North	East	South
			1NT
Pass	2NT	AP	

South hands (Practice Page)

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

Board: 247	♠ Q1042	The opponents are silent.
Dealer: N	♥ J95	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ AJ42	

Board: 248	♠ J93	East Bids 2♥ if possible.
Dealer: S	♥ J9	
Vul: None	♦ KQ93	You bid first.
HCP: 15	♣ AKJ9	

Board: 249	♠ J85	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ Q94	Partner bids first.
HCP: 9	♣ 8543	

Board: 250	♠ AK9	The opponents are silent.
Dealer: S	♥ A1087	
Vul: Both	♦ J6	You bid first.
HCP: 15	♣ K876	

Board: 251	♠ KJ	The opponents are silent.
Dealer: N	♥ J754	
Vul: None	♦ QJ108	Partner bids first.
HCP: 9	♣ J42	

Board: 252	♠ 10754	The opponents are silent.
Dealer: S	♥ AK103	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ Q86	

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

Board: 247
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ KJ73
 ♥ Q874
 ♦ AK5
 ♣ Q3

South:
 ♠ Q1042
 ♥ J95
 ♦ J8
 ♣ AJ42

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	2NT
Pass	3♠	Pass	4♠
AP			
1. Stayman			

Board: 248
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 4♣ N

North:
 ♠ AQ102
 ♥ 85
 ♦ J86
 ♣ Q854

South:
 ♠ J93
 ♥ J9
 ♦ KQ93
 ♣ AKJ9

West	North	East	South
			1NT
Pass	2♣ ¹	2♥	Pass
Pass	X	Pass	3♣
Pass	3♥ ²	Pass	4♣
AP			
1. Stayman			
2. limit raise or better in ♣			

Board: 249
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 2N N

North:
 ♠ A62
 ♥ J654
 ♦ KJ62
 ♣ AQ

South:
 ♠ J85
 ♥ AQ9
 ♦ Q94
 ♣ 8543

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 250
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 2N S

North:
 ♠ 1082
 ♥ QJ9
 ♦ K983
 ♣ Q43

South:
 ♠ AK9
 ♥ A1087
 ♦ J6
 ♣ K876

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 251
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 3♥ N

North:
 ♠ A875
 ♥ K982
 ♦ A7
 ♣ A83

South:
 ♠ KJ
 ♥ J754
 ♦ QJ108
 ♣ J42

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

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ3

♥ J8

♦ J9873

♣ A42

South:

♠ 10754

♥ AK103

♦ AQ

♣ Q86

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

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

Board: 253	♠ 986	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ K52	You bid first.
HCP: 15	♣ AK76	

Board: 254	♠ 84	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: None	♦ K106	Partner bids first.
HCP: 8	♣ J10854	

Board: 255	♠ 942	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AK75	You bid first.
HCP: 15	♣ 1062	

Board: 256	♠ K8	East Bids 3♠ if possible.
Dealer: S	♥ J62	
Vul: EW	♦ J1087	Partner bids first.
HCP: 9	♣ A1042	

Board: 257	♠ 63	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: None	♦ KQ104	You bid first.
HCP: 15	♣ KJ3	

Board: 258	♠ Q86	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ J97	Partner bids first.
HCP: 9	♣ K10642	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ 8754	Pass	2♦	Pass	2NT
North HCP: 15	♦ K52	♦ J108	AP			
South HCP: 9	♣ AK76	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KQ32				1NT
Vul: None	♥ KJ10	♥ Q92	Pass	2NT	AP	
North HCP: 8	♦ K106	♦ QJ9				
South HCP: 15	♣ J10854	♣ KQ7				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ J1085		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ	♥ 963	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK75	♦ Q2	AP			
South HCP: 9	♣ 1062	♣ AQ84	1. Stayman			
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 942				1NT
Vul: EW	♥ J62	♥ K95	Pass	2NT	3♠	Pass
North HCP: 9	♦ J1087	♦ AQ	Pass	XA♠♠	AP	
South HCP: 15	♣ A1042	♣ KQJ86				
Contract: 3♠X E						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ A1098		1NT	Pass	2♣ ¹
Vul: None	♥ AQ97	♥ K2	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ104	♦ J86	AP			
South HCP: 8	♣ KJ3	♣ 10974	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q86

♥ K9

♦ J97

♣ K10642

South:

♠ AJ4

♥ 10852

♦ AQ

♣ A875

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

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

Board: 253	♠ AJ	The opponents are silent.
Dealer: N	♥ 8754	
Vul: Both	♦ J108	Partner bids first.
HCP: 9	♣ QJ42	

Board: 254	♠ KQ32	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ QJ9	You bid first.
HCP: 15	♣ KQ7	

Board: 255	♠ J1085	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ AQ84	

Board: 256	♠ 942	East Bids 3♠ if possible.
Dealer: S	♥ K95	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ KQJ86	

Board: 257	♠ A1098	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ J86	Partner bids first.
HCP: 8	♣ 10974	

Board: 258	♠ AJ4	The opponents are silent.
Dealer: S	♥ 10852	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ A875	

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

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ9	♥ 8754	Pass	2♦	Pass	2NT
North HCP: 15	♦ K52	♦ J108	AP			
South HCP: 9	♣ AK76	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KQ32				1NT
Vul: None	♥ KJ10	♥ Q92	Pass	2NT	AP	
North HCP: 8	♦ K106	♦ QJ9				
South HCP: 15	♣ J10854	♣ KQ7				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ J1085		1NT	Pass	2♣ ¹
Vul: NS	♥ AKJ	♥ 963	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK75	♦ Q2	AP			
South HCP: 9	♣ 1062	♣ AQ84	1. Stayman			
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ 942				1NT
Vul: EW	♥ J62	♥ K95	Pass	2NT	3♠	Pass
North HCP: 9	♦ J1087	♦ AQ	Pass	XA♠♠	AP	
South HCP: 15	♣ A1042	♣ KQJ86				
Contract: 3♠X E						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ A1098		1NT	Pass	2♣ ¹
Vul: None	♥ AQ97	♥ K2	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ104	♦ J86	AP			
South HCP: 8	♣ KJ3	♣ 10974	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q86

♥ K9

♦ J97

♣ K10642

South:

♠ AJ4

♥ 10852

♦ AQ

♣ A875

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

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

Board: 259	♠ Q102	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ AJ1094	You bid first.
HCP: 15	♣ KQJ	

Board: 260	♠ Q9	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ AK103	Partner bids first.
HCP: 9	♣ 8432	

Board: 261	♠ QJ53	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ K1082	

Board: 262	♠ 642	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 9	♣ Q10984	

Board: 263	♠ 984	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ AK4	You bid first.
HCP: 15	♣ QJ52	

Board: 264	♠ Q3	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ AJ1094	

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ 987		1NT	Pass	2NT
Vul: EW	♥ Q5	♥ AJ9				
North HCP: 15	♦ AJ1094	♦ 75	AP			
South HCP: 9	♣ KQJ	♣ A9842				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K82				1NT
Vul: Both	♥ 986	♥ AK54				
North HCP: 9	♦ AK103	♦ J862	Pass	2NT	AP	
South HCP: 15	♣ 8432	♣ A7				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ A108		1NT	Pass	2NT
Vul: NS	♥ K10	♥ Q85				
North HCP: 15	♦ AQ8	♦ J92	AP			
South HCP: 8	♣ K1082	♣ J964				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ A9				1NT
Vul: EW	♥ K10	♥ A75				
North HCP: 9	♦ KJ5	♦ AQ83	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ J762				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ10	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK4	♦ J865	AP			
South HCP: 9	♣ QJ52	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ Q1065

♦ 95

♣ AJ1094

South:

♠ KJ52

♥ K83

♦ AKJ6

♣ 73

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

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

1. Stayman

South hands (Practice Page)

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

Board: 259	♠ 987	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ A9842	

Board: 260	♠ K82	The opponents are silent.
Dealer: S	♥ AK54	
Vul: Both	♦ J862	You bid first.
HCP: 15	♣ A7	

Board: 261	♠ A108	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ J92	Partner bids first.
HCP: 8	♣ J964	

Board: 262	♠ A9	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ AQ83	You bid first.
HCP: 15	♣ J762	

Board: 263	♠ A10	The opponents are silent.
Dealer: N	♥ A874	
Vul: Both	♦ J865	Partner bids first.
HCP: 9	♣ 1094	

Board: 264	♠ KJ52	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ AKJ6	You bid first.
HCP: 15	♣ 73	

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

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ 987		1NT	Pass	2NT
Vul: EW	♥ Q5	♥ AJ9				
North HCP: 15	♦ AJ1094	♦ 75	AP			
South HCP: 9	♣ KQJ	♣ A9842				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K82				1NT
Vul: Both	♥ 986	♥ AK54				
North HCP: 9	♦ AK103	♦ J862	Pass	2NT	AP	
South HCP: 15	♣ 8432	♣ A7				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ A108		1NT	Pass	2NT
Vul: NS	♥ K10	♥ Q85				
North HCP: 15	♦ AQ8	♦ J92	AP			
South HCP: 8	♣ K1082	♣ J964				
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ A9				1NT
Vul: EW	♥ K10	♥ A75				
North HCP: 9	♦ KJ5	♦ AQ83	Pass	2NT	AP	
South HCP: 15	♣ Q10984	♣ J762				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ A10		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ10	♥ A874	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK4	♦ J865	AP			
South HCP: 9	♣ QJ52	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q3

♥ Q1065

♦ 95

♣ AJ1094

South:

♠ KJ52

♥ K83

♦ AKJ6

♣ 73

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

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

North hands (Practice Page)

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

Board: 265	♠ A632	The opponents are silent.
Dealer: N	♥ A1053	
Vul: EW	♦ 65	You bid first.
HCP: 15	♣ AK9	

Board: 266	♠ J6	The opponents are silent.
Dealer: S	♥ J1082	
Vul: Both	♦ AK96	Partner bids first.
HCP: 9	♣ 1074	

Board: 267	♠ KQJ10	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ K42	You bid first.
HCP: 15	♣ 762	

Board: 268	♠ K92	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ K982	Partner bids first.
HCP: 9	♣ 54	

Board: 269	♠ AQ95	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ K1052	You bid first.
HCP: 15	♣ A7	

Board: 270	♠ J98	The opponents are silent.
Dealer: S	♥ J86	
Vul: None	♦ Q104	Partner bids first.
HCP: 8	♣ A943	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ QJ10		1NT	Pass	2NT
Vul: EW	♥ A1053	♥ J94				
North HCP: 15	♦ 65	♦ Q104	AP			
South HCP: 8	♣ AK9	♣ Q843				
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K95				1NT
Vul: Both	♥ J1082	♥ Q95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK96	♦ J105	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AKQ3	1. Stayman			
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A863		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ	♥ 109	Pass	2♠	Pass	4♠
North HCP: 15	♦ K42	♦ Q986	AP			
South HCP: 9	♣ 762	♣ K43	1. Stayman			
Contract: 4♠ N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A5				1NT
Vul: NS	♥ QJ93	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K982	♦ J73	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ AQ1076	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ J43		1NT	Pass	2NT
Vul: Both	♥ Q96	♥ J103				
North HCP: 15	♦ K1052	♦ J9	AP			
South HCP: 8	♣ A7	♣ KQ1094				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J98

♥ J86

♦ Q104

♣ A943

South:

♠ A752

♥ A32

♦ A985

♣ K10

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

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

Board: 265	♠ QJ10	The opponents are silent.
Dealer: N	♥ J94	
Vul: EW	♦ Q104	Partner bids first.
HCP: 8	♣ Q843	

Board: 266	♠ K95	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ J105	You bid first.
HCP: 15	♣ AKQ3	

Board: 267	♠ A863	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ Q986	Partner bids first.
HCP: 9	♣ K43	

Board: 268	♠ A5	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ J73	You bid first.
HCP: 15	♣ AQ1076	

Board: 269	♠ J43	The opponents are silent.
Dealer: N	♥ J103	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ KQ1094	

Board: 270	♠ A752	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ A985	You bid first.
HCP: 15	♣ K10	

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

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ QJ10		1NT	Pass	2NT
Vul: EW	♥ A1053	♥ J94				
North HCP: 15	♦ 65	♦ Q104	AP			
South HCP: 8	♣ AK9	♣ Q843				
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K95				1NT
Vul: Both	♥ J1082	♥ Q95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK96	♦ J105	Pass	2NT	AP	
South HCP: 15	♣ 1074	♣ AKQ3	1. Stayman			
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ A863		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ	♥ 109	Pass	2♠	Pass	4♠
North HCP: 15	♦ K42	♦ Q986	AP			
South HCP: 9	♣ 762	♣ K43	1. Stayman			
Contract: 4♠ N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ K92	♠ A5				1NT
Vul: NS	♥ QJ93	♥ A76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K982	♦ J73	Pass	2NT	AP	
South HCP: 15	♣ 54	♣ AQ1076	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ J43		1NT	Pass	2NT
Vul: Both	♥ Q96	♥ J103				
North HCP: 15	♦ K1052	♦ J9	AP			
South HCP: 8	♣ A7	♣ KQ1094				
Contract: 2N N						

Board: 270

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J98

♥ J86

♦ Q104

♣ A943

South:

♠ A752

♥ A32

♦ A985

♣ K10

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

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

Board: 271	♠ AK2	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ A653	You bid first.
HCP: 15	♣ A1098	

Board: 272	♠ 965	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ AJ83	Partner bids first.
HCP: 9	♣ J43	

Board: 273	♠ K64	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ J96	You bid first.
HCP: 15	♣ AKQ6	

Board: 274	♠ Q9	The opponents are silent.
Dealer: S	♥ J10	
Vul: NS	♦ J1095	Partner bids first.
HCP: 8	♣ KJ654	

Board: 275	♠ KQ97	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ K86	You bid first.
HCP: 15	♣ K975	

Board: 276	♠ 103	The opponents are silent.
Dealer: S	♥ A986	
Vul: Both	♦ KQ106	Partner bids first.
HCP: 9	♣ 964	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ7		1NT	Pass	2♣ ¹
Vul: NS	♥ 54	♥ Q1092	Pass	2♦	Pass	2NT
North HCP: 15	♦ A653	♦ 1074	AP			
South HCP: 9	♣ A1098	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ K103				1NT
Vul: EW	♥ QJ10	♥ K963	Pass	2NT	AP	
North HCP: 9	♦ AJ83	♦ Q42				
South HCP: 15	♣ J43	♣ AK10				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ QJ102		1NT	Pass	2♣ ¹
Vul: None	♥ Q53	♥ 872	Pass	2♦	Pass	2NT
North HCP: 15	♦ J96	♦ AQ	AP			
South HCP: 9	♣ AKQ6	♣ 10842	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ KJ53				1NT
Vul: NS	♥ J10	♥ AK85	Pass	2NT	AP	
North HCP: 8	♦ J1095	♦ 42				
South HCP: 15	♣ KJ654	♣ A92				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ J83		1NT	Pass	2♣ ¹
Vul: EW	♥ A9	♥ J1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ K86	♦ A7	AP			
South HCP: 9	♣ K975	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 103

♥ A986

♦ KQ106

♣ 964

South:

♠ AK4

♥ K542

♦ 73

♣ AJ72

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 271	♠ QJ7	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: NS	♦ 1074	Partner bids first.
HCP: 9	♣ KJ4	

Board: 272	♠ K103	The opponents are silent.
Dealer: S	♥ K963	
Vul: EW	♦ Q42	You bid first.
HCP: 15	♣ AK10	

Board: 273	♠ QJ102	The opponents are silent.
Dealer: N	♥ 872	
Vul: None	♦ AQ	Partner bids first.
HCP: 9	♣ 10842	

Board: 274	♠ KJ53	The opponents are silent.
Dealer: S	♥ AK85	
Vul: NS	♦ 42	You bid first.
HCP: 15	♣ A92	

Board: 275	♠ J83	The opponents are silent.
Dealer: N	♥ J1082	
Vul: EW	♦ A7	Partner bids first.
HCP: 9	♣ QJ42	

Board: 276	♠ AK4	The opponents are silent.
Dealer: S	♥ K542	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AJ72	

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

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ7		1NT	Pass	2♣ ¹
Vul: NS	♥ 54	♥ Q1092	Pass	2♦	Pass	2NT
North HCP: 15	♦ A653	♦ 1074	AP			
South HCP: 9	♣ A1098	♣ KJ4	1. Stayman			
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ K103				1NT
Vul: EW	♥ QJ10	♥ K963	Pass	2NT	AP	
North HCP: 9	♦ AJ83	♦ Q42				
South HCP: 15	♣ J43	♣ AK10				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ QJ102		1NT	Pass	2♣ ¹
Vul: None	♥ Q53	♥ 872	Pass	2♦	Pass	2NT
North HCP: 15	♦ J96	♦ AQ	AP			
South HCP: 9	♣ AKQ6	♣ 10842	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ KJ53				1NT
Vul: NS	♥ J10	♥ AK85	Pass	2NT	AP	
North HCP: 8	♦ J1095	♦ 42				
South HCP: 15	♣ KJ654	♣ A92				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ J83		1NT	Pass	2♣ ¹
Vul: EW	♥ A9	♥ J1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ K86	♦ A7	AP			
South HCP: 9	♣ K975	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 103

♥ A986

♦ KQ106

♣ 964

South:

♠ AK4

♥ K542

♦ 73

♣ AJ72

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 277	♠ K6	The opponents are silent.
Dealer: N	♥ K83	
Vul: NS	♦ AK754	You bid first.
HCP: 15	♣ Q62	

Board: 278	♠ 1053	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ 842	Partner bids first.
HCP: 9	♣ AK84	

Board: 279	♠ 7632	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ A62	You bid first.
HCP: 15	♣ AQJ2	

Board: 280	♠ J107	The opponents are silent.
Dealer: S	♥ J94	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ KQ842	

Board: 281	♠ AK85	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ 753	

Board: 282	♠ 1084	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ KQ976	Partner bids first.
HCP: 8	♣ Q84	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A2		1NT	Pass	2NT
Vul: NS	♥ K83	♥ 975				
North HCP: 15	♦ AK754	♦ Q10982	AP			
South HCP: 9	♣ Q62	♣ K104				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AQJ				1NT
Vul: EW	♥ Q98	♥ AJ6				
North HCP: 9	♦ 842	♦ 10976	Pass	2NT	AP	
South HCP: 15	♣ AK84	♣ QJ9				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ 7632	♠ K108		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K982	Pass	2♠	Pass	2NT
North HCP: 15	♦ A62	♦ Q84	AP			
South HCP: 8	♣ AQJ2	♣ 954	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ9				1NT
Vul: None	♥ J94	♥ AQ5				
North HCP: 9	♦ Q4	♦ 976	Pass	2NT	AP	
South HCP: 15	♣ KQ842	♣ A1096				
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1097		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ4	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q87	♦ AK103	AP			
South HCP: 9	♣ 753	♣ J42	1. Stayman			
Contract: 4♠ N						

Board: 282

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1084

♥ J8

♦ KQ976

♣ Q84

South:

♠ K6

♥ 942

♦ AJ1043

♣ AK9

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

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

Board: 277	♠ A2	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ Q10982	Partner bids first.
HCP: 9	♣ K104	

Board: 278	♠ AQJ	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ 10976	You bid first.
HCP: 15	♣ QJ9	

Board: 279	♠ K108	The opponents are silent.
Dealer: N	♥ K982	
Vul: Both	♦ Q84	Partner bids first.
HCP: 8	♣ 954	

Board: 280	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ 976	You bid first.
HCP: 15	♣ A1096	

Board: 281	♠ J1097	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ AK103	Partner bids first.
HCP: 9	♣ J42	

Board: 282	♠ K6	The opponents are silent.
Dealer: S	♥ 942	
Vul: Both	♦ AJ1043	You bid first.
HCP: 15	♣ AK9	

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

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A2		1NT	Pass	2NT
Vul: NS	♥ K83	♥ 975				
North HCP: 15	♦ AK754	♦ Q10982	AP			
South HCP: 9	♣ Q62	♣ K104				
Contract: 2N N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ AQJ				1NT
Vul: EW	♥ Q98	♥ AJ6				
North HCP: 9	♦ 842	♦ 10976	Pass	2NT	AP	
South HCP: 15	♣ AK84	♣ QJ9				
Contract: 2N S						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ 7632	♠ K108		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K982	Pass	2♠	Pass	2NT
North HCP: 15	♦ A62	♦ Q84	AP			
South HCP: 8	♣ AQJ2	♣ 954	1. Stayman			
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ KQ9				1NT
Vul: None	♥ J94	♥ AQ5				
North HCP: 9	♦ Q4	♦ 976	Pass	2NT	AP	
South HCP: 15	♣ KQ842	♣ A1096				
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ J1097		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ4	♥ 102	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q87	♦ AK103	AP			
South HCP: 9	♣ 753	♣ J42	1. Stayman			
Contract: 4♠ N						

Board: 282

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1084

♥ J8

♦ KQ976

♣ Q84

South:

♠ K6

♥ 942

♦ AJ1043

♣ AK9

West	North	East	South
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Pass	2NT	AP	
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1NT

North hands (Practice Page)

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

Board: 283	♠ 842	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ Q94	You bid first.
HCP: 15	♣ AKQ73	

Board: 284	♠ Q1094	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ A984	Partner bids first.
HCP: 9	♣ K74	

Board: 285	♠ AQ	The opponents are silent.
Dealer: N	♥ K753	
Vul: Both	♦ K842	You bid first.
HCP: 15	♣ K86	

Board: 286	♠ A10	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ KJ98	Partner bids first.
HCP: 8	♣ 109643	

Board: 287	♠ AK5	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: NS	♦ J64	You bid first.
HCP: 15	♣ A108	

Board: 288	♠ J86	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ J83	Partner bids first.
HCP: 9	♣ Q64	

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ 842	♠ Q107		1NT	Pass	2NT
Vul: None	♥ A9	♥ QJ7				
North HCP: 15	♦ Q94	♦ A862	AP			
South HCP: 9	♣ AKQ73	♣ 984				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ J65				1NT
Vul: NS	♥ 106	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A984	♦ KQJ10	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ A95	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 97		1NT	Pass	2NT
Vul: Both	♥ K753	♥ A10				
North HCP: 15	♦ K842	♦ Q1095	AP			
South HCP: 9	♣ K86	♣ QJ754				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 754				1NT
Vul: None	♥ 96	♥ A108				
North HCP: 8	♦ KJ98	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ 109643	♣ AK852				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J8		1NT	Pass	2NT
Vul: NS	♥ QJ62	♥ A105				
North HCP: 15	♦ J64	♦ K1085	AP			
South HCP: 9	♣ A108	♣ J642				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J86

♥ AJ106

♦ J83

♣ Q64

South:

♠ 1043

♥ Q2

♦ AQ10

♣ AK983

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

South hands (Practice Page)

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

Board: 283	♠ Q107	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ A862	Partner bids first.
HCP: 9	♣ 984	

Board: 284	♠ J65	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ KQJ10	You bid first.
HCP: 15	♣ A95	

Board: 285	♠ 97	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ Q1095	Partner bids first.
HCP: 9	♣ QJ754	

Board: 286	♠ 754	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ A4	You bid first.
HCP: 15	♣ AK852	

Board: 287	♠ J8	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ K1085	Partner bids first.
HCP: 9	♣ J642	

Board: 288	♠ 1043	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AQ10	You bid first.
HCP: 15	♣ AK983	

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

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ 842	♠ Q107		1NT	Pass	2NT
Vul: None	♥ A9	♥ QJ7				
North HCP: 15	♦ Q94	♦ A862	AP			
South HCP: 9	♣ AKQ73	♣ 984				
Contract: 2N N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ J65				1NT
Vul: NS	♥ 106	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A984	♦ KQJ10	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ A95	1. Stayman			
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 97		1NT	Pass	2NT
Vul: Both	♥ K753	♥ A10				
North HCP: 15	♦ K842	♦ Q1095	AP			
South HCP: 9	♣ K86	♣ QJ754				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 754				1NT
Vul: None	♥ 96	♥ A108				
North HCP: 8	♦ KJ98	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ 109643	♣ AK852				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J8		1NT	Pass	2NT
Vul: NS	♥ QJ62	♥ A105				
North HCP: 15	♦ J64	♦ K1085	AP			
South HCP: 9	♣ A108	♣ J642				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J86

♥ AJ106

♦ J83

♣ Q64

South:

♠ 1043

♥ Q2

♦ AQ10

♣ AK983

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

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 289	♠ 653	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ AQ654	You bid first.
HCP: 15	♣ A5	
Board: 290	♠ 987	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: NS	♦ Q85	Partner bids first.
HCP: 9	♣ J54	
Board: 291	♠ A94	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ KJ1065	
Board: 292	♠ K1098	East Doubles 2♣ if possible.
Dealer: S	♥ Q1072	
Vul: Both	♦ K95	Partner bids first.
HCP: 8	♣ 84	
Board: 293	♠ K8	The opponents are silent.
Dealer: N	♥ Q973	
Vul: NS	♦ AKQ3	You bid first.
HCP: 15	♣ J108	
Board: 294	♠ A10	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ Q9853	Partner bids first.
HCP: 8	♣ J842	

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ Q9		1NT	Pass	2NT
Vul: None	♥ KQ5	♥ 832				
North HCP: 15	♦ AQ654	♦ KJ32	AP			
South HCP: 9	♣ A5	♣ QJ84				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AJ10				1NT
Vul: NS	♥ AQ102	♥ 9873	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q85	♦ A9	Pass	3♥	AP	
South HCP: 15	♣ J54	♣ AQ73	1. Stayman			
Contract: 3♥ S						

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ Q103	♥ J97	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ	♦ Q9	AP			
South HCP: 9	♣ KJ1065	♣ Q874	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AQJ				1NT
Vul: Both	♥ Q1072	♥ 9643	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ K95	♦ AQ10	Pass	3♣ ²	Pass	3♠
South HCP: 15	♣ 84	♣ Q93	AP			
Contract: 3♠ S			1. Stayman			
			2. strength cue bid			

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AJ103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q973	♥ J104	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J62	AP			
South HCP: 9	♣ J108	♣ Q94	1. Stayman			
Contract: 2N N						

Board: 294

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ J8

♦ Q9853

♣ J842

South:

♠ 74

♥ A652

♦ A72

♣ AK95

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

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

Board: 289	♠ Q9	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ KJ32	Partner bids first.
HCP: 9	♣ QJ84	
Board: 290	♠ AJ10	The opponents are silent.
Dealer: S	♥ 9873	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ AQ73	
Board: 291	♠ KJ75	The opponents are silent.
Dealer: N	♥ J97	
Vul: EW	♦ Q9	Partner bids first.
HCP: 9	♣ Q874	
Board: 292	♠ AQJ	East Doubles 2♣ if possible.
Dealer: S	♥ 9643	
Vul: Both	♦ AQ10	You bid first.
HCP: 15	♣ Q93	
Board: 293	♠ AJ103	The opponents are silent.
Dealer: N	♥ J104	
Vul: NS	♦ J62	Partner bids first.
HCP: 9	♣ Q94	
Board: 294	♠ 74	The opponents are silent.
Dealer: S	♥ A652	
Vul: EW	♦ A72	You bid first.
HCP: 15	♣ AK95	

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

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ Q9		1NT	Pass	2NT
Vul: None	♥ KQ5	♥ 832				
North HCP: 15	♦ AQ654	♦ KJ32	AP			
South HCP: 9	♣ A5	♣ QJ84				
Contract: 2N N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AJ10				1NT
Vul: NS	♥ AQ102	♥ 9873	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q85	♦ A9	Pass	3♥	AP	
South HCP: 15	♣ J54	♣ AQ73	1. Stayman			
Contract: 3♥ S						

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ75		1NT	Pass	2♣ ¹
Vul: EW	♥ Q103	♥ J97	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ	♦ Q9	AP			
South HCP: 9	♣ KJ1065	♣ Q874	1. Stayman			
Contract: 2N N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AQJ				1NT
Vul: Both	♥ Q1072	♥ 9643	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ K95	♦ AQ10	Pass	3♣ ²	Pass	3♠
South HCP: 15	♣ 84	♣ Q93	AP			
Contract: 3♠ S			1. Stayman			
			2. strength cue bid			

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AJ103		1NT	Pass	2♣ ¹
Vul: NS	♥ Q973	♥ J104	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ3	♦ J62	AP			
South HCP: 9	♣ J108	♣ Q94	1. Stayman			
Contract: 2N N						

Board: 294

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A10

♥ J8

♦ Q9853

♣ J842

South:

♠ 74

♥ A652

♦ A72

♣ AK95

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

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

Board: 295	♠ 65	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ 9854	You bid first.
HCP: 15	♣ AKQ7	

Board: 296	♠ J85	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ K843	Partner bids first.
HCP: 9	♣ Q84	

Board: 297	♠ K95	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ AQJ5	You bid first.
HCP: 15	♣ K65	

Board: 298	♠ K62	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ 109842	Partner bids first.
HCP: 9	♣ K4	

Board: 299	♠ AJ64	The opponents are silent.
Dealer: N	♥ A764	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ K87	

Board: 300	♠ KJ94	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ A10843	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 1094		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ J96				
North HCP: 15	♦ 9854	♦ AQJ	AP			
South HCP: 9	♣ AKQ7	♣ J643				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A642				1NT
Vul: None	♥ K107	♥ AJ				
North HCP: 9	♦ K843	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ 765				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ76		1NT	Pass	2♣ ¹
Vul: EW	♥ Q95	♥ K83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ5	♦ 98	AP			
South HCP: 9	♣ K65	♣ 10843	1. Stayman			
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J1097				1NT
Vul: Both	♥ K108	♥ QJ4				
North HCP: 9	♦ 109842	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ AJ2				
Contract: 2N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 105		1NT	Pass	2NT
Vul: None	♥ A764	♥ QJ10				
North HCP: 15	♦ K3	♦ AQ1054	AP			
South HCP: 9	♣ K87	♣ 1042				
Contract: 2N N						

Board: 300

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ94

♥ J8

♦ 43

♣ A10843

South:

♠ A75

♥ 75

♦ AQ2

♣ KQ965

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 295	♠ 1094	The opponents are silent.
Dealer: N	♥ J96	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 9	♣ J643	

Board: 296	♠ A642	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AQ105	You bid first.
HCP: 15	♣ 765	

Board: 297	♠ AQ76	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ 10843	

Board: 298	♠ J1097	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ AJ2	

Board: 299	♠ 105	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ AQ1054	Partner bids first.
HCP: 9	♣ 1042	

Board: 300	♠ A75	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ KQ965	

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

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 1094		1NT	Pass	2NT
Vul: Both	♥ AQ7	♥ J96				
North HCP: 15	♦ 9854	♦ AQJ	AP			
South HCP: 9	♣ AKQ7	♣ J643				
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A642				1NT
Vul: None	♥ K107	♥ AJ				
North HCP: 9	♦ K843	♦ AQ105	Pass	2NT	AP	
South HCP: 15	♣ Q84	♣ 765				
Contract: 2N S						

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ76		1NT	Pass	2♣ ¹
Vul: EW	♥ Q95	♥ K83	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ5	♦ 98	AP			
South HCP: 9	♣ K65	♣ 10843	1. Stayman			
Contract: 2N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J1097				1NT
Vul: Both	♥ K108	♥ QJ4				
North HCP: 9	♦ 109842	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ AJ2				
Contract: 2N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 105		1NT	Pass	2NT
Vul: None	♥ A764	♥ QJ10				
North HCP: 15	♦ K3	♦ AQ1054	AP			
South HCP: 9	♣ K87	♣ 1042				
Contract: 2N N						

Board: 300

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ94

♥ J8

♦ 43

♣ A10843

South:

♠ A75

♥ 75

♦ AQ2

♣ KQ965

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 301	♠ K64	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ Q1072	

Board: 302	♠ K95	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ K10972	Partner bids first.
HCP: 9	♣ QJ4	

Board: 303	♠ A54	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ AKQ65	You bid first.
HCP: 15	♣ 876	

Board: 304	♠ J84	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ 1073	Partner bids first.
HCP: 9	♣ AK1043	

Board: 305	♠ 62	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ A1074	You bid first.
HCP: 15	♣ AK98	

Board: 306	♠ J103	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ Q102	Partner bids first.
HCP: 9	♣ J64	

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 102		1NT	Pass	2NT
Vul: Both	♥ AK7	♥ 102				
North HCP: 15	♦ K54	♦ J10932	AP			
South HCP: 9	♣ Q1072	♣ AKJ4				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ Q102				1NT
Vul: None	♥ 84	♥ 763				
North HCP: 9	♦ K10972	♦ AQ6	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK107				
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 87		1NT	Pass	2NT
Vul: NS	♥ Q8	♥ KJ6				
North HCP: 15	♦ AKQ65	♦ J873	AP			
South HCP: 9	♣ 876	♣ A1094				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ A103				1NT
Vul: EW	♥ J10	♥ KQ75				
North HCP: 9	♦ 1073	♦ KQJ6	Pass	2NT	AP	
South HCP: 15	♣ AK1043	♣ 96				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ Q93		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ J1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1074	♦ KJ52	AP			
South HCP: 9	♣ AK98	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 306

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ AJ103

♦ Q102

♣ J64

South:

♠ 87

♥ K74

♦ AKJ65

♣ A102

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 301	♠ 102	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ J10932	Partner bids first.
HCP: 9	♣ AKJ4	

Board: 302	♠ Q102	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AQ6	You bid first.
HCP: 15	♣ AK107	

Board: 303	♠ 87	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ J873	Partner bids first.
HCP: 9	♣ A1094	

Board: 304	♠ A103	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ KQJ6	You bid first.
HCP: 15	♣ 96	

Board: 305	♠ Q93	The opponents are silent.
Dealer: N	♥ J1093	
Vul: None	♦ KJ52	Partner bids first.
HCP: 9	♣ Q4	

Board: 306	♠ 87	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ AKJ65	You bid first.
HCP: 15	♣ A102	

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

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ 102		1NT	Pass	2NT
Vul: Both	♥ AK7	♥ 102				
North HCP: 15	♦ K54	♦ J10932	AP			
South HCP: 9	♣ Q1072	♣ AKJ4				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ Q102				1NT
Vul: None	♥ 84	♥ 763				
North HCP: 9	♦ K10972	♦ AQ6	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK107				
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 87		1NT	Pass	2NT
Vul: NS	♥ Q8	♥ KJ6				
North HCP: 15	♦ AKQ65	♦ J873	AP			
South HCP: 9	♣ 876	♣ A1094				
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ A103				1NT
Vul: EW	♥ J10	♥ KQ75				
North HCP: 9	♦ 1073	♦ KQJ6	Pass	2NT	AP	
South HCP: 15	♣ AK1043	♣ 96				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ Q93		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ J1093	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1074	♦ KJ52	AP			
South HCP: 9	♣ AK98	♣ Q4	1. Stayman			
Contract: 2N N						

Board: 306

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ AJ103

♦ Q102

♣ J64

South:

♠ 87

♥ K74

♦ AKJ65

♣ A102

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

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 307	♠ J52	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: EW	♦ AK3	You bid first.
HCP: 15	♣ Q73	

Board: 308	♠ 109	The opponents are silent.
Dealer: S	♥ K874	
Vul: Both	♦ AQ105	Partner bids first.
HCP: 9	♣ 1074	

Board: 309	♠ KJ4	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ Q62	

Board: 310	♠ 1086	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 9	♣ Q54	

Board: 311	♠ K52	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: Both	♦ K92	You bid first.
HCP: 15	♣ 873	

Board: 312	♠ QJ	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: None	♦ J9743	Partner bids first.
HCP: 9	♣ 84	

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ 98		1NT	Pass	2NT
Vul: EW	♥ AJ53	♥ K94				
North HCP: 15	♦ AK3	♦ Q1065	AP			
South HCP: 9	♣ Q73	♣ A842				
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J85				1NT
Vul: Both	♥ K874	♥ AQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ105	♦ K72	Pass	4♥	AP	
South HCP: 15	♣ 1074	♣ AJ6	1. Stayman			
Contract: 4♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1082		1NT	Pass	2NT
Vul: NS	♥ A843	♥ Q95	AP			
North HCP: 15	♦ AJ5	♦ Q102				
South HCP: 8	♣ Q62	♣ A1094				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AK2				1NT
Vul: EW	♥ Q1075	♥ 863	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ9	♦ K108	Pass	3NT	AP	
South HCP: 15	♣ Q54	♣ AJ32	1. Stayman			
Contract: 3N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ8		1NT	Pass	2NT
Vul: Both	♥ AKQ8	♥ 1043	AP			
North HCP: 15	♦ K92	♦ Q76				
South HCP: 9	♣ 873	♣ KJ94				
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ

♥ KQ107

♦ J9743

♣ 84

South:

♠ K985

♥ A86

♦ K85

♣ KQ2

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

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

1. Stayman

South hands (Practice Page)

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

Board: 307	♠ 98	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 9	♣ A842	

Board: 308	♠ J85	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: Both	♦ K72	You bid first.
HCP: 15	♣ AJ6	

Board: 309	♠ 1082	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ Q102	Partner bids first.
HCP: 8	♣ A1094	

Board: 310	♠ AK2	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ K108	You bid first.
HCP: 15	♣ AJ32	

Board: 311	♠ QJ8	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ Q76	Partner bids first.
HCP: 9	♣ KJ94	

Board: 312	♠ K985	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ K85	You bid first.
HCP: 15	♣ KQ2	

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

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ 98		1NT	Pass	2NT
Vul: EW	♥ AJ53	♥ K94				
North HCP: 15	♦ AK3	♦ Q1065	AP			
South HCP: 9	♣ Q73	♣ A842				
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J85				1NT
Vul: Both	♥ K874	♥ AQ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ105	♦ K72	Pass	4♥	AP	
South HCP: 15	♣ 1074	♣ AJ6	1. Stayman			
Contract: 4♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1082		1NT	Pass	2NT
Vul: NS	♥ A843	♥ Q95	AP			
North HCP: 15	♦ AJ5	♦ Q102				
South HCP: 8	♣ Q62	♣ A1094				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AK2				1NT
Vul: EW	♥ Q1075	♥ 863	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ9	♦ K108	Pass	3NT	AP	
South HCP: 15	♣ Q54	♣ AJ32	1. Stayman			
Contract: 3N S						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ8		1NT	Pass	2NT
Vul: Both	♥ AKQ8	♥ 1043	AP			
North HCP: 15	♦ K92	♦ Q76				
South HCP: 9	♣ 873	♣ KJ94				
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ

♥ KQ107

♦ J9743

♣ 84

South:

♠ K985

♥ A86

♦ K85

♣ KQ2

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 17 R16 points.

Board: 313	♠ Q5	The opponents are silent.
Dealer: N	♥ A852	
Vul: EW	♦ K643	You bid first.
HCP: 15	♣ AQ10	

Board: 314	♠ QJ5	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ KJ84	Partner bids first.
HCP: 9	♣ 954	

Board: 315	♠ K5	The opponents are silent.
Dealer: N	♥ 9842	
Vul: None	♦ AK63	You bid first.
HCP: 15	♣ KQ6	

Board: 316	♠ J10	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ KJ642	

Board: 317	♠ K74	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ J62	

Board: 318	♠ 9865	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ J97	Partner bids first.
HCP: 8	♣ 10984	

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK82		1NT	Pass	2♣ ¹
Vul: EW	♥ A852	♥ 96	Pass	2♥	Pass	2NT
North HCP: 15	♦ K643	♦ Q1095	AP			
South HCP: 9	♣ AQ10	♣ 954	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K7				1NT
Vul: Both	♥ Q82	♥ KJ54	Pass	2NT	AP	
North HCP: 9	♦ KJ84	♦ Q103				
South HCP: 15	♣ 954	♣ AQ72				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ6		1NT	Pass	2NT
Vul: None	♥ 9842	♥ Q5	AP			
North HCP: 15	♦ AK63	♦ 984				
South HCP: 9	♣ KQ6	♣ J10974				
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K752				1NT
Vul: NS	♥ Q92	♥ AK4	Pass	3NT	AP	
North HCP: 9	♦ Q106	♦ AJ8				
South HCP: 15	♣ KJ642	♣ 1097				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q8		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ95	♥ KJ103	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ4	♦ 1093	AP			
South HCP: 8	♣ J62	♣ Q854	1. Stayman			
Contract: 3♥ N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 9865

♥ AK

♦ J97

♣ 10984

South:

♠ AKJ4

♥ 10972

♦ A65

♣ QJ

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 313	♠ AK82	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 9	♣ 954	

Board: 314	♠ K7	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: Both	♦ Q103	You bid first.
HCP: 15	♣ AQ72	

Board: 315	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ 984	Partner bids first.
HCP: 9	♣ J10974	

Board: 316	♠ K752	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AJ8	You bid first.
HCP: 15	♣ 1097	

Board: 317	♠ Q8	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: Both	♦ 1093	Partner bids first.
HCP: 8	♣ Q854	

Board: 318	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 10972	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ QJ	

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

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK82		1NT	Pass	2♣ ¹
Vul: EW	♥ A852	♥ 96	Pass	2♥	Pass	2NT
North HCP: 15	♦ K643	♦ Q1095	AP			
South HCP: 9	♣ AQ10	♣ 954	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K7				1NT
Vul: Both	♥ Q82	♥ KJ54	Pass	2NT	AP	
North HCP: 9	♦ KJ84	♦ Q103				
South HCP: 15	♣ 954	♣ AQ72				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ6		1NT	Pass	2NT
Vul: None	♥ 9842	♥ Q5	AP			
North HCP: 15	♦ AK63	♦ 984				
South HCP: 9	♣ KQ6	♣ J10974				
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K752				1NT
Vul: NS	♥ Q92	♥ AK4	Pass	3NT	AP	
North HCP: 9	♦ Q106	♦ AJ8				
South HCP: 15	♣ KJ642	♣ 1097				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q8		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ95	♥ KJ103	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ4	♦ 1093	AP			
South HCP: 8	♣ J62	♣ Q854	1. Stayman			
Contract: 3♥ N						

Board: 318

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 9865

♥ AK

♦ J97

♣ 10984

South:

♠ AKJ4

♥ 10972

♦ A65

♣ QJ

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 319	♠ A62	The opponents are silent.
Dealer: N	♥ A754	
Vul: NS	♦ 64	You bid first.
HCP: 15	♣ AQJ6	

Board: 320	♠ Q104	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: EW	♦ A92	Partner bids first.
HCP: 9	♣ 954	

Board: 321	♠ Q2	The opponents are silent.
Dealer: N	♥ K63	
Vul: None	♦ K982	You bid first.
HCP: 15	♣ AK92	

Board: 322	♠ K1043	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ A10964	

Board: 323	♠ A742	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ J86	

Board: 324	♠ J2	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: Both	♦ Q96	Partner bids first.
HCP: 9	♣ K1084	

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ A754	♥ QJ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ 64	♦ KQ75	AP			
South HCP: 9	♣ AQJ6	♣ 742	1. Stayman			
Contract: 4♥ N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 8765				1NT
Vul: EW	♥ QJ106	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ KJ104	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A8	1. Stayman			
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ10		1NT	Pass	2♣ ¹
Vul: None	♥ K63	♥ Q1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ K982	♦ 65	AP			
South HCP: 8	♣ AK92	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ AJ				1NT
Vul: NS	♥ Q3	♥ KJ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 108	♦ AQ54	Pass	2NT	AP	
South HCP: 15	♣ A10964	♣ 732	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K86				
Vul: EW	♥ AK98	♥ Q102		1NT	Pass	2NT
North HCP: 15	♦ K3	♦ A10864	AP			
South HCP: 9	♣ J86	♣ 94				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J2

♥ QJ62

♦ Q96

♣ K1084

South:

♠ KQ10

♥ K43

♦ AK1084

♣ 63

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 319	♠ J8	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: NS	♦ KQ75	Partner bids first.
HCP: 9	♣ 742	

Board: 320	♠ 8765	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ KJ104	You bid first.
HCP: 15	♣ A8	

Board: 321	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q1085	
Vul: None	♦ 65	Partner bids first.
HCP: 8	♣ Q1084	

Board: 322	♠ AJ	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: NS	♦ AQ54	You bid first.
HCP: 15	♣ 732	

Board: 323	♠ K86	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ A10864	Partner bids first.
HCP: 9	♣ 94	

Board: 324	♠ KQ10	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ AK1084	You bid first.
HCP: 15	♣ 63	

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

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ A754	♥ QJ108	Pass	2♥	Pass	4♥
North HCP: 15	♦ 64	♦ KQ75	AP			
South HCP: 9	♣ AQJ6	♣ 742	1. Stayman			
Contract: 4♥ N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ 8765				1NT
Vul: EW	♥ QJ106	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ KJ104	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A8	1. Stayman			
Contract: 2N S						

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ KJ10		1NT	Pass	2♣ ¹
Vul: None	♥ K63	♥ Q1085	Pass	2♦	Pass	2NT
North HCP: 15	♦ K982	♦ 65	AP			
South HCP: 8	♣ AK92	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ K1043	♠ AJ				1NT
Vul: NS	♥ Q3	♥ KJ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 108	♦ AQ54	Pass	2NT	AP	
South HCP: 15	♣ A10964	♣ 732	1. Stayman			
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ K86				
Vul: EW	♥ AK98	♥ Q102		1NT	Pass	2NT
North HCP: 15	♦ K3	♦ A10864	AP			
South HCP: 9	♣ J86	♣ 94				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J2

♥ QJ62

♦ Q96

♣ K1084

South:

♠ KQ10

♥ K43

♦ AK1084

♣ 63

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 325	♠ AQ93	The opponents are silent.
Dealer: N	♥ 1087	
Vul: NS	♦ Q2	You bid first.
HCP: 15	♣ AK86	

Board: 326	♠ Q1097	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ Q76	Partner bids first.
HCP: 9	♣ AJ43	

Board: 327	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AJ96	You bid first.
HCP: 15	♣ 962	

Board: 328	♠ 64	The opponents are silent.
Dealer: S	♥ A987	
Vul: None	♦ K96	Partner bids first.
HCP: 9	♣ Q1084	

Board: 329	♠ Q102	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ K106	You bid first.
HCP: 15	♣ AQ62	

Board: 330	♠ 62	The opponents are silent.
Dealer: S	♥ J1095	
Vul: Both	♦ QJ109	Partner bids first.
HCP: 8	♣ A94	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J4		1NT	Pass	2NT
Vul: NS	♥ 1087	♥ K9				
North HCP: 15	♦ Q2	♦ A10876	AP			
South HCP: 9	♣ AK86	♣ J1043				
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ Q1097	♠ AK8				1NT
Vul: EW	♥ 98	♥ J3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q76	♦ A853	Pass	2NT	AP	
South HCP: 15	♣ AJ43	♣ K1098	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 97		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ A1087	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ96	♦ 1042	AP			
South HCP: 9	♣ 962	♣ KQ104	1. Stayman			
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK105				1NT
Vul: None	♥ A987	♥ 642	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K96	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ A52	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ K9		1NT	Pass	2♣ ¹
Vul: EW	♥ A82	♥ Q1064	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ A83	AP			
South HCP: 9	♣ AQ62	♣ 10954	1. Stayman			
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 62

♥ J1095

♦ QJ109

♣ A94

South:

♠ AQ83

♥ K742

♦ K73

♣ K7

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 3♥

AP

1. Stayman

South hands (Practice Page)

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

Board: 325	♠ J4	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ A10876	Partner bids first.
HCP: 9	♣ J1043	

Board: 326	♠ AK8	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ A853	You bid first.
HCP: 15	♣ K1098	

Board: 327	♠ 97	The opponents are silent.
Dealer: N	♥ A1087	
Vul: Both	♦ 1042	Partner bids first.
HCP: 9	♣ KQ104	

Board: 328	♠ AK105	The opponents are silent.
Dealer: S	♥ 642	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ A52	

Board: 329	♠ K9	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: EW	♦ A83	Partner bids first.
HCP: 9	♣ 10954	

Board: 330	♠ AQ83	The opponents are silent.
Dealer: S	♥ K742	
Vul: Both	♦ K73	You bid first.
HCP: 15	♣ K7	

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

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J4		1NT	Pass	2NT
Vul: NS	♥ 1087	♥ K9				
North HCP: 15	♦ Q2	♦ A10876	AP			
South HCP: 9	♣ AK86	♣ J1043				
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ Q1097	♠ AK8				1NT
Vul: EW	♥ 98	♥ J3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q76	♦ A853	Pass	2NT	AP	
South HCP: 15	♣ AJ43	♣ K1098	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 97		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ A1087	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ96	♦ 1042	AP			
South HCP: 9	♣ 962	♣ KQ104	1. Stayman			
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK105				1NT
Vul: None	♥ A987	♥ 642	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K96	♦ A32	Pass	2NT	AP	
South HCP: 15	♣ Q1084	♣ A52	1. Stayman			
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ K9		1NT	Pass	2♣ ¹
Vul: EW	♥ A82	♥ Q1064	Pass	2♦	Pass	2NT
North HCP: 15	♦ K106	♦ A83	AP			
South HCP: 9	♣ AQ62	♣ 10954	1. Stayman			
Contract: 2N N						

Board: 330

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ 62

♥ J1095

♦ QJ109

♣ A94

South:

♠ AQ83

♥ K742

♦ K73

♣ K7

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

Pass	2♣ ¹	Pass	2♥
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Pass	3♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 331	♠ K32	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ K1043	You bid first.
HCP: 15	♣ Q97	

Board: 332	♠ Q984	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ A1064	Partner bids first.
HCP: 9	♣ J74	

Board: 333	♠ KQ5	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ Q762	You bid first.
HCP: 15	♣ J7	

Board: 334	♠ Q87	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ K932	Partner bids first.
HCP: 9	♣ 10943	

Board: 335	♠ AQJ10	The opponents are silent.
Dealer: N	♥ 852	
Vul: NS	♦ K43	You bid first.
HCP: 15	♣ KQ9	

Board: 336	♠ AJ10	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ Q52	Partner bids first.
HCP: 8	♣ J1084	

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AJ96		1NT	Pass	2♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1043	♦ Q85	AP			
South HCP: 8	♣ Q97	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ J105				1NT
Vul: NS	♥ Q8	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1064	♦ Q82	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ93	1. Stayman			
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1084		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ7	♥ 1094	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q762	♦ A4	AP			
South HCP: 9	♣ J7	♣ A943	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AKJ4				1NT
Vul: None	♥ A10	♥ J9				
North HCP: 9	♦ K932	♦ QJ76	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ QJ7				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 865		1NT	Pass	2NT
Vul: NS	♥ 852	♥ AK9				
North HCP: 15	♦ K43	♦ Q1085	AP			
South HCP: 9	♣ KQ9	♣ 854				
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AJ10

♥ 1092

♦ Q52

♣ J1084

South:

♠ Q983

♥ K65

♦ AK103

♣ K2

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

			1NT
--	--	--	-----

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

South hands (Practice Page)

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

Board: 331	♠ AJ96	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ Q85	Partner bids first.
HCP: 8	♣ J1043	

Board: 332	♠ J105	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ Q82	You bid first.
HCP: 15	♣ KQ93	

Board: 333	♠ J1084	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ A943	

Board: 334	♠ AKJ4	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ QJ76	You bid first.
HCP: 15	♣ QJ7	

Board: 335	♠ 865	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ Q1085	Partner bids first.
HCP: 9	♣ 854	

Board: 336	♠ Q983	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ AK103	You bid first.
HCP: 15	♣ K2	

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

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AJ96		1NT	Pass	2♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1043	♦ Q85	AP			
South HCP: 8	♣ Q97	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ Q984	♠ J105				1NT
Vul: NS	♥ Q8	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A1064	♦ Q82	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ93	1. Stayman			
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1084		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ7	♥ 1094	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q762	♦ A4	AP			
South HCP: 9	♣ J7	♣ A943	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AKJ4				1NT
Vul: None	♥ A10	♥ J9				
North HCP: 9	♦ K932	♦ QJ76	Pass	2NT	AP	
South HCP: 15	♣ 10943	♣ QJ7				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 865		1NT	Pass	2NT
Vul: NS	♥ 852	♥ AK9				
North HCP: 15	♦ K43	♦ Q1085	AP			
South HCP: 9	♣ KQ9	♣ 854				
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AJ10

♥ 1092

♦ Q52

♣ J1084

South:

♠ Q983

♥ K65

♦ AK103

♣ K2

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

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

North hands (Practice Page)

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

Board: 337	♠ J83	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ AK9	You bid first.
HCP: 15	♣ K1092	

Board: 338	♠ J87	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ J9	Partner bids first.
HCP: 8	♣ K9874	

Board: 339	♠ AJ5	The opponents are silent.
Dealer: N	♥ A1093	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ Q1065	

Board: 340	♠ Q862	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ Q1087	Partner bids first.
HCP: 9	♣ KQ4	

Board: 341	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ 963	You bid first.
HCP: 15	♣ KJ92	

Board: 342	♠ K987	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ AQ85	Partner bids first.
HCP: 9	♣ 1084	

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ 1097		1NT	Pass	2NT
Vul: None	♥ KJ3	♥ AQ5				
North HCP: 15	♦ AK9	♦ QJ85	AP			
South HCP: 9	♣ K1092	♣ 854				
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A62				1NT
Vul: NS	♥ QJ6	♥ A53				
North HCP: 8	♦ J9	♦ AQ7	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ J1053				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K974		1NT	Pass	2♣ ¹
Vul: EW	♥ A1093	♥ QJ86	Pass	2♥	Pass	4♥
North HCP: 15	♦ A4	♦ Q86	AP			
South HCP: 9	♣ Q1065	♣ J4	1. Stayman			
Contract: 4♥ N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ J9				1NT
Vul: Both	♥ 103	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1087	♦ AK63	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ A985	1. Stayman			
Contract: 2N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J982		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ73	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 15	♦ 963	♦ AQ8	AP			
South HCP: 9	♣ KJ92	♣ 743	1. Stayman			
Contract: 2N N						

Board: 342

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K987

♥ 76

♦ AQ85

♣ 1084

South:

♠ AQ65

♥ A82

♦ 109

♣ AJ92

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 337	♠ 1097	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ QJ85	Partner bids first.
HCP: 9	♣ 854	

Board: 338	♠ A62	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ J1053	

Board: 339	♠ K974	The opponents are silent.
Dealer: N	♥ QJ86	
Vul: EW	♦ Q86	Partner bids first.
HCP: 9	♣ J4	

Board: 340	♠ J9	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ AK63	You bid first.
HCP: 15	♣ A985	

Board: 341	♠ J982	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 9	♣ 743	

Board: 342	♠ AQ65	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ 109	You bid first.
HCP: 15	♣ AJ92	

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

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ 1097		1NT	Pass	2NT
Vul: None	♥ KJ3	♥ AQ5				
North HCP: 15	♦ AK9	♦ QJ85	AP			
South HCP: 9	♣ K1092	♣ 854				
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ A62				1NT
Vul: NS	♥ QJ6	♥ A53				
North HCP: 8	♦ J9	♦ AQ7	Pass	2NT	AP	
South HCP: 15	♣ K9874	♣ J1053				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K974		1NT	Pass	2♣ ¹
Vul: EW	♥ A1093	♥ QJ86	Pass	2♥	Pass	4♥
North HCP: 15	♦ A4	♦ Q86	AP			
South HCP: 9	♣ Q1065	♣ J4	1. Stayman			
Contract: 4♥ N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ J9				1NT
Vul: Both	♥ 103	♥ K52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1087	♦ AK63	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ A985	1. Stayman			
Contract: 2N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J982		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ73	♥ Q102	Pass	2♥	Pass	2NT
North HCP: 15	♦ 963	♦ AQ8	AP			
South HCP: 9	♣ KJ92	♣ 743	1. Stayman			
Contract: 2N N						

Board: 342

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ K987

♥ 76

♦ AQ85

♣ 1084

South:

♠ AQ65

♥ A82

♦ 109

♣ AJ92

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 343	♠ J6	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ AK1063	You bid first.
HCP: 15	♣ Q98	

Board: 344	♠ 82	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ K10954	Partner bids first.
HCP: 9	♣ KQ4	

Board: 345	♠ AJ73	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ AJ7	

Board: 346	♠ 986	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ Q74	Partner bids first.
HCP: 9	♣ J954	

Board: 347	♠ K5	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: None	♦ Q952	You bid first.
HCP: 15	♣ A92	

Board: 348	♠ Q104	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ QJ83	Partner bids first.
HCP: 9	♣ 984	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q8		1NT	Pass	2NT
Vul: Both	♥ AJ3	♥ K86				
North HCP: 15	♦ AK1063	♦ J94	AP			
South HCP: 9	♣ Q98	♣ K10643				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AQ95				1NT
Vul: None	♥ J85	♥ AK2				
North HCP: 9	♦ K10954	♦ J82	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J92				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 85		1NT	Pass	2♣ ¹
Vul: EW	♥ K52	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q75	♦ J1083	AP			
South HCP: 8	♣ AJ7	♣ K42	1. Stayman			
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ QJ7				1NT
Vul: Both	♥ KQJ	♥ A432				
North HCP: 9	♦ Q74	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ K72				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ98		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ5	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q952	♦ AJ104	AP			
South HCP: 8	♣ A92	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q104

♥ A72

♦ QJ83

♣ 984

South:

♠ 72

♥ QJ93

♦ A76

♣ AKJ2

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

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

Board: 343	♠ Q8	The opponents are silent.
Dealer: N	♥ K86	
Vul: Both	♦ J94	Partner bids first.
HCP: 9	♣ K10643	

Board: 344	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ J82	You bid first.
HCP: 15	♣ J92	

Board: 345	♠ 85	The opponents are silent.
Dealer: N	♥ A1098	
Vul: EW	♦ J1083	Partner bids first.
HCP: 8	♣ K42	

Board: 346	♠ QJ7	The opponents are silent.
Dealer: S	♥ A432	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ K72	

Board: 347	♠ QJ98	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ AJ104	Partner bids first.
HCP: 8	♣ 1054	

Board: 348	♠ 72	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ AKJ2	

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

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q8		1NT	Pass	2NT
Vul: Both	♥ AJ3	♥ K86				
North HCP: 15	♦ AK1063	♦ J94	AP			
South HCP: 9	♣ Q98	♣ K10643				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AQ95				1NT
Vul: None	♥ J85	♥ AK2				
North HCP: 9	♦ K10954	♦ J82	Pass	2NT	AP	
South HCP: 15	♣ KQ4	♣ J92				
Contract: 2N S						

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ 85		1NT	Pass	2♣ ¹
Vul: EW	♥ K52	♥ A1098	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q75	♦ J1083	AP			
South HCP: 8	♣ AJ7	♣ K42	1. Stayman			
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ QJ7				1NT
Vul: Both	♥ KQJ	♥ A432				
North HCP: 9	♦ Q74	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ J954	♣ K72				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ98		1NT	Pass	2♣ ¹
Vul: None	♥ KQJ5	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q952	♦ AJ104	AP			
South HCP: 8	♣ A92	♣ 1054	1. Stayman			
Contract: 2N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q104

♥ A72

♦ QJ83

♣ 984

South:

♠ 72

♥ QJ93

♦ A76

♣ AKJ2

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

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

Board: 349	♠ 10764	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ 64	You bid first.
HCP: 15	♣ AKJ6	

Board: 350	♠ Q82	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ J1096	Partner bids first.
HCP: 8	♣ A1094	

Board: 351	♠ A104	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: NS	♦ K94	You bid first.
HCP: 15	♣ QJ7	

Board: 352	♠ A97	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ Q109	Partner bids first.
HCP: 8	♣ 10974	

Board: 353	♠ KJ76	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ AK102	You bid first.
HCP: 15	♣ 32	

Board: 354	♠ 108	East Bids 3♦ if possible.
Dealer: S	♥ Q72	
Vul: NS	♦ Q10982	Partner bids first.
HCP: 8	♣ KJ4	

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

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ 10764	♠ QJ95		1NT	Pass	2♣ ¹
Vul: Both	♥ AK4	♥ 876	Pass	2♠	Pass	3♠
North HCP: 15	♦ 64	♦ A10	AP			
South HCP: 9	♣ AKJ6	♣ Q1042	1. Stayman			
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ K10				1NT
Vul: None	♥ J7	♥ AKQ10	Pass	2NT	AP	
North HCP: 8	♦ J1096	♦ 874				
South HCP: 15	♣ A1094	♣ K532				
Contract: 2N S						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K9		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ64	♥ A1083	Pass	2♥	Pass	3♥
North HCP: 15	♦ K94	♦ J1086	AP			
South HCP: 8	♣ QJ7	♣ 864	1. Stayman			
Contract: 3♥ N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K42				1NT
Vul: EW	♥ Q104	♥ AJ95	Pass	2NT	AP	
North HCP: 8	♦ Q109	♦ K84				
South HCP: 15	♣ 10974	♣ A83				
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 842		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ Q1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK102	♦ 986	AP			
South HCP: 9	♣ 32	♣ AK4	1. Stayman			
Contract: 2N N						

Board: 354

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦X E

North:

♠ 108

♥ Q72

♦ Q10982

♣ KJ4

South:

♠ A95

♥ A105

♦ K6

♣ A10765

West	North	East	South
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1NT

Pass	2NT	3♦	Pass
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Pass	XA♠♠	AP	
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South hands (Practice Page)

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

Board: 349	♠ QJ95	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ A10	Partner bids first.
HCP: 9	♣ Q1042	

Board: 350	♠ K10	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ 874	You bid first.
HCP: 15	♣ K532	

Board: 351	♠ K9	The opponents are silent.
Dealer: N	♥ A1083	
Vul: NS	♦ J1086	Partner bids first.
HCP: 8	♣ 864	

Board: 352	♠ K42	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: EW	♦ K84	You bid first.
HCP: 15	♣ A83	

Board: 353	♠ 842	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: None	♦ 986	Partner bids first.
HCP: 9	♣ AK4	

Board: 354	♠ A95	East Bids 3♦ if possible.
Dealer: S	♥ A105	
Vul: NS	♦ K6	You bid first.
HCP: 15	♣ A10765	

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

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ 10764	♠ QJ95		1NT	Pass	2♣ ¹
Vul: Both	♥ AK4	♥ 876	Pass	2♠	Pass	3♠
North HCP: 15	♦ 64	♦ A10	AP			
South HCP: 9	♣ AKJ6	♣ Q1042	1. Stayman			
Contract: 3♠ N						

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ K10				1NT
Vul: None	♥ J7	♥ AKQ10	Pass	2NT	AP	
North HCP: 8	♦ J1096	♦ 874				
South HCP: 15	♣ A1094	♣ K532				
Contract: 2N S						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K9		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ64	♥ A1083	Pass	2♥	Pass	3♥
North HCP: 15	♦ K94	♦ J1086	AP			
South HCP: 8	♣ QJ7	♣ 864	1. Stayman			
Contract: 3♥ N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K42				1NT
Vul: EW	♥ Q104	♥ AJ95	Pass	2NT	AP	
North HCP: 8	♦ Q109	♦ K84				
South HCP: 15	♣ 10974	♣ A83				
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 842		1NT	Pass	2♣ ¹
Vul: None	♥ KJ9	♥ Q1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK102	♦ 986	AP			
South HCP: 9	♣ 32	♣ AK4	1. Stayman			
Contract: 2N N						

Board: 354

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦X E

North:

♠ 108

♥ Q72

♦ Q10982

♣ KJ4

South:

♠ A95

♥ A105

♦ K6

♣ A10765

West	North	East	South
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			1NT
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Pass	2NT	3♦	Pass
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Pass	XA♠♠	AP	
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North hands (Practice Page)

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

Board: 355 ♠ AK96
Dealer: N ♥ A104
Vul: EW ♦ Q642
HCP: 15 ♣ Q6

The opponents are silent.

You bid first.

Board: 356 ♠ KJ9
Dealer: S ♥ QJ10
Vul: Both ♦ 84
HCP: 9 ♣ Q7643

The opponents are silent.

Partner bids first.

Board: 357 ♠ J106
Dealer: N ♥ AKQ9
Vul: NS ♦ K1053
HCP: 15 ♣ Q10

The opponents are silent.

You bid first.

Board: 358 ♠ AQJ
Dealer: S ♥ 983
Vul: EW ♦ 83
HCP: 9 ♣ Q9743

The opponents are silent.

Partner bids first.

Board: 359 ♠ Q65
Dealer: N ♥ A8
Vul: Both ♦ KQJ93
HCP: 15 ♣ QJ9

The opponents are silent.

You bid first.

Board: 360 ♠ J863
Dealer: S ♥ 104
Vul: None ♦ KQJ9
HCP: 8 ♣ J94

East Doubles 2♣ if possible.

Partner bids first.

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 84		1NT	Pass	2NT
Vul: EW	♥ A104	♥ Q85				
North HCP: 15	♦ Q642	♦ K1087	AP			
South HCP: 9	♣ Q6	♣ A942				
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A3				1NT
Vul: Both	♥ QJ10	♥ AK42				
North HCP: 9	♦ 84	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ Q7643	♣ J1095				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ 982		1NT	Pass	2NT
Vul: NS	♥ AKQ9	♥ 87				
North HCP: 15	♦ K1053	♦ AJ84	AP			
South HCP: 9	♣ Q10	♣ A854				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				1NT
Vul: EW	♥ 983	♥ KQ75				
North HCP: 9	♦ 83	♦ 105	Pass	2NT	AP	
South HCP: 15	♣ Q9743	♣ AK106				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ K108		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ K1042	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ93	♦ 84	AP			
South HCP: 9	♣ QJ9	♣ K1042	1. Stayman			
Contract: 2N N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J863

♥ 104

♦ KQJ9

♣ J94

South:

♠ 1054

♥ AQ3

♦ A532

♣ KQ8

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

South hands (Practice Page)

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

Board: 355	♠ 84	The opponents are silent.
Dealer: N	♥ Q85	
Vul: EW	♦ K1087	Partner bids first.
HCP: 9	♣ A942	
Board: 356	♠ A3	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ J1095	
Board: 357	♠ 982	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ AJ84	Partner bids first.
HCP: 9	♣ A854	
Board: 358	♠ K94	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ 105	You bid first.
HCP: 15	♣ AK106	
Board: 359	♠ K108	The opponents are silent.
Dealer: N	♥ K1042	
Vul: Both	♦ 84	Partner bids first.
HCP: 9	♣ K1042	
Board: 360	♠ 1054	East Doubles 2♣ if possible.
Dealer: S	♥ AQ3	
Vul: None	♦ A532	You bid first.
HCP: 15	♣ KQ8	

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

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ 84		1NT	Pass	2NT
Vul: EW	♥ A104	♥ Q85				
North HCP: 15	♦ Q642	♦ K1087	AP			
South HCP: 9	♣ Q6	♣ A942				
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A3				1NT
Vul: Both	♥ QJ10	♥ AK42				
North HCP: 9	♦ 84	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ Q7643	♣ J1095				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ 982		1NT	Pass	2NT
Vul: NS	♥ AKQ9	♥ 87				
North HCP: 15	♦ K1053	♦ AJ84	AP			
South HCP: 9	♣ Q10	♣ A854				
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				1NT
Vul: EW	♥ 983	♥ KQ75				
North HCP: 9	♦ 83	♦ 105	Pass	2NT	AP	
South HCP: 15	♣ Q9743	♣ AK106				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ K108		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ K1042	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ93	♦ 84	AP			
South HCP: 9	♣ QJ9	♣ K1042	1. Stayman			
Contract: 2N N						

Board: 360

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J863

♥ 104

♦ KQJ9

♣ J94

South:

♠ 1054

♥ AQ3

♦ A532

♣ KQ8

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 361	♠ AJ106	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ Q863	

Board: 362	♠ 842	The opponents are silent.
Dealer: S	♥ 1084	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 9	♣ A974	

Board: 363	♠ K107	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ AQ42	You bid first.
HCP: 15	♣ K762	

Board: 364	♠ AJ7	The opponents are silent.
Dealer: S	♥ 985	
Vul: NS	♦ J9	Partner bids first.
HCP: 9	♣ K8742	

Board: 365	♠ J532	The opponents are silent.
Dealer: N	♥ A104	
Vul: Both	♦ K762	You bid first.
HCP: 15	♣ AK	

Board: 366	♠ Q9	The opponents are silent.
Dealer: S	♥ K987	
Vul: None	♦ K87	Partner bids first.
HCP: 9	♣ J743	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ 874		1NT	Pass	2NT
Vul: EW	♥ KJ5	♥ A97				
North HCP: 15	♦ A7	♦ J82	AP			
South HCP: 9	♣ Q863	♣ KJ104				
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ AK95				1NT
Vul: Both	♥ 1084	♥ J9				
North HCP: 9	♦ KQ9	♦ J32	Pass	2NT	AP	
South HCP: 15	♣ A974	♣ KQJ6				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ J98		1NT	Pass	2NT
Vul: None	♥ K8	♥ 103				
North HCP: 15	♦ AQ42	♦ J1087	AP			
South HCP: 8	♣ K762	♣ AQ43				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ 654				1NT
Vul: NS	♥ 985	♥ KQ102				
North HCP: 9	♦ J9	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ K8742	♣ AJ3				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ J532	♠ Q109		1NT	Pass	2NT
Vul: Both	♥ A104	♥ 62				
North HCP: 15	♦ K762	♦ AJ105	AP			
South HCP: 8	♣ AK	♣ J1084				
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q9

♥ K987

♦ K87

♣ J743

South:

♠ A3

♥ Q103

♦ 1054

♣ AKQ108

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 361	♠ 874	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ J82	Partner bids first.
HCP: 9	♣ KJ104	

Board: 362	♠ AK95	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ J32	You bid first.
HCP: 15	♣ KQJ6	

Board: 363	♠ J98	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ J1087	Partner bids first.
HCP: 8	♣ AQ43	

Board: 364	♠ 654	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ AJ3	

Board: 365	♠ Q109	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AJ105	Partner bids first.
HCP: 8	♣ J1084	

Board: 366	♠ A3	The opponents are silent.
Dealer: S	♥ Q103	
Vul: None	♦ 1054	You bid first.
HCP: 15	♣ AKQ108	

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

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ 874		1NT	Pass	2NT
Vul: EW	♥ KJ5	♥ A97				
North HCP: 15	♦ A7	♦ J82	AP			
South HCP: 9	♣ Q863	♣ KJ104				
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ AK95				1NT
Vul: Both	♥ 1084	♥ J9				
North HCP: 9	♦ KQ9	♦ J32	Pass	2NT	AP	
South HCP: 15	♣ A974	♣ KQJ6				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ J98		1NT	Pass	2NT
Vul: None	♥ K8	♥ 103				
North HCP: 15	♦ AQ42	♦ J1087	AP			
South HCP: 8	♣ K762	♣ AQ43				
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ 654				1NT
Vul: NS	♥ 985	♥ KQ102				
North HCP: 9	♦ J9	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ K8742	♣ AJ3				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ J532	♠ Q109		1NT	Pass	2NT
Vul: Both	♥ A104	♥ 62				
North HCP: 15	♦ K762	♦ AJ105	AP			
South HCP: 8	♣ AK	♣ J1084				
Contract: 2N N						

Board: 366

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q9

♥ K987

♦ K87

♣ J743

South:

♠ A3

♥ Q103

♦ 1054

♣ AKQ108

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 367 ♠ KJ3
Dealer: N ♥ A87
Vul: NS ♦ 53
HCP: 15 ♣ AK1082

The opponents are silent.

You bid first.

Board: 368 ♠ J93
Dealer: S ♥ J82
Vul: EW ♦ J10
HCP: 8 ♣ KQ843

The opponents are silent.

Partner bids first.

Board: 369 ♠ A73
Dealer: N ♥ A1097
Vul: None ♦ A7
HCP: 15 ♣ K1086

The opponents are silent.

You bid first.

Board: 370 ♠ Q7
Dealer: S ♥ Q108
Vul: NS ♦ Q104
HCP: 9 ♣ QJ643

The opponents are silent.

Partner bids first.

Board: 371 ♠ AK8
Dealer: N ♥ A1075
Vul: EW ♦ 10432
HCP: 15 ♣ A9

West Doubles 2♣ if possible.

You bid first.

Board: 372 ♠ 853
Dealer: S ♥ A1097
Vul: Both ♦ K10
HCP: 9 ♣ Q964

The opponents are silent.

Partner bids first.

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A87		1NT	Pass	2NT
Vul: NS	♥ A87	♥ J52				
North HCP: 15	♦ 53	♦ QJ1098	AP			
South HCP: 8	♣ AK1082	♣ 94				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ Q1062				1NT
Vul: EW	♥ J82	♥ KQ96				
North HCP: 8	♦ J10	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ KQ843	♣ A5				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ KQ		1NT	Pass	2NT
Vul: None	♥ A1097	♥ 843				
North HCP: 15	♦ A7	♦ K10986	AP			
South HCP: 9	♣ K1086	♣ J42				
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J42				1NT
Vul: NS	♥ Q108	♥ AK4				
North HCP: 9	♦ Q104	♦ A852	Pass	2NT	AP	
South HCP: 15	♣ QJ643	♣ K98				
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10963		1NT	Pass	2♣ ¹
Vul: EW	♥ A1075	♥ KQ92	X	2♥	Pass	3♣ ²
North HCP: 15	♦ 10432	♦ Q5	Pass	3NT	Pass	4♥
South HCP: 9	♣ A9	♣ Q104	AP			
Contract: 4♥ N						

1. Stayman
2. strength cue bid

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 853

♥ A1097

♦ K10

♣ Q964

South:

♠ J42

♥ KQ64

♦ AJ93

♣ A8

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

			1NT
--	--	--	-----

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

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

Board: 367	♠ A87	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ QJ1098	Partner bids first.
HCP: 8	♣ 94	
Board: 368	♠ Q1062	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: EW	♦ A65	You bid first.
HCP: 15	♣ A5	
Board: 369	♠ KQ	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ K10986	Partner bids first.
HCP: 9	♣ J42	
Board: 370	♠ J42	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ A852	You bid first.
HCP: 15	♣ K98	
Board: 371	♠ 10963	West Doubles 2♣ if possible.
Dealer: N	♥ KQ92	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ Q104	
Board: 372	♠ J42	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: Both	♦ AJ93	You bid first.
HCP: 15	♣ A8	

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

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A87		1NT	Pass	2NT
Vul: NS	♥ A87	♥ J52				
North HCP: 15	♦ 53	♦ QJ1098	AP			
South HCP: 8	♣ AK1082	♣ 94				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ Q1062				1NT
Vul: EW	♥ J82	♥ KQ96				
North HCP: 8	♦ J10	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ KQ843	♣ A5				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ KQ		1NT	Pass	2NT
Vul: None	♥ A1097	♥ 843				
North HCP: 15	♦ A7	♦ K10986	AP			
South HCP: 9	♣ K1086	♣ J42				
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ J42				1NT
Vul: NS	♥ Q108	♥ AK4				
North HCP: 9	♦ Q104	♦ A852	Pass	2NT	AP	
South HCP: 15	♣ QJ643	♣ K98				
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10963		1NT	Pass	2♣ ¹
Vul: EW	♥ A1075	♥ KQ92	X	2♥	Pass	3♣ ²
North HCP: 15	♦ 10432	♦ Q5	Pass	3NT	Pass	4♥
South HCP: 9	♣ A9	♣ Q104	AP			
Contract: 4♥ N						

1. Stayman
2. strength cue bid

Board: 372

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 853

♥ A1097

♦ K10

♣ Q964

South:

♠ J42

♥ KQ64

♦ AJ93

♣ A8

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

			1NT
--	--	--	-----

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

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

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

Board: 373	♠ A84	The opponents are silent.
Dealer: N	♥ Q104	
Vul: NS	♦ K753	You bid first.
HCP: 15	♣ AQ5	

Board: 374	♠ A1085	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ QJ96	Partner bids first.
HCP: 8	♣ 94	

Board: 375	♠ Q1075	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: Both	♦ A82	You bid first.
HCP: 15	♣ KJ	

Board: 376	♠ A84	The opponents are silent.
Dealer: S	♥ 1087	
Vul: None	♦ AJ98	Partner bids first.
HCP: 9	♣ 754	

Board: 377	♠ J3	The opponents are silent.
Dealer: N	♥ AK107	
Vul: EW	♦ K64	You bid first.
HCP: 15	♣ A865	

Board: 378	♠ K1094	The opponents are silent.
Dealer: S	♥ J965	
Vul: Both	♦ A5	Partner bids first.
HCP: 9	♣ J104	

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KQ3		1NT	Pass	2♣ ¹
Vul: NS	♥ Q104	♥ KJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ K753	♦ 1082	AP			
South HCP: 9	♣ AQ5	♣ 1042	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ A1085	♠ Q94				1NT
Vul: EW	♥ J107	♥ K842	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ96	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ K1076	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ74	♥ J2	Pass	2♥	Pass	2NT
North HCP: 15	♦ A82	♦ J963	Pass	3♠	Pass	4♠
South HCP: 9	♣ KJ	♣ Q84	AP			
Contract: 4♠ N			1. Stayman			

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KJ9				1NT
Vul: None	♥ 1087	♥ AK54	Pass	2NT	AP	
North HCP: 9	♦ AJ98	♦ K432				
South HCP: 15	♣ 754	♣ J9				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K865		1NT	Pass	2♣ ¹
Vul: EW	♥ AK107	♥ Q82	Pass	2♥	Pass	2NT
North HCP: 15	♦ K64	♦ 98	AP			
South HCP: 9	♣ A865	♣ KJ42	1. Stayman			
Contract: 2N N						

Board: 378

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1094

♥ J965

♦ A5

♣ J104

South:

♠ J65

♥ AK10

♦ QJ72

♣ A82

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

			1NT
--	--	--	-----

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

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

1. Stayman

South hands (Practice Page)

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

Board: 373	♠ KQ3	The opponents are silent.
Dealer: N	♥ KJ96	
Vul: NS	♦ 1082	Partner bids first.
HCP: 9	♣ 1042	

Board: 374	♠ Q94	The opponents are silent.
Dealer: S	♥ K842	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ K1076	

Board: 375	♠ AJ86	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ J963	Partner bids first.
HCP: 9	♣ Q84	

Board: 376	♠ KJ9	The opponents are silent.
Dealer: S	♥ AK54	
Vul: None	♦ K432	You bid first.
HCP: 15	♣ J9	

Board: 377	♠ K865	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ KJ42	

Board: 378	♠ J65	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ QJ72	You bid first.
HCP: 15	♣ A82	

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

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KQ3		1NT	Pass	2♣ ¹
Vul: NS	♥ Q104	♥ KJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ K753	♦ 1082	AP			
South HCP: 9	♣ AQ5	♣ 1042	1. Stayman			
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ A1085	♠ Q94				1NT
Vul: EW	♥ J107	♥ K842	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ96	♦ AK	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ K1076	1. Stayman			
Contract: 2N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ Q1075	♠ AJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ74	♥ J2	Pass	2♥	Pass	2NT
North HCP: 15	♦ A82	♦ J963	Pass	3♠	Pass	4♠
South HCP: 9	♣ KJ	♣ Q84	AP			
Contract: 4♠ N			1. Stayman			

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KJ9				1NT
Vul: None	♥ 1087	♥ AK54	Pass	2NT	AP	
North HCP: 9	♦ AJ98	♦ K432				
South HCP: 15	♣ 754	♣ J9				
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K865		1NT	Pass	2♣ ¹
Vul: EW	♥ AK107	♥ Q82	Pass	2♥	Pass	2NT
North HCP: 15	♦ K64	♦ 98	AP			
South HCP: 9	♣ A865	♣ KJ42	1. Stayman			
Contract: 2N N						

Board: 378

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1094

♥ J965

♦ A5

♣ J104

South:

♠ J65

♥ AK10

♦ QJ72

♣ A82

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 17 R16 points.

Board: 379	♠ KJ10	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ A953	You bid first.
HCP: 15	♣ K98	

Board: 380	♠ K987	The opponents are silent.
Dealer: S	♥ Q43	
Vul: NS	♦ A87	Partner bids first.
HCP: 9	♣ 1084	

Board: 381	♠ KQ4	The opponents are silent.
Dealer: N	♥ 973	
Vul: Both	♦ A9543	You bid first.
HCP: 15	♣ AQ	

Board: 382	♠ Q1085	The opponents are silent.
Dealer: S	♥ K985	
Vul: None	♦ 43	Partner bids first.
HCP: 9	♣ A94	

Board: 383	♠ AK10	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ K74	You bid first.
HCP: 15	♣ KQ752	

Board: 384	♠ 87	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: EW	♦ K42	Partner bids first.
HCP: 9	♣ J984	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 976		1NT	Pass	2NT
Vul: None	♥ A106	♥ J8				
North HCP: 15	♦ A953	♦ KQ82	AP			
South HCP: 9	♣ K98	♣ QJ42				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ K987	♠ A63				1NT
Vul: NS	♥ Q43	♥ A109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A87	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ KQJ62	1. Stayman			
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J9		1NT	Pass	2♣ ¹
Vul: Both	♥ 973	♥ AJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9543	♦ 102	AP			
South HCP: 9	♣ AQ	♣ K9854	1. Stayman			
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK94				1NT
Vul: None	♥ K985	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 43	♦ K76	Pass	4♠	AP	
South HCP: 15	♣ A94	♣ Q76	1. Stayman			
Contract: 4♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q752		1NT	Pass	2♣ ¹
Vul: NS	♥ 52	♥ J1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ K74	♦ Q98	AP			
South HCP: 9	♣ KQ752	♣ A4	1. Stayman			
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 87

♥ KQ84

♦ K42

♣ J984

South:

♠ KJ105

♥ 53

♦ Q863

♣ AKQ

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 379	♠ 976	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ KQ82	Partner bids first.
HCP: 9	♣ QJ42	

Board: 380	♠ A63	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ J6	You bid first.
HCP: 15	♣ KQJ62	

Board: 381	♠ J9	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: Both	♦ 102	Partner bids first.
HCP: 9	♣ K9854	

Board: 382	♠ AK94	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ K76	You bid first.
HCP: 15	♣ Q76	

Board: 383	♠ Q752	The opponents are silent.
Dealer: N	♥ J1083	
Vul: NS	♦ Q98	Partner bids first.
HCP: 9	♣ A4	

Board: 384	♠ KJ105	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ Q863	You bid first.
HCP: 15	♣ AKQ	

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

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 976		1NT	Pass	2NT
Vul: None	♥ A106	♥ J8				
North HCP: 15	♦ A953	♦ KQ82	AP			
South HCP: 9	♣ K98	♣ QJ42				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ K987	♠ A63				1NT
Vul: NS	♥ Q43	♥ A109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A87	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ 1084	♣ KQJ62	1. Stayman			
Contract: 2N S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J9		1NT	Pass	2♣ ¹
Vul: Both	♥ 973	♥ AJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ A9543	♦ 102	AP			
South HCP: 9	♣ AQ	♣ K9854	1. Stayman			
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK94				1NT
Vul: None	♥ K985	♥ QJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 43	♦ K76	Pass	4♠	AP	
South HCP: 15	♣ A94	♣ Q76	1. Stayman			
Contract: 4♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q752		1NT	Pass	2♣ ¹
Vul: NS	♥ 52	♥ J1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ K74	♦ Q98	AP			
South HCP: 9	♣ KQ752	♣ A4	1. Stayman			
Contract: 2N N						

Board: 384

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 87

♥ KQ84

♦ K42

♣ J984

South:

♠ KJ105

♥ 53

♦ Q863

♣ AKQ

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 385	♠ 653	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: None	♦ KJ3	You bid first.
HCP: 15	♣ AQ8	

Board: 386	♠ K84	The opponents are silent.
Dealer: S	♥ 1087	
Vul: NS	♦ J1092	Partner bids first.
HCP: 8	♣ KJ4	

Board: 387	♠ KQJ4	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 1075	You bid first.
HCP: 15	♣ Q107	

Board: 388	♠ AK8	The opponents are silent.
Dealer: S	♥ J2	
Vul: Both	♦ 1097	Partner bids first.
HCP: 8	♣ 109842	

Board: 389	♠ J64	The opponents are silent.
Dealer: N	♥ A1032	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ AQ53	

Board: 390	♠ AJ103	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ J98	Partner bids first.
HCP: 8	♣ 10874	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ 10984		1NT	Pass	2♣ ¹
Vul: None	♥ AJ87	♥ Q63	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ3	♦ A102	AP			
South HCP: 9	♣ AQ8	♣ K94				
Contract: 2N N			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ 652				1NT
Vul: NS	♥ 1087	♥ AK3	Pass	2NT	AP	
North HCP: 8	♦ J1092	♦ Q74				
South HCP: 15	♣ KJ4	♣ AQ108				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 8752		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ J98	Pass	2♠	Pass	3♠
North HCP: 15	♦ 1075	♦ A98	AP			
South HCP: 9	♣ Q107	♣ A64				
Contract: 3♠ N			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J1032				1NT
Vul: Both	♥ J2	♥ AQ73	Pass	2NT	AP	
North HCP: 8	♦ 1097	♦ K52				
South HCP: 15	♣ 109842	♣ KQ				
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q93		1NT	Pass	2♣ ¹
Vul: NS	♥ A1032	♥ KQ95	Pass	2♥	Pass	4♥
North HCP: 15	♦ A7	♦ Q8	AP			
South HCP: 9	♣ AQ53	♣ 8642				
Contract: 4♥ N			1. Stayman			

Board: 390

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AJ103

♥ Q5

♦ J98

♣ 10874

South:

♠ Q2

♥ K943

♦ K753

♣ AK3

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 385	♠ 10984	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ A102	Partner bids first.
HCP: 9	♣ K94	

Board: 386	♠ 652	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ Q74	You bid first.
HCP: 15	♣ AQ108	

Board: 387	♠ 8752	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ A98	Partner bids first.
HCP: 9	♣ A64	

Board: 388	♠ J1032	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: Both	♦ K52	You bid first.
HCP: 15	♣ KQ	

Board: 389	♠ Q93	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ Q8	Partner bids first.
HCP: 9	♣ 8642	

Board: 390	♠ Q2	The opponents are silent.
Dealer: S	♥ K943	
Vul: EW	♦ K753	You bid first.
HCP: 15	♣ AK3	

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

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ 10984		1NT	Pass	2♣ ¹
Vul: None	♥ AJ87	♥ Q63	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ3	♦ A102	AP			
South HCP: 9	♣ AQ8	♣ K94				
Contract: 2N N						

1. Stayman

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ 652				1NT
Vul: NS	♥ 1087	♥ AK3	Pass	2NT	AP	
North HCP: 8	♦ J1092	♦ Q74				
South HCP: 15	♣ KJ4	♣ AQ108				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 8752		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ J98	Pass	2♠	Pass	3♠
North HCP: 15	♦ 1075	♦ A98	AP			
South HCP: 9	♣ Q107	♣ A64				
Contract: 3♠ N						

1. Stayman

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J1032				1NT
Vul: Both	♥ J2	♥ AQ73	Pass	2NT	AP	
North HCP: 8	♦ 1097	♦ K52				
South HCP: 15	♣ 109842	♣ KQ				
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q93		1NT	Pass	2♣ ¹
Vul: NS	♥ A1032	♥ KQ95	Pass	2♥	Pass	4♥
North HCP: 15	♦ A7	♦ Q8	AP			
South HCP: 9	♣ AQ53	♣ 8642				
Contract: 4♥ N						

1. Stayman

Board: 390

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AJ103

♥ Q5

♦ J98

♣ 10874

South:

♠ Q2

♥ K943

♦ K753

♣ AK3

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 17 R16 points.

Board: 391	♠ KJ52	West Doubles 2♣ if possible.
Dealer: N	♥ AK10	
Vul: Both	♦ 8743	You bid first.
HCP: 15	♣ KJ	

Board: 392	♠ J874	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ A105	Partner bids first.
HCP: 9	♣ J84	

Board: 393	♠ KJ8	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: EW	♦ K93	You bid first.
HCP: 15	♣ A53	

Board: 394	♠ J1098	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: Both	♦ 52	Partner bids first.
HCP: 9	♣ AJ54	

Board: 395	♠ AK73	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ KQ52	You bid first.
HCP: 15	♣ 62	

Board: 396	♠ KJ3	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ J973	Partner bids first.
HCP: 9	♣ J4	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 10864		1NT	Pass	2♣ ¹
Vul: Both	♥ AK10	♥ Q943	X	2♣	Pass	3♣ ²
North HCP: 15	♦ 8743	♦ AQJ	Pass	3NT	Pass	4♣
South HCP: 9	♣ KJ	♣ 104	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AK2				1NT
Vul: None	♥ K94	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A105	♦ 986	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ Q952	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A74		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ63	♥ 10982	Pass	2♥	Pass	4♥
North HCP: 15	♦ K93	♦ Q4	AP			
South HCP: 9	♣ A53	♣ QJ104	1. Stayman			
Contract: 4♥ N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ Q7				1NT
Vul: Both	♥ QJ7	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 52	♦ K1084	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ K973	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q4		1NT	Pass	2NT
Vul: None	♥ K83	♥ 1062	AP			
North HCP: 15	♦ KQ52	♦ J87				
South HCP: 9	♣ 62	♣ KQJ104				
Contract: 2N N						

Board: 396

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ3

♥ K1086

♦ J973

♣ J4

South:

♠ 742

♥ A9

♦ AK64

♣ A1092

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

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

1. Stayman

South hands (Practice Page)

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

Board: 391	♠ 10864	West Doubles 2♣ if possible.
Dealer: N	♥ Q943	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 9	♣ 104	

Board: 392	♠ AK2	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ 986	You bid first.
HCP: 15	♣ Q952	

Board: 393	♠ A74	The opponents are silent.
Dealer: N	♥ 10982	
Vul: EW	♦ Q4	Partner bids first.
HCP: 9	♣ QJ104	

Board: 394	♠ Q7	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ K1084	You bid first.
HCP: 15	♣ K973	

Board: 395	♠ Q4	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ J87	Partner bids first.
HCP: 9	♣ KQJ104	

Board: 396	♠ 742	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AK64	You bid first.
HCP: 15	♣ A1092	

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

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 10864		1NT	Pass	2♣ ¹
Vul: Both	♥ AK10	♥ Q943	X	2♣	Pass	3♣ ²
North HCP: 15	♦ 8743	♦ AQJ	Pass	3NT	Pass	4♣
South HCP: 9	♣ KJ	♣ 104	AP			
Contract: 4♠ N			1. Stayman			
			2. strength cue bid			

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ J874	♠ AK2				1NT
Vul: None	♥ K94	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A105	♦ 986	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ Q952	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ A74		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ63	♥ 10982	Pass	2♥	Pass	4♥
North HCP: 15	♦ K93	♦ Q4	AP			
South HCP: 9	♣ A53	♣ QJ104	1. Stayman			
Contract: 4♥ N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ Q7				1NT
Vul: Both	♥ QJ7	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 52	♦ K1084	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ K973	1. Stayman			
Contract: 2N S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q4		1NT	Pass	2NT
Vul: None	♥ K83	♥ 1062	AP			
North HCP: 15	♦ KQ52	♦ J87				
South HCP: 9	♣ 62	♣ KQJ104				
Contract: 2N N						

Board: 396

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ3

♥ K1086

♦ J973

♣ J4

South:

♠ 742

♥ A9

♦ AK64

♣ A1092

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 17 R16 points.

Board: 397	♠ 865	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ AQ6	

Board: 398	♠ KQJ	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ QJ972	Partner bids first.
HCP: 9	♣ 874	

Board: 399	♠ AJ75	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ K53	

Board: 400	♠ J98	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ AJ86	Partner bids first.
HCP: 8	♣ J1042	

Board: 401	♠ 432	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ AK942	You bid first.
HCP: 15	♣ K3	

Board: 402	♠ K86	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ 1084	Partner bids first.
HCP: 8	♣ Q984	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ63	♥ K982	Pass	2♥	Pass	4♥
North HCP: 15	♦ A97	♦ 82	AP			
South HCP: 8	♣ AQ6	♣ K10842	1. Stayman			
Contract: 4♥ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 1092				1NT
Vul: None	♥ 93	♥ KQ52	Pass	2NT	AP	
North HCP: 9	♦ QJ972	♦ A3				
South HCP: 15	♣ 874	♣ AQ63				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 1086		1NT	Pass	2NT
Vul: NS	♥ K73	♥ AJ	AP			
North HCP: 15	♦ KJ9	♦ A842				
South HCP: 9	♣ K53	♣ 10964				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AQ102				1NT
Vul: EW	♥ J5	♥ Q96	Pass	2NT	AP	
North HCP: 8	♦ AJ86	♦ KQ109				
South HCP: 15	♣ J1042	♣ Q7				
Contract: 2N S						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ QJ10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ10	♥ J986	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK942	♦ QJ	AP			
South HCP: 8	♣ K3	♣ J754	1. Stayman			
Contract: 2N N						

Board: 402

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K86

♥ K85

♦ 1084

♣ Q984

South:

♠ AQ3

♥ Q764

♦ AK62

♣ 107

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

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

Board: 397	♠ Q9	The opponents are silent.
Dealer: N	♥ K982	
Vul: Both	♦ 82	Partner bids first.
HCP: 8	♣ K10842	

Board: 398	♠ 1092	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ AQ63	

Board: 399	♠ 1086	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ A842	Partner bids first.
HCP: 9	♣ 10964	

Board: 400	♠ AQ102	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ KQ109	You bid first.
HCP: 15	♣ Q7	

Board: 401	♠ QJ10	The opponents are silent.
Dealer: N	♥ J986	
Vul: None	♦ QJ	Partner bids first.
HCP: 8	♣ J754	

Board: 402	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q764	
Vul: NS	♦ AK62	You bid first.
HCP: 15	♣ 107	

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

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ Q9		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ63	♥ K982	Pass	2♥	Pass	4♥
North HCP: 15	♦ A97	♦ 82	AP			
South HCP: 8	♣ AQ6	♣ K10842	1. Stayman			
Contract: 4♥ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ 1092				1NT
Vul: None	♥ 93	♥ KQ52	Pass	2NT	AP	
North HCP: 9	♦ QJ972	♦ A3				
South HCP: 15	♣ 874	♣ AQ63				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 1086		1NT	Pass	2NT
Vul: NS	♥ K73	♥ AJ	AP			
North HCP: 15	♦ KJ9	♦ A842				
South HCP: 9	♣ K53	♣ 10964				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AQ102				1NT
Vul: EW	♥ J5	♥ Q96	Pass	2NT	AP	
North HCP: 8	♦ AJ86	♦ KQ109				
South HCP: 15	♣ J1042	♣ Q7				
Contract: 2N S						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ 432	♠ QJ10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ10	♥ J986	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK942	♦ QJ	AP			
South HCP: 8	♣ K3	♣ J754	1. Stayman			
Contract: 2N N						

Board: 402

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K86

♥ K85

♦ 1084

♣ Q984

South:

♠ AQ3

♥ Q764

♦ AK62

♣ 107

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

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

Board: 403	♠ 974	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ AK9	You bid first.
HCP: 15	♣ J72	

Board: 404	♠ Q3	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ KJ1062	Partner bids first.
HCP: 9	♣ 843	

Board: 405	♠ KQ96	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ A87	

Board: 406	♠ Q95	The opponents are silent.
Dealer: S	♥ J82	
Vul: EW	♦ 864	Partner bids first.
HCP: 9	♣ AQ94	

Board: 407	♠ A94	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ A765	

Board: 408	♠ QJ97	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ J64	Partner bids first.
HCP: 9	♣ Q874	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ Q1086		1NT	Pass	2♣ ¹
Vul: EW	♥ AK82	♥ QJ7	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK9	♦ J8	AP			
South HCP: 8	♣ J72	♣ Q1054				
Contract: 2N N			1. Stayman			

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ A76				1NT
Vul: Both	♥ QJ9	♥ 1064	Pass	2NT	AP	
North HCP: 9	♦ KJ1062	♦ AQ8				
South HCP: 15	♣ 843	♣ KQ102				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A843		1NT	Pass	2♣ ¹
Vul: NS	♥ J64	♥ A108	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ9	♦ 1085	AP			
South HCP: 9	♣ A87	♣ J54				
Contract: 4♠ N			1. Stayman			

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ K83				1NT
Vul: EW	♥ J82	♥ AQ5	Pass	2NT	AP	
North HCP: 9	♦ 864	♦ KQJ7				
South HCP: 15	♣ AQ94	♣ 1052				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ Q105		1NT	Pass	2NT
Vul: Both	♥ J83	♥ Q5	AP			
North HCP: 15	♦ AQ2	♦ K864				
South HCP: 9	♣ A765	♣ Q984				
Contract: 2N N						

Board: 408

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ97

♥ K10

♦ J64

♣ Q874

South:

♠ K54

♥ AJ2

♦ K873

♣ A92

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

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

1. Stayman

South hands (Practice Page)

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

Board: 403	♠ Q1086	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ J8	Partner bids first.
HCP: 8	♣ Q1054	

Board: 404	♠ A76	The opponents are silent.
Dealer: S	♥ 1064	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ KQ102	

Board: 405	♠ A843	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ 1085	Partner bids first.
HCP: 9	♣ J54	

Board: 406	♠ K83	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: EW	♦ KQJ7	You bid first.
HCP: 15	♣ 1052	

Board: 407	♠ Q105	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ K864	Partner bids first.
HCP: 9	♣ Q984	

Board: 408	♠ K54	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ K873	You bid first.
HCP: 15	♣ A92	

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

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ Q1086		1NT	Pass	2♣ ¹
Vul: EW	♥ AK82	♥ QJ7	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK9	♦ J8	AP			
South HCP: 8	♣ J72	♣ Q1054				
Contract: 2N N			1. Stayman			

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ A76				1NT
Vul: Both	♥ QJ9	♥ 1064	Pass	2NT	AP	
North HCP: 9	♦ KJ1062	♦ AQ8				
South HCP: 15	♣ 843	♣ KQ102				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A843		1NT	Pass	2♣ ¹
Vul: NS	♥ J64	♥ A108	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ9	♦ 1085	AP			
South HCP: 9	♣ A87	♣ J54				
Contract: 4♠ N			1. Stayman			

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ K83				1NT
Vul: EW	♥ J82	♥ AQ5	Pass	2NT	AP	
North HCP: 9	♦ 864	♦ KQJ7				
South HCP: 15	♣ AQ94	♣ 1052				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ Q105		1NT	Pass	2NT
Vul: Both	♥ J83	♥ Q5	AP			
North HCP: 15	♦ AQ2	♦ K864				
South HCP: 9	♣ A765	♣ Q984				
Contract: 2N N						

Board: 408

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ97

♥ K10

♦ J64

♣ Q874

South:

♠ K54

♥ AJ2

♦ K873

♣ A92

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 409	♠ AJ3	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ AK842	You bid first.
HCP: 15	♣ K82	

Board: 410	♠ K94	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ Q10984	Partner bids first.
HCP: 8	♣ K84	

Board: 411	♠ AQ	The opponents are silent.
Dealer: N	♥ 8762	
Vul: None	♦ KJ74	You bid first.
HCP: 15	♣ AJ9	

Board: 412	♠ J98	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 1065	Partner bids first.
HCP: 9	♣ KQ84	

Board: 413	♠ 1072	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: Both	♦ AK85	You bid first.
HCP: 15	♣ A6	

Board: 414	♠ AJ106	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ A1084	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K985		1NT	Pass	2♣ ¹
Vul: EW	♥ 52	♥ K103	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK842	♦ 109	AP			
South HCP: 8	♣ K82	♣ Q943	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q106				1NT
Vul: Both	♥ 103	♥ AK7	Pass	2NT	AP	
North HCP: 8	♦ Q10984	♦ J632				
South HCP: 15	♣ K84	♣ AJ3				
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9842		1NT	Pass	2♣ ¹
Vul: None	♥ 8762	♥ A4	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ74	♦ Q109	AP			
South HCP: 8	♣ AJ9	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A32				1NT
Vul: NS	♥ K65	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ 1065	♦ K72				
South HCP: 15	♣ KQ84	♣ A10732				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ KJ5		1NT	Pass	2NT
Vul: Both	♥ KJ75	♥ 92	AP			
North HCP: 15	♦ AK85	♦ QJ93				
South HCP: 9	♣ A6	♣ Q1054				
Contract: 2N N						

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ106

♥ 876

♦ 96

♣ A1084

South:

♠ 932

♥ AK9

♦ K854

♣ KQ2

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

Pass	2NT	AP	
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1. Stayman

South hands (Practice Page)

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

Board: 409	♠ K985	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ 109	Partner bids first.
HCP: 8	♣ Q943	

Board: 410	♠ Q106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ J632	You bid first.
HCP: 15	♣ AJ3	

Board: 411	♠ 9842	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ Q109	Partner bids first.
HCP: 8	♣ Q1084	

Board: 412	♠ A32	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ A10732	

Board: 413	♠ KJ5	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ QJ93	Partner bids first.
HCP: 9	♣ Q1054	

Board: 414	♠ 932	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ K854	You bid first.
HCP: 15	♣ KQ2	

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

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K985		1NT	Pass	2♣ ¹
Vul: EW	♥ 52	♥ K103	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK842	♦ 109	AP			
South HCP: 8	♣ K82	♣ Q943	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q106				1NT
Vul: Both	♥ 103	♥ AK7	Pass	2NT	AP	
North HCP: 8	♦ Q10984	♦ J632				
South HCP: 15	♣ K84	♣ AJ3				
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9842		1NT	Pass	2♣ ¹
Vul: None	♥ 8762	♥ A4	Pass	2♥	Pass	2NT
North HCP: 15	♦ KJ74	♦ Q109	AP			
South HCP: 8	♣ AJ9	♣ Q1084	1. Stayman			
Contract: 2N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A32				1NT
Vul: NS	♥ K65	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ 1065	♦ K72				
South HCP: 15	♣ KQ84	♣ A10732				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ 1072	♠ KJ5		1NT	Pass	2NT
Vul: Both	♥ KJ75	♥ 92	AP			
North HCP: 15	♦ AK85	♦ QJ93				
South HCP: 9	♣ A6	♣ Q1054				
Contract: 2N N						

Board: 414

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AJ106

♥ 876

♦ 96

♣ A1084

South:

♠ 932

♥ AK9

♦ K854

♣ KQ2

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

Pass	2NT	AP	
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1. Stayman

North hands (Practice Page)

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

Board: 415	♠ K85	The opponents are silent.
Dealer: N	♥ AK102	
Vul: NS	♦ 75	You bid first.
HCP: 15	♣ AJ65	

Board: 416	♠ J1076	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ K974	

Board: 417	♠ K3	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ KQ52	You bid first.
HCP: 15	♣ QJ72	

Board: 418	♠ 986	The opponents are silent.
Dealer: S	♥ 1096	
Vul: NS	♦ A92	Partner bids first.
HCP: 9	♣ AJ54	

Board: 419	♠ AQ32	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ AQ93	You bid first.
HCP: 15	♣ Q65	

Board: 420	♠ Q96	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 8	♣ QJ104	

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J1092		1NT	Pass	2♣ ¹
Vul: NS	♥ AK102	♥ 97	Pass	2♥	Pass	2NT
North HCP: 15	♦ 75	♦ AKJ	AP			
South HCP: 9	♣ AJ65	♣ 10432				
Contract: 2N N			1. Stayman			

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ J1076	♠ A95				1NT
Vul: EW	♥ KQ10	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ 863				
Contract: 2N S			1. Stayman			

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q1095		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ K107	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ52	♦ J87	AP			
South HCP: 9	♣ QJ72	♣ K64				
Contract: 2N N			1. Stayman			

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AK5				1NT
Vul: NS	♥ 1096	♥ K2				
North HCP: 9	♦ A92	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ KQ982				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K987		1NT	Pass	2♣ ¹
Vul: EW	♥ J8	♥ K7	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQ93	♦ 1054	AP			
South HCP: 9	♣ Q65	♣ K984				
Contract: 4♠ N			1. Stayman			

Board: 420

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q96

♥ J3

♦ Q1084

♣ QJ104

South:

♠ A5

♥ A1094

♦ 653

♣ AK82

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

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

Board: 415	♠ J1092	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 9	♣ 10432	

Board: 416	♠ A95	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: EW	♦ AQ4	You bid first.
HCP: 15	♣ 863	

Board: 417	♠ Q1095	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ J87	Partner bids first.
HCP: 9	♣ K64	

Board: 418	♠ AK5	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ 865	You bid first.
HCP: 15	♣ KQ982	

Board: 419	♠ K987	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ 1054	Partner bids first.
HCP: 9	♣ K984	

Board: 420	♠ A5	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ 653	You bid first.
HCP: 15	♣ AK82	

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

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J1092		1NT	Pass	2♣ ¹
Vul: NS	♥ AK102	♥ 97	Pass	2♥	Pass	2NT
North HCP: 15	♦ 75	♦ AKJ	AP			
South HCP: 9	♣ AJ65	♣ 10432				
Contract: 2N N			1. Stayman			

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ J1076	♠ A95				1NT
Vul: EW	♥ KQ10	♥ AJ75	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 86	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ K974	♣ 863				
Contract: 2N S			1. Stayman			

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q1095		1NT	Pass	2♣ ¹
Vul: None	♥ A98	♥ K107	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ52	♦ J87	AP			
South HCP: 9	♣ QJ72	♣ K64				
Contract: 2N N			1. Stayman			

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AK5				1NT
Vul: NS	♥ 1096	♥ K2				
North HCP: 9	♦ A92	♦ 865	Pass	2NT	AP	
South HCP: 15	♣ AJ54	♣ KQ982				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K987		1NT	Pass	2♣ ¹
Vul: EW	♥ J8	♥ K7	Pass	2♠	Pass	4♠
North HCP: 15	♦ AQ93	♦ 1054	AP			
South HCP: 9	♣ Q65	♣ K984				
Contract: 4♠ N			1. Stayman			

Board: 420

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q96

♥ J3

♦ Q1084

♣ QJ104

South:

♠ A5

♥ A1094

♦ 653

♣ AK82

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

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

Board: 421	♠ 643	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: NS	♦ KJ32	You bid first.
HCP: 15	♣ AK	

Board: 422	♠ J7	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: EW	♦ K106	Partner bids first.
HCP: 9	♣ J1064	

Board: 423	♠ 853	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ AJ97	You bid first.
HCP: 15	♣ AQ7	

Board: 424	♠ QJ63	The opponents are silent.
Dealer: S	♥ J106	
Vul: None	♦ K4	Partner bids first.
HCP: 9	♣ Q1094	

Board: 425	♠ A76	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ Q102	You bid first.
HCP: 15	♣ Q103	

Board: 426	♠ K8	The opponents are silent.
Dealer: S	♥ J1053	
Vul: Both	♦ 10982	Partner bids first.
HCP: 8	♣ KJ4	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ QJ2		1NT	Pass	2NT
Vul: NS	♥ KJ103	♥ 96				
North HCP: 15	♦ KJ32	♦ A105	AP			
South HCP: 9	♣ AK	♣ Q10964				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 9832				1NT
Vul: EW	♥ KJ84	♥ AQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K106	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ J1064	♣ A72	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ AK96		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ2	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ97	♦ 43	AP			
South HCP: 9	♣ AQ7	♣ 10984	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ K10				1NT
Vul: None	♥ J106	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K4	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ J763	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ9		1NT	Pass	2NT
Vul: EW	♥ AK109	♥ Q73				
North HCP: 15	♦ Q102	♦ 854	AP			
South HCP: 9	♣ Q103	♣ KJ84				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K8

♥ J1053

♦ 10982

♣ KJ4

South:

♠ J65

♥ A84

♦ A765

♣ AQ5

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

South hands (Practice Page)

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

Board: 421	♠ QJ2	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ A105	Partner bids first.
HCP: 9	♣ Q10964	

Board: 422	♠ 9832	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ A72	

Board: 423	♠ AK96	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ 43	Partner bids first.
HCP: 9	♣ 10984	

Board: 424	♠ K10	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ J763	

Board: 425	♠ QJ9	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ 854	Partner bids first.
HCP: 9	♣ KJ84	

Board: 426	♠ J65	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ A765	You bid first.
HCP: 15	♣ AQ5	

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

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ QJ2		1NT	Pass	2NT
Vul: NS	♥ KJ103	♥ 96				
North HCP: 15	♦ KJ32	♦ A105	AP			
South HCP: 9	♣ AK	♣ Q10964				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ 9832				1NT
Vul: EW	♥ KJ84	♥ AQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K106	♦ AJ3	Pass	2NT	AP	
South HCP: 15	♣ J1064	♣ A72	1. Stayman			
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ 853	♠ AK96		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ2	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ97	♦ 43	AP			
South HCP: 9	♣ AQ7	♣ 10984	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ QJ63	♠ K10				1NT
Vul: None	♥ J106	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K4	♦ A76	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ J763	1. Stayman			
Contract: 2N S						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ9		1NT	Pass	2NT
Vul: EW	♥ AK109	♥ Q73				
North HCP: 15	♦ Q102	♦ 854	AP			
South HCP: 9	♣ Q103	♣ KJ84				
Contract: 2N N						

Board: 426

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K8

♥ J1053

♦ 10982

♣ KJ4

South:

♠ J65

♥ A84

♦ A765

♣ AQ5

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

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

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

1. Stayman

North hands (Practice Page)

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

Board: 427	♠ K1032	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: None	♦ 96	You bid first.
HCP: 15	♣ AK8	

Board: 428	♠ AJ98	The opponents are silent.
Dealer: S	♥ Q976	
Vul: NS	♦ J9	Partner bids first.
HCP: 8	♣ 864	

Board: 429	♠ Q842	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ AK42	You bid first.
HCP: 15	♣ KJ2	

Board: 430	♠ Q1076	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ K83	Partner bids first.
HCP: 9	♣ K842	

Board: 431	♠ A843	The opponents are silent.
Dealer: N	♥ A862	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ 62	

Board: 432	♠ 109	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ J1054	Partner bids first.
HCP: 9	♣ A1042	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ A84		1NT	Pass	2NT
Vul: None	♥ KQ53	♥ J84				
North HCP: 15	♦ 96	♦ QJ7	AP			
South HCP: 9	♣ AK8	♣ J1054				
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K3				1NT
Vul: NS	♥ Q976	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J9	♦ K852	Pass	3♥	AP	
South HCP: 15	♣ 864	♣ KJ3	1. Stayman			
Contract: 3♥ S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ K10		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ A1075	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK42	♦ 1085	AP			
South HCP: 9	♣ KJ2	♣ Q1064	1. Stayman			
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ AK8				1NT
Vul: None	♥ J8	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ QJ92	Pass	2NT	AP	
South HCP: 15	♣ K842	♣ Q106	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K1092		1NT	Pass	2♣ ¹
Vul: NS	♥ A862	♥ Q103	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK6	♦ J84	Pass	4♠	AP	
South HCP: 9	♣ 62	♣ K54	1. Stayman			
Contract: 4♠ N						

Board: 432

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 109

♥ KJ7

♦ J1054

♣ A1042

South:

♠ KQJ2

♥ A86

♦ K7

♣ Q953

West	North	East	South
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1NT

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 427	♠ A84	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ QJ7	Partner bids first.
HCP: 9	♣ J1054	

Board: 428	♠ K3	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: NS	♦ K852	You bid first.
HCP: 15	♣ KJ3	

Board: 429	♠ K10	The opponents are silent.
Dealer: N	♥ A1075	
Vul: Both	♦ 1085	Partner bids first.
HCP: 9	♣ Q1064	

Board: 430	♠ AK8	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ QJ92	You bid first.
HCP: 15	♣ Q106	

Board: 431	♠ K1092	The opponents are silent.
Dealer: N	♥ Q103	
Vul: NS	♦ J84	Partner bids first.
HCP: 9	♣ K54	

Board: 432	♠ KQJ2	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ Q953	

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

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ A84		1NT	Pass	2NT
Vul: None	♥ KQ53	♥ J84				
North HCP: 15	♦ 96	♦ QJ7	AP			
South HCP: 9	♣ AK8	♣ J1054				
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ AJ98	♠ K3				1NT
Vul: NS	♥ Q976	♥ AJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J9	♦ K852	Pass	3♥	AP	
South HCP: 15	♣ 864	♣ KJ3	1. Stayman			
Contract: 3♥ S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ K10		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ A1075	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK42	♦ 1085	AP			
South HCP: 9	♣ KJ2	♣ Q1064	1. Stayman			
Contract: 2N N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ AK8				1NT
Vul: None	♥ J8	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ QJ92	Pass	2NT	AP	
South HCP: 15	♣ K842	♣ Q106	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K1092		1NT	Pass	2♣ ¹
Vul: NS	♥ A862	♥ Q103	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK6	♦ J84	Pass	4♠	AP	
South HCP: 9	♣ 62	♣ K54	1. Stayman			
Contract: 4♠ N						

Board: 432

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 109

♥ KJ7

♦ J1054

♣ A1042

South:

♠ KQJ2

♥ A86

♦ K7

♣ Q953

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

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

Board: 433	♠ AK107	The opponents are silent.
Dealer: N	♥ 654	
Vul: None	♦ AJ42	You bid first.
HCP: 15	♣ QJ	
Board: 434	♠ J98	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 9	♣ J874	
Board: 435	♠ AKJ7	West Doubles 2♣ if possible.
Dealer: N	♥ A54	
Vul: EW	♦ K10	You bid first.
HCP: 15	♣ 10765	
Board: 436	♠ 1064	The opponents are silent.
Dealer: S	♥ A1062	
Vul: Both	♦ K10	Partner bids first.
HCP: 9	♣ Q1094	
Board: 437	♠ J1096	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ AJ2	
Board: 438	♠ 10876	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ Q1084	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q62		1NT	Pass	2♣ ¹
Vul: None	♥ 654	♥ KJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ42	♦ 1093	AP			
South HCP: 9	♣ QJ	♣ K74	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A43				1NT
Vul: NS	♥ Q72	♥ KJ84	Pass	2NT	AP	
North HCP: 9	♦ AJ5	♦ Q10				
South HCP: 15	♣ J874	♣ KQ65				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 94		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ QJ98	X	2♠	Pass	2NT
North HCP: 15	♦ K10	♦ Q542	AP			
South HCP: 9	♣ 10765	♣ A84	1. Stayman			
Contract: 2N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ 32				1NT
Vul: Both	♥ A1062	♥ K954	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K10	♦ AJ6	Pass	4♥	AP	
South HCP: 15	♣ Q1094	♣ AK63	1. Stayman			
Contract: 4♥ S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ J1096	♠ KQ87		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ Q85	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ7	♦ 52	AP			
South HCP: 9	♣ AJ2	♣ Q984	1. Stayman			
Contract: 4♠ N						

Board: 438

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 10876

♥ AK8

♦ 53

♣ Q1084

South:

♠ KQ42

♥ Q7

♦ KQ64

♣ K92

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

South hands (Practice Page)

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

Board: 433	♠ Q62	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: None	♦ 1093	Partner bids first.
HCP: 9	♣ K74	
Board: 434	♠ A43	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: NS	♦ Q10	You bid first.
HCP: 15	♣ KQ65	
Board: 435	♠ 94	West Doubles 2♣ if possible.
Dealer: N	♥ QJ98	
Vul: EW	♦ Q542	Partner bids first.
HCP: 9	♣ A84	
Board: 436	♠ 32	The opponents are silent.
Dealer: S	♥ K954	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ AK63	
Board: 437	♠ KQ87	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ 52	Partner bids first.
HCP: 9	♣ Q984	
Board: 438	♠ KQ42	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ KQ64	You bid first.
HCP: 15	♣ K92	

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

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q62		1NT	Pass	2♣ ¹
Vul: None	♥ 654	♥ KJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ42	♦ 1093	AP			
South HCP: 9	♣ QJ	♣ K74	1. Stayman			
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A43				1NT
Vul: NS	♥ Q72	♥ KJ84	Pass	2NT	AP	
North HCP: 9	♦ AJ5	♦ Q10				
South HCP: 15	♣ J874	♣ KQ65				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 94		1NT	Pass	2♣ ¹
Vul: EW	♥ A54	♥ QJ98	X	2♠	Pass	2NT
North HCP: 15	♦ K10	♦ Q542	AP			
South HCP: 9	♣ 10765	♣ A84	1. Stayman			
Contract: 2N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ 32				1NT
Vul: Both	♥ A1062	♥ K954	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K10	♦ AJ6	Pass	4♥	AP	
South HCP: 15	♣ Q1094	♣ AK63	1. Stayman			
Contract: 4♥ S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ J1096	♠ KQ87		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ Q85	Pass	2♠	Pass	4♠
North HCP: 15	♦ KQ7	♦ 52	AP			
South HCP: 9	♣ AJ2	♣ Q984	1. Stayman			
Contract: 4♠ N						

Board: 438

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ 10876

♥ AK8

♦ 53

♣ Q1084

South:

♠ KQ42

♥ Q7

♦ KQ64

♣ K92

West North East South

1NT

Pass 2♣¹ Pass 2♠

Pass 4♠ AP

1. Stayman

North hands (Practice Page)

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

Board: 439 ♠ K942
Dealer: N ♥ 104
Vul: Both ♦ AK54
HCP: 15 ♣ KQ7

The opponents are silent.

You bid first.

Board: 440 ♠ KQ10
Dealer: S ♥ K832
Vul: None ♦ 74
HCP: 9 ♣ J1084

East Doubles 2♣ if possible.

Partner bids first.

Board: 441 ♠ A86
Dealer: N ♥ A975
Vul: EW ♦ A2
HCP: 15 ♣ K1082

The opponents are silent.

You bid first.

Board: 442 ♠ KJ97
Dealer: S ♥ 1098
Vul: Both ♦ 103
HCP: 8 ♣ A942

The opponents are silent.

Partner bids first.

Board: 443 ♠ 1032
Dealer: N ♥ AK32
Vul: None ♦ Q8
HCP: 15 ♣ AQ62

The opponents are silent.

You bid first.

Board: 444 ♠ KJ83
Dealer: S ♥ 97
Vul: NS ♦ 93
HCP: 9 ♣ KQ1064

The opponents are silent.

Partner bids first.

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K942	♠ QJ53		1NT	Pass	2♣ ¹
Vul: Both	♥ 104	♥ 96	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK54	♦ J986	AP			
South HCP: 9	♣ KQ7	♣ AJ4	1. Stayman			
Contract: 4♠ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ AJ9				1NT
Vul: None	♥ K832	♥ AQ95	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 74	♦ KJ92	Pass	3♣ ²	Pass	3♦
South HCP: 15	♣ J1084	♣ 62	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			
			2. strength cue bid			

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ43		1NT	Pass	2♣ ¹
Vul: EW	♥ A975	♥ K3	Pass	2♥	Pass	2NT
North HCP: 15	♦ A2	♦ QJ109	AP			
South HCP: 9	♣ K1082	♣ 943	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ AQ65				1NT
Vul: Both	♥ 1098	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 103	♦ KQ8	Pass	3♠	AP	
South HCP: 15	♣ A942	♣ 1085	1. Stayman			
Contract: 3♠ S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ KQ		1NT	Pass	2NT
Vul: None	♥ AK32	♥ J105	AP			
North HCP: 15	♦ Q8	♦ 943				
South HCP: 9	♣ AQ62	♣ K9843				
Contract: 2N N						

Board: 444

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ83

♥ 97

♦ 93

♣ KQ1064

South:

♠ A952

♥ AQ82

♦ 84

♣ AJ3

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 4♠

AP

1. Stayman

South hands (Practice Page)

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

Board: 439 ♠ QJ53
Dealer: N ♥ 96
Vul: Both ♦ J986
HCP: 9 ♣ AJ4

The opponents are silent.

Partner bids first.

Board: 440 ♠ AJ9
Dealer: S ♥ AQ95
Vul: None ♦ KJ92
HCP: 15 ♣ 62

East Doubles 2♣ if possible.

You bid first.

Board: 441 ♠ QJ43
Dealer: N ♥ K3
Vul: EW ♦ QJ109
HCP: 9 ♣ 943

The opponents are silent.

Partner bids first.

Board: 442 ♠ AQ65
Dealer: S ♥ KJ5
Vul: Both ♦ KQ8
HCP: 15 ♣ 1085

The opponents are silent.

You bid first.

Board: 443 ♠ KQ
Dealer: N ♥ J105
Vul: None ♦ 943
HCP: 9 ♣ K9843

The opponents are silent.

Partner bids first.

Board: 444 ♠ A952
Dealer: S ♥ AQ82
Vul: NS ♦ 84
HCP: 15 ♣ AJ3

The opponents are silent.

You bid first.

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

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K942	♠ QJ53		1NT	Pass	2♣ ¹
Vul: Both	♥ 104	♥ 96	Pass	2♠	Pass	4♠
North HCP: 15	♦ AK54	♦ J986	AP			
South HCP: 9	♣ KQ7	♣ AJ4	1. Stayman			
Contract: 4♠ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ AJ9				1NT
Vul: None	♥ K832	♥ AQ95	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 74	♦ KJ92	Pass	3♣ ²	Pass	3♦
South HCP: 15	♣ J1084	♣ 62	Pass	4♥	AP	
Contract: 4♥ S			1. Stayman			
			2. strength cue bid			

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ43		1NT	Pass	2♣ ¹
Vul: EW	♥ A975	♥ K3	Pass	2♥	Pass	2NT
North HCP: 15	♦ A2	♦ QJ109	AP			
South HCP: 9	♣ K1082	♣ 943	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ AQ65				1NT
Vul: Both	♥ 1098	♥ KJ5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 103	♦ KQ8	Pass	3♠	AP	
South HCP: 15	♣ A942	♣ 1085	1. Stayman			
Contract: 3♠ S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ KQ		1NT	Pass	2NT
Vul: None	♥ AK32	♥ J105	AP			
North HCP: 15	♦ Q8	♦ 943				
South HCP: 9	♣ AQ62	♣ K9843				
Contract: 2N N						

Board: 444

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ83

♥ 97

♦ 93

♣ KQ1064

South:

♠ A952

♥ AQ82

♦ 84

♣ AJ3

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 4♠

AP

1. Stayman

North hands (Practice Page)

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

Board: 445	♠ Q53	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ J10	You bid first.
HCP: 15	♣ KQJ86	

Board: 446	♠ Q962	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ 9854	

Board: 447	♠ KJ9	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ QJ4	You bid first.
HCP: 15	♣ AQ62	

Board: 448	♠ Q932	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 9	♣ J1042	

Board: 449	♠ K87	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ 84	You bid first.
HCP: 15	♣ QJ102	

Board: 450	♠ K104	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ KJ42	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ J96		1NT	Pass	2NT
Vul: Both	♥ AQ6	♥ J108				
North HCP: 15	♦ J10	♦ AQ8	AP			
South HCP: 8	♣ KQJ86	♣ 10754				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ K73				1NT
Vul: None	♥ KQ5	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ J85	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AQ62	1. Stayman			
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 1063		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ AJ85	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ4	♦ A109	AP			
South HCP: 9	♣ AQ62	♣ 954	1. Stayman			
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♠ A107				1NT
Vul: EW	♥ J6	♥ KQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ10	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ Q6	1. Stayman			
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ QJ93		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ6	♥ J109	Pass	2♥	Pass	2NT
North HCP: 15	♦ 84	♦ KJ3	AP			
South HCP: 8	♣ QJ102	♣ 874	1. Stayman			
Contract: 2N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K104

♥ 972

♦ Q108

♣ KJ42

South:

♠ QJ9

♥ AJ10

♦ AK943

♣ 87

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

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

Board: 445	♠ J96	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 8	♣ 10754	

Board: 446	♠ K73	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ J85	You bid first.
HCP: 15	♣ AQ62	

Board: 447	♠ 1063	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: NS	♦ A109	Partner bids first.
HCP: 9	♣ 954	

Board: 448	♠ A107	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: EW	♦ A854	You bid first.
HCP: 15	♣ Q6	

Board: 449	♠ QJ93	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ KJ3	Partner bids first.
HCP: 8	♣ 874	

Board: 450	♠ QJ9	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ AK943	You bid first.
HCP: 15	♣ 87	

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

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ J96		1NT	Pass	2NT
Vul: Both	♥ AQ6	♥ J108				
North HCP: 15	♦ J10	♦ AQ8	AP			
South HCP: 8	♣ KQJ86	♣ 10754				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ K73				1NT
Vul: None	♥ KQ5	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q9	♦ J85	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AQ62	1. Stayman			
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 1063		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ AJ85	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ4	♦ A109	AP			
South HCP: 9	♣ AQ62	♣ 954	1. Stayman			
Contract: 2N N						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ Q932	♠ A107				1NT
Vul: EW	♥ J6	♥ KQ107	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ10	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ J1042	♣ Q6	1. Stayman			
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ QJ93		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ6	♥ J109	Pass	2♥	Pass	2NT
North HCP: 15	♦ 84	♦ KJ3	AP			
South HCP: 8	♣ QJ102	♣ 874	1. Stayman			
Contract: 2N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K104

♥ 972

♦ Q108

♣ KJ42

South:

♠ QJ9

♥ AJ10

♦ AK943

♣ 87

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

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

Board: 451	♠ A8	The opponents are silent.
Dealer: N	♥ 743	
Vul: EW	♦ AJ103	You bid first.
HCP: 15	♣ KQJ2	

Board: 452	♠ K72	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 9	♣ Q104	

Board: 453	♠ K82	The opponents are silent.
Dealer: N	♥ K742	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ A1053	

Board: 454	♠ Q1075	East Doubles 2♣ if possible.
Dealer: S	♥ 105	
Vul: EW	♦ KQJ102	Partner bids first.
HCP: 9	♣ J4	

Board: 455	♠ KJ6	West Bids 2♠ if possible.
Dealer: N	♥ A8	
Vul: Both	♦ J53	You bid first.
HCP: 15	♣ AQ853	

Board: 456	♠ K106	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ A82	Partner bids first.
HCP: 9	♣ J974	

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ 743	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ103	♦ 98	AP			
South HCP: 8	♣ KQJ2	♣ 8654	1. Stayman			
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ A983				1NT
Vul: Both	♥ Q85	♥ 64	Pass	2NT	AP	
North HCP: 9	♦ Q1084	♦ AK32				
South HCP: 15	♣ Q104	♣ KJ6				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J3		1NT	Pass	3♦
Vul: NS	♥ K742	♥ J8	AP			
North HCP: 15	♦ AJ	♦ Q10972				
South HCP: 8	♣ A1053	♣ KJ84				
Contract: 3♦ S						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ J842				1NT
Vul: EW	♥ 105	♥ A632	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KQJ102	♦ A3	Pass	2NT	Pass	3♠
South HCP: 15	♣ J4	♣ AQ9	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 105		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ KJ96	2♠	2NT	AP	
North HCP: 15	♦ J53	♦ A86	1. Stayman			
South HCP: 9	♣ AQ853	♣ J942				
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K106

♥ J93

♦ A82

♣ J974

South:

♠ AQ

♥ Q874

♦ K1043

♣ A63

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

South hands (Practice Page)

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

Board: 451 ♠ KJ109
Dealer: N ♥ A85
Vul: EW ♦ 98
HCP: 8 ♣ 8654

The opponents are silent.

Partner bids first.

Board: 452 ♠ A983
Dealer: S ♥ 64
Vul: Both ♦ AK32
HCP: 15 ♣ KJ6

The opponents are silent.

You bid first.

Board: 453 ♠ J3
Dealer: N ♥ J8
Vul: NS ♦ Q10972
HCP: 8 ♣ KJ84

The opponents are silent.

Partner bids first.

Board: 454 ♠ J842
Dealer: S ♥ A632
Vul: EW ♦ A3
HCP: 15 ♣ AQ9

East Doubles 2♣ if possible.

You bid first.

Board: 455 ♠ 105
Dealer: N ♥ KJ96
Vul: Both ♦ A86
HCP: 9 ♣ J942

West Bids 2♠ if possible.

Partner bids first.

Board: 456 ♠ AQ
Dealer: S ♥ Q874
Vul: None ♦ K1043
HCP: 15 ♣ A63

The opponents are silent.

You bid first.

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

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ109		1NT	Pass	2♣ ¹
Vul: EW	♥ 743	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ103	♦ 98	AP			
South HCP: 8	♣ KQJ2	♣ 8654	1. Stayman			
Contract: 2N N						

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ A983				1NT
Vul: Both	♥ Q85	♥ 64	Pass	2NT	AP	
North HCP: 9	♦ Q1084	♦ AK32				
South HCP: 15	♣ Q104	♣ KJ6				
Contract: 2N S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J3		1NT	Pass	3♦
Vul: NS	♥ K742	♥ J8	AP			
North HCP: 15	♦ AJ	♦ Q10972				
South HCP: 8	♣ A1053	♣ KJ84				
Contract: 3♦ S						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ J842				1NT
Vul: EW	♥ 105	♥ A632	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ KQJ102	♦ A3	Pass	2NT	Pass	3♠
South HCP: 15	♣ J4	♣ AQ9	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 105		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ KJ96	2♠	2NT	AP	
North HCP: 15	♦ J53	♦ A86	1. Stayman			
South HCP: 9	♣ AQ853	♣ J942				
Contract: 2N N						

Board: 456

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K106

♥ J93

♦ A82

♣ J974

South:

♠ AQ

♥ Q874

♦ K1043

♣ A63

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

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

Board: 457	♠ QJ7	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: EW	♦ A74	You bid first.
HCP: 15	♣ J95	

Board: 458	♠ 1094	The opponents are silent.
Dealer: S	♥ Q975	
Vul: Both	♦ A108	Partner bids first.
HCP: 9	♣ K42	

Board: 459	♠ K106	West Doubles 2♣ if possible.
Dealer: N	♥ AKQ6	East Bids 3♣ if possible.
Vul: None	♦ 7643	
HCP: 15	♣ K5	You bid first.

Board: 460	♠ K84	The opponents are silent.
Dealer: S	♥ 1098	
Vul: NS	♦ AJ92	Partner bids first.
HCP: 8	♣ 954	

Board: 461	♠ AJ65	The opponents are silent.
Dealer: N	♥ J973	
Vul: Both	♦ KQ	You bid first.
HCP: 15	♣ A108	

Board: 462	♠ J86	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ QJ2	Partner bids first.
HCP: 9	♣ QJ974	

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K9		1NT	Pass	2NT
Vul: EW	♥ AQJ2	♥ 53				
North HCP: 15	♦ A74	♦ J1085	AP			
South HCP: 9	♣ J95	♣ KQ874				
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ Q6				1NT
Vul: Both	♥ Q975	♥ KJ83	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A108	♦ QJ3	Pass	3♥	AP	
South HCP: 15	♣ K42	♣ AQ107	1. Stayman			
Contract: 3♥ S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ 9872		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ6	♥ J93	X	2♥	3♣	Pass
North HCP: 15	♦ 7643	♦ AJ98	Pass	X	AP	
South HCP: 8	♣ K5	♣ Q4	1. Stayman			
Contract: 3♣ X E						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ6				1NT
Vul: NS	♥ 1098	♥ J743				
North HCP: 8	♦ AJ92	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A82				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ 1097		1NT	Pass	3NT
Vul: Both	♥ J973	♥ Q5				
North HCP: 15	♦ KQ	♦ AJ1084	AP			
South HCP: 9	♣ A108	♣ Q74				
Contract: 3N N						

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J86

♥ Q6

♦ QJ2

♣ QJ974

South:

♠ A105

♥ AK94

♦ 10975

♣ A5

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

Pass	2NT	AP	
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South hands (Practice Page)

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

Board: 457
Dealer: N
Vul: EW
HCP: 9

♠ K9
♥ 53
♦ J1085
♣ KQ874

The opponents are silent.

Partner bids first.

Board: 458
Dealer: S
Vul: Both
HCP: 15

♠ Q6
♥ KJ83
♦ QJ3
♣ AQ107

The opponents are silent.

You bid first.

Board: 459
Dealer: N
Vul: None
HCP: 8

♠ 9872
♥ J93
♦ AJ98
♣ Q4

West Doubles 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 460
Dealer: S
Vul: NS
HCP: 15

♠ AJ6
♥ J743
♦ KQ4
♣ A82

The opponents are silent.

You bid first.

Board: 461
Dealer: N
Vul: Both
HCP: 9

♠ 1097
♥ Q5
♦ AJ1084
♣ Q74

The opponents are silent.

Partner bids first.

Board: 462
Dealer: S
Vul: None
HCP: 15

♠ A105
♥ AK94
♦ 10975
♣ A5

The opponents are silent.

You bid first.

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

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ K9		1NT	Pass	2NT
Vul: EW	♥ AQJ2	♥ 53				
North HCP: 15	♦ A74	♦ J1085	AP			
South HCP: 9	♣ J95	♣ KQ874				
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ Q6				1NT
Vul: Both	♥ Q975	♥ KJ83	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A108	♦ QJ3	Pass	3♥	AP	
South HCP: 15	♣ K42	♣ AQ107	1. Stayman			
Contract: 3♥ S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ 9872		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ6	♥ J93	X	2♥	3♣	Pass
North HCP: 15	♦ 7643	♦ AJ98	Pass	X	AP	
South HCP: 8	♣ K5	♣ Q4	1. Stayman			
Contract: 3♣ X E						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ6				1NT
Vul: NS	♥ 1098	♥ J743				
North HCP: 8	♦ AJ92	♦ KQ4	Pass	2NT	AP	
South HCP: 15	♣ 954	♣ A82				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ 1097		1NT	Pass	3NT
Vul: Both	♥ J973	♥ Q5				
North HCP: 15	♦ KQ	♦ AJ1084	AP			
South HCP: 9	♣ A108	♣ Q74				
Contract: 3N N						

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J86

♥ Q6

♦ QJ2

♣ QJ974

South:

♠ A105

♥ AK94

♦ 10975

♣ A5

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

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

Board: 463	♠ KQ5	The opponents are silent.
Dealer: N	♥ A107	
Vul: NS	♦ J8	You bid first.
HCP: 15	♣ KQ962	

Board: 464	♠ J109	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ A97	Partner bids first.
HCP: 8	♣ K10964	

Board: 465	♠ A1083	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ 74	You bid first.
HCP: 15	♣ A97	

Board: 466	♠ K103	East Doubles 2♣ if possible.
Dealer: S	♥ KQ74	
Vul: NS	♦ 1084	Partner bids first.
HCP: 9	♣ J94	

Board: 467	♠ KQ6	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ J83	You bid first.
HCP: 15	♣ AQ63	

Board: 468	♠ KQ108	The opponents are silent.
Dealer: S	♥ A1065	
Vul: Both	♦ 108	Partner bids first.
HCP: 9	♣ 654	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 94		1NT	Pass	2NT
Vul: NS	♥ A107	♥ K98				
North HCP: 15	♦ J8	♦ Q652	AP			
South HCP: 9	♣ KQ962	♣ A1084				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ A4				1NT
Vul: EW	♥ 94	♥ KJ73				
North HCP: 8	♦ A97	♦ Q62	Pass	2NT	AP	
South HCP: 15	♣ K10964	♣ AJ83				
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ Q52		1NT	Pass	2NT
Vul: None	♥ AQJ2	♥ 1094				
North HCP: 15	♦ 74	♦ Q9	AP			
South HCP: 9	♣ A97	♣ KQ854				
Contract: 2N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AJ				1NT
Vul: NS	♥ KQ74	♥ J52	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 1084	♦ KQJ52	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K72	1. Stayman			
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ AJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K92	♥ 108	Pass	2♦	Pass	2NT
North HCP: 15	♦ J83	♦ Q96	AP			
South HCP: 8	♣ AQ63	♣ J542	1. Stayman			
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ108

♥ A1065

♦ 108

♣ 654

South:

♠ 92

♥ K43

♦ A943

♣ AKJ7

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

			1NT
--	--	--	-----

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

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

1. Stayman

South hands (Practice Page)

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

Board: 463	♠ 94	The opponents are silent.
Dealer: N	♥ K98	
Vul: NS	♦ Q652	Partner bids first.
HCP: 9	♣ A1084	
Board: 464	♠ A4	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: EW	♦ Q62	You bid first.
HCP: 15	♣ AJ83	
Board: 465	♠ Q52	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ KQ854	
Board: 466	♠ AJ	East Doubles 2♣ if possible.
Dealer: S	♥ J52	
Vul: NS	♦ KQJ52	You bid first.
HCP: 15	♣ K72	
Board: 467	♠ AJ98	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ Q96	Partner bids first.
HCP: 8	♣ J542	
Board: 468	♠ 92	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ A943	You bid first.
HCP: 15	♣ AKJ7	

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

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 94		1NT	Pass	2NT
Vul: NS	♥ A107	♥ K98				
North HCP: 15	♦ J8	♦ Q652	AP			
South HCP: 9	♣ KQ962	♣ A1084				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ A4				1NT
Vul: EW	♥ 94	♥ KJ73				
North HCP: 8	♦ A97	♦ Q62	Pass	2NT	AP	
South HCP: 15	♣ K10964	♣ AJ83				
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ Q52		1NT	Pass	2NT
Vul: None	♥ AQJ2	♥ 1094				
North HCP: 15	♦ 74	♦ Q9	AP			
South HCP: 9	♣ A97	♣ KQ854				
Contract: 2N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AJ				1NT
Vul: NS	♥ KQ74	♥ J52	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 1084	♦ KQJ52	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ K72	1. Stayman			
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ AJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K92	♥ 108	Pass	2♦	Pass	2NT
North HCP: 15	♦ J83	♦ Q96	AP			
South HCP: 8	♣ AQ63	♣ J542	1. Stayman			
Contract: 2N N						

Board: 468

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ108

♥ A1065

♦ 108

♣ 654

South:

♠ 92

♥ K43

♦ A943

♣ AKJ7

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 17 R16 points.

Board: 469	♠ Q103	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ QJ7	You bid first.
HCP: 15	♣ KQ853	

Board: 470	♠ A853	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ Q1084	

Board: 471	♠ KJ103	The opponents are silent.
Dealer: N	♥ KJ53	
Vul: Both	♦ A97	You bid first.
HCP: 15	♣ K5	

Board: 472	♠ A10	The opponents are silent.
Dealer: S	♥ 952	
Vul: None	♦ K1084	Partner bids first.
HCP: 9	♣ Q842	

Board: 473	♠ AQ94	The opponents are silent.
Dealer: N	♥ A973	
Vul: EW	♦ QJ3	You bid first.
HCP: 15	♣ Q7	

Board: 474	♠ AQ9	The opponents are silent.
Dealer: S	♥ 8754	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ J1074	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ AK74		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ7	♦ 982	AP			
South HCP: 9	♣ KQ853	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J1097				1NT
Vul: EW	♥ K102	♥ AJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ A7	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q1084	♣ AJ2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ A8				
Vul: Both	♥ KJ53	♥ A7		1NT	Pass	2NT
North HCP: 15	♦ A97	♦ J10852	AP			
South HCP: 9	♣ K5	♣ 9842				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KJ				1NT
Vul: None	♥ 952	♥ AQ108	Pass	2NT	AP	
North HCP: 9	♦ K1084	♦ AJ32				
South HCP: 15	♣ Q842	♣ 973				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ K102				
Vul: EW	♥ A973	♥ J84		1NT	Pass	2NT
North HCP: 15	♦ QJ3	♦ 87	AP			
South HCP: 8	♣ Q7	♣ KJ1084				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AQ9

♥ 8754

♦ Q8

♣ J1074

South:

♠ 64

♥ KQJ

♦ KJ43

♣ KQ86

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

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

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

1. Stayman

South hands (Practice Page)

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

Board: 469	♠ AK74	The opponents are silent.
Dealer: N	♥ Q87	
Vul: NS	♦ 982	Partner bids first.
HCP: 9	♣ 1094	

Board: 470	♠ J1097	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ AJ2	

Board: 471	♠ A8	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ J10852	Partner bids first.
HCP: 9	♣ 9842	

Board: 472	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: None	♦ AJ32	You bid first.
HCP: 15	♣ 973	

Board: 473	♠ K102	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ KJ1084	

Board: 474	♠ 64	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ43	You bid first.
HCP: 15	♣ KQ86	

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

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ AK74		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ7	♦ 982	AP			
South HCP: 9	♣ KQ853	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ A853	♠ J1097				1NT
Vul: EW	♥ K102	♥ AJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ A7	Pass	2NT	Pass	3♠
South HCP: 15	♣ Q1084	♣ AJ2	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ A8				
Vul: Both	♥ KJ53	♥ A7		1NT	Pass	2NT
North HCP: 15	♦ A97	♦ J10852	AP			
South HCP: 9	♣ K5	♣ 9842				
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KJ				1NT
Vul: None	♥ 952	♥ AQ108	Pass	2NT	AP	
North HCP: 9	♦ K1084	♦ AJ32				
South HCP: 15	♣ Q842	♣ 973				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ K102				
Vul: EW	♥ A973	♥ J84		1NT	Pass	2NT
North HCP: 15	♦ QJ3	♦ 87	AP			
South HCP: 8	♣ Q7	♣ KJ1084				
Contract: 2N N						

Board: 474

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AQ9

♥ 8754

♦ Q8

♣ J1074

South:

♠ 64

♥ KQJ

♦ KJ43

♣ KQ86

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 17 R16 points.

Board: 475	♠ AK87	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ J4	You bid first.
HCP: 15	♣ AQJ7	
Board: 476	♠ J86	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: NS	♦ A104	Partner bids first.
HCP: 9	♣ 1064	
Board: 477	♠ AK6	West Doubles 2♣ if possible.
Dealer: N	♥ 87	
Vul: Both	♦ AK973	You bid first.
HCP: 15	♣ J96	
Board: 478	♠ A98	The opponents are silent.
Dealer: S	♥ K1094	
Vul: None	♦ J864	Partner bids first.
HCP: 8	♣ 84	
Board: 479	♠ J1054	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ A75	
Board: 480	♠ Q1097	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: EW	♦ Q10	Partner bids first.
HCP: 9	♣ 743	

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ J1094		1NT	Pass	2♣ ¹
Vul: None	♥ 864	♥ AJ9	Pass	2♠	Pass	3♠
North HCP: 15	♦ J4	♦ Q10	AP			
South HCP: 8	♣ AQJ7	♣ 9543	1. Stayman			
Contract: 3♠ N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ Q92				1NT
Vul: NS	♥ KJ84	♥ A106	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A104	♦ KJ72	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ8	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J105		1NT	Pass	2♣ ¹
Vul: Both	♥ 87	♥ Q942	X	2♦	Pass	2NT
North HCP: 15	♦ AK973	♦ Q86	AP			
South HCP: 9	♣ J96	♣ A84	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ J542				1NT
Vul: None	♥ K1094	♥ Q63	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J864	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ KQ9	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ A632		1NT	Pass	2♣ ¹
Vul: NS	♥ A65	♥ J109	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ10	♦ K92	AP			
South HCP: 9	♣ A75	♣ J84	1. Stayman			
Contract: 3♠ N						

Board: 480

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q1097

♥ AJ97

♦ Q10

♣ 743

South:

♠ AJ8

♥ 106

♦ KJ6

♣ KQJ92

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

			1NT
--	--	--	-----

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

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

1. Stayman

South hands (Practice Page)

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

Board: 475 ♠ J1094
Dealer: N ♥ AJ9
Vul: None ♦ Q10
HCP: 8 ♣ 9543

The opponents are silent.

Partner bids first.

Board: 476 ♠ Q92
Dealer: S ♥ A106
Vul: NS ♦ KJ72
HCP: 15 ♣ KQ8

The opponents are silent.

You bid first.

Board: 477 ♠ J105
Dealer: N ♥ Q942
Vul: Both ♦ Q86
HCP: 9 ♣ A84

West Doubles 2♣ if possible.

Partner bids first.

Board: 478 ♠ J542
Dealer: S ♥ Q63
Vul: None ♦ AK7
HCP: 15 ♣ KQ9

The opponents are silent.

You bid first.

Board: 479 ♠ A632
Dealer: N ♥ J109
Vul: NS ♦ K92
HCP: 9 ♣ J84

The opponents are silent.

Partner bids first.

Board: 480 ♠ AJ8
Dealer: S ♥ 106
Vul: EW ♦ KJ6
HCP: 15 ♣ KQJ92

The opponents are silent.

You bid first.

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

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ J1094		1NT	Pass	2♣ ¹
Vul: None	♥ 864	♥ AJ9	Pass	2♠	Pass	3♠
North HCP: 15	♦ J4	♦ Q10	AP			
South HCP: 8	♣ AQJ7	♣ 9543	1. Stayman			
Contract: 3♠ N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ Q92				1NT
Vul: NS	♥ KJ84	♥ A106	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A104	♦ KJ72	Pass	2NT	AP	
South HCP: 15	♣ 1064	♣ KQ8	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J105		1NT	Pass	2♣ ¹
Vul: Both	♥ 87	♥ Q942	X	2♦	Pass	2NT
North HCP: 15	♦ AK973	♦ Q86	AP			
South HCP: 9	♣ J96	♣ A84	1. Stayman			
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ J542				1NT
Vul: None	♥ K1094	♥ Q63	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J864	♦ AK7	Pass	2NT	AP	
South HCP: 15	♣ 84	♣ KQ9	1. Stayman			
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ J1054	♠ A632		1NT	Pass	2♣ ¹
Vul: NS	♥ A65	♥ J109	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ10	♦ K92	AP			
South HCP: 9	♣ A75	♣ J84	1. Stayman			
Contract: 3♠ N						

Board: 480

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q1097

♥ AJ97

♦ Q10

♣ 743

South:

♠ AJ8

♥ 106

♦ KJ6

♣ KQJ92

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 17 R16 points.

Board: 481 ♠ AK75
Dealer: N ♥ Q4
Vul: None ♦ AJ9
HCP: 15 ♣ J963

The opponents are silent.

You bid first.

Board: 482 ♠ AQ9
Dealer: S ♥ K1093
Vul: NS ♦ 10732
HCP: 9 ♣ 94

East Doubles 2♣ if possible.

Partner bids first.

Board: 483 ♠ KQ52
Dealer: N ♥ AJ8
Vul: EW ♦ K95
HCP: 15 ♣ Q97

The opponents are silent.

You bid first.

Board: 484 ♠ 1064
Dealer: S ♥ KQ7
Vul: Both ♦ 1093
HCP: 9 ♣ KJ104

The opponents are silent.

Partner bids first.

Board: 485 ♠ AQ74
Dealer: N ♥ J72
Vul: NS ♦ A63
HCP: 15 ♣ A87

The opponents are silent.

You bid first.

Board: 486 ♠ Q83
Dealer: S ♥ J8
Vul: EW ♦ J32
HCP: 8 ♣ A10984

The opponents are silent.

Partner bids first.

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q109		1NT	Pass	2NT
Vul: None	♥ Q4	♥ J93				
North HCP: 15	♦ AJ9	♦ K7	AP			
South HCP: 8	♣ J963	♣ Q10874				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ J62				1NT
Vul: NS	♥ K1093	♥ A52	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 10732	♦ AK654	Pass	3♦	AP	
South HCP: 15	♣ 94	♣ K10	1. Stayman			
Contract: 3♦ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ AJ8	♥ K106				
North HCP: 15	♦ K95	♦ J86	AP			
South HCP: 8	♣ Q97	♣ KJ84				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ QJ3				1NT
Vul: Both	♥ KQ7	♥ AJ102	Pass	2NT	AP	
North HCP: 9	♦ 1093	♦ J8				
South HCP: 15	♣ KJ104	♣ AQ76				
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K52		1NT	Pass	2NT
Vul: NS	♥ J72	♥ 985				
North HCP: 15	♦ A63	♦ J92	AP			
South HCP: 9	♣ A87	♣ KQ104				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q83

♥ J8

♦ J32

♣ A10984

South:

♠ AJ

♥ Q75

♦ A864

♣ KJ65

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

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

South hands (Practice Page)

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

Board: 481
Dealer: N
Vul: None
HCP: 8

♠ Q109
♥ J93
♦ K7
♣ Q10874

The opponents are silent.

Partner bids first.

Board: 482
Dealer: S
Vul: NS
HCP: 15

♠ J62
♥ A52
♦ AK654
♣ K10

East Doubles 2♣ if possible.

You bid first.

Board: 483
Dealer: N
Vul: EW
HCP: 8

♠ 1084
♥ K106
♦ J86
♣ KJ84

The opponents are silent.

Partner bids first.

Board: 484
Dealer: S
Vul: Both
HCP: 15

♠ QJ3
♥ AJ102
♦ J8
♣ AQ76

The opponents are silent.

You bid first.

Board: 485
Dealer: N
Vul: NS
HCP: 9

♠ K52
♥ 985
♦ J92
♣ KQ104

The opponents are silent.

Partner bids first.

Board: 486
Dealer: S
Vul: EW
HCP: 15

♠ AJ
♥ Q75
♦ A864
♣ KJ65

The opponents are silent.

You bid first.

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

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q109		1NT	Pass	2NT
Vul: None	♥ Q4	♥ J93				
North HCP: 15	♦ AJ9	♦ K7	AP			
South HCP: 8	♣ J963	♣ Q10874				
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ J62				1NT
Vul: NS	♥ K1093	♥ A52	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 10732	♦ AK654	Pass	3♦	AP	
South HCP: 15	♣ 94	♣ K10	1. Stayman			
Contract: 3♦ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ KQ52	♠ 1084		1NT	Pass	2NT
Vul: EW	♥ AJ8	♥ K106				
North HCP: 15	♦ K95	♦ J86	AP			
South HCP: 8	♣ Q97	♣ KJ84				
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ QJ3				1NT
Vul: Both	♥ KQ7	♥ AJ102				
North HCP: 9	♦ 1093	♦ J8	Pass	2NT	AP	
South HCP: 15	♣ KJ104	♣ AQ76				
Contract: 2N S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K52		1NT	Pass	2NT
Vul: NS	♥ J72	♥ 985				
North HCP: 15	♦ A63	♦ J92	AP			
South HCP: 9	♣ A87	♣ KQ104				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q83

♥ J8

♦ J32

♣ A10984

South:

♠ AJ

♥ Q75

♦ A864

♣ KJ65

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

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

Board: 487	♠ A72	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ AK973	You bid first.
HCP: 15	♣ A109	

Board: 488	♠ Q87	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ 95	Partner bids first.
HCP: 9	♣ K10843	

Board: 489	♠ AKJ8	The opponents are silent.
Dealer: N	♥ 543	
Vul: EW	♦ KJ32	You bid first.
HCP: 15	♣ K2	

Board: 490	♠ Q93	The opponents are silent.
Dealer: S	♥ J95	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 9	♣ Q74	

Board: 491	♠ K10	West Bids 3♠ if possible.
Dealer: N	♥ AQ8	
Vul: None	♦ A73	You bid first.
HCP: 15	♣ Q10765	

Board: 492	♠ K1098	The opponents are silent.
Dealer: S	♥ K942	
Vul: NS	♦ K6	Partner bids first.
HCP: 9	♣ 842	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ Q3		1NT	Pass	2NT
Vul: Both	♥ 64	♥ K109				
North HCP: 15	♦ AK973	♦ J1065	AP			
South HCP: 9	♣ A109	♣ K842				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ A1064				1NT
Vul: None	♥ KJ5	♥ Q2				
North HCP: 9	♦ 95	♦ K874	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ AQ2				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 97		1NT	Pass	2♣ ¹
Vul: EW	♥ 543	♥ AKJ10	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ32	♦ 1084	AP			
South HCP: 8	♣ K2	♣ 10874	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A72				1NT
Vul: Both	♥ J95	♥ A62				
North HCP: 9	♦ KJ106	♦ Q98	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ AJ65				
Contract: 2N S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A5		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ 104	3♠	Pass	Pass	XA♠♠
North HCP: 15	♦ A73	♦ J10954	AP			
South HCP: 9	♣ Q10765	♣ KJ84				
Contract: 3♠X W						

Board: 492

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1098

♥ K942

♦ K6

♣ 842

South:

♠ Q5

♥ J76

♦ AQ1082

♣ AQ10

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

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

Board: 487	♠ Q3	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ J1065	Partner bids first.
HCP: 9	♣ K842	

Board: 488	♠ A1064	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ K874	You bid first.
HCP: 15	♣ AQ2	

Board: 489	♠ 97	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ 1084	Partner bids first.
HCP: 8	♣ 10874	

Board: 490	♠ A72	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ Q98	You bid first.
HCP: 15	♣ AJ65	

Board: 491	♠ A5	West Bids 3♠ if possible.
Dealer: N	♥ 104	
Vul: None	♦ J10954	Partner bids first.
HCP: 9	♣ KJ84	

Board: 492	♠ Q5	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ AQ1082	You bid first.
HCP: 15	♣ AQ10	

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

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ Q3		1NT	Pass	2NT
Vul: Both	♥ 64	♥ K109				
North HCP: 15	♦ AK973	♦ J1065	AP			
South HCP: 9	♣ A109	♣ K842				
Contract: 2N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ A1064				1NT
Vul: None	♥ KJ5	♥ Q2				
North HCP: 9	♦ 95	♦ K874	Pass	2NT	AP	
South HCP: 15	♣ K10843	♣ AQ2				
Contract: 2N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 97		1NT	Pass	2♣ ¹
Vul: EW	♥ 543	♥ AKJ10	Pass	2♠	Pass	2NT
North HCP: 15	♦ KJ32	♦ 1084	AP			
South HCP: 8	♣ K2	♣ 10874	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ A72				1NT
Vul: Both	♥ J95	♥ A62				
North HCP: 9	♦ KJ106	♦ Q98	Pass	2NT	AP	
South HCP: 15	♣ Q74	♣ AJ65				
Contract: 2N S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A5		1NT	Pass	2NT
Vul: None	♥ AQ8	♥ 104	3♠	Pass	Pass	XA♠♠
North HCP: 15	♦ A73	♦ J10954	AP			
South HCP: 9	♣ Q10765	♣ KJ84				
Contract: 3♠X W						

Board: 492

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1098

♥ K942

♦ K6

♣ 842

South:

♠ Q5

♥ J76

♦ AQ1082

♣ AQ10

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 17 R16 points.

Board: 493	♠ A7	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ AK5	You bid first.
HCP: 15	♣ KJ753	

Board: 494	♠ Q104	The opponents are silent.
Dealer: S	♥ J1092	
Vul: None	♦ K4	Partner bids first.
HCP: 8	♣ Q1094	

Board: 495	♠ A875	The opponents are silent.
Dealer: N	♥ 532	
Vul: NS	♦ A94	You bid first.
HCP: 15	♣ AK6	

Board: 496	♠ KQ107	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ K8	Partner bids first.
HCP: 9	♣ J10754	

Board: 497	♠ AQ9	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ A5	You bid first.
HCP: 15	♣ J7532	

Board: 498	♠ Q9	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ KJ97	Partner bids first.
HCP: 9	♣ QJ742	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ 854	♥ QJ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ Q10	AP			
South HCP: 8	♣ KJ753	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A63				1NT
Vul: None	♥ J1092	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ A9875	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ J5	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ K1092		1NT	Pass	2♣ ¹
Vul: NS	♥ 532	♥ Q86	Pass	2♠	Pass	3♠
North HCP: 15	♦ A94	♦ Q8	AP			
South HCP: 8	♣ AK6	♣ J874	1. Stayman			
Contract: 3♠ N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ KQ107	♠ 643				1NT
Vul: EW	♥ 96	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ J10754	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J542		1NT	Pass	2♣ ¹
Vul: None	♥ A106	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A5	♦ KJ10	AP			
South HCP: 9	♣ J7532	♣ A104	1. Stayman			
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q9

♥ 86

♦ KJ97

♣ QJ742

South:

♠ AJ107

♥ KJ9

♦ Q842

♣ A6

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

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

Board: 493	♠ K982	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: Both	♦ Q10	Partner bids first.
HCP: 8	♣ 1094	

Board: 494	♠ A63	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ A9875	You bid first.
HCP: 15	♣ J5	

Board: 495	♠ K1092	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ Q8	Partner bids first.
HCP: 8	♣ J874	

Board: 496	♠ 643	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ KQ62	

Board: 497	♠ J542	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ KJ10	Partner bids first.
HCP: 9	♣ A104	

Board: 498	♠ AJ107	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ Q842	You bid first.
HCP: 15	♣ A6	

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

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K982		1NT	Pass	2♣ ¹
Vul: Both	♥ 854	♥ QJ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK5	♦ Q10	AP			
South HCP: 8	♣ KJ753	♣ 1094	1. Stayman			
Contract: 2N N						

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ A63				1NT
Vul: None	♥ J1092	♥ AQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ A9875	Pass	2NT	AP	
South HCP: 15	♣ Q1094	♣ J5	1. Stayman			
Contract: 2N S						

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ K1092		1NT	Pass	2♣ ¹
Vul: NS	♥ 532	♥ Q86	Pass	2♠	Pass	3♠
North HCP: 15	♦ A94	♦ Q8	AP			
South HCP: 8	♣ AK6	♣ J874	1. Stayman			
Contract: 3♠ N						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ KQ107	♠ 643				1NT
Vul: EW	♥ 96	♥ AJ103	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K8	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ J10754	♣ KQ62	1. Stayman			
Contract: 2N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J542		1NT	Pass	2♣ ¹
Vul: None	♥ A106	♥ 983	Pass	2♦	Pass	2NT
North HCP: 15	♦ A5	♦ KJ10	AP			
South HCP: 9	♣ J7532	♣ A104	1. Stayman			
Contract: 2N N						

Board: 498

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q9

♥ 86

♦ KJ97

♣ QJ742

South:

♠ AJ107

♥ KJ9

♦ Q842

♣ A6

West	North	East	South
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1NT

Pass	2NT	AP	
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North hands (Practice Page)

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

Board: 499	♠ J973	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ AQ107	You bid first.
HCP: 15	♣ QJ	

Board: 500	♠ QJ103	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ 1042	

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ J973	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ4	♥ K1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ107	♦ 853	AP			
South HCP: 9	♣ QJ	♣ K1054	1. Stayman			
Contract: 2N N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ AK87				1NT
Vul: Both	♥ AQ102	♥ KJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 105	♦ A83	Pass	4♠	AP	
South HCP: 15	♣ 1042	♣ 963	1. Stayman			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 499	♠ K8	The opponents are silent.
Dealer: N	♥ K1085	
Vul: EW	♦ 853	Partner bids first.
HCP: 9	♣ K1054	

Board: 500	♠ AK87	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ A83	You bid first.
HCP: 15	♣ 963	

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

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ J973	♠ K8		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ4	♥ K1085	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ107	♦ 853	AP			
South HCP: 9	♣ QJ	♣ K1054	1. Stayman			
Contract: 2N N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ QJ103	♠ AK87				1NT
Vul: Both	♥ AQ102	♥ KJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 105	♦ A83	Pass	4♠	AP	
South HCP: 15	♣ 1042	♣ 963	1. Stayman			
Contract: 4♠ S						