



BEGINNING LEVEL	<b>IMPROVING LEVEL</b>	INTERMEDIATE LEVEL	ADVANCED LEVEL	EXPERT LEVEL
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## QUIZ ADJUSTED RULE OF 20 HAND EVALUATION - OPENING ONE OF A SUIT

Quiz includes questions sourced from Marty Bergen 2010 and Ross Dick 2009.

Using the Adjusted Rule of 20, should you open one of a suit with the following hands? What is your reasoning?

**1**  
 ♠ QJ  
 ♥ QJ  
 ♦ K863  
 ♣ QJ852

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**2**  
 ♠ A975  
 ♥ KQ104  
 ♦ K753  
 ♣ 10

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**3**  
 ♠ KQ65  
 ♥ QJ7  
 ♦ 87  
 ♣ A963

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**4**  
 ♠ A4  
 ♥ K1086  
 ♦ QJ10973  
 ♣ 5

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**5**  
 ♠ QJ  
 ♥ QJ753  
 ♦ Q8652  
 ♣ K

---

**6**  
 ♠ KJ108  
 ♥ 92  
 ♦ 764  
 ♣ AK109

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**7**  
 ♠ Q6  
 ♥ QJ4  
 ♦ KJ53  
 ♣ K964

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**8**  
 ♠ AK1098  
 ♥ QJ108  
 ♦ -  
 ♣ 8765

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**9**  
 ♠ KQ107  
 ♥ 6  
 ♦ K954  
 ♣ KJ108

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**10**  
 ♠ AQ86  
 ♥ 92  
 ♦ 32  
 ♣ KQ973

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**11**  
 ♠ A932  
 ♥ 1073  
 ♦ A85  
 ♣ A76

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**12**  
 ♠ Q9  
 ♥ Q86543  
 ♦ KJ7  
 ♣ K3

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**13**

♠ A94  
♥ Q8732  
♦ J76  
♣ KQ

---

**14**

♠ A109  
♥ J1096  
♦ KQ10732  
♣ -

---

**15**

♠ A843  
♥ 10763  
♦ 9  
♣ AK72

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**16**

♠ KJ42  
♥ K  
♦ K984  
♣ Q653

---

**17**

♠ KQ753  
♥ 832  
♦ Q4  
♣ A76

---

**18**

♠ K1042  
♥ 1065  
♦ 96  
♣ AKJ7

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**19**

♠ KJ1094  
♥ 8  
♦ A1087  
♣ QJ10

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**20**

♠ AJ1085  
♥ KQ8764  
♦ 7  
♣ 3

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**21**

♠ AJ10985  
♥ 7  
♦ A875  
♣ 42

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**22**

♠ KJ642  
♥ J  
♦ A83  
♣ Q643

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**23**

♠ A1086  
♥ KQJ1085  
♦ 74  
♣ 7

---

**24**

♠ KQJ108653  
♥ 107  
♦ K6  
♣ J

---

## ANSWERS

1

♠ QJ

♥ QJ

♦ K863

♣ QJ852

**NO.**

12 HCP + 9 = 21 - 4 = 17

-1 for ♠QJ Doubleton

-1 for ♥QJ Doubleton

-1 for Aceless Hand

-1 for Quack Hand

0 pluses. There is a lot wrong with this hand.

2

♠ A975

♥ KQ104

♦ K753

♣ 10

**YES.**

12 HCP + 8 = 20

0 minuses

No need for pluses

3

♠ KQ65

♥ QJ7

♦ 87

♣ A963

**YES.**

12 HCP + 8 = 20

0 minuses

No need for pluses

4

♠ A4

♥ K1086

♦ QJ10973

♣ 5

**YES.**

10 HCP + 10 = 20

0 minuses

No need for pluses

5

♠ QJ

♥ QJ753

♦ Q8652

♣ K

**NO.**

11 HCP + 10 = 21 - 4 = 17

-1 for ♠QJ Doubleton

-1 for ♣K singleton

-1 for Aceless Hand

-1 for Quack Hand

0 pluses

6

♠ KJ108

♥ 92

♦ 764

♣ AK109

**YES.**

11 HCP + 8 = 19 + 1 = 20

0 minuses

+1 for Useful 10's

7

♠ Q6

♥ QJ4

♦ KJ53

♣ K964

**NO.**

12 HCP + 8 = 20 - 2 = 18

-1 for ♠Q6 Doubleton

-1 for Aceless Hand

0 pluses

8

♠ AK1098

♥ QJ108

♦ -

♣ 8765

**YES.**

10 HCP + 9 = 19 + 1 = 20

0 minuses

+1 Useful 10's

9

♠ KQ107

♥ 6

♦ K954

♣ KJ108

**YES.**

12 HCP + 8 = 20 - 1 = 19 + 1 = 20

-1 for Aceless Hand

+ 1 for Useful 10's

Evens itself out

10

♠ AQ86

♥ 92

♦ 32

♣ KQ973

**YES.**

11 HCP + 9 = 20

0 minuses

No need for pluses

11

♠ A932

♥ 1073

♦ A85

♣ A76

**YES.**

12 HCP + 7 = 19 + 1 = 20

0 minuses

+1 for 2.5 Quick Tricks  
(This hand has 3 QT's)

12

♠ Q9

♥ Q86543

♦ KJ7

♣ K3

**NO.**

11 HCP + 9 = 20 - 2 = 18

-1 for ♠Q9 D'ton (some -1 for ♣Kx)

-1 for Aceless Hand

0 pluses

**13**

♠ A94

♥ Q8732

♦ J76

♣ KQ

**NO.**

12 HCP + 8 = 20 - 1 = 19

-1 for ♦Jxx

(some -1 for ♣KQ because  
5 HCP D'ton = overinflated)

0 pluses

**14**

♠ A109

♥ J1096

♦ KQ10732

♣ -

**YES.**

10 HCP + 10 = 20

0 minuses

Pluses there

no need to calculate

**15**

♠ A843

♥ 10763

♦ 9

♣ AK72

**YES.**

11 HCP + 8 = 19 + 1 = 20

0 minuses

+1 for 2.5 Quick Tricks

This hand has 3QT(AK together + A)

**16**

♠ KJ42

♥ K

♦ K984

♣ Q653

**NO.**

12 HCP + 8 = 20 - 2 = 18

-1 for ♥K Singleton

-1 for Aceless Hand

0 minuses

**17**

♠ KQ753

♥ 832

♦ Q4

♣ A76

**NO.**

11 HCP + 8 = 19 - 1 = 18

-1 for ♦Qx Doubleton

0 pluses

This one looks good at

first but scattered H's and

dubious doubleton drag it down

**18**

♠ K1042

♥ 1065

♦ 96

♣ AKJ7

**YES.**

11 HCP + 8 = 19 + 1 = 20

0 minuses

+1 for 2.5 Quick Tricks

**19**

♠ KJ1094

♥ 8

♦ A1087

♣ QJ10

**YES.**

11 HCP + 9 = 20

0 minuses

No need for pluses

spot)

**20**

♠ AJ1085

♥ KQ8764

♦ 7

♣ 3

**YES.**

10 HCP + 11 = 21

0 minuses

No need for pluses

**21**

♠ AJ10985

♥ 7

♦ A875

♣ 42

**YES.**

9 HCP + 10 = 19 + 1 = 20

0 minuses

+ 1 for long, strong suit (hard to

Note the difference ♠9 and ♠8 make

**22**

♠ KJ642

♥ J

♦ A83

♣ Q643

**NO.**

11 HCP + 9 = 20 - 1 = 19

-1 for Singleton Jack

0 pluses

**23**

♠ A1086

♥ KQJ1085

♦ 74

♣ 7

**YES.**

9 HCP + 10 = 19 + 1 = 20

0 minuses

+1 for long, strong suit

**24**

♠ KQJ108653

♥ 107

♦ K6

♣ J

**NO.**

10 HCP + 10 = 20 - 2 = 18 + 1 = 19

-1 for S'ton ♣J (some will -1 for ♦Kx)

-1 for Aceless Hand

+1 for long, strong suit

#### References

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