NEW YEAR GETAWAY – JAN 16 - 20 HUNTER VALLEY - KIRKTON PARK ESTATE \$ 1335 pp TS – Singles add \$ 395 With Greg & Gaye of the Finesse Holidays



Included in this holiday:

- * 4 Nights Excellent Accommodation
- * Pre-Dinner drinks on all evenings + 2 Dinners
- * All excellent buffet Breakfasts

- * All Bridge Fees at B4Red
- * Workshops & Lesson Material
- * 3 Lunches
- * 3 dinners 1 of which will be a 2 or 3 Courses at Leogate Estate (definitely bordering on fine dining)

HOLIDAY OVERVIEW:

The holiday will commence at 2:45 pm on January 16 with the first session of bridge. Welcome drinks will follow. Pre-Dinner drinks supplied on all evenings. It will be very informal and lots of fun.

HOLIDAY PROGRAM:

Jan 16	15:00	HV Garden Pairs Session 1 of 7
	18:30	Welcome Drinks @ Kirkton Park
	19:15	Dinner at Kirkton Park.
Jan 17	09:20	Tutorial 1
	09:45	HV Pairs Session 2 of 7
	13:00	Lunch by Gaye.
	14:30	HV Pairs Session 3 of 7
	18:30	Pre-Dinner Drinks Supplied. Dinner at Leogate – Fine Dining No Drinks
Jan 18	09:30	Tutorial 2.
	10:00	HV Pairs Session 4 of 7
	13:00	Lunch at Tuscany Estate.
	18:00	Pre-Drinks Supplied in hosts room. No Dinner
Jan 19	09:20	Tutorial 3.
	09:45	HV Pairs Session 5 of 7
	13:00	Sandwich by Gaye. You know damn well there will be more than a S/W with Gaye
	14:45	HV Pairs Session 6 of 7
	19:00	Dinner & Drinks @ Oishii
Jan 20	09:15	HV Pairs Session 7 of 7
	12:15	Presentation.

1: DEFENCE TO WEAK 2's, MULTI 2's & WEAK 3's:

What does your Overcall mean? Anytime you make an overcall it carries a meaning with it, but especially is the case of an Overcall to a Weak or Multi Bid. It carries obviously suit length but a very narrow range of HCP. They open 2♥ on your right Egs.

1) Y	our Hand	2) Yo	our Hand	3) Yo	our Hand	4) Yo	our Hand
^	AJ532	^	AJ532	^	AQ532	^	AQJ532
•	K4	y	K42	y	K42	y	K4
•	8765	•	AJ6	•	AJ6	•	AT6
*	J2	*	J2	*	A4	*	K4

If you overcall 2 on all of these hands, how is partner ever going to know your exact strength and shape. When defending against opening bids (especially Weak or Multi ones) its imperative that you get the message to partner quickly, as if you don't, a further pre-empt by responder (3rd player) may make it extremely difficult for Advancer (partner). Many players erroneously double with 13/14 HCP no matter the shape. After your Overcall, partner will add their points to the average you have promised and bid accordingly. Therefore, according to the Table below, overcalling 2 with 1) would be an error as partner has taken you to have 13-15 and with 12 will bid game which will probably fall 2 tricks shy and maybe doubled. Hand 2) is perfect for a 2 A overcall, Hand 3) is too strong and therefore, must be preceded with a double, while Hand 4) should be a 3 \(\bigs \) overcall showing 16-18 HCP and a goodish 6-card suit.

Note: There is no such thing as a Pre-Empt over a Pre-Empt. You bid only with Strong hands over their Weak hands (constructive), and you only bid with Weak hands over their Strong hands (disruptive)

Defence to Weak Twos: Over a Weak Two the basic strategy is to play partner for two tricks.

13-15 HCP and a 5+ card suit.

i)

```
2 of the other major
                                     16-18 HCP balanced, with a stopper in enemy suit.
ii)
       2NT
       3NT
                                     21-24 HCP balanced, with a stopper in enemy suit.
iii)
       X
                                     13/14+ with 4 cards in the other major or 16+, any
iv)
                                     shape except for ii) and iii) above.
       4 of the other major
                                     8 playing tricks or 19-21 HCP with a 5+ card suit.
v)
       3 level suits bids
vi)
                                     7 playing tricks (generally 6-card suit) or 15-18 HCP with a 5+ card suit.
                              =
vii)
       3 of their suit
                                     Long solid minor asking for stopper in their suit for 3NT.
                              =
       4 of a minor
                              =
                                     Leaping Michaels: 5 or 6 card suit and 5 cards in the other major. Strong.
viii)
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With 16-18 and stopper in enemy suit, and 4 cards in the other major, prefer to double if you have shortage and bid 2NT without shortage.

Egs.	They	open 2S on your right	1) Y	our Hand	2) Y	our Hand
			^	AJ5	^	AJ5
			y	KQ74	¥	KQ74
			•	KT62	•	QT6
			*	A2	.	AJ7

Prefer to double with 1) due to shortage in clubs and 2NT with 2) due to no shortage. Stayman and Transfers apply after 2NT & 3NT.

Pass-Out-Seat: All bids in this seat ie. 2H:No:No:? require 3 points less than Direct Seat.

Choice of Suits with a 5-card minor and a 4-card major: Never overcall the 5 or 6 card minor when you have a 4-card major. Prefer the takeout double.

A 3 Level Preempt Opening:

A 3 level opening shows 6-10 HCP and a 7-card suit.

East	's Hand	East
^	85	?
•	KQJ7432	
•	QT6	
*	8	

Open 3H, showing a 7-card suit. Take the bidding space away from your opponents as they would with you. When defending you should take your partner for two tricks and bid according to that number of tricks.

LAW OF TOTAL TRICKS:

When the points are evenly distributed, the number of tricks your partnership is expected to take is usually equivalent to the number of trumps your partnership holds up to 10.

I have their Suit:

Egs. They open 2S on your right Your Hand

- **♦** AJT86
- **♥** K42
- ♦ K62
- **♣** K2

Pass, partner will be short in their suit and with or without any points, partner should "SMELL A RAT" and make a Re-Opening Double. You will obviously pass this, that is you have converted partner's Re-Opening or Takeout Double to a Penalty one.

Lets put ourselves in Partners Seat: Egs. They open 2S on Partners left

Partners Hand

- **5**
- **98754**
- ♦ A632
- OJ2

Smell The Rat: Weak on my left 6-10, I have 7. Therefore, there is 23-27 HCP with the other two hands but both passed. It appears that partner has spades as well as good values and wants me to make a Re-Opening Double, whereupon they will pass and thereby converting it to penalties. Most of your penalty doubles should occur at the 1 & 2 level due to the fact that when an opponent bids they have not had a peep out of their partner, but when they reach the 4 level, they have usually had enough time to discover fits and values unless they are the chronic overbidders, and we all know who they are in the club Don't We! but they never seem to get the message.

EXE	RCISES:	1. R	HO opponent of	pens 31	H. what is your	bid?	
a)	★ KQT83▼ 75◆ K62♣ 853	b)	♣ QJT9762♥ K7♦ 6♣ AQJ	c)	★ KJ74♥ 6◆ KQJ42★ AQJ	d)	 A7 ✓ KJ984 ◆ 64 ♣ K982
2. R	HO opens 2H.	What d	o you bid on the	ese han	ds?		
a)	★ K76♥ J5◆ A942★ KJ54	b)	★ KQ8♥ Q8◆ AKJ86♣ Q86	c)	A A87✓ KJ5A A652♣ KJ7	d)	AQ86♥ 8AK32KQJ4
3. L	HO opens 2H.	Partner	doubles. What i	is your	bid?		
a)	★ KJ9863▼ 75◆ K6♣ 853	b)	A2✓ KQJ7✓ K6A Q8742	c)	 ↑ T654 ↑ T6 ↑ 64 ↑ 96432 	d)	 AT964 ♥ 86 ♦ 64 ♣ K982
4	. Your Right	t Hand (Opponent opens	2H. W	hat do you bid	on these	e hands?
a)	★ KQJ76♥ 85◆ AKJ42★ 4	b)	★ K8♥ 9◆ AKQ863♣ AQ65	c)	AQJ75▼ 5◆ 2♣ AJT973	d)	♠ 9♥ 8♠ AKT982♣ KJ842
5. L	HO opponent o	pens 2H	H. Partner Passe	s, so do	oes your RHO.	What is	your bid?
ı)	♦ KQT83 ♥ 75 ♦ K62	b)	▲ A972♥ KQ7◆ AT6	c)	★ KJ74▼ 86◆ KQJ4	d)	A A73✓ 4✓ 6432

ANSWERS:

- 1. a) Pass.
 - b) 4. You have 5 losers. Take partner for 2 tricks and bid accordingly.
 - c) X.
 - d) Pass, for penalty and hope partner reopens with a X, which you pass again.
- 2. a) Pass;
 - b) 3D. showing 15-18 HCP, a good 5-card suit, and denying 4-card spade suit.
 - c) 2NT, showing 16-18 HCP, stopper in enemy suit.
 - d) X:
- 3. a) 4♠.
 - b) Pass for penalty with equal or favourable vulnerability, perhaps 3NT, vulnerable and they are not.
 - c) 2S, weak hand. (0-6)
 - d) $3 \spadesuit$, showing 7-10 points.
- 4. a) 4D; 4½ loser prefer to show two suits in case slam diamonds is on. Non Forcing
 - b) 3H; Stopper ask for 3NT.
 - c) 4C; Strong 6-5 or 5-5 in clubs and spades and strong Non Forcing.
 - d) 4NT; Very strong in the minors. Strong Unusual NoTrump. At least 5-5.
- 5. a) 2S; Requirements for Pass-Out Seat are relaxed.
 - b) 2NT: 2NT in Pass-Out-Seat is 3 points less than Direct Seat ie 12/13-15. You have 4 spades for the takeout double but no shortage.
 - c) X. Don't overall a minor when you have a 4-card major, and you have too many points.
 - d) X; Smell the rat, you don't have many points, your LHO is weak and the others passed. Hmmmmm. What's Partner got?



A Post Mortem as enjoyed by most Married Couples

2: DOUBLES - THE COMPETITIVE DOUBLE - BIDDING in the PASS-OUT SEAT:

If you are a non-competitive person you may inherit the earth but you will not win at bridge.

What is meant by the Pass-Out seat and the Direct seat: Pass-Out seat means that if you pass, the auction is finished. Direct seat means that your RHO has made a bid (not a pass), you become the direct seat whether it is the 1st, 2nd, 3rd, or 4th round of bidding.

Time and time again I see the auction go (1C):NO:(1H):NO:(2H):NO:(NO):NO. Do not leave the opposition at the 2 level when they have found a fit. "I couldn't take any action partner, I only had 7 points". This is a load of rubbish. You must take action. But what? If you only have 6 or 7 points, how many does partner have if the opposition has stopped at the 2 level with a fit. When the opposition stop at the 2 level with a fit, they usually have around 20-22 HCP. Therefore, the number of points you hold is irrelevant, as your partnership holds around 18-20 HCP and probably a fit somewhere. Thus the less points you have here the more your partner has, its as simple as that IE. The Rule of 40. eg. The opposition stop at 2♥ with a known fit, you are in the pass-out seat with 7 points. You are sure partner has around 12 HCP's. If you are wrong and partner has say 7 points, it doesn't matter as you are playing beginners who have missed a game contract as they have 26 points.

You have 3 options here in the Pass-Out seat.

Bid a suit = 5+ card suit.

2NT = 4/4 or better in the minors.

X = exactly 4 cards in any un-bid major

the majors.

DO NOT fall asleep in the bidding just because you only have 5 or 6 points. If you are to be competitive at bridge and a winner, this is when you must be alert.

(One of a Suit):Pass:(Pass):YOU Again this seems to be passed out too often. It does require a little memory for bidding in the Pass-Out seat here, but the effort you put in will be well rewarding with the good results that will appear for you. You have to be very specific to partner here. After (1D):NO:(NO):?

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1NT
                                9-12 HCP, relatively balanced, stopper in enemy suit. IE. Diamonds.
2NT
                                17-18 HCP, relatively balanced, stopper in enemy suit. IE. Diamonds.
X and re-bid 1NT
                                13-16 HCP, relatively balanced, stopper in enemy suit. IE. Diamonds.
                        =
                                19-21 HCP, relatively balanced, stopper in enemy suit. IE. Diamonds.
X and re-bid 2NT
                                4-11 HCP, natural 5+ card suit.
1 of a SUIT
                        =
2H,2S
                                A jump in the pass-out seat is strong showing an opening hand 12-15 HCP and
                                a 5-6 card suit. There is no need to have pre-empts in the pass-out seat. Who are you pre-empting.
                                A double jump in the pass-out seat shows 16-18 HCP, or a 6 loser and a strong 5-card or a 6-card
3H.3S
                        =
                                Suit.
X and re-bid 3H,3S
                                A 5 loser hand.
4H,4S
                                A 4 loser hand.
4D
                                Bidding the opposition suit at the 4 level is strong Michaels, 3 ½ loser or better and at least 5/5 in t
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The Balancing 1NT: In the pass-out seat 1NT is a very common bid and shows 9-12 HCP. When responding to this 1NT bid, transfers do not apply, as you only Transfer to a hand that is definitely stronger than yours. However, Stayman still applies, but the Stayman bid will have around 12-15 HCP. The balancing 1NT bidder should re-bid at the 3 level with a 12 count. In response to a 2NT bid in the balancing seat both Stayman and Transfers apply.

EXERCISES:

The opposition have bid to 2S via (1C):(1S):(2S), What action do you take in the pass-out 1. Seat?

♠ 963 a)

♣ K8

♥ K876 **♥** KT875 **♦** 8742

b)

♦ 8742 ♣ A4

c)

c)

♦ A843 **♣** K742

♦ 963

♥ K8

d) **▲** AT54 **♥** K7 **♦** 543

♣ AJ2

The opposition opened 1C:Pass:Pass to you. What action do you take? 2.

♦ KJ532 a) **♥** A7

b) **♦** KJT432

♦ 963

▲ KJ65

d) **∧** K76

♥ A92 **♦** A3

♥ A86 **♦** KT3

♦ AJ2

♥ QT65

♦ 653 ♣ AQ2

♣ K6

♣ AQ3

\$ 543

ANSWERS:

1.

- X 4 hearts, competitive. Partner has 13 or 14 points. a)
- 3H 5 hearts, competitive. Partner has 12 points. You will get the odd bad board but the b) rewards will outweigh the losses in the long-run.
- 2NT Both minors, at least 4/4. c)
- d) **Pass** Too good in enemy suit. Lead the 9♦.

2.

- 12-15 HCP and 5 or 6 spades (7 loser) assuming fit. a) 2S
- 3S 15-18 HCP and usually 6 spades (6 loser) assuming fit b)
- 2NT 17-18 HCP. Balanced with a club stopper. c)
- d) 1NT 9-12 Balanced. 1H would also be acceptable here, but if partner has any ambitions, with 4 hearts = they will Stayman so you do not miss the fit.

3A - DOUBLES - THE REDOUBLE XX

What is a Redouble? A redouble is displayed on the silent bidders as XX. A redouble can only be made after the opposition double you.

West North East South
1D (X) XX

What does a redouble promise? There are two main situations for a redouble which will be discussed here.

1) Redoubling showing strength. In the above example, the opposition has made a Takeout Double, you have redoubled. The redouble shows strength and promises at least 23 points for your partnership. Therefore, in the above example East is showing at least 10 HCP and a desire to penalise the opposition. All doubles by your partnership after this redouble are for penalty. Either member of the partnership should double the opposition for penalties even at the 1 level when holding a good 4-card suit in their bid. If they bid NT's doubling them is not only a must but should be fun.

West North East South
1NT X XX

If North's double is for penalties, then so is your redouble. How many points will your redouble promise? Some partnerships play the double of a NT bid for takeout, namely DON'T (Disturbing Opponents No Trump). If this is the case a redouble still shows 8+ HCP (to make the 23+) and a desire to penalize.

Important: If the opposition double a 1NT for penalties, then Stayman and Transfers no longer apply. If their double of a 1NT is DON'T (which doesn't promise strength, only a long suit) then Stayman and Transfers still apply, assume they did not bid the X. The reason for this is, if their double shows strength, you are more likely to be very weak, and it would be superior for your partnership to be able to escape into 2C or 2D. If you wanted to Stayman and they have made a penalty double of 1NT, then instead of using Stayman you should be redoubling them for penalties. Why look for a major suit fit that may make a game when you can get a guaranteed huge score by doubling them for penalties.

West North East South

1NT X ? What should East do with the following?

- **♦** 865
- **v** 54
- **♦** 54
- ♣ J86532

The contract figures to be far better in 2C than in 1NT doubled. However, if you play Transfers and Stayman after your 1NT is doubled, partner will bid again. It is also unsound to have Stayman, as you would have 8+ HCP and therefore, should be redoubling, looking for penalties. Therefore, bid 2C. West must pass this.

Redoubling for Rescue. When your partnership has been doubled for penalties at a low level in a suit contract, you can redouble for rescue.

	West	North	East	South
East	1C	NO NO	X	What should East do with the following?
♦ 9865	NO	NO XX		

▼ T654

♦ Q854

\$ 5

The solution is to use the redouble for rescue. North has shown length and strength in clubs. You as East can clearly see that a better contract exists elsewhere. Even if that is doubled, it would figure to be far superior to a club suit. The redouble simply asks partner "please bid your next longest suit". It does not make sense here to have the redouble as penalizing the opposition as they have already stated to you that they are going to 'blow the 1C away', therefore, use it to escape to a better contract.

Expert Method: The opposition doubles your 1NT opening for penalty. What do you do?

♦ J8653

v 76532

♦ 53

\$ 2

You could have a guess at hearts or spades, but why not have a little fun at the same time to find the correct contract. Bid 2C. The opposition will be beside themselves and will double you. This 2C bid is systemically to play, but when it comes back to you, you will redouble, to tell partner that your 2C bid was false, please rescue me. Partner will probably bid 2D. again they will jump for joy and double this. Again you redouble for rescue. This informs partner you have both majors. They may also double this and it may make. Well bid!



EXERCISES:

1.	The opposition	have	doubled partner's 1C opening	ng 1C:(X):?.	What action do yo	u take in the direct
	Seat?					

a) **♦** 963

♦ J63 b) **♥** KT87

4 9 c) **♥** K87 d) **♦** AT54

♥ K876 **♦** 8742

♦ K742

♦ 98432

♥ KJ72

♣ K8

♣ A4

***** 8742

♦ 98 ♣ A83

2.

a) **★** K7532 b) **A** 2

▲ J65 c)

d) **★** K762

♥ K7

♥ KT82

♥ K8

• 65

♦ 653 ♣ AQ2 ♦ K532 ♣ AQ32

♦ 8753 ***** 8653

♦ KJ42 **♣** 543

3. You opened 1C:(NO):NO:(X):?, What action do you take?

a) **↑** 7532 b)

♠ A2

♦ Q65 c)

d)

♦ K2

♥ K7

♥ KJ82

♥ AK8

♥ A53

♦ A53

♦ K3

♦ A53

♦ K74

♣ AQ2

♣ AQ632

♣ AQ53

♣ QJ432

ANSWERS:

- 1. a) Pass
- b) XX = 10 + HCP looking for penalties.
- c) Pass = However, some partnerships may prefer to psyche 1S here, to try and stop the opposition finding a spade fit.
- d) XX = Perfect for redoubling, having 10+ HCP and 4/4 in the majors.
- 2. a) 4S = You should not redouble when you have a good fit. You have a massive fit in spades, the K of hearts is favourably placed because of the double.
- b) XX = Ideal. 10+ HCP, with shortage in partner's suit.
- c) 2S = This is fine with 5 points. Partner will not get carried away after the double.
- d) 3C = Bergen Raises apply after a Takeout Double, but not after suit interference.
- 3. a) Pass = Nothing else to say.
- b) XX = 16-18 HCP, and 5+ clubs, hand wasn't suitable for a 1NT opening. Maybe 2 doubletons
- c) 1NT = 19-20 HCP.
- d) Pass = However, some partnerships may prefer to psyche 1S here, to try and stop the opposition finding a spade fit.



3B: DOUBLES - THE NEGATIVE DOUBLE:

You cannot play duplicate bridge competitively without the use of the negative double. There are numerous types of doubles, but the Negative (-ve) Double is the most important.

What is a Negative Double:

When partner opens the bidding at the one level and the opposition interfere up to 4D in a suit. A double by responder is either negative or responsive. IE. The double is for take out. Opener must take the double out unless strong or long in the enemies overcalled suit. A double of a no-trump bid is for penalties.

Without the negative double many hands become difficult or impossible to bid sensibly after opposition interference. This is particularly so because of the very strict requirements for a 2-level response (10 points or more). Suppose you hold

and partner opened 1D. You intend to respond 1H, allowing the partnership to find any available major suit fit (IE. By bidding your 4-card suits up the line). However, when 2nd player intervenes with 2C, you have a problem. You are too weak to respond at the 2 level and in standard methods you would have to pass. Obviously a good fit in either major could be lost.

★ A874♥ K765♦ 764♣ 8

What does the Negative Double Promise:

- 1- **6+ points.** The negative double promises enough strength to have made a 1 level response. There is no upper limit. Just like a 1 level response, responder might have enough for Game or Slam, which will be revealed by a **strong REBID** later.
- 2- **Specific Suit Holdings.** The negative double denies support for a major suit opening. There could be support if opener began with a minor. The negative double caters for un-bid major suits and will promise 4-cards in any unbid major. The negative double promises both minors when both majors have been bid.
- A- (**Minor-Minor**). Partner opens with a minor and they overcall with a minor. IE 1C:(1D):X. The double promises both majors 4-4, 5-4, 5-5, 6-4.. With only one major here you can simply bid it. 1C:(1D):1S. Similarly 1D:(2C):X the doubles promises both majors.
- B- (**Major Minor or Minor Major**). The double promises the other major. If the overcall was 1H. Then the negative double promises precisely 4 spades, and bidding 1S promises 5 or more and 6+ points. The double over a 1S overcall, promises 4 hearts exactly and (6+ points, no upper limit) or 5+ hearts and 6-9 points. With 5+ hearts and 10+ points bid 2H, do not use the negative double. It follows that if responder doubles the 1S overcall and later bids hearts to show 5+ hearts, responder's range must be 6-9 HCP because of the failure to bid 2H immediately.
- C- (**Major-Major**) 1H:(1S):X Responder will hold at least 4 cards in both minors and no support for hearts. Similarly with 1S:(2H):X, however, the double here would promise 9+ points as you are committing the partnership to the 3 level or at least 2NT. Opener may choose to re-bid their own major though.

Opener's Reply to the Negative Double:

Where the negative double promises a specific major, opener re-bids as though responder had bid that major e.g. 1D:(1S):X:(NO):? Is the same as 1D:(NO):1H:(NO):?

Opener		Opener		Opener	
♦ K8		A 8		♦ A4	
♥ K865		♥ KJ65		♥ 6543	
♦ AJ65		♦ AQ432		♦ AQJ42	
♣ Q96	Re-bid 2H	♣ AQ3	Re-bid 4H	♣ A8	Re-bid 3H

EXERCISES:

1.	Partner opened 1♣,	and RHO overcalled 1 ♦.	What is your resp	ponse on each of	these hands?

c)

♦ 9632 a)

♥ K876

♦ 8742

♣ K8

b) **♦** J3

♥ KT87

♦ 432

♣ A974

♦ 9832

♥ K8732

♦ A42

\$ 84

d) **♦** Q43

v 74

♦ AQT653

♣ A2

You opened 1♦, partner doubled LHO's 1♠ overcall. What is your re-bid on these hands? 2.

a) **♦** K7

v 874

♦ AQ653

♣ KJ6

b)

\$ 86

▼ T82

♦ AQT52

♣ AQ3

c) **♦** A5

v 8432

♦ AQT2

♣ KJ8

♦ A62 d)

♥ AQ64

♦ AK652

\$ 2

Partner opened 1♣, RHO overcalled 1♠, and you doubled. LHO raised to 2♠. What action do you take? 3.

♠ 32 a)

♥ Q765

♦ AQ63

\$ 862

b)

♠ 62

♥ AQ8632

♦ JT2

4 32

♦ AJ6

c)

♥ K865

♦ 875

\$ 863

d) **♠** 6

98764

♦ AQ74

♣ QJ2

ANSWERS:

- 1. a) X = both majors.
 - b) 1H = only promises 4 hearts after a 1D overcall.
 - c) X = Negative, prefer to double with 5/4 in the majors than bidding your 5-carder.
 - d) Pass = Penalty Pass. Wait for partner to re-open the bidding with a double and pass again.
- 2. a) 1NT = Minimum hand, stopper in enemy suit. Better than 2D.
 - b) 2D = Minimum hand, but no stopper in enemy suit, no 4-card heart or club suit.
 - c) 2H = Minimum hand with 4 hearts as partner has promised 4 hearts.
 - d) 4H = 4-card heart suit and 19-20 points.
- 3. a) X = Do not sell out.
 - b) 3H = 5+ Hearts and 6-9 points, failure to bid 2H first round denies 10 HCP.
 - c) Pass = You have good defensive values, and it would be ludicrous to compete further.
 - d) X = Do not sell out. Partner may have 5 clubs, 4 diamonds or 3 hearts, or may pass for penalty.