# U3ABC06B Practice Session: 1NT openers and responses including Transfers

#### Welcome!

Here is a list of all the hands that you could play in today's Practice Session. It tells you useful stuff about them, like the cards in each hand, the High Card Points, the "correct" bidding and lead. **Don't feel bad** if you bid the hands a bit differently, or ended up in a slightly different contract. This is your second week of bidding with Acol, it will take you a while to get the hang of it, no doubt.

Bridge is a great game, but it can be overwhelming, so much to think about. Don't worry, it will get easier. We're here to help it all make sense, you will make mistakes, but we're always happy to explain or answer questions. Remember, you're playing with other people who are just starting out, too. Let's have fun together!

-Ed

# Boards 1 – 16: No Trumps hands with Transfers

Today's session was about bidding when your partner opens with a No Trump bid but you don't want to play in No Trumps, you want to play in a **Suit Contract**! Yes, it's Week 2 and it's already time to start disagreeing with your partner.

Bridge bidding isn't always a cosy chat with your partner, sometimes it's a **negotiation**. But it is still a civilised process, not a tantrum. You suggest a suit contract to your partner, but you might not get your way.

To make game in a MAJOR (Hearts or Spades), you need at least 25 points and at least EIGHT trumps i.e. eight cards in your trump suit, Hearts or Spades. These might be split evenly (4 in each hand) or not (5-3, 6-2 or even 7-1). When you have this magic number of trumps, we call it a **Fit**.

If you don't have a fit, you may have to play in No Trumps, or a minor suit (Clubs or Diamonds). If you don't have 25 points, you will probably have to settle for a part score.

When your partner opens 1NT, you know they have a **Balanced Hand** and 12-14 **High Card Points**, but a balanced hand can include two, three, four, or even five Hearts or Spades. You know what's in your hand, the purpose of the bidding is to tell partner what you've got and/or find out what they've got – so one of you is in a good position to choose the right contract.

But why are we ignoring the minor suits? To make game in NT (3NT) you need to make <u>nine</u> tricks; to make game in a major (4H or 4S) you need to make <u>ten</u> tricks; to make game in a minor (5C or 5D) you need to make <u>eleven</u> tricks. 11 tricks are a lot harder to make than 10 – and major games score a bit more too!

So most of the time we try to play in No Trumps or a MAJOR, because they score more points, more easily!

## **Red Suit Transfers**

There are several ways to respond to 1NT to indicate that you want to play in the majors, Hearts or Spades; today we're focussing on the use of Red Suit Transfers, which you use when you have exactly FIVE or SIX cards in a major. This starts off easy:

- 1. Partner opens 1NT
- 2. You respond 2D if you want to play in Hearts OR 2H if you want to play in Spades
- 3. Partner MUST bid 2H or 2S as requested

What happens next depends on how many trumps you have and how many points you have; the Transfer is just the first step in the negotiation. Your crucial SECOND bid tells your partner:

- Whether you've got 5 trumps (rebid NT) or 6 trumps (rebid in H/S)
- Whether you've got enough points for game (bid game), maybe enough (bid one less than game a **Game Invitation**), or definitely not enough (pass)

Partner (the 1NT opener) does not bid again unless you made a Game Invitation after the transfer (3H, 3S or 2NT); they pass with 12-13 points but raise you to game (4H, 4S or 3NT) with 14 points.

# **Shortage Points**

When you start bidding, you evaluate your hand by adding up its High Card Points (HCPs): 4 for an Ace, 3 for a King, etc. You need 12-14 HCPs to open 1NT, for example. When you're in a suit contract with a fit (a total of at least 8 trumps) you can add Shortage Points (SPs). Add:

- 3 Shortage Points for a void
- 2 Shortage Points for a singleton
- 1 Shortage Point for a doubleton

(Some people value shortages more than this, but for now, please use these values.)

So, if you choose a suit contract, you may have more points than in No Trumps! It sounds a bit daft, but it works because in a suit contract you should get a chance to ruff those short suits.

But remember, to count SPs:

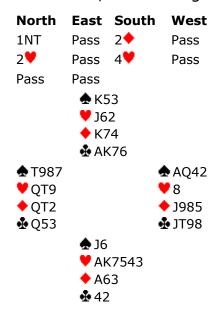
- You need a fit
- You need to play in the suit with a fit

If you end up in No Trumps, those SPs will disappear. Your shortages become a liability not an asset, in No Trumps! (Your long suit may still earn extra tricks in NT, but it's a bit less reliable.)

# Additional (Advanced) Discussion

In these notes, anything in green is a bit more advanced, so it's optional reading for the more adventurous and curious!

# The Hands, the Bidding



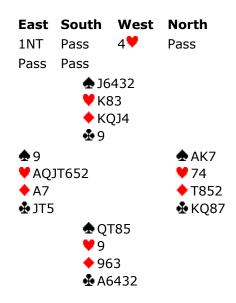
**Board: 1** Dealer: North Lead: \*J #3658

South has 6 Hearts and 12 HCP, so they start by bidding 2D, asking (OK, telling) partner to bid 2H.

North bids 2H as requested (phew), what does South bid next?

They have 12 HCP, and partner has 12-14, so the partnership has 24-26. You need 25 points for 4H, but South bid 4H even though not certain that they have enough. Why?

They're in a suit contract with a fit (they have 6 Hearts, partner must have 2 as they bid 1NT, so that's 8 Hearts, a FIT). When you have a fit, you can add Shortage Points as described in the introduction. With two Doubletons, South can add 2 Shortage Points to their guaranteed 24 HCPs, making a total of at least 26 points. Game!



# Board: 2 Dealer: East Lead: ♣9 #15

West has 7 Hearts and 12 HCP, so they know they have a good fit (partner must have 2 as they bid 1NT, so that's 9 Hearts or more) and the partnership has 24-26 HCP.

With their fit, 3 Shortage Points as described in the introduction, 2 for the Singleton Spade and one for the Doubleton Diamond, the total points are 27-29, more than enough for game.

West doesn't need to negotiate with partner, they know that 4H is almost certain, so they bid it right away. No need for a Transfer.

#### **Additional (Advanced) Discussion**

It isn't a terrible idea to bid 2D to transfer to Hearts, but it's not a good idea, for several reasons:

- 1. You already know 4H is the best contract
- 2. A sequence like 1NT 2D 2H encourages the opposition to bid and they might find a good contract if you let them in
- 3. If you use a Transfer, your hand will be Dummy, showing the Defence your finessing holding in Hearts (AQJ); why help them?

#### South **West North East** 2 💚 1NT Pass Pass 2♣ **Pass Pass** Pass 97632 **Y** A32 5 8652 \Delta KJ **♣** Q54 🖊 JT87 **9** Q9 AKJ9 **•** 7642 **4** 974 ♣ AJT3 ♣ AT8 **♥** K654

**♦** QT83

♣ KQ

# Board: 3 Dealer: South Lead: ♦A #1897

North has 5 Spades and 4 HCP, so they start by bidding 2H, asking (OK, telling) partner to bid 2S. This is a form of Weakness Takeout.

North transfers to 2S as requested (phew), what does South bid next?

They have just 4 HCP, plus 2 SPs. There's no chance of game, they just want to play in Spades because 1NT would go very badly (with just 16-18 HCP); at least in 2S, you can maybe make a trick or two by ruffing Diamonds.

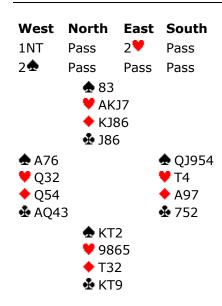
So North passes 2S and hopes it won't go too badly.

#### Additional (Advanced) Discussion

North could just pass 1NT. Their decision to play in 2S rather than 1NT isn't an easy one, as South will need to make one more trick in 2S than 1NT, to make the contract. Both contracts are likely to go down, North just expects that they'll go down by less in 2S.

There's also a very subtle advantage to the Transfer: the Defence don't know whether North is strong or weak until they pass, so they have less chance to bid for the contract.

Notice also that the Transfer has made sure the stronger hand (South) is hidden from the Defence, making their job a bit harder. If you didn't use Transfers, if North bids 2S as a Weakness Takeout, the Defence will be able to see all of South's points as they will be Dummy – making their job a lot easier.



Board: 4 Dealer: West Lead: ♥A #2949
East has 5 Spades and 7 HCP, so they start by bidding 2H, asking (OK, telling) partner to bid 2S. This is a form of Weakness Takeout.

West transfers to 2S as requested (phew), what does East bid next?

They have just 7 HCP, plus 1 SP for their Doubleton Heart (but only if partner has 3 or more Spades – not guaranteed). There's no chance of game, they just want to play in Spades because 1NT might go quite badly (with 19-21 HCP); at least in 2S, you can maybe make a trick or two by ruffing Hearts.

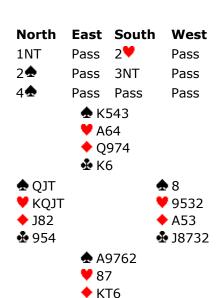
So East passes 2S and hopes it won't go too badly.

#### **Additional (Advanced) Discussion**

East could just pass 1NT. Their decision to play in 2S rather than 1NT isn't an easy one, as West will need to make one more trick in 2S than 1NT, to make the contract. Both contracts are uncertain, East just expects that 2S is a safer bet.

There's also a very subtle advantage to the Transfer: the Defence don't know whether East is strong or weak until they pass, so they have less chance to bid for the contract.

Notice also that the Transfer has made sure the stronger hand (West) is hidden from the Defence, making their job a bit harder. If you didn't use Transfers and East bids 2S as a Weakness Takeout, the Defence will be able to see all of West's points as they will be Dummy – making their job a lot easier.



💑 AQT

**Board: 5** Dealer: North Lead: ♥5 #1471 South has 5 Spades and 12 HCP, so they start by bidding 2H, asking (telling) partner to bid 2S.

North bids 2S as requested, what does South bid next?

They have 13 HCP, and partner has 12-14, so the partnership has 25-27. You need 25 points for 3NT or 4S, but which is the better contract? South bids 3NT to tell partner:

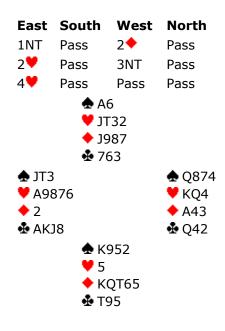
- I have exactly 5 Spades
- We have enough points for game in NT or Spades
- You decide!

Yes, it's a proper dialogue. North can pass to play in 3NT or bid 4S to play in 4S. With just two Spades, they'd pass 3NT, as they've only got a 5-2 fit in Spades, not enough. With three Spades, they would probably bid 4S unless they hate the idea; with four or more Spades, they would bid 4S.

With four Spades, North is happy to bid 4S, game. (This type of bid is sometimes called a Correction or Preference Bid.)

## **Additional (Advanced) Discussion**

If North had three Spades, they might pass 3NT if they had a 4333 hand and no Honours in Spades, but would usually bid 4S. Then again, some people prefer playing in a suit, some people prefer playing in No Trumps



Board: 6 Dealer: East Lead: ◆K #1641

West has 5 Hearts and 13 HCP, so they start by bidding 2D, asking partner to transfer 2H.

East bids 2H as requested, what does West bid next?

They have 13 HCP, and partner has 12-14, so the partnership has 25-27. You need 25 points for 3NT or 4H, but which is the better contract? West bids 3NT to tell partner:

- I have exactly 5 Hearts
- We have enough points for game in NT or Hearts
- You decide!

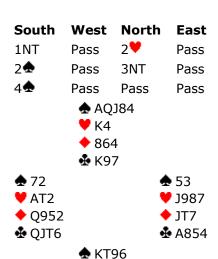
Yes, it's a proper dialogue. East can pass to play in 3NT or bid 4H to play in 4H. With just two Hearts, they'd pass 3NT, as they've only got a 5-2 fit, not enough. With three Hearts, they would probably bid 4H unless they hate the idea; with four or more Hearts, they would bid 4H.

With three good Hearts, East is happy to bid 4H, game. (This type of bid is sometimes called a Correction or Preference Bid.)

#### Additional (Advanced) Discussion

East only has three Hearts, so could pass 3NT, especially as they have a 4333 hand, but they have two good Honours in Hearts, so they decided on 4H.

I wonder which you chose - some people prefer playing in a suit, some people prefer No Trumps



🖊 Q653

♠ AK3

**3**2

Board: 7 Dealer: South Lead: ♣Q #1664

North has 5 Spades and 13 HCP, so they start by bidding 2H, asking (telling) partner to bid 2S.

South bids 2S as requested, what does North bid next?

They have 13 HCP, and partner has 12-14, so the partnership has 25-27 – enough for 3NT or 4S, but which is the better contract? North bids 3NT to tell partner:

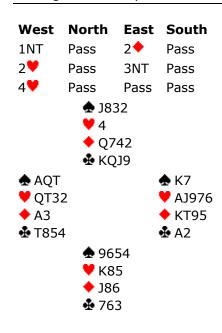
- I have exactly 5 Spades
- We have enough points for game in NT or Spades
- You decide!

Yes, it's a proper dialogue. South can pass to play in 3NT or bid 4S to play in 4S. With just two Spades, they'd pass 3NT, as they've only got a 5-2 fit in Spades, not enough. With three Spades, they would probably bid 4S unless they hate the idea; with four or more Spades, they would bid 4S.

With four Spades, South is happy to bid 4S, game. (This type of bid is sometimes called a Correction or Preference Bid.)

#### **Additional (Advanced) Discussion**

If South had three Spades, they might pass 3NT if they had a 4333 hand and no Honours in Spades, but would usually bid 4S. Then again, some people prefer playing in a suit, some people prefer playing in No Trumps



Board: 8 Dealer: West Lead: ♣K #1676

East has 5 Hearts and 15 HCP, so they start by bidding 2D, asking (telling) partner to bid 2H.

West bids 2H as requested, what does East bid next?

They have 15 HCP, and partner has 12-14, so the partnership has 27-29 – enough for 3NT or 4H, but which is the better contract? East bids 3NT to tell partner:

- I have exactly 5 Hearts
- We have enough points for game in NT or Hearts
- You decide!

Yes, it's a proper dialogue. West can pass to play in 3NT or bid 4H to play in 4S. With just two Hearts, they'd pass 3NT, as they've only got a 5-2 fit, not enough. With three Hearts, they would probably bid 4H unless they hate the idea; with four or more Hearts, they would bid 4H.

With four Hearts, North is happy to bid 4H, game. (This type of bid is sometimes called a Correction or Preference Bid.)

#### Additional (Advanced) Discussion

If West had three Hearts, they might pass 3NT if they had a 4333 hand and no Honours in Hearts, but would usually bid 4H. Then again, some people prefer playing in a suit, some people prefer playing in No Trumps

#### North **East South** West 1NT Pass 2 🍁 Pass 2 🖤 Pass 2NT Pass 4 🖤 Pass Pass Pass ♣ KQ74 **9**32 K4 ♣ AQT4 986532 🏚 IT **9** K8 AT7 JT3 Q965 ♣ 75 **♣** K832

\Delta 🕰

**V** QJ654

**A872** 

♣ J96

Board: 9 Dealer: North Lead: ♠J #1872

South has 5 Hearts and 12 HCP, so they start by bidding 2D, asking (telling) partner to bid 2H. North bids 2H as requested, what does South bid next?

They have 12 HCP, and partner has 12-14, so the partnership has 24-26 – enough for 3NT or 4H but only if partner has 13 or 14 HCP. So South bids 2NT to tell partner:

- I have exactly 5 Hearts
- I have 11-12 HCP, might be enough for game in NT or Hearts but only if you have 14
- You decide!

The golden rule here is: after the transfer, with just five trumps, your rebid is 2NT (with 11-12 HCP) or 3NT (with 13+ HCP). Do not bid your suit.

This 2NT bid is a Game Invitation. North should now:

- Bid 4H with three or more Hearts and 14 points
- Bid 3NT with two Hearts and 14 points
- Bid 3H with three or more Hearts and 12-13 points
- Pass with two Hearts and 12-13 points

Phew! Look at it another way: after 2NT, you need 14 points to bid game and you need three or more Hearts to bid Hearts.

North has three Hearts (choose Hearts) and 14 points (choose game), so bids 4H.

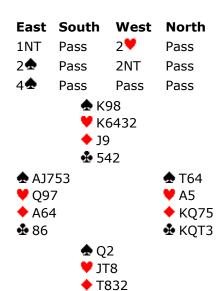
#### Additional (Advanced) Discussion

No bidding system is perfect. South has 12 HCP so must rebid 2NT after the transfer. If North has 13 HCP, they are required to pass –

and yet they have 25 HCP between them, so 3NT should make! You can see why some 1NT openers will raise to 3NT with a "good" 13 points, but that's optimism rather than a sound bidding strategy.

You might be surprised by South's 2NT bid. They have 12 HCP, five Hearts and two Shortage Points for that singleton Ace of Spades, surely? With a total of 14 points and five Hearts, they can bid more strongly, 4H?

You can't have your cake and eat it too. If partner only has two Hearts, you don't have a fit (just 7 trumps), so can't claim those Shortage Points. If you're playing in NT, you NEVER claim Shortage Points.



♣ AJ97

**Board: 10 Dealer: East Lead: ♥J #1118** West has 5 Spades and 11 HCP, so they start by bidding 2H, asking partner to bid 2S.When East bids 2S, what does West bid next?

They have 11 HCP, and partner has 12-14, so the partnership has 23-25 – maybe just enough for 3NT or 4H but only if partner has the maximum 14 HCP. So West bids 2NT to tell partner:

- I have exactly 5 Spades
- I have 11-12 HCP, might be enough for game in NT or Spades - but only if you have 14
- You decide!

The golden rule here is: after the transfer, with just five trumps, your rebid is 2NT (11-12 HCP) or 3NT (with 13+ HCP). Do not bid your suit.

This 2NT bid is a Game Invitation. East should now:

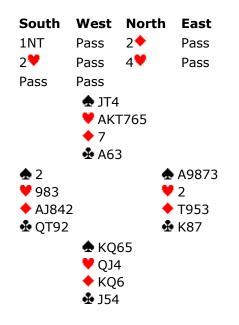
- Bid 4S with three or more Spades and 14 points
- Bid 3NT with two Spades and 14 points
- Bid 3S with three or more Spades and 12-13 points
- Pass with two Spades and 12-13 points

Phew! Look at it another way: when partner bids 2NT after the transfer, you need 14 points to bid game and you need three or more Spades to bid Spades.

East has three Spades (choose Spades) and 14 points (choose game), so bids 4S.

# **Additional (Advanced) Discussion**

This is very similar to the previous hand, but West has one less HCP. Now, if their partner decides to bid an optimistic 3NT with just 13 HCP, they are quite likely to regret it; with just 24 HCP, 3NT is usually going to fail. Yes, one point can make a big difference. Optimists need short memories...



Board: 11 Dealer: South Lead: ♠2 #1342

North has 6 Hearts and 12 HCP, so they start by bidding 2D, asking partner to bid 2H. South bids 2H as requested, what does North bid next?

They have 12 HCP, and partner has 12-14, so the partnership has 24-26. You need 25 points for 4H, but North bids 4H anyway.

They're in a suit contract with a fit (they have 6 Hearts, partner must have 2 as they bid 1NT, so that's 8 Hearts, a FIT). When you have a fit, you can add Shortage Points as described in the introduction. With a Singleton Diamond, North can add 2 Shortage Points to their 24-26 HCPs, making a total of at least 26-28 points. Game!



**♦** AQJ83

**4** 9742

**Board: 12 Dealer: West Lead: ◆T #2070**East has 5 Spades and 14 HCP, so they start by bidding 2H, asking (telling) partner to bid 2S. West bids 2S as requested, what does East bid next?

They have 14 HCP, and partner has 12-14, so the partnership has 26-28 – enough for 3NT or 4S, but which is the better contract? East bids 3NT to tell partner:

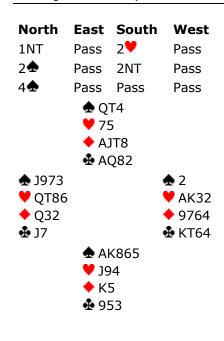
- I have exactly 5 Spades
- We have enough points for game in NT or Hearts
- You decide!

West can pass to play in 3NT or bid 4S to play in 4S. With just two Spades, they'd pass 3NT, as they've only got a 5-2 fit, not enough. With three Spades, they would probably bid 4S unless they hate the idea; with four or more Spades, they would bid 4S.

With four Spades, North is happy to bid 4S, game. (This type of bid is sometimes called a Correction or Preference Bid.)

#### Additional (Advanced) Discussion

If West had three Spades, they might pass 3NT if they had a 4333 hand and no Honours in Spades, but would usually bid 4S. Some people prefer playing in a suit, some people prefer playing in No Trumps



**Board: 13 Dealer: North Lead: ♥A #2569** South has 5 Spades and 11 HCP, so they start by bidding 2H, asking partner to bid 2S.When North bids 2S, what does South bid next?

With 11 HCP, and partner's 12-14, the partnership has 23-25 – maybe just enough for 3NT or 4S but only if partner has the maximum 14 HCP. So West bids 2NT to tell partner:

- I have exactly 5 Spades
- I have 11-12 HCP, please bid game in NT or Spades if you have 14 HCP
- You decide!

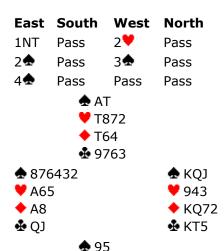
The golden rule here is: after the transfer, with just five trumps, your rebid is 2NT (with 11-12 HCP) or 3NT (with 13+ HCP). Do not bid your suit.

This 2NT bid is a Game Invitation. North should now:

- Bid 4S with three or more Spades and 14 points
- Bid 3NT with two Spades and 14 points
- Bid 3S with three or more Spades and 12-13 points
- Pass with two Spades and 12-13 points

Phew! Look at it another way: when partner bids 2NT after the transfer, you need 14 points to bid game and you need three or more Spades to bid Spades.

North has three Spades (choose Spades) and 14 points (choose game), so bids 4S.



**V** KQJ

J953

A842

**Board: 14** Dealer: East Lead: ♥K #3301
West has 6 Spades and 11 HCP, so they start by bidding 2H, asking partner to bid 2S.When North bids 2S, what does South bid next?

With 11 HCP, and partner's 12-14, the partnership has 23-25 – maybe just enough for 3NT or 4S but only if partner has the maximum 14 HCP. So West bids 3S to tell partner:

- I have exactly 6 Spades
- I have 11-12 HCP, please bid game in NT or Spades if you have 14 HCP
- You decide!

The golden rule here is: after the transfer, with six trumps, your rebid is 3S (with 11-12 HCP) or 4S (with 13+ HCP). Do not bid NT.

This 3S bid is a Game Invitation. East should now:

- Bid 4S with 14 points
- Pass with 12-13 points

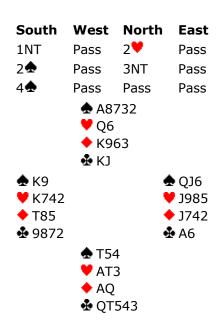
Phew! Look at it another way: when partner bids 3S after the transfer, you just need 14 points to bid game, the number of Spades you hold isn't important as you must have 2, for an 8-card fit.

East has 14 points, so bids 4S.

#### Additional (Advanced) Discussion

If East had four Spades and 13 HCP, they might raise 3S to 4S instead of passing, hoping that the extra trumps would compensate for the missing HCP – especially if they also had a Doubleton to ruff. Some people are so optimistic.

You might also wonder why West doesn't add two Shortage Points for their Doubletons (since they have a 6-2 fit in Spades), making them strong enough to bid 4S. That sounds like a reasonable argument, but look at the weakness of their trump suit (no Honours) and their QJ in Clubs – a bare QJ will be worth nothing if the opposition has the Ace and King. So one reason for optimism cancels out the reason for pessimism; 3S is a better bid.



Board: 15 Dealer: South Lead: •8 #3316

North has 5 Spades and 13 HCP, so they start by bidding 2H, asking (telling) partner to bid 2S. South bids 2S as requested, what does North bid next?

They have 13 HCP, and partner has 12-14, making 25-27 – enough for 3NT or 4S, but which is the better contract? North bids 3NT to tell partner:

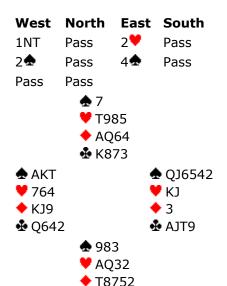
- I have exactly 5 Spades
- We have enough points for game in NT or Spades
- You decide!

South can pass to play in 3NT or bid 4S to play in 4S. With just two Spades, they'd pass 3NT, as they've only got a 5-2 fit, not enough. With three Spades, they would probably bid 4S unless they hate the idea; with four or more Spades, they would bid 4S.

With three Spades, South is happy to bid 4S, game. (This type of bid is sometimes called a Correction or Preference Bid.)

#### **Additional (Advanced) Discussion**

If South had three Spades, they might pass 3NT if they had a 4333 hand and no Honours in Spades, but would usually bid 4S. Some people prefer playing in a suit, some people prefer playing in No Trumps



**♣** 5

Board: 16 Dealer: West Lead: ♥T #3405
East has 6 Spades and 12 HCP, so they start by bidding 2H, asking partner to bid 2S. West bids 2S as requested, what does East bid next?

They have 12 HCP, and partner has 12-14, making 24-26 – enough to make 4S, once you add on three more Shortage Points. So East bids 4S.

#### Additional (Advanced) Discussion

East's 12 HCPs are somewhat debatable, as the bare KJ in Hearts might well be worth nothing, if South has the Ace and Queen, which they do. However, the Singleton 3 of Diamonds has no such issues, and the Club holding looks quite useful, could be worth two or three tricks. Points come and points go!

# Synopsis

|    | Commentary Synopsis |                                |        |                        |
|----|---------------------|--------------------------------|--------|------------------------|
|    |                     |                                |        |                        |
|    | Subject             | No Trumps hands with Transfers | Hand # | Declarer /<br>Defender |
|    |                     | Bidding Sequence               |        |                        |
| 1  | N                   | 1NT, 2D, 2H, 4H                | 3658   | Dec.                   |
| 2  | Е                   | 1NT, 4H                        | 15     | Dec.                   |
| 3  | S                   | 1NT, 2H, 2S                    | 1897   | Dec                    |
| 4  | W                   | 1NT, 2H, 2S                    | 2949   | Dec                    |
|    |                     |                                |        |                        |
| 5  | N                   | 1NT, 2H, 2S, 3NT, 4S           | 1471   | Dec                    |
| 6  | Е                   | 1NT, 2D, 2H                    | 1641   | Dec                    |
| 7  | S                   | 1NT, 2H, 2S, 3NT, 4S           | 1664   | Dec                    |
| 8  | W                   | 1NT, 2D, 2H, 3NT, 4H           | 1676   | Dec                    |
|    |                     |                                |        |                        |
| 9  | N                   | 1NT, 2D, 2H, 2NT, 4H           | 1872   | Dec                    |
| 10 | Е                   | 1NT, 2H, 2S, 2NT, 4S           | 1118   | Dec                    |
| 11 | S                   | 1NT, 2D, 2H, 4H                | 1342   | Dec                    |
| 12 | W                   | 1NT, 2H, 2S, 3NT, 4S           | 2070   | Dec                    |
|    |                     |                                |        |                        |
| 13 | N                   | 1NT, 2H, 2S, 2NT, 4S           | 2569   | Dec                    |
| 14 | Е                   | 1NT, 2H, 2S, 3S, 4S            | 3301   | Dec                    |
| 15 | S                   | 1NT, 2H, 2S, 3NT, 4S           | 3316   | Dec                    |
| 16 | W                   | 1NT, 2H, 2S, 4S                | 3405   | Dec                    |
|    |                     | u3aBC06B Rev 1.0               |        |                        |