



Standard American Yellow Card

Revised and Expanded by Mark London

For a complete description, in hard cover of this system please go to one the following web pages:

www.annam.co.uk/sayc01.htm complete version **Part 1**

www.annam.co.uk/sayc02.htm complete version **Part 2**

GENERAL APPROACH

Normally open five-card majors in all seats.

Open the higher of long suits of equal length:

5-5 or 6-6.

Normally open 1D with 4-4 in the minors.

Normally open 1C with 3-3 in the minors.

Notrump openings show a balanced hand and can be made with a five-card major or minor suit.

1NT = 15-17

2NT = 20-21

3NT = 25-27

Strong artificial 2C opening.

Weak two-bids in diamonds, hearts and spades.

RESPONSES AND LATER BIDDING AFTER A 15-17 1NT OPENING

2C is "non-forcing" Stayman, meaning that the bidding can stop in two of a suit. Opener must rebid either 2D, 2H, or 2S. Usually responder has a minimum of 8 hcp. However, it can be used in cases where responder has little hcp and intends to pass any response, i.e. if responder has 4-4-4-1 shape and club singleton, any response can be passed and hopefully assured of a better contract.

If opener has 4-4 in majors, opener bids 2H.

If responder rebids three of either minor, it shows slam interest and at least a five-card suit. If responder

instead bids other major, it shows 5 cards in that major (implying 4 in other), but is forcing to game only if bid at 3 level.

Jacoby transfers show a five-card suit and are used for the majors: 2D is a transfer to hearts, 2H is a transfer to spades.

Opener MUST accept the transfer though he can jump to the three level with 17 points and four-card support for responder's major.

(Note: Do not use with exactly 4 cards in other major. In that case, use Stayman.)

For example:

1NT -- 2D

2H = normal acceptance of the transfer

3H = 17 points and four-card heart support

If, after the transfer is accepted, responder bids a new suit, that is natural and game forcing (except for 1NT-2D-2H-2S which is not). Possible calls after the accepted transfer are:

1NT-2H-2S-

-- Pass = content to play 2S.

-- 2NT, 3S = invitational. Over 2NT opener can pass or return to 3S with a minimum hand; bid 3NT or 4S with a maximum.

-- 3C, 3D, 3H = natural and game forcing.

Shows 5 cards in the other major.

If minor, often a slam try.

-- 3NT = asking for a choice between

3NT and 4S.

-- 4S = placing the contract, with a six-card or longer suit.

A 2S response requires the 1NT bidder to rebid 3C, which can be passed with a club bust, or responder can rebid 3D with a diamond bust.

Example:

1NT -- 2S

3C -- Pass = club bust.

-- 3D = diamond bust (notrump opener passes).

Other responses to 1NT:

1NT -- 3C, 3D = invitational to 3NT with a six-card or longer suit.

-- 3H, 3S = At least a six-card suit and slam interest (otherwise responder uses a transfer bid).

-- 4C = Gerber, asking for aces. 4C IS GERBER

OVER ANY 1NT OR 2NT BID BY PARTNER INCLUDING A REBID OF 1NT or 2NT.

Responses show the number of aces, by steps, just as over a Blackwood 4NT.

(5C is used to ask for kings.)

Ace Asking, King Asking

1NT -- 4C 1NT -- 4C

4D = 0 or 4 aces 4x -- 5C

4H = 1 ace 5D = 0 or 4 kings

4S = 2 aces 5H = 1 king

4NT = 3 aces 5S = 2 kings

5NT = 3 kings

If the player using Gerber makes any bid other than 5C, that is to play (including 4NT).

A direct raise of 1NT to 4NT is natural and invites 6NT.

4NT is slam invitational only because 4C is available as Gerber.

INTERFERENCE AFTER 1NT OPENING BIDS

If the opponents double, all conventional responses are "on."

For example:

1NT -- (double) -- 2C = (Stayman).

-- 2D = (transfer to hearts)

If the opponents bid over your 1NT opener, Stayman and transfers are "off." Bids are natural except for a cuebid, which can be used with game force strength as a substitute for Stayman.

If Jacoby transfer is doubled, opener may pass, XX to show strong holding in doubled suit, complete transfer to show 3+ trumps, or jump to 3 of suit. If opener passes or XX, responder may make normal bid, XX or pass to play, or bid 2 of major to signoff.

If transfer is overcalled, opener may bid 3 of major only with good supporting hand, X for penalty, or pass.

If opener passes, responder may make normal bid, X to show strength, or pass.

If Stayman is doubled, opener may make normal rebid, pass with 4 clubs, or redouble with 5 clubs or 4 good clubs. If Stayman is overcalled, opener may bid a 4 card major at the 2 two-level, double for penalty with 4 cards in the opponent's suit, or pass.

In any event, responder may continue with a normal rebid or double for penalty.

RESPONSES TO A 2NT OR 3NT OPENING

Stayman and Jacoby transfers for the majors are used.

2NT -- 3C = Stayman.

-- 3D, 3H = Jacoby transfers to hearts and spades respectively.

-- 4C = Gerber.

-- 4NT = Inviting a slam in notrump.

3NT -- 4C = Stayman.

-- 4D, 4H = Jacoby transfers to hearts and spades respectively.

RESPONSES AND LATER BIDDING AFTER A 1 H OR 1 S OPENING

1H and 1S openings show a five-card or longer suit.

Responses:

1H -- 1S = at least four spades, 6 or more points.

Tends to deny a heart fit.

-- 1NT = 6-10 points, denies four spades or three hearts. NOT forcing.

-- 2C, 2D = 11 points or more, promises at least four of the suit.

-- 2H = three-card or longer heart support; 6-10 dummy points.

-- 2NT = Game-forcing raise ("Jacoby 2NT"), 13+ dummy points. Asks opener to show a short suit to help responder evaluate slam prospects. (See below for other responses).

-- 2S, 3C, 3D = strong jump shifts. Invite a slam.

-- 3H = limit raise (10-12 dummy points with three or more hearts. It might be better, however, to bid 1NT with only 10 points, weak 3 card support, and a balanced hand).

-- 3NT = 15-17 HCP, balanced hand with two-card support for partner. (since this bids crowds the auction, consider it only if hand is ideal for 3NT, i.e. no honors in partner's suit and/or lots of J and Qs rather than A and Ks)

-- 4H = usually 5+ hearts, a singleton or void, and fewer than 10 HCP.

Opener's rebids are natural and standard.

Rebids with a minimum hand (13-16 points):

Rebidding notrump at the cheapest available level;

Raising responder's suit at the cheapest level (this can be done with good three-card support if desired);

Rebidding a new suit (but not reversing);

Rebidding opener's suit at the lowest level.

Rebids with a medium hand (17-18) points:

Jump raise or jump rebid of opener's suit;

Reverse in a new suit

Non-reverse bid in a new suit (this has the wide range of 13-18 points).

With a maximum hand (19-21 or 22 points) opener must make a very strong rebid:

Jump in notrump;

Double jump raise in responder's suit or double jump rebid of opener's suit;

Jump shift in a new suit.

If responder jumps to 2NT over a 1H or 1S opening, that is Jacoby 2NT, asking opener to show a singleton or void. If opener has no short suit, he shows his hand strength;

1H -- 2NT

3C, 3D, 3S = singleton or void in that suit. Other bids deny a short suit.

4H = minimum hand.

3NT = medium hand (15-17).

3H = maximum hand (18+).

Responder follows up by attempting to sign off in game, bidding 4NT Blackwood, or cuebidding if still interested in trying to cooperate with opener in making the slam decision.

SUBSEQUENT BIDDING BY RESPONDER

If responder has bid a suit at the one level, he next determines whether he wishes to sign off in a partscore, invite game, sign off in game, or force to game and get more information about opener's hand. Having made his choice, he selects the best available bid.

Bids available for signoff in partscore:

Pass, 1NT, 2 of a previously bid suit.

1H -- 1S

2C -- Pass, 2H, 2S = 6-10 points, signoff in partscore.

Bids available for inviting game: 2NT, 3 of a previously bid suit:

1H -- 1S

2D -- 2NT, 3D, 3H, 3S = 11-12 points, inviting game.

Second-round forcing bids. A new suit response (other than after a 1NT rebid by opener) is a one-round force (but not forcing to game). If it is a fourth suit in the auction, it may be artificial

(4th suit forcing, which is alertable).

(Exception is 1C-1D-1H-1S, which is natural).

1H -- 1S

2C -- 2D = one-round force, could be artificial.

.. but ...

1H -- 1S

1NT-- 2C, 2D = non-forcing. Responder must jump shift to 3C or 3D to force game.

After 4th suit forcing, opener should

- 1) bid responder's 1st suit with 3 cards, jump raise with more than minimum
- 2) Rebid 2nd suit shows weak hand (jump rebid shows extra values, very distributional) (Rebid 1st suit instead of 2nd if that bid is lower).
- 3) bid NT to show stopper in 4th suit and extra values (jump to game with exceptional strength)
- 4) raise 4th suit with 4 cards
- 5) rebid 1st suit with extra strength and length.

Second round forcing bids following a 1NT rebid by

opener: A reverse or jump shift into a new suit is a game force.

1C -- 1H

1NT -- 2S or 3D = game force.

Bids available for signing off in game.

3NT, 4H, 4S, 5C, 5D.

If responder initially bids a new suit at the two level, the same rules apply EXCEPT that a subsequent jump raise of opener's first suit to the THREE LEVEL is game forcing (responder should make a limit raise directly over the opening with 10-12 points and at least three-card support):

1S -- 2C

2H -- 2NT, 3C, 3H = Invitational to game

(11-12 points).

-- 2S = Preference, not forcing. Responder has 11-12 points and a doubleton spade.

-- 3D = Game force, could be artificial.

-- 3S = Game force.

NOTE: Responder promises to bid again if he responded with a new suit at the two level unless opener's rebid is at the game level.

1S -- 2C

2D = forcing one round. Responder can limit his hand by bidding 2S, 2NT, 3C, or 3D at this point. He should not pass, since opener could have 18 points (just short of a jump shift rebid).

RESPONSES TO A 1C or 1D OPENING

A 1D opener suggests a four-card or longer suit, since 1C is preferred on hands where a three-card minor suit must be opened. The exception is a hand with 4-4-3-2 shape: four spades, four hearts, three diamonds, and two clubs, which should be opened 1D.

Responses and later bidding generally follow the ideas set down in the previous section. Bidding at the one level is up-the-line in principle. Responder needs more trumps to raise (4 to raise 1D; 5 to raise 1C, though one less trump will do in a pinch in a competitive sequence). Responses of 2NT and 3NT are standard:

1C -- 2NT = 13-15, game forcing

-- 3NT = 16-17

There is no forcing minor-suit raise.

A 2C OPENING, RESPONSES AND LATER BIDDING

A 2C opening shows at least 22+ points, or the playing equivalent.

Responses:

2C -- 2D = artificial, could be "waiting" with a good hand not suited to a positive response.

-- 2H, 2S, 3C, 3D = natural and game forcing.

At least a five-card suit and 8 points.

-- 2NT = a balanced 8 HCP.

If opener rebids 2NT after a 2D response (showing 22-24 points), the same responses are used as over a 2NT opening:

2C -- 2D

2NT -- 3C = Stayman.

-- 3D, 3H = Jacoby transfers to hearts and spades respectively.

-- 4C = Gerber.

-- 4NT = Inviting a slam in notrump.

If opener rebids a suit over a 2D response, the bidding is forcing to 3 of opener's major or 4 of opener's minor. In most cases opener has at least 5 cards in the suit bid, unless opener has 4-4-4-1 shape, in which case the strongest suit should be bid.

2C -- 2D

2H -- 2S

3H = not forcing.

SEQUENCE AFTER A WEAK TWO-BID OF 2D, 2H, OR 2S

Weak two-bids show a six-card suit of reasonable quality and 5-11 HCP. On rare occasions it may be a very good five-card suit. It is possible to open a weak two with a poor seven-card suit (not good enough to open with at the three level). It should normally not be used if hand also contains 4 cards (or more) in a major side suit.

Responses:

A 2NT response is forcing, showing game interest.

(This applies also if the opponents intervene with a double or a bid.) Opener rebids his suit with a MINIMUM weak two (5-8 points). With a MAXIMUM hand (good 8 to a bad 11hcp) opener bids another suit to show a "feature" (ace or king in that suit); lacking a feature he raises to 3NT and lets responder place the contract. With a MAXIMUM hand and a side 4 or 5 card minor suit (headed at least by Q) opener should bid 4 of that minor suit.

Any raise of opener's suit is to play, is NOT invitational, and could be preemptive. A 3NT response is also to play.

"RONF" on the card means "Raise Only Non-Force." A new suit response is forcing one round and shows at least a five-card suit. Opener should raise a major suit response with a three-card fit, or perhaps with a doubleton honor.

With no fit for responder's suit, opener rebids:

With a minimum weak two-bid (5-8 points), rebid the suit at the cheapest level.

With a maximum weak two-bid, name a new suit or bid notrump.

RESPONSES TO PREEMPTS HIGHER THAN 2

Any new suit (non-game) response to a preemptive opening bid of 3 or more is forcing.

SLAM BIDDING

Blackwood 4NT is used to ask for aces. Responses show the number of aces by steps. 5NT is then used to ask for kings; 5NT GUARANTEES that the partnership holds ALL four aces.

-- -- -- -- --

-- -- 4NT -- -- 4NT

5x -- 5NT

5C = 0 or 4 aces 6C -- 0 or 4 kings

5D = 1 ace 6D -- 1 king

5H = 2 aces 6H -- 2 kings

5S = 3 aces 6S -- 3 kings

A jump to 5NT (and some 5NT bids when the auction is at the five level) is "Grand Slam Force", asking partner to bid a grand slam with two of the three top trump honors;

5NT -- 6 of the trump suit = fewer than two top trump honors (A, K, or Q).

-- 7 of the trump suit = two of the three top trump honors.

If the Blackwood bidder wishes to sign off the bidding in 5NT (after realizing too many aces are missing), it can be done by bidding a previously unbid suit, then responder should bid 5NT, i.e. 1H-2D-3D-4NT-5D-5S.

Here are some general rules for cue bidding to find controls once a trump suit has been agreed on. A cue bid is a non-jump bid in an unbid suit (by your side), say the bidding proceeds: 1S p 2S p 3C - this is a cue bid, usually used to find game. However, if the bidding goes 1S p 3S P 4C - this is a cue bid, showing the Ace of Clubs, only, unless the partnership has agreed to bid Aces and or Kings indiscriminately, as some

expert partnerships do. If the trump suit is a minor suit and there are more than one unbid suits, and the bid is below 3NT, it may not be a cue bid towards slam, but rather showing natural suit or a stopper for NT.

Rules for cue bids:

- (1) Bid unbid suits first (by your side), and Aces before voids.
- (2) Plan your cue bids. The cheapest cue bid may not be the best bid, as it may cause your next cue bid to be higher than if you reversed the order.

i.e., 4C-4x-4S rather than 3S-4x-5C

- (3) Cue aces first, kings second. On occasions, especially if you are known to be weak, it is necessary to cue a second round control before first round control in that suit has been shown or denied.
- (4) Below game, return a cue only if slam appears possible - with a poor minimum return to the trump suit. If partner cues again, or cues above game you must return the cue if possible.
- (5) To cue above five of the trump suit is a try for seven.
- (6) If either partner is able to judge the correct final contract he should bid it as soon as possible.
- (7) If a cue bid is doubled, redouble shows second round control of that suit, to pass is neutral conveying some interest.
- (8) Avoid cue bidding singleton or voids in a suit bid naturally bid by your partner.

DEFENSIVE BIDDING

Overcalls show 8-16 points (double and bid the long suit with a stronger hand). The only forcing response is a cuebid of opener's suit, asking the overcaller about the quality of his overcall:

(1D) -- 1S -- (Pass) -- 2D

(Pass) -- 2S = minimum overcall.

-- other = extra strength(11 or 12 points minimum)

Responses to a 1 level overcall are as follows:

Raise: 3+ trumps, 6-11 points

Double Raise: 4+ trumps, 10-12 points

Game: Weak distribution hand, 4+ trumps

1NT: 9-12 points

2NT: 11-13 points non-jump, 13-15 jump

3NT: 15-16 points

New suit: Not forcing, usually denies fit in overcaller's suit

Cue bid: Game forcing.

NOTE: After raising overcall, do not raise again in competitive auction.

A 1NT overcall shows 15-18 points and a balanced hand (preferably a stopper in opener's suit). No artificial responses are used to the 1NT overcall except 2C, which is Stayman.

A jump overcall of 2NT is Unusual NT and shows at least 5-5 in the lower two unbid suits. It can also be bid over a strong 2C opening, but not over a weak 2-bid, in which case 2NT shows 16-19 points.

Responses to it are: Preference bid, jump preference bid (mostly preemptive), cue bid for game or slam try, new suit (not forcing), 3NT, or 4NT which is blackwood.

Jump overcalls are preemptive, showing the same values as an opening bid at the same level:

(1D) -- 2S = a hand that would open a weak two-bid in spades.

-- 3C = a hand that would open 3C.

Jump overcalls do not apply when in balancing position, over a non-forcing raise (i.e. 1H-P-2H-), after a 1NT opening, or after a preemptive bid.

A cuebid overcall when the opponents have bid two suits is natural in either suit.

A cuebid overcall, when the opponents have bid only one suit, is a "Michaels cuebid", showing a 5-5 two-suiter (or more distributional). If the opening is in a minor suit, the cuebid shows the majors; if the opening is in a major, the cuebid shows the other major and an unspecified minor.

(1D) -- 2D = at least 5-5 in the majors, 8 points or more.

(1S) -- 2S = at least 5-5 in hearts and a minor; 10 points or more. Responder can bid 2NT over a major suit cuebid to ask for partner's minor.

(1H) -- 2H -- (Pass) -- 2NT (asks for the minor).

(Pass) -- 3C = club suit.

-- 3D = diamond suit.

In a competitive auction, if 2NT is not available responder may bid 4C (not forcing) or 4NT (forcing) in order to locate minor. 3NT is always to play.

Reopening bids mean much the same as direct seat bids, though they can be lighter at the minimum end. A reopening 1NT after an opponent has opened and his partner passes, shows 10-15 points.

This is a wide range but there will not usually be a game on for you. With a good suit and opening values, jump overcall. X followed by 2NT shows 16-17 points, a direct 2NT 18-20. A cuebid is a takeout double with a void in opener's suit.

Doubles are for takeout over opening partscore bids (4 D or lower); penalty over opening game bids (4H

or higher). A below-game jump response to a takeout double is invitational.

To force, responder cuebids opener's suit. Versus opening preempts, overcalls in suits or notrump are natural; cuebids are Michaels.

COMPETITIVE BIDDING

There is almost an endless variety of possible sequences, so it pays to have simple guidelines to prevent bidding misunderstandings:

Bids mean the same thing they meant without the intervening bid. It does not guarantee extra points. However it is sometimes necessary to pick a bid that would normally have been a second choice without the overcall:

1D -- (Pass) -- 1S -- (2C)

2S with S J43 H A875 D AQJ4 C J3

(rebid 1NT if RHO has passed).

Cuebidding RHO's suit shows values for game without clear direction for the moment. This is often used to show a game-forcing raise:

1S -- (2C) -- 3C = game force; usually a raise.

Responses at the 1 level to opener after an overcall have the same meaning as without. Responder should stretch to raise partner with support for opener's suit. New suit responses at the 2 level usually show at least 5 cards and 10 points. If at 3 level, it is game forcing.

Negative doubles are used through 2S promising four cards (at least) in one of the unbid major. Note: The exception is after 1C-1D, after which it promises both unbid majors. Bidding a major at the two level or higher shows 11 or more points and a five-card or longer suit.

1C -- (1D)-- Double = 4-4 or better in the majors.

1D -- (1H)-- Double = exactly four spades (1S promises five).

1D -- (1S)-- Double = four hearts and 6+ points or five hearts and 5-10 points.

Responses to negative doubles are:

- 1) minimum bid (below game) with < 16 points, not forcing
- 2) jump bid with 16-18 points, not forcing
- 3) Cue bid of the opponent's suit 19+ points, forcing to game.
- 4) Pass (rare) for penalties.

All rebids by negative doubler below game are not forcing except for cue bid of the opponent's suit.

With a negative double, partner is no longer able to double for penalties. Therefore, when an opponent's suit overcall is followed by two passes, opener should try to reopen with a double with 2 or less cards in the opponent suit, as partner might have passed with a good hand for penalties.

If RHO makes a takeout double:

1D -- (Dbl) -- 1H, 1S = forcing, point count not limited.

-- 2C = non-forcing (6-10 points, usually a six-card suit).

-- 2NT = limit raise (at least 10 points) -- or better.

-- Redouble = 10 points or more, but it is better to make a more descriptive bid of 1H, 1S, or 2NT with the appropriate hand.

-- 3D = Preemptive, good trump support but fewer than 10 points.

A responder's jump shift after a double is to play:

1D -- (Dbl) -- 2H, 2S, 3C = six-plus-card suit, like a weak two-bid or preemptive three-bid.

Responses to takeout double after opponent passes are:

minimum bid = 0-9 points

1NT = 6-10 points, balanced, stopper in opponent's suit

Jump bid = 10-12 points, not forcing

2NT = 10-12 points, stopper in opponent's suit, no 4 card major

Cue bid = 13+ points or 10-12 with two 4 card majors

3NT = 13-16 points

Double jump = less than 10 points, 6 card suit, preemptive

Pass (rare) = 5+ cards in opponent's suit (worth 3 tricks)

Rebid by takeout doubler after minimum response:

Pass = 15 points or less

Raise = 16-18 points and 4 card support, 18-20 points if raise is at 3 level in non-competitive auction.

Jump raise = 18-20 points, 4 cards

New suit = 18-20 points, 5+ cards (less points if also has 4 card unbid major)

New jump suit = 6 card self sufficient suit, strong hand, not forcing

1NT = 18-20 points

2NT = 19-21 points if non-jump, 21-22 points if jump

3NT = shows 9 tricks

Cue bid = 21+ points, slam interest

A direct double of 1NT opening is for penalty, with a hand as good as 1NT opener i.e. 17 points against strong 1NT, and 1 or 2 points less against weak 1NT. After a pass, responder should pass with balanced hand, or bid 2 of a suit with a weak distributional hand. A jump response shows a good distributional hand with 8+ points (6+ against weak 1NT), invitational to game. If responder to the 1NT bids, the DBL'ers partner can: X for penalty, make a forcing pass, cue bid for takeout in other suits, or bid normally.

Here are some guidelines as to when an X is penalty.

Be wary of doubling the opponents for penalty on the strength of partner's overcall.

1. When the X is made late in the auction:

i.e. 1S-P-2S-P-4S-X.

2. When the X's partner has accurately described both his strength and distribution.

3. When either partner has XX'ed earlier.

4. When either has earlier made a penalty X or a penalty pass of a takeout X.

5. When an artificial bid has been X'ed.

6. When the major suit response to a preempt has been X'ed.

7. In borderline cases, when the X'er is behind the original bidder.

A redouble can have one of three meanings:

To play if:

Your side is at the four level or higher:

4S -- (Double) -- Redouble = Penalty:

The opponents double an artificial bid:

1NT -- (Pass) -- 2D -- (Double)

Redouble = Penalty. good diamond suit;

A good hand if their double is for takeout:

1S -- (Double) -- Redouble = 10+ points;

SOS, requesting a different suit, if your side is doubled for penalty in a trump suit at the three level or lower:

1D -- (Pass) -- Pass -- (Double)

Pass -- (Pass) -- Redouble = SOS, responder can support at least two of the unbid suits.

Unless otherwise noted elsewhere, any bid or double by the opponents cancels a convention intended for non-competitive sequences.

Examples: 1H -- 1S -- 2NT = Natural (12-14 HCP).

2C -- Double -- 2D = Natural and Positive.

If the opponents use a convention (such as Michaels or the unusual notrump), you can double to show at least 10 points, or you can cuebid one of their shown suit(s) to force to game.

1S -- (2S) -- 3H = game force.

-- Double = at least 10 points, probably balanced.

A forcing pass is used when opponents are clearly competitively bidding for preemptive reasons and you are unsure if you should X or bid higher (usually past game).

A pass forces partner to either X or bid.

DEFENSIVE LEADS AND SIGNALS

This is the one area where choices are offered. The following are specified: Defensive signals when following suit or discarding are "high encourages, low discourages." Leads are top of touching honors (with choices from AKx and interior sequences).

Pairs must choose from the following options. Where no card is pre-marked in bold italics, pairs must mark their leads.

. Which card is led from AKx.

. Which card is led from xxx, xxxx or xxxxx.

. Whether 4th best, or & 5th best leads are used.

. Whether 3rd best is led from KJ10x, K109x, or Q109x,

(and from AJ10x or A109x versus NT). Must be indicated by circling the card led.

. Whether or not frequent count signals are given.

It is Declarer's responsibility to look at opponents' carding agreements. In the absence of a circle, cards in bold italics are presumed to be the agreement.