



LESSON 11 – STUDENT NOTES

HAND EVALUATION REVISITED

LIMIT BIDS

Some bids are **LIMIT** bids.

An opening 1NT promises 12 – 14 HCP and a balanced hand. This is a **LIMIT** bid. Stick to this rule.

When opener bids one of a suit, then rebids NT at any level – this bid is a **LIMIT** bid showing how many HCP's the opener holds. Stick to these rules.

When we get to it, an opening bid of 2NT shows 20 – 22 HCP. This is a **LIMIT** bid. Stick to this rule.

HOWEVER

For most other bids you can use your discretion and judgment. We began learning about hand evaluation using the high card point system (HCP) system.

Ace = 4, King = 3, Queen = 2, Jack = 1

This is a widely used system but it has shortcomings and is by no means the whole of the picture. The system tends to over value Queens and Jacks but undervalues Aces and Kings. There are additional factors which you should consider when assessing the strength of your hand.

This lesson is about what you look for in addition to your HCP count when deciding how strong your hand is.

A GUIDE FOR ASSESSING BALANCED AND UNBALANCED HANDS IN ADDITION TO USING THE HCP COUNT.

“LIVING IN SIN”

This refers to considerations of

- 1 Length
- 2 Intermediaries
- 3 Sequences

1 LENGTH

Long suits are a potential source of extra tricks. The 4,3,3,3 shape with no 5+ card suit is weak. If you hold this shape, down grade your hand. There is strength in longer suits. If you hold AKQJ you can only ever win 4 tricks in the suit but with AKQJ2 you have the chance of winning that extra 5th trick.

In addition to length you look for high cards in your long suit. A long suit has 4 or ideally more cards in it. For example-

♦ J 7 5 4 2 This is a 5 card suit but is very weak

♦ K Q T 9 2 This 5 card suit is headed by 3 honours (include the T here) so has great potential for trick taking. This sort of holding is what you wish for.

2 INTERMEDIARIES

That is T 9 8. These do not score in the HCP assessment but can be very valuable. Compare these 2 holdings

♦ A J 2 and ♦ A J T. Both these holdings score 5 on the HCP scale. Imagine that this holding is in the West hand.

With ♦ A J 2 you might win 2 tricks but **only** if North (the hand over you on the left of this hand) holds NEITHER the King nor the Queen. That might happen 25% of the time. Obviously, you would need to lead **towards** this holding shown. Lead a small card from the other hand (East) towards the ♦ A J 2 holding. If a low card appears from South, play the Jack.

With **♦ A J T** you have a 75% chance of making 2 tricks. You only lose the second trick if the hand over you (North) holds BOTH King and the Queen. Once again, you would need to lead **towards** the **♦ A J T**. Lead a small card from the other hand (East) towards your **♦ A J T** holding. If a low card appears from South, play the Jack (or Ten). If this wins you have your second trick. If it is overtaken by an honour in the North hand you have a second chance. Go back to the East hand in another suit and try again by playing the Jack (or Ten) if an honour is not played from South. Only a holding of both the King and Queen in North hand will prevent you from winning 2 tricks in the suit.

The T (1Ten) has greatly improved your chances.

Tens on their own are of little value. However, a 10 in support of other high cards is great.

- A **♦ T 8 7 5** - Here the 10 does not add value to the holding.
- B **♦ Q T 8 6** - The 10 has improved the look of this suit.
- C **♦ Q J T 6** - Here the 10 transforms the holding into one where you will certainly win 1 trick possibly 2 (when there is no danger of enemy ruffs).

Tens are so valuable that Bernard Magee suggests that you add a half point for a 10 but only up to a total of one point. If you hold 4 Tens you still only add one point. In example C above add half a point for the Ten.

Supposing your partner bids diamonds then add a half point for the 10 in B. Honours in a suit that partner bids are potentially strong as they complement your partner's holding.

3 Sequences.

Sequences or "mutually supporting" high cards.

♦QJT95 is much stronger than ♦K9642. Both holdings score 3 on the HCP scale.

Isolated honours are weak. ♦Q95 is unlikely to win any tricks at all but with ♦QJ5 you have a good chance of making one trick.

Enemy bidding will influence your thinking about a suit for example holding ♦KJ97, and if diamonds are bid on your right you should feel pleased about the holding but a diamond bid on your left is not so promising. The enemy high cards are "over" yours.

EXAMPLES

Example 1

Which is the stronger of the following two hands?

A	♠ J 6 5 3 2	B	♠ A K 10 7 4	both hands have 11 HCP
	♥ Q J		♥ 8 7	
	♦ K J 2		♦ A 10 9	
	♣ Q J 2		♣ 10 9 8	

The hand on the right is much stronger because it has high cards in a long suit which would be a good source of tricks if the suit can be established.

The hand on the left has wasted values with the ♥QJ doubleton being probably useless because they could drop under the opponents' Ace and King. The 5 card suit is weak headed by only the Jack.

Example 2

What about these three hands? They all three have 12 HCP

a	♠ A Q ♥ J 9 6 4 2 ♦ T 7 6 2 ♣ K Q	b	♠ 6 4 ♥ A Q J 9 2 ♦ K Q T 2 ♣ 7 6	c	♠ A T 9 ♥ Q J 9 4 ♦ J T 6 ♣ K J 8
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The hand in the middle (b) has high cards in long suits, the hand on the right (c) holds good intermediate cards - T 9 8 and both these two hands have blocks of cards supporting each other for example ♦K Q T 2 and ♥Q J 9 4. In the hand on the left (a) the holding ♣ K Q would count as 5 HCP but at best would only give you two tricks and only if partner holds ♣ A X X (X). The long suit (Hearts) is very weak – poor high cards in the long suit.

Example 3

♠ K Q J T 5
♥ Q J
♦ J 5 3
♣ K J 5

Look at this hand. You have 14 HCP. Imagine playing in Spades. You have very good trumps but you are wide open in the other three suits. You have too many Queens and Jacks which may not pull their weight.

Example 4

You have opened 1NT on both of the hands below.

Both have 13 HCP

Your partner has responded 2NT. This bid is **invitational**. Responder has 11 or 12 HCP and is unsure if there is a game on or not. He is asking you (the opener) to decide whether to go to game or pass leaving the contract as a part score. If you had 12 HCP you would pass (12 HCP is the minimum number of points you could have for your opening bid). With 14 HCP (the maximum you could have for the opening 1NT bid) you would definitely bid 3NT. But with the hands below your holding is in between those two extremes (13 HCP).

What do you do? Do you pass or bid 3NT? Do you have a good 13 points or a poor 13 points? Use the LIS (Length, Intermediates, and Sequence) idea to guide you.

♠ K 6 5 3 Hand 1

♥ Q J

♦ K Q 3 2

♣ Q 7 2

♠ A K T 7 Hand 2

♥ A 8

♦ Q T 9 8

♣ T 9 8

♠ Suit poor. No intermediaries

♥ Q J could be useless

♦ 2 honours but no intermediaries

May only take 1 trick.

♣ Isolated honour which is probably useless unless partner also has a club honour

♠ 3 honours if you count the 10 - Honours in a long suit

♥ no wasted values

♦ Intermediaries - should take 2 tricks

♣ good intermediaries

Pass on this hand

Bid 3NT with this hand

TO SUMMARISE

Evaluation of a hand in addition to considering your HCP

We should all be “**Living In Sin**” - look for

Length – high cards in **L**ong suits

Intermediary cards – T 9 8 as well as honour cards

Sequences – mutually supporting blocks of cards.

These ideas for assessing a hand can be used for both balanced and unbalanced hands played in both NT and in a suit.

REMINDER OF GUIDELINES

Shape of the hand is important. Here is a reminder of two suggestions.

RULE OF 20

You can use the Rule of 20 to decide whether you are strong enough to **open the bidding**. We have said that you need to have 12+ HCP to open the bidding but even this can be a matter of judgement. Or if 11+ HCPs, if it meets the Rule of 20. This says –

“Add the number of your **HCP** to the number of **cards** you hold in **your two longest suits**. If this is 20 + you can open the bidding.”

♠ K J 8 7 4 2

♥ 8

♦ K Q J 5

♣ 8 6

Here you only have 10 HCP

6 cards in Spades and 4 cards in Diamonds

$$10 + 6 + 4 = 20$$

You can **still open the bidding**. Bid your longest suit first.

RULE OF 14

10+ HCP are needed in order to respond with **a new suit** at the 2 level” unless the Rule of 14 applies. The Rule of 14 says “Add your HCP count to the number of cards you hold in your long suit. If this comes to 14+ you are justified in responding with new suit at the 2 level”.

♠ Q 7 4

♥ T

♦ K J 8 7 4

♣ K 8 6 2

You have only 9 HCP Your long suit is Diamonds. You have 5 cards in the diamond suit. $9 + 5 = 14$. You are justified in responding a new suit at the 2 level. Respond 2♦

THE LOSING TRICK COUNT - LTC

The LTC is a fabulous tool which you can use to help you to judge at what level to bid a hand

It is useful in **unbalanced, shapely** hands which you are going to play in a suit contract.

ONLY USE IT ONCE YOU HAVE FOUND A TRUMP SUIT FIT.

It is only useful if your side made the opening bid. It is not helpful after overcalls

When you pick up your hand and assess to see if you can make an **opening** bid **DO NOT** use the losing trick count. This tool is only of use **ONCE YOU HAVE FOUND A SUIT FIT**

WORK OUT YOUR LTC SCORE

Each suit can only have up to three losers.

Look at the top three cards you hold in each suit. If any of these top cards are not A K or Q count them as losers.

A droppable honour is a loser for example a singleton King (counts as 1 loser) or QJ doubleton (counts as 2 losers)



As **Responder** work out your **LTC** after partner opens 1♠

Look at the **top three cards** in each suit.

If any of the top 3 cards are **NOT** the **A K** and **Q** then count them as losers.

e.g. 1

♠ A Q 7 3 2
♥ Q J 7
♦ K 4
♣ 9 8 6
LTC = 7

♠ A Q **7** 3 2 =1
♥ **Q** J 7 =2
♦ **K** 4 =1
♣ **9** 8 6 =3
7

The cards in **red** are your losers using the **LTC**



USING THE LTC

The opening bidder does **not** use the LTC to assess his hand for the initial opening bid. Only apply the Idea when you have found a **suit fit**.

As Responder - The first player who should use the LTC is **responder** and **only** if he can support opener's bid suit. **Once you have a fit** you can use the LTC

As **responder** with support for partner work out your LTC.

- 1 Assume that an **opening hand** holds 7 losers on the LTC.
- 2 Add your LTC to 7
- 3 Subtract that total from 18.
- 4 The result of that sum is the level you should bid at.

Examples

Partner bids 1♠ and you as Responder have 4+ support in spades. Responder, work out the Losing Trick Count (LTC) in your hand.

Remember you must assume Opener will have a LTC of 7

- 1 Responder with 9 on the LTC. $9 + 7 = 16$, $18 - 16 = 2$
Bid 2♠
- 2 Responder with 8 on the LTC. $7 + 8 = 15$, $18 - 15 = 3$
Bid 3♠
- 3 Responder with 7 on the LTC. $7 + 7 = 14$, $18 - 14 = 4$
Bid 4♠

USING LTC AS OPENER AS A GUIDE TO HIS REBID

Opener can use the LTC to assess the correct **rebid** once partner has supported your suit.

Apply LTC only once a suit FIT has been found.

- 1 Work out what partner's LTC score will be for his responding support.

- 2 Count your actual LTC score. (Normally, an opening suit bid at the 1 level will be on a LTC score of 7 but your opening hand count may be different.)
- 3 Add your actual LTC score to that promised by partner
- 4 Subtract that total from 18
- 5 This gives you the number of tricks you should bid to make so the level of your bid!

Examples

1. You open 1♠. Responder says 2♠

This shows support for Spades and a 9 count on the LTC.

Your hand has the expected 7 count on the LTC

$$7 + 9 = 16. \quad 18 - 16 = 2.$$

You should be able to make only 2♠ so Pass.

2. You open 1♠. Responder says 3♠.

This shows support for Spades and an 8 count on the LTC.

Your hand is a little better than expected and only has a 6 count on the LTC $6 + 8 = 14. \quad 18 - 14 = 4.$

You should be able to make to make 4 so bid game 4♠.

3. You open 1♠ Responder says 2♠

This shows support for Spades and a 9 count on the LTC.

Your hand is a lot better than expected and only has a 4 count on the LTC $4 + 9 = 13. \quad 18 - 13 = 5.$

You should be able to make 5 so you should have a little to spare in the game. Bid 4♠ with confidence.

USING LTC AS OPENER WHEN YOU CAN SUPPORT RESPONDERS BID OF A NEW SUIT

- 1 You open 1♥ Responder says 1♠

You have 4 card support for the Spades and a LTC of 7.

Assume responder's bid at the 1 level shows a LTC of 9.

$$7 + 9 = 16 \quad 18 - 16 = 2. \quad \text{Opener's rebid is } 2♠$$

- 2 You open 1♠. Responder bids 2♥.
You have 4 card support for the Hearts and a LTC of 6.
Assume responder's bid at the 2 level shows a LTC of 8.
 $6 + 8 = 14$ $18 - 14 = 4$. Opener's rebid is 4♥

Responder changes suit and opener has support for the new suit – opener assumes that Responder has:

LTC of 9 for a 1 level bid
LTC of 8 for a 2 level bid
LTC of 7 for a 3 level bid

RESPONDER'S REBID AFTER OPENER SUPPORTS RESPONDER'S CHANGE OF SUIT

Opener has supported responder's bid. Responder work out the LTC Opener has ASSUMED you responder must have. Then work out your actual LTC. Responder's rebid can be raised 1 level with a LTC count one less than opener assumed.

Responder's rebid 2 can be raised 2 levels with a LTC count two less than opener assumed.

And so on

WARNING

Don't get confused.

The Losing Trick Count (LTC) is a tool to help you bid to the correct level.

Counting Losers is what declarer does as soon as he sees his dummy and is an aid to finding the correct line of play.

Sadly, both these terms have the word loser or losing in them, hence possible confusion. But remember they are completely different.

Example

Step 1 - You are West. You are the dealer and this is your hand:-

♠ Q J 9 8 7

♥ A K Q

♦ 7 6 5 2

♣ 3

You have **12 HCP** and a 5 card ♠ suit. Open 1 ♠

Step 2 - Your partner responds **3♠**. Work out what your partner is telling you. His bid shows he has a **LTC** score of 8 **and** he has 4+ card support for your suit.

Step 3 – Opener reassess his hand using the **LTC**

♠ Q J 9 8 7

LTC of 2 in ♠

♥ A K Q

LTC of 0 in ♥

♦ 7 6 5 2

LTC of 3 in ♦

♣ 3

LTC of 1 in ♣

Total 6

Add your LTC score (6) to your partner's (8)

$$6 + 8 = 14$$

Take this total from 18

$$18 - 14 = 4$$

Bid 4♠ which ends the auction.

Step 4 – You are now in 4♠. Let us say that the opening lead is ♦K. from North

Dummy goes down on the table

♠ Q J 9 8 7

♠ T 6 5 4

♥ A K Q

♥ 5

♦ 7 6 5 2

♦ A J 3

♣ 3

♣ A 6 5 4

(Dummy has only 9 HCP's. However, he has only an 8 count on the LTC and can justify his response of 3♠)

You, West (Declarer)

East's hand (Dummy)

Declarer must assess his hand and make a plan of the play. Your start point –

COUNT LOSERS 2♠ (the Ace and the King),
 0♥,
 2♦ (provided you can ruff West's 4th diamond in dummy)
 0♣ (provided you can ruff East's clubs in hand) **total of 4.**

Declarer has too many losers. You can only afford to lose 3 tricks.

Step 5 – Declarer makes a plan of play

The opening lead has been taken with the ace. If declarer now loses the lead the defenders will cash their diamond winner (the Queen). Declarer must discard 2 losing **diamonds** on the top **hearts** before he tackles the trump suit as this entails losing the lead.

Declarer (and responder) have used the LTC in order to help them to reach the correct level of contract once the suit fit is found.

Declarer counts his losers once he sees dummy in order to work out the correct plan for the play.

SUMMARY

The HCP idea is only a start point when evaluating your hand. There are additional tools you can use to help you evaluate your hand and so your bidding.

- 1 **“Living In Sin”**
 Look for long suits preferably with high cards in the **L**ong suits
 Look for **I**ntermediary cards
 Look for blocks of cards which are mutually supporting – **S**equences.
- 2 Use the **Losing Trick Count** on an unbalanced hand only once you have a suit **FIT**. This tool helps you find the correct level of contract to play in.
- 3 Two useful rules to justify breaking the HCP guidelines.
 - A **Rule of 20** to justify opening the bidding with less than 12 HCP.
 - B **Rule of 14** to justify responding with a new suit at the 2 level with fewer than 10 HCP.