

WARM-UP TIPS

1	Never, but never forget you are playing with a partner. It pays to consider what things may look like from partner's point of view, particularly when you are privy to some information that partner isn't.
2	You cannot defend properly unless you remember the bidding.
3	You cannot defend properly unless you know what system the opponents are playing.
4	You cannot defend properly unless you watch the cards, particularly the little fellows.
5	You cannot defend properly unless you count.
6	You cannot expect your partner to defend properly if you make faces or show other signs of disapproval.
7	Keep one goal in mind: DEFEATING THE CONTRACT. Do not worry about overtricks unless you are defending a doubled contract or are playing tournament bridge.
8	A player who hesitates during the bidding is likely to have a problem hand. If that player becomes the declarer, keep the hesitation in mind.
9	The figure to focus on during the defense is the number of tricks you need at any given moment to defeat the contract. Defense is based on this figure.
10	Give your opening lead a little consideration. The fate of many a contract is determined by that one card. Use the bidding as a guide.
11	Make sure you and your partner are on the same wave length concerning leads and signaling conventions.
12	Don't compound a crime. If you, or more likely partner, has made an error, do not lose your cool. Many contracts can still be beaten after one defensive error, seldom after TWO.
13	If partner makes a nice play, a kind word or two at the end of the hand goes a long way.
14	The speed of the play, may be a clue to declarer's problem. When playing a 4-3 trump fit, play usually slows to a crawl.
15	When two possible defenses present themselves to defeat a contract, both equally likely, select the simpler. (Unless you are looking to make an appearance in a newspaper column.)
16	If you can see the winning defense, take charge. Don't put any additional pressure on partner if you don't have to.
17	Keep partner's skill level in mind. Lead a poor player by the hand.
18	Watch partner's spot card signals. The stronger your partner, the more meaningful they are.
19	Keep your singletons and doubletons in the middle of your hand. Some players watch where your cards come from.
20	Try not to guard against non-existent dangers; guard only against those that are consistent with the bidding and play.
21	As declarer, being able to take a trick with one of two equal cards, take the trick with the higher equal. The exception is at notrump when you have an AK stopper. If you plan to take the trick, take it with the king. Taking the first trick with the ace is very suspicious. If that were your only stopper, why didn't you hold up?
22	As declarer when leading a suit that has equal honors, lead the higher or the highest if you want it covered, lead the second highest if you don't want it covered. It works like a charm.
23	As declarer play cards you are known to hold If it cannot cost you a trick. For example, if a queen is led, dummy has small cards, you have KJ doubleton and the ace is played on your right, play the king. NOT the jack. Third hand knows you have the king from the lead of the queen, and the opening leader knows you have the king from partner's play of the ace. Since the king and jack are equals, and since they both know you have the king, PLAY IT!
24	Defend passively if side suit tricks cannot get away; defend aggressively if they can.

25	Be on the lookout to double artificial bids (Stayman, Jacoby Transfers, cue-bids, Blackwood responses) to help partner out on opening lead. However, low level doubles of artificial bids require both length and strength (typically five or six card length with 3+ honor cards in the suit). The higher the level of the artificial bid, the shorter your length must be-but you still must have honor strength in the suit (KQx, for example).
26	As declarer concealing cards lower than the one that has been led or lower than the one played by your RHO confuses the count and the meaning of their signals.
27	The bidding is the key to defensive strategy and to a great extent influences the play of the hand. Treat the bidding as you would a best friend.
28	If you and partner lead Ace from Ace-King be forewarned that it is a trick one strategy only. After trick one the king is led from ace-king combinations. Also, the king is led from the ace-king in any supported suit or in any suit partner has bid, supported or not. It is also led when defending contracts at the five level or high. The reason is that the ace is often led without the king at such a high level.
29	When signaling encouragement with equal spot cards, signal with the higher equal. With A987, signal with the 9. If you signal with the 8, you deny the nine!
30	Take your time before playing third hand to the first trick. It is often times the most important play you will make in the entire hand.

### BIDDING TIPS

#### TIPS FOR THE OPENER

1	It is permissible to open 1NT or 2NT with a small doubleton. However, if your nerves are shot, at least have stoppers in the other three suits.
2	With four clubs and four spades, a hand strong enough to open 1NT, but no stopper in EITHER red suit, open 1C. S. AKJ4 H. 87 D. 654 C. AKJ4 (Open 1C) Ditto with four diamonds and four spades and no stopper in clubs or hearts, open 1D. If partner responds 1H, rebid 1S; if partner responds 2C, rebid 2S.
3	Do not bid a weak four card suit in response to an opening bid holding a good hand (an opening bid or better). If there is a slam in the hand, your response will usually lead to trouble. Among other calamities, it might encourage partner to bid 3NT with a singleton in that suit. If partner opens 1D, respond 1S with: S. AKQT H. 9432 D. AJ8 C. 76 There is no rule from up above that dictates that you MUST respond one heart with four hearts and four spades although you almost always do.
4	As a general rule, with 4-4 in the majors, respond 1H to an opening bid of 1C or 1D, but with 5-5 in the majors, respond 1S regardless of the relative strength of the two suits.
5	With five cards in a minor and four cards in a major plus opening bid strength, respond in the minor and then bid the major. If partner opens 1D and you hold: S. AJ76 H. 54 D. 54 C. AKT76 Respond 2C and then bid spades. DON'T START WITH 1S!. With less than opening bid strength, bid the major first. S. KQ76 H. 54 D. 43 C. AJ764 Respond 1S.
6	As the opener, keep in mind that a 1NT response to an opening major suit bid frequently contains a singleton (usually in your suit), and may contain a void. It is one of the few notrump responses that does not show a somewhat balanced hand. If partner opens 1H, respond 1NT with: S. J54 H. - D. A5432 C. Q9653. This is the reason why you should have a six card major suit to rebid the suit after a 1NT response.
7	After a two level response to an opening bid, a new suit by the opener is forcing; after a one level response it is not-unless it is a reverse. Opener Responder Opener Responder Opener Responder 1H 2C 1D 1H 1C 1H 2D (forcing) 2C (not forcing) 2D (forcing -a reverse)

8	<p>After a single raise, a new suit is forcing. Think of the 2D bid as having the strength of a reverse which means 17+ HCP, minimum.</p> <p>Opener Responder 1C 2C 2D (forcing)</p> <p>Opener is NOT running away from a short club. Opener is trying to get to game with a big hand. Opener may have: S. A4 H. 84 D. AK97 C. AK764.</p> <p>In this sequence, 2NT by the opener after the 2C response shows 17-18 HCP. When responder limits a hand with a single raise and opener bids again, opener is trying for game with extras.</p>
9	<p>When considering whether to open 1NT, treat a five card suit headed by three of the top five honors (or two of the top three honors with a 9 thrown in) as worth one extra point. In other words, with 17 HCP and a strong five card suit, treat the hand as an 18 point hand. If you play a range of 15-17, do not open 1NT. Open the bidding in the five card suit and then jump in notrump. You pick up: S. AT7 H. J92 D. K5 C. AKQ76 Open 1C and jump to 2NT if partner responds 1D, 1H or 1S. Too strong to open 1NT.</p>
<p>Tips for the Responder</p>	
10	<p>When partner opens 1H and you have five spades and three hearts, raise to 2H with 6-9 HCP. With 10-12 HCP, respond 1S and bid 3H at your next opportunity.</p> <p>a. S. KQ876 H. Q43 D. 65 C. 876 Raise 1H to 2H (See next tip)</p> <p>b. S. KQ876 H. AJ3 D. 65 C. 876 Respond 1S and if partner rebids 2C, 2D or 2H, bid 3H.</p>
11	<p>In the sequence 1H-1S, 2C-2H, your 2H preference shows TWO hearts, not three. With three hearts tend to raise directly.</p> <p>a. S. AJ543 H. T5 D. Q542 C. T4 Is a normal responding hand for the example sequence.</p> <p>b. S. K54 H. 875 D. J432 C. Q54 With 6H-7HCP, three nondescript hearts, plus a balanced hand, respond 1NT to a 1H opening bid. If partner rebids 2C or 2D, return to 2H in theory showing a doubleton heart. Not to worry, partner will not complain when he sees what you put down. Raising to 2H is too encouraging with 6-7 point abominations.</p>
12	<p>After partner opens 1H or 1S and there is an intervening overcall, a jump cuebid by responder shows a singleton in the opponent's suit, at least four card support for partner's suit plus minimum of 14-15 support points. It is a mild slam try. Say partner opens 1H and the next hand bids 2C and you hold: S. AJ87 H. KQ43 D. QT98 C. 3 With 15 support points, jump to 4C making it easier for partner to evaluate her hand.</p>
13	<p>A jump cue bid after a minor suit opening bid also shows a singleton in the jump suit, but this jump promises five or six card support and denies a side four card major. Say partner opens 1C and the next hand overcalls 1D and you hold: S. A43 H. K43 D.2 C.KJ8743. You have a perfect 3D response. Do it!</p>
14	<p>When partner bids 4NT, Blackwood, and you have 1 or 3 aces along with a void, jump to the SIX level of your VOID suit. If your void suit is higher ranking than the trump suit, jump to the six level of the trump suit. Say you hold either of these hands:</p>

	<p>a. S. - H. AJ5432 D. 543 C. J982  b. S. J98 H. AJ5432 D. - C. 5432  Partner opens 1H, you bid 4H and partner bids 4NT. With (a) bid 6H showing 1 ace with a higher ranking (spade) void. With (b) jump to 6D showing one ace and a diamond void.</p>
15	<p>If you play strong jump shifts, a jump shift should be made with one of three hand types: (1) A strong one suited hand; (2) A hand that has strong support for partner's suit; (3) A balanced type hand with a five or possibly a six card suit with much of the strength on the outside. With (1) rebid your suit; With (2) return to partner's suit; With (3) rebid some number of notrump.</p>
16	<p>A convention worth considering is Leaping Michaels. With a name like that, how can you go wrong? Basically, this is the idea. If your RHO opens 2H or 2S, weak, or the bidding comes around to you in 4th seat LHO having opened 1H or 1S and having been raised to 2H or 2S, a leap by you to 4C or 4D is "Leaping Michaels. But what does it show?  It shows a strong hand with five or six cards in the minor that you have just bid plus FIVE cards in the unbid major. For example, if your RHO opens 2S, bid 4C with: S. - H. QJ987 D. A6 C. AK9874 The jump is not forcing, but responder doesn't need much to bid game. Bid the same if your LHO opens 1S, partner passes and RHO raises to 2S.  In addition, when playing 'Leaping Michaels', you can use the direct cue-bid of the opponent's suit at the three level to ask partner for a stopper in their suit when holding a solid six or seven card suit plus outside strength but no stopper in their suit.  For example, if your RHO opens 2H, bid 3H with: S. A4 H. 54 D. AKQT764 C. K5. Bid the same if your LHO opens 1H, partner passes, and RHO bids 2H. Note: A good partner will have a stopper. If partner has a weak hand with no stopper, partner should bid 4C which partner corrects to diamonds if necessary. Responder can also jump to 5C (which will be corrected, if necessary) or, perhaps, cue-bid opener's suit with a singleton.</p>
<p><b>BLACKWOOD TIPS</b></p>	
17	<p>Every 4NT bid is not Blackwood. If your last bid was 1NT or 2NT and partner bids 4NT, that is not Blackwood. It is a natural, invitational, bid which can be passed.</p>
18	<p>Do not use Blackwood prematurely with a void. Say you pick up:  S. AKQ876 H. - D KQ8 C. AKQ3  You Partner  2C 2D (waiting)  2S 3S (positive)  ?  Do not bid 4NT! If partner shows you an ace, you won't know which one it is. Cue-bid 4C. If partner has the DA, you will hear about it.  P.S If you play "Exclusion Blackwood", where a jump over game (5H) shows a void in the jump suit and asks for aces and/or the king of trumps outside of the jump suit, you could do that with this hand. Responses are: 5S (the first step shows '0' aces. 5NT, the second step shows '1', etc. In effect there are three aces and the king of the agreed suit in play.  Note: Most people have never used this convention in their entire life!</p>
19	<p>Do not ask partner for kings via 5NT unless the partnership has all of the aces and you are interested in a grand slam. Partner is allowed to jump to seven directly if 13 tricks can be counted. You hold: S. KQT876 H. 2 D. AQJ42 C. 4</p>

	<p>Partner You  1C 1S  4S 4NT  5H ?  Bid 6S. Do NOT bid 5NT asking for kings. You are missing an ace and partner might go ballistic and bid a grand.</p>
20	<p>Do not use Blackwood prematurely holding two or more losers in an UNBID suit.  You hold: S. KQ987 H. QT7 D. AKJ7 C. 2  Partner You  1C 1S  3S ?  Cue-bid 4D. Do not bid 4NT until you hear a heart cue-bid, a suit in which you have two or more quick losers.</p>
21	<p>When responding to a regular 4NT Blackwood bid, respond 5C with either no aces or all four aces.</p>
22	<p>Do not count a void as an ace when responding to Blackwood.</p>
23	<p>When responding to regular Blackwood holding 0 or 2 aces ('0' is optional and is only done facing a huge hand after you have already shown a pitiful one) aces along with a void, jump to 5NT. Note: When responding to Keycard Blackwood, the king of the agreed suit is counted as an ace.  S. AT87 H. AJ843 D. QJ87 C. -  Partner You  1H 4C (1)  4NT 5NT (2)  (1) Splinter jump- strong hand- usually a singleton (Some play that it shows a void!)  (2) Two aces (keycards) with a club void</p>
24	<p>When partner asks you for kings, via 5NT, do not answer for kings if you can count 13 tricks. Bid a grand. Answering for kings tells partner you cannot count 13 tricks knowing that the partnership has all four aces. You hold: S. 6 H. KQT76543 D. KQ4 C. 4  You Partner  4H 4NT (1)  5C (2) 5NT (3)  ?  (1) Regular Blackwood  (2) 0 or 4 aces, clearly 0.  (3) Kings? Also tells you that partner has all four aces as the 5NT bid PROMISES joint possession of the four aces. Knowing that, bid 7NT as you can count 13 tricks: 8 hearts, 3 diamonds and both black aces.</p>
25	<p>With two aces and a void, respond 5NT.  Note: the void cannot be in partner's first bid suit.</p>

	<p>You hold: S. 876 H. AJT874 D. - C. AJ94  Partner You  1S 2H  3H (1) 4C (2)  4NT (3) ?  (1) Forcing (2) Cue-bid (3) Regular Blackwood  Respond 5NT showing two aces plus an unknown void- which in this case must be diamonds as you normally do not show a void in partner's first bid suit.</p>
<b>TAKEOUT DOUBLE TIPS</b>	
26	<p>When responding to a takeout double, add one extra point for an unbid four card major and two extra points for an unbid five card major. Then if your total comes to 9-11 working points ( do not count anything for jacks or queens in any suit bid by an opponent) make a single jump response, not forcing. With less than 9 working points, make a non-jump response. With more than 11 revalued points, cue-bid the opponent's suit. Say your LHO opens 1C, partner doubles, the next passes and you are gazing at these possible hands:</p> <p>a. S. A874 H. K4 D. T843 C. 9743 8 revalued points — (one extra for your 4th spade) respond 1S  b. S. A874 H. K4 D. JT43 C. 976 9 revalued points — (one extra for the 4th spade) respond 2S  c. S. AK874 H. 76 D. 87 C. T832 9 revalued points — (two extra for the five card spade suit) respond 2S  d S. AK87 H. K5 D. A432 C. J87 15 revalued points (CJ not counted) respond 2C</p> <p>The ideal distribution for a takeout double is 4-4-4-1 with a singleton in the opening bidder's suit. With this distribution, 11 HCP is enough to double an opening bid. Doubling with 10 HCP, even with the perfect distribution, is pushing the pencil. If you do, your singleton should not be an honor, and it doesn't hurt to have strong intermediates either. A passed hand takeout double logs in at 10-11 HCP. 9 HCP is permissible if you are feeling frisky and have a singleton in the opening bidder's suit. i</p>
27	<p>With a 4-4-4-1 pattern, it is normal to pass if the opponent opens in one of your four card suits and then double later if they find a fit in your singleton suit.</p> <p>You hold: S. AJ65 H. 4 D. KQ98 C. AT87  East South (you) West North  1D Pass 1H Pass  2H ?  Double. The bidding has come up just the way you were hoping. Your double shows at least an opening bid with short hearts, diamond length, plus support for the unbid suits. Perfect.</p>
28	<p>It is risky to double an opening bid holding a small doubleton in an unbid major, particularly a small doubleton in spades. To pull this off, you should have 19+ H.C.P</p> <p>You hold: (a) S. 43 H. AK98 D. AK75 C. AJ9  (b) S. 43 H. QT42 D. AK75 C. AJ9  East South (you)  1C ?  With (a) you are strong enough to double. If partner bids the expected 1S, rebid 1NT showing 18+to 19 HCP.  With (b) overcall 1NT directly. You don't need stoppers in all four suits to overcall 1NT, just one or two in any suit they have bid.</p>

29	<p>A takeout double followed by a suit bid is stronger than overcalling in the suit directly.          With a doubleton in the opener's suit, you need 17+ HCP to double and then bid a five card suit. With less, overcall.          With a singleton in the opener's suit and some 5-4-3-1 pattern, you need 15+ HCP to double and then bid your five card suit.          East South (you) West North          1C Dbl Pass 1S          Pass 2H .          With S. AJ4 H. KQ986 D. KQ3 C. J4 Overcall 1H. The CJ is not working.          With S. AJ42 H. KQ986 D. AT2 C. 7 Dbl. and then bid hearts if partner doesn't bid spades.          With S. AJ4 H. KQ986 D. AK4 C. 32 Dbl. and then bid hearts.</p>
30	<p>Review: To make a jump response to a takeout double you need 9-11 "revalued points".          (1.) Unless you are responding in notrump, do not count jacks or queens in the opener's suit.          (2.) Add 2 extra points if you have a five card major and a second extra point if the hand has a side four card suit as well.          S. AK543 H. Q43 D. 8743 C. 5          If partner doubles a 1H opening bid, do not count anything for the HQ, but give yourself three extra points, two for the fifth spade and one for the fourth diamond bringing your grand total to 10 revalued points. The proper response is 2S, the same response you would have made without the HQ.</p>
31	<p>In the same vein count three extra points for a six card suit plus one more if the hand has a side four card suit. If partner doubles a 1H opening bid and you have          S. AJ8432 H. 653 D. J95 C. 4          Respond 2S. You have 6 HCP plus 3 extra for the six card suit.</p>
32	<p>If your hand reevaluates to more than 11 points, cue-bid and then bid your suit.          You hold: S. KQ54 H. A9543 D. Q8 C. 54          If your partner doubles a 1C opening and next hand passes count our revalued strength. You have 11 HCP plus two extra for the fifth heart and one extra for the fourth spade bringing your total to 14. Start with a cue-bid of 2C and if partner bids 2D, bid 2H, forcing. If partner bids 2H or 2S, raise to game.</p>
33	<p>One time you can cue-bid with fewer than 12 revalued points is when partner doubles a minor suit opening bid and catches you with two four card majors along with 9-11 revalued points. Cue-bid and then raise partner's expected 2H or 2S rebid to the three level, not forcing.          Say you hold: S. A843 H. AT74 D. 92 C. Q98          If partner doubles 1D, respond 2D and then raise partner's likely 2H or 2S rebid to the three level.</p>
PREEMPTIVE BIDDING TIPS	
34	Do not open with a beneath game preempt holding two aces or one ace and two kings. You are too strong defensively.
35	Vul. vs not, your suit should contain 3 of the top 5 honors or 2 of the top 3 honors.
36	After you preempt, and partner bids a new suit beneath the game level, you cannot pass. A new suit is forcing. Don't get cold feet!
37	After opening 3C and hearing partner respond 3D, show a major suit stopper if you have one. S. QJ4 H. 3 D. 42 C. AJT8743. Bid 3S to show a spade stopper. The 3S response does not show a real suit. A 3C or 3D opening bid is not supposed to conceal a four card major.
38	Although most three bids show 7 card suits, if you have 7-4 distribution, with a long major, think about opening four. S. AQJT543 H. 4 D. QT86 C. 3

	This hand is a clear 4S opening bid. The fourth card in the four card suit is usually worth an extra trick.
39	If partner responds 3NT to your three level preempt, that ends the auction. It's not on your head to take it out. Partner may have a solid suit perhaps with a singleton or void in your suit. Do not cross partner's intentions!
40	Preempt as often as possible consistent with the vulnerability. It drives the opponents mad.
41	After you preempt, partner is in charge and takes ALL sacrifices. Reread this one.
42	When partner, a preemptive bidder, doubles an eventual contract (usually a slam contract), it is almost always an alert of a side suit void. Try to find it on opening lead. Do not lead partner's suit! Do not lead a trump!
WHEN THEY PRE-EMPT .	
43	Be aggressive defensively with a singleton in the opponent's suit. You can make a takeout double with as few as 12-13 HCP if you have the magic 4-4-4-1 distribution. With a small doubleton in the opponent's suit, check your support for the unbid majors. If you have four card support for either one or both of them, you can risk a takeout double with as few as 14 HCP. With three card support for the unbid major, you need 15-16 HCP, minimum, to make a takeout double. Also, when making a takeout double do not count unsupported jacks or queens in the opener's suit.
44	When partner makes a non-jump response to your takeout double of an opening preempt, assume partner has 4-5 HCP. His actual range is 0-8, so you should take a middle of the road position.
45	If your RHO opens 3C or 3D and you overcall 4C or 4D, you show a major two-suiter, at LEAST 5-5 with opening bid values.
46	If your RHO opens 3H and you overcall 4H, you are showing a spade-minor two suiter, at least 5-5 with opening bid values and then some. You might have a hand like this: S. AJ943 H. A D. 2 C. KQT876 Partner bids 4NT to ask for your minor.
47	The double of an opening 4H bid is TAKEOUT oriented and the doubler must have at least three spades. If you have strong hearts, you are fixed. You must pass and hope partner reopens with a takeout double. A bid of 4NT over a 4H opening bid shows the minors, 5-5 or 6-5 either way. (a) S. A2 H. KQ5 D. A8765 C. Q98 (b) S. AJ4 H. 5 D. KJ984 C. AK43 (c) S. 4 H. 3 D. KQ984 C. AQJ874 If your RHO opens 4H, pass with (a) (it only hurts for a little while), double with (b) and bid 4NT with (c).
48	And how should you deal with a 4S opening bid? I was afraid you would ask that. Conventional wisdom is the following: 1. Double shows either a strong balanced hand, at LEAST the strength of a strong opening notrump bid- or spade shortness, perhaps: S. 4 H. AJ87 D. AK54 C. KJ43 Responder only pulls a double of 4S with a distributional hand. A response of 4NT is a two or three-suited takeout. 2. With the strongest three-suiter imaginable, overcall 5S forcing the hand to slam. Perhaps: S. - H. AKJ9 D. AKQ4 C. KQT76 Don't worry; you'll never have this hand.
4NT WHEN DOES IT MEAN WHAT?	

49	After either player bids a natural 1NT or 2NT and partner bids 4NT, that is natural, and though a slam try, can be passed. To ask for aces, leap to 4C, Gerber.
50	After the 4th suit a leap to 4NT is natural. Opener Responder 1S 2D 2H 3C 4NT (natural)
51	After a two level response and a new suit by the opener at the three level, a leap to 4NT by responder is natural. Opener Responder 1S 2H 3D 4NT (natural)
52	After a two over one response followed by a jump rebid of 3NT by opener, 4NT by responder is natural. Opener Responder 1S 2C 3NT 4NT (natural)
53	After a 3H or 3S opening, a direct overcall of 4NT is for the minors. East South 3H, 3S 4NT (minors)
54	After a 4H opening, a 4NT overcall is for the minors. East South 4H 4NT (minors)
55	After a 4S opening, a 4NT overcall by 2nd hand shows some two-suited hand. Responder presumes the minors... but East South West North 4S 4NT Pass 5C Pass 5D When the 4NT bidder removes partner's 5C response to 5D, it means the 4NT bidder has hearts and diamonds. Perhaps: S. x H. AQJxx D. AKJxxx C. x
56	After a natural opening bid of 1C or 1D and 2nd hand overcalls 4S, 4NT by the responder is for takeout, not Blackwood. North East South West 1D 4S 4NT? South's 4NT bid is a 3-suited takeout. Perhaps: S. x H. AKxx D. Qxx C. AQJxx
57	Many players use an opening 4NT bid to ask for specific aces. This comes in very handy when the opener has a void. Say opener has: S. AKQxxxx H. KQJx D. A C. -

All opener wants to know if partner has the HA. Period. The responses to this opening bid of 4NT are:

5C= No ace

5D,5H,5S =The ace of that suit

5NT= 2 aces (don't hold your breath)

6C= The CA

kantbridge: מקור

Editing rights and more ©Copyright Gabi Levy-2020