

It's a Penalty Card - Or Is It?

Except when legally played to a trick, any card exposed by a defender becomes a *penalty card*. What should you do? **Call the director immediately!**

- If the card was exposed by you or your partner, the declarer might say, "I know what you have to do now." Whose side is that declarer on? Even nationally rated directors do not make rulings at their own table. **Call the director!**
- If you're the declarer, a defender might say, "It's okay. I can put it back in my hand because I dropped it accidentally." Whose side is that defender on? **Call the director!**

Major or Minor Penalty Cards: What's the Difference?

- If the card was dropped, or otherwise exposed inadvertently, and the card is not an honor card, it becomes a *minor penalty card*. The director will explain declarer's options.
- An exposed honor card, a corrected revoke, or a card played out of turn is a *major penalty card*. The director will explain declarer's options.
- If a player has two or more penalty cards, all of them become major penalty cards.

Declarer's Card Isn't a Penalty Card? Who Says?

- As long as declarer's cards were exposed inadvertently, they will not become penalty cards. After all, this information helps the opponents. If the card might have been deliberately played, however, it cannot be retracted except to correct a revoke - **and the defenders may have options. When in doubt, call the director.**

There's a Major Penalty Card - What Do I Do?

A major penalty card provides much unauthorized information to the defenders. To compensate, a declarer will have several options, and he or she should use those options to best advantage.

- The major penalty card must be played at the first legal opportunity. Can you use that to your advantage?
- If offender's partner wins the lead, declarer has several options. **The director will explain those options** - and we'll cover them in more detail at our next "director lesson." Can you use any of those to your advantage?

When any irregularity occurs, or you have any question about your options or obligations, **call the director**.