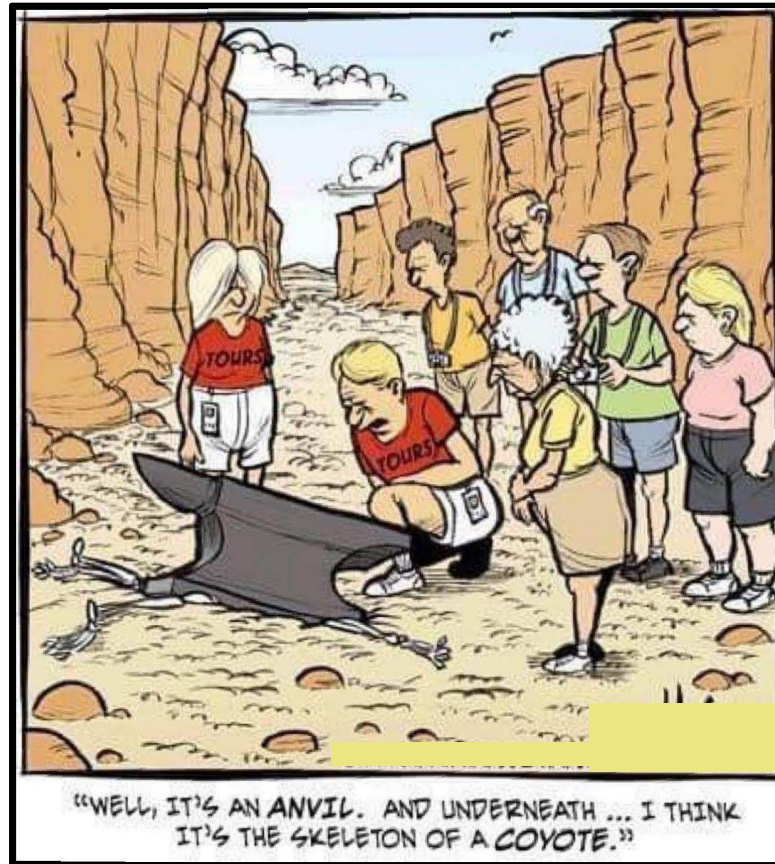


The Three Finger Rule



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Time for Some Jokes

Donate a kidney and everybody loves you. Donate 3 or 4 and it's a whole different story.

Why is a good vocabulary important, you ask? If I had known the difference between “antidote” and “anecdote” I wouldn't be sitting here in this hospital gown.

I just read that someone in New York City gets stabbed every 52 seconds. The poor guy!

Contract Priorities – The 3 Finger Rule

This rule applies for partscores, games or slams.

PRIORITIES

- 1.
- 2.
- 3.



- 1) Find an 8-card major suit fit (♥ or ♠).
- 2) Play in no trump.
- 3) Play in an 8-card minor suit fit (♣ or ♦).

But why are major suit fits preferred over NT? They pay 10 points more for a NT contract, don't they?

Because statistically, it is easier to make suit contracts (and overtricks) than in NT, where the opponents get to attack with their suit(s) first!

Hand #1

Majors first!



| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | Pass | 1H | Pass |
| 1S | Pass | 2H | |

North

- ♠
- ♥
- ♦
- ♣

West

- ♠
- ♥
- ♦
- ♣

East

- ♠
- ♥
- ♦
- ♣

South

- ♠ 5
- ♥ AQ10932
- ♦ KJ108
- ♣ A4

The Three Finger Rule tells you to rebid 2H, not 2D.

You have plenty of shape to bid game.

Hand #1



| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | Pass | 1H | Pass |
| 1S | Pass | 2H | Pass |
| 3H | Pass | 4H | |

North
♠ 107432
♥ K4
♦ A4
♣ QJ93

West
♠
♥
♦
♣

East
♠
♥
♦
♣

Lead: K♠

South
♠ 5
♥ AQ10932
♦ KJ108
♣ A4

You make 6H on the ♣ finesse and the Q♦ getting ruffed out.

Hand #2



Majors first!

| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | Pass | 1S | Pass |
| 1NT | Pass | 2S | |

North
♠
♥
♦
♣

West
♠
♥
♦
♣

East
♠
♥
♦
♣

But with this hand you would rebid 2H over partner's 1NT.

♠ KJ9762
♥ AQJ3
♦ 6
♣ K4

South
♠ KJ9762
♥ A
♦ 6
♣ KQ864

The Three Finger Rule tells you to rebid 2S, not 2C, especially since your partner is a passed hand - you will not be missing a slam in clubs.

You have plenty of shape to bid game.

Hand #2



| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | Pass | 1S | Pass |
| 1NT | Pass | 2S | Pass |
| 3S | Pass | 4S | |

North
 ♠ 105
 ♥ K6542
 ♦ AK72
 ♣ J9

West
 ♠
 ♥
 ♦
 ♣

East
 ♠
 ♥
 ♦
 ♣

South
 ♠ KJ9762
 ♥ A
 ♦ 6
 ♣ KQ864

Partner will rebid 3S, and you will bid 4S – making 4.

Hand #3



Majors first!

| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | 1S | 2H | 1C |

North
♠
♥
♦
♣

West
♠
♥
♦
♣

East
♠
♥
♦
♣

Vul: N/S
Lead: A♠

South
♠ 10
♥ AJ9654
♦ AQ62
♣ J6

The Three Finger Rule tells you to bid 2H, not make a take-out double.

Hand #4



| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| Pass | 1S | Dbl | 1C |

North
♠
♥
♦
♣

West
♠
♥
♦
♣

East
♠
♥
♦
♣

South
♠ 10
♥ AJ96
♦ AQ632
♣ J6

Vul: N/S
Lead: A♠

But with this hand, you would make a take-out double.

Another Joke

Two factory workers are talking. The woman says, "I can make the boss give me the day off." The man replies, "And how would you do that?" The woman says, "Just wait and see."

She then hangs upside down from the ceiling. The boss comes in and says, "What are you doing?" The woman replies, "I'm a light bulb." The boss says, "You've been working so much that you've gone crazy. I think you need to take the day off."

The other worker starts to leave with her, and the boss says, "Where are you going?"

The man says, "I'm going home, too. I can't work in the dark."

The Exception to the Three Finger Rule



| <u>North</u> | <u>East</u> | <u>South</u> | <u>West</u> |
|--------------|-------------|--------------|-------------|
| 1NT | Pass | 3NT | |

North
 ♠ A542
 ♥ KQJ3
 ♦ J5
 ♣ KQ4

West
 ♠
 ♥
 ♦
 ♣

East
 ♠
 ♥
 ♦
 ♣

South
 ♠ KQ96
 ♥ A972
 ♦ KQ3
 ♣ J3

31 total HCPs – not enough for slam. After losing 2 aces, you'll take 3 ♠'s, 4 ♥'s, 2 ♦'s and 2 ♣'s.

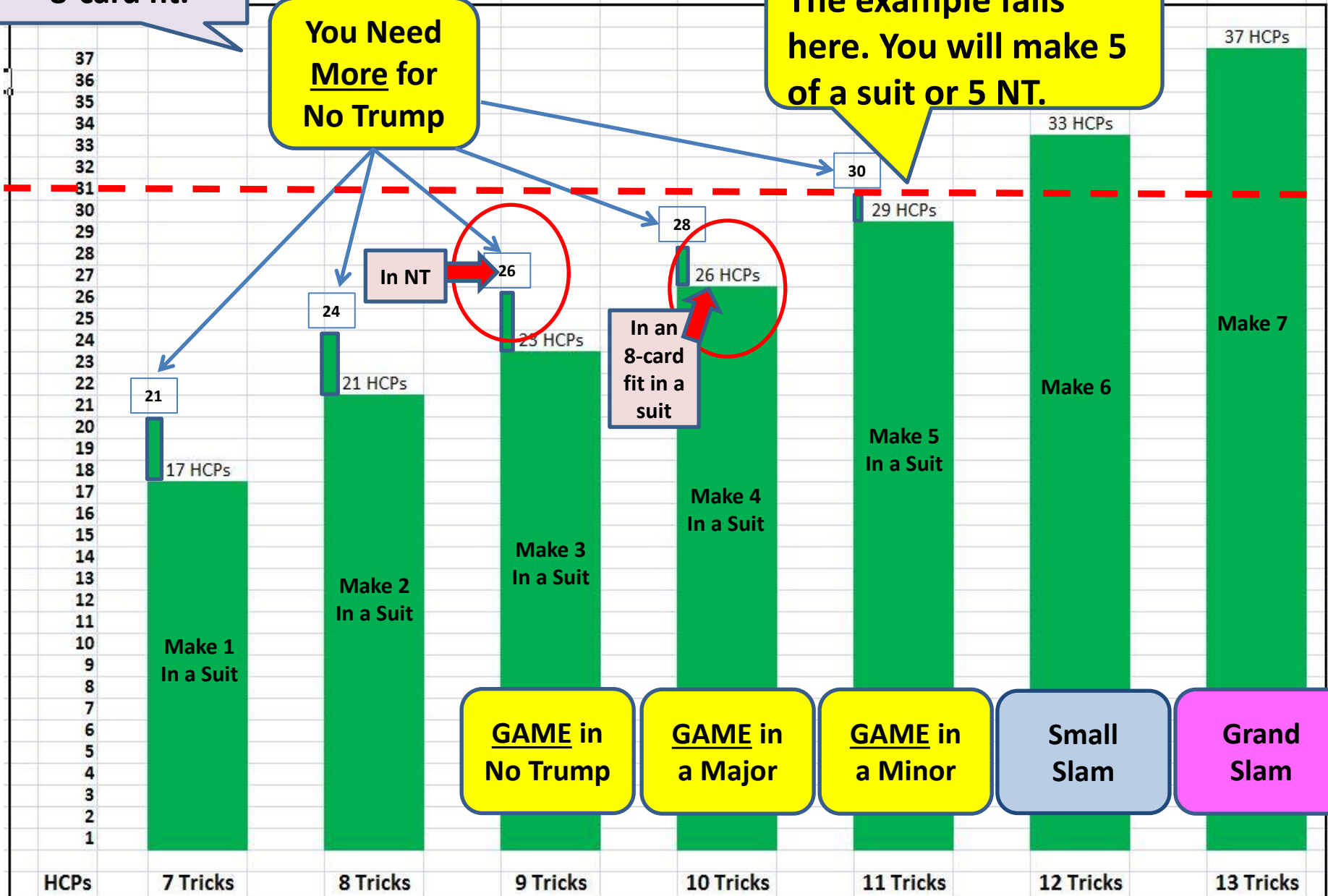
When you have extra values for game, but not enough for slam, consider playing in 3NT.
 You make 11 tricks in 3NT, 4H or 4S.

These are all assuming an 8+ card fit.

Using Adjusted HCPs

You Need More for No Trump

The example falls here. You will make 5 of a suit or 5 NT.



GAME in No Trump

GAME in a Major

GAME in a Minor

Small Slam

Grand Slam

Why the Exception Works



Example 1: With a total of 33 HCPs, all you lose is the A♣ to get 12 tricks. **The contract should be 6NT.**

North

♠ AQJ9
♥ KQJ3
♦ AK3
♣ K3

South

♠ K1087
♥ A982
♦ J5
♣ QJ4

Example 2: With 32 HCPs, you need to gain a trick by ruffing a ♣ or a ♦ to get 12 tricks. **The contract should be 6H or 6S.**

North

♠ AQJ9
♥ KQJ3
♦ AK3
♣ K3

South

♠ K1087
♥ A982
♦ J5
♣ Q94

Sometimes a long suit nullifies the need to ruff on the short side of trumps.

Even with only 30 HCPs, the contract should be 6NT by N, to protect his K♣.

North

♠ AQJ97
♥ Q3
♦ AK3
♣ K53

South

♠ K108
♥ AKJ982
♦ 5
♣ 84



**OMG THIS IS
THE BEST
BAMBOO I'VE
EVER TASTED.**

Time to Play