

## The Rule of Twenty

In my opinion, the best series of Bulletin articles in many years, for advancing players, has been Marty Bergen's series entitled "Secrets of accurate hand evaluation." It is now in its 11th month. I have presented three previous lessons at the monthly RBA game, which I have taken from the first eight columns. The last lesson was mostly a review of the first seven, so I am reprinting it here, and picking up the series from here. Lesson 9 was a play of the hand problem, so I have moved on to lesson 10.

## Articles One Through Nine

### **HAND EVALUATION PART III WITH THANKS TO MARTY BERGEN January, February and March Bulletins**

#### Intermediate Cards

J 2	J 2	You are in 3 NT. They take the Ace of spades and return a spade.
A 7 6	A 7 6	If clubs do not come home, you are down, perhaps down several.
7 6 5 2	7 6 5 2	The two North hands are identical, except in the second you have
A Q 5 3	A Q 8 3	the eight instead of the five. Let's play the clubs on the first hand.

K Q		On the first play, do not lead an honor. If the King is singleton in
K 5 3 2		in the West hand, East's 9 will set up as a winner. Lead to the
A K 4		queen. It holds. Now come back to your hand and lead an
J 10 7 3		honor. If West started with the doubleton King, or three to the
		King, the suit comes home. But, if he had four, again, his nine
		would take the last trick.

But look at the second hand. You have the eight instead the five. Now it is correct to lead an honor, but lead the ten. If West has the kings he usually will not cover the ten with the king, so if he does, it is likely to be singleton. If that is the case, play the queen next (after winning of course), and if he shows out, you have a marked finesse for the 9. If the ten holds, now lead the jack. If East shows out, you have a marked finesse against the nine, and if East plays the nine on the first trick, the suit comes home no matter what, as long as West holds the king.

Nines and tens are important; sometimes even eights and sevens make the difference.

### **REVIEW**

A good player asked me about an argument that he had with his partner. He often opens 11 point hands - I do too, occasionally - and opened this hand in first seat.

J 5 4	He opened one diamond, partner bid a spade, and he bid one no trump, After
Q 5	two passes, his RHO doubled, LHO bid spades, and my friend's
K J 4 2	partner doubled for penalty. Making two, doubled. Partner of the opener said

K J 5 4            that this was a terrible hand to open. But the opener argued that it met the rule of twenty, 12 HCPs, 8 cards in the two longest suits, I would never open this hand. It is not a rule of twenty hand, which requires that the HCPs are useful points, in the long suits. Three of these points are unprotected honors, and should be devalued, the jack discounted entirely, and the queen devalued by about a half point. Something more should be deducted for no aces, and for no quick tricks, and for no tens or nines. I would evaluate this hand as about a 10 point hand. So would Marty Bergen.

Remember his rules. Count your points. Then ask:

- Should this hand be upgraded, down graded or neither.
- Is the hand balanced -boring -, or unbalanced - interesting.
- What is the true value of the honor cards
  - Aces and tens are worth more than their assigned values.
  - Queens and jacks are worth less.
  - Kings are worth about the three points assigned to them.
- Add one point for three aces or three tens. Deduct one point for three jacks or three queens.
- Add one point for a four card or longer suit with three honors.
- Downgrade hands with strength in short suits, unprotected queens or jacks.
- Add for length, one point for the fifth card, two for the sixth.
- Give some added value to tens, nines and eights, and to quick tricks, like K Q 7.

Examples:

**K**                    Is it upgradable or down gradable? Yes. No aces, singleton king, four quacks,  
**K 6 5 3**            no long suit. No additions. It is worth about 10 points. Bergen says that he  
**Q J 4 3**            opens lots of 11 and 12 point hands, but would never open this one.  
**Q J 6 2**

**K 10 2**            This hand is all upgrades. **It has a quality heart suit. No quacks.** 5-4-3-1 is  
**A K 10 8 3**        **upgradable distribution.** It is the best of the hands containing one five card  
**A 10 8 2**        suit. 5-3-3-2 is the worst. **WARNNG:** When you open one heart or one spade,  
**4**                    and partner raises, be very careful with 5-3-3-2 distribution. You have a lot of  
losers to cover with partner's six to ten points. You have 3 1/2 **quick tricks**, almost the  
maximum for a 14 point hand. You have 5 intermediate cards, four of which ore in you long  
suits. Adding a point for the quality heart suit, 1 for the upgradable distribution, one for the five  
card suit and one for the three tens. This hand is worth about 18 points. Okay, it is not 18, but  
it is much better than 14, particularly partner raises you opening bid.

**K Q**                    This hand starts out at 18 HCPs. But it is full of downgrades. More than half  
**Q J 6 5**            of your points are in short suits. You have no intermediate cards, and the  
**A J 7 5 4**        doubleton king/queens must be downgraded. Bergen values it at 16. If you  
**K Q**                    open one diamond, and partner bids one spade, the hand does not qualify for a  
jump to 2 NT, or for a reverse to two hearts. Even if your range is 15-17, Bergen would open 1  
NT.

**7 4**                    **This hand is all upgrades.** 6-4 distribution, two quality suits, four quick tricks,  
**A K 10 8**            and four intermediates in your long suits. Adding two points for quality suits,  
**A K 10 9 4 3**      two length points for the 6 card suit, this hand is closer to an 18 point hand.  
**6**                    Bergen says even that does not do it justice. This hand will make 4 hearts  
opposite Q J 4 2. So, after partner's expected 1 spade bid, he would reverse to two hearts  
with this hand.

**K 8** Again, upgrades are in store. Five card suit. Both red suits are upgradeable.  
**A 10 9 8** Five quick tricks. He would open this hand two clubs, and then rebid two NT  
**A K J 9 4** showing 22-24 HCP. It is usually a good plan to bid NT with 5-4 2-2, more so  
**A Q** when you have stoppers in your short suits.

## Lessons 10 and 11

### The Rule of Twenty

When does it apply?

Only in first and second seat.

Only when you are unsure as to whether or not to open the hand.

What is the Rule of Twenty:

Add the number of cards in your two longest suits, to your high card points, and if they equal twenty or more, consider opening the hand. If you have less than twenty, and the hand does not qualify for a preempt, pass.

Twenty is the starting point. But:

**Q** This hand adds up to twenty, but it does not come close  
**Q J** to being an opening hand. The major suit cards are not  
**Q 5 4 3 2** protected, nor is the queen of diamonds. No aces. You  
**Q J 4 3 2** should deduct at least a point and one half for these  
 flaws, and another point or so for no 10s or 9s. This is about an 8 point  
 hand.

**A Q J 10** Certainly not a rule of twenty hand, but your points are  
**10 9 8** concentrated, you have four tens and two 9/8  
**10 9 8** combinations. This hand is way too good to pass.  
**A J 10** Also, if you open one club, you have a natural rebid of  
 one spade over anything that partner bids.

## The Rule of Twenty With Good Judgment

When using the Rule of Twenty, you must always reevaluate your hand, using the rules that have come from the previous lessons, adding or subtracting points for concentration of values, length of suits extra intermediate cards, or lack of them, deducting for unprotected honors, lack of aces and 4/3/3/3 distribution.

Reevaluate for length in your short suits.

5 4 2 2 is good,  
5 4 3 1 is better,  
5 4 4 0 is best.

Position and vulnerability matter. Cheat down if not vulnerable, and cheat down slightly in first seat, but not in second seat. The Rule is off in third and fourth seat. Fourth seat should follow the rule of 15 (or 16 if you are conservative), adding your useful HCP to the number of spades that you hold. If you open in fourth seat, and are short in spades, they may outbid you, and go plus.

Oddly enough, it is more dangerous to open a major suit with marginal values than a minor suit. When you open a major, partner will add points for shortness, and bid aggressively. But when you open a minor, short suits do not count for much. Often you will get too high.

According to Bergen, there are lots of hands that should be opened, even holding less than 11 high card points. Which hand most resembles an opening bid?

Q J 2	10 9 8
K J 3	A J 10 9 8
J 4 3 2	A 10 9 8 7
K J 5	---

Bergen says that the field would open the first hand. He would not.

He would, it appears, open the second one.

BERGEN'S RULE - When in doubt, open. You cannot underestimate how important it is competitively for your side to start the auction. Every opponent you will ever encounter bids more accurately when their side opens the bidding than when their opponent opens in front of them.

### Close Decisions

8 4                      This is marginal. Aces in short suits count less than aces  
K J 7 5 3              in longer suits. Add the 10 of hearts and the 9 of  
K 10 6 4 3              diamonds, and this is clearly an opening bid. Bergen  
A                          would not object to his partner opening this hand, as is;  
but would understand a pass. He would open it in any seat, regardless of  
vulnerability, because he likes to strike first, but many partnerships would  
object to opening these hands. He does say that vulnerable, in second  
seat, a conservative player might pass the hand.

5                          This nine point hand is upgradable. 6/4 hands are  
K 9 8 3                      valuable. All of the strength is concentrated in the  
5 3                          two long suits. 6/4 hands with concentrated honors  
A Q 10 9 5 4              get one point upgrade. Add another point for the ten/  
nine, and another half point for the 9/8. He would count this hand as a  
twenty one point hand, and open it. (I probably would not, unless maybe  
not vulnerable, in first seat.). But the most important reason for opening  
this hand, is your spade shortness. If they open spades, you are not ever  
going to find your heart fit, but if you open one club and left hand  
opponent overcalls one spade, partner will make a negative double with  
hearts, and you will find your fit.

K                          This one has so many downgrades that it does not come  
K 5 4 2                      close to an opener, even though the distribution is the  
K Q                          same, and it has more HCPs.  
J 7 5 4 3 2

Q J 2                      Big downgrade. Subtract one point for three jacks,  
J 6 5 4                      one for 3/4/3/3 distribution, one for the two Q/J  
A J 2                          combinations, and deduct something for the  
Q J 2                          unsupported jack. Bergen would pass this 12 point hand.

