



# DISTRICT 16 LECTURE SERIES



Bridge by the Numbers  
By: Bill Riley, July 26, 2025





# BRIDGE RULES BY THE NUMBERS

**How You Can Play  
Like an Expert**  
(Without Having to Be One)



Mel's 21st Century Rules  
and Other Guidelines  
for Playing Winning Bridge  
at Your Level and Above

by  
**Mel Colchamiro**  
National Swiss Team Champion  
Noted Author and Teacher  
Janet's Husband

Bill Riley

July 2025

12

10

9

16

17

2

8

19

Ron Kral "Bridge by the Numbers"

<https://nvba.org/novices/Bridge%20by%20the%20numbers.pdf>

Neil H. Timm "Bridge Rules"

<https://www.bridgewebs.com/ocala/Bridge%20Rules.pdf>

Simon Cocheme "The Rules of Bridge"

Bridge Bulletin July 2017 p22-23

I will try to  
keep him  
in line!!

44

15

7

11

3

1





# **BRIDGE BY THE NUMBERS**



These rules are simply **guidelines**

***But the term “rules” has been ingrained in the bridge literature***

**AND**

***They do not **always** work!***

**Expert players may follow these rules instinctively  
or may even hedge.**

**But the experts can play the hands very well.**

**Can you?**



# ***BRIDGE RULES BY THE NUMBERS***



***RULE OF 8 (6&2)***

***RULE OF 2***

**RELATED TO NT**

**When should you overcall  
after the opponents  
open a strong NT (15-17)**



# ***RULE OF 8 (6&2)***



**1  
NT**

## ***RULE OF 8 (6&2)***

Over opponents' strong 1NT

## **OVERCALL**

With **6 or more HCPs**

**&**

If Answer to below is **2 or more**

**# of cards in 2 longest suits**

**Minus**

**# of losers by Loser Trick Count**

**1  
NT**

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# ***RULE OF 8 (6&2)***



**1  
NT**

## ***RULE OF 8 (6&2)***

Over opponents' strong 1NT

## **OVERCALL**

With **6 or more HCPs**

**&**

If Answer to below is **2 or more**

**# of cards in 2 longest suits**

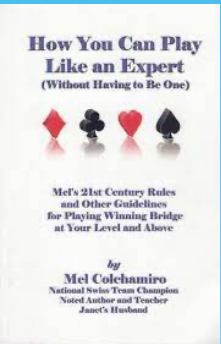
**Minus**

**# of losers by Loser Trick Count**

**1  
NT**

**ESSENTIALLY  
HAVE SOME HCPS  
IN YOUR LONG SUITS  
& DISTRIBUTION**

**WAIT A MINUTE  
THAT'S A BIT  
COMPLICATED?**





# LOSING TRICK COUNT QUICK REVIEW



**LOOK AT  
Aces, Kings &  
Queens**

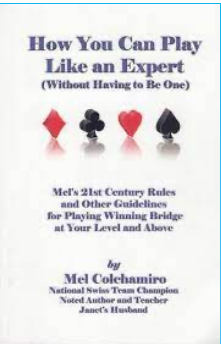
BASIC COUNT	
Hand	Count
Void	0 Losers
AK8	1 Loser
KQ	1 Loser
Kx	1 loser
K	1 Loser
7	1 Loser
A76	2 Losers
K76	2 Losers
Q76	2-3 Losers
J76	3 Losers
98763	3 Losers

**MAXIMUM  
OF  
3 LOSERS  
IN ANY SUIT**





# RULE OF 8 (6&2)



1  
NT

RULE OF 8 (6&2)

1  
NT

## YOUR HAND

♠ A K J 7 3 → 1 loser in ♠  
 ♥ Q 8 3 → 2 losers in ♥  
 ♦ Q 7 → 2 losers in ♦  
 ♣ K 6 5 → 2 losers in ♣

Partner	North	You	South
	1NT	PASS	

# HCPs = 15 👍

# cards in two longest suits = 8

# of losers by loser count = 7

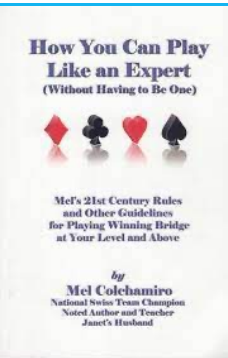
1 👎

DOES NOT MEET MEL'S  
RULE OF EIGHT (6+2)





# RULE OF 8 (6&2)



1  
NT

## RULE OF 8 (6&2)

1  
NT

### YOUR HAND

♠ A K J 7 3  
♥ Q 8 3  
♦ Q 7  
♣ K 6 5



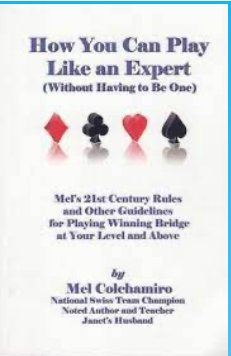
Partner	North	You	South
	1NT	PASS	

Paul Soloway  
passed **this very hand**  
in the 2000 Bermuda Bowl final against Brazil  
and  
defeated the contract 2 tricks  
8 IMP swing

Paul Soloway (1941-2007)  
ACBL Hall of Fame in 2002  
5 Bermuda Bowl championships  
30 NABC wins  
65511 MPs at the time of death



# RULE OF 8 (6&2)



Partner	North	You	South
	1NT	PASS	

1NT  
**RULE OF 8 (6&2)**  
 1NT

YOUR H

1. You could – IF in your system a double is for penalty
2. Doubling gives the declarer a roadmap where the remaining points are AND if partner is absolutely broke without any distribution, you are NOT GOING TO DO WELL.
3. Recommend using a system **over a strong NT** where DBL will mean something else ie DONT, MeckWell

What about Double for penalty?

in the

defeated ... 2 tricks

8 IMP swing



# RULE OF 2



1 NT	<b>RULE OF 2</b>	1 NT
---------	------------------	---------

Over opponents' 1NT (14-17) in **Balancing Seat**

North	Partner	South	You
1 NT	PASS	PASS	???

**BID / OVERCALL**

With **2** or more shortness points

Regardless of HCPs or vulnerability

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# ***BRIDGE RULES BY THE NUMBERS***

## **DEFENDING AGAINST NT**

***RULE OF 14***

3  
NT

***RULE OF 17***

2  
NT

***RULE OF 19***

1  
NT



# ***RULE OF 14***



**3  
NT**

**3  
NT**

## ***RULE OF 14***

**Defending 3NT**

**Your side likely has at most 14 HCPs**

**3  
NT**

**3  
NT**



3  
NT

# RULE OF 14

3  
NT



Defending 3NT  
Your side likely has at most 14 HCPs

3  
NT

North	YOU	South	Partner
1 NT	PASS	3 NT	PASS

3  
NT

What do  
you lead?

I have 13 HCPs  
My partner  
probably has 0 HCPs



♠ Q 9 8 7  
♥ K 6 4  
♦ J T 8  
♣ A Q 9





3  
NT

# RULE OF 14

3  
NT



Defending 3NT (even 4 of a Major)  
Your side likely has **at most** 14 HCPs

3  
NT

North	YOU	South	Partner
1 NT	PASS D K Q J 10 9 8 7 6 5 4 3 2	3 NT	PASS D K Q J 10 9 8 7 6 5 4 3 2

3  
NT

What do  
you lead?

I have 1 HCP  
My partner  
probably has  
**12-13 HCPs**



♠	J	T			
♥	8	6	4	3	2
♦	8	5	2		
♣	9	5	3		

Your *shortest major*  
is usually a good lead!



3  
NT

# RULE OF 14

3  
NT



Defending 3NT (even 4 of a Major)  
Your side likely has *at most* 14 HCPs

3  
NT

North	YOU	South	Partner
1 NT	PASS ♣ A K Q J 10 9	3 NT	PASS ♣ A K Q J 10 9

3  
NT

**OOPS**

15 HCPs in DUMMY  
With 5 cd club suit

GLAD THEY ARE NOT IN  
SLAM!!



♠ J T  
♥ 8 6 4 3 2  
♦ 8 5 2  
♣ 9 5 3

♠ K Q  
♥ J T 5  
♦ Q T 4  
♣ A K T 8 2

**COUNT**



# ***RULE OF 17A***



**2  
NT**

**2  
NT**

## ***RULE OF 17***

Defending **2NT**

Your side likely has approximately 17 HCPs or less

**2  
NT**

**2  
NT**



# ***RULE OF 19***



**1**  
**NT**

**1**  
**NT**

## ***RULE OF 19***

Defending **1NT**

Your side likely has approximately 19 HCPs or less

**1**  
**NT**

**1**  
**NT**



# ***BRIDGE RULES BY THE NUMBERS***



## **BIDDING NT**

***RULE OF 23***

2  
NT

***RULE OF 16***

3  
NT



# RULE OF 23



2  
NT

## RULE OF 23

2  
NT

Bidding to the level of 2NT

Your side should not bid 2NT  
*Unless you feel your side has  
at least 23 HCPs*

2  
NT

2  
NT



# RULE OF 23



Partner	South	You	North
1 ♣	PASS PASS	1 ♥	PASS PASS
1 NT	PASS PASS	???	

PARTNER'S

♠ K Q 5  
♥ J T  
♦ Q J 8  
♣ A 9 6

## MY RECOMMENDATIONS

10 HCPs – Pass

11 HCPs – Consider

Look at your texture Ts & 9s

12 HCPs – Invite

13+ HCPs – Bid 3NT

HAND

2





# ***RULE OF 16***



## ***RULE OF 16***

Used to determine whether to raise  
partner's 1NT opener (15-17 HCPs)

*To 3NT*

*With 8 to 10 HCPs*

*& a relatively balanced hand*

**1  
NT**

1 NT

**3  
NT**

3 NT

# of HCPs

&

# of cards

8 or higher

**IF**

= 13 or less

Pass

= 14 - 15

Invite

= 16 or more

Raise to 3NT



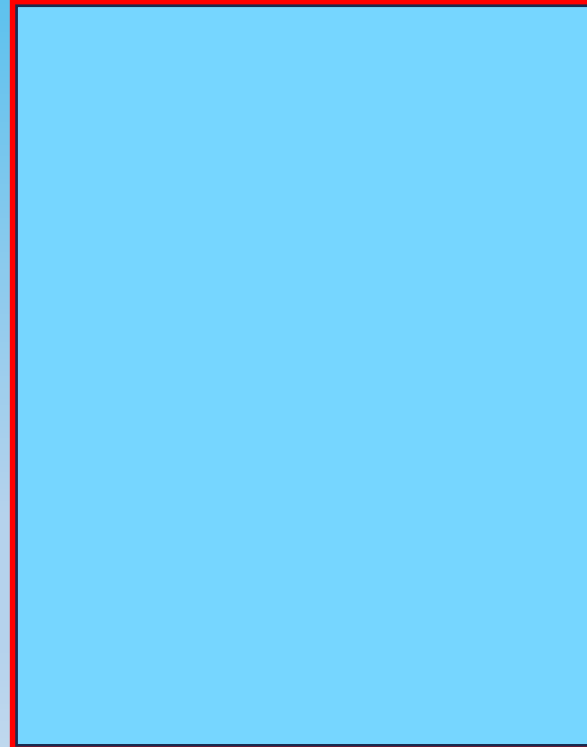
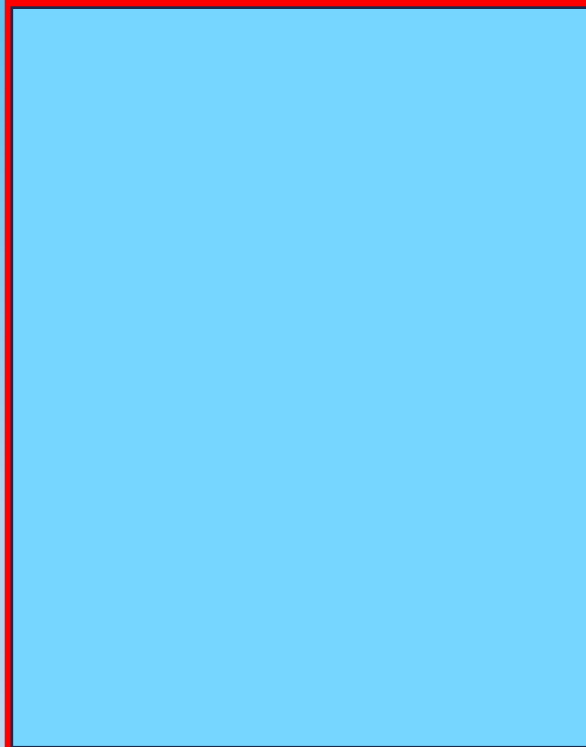
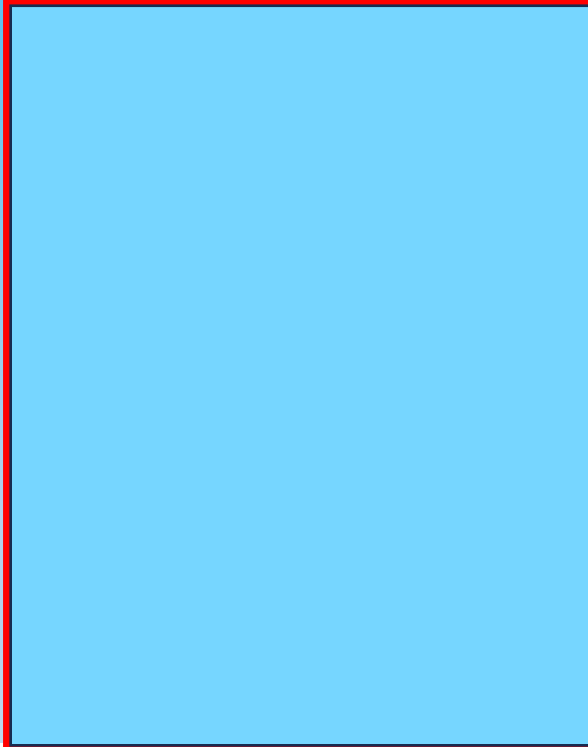
# BRIDGE RULES BY THE NUMBERS



## RULE OF 16

# of HCPs  
&  
# of cards 8 or higher

Partner	South	You	North
1 NT	PASS	2 NT	



♠ A 4 3  
♥ Q 7 5  
♦ A 6 4 2  
♣ 7 5 3

HCPs = 10  
# of Cds  
8 or higher = 3  
**13**



# BRIDGE RULES BY THE NUMBERS



## RULE OF 16

# of HCPs  
&  
# of cards 8 or higher

Partner	South	You	North
1 NT	PASS	???	

♠ A 7 5  
♥ K 6 2  
♦ J 5 3  
♣ J 5 4 2

HCPs = 9

# of Cds  
8 or higher = 4

13

♠ A T 9  
♥ K 9 7  
♦ J T 8  
♣ J 9 8 7

HCPs = 9

# of Cds  
8 or higher = 11

20

♠ Q J T  
♥ Q T 9  
♦ J T 9 8  
♣ Q T 8

HCPs = 8

# of Cds  
8 or higher = 13

21

♠ A 4 3  
♥ Q 7 5  
♦ A 6 4 2  
♣ 7 5 3

HCPs = 10

# of Cds  
8 or higher = 3

13



# ***BRIDGE RULES BY THE NUMBERS***



***RULE OF 7 B***

***RULE OF X PLUS 1***

**DECLARING NT**



# RULE OF 7B



## RULE OF 7B

When declaring NT  
and you hold only the A of their suit and

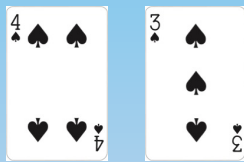
Not always  
correct.

Add the # of cards you and dummy have in

Subtract that from 7

Hold up that many times

“Prefer Rule of  
Thinking”  
Cohen



Dummy

$$7 - 5 (3+2) = 2$$



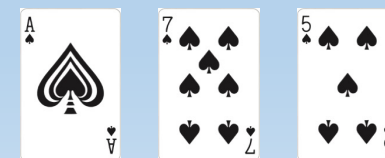
Dummy

$$7 - 6 (3+3) = 1$$



Declarer

Hold up 2 times  
Win 3<sup>rd</sup>.



Declarer

Hold up Once  
Win 2<sup>nd</sup>.



# ***RULE OF X PLUS 1***



## ***RULE OF X plus 1***

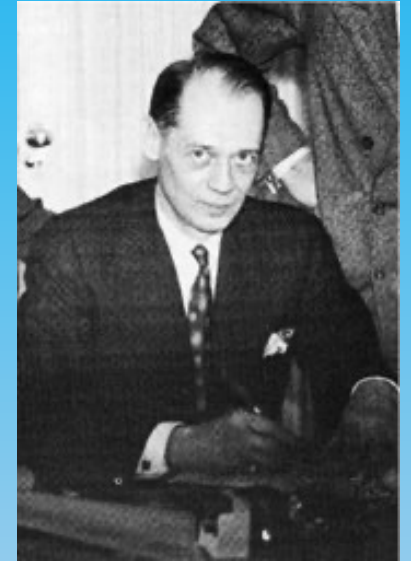
**Culbertson's formula  
Used in determining  
if a long suit can be established in a NT contract**

**Estimate # of tricks in the suit that must be lost  
before it is established (X)**

**Add 1 to that number**

**=**

**The number of stoppers in the opponent's suit  
Needed to have so suit can be established**



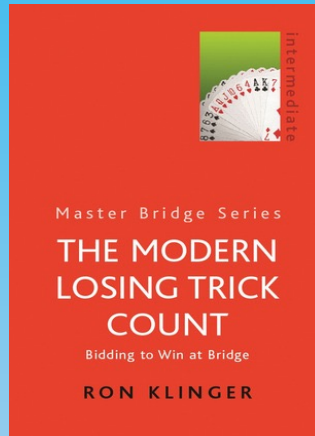
**Ely Culbertson**

**Widely regarded as  
The man who made  
contract bridge**





# ***LOSING TRICK COUNT***



The publication by Ron Klinger

*“The Modern Losing Trick Count”*

First published in 1987

(Picture of recent edition on left)

has been called the “modern” bible  
by Mel Colchamiro (*Bridge Bulletin* Dec 2017).







THANK YOU ♥

