

## **Esther Discusses "Bidding 3NT with Your Partnership Holding as Few as 17 to 21 HCPs/Points!"**

**Esther Klinktoast-Houstonhousen<sup>1</sup>**

To return to the "Esther Bridge Lessons," CLICK:

<https://esther-bridge.com/index.html>

To return to the "Esther Bridge 'Pop' Quizzes", CLICK:

<https://esther-bridge.com/quiz.html>

**Bruce:** Today, we are honored to have with us Esther Klinktoast-Houstonhousen, Quintuple Gold Emerald Life Master (20 Million+ ACBL MasterPoints), who will talk us through "Bidding NT with as Few as 17 to 21 HCPs/Points!" Ms. Klinktoast-Houstonhousen, thanks for taking the time to be with us today!

**Esther:** D\*\*n it, Bruce! How many times do I have to tell you to **NEVER, ever** call me Ms. Klinktoast-Houstonhousen! Always, **ALWAYS, ALWAYS** instead call me, Esther, because I am so "warm and caring"!

**Bruce:** Errr, well, sorry again about that, Ms. Klinktoast..., err, I mean Esther.

**Esther:** Well, Bruce. Please try to exercise at least a modicum of empathy, assuming you have at least the limited capacity to do so. Can you imagine how relentlessly all the other girls in grades K through 4 of my elementary school years relentlessly, endlessly tormented me about my last name, Klinktoast-Houstonhousen?

**Bruce:** Well, yes, sorry again, Esther! I do understand that young girls can indeed be quite vicious to each other. Well, in any case, Esther, are there any preliminary

© Copyright, Bruce Thompson, 2025. All rights reserved.

---

<sup>1</sup> As noted in an article in the Winter/Spring, 2024 article in The American Bridge Teachers' Association (ABTA) Journal, [https://esther-bridge.com/pdf/ABTA\\_1\\_24.pdf](https://esther-bridge.com/pdf/ABTA_1_24.pdf), Esther Klinktoast-Houstonhousen in fact is a hypothetical, and not a real person! So this article was really, really written by **Bruce Thompson**.

comments you wish to make before you begin teaching your lesson?

**Esther:** Well, Bruce, I will certainly try to help you. Yes, indeed, I would like to make some preliminary comments. I would like to acknowledge that the ideas presented in this "Esther Bridge Lesson" are drawn from Mike Lawrence's brilliant article, "Bidding and Making 3NT on 17 Points?", which was published in June, 2025 issue of the ACBL Bridge Bulletin (p. 62). The example Hands are also drawn from this article but Esther may have altered some of the holdings.

**Bruce:** Errr, well, Ms. Klinktoast..., err, very well. Would you please start by briefly discussing the role of High Card Points (HCPs) in making bridge bidding decisions?

**Esther:** Well, Bruce, I will certainly try to help you. **Karen Walker** has a highly regarded bridge instruction website, "**Karen's Bridge Library**". In her "Standard American Bidding (5-Card Major System)" posting she suggests the following "contract requirements":

**"Suit partscore** (bid of 1, 2 or 3 in any suit) -- 18-24 points **and** at least an 8-card trump fit.

**Notrump partscore** (bid of 1NT or 2NT) -- 20-24 points **and** preferably **no** 8-card major-suit fit.

**Major-suit game** (4H, 4S) -- 25+ points **and** at least an 8-card fit. (Game and slam contracts pay a scoring bonus.)

**Minor-suit game** (5C,5D) -- 29+ points **and** at least an 8-card fit.

**Notrump game** (3NT) -- 25+ points **and** preferably **no** 8-card major-suit fit.

**Small slam** (any bid of 6) -- 33+ points

**Grand slam** (any bid of 7) -- 36+ points **and** all four aces.

These contract guidelines apply when you have relatively balanced hands. If you have a strong trump fit, long side suits and/or unusual distribution, you'll need fewer points to make these contracts."<sup>2</sup>

**Bruce:** Errr, well, that seems straightforward. I guess knowing these "requirements" I am all set to play and win at bridge!

---

<sup>2</sup> See "Standard American Bidding (5-Card Major System)" at:  
<https://kwbridge.com/basics.htm>

**Esther:** Well, Bruce, not so fast! You need to understand that contemporary bridge wizards treat HCP requirements *very, very differently* for bidding Suit contracts versus **NT** contracts.

**Bruce:** Errr, well, hmmm... Would you first talk us through contemporary thinking about HCP requirements for bidding **Suit contracts**?

**Esther:** Well, Bruce, I will certainly try to help you. Modern bridge players emphasize the overall import of Trump Suit card count and distribution "shape" as against HCPs when bidding Suit contracts. In 1992 Larry Cohen published his *hugely* influential bridge book, To Bid or Not to Bid: The LAW of Total Tricks. This book has been published in 6 languages and was the best-selling bridge book of the 1990's. Cohen has won **25** national bridge championships. Cohen's book also was named the American Bridge Teachers' Association (ABTA) "Best Bridge Book of the Year Award".

Another hugely influential bridge book, Points Schmöints!, was published by another bridge luminary, Marty Bergen,<sup>3</sup> in 1996. Bergen's book also won the "ABTA Best Bridge Book of the Year Award".

Both of these books made the profound argument favoring the "**Law of Total Tricks**" which says that *you will generally make a Suit contract set no higher than the number of Trump cards your Partnership holds minus 6*. It may be hard to believe, Bruce, but you can make a **4S** or a **4H** contract with substantially fewer than **25+** HCPs! And you can make Suit slam and grand slam with fewer than **33+** and **36+** HCPs, respectively!

As an example, in one of the most famous bridge games from the last 100 years ACBL Grand LifeMaster James Bond, 007, bid and made a **7C DOUBLED, REDOUBLED** contract when his Partnership *together* held only **8** HCPs, as documented in the ACBL bridge documentary film, "Moonraker". This bridge Board is published in:

<https://esther-bridge.com/pdf/moonraker.pdf>

---

<sup>3</sup> In Esther's (not very) humble opinion Bergen's 2011 little "pocket book" (small enough to be stored in a pocket), Tips for Bridge Players, is *the best single book* about bridge for new and advancing bridge players to read! Tips for Bridge Players is available on-line from various sources including Baron Barclay:

<https://baronbarclay.com/products/pocket-posh-tips-for-bridge-players>

**Bruce:** Oh, my, Goodness, Esther. OK. Well, what is the contemporary thinking about the role of HCPs when bidding **NT** contracts?

**Esther:** Well, Bruce, most contemporary bridge players feel that HCPs are important when bidding **NT** contracts as opposed to Suit contracts. In the words of a Grand LifeMaster who plays in the Savannah Bridge Club, and whom some players there call "Yoda", "Points are for No Trump!"

Actually, what really counts in **NT** is that your Partnership has "stoppers" or "controls" such that your Opponents cannot "run" a long Suit and kill you. Usually if you have a lot of HCPs you then have a lot of "stoppers"! For example, what if you were dealer and you held the following Hand. What would you bid?

YOU (22)

**S** A K Q J T 9 8 7 6 5  
**H** A  
**D** A  
**C** A

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, uh, I guess I would bid 7**NT**?

**Esther:** Well, Bruce, yes indeed. So, you can make a 7**NT** grand slam contract when holding a mere 22 HCPs. Your Hand holds (1) 1<sup>st</sup>-Round "control" in all 4 Suits and (2) 13 "winners".

**Bruce:** Uh, OK. Does this imply that you also may *in some cases* be able to bid 3**NT** contracts, as opposed to 7**NT** contracts, with fewer than 25+ HCPs????

**Esther:** Well, Bruce, yes indeed. Let's consider the following example:

WEST (10)	EAST (7)		
<b>S:</b> A 6 3	<b>S:</b> T 4		
<b>H:</b> A 5 4	<b>H:</b> 9 3		
<b>D:</b> Q 3	<b>D:</b> A K T 7 6 5 2		
<b>C:</b> T 9 8 6 5	<b>C:</b> 7 4		
<b><u>Bidding</u></b>			
EAST	SOUTH	WEST	NORTH
3 <b>D</b>	PASS	???	

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, uh, are you suggesting that I should bid 3**NT**?

**Esther:** Well, Bruce, yes indeed. I think you should at least consider a **3NT** response. Let's talk it through.

1. Partner EAST has shown **7-10** HCPs and **7** Diamonds.
2. Together you know that your Partnership holds **10 + 7-10 = 17-20** HCPs, and the N/S Opponents hold **20-23** HCPs.
3. Your Partnership plays pre-empt bids *strictly* requiring the pre-empt bidder to correctly "limit" his Hand by holding either (1) **2** of the "top" **3** cards or (2) **3** of the "top" **5** cards. Because you hold the Diamond Queen you therefore expect that Partner EAST holds the Diamond A,K.
4. You believe that your Partnership holds  $7 + 2 = 9$  Diamonds and has **1<sup>st</sup>**-Round "stoppers" in **3** of the 4 Suits.
5. NORTH *doubtless* holds enough HCPs to bid, and perhaps a "huge" Hand. Because Partner EAST holds **7** Diamonds Partner EAST likely is "short" in both Majors in which you hold only **3** cards in each Major. Therefore NORTH, holding both HCPs and likely "length", is likely to bid a Major at his next turn within the auction.
6. If you PASS the N/S Opponents are likely to communicate and are likely to find a potentially "makeable" **4H** or a **4S** contract. If you bid **3NT** NORTH may fear Overcalling **4H** or **4S** because N/S have not been able to communicate and NORTH may set a Game contract where N/S have an insufficient "fit".
7. If you Overcall **3NT** NORTH will likely lead a Major. If so, you will take **1** Spade, **1** Heart, and **7** Diamonds "off the top" and thus make your **3NT** contract holding only  $10 + 7 = 17$  HCPs!!!! You can "see" these **9** "winners" "out front" during the auction!

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, uh, can you give us a second example of "correctly" responding **3NT** when Partner opens with a pre-empt bid?

**Esther:** Well, Bruce, sure.

WEST (12)	EAST (9)
<b>S:</b> T 9 8 6 5 4	<b>S:</b> 3
<b>H:</b> A Q	<b>H:</b> 9 8
<b>D:</b> Q J 5	<b>D:</b> K 6 2
<b>C:</b> K 9	<b>C:</b> A Q T 8 7 5 2

### Bidding

- | EAST | SOUTH | WEST | NORTH |
|------|-------|------|-------|
| 3C   | PASS  | ???  |       |
1. Partner EAST has shown **7-10** HCPs and **7** Clubs.
  2. Together you know that your Partnership holds **12 + 7-10 = 19-22** HCPs, and the N/S Opponents hold **18-21** HCPs.
  3. Your Partnership plays pre-empt bids *strictly* requiring the pre-empt bidder to correctly "limit" his Hand by holding either (1) **2** of the "top" **3** cards or (2) **3** of the "top" **5** cards. Because you hold the Club King you therefore expect that Partner EAST holds the Club A,Q.
  4. You believe that your Partnership holds  $7 + 2 = 9$  Clubs and has **1<sup>st</sup>**-Round "stoppers in **2** of the 4 Suits and **2<sup>nd</sup>**-Round "control" in Diamonds.
  5. NORTH *doubtless* holds enough HCPs to bid, and perhaps a "huge" Hand. Because Partner EAST holds **7** Clubs Partner EAST likely is "short" in both Majors in which you hold **6** Spades and **2** Hearts. Therefore NORTH, holding both HCPs and likely "length" in Hearts, is likely to bid Hearts at his next turn within the auction.
  6. If you PASS the N/S Opponents are likely to communicate and are likely to find a potentially "makeable" **4H** contract. If you bid **3NT** NORTH may fear Overcalling **4H** because N/S have not been able to communicate and NORTH may set a Game contract where N/S have an insufficient "fit".
  7. If you Overcall **3NT** NORTH will likely lead a Heart. If so, you will take **1** Spade, **2** Hearts, **2** Diamonds, and **7** Clubs and thus make your **3NT** contract holding only  $12 + 9 = 21$  HCPs!!!!

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther, uh, I notice that both your examples of bidding **3NT** with fewer than **25+** HCPs involve a pre-empt opening bid by Partner. Is that important?

**Esther:** Well, Bruce, yes. First, pre-empt bids inherently involve (1) "weakness" in HCPs but (2) "length" in the bid Suit that potentially can be "run" in a 3NT contract. And pre-empt opening bids also involve the pre-empt bid having eaten considerable "bidding space" which inhibits communication between your Opponents which (1) makes it more likely that your Partnership can secure the contract and (2) once you bid 3NT also further impedes communication between your Opponents which in turn makes their defense less informed.

**Bruce:** Errr, well, Esther, uh, I notice that both your examples of bidding 3NT with fewer than 25+ HCPs also involve the "strong" Hand holding a "long" Suit headed by a Ten and "touching" cards that will ultimately be "promoted" into "winners"/"stoppers".

**Esther:** Well, Bruce, yes. This will often be the case when you can (and should) bid 3NT with fewer than 25+ HCPs.

**Bruce:** Errr, well, Esther, uh, I notice that both your examples of bidding 3NT when your Partnership's "longest and strongest" Suit is a Minor rather than a Major. Is that also usually the case when you bid 3NT with your Partnership holding fewer than 25+ HCPs?

**Esther:** Well, Bruce, not necessarily. However, the *competitive advantage* of bidding 3NT with only 17 to 21 HCPs is more pronounced in this situation because (1) your Partnership will be *unlikely* to "make" 5C or 5D even though 3NT may be possible, and (2) in these situations your Opponents on the other Hand may be *very likely* to "make" 4H or 4S if they are allowed to communicate and find a "fit".