Ron Klinger tips on rules 8 & 9

With 8 cards including AKJ, best is to finesse for Q in 2nd round (unless no entries where we take first round finesse)
- A K J 7   6 5 3 2
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With 8 cards including K Q and ten, it is best to finesse for J on the second round
- K 7 4 3   Q 10 5 2 lead low to K and if wins finess J
- K Q 10 2 7 5 4 3 lead low to K and if wins, cross to east and finesse J next
- K Q 7 3   10 5 4 2 lead low to K and if wins go back to east and low to Q next
- K Q 7 3   10 9 4 2 lead low to K and if wins go back to east and let 10 run

With 9 cards including A and K and Jack, it is normally better to play A K and go for Q drop.
- A K J 9 4 7 5 3 2
- A 6 5 4 2 K J 9 3 Cash A first to avoid any loser if north has Q 10 8 7
- A 10 8 4 2   K J 6 3 Cash K first to avoid any loser if south has Q 9 7 5

With 9 cards including K Q and 10, better to play for J to drop rather than finesse 10 on 2nd round
- Q 10 7 4 2   K 6 5 3 lead low to K and if loses later play Q and hope J drops

With 9 cards and A K 10 cash A first and if north drops Q or J, treat it as singleton and finesse 10 next.
- A K 10 4 2   7 6 5 3

When to pass partner's take out X for penalty in part score?: use **test 10** and **test 12**:
- Add number of trump tricks you expect to win to number of tricks opponents try to win and if answer is 10 or more, you can X.
    - Double at 1 level: 10-7 = 3 trump winners needed
    - Double at 2 level: 10-8 = 2 trump winners needed etc
  Examples of how to estimate number of winners
    - Q 10 6 5 3: estimate 3 tricks. One for the fifth card and two more if declarer leads out A K
    - K Q 9 6: estimate 3 tricks. After A and J that you win, you have K 9 against declarer's 10
    - K Q 7 6: estimate two tricks

- Add number of trumps to number of tricks opponent's try to win and if answer is 12 or more, you have enough trumps to go for penalty.
    - Double at 1 level: 12-7 = 5 trumps needed
    - Double at 2 level: 12-8 = 4 trumps needed etc

Example at work: with neither side vul, south opens 3D. After west and north pass, east doubles, pass by south. West has the following hand:

S 8 6

H 9 4 2

D Q J 7 6

C A K 10 3

Test 10: 9 + 2 = 11

Test 12: 9 + 4 = 13, both tests are satisfied and we can pass for penalty.