

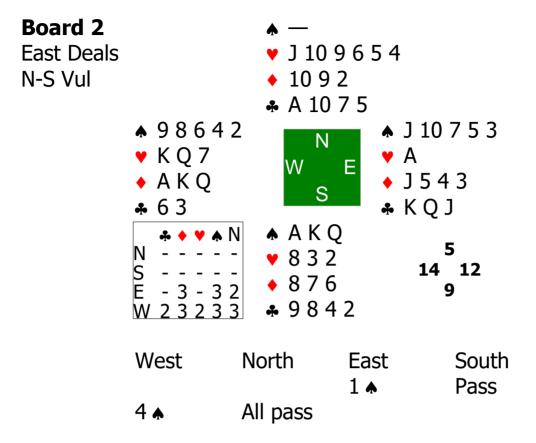
With 5 spades and 14 HCPs, North opens 1 ♠. With 12 HCPs, and a singleton ♥ A, South raises to 4 ♠.

With three absolutely certain tricks, and a 99% certain fourth trick, West doubles the contract for penalties.

A double of a contract above 3 NT is for penalties, and East passes.

Declarer cannot avoid losing the three top trumps and the *A, but will take the remaining nine tricks for one down.

The defence get a score of 100, rather than 50, because the declaring side are not vulnerable.

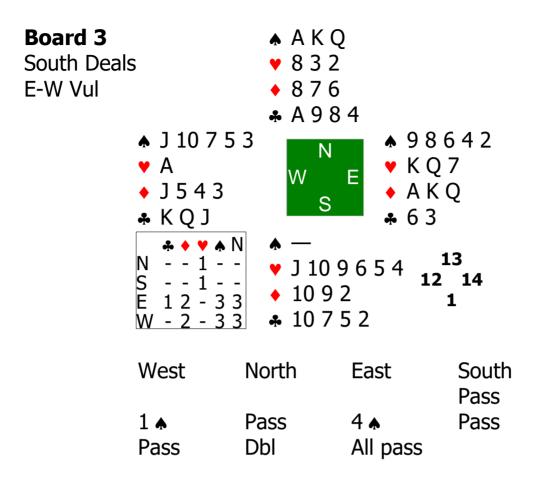


With 5 spades and 14 HCPs, West opens 1 ♠. With 12 HCPs, and a singleton ♥ A, East raises to 4 ♠.

With only three absolutely certain tricks, South does NOT double the contract for penalties.

Declarer cannot avoid losing the three top trumps and the & A, but will take the remaining nine tricks for one down.

The defence get a score of 100, because the declaring side are vulnerable.



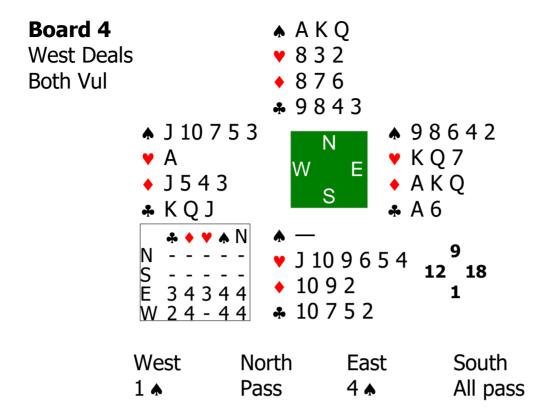
With 5 spades and 12 HCPs, West opens 1 \spadesuit . With 14 HCPs, East raises to 4 \spadesuit .

With three absolutely certain tricks, and a 99% certain fourth trick, North doubles the contract for penalties.

A double of a contract above 3 NT is for penalties, and North passes.

Declarer cannot avoid losing the three top trumps and the *A, but will take the remaining nine tricks for one down.

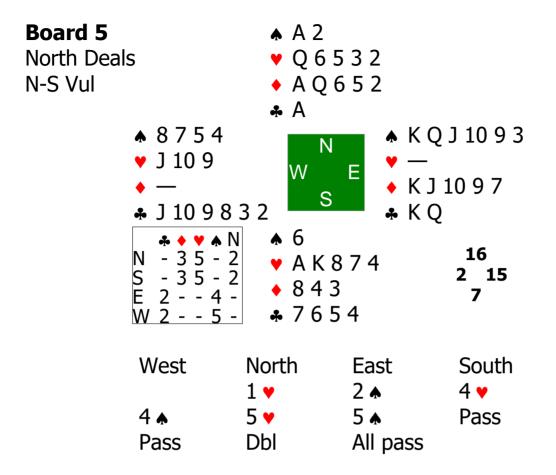
This time the defence score 200, because the declaring side is vulnerable.



With 5 spades and 12 HCPs, West opens $1 \blacktriangle$. With 18 HCPs, East raises to $4 \blacktriangle$.

With only three absolutely certain tricks, South does NOT double the contract for penalties.

Declarer cannot avoid losing the three top trumps, but will take the remaining ten tricks.



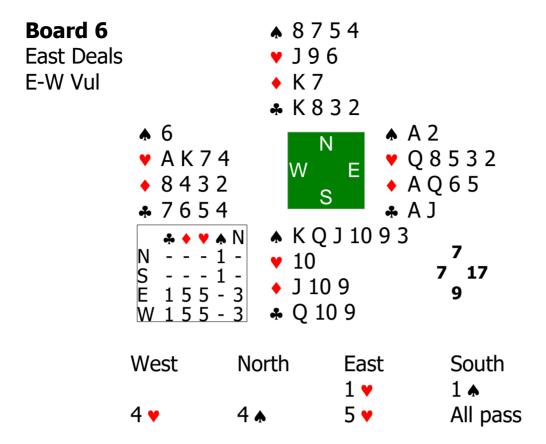
East's 2 \(\bigsis \) is an intermediate jump overcall showing a 6-card suit AND opening values.

South's hand has 7 HCPs, plus a singleton spade, almost like another king. It would be worth normally $3 \checkmark$, but we stretch it in a competitive auction to discourage the opponents, so $4 \checkmark$.

West checks the vulnerability. N/S are vulnerable, making their 4 ♥ worth 620 scoring points. West cannot see any chance of beating 4 ♥. E/W are NOT vulnerable. 4 ♠ two down doubled non-vulnerable is -300, and three down doubled non vulnerable is -500, both "better" than -620 for the N/S game in hearts.

West decides on a sacrifice bid of $4 \blacktriangle$. North bids $5 \blacktriangledown$ but East with a void in hearts and not vulnerable bids $5 \spadesuit$.

North has 3 Aces outside hearts so doubles for penalties.

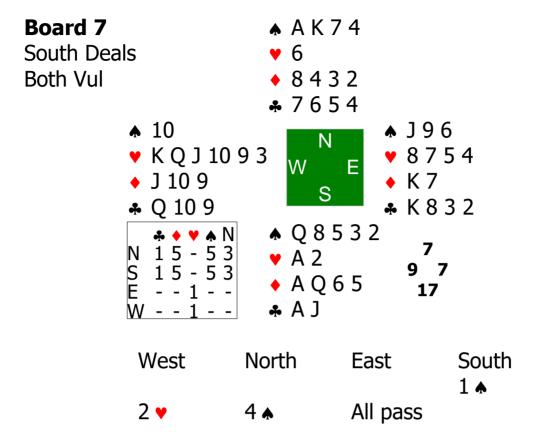


South's 1 \(\bigsis \) is a simple overcall, so partner should expect a high quality five card or more suit, and somewhere from 8-14 HCPs.

West's hand has 7 HCPs, plus a singleton spade, almost like another king. It would be worth normally $3 \checkmark$, but we stretch it in a competitive auction to discourage the opponents, so $4 \checkmark$.

North checks the vulnerability. E/W are vulnerable, making their 4 ♥ worth 620 scoring points. North cannot see any chance of beating 4 ♥. N/S are NOT vulnerable. 4 ♠ two down doubled non-vulnerable is -300, and three down doubled non vulnerable is -500, both "better" than -620 for the E/W game in hearts.

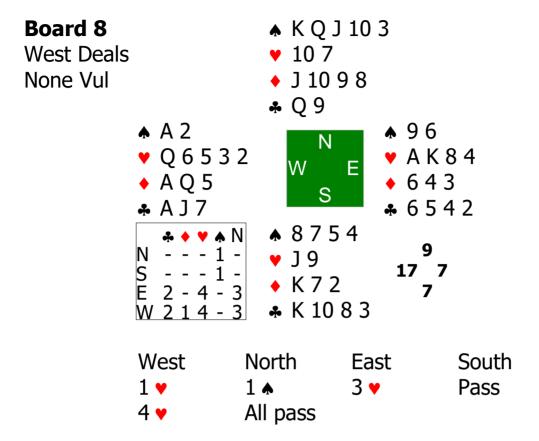
North advances partner's overcall with $4 \clubsuit$. This is the absolute limit of the value of the hand. East's hand is super powerful. East checks the vulnerability and realises the E/W game in hearts is worth more than the probable score from doubling N/S and taking their contract down, so bids $5 \heartsuit$.



West's 2 ♥ is a simple overcall, so partner should expect a quality heart suit with at least five cards and 10-14 HCPs. In this case West also has a singleton spade, adding a bit more to the value of the hand.

North's $4 \spadesuit$ is a stretch bid reflecting a fit in spades, 7 HCPs , a singleton heart and an added level because the auction has become competitive.

East has four hearts, but a flat hand. E/W would have to bid 5 ♥ over the 4 ♠, and E/W are vulnerable. They could easily be doubled and miss their contract by 3 giving away 800, when N/S hearts game is worth 620.

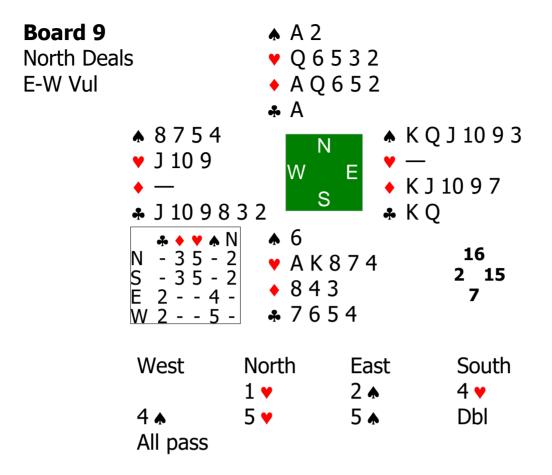


North's $1 \blacktriangle$ is a simple overcall, so partner should expect a quality suit with five or more cards with 8-14 HCPs.

East's hand has 7 HCPs, four hearts and would normally be a raise to $2 \checkmark$. $3 \checkmark$ is a stretch bid reflecting the competitive situation.

West knows that East's hand is actually a 2 ♥ raise. West has 17 HCP and a known 9-card heart fit so bids 4 ♥.

South has four spades but estimates North is probably low on HCPs so passes because three down doubled non-vulnerable in $4 \blacktriangle$ is -500, worse than -420 for the E/W game in hearts.



East's 2 \(\bigsis \) is an intermediate jump overcall showing a 6-card suit AND opening values.

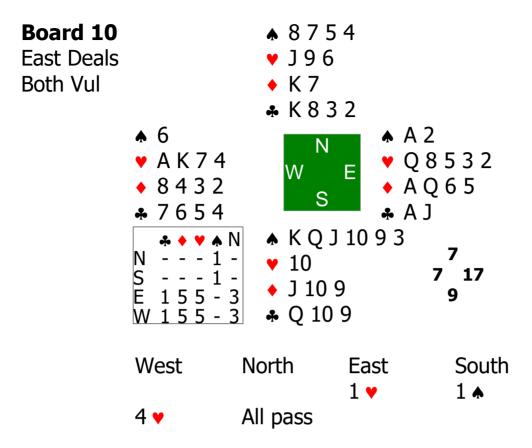
South's hand with five hearts, HCP count of 7 plus a useful singleton in spades would normally be a raise to $3 \checkmark$. However, after the interfering bid of $2 \spadesuit$, raising a further level to $4 \checkmark$ is a stretch bid designed to discourage further competition.

West has a fit in spades and a useful void in diamonds; estimates 4 ♠ will be two down, doubled non-vulnerable, gives away 300, better than 420 for the N/S game in hearts.

North hand is powerful enough to bid 5 ♥.

East has no defence to a heart contract and estimates three lost tricks, and so raises to $5 \, \clubsuit$.

North has 3 Aces outside hearts so doubles for penalties.



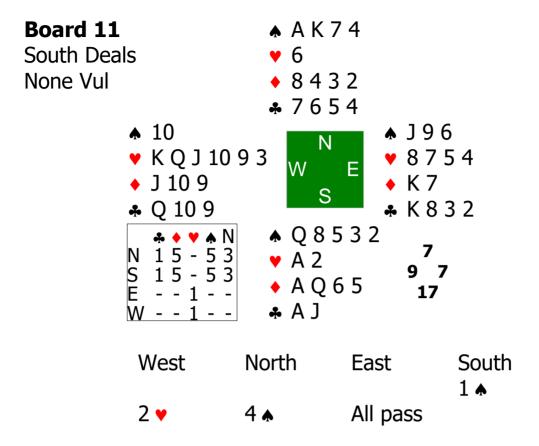
South's $1 \triangleq$ is a simple overcall, a 5+card suit with 8-14HCPs.

West's has four hearts, HCP count of 7 and a useful singleton in spades, normally a raise to $3 \checkmark$. However, after the interfering bid of $1 \spadesuit$, raising a further level to $4 \checkmark$ is a stretch bid designed to discourage further competition.

East/West game in hearts wins 420 scoring points. North/South are vulnerable. If they are doubled: -1 costs 200; -2 costs 500. 500 is worse than 420, so it is not worth raising to 4 ♠, in fact goes 3 down for -800!

Neither North nor South has any prospect of taking four tricks, so no doubling!

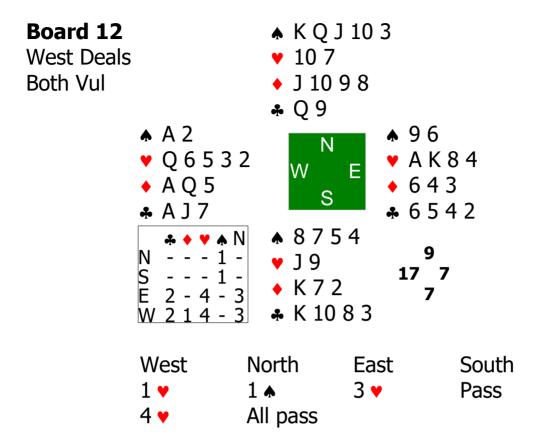
Declarer will take the first spade trick, clear trumps, ruff the \blacktriangle 2 in dummy, take the diamond finesse, concede a diamond, take a third diamond trick, take the \clubsuit A, and still has two trumps.



West's 2 ♥ is a simple overcall, so partner expects a quality five-card suit with 10-14 HCPs.

North's hand has four spapes, 7 HCPs and a useful heart singleton. This would usually be a raise to $3 \spadesuit$. $4 \spadesuit$ is a stretch bid reflecting the competitive situation.

East has four hearts, but a flat hand with 7 HCPs. East passes because three down doubled non vulnerable in 5 ♥ is -500, worse than -420 for the N/S game in spades.



North's 1 \(\text{\alpha} \) is a simple overcall, so partner so partner expects a quality five-card suit with 8-14 HCPs.

East's $3 \checkmark$ hand has four hearts, 7 HCPs and a useful spade singleton. This would usually be a raise to $2 \checkmark$. $3 \checkmark$ is a stretch bid reflecting the competitive situation.

West has 17 HCP and a known 9-card heart fit so bids 4 ♥.

South estimates partner is weak for their bid, so passes, despite holding four spades because three down doubled vulnerable in $4 \blacktriangle$ is -800, worse than -620 for the E/W game in hearts.