




A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 No-trump overcalls SA	Contract: 1N
Date: 07/10/2015	By: South
Dealer: North	Board #: 1
<a href="#">Play this hand online!</a>	Vulnerable: None

	North	
	♠ J63	
	♥ 765	
	♦ KT3	
	♣ T984	
West		East
♠ 92		♠ K8754
♥ QT983		♥ K
♦ J74		♦ Q862
♣ Q76		♣ AK2
	South	
	♠ AQT	
	♥ AJ42	
	♦ A95	
	♣ J53	

This set of deals is all about overcalling with balanced hands. You should be aware that a 1NT overcall *in the direct seat* shows the same as if you'd opened 1NT – a hand of about 15-17 points. (In other words, if the player on your *right* opens the bidding and you intervene in the auction with 1NT). However, *in the balancing position*, a 1NT overcall shows far less, about 12-14 points or thereabouts. (By *balancing position* we mean that the player on your *left* has opened the bidding and the opening bid has been Passed around to you).

Why the difference? Well, one of the worst contracts to play in is 1NT Doubled with a fair hand facing a heap of rubbish in the dummy. That will certainly be your fate on occasion if you are too eager to join the fray on inadequate values and you catch your partner with nothing.

If the player on your left has a decent responding hand (say 10 or more points) and has heard his partner open the bidding he will know that his side has the balance of the points. Therefore, if your left-hand opponent sees his partner bid and sees a 1NT overcall on his right he will be down on that like a ton of the proverbial bricks with a resounding

West	North	East	South
-	P	1♠	1NT
P	P	P	

Lead: ♠ 9

### Bidding.

East opens 1♠ and you (sitting South) have a textbook 1NT overcall. In this position it is advisable to have both the right strength (15-17 is normal practice) and secure stoppers in the opponent's suit (here, the ♠A Q 10 gives you realistic hope of making three tricks in Spades). No one has anything else to say – East Passing the hand out as he realizes you have a strong hand sitting over him.

### Play.

West decides to lead his partner's suit and kicks off with the ♠9. Some players would lead a Heart from that decent suit (♥Q 10 9 8 ×) but it is usually best to lead partner's suit when you have two cards in it on the grounds that it preserves partnership harmony. As it happens, neither Spades nor Hearts provides much scope for the defenders.

On the sight of the dummy you should (make that "must") **count your tricks**. Here there are three Spades (the ♠K is obviously on your right with the opening bidder), one Heart and two Diamonds. That totals six so an extra trick needs to be found from somewhere.

You might think of playing on Hearts (East has opened the bidding so could well have the ♥K Q) but that could go horribly wrong. Best in this type of deal is to be patient and play to set up a Club trick. Yes, a *Club* trick. Sure, the opponents have the ♣A K Q between them but so what? They were dealt them, they are entitled to them. Eventually, if you are patient enough, you will get the thirteenth Club established and you have the ♦K as an entry to get to the table to reach it.

Note, by the way, that the Diamonds are *frozen*. If East or West leads a Diamond (which they won't – but say they do) you will be able to make three tricks in the suit. You don't believe us? Try the play out in your head (or by laying out some cards) to check the truth of this assertion.

So...the play in detail after the ♠9 lead. You may as well try the ♠J at trick one, which holds (East knows you have the ♠A Q 10 from the

penalty Double. (Believe us, it happens!) Then you will suffer the consequences with an embarrassing 500-800 (or even worse) penalty.

So a direct 1NT overcall is a step into the unknown with your left-hand opponent an unknowable quantity. You need to have a safety net and that is having a strong hand with secure stops in the opponents' suit. This is a situation where it pays to be cautious.

Now contrast that with what happens after an opening bid on your *left* has been followed by two Passes. Here, your right-hand opponent is known to have nothing (he couldn't even drag up a simple response to a one-bid). You are now highly unlikely to be Doubled in 1NT and are certainly not sandwiched between two decent opposition hands. In this scenario you can bid without fear and should realize that you should strain to bid *something* – you don't want the opponents to steal the auction at the one-level.

Hand 1 sets the scene. You have a good hand but someone else gets to open the bidding first.

lead). Your first play is to lead a Club. East ducks (good defense!) allowing West to win and plug away in Spades.

You win that and play another Club. East wins and plays a Spade, you win and play a Club (does this remind you of tennis?) East gets in and has two boss Spades which he cashes while you throw away some red-suit trash. East then gets off lead with the ♥K. You take that, cross to the ♦K and cash the last Club. The ♦A makes the seventh trick and the contract.


True, you must lose the last trick to West's ♥Q but do you really care? No, you don't – you have secured your contract and that's all that matters; next deal.



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A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 The 1NT overcall SA	Contract: 4H
Date: 07/10/2015	By: South
Dealer: East	Board #: 2
<a href="#">Play this hand online!</a>	Vulnerable: N / S

	North		
	♠ AK3		
	♥ J42		
	♦ K64		
	♣ KQ95		
West		East	
♠ QJT95		♠ 876	
♥ A		♥ 9863	
♦ QT92		♦ 53	
♣ A42		♣ JT86	
	South		
	♠ 42		
	♥ KQT75		
	♦ AJ87		
	♣ 73		

On this deal you have to respond to an overcall of 1NT.

Having negotiated the bidding successfully you have to play the cards accurately...

West	North	East	South
-	-	P	P
1♠	1NT	P	3♥
P	4♥	P	P
P			

Lead: ♠ Q

### Bidding.

West (on your left) opens 1♠ in third seat and partner overcalls 1NT. Now, adding the points you can see in front of your face (10) to those announced by partner (a minimum of 15) you can see that game must be worth a shot. But what game? 4♥ might be a good contract, 3NT might be better. (Forget 5♦ – it's too many tricks).

The answer is to jump to 3♥. This is the same principle as used over 1NT opening bids – you are showing precisely five Hearts and are getting partner to choose the contract. Here, with three-card support, North raises to 4♥ rather than reverting to a selfish 3NT.

### Play.

West leads the obvious ♠Q (*God dealt you a sequence so you wouldn't have a problem with your opening lead*) and you take stock.

You have two Spade tricks, four Heart tricks (unless you are very unlucky and run into a 5-0 break) and two Diamond tricks. That totals eight. You can easily establish a Club trick for nine so the hand may appear to depend on a Diamond finesse.

However, you can do better than that – West is marked with the ♣A for his opening bid so it must be possible to set up **two** Club tricks to make the total ten. The way to do this is to lead Clubs from hand twice towards the dummy's ♠K Q, making West play his ♣A on thin air.

So you win the ♠K at trick one and lead the ♥J, starting to draw trumps. West's ♥A comes as a small surprise (you initially thought he might have ducked it, just to be awkward – now you can see why he didn't). Another Spade is taken by the ♠A and you play a second trump.

Noting the 4-1 break you should realize that now is the best time to play a Club towards the ♠K Q and the ♣Q scores (West can't help his side by taking the ♣A). At this point you finish drawing trumps and play another Club towards the ♠K, making West's life a misery. He takes


his Ace and forces out your last trump with another Spade lead. No matter. You cross to dummy with the ♦K, cash the ♣K and still have the ♦A for the tenth trick.



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A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 The 1NT overcall SA	Contract: 3N
Date: 07/10/2015	By: South
Dealer: East	Board #: 3
<a href="#">Play this hand online!</a>	Vulnerable: E / W

	North	
	♠ J94	
	♥ 96	
	♦ 74	
	♣ AQJ984	
West		East
♠ 2		♠ KQ853
♥ KT842		♥ Q753
♦ T2		♦ KQJ9
♣ T7652		♣
	South	
	♠ AT76	
	♥ AJ	
	♦ A8653	
	♣ K3	

An opponent makes life uncomfortable for you here.

So what else is new?

West	North	East	South
-	-	1♠	1NT
P	3NT	P	P
P			

Lead: ♥ 4

### Bidding.

On this deal you pick up a 5-4-2-2 pattern with 16 points and see East, on your right, open 1♠. This gives you a small problem, which you can solve by a process of elimination.

You can't, in all seriousness, Double (that asks partner to choose the suit – do you really want him to choose Hearts or Clubs, especially on a four-card suit?) You shouldn't think of overcalling 2♦ on such a wretched suit and you are too strong to Pass.

The only realistic answer is to overcall 1NT (showing 15-17 points and a balanced hand). Well, you aren't strictly "balanced" but needs must when the devil drives – you have the opponents' suit well wrapped up and you have the requisite strength. Your partner raises you to 3NT and that ends the auction.

### Play.

West, holding a singleton in his partner's suit, decides to try the unexpected by leading a Heart. This is a good shot for his side as it hits your weak spot. Nonetheless, you have nine top tricks, thanks to North's slightly unexpected dummy. You can take the ♥A over the ♥Q at trick one and cash the ♣K. East discards (a cunning Spade – as it's a black card he is hoping you won't notice that he is void in Clubs!) but that doesn't derail you. A marked finesse of the ♣8 allows you to bring in six Club tricks to go with your three Aces and you can have the first nine tricks.


Now, let's have another look at the bidding. Suppose you had overcalled 2♦ – what would North have done? Passed, probably – he is nowhere near strong enough to have ventured 3♣ – and now one of two things would have happened. Firstly you might have played in 2♦, with considerable less profit than 3NT. Secondly it might (just might) have allowed East-West to find their Heart fit. They can make 4♥, if they can reach it, you know!





A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 The 1NT overcall SA	Contract: 1N
Date: 07/10/2015	By: South
Dealer: West	Board #: 4
<a href="#">Play this hand online!</a>	Vulnerable: All

	North		
	♠ AT82		
	♥ KQ87		
	♦ 872		
	♣ 42		
West		East	
♠ K64		♠ Q75	
♥ 9		♥ JT6432	
♦ AQ5		♦ T43	
♣ KQJ953		♣ 8	
	South		
	♠ J93		
	♥ A5		
	♦ KJ96		
	♣ AT76		

This deal is a simple example of what happens in the *balancing seat*.

The opening bid comes round to you and you have to decide whether to bid or to Pass.

West	North	East	South
1♣	P	P	1NT
P	P	P	

Lead: ♣ K

### Bidding.

You are sitting South and see the bidding start 1♣ on your left followed by two Passes. Should you bid and, if so, what?

Well, the answer to the first part is a resounding **yes** and to the second the answer is 1NT. True, in Hand 1 we had (and needed to have) a full 16 points for this venture but here, in the *balancing seat*, we can be far less constrained. The hand on your right (East) is known to be very weak (he would have responded with 6 points, maybe even 5) so the chances of getting into a real mess are very remote.

The "normal" range for 1NT in this **balancing seat** is 12-14 points although some players will happily bid it on just 11.

Anyway, 1NT gets Passed out. West might have thought about bidding 2♣ but he really ought not do so. If you have bid 1NT without much of a Club stop (say ♣A × ×) then a Club lead may beat 1NT and if you have two Club stops (as here) then 2♣ is going to be a very sticky contract. Best is to keep shtum. North and East have no reason at all to bid.

### Play.

West leads the ♣K and (as in so many deals) the best play at trick one is to let this win. The second top Club reveals the 6-1 break so you can take this trick and **count your tricks**.

You have (in terms of top tricks) one Spade, three Hearts and a Club. You might play on Diamonds but by far the best suit to develop is Spades, where you can take a **combination finesse**.

So, you take the ♣A and run the ♠9 round to East's ♠Q. That player leads a Diamond (what else can he do?) and your ♦J is taken by the ♦Q. West plays two more top Clubs, setting up his suit. You take the ♣10 and now run the ♠J, confident it will win (surely East can't have the ♠K and the ♠Q after this bidding?!) When it holds you play another Spade and wrap up two more Spade tricks before taking your three top Hearts.

In all you take three Spades, three Hearts and two Clubs for an overtrick. This is a better result than defending 1♣, you should note, as 1♣ might make.






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A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 The 1NT overcall SA	Contract: 2C
Date: 07/10/2015	By: East
Dealer: North	Board #: 5
<a href="#">Play this hand online!</a>	Vulnerable: N / S

	North	
	♠ AT52	
	♥ 76432	
	♦ T3	
	♣ 82	
West		East
♠ KQ8		♠ 764
♥ KQT98		♥ J
♦ 8742		♦ AQ5
♣ 4		♣ KQJ953
	South	
	♠ J93	
	♥ A5	
	♦ KJ96	
	♣ AT76	

The hand you hold here might look very familiar to you.

Even so, does that mean you have to bid it in exactly the same way?

West	North	East	South
-	P	1♣	P
1♥	P	2♣	P
P	P		

Lead: ♠ 3

### Bidding.

East (on your right) opens 1♣ and you (South) have an eerily familiar hand. Familiar, that is, if you've just played Hand 4. Now, what should you bid? In Hand 4 you bid 1NT on this collection after 1♣ was Passed around to you.

Here, though, it is a very different scenario. Your right-hand opponent has opened the bidding and your left-hand opponent is an unknown quantity. Bidding (with the risk of being sandwiched between two good hands) is very risky and many substantial penalties have been extracted from the unwary in these positions.

It's a simple enough rule when the opponents start the bidding in your longest suit – you have a choice between **Pass** and **No Bid** (!); anything else is for the birds.

Please note that if you did feel the urge to overcall 1NT on this hand an experienced West would certainly Double. If playing in 1NT Doubled looks bad enough then think about the fact that North might feel the need to rescue into his five-card suit and bid 2♥... We think the appropriate phrase here may well involve frying pans, fires and leaping...

### Play.

Having had the sense to keep shtum in the auction as South you find that the opponents' bidding fizzles out in 2♣. With a painfully poor choice of opening leads you elect to try a Spade (on the grounds that it will do the least damage to your side).

This turns out to be a lucky shot. Partner takes the ♠A over the ♠Q and returns the suit. Whether by accident or design this inspired defense cuts off dummy from declarer – East can no longer reach the long suit on the table.

When you take the ♥A declarer can wave goodbye to all those winning Hearts. Although you have to give declarer a cheap trick with the ♦Q (you have to lead *something*) East has to lose two Spades, one Heart, one Diamond and two Clubs for one down.


Better than playing in 1NT Doubled (or, worse,  
2♥ Doubled) isn't it?



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A set of hands to show the difference between a direct 1NT overcall and a 1NT overcall in 4th seat.

VB#12 Y2 No-trump overcalls SA	Contract: 2H
Date: 07/10/2015	By: South
Dealer: East	Board #: 6
<a href="#">Play this hand online!</a>	Vulnerable: All

	North		
	♠ AQ3		
	♥ J42		
	♦ T95		
	♣ KQ54		
West		East	
♠ T96		♠ KJ875	
♥ 9863		♥ A	
♦ K3		♦ Q642	
♣ JT82		♣ A96	
	South		
	♠ 42		
	♥ KQT75		
	♦ AJ87		
	♣ 73		

Here you have two tasks – one is to steer the bidding into a decent spot, the other is to make a very delicate contract.

Good luck.

West	North	East	South
-	-	1♠	P
P	1NT	P	2♥
P	P	P	

Lead: ♠ T

### Bidding.

The hand on your right opens 1♠ and you (South) have a stubby 5-4-2-2 hand with 10 points. This is certainly **not** worth a two-level overcall, vulnerable, so you Pass. West Passes and North *balances* with 1NT. Suddenly you have the feeling of déjà vu; have we not had this hand and auction before?

Well, yes and no. This is the same hand as Hand 2 (at least, your hand is identical). In that deal partner made a direct overcall of 1NT to show 15-17 points. Here, he is *balancing* with 1NT, showing 12-14 (or so). In the prior example you could be sure of game – here you should simply be settling for the best available part-score. With that in mind you remove 1NT to 2♥ and partner (of course) Passes.

### Play.

West leads the ♠10 (his partner's suit) and you see that 2♥ is probably the right spot. In terms of winners you can see one Spade, four Hearts, a Club and a Diamond. In terms of losers you can see a Spade (the ♠K is sure to be *offside*) the ♥A, at least one Diamond and the ♣A. You do have a *combination finesse* in Diamonds (so the contract looks to be making) but there is a lot of work to do on this deal.

First you must take the ♠A and start on trumps, by leading a low one off dummy. East alarms you by taking the ♥A, rather suggesting that Hearts are 4-1. A low Diamond from East runs to West's ♦K (given West's Pass of 1♠ that's just about the only honor card the poor guy can hold) and West continues with Spades. You ruff the third round and play a Heart to the ♥J, discovering the 4-1 break.

It would be a mistake to draw trumps now – East would have Spade winners to cash when on lead with the ♣A. So first you have to set up a Club trick. East takes the ♣A and meanly persists with another Spade. This allows his partner to make a trump trick as you discard. However, you can still make the contract – you take the Club return, repeat the Diamond finesse and cash the last two trumps.

Phew! A struggle just for eight tricks – but it was worth it.