

§48. The 1NT Overcall.

By the end of this chapter you should understand the following terms:

A direct 1NT overcall: After an opening bid on your right, a 1NT overcall shows a balanced hand with 15-17 points and a sound stopper in the opponents' suit.

A protective 1NT overcall: After an opening bid on your left followed by two Passes, a 1NT bid in the *protective position* shows about 11-14 points.

System on: After a direct 1NT overcall we advocate playing the same methods as over a 1NT opening bid. That is: Stayman and transfers.

This chapter is concerned with the competitive auction and intervening with a 1NT overcall.

The first thing to understand is that overcalling in No-trumps has its dangers. If you are outgunned and you are Doubled you may suffer a nasty penalty. No one wants to concede a 500, 800 or even an 1100 point penalty to prevent the opponents from making a part-score.

The Direct 1NT overcall.

Overcalling 1NT over an opening bid on your right needs more than you would have for opening the bidding with 1NT. To intervene you need around 15-17 points with a sound stopper in the opponents' suit; with anything less you should either Pass or, if shape suitable, make a take-out Double.

In case this point eludes the reader, consider the following deal where East was taught a salutary lesson.

Hand 1		♠ K J 8 4 2	
East plays in 1NTx.		♥ 9 6	
South leads the ♠Q.		♦ Q 6 3 2	
		♣ A K	
♠ 9 5 3		N	♠ A 10 6
♥ 7 4 2		W E	♥ K J 8 5
♦ 9 7 4		S	♦ A J 5
♣ Q 8 6 3			♣ J 7 4
		♠ Q 7	
		♥ A Q 10 3	
		♦ K 10 8	
		♣ 10 9 5 2	

North opened 1♠ and East overcalled 1NT on the grounds that he would have opened 1NT with 14 points. South, knowing that his side held the balance of the points, was quick to make a penalty Double (note that Doubles of No-trump contracts are generally for business, not for take-out). Armageddon.

East could make no more than his two Aces. Five down Doubled, vulnerable, for -1400. Ouch!

Right, let's dot some *is* and cross some *ts*. In Example 1, if your Right-hand opponent opens 1♥, 1♦ or 1♣ you should overcall 1NT. In similar vein, if your right-hand opponent opens 1♠, 1♥ or 1♦ you would overcall 1NT with Example 2. You would happily make a take-out Double of 1♣, though.

Ex 1.	Ex 2.
♠ Q 7	♠ K J 9
♥ A 9 8	♥ K Q 7 2
♦ K Q 8 7	♦ A J 9 5
♣ A J 7 5	♣ Q 9

Responding to a 1NT overcall is similar in principle to responding to a 1NT opening bid. In Examples 3 and 4, your left hand opens 1♣, partner overcalls 1NT and your right-hand opponent Passes.

With Example 3 you would bid 2♣, Stayman, with the aim of either raising a major or making an invitational bid of 2NT. With Example 4 you would bid 2♥ (transfer) and Pass the 2♠ rebid.

Ex 3.	Ex 4.
♠ A 10 8 2	♠ Q 10 8 7 5 3
♥ J 10 6 3	♥ J 8 4
♦ 10 4 3	♦ J
♣ K 10	♣ 10 6 3

In using the same conventional methods over a direct 1NT overcall as over a 1NT opening bid, bridge players use the phrase **system on**.

Here are two further examples after partner has overcalled 1NT – this time over an opening bid of 1♠.

Ex 5. ♠ A 9 6 2 ♥ A 7 5 3 ♦ Q 10 8 ♣ 9 4	Ex 6. ♠ J ♥ K Q 10 9 2 ♦ 9 7 2 ♣ K J 5 2
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With Example 5 you should bid 2♣ (Stayman). Note that this is focused on Hearts as the opponents have bid Spades. Partner will not bid 2♠ even if he has four – he will bid either 2♦ or 2♥ as appropriate. You will continue to game (3NT over 2♦, 4♥ over 2♥). With Example 6 you should bid 2♦ (transfer) and follow it with a game-forcing 3♣. Partner will then choose between 4♥, 3NT and, in unusual circumstances, 5♣.

The Protective 1NT overcall.

When the bidding has started on your left and been followed by two Passes you are said to be in the **protective position**. Here, bidding is much less dangerous than in the direct position as it is now inconceivable that you are trapped between two decent hands (see Hand 1).

The player on your right (who cannot keep an opening bid alive) clearly has peanuts so cannot possibly be in a position to penalise you. In the protective position you should strain to bid, to prevent the opponents from stealing the deal at the one-level.

A 1NT overcall now is a very different beast from a direct 1NT overcall. Most players are prepared to make a *protective 1NT overcall* on about 11-14 points, as in the three examples below:

Ex 7. ♠ K Q 8 ♥ A J 8 2 ♦ 10 8 ♣ K 10 4 3	Ex 8. ♠ J 10 6 4 ♥ Q 9 6 ♦ A 9 6 ♣ A Q 8	Ex 9. ♠ A 9 ♥ K 10 7 3 ♦ K J 5 ♣ 9 7 6 2
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With Example 7, if an opening bid of 1♣, 1♥ or 1♠ is opened on the left and it is followed by two Passes, then the right bid is a protective 1NT. You would, though make a take-out Double of 1♦.

With Example 8 you would bid 1NT if an opening bid in any of the four suits is Passed around to you.

With Example 9 you would Double 1♠ if that were opened to your left and Passed round to you. You should bid 1NT if 1♣, 1♦ or 1♥ were opened on your left and you were able to *protect*, though. Sure, you haven't much of a Club stop, but maybe partner can help in that area.

Responding to a protective overcall of 1NT is a trickier area. Some players play **system on** (so, 2♣ would be Stayman and 2♦ and 2♥ would be transfers). Some, though, do not. This is a matter for *partnership discussion*. Remember, transfers are of limited use when partner has a hand that was unable to overcall after an opening bid.

What do you do if you are too strong to *protect* with 1NT? With Example 1 if 1♣, say, were opened on your left and Passed round, you would start with a take-out Double and bid 1NT over partner's response.

After a Penalty Double.

A final point. As a general rule, it's **system off** if a 1NT overcall has been Doubled. Thus, for example, if the auction were to start:

South	West	North	East
1♦	1NT	Dble	?

Then any bid from East would be a rescue manoeuvre, designed to find a better (or less expensive) spot than 1NT Doubled. Thus, 2♣ would show long Clubs and not be Stayman, 2♥ and 2♠, likewise, would show long suits and not be transfers. All these bids would be old-fashioned *weakness take-outs* and West should Pass such a bid.

§48. Quiz A on The 1NT Overcall

In each case you are **South**

What is your best bid after the given auction?

1.

	N	
W		E
	S	

West	North	East	South
		1♠	?

♠ A Q 10
♥ K J 4 2
♦ Q 9 5
♣ J 5 3

2.

	N	
W		E
	S	

West	North	East	South
		1♠	?

♠ A Q 10
♥ A J 4 2
♦ A 9 5
♣ J 5 3

3.

	N	
W		E
	S	

West	North	East	South
		1♣	?

♠ A Q 10
♥ A J 4 2
♦ A 9 5
♣ J 5 3

4.

	N	
W		E
	S	

West	North	East	South
		1♥	?

♠ A J
♥ A 10 7 6
♦ K 6
♣ A 8 6 5 3

5.

	N	
W		E
	S	

West	North	East	South
		1♣	?

♠ J 9 7 6
♥ A 7
♦ K Q 10
♣ K 9 7 3

6.

	N	
W		E
	S	

West	North	East	South
		1♥	?

♠ J 9 7 6
♥ A 7
♦ K Q 10
♣ K 9 7 3

7.

	N	
W		E
	S	

West	North	East	South
1♣	Pass	Pass	?

♠ J 9 7 6
♥ A 7
♦ K J 9
♣ K 9 7 3

8.

	N	
W		E
	S	

West	North	East	South
1♥	Pass	Pass	?

♠ J 9 7 6
♥ A 7
♦ K J 9
♣ Q 9 7 3

9.

	N	
W		E
	S	

West	North	East	South
1♠	Pass	Pass	?

♠ J 7 6
♥ A 9 5
♦ Q 10 8 5
♣ A J 10

10.*

	N	
W		E
	S	

West	North	East	South
1♦	Pass	Pass	?

♠ 8
♥ A 10 8 5
♦ K Q J 9
♣ K 9 5 2

§48. Quiz A on The 1NT Overcall Answers

1.

N			
W	E		
S			

West	North	East	South
		1♠	?

♠ A Q 10
♥ K J 4 2
♦ Q 9 5
♣ J 5 3

Pass. With a stubby 4-3-3-3 hand containing just 13 points this is no time to get involved. Some players might be tempted to make a take-out Double, but that's not very sound with such limited playing potential. These hands are better for defence than for offence.

2.

N			
W	E		
S			

West	North	East	South
		1♠	?

♠ A Q 10
♥ A J 4 2
♦ A 9 5
♣ J 5 3

1NT. Here, with 16 points, you are too strong to Pass. 1NT (showing a balanced hand roughly in the 15-17 point range) is the most descriptive bid, especially as you have a sound stopper in Spades. As is the case with all *limit bids*, partner is boss of the auction now.

3.

N			
W	E		
S			

West	North	East	South
		1♠	?

♠ A Q 10
♥ A J 4 2
♦ A 9 5
♣ J 5 3

Double. Second choice **Pass.** You can't think of overcalling 1NT with no stopper in Clubs. Double isn't ideal with this unappealing 4-3-3-3 pattern, but it's a case of being the least bad of the available options. With 16 points you are just a little too strong to Pass.

4.

N			
W	E		
S			

West	North	East	South
		1♥	?

♠ A J
♥ A 10 7 6
♦ K 6
♣ A 8 6 5 3

1NT. Not ideal with a *semi-balanced* 5-4-2-2 pattern but the alternatives are no better. 2♣ on a moth-eaten suit is a non-starter and Double is absurd with only a doubleton in the unbid major. 1NT does get across the hand type and partner may be able to judge the hand.

5.

N			
W	E		
S			

West	North	East	South
		1♠	?

♠ J 9 7 6
♥ A 7
♦ K Q 10
♣ K 9 7 3

Pass. Not even close. You don't have enough to overcall 1NT and you are not sufficiently *shape-specific* to make a take-out Double. Best to Pass as the hand may well be a *misfit*, and bidding on misfits is asking for trouble. Give the enemy some rope...

6.

N			
W	E		
S			

West	North	East	South
		1♥	?

♠ J 9 7 6
♥ A 7
♦ K Q 10
♣ K 9 7 3

Double. Clear-cut, if minimum. Here, in contrast to Q5, you are shape-specific with short Hearts and four cards in the unbid major. There is no evidence of a misfit and the general rule is that you should strain to compete the auction when short in the opponents' suit.

7.

N			
W	E		
S			

West	North	East	South
1♣	Pass	Pass	?

♠ J 9 7 6
♥ A 7
♦ K J 9
♣ K 9 7 3

1NT. This situation (in the *protective position*) is very different from when the bidding has been opened on your right. Here, East is a broken reed and can do you no damage. 1NT is a part-score snatch, designed to prevent West from stealing the deal at the one-level.

8.

N			
W	E		
S			

West	North	East	South
1♥	Pass	Pass	?

♠ J 9 7 6
♥ A 7
♦ K J 9
♣ Q 9 7 3

Double. You might Pass ("I only had 11 points, partner!") but it is right to bid with any old excuse in the *protective position*. 1NT (showing about 11-14 points) would not be foolish, but with short Hearts and four-card support for Spades, Double is the better option.

9.

N			
W	E		
S			

West	North	East	South
1♠	Pass	Pass	?

♠ J 7 6
♥ A 9 5
♦ Q 10 8 5
♣ A J 10

1NT. Yes, you haven't really got a Spade stopper, but that shouldn't prevent you from trying your luck with a protective overcall of 1NT. Partner may well have a supporting Spade honour, if not West may run off a lot of tricks in No-trumps. It happens sometimes.

10.

N			
W	E		
S			

West	North	East	South
1♦	Pass	Pass	?

♠ 8
♥ A 10 8 5
♦ K Q J 9
♣ K 9 5 2

Pass. Yes, you have enough to *protect* (13 points) but where are the Spades? If West has them you'd be giving him a second chance by bidding at this point. If partner has them then the hand is a misfit (and partner failed to overcall 1♠, note). Let sleeping dogs lie.

§48. Quiz B on The 1NT Overcall

In each case you are **South**

What is your best bid after the given auction?

1.

N
W E
S

West	North	East	South
1♣	1NT	Pass	?

♠ J 7 5
♥ K 9 7
♦ A 10 7 4
♣ Q 8 3

2.

N
W E
S

West	North	East	South
1♣	1NT	Pass	?

♠ 8 5
♥ 7 3
♦ A K J 10 8 4
♣ 10 9 3

3.

N
W E
S

West	North	East	South
1♣	1NT	Pass	?

♠ 9 6 3
♥ Q 10 9 6 4
♦ J 10 8 4
♣ 2

4.

N
W E
S

West	North	East	South
1♦	1NT	Pass	?

♠ K 10 8 6
♥ A 9 5 2
♦ 8 3
♣ K 8 4

5.

N
W E
S

West	North	East	South
1♣	1NT	Pass	?

♠ 9 6 3 2
♥ Q 10 9 6
♦ J 10 8 3 2
♣ None

6.

N
W E
S

West	North	East	South
Pass	1NT	1♣	Pass
Pass	1NT	Pass	?

♠ J 7 5
♥ K 9 7
♦ A 10 7 4
♣ Q 8 3

7.

N
W E
S

West	North	East	South
Pass	1NT	1♣	Pass
Pass	1NT	Pass	?

♠ Q 8 5
♥ K J
♦ A J 3
♣ Q 10 8 6 4

8.

N
W E
S

West	North	East	South
Pass	Dble	1♥	Pass
Pass	1NT	Pass	1♣
Pass	1NT	Pass	?

♠ Q 10 9 5
♥ J 8 3
♦ K Q 10
♣ 10 9 8

9.

N
W E
S

West	North	East	South
Pass	2♣	1♦	1NT
Pass	3NT	Pass	2♥
Pass	3NT	Pass	?

♠ A J 7 3
♥ J 10 9 6
♦ A Q 10
♣ A 5

10.*

N
W E
S

West	North	East	South
1♣	1NT	Pass	?

♠ Q 9 4
♥ Q 8 3
♦ K Q 8 2
♣ 10 9 8

§48. Quiz B on The 1NT Overcall Answers

1.

N	E
W	S

♠ J 7 5
♥ K 9 7
♦ A 10 7 4
♣ Q 8 3

West	North	East	South
1♣	1NT	Pass	?

3NT. A simple matter of adding up what you can see in front of your face to what your partner has announced. North has 15-17 points, you have 10, so you have a minimum of 25 points between the North-South hands. That's sufficient information to take a pot at 3NT.

2.

N	E
W	S

♠ 8 5
♥ 7 3
♦ A K J 10 8 4
♣ 10 9 3

West	North	East	South
1♣	1NT	Pass	?

3NT. True, you only have 8 points, but you have an excellent suit, a rich *source of tricks*. These hands usually provide six tricks in No-trumps, especially if North should have the ♦Q. Partner should be able to dredge up three more from his hand to total nine.

3.

N	E
W	S

♠ 9 6 3
♥ Q 10 9 6 4
♦ J 10 8 4
♣ 2

West	North	East	South
1♣	1NT	Pass	?

2♦. A transfer bid. After a direct 1NT overcall it's **system on**, so 2♣ would be Stayman and 2♦ and 2♥ are transfers – as they would be over a 1NT opening bid. Naturally enough, with this heap you intend to Pass after North makes the forced response of 2♥

4.

N	E
W	S

♠ K 10 8 6
♥ A 9 5 2
♦ 8 3
♣ K 8 4

West	North	East	South
1♦	1NT	Pass	?

2♣. Stayman. As in Q3, it's **system on** after partner's direct 1NT overcall. You have the values to bid game (10 points facing about 15-17) but it may pay you to locate a 4-4 major-suit fit. If partner replies 2♦ you will bid 3NT, if he bids a major you will raise it to game.

5.

N	E
W	S

♠ 9 6 3 2
♥ Q 10 9 6
♦ J 10 8 3 2
♣ None

West	North	East	South
1♣	1NT	Pass	?

2♣. Stayman. This is "trash Stayman", bid on a poor hand with the aim of escaping 1NT and playing in a better part-score contract. Whatever partner responds (including 2♦) you intend to Pass it, leaving him to declare in what should be a playable contract.

6.

N	E
W	S

♠ J 7 5
♥ K 9 7
♦ A 10 7 4
♣ Q 8 3

West	North	East	South
Pass	1NT	1♣	Pass
			?

Pass. This is Q1 again, of course, but here the situation is very different. A **direct overcall** of 1NT shows 15-17 points (or thereabouts) By contrast, a **protective overcall** of 1NT shows about 11-14 points. With game out of the question you should simply Pass.

7.

N	E
W	S

♠ Q 8 5
♥ K J
♦ A J 3
♣ Q 10 8 6 4

West	North	East	South
Pass	1NT	1♣	Pass
			?

3NT. Opposite 11-14 points this hand should have enough to take a pot at game. Note that you did not overcall 2♣ on this hand, a bid that defies (polite) description. It is very dangerous to overcall at the two level on a poor suit, especially when 5-3-3-2.

8.

N	E
W	S

♠ Q 10 9 5
♥ J 8 3
♦ K Q 10
♣ 10 9 8

West	North	East	South
Pass	Dble	1♥	Pass
Pass	1NT	Pass	1♣
			?

2NT. Worth a push. Partner's bidding shows a hand too good to make a protective overcall of 1NT. Thus, he has something in the 15-17 point range; indeed, he may even have 18. You should give him the chance to advance to game with a gentle raise to 2NT.

9.

N	E
W	S

♠ A J 7 3
♥ J 10 9 6
♦ A Q 10
♣ A 5

West	North	East	South
Pass	2♣	1♦	1NT
Pass	3NT	Pass	2♥
			?

4♣. A common enough Stayman auction. Partner has sought a 4-4 major-suit fit with his Stayman enquiry but has subsequently denied any interest in Hearts. The logic is that he simply has to have a four-card Spade suit, so you can confidently convert 3NT to 4♣.

10.

N	E
W	S

♠ Q 9 4
♥ Q 8 3
♦ K Q 8 2
♣ 10 9 8

West	North	East	South
1♣	1NT	Pass	?

2♣. Partner has 15-17 points, so you have enough to raise, but not enough to bid 3NT. Remember, though, that it's **system on** over a direct 1NT overcall, so 2NT would be a cipher to 3♣. The way to raise to 2NT is to bid 2♣; with a minimum North will retreat to 2NT.

§48. Example hands 1 to 4.

Hand 1 Love all, dealer North

<p>♠ K 8 7 5 4 ♥ K ♦ Q 8 6 2 ♣ A K 2</p> <p>♠ J 6 3 ♥ 7 6 5 ♦ K 10 3 ♣ 10 9 8 4</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ A Q 10 ♥ A J 4 2 ♦ A 9 5 ♣ J 5 3</p> <p>♠ 9 2 ♥ Q 10 9 8 3 ♦ J 7 4 ♣ Q 7 6</p>
N		E						
W		S						

West	North	East	South
Pass	1♠	1NT	Pass
Pass	Pass		
1NT by East		Opening lead: ♠9	

In terms of the auction, this deal is straightforward. North opens 1♠ and East has a textbook overcall of 1NT with his flat 16 points and secure Spade stopper. No one has anything more to say, and 1NT buys the auction. Dummy is no great shakes (4 points) but provides just enough for the contract to scrape home – if declarer is patient. After the ♠9 lead (best to lead partner's suit unless you have a singleton), East can see three Spades, one Heart and two Diamonds. As the Diamond suit is *frozen*, declarer should play on Clubs at every opportunity, eventually setting up the thirteenth Club with the ♦K as a means of access. North-South, meanwhile, can set up just two Spades, three Clubs and a Heart.

Hand 2 North-South game, dealer East

<p>♠ J 9 4 ♥ 9 6 ♦ 7 4 ♣ A Q J 9 8 4</p> <p>♠ 2 ♥ K 10 8 4 2 ♦ 10 2 ♣ 10 7 6 5 2</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ K Q 8 5 3 ♥ Q 7 5 3 ♦ K Q J 9 ♣ None</p> <p>♠ A 10 7 6 ♥ A J ♦ A 8 6 5 3 ♣ K 3</p>
N		E						
W		S						

West	North	East	South
Pass	3NT	1♠	1NT
Pass	3NT	All Pass	
3NT by South		Opening lead: ♥4	

East opens 1♠ and South should overcall 1NT. It's not ideal with a 5-4-2-2 hand, but there is no better option when holding 16 points, values in all suits and a really tatty five-card suit. As it is, North has an easy raise to 3NT, relying on the long Clubs being a useful *source of tricks*. West may as well lead a Heart as he only holds one Spade, and that hits declarer in his weak spot. However, South's **Count** and **Plan** reveals nine top tricks via three Aces and six Clubs. North's faith in the power of his long Clubs is about to be vindicated... The only fly in the ointment is the 5-0 Club split, but that shouldn't affect matters at all. South takes the ♥A, cashes the ♣K, takes the *marked finesse* of the ♠9 and racks up his game.

Hand 3 East-West game, dealer South

<p>♠ 9 3 ♥ 9 7 6 4 ♦ 10 7 6 5 3 2 ♣ 9</p> <p>♠ K 7 6 4 ♥ A 10 5 ♦ A Q 4 ♣ A 6 3</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ 5 2 ♥ Q 3 ♦ K J 8 ♣ Q J 10 8 7 2</p> <p>♠ A Q J 10 8 ♥ K J 8 2 ♦ 9 ♣ K 5 4</p>
N		E						
W		S						

West	North	East	South
1NT	Pass	3NT	1♠
Pass	Pass		
1NT by West		Opening lead: ♠9	

South opens 1♠ and West overcalls 1NT with 17 points. He'd prefer a better Spade stopper than just the King, but needs must when the devil drives. North leads the ♠9 and South does best to play the ♠10. The most accurate play is to duck that, win the Spade return, cross to the ♦J and run the ♣Q. That wins, so declarer repeats the Club finesse, cashes the ♣A and can cross to the ♦K to run the remaining Clubs for two overtricks. Note the careful use of dummy's Diamond entries in the play of this hand. Note also that the hold-up in Spades is not actually essential on this lie of the cards but would be if North held the ♣K. Oh well. Let virtue be its own reward.

Hand 4 Game all, dealer West

<p>♠ A K 3 ♥ J 4 2 ♦ K 6 4 ♣ K Q 9 5</p> <p>♠ Q J 10 9 5 ♥ A ♦ Q 10 9 2 ♣ A 4 2</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ 8 7 6 ♥ 9 8 6 3 ♦ 5 3 ♣ J 10 8 6</p> <p>♠ 4 2 ♥ K Q 10 7 5 ♦ A J 8 7 ♣ 7 3</p>
N		E						
W		S						

West	North	East	South
1♠	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	4♥	All Pass	
4♥ by North		Opening lead: ♠7	

Here is a deal to illustrate **system on** after a 1NT overcall. West opens 1♠ and North has an easy 1NT bid with his 4-3-3-3 hand containing 16 points. South has enough (10 points) to insist on game and can do that by bidding 2♦ (transfer to Hearts) and following it with a natural bid of 3♦, offering North the choice of games. Knowing of a 5-3 Heart fit, North should opt for 4♥ rather than 3NT. Winning the Spade lead, North should play a trump. Subsequently he should play up to the ♣K Q to establish two tricks there (West is marked with the ♣A) rather than fiddle about with Diamonds. Ten tricks come from two Spades, four Hearts, two Diamonds and two Clubs.

§48. Example hands 5 to 8.

Hand 5 North-South game, dealer North

<p>♠ 9 8 6 2 ♥ Q 10 4 ♦ 10 9 6 2 ♣ 6 4</p> <p>♠ K 10 5 3 ♥ K J 9 ♦ A K 4 ♣ Q 9 3</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td></tr> <tr><td>W</td><td>E</td></tr> <tr><td></td><td>S</td></tr> </table>	N		W	E		S	<p>♠ A Q 7 4 ♥ 5 ♦ 7 5 3 ♣ K J 8 7 2</p> <p>♠ J ♥ A 8 7 6 3 2 ♦ Q J 8 ♣ A 10 5</p>
N								
W	E							
	S							

West	North	East	South
	Pass	Pass	1♥
1NT	Pass	2♣	Pass
2♠	Pass	4♠	All Pass
4♠ by West		Opening lead: ♥4	

Another deal (cf Hand 4) to show how it's **system on** after a 1NT overcall; this time with Stayman. South opens 1♥ in third seat and West has a textbook 1NT overcall. East has enough to insist on game, but 4♠ may be better than 3NT. 2♣ is Stayman and asks if West has four Spades (West would ignore a four-card Heart holding as South has bid them). This way, the 4-4 fit is located and the best spot is reached. North leads a Heart to the ♥A and South returns a Diamond. West should play a Spade to the ♠Q and, noting the 4-1 split, should switch to Clubs. North-South may gain a Club ruff in due course, but they can only take a Heart, a Club and a Club ruff at most.

Hand 6 East-West game, dealer East

<p>♠ A Q 10 ♥ J 9 4 2 ♦ A 10 5 ♣ J 5 3</p> <p>♠ J 6 ♥ 10 8 7 6 5 3 ♦ J ♣ 8 7 6 4</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td></tr> <tr><td>W</td><td>E</td></tr> <tr><td></td><td>S</td></tr> </table>	N		W	E		S	<p>♠ K 8 7 5 4 ♥ K ♦ Q 8 7 4 ♣ K Q 2</p> <p>♠ 9 3 2 ♥ A Q ♦ K 9 6 3 2 ♣ A 10 9</p>
N								
W	E							
	S							

West	North	East	South
		1♠	Pass
Pass	1NT	Pass	3NT
Pass	Pass	Pass	
3NT by North		Opening lead: ♠5	

East opens 1♠ and South is a million miles away from a 2♦ overcall, vulnerable, on that heap. Bidding on these 5-3-3-2 hands provides a rich source of penalties for the opponents, as has been observed elsewhere. If the deal belongs to North-South, North will *protect*. Sure enough, West Passes 1♠ and North makes a *protective overcall* of 1NT. Now South can reappraise matters – West is now known to have a bag of nuts, so South can jump to 3NT. After a Spade lead round to the Queen, North has to keep East off lead. He should start with a Heart and be surprised by the appearance of the King. After that, it's easy to set up enough Diamonds for the contract.

Hand 7 Game All, dealer South

<p>♠ K 7 6 5 2 ♥ 10 5 2 ♦ 9 ♣ 8 6 3 2</p> <p>♠ 8 4 3 ♥ A 6 4 ♦ 7 4 2 ♣ K Q J 7</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td></tr> <tr><td>W</td><td>E</td></tr> <tr><td></td><td>S</td></tr> </table>	N		W	E		S	<p>♠ A 10 9 ♥ K 9 8 ♦ 10 8 6 3 ♣ A 10 9</p> <p>♠ Q J ♥ Q J 7 3 ♦ A K Q J 5 ♣ 5 4</p>
N								
W	E							
	S							

West	North	East	South
			1♦
Pass	Pass	1NT	Pass
Pass	Pass		
1NT by East		Opening lead: ♦A	

South opens 1♦ and sees that get Passed round to East. Well, East might Pass it out, but that would be hoisting the white flag. Bridge is a bidder's game, and it usually does not pay to allow the opponents to steal the deal at the one-level. 1♦ would make, whereas East-West can make a contract themselves. Best is for East to *protect* with a 1NT overcall, which West should Pass. Sure, the Diamond stop is ropery, but it's possible that West could help out there. As it is, West can't – and South can cash the first five Diamonds. No matter, there is plenty of rubbish to put in the bin as this is going on. Eventually, East can gain the lead and cash seven top winners.

Hand 8 Love all, dealer West

<p>♠ J 9 6 4 3 ♥ A 9 ♦ K 10 3 ♣ 6 4 2</p> <p>♠ K 8 ♥ K J ♦ Q J 6 2 ♣ K 10 8 7 3</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td></tr> <tr><td>W</td><td>E</td></tr> <tr><td></td><td>S</td></tr> </table>	N		W	E		S	<p>♠ 7 5 2 ♥ 10 8 6 5 3 ♦ 8 7 4 ♣ Q 9</p> <p>♠ A Q 10 ♥ Q 7 4 2 ♦ A 9 5 ♣ A J 5</p>
N								
W	E							
	S							

West	North	East	South
1♣	Pass	Pass	Dble
Pass	1♠	Pass	1NT
Pass	2NT	Pass	3NT
3NT by South		Opening lead: ♣7	

West opens 1♣ and that is followed by two Passes. South has an awkward call now – 1NT would be taken for a *protective overcall* showing about 11-14 points (cf Hands 6 and 7). The right way of bidding these hands is to start with a take-out Double and then bid No-trumps, showing a hand too good to bid 1NT in the first place. When North realises South has 15-17 points, or thereabouts, he dredges up a raise to 2NT and South goes on to game. After a Club lead to the ♣Q and Ace, South does best to play the ♠A and another Spade (West is marked with the ♠K) and that completely floors West. Whatever he leads next gives South his decisive ninth trick.