



Lesson 12: Suit Overcalls

Hand I: Played by South

Lessons from this hand

Advancer bids to level of fit;

Opener and Responder ignore and bid onto game!

None Vul	<p>♠ A 5 4 3</p> <p>♥ 4</p> <p>♦ A Q T 7 3</p> <p>♣ Q 9 8</p>	Dealer N
<p>♠ T 8</p> <p>♥ A 9 7 6</p> <p>♦ 9 6 4</p> <p>♣ K 7 6 3</p>	<p>N</p> <p>W E</p> <p>S</p>	<p>♠ 9 2</p> <p>♥ K Q T 8 2</p> <p>♦ K J 5 2</p> <p>♣ 5 2</p>
	<p>♠ K Q J 7 6</p> <p>♥ J 5 3</p> <p>♦ 8</p> <p>♣ A J T 4</p>	

North	East	South	West
1♦	1♥ (1)	1♠ (2)	3♥ (3)
3♠ (4)	4♥ (5)	4♠ (6)	

Bidding

1 – Overcall meets SQOT

2 – Ignores overcall and bids normally

3 – Bid to the ‘level of the fit’

4 – Has an 8+ fit so makes an ‘invitational’ bid

5 – Non-Vulnerable so bids to game as a sacrifice

6 – With opening points opposite partner’s opening points bids to game!

Final Contract: 4♠ by South

Opening Lead: ♥A partner’s overcalled suit. Normally we never lead away from an unsupported Ace in a suit contract but given the bidding, if defenders don’t take their heart winners immediately they may never get them.

Declarer must make his plan How to make 10 tricks with spades as trumps?

Count losers first: 0♠, 1♥ (provided ruff two small hearts in Dummy), 0♦ 1♣ if the finesse fails. Plus 2 more **potential** losing hearts in South’s hand a total of 5 which is two losers too many! How can he reduce these? Declarer must ruff 2 losing hearts in dummy before drawing trumps!

What is Declarer’s work suit? – Clubs. Take the club finesse

The Card Play: Win the diamond lead, draw trumps and take the club finesse.

Score NS can make 4♠ = + 650 (5 x 30 = 150) plus 500 **vulnerable** game bonus.

Hand 2: Played by West

Lessons from this hand

Partner overcalls in spades, the highest ranked suit

Advancer bid game on *level of fit and shape*

NS Vul	♠ 5 ♥ Q T 8 7 6 ♦ K Q J 9 6 ♣ 4 2	Dealer E
♠ K Q T 6 4 ♥ 4 3 ♦ 8 3 2 ♣ A Q 3	N W E S	♠ A 9 8 3 2 ♥ 2 ♦ 7 4 ♣ T 9 8 6 5
	♠ J 7 ♥ A K J 9 5 ♦ A T 5 ♣ K J 7	

East	South	West	North
Pass	1♥	1♠ (1)	4♥ (2)
4♠ (3)	All Pass		

Bidding:

- 1 – Overcall –meeting SQOT
- 2 – with 8 HCP but only 6 losers, bids game
- 3 – Only 4 HCP but what a fit and shape! Bids to the *level of the fit* as a sacrifice – not expecting to make 4♠ but expecting 4♥ will make! (And non-vulnerable)

Opening Lead: ♥ 7 4th highest of partner's bid suit

Declarer must make his plan. In a suit contract count losers first: 0 ♠, 1 ♥, 2 ♦, possibly 1 or 2 ♣ (if KJx clubs are in the North hand.) i.e. 3 or 4 losers. Declarer can do nothing about his 3 definite losers (except hope the opponents won't find them!)

What is declarer's work suit? – Clubs

Try finesse in clubs for KJ by playing ♣T towards AQ but letting it run if not covered by South. Hoping the KJ clubs in South!

Defenders should also make a plan Seeing the singleton ♥ in Dummy, North should switch to diamonds playing ♦KQ. Defenders take their maximum 3 tricks.

Card Play Good defenders should take the first 3 tricks (♥A, ♦K+Q) When Declarer gets in draw trumps in 2 rounds. Now tackle clubs, the work suit. How? Declarer is missing the KJxxx of clubs. Assume an even split of the Club suit i.e. a 3:2 suit divide between N & S. If the KJx(x) are in N you will not make the contract. If the KJx(x) are in the South hand your finesses will be successful. Play out your remaining trumps and clubs. 10 tricks made! In a ♥ v ♠ auction, Spades will always win as the higher-ranking suit but consider if NS bid onto 5♥ knowing it's unlikely to 'make' but will it result in a better score for NS rather than allowing EW to 'make' 4♠

Yes, because even if 5♥ is doubled for Penalties (to maximize score) NS going down 1 doubled when vulnerable = -200 a much better score for NS than allowing EW to make 4S = -420

Score: EW make 4♠ = + 420 (4 x 30 = 120) plus 300 non-vulnerable game bonus

Hand 3: Played by North

Lessons from this hand

Advancer bidding to the *level of fit*; Opener raising his own suit

Finesses required in hearts first then clubs – twice!

EW Vul	<p>♠ 2</p> <p>♥ K J 8</p> <p>♦ A K J T 9</p> <p>♣ K J T 5</p>	Dealer S
<p>♠ A 8 5 3</p> <p>♥ Q T 7 6</p> <p>♦ 7 4</p> <p>♣ 9 7 6</p>	<p>N</p> <p>W E</p> <p>S</p>	<p>♠ K Q T 9 6</p> <p>♥ 9 3 2</p> <p>♦ 8 5</p> <p>♣ A Q 4</p>
	<p>♠ J 7 4</p> <p>♥ A 5 4</p> <p>♦ Q 6 3 2</p> <p>♣ 8 3 2</p>	

South	West	North	East
Pass	Pass	1♦ (1)	1♠ (2)
2♦ (3)	3♠ (4)	4♦ (5)	All Pass

Bidding:

- 1 – Longest suit
- 2 – Overcall meeting SQOT
- 3 - Minimum raise with a ♦ fit and no 4-card major
- 4 – Raises to *level of fit* – Only 6 points but non-vulnerable!

5 – Recognises partner's weak response but with no defense in spades and non-vul raises to 4♦

Opening Lead: ♠ K (Top of sequence)

Declarer sets about making his plan: He has to make 10 tricks.

Counts his losers first.

1 ♠, 1 ♥, 0 ♦, 2 ♣ = 4, one too many!

Winners – 2 ♥ & 5 ♦ = 7, Three short!

Where can Declarer get extra tricks? Try a heart finesse then a club finesse twice! Play both suits from the South hand towards North if successful might give 2 more tricks

What is Declarer's work suit?

Two work suits. Try hearts first, then clubs.

The Card Play

When declarer gets in, draw trumps in 2 rounds ending in dummy (South) and plays the heart finesse - lead a small heart from Dummy and play the ♥ J from hand unless West plays the ♥ Q. Finesse succeeds!

Return to Dummy in hearts and now play a club towards ♣ J. East wins with ♣ Q. East will likely return a spade, ruffed in Hand. Return to dummy via ♦ Q and take the second club finesse to ♣ T. Unlucky, East wins again but now your ♣ K is master. On the third round of clubs all follow suit so your lowly ♣ 5 is also a winner but with an extra trump in dummy you can make your 10th trick anyway.

Contract made via 3 hearts, 5 diamonds and 2 clubs (or a club ruffed in South)

Defenders should take their 3 tricks – ♠ A and ♣ A Q

Score NS make 4♦ = +130 (4 x 20 = 80 plus 50 part game score)

Hand 4

Played by East

Lessons from this hand

Overcall

Advancer bidding to the level of the fit

All Vul	♠ A 8 7 3 2 ♥ 9 4 ♦ 5 2 ♣ A Q T 5	Dealer W
♠ T 6 4 ♥ Q J 6 2 ♦ K T 4 ♣ J 9 8	N W E S	♠ - ♥ A K T 8 7 5 ♦ A Q J 6 3 ♣ 4 2
	♠ K Q J 9 5 ♥ 3 ♦ 9 8 7 ♣ K 7 6 3	

West	North	East	South
Pass	Pass	1♥	1♠ (1)
2♥ (2)	4♠ (3)	5♥ (4)	All Pass

Bidding:

- 1 – Meeting SQOT
- 2 – With a fit in hearts, and 7 HCP
- 3 – North, non-vulnerable, bids to the known *level of the fit*, 4♠
- 4 – With no defence to spades and a 4 loser hand bids on!

Final Contract: 5♥ by East

Opening Lead: Normally ♠K likely but given the bidding EW cannot have many spades so a better lead would be ♣3

Declarer must make his plan

11 tricks look assured – 6 trumps, 5 diamonds with only 2 losers in clubs!

Defenders must also make a plan

Aim: The decision to lead clubs has paid off when you see dummy with 3 spades you know declarer has none (i.e. your partner overcalled showing 5 and you have 5)

Now the card play

Very easy. Declarer will lose the first 2 club tricks, ruff the third club and draw trumps in two rounds. Play your diamonds throwing spades then ruff your last spade to win 11 tricks.

Note had North/South bid onto 5♠ it would be a good sacrifice going only 1 down on best play for a -100 (rather than -650! For making 5♥)

Score: EW make 5♥ = +650 (5 x 30 = 150) plus 500 **vulnerable** game bonus

In a bidding competition between hearts and spades, spades the higher-ranking suit will always win. So, should West have bid

In this case, seeing all 4 hands the answer is yes! But often risky, especially vulnerable. Normally *'5 is for the other side'*

Hand 5: Played by East

Lessons from this hand

Responder and Advancer make minimum support bids

Spades wins over hearts as the top ranked suit

(Some partnerships may bid up to 4♠)

NS Vul	♠ A K 8 6 2 ♥ 5 ♦ A Q 9 5 2 ♣ 6 3	Dealer N
♠ Q T 9 ♥ K 9 8 2 ♦ 7 3 ♣ A Q T 9	N W E S	♠ 4 ♥ A Q J T 6 3 ♦ K 8 ♣ 8 7 5 2
	♠ J 7 5 3 ♥ 7 4 ♦ J T 6 4 ♣ K J 4	

North	East	South	West
1♠ (1)	2♥ (2)	2♠ (3)	3♥ (4)
3♠ (5)	4♥ (6)	Pass	Pass
4♠ (7)	5♥ (8)	All pass	

Bidding:

1 – Opens higher 5-card suit

2 - 10 HCP and meets SQOT

3 – With 6 points and 4- card support (ignores overcall)

4 – With 4-card heart support, bids 'to the level of the fit'

5 – North invites game

6 – With the extra heart, and that singleton spade, bids 4♥

7 - With a 5 loser hand bids to game in spades

8 – East with no defence in spades and a 6 loser hand bids 5♥

South must think about his opening lead – which suit? And which card in that suit? With partner bidding spades, easy, ♠3 (low from an honour)

Declarer sets about making his plan: In a suit contract count losers first 1♠, 0♥, 1-2♦, 1-2♣ = 3 or 5 losers! Needs 11 tricks! Definite winners = 6 hearts, and ♣A = 7 Need 4 more?

What is Declarer's work suit? – Clubs – Try finesse against ♣K By playing from East up to ♣Q in West and hoping ♣K with South. If successful, keep repeating from East for 4 tricks!

Is there a danger hand or problem? – North has opening points so expect most of missing honours to be there. East sitting behind North is good for Declarer so no real danger hand.

Defenders also need a plan

Win the ♠A and observe dummy. If you now play ♠K you risk a ruff as well as establishing dummy's ♠Q so switch to another suit. Don't play diamonds – you want declarer to play this suit round to your ♦Q A. A trump should be safe.

The Card Play North wins the spade lead. When declarer gets in, draw trumps in 2 rounds ending in hand. Play the club finesse. It succeeds so repeat playing from East to win all 4 club tricks ending in Dummy. Now lead up to your ♦K. (North may rise with ♦A and return the ♠K) Declarer can ruff any spade return.

Score EW make 5♥ = +450 (5 x 30 = 150) plus 300 **non vulnerable** game bonus. Note: 4♠ goes 2 down!

Hand 6: Played by North

Lessons from this hand

Overcall and use of UCB by Advancer

EW Vul	<p>♠ 3</p> <p>♥ 6 5 2</p> <p>♦ A K J 8 6 2</p> <p>♣ K Q 3</p>	Dealer E
<p>♠ Q 7 5</p> <p>♥ K J T 4</p> <p>♦ 7 5</p> <p>♣ A T 9 6</p>	<p>N</p> <p>W E</p> <p>S</p>	<p>♠ A K T 8 4</p> <p>♥ 9 8</p> <p>♦ 4</p> <p>♣ J 8 7 5 2</p>
	<p>♠ J 9 6 2</p> <p>♥ A Q 7 3</p> <p>♦ Q T 9 3</p> <p>♣ 4</p>	

East	South	West	North
Pass	Pass	Pass	1♦(1)
1♠(2)	1NT(3)	2♦(4)	3♦(5)
Pass(6)	All Pass		

Bidding:

- 1 – Longest suit
- 2 - Overcall meeting SQOT
- 3 – South has 9 HCP, a ‘stop’ in spades and a diamond fit so happy to bid 1NT knowing he could rebid diamonds
- 4 – UCB showing 10+ HCP and 3+ card support in spades

5 – Shows his 6-card suit

6 – With only 8 HCP and vulnerable East passes

Final Contract: 3♦ by North

Opening Lead: ♠A top of honour sequence

Declarer makes a plan

In a suit contract count his losers first = 1♠, possibly 1-2♥, 0♦ and 1♣ = 4 losers. Contract looks safe!

Draw trumps, establish club winners playing small from South towards honours in North. Play hearts taking a finesse for the King

Defenders make a plan also Observe dummy. East must hope West holds ♣A and ♥K and/or ♥J

The Card Play

Declarer draws trumps in two rounds ending in South then play clubs. West must grab his Ace and return to spades. Yes, North will ruff but it's still the safest play. Declarer plays his established club winners discarding spades or hearts. Next play hearts taking the finesse. Drat it loses to West's ♥K! Contract makes

Score NS make 3♦ for +110 (3 x 20 = 60) plus 50 part game bonus

Hand 7: Played by West

Lessons from this hand

Overcall and use of UCB by Advancer

All Vul	<p>♠ J 3 2</p> <p>♥ 4 2</p> <p>♦ J 7 4 2</p> <p>♣ 6 5 4 3</p>	Dealer South
<p>♠ Q 6 4</p> <p>♥ A K J 5 3</p> <p>♦ 9 3</p> <p>♣ K Q 9</p>	<p>N</p> <p>W E</p> <p>S</p>	<p>♠ 9</p> <p>♥ Q T 7 6</p> <p>♦ A K T 8 5</p> <p>♣ J T 2</p>
	<p>♠ A K T 8 7 5</p> <p>♥ 9 8</p> <p>♦ Q 6</p> <p>♣ A 8 7</p>	

South	West	North	East
1♠(1)	2♥(2)	Pass(3)	2♠(4)
Pass	4♥(5)		

Bidding:

1. Opens his longest suit.
2. 5 card suit meeting SQOT and 15 HCP can overcall at 2 level
3. Only 2 HCP and vulnerable – must pass
4. UCB showing 10 points and 3+ heart

5. Knowing partner has at least 10 HCP and a suit fit bids to game (10 + 15 = 25) for game

Final Contract: 4♥ by West

Opening Lead: ♠2 low promising an honour

Declarer makes a plan

West counts his losers – 1♠ (provided he ruffs 2 in dummy), 0♥ 0♦ 1♣ = 2 losers – contract looks safe! Counting winners, he has 5 trumps and AK of diamonds = 7 tricks – three short! Where can he establish three extra tricks? Clubs once Ace forced out will give 2 more and ruffing 2 spades in dummy before drawing trumps will give another 2! Declarer can do nothing about his spade and club losers – they can be won by defenders off the top!

Card play

South wins the ♠2 lead with ♠A but seeing the singleton spade in dummy must switch to another suit. Which one? Diamonds look solid in dummy – a trump may be best to reduce declarer's ruffing potential.

Declarer wins the trump switch and ruffs a spade in dummy takes a second round of trumps to return to hand and ruffs his third spade.

Declarer can play a club honour to force out the Ace, take his 2 winning clubs and then play AK of diamond and remaining trumps. 11 tricks and game made via 2 spade ruffs in dummy, 5 hearts in hand, AK diamonds and 2 clubs

Score: EW make 4♥ + 1 overtrick = +450 (5 x 30 = 150) plus 300 non-vulnerable game bonus.

Hand 8 Played by North

Lessons from this hand

Overcall and use of UCB by Advancer

All Vul	♠ K Q J 9 2 ♥ K 6 ♦ T 3 ♣ A T 9 7	Dealer W
♠ 4 ♥ A Q J T 3 ♦ Q 7 5 4 ♣ Q 3 2	<div style="display: flex; justify-content: space-between;"> N E </div> <div style="background-color: #76923c; color: white; padding: 10px; text-align: center;"> W </div> <div style="display: flex; justify-content: space-between;"> S </div>	♠ 6 5 3 ♥ 8 7 2 ♦ J 8 6 ♣ K 6 5 4
	♠ A T 8 7 ♥ 9 5 4 ♦ A K 9 2 ♣ J 8	

West	North	East	South
1♥(1)	1♠(2)	Pass (3)	2♥(4)
Pass (5)	4♠(6)	All Pass	

Bidding:

1. Opens on the Rule of 20 (If HCPs + number of cards in two longest suits = 20+ as here 11 HCP + 9 cards in hearts and diamonds))
2. Meeting SQOT and with opening HCP
3. Only 4 HCP so must pass
4. UCB showing 10+ points and 3+ card support

5. Unable to bid 2♥!

6. Bids game hoping to make his ♥K. Given West's bidding and East's pass, West must surely have the ♥A!

Final Contract: 4♠ by North Opening Lead: ♥8

Declarer makes a plan. In a suit contract count losers first –

0♠, 1♥, 0♦ (provided he can ruff losers in hand) and 1♣ (Again provided he can ruff losers in dummy).

Winners = 5♠, 1♥ on this lead, 2♦, 1♣= 9 need 1 more.

Where from? Best to ruff a club in dummy.

Defenders should also make a plan

East leads a high spot heart (top of rubbish) and West should work out that North might not have many and may be able to get a ruff! West should grab his ♥A while he can!

West should observe dummy and note that if switching suits, clubs looks the weakest suit.

The card play

West wins ♥A and switches to a low club (promising an honour)

North wins with his ♣A and draws trumps in 3 rounds then crossing to ♦A plays ♣J and lets it run. Whichever defender wins the club trick he will most likely lead a heart won by declarer's ♥K. Declarer, can now make 11 tricks via 5 spades, (+ 1 club ruff in dummy), 1 heart, 2 diamonds and 2 clubs (A and T after KQ played). EW should make 2 tricks ♥A and ♣K at most

Score: NS make 4♠ + 1 overtrick for +650 (5 x 30 = 150) plus 500 **vulnerable** game bonus.

Hand 9

Played by South

Overcalling: Opener bidding NTs with a stopper

No one vul	♠ 9 2 ♥ K Q 5 ♦ 8 7 3 ♣ A T 9 5 2	Dealer N
♠ K Q J 5 3 ♥ T 8 2 ♦ Q 9 ♣ Q 7 4	N W E S	♠ T 8 6 ♥ 9 7 6 4 ♦ T 6 5 ♣ K J 3
	♠ A 7 4 ♥ A J 3 ♦ A K J 4 2 ♣ 8 6	

North	East	South	West
Pass	Pass	1 ♦ (1)	1 ♠ (2)
2 ♣ (3)	Pass	3 NT (4)	All pass

Bidding

1. Straight forward opener at the 1 level.
2. Overcall - a 5+ card suit which fulfils the SQOT (5 cards plus 3 honours = 8 you could have bid at the 2 level but 1 will do).
3. You had intended to bid 2♣ before the overcall came in. You have 10+ HCP and don't have a biddable suit at the 1 level. You still can do as you intended so bid as planned 2♣.
4. You have 17 HCP and partner has promised 10+ and cover in your weak suit of Clubs. You have enough strength for game so

bid it. You don't want a minor suit contact so chose NT. Importantly, you have a stopper in the Spade suit.

Final Contract: 3NT by South

Opening Lead:- ♠K top of a sequence

In a NT contract Count Sure Winners first – 1♠, 3♥, 2♦ and 1♣ = 2 more needed.

Plan – West has told you that he has at least 5 Spades. You want to hold up your Ace Spades until the third round. By that time East will have no more Spades.

You need to make sure that West does **not get the lead**. He is the **danger hand**.

Therefore, do **NOT** take the Diamond finesse because that would be into the West hand.

Try leading a small Club from hand and covering whatever card West plays. If a Diamond is led back take A or King and lead the Clubs again once again covering whatever card West plays. You are in luck. When you play the A and K Diamonds the Queen falls and you have plenty of tricks. Do not cash your Heart winners until you have done the work in the minor suits.

Defenders should also have a plan- spades is clearly your work suit. Win the first 2 tricks

Score: NS make 3NT + 1 overtrick = +430 (40 + 3x30 = 130) plus 300 **non vulnerable** game bonus

Hand 10 Played by West

Lessons from this hand

Overcalling: Opener bidding NT with a stopper

N/S vul	♠ Q 9 ♥ Q T 6 ♦ Q T 9 5 2 ♣ K 6 5	Dealer E
♠ A 6 5 ♥ K 8 ♦ A J 4 ♣ A Q J 7 4	N W S E	♠ K 4 3 2 ♥ A 7 4 2 ♦ 8 3 ♣ T 9 2
	♠ J T 8 7 ♥ J 9 5 3 ♦ K 7 6 ♣ 8 3	

East	South	West	North
Pass	Pass	1♣ (1)	1♦ (2)
1♥ (3)	2♦ (4)	3NT (5)	All pass

Bidding

1. Straight forward opener
2. A 5 card suit which fulfils the SQOT. 5 cards plus 2 honours = 7. You can overcall at the 1 level.
3. You had been planning to bid 1 Heart and you still can. Respond with the lower available 4 card suit.
4. Bid the overcalled suit to the level of the fit.

5. You have 19 HCP and partner has promised 6+ which should be enough for game. You have stoppers in the enemy's Diamond suit.

Final Contract: 3NT by West

Lead – ♦5, 4th highest of long suit.

Count Sure winners: 2♠, 2♥, 1♦ & 1♣ = 6. 3 more needed.

Plan – If you take the initial Diamond lead, the Jack will give you a second stopper provided that South does not get the lead. South is the **danger hand**. North cannot lead Diamonds without giving you a second trick in the suit. Therefore, you can take the Club finesse by leading first the 10 Clubs from the East hand and letting it run to North. If the 10 wins you are still in the East hand to lead the suit again.

Score: EW make 3NT = + 400 (40+ 30+30 = 100) plus 300 **non vulnerable** game bonus

Hand 11 Played by North

Lessons from this hand

Overcalling and support to the level of the fit

Never underlead an Ace

E/W vul	<p>♠ Q 8</p> <p>♥ A K T 9 8</p> <p>♦ A T 7 4</p> <p>♣ Q J</p>	Dealer S
<p>♠ K 7 4</p> <p>♥ 3 2</p> <p>♦ Q 9 6 5</p> <p>♣ 9 8 4 2</p>	<p>N</p> <p>W E</p> <p>S</p>	<p>♠ A J T 6 5</p> <p>♥ J 7 6 5</p> <p>♦ K 2</p> <p>♣ 7 3</p>
	<p>♠ 9 3 2</p> <p>♥ Q 4</p> <p>♦ J 8 3</p> <p>♣ A K T 6 5</p>	

South	West	North	East
Pass	Pass	1 ♥ (1)	1 ♠ (2)
2 ♣ (3)	2 ♠ (4)	3 ♦ (5)	Pass
3 ♥ (6)	Pass	4 ♥ (7)	All pass

Bidding

1. Bid your longer suit first
2. Spade suit fit with the SQOT 5 cards plus 3 honour cards.
3. You have 10 HCP so can bid at the 2 level
4. Bid your partner's overcalled suit to **the level of the fit** in spite of the fact that your hand is weak. You know that your side has the minority of the points but you have lots of Spades so if you are left in your overcall the result will not be disastrous.

5. You now have to bring in your second suit at the 3 level

6. Suit preference for opener's first bid suit

7. Now what? Are you strong enough to bid the game? The Spade overcall has precipitated the bidding into an uncomfortable height so you will be unsure.

Thoughts – Always overcall if you can if your suit is Spades. A Spades overcall is particularly disruptive because it takes up so much bidding space.

Final Contract: 4 ♥ by North

Opening Lead: ♠ A (you must never underlead an Ace and while the lead of Ace promises King, with your partner's suit support bid you hope he will have the King!)

Declarer makes a plan. In a suit contract count losers first: 2 ♠, 0 ♥ if the suit splits 3:3, 2 ♦ and 0 ♣ = 4 loser! 1 too many!

Plan – You will lose the 2 spade tricks right away. Ruff the 3rd spade and draw trumps. Drat! The trump suit does not split 3:3 Now you have a certain heart loser! Give up your heart loser discarding a diamond from South. Win whatever is returned and play your club winners making sure you unblock the suit by playing honours from the North hand first! You can afford to overtake one of North's clubs with a higher club in South to continue with clubs

Score: NS make 4 ♥ = + 420 (4x X 30 = 120) plus 300 **non-vulnerable** game bonus

Note: 3 ♠ Spades would only be 1 down vulnerable = 100 to N/s or 200 if contract was doubled.

Hand 12 Played by East

Lessons from this hand

Overcalling to steal the contract

All vul	♠ K J 8 5 ♥ K 9 ♦ 7 3 ♣ A K Q T 4	Dealer W									
♠ A T 6 4 3 2 ♥ J 7 5 ♦ Q T ♣ 9 3	<table><tr><td>N</td><td></td><td></td></tr><tr><td>W</td><td></td><td>E</td></tr><tr><td></td><td>S</td><td></td></tr></table>	N			W		E		S		♠ 7 ♥ A Q 8 6 4 3 ♦ K J 6 5 ♣ 8 7
N											
W		E									
	S										
	♠ Q 9 ♥ T 2 ♦ A 9 8 4 2 ♣ J 6 5 2										

West	North	East	South
Pass	1 ♣ (1)	1 ♥ (2)	2 ♣ (3)
2 ♥ (4)	2 ♠ (5)	4 ♥ (6)	All pass

Bidding

1. Bid your 5 card suit first
2. Good overcall
3. South had intended to bid 2 Clubs and he still can do so even after the overcall
4. Support the suit your partner has overcalled – you know that there is an 8-card fit in Hearts so don't bid you long Spades.
5. North is strong enough to bring in his second suit.

6. When East hears that West can support his Hearts his hand looks much better so bid the game.

Thoughts – 4♥ makes – good overcalling!!!

Final Contract: 4♥ by East

Opening Lead: ♣2 – 4th highest of partner's bid suit

Declarer makes a plan In a suit contract count losers first: 0♠
1♥ if the K is in the South hand, 1♦, 2♣ = 4 one too many!

Work suit - diamonds

Plan

On a club lead you lose the first 2 tricks. Ruff the third club in West (the hand with fewer hearts) you can do nothing about these club losers! Play the heart finesse right away playing low from West to the Q in East. It works! Now play the Ace and hey presto the K falls!

With all trumps drawn play your work suit diamonds making sure you play the ♦Q from West first. South will win his ♦A. Win whatever South returns and take your remaining diamond tricks making sure you don't block i.e. play ♦T then ruff a spade to reach East to play your K J of diamonds.

Score: EW make 4♥ + 620 (4 x 30 = 120) plus 500 **vulnerable** game bonus