## **Defensive and Competitive Bidding**

#### Overcalls (Style; Responses; Reopening)

1-level: Light 2-level: Sound

Responses: Without jump constructive, with jump forcing. Jump in opener's suit at 3-level is mixed raise. Double jumps are Splinters. Cue-bid is a Good raise with fit for overcaller's suit. After 1M overcall, 2NT in competition is 4+c support (3+ if no space) and INV+

#### 1 NT overcall (2ND/4TH; Responses; Reopening)

15-18 hcp 2<sup>nd</sup> seat and 12-16 hcp 4<sup>th</sup> seat. Same responses as after opening 1NT for 2<sup>nd</sup> seat, range enquiry Stayman for 4<sup>th</sup> seat.

#### Jump Overcalls (Style; Responses; Unusual NT)

**1-Suit**: Light jump overcalls, but NOT bad red vs. green **2-Suit**: 2NT = Two lowest suits (5+-5+) weak/strong

Reopen: 11-13 HCP, 6+ card suit

(1♥)-p-(2♥)-2NT=Both m (1♠)-p-(2♠)-2NT= ♥ + m (5+-5+)

### Direct and Jump Cue Bids (Style; Responses)

Over 1. NAT if 2+ (2 + 5+5+ M), 5-5 M if 3+ (2 + Weak)

Over 1 •: Both Majors (5+-5+) Over M: Other Major + m (5+-5+)

Jump cue-bid: Asks for stopper 1 ◆ /1M, ♦ + ◆ (5+-5+) over 1 ♣.

#### VS. NT (vs. Strong/Weak; Reopen: PH)

2♣ = Both Majors

2 ♦ = ♥ OR ♠

2♥ = ♥ and a minor (usually longer)

2♠ = ♠ and a minor (usually longer)

2NT = Both minors OR GF with any 2-suiter

4<sup>th</sup> seat and after initial pass vs Strong: Meckwell version VS Weak NT (max 15): Double = Same range+, 2♣ = Both M, 2♦ = One major, max 11 HCP, 2M = NAT, 12-14 HCP

#### VS. Preempts (Doubles; Cue bids; Jumps; NT bids)

Take-out DBL

Cue-bid: Asks for stopper

Jump in m: That minor + other Major (5+-5+) Over 3M: That minor + other Major (5+-5+)

#### **VS. Artificial Strong Openings**

vs. strong 1♣: DBL = ◆ OR Both M, 1♦ = ♥ OR ♠ + ♣, 1♥ = ♠
OR Both m, 1♠ = ♣ OR ♥ + ♦, 1NT = ♠ + ◆ OR ♥ + ♣. Yeslek
applies for overcalls at all levels.

vs. strong 2♣: DBL=M+m (5-5+), 2NT= m (5-5+), 3♣ = M (5-5+)

#### Over Opponents' take out double

Rdbl: 9+ HCP, **Of 1m:** Fit-jump in M, jump in the other minor is 9+ with fit for opener. **Of 1M:** Transfers from 1NT, Mini-Splinter. **Of 2M:** Transfers from 2NT.

#### **Leads and Signals**

#### **Opening Leads Style**

	Lead	In Partner's Suit
Suit	3 <sup>rd</sup> /5 <sup>th</sup>	3 <sup>rd</sup> /5 <sup>th</sup>
NT	ATT (possible 3 <sup>rd</sup> /5 <sup>th</sup> )	3 <sup>rd</sup> /5 <sup>th</sup>
Subseq	Attitude	

#### Leads

Lead	Vs. Suit	Vs. NT				
Ace	AKx(x)	AK(x)				
King	AK, KQ(x)	KQ(x), AKQ(x), AKJ10(x)				
Queen	QJ(x)	QJ(x), HQJx(x), KQ109(x)				
Jack	J10(x), KJ10(x)	J10(x), HJ10(x)				
10	109(x), H109(x)	109(x), H109(x)				
9	9x, may be 98x(x)	9x, J98(x), Q98(x), A98(x)				
Hi-x Even number xx,		xx, xxx, xxxx(x), 9 <u>8</u> x(x)				

#### Signals in order of priority

	Partners lead	Declarer	Discarding	
Suit:	Encrg/Discrg	S/P	Encrg/Discrg	
2 <sup>nd</sup>	Count	Count	Count	
3 <sup>rd</sup>	S/P		S/P	
NT:	Encrg/Discrg	Smith	Encrg/Discrg	
2 <sup>nd</sup>	Count	Count	Count	
3 <sup>rd</sup>	S/P	S/P	S/P	

#### Signals (including Trump's):

Hi-Low = Discrg/Even number, Low-Hi = Encrg/Odd number Smith (NT): Hi-Low likes the lead from both. S/P in trumps (could be STD count when ruffing)

#### **Doubles**

## Takeout Doubles (Style; Responses; Reopening)

Light style, also reopenings

#### Special, Art and Comp Dbl/Rdbl's

Neg, Responsive, Support DBL to 2♥, Competitive DBL
1♣ - (1♦) - DBL shows 4+♥, 1m - (1♥) - DBL shows 4+♠,
1m- (1♠) - DBL strongly suggests at least 4♥.
Lightner doubles vs games and slams.



# System Card



## Category:

NCBO/team: Norway Open

Event: EC 2016 Budapest, Hungary





Players

Boye Brogeland Espen Lindqvist

### **System Summary**

#### **General Approach and Style**

Natural (5+♣, 5+♥, 4+♦, 2+♣). Transfer responses to 1♣ Light 3<sup>rd</sup> hand openings, light lead directing bids/doubles Light preempts green vs. red

**1NT Openings**: 15-17 HCP (good14/bad18/5M/6m/single/5422) **2-over-1 Responses**: GF except rebid in the minors

#### Special bids that may require defence

2+: 2-7 HCP 6c M (may be 5 green vs red) OR 24+NT

2♥: Good weak 2, 8-11 HCP, 6♥

2 ★: Good weak 2, 8-11 HCP, 6 ★

1♣-2♦= 6♥, 2-9 HCP OR 6+♥ semi-solid or better, GF

1♣-2♥ (1♦-2♥)= 6♠, 2-9 HCP OR 6+♠ semi-solid or better, GF 1♣-2♠= 5-5 m, 2-9 HCP OR 5-5 m, GF

(1♣) - 3♣= ♠+**♦** (5+-5+)

#### **Special forcing pass sequences**

## Important notes that don't fit

#### After opponents overcall

1♣ - (1♦) - 1♥= 4+♠, 1♣ - (1♦) - 1♠= Denies 4♥ and 4♠

1m - (1♥) - 1♠= Denies 4♠ unless strong with ♦ + ♠
Switch bids at the 2-level when two or three suits are available.

1♣ - (1♦) - 2♣= 4-4 M, 6-11 HCP

1♣ - (1M) - 2♣= 5+♦, 8+ HCP

1♣ - (1♦) - 2♦= 6+♥, INV+, but inverted m if passed originally.

1m - (1♥) - 2♥= 6+♠, INV+, but inverted m if passed originally.

1m - (1♥) - 2♠=Inverted m, but fit-jump if passed originally.

xy-NT/xyz: 2♣=s/o in ◆ OR INV, 2♦=GF, PH: 2♣ xyz, 2◆ NAT Nilslands slinkningar when 1NT opening/dir. overcall is doubled.

#### **Psychics**

Can occur

Opening	Art	Min.#	Neg. D. thru	Description	Responses	Subsequent Auction	Passed Hand Bidding
1*		2	4 🖍	11-22 HCP, 2+♣ May have 2 cards ♣ and 4 cards ◆ (4-3-4-2). Normally opens 1 ◆ with 4-2-4-3. Can choose with 4-4 in the minors.	1 ◆ = 4 + ▼, 1 ▼ = 4 + ♠, 1 ♠ = No M unless GF ◆ + M, 2 ♣ = INVERTED m [Note 1], 2 ◆ = 6 ▼, 2-9 HCP OR 6 + ▼ semi- solid or better GF, 2 ▼ = 6 ♠, 2-9 HCP OR 6 + ♠ semi-solid or better, 2 ♠ = 5-5 m, 2-9 HCP OR 5-5 m GF, 1NT= 11-12 HCP, 2NT=13-15 OR 19-20 w/3-3-(3-4), 3 ♣ = 5-9 HCP, 3x=void w/5 + ♣, 3NT=16-18, 3-3-(3-4)	Accepts TRF with 3 card support (may jump to 2NT with 18-19NT) [Note 2]. Jumps with 4-card and good BAL 12-14 or shape. Reverse [Note 5], INV: 1*-2*, 2*=GF various hands, 2M=NATish, GF, 2NT = 11-14 with 2/3 * Jumps=SPL. 11-14 HCP	
1 ♦		4	4 🖍	11-22 HCP, 4+♦ If exactly 4♦, normally 4-4 in the minors or 4-2 in the majors	2 ◆ =INVERTED m [Note 1], 2 ▼ = 6 ♠, 2-9 HCP OR 6+ ♠ semi-solid or better, 2 ♠ = BAL INV, 2NT=13-15 OR 19-20 w/3-3-(3-4), 3 ♣ = 4+ ♦, □6-9 HCP, 3 ◆ = PRE not INV vs 18-19NT, 3x=void, 3NT=16-18 w/3-3-(3-4)	Similar as for 1♣	1 • - 2 • = 6-9+ w/4+ • 1 • - 3 • = 9+ w/4+ • 2M = Fit-jump
1♥		5	4 🖍	10-22 HCP, 5+♥	1NT=6-12 HCP NF, 2m=GF except rebid, 2♥=NAT, 2♠= Unspecified SHORT, INV, 2NT=4+♥ GF, 3♣=3+♥, INV, 3♦= Mixed raise (6-8 HCP), 3♥=PRE, 3♠=Unspecified SHORT, 10-12 HCP, 3NT= Void in spades, 4L = Void	1 v-2NT, 3x=NAT, not MIN 1 v-2NT, 3x-3 v= asks for singleton 1 v-2NT, 3x-3NT= asks for cue Good raises[Note 3]1M-1NT-2NT:GF [Note 4]	1 ▼ - 2 ♣ = 3-card raise 1 ▼ - 2 ♦ = 4-card raise 1 ▼ - 2NT = NAT, INV 1 ▼ - 2 ♠ = Both m 1 ▼ - 3m = NAT, INV
1 🛦		5	4 🛦	10-22 HCP, 5+♣	1NT=6-12 HCP NF, 2m=GF except rebid, 2♠=NAT, 2NT=4+♠ GF, 3♣= Unspecified SHORT, INV, 3♦=3+♠, INV, 3♥=Mixed raise (6-8 HCP), 3♠=PRE, 3NT= Unspecified SHORT, 10-12 HCP, 1♠-4m/4♥=Void	Similar as for 1 ♥	1 <b>.</b> -2 <b>.</b> = 3-card raise 1 <b>.</b> -2 • = 4-card raise 1 <b>.</b> -2NT = NAT, INV 1 <b>.</b> -3m = NAT, INV
1NT			4 🖍	15-17 HCP (good 14, bad 18) May have 5c M, 6c m, (5-4-2-2) and singleton [Note 6]	2♣=STAY, 2♦/2♥=TRF, 2♠=mSTAY, 2NT=Unspecified weak doubleton GF, 3x= Singleton GF, 4♣= S/T 4-3-3-3 or 4-4-3-2, 4♦/4♥=TRF, 4♠=5 ♣ S/T, 4NT=5 ♦ S/T	1NT-2♣, 2♦-2♥=pick a M; pass with equal length. 1NT-2♣, 2♦-2♠=INV 1NT-2♣, 2x-3♣=Asking bid	
2*	V			Strong, HCP (22+) OR tricks (8,5+)	2 →=Weak OR waiting, 2M=6+ HCP w/5+ cards GF, 2NT=6+HCP w/5-5 minors, 3m=6+HCP w/5+ cards GF (no side suit), 3M=6+HCP, shortage, 3NT=Solid suit	2♣-2♠, 2M=F1, 3m=GF, 3♥=4♥-5+♠, 3♣=4♣-5+♠, 2M-3♣= 2 <sup>rld</sup> negative, can stop in 3M.	
2♦	V			2-7 HCP 6c M OR 24+NT (may be 5c green vs red) [Note 7]	2 √ /2 ♠=P/C (to 2 ♠/3 ♥) 2NT=Ask, 3 ♣/3 ◆ = To play, 3 ♥ = P/C (to 3 ♠), 3 ♠ = Asks M length, 4 ♣ = Ask for TRF, 4 ◆ = S/T m(s)	2	
2♥		6		Good weak 2, 6♥, 8-11 HCP [Note 8]	2♠=F1, 2NT=Ask for shortage/strength, 3m=GF, 3♥=PRE (can be raised), 3♠=INV, 4♣=Poor Man's BW, 4♦=Splinter, 4NT=BW (4 aces)	2 ▼-2NT, 3♣=6-4 hand w/any side suit, 3 ◆= Shortage in a m, 3 ▼=MIN, 3 ♠=Shortage 3NT=MAX no shortage, 2 ▼-2NT-4♣,4 ◆=Void	11-13 HCP, 6+♥
2♠		6		Good weak 2, 6♠, 8-11 HCP [Note 8]	2NT=Ask for shortage/strength, 3x=NAT GF, 3♣=Preempt (can be raised), 4♣=Poor Man's BW, 4♦=SPL, 4NT=BW	2 ♣ -2NT, 3 ♣ = 6-4 hand w/any side suit, 3 ◆ = Shortage in a m, 3 ♥ = Shortage, 3 ♠ = MIN, 3NT = MAX no shortage, 2 ♠ -2NT-4 ♣, 4 ♦, 4 ♥ = Void	11-13 HCP, 6+ <b>♣</b>
2NT			4 🖍	20-21 HCP	3♣=PuppetSTAY, 3♦/3♥=TRF, 3♠=4+-4+ minors 2NT-4♣/4♦/4♥/4♠=Slam try with ♥/♠/♣/♦	2NT-3♣, 3♦=At least one 4M, 3♥=Denies 4/5M, 3♠=5 ♠, 3NT=5 ♥	
3x		6		PRE, ACC to VUL	3♣-3♦ asks for 3♥, 3m-3M=NAT GF, but COMP after DBL, 3M-4♣ = Poor Man's BW, 3M-4♦=Slam try M, 4M=To play		
3NT	٧			Solid minor, gambling	4♣=P/C, 4♦=Asks for control	High Level Bidding	
4.	V			8-9 tricks with good (max one looser), 1 <sup>st</sup> , 2 <sup>nd</sup> , 4 <sup>th</sup>	4 →=Slam try with •	1430 Blackwood (with ♦/♥/♠) and RKCB (with ♣)	
4 •	V			8-9 tricks with good (max one looser), 1 <sup>st</sup> , 2 <sup>nd</sup> , 4 <sup>th</sup>	4♥=Slam try with ♠	Exclusion RKCB, DOPI/ROPI/DEPO	
4♥		6		PRE, ACC to VUL	4≜=To play 5m=Cuebid	5NT is frequently pick a slam	
4♠		6		PRE, ACC to VUL	5m=Cuebid, 5 <b>▼</b> =To play	Splinter bids	
4NT	V			Asks for specific aces	5♣=0 Ace, 5NT=2 Aces, 5 ◆ /5 ◆ /5 ♣ /6♣=That Ace	Cue-bids (Italian style), lots of last train cue-bids and other tries	

# Notes for Boye Brogeland - Espen Lindqvist, Norway Open

## Note 1: Inverted minor

#### 1 - 2 (10+)

- 2 = Natural / 13-14 Bal with 4+ 4 / 18-19 Bal
- 2M = Natural, GF
- 2NT = 11-14, 2-3
- 3 **•** = 11-12, 4+
- 3 / / = 11-14, Shortness, NOT GF
- 3NT = 18-19, double stopper in all suits

#### 1. - 2.

#### 2 **→** - 2 **v** = relay

- 2 = 13-14 Bal with 4+
- 2NT = 18-19, 4+
- 3♣ = 2245
- 3 = 2 = 2 = 4 = 5, GF
- 3M = 15+, Shortness
- 3NT = 18-19, 2-3 •

### **1 ◆ - 2 ◆** (10+)

- $2 = \text{Natural} / 13-14 \text{ Bal with } 4+ \bullet / 5-4 \text{ minor } / 18-19 \text{ Bal}$
- 2♠ = Natural, GF
- 2NT = 11-14
- 3 **•** = 11+, Shortness, **NOT** GF
- 3 = 11-12, not suitable to bid 2NT
- 3M = 11-14, Shortness, **NOT** GF
- 3NT = 18-19, double stopper in all suits

#### **1 ♦ - 2 ♦**

## 2**♥** - 2♠

- 2NT = 18-19 NOT 3343
- $3 = 13-14 \text{ bal}, 4 + \bullet$
- 3 = 2 = 4 = 5 = 2, GF
- 3M = 15+, Shortness
- 3NT = 2=2=5=4, GF

If it is possible to bid 3 in a minor as F1, bidding a M from the responder shows a singleton. If it is NOT possible to bid 3 in a minor as F1, bidding a M from the responder shows a stopper.

## Note 2: Transfers after 2NT rebid

1m - 1y 2NT

- Transfers on 3-level and to both majors at 4-level. No Splinter.
  - Transfer to 3 ◆ is always accepted
  - o Transfer to responder's suit accept with 3 card
  - 1 1 2NT 3 : 3 is 4 cards, 3 is 3 cards
  - 1 1 2NT 3: Both minors, searching for the best game OR may be stronger
  - Jump to 4y-1 to play 4 in that M, while TRF to 3y followed by 4 in that M is slammish (1 1 2NT 4) and 1 1 = 2NT 4 is to play with both Majors)
  - o Jump to **4**♣ is Natural slammish

1**v** − 1 **∧** 2NT

- Transfers on 3-level. Minor on 4-level is Splinter with as trump.
  - o Transfer to 3♦ is always accepted
  - o Transfer to responders suit accept with 2card
  - o Jump to 4♥ og 4♠ to play, while 3♦/3♥, followed by 4♥/4♠, is slammish

# Note 3: Good raises

1M - 1NT 2♣

• 2• = Good raise to 2M (with doubleton support) OR 3.

1M - 1NT 2♦

•  $3 \clubsuit = \text{Good raise to } 3 \spadesuit \text{ (but natural after } 1 \heartsuit - 1 \text{NT} - 2 \spadesuit \text{)}$ 

## Note 4: 1M - 1NT - 2NT: GF

# 1♥ - 1NT

#### 2NT

- 3**.** = 5+**.**
- 3 ♦ = 5+ ♦
- $3 \lor = 5.5$  in the minors and doubleton  $\lor$ , min OR max ( $3 \land$  from opener is slammish)
- 3 ♠ = 3244
- 3NT = 5.5 in the minors and max singleton  $\checkmark$ , min
- 4 = 5.5 in the minors and max singleton  $\checkmark$ , max

## 1**♠** - 1NT

#### 2NT

- 3 = 5 + in a minor (3 + ask)
- 3 → = 4+ ♥
- $3 \lor = 5.5$  in the minors and doubleton  $\spadesuit$ , min OR max ( $3 \spadesuit$  from opener is slammish)
- 3 ♠ = 2344
- 3NT = 5-5 in the minors and max singleton  $\spadesuit$ , min
- 4 = 5.5 in the minors and max singleton , max

#### 1**♠** - 1NT

2NT - 3◆

**3♥** = **3+♥** 

- 3♠ = Doubleton ♠
- 3NT = 1444
- 4♣ = Cue with 5+♥
- $4 \bullet = \text{Cue with } 5 + \checkmark$
- $4 \lor = Min with 5 + \lor$

## 1♠ - 1NT

2NT - 3♣

 $3 \vee = 4 + \vee$ 

- 3**•** = 5+
- 3NT = 5+ •
- 4 = Cue and 4, max
- $4 \bullet = \text{Cue} \text{ and } 4 \lor, \text{max}$
- 4♥ = 4♥, min

## Note 5: Reverse

#### Reverse on 2-level after 1 over 1

After 1 over 1, and opener reverses, the cheapest bid of 4th suit and 2NT will be negative. Rebid of own suit on 2-level is F1, on 3-level GF. After Rebid of own suit on 2-level, responder may pass 2NT and 3 in opener's first suit.

```
1♣ - 1 ◆ (transfer)
2 ◆
```

- 2♥ = 5+♥, F1
- 2♠ = Negative. Normally to stop in 3♣ OR 2NT
- 2NT = Natural GF, may have \*support
- 3**.** = FG
- 3 = 4 + 4, GF
- 3♥ = Natural GF, at least two honours (A, K, Q) 6th
- 3♠ = Splinter with as trump

## Reverse after 1x - 1NT

```
After 1m - 1NT - 2 \checkmark: 2 \spadesuit is negative (min), other bids are GF. After 1m - 1NT - 2 \spadesuit: 2NT is negative (min), other bids are GF. After 1 \checkmark - 1NT - 2 \spadesuit: 2NT is negative (min), other bids are GF.
```

# Note 6: Opening 1 NT

Opening 1NT shows 15-17 (good 14/bad 18). May be semi-balanced, especially if opener may have a difficult rebid after opening 1 in a suit.

# 1.1 Responses to 1NT

```
2♣:
      Stayman
2♦:
      Transfer to ♥
2♥:
      Transfer to ♠
       Minor suit Stayman
2♠:
2NT:
      Unspecified weak doubleton (may have 4card M)
3♣:
       Shortness (may have 4card M)
3♦:
       Shortness (may have 4card M)
3♥:
       Shortness (may have 4card ♠)
3♠:
       Shortness (denies 4card ♥)
3NT
      Natural
4♣:
      Slam try with 4-3-3-3 or 4-4-3-2 (length in the minors)
4♦:
      Transfer to 4♥
4♥:
      Transfer to 4♠
4♠:
       Slam try with 5♣
4NT: Slam try with 5♦
5NT: Quantitative to 7NT
```

# Note 7: Opening 2♦ Multi

• 2-7 HCP with a 6-card major (may have 5-card green vs red) OR a strong NT (24+)

## **Responses:**

- 2♥ = Pass/Correct
- 2♠ = Pass/Correct (opener bids 3♦ med ♥ and max)
- 2NT = F1
  - $3 = \text{Minimum with } \rightarrow 3 = \text{Minimum with$
  - $3 \bullet = \text{Minimum with } \blacktriangle \rightarrow 3 \bullet \text{ shows game interest}$
  - 3♥ = Maximum with ♠
  - 3♠ = Maximum with ♥
  - 3NT = 24-25
  - 4**.** = 26-27
  - 4 ◆ = 28-29
- 3. = To play (further bidding only with support and max)
- 3 = To play (further bidding only with support and max)
- $3 \vee = Pass OR correct$
- $3 \triangleq$  = Slam try with  $\clubsuit$
- 4. = Asks for transfer to opener's Major
- 4 **•** = Slam try with
- $4 \lor =$  Natural, to play
- $4 \triangleq$  = Natural, to play

#### If opener is strong:

# Note 8: Opening 2M

8-11 HCP with 6-card major

#### Svar:

- 2♠ = Natural, forcing one round (2NT, 3♥ and 3♠ is passable)
- 2NT = Asks for shortage and another suit
- 3**.** = Natural, GF
- 3 = Natural, GF
- $3 \lor =$  Natural, GF (preempt over  $2 \lor$ , which may be raised to game with at least 6-4)
- 3♠ = Preempt which may be raised to game with at least 6-4 (INV with spades over 2♥)
- 3NT = To play (2NT followed by 3NT suggests to play)
- 4. = Poor Man's BW
- 4 **•** = Splinter
- 4M = To play, no forcing pass

#### 2♥ - 2NT

- $3 = 6-4 \rightarrow 3$  ask  $\rightarrow 3$  = 4, 3 = 4, 3 NT = 4
- $3 = \text{Shortage in a minor} \rightarrow 3 = \text{shortage in a minor}$
- 3♥ = Minimum with no shortage
- 3♠ = Shortage
- 3NT = Maximum with no shortage
- 4 **4** = Void
- 4 → = Void
- 4♥ = Void in ♠

#### 2**♠** - 2NT

- $3 = 6-4 \rightarrow 3$  ask  $\rightarrow 3 = 4$ , 3 = 4, 3 = 4
- $3 \stackrel{\bullet}{\bullet} = \text{Shortage in a minor} \rightarrow 3 \stackrel{\bullet}{\lor} \text{ ask}$
- 3♥ = Shortage in ♥
- 3♠ = Minimum with no shortage
- 3NT = Maximum with no shortage
- 4♣ = Void
- 4♦ = Void
- 4♥ = Void
- 4♠ = Void in ♥, minimum

If opponents DBL 2M, we use transfers from 2NT. Transfer to a minor may be lead directing. Transfer to 3 in the Major is a good raise (INV+). RDBL shows interest in pentalty doubles OR may be competitve/tactical.

If opponents bid  $2\clubsuit$ , system is on, except 3 in a minor which is constructive. DBL of the overcall is penalty.