

DEFENSIVE AND COMPETITIVE BIDDING	
OVERCALLS (Style; Responses; 1/2 Level; Reopening)	
7-17 Hcp , should be 5 cards	
<i>Responses</i> : New suit (level 1 and level 2) = F1	
Jumpshift = fit + good suit direct jump raises = preempts	
Jump cue-bid = fit, 4+cards and good hand	
<i>Reopening</i> : 7-14	
1NT OVERCALL (2nd/4th Live; Responses; Reopening)	
<i>In 2nd</i> : 16 -19, balanced	
<i>Responses</i> : after 1 ♣/♦ : stayman and transfers	
after 1 ♥/♠ : transfers	
<i>In 4th</i> : 4 in the higher at least 5 in the lower	
<i>Reopening</i> : 9-13 Hcps, balanced. Responses : same as above	
JUMP OVERCALLS (Style; responses; Unusual NT)	
Level 2 : weak except 1♣ 2♦ = 5 ⁺ ♥ and 5 ⁺ ♠	
Level 3 : weak	
2NT = 2 lowest unbid suit	
Reopen : all natural weak. 2NT : 17-19 balanced	
DIRECT and JUMP CUE BIDS (Style; Responses; Reopen)	
1♣ 2♣ = natural 1♣/♦ 2♦ = 5 ⁺ ♥ and 5 ⁺ ♠	
1♥ 2♥ = 5 ⁺ ♠ and 5 ⁺ ♣/♦ 1♠ 2♠ = 5 ⁺ ♥ and 5 ⁺ ♣/♦	
Jump cue-bids asking for stopper (except 1♣-3♣ : natural	
Reopening : natural, except 1♣ - 2♣ = ♥ + ♦, 1♠ - 2♦ = ♥ + ♠	
VS. NT (vs. Strong / weak; Reopening; PH)	
vs. <i>Strong</i> : Double = Short in one minor 12+ 2♣ asking for majors	
2♦ One major 2♥, 2♠, 3♣, 3♦ = Nat 2NT = 5 ⁺ ♣ and 5 ⁺ ♦	
vs. <i>weak</i> : Double = 14+ 2♣ for majors 2♦, 2♥, 2♠, 3♣ = Transfers	
2NT = 5 ⁺ ♣ + 5 ⁺ ♦ 3♦ = 5 ⁺ ♥ and 5 ⁺ ♠ Game forcing	
<i>Reopening</i> : same (weaker) t/o double	
VS. PREEMPTS (Doubles; Cue-bids; Jumps; NT bids)	
Take out double, new suit = natural.	
Cue-Bid = 2 suiter : 3♣ - 4♣ = ♦ + ♥, 3♦ - 4♦ = ♥ + ♠	
3♥ 4♥ = ♠ + ♣/♦, 3♠ - 4♠ = ♥ + ♣/♦	
VS ARTIFICIAL STRONG OPENINGS	
1♠ (strong) double = 16HCP and more	
1NT = ♣ + ♦ (at least 5-4)	
2NT = ♥ + ♠ (at least 5-5)	
jump = very weak	
OVER OPPONENTS' TAKEOUT DOUBLE	
1 over 1 forcing 2 over 1 not forcing	
Redouble = 10 + HCP	
Jumpshifts = suit + raise	

LEADS AND SIGNALS			
OPENING LEADS STYLE			
	Lead	In Partner's suit	
Suit	3rd-5th	3rd - 5th	
NT	4th best	3rd - 5th	
Subseq	same as above		
Other High encouraging on Ace and Queen versus NT			
Subsequence lead vs NT : 4th best			
Subsequence : Sometimes 10 with D109, 9 with 109			
LEADS			
Lead	Vs. Suit	Vs. NT	
Ace	A K x	A K x; AKJ, AK10	
King	K Q x or A K bare, AK	KQJxx, KQ10xx, AKJxx	
Queen	Q J x	Q J 10 x or K Q x	
Jack	J 10 x or K J 10 x	J 10 x or H J 10 x	
10	10 9 x or H 10 9 x	10 9 x or H 10 9 x or 109XX	
9	9 or 9 x	9 x x or 9 x	
Hi-x	HxXx, xXxx, Xx, xXXXxx	Xxx, xXxx, xXxxx, HXx	
Lo-x	X, xxX, xxxX, xxxxxxX	4th best, HxX, xxxXx, xxxX	
SIGNALS IN ORDER PRIORITY			
	Partner's lead	Declarer's lead	Discarding
	1 count	count	count
Suit	2 High = E	suit preference	High = E
	3		suit preference
	1 Count	count	Count
NT	2 High = E	peter	High = E
	3	suit preference	suit preference
Reverse count in trump : odd number of trump			
DOUBLE			
TAKE-OUT DOUBLES (Style; Responses; Reopening)			
<i>Take out double</i> : 3-suiter style or 19+ Hcp, any distribution. <i>Responses</i> : natural, only cue-bid is forcing.			
<i>Reopening</i> : double either 3-suiter or 13+Hcp.			
<i>Responses</i> : suit at lowest level ambiguous			
SPECIAL, ARTIFICIAL AND COMPETITIVE DOUBLES/REDOUBLES			
1♣	1♦	DOUBLE = No 4 cards major	
1♣/♦	1♥	DOUBLE = no 4 cards in ♠	
Opener's double shows either :			
- 3 cards in partner's major , 14+			
- a strong hand			

WBF Convention Card	
CATEGORY : Open	
NCBO : FRANCE	EVENT : MalMo 2004
PALAU Jean-Jacques – ROMBAUT Jérôme	
SYSTEM SUMMARY	
GENERAL, APPROACH AND STYLE	
Natural, 5 cards major	
1♣ may be 2 cards, 1♦ 4 cards with a doubleton or 5♦	
2♥ : Weak in ♥ or in ♠	
2♠ : 5♠ + 4 ⁺ ♣/♦	
1NT Opening : 15 -17, balanced (6 minor or 5 major possible)	
2 OVER 1 Response : F1, requests a new bid.	
SPECIAL BIDS THAT MAY REQUIRE DEFENCE	
2♦ : Game Forcing	
2♥ : Weak in ♥ or in ♠	
3NT : Gambling	
SPECIAL FORCING PASS SEQUENCES	
According to vulnerability, pass could be forcing at high level	
IMPORTANT NOTES THAT DON'T FIT ELSEWHERE	
Frequent high opening in 3 rd seat according to vulnerability.	
In 3th seat, preempts are often weaker	
PSYCHICS : rare	

OPENING	TICK IF ARTIFICIAL	MIN. No OF CARDS	NEG.DBL. THRU	DESCRIPTION	RESPONSES	SUBSEQUENT AUCTION	PASSED HAND BIDDING
PASS				10 H and less		1x - 1 y - 1NT - 2♣ = Relay	Weak jump after overcall
1♣		2	6♥	Natural 11 - 22 H	2♦, ♥, ♠ = 5/4 8-10 HCP with fit	1x - 1 y - 1NT - 2NT = Relay	If passed or after DOUBLE :
				2 cards only if 4432		1♦ - 2♣ - 2NT = 13-14	Jump = 5+ in suit and 4+ trumps
1♦		4	6♥	Natural 11 - 22 H		1♣ - 1M - 2♣ - 2♦ = forcing artificial	
				If only 4 cards must have a doubleton		1♦ - 1♠ - 2♦ - 2♥ forcing artificial	1♣/♦ 1NT 2♣ = ♥ + ♠
						4 th suit forcing	
1♥		5	6♦	Natural 11 - 21 H	2NT = Fit limit or 12-15 BAL with Fit		1NT = 6-11, 2♣ is Drury (with fit)
					3NT = 9-13 BAL with 4 trumps	1♥/♠ - 2x - 2NT = 15-17 natural or 18-19 bal with fit in x	2NT = 4+ trumps with a singleton
					3♣, 3♦, 3♥ = Invit natural	1♥/♠ - 2x - 2♥/♠ - 3♥/♠ = forcing	
1♠		5	6♥	Natural 10 - 21 H		1♥/♠ - 3♥/♠ - 3SA : asking for controls, 1♥-1♠-3NT 4522	After overcall over one major :
						1♥/♠ - 2♥/♠ - 2SA : trial bid any hand, forcing	Jump in a new suit shows 5+ cards
1NT			4♥	15 -17 balanced	2♣ Stayman(5 answers) doesn't promise a major	1♥/♠ - 2♥/♠ - 3♣,♦ : natural 4 cards at least	and 4+ cards in opening bid
				5 cards in major possible	2♦, 2♥, 2♠, 2NT = transfer		
				6 cards in minor possible	3♣ : ♣ + ♦ ; 3♦ : ♥ + ♠		Transfer from 2NT after overcall
				5422 possible	3♥/♠ = Shortness	1NT 2♣/3♣ - 3♣/♦ - 3♥/♠/NT short in ♥/♠/♦ or ♣	Double = at least 2NT bid
2♣	x	0	6♥	Forcing one round	2♦ = relay ; 2♥/♠ = HHxxx and 8 ⁺	2♣ - 2♦ - 2NT 22/23 balanced same as over 2NT	Negative double after overcall
				22-23 balanced or strong	3♣/♦ = HHxxxx and 8 ⁺	2♣ - 2♦ - 2♥/♠ : 5+ cards 18-22	
				in any suit	2NT = 5♣ and 5♦	2♣ - 2♦ - 3♣/♦/♥/♠ : 7 cards 8-8 1/2 tricks	
2♦	x	0	4♦	Forcing to game	2♥ = négative; 2♠ = Ace ♠ or Ace♥		Penalty double
				Any hands	2NT = 2 Kings or 8 H+ ; 3♣/♦ = Ace ♣ or ♦	2♦ - 2♥ - 3♠ : 4 ♠ and 5+♥	
					3♥, 3♠, 3NT = 2 Aces , CRM	2♦ - 2♥/♠ - 2NT = 24+HCP same as over 2NT.	
2♥	X	0		Weak in ♥ or in ♠			Penalty double
				Non vul : 3-8 ; Vul : 6-10			
2♠		5		2♠ : 5♠ + 4 ⁺ ♣/♦			Penalty double
				Non vul : 3-8; Vul : 6-10			
2NT			6♥	20/21 balanced	Stayman as over 1NT		
				5 cards in major possible	5♠ grand slam, 5NT slam		
				6 cards in minor possible	Transfer and rectification with fit		
				5422 possible			
3♣		7		Preempt natural	New suit is forcing		
3♦		7		Same			
3♥		7		Same	Jump = Asking bids		
3♠		7		Same			
3NT				GAMBLING			
4♣		8		Preempt natural			
4♦		8		Same			
4♥		8		Same	Asking bids		
4♠		8		Same			
4NT		6/5		Both minors	In 1 st and 2 nd : 4 losers (one in both minor)		

HIGH LEVEL BIDDING

Control first and second round

Roman Key Cards Blackwood, 5NT = 2 or 4 keys and a void

Josephine

Lightner doubles

After Blackwood, next suit asking for Queen of trump -> return in trump suit = no

Supplementary notes file (European Standard Card)

Note:..1: Two-over-one Responses:

1D-2C and 1M-2x

A 2/1 response is forcing-to-game except where responder rebids 2NT after opener has not promised extra values.

And excepts after 1♠ 2♣

2♦ 2♠ → NF with 2 cards in ♠

Note:..2: Jump shifts (JS)

A simple jump-shift response shows :

At two level → natural with support 8-10H

At tree level → natural, invitanional

Note:..3: 1m - 2m is weak :

Note:..4: Opener's Splinter Raise

Opener's rebid 1 level above either a jump shift or a forcing reverse is a game-forcing splinter raise.

Note:..5: 1m - 2NT:

Opener's 3m is nonforcing, new suits are forcing.

Note:..6: Reverses

After a one-level suit response, opener's reverse is forcing and promises a rebid below game. The partnership will reach at least 4♣ unless responder's next bid is two notrump (which are initially defined as preludes to a signoff).

In the potentially weak sequences opener, if he can't choose a game contract, can force to game artificially by bidding the fourth suit. With less than game-going values, opener can raise

responder's rebid suit (suggesting strong two-card support), bid two notrump, or rebid his first suit.

A jump raise or jump preference by responder is descriptive (concentrated strength) rather than fast arrival.

Responder's jump in the fourth suit is a splinter raise of opener's second suit.

Opener's reverse after a one-notrump response is forcing.

Responder's rebids of two notrump and three of opener's first-bid suit are all nonforcing.

Note:..7: 1m - 1M; 1NT - 2♣: New minor forcing

Two ♣ is artificial, forcing, and at least game-invitational strength.

Opener's responses:

- 1) 2♦ shows no 3-card fit for responder's suit and minimum
 - 2) 2♥ shows 3-card fit for responder's suit and minimum
 - 3) 2♠ shows 3-card fit for responder's suit and maximum
 - 4) 2NT shows no 3-card fit for responder's suit and maximum
- Responder's next bid is forcing unless it is: 2M, 2NT or 3♣ or a raise to three of the major of the responder.

1m-1M; 1NT-2NT is transfers with weak hand in ♣ or ♦ or strong hand with 5card majors and 4cards support

Note:..8: 1m-1M; 2NT - ?

3C Artificial, opener rebids 3D

1m-1M; 2NT-3C; 3D: responder's bids up to and including three of his original suit are nonforcing

Note:..9: FOURTH SUIT:

A minimum bid of the fourth suit is a strong action but it does not establish a game force unless it is a reverse or comes at the three-level.

When the fourth-suit bid is not a reverse and occurs at the two level, it is forcing for only one round.

1C-1D; 1H-2S is ARTIFICIAL, 4TH suit

THIRD SUIT:

After a one-level suit response and opener's simple same-suit rebid, responder's reverse or three-level bid in a new suit establishes a game force.

A new-suit bid at the two level (except 1♣ 1♠ 2♣ 2♥) that is not a reverse creates a force for only one round; responder may pass if opener bids his own suit a third time or offers simple preference to responder's first suit.

To force with at least five-five, responder jumps to three of his lower-ranking suit. To invite with the same patterns he introduces his second suit at the two level, then repeats it at the three level.

Note: ..10: 1S-1NT; 2C - ?
2D Natural

Note: ..11: Slam-bidding Methods, Key-Card Blackwood (KCB) and related issues: 4NT:

(a) If an undiscussed but clearly forcing noncompetitive 4NT bid might logically be interpreted as more than one of these alternatives, the priority order of interpretation is:

- (1) ace- or key-card-asking convention,
- (2) offer of general slam encouragement,

(b) If an undiscussed forcing competitive 4NT bid cannot logically be ace- or key-card-asking, it is for general takeout.

In KCB, absent an explicit agreement, the priority order for determining the agreed suit is: the only supported suit; the only shown suit; the most recently shown suit.

When 4NT is KCB, the replies are: 0|3-1|4 [five clubs = 0 or 3 key cards; five diamonds = 1 or 4; five hearts (spades) = 2 without (with) the trump queen].

After a 0|3 or 1|4 reply to KCB, the cheapest forcing bid by the Blackwood bidder is a trump-queen-ask if it is below five of the agreed suit, and the negative reply is a return to the agreed suit.

When 4NT is 6KCB, the replies are similar with trump queen replaced by key queen. 4NT is 6KCB when and only when two suits have been supported.

When 4NT is Blackwood but is neither KCB or 6KCB, or when a bid other than 4NT asks for aces, the replies are 0|3-1|4 [one step = 0 or 3 aces; two steps = 1 or 4; three steps = 2].

A 5NT bid by the Blackwood (or KCB or 6KCB) bidder confirms partnership possession of all the aces (or of all key cards and the trump queen or key queens or equivalent), invites a grand slam, and asks for specific kings outside the agreed suit (in KCB) or outside the raised suits (in 6KCB).

Voids: A reply to an ace- or key-card-ask above the usual range shows a void:

- (a) the cheapest void-showing reply shows 2 [or an EVEN number] aces/key cards plus a void;
- (b) a higher action indicates one [or an ODD number] ace[s]/key card[s] plus a void and, when possible, indicates the suit of the void.

Interference:

(a) When there is interference after an ace- or key-card-ask, the replies are:

(1) DOPI (double or redouble=0 or 0|3, pass=1 or 1|4, cheapest bid= 2 or 2 without the trump queen);

Note: ..12: 1M-2NT Continuations

Simple new suit shows natural.

New-suit jump shows a two-suiter 5/5.

3M Minimum

3NT Medium-strength, balanced, proposition to play

4M Medium-strength

Note: ..13: Lebensohl agreements

(2x) - Double - (Pass) - ?2NT : asks partner best minors if mini.

Direct CUE is major-suit inquiry without a stopper.

Note: ..14: (WK 2x) - 2NT - (Pass) - ? or (WK 2x) - Pass - (Pass) - 2NT; (Pass)- ?

If 2x is a major: all 3-level bids are TRANSFERS (3S=clubs) - transfer into 3x is Stayman.

If 2x is a minor: 3C is Stayman (no Smolen); 3D/3H are TRANSFERS; 3S shows the other minor.

Note: ..15: Actions in sandwich position:

Over an opposing opening bid and one-over-one response:

(a) 1NT, two or more of opener's suit, or two of responder's suit is natural;

(b) 2NT shows the unbid suits;

(c) three of responder's suit asks for a stopper in that suit (suggesting a solid suit).

Over an opposing opening and 1NT response:

(a) double is takeout of opener's suit;

(b) a two-level cue-bid is similar to that bid directly over the opening bid;

(c) 2NT shows the two lowest unbid suits.

Over an opposing opening and two-over-one response:

(a) a cue-bid in opener's suit or 2NT is takeout;

(b) a cue-bid in responder's suit is natural.

Over a raise (1x-Pass-2x):

(a) a cue-bid shows majors over a minor, unbid major plus unspecified minor over a major;

(b) a jump overcall is pre-emptive or sacrifice-suggestive.

In these situations, actions by the sandwich-position intervenor have the same fundamental meanings as if made in direct position over responder's call as an opening bid:

(a) pre-emptive opening plus raise;

(b) one-bid plus constructive jump-raise;

(c) one-bid plus pre-emptive jump-raise.

Over opposing artificial raises of a one-bid via a different-suit bid

DOUBLE is: game-forcing splinter : Lead/Sacrifice

non-game-forcing splinter : Lead/Sacrifice

range-showing game-force : Lead/Sacrifice

range-showing limit raise : Takeout

range-showing weak (i.e., single) raise : Takeout
passed-hand fit-showing device : Takeout
other, not individually discussed, artificial raise : Lead/Sacrifice
After an opposing weak two-bid and (forcing) 2NT response, an action by the sandwiched intervenor is analogous to the same action taken directly over the opening bid.
After an opposing pre-empt and a new-suit response (jump or not), a double shows the two unbid suits.
After an artificial semi-positive or positive response to a strong, artificial opening, a double shows the suit doubled.
After (1NT; strong) - pass - (2C; Stayman) - ?, double shows clubs, strength unspecified.
After (1NT; weak) - pass - (2C; Stayman) - ?, double shows general strength.
After (1NT) - pass - (2-level TRANSFER) - ?: (a) double shows the suit doubled; (b) a bid of the indicated suit is for takeout of that suit.

Note: ..16: After Our Takeout Double of a One-Bid Without competition:

(1)A raise of a one-level advance shows 4-card support and a four-HCP range beginning one ace above a minimum double. In competition: When (only) the advance is competitive, the minimum strength for the raise is one ace above minimum. When (only) the raise is competitive, the minimum strength requirement is one queen above a minimum. When both the advance and the raise are competitive, the minimum strength requirement is the takeout-double minimum.

(2)Doubler's strength-showing cue-bid does not promise another bid if advancer bids no higher than two of his original suit, but the cue-bid promises another bid if advancer bids higher than that (but below game). That cue-bid may be used with four-card support for advancer's major suit in a hand too strong for a direct single raise.

Third seat competition:

Over redouble: advancer's actions

(a) a new-suit jump is pre-emptive;

(b) when the suit opened is a major, one no-trump is constructive, and a cue-bid is stronger (forcing for one round).

Note: ..17: Competitive Bidding Methods

A. After Our Pre-empt

Vs DOUBLE: Responder's

(a) redouble is strength-showing, suggests playing for a penalty, and creates a force to the next level of opener's suit.

(b) new-suit bid below game is forcing, but lead-directional

(c) jump new-suit bid below game is forcing, fit-showing, lead-directional.

Vs overcall: Responder's

(a) simple new-suit bid below game is forcing, suggesting length (can be raised).

(b) jump new-suit bid below game is forcing and fit-showing.

(c) 2NT is forcing and similar to the same bid made noncompetitively.

When responder raises below game, whether competitively or not, and an opponent overcalls, opener may not bid and there is no special agreement over whether he may double.

B. After Our 2C Opening

Vs overcall: responder's double shows negative double and a pass is forcing. Opener's double of the overcall shows a balanced hand.

After a negative response to two clubs and an overcall,

(a) opener's pass is forcing;

(b) opener's double is for penalty.

C. After Our 1NT Opening

(a) A double of a natural two or three or four-level overcall is negative, of a higher bid is for penalty.

(b) Over a two-level overcall: rubensohl [all is transfert starting with 2NT] applies

An artificial action is treated as though it had been a natural bid in an anchor suit indicated.

(c) A below-game new-suit jump is transfert and forcing.

(d) A redouble of an artificial double is strength-showing.

(e) A double of an artificial bid suggests the suit

(f) A bid in a suit shown by an artificial defense indicates at least a game-invitation and is forcing to 2NT.

(g) Bids in suits not indicated (although possibly bid) by an artificial action have the same meaning as if the interference had been a natural bid in an indicated suit.

D. After Our One-Level-Suit Opening

Vs an overcall:

(a) a double is negative through six spades;

(b) a simple new-suit bid below game is forcing (by an unpassed hand);

(c) 2NT is natural (invitational) and nonforcing (jump or not) after a minor opening; After a major opening, it's showing invit or stronger hand with fit.

(d) over a simple overcall: a cue-bid shows a raise with at least game-invitational strength, and a jump cue-bid is a splinter (direct jump-raises are invit);

(e) 4NT is Key-Card Blackwood (jump or not);

(f) a jump-shift is pre-emptive.

Vs artificial action:

Over a bid showing two fixed suits:

a bid in the remaining suit is nonforcing;

1M - (pass) -INT - (overcall) - ?: double by opener is for takeout, a double by responder (after two passes) is also for takeout.

After a redouble:

(a) After one of a suit - (double) - redouble - (bid) - ?, opener's pass is forcing.

(b) After one of a suit - (double) - redouble - (pass); - pass - (bid) - ?, responder's pass is forcing.

E. After Our Minor-Suit Opening

Over an artificial action:

Over a Michaels cue-bid (both majors): (a) a bid in the unbid minor is nonforcing; (b) the cheapest virtual cue-bid shows a game-invitational or stronger action in the unbid minor; the second-cheapest virtual cue-bid shows a game-invitational or stronger raise of opener's minor

Over a bid showing two fixed suits: (a) a bid in the remaining suit is nonforcing; (b) the cheapest cuebid (actual or virtual) shows a game-invitational or stronger action in the remaining suit; the secondcheapest cue-bid (actual or virtual) shows a game-invitational or stronger raise of opener's minor.

BROWN STICKER OPENING BID ANNOUNCEMENT FORM

This form is to be completed and sent, by email, to anna@ecats.co.uk in accordance with the Supplemental Conditions of Contest for the event

Names: Palau - Rombaut

Country : France

Event European Open championship 2004

Opening bid of 2♥ **in** all **seat at** All vulnerability

Shows: Weak hand in ♥ or in ♠

Detailed Description: Weak with 6 cards either in ♥ or in ♠. 3-8Hcp non vulnerable and 7-10Hcp vulnerable

2♥ 2♠

2NT → 6♥ and same length in minor

3♣ → 6♥ and 3+♣

3♦ → 6♥ and 3+♦

3♥ → 6♥ and 4♠

2♥ 2♠

2NT, 3♣, 3♦ 3♠ → Invite with ♠

2♥ 2NT

3♣ → ♥ Minimum

3♦ → ♠ Minimum

3♥ → ♠ Maximum

3♠ → ♥ Maximum

Responses and Rebids in Uncontested auctions

With what hands will responder pass the opening bid?

Weak hands

Meanings of other responses and rebids:

2♠, 3♥, 3♠, 4♥ → Pass or correct

2NT → At least invitational relay

3♣, 3♦ → Natural, 1 round forcing

3NT → To play

4♣ → To play 4♥ or 4♠, semi-fit in opener suit

4♦ → To play in the major of the responder.

Competitive Agreements

Responses after opponent's DBL (including Pass, RDBL and expected follow-ups)

XX shows strong hand, Pass means pass or correct, 2NT is a Relay

Responses after opponent's overcall:

♥ or ♠ bidding is always pass or correct, X shows a pass or correct on a major overcall and is penalty on other overcall.

Rebids after 4th hand DBLs the response:

Same that if 4th hand passes.

Rebids after 4th hand overcalls:

Natural