

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 1	♠ 9732	West Opens 1♦.
Dealer: W	♥ K5	
Vul: None	♦ Q	You bid first.
HCP: 13	♣ AKJ743	
Board: 2	♠ A2	East Opens 1♣.
Dealer: E	♥ K654	East Bids 2♣ if possible.
Vul: NS	♦ Q87	
HCP: 11	♣ Q987	Partner bids first.
Board: 3	♠ KQJ32	West Opens 1♦.
Dealer: W	♥ J876	West Doubles 2♦ if possible.
Vul: EW	♦ J5	
HCP: 11	♣ K7	You bid first.
Board: 4	♠ Q9	East Opens 1♦.
Dealer: E	♥ QJ973	
Vul: Both	♦ AJ532	Partner bids first.
HCP: 10	♣ 6	
Board: 5	♠ K42	West Opens 1♠.
Dealer: W	♥ J102	
Vul: NS	♦ KQJ985	You bid first.
HCP: 14	♣ A	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ KQ65	1♦	2♣	Pass	3NT
Vul: None	♥ K5	♥ Q8	AP			
North HCP: 13	♦ Q	♦ A10642				
South HCP: 11	♣ AKJ743	♣ 86				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ QJ1098	Pass	1NT	1♣	1♠
Vul: NS	♥ K654	♥ Q73	AP		2♣	3NT
North HCP: 11	♦ Q87	♦ AK94				
South HCP: 15	♣ Q987	♣ K				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 654	1♦	1♠	Pass	2♦ ¹
Vul: EW	♥ J876	♥ A4	X	XX	Pass	3♠
North HCP: 11	♦ J5	♦ K10872	Pass	4♠	AP	
South HCP: 12	♣ K7	♣ AJ4	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ A875	Pass	2♥	1♦	2♣
Vul: Both	♥ QJ973	♥ A5	AP		Pass	2♠
North HCP: 10	♦ AJ532	♦ 6				
South HCP: 14	♣ 6	♣ KQJ1095				
Contract: 2♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ J8	1♠	2♦	Pass	3♦
Vul: NS	♥ J102	♥ A853	AP			
North HCP: 14	♦ KQJ985	♦ A732				
South HCP: 10	♣ A	♣ J86				
Contract: 3♦ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 1
Dealer: W
Vul: None
HCP: 11

♠ KQ65
♥ Q8
♦ A10642
♣ 86

West Opens 1♦.

Partner bids first.

Board: 2
Dealer: E
Vul: NS
HCP: 15

♠ QJ1098
♥ Q73
♦ AK94
♣ K

East Opens 1♣.

East Bids 2♣ if possible.

You bid first.

Board: 3
Dealer: W
Vul: EW
HCP: 12

♠ 654
♥ A4
♦ K10872
♣ AJ4

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 4
Dealer: E
Vul: Both
HCP: 14

♠ A875
♥ A5
♦ 6
♣ KQJ1095

East Opens 1♦.

You bid first.

Board: 5
Dealer: W
Vul: NS
HCP: 10

♠ J8
♥ A853
♦ A732
♣ J86

West Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ KQ65	1♦	2♣	Pass	3NT
Vul: None	♥ K5	♥ Q8	AP			
North HCP: 13	♦ Q	♦ A10642				
South HCP: 11	♣ AKJ743	♣ 86				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ QJ1098	Pass	1NT	1♣	1♠
Vul: NS	♥ K654	♥ Q73	AP		2♣	3NT
North HCP: 11	♦ Q87	♦ AK94				
South HCP: 15	♣ Q987	♣ K				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ KQJ32	♠ 654	1♦	1♠	Pass	2♦ ¹
Vul: EW	♥ J876	♥ A4	X	XX	Pass	3♠
North HCP: 11	♦ J5	♦ K10872	Pass	4♠	AP	
South HCP: 12	♣ K7	♣ AJ4	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ A875	Pass		1♦	2♣
Vul: Both	♥ QJ973	♥ A5	AP	2♥	Pass	2♠
North HCP: 10	♦ AJ532	♦ 6				
South HCP: 14	♣ 6	♣ KQJ1095				
Contract: 2♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ K42	♠ J8	1♠	2♦	Pass	3♦
Vul: NS	♥ J102	♥ A853	AP			
North HCP: 14	♦ KQJ985	♦ A732				
South HCP: 10	♣ A	♣ J86				
Contract: 3♦ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 6	♠ 102	East Opens 1♠.
Dealer: E	♥ KQJ742	East Bids 2♠ if possible.
Vul: EW	♦ AKJ6	
HCP: 14	♣ 2	Partner bids first.
Board: 7	♠ Q10943	West Opens 1♥.
Dealer: W	♥ KQ74	
Vul: Both	♦ 8	You bid first.
HCP: 12	♣ KQ10	
Board: 8	♠ K	East Opens 1♣.
Dealer: E	♥ KQ52	East Doubles 2♣ if possible.
Vul: EW	♦ K10765	
HCP: 14	♣ K64	Partner bids first.
Board: 9	♠ 92	West Opens 1♥.
Dealer: W	♥ AK6	
Vul: Both	♦ Q9	You bid first.
HCP: 14	♣ AJ9542	
Board: 10	♠ A632	East Opens 1♣.
Dealer: E	♥ QJ5	
Vul: None	♦ A7	Partner bids first.
HCP: 14	♣ K1086	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 6			West	North	East	South
Dealer: E					1♠	2♣
Vul: EW	North:	South:	Pass	2♥	2♠	3♣
North HCP: 14	♠ 102	♠ 854	Pass	3♥	Pass	3♠ ¹
South HCP: 13	♥ KQJ742	♥ A3	Pass	4♦ ²	Pass	4♠ ³
Contract: 5♥ N	♦ AKJ6	♦ 73	Pass	5♥	AP	
	♣ 2	♣ AKQ985				
						1. limit raise or better in ♥
						2. Cue bid, a ♦ stopper
						3. Cue bid, a ♣ stopper

Board: 7			West	North	East	South
Dealer: W			1♥	1♠	Pass	1NT
Vul: Both	North:	South:	Pass	2NT	Pass	3NT
North HCP: 12	♠ Q10943	♠ 87	AP			
South HCP: 11	♥ KQ74	♥ A102				
Contract: 3N S	♦ 8	♦ AK9				
	♣ KQ10	♣ 98542				

Board: 8			West	North	East	South
Dealer: E					1♣	1♥
Vul: EW	North:	South:	Pass	2♣ ¹	X	4♣ ²
North HCP: 14	♠ K	♠ A1064	Pass	4♥	AP	
South HCP: 11	♥ KQ52	♥ AJ1087				
Contract: 4♥ S	♦ K10765	♦ Q43				
	♣ K64	♣ 9				
						1. limit raise or better in ♥
						2. Splinter

Board: 9			West	North	East	South
Dealer: W			1♥	2♣	Pass	3NT
Vul: Both	North:	South:	AP			
North HCP: 14	♠ 92	♠ Q8				
South HCP: 11	♥ AK6	♥ Q43				
Contract: 3N S	♦ Q9	♦ KJ10854				
	♣ AJ9542	♣ K6				

Board: 10			West	North	East	South
Dealer: E					1♣	1♦
Vul: None	North:	South:	Pass	1♠	Pass	1NT
North HCP: 14	♠ A632	♠ 1074	Pass	2NT	Pass	3♠
South HCP: 10	♥ QJ5	♥ AK82	AP			
Contract: 3♠ N	♦ A7	♦ K10643				
	♣ K1086	♣ 4				

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 6	♠ 854	East Opens 1♠.
Dealer: E	♥ A3	East Bids 2♠ if possible.
Vul: EW	♦ 73	
HCP: 13	♣ AKQ985	You bid first.
Board: 7	♠ 87	West Opens 1♥.
Dealer: W	♥ A102	
Vul: Both	♦ AK9	Partner bids first.
HCP: 11	♣ 98542	
Board: 8	♠ A1064	East Opens 1♣.
Dealer: E	♥ AJ1087	East Doubles 2♣ if possible.
Vul: EW	♦ Q43	
HCP: 11	♣ 9	You bid first.
Board: 9	♠ Q8	West Opens 1♥.
Dealer: W	♥ Q43	
Vul: Both	♦ KJ10854	Partner bids first.
HCP: 11	♣ K6	
Board: 10	♠ 1074	East Opens 1♣.
Dealer: E	♥ AK82	
Vul: None	♦ K10643	You bid first.
HCP: 10	♣ 4	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 6			West	North	East	South
Dealer: E					1♠	2♣
Vul: EW	North:	South:	Pass	2♥	2♠	3♣
North HCP: 14	♠ 102	♠ 854	Pass	3♥	Pass	3♠ ¹
South HCP: 13	♥ KQJ742	♥ A3	Pass	4♦ ²	Pass	4♠ ³
Contract: 5♥ N	♦ AKJ6	♦ 73	Pass	5♥	AP	
	♣ 2	♣ AKQ985				
						1. limit raise or better in ♥
						2. Cue bid, a ♦ stopper
						3. Cue bid, a ♣ stopper

Board: 7			West	North	East	South
Dealer: W	North:	South:	1♥	1♠	Pass	1NT
Vul: Both	♠ Q10943	♠ 87	Pass	2NT	Pass	3NT
North HCP: 12	♥ KQ74	♥ A102	AP			
South HCP: 11	♦ 8	♦ AK9				
Contract: 3N S	♣ KQ10	♣ 98542				

Board: 8			West	North	East	South
Dealer: E	North:	South:			1♣	1♥
Vul: EW	♠ K	♠ A1064	Pass	2♣ ¹	X	4♣ ²
North HCP: 14	♥ KQ52	♥ AJ1087	Pass	4♥	AP	
South HCP: 11	♦ K10765	♦ Q43				
Contract: 4♥ S	♣ K64	♣ 9				
						1. limit raise or better in ♥
						2. Splinter

Board: 9			West	North	East	South
Dealer: W	North:	South:	1♥	2♣	Pass	3NT
Vul: Both	♠ 92	♠ Q8	AP			
North HCP: 14	♥ AK6	♥ Q43				
South HCP: 11	♦ Q9	♦ KJ10854				
Contract: 3N S	♣ AJ9542	♣ K6				

Board: 10			West	North	East	South
Dealer: E	North:	South:			1♣	1♦
Vul: None	♠ A632	♠ 1074	Pass	1♠	Pass	1NT
North HCP: 14	♥ QJ5	♥ AK82	Pass	2NT	Pass	3♠
South HCP: 10	♦ A7	♦ K10643	AP			
Contract: 3♠ N	♣ K1086	♣ 4				

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 11	♠ K9	West Opens 1♣.
Dealer: W	♥ AK85	
Vul: NS	♦ KJ1075	You bid first.
HCP: 14	♣ 93	
Board: 12	♠ AJ873	East Opens 1♠.
Dealer: E	♥ 82	
Vul: Both	♦ AQJ102	Partner bids first.
HCP: 12	♣ 7	
Board: 13	♠ QJ7532	West Opens 1♥.
Dealer: W	♥ A82	
Vul: None	♦ A43	You bid first.
HCP: 13	♣ Q	
Board: 14	♠ K872	East Opens 1♦.
Dealer: E	♥ KJ72	East Bids 3♦ if possible.
Vul: NS	♦ 32	
HCP: 13	♣ AQ5	Partner bids first.
Board: 15	♠ K8	West Opens 1♠.
Dealer: W	♥ KQ8654	West Doubles 2♠ if possible.
Vul: EW	♦ K9	East Bids 3♠ if possible.
HCP: 14	♣ QJ2	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ82	1♣	1♦	Pass	1♠
Vul: NS	♥ AK85	♥ J63	Pass	2♥	Pass	3NT
North HCP: 14	♦ KJ1075	♦ Q94	AP			
South HCP: 11	♣ 93	♣ Q106				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AJ873	♠ 65			1♠	2♣
Vul: Both	♥ 82	♥ Q65	Pass	3NT	AP	
North HCP: 12	♦ AQJ102	♦ 97				
South HCP: 12	♣ 7	♣ AKQJ93				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ QJ7532	♠ K10	1♥	1♠	Pass	2NT
Vul: None	♥ A82	♥ KJ10	Pass	3♠	Pass	4♠
North HCP: 13	♦ A43	♦ QJ76	AP			
South HCP: 14	♣ Q	♣ A1086				
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ K872	♠ AQ93			1♦	1♥
Vul: NS	♥ KJ72	♥ AQ1063	Pass	2♦ ¹	3♦	4♥
North HCP: 13	♦ 32	♦ J9	AP			
South HCP: 13	♣ AQ5	♣ 104				
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 952	1♠	2♥	Pass	2♠ ¹
Vul: EW	♥ KQ8654	♥ AJ1073	X	XX	3♠	4♥
North HCP: 14	♦ K9	♦ Q76	AP			
South HCP: 10	♣ QJ2	♣ K6				
Contract: 4♥ N						

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 11 ♠ AQ82
Dealer: W ♥ J63
Vul: NS ♦ Q94
HCP: 11 ♣ Q106

West Opens 1♣.

Partner bids first.

Board: 12 ♠ 65
Dealer: E ♥ Q65
Vul: Both ♦ 97
HCP: 12 ♣ AKQJ93

East Opens 1♠.

You bid first.

Board: 13 ♠ K10
Dealer: W ♥ KJ10
Vul: None ♦ QJ76
HCP: 14 ♣ A1086

West Opens 1♥.

Partner bids first.

Board: 14 ♠ AQ93
Dealer: E ♥ AQ1063
Vul: NS ♦ J9
HCP: 13 ♣ 104

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 15 ♠ 952
Dealer: W ♥ AJ1073
Vul: EW ♦ Q76
HCP: 10 ♣ K6

West Opens 1♠.

West Doubles 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ82	1♣	1♦	Pass	1♠
Vul: NS	♥ AK85	♥ J63	Pass	2♥	Pass	3NT
North HCP: 14	♦ KJ1075	♦ Q94	AP			
South HCP: 11	♣ 93	♣ Q106				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ AJ873	♠ 65			1♠	2♣
Vul: Both	♥ 82	♥ Q65	Pass	3NT	AP	
North HCP: 12	♦ AQJ102	♦ 97				
South HCP: 12	♣ 7	♣ AKQJ93				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ QJ7532	♠ K10	1♥	1♠	Pass	2NT
Vul: None	♥ A82	♥ KJ10	Pass	3♠	Pass	4♠
North HCP: 13	♦ A43	♦ QJ76	AP			
South HCP: 14	♣ Q	♣ A1086				
Contract: 4♠ N						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ K872	♠ AQ93			1♦	1♥
Vul: NS	♥ KJ72	♥ AQ1063	Pass	2♦ ¹	3♦	4♥
North HCP: 13	♦ 32	♦ J9	AP			
South HCP: 13	♣ AQ5	♣ 104				
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ K8	♠ 952	1♠	2♥	Pass	2♠ ¹
Vul: EW	♥ KQ8654	♥ AJ1073	X	XX	3♠	4♥
North HCP: 14	♦ K9	♦ Q76	AP			
South HCP: 10	♣ QJ2	♣ K6				
Contract: 4♥ N						

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 16 ♠ 103 East Opens 1♥.
Dealer: E ♥ Q104
Vul: None ♦ J52 Partner bids first.
HCP: 8 ♣ AJ1054

Board: 17 ♠ QJ3 West Opens 1♠.
Dealer: W ♥ AK
Vul: NS ♦ KQ10843 You bid first.
HCP: 15 ♣ 94

Board: 18 ♠ AK4 East Opens 1♦.
Dealer: E ♥ 9863
Vul: EW ♦ K1053 Partner bids first.
HCP: 10 ♣ 75

Board: 19 ♠ J8 West Opens 1♥.
Dealer: W ♥ K64
Vul: Both ♦ KQ You bid first.
HCP: 12 ♣ K109753

Board: 20 ♠ QJ87 East Opens 1♦.
Dealer: E ♥ AQJ4 East Doubles 2♦ if possible.
Vul: NS ♦ A3 West Bids 2♥ if possible.
HCP: 14 ♣ 874 East Bids 5♥ if possible.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ K76			1♥	2♦
Vul: None	♥ Q104	♥ K85				
North HCP: 8	♦ J52	♦ AQ9874	AP			
South HCP: 14	♣ AJ1054	♣ Q				
Contract: 2♦ S						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ QJ3	♠ 942	1♠	2♦	Pass	3♦
Vul: NS	♥ AK	♥ 852	AP			
North HCP: 15	♦ KQ10843	♦ A952				
South HCP: 10	♣ 94	♣ AQ7				
Contract: 3♦ N						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J10862	Pass	2♠	1♦	1♠
Vul: EW	♥ 9863	♥ AQ5			AP	
North HCP: 10	♦ K1053	♦ Q8				
South HCP: 13	♣ 75	♣ KJ4				
Contract: 2♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ AQ1072	1♥	2♣	Pass	2♠
Vul: Both	♥ K64	♥ A52	Pass	3♣	Pass	3NT
North HCP: 12	♦ KQ	♦ J96	AP			
South HCP: 11	♣ K109753	♣ 62				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ QJ87	♠ AK963			1♦	1♠
Vul: NS	♥ AQJ4	♥ 53	Pass	2♦ ¹	X	XX
North HCP: 14	♦ A3	♦ 1085	2♥	4♠	5♥	X
South HCP: 13	♣ 874	♣ KQJ	AP			
Contract: 5♥ X W			1. limit raise or better in ♠			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 16 ♠ K76
Dealer: E ♥ K85
Vul: None ♦ AQ9874
HCP: 14 ♣ Q

East Opens 1♥.

You bid first.

Board: 17 ♠ 942
Dealer: W ♥ 852
Vul: NS ♦ A952
HCP: 10 ♣ AQ7

West Opens 1♠.

Partner bids first.

Board: 18 ♠ J10862
Dealer: E ♥ AQ5
Vul: EW ♦ Q8
HCP: 13 ♣ KJ4

East Opens 1♦.

You bid first.

Board: 19 ♠ AQ1072
Dealer: W ♥ A52
Vul: Both ♦ J96
HCP: 11 ♣ 62

West Opens 1♥.

Partner bids first.

Board: 20 ♠ AK963
Dealer: E ♥ 53
Vul: NS ♦ 1085
HCP: 13 ♣ KQJ

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 5♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ K76			1♥	2♦
Vul: None	♥ Q104	♥ K85				
North HCP: 8	♦ J52	♦ AQ9874	AP			
South HCP: 14	♣ AJ1054	♣ Q				
Contract: 2♦ S						

Board: 17	North:	South:	West	North	East	South
Dealer: W	♠ QJ3	♠ 942	1♠	2♦	Pass	3♦
Vul: NS	♥ AK	♥ 852	AP			
North HCP: 15	♦ KQ10843	♦ A952				
South HCP: 10	♣ 94	♣ AQ7				
Contract: 3♦ N						

Board: 18	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ J10862	Pass	2♠	1♦	1♠
Vul: EW	♥ 9863	♥ AQ5			AP	
North HCP: 10	♦ K1053	♦ Q8				
South HCP: 13	♣ 75	♣ KJ4				
Contract: 2♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ AQ1072	1♥	2♣	Pass	2♠
Vul: Both	♥ K64	♥ A52	Pass	3♣	Pass	3NT
North HCP: 12	♦ KQ	♦ J96	AP			
South HCP: 11	♣ K109753	♣ 62				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ QJ87	♠ AK963			1♦	1♠
Vul: NS	♥ AQJ4	♥ 53	Pass	2♦ ¹	X	XX
North HCP: 14	♦ A3	♦ 1085	2♥	4♠	5♥	X
South HCP: 13	♣ 874	♣ KQJ	AP			
Contract: 5♥ X W			1. limit raise or better in ♠			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 21	♠ J	West Opens 1♠.
Dealer: W	♥ A985	West Bids 2♠ if possible.
Vul: EW	♦ 92	
HCP: 14	♣ AKQ742	You bid first.
Board: 22	♠ AKJ105	East Opens 1♠.
Dealer: E	♥ 76	
Vul: Both	♦ 102	Partner bids first.
HCP: 11	♣ K1092	
Board: 23	♠ 1098	West Opens 1♠.
Dealer: W	♥ 7	
Vul: None	♦ AKJ742	You bid first.
HCP: 12	♣ A82	
Board: 24	♠ AKQ3	East Opens 1♣.
Dealer: E	♥ KQ5	
Vul: EW	♦ 8	Partner bids first.
HCP: 18	♣ KJ1096	
Board: 25	♠ K32	West Opens 1♠.
Dealer: W	♥ 8	West Bids 2♠ if possible.
Vul: Both	♦ AKJ982	
HCP: 15	♣ A84	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 21
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ J
 ♥ A985
 ♦ 92
 ♣ AKQ742

South:
 ♠ 9753
 ♥ Q764
 ♦ AK1083
 ♣ —

West	North	East	South
1♠	2♣	Pass	2♦
2♠	3♥	Pass	4♥
AP			

Board: 22
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3♣ S

North:
 ♠ AKJ105
 ♥ 76
 ♦ 102
 ♣ K1092

South:
 ♠ Q8
 ♥ AK3
 ♦ 94
 ♣ AQ8743

West	North	East	South
		1♠	2♣
Pass	3♣	AP	

Board: 23
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 3♦ N

North:
 ♠ 1098
 ♥ 7
 ♦ AKJ742
 ♣ A82

South:
 ♠ AQ3
 ♥ A843
 ♦ 10863
 ♣ 103

West	North	East	South
1♠	2♦	Pass	3♦
AP			

Board: 24
 Dealer: E
 Vul: EW
 North HCP: 18
 South HCP: 10
 Contract: 3N S

North:
 ♠ AKQ3
 ♥ KQ5
 ♦ 8
 ♣ KJ1096

South:
 ♠ J108
 ♥ J62
 ♦ AKJ106
 ♣ 73

West	North	East	South
		1♣	1♦
Pass	1♠	Pass	1NT
Pass	3NT	AP	

Board: 25
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♦ N

North:
 ♠ K32
 ♥ 8
 ♦ AKJ982
 ♣ A84

South:
 ♠ 964
 ♥ Q10974
 ♦ Q3
 ♣ KQ6

West	North	East	South
1♠	2♦	Pass	Pass
2♠	3♦	Pass	3♠ ¹
Pass	4♦	AP	

1. limit raise or better in ♦

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 21	♠ 9753	West Opens 1♠.
Dealer: W	♥ Q764	West Bids 2♠ if possible.
Vul: EW	♦ AK1083	
HCP: 9	♣ —	Partner bids first.
Board: 22	♠ Q8	East Opens 1♠.
Dealer: E	♥ AK3	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ AQ8743	
Board: 23	♠ AQ3	West Opens 1♠.
Dealer: W	♥ A843	
Vul: None	♦ 10863	Partner bids first.
HCP: 10	♣ 103	
Board: 24	♠ J108	East Opens 1♣.
Dealer: E	♥ J62	
Vul: EW	♦ AKJ106	You bid first.
HCP: 10	♣ 73	
Board: 25	♠ 964	West Opens 1♠.
Dealer: W	♥ Q10974	West Bids 2♠ if possible.
Vul: Both	♦ Q3	
HCP: 9	♣ KQ6	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 21
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ J
 ♥ A985
 ♦ 92
 ♣ AKQ742

South:
 ♠ 9753
 ♥ Q764
 ♦ AK1083
 ♣ —

West	North	East	South
1♠	2♣	Pass	2♦
2♠	3♥	Pass	4♥
AP			

Board: 22
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3♣ S

North:
 ♠ AKJ105
 ♥ 76
 ♦ 102
 ♣ K1092

South:
 ♠ Q8
 ♥ AK3
 ♦ 94
 ♣ AQ8743

West	North	East	South
		1♠	2♣
Pass	3♣	AP	

Board: 23
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 3♦ N

North:
 ♠ 1098
 ♥ 7
 ♦ AKJ742
 ♣ A82

South:
 ♠ AQ3
 ♥ A843
 ♦ 10863
 ♣ 103

West	North	East	South
1♠	2♦	Pass	3♦
AP			

Board: 24
 Dealer: E
 Vul: EW
 North HCP: 18
 South HCP: 10
 Contract: 3N S

North:
 ♠ AKQ3
 ♥ KQ5
 ♦ 8
 ♣ KJ1096

South:
 ♠ J108
 ♥ J62
 ♦ AKJ106
 ♣ 73

West	North	East	South
		1♣	1♦
Pass	1♠	Pass	1NT
Pass	3NT	AP	

Board: 25
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♦ N

North:
 ♠ K32
 ♥ 8
 ♦ AKJ982
 ♣ A84

South:
 ♠ 964
 ♥ Q10974
 ♦ Q3
 ♣ KQ6

West	North	East	South
1♠	2♦	Pass	Pass
2♠	3♦	Pass	3♠ ¹
Pass	4♦	AP	

1. limit raise or better in ♦

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 26	♠ 9732	East Opens 1♠.
Dealer: E	♥ AQ874	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ Q108	
Board: 27	♠ AKJ982	West Opens 1♥.
Dealer: W	♥ Q9	
Vul: Both	♦ K86	You bid first.
HCP: 13	♣ 75	
Board: 28	♠ 942	East Opens 1♣.
Dealer: E	♥ AQ108	East Doubles 2♣ if possible.
Vul: None	♦ KJ	West Bids 3♣ if possible.
HCP: 12	♣ Q1043	Partner bids first.
Board: 29	♠ AK1085	West Opens 1♥.
Dealer: W	♥ Q8	
Vul: NS	♦ 73	You bid first.
HCP: 11	♣ Q954	
Board: 30	♠ A532	East Opens 1♦.
Dealer: E	♥ A75	
Vul: NS	♦ 102	Partner bids first.
HCP: 13	♣ AJ98	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ 9732	♠ Q106			1♠	2♦
Vul: None	♥ AQ874	♥ 10				
North HCP: 9	♦ J	♦ AK10653	AP			
South HCP: 13	♣ Q108	♣ A42				
Contract: 2♦ S						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ AKJ982	♠ 74	1♥	1♠	Pass	1NT
Vul: Both	♥ Q9	♥ K1072	Pass	2♠	Pass	3♠
North HCP: 13	♦ K86	♦ QJ52	Pass	4♠	AP	
South HCP: 11	♣ 75	♣ KQ9				
Contract: 4♠ N						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ AKJ108			1♣	1♠
Vul: None	♥ AQ108	♥ 973	Pass	2♣ ¹	X	XX
North HCP: 12	♦ KJ	♦ Q1065	3♣	3♠	Pass	4♠
South HCP: 10	♣ Q1043	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ AK1085	♠ J643	1♥	1♠	Pass	2♥ ¹
Vul: NS	♥ Q8	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 11	♦ 73	♦ A4	AP			
South HCP: 12	♣ Q954	♣ K63				
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A532	♠ 10864			1♦	1♥
Vul: NS	♥ A75	♥ K10432	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ 102	♦ KQ4	AP			
South HCP: 11	♣ AJ98	♣ K	1. limit raise or better in ♥			
Contract: 2♥ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 26 ♠ Q106
Dealer: E ♥ 10
Vul: None ♦ AK10653
HCP: 13 ♣ A42

East Opens 1♠.

You bid first.

Board: 27 ♠ 74
Dealer: W ♥ K1072
Vul: Both ♦ QJ52
HCP: 11 ♣ KQ9

West Opens 1♥.

Partner bids first.

Board: 28 ♠ AKJ108
Dealer: E ♥ 973
Vul: None ♦ Q1065
HCP: 10 ♣ 9

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 29 ♠ J643
Dealer: W ♥ KJ62
Vul: NS ♦ A4
HCP: 12 ♣ K63

West Opens 1♥.

Partner bids first.

Board: 30 ♠ 10864
Dealer: E ♥ K10432
Vul: NS ♦ KQ4
HCP: 11 ♣ K

East Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ 9732	♠ Q106			1♠	2♦
Vul: None	♥ AQ874	♥ 10				
North HCP: 9	♦ J	♦ AK10653	AP			
South HCP: 13	♣ Q108	♣ A42				
Contract: 2♦ S						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ AKJ982	♠ 74	1♥	1♠	Pass	1NT
Vul: Both	♥ Q9	♥ K1072	Pass	2♠	Pass	3♠
North HCP: 13	♦ K86	♦ QJ52	Pass	4♠	AP	
South HCP: 11	♣ 75	♣ KQ9				
Contract: 4♠ N						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ AKJ108			1♣	1♠
Vul: None	♥ AQ108	♥ 973	Pass	2♣ ¹	X	XX
North HCP: 12	♦ KJ	♦ Q1065	3♣	3♠	Pass	4♠
South HCP: 10	♣ Q1043	♣ 9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ AK1085	♠ J643	1♥	1♠	Pass	2♥ ¹
Vul: NS	♥ Q8	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 11	♦ 73	♦ A4	AP			
South HCP: 12	♣ Q954	♣ K63				
Contract: 4♠ N			1. limit raise or better in ♠			

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A532	♠ 10864			1♦	1♥
Vul: NS	♥ A75	♥ K10432	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ 102	♦ KQ4	AP			
South HCP: 11	♣ AJ98	♣ K	1. limit raise or better in ♥			
Contract: 2♥ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 31	♠ AQ973	West Opens 1♦.
Dealer: W	♥ K87	
Vul: Both	♦ K75	You bid first.
HCP: 14	♣ Q7	
Board: 32	♠ K986	East Opens 1♣.
Dealer: E	♥ 4	
Vul: NS	♦ AK10964	Partner bids first.
HCP: 13	♣ K6	
Board: 33	♠ AKQJ53	West Opens 1♦.
Dealer: W	♥ Q4	
Vul: EW	♦ K85	You bid first.
HCP: 15	♣ 53	
Board: 34	♠ Q	East Opens 1♦.
Dealer: E	♥ 953	
Vul: Both	♦ Q985	Partner bids first.
HCP: 13	♣ AKQ98	
Board: 35	♠ K52	West Opens 1♦.
Dealer: W	♥ AJ1092	
Vul: None	♦ K104	You bid first.
HCP: 13	♣ Q5	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 31
Dealer: W
Vul: Both
North HCP: 14
South HCP: 10
Contract: 3♠ N

North:
♠ AQ973
♥ K87
♦ K75
♣ Q7

South:
♠ KJ842
♥ QJ654
♦ 6
♣ K4

West	North	East	South
1♦	1♠	Pass	3♠
AP			

Board: 32
Dealer: E
Vul: NS
North HCP: 13
South HCP: 12
Contract: 5♦ N

North:
♠ K986
♥ 4
♦ AK10964
♣ K6

South:
♠ J72
♥ AKQ106
♦ Q73
♣ 73

West	North	East	South
		1♣	1♥
Pass	2♦	Pass	3♣ ¹
Pass	3♠	Pass	3NT
Pass	4♦	Pass	5♦
AP			

1. limit raise or better in ♦

Board: 33
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 2♠ N

North:
♠ AKQJ53
♥ Q4
♦ K85
♣ 53

South:
♠ 72
♥ AK9753
♦ J93
♣ Q6

West	North	East	South
1♦	1♠	Pass	2♥
Pass	2♠	AP	

Board: 34
Dealer: E
Vul: Both
North HCP: 13
South HCP: 13
Contract: 2♥ S

North:
♠ Q
♥ 953
♦ Q985
♣ AKQ98

South:
♠ AJ842
♥ AKJ10
♦ 104
♣ 73

West	North	East	South
		1♦	1♠
Pass	1NT	Pass	2♥
AP			

Board: 35
Dealer: W
Vul: None
North HCP: 13
South HCP: 9
Contract: 2♥ N

North:
♠ K52
♥ AJ1092
♦ K104
♣ Q5

South:
♠ A7
♥ 843
♦ J32
♣ KJ1074

West	North	East	South
1♦	1♥	Pass	2♥
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 31	♠ KJ842	West Opens 1♦.
Dealer: W	♥ QJ654	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ K4	

Board: 32	♠ J72	East Opens 1♣.
Dealer: E	♥ AKQ106	
Vul: NS	♦ Q73	You bid first.
HCP: 12	♣ 73	

Board: 33	♠ 72	West Opens 1♦.
Dealer: W	♥ AK9753	
Vul: EW	♦ J93	Partner bids first.
HCP: 10	♣ Q6	

Board: 34	♠ AJ842	East Opens 1♦.
Dealer: E	♥ AKJ10	
Vul: Both	♦ 104	You bid first.
HCP: 13	♣ 73	

Board: 35	♠ A7	West Opens 1♦.
Dealer: W	♥ 843	
Vul: None	♦ J32	Partner bids first.
HCP: 9	♣ KJ1074	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 31
Dealer: W
Vul: Both
North HCP: 14
South HCP: 10
Contract: 3♠ N

North:
♠ AQ973
♥ K87
♦ K75
♣ Q7

South:
♠ KJ842
♥ QJ654
♦ 6
♣ K4

West	North	East	South
1♦	1♠	Pass	3♠
AP			

Board: 32
Dealer: E
Vul: NS
North HCP: 13
South HCP: 12
Contract: 5♦ N

North:
♠ K986
♥ 4
♦ AK10964
♣ K6

South:
♠ J72
♥ AKQ106
♦ Q73
♣ 73

West	North	East	South
		1♣	1♥
Pass	2♦	Pass	3♣ ¹
Pass	3♠	Pass	3NT
Pass	4♦	Pass	5♦
AP			

1. limit raise or better in ♦

Board: 33
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 2♠ N

North:
♠ AKQJ53
♥ Q4
♦ K85
♣ 53

South:
♠ 72
♥ AK9753
♦ J93
♣ Q6

West	North	East	South
1♦	1♠	Pass	2♥
Pass	2♠	AP	

Board: 34
Dealer: E
Vul: Both
North HCP: 13
South HCP: 13
Contract: 2♥ S

North:
♠ Q
♥ 953
♦ Q985
♣ AKQ98

South:
♠ AJ842
♥ AKJ10
♦ 104
♣ 73

West	North	East	South
		1♦	1♠
Pass	1NT	Pass	2♥
AP			

Board: 35
Dealer: W
Vul: None
North HCP: 13
South HCP: 9
Contract: 2♥ N

North:
♠ K52
♥ AJ1092
♦ K104
♣ Q5

South:
♠ A7
♥ 843
♦ J32
♣ KJ1074

West	North	East	South
1♦	1♥	Pass	2♥
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 36	♠ AQJ3	East Opens 1♣.
Dealer: E	♥ 95	East Doubles 3♣ if possible.
Vul: NS	♦ Q5	
HCP: 13	♣ A8754	Partner bids first.
Board: 37	♠ AQ753	West Opens 1♣.
Dealer: W	♥ K75	West Bids 3♣ if possible.
Vul: None	♦ J86	East Bids 4♣ if possible.
HCP: 10	♣ 63	You bid first.
Board: 38	♠ KJ85	East Opens 1♦.
Dealer: E	♥ AK62	East Doubles 2♦ if possible.
Vul: NS	♦ 43	
HCP: 11	♣ 853	Partner bids first.
Board: 39	♠ K4	West Opens 1♠.
Dealer: W	♥ AKQ654	
Vul: EW	♦ J82	You bid first.
HCP: 14	♣ J9	
Board: 40	♠ 8	East Opens 1♣.
Dealer: E	♥ AQ104	East Bids 2♣ if possible.
Vul: None	♦ Q10987	
HCP: 9	♣ J86	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 36
Dealer: E
Vul: NS
North HCP: 13
South HCP: 12
Contract: 4♥ S

North:
♠ AQJ3
♥ 95
♦ Q5
♣ A8754

South:
♠ K95
♥ AKJ1086
♦ J964
♣ —

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
Pass	3♣ ¹	X	XX
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 37
Dealer: W
Vul: None
North HCP: 10
South HCP: 12
Contract: 4♣X W

North:
♠ AQ753
♥ K75
♦ J86
♣ 63

South:
♠ KJ6
♥ J983
♦ Q1097
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ ¹
Pass	2♠	Pass	Pass
3♣	3♠	4♣	Pass
Pass	X	AP	

1. limit raise or better in ♠

Board: 38
Dealer: E
Vul: NS
North HCP: 11
South HCP: 14
Contract: 4♠ S

North:
♠ KJ85
♥ AK62
♦ 43
♣ 853

South:
♠ A10942
♥ J85
♦ KQ72
♣ A

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♣ ²
Pass	4♠	AP	

1. limit raise or better in ♠
2. Splinter

Board: 39
Dealer: W
Vul: EW
North HCP: 14
South HCP: 12
Contract: 4♥ N

North:
♠ K4
♥ AKQ654
♦ J82
♣ J9

South:
♠ AJ96
♥ J103
♦ A107
♣ Q76

West	North	East	South
1♠	2♥	Pass	2♠ ¹
Pass	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 40
Dealer: E
Vul: None
North HCP: 9
South HCP: 12
Contract: 2♣ E

North:
♠ 8
♥ AQ104
♦ Q10987
♣ J86

South:
♠ KQ1032
♥ KJ93
♦ 64
♣ K3

West	North	East	South
		1♣	1♠
Pass	Pass	2♣	AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 36	♠ K95	East Opens 1♣.
Dealer: E	♥ AKJ1086	East Doubles 3♣ if possible.
Vul: NS	♦ J964	
HCP: 12	♣ —	You bid first.
Board: 37	♠ KJ6	West Opens 1♣.
Dealer: W	♥ J983	West Bids 3♣ if possible.
Vul: None	♦ Q1097	East Bids 4♣ if possible.
HCP: 12	♣ KQ	Partner bids first.
Board: 38	♠ A10942	East Opens 1♦.
Dealer: E	♥ J85	East Doubles 2♦ if possible.
Vul: NS	♦ KQ72	
HCP: 14	♣ A	You bid first.
Board: 39	♠ AJ96	West Opens 1♠.
Dealer: W	♥ J103	
Vul: EW	♦ A107	Partner bids first.
HCP: 12	♣ Q76	
Board: 40	♠ KQ1032	East Opens 1♣.
Dealer: E	♥ KJ93	East Bids 2♣ if possible.
Vul: None	♦ 64	
HCP: 12	♣ K3	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 36
Dealer: E
Vul: NS
North HCP: 13
South HCP: 12
Contract: 4♥ S

North:
♠ AQJ3
♥ 95
♦ Q5
♣ A8754

South:
♠ K95
♥ AKJ1086
♦ J964
♣ —

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
Pass	3♣ ¹	X	XX
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 37
Dealer: W
Vul: None
North HCP: 10
South HCP: 12
Contract: 4♣X W

North:
♠ AQ753
♥ K75
♦ J86
♣ 63

South:
♠ KJ6
♥ J983
♦ Q1097
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ ¹
Pass	2♠	Pass	Pass
3♣	3♠	4♣	Pass
Pass	X	AP	

1. limit raise or better in ♠

Board: 38
Dealer: E
Vul: NS
North HCP: 11
South HCP: 14
Contract: 4♠ S

North:
♠ KJ85
♥ AK62
♦ 43
♣ 853

South:
♠ A10942
♥ J85
♦ KQ72
♣ A

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♣ ²
Pass	4♠	AP	

1. limit raise or better in ♠
2. Splinter

Board: 39
Dealer: W
Vul: EW
North HCP: 14
South HCP: 12
Contract: 4♥ N

North:
♠ K4
♥ AKQ654
♦ J82
♣ J9

South:
♠ AJ96
♥ J103
♦ A107
♣ Q76

West	North	East	South
1♠	2♥	Pass	2♠ ¹
Pass	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 40
Dealer: E
Vul: None
North HCP: 9
South HCP: 12
Contract: 2♣ E

North:
♠ 8
♥ AQ104
♦ Q10987
♣ J86

South:
♠ KQ1032
♥ KJ93
♦ 64
♣ K3

West	North	East	South
		1♣	1♠
Pass	Pass	2♣	AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 41 ♠ 985
Dealer: W ♥ KJ2
Vul: NS ♦ AKJ1087
HCP: 12 ♣ 2

West Opens 1♥.

You bid first.

Board: 42 ♠ K765
Dealer: E ♥ J986
Vul: Both ♦ J3
HCP: 7 ♣ Q64

East Opens 1♥.

Partner bids first.

Board: 43 ♠ 1074
Dealer: W ♥ J5
Vul: NS ♦ AKJ542
HCP: 12 ♣ K10

West Opens 1♠.

You bid first.

Board: 44 ♠ K
Dealer: E ♥ AJ542
Vul: Both ♦ 654
HCP: 12 ♣ A854

East Opens 1♦.

Partner bids first.

Board: 45 ♠ 94
Dealer: W ♥ AJ982
Vul: None ♦ AK6
HCP: 13 ♣ J74

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 41
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♦ N

North:
♠ 985
♥ KJ2
♦ AKJ1087
♣ 2

South:
♠ QJ1042
♥ 9864
♦ Q6
♣ AJ

West	North	East	South
1♥	2♦	AP	

Board: 42
Dealer: E
Vul: Both
North HCP: 7
South HCP: 14
Contract: 2♠ S

North:
♠ K765
♥ J986
♦ J3
♣ Q64

South:
♠ AQ1032
♥ 104
♦ A2
♣ KJ105

West	North	East	South
		1♥	1♠
Pass	2♠	AP	

Board: 43
Dealer: W
Vul: NS
North HCP: 12
South HCP: 12
Contract: 4♥ S

North:
♠ 1074
♥ J5
♦ AKJ542
♣ K10

South:
♠ Q5
♥ AQ9843
♦ 103
♣ A86

West	North	East	South
1♠	2♦	Pass	2♥
Pass	3♦	Pass	3♥
Pass	4♥	AP	

Board: 44
Dealer: E
Vul: Both
North HCP: 12
South HCP: 11
Contract: 3♥ S

North:
♠ K
♥ AJ542
♦ 654
♣ A854

South:
♠ 972
♥ KQ1098
♦ J83
♣ KQ

West	North	East	South
		1♦	1♥
Pass	3♥	AP	

Board: 45
Dealer: W
Vul: None
North HCP: 13
South HCP: 11
Contract: 4♥ N

North:
♠ 94
♥ AJ982
♦ AK6
♣ J74

South:
♠ AKJ10853
♥ K53
♦ 3
♣ 53

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 41 ♠ QJ1042
Dealer: W ♥ 9864
Vul: NS ♦ Q6
HCP: 10 ♣ AJ

West Opens 1♥.

Partner bids first.

Board: 42 ♠ AQ1032
Dealer: E ♥ 104
Vul: Both ♦ A2
HCP: 14 ♣ KJ105

East Opens 1♥.

You bid first.

Board: 43 ♠ Q5
Dealer: W ♥ AQ9843
Vul: NS ♦ 103
HCP: 12 ♣ A86

West Opens 1♠.

Partner bids first.

Board: 44 ♠ 972
Dealer: E ♥ KQ1098
Vul: Both ♦ J83
HCP: 11 ♣ KQ

East Opens 1♦.

You bid first.

Board: 45 ♠ AKJ10853
Dealer: W ♥ K53
Vul: None ♦ 3
HCP: 11 ♣ 53

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 41
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♦ N

North:
♠ 985
♥ KJ2
♦ AKJ1087
♣ 2

South:
♠ QJ1042
♥ 9864
♦ Q6
♣ AJ

West	North	East	South
1♥	2♦	AP	

Board: 42
Dealer: E
Vul: Both
North HCP: 7
South HCP: 14
Contract: 2♠ S

North:
♠ K765
♥ J986
♦ J3
♣ Q64

South:
♠ AQ1032
♥ 104
♦ A2
♣ KJ105

West	North	East	South
		1♥	1♠
Pass	2♠	AP	

Board: 43
Dealer: W
Vul: NS
North HCP: 12
South HCP: 12
Contract: 4♥ S

North:
♠ 1074
♥ J5
♦ AKJ542
♣ K10

South:
♠ Q5
♥ AQ9843
♦ 103
♣ A86

West	North	East	South
1♠	2♦	Pass	2♥
Pass	3♦	Pass	3♥
Pass	4♥	AP	

Board: 44
Dealer: E
Vul: Both
North HCP: 12
South HCP: 11
Contract: 3♥ S

North:
♠ K
♥ AJ542
♦ 654
♣ A854

South:
♠ 972
♥ KQ1098
♦ J83
♣ KQ

West	North	East	South
		1♦	1♥
Pass	3♥	AP	

Board: 45
Dealer: W
Vul: None
North HCP: 13
South HCP: 11
Contract: 4♥ N

North:
♠ 94
♥ AJ982
♦ AK6
♣ J74

South:
♠ AKJ10853
♥ K53
♦ 3
♣ 53

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 46	♠ 9	East Opens 1♦.
Dealer: E	♥ AJ109763	
Vul: EW	♦ Q4	Partner bids first.
HCP: 11	♣ A106	
Board: 47	♠ A10863	West Opens 1♥.
Dealer: W	♥ 654	West Bids 3♥ if possible.
Vul: None	♦ 85	
HCP: 11	♣ AK2	You bid first.
Board: 48	♠ J642	East Opens 1♠.
Dealer: E	♥ 864	
Vul: NS	♦ A9	Partner bids first.
HCP: 12	♣ AK65	
Board: 49	♠ J	West Opens 1♠.
Dealer: W	♥ 10963	
Vul: Both	♦ K9	You bid first.
HCP: 13	♣ AKQ752	
Board: 50	♠ K54	East Opens 1♠.
Dealer: E	♥ J	East Bids 2♠ if possible.
Vul: None	♦ Q765	
HCP: 9	♣ QJ732	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 46
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ 9
 ♥ AJ109763
 ♦ Q4
 ♣ A106

South:
 ♠ KQJ654
 ♥ K
 ♦ J1097
 ♣ Q5

West	North	East	South
		1♦	1♠
Pass	4♥	AP	

Board: 47
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ A10863
 ♥ 654
 ♦ 85
 ♣ AK2

South:
 ♠ QJ4
 ♥ 98
 ♦ AK10
 ♣ 86543

West	North	East	South
1♥	1♠	Pass	2♠
3♥	Pass	Pass	3♠
AP			

Board: 48
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 3N N

North:
 ♠ J642
 ♥ 864
 ♦ A9
 ♣ AK65

South:
 ♠ A8
 ♥ Q102
 ♦ KQJ865
 ♣ 102

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 49
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3N S

North:
 ♠ J
 ♥ 10963
 ♦ K9
 ♣ AKQ752

South:
 ♠ A9763
 ♥ A75
 ♦ QJ7
 ♣ 83

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 50
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ K54
 ♥ J
 ♦ Q765
 ♣ QJ732

South:
 ♠ A62
 ♥ A109842
 ♦ K3
 ♣ K5

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	3♥
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 46	♠ KQJ654	East Opens 1♦.
Dealer: E	♥ K	
Vul: EW	♦ J1097	You bid first.
HCP: 12	♣ Q5	
Board: 47	♠ QJ4	West Opens 1♥.
Dealer: W	♥ 98	West Bids 3♥ if possible.
Vul: None	♦ AK10	
HCP: 10	♣ 86543	Partner bids first.
Board: 48	♠ A8	East Opens 1♠.
Dealer: E	♥ Q102	
Vul: NS	♦ KQJ865	You bid first.
HCP: 12	♣ 102	
Board: 49	♠ A9763	West Opens 1♠.
Dealer: W	♥ A75	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 11	♣ 83	
Board: 50	♠ A62	East Opens 1♠.
Dealer: E	♥ A109842	East Bids 2♠ if possible.
Vul: None	♦ K3	
HCP: 14	♣ K5	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 46
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ 9
 ♥ AJ109763
 ♦ Q4
 ♣ A106

South:
 ♠ KQJ654
 ♥ K
 ♦ J1097
 ♣ Q5

West	North	East	South
		1♦	1♠
Pass	4♥	AP	

Board: 47
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ A10863
 ♥ 654
 ♦ 85
 ♣ AK2

South:
 ♠ QJ4
 ♥ 98
 ♦ AK10
 ♣ 86543

West	North	East	South
1♥	1♠	Pass	2♠
3♥	Pass	Pass	3♠
AP			

Board: 48
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 3N N

North:
 ♠ J642
 ♥ 864
 ♦ A9
 ♣ AK65

South:
 ♠ A8
 ♥ Q102
 ♦ KQJ865
 ♣ 102

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 49
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3N S

North:
 ♠ J
 ♥ 10963
 ♦ K9
 ♣ AKQ752

South:
 ♠ A9763
 ♥ A75
 ♦ QJ7
 ♣ 83

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 50
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 3♥ S

North:
 ♠ K54
 ♥ J
 ♦ Q765
 ♣ QJ732

South:
 ♠ A62
 ♥ A109842
 ♦ K3
 ♣ K5

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	3♥
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 51
Dealer: W
Vul: NS
HCP: 12

♠ J96
♥ AQJ853
♦ KJ4
♣ 10

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 52
Dealer: E
Vul: EW
HCP: 12

♠ Q5
♥ 3
♦ AK75
♣ K106543

East Opens 1♣.
East Bids 2♣ if possible.
East Doubles Pass if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 53
Dealer: W
Vul: None
HCP: 12

♠ J3
♥ KJ974
♦ AK
♣ 10983

West Opens 1♣.

You bid first.

Board: 54
Dealer: E
Vul: NS
HCP: 11

♠ J
♥ 1087
♦ AJ96
♣ AJ643

East Opens 1♥.
East Bids 2♥ if possible.

Partner bids first.

Board: 55
Dealer: W
Vul: EW
HCP: 13

♠ 53
♥ KJ1063
♦ AJ85
♣ A9

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: W	♠ J96	♠ K1072	1♦	1♥	Pass	2♥
Vul: NS	♥ AQJ853	♥ 1096	X	Pass	3♣	X
North HCP: 12	♦ KJ4	♦ Q8	Pass	4♥	AP	
South HCP: 9	♣ 10	♣ KJ86				
Contract: 4♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: E	♠ Q5	♠ AJ108			1♣	1♥
Vul: EW	♥ 3	♥ QJ862	Pass	1NT	2♣	2♦
North HCP: 12	♦ AK75	♦ Q1094	Pass	Pass	X	Pass
South HCP: 10	♣ K106543	♣ —	2♠	3♦	AP	
Contract: 3♦ S						

Board: 53	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ KQ6542	1♣	1♥	Pass	1♠
Vul: None	♥ KJ974	♥ AQ	Pass	1NT	Pass	2♠
North HCP: 12	♦ AK	♦ QJ104	AP			
South HCP: 14	♣ 10983	♣ 4				
Contract: 2♠ S						

Board: 54	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ AKQ109			1♥	1♠
Vul: NS	♥ 1087	♥ J93	Pass	Pass	2♥	AP
North HCP: 11	♦ AJ96	♦ K10				
South HCP: 15	♣ AJ643	♣ Q108				
Contract: 2♥ E						

Board: 55	North:	South:	West	North	East	South
Dealer: W	♠ 53	♠ AQJ987	1♣	1♥	Pass	1♠
Vul: EW	♥ KJ1063	♥ —	Pass	2♦	Pass	2♠
North HCP: 13	♦ AJ85	♦ K1094	Pass	3NT	Pass	4♠
South HCP: 12	♣ A9	♣ Q73	AP			
Contract: 4♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 51
Dealer: W
Vul: NS
HCP: 9

♠ K1072
♥ 1096
♦ Q8
♣ KJ86

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 52
Dealer: E
Vul: EW
HCP: 10

♠ AJ108
♥ QJ862
♦ Q1094
♣ —

East Opens 1♣.
East Bids 2♣ if possible.
East Doubles Pass if possible.
West Bids 2♠ if possible.

You bid first.

Board: 53
Dealer: W
Vul: None
HCP: 14

♠ KQ6542
♥ AQ
♦ QJ104
♣ 4

West Opens 1♣.
Partner bids first.

Board: 54
Dealer: E
Vul: NS
HCP: 15

♠ AKQ109
♥ J93
♦ K10
♣ Q108

East Opens 1♥.
East Bids 2♥ if possible.

You bid first.

Board: 55
Dealer: W
Vul: EW
HCP: 12

♠ AQJ987
♥ —
♦ K1094
♣ Q73

West Opens 1♣.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 51
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 4♥ N

North:
 ♠ J96
 ♥ AQJ853
 ♦ KJ4
 ♣ 10

South:
 ♠ K1072
 ♥ 1096
 ♦ Q8
 ♣ KJ86

West	North	East	South
1♦	1♥	Pass	2♥
X	Pass	3♣	X
Pass	4♥	AP	

Board: 52
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 10
 Contract: 3♦ S

North:
 ♠ Q5
 ♥ 3
 ♦ AK75
 ♣ K106543

South:
 ♠ AJ108
 ♥ QJ862
 ♦ Q1094
 ♣ —

West	North	East	South
		1♣	1♥
Pass	1NT	2♣	2♦
Pass	Pass	X	Pass
2♠	3♦	AP	

Board: 53
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 2♠ S

North:
 ♠ J3
 ♥ KJ974
 ♦ AK
 ♣ 10983

South:
 ♠ KQ6542
 ♥ AQ
 ♦ QJ104
 ♣ 4

West	North	East	South
1♣	1♥	Pass	1♠
Pass	1NT	Pass	2♠
AP			

Board: 54
 Dealer: E
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 2♥ E

North:
 ♠ J
 ♥ 1087
 ♦ AJ96
 ♣ AJ643

South:
 ♠ AKQ109
 ♥ J93
 ♦ K10
 ♣ Q108

West	North	East	South
		1♥	1♠
Pass	Pass	2♥	AP

Board: 55
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ 53
 ♥ KJ1063
 ♦ AJ85
 ♣ A9

South:
 ♠ AQJ987
 ♥ —
 ♦ K1094
 ♣ Q73

West	North	East	South
1♣	1♥	Pass	1♠
Pass	2♦	Pass	2♠
Pass	3NT	Pass	4♠
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 56	♠ J	East Opens 1♥.
Dealer: E	♥ Q9654	East Doubles 1NT if possible.
Vul: Both	♦ AKQ	
HCP: 12	♣ 10987	Partner bids first.
Board: 57	♠ 752	West Opens 1♠.
Dealer: W	♥ A	West Bids 2♥ if possible.
Vul: EW	♦ AKQ853	East Doubles 3♦ if possible.
HCP: 15	♣ Q54	You bid first.
Board: 58	♠ K2	East Opens 1♠.
Dealer: E	♥ K865	East Bids 2♠ if possible.
Vul: Both	♦ KJ1032	
HCP: 10	♣ 52	Partner bids first.
Board: 59	♠ 752	West Opens 1♦.
Dealer: W	♥ K4	West Doubles Pass if possible.
Vul: None	♦ A6	East Bids 2♥ if possible.
HCP: 15	♣ AKJ643	You bid first.
Board: 60	♠ Q84	East Opens 1♣.
Dealer: E	♥ 6	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 8	♣ K8543	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 56
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 1NX N

North:
 ♠ J
 ♥ Q9654
 ♦ AKQ
 ♣ 10987

South:
 ♠ AQ865
 ♥ 2
 ♦ 963
 ♣ AJ54

West	North	East	South
		1♥	1♠
Pass	1NT	X	AP

Board: 57
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 7
 Contract: 3♦X N

North:
 ♠ 752
 ♥ A
 ♦ AKQ853
 ♣ Q54

South:
 ♠ Q6
 ♥ J1072
 ♦ 62
 ♣ KJ1098

West	North	East	South
1♠	2♦	Pass	Pass
2♥	3♦	X	AP

Board: 58
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ K2
 ♥ K865
 ♦ KJ1032
 ♣ 52

South:
 ♠ 1075
 ♥ AQ2
 ♦ 6
 ♣ KQJ1074

West	North	East	South
		1♠	2♣
Pass	2♦	2♠	3♣
AP			

Board: 59
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 752
 ♥ K4
 ♦ A6
 ♣ AKJ643

South:
 ♠ Q106
 ♥ Q102
 ♦ K854
 ♣ Q105

West	North	East	South
1♦	2♣	Pass	Pass
X	Pass	2♥	3♣
AP			

Board: 60
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 1♥ S

North:
 ♠ Q84
 ♥ 6
 ♦ QJ108
 ♣ K8543

South:
 ♠ K976
 ♥ AK9753
 ♦ A9
 ♣ J

West	North	East	South
		1♣	1♥
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 56 ♠ AQ865
Dealer: E ♥ 2
Vul: Both ♦ 963
HCP: 11 ♣ AJ54

East Opens 1♥.
East Doubles 1NT if possible.

You bid first.

Board: 57 ♠ Q6
Dealer: W ♥ J1072
Vul: EW ♦ 62
HCP: 7 ♣ KJ1098

West Opens 1♠.
West Bids 2♥ if possible.
East Doubles 3♦ if possible.

Partner bids first.

Board: 58 ♠ 1075
Dealer: E ♥ AQ2
Vul: Both ♦ 6
HCP: 12 ♣ KQJ1074

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 59 ♠ Q106
Dealer: W ♥ Q102
Vul: None ♦ K854
HCP: 9 ♣ Q105

West Opens 1♦.
West Doubles Pass if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 60 ♠ K976
Dealer: E ♥ AK9753
Vul: EW ♦ A9
HCP: 15 ♣ J

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 56
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 1NX N

North:
 ♠ J
 ♥ Q9654
 ♦ AKQ
 ♣ 10987

South:
 ♠ AQ865
 ♥ 2
 ♦ 963
 ♣ AJ54

West	North	East	South
		1♥	1♠
Pass	1NT	X	AP

Board: 57
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 7
 Contract: 3♦X N

North:
 ♠ 752
 ♥ A
 ♦ AKQ853
 ♣ Q54

South:
 ♠ Q6
 ♥ J1072
 ♦ 62
 ♣ KJ1098

West	North	East	South
1♠	2♦	Pass	Pass
2♥	3♦	X	AP

Board: 58
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ K2
 ♥ K865
 ♦ KJ1032
 ♣ 52

South:
 ♠ 1075
 ♥ AQ2
 ♦ 6
 ♣ KQJ1074

West	North	East	South
		1♠	2♣
Pass	2♦	2♠	3♣
AP			

Board: 59
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 752
 ♥ K4
 ♦ A6
 ♣ AKJ643

South:
 ♠ Q106
 ♥ Q102
 ♦ K854
 ♣ Q105

West	North	East	South
1♦	2♣	Pass	Pass
X	Pass	2♥	3♣
AP			

Board: 60
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 1♥ S

North:
 ♠ Q84
 ♥ 6
 ♦ QJ108
 ♣ K8543

South:
 ♠ K976
 ♥ AK9753
 ♦ A9
 ♣ J

West	North	East	South
		1♣	1♥
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 61 ♠ KJ842
Dealer: W ♥ KJ42
Vul: None ♦ 87
HCP: 10 ♣ Q6

West Opens 1♦.
West Bids 2♦ if possible.

You bid first.

Board: 62 ♠ J1053
Dealer: E ♥ AK109
Vul: NS ♦ 52
HCP: 13 ♣ AJ6

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 63 ♠ KQ4
Dealer: W ♥ AQ10765
Vul: None ♦ J94
HCP: 12 ♣ 10

West Opens 1♠.

You bid first.

Board: 64 ♠ J6
Dealer: E ♥ 6
Vul: None ♦ A654
HCP: 10 ♣ KQ9852

East Opens 1♠.

Partner bids first.

Board: 65 ♠ K108
Dealer: W ♥ Q10862
Vul: NS ♦ 105
HCP: 9 ♣ KJ7

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 61
Dealer: W
Vul: None
North HCP: 10
South HCP: 13
Contract: 4♥ N

North:
♠ KJ842
♥ KJ42
♦ 87
♣ Q6

South:
♠ 103
♥ A1086
♦ A106
♣ AJ54

West	North	East	South
1♦	1♠	Pass	1NT
2♦	2♥	Pass	3♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 62
Dealer: E
Vul: NS
North HCP: 13
South HCP: 13
Contract: 4♠ S

North:
♠ J1053
♥ AK109
♦ 52
♣ AJ6

South:
♠ AKQ64
♥ J765
♦ QJ8
♣ 3

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♣ ²
Pass	4♠	AP	

1. limit raise or better in ♠
2. Splinter

Board: 63
Dealer: W
Vul: None
North HCP: 12
South HCP: 11
Contract: 2♥ N

North:
♠ KQ4
♥ AQ10765
♦ J94
♣ 10

South:
♠ 9732
♥ K4
♦ AK75
♣ J84

West	North	East	South
1♠	2♥	AP	

Board: 64
Dealer: E
Vul: None
North HCP: 10
South HCP: 13
Contract: 2♥ S

North:
♠ J6
♥ 6
♦ A654
♣ KQ9852

South:
♠ Q1085
♥ AKJ1093
♦ K3
♣ 10

West	North	East	South
		1♠	2♥
AP			

Board: 65
Dealer: W
Vul: NS
North HCP: 9
South HCP: 14
Contract: 3♥ N

North:
♠ K108
♥ Q10862
♦ 105
♣ KJ7

South:
♠ A75
♥ A4
♦ KQJ984
♣ 103

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 61 ♠ 103
Dealer: W ♥ A1086
Vul: None ♦ A106
HCP: 13 ♣ AJ54

West Opens 1♦.
West Bids 2♦ if possible.

Partner bids first.

Board: 62 ♠ AKQ64
Dealer: E ♥ J765
Vul: NS ♦ QJ8
HCP: 13 ♣ 3

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

Board: 63 ♠ 9732
Dealer: W ♥ K4
Vul: None ♦ AK75
HCP: 11 ♣ J84

West Opens 1♠.

Partner bids first.

Board: 64 ♠ Q1085
Dealer: E ♥ AKJ1093
Vul: None ♦ K3
HCP: 13 ♣ 10

East Opens 1♠.

You bid first.

Board: 65 ♠ A75
Dealer: W ♥ A4
Vul: NS ♦ KQJ984
HCP: 14 ♣ 103

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 61
Dealer: W
Vul: None
North HCP: 10
South HCP: 13
Contract: 4♥ N

North:
♠ KJ842
♥ KJ42
♦ 87
♣ Q6

South:
♠ 103
♥ A1086
♦ A106
♣ AJ54

West	North	East	South
1♦	1♠	Pass	1NT
2♦	2♥	Pass	3♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 62
Dealer: E
Vul: NS
North HCP: 13
South HCP: 13
Contract: 4♠ S

North:
♠ J1053
♥ AK109
♦ 52
♣ AJ6

South:
♠ AKQ64
♥ J765
♦ QJ8
♣ 3

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♣ ²
Pass	4♠	AP	

1. limit raise or better in ♠
2. Splinter

Board: 63
Dealer: W
Vul: None
North HCP: 12
South HCP: 11
Contract: 2♥ N

North:
♠ KQ4
♥ AQ10765
♦ J94
♣ 10

South:
♠ 9732
♥ K4
♦ AK75
♣ J84

West	North	East	South
1♠	2♥	AP	

Board: 64
Dealer: E
Vul: None
North HCP: 10
South HCP: 13
Contract: 2♥ S

North:
♠ J6
♥ 6
♦ A654
♣ KQ9852

South:
♠ Q1085
♥ AKJ1093
♦ K3
♣ 10

West	North	East	South
		1♠	2♥
AP			

Board: 65
Dealer: W
Vul: NS
North HCP: 9
South HCP: 14
Contract: 3♥ N

North:
♠ K108
♥ Q10862
♦ 105
♣ KJ7

South:
♠ A75
♥ A4
♦ KQJ984
♣ 103

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 66	♠ A54	East Opens 1♣.
Dealer: E	♥ KQ1064	
Vul: EW	♦ J863	Partner bids first.
HCP: 14	♣ A	
Board: 67	♠ 10843	West Opens 1♠.
Dealer: W	♥ A	
Vul: Both	♦ K8	You bid first.
HCP: 14	♣ AK8763	
Board: 68	♠ 95	East Opens 1♦.
Dealer: E	♥ AK4	East Doubles 1NT if possible.
Vul: NS	♦ QJ10853	West Bids 2♥ if possible.
HCP: 10	♣ 103	Partner bids first.
Board: 69	♠ AKQ72	West Opens 1♣.
Dealer: W	♥ Q3	West Bids 2♣ if possible.
Vul: EW	♦ K1098	
HCP: 14	♣ 107	You bid first.
Board: 70	♠ K	East Opens 1♥.
Dealer: E	♥ QJ864	East Doubles Pass if possible.
Vul: Both	♦ Q1095	
HCP: 9	♣ J84	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KJ1062			1♣	1♠
Vul: EW	♥ KQ1064	♥ 82	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ J863	♦ K5	Pass	4♠	AP	
South HCP: 9	♣ A	♣ Q1093	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ J7				
Vul: Both	♥ A	♥ Q1084	1♠	2♣	AP	
North HCP: 14	♦ K8	♦ A9432				
South HCP: 7	♣ AK8763	♣ 105				
Contract: 2♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ J10864			1♦	1♠
Vul: NS	♥ AK4	♥ QJ96	Pass	1NT	X	Pass
North HCP: 10	♦ QJ10853	♦ K	2♥	AP		
South HCP: 11	♣ 103	♣ A94				
Contract: 2♥ W						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1085	1♣	1♠	Pass	Pass
Vul: EW	♥ Q3	♥ 1094	2♣	2♦	Pass	3♠
North HCP: 14	♦ K1098	♦ AJ63	AP			
South HCP: 8	♣ 107	♣ K63				
Contract: 3♠ N						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ Q10542			1♥	1♠
Vul: Both	♥ QJ864	♥ K9	Pass	Pass	X	AP
North HCP: 9	♦ Q1095	♦ K6				
South HCP: 13	♣ J84	♣ KQ97				
Contract: 1♠X S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 66	♠ KJ1062	East Opens 1♣.
Dealer: E	♥ 82	
Vul: EW	♦ K5	You bid first.
HCP: 9	♣ Q1093	
Board: 67	♠ J7	West Opens 1♠.
Dealer: W	♥ Q1084	
Vul: Both	♦ A9432	Partner bids first.
HCP: 7	♣ 105	
Board: 68	♠ J10864	East Opens 1♦.
Dealer: E	♥ QJ96	East Doubles 1NT if possible.
Vul: NS	♦ K	West Bids 2♥ if possible.
HCP: 11	♣ A94	You bid first.
Board: 69	♠ 1085	West Opens 1♣.
Dealer: W	♥ 1094	West Bids 2♣ if possible.
Vul: EW	♦ AJ63	
HCP: 8	♣ K63	Partner bids first.
Board: 70	♠ Q10542	East Opens 1♥.
Dealer: E	♥ K9	East Doubles Pass if possible.
Vul: Both	♦ K6	
HCP: 13	♣ KQ97	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KJ1062			1♣	1♠
Vul: EW	♥ KQ1064	♥ 82	Pass	2♣ ¹	Pass	2♠
North HCP: 14	♦ J863	♦ K5	Pass	4♠	AP	
South HCP: 9	♣ A	♣ Q1093	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ J7				
Vul: Both	♥ A	♥ Q1084	1♠	2♣	AP	
North HCP: 14	♦ K8	♦ A9432				
South HCP: 7	♣ AK8763	♣ 105				
Contract: 2♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ J10864			1♦	1♠
Vul: NS	♥ AK4	♥ QJ96	Pass	1NT	X	Pass
North HCP: 10	♦ QJ10853	♦ K	2♥	AP		
South HCP: 11	♣ 103	♣ A94				
Contract: 2♥ W						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1085	1♣	1♠	Pass	Pass
Vul: EW	♥ Q3	♥ 1094	2♣	2♦	Pass	3♠
North HCP: 14	♦ K1098	♦ AJ63	AP			
South HCP: 8	♣ 107	♣ K63				
Contract: 3♠ N						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ Q10542			1♥	1♠
Vul: Both	♥ QJ864	♥ K9	Pass	Pass	X	AP
North HCP: 9	♦ Q1095	♦ K6				
South HCP: 13	♣ J84	♣ KQ97				
Contract: 1♠X S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 71
Dealer: W
Vul: None
HCP: 13

♠ 52
♥ K54
♦ Q4
♣ AKJ842

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♦ if possible.

You bid first.

Board: 72
Dealer: E
Vul: EW
HCP: 11

♠ 72
♥ K10
♦ AQ985
♣ Q853

East Opens 1♣.

Partner bids first.

Board: 73
Dealer: W
Vul: Both
HCP: 9

♠ 853
♥ AQJ98
♦ Q654
♣ 9

West Opens 1♣.

You bid first.

Board: 74
Dealer: E
Vul: NS
HCP: 11

♠ AQ7
♥ J84
♦ K109432
♣ J

East Opens 1♠.

Partner bids first.

Board: 75
Dealer: W
Vul: Both
HCP: 12

♠ 9732
♥ Q2
♦ AKJ108
♣ Q6

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ AQ963	1♣	2♣	Pass	Pass
Vul: None	♥ K54	♥ 9876	X	Pass	2♦	AP
North HCP: 13	♦ Q4	♦ A8				
South HCP: 10	♣ AKJ842	♣ 95				
Contract: 2♦ E						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AQJ853			1♣	1♠
Vul: EW	♥ K10	♥ Q943	Pass	1NT	Pass	2♥
North HCP: 11	♦ AQ985	♦ 3	Pass	2♠	Pass	4♠
South HCP: 12	♣ Q853	♣ K4	AP			
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 853	♠ AKJ72	1♣	1♥	Pass	4♦ ¹
Vul: Both	♥ AQJ98	♥ K72	Pass	4♥	AP	
North HCP: 9	♦ Q654	♦ J	1. Splinter			
South HCP: 17	♣ 9	♣ KQ73				
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 1082			1♠	2♣
Vul: NS	♥ J84	♥ AK103	Pass	2NT	AP	
North HCP: 11	♦ K109432	♦ —				
South HCP: 13	♣ J	♣ AQ8765				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ KJ6	1♣	1♦	Pass	1♥
Vul: Both	♥ Q2	♥ AK86	Pass	1♠	Pass	2♦
North HCP: 12	♦ AKJ108	♦ 975	AP			
South HCP: 12	♣ Q6	♣ J107				
Contract: 2♦ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 71 ♠ AQ963
Dealer: W ♥ 9876
Vul: None ♦ A8
HCP: 10 ♣ 95

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 72 ♠ AQJ853
Dealer: E ♥ Q943
Vul: EW ♦ 3
HCP: 12 ♣ K4

East Opens 1♣.

You bid first.

Board: 73 ♠ AKJ72
Dealer: W ♥ K72
Vul: Both ♦ J
HCP: 17 ♣ KQ73

West Opens 1♣.

Partner bids first.

Board: 74 ♠ 1082
Dealer: E ♥ AK103
Vul: NS ♦ —
HCP: 13 ♣ AQ8765

East Opens 1♠.

You bid first.

Board: 75 ♠ KJ6
Dealer: W ♥ AK86
Vul: Both ♦ 975
HCP: 12 ♣ J107

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ AQ963	1♣	2♣	Pass	Pass
Vul: None	♥ K54	♥ 9876	X	Pass	2♦	AP
North HCP: 13	♦ Q4	♦ A8				
South HCP: 10	♣ AKJ842	♣ 95				
Contract: 2♦ E						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ 72	♠ AQJ853			1♣	1♠
Vul: EW	♥ K10	♥ Q943	Pass	1NT	Pass	2♥
North HCP: 11	♦ AQ985	♦ 3	Pass	2♠	Pass	4♠
South HCP: 12	♣ Q853	♣ K4	AP			
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: W	♠ 853	♠ AKJ72	1♣	1♥	Pass	4♦ ¹
Vul: Both	♥ AQJ98	♥ K72	Pass	4♥	AP	
North HCP: 9	♦ Q654	♦ J	1. Splinter			
South HCP: 17	♣ 9	♣ KQ73				
Contract: 4♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: E	♠ AQ7	♠ 1082			1♠	2♣
Vul: NS	♥ J84	♥ AK103	Pass	2NT	AP	
North HCP: 11	♦ K109432	♦ —				
South HCP: 13	♣ J	♣ AQ8765				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: W	♠ 9732	♠ KJ6	1♣	1♦	Pass	1♥
Vul: Both	♥ Q2	♥ AK86	Pass	1♠	Pass	2♦
North HCP: 12	♦ AKJ108	♦ 975	AP			
South HCP: 12	♣ Q6	♣ J107				
Contract: 2♦ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 76	♠ 63	East Opens 1♣.
Dealer: E	♥ AKQ92	East Bids 1♠ if possible.
Vul: None	♦ J63	
HCP: 11	♣ J85	Partner bids first.

Board: 77	♠ AJ75	West Opens 1♦.
Dealer: W	♥ AK1097	
Vul: NS	♦ 92	You bid first.
HCP: 14	♣ Q3	

Board: 78	♠ A10875	East Opens 1♠.
Dealer: E	♥ KQ74	
Vul: EW	♦ Q	Partner bids first.
HCP: 14	♣ QJ3	

Board: 79	♠ K97	West Opens 1♣.
Dealer: W	♥ AQJ94	
Vul: None	♦ 76	You bid first.
HCP: 10	♣ 1073	

Board: 80	♠ J7	East Opens 1♣.
Dealer: E	♥ 1095	
Vul: NS	♦ AK1085	Partner bids first.
HCP: 10	♣ Q103	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 76
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 3♦ S

North:
♠ 63
♥ AKQ92
♦ J63
♣ J85

South:
♠ AKQ7
♥ 104
♦ AQ975
♣ 76

West	North	East	South
		1♣	1♦
Pass	1♥	1♠	1NT
Pass	2♠ ¹	Pass	3♦
AP			
1. limit raise or better in ♦			

Board: 77
Dealer: W
Vul: NS
North HCP: 14
South HCP: 7
Contract: 2♥ N

North:
♠ AJ75
♥ AK1097
♦ 92
♣ Q3

South:
♠ 94
♥ QJ842
♦ KJ3
♣ 865

West	North	East	South
1♦	1♥	Pass	2♥
AP			

Board: 78
Dealer: E
Vul: EW
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ A10875
♥ KQ74
♦ Q
♣ QJ3

South:
♠ —
♥ J83
♦ AJ7642
♣ AK109

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 79
Dealer: W
Vul: None
North HCP: 10
South HCP: 12
Contract: 3♠ S

North:
♠ K97
♥ AQJ94
♦ 76
♣ 1073

South:
♠ AJ642
♥ 83
♦ KJ4
♣ K94

West	North	East	South
1♣	1♥	Pass	1♠
Pass	1NT	Pass	2♠
Pass	3♣ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 80
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 4♠ S

North:
♠ J7
♥ 1095
♦ AK1085
♣ Q103

South:
♠ AK8543
♥ KQ6
♦ Q3
♣ 98

West	North	East	South
		1♣	1♠
Pass	1NT	Pass	2♠
Pass	3♠	Pass	4♠
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 76	♠ AKQ7	East Opens 1♣.
Dealer: E	♥ 104	East Bids 1♠ if possible.
Vul: None	♦ AQ975	
HCP: 15	♣ 76	You bid first.

Board: 77	♠ 94	West Opens 1♦.
Dealer: W	♥ QJ842	
Vul: NS	♦ KJ3	Partner bids first.
HCP: 7	♣ 865	

Board: 78	♠ —	East Opens 1♠.
Dealer: E	♥ J83	
Vul: EW	♦ AJ7642	You bid first.
HCP: 13	♣ AK109	

Board: 79	♠ AJ642	West Opens 1♣.
Dealer: W	♥ 83	
Vul: None	♦ KJ4	Partner bids first.
HCP: 12	♣ K94	

Board: 80	♠ AK8543	East Opens 1♣.
Dealer: E	♥ KQ6	
Vul: NS	♦ Q3	You bid first.
HCP: 14	♣ 98	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 76
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 3♦ S

North:
♠ 63
♥ AKQ92
♦ J63
♣ J85

South:
♠ AKQ7
♥ 104
♦ AQ975
♣ 76

West	North	East	South
		1♣	1♦
Pass	1♥	1♠	1NT
Pass	2♠ ¹	Pass	3♦
AP			
1. limit raise or better in ♦			

Board: 77
Dealer: W
Vul: NS
North HCP: 14
South HCP: 7
Contract: 2♥ N

North:
♠ AJ75
♥ AK1097
♦ 92
♣ Q3

South:
♠ 94
♥ QJ842
♦ KJ3
♣ 865

West	North	East	South
1♦	1♥	Pass	2♥
AP			

Board: 78
Dealer: E
Vul: EW
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ A10875
♥ KQ74
♦ Q
♣ QJ3

South:
♠ —
♥ J83
♦ AJ7642
♣ AK109

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 79
Dealer: W
Vul: None
North HCP: 10
South HCP: 12
Contract: 3♠ S

North:
♠ K97
♥ AQJ94
♦ 76
♣ 1073

South:
♠ AJ642
♥ 83
♦ KJ4
♣ K94

West	North	East	South
1♣	1♥	Pass	1♠
Pass	1NT	Pass	2♠
Pass	3♣ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 80
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 4♠ S

North:
♠ J7
♥ 1095
♦ AK1085
♣ Q103

South:
♠ AK8543
♥ KQ6
♦ Q3
♣ 98

West	North	East	South
		1♣	1♠
Pass	1NT	Pass	2♠
Pass	3♠	Pass	4♠
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 81	♠ 65	West Opens 1♥.
Dealer: W	♥ QJ8	East Doubles Pass if possible.
Vul: EW	♦ 74	
HCP: 12	♣ AKQ853	You bid first.
Board: 82	♠ KQ653	East Opens 1♦.
Dealer: E	♥ A6	
Vul: Both	♦ J83	Partner bids first.
HCP: 12	♣ Q65	
Board: 83	♠ 7	West Opens 1♦.
Dealer: W	♥ AQ962	West Bids 2♦ if possible.
Vul: Both	♦ AJ5	
HCP: 14	♣ K654	You bid first.
Board: 84	♠ A9765	East Opens 1♦.
Dealer: E	♥ 42	
Vul: None	♦ J42	Partner bids first.
HCP: 12	♣ AK10	
Board: 85	♠ K10	West Opens 1♠.
Dealer: W	♥ Q42	
Vul: EW	♦ A5	You bid first.
HCP: 13	♣ KJ8764	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 81
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 4♠X S

North:
 ♠ 65
 ♥ QJ8
 ♦ 74
 ♣ AKQ853

South:
 ♠ AQ107432
 ♥ K52
 ♦ QJ
 ♣ 6

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	Pass	4♠
Pass	Pass	X	AP

Board: 82
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ KQ653
 ♥ A6
 ♦ J83
 ♣ Q65

South:
 ♠ A10
 ♥ KQJ108
 ♦ K97
 ♣ 1093

West	North	East	South
		1♦	1♥
Pass	1♠	Pass	1NT
Pass	2♠	Pass	3NT
AP			

Board: 83
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ 7
 ♥ AQ962
 ♦ AJ5
 ♣ K654

South:
 ♠ AQ95432
 ♥ 10873
 ♦ Q4
 ♣ —

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♣	Pass	4♥
AP			

Board: 84
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 2♥ S

North:
 ♠ A9765
 ♥ 42
 ♦ J42
 ♣ AK10

South:
 ♠ Q10
 ♥ AQJ97
 ♦ A9
 ♣ 7543

West	North	East	South
		1♦	1♥
Pass	1♠	Pass	2♣
Pass	2♥	AP	

Board: 85
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N S

North:
 ♠ K10
 ♥ Q42
 ♦ A5
 ♣ KJ8764

South:
 ♠ AQJ654
 ♥ 976
 ♦ KQJ10
 ♣ —

West	North	East	South
1♠	2♣	Pass	3NT
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 81	♠ AQ107432	West Opens 1♥.
Dealer: W	♥ K52	East Doubles Pass if possible.
Vul: EW	♦ QJ	
HCP: 12	♣ 6	Partner bids first.
Board: 82	♠ A10	East Opens 1♦.
Dealer: E	♥ KQJ108	
Vul: Both	♦ K97	You bid first.
HCP: 13	♣ 1093	
Board: 83	♠ AQ95432	West Opens 1♦.
Dealer: W	♥ 10873	West Bids 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 8	♣ —	Partner bids first.
Board: 84	♠ Q10	East Opens 1♦.
Dealer: E	♥ AQJ97	
Vul: None	♦ A9	You bid first.
HCP: 13	♣ 7543	
Board: 85	♠ AQJ654	West Opens 1♠.
Dealer: W	♥ 976	
Vul: EW	♦ KQJ10	Partner bids first.
HCP: 13	♣ —	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 81
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 4♠X S

North:
 ♠ 65
 ♥ QJ8
 ♦ 74
 ♣ AKQ853

South:
 ♠ AQ107432
 ♥ K52
 ♦ QJ
 ♣ 6

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	Pass	4♠
Pass	Pass	X	AP

Board: 82
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ KQ653
 ♥ A6
 ♦ J83
 ♣ Q65

South:
 ♠ A10
 ♥ KQJ108
 ♦ K97
 ♣ 1093

West	North	East	South
		1♦	1♥
Pass	1♠	Pass	1NT
Pass	2♠	Pass	3NT
AP			

Board: 83
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 8
 Contract: 4♥ N

North:
 ♠ 7
 ♥ AQ962
 ♦ AJ5
 ♣ K654

South:
 ♠ AQ95432
 ♥ 10873
 ♦ Q4
 ♣ —

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♣	Pass	4♥
AP			

Board: 84
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 2♥ S

North:
 ♠ A9765
 ♥ 42
 ♦ J42
 ♣ AK10

South:
 ♠ Q10
 ♥ AQJ97
 ♦ A9
 ♣ 7543

West	North	East	South
		1♦	1♥
Pass	1♠	Pass	2♣
Pass	2♥	AP	

Board: 85
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N S

North:
 ♠ K10
 ♥ Q42
 ♦ A5
 ♣ KJ8764

South:
 ♠ AQJ654
 ♥ 976
 ♦ KQJ10
 ♣ —

West	North	East	South
1♠	2♣	Pass	3NT
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 86
Dealer: E
Vul: None
HCP: 8

♠ K104
♥ 98
♦ J84
♣ A9753

East Opens 1♠.
East Doubles Pass if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 87
Dealer: W
Vul: Both
HCP: 9

♠ QJ543
♥ 93
♦ A73
♣ Q54

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 88
Dealer: E
Vul: None
HCP: 12

♠ KJ9
♥ A853
♦ 108
♣ KJ53

East Opens 1♣.

Partner bids first.

Board: 89
Dealer: W
Vul: NS
HCP: 10

♠ K10542
♥ QJ5
♦ Q3
♣ Q104

West Opens 1♦.

You bid first.

Board: 90
Dealer: E
Vul: None
HCP: 8

♠ A973
♥ 9742
♦ J8
♣ K93

East Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 86
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♥ S

North:
♠ K104
♥ 98
♦ J84
♣ A9753

South:
♠ 9876
♥ AKQJ76
♦ Q6
♣ K

West	North	East	South
		1♣	2♥
Pass	Pass	X	Pass
3♦	Pass	Pass	3♥
Pass	3♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 87
Dealer: W
Vul: Both
North HCP: 9
South HCP: 14
Contract: 3♦ X W

North:
♠ QJ543
♥ 93
♦ A73
♣ Q54

South:
♠ A97
♥ A107
♦ Q5
♣ KJ976

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	Pass	3♦	X
AP			

1. limit raise or better in ♠

Board: 88
Dealer: E
Vul: None
North HCP: 12
South HCP: 11
Contract: 3♥ S

North:
♠ KJ9
♥ A853
♦ 108
♣ KJ53

South:
♠ 65
♥ KJ976
♦ QJ96
♣ A7

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	Pass	3♥
AP			

1. limit raise or better in ♥

Board: 89
Dealer: W
Vul: NS
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ K10542
♥ QJ5
♦ Q3
♣ Q104

South:
♠ 83
♥ AK74
♦ 1064
♣ AK73

West	North	East	South
1♦	1♠	Pass	2NT
AP			

Board: 90
Dealer: E
Vul: None
North HCP: 8
South HCP: 14
Contract: 2♥ S

North:
♠ A973
♥ 9742
♦ J8
♣ K93

South:
♠ Q10
♥ AKJ65
♦ K102
♣ J106

West	North	East	South
		1♦	1♥
Pass	2♥	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 86
Dealer: E
Vul: None
HCP: 15

♠ 9876
♥ AKQJ76
♦ Q6
♣ K

East Opens 1♠.
East Doubles Pass if possible.
West Bids 3♦ if possible.

You bid first.

Board: 87
Dealer: W
Vul: Both
HCP: 14

♠ A97
♥ A107
♦ Q5
♣ KJ976

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 88
Dealer: E
Vul: None
HCP: 11

♠ 65
♥ KJ976
♦ QJ96
♣ A7

East Opens 1♣.

You bid first.

Board: 89
Dealer: W
Vul: NS
HCP: 14

♠ 83
♥ AK74
♦ 1064
♣ AK73

West Opens 1♦.

Partner bids first.

Board: 90
Dealer: E
Vul: None
HCP: 14

♠ Q10
♥ AKJ65
♦ K102
♣ J106

East Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 86
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♥ S

North:
♠ K104
♥ 98
♦ J84
♣ A9753

South:
♠ 9876
♥ AKQJ76
♦ Q6
♣ K

West	North	East	South
		1♣	2♥
Pass	Pass	X	Pass
3♦	Pass	Pass	3♥
Pass	3♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 87
Dealer: W
Vul: Both
North HCP: 9
South HCP: 14
Contract: 3♦ X W

North:
♠ QJ543
♥ 93
♦ A73
♣ Q54

South:
♠ A97
♥ A107
♦ Q5
♣ KJ976

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	Pass	3♦	X
AP			

1. limit raise or better in ♠

Board: 88
Dealer: E
Vul: None
North HCP: 12
South HCP: 11
Contract: 3♥ S

North:
♠ KJ9
♥ A853
♦ 108
♣ KJ53

South:
♠ 65
♥ KJ976
♦ QJ96
♣ A7

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	Pass	3♥
AP			

1. limit raise or better in ♥

Board: 89
Dealer: W
Vul: NS
North HCP: 10
South HCP: 14
Contract: 2N S

North:
♠ K10542
♥ QJ5
♦ Q3
♣ Q104

South:
♠ 83
♥ AK74
♦ 1064
♣ AK73

West	North	East	South
1♦	1♠	Pass	2NT
AP			

Board: 90
Dealer: E
Vul: None
North HCP: 8
South HCP: 14
Contract: 2♥ S

North:
♠ A973
♥ 9742
♦ J8
♣ K93

South:
♠ Q10
♥ AKJ65
♦ K102
♣ J106

West	North	East	South
		1♦	1♥
Pass	2♥	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 91	♠ 73	West Opens 1♥.
Dealer: W	♥ 965	
Vul: NS	♦ AK	You bid first.
HCP: 12	♣ AJ9876	
Board: 92	♠ 6	East Opens 1♦.
Dealer: E	♥ KQ5	
Vul: EW	♦ K63	Partner bids first.
HCP: 13	♣ KQ7643	
Board: 93	♠ KJ	West Opens 1♠.
Dealer: W	♥ AJ10854	West Doubles 2♠ if possible.
Vul: Both	♦ A74	
HCP: 13	♣ 32	You bid first.
Board: 94	♠ 10973	East Opens 1♦.
Dealer: E	♥ KQ763	
Vul: NS	♦ K74	Partner bids first.
HCP: 10	♣ Q	
Board: 95	♠ 95	West Opens 1♠.
Dealer: W	♥ KQ9842	West Doubles Pass if possible.
Vul: EW	♦ A7	East Bids 2♠ if possible.
HCP: 13	♣ A85	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 91
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 2♣ N

North:
 ♠ 73
 ♥ 965
 ♦ AK
 ♣ AJ9876

South:
 ♠ KJ96
 ♥ J872
 ♦ Q1087
 ♣ K

West	North	East	South
1♥	2♣	AP	

Board: 92
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ 6
 ♥ KQ5
 ♦ K63
 ♣ KQ7643

South:
 ♠ A1075
 ♥ A109762
 ♦ A5
 ♣ 10

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	Pass	4♣ ²
Pass	4♥	AP	

1. limit raise or better in ♥
 2. Splinter

Board: 93
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ KJ
 ♥ AJ10854
 ♦ A74
 ♣ 32

South:
 ♠ 542
 ♥ K76
 ♦ Q986
 ♣ KQ5

West	North	East	South
1♠	2♥	Pass	2♠ ¹
X	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 94
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ 10973
 ♥ KQ763
 ♦ K74
 ♣ Q

South:
 ♠ J42
 ♥ A8
 ♦ 63
 ♣ AK10973

West	North	East	South
		1♦	2♣
Pass	2♥	Pass	3♣
AP			

Board: 95
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ 95
 ♥ KQ9842
 ♦ A7
 ♣ A85

South:
 ♠ A764
 ♥ 75
 ♦ K542
 ♣ K103

West	North	East	South
1♠	2♥	Pass	Pass
X	Pass	2♠	Pass
Pass	3♥	Pass	3♠ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 91 ♠ KJ96
Dealer: W ♥ J872
Vul: NS ♦ Q1087
HCP: 10 ♣ K

West Opens 1♥.

Partner bids first.

Board: 92 ♠ A1075
Dealer: E ♥ A109762
Vul: EW ♦ A5
HCP: 12 ♣ 10

East Opens 1♦.

You bid first.

Board: 93 ♠ 542
Dealer: W ♥ K76
Vul: Both ♦ Q986
HCP: 10 ♣ KQ5

West Opens 1♠.

West Doubles 2♠ if possible.

Partner bids first.

Board: 94 ♠ J42
Dealer: E ♥ A8
Vul: NS ♦ 63
HCP: 12 ♣ AK10973

East Opens 1♦.

You bid first.

Board: 95 ♠ A764
Dealer: W ♥ 75
Vul: EW ♦ K542
HCP: 10 ♣ K103

West Opens 1♠.

West Doubles Pass if possible.

East Bids 2♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 91
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♣ N

North:
♠ 73
♥ 965
♦ AK
♣ AJ9876

South:
♠ KJ96
♥ J872
♦ Q1087
♣ K

West	North	East	South
1♥	2♣	AP	

Board: 92
Dealer: E
Vul: EW
North HCP: 13
South HCP: 12
Contract: 4♥ S

North:
♠ 6
♥ KQ5
♦ K63
♣ KQ7643

South:
♠ A1075
♥ A109762
♦ A5
♣ 10

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	Pass	4♣ ²
Pass	4♥	AP	

1. limit raise or better in ♥
2. Splinter

Board: 93
Dealer: W
Vul: Both
North HCP: 13
South HCP: 10
Contract: 4♥ N

North:
♠ KJ
♥ AJ10854
♦ A74
♣ 32

South:
♠ 542
♥ K76
♦ Q986
♣ KQ5

West	North	East	South
1♠	2♥	Pass	2♠ ¹
X	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 94
Dealer: E
Vul: NS
North HCP: 10
South HCP: 12
Contract: 3♣ S

North:
♠ 10973
♥ KQ763
♦ K74
♣ Q

South:
♠ J42
♥ A8
♦ 63
♣ AK10973

West	North	East	South
		1♦	2♣
Pass	2♥	Pass	3♣
AP			

Board: 95
Dealer: W
Vul: EW
North HCP: 13
South HCP: 10
Contract: 4♥ N

North:
♠ 95
♥ KQ9842
♦ A7
♣ A85

South:
♠ A764
♥ 75
♦ K542
♣ K103

West	North	East	South
1♠	2♥	Pass	Pass
X	Pass	2♠	Pass
Pass	3♥	Pass	3♠ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 96	♠ Q	East Opens 1♣.
Dealer: E	♥ 743	
Vul: Both	♦ AQ54	Partner bids first.
HCP: 15	♣ AK1086	

Board: 97	♠ KJ1054	West Opens 1♣.
Dealer: W	♥ Q104	West Bids 3♣ if possible.
Vul: None	♦ A4	
HCP: 10	♣ 1085	You bid first.

Board: 98	♠ KQJ74	East Opens 1♥.
Dealer: E	♥ 85	
Vul: EW	♦ 109	Partner bids first.
HCP: 15	♣ AKQ4	

Board: 99	♠ K10964	West Opens 1♦.
Dealer: W	♥ K6	
Vul: Both	♦ 1093	You bid first.
HCP: 10	♣ KJ5	

Board: 100	♠ A108	East Opens 1♦.
Dealer: E	♥ A972	West Bids 2♠ if possible.
Vul: None	♦ J63	East Bids 3♠ if possible.
HCP: 11	♣ Q43	East Bids 4♠ if possible.
		Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A92			1♣	1♥
Vul: Both	♥ 743	♥ KQJ102	Pass	2♣ ¹	Pass	4♥
North HCP: 15	♦ AQ54	♦ 10986	AP			
South HCP: 10	♣ AK1086	♣ 3				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ KJ1054	♠ Q873	1♣	1♠	Pass	2♣ ¹
Vul: None	♥ Q104	♥ AKJ5	3♣	3♠	AP	
North HCP: 10	♦ A4	♦ Q873				
South HCP: 14	♣ 1085	♣ Q				
Contract: 3♠ N						1. limit raise or better in ♠

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A10863			1♥	1♠
Vul: EW	♥ 85	♥ AQ72	Pass	2♥ ¹	Pass	4♠
North HCP: 15	♦ 109	♦ J	AP			
South HCP: 12	♣ AKQ4	♣ J106				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ AJ	1♦	1♠	Pass	2♥
Vul: Both	♥ K6	♥ QJ10543	Pass	2♠	AP	
North HCP: 10	♦ 1093	♦ Q5				
South HCP: 12	♣ KJ5	♣ Q93				
Contract: 2♠ N						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ 9			1♦	1♥
Vul: None	♥ A972	♥ KQ8654	2♠ ¹	3♥	3♠	4♥
North HCP: 11	♦ J63	♦ K9	Pass	Pass	4♠	AP
South HCP: 12	♣ Q43	♣ KJ106				
Contract: 4♠ W						1. 1X-(1Y)-2Z weak

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 96	♠ A92	East Opens 1♣.
Dealer: E	♥ KQJ102	
Vul: Both	♦ 10986	You bid first.
HCP: 10	♣ 3	
Board: 97	♠ Q873	West Opens 1♣.
Dealer: W	♥ AKJ5	West Bids 3♣ if possible.
Vul: None	♦ Q873	
HCP: 14	♣ Q	Partner bids first.
Board: 98	♠ A10863	East Opens 1♥.
Dealer: E	♥ AQ72	
Vul: EW	♦ J	You bid first.
HCP: 12	♣ J106	
Board: 99	♠ AJ	West Opens 1♦.
Dealer: W	♥ QJ10543	
Vul: Both	♦ Q5	Partner bids first.
HCP: 12	♣ Q93	
Board: 100	♠ 9	East Opens 1♦.
Dealer: E	♥ KQ8654	West Bids 2♠ if possible.
Vul: None	♦ K9	East Bids 3♠ if possible.
HCP: 12	♣ KJ106	East Bids 4♠ if possible.
		You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A92			1♣	1♥
Vul: Both	♥ 743	♥ KQJ102	Pass	2♣ ¹	Pass	4♥
North HCP: 15	♦ AQ54	♦ 10986	AP			
South HCP: 10	♣ AK1086	♣ 3				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ KJ1054	♠ Q873	1♣	1♠	Pass	2♣ ¹
Vul: None	♥ Q104	♥ AKJ5	3♣	3♠	AP	
North HCP: 10	♦ A4	♦ Q873				
South HCP: 14	♣ 1085	♣ Q				
Contract: 3♠ N						1. limit raise or better in ♠

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A10863			1♥	1♠
Vul: EW	♥ 85	♥ AQ72	Pass	2♥ ¹	Pass	4♠
North HCP: 15	♦ 109	♦ J	AP			
South HCP: 12	♣ AKQ4	♣ J106				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ AJ	1♦	1♠	Pass	2♥
Vul: Both	♥ K6	♥ QJ10543	Pass	2♠	AP	
North HCP: 10	♦ 1093	♦ Q5				
South HCP: 12	♣ KJ5	♣ Q93				
Contract: 2♠ N						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ 9			1♦	1♥
Vul: None	♥ A972	♥ KQ8654	2♠ ¹	3♥	3♠	4♥
North HCP: 11	♦ J63	♦ K9	Pass	Pass	4♠	AP
South HCP: 12	♣ Q43	♣ KJ106				
Contract: 4♠ W						1. 1X-(1Y)-2Z weak

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 101	♠ Q	West Opens 1♥.
Dealer: W	♥ KQ9	
Vul: NS	♦ K95	You bid first.
HCP: 15	♣ AJ7642	
Board: 102	♠ —	East Opens 1♣.
Dealer: E	♥ KJ642	
Vul: Both	♦ AK9643	Partner bids first.
HCP: 12	♣ J3	
Board: 103	♠ A942	West Opens 1♣.
Dealer: W	♥ J	West Bids 2♣ if possible.
Vul: None	♦ AQ543	
HCP: 12	♣ J75	You bid first.
Board: 104	♠ 98	East Opens 1♦.
Dealer: E	♥ KQ9	
Vul: NS	♦ A1086	Partner bids first.
HCP: 10	♣ J986	
Board: 105	♠ KJ	West Opens 1♣.
Dealer: W	♥ AKJ52	
Vul: EW	♦ J9	You bid first.
HCP: 14	♣ J863	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 101
Dealer: W
Vul: NS
North HCP: 15
South HCP: 11
Contract: 4♠ S

North:
♠ Q
♥ KQ9
♦ K95
♣ AJ7642

South:
♠ KJ10732
♥ J1074
♦ AQ
♣ 3

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	Pass	3♠
Pass	4♠	AP	

Board: 102
Dealer: E
Vul: Both
North HCP: 12
South HCP: 14
Contract: 4♥ N

North:
♠ —
♥ KJ642
♦ AK9643
♣ J3

South:
♠ AKJ863
♥ Q109
♦ Q
♣ Q105

West	North	East	South
		1♣	1♠
Pass	2♥	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♠ ³
Pass	4♥	AP	

1. limit raise or better in ♥
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 103
Dealer: W
Vul: None
North HCP: 12
South HCP: 12
Contract: 4♠ S

North:
♠ A942
♥ J
♦ AQ543
♣ J75

South:
♠ K8753
♥ KQ975
♦ KJ
♣ 8

West	North	East	South
1♣	1♦	Pass	1♠
2♣	3♠	Pass	4♠
AP			

Board: 104
Dealer: E
Vul: NS
North HCP: 10
South HCP: 11
Contract: 1N N

North:
♠ 98
♥ KQ9
♦ A1086
♣ J986

South:
♠ AQ765
♥ AJ5
♦ 75
♣ 1074

West	North	East	South
		1♦	1♠
Pass	1NT	AP	

Board: 105
Dealer: W
Vul: EW
North HCP: 14
South HCP: 10
Contract: 1N N

North:
♠ KJ
♥ AKJ52
♦ J9
♣ J863

South:
♠ 8742
♥ 64
♦ AK876
♣ K4

West	North	East	South
1♣	1♥	Pass	1♠
Pass	1NT	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 101	♠ KJ10732	West Opens 1♥.
Dealer: W	♥ J1074	
Vul: NS	♦ AQ	Partner bids first.
HCP: 11	♣ 3	
Board: 102	♠ AKJ863	East Opens 1♣.
Dealer: E	♥ Q109	
Vul: Both	♦ Q	You bid first.
HCP: 14	♣ Q105	
Board: 103	♠ K8753	West Opens 1♣.
Dealer: W	♥ KQ975	West Bids 2♣ if possible.
Vul: None	♦ KJ	
HCP: 12	♣ 8	Partner bids first.
Board: 104	♠ AQ765	East Opens 1♦.
Dealer: E	♥ AJ5	
Vul: NS	♦ 75	You bid first.
HCP: 11	♣ 1074	
Board: 105	♠ 8742	West Opens 1♣.
Dealer: W	♥ 64	
Vul: EW	♦ AK876	Partner bids first.
HCP: 10	♣ K4	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 101
Dealer: W
Vul: NS
North HCP: 15
South HCP: 11
Contract: 4♠ S

North:
♠ Q
♥ KQ9
♦ K95
♣ AJ7642

South:
♠ KJ10732
♥ J1074
♦ AQ
♣ 3

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	Pass	3♠
Pass	4♠	AP	

Board: 102
Dealer: E
Vul: Both
North HCP: 12
South HCP: 14
Contract: 4♥ N

North:
♠ —
♥ KJ642
♦ AK9643
♣ J3

South:
♠ AKJ863
♥ Q109
♦ Q
♣ Q105

West	North	East	South
		1♣	1♠
Pass	2♥	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♠ ³
Pass	4♥	AP	

1. limit raise or better in ♥
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 103
Dealer: W
Vul: None
North HCP: 12
South HCP: 12
Contract: 4♠ S

North:
♠ A942
♥ J
♦ AQ543
♣ J75

South:
♠ K8753
♥ KQ975
♦ KJ
♣ 8

West	North	East	South
1♣	1♦	Pass	1♠
2♣	3♠	Pass	4♠
AP			

Board: 104
Dealer: E
Vul: NS
North HCP: 10
South HCP: 11
Contract: 1N N

North:
♠ 98
♥ KQ9
♦ A1086
♣ J986

South:
♠ AQ765
♥ AJ5
♦ 75
♣ 1074

West	North	East	South
		1♦	1♠
Pass	1NT	AP	

Board: 105
Dealer: W
Vul: EW
North HCP: 14
South HCP: 10
Contract: 1N N

North:
♠ KJ
♥ AKJ52
♦ J9
♣ J863

South:
♠ 8742
♥ 64
♦ AK876
♣ K4

West	North	East	South
1♣	1♥	Pass	1♠
Pass	1NT	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 106 ♠ Q103
Dealer: E ♥ QJ10
Vul: None ♦ J1063
HCP: 7 ♣ J108

East Opens 1♠.
East Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 107 ♠ KJ8
Dealer: W ♥ J76
Vul: EW ♦ 10
HCP: 12 ♣ AK10974

West Opens 1♠.

You bid first.

Board: 108 ♠ AKQ10954
Dealer: E ♥ K7
Vul: Both ♦ Q73
HCP: 14 ♣ 8

East Opens 1♣.
West Bids 1♥ if possible.
West Doubles Pass if possible.

Partner bids first.

Board: 109 ♠ AJ10986
Dealer: W ♥ A10
Vul: NS ♦ 63
HCP: 13 ♣ A76

West Opens 1♣.

You bid first.

Board: 110 ♠ Q10864
Dealer: E ♥ AJ6
Vul: Both ♦ 97
HCP: 8 ♣ J83

East Opens 1♣.
West Bids 1♥ if possible.
East Doubles 1♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 106

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ Q103

♥ QJ10

♦ J1063

♣ J108

South:

♠ 95

♥ AK8642

♦ A542

♣ A

West North East South

1♠ 2♥

Pass Pass 2♠ 3♥

3♠ 4♥ AP

Board: 107

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♣ N

North:

♠ KJ8

♥ J76

♦ 10

♣ AK10974

South:

♠ 9654

♥ A1082

♦ AK976

♣ —

West North East South

1♠ 2♣ Pass 2♦

Pass 3♣ AP

Board: 108

Dealer: E

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠X N

North:

♠ AKQ10954

♥ K7

♦ Q73

♣ 8

South:

♠ 6

♥ Q62

♦ AK984

♣ 10974

West North East South

1♣ 1♦

1♥ 4♠ Pass Pass

X AP

Board: 109

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AJ10986

♥ A10

♦ 63

♣ A76

South:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

West North East South

1♣ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 110

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ N

North:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

South:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

West North East South

1♣ 1♦

1♥ 1♠ X¹ 2♣²

Pass 2♠ AP

1. Support double redouble

2. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 106 ♠ 95
Dealer: E ♥ AK8642
Vul: None ♦ A542
HCP: 15 ♣ A

East Opens 1♠.
East Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 107 ♠ 9654
Dealer: W ♥ A1082
Vul: EW ♦ AK976
HCP: 11 ♣ —

West Opens 1♠.

Partner bids first.

Board: 108 ♠ 6
Dealer: E ♥ Q62
Vul: Both ♦ AK984
HCP: 9 ♣ 10974

East Opens 1♣.
West Bids 1♥ if possible.
West Doubles Pass if possible.

You bid first.

Board: 109 ♠ 74
Dealer: W ♥ KQ6
Vul: NS ♦ KQJ874
HCP: 11 ♣ 53

West Opens 1♣.

Partner bids first.

Board: 110 ♠ AJ2
Dealer: E ♥ Q8
Vul: Both ♦ AK1085
HCP: 14 ♣ 1097

East Opens 1♣.
West Bids 1♥ if possible.
East Doubles 1♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 106

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ Q103

♥ QJ10

♦ J1063

♣ J108

South:

♠ 95

♥ AK8642

♦ A542

♣ A

West North East South

1♠ 2♥

Pass Pass 2♠ 3♥

3♠ 4♥ AP

Board: 107

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♣ N

North:

♠ KJ8

♥ J76

♦ 10

♣ AK10974

South:

♠ 9654

♥ A1082

♦ AK976

♣ —

West North East South

1♠ 2♣ Pass 2♦

Pass 3♣ AP

Board: 108

Dealer: E

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠X N

North:

♠ AKQ10954

♥ K7

♦ Q73

♣ 8

South:

♠ 6

♥ Q62

♦ AK984

♣ 10974

West North East South

1♣ 1♦

1♥ 4♠ Pass Pass

X AP

Board: 109

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AJ10986

♥ A10

♦ 63

♣ A76

South:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

West North East South

1♣ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 110

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ N

North:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

South:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

West North East South

1♣ 1♦

1♥ 1♠ X¹ 2♣²

Pass 2♠ AP

1. Support double redouble
2. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 111 ♠ AKQ1063 West Opens 1♦.
Dealer: W ♥ 98
Vul: None ♦ 1096 You bid first.
HCP: 12 ♣ K6

Board: 112 ♠ K2 East Opens 1♥.
Dealer: E ♥ A52
Vul: EW ♦ J6 Partner bids first.
HCP: 14 ♣ KQJ1072

Board: 113 ♠ AQ52 West Opens 1♦.
Dealer: W ♥ AJ432
Vul: Both ♦ 98 You bid first.
HCP: 14 ♣ K10

Board: 114 ♠ K8532 East Opens 1♦.
Dealer: E ♥ A854 East Bids 3♦ if possible.
Vul: None ♦ J6 Partner bids first.
HCP: 15 ♣ AK

Board: 115 ♠ AJ9642 West Opens 1♥.
Dealer: W ♥ AK8
Vul: NS ♦ 762 You bid first.
HCP: 12 ♣ 5

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 111
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2♠ N

North:
 ♠ AKQ1063
 ♥ 98
 ♦ 1096
 ♣ K6

South:
 ♠ 85
 ♥ AQJ765
 ♦ AJ8
 ♣ 54

West	North	East	South
1♦	1♠	Pass	2♥
Pass	2♠	AP	

Board: 112
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ K2
 ♥ A52
 ♦ J6
 ♣ KQJ1072

South:
 ♠ AQ1084
 ♥ KJ86
 ♦ K109
 ♣ 3

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	3NT
AP			

Board: 113
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ AQ52
 ♥ AJ432
 ♦ 98
 ♣ K10

South:
 ♠ KJ93
 ♥ KQ
 ♦ 1063
 ♣ J843

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ ¹	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 114
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ K8532
 ♥ A854
 ♦ J6
 ♣ AK

South:
 ♠ 107
 ♥ KQ632
 ♦ Q94
 ♣ QJ3

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	3♦	3♥
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 115
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 1♠ N

North:
 ♠ AJ9642
 ♥ AK8
 ♦ 762
 ♣ 5

South:
 ♠ K10
 ♥ 964
 ♦ 54
 ♣ AQ10984

West	North	East	South
1♥	1♠	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 111	♠ 85	West Opens 1♦.
Dealer: W	♥ AQJ765	
Vul: None	♦ AJ8	Partner bids first.
HCP: 12	♣ 54	

Board: 112	♠ AQ1084	East Opens 1♥.
Dealer: E	♥ KJ86	
Vul: EW	♦ K109	You bid first.
HCP: 13	♣ 3	

Board: 113	♠ KJ93	West Opens 1♦.
Dealer: W	♥ KQ	
Vul: Both	♦ 1063	Partner bids first.
HCP: 10	♣ J843	

Board: 114	♠ 107	East Opens 1♦.
Dealer: E	♥ KQ632	East Bids 3♦ if possible.
Vul: None	♦ Q94	
HCP: 10	♣ QJ3	You bid first.

Board: 115	♠ K10	West Opens 1♥.
Dealer: W	♥ 964	
Vul: NS	♦ 54	Partner bids first.
HCP: 9	♣ AQ10984	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 111
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2♠ N

North:
 ♠ AKQ1063
 ♥ 98
 ♦ 1096
 ♣ K6

South:
 ♠ 85
 ♥ AQJ765
 ♦ AJ8
 ♣ 54

West	North	East	South
1♦	1♠	Pass	2♥
Pass	2♠	AP	

Board: 112
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ K2
 ♥ A52
 ♦ J6
 ♣ KQJ1072

South:
 ♠ AQ1084
 ♥ KJ86
 ♦ K109
 ♣ 3

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	3NT
AP			

Board: 113
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ AQ52
 ♥ AJ432
 ♦ 98
 ♣ K10

South:
 ♠ KJ93
 ♥ KQ
 ♦ 1063
 ♣ J843

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ ¹	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 114
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ K8532
 ♥ A854
 ♦ J6
 ♣ AK

South:
 ♠ 107
 ♥ KQ632
 ♦ Q94
 ♣ QJ3

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	3♦	3♥
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 115
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 1♠ N

North:
 ♠ AJ9642
 ♥ AK8
 ♦ 762
 ♣ 5

South:
 ♠ K10
 ♥ 964
 ♦ 54
 ♣ AQ10984

West	North	East	South
1♥	1♠	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 116 ♠ A9
Dealer: E ♥ 8
Vul: None ♦ K873
HCP: 11 ♣ KJ7543

East Opens 1♠.

Partner bids first.

Board: 117 ♠ AK1083
Dealer: W ♥ 954
Vul: NS ♦ A84
HCP: 11 ♣ 63

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 118 ♠ 108
Dealer: E ♥ AKJ54
Vul: EW ♦ KQ75
HCP: 13 ♣ 72

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 119 ♠ KQ4
Dealer: W ♥ KQJ82
Vul: None ♦ Q5
HCP: 14 ♣ J76

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

Board: 120 ♠ K1065
Dealer: E ♥ AJ982
Vul: NS ♦ J104
HCP: 12 ♣ K

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 116
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 3N N

North:
 ♠ A9
 ♥ 8
 ♦ K873
 ♣ KJ7543

South:
 ♠ Q1043
 ♥ AJ10754
 ♦ AJ
 ♣ 8

West	North	East	South
		1♠	2♥
Pass	3♣	Pass	3♥
Pass	3NT	AP	

Board: 117
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ AK1083
 ♥ 954
 ♦ A84
 ♣ 63

South:
 ♠ 9542
 ♥ QJ6
 ♦ KJ5
 ♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ ¹
X	XX	3♣	4♠
AP			

1. limit raise or better in ♠

Board: 118
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ 108
 ♥ AKJ54
 ♦ KQ75
 ♣ 72

South:
 ♠ AJ6
 ♥ 8763
 ♦ —
 ♣ AQJ1084

West	North	East	South
		1♠	2♣
Pass	2♥	2♠	4♥
AP			

Board: 119
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ KQ4
 ♥ KQJ82
 ♦ Q5
 ♣ J76

South:
 ♠ 10872
 ♥ 1043
 ♦ K73
 ♣ AKQ

West	North	East	South
1♦	1♥	Pass	2♦ ¹
3♦	4♦ ²	Pass	4♥
AP			

1. limit raise or better in ♥
 2. artificial

Board: 120
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ K1065
 ♥ AJ982
 ♦ J104
 ♣ K

South:
 ♠ AJ2
 ♥ KQ1054
 ♦ Q
 ♣ Q1097

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	Pass	4♦ ²
Pass	4♥	AP	

1. limit raise or better in ♥
 2. Splinter

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 116 ♠ Q1043
Dealer: E ♥ AJ10754
Vul: None ♦ AJ
HCP: 12 ♣ 8

East Opens 1♠.

You bid first.

Board: 117 ♠ 9542
Dealer: W ♥ QJ6
Vul: NS ♦ KJ5
HCP: 11 ♣ A75

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 118 ♠ AJ6
Dealer: E ♥ 8763
Vul: EW ♦ —
HCP: 12 ♣ AQJ1084

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 119 ♠ 10872
Dealer: W ♥ 1043
Vul: None ♦ K73
HCP: 12 ♣ AKQ

West Opens 1♦.

West Bids 3♦ if possible.

Partner bids first.

Board: 120 ♠ AJ2
Dealer: E ♥ KQ1054
Vul: NS ♦ Q
HCP: 14 ♣ Q1097

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 116
Dealer: E
Vul: None
North HCP: 11
South HCP: 12
Contract: 3N N

North:
♠ A9
♥ 8
♦ K873
♣ KJ7543

South:
♠ Q1043
♥ AJ10754
♦ AJ
♣ 8

West	North	East	South
		1♠	2♥
Pass	3♣	Pass	3♥
Pass	3NT	AP	

Board: 117
Dealer: W
Vul: NS
North HCP: 11
South HCP: 11
Contract: 4♠ N

North:
♠ AK1083
♥ 954
♦ A84
♣ 63

South:
♠ 9542
♥ QJ6
♦ KJ5
♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ ¹
X	XX	3♣	4♠
AP			

1. limit raise or better in ♠

Board: 118
Dealer: E
Vul: EW
North HCP: 13
South HCP: 12
Contract: 4♥ N

North:
♠ 108
♥ AKJ54
♦ KQ75
♣ 72

South:
♠ AJ6
♥ 8763
♦ —
♣ AQJ1084

West	North	East	South
		1♠	2♣
Pass	2♥	2♠	4♥
AP			

Board: 119
Dealer: W
Vul: None
North HCP: 14
South HCP: 12
Contract: 4♥ N

North:
♠ KQ4
♥ KQJ82
♦ Q5
♣ J76

South:
♠ 10872
♥ 1043
♦ K73
♣ AKQ

West	North	East	South
1♦	1♥	Pass	2♦ ¹
3♦	4♦ ²	Pass	4♥
AP			

1. limit raise or better in ♥
2. artificial

Board: 120
Dealer: E
Vul: NS
North HCP: 12
South HCP: 14
Contract: 4♥ S

North:
♠ K1065
♥ AJ982
♦ J104
♣ K

South:
♠ AJ2
♥ KQ1054
♦ Q
♣ Q1097

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	Pass	4♦ ²
Pass	4♥	AP	

1. limit raise or better in ♥
2. Splinter

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 121 ♠ KQ765
Dealer: W ♥ Q65
Vul: EW ♦ K94
HCP: 10 ♣ 54

West Opens 1♥.

You bid first.

Board: 122 ♠ AJ1083
Dealer: E ♥ K
Vul: Both ♦ 32
HCP: 9 ♣ J9754

East Opens 1♠.

Partner bids first.

Board: 123 ♠ KJ86
Dealer: W ♥ AJ1072
Vul: NS ♦ 985
HCP: 9 ♣ 9

West Opens 1♦.

You bid first.

Board: 124 ♠ K43
Dealer: E ♥ K73
Vul: None ♦ 862
HCP: 10 ♣ A983

East Opens 1♦.

West Bids 2♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 121
Dealer: W
Vul: EW
North HCP: 10
South HCP: 14
Contract: 4♠ N

North:
♠ KQ765
♥ Q65
♦ K94
♣ 54

South:
♠ J832
♥ A97
♦ J2
♣ AKJ8

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	3♠	Pass	3NT ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	AP	

1. limit raise or better in ♠
2. Cue bid, a ♥ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, a ♣ stopper

Board: 122
Dealer: E
Vul: Both
North HCP: 9
South HCP: 13
Contract: 2♦ S

North:
♠ AJ1083
♥ K
♦ 32
♣ J9754

South:
♠ 2
♥ 863
♦ AQ10764
♣ AK2

West	North	East	South
		1♠	2♦
AP			

Board: 123
Dealer: W
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2N S

North:
♠ KJ86
♥ AJ1072
♦ 985
♣ 9

South:
♠ Q72
♥ K5
♦ QJ32
♣ AQ84

West	North	East	South
1♦	1♥	Pass	2NT
AP			

Board: 124
Dealer: E
Vul: None
North HCP: 10
South HCP: 13
Contract: 2♠ W

North:
♠ K43
♥ K73
♦ 862
♣ A983

South:
♠ A102
♥ AJ862
♦ J103
♣ K6

West	North	East	South
		1♦	1♥
2♠ ¹	AP		

1. 1X-(1Y)-2Z weak

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 121 ♠ J832
Dealer: W ♥ A97
Vul: EW ♦ J2
HCP: 14 ♣ AKJ8

West Opens 1♥.

Partner bids first.

Board: 122 ♠ 2
Dealer: E ♥ 863
Vul: Both ♦ AQ10764
HCP: 13 ♣ AK2

East Opens 1♠.

You bid first.

Board: 123 ♠ Q72
Dealer: W ♥ K5
Vul: NS ♦ QJ32
HCP: 14 ♣ AQ84

West Opens 1♦.

Partner bids first.

Board: 124 ♠ A102
Dealer: E ♥ AJ862
Vul: None ♦ J103
HCP: 13 ♣ K6

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 121
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 4♠ N

North:
 ♠ KQ765
 ♥ Q65
 ♦ K94
 ♣ 54

South:
 ♠ J832
 ♥ A97
 ♦ J2
 ♣ AKJ8

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	3♠	Pass	3NT ²
Pass	4♦ ³	Pass	4♥ ⁴
Pass	4♠	AP	

1. limit raise or better in ♠
 2. Cue bid, a ♥ stopper
 3. Cue bid, a ♦ stopper
 4. Cue bid, a ♣ stopper

Board: 122
 Dealer: E
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 2♦ S

North:
 ♠ AJ1083
 ♥ K
 ♦ 32
 ♣ J9754

South:
 ♠ 2
 ♥ 863
 ♦ AQ10764
 ♣ AK2

West	North	East	South
		1♠	2♦
AP			

Board: 123
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 14
 Contract: 2N S

North:
 ♠ KJ86
 ♥ AJ1072
 ♦ 985
 ♣ 9

South:
 ♠ Q72
 ♥ K5
 ♦ QJ32
 ♣ AQ84

West	North	East	South
1♦	1♥	Pass	2NT
AP			

Board: 124
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 13
 Contract: 2♠ W

North:
 ♠ K43
 ♥ K73
 ♦ 862
 ♣ A983

South:
 ♠ A102
 ♥ AJ862
 ♦ J103
 ♣ K6

West	North	East	South
		1♦	1♥
2♠ ¹	AP		

1. 1X-(1Y)-2Z weak

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 125	♠ —	West Opens 1♣.
Dealer: W	♥ AQJ54	West Doubles 2♣ if possible.
Vul: EW	♦ AQ64	
HCP: 15	♣ Q1063	You bid first.
Board: 126	♠ AJ9872	East Opens 1♣.
Dealer: E	♥ 1043	
Vul: Both	♦ K8	Partner bids first.
HCP: 8	♣ 85	
Board: 127	♠ K10876	West Opens 1♥.
Dealer: W	♥ 965	
Vul: None	♦ K	You bid first.
HCP: 10	♣ KJ87	
Board: 128	♠ A10754	East Opens 1♣.
Dealer: E	♥ AQ52	East Bids 2♣ if possible.
Vul: NS	♦ 75	
HCP: 11	♣ J5	Partner bids first.
Board: 129	♠ —	West Opens 1♠.
Dealer: W	♥ K85	
Vul: Both	♦ AKJ854	You bid first.
HCP: 14	♣ K1084	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 125
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ —
♥ AQJ54
♦ AQ64
♣ Q1063

South:
♠ A1095
♥ 1093
♦ K1053
♣ A4

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	2♦ ²	Pass	2♠ ³
Pass	4♦ ⁴	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♠ stopper			
4. Cue bid, a ♦ stopper			

Board: 126
Dealer: E
Vul: Both
North HCP: 8
South HCP: 14
Contract: 2♥ S

North:
♠ AJ9872
♥ 1043
♦ K8
♣ 85

South:
♠ K3
♥ KJ652
♦ AQJ
♣ 1093

West	North	East	South
		1♣	1♥
Pass	2♥	AP	

Board: 127
Dealer: W
Vul: None
North HCP: 10
South HCP: 14
Contract: 4♠ N

North:
♠ K10876
♥ 965
♦ K
♣ KJ87

South:
♠ AQ43
♥ Q104
♦ AQ1087
♣ 5

West	North	East	South
1♥	1♠	Pass	4♣ ¹
Pass	4♦ ²	Pass	4♠
AP			
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 128
Dealer: E
Vul: NS
North HCP: 11
South HCP: 11
Contract: 2♠ N

North:
♠ A10754
♥ AQ52
♦ 75
♣ J5

South:
♠ 86
♥ 86
♦ AKJ43
♣ K1043

West	North	East	South
		1♣	1♦
Pass	1♠	2♣	Pass
Pass	2♥	Pass	2♠
AP			

Board: 129
Dealer: W
Vul: Both
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ —
♥ K85
♦ AKJ854
♣ K1084

South:
♠ A10832
♥ AQ109
♦ 9
♣ J96

West	North	East	South
1♠	2♦	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 125	♠ A1095	West Opens 1♣.
Dealer: W	♥ 1093	West Doubles 2♣ if possible.
Vul: EW	♦ K1053	
HCP: 11	♣ A4	Partner bids first.
Board: 126	♠ K3	East Opens 1♣.
Dealer: E	♥ KJ652	
Vul: Both	♦ AQJ	You bid first.
HCP: 14	♣ 1093	
Board: 127	♠ AQ43	West Opens 1♥.
Dealer: W	♥ Q104	
Vul: None	♦ AQ1087	Partner bids first.
HCP: 14	♣ 5	
Board: 128	♠ 86	East Opens 1♣.
Dealer: E	♥ 86	East Bids 2♣ if possible.
Vul: NS	♦ AKJ43	
HCP: 11	♣ K1043	You bid first.
Board: 129	♠ A10832	West Opens 1♠.
Dealer: W	♥ AQ109	
Vul: Both	♦ 9	Partner bids first.
HCP: 11	♣ J96	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 125
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ —
♥ AQJ54
♦ AQ64
♣ Q1063

South:
♠ A1095
♥ 1093
♦ K1053
♣ A4

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	2♦ ²	Pass	2♠ ³
Pass	4♦ ⁴	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♠ stopper			
4. Cue bid, a ♦ stopper			

Board: 126
Dealer: E
Vul: Both
North HCP: 8
South HCP: 14
Contract: 2♥ S

North:
♠ AJ9872
♥ 1043
♦ K8
♣ 85

South:
♠ K3
♥ KJ652
♦ AQJ
♣ 1093

West	North	East	South
		1♣	1♥
Pass	2♥	AP	

Board: 127
Dealer: W
Vul: None
North HCP: 10
South HCP: 14
Contract: 4♠ N

North:
♠ K10876
♥ 965
♦ K
♣ KJ87

South:
♠ AQ43
♥ Q104
♦ AQ1087
♣ 5

West	North	East	South
1♥	1♠	Pass	4♣ ¹
Pass	4♦ ²	Pass	4♠
AP			
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 128
Dealer: E
Vul: NS
North HCP: 11
South HCP: 11
Contract: 2♠ N

North:
♠ A10754
♥ AQ52
♦ 75
♣ J5

South:
♠ 86
♥ 86
♦ AKJ43
♣ K1043

West	North	East	South
		1♣	1♦
Pass	1♠	2♣	Pass
Pass	2♥	Pass	2♠
AP			

Board: 129
Dealer: W
Vul: Both
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ —
♥ K85
♦ AKJ854
♣ K1084

South:
♠ A10832
♥ AQ109
♦ 9
♣ J96

West	North	East	South
1♠	2♦	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 130 ♠ AJ10
Dealer: E ♥ K10
Vul: NS ♦ QJ
HCP: 11 ♣ 1087432

East Opens 1♥.

Partner bids first.

Board: 131 ♠ AQ87
Dealer: W ♥ AK987
Vul: None ♦ 9
HCP: 14 ♣ J64

West Opens 1♦.

East Doubles Pass if possible.

You bid first.

Board: 132 ♠ 72
Dealer: E ♥ QJ4
Vul: NS ♦ QJ865
HCP: 10 ♣ A53

East Opens 1♣.

Partner bids first.

Board: 133 ♠ AKQ1082
Dealer: W ♥ J53
Vul: EW ♦ A106
HCP: 14 ♣ 7

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 134 ♠ 10
Dealer: E ♥ K863
Vul: Both ♦ KQJ1076
HCP: 10 ♣ J9

East Opens 1♦.

West Bids 1♠ if possible.

East Doubles 2♦ if possible.

West Bids 4♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ AJ10

♥ K10

♦ QJ

♣ 1087432

South:

♠ KQ942

♥ AQ94

♦ 94

♣ Q9

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	2♠	AP	
------	----	----	--

Board: 131

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ X N

North:

♠ AQ87

♥ AK987

♦ 9

♣ J64

South:

♠ K109

♥ QJ10542

♦ Q42

♣ 3

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	4♥
----	----	------	----

Pass	Pass	X	AP
------	------	---	----

Board: 132

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ 72

♥ QJ4

♦ QJ865

♣ A53

South:

♠ J10653

♥ AK2

♦ A104

♣ 108

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 133

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ N

North:

♠ AKQ1082

♥ J53

♦ A106

♣ 7

South:

♠ J9

♥ AK2

♦ QJ74

♣ 10543

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	Pass
----	----	------	------

2♣	2♠	Pass	3♣ ¹
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 134

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ X W

North:

♠ 10

♥ K863

♦ KQJ1076

♣ J9

South:

♠ AK7

♥ QJ10752

♦ 2

♣ A83

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

1♠	2♦ ¹	X ²	4♦ ³
----	-----------------	----------------	-----------------

Pass	4♥	Pass	Pass
------	----	------	------

4♠	Pass	Pass	X
----	------	------	---

AP

1. limit raise or better in ♥

2. Support double redouble

3. Splinter

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 130 ♠ KQ942
Dealer: E ♥ AQ94
Vul: NS ♦ 94
HCP: 13 ♣ Q9

East Opens 1♥.

You bid first.

Board: 131 ♠ K109
Dealer: W ♥ QJ10542
Vul: None ♦ Q42
HCP: 8 ♣ 3

West Opens 1♦.

East Doubles Pass if possible.

Partner bids first.

Board: 132 ♠ J10653
Dealer: E ♥ AK2
Vul: NS ♦ A104
HCP: 12 ♣ 108

East Opens 1♣.

You bid first.

Board: 133 ♠ J9
Dealer: W ♥ AK2
Vul: EW ♦ QJ74
HCP: 11 ♣ 10543

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Board: 134 ♠ AK7
Dealer: E ♥ QJ10752
Vul: Both ♦ 2
HCP: 14 ♣ A83

East Opens 1♦.

West Bids 1♠ if possible.

East Doubles 2♦ if possible.

West Bids 4♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ AJ10

♥ K10

♦ QJ

♣ 1087432

South:

♠ KQ942

♥ AQ94

♦ 94

♣ Q9

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	2♠	AP	
------	----	----	--

Board: 131

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ X N

North:

♠ AQ87

♥ AK987

♦ 9

♣ J64

South:

♠ K109

♥ QJ10542

♦ Q42

♣ 3

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	4♥
----	----	------	----

Pass	Pass	X	AP
------	------	---	----

Board: 132

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ 72

♥ QJ4

♦ QJ865

♣ A53

South:

♠ J10653

♥ AK2

♦ A104

♣ 108

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 133

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ N

North:

♠ AKQ1082

♥ J53

♦ A106

♣ 7

South:

♠ J9

♥ AK2

♦ QJ74

♣ 10543

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	Pass
----	----	------	------

2♣	2♠	Pass	3♣ ¹
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 134

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ X W

North:

♠ 10

♥ K863

♦ KQJ1076

♣ J9

South:

♠ AK7

♥ QJ10752

♦ 2

♣ A83

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

1♠	2♦ ¹	X ²	4♦ ³
----	-----------------	----------------	-----------------

Pass	4♥	Pass	Pass
------	----	------	------

4♠	Pass	Pass	X
----	------	------	---

AP

1. limit raise or better in ♥
 2. Support double redouble
 3. Splinter

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 135	♠ Q10875	West Opens 1♣.
Dealer: W	♥ 643	
Vul: NS	♦ AQJ	You bid first.
HCP: 9	♣ 43	
Board: 136	♠ K832	East Opens 1♠.
Dealer: E	♥ AQ932	East Bids 2♠ if possible.
Vul: EW	♦ J7	
HCP: 12	♣ Q7	Partner bids first.
Board: 137	♠ 9	West Opens 1♦.
Dealer: W	♥ AKQ106	
Vul: Both	♦ QJ3	You bid first.
HCP: 15	♣ K954	
Board: 138	♠ K98	East Opens 1♣.
Dealer: E	♥ J86	
Vul: None	♦ AJ43	Partner bids first.
HCP: 9	♣ 843	
Board: 139	♠ KQ765	West Opens 1♦.
Dealer: W	♥ J74	West Doubles 2♠ if possible.
Vul: EW	♦ 109	
HCP: 12	♣ AQ9	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ Q10875

♥ 643

♦ AQJ

♣ 43

South:

♠ 3

♥ QJ7

♦ K1065

♣ AK1075

West North East South

1♣ 1♠ Pass 1NT

AP

Board: 136

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ K832

♥ AQ932

♦ J7

♣ Q7

South:

♠ 74

♥ 65

♦ AK10982

♣ AJ5

West North East South

Pass 1♠ 2♦

2♥ 2♠ 3♦

AP

Board: 137

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ 9

♥ AKQ106

♦ QJ3

♣ K954

South:

♠ AKQJ542

♥ 92

♦ 1096

♣ 10

West North East South

1♦ 1♥ Pass 4♠

AP

Board: 138

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 1♣ 1♥

2♥ AP

Board: 139

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X N

North:

♠ KQ765

♥ J74

♦ 109

♣ AQ9

South:

♠ AJ8

♥ Q85

♦ J83

♣ J864

West North East South

1♦ 1♠ Pass 2♠

X AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 135	♠ 3	West Opens 1♣.
Dealer: W	♥ QJ7	
Vul: NS	♦ K1065	Partner bids first.
HCP: 13	♣ AK1075	
Board: 136	♠ 74	East Opens 1♠.
Dealer: E	♥ 65	East Bids 2♠ if possible.
Vul: EW	♦ AK10982	
HCP: 12	♣ AJ5	You bid first.
Board: 137	♠ AKQJ542	West Opens 1♦.
Dealer: W	♥ 92	
Vul: Both	♦ 1096	Partner bids first.
HCP: 10	♣ 10	
Board: 138	♠ AQ3	East Opens 1♣.
Dealer: E	♥ AK1043	
Vul: None	♦ Q87	You bid first.
HCP: 15	♣ 97	
Board: 139	♠ AJ8	West Opens 1♦.
Dealer: W	♥ Q85	West Doubles 2♠ if possible.
Vul: EW	♦ J83	
HCP: 9	♣ J864	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ Q10875

♥ 643

♦ AQJ

♣ 43

South:

♠ 3

♥ QJ7

♦ K1065

♣ AK1075

West North East South

1♣ 1♠ Pass 1NT

AP

Board: 136

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ K832

♥ AQ932

♦ J7

♣ Q7

South:

♠ 74

♥ 65

♦ AK10982

♣ AJ5

West North East South

Pass 1♠ 2♦

2♥ 2♠ 3♦

AP

Board: 137

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ 9

♥ AKQ106

♦ QJ3

♣ K954

South:

♠ AKQJ542

♥ 92

♦ 1096

♣ 10

West North East South

1♦ 1♥ Pass 4♠

AP

Board: 138

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 1♣ 1♥

2♥ AP

Board: 139

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X N

North:

♠ KQ765

♥ J74

♦ 109

♣ AQ9

South:

♠ AJ8

♥ Q85

♦ J83

♣ J864

West North East South

1♦ 1♠ Pass 2♠

X AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 140	♠ 9742	East Opens 1♣.
Dealer: E	♥ KQ6	
Vul: None	♦ Q7	Partner bids first.
HCP: 14	♣ AK53	
Board: 141	♠ AK1082	West Opens 1♦.
Dealer: W	♥ 5	
Vul: NS	♦ KJ63	You bid first.
HCP: 11	♣ 654	
Board: 142	♠ 1098	East Opens 1♣.
Dealer: E	♥ K1075	West Bids 2♠ if possible.
Vul: Both	♦ A5	
HCP: 9	♣ Q984	Partner bids first.
Board: 143	♠ 987	West Opens 1♦.
Dealer: W	♥ AK1052	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ A104	
Board: 144	♠ K108	East Opens 1♥.
Dealer: E	♥ J104	East Bids 3♥ if possible.
Vul: None	♦ Q8	
HCP: 9	♣ K7643	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ 9742	♠ KQ653			1♣	1♠
Vul: None	♥ KQ6	♥ AJ4	Pass	2♣ ¹	Pass	3♠
North HCP: 14	♦ Q7	♦ 643	Pass	4♠	AP	
South HCP: 12	♣ AK53	♣ Q6	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ AK1082	♠ 54				
Vul: NS	♥ 5	♥ 9432	1♦	1♠	Pass	2♣
North HCP: 11	♦ KJ63	♦ A10	Pass	3NT	AP	
South HCP: 13	♣ 654	♣ AKQ107				
Contract: 3N N						

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ 6			1♣	1♦
Vul: Both	♥ K1075	♥ AJ3	2♠ ¹	AP		
North HCP: 9	♦ A5	♦ KQJ108	1. 1X-(1Y)-2Z weak			
South HCP: 14	♣ Q984	♣ K1063				
Contract: 2♠ W						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ Q432				
Vul: NS	♥ AK1052	♥ 8	1♦	1♥	Pass	1♠
North HCP: 15	♦ A9	♦ K632	Pass	2NT	AP	
South HCP: 8	♣ A104	♣ K863				
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ K108	♠ AQ5432			1♥	1♠
Vul: None	♥ J104	♥ A75	Pass	2♠	3♥	3♠
North HCP: 9	♦ Q8	♦ J92	AP			
South HCP: 13	♣ K7643	♣ Q				
Contract: 3♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 140 ♠ KQ653
Dealer: E ♥ AJ4
Vul: None ♦ 643
HCP: 12 ♣ Q6

East Opens 1♣.

You bid first.

Board: 141 ♠ 54
Dealer: W ♥ 9432
Vul: NS ♦ A10
HCP: 13 ♣ AKQ107

West Opens 1♦.

Partner bids first.

Board: 142 ♠ 6
Dealer: E ♥ AJ3
Vul: Both ♦ KQJ108
HCP: 14 ♣ K1063

East Opens 1♣.

West Bids 2♠ if possible.

You bid first.

Board: 143 ♠ Q432
Dealer: W ♥ 8
Vul: NS ♦ K632
HCP: 8 ♣ K863

West Opens 1♦.

Partner bids first.

Board: 144 ♠ AQ5432
Dealer: E ♥ A75
Vul: None ♦ J92
HCP: 13 ♣ Q

East Opens 1♥.

East Bids 3♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: E	♠ 9742	♠ KQ653			1♣	1♠
Vul: None	♥ KQ6	♥ AJ4	Pass	2♣ ¹	Pass	3♠
North HCP: 14	♦ Q7	♦ 643	Pass	4♠	AP	
South HCP: 12	♣ AK53	♣ Q6	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: W	♠ AK1082	♠ 54				
Vul: NS	♥ 5	♥ 9432	1♦	1♠	Pass	2♣
North HCP: 11	♦ KJ63	♦ A10	Pass	3NT	AP	
South HCP: 13	♣ 654	♣ AKQ107				
Contract: 3N N						

Board: 142	North:	South:	West	North	East	South
Dealer: E	♠ 1098	♠ 6			1♣	1♦
Vul: Both	♥ K1075	♥ AJ3	2♠ ¹	AP		
North HCP: 9	♦ A5	♦ KQJ108	1. 1X-(1Y)-2Z weak			
South HCP: 14	♣ Q984	♣ K1063				
Contract: 2♠ W						

Board: 143	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ Q432				
Vul: NS	♥ AK1052	♥ 8	1♦	1♥	Pass	1♠
North HCP: 15	♦ A9	♦ K632	Pass	2NT	AP	
South HCP: 8	♣ A104	♣ K863				
Contract: 2N N						

Board: 144	North:	South:	West	North	East	South
Dealer: E	♠ K108	♠ AQ5432			1♥	1♠
Vul: None	♥ J104	♥ A75	Pass	2♠	3♥	3♠
North HCP: 9	♦ Q8	♦ J92	AP			
South HCP: 13	♣ K7643	♣ Q				
Contract: 3♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 145 ♠ 1083
Dealer: W ♥ A7
Vul: NS ♦ AKQJ65
HCP: 14 ♣ 93

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.

You bid first.

Board: 146 ♠ 7542
Dealer: E ♥ AJ76
Vul: EW ♦ A96
HCP: 13 ♣ A3

East Opens 1♣.

Partner bids first.

Board: 147 ♠ AK2
Dealer: W ♥ 7
Vul: Both ♦ AJ10873
HCP: 15 ♣ K97

West Opens 1♣.
West Bids 1♥ if possible.

You bid first.

Board: 148 ♠ 98
Dealer: E ♥ KQJ2
Vul: NS ♦ 74
HCP: 9 ♣ QJ643

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 149 ♠ Q103
Dealer: W ♥ K9
Vul: EW ♦ A2
HCP: 15 ♣ AQ10963

West Opens 1♥.
West Bids 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ 1083

♥ A7

♦ AKQJ65

♣ 93

South:

♠ K76

♥ K10652

♦ 832

♣ K8

West	North	East	South
------	-------	------	-------

1♠	2♦	Pass	Pass
----	----	------	------

X	Pass	3♣	3♦
---	------	----	----

AP

Board: 146

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 7542

♥ AJ76

♦ A96

♣ A3

South:

♠ KQJ108

♥ 84

♦ KQ5

♣ 1098

West	North	East	South
------	-------	------	-------

		1♣	1♠
--	--	----	----

Pass	2♣ ¹	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 147

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♦ N

North:

♠ AK2

♥ 7

♦ AJ10873

♣ K97

South:

♠ Q65

♥ K943

♦ 9654

♣ Q5

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	Pass
----	----	------	------

1♥	2♦	Pass	2♥ ¹
----	----	------	-----------------

Pass	3♣	Pass	3♦
------	----	------	----

AP

1. limit raise or better in ♦

Board: 148

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ 98

♥ KQJ2

♦ 74

♣ QJ643

South:

♠ 6543

♥ —

♦ AKQJ98

♣ A95

West	North	East	South
------	-------	------	-------

		1♠	2♦
--	--	----	----

Pass	Pass	2♠	3♦
------	------	----	----

AP

Board: 149

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3♣ N

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

West	North	East	South
------	-------	------	-------

1♥	2♣	Pass	Pass
----	----	------	------

2♥	3♣	AP	
----	----	----	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 145 ♠ K76
Dealer: W ♥ K10652
Vul: NS ♦ 832
HCP: 9 ♣ K8

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 146 ♠ KQJ108
Dealer: E ♥ 84
Vul: EW ♦ KQ5
HCP: 11 ♣ 1098

East Opens 1♣.

You bid first.

Board: 147 ♠ Q65
Dealer: W ♥ K943
Vul: Both ♦ 9654
HCP: 7 ♣ Q5

West Opens 1♣.
West Bids 1♥ if possible.

Partner bids first.

Board: 148 ♠ 6543
Dealer: E ♥ —
Vul: NS ♦ AKQJ98
HCP: 14 ♣ A95

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 149 ♠ K764
Dealer: W ♥ Q103
Vul: EW ♦ J97
HCP: 10 ♣ KJ5

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ 1083

♥ A7

♦ AKQJ65

♣ 93

South:

♠ K76

♥ K10652

♦ 832

♣ K8

West North East South

1♠ 2♦ Pass Pass

X Pass 3♣ 3♦

AP

Board: 146

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 7542

♥ AJ76

♦ A96

♣ A3

South:

♠ KQJ108

♥ 84

♦ KQ5

♣ 1098

West North East South

1♣ 1♠

Pass 2♣¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 147

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♦ N

North:

♠ AK2

♥ 7

♦ AJ10873

♣ K97

South:

♠ Q65

♥ K943

♦ 9654

♣ Q5

West North East South

1♣ 1♦ Pass Pass

1♥ 2♦ Pass 2♥¹

Pass 3♣ Pass 3♦

AP

1. limit raise or better in ♦

Board: 148

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ 98

♥ KQJ2

♦ 74

♣ QJ643

South:

♠ 6543

♥ —

♦ AKQJ98

♣ A95

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 149

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3♣ N

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

West North East South

1♥ 2♣ Pass Pass

2♥ 3♣ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 150 ♠ J97
Dealer: E ♥ A6
Vul: Both ♦ —
HCP: 8 ♣ QJ1096542

East Opens 1♠.

Partner bids first.

Board: 151 ♠ KQJ765
Dealer: W ♥ AQ9
Vul: None ♦ QJ86
HCP: 15 ♣ —

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 152 ♠ A74
Dealer: E ♥ K73
Vul: EW ♦ K98
HCP: 12 ♣ Q986

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 153 ♠ J10
Dealer: W ♥ A10
Vul: Both ♦ QJ2
HCP: 13 ♣ KQ9762

West Opens 1♠.

You bid first.

Board: 154 ♠ J107
Dealer: E ♥ AJ9653
Vul: None ♦ 865
HCP: 6 ♣ 6

East Opens 1♦.

East Doubles 2♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ J97

♥ A6

♦ —

♣ QJ1096542

South:

♠ KQ10

♥ K943

♦ AK9743

♣ —

West North East South

1♠ 2♦

AP

Board: 151

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ KQJ765

♥ AQ9

♦ QJ86

♣ —

South:

♠ 103

♥ 742

♦ AK74

♣ K965

West North East South

1♣ 1♠ Pass 1NT

2♣ 3♠ Pass 4♠

AP

Board: 152

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ X W

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

West North East South

1♦ 1♠

Pass 2♦¹ X XX

2♥ 2♠ 3♥ X

AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ J10

♥ A10

♦ QJ2

♣ KQ9762

South:

♠ K952

♥ J832

♦ AK843

♣ —

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 154

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ N

North:

♠ J107

♥ AJ9653

♦ 865

♣ 6

South:

♠ 63

♥ Q87

♦ K2

♣ AKQJ93

West North East South

1♦ 2♣

Pass 2♥ X 3♦¹

Pass 3♥ AP

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 150 ♠ KQ10
Dealer: E ♥ K943
Vul: Both ♦ AK9743
HCP: 15 ♣ —

East Opens 1♠.

You bid first.

Board: 151 ♠ 103
Dealer: W ♥ 742
Vul: None ♦ AK74
HCP: 10 ♣ K965

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Board: 152 ♠ QJ983
Dealer: E ♥ AQJ2
Vul: EW ♦ J2
HCP: 11 ♣ 43

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 153 ♠ K952
Dealer: W ♥ J832
Vul: Both ♦ AK843
HCP: 11 ♣ —

West Opens 1♠.

Partner bids first.

Board: 154 ♠ 63
Dealer: E ♥ Q87
Vul: None ♦ K2
HCP: 15 ♣ AKQJ93

East Opens 1♦.

East Doubles 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ J97

♥ A6

♦ —

♣ QJ1096542

South:

♠ KQ10

♥ K943

♦ AK9743

♣ —

West North East South

1♠ 2♦

AP

Board: 151

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ KQJ765

♥ AQ9

♦ QJ86

♣ —

South:

♠ 103

♥ 742

♦ AK74

♣ K965

West North East South

1♣ 1♠ Pass 1NT

2♣ 3♠ Pass 4♠

AP

Board: 152

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ X W

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

West North East South

1♦ 1♠

Pass 2♦¹ X XX

2♥ 2♠ 3♥ X

AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ J10

♥ A10

♦ QJ2

♣ KQ9762

South:

♠ K952

♥ J832

♦ AK843

♣ —

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 154

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ N

North:

♠ J107

♥ AJ9653

♦ 865

♣ 6

South:

♠ 63

♥ Q87

♦ K2

♣ AKQJ93

West North East South

1♦ 2♣

Pass 2♥ X 3♦¹

Pass 3♥ AP

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 155
Dealer: W
Vul: NS
HCP: 15

♠ 953
♥ AKJ95
♦ KJ87
♣ K

West Opens 1♣.
West Doubles 2♥ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 156
Dealer: E
Vul: Both
HCP: 7

♠ K62
♥ 862
♦ 865
♣ A1073

East Opens 1♦.

Partner bids first.

Board: 157
Dealer: W
Vul: None
HCP: 15

♠ A109
♥ AKQJ3
♦ 8
♣ J754

West Opens 1♣.

You bid first.

Board: 158
Dealer: E
Vul: NS
HCP: 13

♠ K5
♥ J10543
♦ AJ7
♣ A107

East Opens 1♥.

Partner bids first.

Board: 159
Dealer: W
Vul: EW
HCP: 14

♠ 7
♥ AK9874
♦ AK42
♣ 105

West Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 155
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 3♦X E

North:
 ♠ 953
 ♥ AKJ95
 ♦ KJ87
 ♣ K

South:
 ♠ Q642
 ♥ Q72
 ♦ Q
 ♣ Q10985

West	North	East	South
1♣	1♥	Pass	2♥
X	Pass	3♦	Pass
Pass	X	AP	

Board: 156
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♠S

North:
 ♠ K62
 ♥ 862
 ♦ 865
 ♣ A1073

South:
 ♠ AQJ107
 ♥ KQ107
 ♦ J7
 ♣ Q4

West	North	East	South
		1♦	1♠
Pass	2♠	Pass	3♠
AP			

Board: 157
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 1♥N

North:
 ♠ A109
 ♥ AKQJ3
 ♦ 8
 ♣ J754

South:
 ♠ J65
 ♥ 72
 ♦ 10973
 ♣ AQ103

West	North	East	South
1♣	1♥	AP	

Board: 158
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ K5
 ♥ J10543
 ♦ AJ7
 ♣ A107

South:
 ♠ Q986
 ♥ A
 ♦ K6
 ♣ KQJ654

West	North	East	South
		1♥	2♣
Pass	3NT	AP	

Board: 159
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 3N S

North:
 ♠ 7
 ♥ AK9874
 ♦ AK42
 ♣ 105

South:
 ♠ KQ105
 ♥ Q2
 ♦ 109
 ♣ KJ732

West	North	East	South
1♠	2♥	Pass	3NT
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 155
Dealer: W
Vul: NS
HCP: 8

♠ Q642
♥ Q72
♦ Q
♣ Q10985

West Opens 1♣.
West Doubles 2♥ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 156
Dealer: E
Vul: Both
HCP: 15

♠ AQJ107
♥ KQ107
♦ J7
♣ Q4

East Opens 1♦.

You bid first.

Board: 157
Dealer: W
Vul: None
HCP: 7

♠ J65
♥ 72
♦ 10973
♣ AQ103

West Opens 1♣.

Partner bids first.

Board: 158
Dealer: E
Vul: NS
HCP: 15

♠ Q986
♥ A
♦ K6
♣ KQJ654

East Opens 1♥.

You bid first.

Board: 159
Dealer: W
Vul: EW
HCP: 11

♠ KQ105
♥ Q2
♦ 109
♣ KJ732

West Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 155
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 3♦X E

North:
 ♠ 953
 ♥ AKJ95
 ♦ KJ87
 ♣ K

South:
 ♠ Q642
 ♥ Q72
 ♦ Q
 ♣ Q10985

West	North	East	South
1♣	1♥	Pass	2♥
X	Pass	3♦	Pass
Pass	X	AP	

Board: 156
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♠ S

North:
 ♠ K62
 ♥ 862
 ♦ 865
 ♣ A1073

South:
 ♠ AQJ107
 ♥ KQ107
 ♦ J7
 ♣ Q4

West	North	East	South
		1♦	1♠
Pass	2♠	Pass	3♠
AP			

Board: 157
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 1♥ N

North:
 ♠ A109
 ♥ AKQJ3
 ♦ 8
 ♣ J754

South:
 ♠ J65
 ♥ 72
 ♦ 10973
 ♣ AQ103

West	North	East	South
1♣	1♥	AP	

Board: 158
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ K5
 ♥ J10543
 ♦ AJ7
 ♣ A107

South:
 ♠ Q986
 ♥ A
 ♦ K6
 ♣ KQJ654

West	North	East	South
		1♥	2♣
Pass	3NT	AP	

Board: 159
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 3N S

North:
 ♠ 7
 ♥ AK9874
 ♦ AK42
 ♣ 105

South:
 ♠ KQ105
 ♥ Q2
 ♦ 109
 ♣ KJ732

West	North	East	South
1♠	2♥	Pass	3NT
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 160 ♠ Q1074
Dealer: E ♥ K1075
Vul: None ♦ AQ5
HCP: 11 ♣ 92

East Opens 1♠.

Partner bids first.

Board: 161 ♠ AJ864
Dealer: W ♥ 753
Vul: NS ♦ K532
HCP: 12 ♣ A

West Opens 1♥.

You bid first.

Board: 162 ♠ KQ654
Dealer: E ♥ KJ92
Vul: Both ♦ 93
HCP: 9 ♣ 73

East Opens 1♦.

Partner bids first.

Board: 163 ♠ A109864
Dealer: W ♥ 104
Vul: NS ♦ AQ6
HCP: 12 ♣ Q2

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Board: 164 ♠ J972
Dealer: E ♥ 97
Vul: Both ♦ AKQ54
HCP: 13 ♣ K6

East Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 160
Dealer: E
Vul: None
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ Q1074
♥ K1075
♦ AQ5
♣ 92

South:
♠ A2
♥ A32
♦ 94
♣ AQ8743

West	North	East	South
		1♠	2♣
Pass	3NT	AP	

Board: 161
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♦ N

North:
♠ AJ864
♥ 753
♦ K532
♣ A

South:
♠ 10
♥ AJ96
♦ Q106
♣ QJ985

West	North	East	South
1♥	1♠	Pass	1NT
Pass	2♦	AP	

Board: 162
Dealer: E
Vul: Both
North HCP: 9
South HCP: 12
Contract: 3♠ S

North:
♠ KQ654
♥ KJ92
♦ 93
♣ 73

South:
♠ AJ1093
♥ Q
♦ KJ75
♣ J109

West	North	East	South
		1♦	1♠
Pass	3♠	AP	

Board: 163
Dealer: W
Vul: NS
North HCP: 12
South HCP: 13
Contract: 4♠ N

North:
♠ A109864
♥ 104
♦ AQ6
♣ Q2

South:
♠ K3
♥ 532
♦ K95
♣ AK864

West	North	East	South
1♥	1♠	Pass	Pass
2♥	Pass	Pass	3♣
Pass	3♠	Pass	4♥ ¹
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 164
Dealer: E
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3♠ N

North:
♠ J972
♥ 97
♦ AKQ54
♣ K6

South:
♠ 8654
♥ KJ865
♦ —
♣ AQ74

West	North	East	South
		1♦	1♥
Pass	1♠	2♦	2♠
3♦	3♠	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 160	♠ A2	East Opens 1♠.
Dealer: E	♥ A32	
Vul: None	♦ 94	You bid first.
HCP: 14	♣ AQ8743	
Board: 161	♠ 10	West Opens 1♥.
Dealer: W	♥ AJ96	
Vul: NS	♦ Q106	Partner bids first.
HCP: 10	♣ QJ985	
Board: 162	♠ AJ1093	East Opens 1♦.
Dealer: E	♥ Q	
Vul: Both	♦ KJ75	You bid first.
HCP: 12	♣ J109	
Board: 163	♠ K3	West Opens 1♥.
Dealer: W	♥ 532	West Bids 2♥ if possible.
Vul: NS	♦ K95	
HCP: 13	♣ AK864	Partner bids first.
Board: 164	♠ 8654	East Opens 1♦.
Dealer: E	♥ KJ865	East Bids 2♦ if possible.
Vul: Both	♦ —	West Bids 3♦ if possible.
HCP: 10	♣ AQ74	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 160
Dealer: E
Vul: None
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ Q1074
♥ K1075
♦ AQ5
♣ 92

South:
♠ A2
♥ A32
♦ 94
♣ AQ8743

West	North	East	South
		1♠	2♣
Pass	3NT	AP	

Board: 161
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♦ N

North:
♠ AJ864
♥ 753
♦ K532
♣ A

South:
♠ 10
♥ AJ96
♦ Q106
♣ QJ985

West	North	East	South
1♥	1♠	Pass	1NT
Pass	2♦	AP	

Board: 162
Dealer: E
Vul: Both
North HCP: 9
South HCP: 12
Contract: 3♠ S

North:
♠ KQ654
♥ KJ92
♦ 93
♣ 73

South:
♠ AJ1093
♥ Q
♦ KJ75
♣ J109

West	North	East	South
		1♦	1♠
Pass	3♠	AP	

Board: 163
Dealer: W
Vul: NS
North HCP: 12
South HCP: 13
Contract: 4♠ N

North:
♠ A109864
♥ 104
♦ AQ6
♣ Q2

South:
♠ K3
♥ 532
♦ K95
♣ AK864

West	North	East	South
1♥	1♠	Pass	Pass
2♥	Pass	Pass	3♣
Pass	3♠	Pass	4♥ ¹
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 164
Dealer: E
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3♠ N

North:
♠ J972
♥ 97
♦ AKQ54
♣ K6

South:
♠ 8654
♥ KJ865
♦ —
♣ AQ74

West	North	East	South
		1♦	1♥
Pass	1♠	2♦	2♠
3♦	3♠	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 165 ♠ QJ1098
Dealer: W ♥ K
Vul: None ♦ AK87
HCP: 13 ♣ 1093

West Opens 1♣.

You bid first.

Board: 166 ♠ 54
Dealer: E ♥ 95
Vul: EW ♦ A9864
HCP: 8 ♣ A987

East Opens 1♦.

Partner bids first.

Board: 167 ♠ 872
Dealer: W ♥ AK95
Vul: Both ♦ K10976
HCP: 14 ♣ A

West Opens 1♣.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 168 ♠ 92
Dealer: E ♥ A54
Vul: None ♦ Q853
HCP: 11 ♣ AJ43

East Opens 1♥.

Partner bids first.

Board: 169 ♠ K
Dealer: W ♥ A1054
Vul: Both ♦ AK864
HCP: 14 ♣ 874

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ QJ1098	♠ 43	1♣	1♠	Pass	1NT
Vul: None	♥ K	♥ A1073	Pass	2NT	Pass	3NT
North HCP: 13	♦ AK87	♦ J5	AP			
South HCP: 11	♣ 1093	♣ AQ654				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AKJ106				
Vul: EW	♥ 95	♥ A102			1♦	1♠
North HCP: 8	♦ A9864	♦ 3	AP			
South HCP: 15	♣ A987	♣ K653				
Contract: 1♠ S						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ K	1♣	1♦	2♠ ¹	3♦
Vul: Both	♥ AK95	♥ J872	3♠	X	Pass	3NT
North HCP: 14	♦ K10976	♦ AJ83	AP			
South HCP: 10	♣ A	♣ J985				
Contract: 3N S						

1. 1X-(1Y)-2Z weak

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ Q10763			1♥	1♠
Vul: None	♥ A54	♥ KJ2	Pass	1NT	Pass	3NT
North HCP: 11	♦ Q853	♦ AKJ7	AP			
South HCP: 14	♣ AJ43	♣ 5				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ AJ92	1♣	1♦	Pass	1♥
Vul: Both	♥ A1054	♥ QJ83	Pass	2♣ ¹	Pass	3♥
North HCP: 14	♦ AK864	♦ J75	AP			
South HCP: 10	♣ 874	♣ J3				
Contract: 3♥ S						

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 165	♠ 43	West Opens 1♣.
Dealer: W	♥ A1073	
Vul: None	♦ J5	Partner bids first.
HCP: 11	♣ AQ654	
Board: 166	♠ AKJ106	East Opens 1♦.
Dealer: E	♥ A102	
Vul: EW	♦ 3	You bid first.
HCP: 15	♣ K653	
Board: 167	♠ K	West Opens 1♣.
Dealer: W	♥ J872	East Bids 2♠ if possible.
Vul: Both	♦ AJ83	West Bids 3♠ if possible.
HCP: 10	♣ J985	Partner bids first.
Board: 168	♠ Q10763	East Opens 1♥.
Dealer: E	♥ KJ2	
Vul: None	♦ AKJ7	You bid first.
HCP: 14	♣ 5	
Board: 169	♠ AJ92	West Opens 1♣.
Dealer: W	♥ QJ83	
Vul: Both	♦ J75	Partner bids first.
HCP: 10	♣ J3	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ QJ1098	♠ 43	1♣	1♠	Pass	1NT
Vul: None	♥ K	♥ A1073	Pass	2NT	Pass	3NT
North HCP: 13	♦ AK87	♦ J5	AP			
South HCP: 11	♣ 1093	♣ AQ654				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ 54	♠ AKJ106				
Vul: EW	♥ 95	♥ A102			1♦	1♠
North HCP: 8	♦ A9864	♦ 3	AP			
South HCP: 15	♣ A987	♣ K653				
Contract: 1♠ S						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ K	1♣	1♦	2♠ ¹	3♦
Vul: Both	♥ AK95	♥ J872	3♠	X	Pass	3NT
North HCP: 14	♦ K10976	♦ AJ83	AP			
South HCP: 10	♣ A	♣ J985				
Contract: 3N S						

1. 1X-(1Y)-2Z weak

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ Q10763			1♥	1♠
Vul: None	♥ A54	♥ KJ2	Pass	1NT	Pass	3NT
North HCP: 11	♦ Q853	♦ AKJ7	AP			
South HCP: 14	♣ AJ43	♣ 5				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ AJ92	1♣	1♦	Pass	1♥
Vul: Both	♥ A1054	♥ QJ83	Pass	2♣ ¹	Pass	3♥
North HCP: 14	♦ AK864	♦ J75	AP			
South HCP: 10	♣ 874	♣ J3				
Contract: 3♥ S						

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 170
Dealer: E
Vul: None
HCP: 10

♠ 62
♥ K3
♦ J873
♣ AQ873

East Opens 1♦.

Partner bids first.

Board: 171
Dealer: W
Vul: NS
HCP: 10

♠ KJ1075
♥ 105
♦ K2
♣ K643

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 172
Dealer: E
Vul: EW
HCP: 9

♠ 762
♥ A5
♦ KQ974
♣ 543

East Opens 1♣.

West Bids 1♥ if possible.

East Doubles 2♣ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 173
Dealer: W
Vul: None
HCP: 14

♠ A6
♥ AJ10752
♦ 74
♣ AJ3

West Opens 1♠.

You bid first.

Board: 174
Dealer: E
Vul: NS
HCP: 11

♠ Q1053
♥ Q106
♦ K632
♣ A3

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 170
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 3N N

North:
♠ 62
♥ K3
♦ J873
♣ AQ873

South:
♠ AQ975
♥ A96
♦ Q
♣ K954

West	North	East	South
		1♦	1♠
Pass	1NT	Pass	3NT
AP			

Board: 171
Dealer: W
Vul: NS
North HCP: 10
South HCP: 13
Contract: 3♠ N

North:
♠ KJ1075
♥ 105
♦ K2
♣ K643

South:
♠ 932
♥ AJ72
♦ J73
♣ AQJ

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	3♠
AP			
1. limit raise or better in ♠			

Board: 172
Dealer: E
Vul: EW
North HCP: 9
South HCP: 13
Contract: 3♥X W

North:
♠ 762
♥ A5
♦ KQ974
♣ 543

South:
♠ A9
♥ K2
♦ AJ1063
♣ J1076

West	North	East	South
		1♣	1♦
1♥	2♣ ¹	X ²	XX
2♥	3♦	Pass	Pass
3♥	Pass	Pass	X
AP			
1. limit raise or better in ♦			
2. Support double redouble			

Board: 173
Dealer: W
Vul: None
North HCP: 14
South HCP: 9
Contract: 4♥ N

North:
♠ A6
♥ AJ10752
♦ 74
♣ AJ3

South:
♠ K1032
♥ Q96
♦ KJ53
♣ 85

West	North	East	South
1♠	2♥	Pass	2♠ ¹
Pass	4♥	AP	
1. limit raise or better in ♥			

Board: 174
Dealer: E
Vul: NS
North HCP: 11
South HCP: 14
Contract: 4♠ S

North:
♠ Q1053
♥ Q106
♦ K632
♣ A3

South:
♠ KJ8764
♥ AK
♦ 75
♣ K85

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	XX
Pass	4♠	AP	
1. limit raise or better in ♠			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 170 ♠ AQ975
Dealer: E ♥ A96
Vul: None ♦ Q
HCP: 15 ♣ K954

East Opens 1♦.

You bid first.

Board: 171 ♠ 932
Dealer: W ♥ AJ72
Vul: NS ♦ J73
HCP: 13 ♣ AQJ

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 172 ♠ A9
Dealer: E ♥ K2
Vul: EW ♦ AJ1063
HCP: 13 ♣ J1076

East Opens 1♣.

West Bids 1♥ if possible.

East Doubles 2♣ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 173 ♠ K1032
Dealer: W ♥ Q96
Vul: None ♦ KJ53
HCP: 9 ♣ 85

West Opens 1♠.

Partner bids first.

Board: 174 ♠ KJ8764
Dealer: E ♥ AK
Vul: NS ♦ 75
HCP: 14 ♣ K85

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 170
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 3N N

North:
♠ 62
♥ K3
♦ J873
♣ AQ873

South:
♠ AQ975
♥ A96
♦ Q
♣ K954

West	North	East	South
		1♦	1♠
Pass	1NT	Pass	3NT
AP			

Board: 171
Dealer: W
Vul: NS
North HCP: 10
South HCP: 13
Contract: 3♠ N

North:
♠ KJ1075
♥ 105
♦ K2
♣ K643

South:
♠ 932
♥ AJ72
♦ J73
♣ AQJ

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	3♠
AP			

1. limit raise or better in ♠

Board: 172
Dealer: E
Vul: EW
North HCP: 9
South HCP: 13
Contract: 3♥X W

North:
♠ 762
♥ A5
♦ KQ974
♣ 543

South:
♠ A9
♥ K2
♦ AJ1063
♣ J1076

West	North	East	South
		1♣	1♦
1♥	2♣ ¹	X ²	XX
2♥	3♦	Pass	Pass
3♥	Pass	Pass	X
AP			

1. limit raise or better in ♦
2. Support double redouble

Board: 173
Dealer: W
Vul: None
North HCP: 14
South HCP: 9
Contract: 4♥ N

North:
♠ A6
♥ AJ10752
♦ 74
♣ AJ3

South:
♠ K1032
♥ Q96
♦ KJ53
♣ 85

West	North	East	South
1♠	2♥	Pass	2♠ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 174
Dealer: E
Vul: NS
North HCP: 11
South HCP: 14
Contract: 4♠ S

North:
♠ Q1053
♥ Q106
♦ K632
♣ A3

South:
♠ KJ8764
♥ AK
♦ 75
♣ K85

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	XX
Pass	4♠	AP	

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 175 ♠ AJ1032
Dealer: W ♥ Q10
Vul: EW ♦ QJ3
HCP: 15 ♣ AJ3

West Opens 1♦.
West Doubles Pass if possible.

You bid first.

Board: 176 ♠ A8
Dealer: E ♥ 982
Vul: Both ♦ K982
HCP: 13 ♣ AQ76

East Opens 1♦.

Partner bids first.

Board: 177 ♠ Q10964
Dealer: W ♥ A65
Vul: EW ♦ J
HCP: 10 ♣ QJ73

West Opens 1♥.
West Doubles 2♥ if possible.
East Bids 3♥ if possible.

You bid first.

Board: 178 ♠ K64
Dealer: E ♥ Q1053
Vul: Both ♦ J63
HCP: 9 ♣ K105

East Opens 1♠.

Partner bids first.

Board: 179 ♠ A102
Dealer: W ♥ Q7
Vul: None ♦ 83
HCP: 13 ♣ AK10865

West Opens 1♠.
West Bids 2♥ if possible.
West Bids 3♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N S

North:

♠ AJ1032

♥ Q10

♦ QJ3

♣ AJ3

South:

♠ 9

♥ A765

♦ K872

♣ Q865

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	Pass
----	----	------	------

X	XX	Pass	2NT
---	----	------	-----

AP

Board: 176

Dealer: E

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ A8

♥ 982

♦ K982

♣ AQ76

South:

♠ KQ765

♥ K43

♦ J7

♣ 1094

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	1NT	AP	
------	-----	----	--

Board: 177

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♥X W

North:

♠ Q10964

♥ A65

♦ J

♣ QJ73

South:

♠ 852

♥ 92

♦ AK854

♣ AK5

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

X	Pass	3♥	X
---	------	----	---

AP

1. limit raise or better in ♠

Board: 178

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K64

♥ Q1053

♦ J63

♣ K105

South:

♠ J7

♥ A942

♦ A

♣ AJ9762

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

AP

Board: 179

Dealer: W

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♠ W

North:

♠ A102

♥ Q7

♦ 83

♣ AK10865

South:

♠ Q94

♥ K92

♦ QJ92

♣ 743

West	North	East	South
------	-------	------	-------

1♠	2♣	Pass	Pass
----	----	------	------

2♥	Pass	Pass	3♣
----	------	------	----

3♠	AP		
----	----	--	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 175	♠ 9	West Opens 1♦.
Dealer: W	♥ A765	West Doubles Pass if possible.
Vul: EW	♦ K872	
HCP: 9	♣ Q865	Partner bids first.
Board: 176	♠ KQ765	East Opens 1♦.
Dealer: E	♥ K43	
Vul: Both	♦ J7	You bid first.
HCP: 9	♣ 1094	
Board: 177	♠ 852	West Opens 1♥.
Dealer: W	♥ 92	West Doubles 2♥ if possible.
Vul: EW	♦ AK854	East Bids 3♥ if possible.
HCP: 14	♣ AK5	Partner bids first.
Board: 178	♠ J7	East Opens 1♠.
Dealer: E	♥ A942	
Vul: Both	♦ A	You bid first.
HCP: 14	♣ AJ9762	
Board: 179	♠ Q94	West Opens 1♠.
Dealer: W	♥ K92	West Bids 2♥ if possible.
Vul: None	♦ QJ92	West Bids 3♠ if possible.
HCP: 8	♣ 743	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N S

North:

♠ AJ1032

♥ Q10

♦ QJ3

♣ AJ3

South:

♠ 9

♥ A765

♦ K872

♣ Q865

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	Pass
----	----	------	------

X	XX	Pass	2NT
---	----	------	-----

AP			
----	--	--	--

Board: 176

Dealer: E

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ A8

♥ 982

♦ K982

♣ AQ76

South:

♠ KQ765

♥ K43

♦ J7

♣ 1094

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	1NT	AP	
------	-----	----	--

Board: 177

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♥X W

North:

♠ Q10964

♥ A65

♦ J

♣ QJ73

South:

♠ 852

♥ 92

♦ AK854

♣ AK5

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

X	Pass	3♥	X
---	------	----	---

AP			
----	--	--	--

1. limit raise or better in ♠

Board: 178

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K64

♥ Q1053

♦ J63

♣ K105

South:

♠ J7

♥ A942

♦ A

♣ AJ9762

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

AP			
----	--	--	--

Board: 179

Dealer: W

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♠ W

North:

♠ A102

♥ Q7

♦ 83

♣ AK10865

South:

♠ Q94

♥ K92

♦ QJ92

♣ 743

West	North	East	South
------	-------	------	-------

1♠	2♣	Pass	Pass
----	----	------	------

2♥	Pass	Pass	3♣
----	------	------	----

3♠	AP		
----	----	--	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 180	♠ Q4	East Opens 1♥.
Dealer: E	♥ KJ	
Vul: EW	♦ AJ52	Partner bids first.
HCP: 14	♣ K10753	
Board: 181	♠ AK3	West Opens 1♠.
Dealer: W	♥ A93	
Vul: None	♦ 6	You bid first.
HCP: 14	♣ QJ6432	
Board: 182	♠ 7	East Opens 1♥.
Dealer: E	♥ KJ84	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 12	♣ A85	
Board: 183	♠ QJ754	West Opens 1♥.
Dealer: W	♥ A1083	
Vul: Both	♦ K8	You bid first.
HCP: 10	♣ 54	
Board: 184	♠ Q10	East Opens 1♣.
Dealer: E	♥ KJ986	East Bids 2♣ if possible.
Vul: None	♦ AQ	
HCP: 12	♣ 9764	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 5♣ N

North:
 ♠ Q4
 ♥ KJ
 ♦ AJ52
 ♣ K10753

South:
 ♠ AJ853
 ♥ 10974
 ♦ 10
 ♣ AQ8

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	2♥ ¹
Pass	2♠	Pass	5♣
AP			
1. limit raise or better in ♣			

Board: 181
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ AK3
 ♥ A93
 ♦ 6
 ♣ QJ6432

South:
 ♠ J52
 ♥ J42
 ♦ K1087
 ♣ A97

West	North	East	South
1♠	2♣	AP	

Board: 182
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ 7
 ♥ KJ84
 ♦ KJ1087
 ♣ A85

South:
 ♠ AKQJ42
 ♥ 92
 ♦ Q6
 ♣ J107

West	North	East	South
		1♥	1♠
Pass	1NT	Pass	2♠
AP			

Board: 183
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ QJ754
 ♥ A1083
 ♦ K8
 ♣ 54

South:
 ♠ 2
 ♥ K7
 ♦ A109652
 ♣ AK98

West	North	East	South
1♥	1♠	Pass	2♦
Pass	3NT	AP	

Board: 184
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 3♥ N

North:
 ♠ Q10
 ♥ KJ986
 ♦ AQ
 ♣ 9764

South:
 ♠ AK75
 ♥ Q7
 ♦ KJ10543
 ♣ Q

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	3♦
Pass	3♥	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 180	♠ AJ853	East Opens 1♥.
Dealer: E	♥ 10974	
Vul: EW	♦ 10	You bid first.
HCP: 11	♣ AQ8	
Board: 181	♠ J52	West Opens 1♠.
Dealer: W	♥ J42	
Vul: None	♦ K1087	Partner bids first.
HCP: 9	♣ A97	
Board: 182	♠ AKQJ42	East Opens 1♥.
Dealer: E	♥ 92	
Vul: NS	♦ Q6	You bid first.
HCP: 13	♣ J107	
Board: 183	♠ 2	West Opens 1♥.
Dealer: W	♥ K7	
Vul: Both	♦ A109652	Partner bids first.
HCP: 14	♣ AK98	
Board: 184	♠ AK75	East Opens 1♣.
Dealer: E	♥ Q7	East Bids 2♣ if possible.
Vul: None	♦ KJ10543	
HCP: 15	♣ Q	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 5♣ N

North:
 ♠ Q4
 ♥ KJ
 ♦ AJ52
 ♣ K10753

South:
 ♠ AJ853
 ♥ 10974
 ♦ 10
 ♣ AQ8

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	2♥ ¹
Pass	2♠	Pass	5♣
AP			
1. limit raise or better in ♣			

Board: 181
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ AK3
 ♥ A93
 ♦ 6
 ♣ QJ6432

South:
 ♠ J52
 ♥ J42
 ♦ K1087
 ♣ A97

West	North	East	South
1♠	2♣	AP	

Board: 182
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ 7
 ♥ KJ84
 ♦ KJ1087
 ♣ A85

South:
 ♠ AKQJ42
 ♥ 92
 ♦ Q6
 ♣ J107

West	North	East	South
		1♥	1♠
Pass	1NT	Pass	2♠
AP			

Board: 183
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ QJ754
 ♥ A1083
 ♦ K8
 ♣ 54

South:
 ♠ 2
 ♥ K7
 ♦ A109652
 ♣ AK98

West	North	East	South
1♥	1♠	Pass	2♦
Pass	3NT	AP	

Board: 184
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 3♥ N

North:
 ♠ Q10
 ♥ KJ986
 ♦ AQ
 ♣ 9764

South:
 ♠ AK75
 ♥ Q7
 ♦ KJ10543
 ♣ Q

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	3♦
Pass	3♥	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 185 ♠ A10874
Dealer: W ♥ K7
Vul: EW ♦ A5
HCP: 12 ♣ J987

West Opens 1♥.

You bid first.

Board: 186 ♠ QJ93
Dealer: E ♥ A107
Vul: None ♦ Q86
HCP: 10 ♣ J108

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 187 ♠ AKJ76
Dealer: W ♥ A632
Vul: NS ♦ J9
HCP: 13 ♣ 94

West Opens 1♣.

You bid first.

Board: 188 ♠ J76
Dealer: E ♥ AQ7
Vul: EW ♦ J53
HCP: 12 ♣ KJ107

East Opens 1♠.

Partner bids first.

Board: 189 ♠ AKJ10762
Dealer: W ♥ —
Vul: Both ♦ —
HCP: 15 ♣ AQJ1054

West Opens 1♥.

West Doubles Pass if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185 Dealer: W Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ A10874 ♥ K7 ♦ A5 ♣ J987	South: ♠ KJ2 ♥ AJ1065 ♦ 87 ♣ K104	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>2♥¹</td> </tr> <tr> <td>Pass</td> <td>4♣</td> <td>AP</td> <td></td> </tr> </table> 1. limit raise or better in ♠	West	North	East	South	1♥	1♠	Pass	2♥ ¹	Pass	4♣	AP	
West	North	East	South												
1♥	1♠	Pass	2♥ ¹												
Pass	4♣	AP													

Board: 186 Dealer: E Vul: None North HCP: 10 South HCP: 14 Contract: 4♣ S	North: ♠ QJ93 ♥ A107 ♦ Q86 ♣ J108	South: ♠ 5 ♥ KJ9 ♦ KJ9 ♣ AQ9743	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♦</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>3♦</td> <td>4♣</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South			1♦	2♣	Pass	3♣	3♦	4♣	AP			
West	North	East	South																
		1♦	2♣																
Pass	3♣	3♦	4♣																
AP																			

Board: 187 Dealer: W Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N	North: ♠ AKJ76 ♥ A632 ♦ J9 ♣ 94	South: ♠ 8543 ♥ KQ8 ♦ K7 ♣ Q1063	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♣</td> <td>1♠</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South	1♣	1♠	Pass	2♠	AP			
West	North	East	South												
1♣	1♠	Pass	2♠												
AP															

Board: 188 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3♦ S	North: ♠ J76 ♥ AQ7 ♦ J53 ♣ KJ107	South: ♠ KQ105 ♥ 5 ♦ AK9842 ♣ Q6	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♠</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♠¹</td> <td>Pass</td> <td>3♦</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> 1. strength cue bid	West	North	East	South			1♠	2♦	Pass	2♠ ¹	Pass	3♦	AP			
West	North	East	South																
		1♠	2♦																
Pass	2♠ ¹	Pass	3♦																
AP																			

Board: 189 Dealer: W Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ AKJ10762 ♥ — ♦ — ♣ AQJ1054	South: ♠ 8 ♥ KQ8764 ♦ 9873 ♣ K8	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>X</td> <td>3♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South	1♥	1♠	Pass	Pass	X	3♠	AP	
West	North	East	South												
1♥	1♠	Pass	Pass												
X	3♠	AP													

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 185	♠ KJ2	West Opens 1♥.
Dealer: W	♥ AJ1065	
Vul: EW	♦ 87	Partner bids first.
HCP: 12	♣ K104	
Board: 186	♠ 5	East Opens 1♦.
Dealer: E	♥ KJ9	East Bids 3♦ if possible.
Vul: None	♦ KJ9	
HCP: 14	♣ AQ9743	You bid first.
Board: 187	♠ 8543	West Opens 1♣.
Dealer: W	♥ KQ8	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ Q1063	
Board: 188	♠ KQ105	East Opens 1♠.
Dealer: E	♥ 5	
Vul: EW	♦ AK9842	You bid first.
HCP: 14	♣ Q6	
Board: 189	♠ 8	West Opens 1♥.
Dealer: W	♥ KQ8764	West Doubles Pass if possible.
Vul: Both	♦ 9873	
HCP: 8	♣ K8	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ A10874

♥ K7

♦ A5

♣ J987

South:

♠ KJ2

♥ AJ1065

♦ 87

♣ K104

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

Pass	4♣	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 186

Dealer: E

Vul: None

North HCP: 10

South HCP: 14

Contract: 4♣ S

North:

♠ QJ93

♥ A107

♦ Q86

♣ J108

South:

♠ 5

♥ KJ9

♦ KJ9

♣ AQ9743

West	North	East	South
------	-------	------	-------

		1♦	2♣
--	--	----	----

Pass	3♣	3♦	4♣
------	----	----	----

AP

Board: 187

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AKJ76

♥ A632

♦ J9

♣ 94

South:

♠ 8543

♥ KQ8

♦ K7

♣ Q1063

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	2♠
----	----	------	----

AP

Board: 188

Dealer: E

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3♦ S

North:

♠ J76

♥ AQ7

♦ J53

♣ KJ107

South:

♠ KQ105

♥ 5

♦ AK9842

♣ Q6

West	North	East	South
------	-------	------	-------

		1♠	2♦
--	--	----	----

Pass	2♠ ¹	Pass	3♦
------	-----------------	------	----

AP

1. strength cue bid

Board: 189

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ N

North:

♠ AKJ10762

♥ —

♦ —

♣ AQJ1054

South:

♠ 8

♥ KQ8764

♦ 9873

♣ K8

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

X	3♠	AP	
---	----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 190	♠ K10654	East Opens 1♠.
Dealer: E	♥ K95	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 12	♣ 75	

Board: 191	♠ KQ94	West Opens 1♦.
Dealer: W	♥ AJ1095	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ 97	

Board: 192	♠ 2	East Opens 1♥.
Dealer: E	♥ AJ6	
Vul: None	♦ Q104	Partner bids first.
HCP: 14	♣ AQJ1065	

Board: 193	♠ 2	West Opens 1♣.
Dealer: W	♥ K109543	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ KQ9	

Board: 194	♠ Q1096	East Opens 1♠.
Dealer: E	♥ J	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 11	♣ Q8432	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190
Dealer: E
Vul: NS
North HCP: 12
South HCP: 15
Contract: 3N N

North:
♠ K10654
♥ K95
♦ AQ3
♣ 75

South:
♠ 98
♥ Q103
♦ K9
♣ AKQJ63

West	North	East	South
		1♠	2♣
Pass	3NT	AP	

Board: 191
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 4♠ S

North:
♠ KQ94
♥ AJ1095
♦ AJ
♣ 97

South:
♠ A632
♥ 64
♦ 10532
♣ AJ3

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ ¹	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 192
Dealer: E
Vul: None
North HCP: 14
South HCP: 11
Contract: 2♣ N

North:
♠ 2
♥ AJ6
♦ Q104
♣ AQJ1065

South:
♠ AK974
♥ 1093
♦ A95
♣ 32

West	North	East	South
		1♥	1♠
Pass	2♣	AP	

Board: 193
Dealer: W
Vul: EW
North HCP: 12
South HCP: 11
Contract: 2♥ N

North:
♠ 2
♥ K109543
♦ KJ4
♣ KQ9

South:
♠ AK9853
♥ 7
♦ A1098
♣ 85

West	North	East	South
1♣	1♥	Pass	1♠
Pass	2♥	AP	

Board: 194
Dealer: E
Vul: Both
North HCP: 11
South HCP: 13
Contract: 3N N

North:
♠ Q1096
♥ J
♦ AQ9
♣ Q8432

South:
♠ K4
♥ Q95
♦ K108654
♣ AJ

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 190	♠ 98	East Opens 1♠.
Dealer: E	♥ Q103	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ AKQJ63	
Board: 191	♠ A632	West Opens 1♦.
Dealer: W	♥ 64	
Vul: EW	♦ 10532	Partner bids first.
HCP: 9	♣ AJ3	
Board: 192	♠ AK974	East Opens 1♥.
Dealer: E	♥ 1093	
Vul: None	♦ A95	You bid first.
HCP: 11	♣ 32	
Board: 193	♠ AK9853	West Opens 1♣.
Dealer: W	♥ 7	
Vul: EW	♦ A1098	Partner bids first.
HCP: 11	♣ 85	
Board: 194	♠ K4	East Opens 1♠.
Dealer: E	♥ Q95	
Vul: Both	♦ K108654	You bid first.
HCP: 13	♣ AJ	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 15
 Contract: 3N N

North:
 ♠ K10654
 ♥ K95
 ♦ AQ3
 ♣ 75

South:
 ♠ 98
 ♥ Q103
 ♦ K9
 ♣ AKQJ63

West	North	East	South
		1♠	2♣
Pass	3NT	AP	

Board: 191
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 4♠ S

North:
 ♠ KQ94
 ♥ AJ1095
 ♦ AJ
 ♣ 97

South:
 ♠ A632
 ♥ 64
 ♦ 10532
 ♣ AJ3

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ ¹	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 192
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 11
 Contract: 2♣ N

North:
 ♠ 2
 ♥ AJ6
 ♦ Q104
 ♣ AQJ1065

South:
 ♠ AK974
 ♥ 1093
 ♦ A95
 ♣ 32

West	North	East	South
		1♥	1♠
Pass	2♣	AP	

Board: 193
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ 2
 ♥ K109543
 ♦ KJ4
 ♣ KQ9

South:
 ♠ AK9853
 ♥ 7
 ♦ A1098
 ♣ 85

West	North	East	South
1♣	1♥	Pass	1♠
Pass	2♥	AP	

Board: 194
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q1096
 ♥ J
 ♦ AQ9
 ♣ Q8432

South:
 ♠ K4
 ♥ Q95
 ♦ K108654
 ♣ AJ

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 195
Dealer: W
Vul: None
HCP: 14

♠ 82
♥ KQ763
♦ KQ6
♣ KJ5

West Opens 1♦.

You bid first.

Board: 196
Dealer: E
Vul: NS
HCP: 11

♠ Q1075
♥ KQ82
♦ A964
♣ 8

East Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 197
Dealer: W
Vul: Both
HCP: 15

♠ AK10643
♥ K75
♦ —
♣ KQ93

West Opens 1♥.

West Bids 3♥ if possible.

You bid first.

Board: 198
Dealer: E
Vul: NS
HCP: 8

♠ KJ2
♥ 96
♦ Q7654
♣ Q105

East Opens 1♦.

East Bids 2♦ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 199
Dealer: W
Vul: EW
HCP: 9

♠ A10973
♥ 972
♦ AJ5
♣ 53

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195
Dealer: W
Vul: None
North HCP: 14
South HCP: 8
Contract: 1N N

North:
♠ 82
♥ KQ763
♦ KQ6
♣ KJ5

South:
♠ KJ976
♥ A4
♦ 1074
♣ 1093

West	North	East	South
1♦	1♥	Pass	1♠
Pass	1NT	AP	

Board: 196
Dealer: E
Vul: NS
North HCP: 11
South HCP: 10
Contract: 4♠ S

North:
♠ Q1075
♥ KQ82
♦ A964
♣ 8

South:
♠ KJ432
♥ A
♦ J73
♣ J1093

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	2♥	2♠
3♣	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 197
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ AK10643
♥ K75
♦ —
♣ KQ93

South:
♠ QJ52
♥ 62
♦ J65
♣ AJ76

West	North	East	South
1♥	1♠	Pass	2♠
3♥	4♠	AP	

Board: 198
Dealer: E
Vul: NS
North HCP: 8
South HCP: 14
Contract: 3♦ E

North:
♠ KJ2
♥ 96
♦ Q7654
♣ Q105

South:
♠ A87
♥ AK8543
♦ —
♣ K973

West	North	East	South
		1♦	1♥
Pass	Pass	2♦	2♥
Pass	Pass	X	Pass
3♦	AP		

Board: 199
Dealer: W
Vul: EW
North HCP: 9
South HCP: 12
Contract: 3♥ S

North:
♠ A10973
♥ 972
♦ AJ5
♣ 53

South:
♠ QJ
♥ A10853
♦ KQ7
♣ 874

West	North	East	South
1♣	1♠	Pass	2♥
Pass	3♥	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 195 ♠ KJ976
Dealer: W ♥ A4
Vul: None ♦ 1074
HCP: 8 ♣ 1093

West Opens 1♦.

Partner bids first.

Board: 196 ♠ KJ432
Dealer: E ♥ A
Vul: NS ♦ J73
HCP: 10 ♣ J1093

East Opens 1♣.
East Bids 2♥ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 197 ♠ QJ52
Dealer: W ♥ 62
Vul: Both ♦ J65
HCP: 9 ♣ AJ76

West Opens 1♥.
West Bids 3♥ if possible.

Partner bids first.

Board: 198 ♠ A87
Dealer: E ♥ AK8543
Vul: NS ♦ —
HCP: 14 ♣ K973

East Opens 1♦.
East Bids 2♦ if possible.
East Doubles Pass if possible.
West Bids 3♦ if possible.

You bid first.

Board: 199 ♠ QJ
Dealer: W ♥ A10853
Vul: EW ♦ KQ7
HCP: 12 ♣ 874

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195
Dealer: W
Vul: None
North HCP: 14
South HCP: 8
Contract: 1N N

North:
♠ 82
♥ KQ763
♦ KQ6
♣ KJ5

South:
♠ KJ976
♥ A4
♦ 1074
♣ 1093

West	North	East	South
1♦	1♥	Pass	1♠
Pass	1NT	AP	

Board: 196
Dealer: E
Vul: NS
North HCP: 11
South HCP: 10
Contract: 4♠ S

North:
♠ Q1075
♥ KQ82
♦ A964
♣ 8

South:
♠ KJ432
♥ A
♦ J73
♣ J1093

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	2♥	2♠
3♣	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 197
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 4♠ N

North:
♠ AK10643
♥ K75
♦ —
♣ KQ93

South:
♠ QJ52
♥ 62
♦ J65
♣ AJ76

West	North	East	South
1♥	1♠	Pass	2♠
3♥	4♠	AP	

Board: 198
Dealer: E
Vul: NS
North HCP: 8
South HCP: 14
Contract: 3♦ E

North:
♠ KJ2
♥ 96
♦ Q7654
♣ Q105

South:
♠ A87
♥ AK8543
♦ —
♣ K973

West	North	East	South
		1♦	1♥
Pass	Pass	2♦	2♥
Pass	Pass	X	Pass
3♦	AP		

Board: 199
Dealer: W
Vul: EW
North HCP: 9
South HCP: 12
Contract: 3♥ S

North:
♠ A10973
♥ 972
♦ AJ5
♣ 53

South:
♠ QJ
♥ A10853
♦ KQ7
♣ 874

West	North	East	South
1♣	1♠	Pass	2♥
Pass	3♥	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 200	♠ J10	East Opens 1♠.
Dealer: E	♥ AK1065	
Vul: None	♦ 85	Partner bids first.
HCP: 12	♣ KJ109	
Board: 201	♠ A2	West Opens 1♣.
Dealer: W	♥ QJ732	West Bids 2♠ if possible.
Vul: NS	♦ K85	
HCP: 12	♣ Q53	You bid first.
Board: 202	♠ KQ63	East Opens 1♠.
Dealer: E	♥ J82	West Doubles 5♥ if possible.
Vul: EW	♦ KQ1052	
HCP: 11	♣ 5	Partner bids first.
Board: 203	♠ KJ4	West Opens 1♣.
Dealer: W	♥ 109	East Bids 1♥ if possible.
Vul: Both	♦ KQJ106	West Bids 2♥ if possible.
HCP: 13	♣ K87	East Bids 3♥ if possible.
		East Bids 5♥ if possible.
		You bid first.
Board: 204	♠ —	East Opens 1♦.
Dealer: E	♥ KJ75	East Bids 2♦ if possible.
Vul: NS	♦ KJ942	
HCP: 12	♣ KJ94	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200

Dealer: E

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

South:

♠ AK65

♥ J92

♦ KQ10762

♣ —

West North East South

1♠ 2♦

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 201

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ QJ732

♦ K85

♣ Q53

South:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

West North East South

1♣ 1♥ Pass 2♣¹

2♠ 4♥ AP

1. limit raise or better in ♥

Board: 202

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♥ X S

North:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

South:

♠ A52

♥ AKQ743

♦ 8

♣ 942

West North East South

1♠ 2♥

Pass 4♣¹ Pass 4NT²

Pass 5♣³ Pass 5♥

X AP

1. Splinter

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 203

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 5♥ X E

North:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

South:

♠ AQ8762

♥ A4

♦ 984

♣ 94

West North East South

1♣ 1♦ 1♥ 1♠

2♥ 2♠ 3♥ 4♠

Pass Pass 5♥ Pass

Pass X AP

Board: 204

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ —

♥ KJ75

♦ KJ942

♣ KJ94

South:

♠ KQ10652

♥ A943

♦ A3

♣ 3

West North East South

1♦ 1♠

Pass 1NT 2♦ 2♥

Pass 3♥ Pass 3♠¹

Pass 4♣² Pass 4♦³

Pass 4♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 200
Dealer: E
Vul: None
HCP: 13

♠ AK65
♥ J92
♦ KQ10762
♣ —

East Opens 1♠.

You bid first.

Board: 201
Dealer: W
Vul: NS
HCP: 12

♠ KQ6
♥ AK86
♦ 10743
♣ 97

West Opens 1♣.

West Bids 2♠ if possible.

Partner bids first.

Board: 202
Dealer: E
Vul: EW
HCP: 13

♠ A52
♥ AKQ743
♦ 8
♣ 942

East Opens 1♠.

West Doubles 5♥ if possible.

You bid first.

Board: 203
Dealer: W
Vul: Both
HCP: 10

♠ AQ8762
♥ A4
♦ 984
♣ 94

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

East Bids 5♥ if possible.

Partner bids first.

Board: 204
Dealer: E
Vul: NS
HCP: 13

♠ KQ10652
♥ A943
♦ A3
♣ 3

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200

Dealer: E

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

South:

♠ AK65

♥ J92

♦ KQ10762

♣ —

West North East South

1♠ 2♦

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 201

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ QJ732

♦ K85

♣ Q53

South:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

West North East South

1♣ 1♥ Pass 2♣¹

2♠ 4♥ AP

1. limit raise or better in ♥

Board: 202

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♥ X S

North:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

South:

♠ A52

♥ AKQ743

♦ 8

♣ 942

West North East South

1♠ 2♥

Pass 4♣¹ Pass 4NT²

Pass 5♣³ Pass 5♥

X AP

1. Splinter

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 203

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 5♥ X E

North:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

South:

♠ AQ8762

♥ A4

♦ 984

♣ 94

West North East South

1♣ 1♦ 1♥ 1♠

2♥ 2♠ 3♥ 4♠

Pass Pass 5♥ Pass

Pass X AP

Board: 204

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ —

♥ KJ75

♦ KJ942

♣ KJ94

South:

♠ KQ10652

♥ A943

♦ A3

♣ 3

West North East South

1♦ 1♠

Pass 1NT 2♦ 2♥

Pass 3♥ Pass 3♠¹

Pass 4♣² Pass 4♦³

Pass 4♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 205	♠ AQ932	West Opens 1♣.
Dealer: W	♥ A	West Doubles 2♣ if possible.
Vul: EW	♦ Q864	
HCP: 12	♣ 873	You bid first.
Board: 206	♠ 73	East Opens 1♦.
Dealer: E	♥ KQ943	East Bids 2♦ if possible.
Vul: Both	♦ KJ964	
HCP: 9	♣ 4	Partner bids first.
Board: 207	♠ 96	West Opens 1♣.
Dealer: W	♥ 9873	West Bids 2♥ if possible.
Vul: None	♦ AKJ65	
HCP: 9	♣ J3	You bid first.
Board: 208	♠ Q72	East Opens 1♦.
Dealer: E	♥ AJ63	
Vul: EW	♦ A10	Partner bids first.
HCP: 13	♣ Q1096	
Board: 209	♠ QJ	West Opens 1♥.
Dealer: W	♥ A65	West Bids 3♥ if possible.
Vul: None	♦ AQ10974	
HCP: 13	♣ 85	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ932

♥ A

♦ Q864

♣ 873

South:

♠ KJ874

♥ J54

♦ 53

♣ AQ6

West	North	East	South
------	-------	------	-------

1♣	1♠	Pass	2♣ ¹
----	----	------	-----------------

X	XX	Pass	4♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 206

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 73

♥ KQ943

♦ KJ964

♣ 4

South:

♠ AKQ984

♥ J7

♦ 5

♣ K963

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	2♠
------	------	----	----

Pass	3♦ ¹	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 207

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♦ N

North:

♠ 96

♥ 9873

♦ AKJ65

♣ J3

South:

♠ 1073

♥ AQ4

♦ Q743

♣ AQ9

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	2♦
----	----	------	----

2♥	3♦	AP	
----	----	----	--

Board: 208

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

South:

♠ KJ1083

♥ K7

♦ K96

♣ J43

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	2♦ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 209

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♥ X W

North:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

South:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

West	North	East	South
------	-------	------	-------

1♥	2♦	Pass	2♥ ¹
----	----	------	-----------------

3♥	X	AP	
----	---	----	--

1. strength cue bid

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 205	♠ KJ874	West Opens 1♣.
Dealer: W	♥ J54	West Doubles 2♣ if possible.
Vul: EW	♦ 53	
HCP: 11	♣ AQ6	Partner bids first.
Board: 206	♠ AKQ984	East Opens 1♦.
Dealer: E	♥ J7	East Bids 2♦ if possible.
Vul: Both	♦ 5	
HCP: 13	♣ K963	You bid first.
Board: 207	♠ 1073	West Opens 1♣.
Dealer: W	♥ AQ4	West Bids 2♥ if possible.
Vul: None	♦ Q743	
HCP: 14	♣ AQ9	Partner bids first.
Board: 208	♠ KJ1083	East Opens 1♦.
Dealer: E	♥ K7	
Vul: EW	♦ K96	You bid first.
HCP: 11	♣ J43	
Board: 209	♠ A876	West Opens 1♥.
Dealer: W	♥ 42	West Bids 3♥ if possible.
Vul: None	♦ KJ5	
HCP: 11	♣ QJ73	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ932

♥ A

♦ Q864

♣ 873

South:

♠ KJ874

♥ J54

♦ 53

♣ AQ6

West	North	East	South
1♣	1♠	Pass	2♣ ¹
X	XX	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 206

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 73

♥ KQ943

♦ KJ964

♣ 4

South:

♠ AKQ984

♥ J7

♦ 5

♣ K963

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	2♠
Pass	3♦ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 207

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♦ N

North:

♠ 96

♥ 9873

♦ AKJ65

♣ J3

South:

♠ 1073

♥ AQ4

♦ Q743

♣ AQ9

West	North	East	South
1♣	1♦	Pass	2♦
2♥	3♦	AP	

Board: 208

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

South:

♠ KJ1083

♥ K7

♦ K96

♣ J43

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	Pass	3♠
Pass	4♠	AP	
1. limit raise or better in ♠			

Board: 209

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♥ X W

North:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

South:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

West	North	East	South
1♥	2♦	Pass	2♥ ¹
3♥	X	AP	
1. strength cue bid			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 210	♠ 98	East Opens 1♣.
Dealer: E	♥ J842	East Bids 3♣ if possible.
Vul: NS	♦ QJ93	
HCP: 9	♣ KQ4	Partner bids first.
Board: 211	♠ Q	West Opens 1♥.
Dealer: W	♥ Q108	
Vul: Both	♦ AQ8764	You bid first.
HCP: 14	♣ A102	
Board: 212	♠ A83	East Opens 1♥.
Dealer: E	♥ J65	
Vul: NS	♦ 10984	Partner bids first.
HCP: 9	♣ KJ7	
Board: 213	♠ AJ952	West Opens 1♥.
Dealer: W	♥ KJ10	
Vul: None	♦ J83	You bid first.
HCP: 10	♣ 63	
Board: 214	♠ 62	East Opens 1♦.
Dealer: E	♥ KQ93	East Bids 3♦ if possible.
Vul: NS	♦ A98	
HCP: 14	♣ AJ107	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ AJ3			1♣	1♥
Vul: NS	♥ J842	♥ AK976	Pass	2♥	3♣	Pass
North HCP: 9	♦ QJ93	♦ 1075	Pass	3♥	AP	
South HCP: 12	♣ KQ4	♣ 83				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A107542	1♥	2♦	Pass	2♠
Vul: Both	♥ Q108	♥ K95	Pass	3♦	Pass	3♠
North HCP: 14	♦ AQ8764	♦ KJ	Pass	4♠	AP	
South HCP: 11	♣ A102	♣ 85				
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KQ1074			1♥	1♠
Vul: NS	♥ J65	♥ K83	Pass	2♠	AP	
North HCP: 9	♦ 10984	♦ A72				
South HCP: 14	♣ KJ7	♣ Q10				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ AJ952	♠ K1084	1♥	1♠	Pass	2♥ ¹
Vul: None	♥ KJ10	♥ Q87	Pass	3♠	Pass	4♠
North HCP: 10	♦ J83	♦ A94	AP			
South HCP: 14	♣ 63	♣ AJ8				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ Q983			1♦	1♥
Vul: NS	♥ KQ93	♥ AJ765	Pass	2♦ ¹	3♦	3♥
North HCP: 14	♦ A98	♦ Q107	Pass	4♥	AP	
South HCP: 12	♣ AJ107	♣ K				
Contract: 4♥ S						

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 210	♠ AJ3	East Opens 1♣.
Dealer: E	♥ AK976	East Bids 3♣ if possible.
Vul: NS	♦ 1075	
HCP: 12	♣ 83	You bid first.
Board: 211	♠ A107542	West Opens 1♥.
Dealer: W	♥ K95	
Vul: Both	♦ KJ	Partner bids first.
HCP: 11	♣ 85	
Board: 212	♠ KQ1074	East Opens 1♥.
Dealer: E	♥ K83	
Vul: NS	♦ A72	You bid first.
HCP: 14	♣ Q10	
Board: 213	♠ K1084	West Opens 1♥.
Dealer: W	♥ Q87	
Vul: None	♦ A94	Partner bids first.
HCP: 14	♣ AJ8	
Board: 214	♠ Q983	East Opens 1♦.
Dealer: E	♥ AJ765	East Bids 3♦ if possible.
Vul: NS	♦ Q107	
HCP: 12	♣ K	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ AJ3			1♣	1♥
Vul: NS	♥ J842	♥ AK976	Pass	2♥	3♣	Pass
North HCP: 9	♦ QJ93	♦ 1075	Pass	3♥	AP	
South HCP: 12	♣ KQ4	♣ 83				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A107542	1♥	2♦	Pass	2♠
Vul: Both	♥ Q108	♥ K95	Pass	3♦	Pass	3♠
North HCP: 14	♦ AQ8764	♦ KJ	Pass	4♠	AP	
South HCP: 11	♣ A102	♣ 85				
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KQ1074			1♥	1♠
Vul: NS	♥ J65	♥ K83	Pass	2♠	AP	
North HCP: 9	♦ 10984	♦ A72				
South HCP: 14	♣ KJ7	♣ Q10				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ AJ952	♠ K1084	1♥	1♠	Pass	2♥ ¹
Vul: None	♥ KJ10	♥ Q87	Pass	3♠	Pass	4♠
North HCP: 10	♦ J83	♦ A94	AP			
South HCP: 14	♣ 63	♣ AJ8				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ Q983			1♦	1♥
Vul: NS	♥ KQ93	♥ AJ765	Pass	2♦ ¹	3♦	3♥
North HCP: 14	♦ A98	♦ Q107	Pass	4♥	AP	
South HCP: 12	♣ AJ107	♣ K				
Contract: 4♥ S						

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 215 ♠ Q876
Dealer: W ♥ QJ986
Vul: EW ♦ J
HCP: 10 ♣ A53

West Opens 1♣.

You bid first.

Board: 216 ♠ A73
Dealer: E ♥ J94
Vul: Both ♦ A7
HCP: 15 ♣ KQJ63

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 217 ♠ AK10984
Dealer: W ♥ QJ6
Vul: NS ♦ K8
HCP: 13 ♣ 64

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Board: 218 ♠ 1094
Dealer: E ♥ K53
Vul: Both ♦ A1054
HCP: 9 ♣ Q53

East Opens 1♣.

Partner bids first.

Board: 219 ♠ 103
Dealer: W ♥ KJ1083
Vul: None ♦ AK10
HCP: 14 ♣ K64

West Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ Q876

♥ QJ986

♦ J

♣ A53

South:

♠ K9

♥ K104

♦ A953

♣ K1087

West North East South

1♣ 1♥ Pass 2♣¹

Pass 3♥ AP

1. limit raise or better in ♥

Board: 216

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A73

♥ J94

♦ A7

♣ KQJ63

South:

♠ KJ6

♥ AQ1083

♦ Q8

♣ 1087

West North East South

Pass 1♦ 1♥

Pass 2♦¹ X XX

3♦ 3NT AP

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AK10984

♥ QJ6

♦ K8

♣ 64

South:

♠ 2

♥ 874

♦ AQJ105

♣ QJ82

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ AP

Board: 218

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ 1094

♥ K53

♦ A1054

♣ Q53

South:

♠ AJ6

♥ AQ8762

♦ 87

♣ K6

West North East South

Pass 1♣ 1♥

Pass 2♥ AP

Board: 219

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♥ N

North:

♠ 103

♥ KJ1083

♦ AK10

♣ K64

South:

♠ QJ4

♥ AQ76

♦ 873

♣ 1097

West North East South

1♦ 1♥ Pass 2♥

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 215
Dealer: W
Vul: EW
HCP: 13

♠ K9
♥ K104
♦ A953
♣ K1087

West Opens 1♣.

Partner bids first.

Board: 216
Dealer: E
Vul: Both
HCP: 12

♠ KJ6
♥ AQ1083
♦ Q8
♣ 1087

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 217
Dealer: W
Vul: NS
HCP: 10

♠ 2
♥ 874
♦ AQJ105
♣ QJ82

West Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 218
Dealer: E
Vul: Both
HCP: 14

♠ AJ6
♥ AQ8762
♦ 87
♣ K6

East Opens 1♣.

You bid first.

Board: 219
Dealer: W
Vul: None
HCP: 9

♠ QJ4
♥ AQ76
♦ 873
♣ 1097

West Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ Q876

♥ QJ986

♦ J

♣ A53

South:

♠ K9

♥ K104

♦ A953

♣ K1087

West North East South

1♣ 1♥ Pass 2♣¹

Pass 3♥ AP

1. limit raise or better in ♥

Board: 216

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A73

♥ J94

♦ A7

♣ KQJ63

South:

♠ KJ6

♥ AQ1083

♦ Q8

♣ 1087

West North East South

1♦ 1♥

Pass 2♦¹ X XX

3♦ 3NT AP

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AK10984

♥ QJ6

♦ K8

♣ 64

South:

♠ 2

♥ 874

♦ AQJ105

♣ QJ82

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ AP

Board: 218

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ 1094

♥ K53

♦ A1054

♣ Q53

South:

♠ AJ6

♥ AQ8762

♦ 87

♣ K6

West North East South

1♣ 1♥

Pass 2♥ AP

Board: 219

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♥ N

North:

♠ 103

♥ KJ1083

♦ AK10

♣ K64

South:

♠ QJ4

♥ AQ76

♦ 873

♣ 1097

West North East South

1♦ 1♥ Pass 2♥

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 220
Dealer: E
Vul: EW
HCP: 11

♠ AQ109
♥ 432
♦ AJ84
♣ 95

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 221
Dealer: W
Vul: None
HCP: 14

♠ 8
♥ AJ76
♦ 72
♣ AKQ983

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

You bid first.

Board: 222
Dealer: E
Vul: NS
HCP: 9

♠ K4
♥ J95
♦ A643
♣ J1086

East Opens 1♦.

Partner bids first.

Board: 223
Dealer: W
Vul: Both
HCP: 13

♠ 83
♥ AKQ653
♦ 8543
♣ A

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.

You bid first.

Board: 224
Dealer: E
Vul: None
HCP: 9

♠ AKJ103
♥ J97
♦ 1043
♣ 98

East Opens 1♥.
East Doubles Pass if possible.
West Bids 3♣ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ KJ8652			1♥	1♠
Vul: EW	♥ 432	♥ KQ	Pass	2♥ ¹	X	XX
North HCP: 11	♦ AJ84	♦ K6	3♥	4♠	AP	
South HCP: 12	♣ 95	♣ 1062	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: None	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ J1083			1♦	1♥
Vul: NS	♥ J95	♥ AQ643				
North HCP: 9	♦ A643	♦ 72	Pass	2♥	AP	
South HCP: 14	♣ J1086	♣ AK				
Contract: 2♥ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ Q10942	1♠	2♥	Pass	Pass
Vul: Both	♥ AKQ653	♥ 7	X	Pass	3♣	Pass
North HCP: 13	♦ 8543	♦ KQ2	Pass	3♥	AP	
South HCP: 9	♣ A	♣ Q876				
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ AKJ103	♠ Q			1♥	2♦
Vul: None	♥ J97	♥ Q104				
North HCP: 9	♦ 1043	♦ AQJ952	Pass	Pass	X	Pass
South HCP: 14	♣ 98	♣ QJ6	3♣	3♦	AP	
Contract: 3♦ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 220 ♠ KJ8652
Dealer: E ♥ KQ
Vul: EW ♦ K6
HCP: 12 ♣ 1062

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 221 ♠ KQ963
Dealer: W ♥ 32
Vul: None ♦ K106
HCP: 9 ♣ J106

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 222 ♠ J1083
Dealer: E ♥ AQ643
Vul: NS ♦ 72
HCP: 14 ♣ AK

East Opens 1♦.

You bid first.

Board: 223 ♠ Q10942
Dealer: W ♥ 7
Vul: Both ♦ KQ2
HCP: 9 ♣ Q876

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 224 ♠ Q
Dealer: E ♥ Q104
Vul: None ♦ AQJ952
HCP: 14 ♣ QJ6

East Opens 1♥.
East Doubles Pass if possible.
West Bids 3♣ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ KJ8652			1♥	1♠
Vul: EW	♥ 432	♥ KQ	Pass	2♥ ¹	X	XX
North HCP: 11	♦ AJ84	♦ K6	3♥	4♠	AP	
South HCP: 12	♣ 95	♣ 1062	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: None	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ J1083			1♦	1♥
Vul: NS	♥ J95	♥ AQ643				
North HCP: 9	♦ A643	♦ 72	Pass	2♥	AP	
South HCP: 14	♣ J1086	♣ AK				
Contract: 2♥ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ Q10942	1♠	2♥	Pass	Pass
Vul: Both	♥ AKQ653	♥ 7	X	Pass	3♣	Pass
North HCP: 13	♦ 8543	♦ KQ2	Pass	3♥	AP	
South HCP: 9	♣ A	♣ Q876				
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ AKJ103	♠ Q			1♥	2♦
Vul: None	♥ J97	♥ Q104				
North HCP: 9	♦ 1043	♦ AQJ952	Pass	Pass	X	Pass
South HCP: 14	♣ 98	♣ QJ6	3♣	3♦	AP	
Contract: 3♦ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 225	♠ J2	West Opens 1♦.
Dealer: W	♥ AQ654	West Bids 2♦ if possible.
Vul: NS	♦ K7	
HCP: 14	♣ A543	You bid first.
Board: 226	♠ 87	East Opens 1♣.
Dealer: E	♥ AKQJ63	
Vul: EW	♦ J73	Partner bids first.
HCP: 13	♣ Q8	
Board: 227	♠ KQ1085	West Opens 1♥.
Dealer: W	♥ 4	
Vul: NS	♦ A109	You bid first.
HCP: 14	♣ AJ103	
Board: 228	♠ 74	East Opens 1♠.
Dealer: E	♥ K95	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ AKQ1054	
Board: 229	♠ AQ1052	West Opens 1♦.
Dealer: W	♥ KJ94	West Doubles 2♦ if possible.
Vul: NS	♦ 3	
HCP: 14	♣ A85	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ J2
♥ AQ654
♦ K7
♣ A543

South:

♠ K108743
♥ J7
♦ Q103
♣ J10

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♣	Pass	3♥
AP			

Board: 226

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 87
♥ AKQJ63
♦ J73
♣ Q8

South:

♠ AJ654
♥ 982
♦ K8
♣ A97

West	North	East	South
		1♣	1♠
Pass	2♥	Pass	3♥
Pass	4♥	AP	

Board: 227

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1♠ N

North:

♠ KQ1085
♥ 4
♦ A109
♣ AJ103

South:

♠ 62
♥ KJ1085
♦ K7
♣ K872

West	North	East	South
1♥	1♠	AP	

Board: 228

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 74
♥ K95
♦ J4
♣ AKQ1054

South:

♠ K1062
♥ A3
♦ AQ10762
♣ 7

West	North	East	South
		1♠	2♦
Pass	3♣	Pass	3NT
AP			

Board: 229

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AQ1052
♥ KJ94
♦ 3
♣ A85

South:

♠ K84
♥ AQ8
♦ 765
♣ K1043

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	4♦ ²	Pass	4♠
AP			

1. limit raise or better in ♠
2. Splinter

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 225	♠ K108743	West Opens 1♦.
Dealer: W	♥ J7	West Bids 2♦ if possible.
Vul: NS	♦ Q103	
HCP: 7	♣ J10	Partner bids first.
Board: 226	♠ AJ654	East Opens 1♣.
Dealer: E	♥ 982	
Vul: EW	♦ K8	You bid first.
HCP: 12	♣ A97	
Board: 227	♠ 62	West Opens 1♥.
Dealer: W	♥ KJ1085	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ K872	
Board: 228	♠ K1062	East Opens 1♠.
Dealer: E	♥ A3	
Vul: EW	♦ AQ10762	You bid first.
HCP: 13	♣ 7	
Board: 229	♠ K84	West Opens 1♦.
Dealer: W	♥ AQ8	West Doubles 2♦ if possible.
Vul: NS	♦ 765	
HCP: 12	♣ K1043	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ J2
♥ AQ654
♦ K7
♣ A543

South:

♠ K108743
♥ J7
♦ Q103
♣ J10

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♣	Pass	3♥
AP			

Board: 226

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 87
♥ AKQJ63
♦ J73
♣ Q8

South:

♠ AJ654
♥ 982
♦ K8
♣ A97

West	North	East	South
		1♣	1♠
Pass	2♥	Pass	3♥
Pass	4♥	AP	

Board: 227

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1♠ N

North:

♠ KQ1085
♥ 4
♦ A109
♣ AJ103

South:

♠ 62
♥ KJ1085
♦ K7
♣ K872

West	North	East	South
1♥	1♠	AP	

Board: 228

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 74
♥ K95
♦ J4
♣ AKQ1054

South:

♠ K1062
♥ A3
♦ AQ10762
♣ 7

West	North	East	South
		1♠	2♦
Pass	3♣	Pass	3NT
AP			

Board: 229

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AQ1052
♥ KJ94
♦ 3
♣ A85

South:

♠ K84
♥ AQ8
♦ 765
♣ K1043

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	4♦ ²	Pass	4♠
AP			

1. limit raise or better in ♠
2. Splinter

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 230 ♠ KJ2
Dealer: E ♥ 9865
Vul: EW ♦ 43
HCP: 10 ♣ AQ93

East Opens 1♦.

Partner bids first.

Board: 231 ♠ 83
Dealer: W ♥ AQJ753
Vul: None ♦ K3
HCP: 14 ♣ KJ8

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 232 ♠ QJ10764
Dealer: E ♥ J943
Vul: EW ♦ A4
HCP: 8 ♣ 7

East Opens 1♣.

Partner bids first.

Board: 233 ♠ AK10654
Dealer: W ♥ 108
Vul: Both ♦ J
HCP: 12 ♣ KJ54

West Opens 1♥.

You bid first.

Board: 234 ♠ 1032
Dealer: E ♥ KQ942
Vul: None ♦ A753
HCP: 9 ♣ 3

East Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2♠ S

North:

♠ KJ2

♥ 9865

♦ 43

♣ AQ93

South:

♠ AQ843

♥ Q1074

♦ K109

♣ K

West North East South

1♦ 1♠

Pass 2♠ AP

Board: 231

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ 83

♥ AQJ753

♦ K3

♣ KJ8

South:

♠ K102

♥ 1082

♦ A108

♣ Q973

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 4♥

AP

Board: 232

Dealer: E

Vul: EW

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ QJ10764

♥ J943

♦ A4

♣ 7

South:

♠ K8

♥ AKQ72

♦ Q5

♣ 10984

West North East South

1♣ 1♥

Pass 3♥ AP

Board: 233

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK10654

♥ 108

♦ J

♣ KJ54

South:

♠ 93

♥ AJ9

♦ K105

♣ AQ1087

West North East South

1♥ 1♠ Pass 2♣

Pass 3♠ Pass 4♠

AP

Board: 234

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ 1032

♥ KQ942

♦ A753

♣ 3

South:

♠ Q

♥ 53

♦ KJ10864

♣ AK86

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♣

2♠ 3♦ Pass Pass

3♠ 4♦ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 230 ♠ AQ843
Dealer: E ♥ Q1074
Vul: EW ♦ K109
HCP: 14 ♣ K

East Opens 1♦.

You bid first.

Board: 231 ♠ K102
Dealer: W ♥ 1082
Vul: None ♦ A108
HCP: 9 ♣ Q973

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 232 ♠ K8
Dealer: E ♥ AKQ72
Vul: EW ♦ Q5
HCP: 14 ♣ 10984

East Opens 1♣.

You bid first.

Board: 233 ♠ 93
Dealer: W ♥ AJ9
Vul: Both ♦ K105
HCP: 14 ♣ AQ1087

West Opens 1♥.

Partner bids first.

Board: 234 ♠ Q
Dealer: E ♥ 53
Vul: None ♦ KJ10864
HCP: 13 ♣ AK86

East Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2♠ S

North:

♠ KJ2

♥ 9865

♦ 43

♣ AQ93

South:

♠ AQ843

♥ Q1074

♦ K109

♣ K

West North East South

1♦ 1♠

Pass 2♠ AP

Board: 231

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ 83

♥ AQJ753

♦ K3

♣ KJ8

South:

♠ K102

♥ 1082

♦ A108

♣ Q973

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 4♥

AP

Board: 232

Dealer: E

Vul: EW

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ QJ10764

♥ J943

♦ A4

♣ 7

South:

♠ K8

♥ AKQ72

♦ Q5

♣ 10984

West North East South

1♣ 1♥

Pass 3♥ AP

Board: 233

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK10654

♥ 108

♦ J

♣ KJ54

South:

♠ 93

♥ AJ9

♦ K105

♣ AQ1087

West North East South

1♥ 1♠ Pass 2♣

Pass 3♠ Pass 4♠

AP

Board: 234

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ 1032

♥ KQ942

♦ A753

♣ 3

South:

♠ Q

♥ 53

♦ KJ10864

♣ AK86

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♣

2♠ 3♦ Pass Pass

3♠ 4♦ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 235	♠ 9762	West Opens 1♦.
Dealer: W	♥ A10653	
Vul: NS	♦ A	You bid first.
HCP: 9	♣ J54	
Board: 236	♠ A4	East Opens 1♣.
Dealer: E	♥ K8732	East Doubles Pass if possible.
Vul: Both	♦ A953	
HCP: 12	♣ J7	Partner bids first.
Board: 237	♠ AJ9872	West Opens 1♥.
Dealer: W	♥ Q7	
Vul: None	♦ J109	You bid first.
HCP: 15	♣ AK	
Board: 238	♠ 6	East Opens 1♥.
Dealer: E	♥ AK643	East Bids 2♥ if possible.
Vul: NS	♦ Q95	
HCP: 9	♣ 10853	Partner bids first.
Board: 239	♠ AK542	West Opens 1♦.
Dealer: W	♥ 7	
Vul: EW	♦ 974	You bid first.
HCP: 13	♣ KQJ10	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ AQJ	1♦	1♥	Pass	2NT
Vul: NS	♥ A10653	♥ K8	Pass	3NT	AP	
North HCP: 9	♦ A	♦ 10432				
South HCP: 15	♣ J54	♣ KQ83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ Q10962			1♣	1♠
Vul: Both	♥ K8732	♥ J9	Pass	2♥	Pass	2♠
North HCP: 12	♦ A953	♦ J10	Pass	Pass	X	3♥
South HCP: 11	♣ J7	♣ AK96	AP			
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ AJ9872	♠ KQ4	1♥	1♠	Pass	2♠
Vul: None	♥ Q7	♥ J964	Pass	3♠	AP	
North HCP: 15	♦ J109	♦ 2				
South HCP: 7	♣ AK	♣ J9875				
Contract: 3♠ N						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ754			1♥	1♠
Vul: NS	♥ AK643	♥ 10	Pass	Pass	2♥	X
North HCP: 9	♦ Q95	♦ AKJ4	Pass	3♣	AP	
South HCP: 14	♣ 10853	♣ J72				
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AK542	♠ 93	1♦	1♠	Pass	1NT
Vul: EW	♥ 7	♥ J65	Pass	2NT	Pass	3♠
North HCP: 13	♦ 974	♦ KQJ	AP			
South HCP: 11	♣ KQJ10	♣ A7654				
Contract: 3♠ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 235	♠ AQJ	West Opens 1♦.
Dealer: W	♥ K8	
Vul: NS	♦ 10432	Partner bids first.
HCP: 15	♣ KQ83	
Board: 236	♠ Q10962	East Opens 1♣.
Dealer: E	♥ J9	East Doubles Pass if possible.
Vul: Both	♦ J10	
HCP: 11	♣ AK96	You bid first.
Board: 237	♠ KQ4	West Opens 1♥.
Dealer: W	♥ J964	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ J9875	
Board: 238	♠ AJ754	East Opens 1♥.
Dealer: E	♥ 10	East Bids 2♥ if possible.
Vul: NS	♦ AKJ4	
HCP: 14	♣ J72	You bid first.
Board: 239	♠ 93	West Opens 1♦.
Dealer: W	♥ J65	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 11	♣ A7654	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ AQJ	1♦	1♥	Pass	2NT
Vul: NS	♥ A10653	♥ K8	Pass	3NT	AP	
North HCP: 9	♦ A	♦ 10432				
South HCP: 15	♣ J54	♣ KQ83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ Q10962			1♣	1♠
Vul: Both	♥ K8732	♥ J9	Pass	2♥	Pass	2♠
North HCP: 12	♦ A953	♦ J10	Pass	Pass	X	3♥
South HCP: 11	♣ J7	♣ AK96	AP			
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ AJ9872	♠ KQ4	1♥	1♠	Pass	2♠
Vul: None	♥ Q7	♥ J964	Pass	3♠	AP	
North HCP: 15	♦ J109	♦ 2				
South HCP: 7	♣ AK	♣ J9875				
Contract: 3♠ N						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ754			1♥	1♠
Vul: NS	♥ AK643	♥ 10	Pass	Pass	2♥	X
North HCP: 9	♦ Q95	♦ AKJ4	Pass	3♣	AP	
South HCP: 14	♣ 10853	♣ J72				
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AK542	♠ 93	1♦	1♠	Pass	1NT
Vul: EW	♥ 7	♥ J65	Pass	2NT	Pass	3♠
North HCP: 13	♦ 974	♦ KQJ	AP			
South HCP: 11	♣ KQJ10	♣ A7654				
Contract: 3♠ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 240	♠ 8763	East Opens 1♦.
Dealer: E	♥ AQ865	
Vul: NS	♦ A83	Partner bids first.
HCP: 13	♣ K	
Board: 241	♠ 6	West Opens 1♣.
Dealer: W	♥ AK6	
Vul: EW	♦ AK965	You bid first.
HCP: 15	♣ J1063	
Board: 242	♠ Q9	East Opens 1♠.
Dealer: E	♥ Q10853	East Doubles Pass if possible.
Vul: Both	♦ KQ5	West Bids 3♣ if possible.
HCP: 10	♣ J98	Partner bids first.
Board: 243	♠ KQJ42	West Opens 1♣.
Dealer: W	♥ Q1072	
Vul: NS	♦ K	You bid first.
HCP: 15	♣ A84	
Board: 244	♠ J10982	East Opens 1♣.
Dealer: E	♥ A8	East Bids 2♣ if possible.
Vul: EW	♦ QJ94	
HCP: 8	♣ 105	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240
Dealer: E
Vul: NS
North HCP: 13
South HCP: 14
Contract: 3N N

North:
♠ 8763
♥ AQ865
♦ A83
♣ K

South:
♠ KQJ
♥ K4
♦ Q5
♣ QJ10976

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

Board: 241
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♠ S

North:
♠ 6
♥ AK6
♦ AK965
♣ J1063

South:
♠ KQJ102
♥ 54
♦ J1074
♣ Q8

West	North	East	South
1♣	1♦	Pass	1♠
Pass	2NT	Pass	3♠
AP			

Board: 242
Dealer: E
Vul: Both
North HCP: 10
South HCP: 12
Contract: 3♦ S

North:
♠ Q9
♥ Q10853
♦ KQ5
♣ J98

South:
♠ KJ85
♥ K97
♦ AJ9864
♣ —

West	North	East	South
		1♠	2♦
Pass	Pass	X	Pass
3♣	3♦	AP	

Board: 243
Dealer: W
Vul: NS
North HCP: 15
South HCP: 13
Contract: 4♠ N

North:
♠ KQJ42
♥ Q1072
♦ K
♣ A84

South:
♠ 1073
♥ AK54
♦ J1095
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ ¹
Pass	2♦ ²	Pass	2♥ ³
Pass	2♠	Pass	4♠
AP			

1. limit raise or better in ♠
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

Board: 244
Dealer: E
Vul: EW
North HCP: 8
South HCP: 14
Contract: 4♦ S

North:
♠ J10982
♥ A8
♦ QJ94
♣ 105

South:
♠ 43
♥ KJ3
♦ AK10876
♣ K7

West	North	East	South
		1♣	1♦
Pass	1♠	2♣	2♦
Pass	3♦	Pass	3NT
Pass	4♦	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 240 ♠ KQJ
Dealer: E ♥ K4
Vul: NS ♦ Q5
HCP: 14 ♣ QJ10976

East Opens 1♦.

You bid first.

Board: 241 ♠ KQJ102
Dealer: W ♥ 54
Vul: EW ♦ J1074
HCP: 9 ♣ Q8

West Opens 1♣.

Partner bids first.

Board: 242 ♠ KJ85
Dealer: E ♥ K97
Vul: Both ♦ AJ9864
HCP: 12 ♣ —

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 243 ♠ 1073
Dealer: W ♥ AK54
Vul: NS ♦ J1095
HCP: 13 ♣ KQ

West Opens 1♣.

Partner bids first.

Board: 244 ♠ 43
Dealer: E ♥ KJ3
Vul: EW ♦ AK10876
HCP: 14 ♣ K7

East Opens 1♣.

East Bids 2♣ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240
Dealer: E
Vul: NS
North HCP: 13
South HCP: 14
Contract: 3N N

North:
♠ 8763
♥ AQ865
♦ A83
♣ K

South:
♠ KQJ
♥ K4
♦ Q5
♣ QJ10976

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

Board: 241
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♠ S

North:
♠ 6
♥ AK6
♦ AK965
♣ J1063

South:
♠ KQJ102
♥ 54
♦ J1074
♣ Q8

West	North	East	South
1♣	1♦	Pass	1♠
Pass	2NT	Pass	3♠
AP			

Board: 242
Dealer: E
Vul: Both
North HCP: 10
South HCP: 12
Contract: 3♦ S

North:
♠ Q9
♥ Q10853
♦ KQ5
♣ J98

South:
♠ KJ85
♥ K97
♦ AJ9864
♣ —

West	North	East	South
		1♠	2♦
Pass	Pass	X	Pass
3♣	3♦	AP	

Board: 243
Dealer: W
Vul: NS
North HCP: 15
South HCP: 13
Contract: 4♠ N

North:
♠ KQJ42
♥ Q1072
♦ K
♣ A84

South:
♠ 1073
♥ AK54
♦ J1095
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ ¹
Pass	2♦ ²	Pass	2♥ ³
Pass	2♠	Pass	4♠
AP			

1. limit raise or better in ♠
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

Board: 244
Dealer: E
Vul: EW
North HCP: 8
South HCP: 14
Contract: 4♦ S

North:
♠ J10982
♥ A8
♦ QJ94
♣ 105

South:
♠ 43
♥ KJ3
♦ AK10876
♣ K7

West	North	East	South
		1♣	1♦
Pass	1♠	2♣	2♦
Pass	3♦	Pass	3NT
Pass	4♦	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 245 ♠ Q6 West Opens 1♦.
Dealer: W ♥ AQ864
Vul: Both ♦ K53 You bid first.
HCP: 13 ♣ Q84

Board: 246 ♠ 107 East Opens 1♦.
Dealer: E ♥ K10953
Vul: EW ♦ AK642 Partner bids first.
HCP: 12 ♣ Q

Board: 247 ♠ K82 West Opens 1♥.
Dealer: W ♥ AQ2 West Doubles Pass if possible.
Vul: Both ♦ AJ8754 East Bids 2♠ if possible.
HCP: 14 ♣ 7 East Doubles 4♦ if possible.
You bid first.

Board: 248 ♠ AK652 East Opens 1♣.
Dealer: E ♥ QJ5
Vul: None ♦ 108 Partner bids first.
HCP: 11 ♣ J64

Board: 249 ♠ AKQ954 West Opens 1♥.
Dealer: W ♥ 3 West Bids 2♣ if possible.
Vul: NS ♦ Q7 West Doubles Pass if possible.
HCP: 13 ♣ Q865 East Bids 3♦ if possible.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

South:

♠ AK98432

♥ —

♦ A72

♣ J53

West	North	East	South
1♦	1♥	Pass	4♠
AP			

Board: 246

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 2♠ S

North:

♠ 107

♥ K10953

♦ AK642

♣ Q

South:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

West	North	East	South
Pass	2♥	Pass	2♠
AP			

Board: 247

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♦ X N

North:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

South:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

West	North	East	South
1♥	2♦	Pass	Pass
X	Pass	2♠	Pass
Pass	3♦	Pass	3♥ ¹
Pass	4♦	X	AP

1. limit raise or better in ♦

Board: 248

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ AK652

♥ QJ5

♦ 108

♣ J64

South:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

West	North	East	South
Pass	1♠	Pass	2♦
Pass	3♦	Pass	3♠
Pass	4♠	AP	

Board: 249

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

South:

♠ 63

♥ KQJ976

♦ 865

♣ K2

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	Pass	Pass
X	Pass	3♦	3♥ ¹
Pass	3♠	AP	

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 245 ♠ AK98432
Dealer: W ♥ —
Vul: Both ♦ A72
HCP: 12 ♣ J53

West Opens 1♦.

Partner bids first.

Board: 246 ♠ KQ9643
Dealer: E ♥ A7
Vul: EW ♦ 3
HCP: 13 ♣ A1083

East Opens 1♦.

You bid first.

Board: 247 ♠ A7
Dealer: W ♥ 1085
Vul: Both ♦ 109
HCP: 9 ♣ AJ10432

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Doubles 4♦ if possible.

Partner bids first.

Board: 248 ♠ QJ9
Dealer: E ♥ 63
Vul: None ♦ AK9763
HCP: 13 ♣ K7

East Opens 1♣.

You bid first.

Board: 249 ♠ 63
Dealer: W ♥ KQJ976
Vul: NS ♦ 865
HCP: 9 ♣ K2

West Opens 1♥.

West Bids 2♣ if possible.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

South:

♠ AK98432

♥ —

♦ A72

♣ J53

West	North	East	South
1♦	1♥	Pass	4♠
AP			

Board: 246

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 2♠ S

North:

♠ 107

♥ K10953

♦ AK642

♣ Q

South:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

West	North	East	South
Pass	2♥	Pass	2♠
AP			

Board: 247

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♦ X N

North:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

South:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

West	North	East	South
1♥	2♦	Pass	Pass
X	Pass	2♠	Pass
Pass	3♦	Pass	3♥ ¹
Pass	4♦	X	AP

1. limit raise or better in ♦

Board: 248

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ AK652

♥ QJ5

♦ 108

♣ J64

South:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

West	North	East	South
Pass	1♠	Pass	2♦
Pass	3♦	Pass	3♠
Pass	4♠	AP	

Board: 249

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

South:

♠ 63

♥ KQJ976

♦ 865

♣ K2

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	Pass	Pass
X	Pass	3♦	3♥ ¹
Pass	3♠	AP	

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 250 ♠ Q873
Dealer: E ♥ 82
Vul: Both ♦ AQ6
HCP: 10 ♣ Q654

East Opens 1♠.

Partner bids first.

Board: 251 ♠ AQ109
Dealer: W ♥ K6
Vul: NS ♦ 9
HCP: 15 ♣ AQ10854

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 252 ♠ Q52
Dealer: E ♥ Q106
Vul: EW ♦ 94
HCP: 9 ♣ KQ954

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 253 ♠ Q87
Dealer: W ♥ AQ4
Vul: None ♦ 5
HCP: 15 ♣ AQJ974

West Opens 1♠.

You bid first.

Board: 254 ♠ KJ1094
Dealer: E ♥ AQ
Vul: NS ♦ 103
HCP: 13 ♣ QJ83

East Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

South:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

West North East South

Pass 3♦ 1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

South:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

West North East South

1♥ 2♣ Pass Pass

X Pass 2♦ Pass

Pass 2♠ 3♦ 3♥¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

South:

♠ J10943

♥ A3

♦ K63

♣ A63

West North East South

Pass 2♠ 1♦ 1♠

Pass 2♠ 3♦ 3♠

AP

Board: 253

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

South:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

West North East South

1♠ 2♣ Pass 2♥

Pass 4♦¹ Pass 4♥

AP

1. Splinter

Board: 254

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

South:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

West North East South

Pass 2♦¹ 1♦ 1♠

Pass 3♣³ Pass 2NT²

Pass 4♦⁵ Pass 4♣⁴

Pass 4♦⁵ Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 250
Dealer: E
Vul: Both
HCP: 13

♠ J9
♥ AKQ6
♦ K108742
♣ 3

East Opens 1♠.

You bid first.

Board: 251
Dealer: W
Vul: NS
HCP: 10

♠ 8763
♥ A9432
♦ AQ7
♣ 6

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 252
Dealer: E
Vul: EW
HCP: 12

♠ J10943
♥ A3
♦ K63
♣ A63

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 253
Dealer: W
Vul: None
HCP: 12

♠ KJ3
♥ K9876
♦ KQ84
♣ 10

West Opens 1♠.

Partner bids first.

Board: 254
Dealer: E
Vul: NS
HCP: 14

♠ AQ8762
♥ 1098
♦ KQ9
♣ K

East Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

South:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

West North East South

Pass 3♦ 1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

South:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

West North East South

1♥ 2♣ Pass Pass

X Pass 2♦ Pass

Pass 2♠ 3♦ 3♥¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

South:

♠ J10943

♥ A3

♦ K63

♣ A63

West North East South

Pass 2♠ 1♦ 1♠

Pass 2♠ 3♦ 3♠

AP

Board: 253

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

South:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

West North East South

1♠ 2♣ Pass 2♥

Pass 4♦¹ Pass 4♥

AP

1. Splinter

Board: 254

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

South:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

West North East South

Pass 2♦¹ 1♦ 1♠

Pass 3♣³ Pass 2NT²

Pass 4♦⁵ Pass 4♣⁴

Pass 4♦⁵ Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 255	♠ K10986	West Opens 1♦.
Dealer: W	♥ A4	West Doubles 2♦ if possible.
Vul: EW	♦ J83	
HCP: 13	♣ AJ5	You bid first.
Board: 256	♠ Q10965	East Opens 1♦.
Dealer: E	♥ 6	East Doubles Pass if possible.
Vul: Both	♦ A962	
HCP: 9	♣ K86	Partner bids first.
Board: 257	♠ 76	West Opens 1♣.
Dealer: W	♥ 9876	
Vul: NS	♦ KQ1076	You bid first.
HCP: 10	♣ AJ	
Board: 258	♠ 10652	East Opens 1♥.
Dealer: E	♥ A7	East Doubles 2♥ if possible.
Vul: EW	♦ QJ6	West Bids 3♥ if possible.
HCP: 12	♣ KQ97	Partner bids first.
Board: 259	♠ QJ987	West Opens 1♦.
Dealer: W	♥ A65	
Vul: Both	♦ A	You bid first.
HCP: 13	♣ Q1084	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K10986

♥ A4

♦ J83

♣ AJ5

South:

♠ AQ75

♥ 532

♦ A105

♣ K103

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 256

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ X S

North:

♠ Q10965

♥ 6

♦ A962

♣ K86

South:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

West	North	East	South
Pass	1♠	1♦	1♥
Pass	Pass	Pass	2♥
Pass	Pass	X	AP

Board: 257

Dealer: W

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

South:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

West	North	East	South
1♣	1♦	Pass	1♥
Pass	2♥	Pass	4♥
AP			

Board: 258

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

South:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

West	North	East	South
Pass	2♥ ¹	1♥	1♠
3♥	4♠	X	XX
AP			
1. limit raise or better in ♠			

Board: 259

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♠ N

North:

♠ QJ987

♥ A65

♦ A

♣ Q1084

South:

♠ 1065

♥ J103

♦ K876

♣ KJ9

West	North	East	South
1♦	1♠	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 255	♠ AQ75	West Opens 1♦.
Dealer: W	♥ 532	West Doubles 2♦ if possible.
Vul: EW	♦ A105	Partner bids first.
HCP: 13	♣ K103	
Board: 256	♠ AJ	East Opens 1♦.
Dealer: E	♥ AQ10873	East Doubles Pass if possible.
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ Q43	
Board: 257	♠ AKQ8	West Opens 1♣.
Dealer: W	♥ AJ102	Partner bids first.
Vul: NS	♦ 43	
HCP: 16	♣ Q63	
Board: 258	♠ AKQJ8	East Opens 1♥.
Dealer: E	♥ Q32	East Doubles 2♥ if possible.
Vul: EW	♦ 72	West Bids 3♥ if possible.
HCP: 13	♣ J108	You bid first.
Board: 259	♠ 1065	West Opens 1♦.
Dealer: W	♥ J103	Partner bids first.
Vul: Both	♦ K876	
HCP: 8	♣ KJ9	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K10986

♥ A4

♦ J83

♣ AJ5

South:

♠ AQ75

♥ 532

♦ A105

♣ K103

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♦ ¹
----	----	------	-----------------

X	XX	Pass	4♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 256

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ X S

North:

♠ Q10965

♥ 6

♦ A962

♣ K86

South:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	2♥
------	----	------	----

Pass	Pass	X	AP
------	------	---	----

Board: 257

Dealer: W

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

South:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 258

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

South:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	2♥ ¹	X	XX
------	-----------------	---	----

3♥	4♠	AP	
----	----	----	--

1. limit raise or better in ♠

Board: 259

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♠ N

North:

♠ QJ987

♥ A65

♦ A

♣ Q1084

South:

♠ 1065

♥ J103

♦ K876

♣ KJ9

West	North	East	South
------	-------	------	-------

1♦	1♠	AP	
----	----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 260 ♠ 102
Dealer: E ♥ K97
Vul: EW ♦ 732
HCP: 8 ♣ AJ1065

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 261 ♠ KQ8
Dealer: W ♥ A
Vul: Both ♦ J53
HCP: 15 ♣ AJ10743

West Opens 1♠.

You bid first.

Board: 262 ♠ K1097
Dealer: E ♥ A974
Vul: None ♦ 108
HCP: 14 ♣ AK5

East Opens 1♠.

Partner bids first.

Board: 263 ♠ KQ1085
Dealer: W ♥ Q74
Vul: NS ♦ 103
HCP: 11 ♣ A108

West Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 3♦X E

North:
 ♠ 102
 ♥ K97
 ♦ 732
 ♣ AJ1065

South:
 ♠ AKQ65
 ♥ AQ84
 ♦ 9
 ♣ 974

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	2♥
Pass	2♠	Pass	Pass
3♦	X	AP	

Board: 261
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ KQ8
 ♥ A
 ♦ J53
 ♣ AJ10743

South:
 ♠ 109
 ♥ 9832
 ♦ AQ10
 ♣ K652

West	North	East	South
1♠	2♣	Pass	3♣
AP			

Board: 262
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 12
 Contract: 5♥ S

North:
 ♠ K1097
 ♥ A974
 ♦ 108
 ♣ AK5

South:
 ♠ 63
 ♥ KJ10832
 ♦ AKJ5
 ♣ 4

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	AP	

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 263
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ KQ1085
 ♥ Q74
 ♦ 103
 ♣ A108

South:
 ♠ A6
 ♥ KJ653
 ♦ KJ54
 ♣ 96

West	North	East	South
1♦	1♠	Pass	2♥
Pass	3♥	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 260 ♠ AKQ65
Dealer: E ♥ AQ84
Vul: EW ♦ 9
HCP: 15 ♣ 974

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 261 ♠ 109
Dealer: W ♥ 9832
Vul: Both ♦ AQ10
HCP: 9 ♣ K652

West Opens 1♠.

Partner bids first.

Board: 262 ♠ 63
Dealer: E ♥ KJ10832
Vul: None ♦ AKJ5
HCP: 12 ♣ 4

East Opens 1♠.

You bid first.

Board: 263 ♠ A6
Dealer: W ♥ KJ653
Vul: NS ♦ KJ54
HCP: 12 ♣ 96

West Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 3♦X E

North:
 ♠ 102
 ♥ K97
 ♦ 732
 ♣ AJ1065

South:
 ♠ AKQ65
 ♥ AQ84
 ♦ 9
 ♣ 974

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	2♥
Pass	2♠	Pass	Pass
3♦	X	AP	

Board: 261
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ KQ8
 ♥ A
 ♦ J53
 ♣ AJ10743

South:
 ♠ 109
 ♥ 9832
 ♦ AQ10
 ♣ K652

West	North	East	South
1♠	2♣	Pass	3♣
AP			

Board: 262
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 12
 Contract: 5♥ S

North:
 ♠ K1097
 ♥ A974
 ♦ 108
 ♣ AK5

South:
 ♠ 63
 ♥ KJ10832
 ♦ AKJ5
 ♣ 4

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	AP	

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 263
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ KQ1085
 ♥ Q74
 ♦ 103
 ♣ A108

South:
 ♠ A6
 ♥ KJ653
 ♦ KJ54
 ♣ 96

West	North	East	South
1♦	1♠	Pass	2♥
Pass	3♥	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 264	♠ KJ3	East Opens 1♥.
Dealer: E	♥ KQ5	East Bids 3♥ if possible.
Vul: Both	♦ Q10	
HCP: 15	♣ A6543	Partner bids first.
Board: 265	♠ AKQ62	West Opens 1♦.
Dealer: W	♥ 1094	West Bids 4♦ if possible.
Vul: None	♦ 7	
HCP: 14	♣ KQ105	You bid first.
Board: 266	♠ 10654	East Opens 1♦.
Dealer: E	♥ A873	East Doubles 2♦ if possible.
Vul: NS	♦ A	West Bids 3♦ if possible.
HCP: 13	♣ KQ74	Partner bids first.
Board: 267	♠ Q107	West Opens 1♠.
Dealer: W	♥ AKJ1096	
Vul: EW	♦ —	You bid first.
HCP: 14	♣ A1084	
Board: 268	♠ 7	East Opens 1♥.
Dealer: E	♥ J943	East Bids 2♣ if possible.
Vul: None	♦ AQJ832	
HCP: 8	♣ 86	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 264
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3♥X E

North:
 ♠ KJ3
 ♥ KQ5
 ♦ Q10
 ♣ A6543

South:
 ♠ AQ986
 ♥ 108
 ♦ A965
 ♣ 109

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	3♥	X
AP			
1. limit raise or better in ♠			

Board: 265
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 7
 Contract: 4♦ W

North:
 ♠ AKQ62
 ♥ 1094
 ♦ 7
 ♣ KQ105

South:
 ♠ J1094
 ♥ AQ62
 ♦ 106532
 ♣ —

West	North	East	South
1♦	1♠	Pass	3♠
4♦	AP		

Board: 266
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ 10654
 ♥ A873
 ♦ A
 ♣ KQ74

South:
 ♠ AJ9
 ♥ KQ652
 ♦ Q74
 ♣ 95

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	X	XX
3♦	4♥	AP	
1. limit raise or better in ♥			

Board: 267
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 2♥ N

North:
 ♠ Q107
 ♥ AKJ1096
 ♦ —
 ♣ A1084

South:
 ♠ 985
 ♥ 7
 ♦ AKJ762
 ♣ Q72

West	North	East	South
1♠	2♥	AP	

Board: 268
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 14
 Contract: 2♠ S

North:
 ♠ 7
 ♥ J943
 ♦ AQJ832
 ♣ 86

South:
 ♠ KJ10862
 ♥ K2
 ♦ 4
 ♣ AQJ4

West	North	East	South
		1♥	1♠
Pass	Pass	2♣	2♠
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 264	♠ AQ986	East Opens 1♥.
Dealer: E	♥ 108	East Bids 3♥ if possible.
Vul: Both	♦ A965	
HCP: 10	♣ 109	You bid first.
Board: 265	♠ J1094	West Opens 1♦.
Dealer: W	♥ AQ62	West Bids 4♦ if possible.
Vul: None	♦ 106532	
HCP: 7	♣ —	Partner bids first.
Board: 266	♠ AJ9	East Opens 1♦.
Dealer: E	♥ KQ652	East Doubles 2♦ if possible.
Vul: NS	♦ Q74	West Bids 3♦ if possible.
HCP: 12	♣ 95	You bid first.
Board: 267	♠ 985	West Opens 1♠.
Dealer: W	♥ 7	
Vul: EW	♦ AKJ762	Partner bids first.
HCP: 10	♣ Q72	
Board: 268	♠ KJ10862	East Opens 1♥.
Dealer: E	♥ K2	East Bids 2♣ if possible.
Vul: None	♦ 4	
HCP: 14	♣ AQJ4	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 264
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 3♥X E

North:
 ♠ KJ3
 ♥ KQ5
 ♦ Q10
 ♣ A6543

South:
 ♠ AQ986
 ♥ 108
 ♦ A965
 ♣ 109

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	3♥	X
AP			
1. limit raise or better in ♠			

Board: 265
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 7
 Contract: 4♦ W

North:
 ♠ AKQ62
 ♥ 1094
 ♦ 7
 ♣ KQ105

South:
 ♠ J1094
 ♥ AQ62
 ♦ 106532
 ♣ —

West	North	East	South
1♦	1♠	Pass	3♠
4♦	AP		

Board: 266
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ 10654
 ♥ A873
 ♦ A
 ♣ KQ74

South:
 ♠ AJ9
 ♥ KQ652
 ♦ Q74
 ♣ 95

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	X	XX
3♦	4♥	AP	
1. limit raise or better in ♥			

Board: 267
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 2♥ N

North:
 ♠ Q107
 ♥ AKJ1096
 ♦ —
 ♣ A1084

South:
 ♠ 985
 ♥ 7
 ♦ AKJ762
 ♣ Q72

West	North	East	South
1♠	2♥	AP	

Board: 268
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 14
 Contract: 2♠ S

North:
 ♠ 7
 ♥ J943
 ♦ AQJ832
 ♣ 86

South:
 ♠ KJ10862
 ♥ K2
 ♦ 4
 ♣ AQJ4

West	North	East	South
		1♥	1♠
Pass	Pass	2♣	2♠
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 269 ♠ Q5 West Opens 1♠.
Dealer: W ♥ 102
Vul: NS ♦ AQ8 You bid first.
HCP: 15 ♣ AK8653

Board: 270 ♠ 843 East Opens 1♥.
Dealer: E ♥ Q3 East Bids 3♥ if possible.
Vul: EW ♦ KQJ2
HCP: 12 ♣ A1095 Partner bids first.

Board: 271 ♠ K93 West Opens 1♠.
Dealer: W ♥ QJ109
Vul: Both ♦ — You bid first.
HCP: 12 ♣ AQ10654

Board: 272 ♠ KJ86 East Opens 1♠.
Dealer: E ♥ 108
Vul: NS ♦ K873 Partner bids first.
HCP: 12 ♣ AJ5

Board: 273 ♠ AKJ West Opens 1♦.
Dealer: W ♥ K108752
Vul: EW ♦ 3 You bid first.
HCP: 14 ♣ K97

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 269

Dealer: W

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ Q5
♥ 102
♦ AQ8
♣ AK8653

South:

♠ KJ106
♥ QJ9
♦ KJ104
♣ QJ

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 270

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ 843
♥ Q3
♦ KQJ2
♣ A1095

South:

♠ K10965
♥ J74
♦ A75
♣ Q4

West	North	East	South
		1♥	1♠
Pass	2♠	3♥	Pass
Pass	3♠	AP	

Board: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K93
♥ QJ109
♦ —
♣ AQ10654

South:

♠ AJ
♥ K862
♦ K1073
♣ KJ3

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 272

Dealer: E

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ KJ86
♥ 108
♦ K873
♣ AJ5

South:

♠ 1032
♥ KQJ753
♦ A
♣ KQ4

West	North	East	South
		1♠	2♥
Pass	3NT	AP	

Board: 273

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AKJ
♥ K108752
♦ 3
♣ K97

South:

♠ 643
♥ AQJ94
♦ J97
♣ 106

West	North	East	South
1♦	1♥	Pass	4♥
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 269	♠ KJ106	West Opens 1♠.
Dealer: W	♥ QJ9	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 14	♣ QJ	
Board: 270	♠ K10965	East Opens 1♥.
Dealer: E	♥ J74	East Bids 3♥ if possible.
Vul: EW	♦ A75	
HCP: 10	♣ Q4	You bid first.
Board: 271	♠ AJ	West Opens 1♠.
Dealer: W	♥ K862	
Vul: Both	♦ K1073	Partner bids first.
HCP: 15	♣ KJ3	
Board: 272	♠ 1032	East Opens 1♠.
Dealer: E	♥ KQJ753	
Vul: NS	♦ A	You bid first.
HCP: 15	♣ KQ4	
Board: 273	♠ 643	West Opens 1♦.
Dealer: W	♥ AQJ94	
Vul: EW	♦ J97	Partner bids first.
HCP: 8	♣ 106	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 269

Dealer: W

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ Q5
♥ 102
♦ AQ8
♣ AK8653

South:

♠ KJ106
♥ QJ9
♦ KJ104
♣ QJ

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 270

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ 843
♥ Q3
♦ KQJ2
♣ A1095

South:

♠ K10965
♥ J74
♦ A75
♣ Q4

West	North	East	South
		1♥	1♠
Pass	2♠	3♥	Pass
Pass	3♠	AP	

Board: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K93
♥ QJ109
♦ —
♣ AQ10654

South:

♠ AJ
♥ K862
♦ K1073
♣ KJ3

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 272

Dealer: E

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ KJ86
♥ 108
♦ K873
♣ AJ5

South:

♠ 1032
♥ KQJ753
♦ A
♣ KQ4

West	North	East	South
		1♠	2♥
Pass	3NT	AP	

Board: 273

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AKJ
♥ K108752
♦ 3
♣ K97

South:

♠ 643
♥ AQJ94
♦ J97
♣ 106

West	North	East	South
1♦	1♥	Pass	4♥
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 274	♠ J107	East Opens 1♠.
Dealer: E	♥ J82	East Bids 2♠ if possible.
Vul: Both	♦ 3	
HCP: 8	♣ KQJ875	Partner bids first.

Board: 275	♠ AQ87	West Opens 1♠.
Dealer: W	♥ AJ10964	
Vul: None	♦ 8	You bid first.
HCP: 13	♣ Q2	

Board: 276	♠ K74	East Opens 1♥.
Dealer: E	♥ J853	
Vul: Both	♦ Q65	Partner bids first.
HCP: 9	♣ K65	

Board: 277	♠ 8	West Opens 1♣.
Dealer: W	♥ AQJ85	
Vul: None	♦ A103	You bid first.
HCP: 13	♣ Q965	

Board: 278	♠ AK103	East Opens 1♣.
Dealer: E	♥ AJ2	East Bids 2♣ if possible.
Vul: NS	♦ 96	
HCP: 14	♣ Q653	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 274

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 275

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♥ N

North:

♠ AQ87

♥ AJ10964

♦ 8

♣ Q2

South:

♠ 42

♥ Q75

♦ AK972

♣ 1086

West North East South

1♠ 2♥ Pass 2♠¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 276

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ K74

♥ J853

♦ Q65

♣ K65

South:

♠ A10965

♥ K4

♦ 84

♣ AQJ10

West North East South

1♥ 1♠

Pass 2♠ AP

Board: 277

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♥ N

North:

♠ 8

♥ AQJ85

♦ A103

♣ Q965

South:

♠ KQJ53

♥ 107

♦ KQ64

♣ 73

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT Pass 2♥

AP

Board: 278

Dealer: E

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣¹

Pass 3♥² Pass 3NT³

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 274	♠ K32	East Opens 1♠.
Dealer: E	♥ Q105	East Bids 2♠ if possible.
Vul: Both	♦ AKQJ52	
HCP: 15	♣ 10	You bid first.
Board: 275	♠ 42	West Opens 1♠.
Dealer: W	♥ Q75	
Vul: None	♦ AK972	Partner bids first.
HCP: 9	♣ 1086	
Board: 276	♠ A10965	East Opens 1♥.
Dealer: E	♥ K4	
Vul: Both	♦ 84	You bid first.
HCP: 14	♣ AQJ10	
Board: 277	♠ KQJ53	West Opens 1♣.
Dealer: W	♥ 107	
Vul: None	♦ KQ64	Partner bids first.
HCP: 11	♣ 73	
Board: 278	♠ QJ85	East Opens 1♣.
Dealer: E	♥ K53	East Bids 2♣ if possible.
Vul: NS	♦ AK853	
HCP: 13	♣ 8	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 274

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 275

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♥ N

North:

♠ AQ87

♥ AJ10964

♦ 8

♣ Q2

South:

♠ 42

♥ Q75

♦ AK972

♣ 1086

West North East South

1♠ 2♥ Pass 2♠¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 276

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ K74

♥ J853

♦ Q65

♣ K65

South:

♠ A10965

♥ K4

♦ 84

♣ AQJ10

West North East South

1♥ 1♠

Pass 2♠ AP

Board: 277

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♥ N

North:

♠ 8

♥ AQJ85

♦ A103

♣ Q965

South:

♠ KQJ53

♥ 107

♦ KQ64

♣ 73

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT Pass 2♥

AP

Board: 278

Dealer: E

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣¹

Pass 3♥² Pass 3NT³

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 279 ♠ AQ10864
Dealer: W ♥ 5
Vul: Both ♦ Q4
HCP: 12 ♣ KJ54

West Opens 1♥.

You bid first.

Board: 280 ♠ KJ76
Dealer: E ♥ 4
Vul: None ♦ KJ93
HCP: 11 ♣ K1097

East Opens 1♥.

East Doubles 2♥ if possible.

Partner bids first.

Board: 281 ♠ Q
Dealer: W ♥ KJ83
Vul: NS ♦ 107
HCP: 13 ♣ AQJ752

West Opens 1♥.

You bid first.

Board: 282 ♠ Q73
Dealer: E ♥ K97
Vul: EW ♦ AKQ3
HCP: 14 ♣ 943

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 283 ♠ 64
Dealer: W ♥ K84
Vul: None ♦ AQ9742
HCP: 13 ♣ A3

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ10864

♥ 5

♦ Q4

♣ KJ54

South:

♠ 53

♥ A10432

♦ AK976

♣ 9

West North East South

1♥ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 280

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

West North East South

Pass 1♥ 1♠

Pass 2♥¹ X 4♦²

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

Board: 281

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ Q

♥ KJ83

♦ 107

♣ AQJ752

South:

♠ AK654

♥ 952

♦ AQ85

♣ 6

West North East South

1♥ 2♣ Pass 2♠

Pass 3♣ Pass 3♦

Pass 3NT AP

Board: 282

Dealer: E

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3♣X E

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

West North East South

Pass 1♣ 1♥

Pass 2♣¹ X XX

3♣ X AP

1. limit raise or better in ♥

Board: 283

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

West North East South

1♥ 2♦ Pass Pass

X Pass 2♥ Pass

Pass 3♦ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 279	♠ 53	West Opens 1♥.
Dealer: W	♥ A10432	
Vul: Both	♦ AK976	Partner bids first.
HCP: 11	♣ 9	
Board: 280	♠ AQ1054	East Opens 1♥.
Dealer: E	♥ K1076	East Doubles 2♥ if possible.
Vul: None	♦ Q	
HCP: 14	♣ QJ2	You bid first.
Board: 281	♠ AK654	West Opens 1♥.
Dealer: W	♥ 952	
Vul: NS	♦ AQ85	Partner bids first.
HCP: 13	♣ 6	
Board: 282	♠ AJ42	East Opens 1♣.
Dealer: E	♥ AQJ53	East Doubles 2♣ if possible.
Vul: EW	♦ 105	West Bids 3♣ if possible.
HCP: 13	♣ J6	You bid first.
Board: 283	♠ K1095	West Opens 1♥.
Dealer: W	♥ 1092	West Doubles Pass if possible.
Vul: None	♦ K5	East Bids 2♥ if possible.
HCP: 9	♣ K875	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ10864

♥ 5

♦ Q4

♣ KJ54

South:

♠ 53

♥ A10432

♦ AK976

♣ 9

West North East South

1♥ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 280

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

West North East South

Pass 1♥ 1♠

Pass 2♥¹ X 4♦²

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

Board: 281

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ Q

♥ KJ83

♦ 107

♣ AQJ752

South:

♠ AK654

♥ 952

♦ AQ85

♣ 6

West North East South

1♥ 2♣ Pass 2♠

Pass 3♣ Pass 3♦

Pass 3NT AP

Board: 282

Dealer: E

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3♣X E

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

West North East South

Pass 1♣ 1♥

Pass 2♣¹ X XX

3♣ X AP

1. limit raise or better in ♥

Board: 283

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

West North East South

1♥ 2♦ Pass Pass

X Pass 2♥ Pass

Pass 3♦ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 284	♠ K6	East Opens 1♠.
Dealer: E	♥ J65	
Vul: NS	♦ KQ92	Partner bids first.
HCP: 13	♣ A642	
Board: 285	♠ Q107432	West Opens 1♥.
Dealer: W	♥ AKJ	West Bids 2♥ if possible.
Vul: EW	♦ J104	
HCP: 15	♣ A	You bid first.
Board: 286	♠ 10	East Opens 1♥.
Dealer: E	♥ J75	
Vul: Both	♦ KJ64	Partner bids first.
HCP: 11	♣ AQ853	
Board: 287	♠ QJ873	West Opens 1♥.
Dealer: W	♥ J5	
Vul: NS	♦ AJ10	You bid first.
HCP: 10	♣ J43	
Board: 288	♠ 106543	East Opens 1♠.
Dealer: E	♥ 2	East Doubles Pass if possible.
Vul: EW	♦ J74	West Bids 3♦ if possible.
HCP: 6	♣ KQ62	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ K6

♥ J65

♦ KQ92

♣ A642

South:

♠ 942

♥ K9

♦ AJ

♣ KQJ983

West North East South

1♠ 2♣

Pass 3NT AP

Board: 285

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ Q107432

♥ AKJ

♦ J104

♣ A

South:

♠ J98

♥ 108

♦ K

♣ K987643

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ Pass 3♠

Pass 4♠ AP

Board: 286

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1♠ S

North:

♠ 10

♥ J75

♦ KJ64

♣ AQ853

South:

♠ QJ943

♥ AQ3

♦ 952

♣ K6

West North East South

1♥ 1♠

AP

Board: 287

Dealer: W

Vul: NS

North HCP: 10

South HCP: 15

Contract: 2N S

North:

♠ QJ873

♥ J5

♦ AJ10

♣ J43

South:

♠ K4

♥ AK104

♦ Q65

♣ K962

West North East South

1♥ 1♠ Pass 2NT

AP

Board: 288

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 3♦ W

North:

♠ 106543

♥ 2

♦ J74

♣ KQ62

South:

♠ Q2

♥ AK10987

♦ Q

♣ A1087

West North East South

1♠ 2♥

Pass Pass X Pass

3♦ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 284 ♠ 942
Dealer: E ♥ K9
Vul: NS ♦ AJ
HCP: 14 ♣ KQJ983

East Opens 1♠.

You bid first.

Board: 285 ♠ J98
Dealer: W ♥ 108
Vul: EW ♦ K
HCP: 7 ♣ K987643

West Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 286 ♠ QJ943
Dealer: E ♥ AQ3
Vul: Both ♦ 952
HCP: 12 ♣ K6

East Opens 1♥.

You bid first.

Board: 287 ♠ K4
Dealer: W ♥ AK104
Vul: NS ♦ Q65
HCP: 15 ♣ K962

West Opens 1♥.

Partner bids first.

Board: 288 ♠ Q2
Dealer: E ♥ AK10987
Vul: EW ♦ Q
HCP: 15 ♣ A1087

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ K6

♥ J65

♦ KQ92

♣ A642

South:

♠ 942

♥ K9

♦ AJ

♣ KQJ983

West North East South

1♠ 2♣

Pass 3NT AP

Board: 285

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ Q107432

♥ AKJ

♦ J104

♣ A

South:

♠ J98

♥ 108

♦ K

♣ K987643

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ Pass 3♠

Pass 4♠ AP

Board: 286

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1♠ S

North:

♠ 10

♥ J75

♦ KJ64

♣ AQ853

South:

♠ QJ943

♥ AQ3

♦ 952

♣ K6

West North East South

1♥ 1♠

AP

Board: 287

Dealer: W

Vul: NS

North HCP: 10

South HCP: 15

Contract: 2N S

North:

♠ QJ873

♥ J5

♦ AJ10

♣ J43

South:

♠ K4

♥ AK104

♦ Q65

♣ K962

West North East South

1♥ 1♠ Pass 2NT

AP

Board: 288

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 3♦ W

North:

♠ 106543

♥ 2

♦ J74

♣ KQ62

South:

♠ Q2

♥ AK10987

♦ Q

♣ A1087

West North East South

1♠ 2♥

Pass Pass X Pass

3♦ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 289 ♠ KJ762
Dealer: W ♥ KQ6
Vul: Both ♦ AJ
HCP: 15 ♣ J86

West Opens 1♦.
West Bids 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 290 ♠ J43
Dealer: E ♥ AJ6
Vul: None ♦ AQ953
HCP: 14 ♣ Q8

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 291 ♠ A87
Dealer: W ♥ J5
Vul: EW ♦ AQJ432
HCP: 12 ♣ 103

West Opens 1♠.

You bid first.

Board: 292 ♠ A7432
Dealer: E ♥ Q9
Vul: Both ♦ 4
HCP: 8 ♣ Q8654

East Opens 1♣.
West Bids 1♠ if possible.
East Bids 1NT if possible.
East Bids 2♥ if possible.

Partner bids first.

Board: 293 ♠ AK10
Dealer: W ♥ J43
Vul: None ♦ Q
HCP: 15 ♣ AJ10642

West Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ KJ762	♠ Q8	1♦	1♠	Pass	Pass
Vul: Both	♥ KQ6	♥ 98754	2♦	X	Pass	2♥
North HCP: 15	♦ AJ	♦ 53	Pass	Pass	3♦	3♥
South HCP: 8	♣ J86	♣ AQ93	AP			
Contract: 3♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ AK1095			1♥	1♠
Vul: None	♥ AJ6	♥ 108	Pass	2♥ ¹	X	XX
North HCP: 14	♦ AQ953	♦ KJ82	3♥	4♠	AP	
South HCP: 12	♣ Q8	♣ J3	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 1092	1♠	2♦	Pass	3♦
Vul: EW	♥ J5	♥ A96	AP			
North HCP: 12	♦ AQJ432	♦ K876				
South HCP: 10	♣ 103	♣ K54				
Contract: 3♦ N						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ A7432	♠ J9			1♣	1♦
Vul: Both	♥ Q9	♥ K104	1♠	Pass	1NT	X
North HCP: 8	♦ 4	♦ AJ863	Pass	Pass	2♥	AP
South HCP: 14	♣ Q8654	♣ AJ3				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q43	1♥	2♣	Pass	2NT
Vul: None	♥ J43	♥ KQ87	Pass	3♣	Pass	3NT
North HCP: 15	♦ Q	♦ A9876	AP			
South HCP: 11	♣ AJ10642	♣ 5				
Contract: 3N S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 289
Dealer: W
Vul: Both
HCP: 8

♠ Q8
♥ 98754
♦ 53
♣ AQ93

West Opens 1♦.
West Bids 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 290
Dealer: E
Vul: None
HCP: 12

♠ AK1095
♥ 108
♦ KJ82
♣ J3

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 291
Dealer: W
Vul: EW
HCP: 10

♠ 1092
♥ A96
♦ K876
♣ K54

West Opens 1♠.

Partner bids first.

Board: 292
Dealer: E
Vul: Both
HCP: 14

♠ J9
♥ K104
♦ AJ863
♣ AJ3

East Opens 1♣.
West Bids 1♠ if possible.
East Bids 1NT if possible.
East Bids 2♥ if possible.

You bid first.

Board: 293
Dealer: W
Vul: None
HCP: 11

♠ Q43
♥ KQ87
♦ A9876
♣ 5

West Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ KJ762	♠ Q8	1♦	1♠	Pass	Pass
Vul: Both	♥ KQ6	♥ 98754	2♦	X	Pass	2♥
North HCP: 15	♦ AJ	♦ 53	Pass	Pass	3♦	3♥
South HCP: 8	♣ J86	♣ AQ93	AP			
Contract: 3♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ AK1095			1♥	1♠
Vul: None	♥ AJ6	♥ 108	Pass	2♥ ¹	X	XX
North HCP: 14	♦ AQ953	♦ KJ82	3♥	4♠	AP	
South HCP: 12	♣ Q8	♣ J3	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 1092	1♠	2♦	Pass	3♦
Vul: EW	♥ J5	♥ A96	AP			
North HCP: 12	♦ AQJ432	♦ K876				
South HCP: 10	♣ 103	♣ K54				
Contract: 3♦ N						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ A7432	♠ J9			1♣	1♦
Vul: Both	♥ Q9	♥ K104	1♠	Pass	1NT	X
North HCP: 8	♦ 4	♦ AJ863	Pass	Pass	2♥	AP
South HCP: 14	♣ Q8654	♣ AJ3				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q43	1♥	2♣	Pass	2NT
Vul: None	♥ J43	♥ KQ87	Pass	3♣	Pass	3NT
North HCP: 15	♦ Q	♦ A9876	AP			
South HCP: 11	♣ AJ10642	♣ 5				
Contract: 3N S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 294
Dealer: E
Vul: NS
HCP: 15

♠ K108
♥ KQJ75
♦ Q3
♣ KJ3

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 295
Dealer: W
Vul: Both
HCP: 13

♠ KQJ532
♥ A1097
♦ K
♣ 98

West Opens 1♣.
West Doubles Pass if possible.
East Bids 2♦ if possible.

You bid first.

Board: 296
Dealer: E
Vul: None
HCP: 14

♠ KQ73
♥ K432
♦ 107
♣ KQJ

East Opens 1♥.

Partner bids first.

Board: 297
Dealer: W
Vul: NS
HCP: 14

♠ 4
♥ 32
♦ AK106
♣ AK10652

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

Board: 298
Dealer: E
Vul: EW
HCP: 11

♠ J107
♥ 10732
♦ AK4
♣ K87

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ K108

♥ KQJ75

♦ Q3

♣ KJ3

South:

♠ AQ976

♥ A94

♦ 1065

♣ Q6

West North East South

1♦ 1♠

Pass 2♦¹ X XX

3♦ 4♦² Pass 4♣

AP

1. limit raise or better in ♠

2. artificial

Board: 295

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♦ E

North:

♠ KQJ532

♥ A1097

♦ K

♣ 98

South:

♠ A6

♥ Q862

♦ 1053

♣ QJ43

West North East South

1♣ 1♠ Pass Pass

X Pass 2♦ AP

Board: 296

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ S

North:

♠ KQ73

♥ K432

♦ 107

♣ KQJ

South:

♠ AJ862

♥ 65

♦ A62

♣ 1095

West North East South

1♥ 1♠

Pass 2♥¹ Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 297

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 4

♥ 32

♦ AK106

♣ AK10652

South:

♠ Q8652

♥ AK64

♦ J72

♣ 9

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3NT

AP

Board: 298

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ J107

♥ 10732

♦ AK4

♣ K87

South:

♠ AQ832

♥ QJ5

♦ 8

♣ AJ104

West North East South

1♥ 1♠

Pass 2♠ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 294 ♠ AQ976
Dealer: E ♥ A94
Vul: NS ♦ 1065
HCP: 12 ♣ Q6

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 295 ♠ A6
Dealer: W ♥ Q862
Vul: Both ♦ 1053
HCP: 9 ♣ QJ43

West Opens 1♣.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 296 ♠ AJ862
Dealer: E ♥ 65
Vul: None ♦ A62
HCP: 9 ♣ 1095

East Opens 1♥.

You bid first.

Board: 297 ♠ Q8652
Dealer: W ♥ AK64
Vul: NS ♦ J72
HCP: 10 ♣ 9

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

Board: 298 ♠ AQ832
Dealer: E ♥ QJ5
Vul: EW ♦ 8
HCP: 14 ♣ AJ104

East Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ K108

♥ KQJ75

♦ Q3

♣ KJ3

South:

♠ AQ976

♥ A94

♦ 1065

♣ Q6

West North East South

1♦ 1♠

Pass 2♦¹ X XX

3♦ 4♦² Pass 4♣

AP

1. limit raise or better in ♠

2. artificial

Board: 295

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♦ E

North:

♠ KQJ532

♥ A1097

♦ K

♣ 98

South:

♠ A6

♥ Q862

♦ 1053

♣ QJ43

West North East South

1♣ 1♠ Pass Pass

X Pass 2♦ AP

Board: 296

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ S

North:

♠ KQ73

♥ K432

♦ 107

♣ KQJ

South:

♠ AJ862

♥ 65

♦ A62

♣ 1095

West North East South

1♥ 1♠

Pass 2♥¹ Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 297

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 4

♥ 32

♦ AK106

♣ AK10652

South:

♠ Q8652

♥ AK64

♦ J72

♣ 9

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3NT

AP

Board: 298

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ J107

♥ 10732

♦ AK4

♣ K87

South:

♠ AQ832

♥ QJ5

♦ 8

♣ AJ104

West North East South

1♥ 1♠

Pass 2♠ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 299	♠ A108542	West Opens 1♥.
Dealer: W	♥ 9	West Bids 2♣ if possible.
Vul: None	♦ AK2	
HCP: 14	♣ QJ9	You bid first.
Board: 300	♠ AQ42	East Opens 1♦.
Dealer: E	♥ 10752	East Bids 3♦ if possible.
Vul: NS	♦ 107	
HCP: 13	♣ AK3	Partner bids first.
Board: 301	♠ KJ854	West Opens 1♦.
Dealer: W	♥ A8	
Vul: EW	♦ AJ	You bid first.
HCP: 13	♣ 10754	
Board: 302	♠ K1097	East Opens 1♠.
Dealer: E	♥ —	East Bids 2♠ if possible.
Vul: Both	♦ AJ10872	
HCP: 8	♣ 752	Partner bids first.
Board: 303	♠ 1075	West Opens 1♠.
Dealer: W	♥ Q6	West Bids 2♠ if possible.
Vul: EW	♦ 52	
HCP: 12	♣ AKQJ94	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 299

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ A108542

♥ 9

♦ AK2

♣ QJ9

South:

♠ J9

♥ KQ653

♦ J105

♣ K76

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	AP	

Board: 300

Dealer: E

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ AQ42

♥ 10752

♦ 107

♣ AK3

South:

♠ J6

♥ AKQ86

♦ J9

♣ Q864

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	3♦	4♥
AP			

1. limit raise or better in ♥

Board: 301

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ KJ854

♥ A8

♦ AJ

♣ 10754

South:

♠ A92

♥ K10953

♦ 863

♣ K6

West	North	East	South
1♦	1♠	Pass	2♠
AP			

Board: 302

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K1097

♥ —

♦ AJ10872

♣ 752

South:

♠ 83

♥ AK9652

♦ Q

♣ KQJ8

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	Pass
Pass	3♦	Pass	3♥
AP			

Board: 303

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

South:

♠ 82

♥ AK10543

♦ A964

♣ 8

West	North	East	South
1♠	2♣	Pass	2♥
2♠	3♣	Pass	3♥
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 299	♠ J9	West Opens 1♥.
Dealer: W	♥ KQ653	West Bids 2♣ if possible.
Vul: None	♦ J105	
HCP: 10	♣ K76	Partner bids first.
Board: 300	♠ J6	East Opens 1♦.
Dealer: E	♥ AKQ86	East Bids 3♦ if possible.
Vul: NS	♦ J9	
HCP: 13	♣ Q864	You bid first.
Board: 301	♠ A92	West Opens 1♦.
Dealer: W	♥ K10953	
Vul: EW	♦ 863	Partner bids first.
HCP: 10	♣ K6	
Board: 302	♠ 83	East Opens 1♠.
Dealer: E	♥ AK9652	East Bids 2♠ if possible.
Vul: Both	♦ Q	
HCP: 15	♣ KQJ8	You bid first.
Board: 303	♠ 82	West Opens 1♠.
Dealer: W	♥ AK10543	West Bids 2♠ if possible.
Vul: EW	♦ A964	
HCP: 11	♣ 8	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 299

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ A108542

♥ 9

♦ AK2

♣ QJ9

South:

♠ J9

♥ KQ653

♦ J105

♣ K76

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	AP	

Board: 300

Dealer: E

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ AQ42

♥ 10752

♦ 107

♣ AK3

South:

♠ J6

♥ AKQ86

♦ J9

♣ Q864

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	3♦	4♥
AP			

1. limit raise or better in ♥

Board: 301

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ KJ854

♥ A8

♦ AJ

♣ 10754

South:

♠ A92

♥ K10953

♦ 863

♣ K6

West	North	East	South
1♦	1♠	Pass	2♠
AP			

Board: 302

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K1097

♥ —

♦ AJ10872

♣ 752

South:

♠ 83

♥ AK9652

♦ Q

♣ KQJ8

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	Pass
Pass	3♦	Pass	3♥
AP			

Board: 303

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

South:

♠ 82

♥ AK10543

♦ A964

♣ 8

West	North	East	South
1♠	2♣	Pass	2♥
2♠	3♣	Pass	3♥
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 304 ♠ KJ10876
Dealer: E ♥ QJ5
Vul: Both ♦ KQ5
HCP: 12 ♣ 3

East Opens 1♣.
West Bids 1♥ if possible.
East Doubles 1♠ if possible.
West Bids 2♥ if possible.
East Doubles 4♠ if possible.

Partner bids first.

Board: 305 ♠ AKQ106
Dealer: W ♥ 942
Vul: None ♦ 73
HCP: 10 ♣ J64

West Opens 1♥.
West Bids 2♥ if possible.

You bid first.

Board: 306 ♠ AK1076
Dealer: E ♥ KQJ2
Vul: EW ♦ 6
HCP: 13 ♣ 843

East Opens 1♠.

Partner bids first.

Board: 307 ♠ K92
Dealer: W ♥ 83
Vul: Both ♦ KJ
HCP: 12 ♣ AJ9542

West Opens 1♥.

You bid first.

Board: 308 ♠ KJ
Dealer: E ♥ A9652
Vul: None ♦ 92
HCP: 13 ♣ KQ96

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 4♠X N

North:
 ♠ KJ10876
 ♥ QJ5
 ♦ KQ5
 ♣ 3

South:
 ♠ A2
 ♥ 63
 ♦ AJ1093
 ♣ K975

West	North	East	South
		1♣	1♦
1♥	1♠	X ¹	Pass
2♥	2♠	Pass	3♣ ²
Pass	4♠	X	AP

1. Support double redouble
 2. limit raise or better in ♠

Board: 305
 Dealer: W
 Vul: None
 North HCP: 10
 South HCP: 11
 Contract: 2♥ W

North:
 ♠ AKQ106
 ♥ 942
 ♦ 73
 ♣ J64

South:
 ♠ 73
 ♥ J108
 ♦ AJ104
 ♣ KQ85

West	North	East	South
1♥	1♠	Pass	Pass
2♥	AP		

Board: 306
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ AK1076
 ♥ KQJ2
 ♦ 6
 ♣ 843

South:
 ♠ 8
 ♥ A853
 ♦ AJ8754
 ♣ A9

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 307
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ K92
 ♥ 83
 ♦ KJ
 ♣ AJ9542

South:
 ♠ AQ
 ♥ K95
 ♦ A8654
 ♣ 863

West	North	East	South
1♥	2♣	Pass	3NT
AP			

Board: 308
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ KJ
 ♥ A9652
 ♦ 92
 ♣ KQ96

South:
 ♠ A53
 ♥ Q4
 ♦ AKQ1087
 ♣ 104

West	North	East	South
		1♥	2♦
Pass	3NT	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 304
Dealer: E
Vul: Both
HCP: 12

♠ A2
♥ 63
♦ AJ1093
♣ K975

East Opens 1♣.
West Bids 1♥ if possible.
East Doubles 1♠ if possible.
West Bids 2♥ if possible.
East Doubles 4♠ if possible.

You bid first.

Board: 305
Dealer: W
Vul: None
HCP: 11

♠ 73
♥ J108
♦ AJ104
♣ KQ85

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Board: 306
Dealer: E
Vul: EW
HCP: 13

♠ 8
♥ A853
♦ AJ8754
♣ A9

East Opens 1♠.

You bid first.

Board: 307
Dealer: W
Vul: Both
HCP: 13

♠ AQ
♥ K95
♦ A8654
♣ 863

West Opens 1♥.

Partner bids first.

Board: 308
Dealer: E
Vul: None
HCP: 15

♠ A53
♥ Q4
♦ AKQ1087
♣ 104

East Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 4♠X N

North:
 ♠ KJ10876
 ♥ QJ5
 ♦ KQ5
 ♣ 3

South:
 ♠ A2
 ♥ 63
 ♦ AJ1093
 ♣ K975

West	North	East	South
		1♣	1♦
1♥	1♠	X ¹	Pass
2♥	2♠	Pass	3♣ ²
Pass	4♠	X	AP

1. Support double redouble
 2. limit raise or better in ♠

Board: 305
 Dealer: W
 Vul: None
 North HCP: 10
 South HCP: 11
 Contract: 2♥ W

North:
 ♠ AKQ106
 ♥ 942
 ♦ 73
 ♣ J64

South:
 ♠ 73
 ♥ J108
 ♦ AJ104
 ♣ KQ85

West	North	East	South
1♥	1♠	Pass	Pass
2♥	AP		

Board: 306
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ AK1076
 ♥ KQJ2
 ♦ 6
 ♣ 843

South:
 ♠ 8
 ♥ A853
 ♦ AJ8754
 ♣ A9

West	North	East	South
		1♠	2♦
Pass	3NT	AP	

Board: 307
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ K92
 ♥ 83
 ♦ KJ
 ♣ AJ9542

South:
 ♠ AQ
 ♥ K95
 ♦ A8654
 ♣ 863

West	North	East	South
1♥	2♣	Pass	3NT
AP			

Board: 308
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ KJ
 ♥ A9652
 ♦ 92
 ♣ KQ96

South:
 ♠ A53
 ♥ Q4
 ♦ AKQ1087
 ♣ 104

West	North	East	South
		1♥	2♦
Pass	3NT	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 309	♠ AKJ832	West Opens 1♣.
Dealer: W	♥ Q52	West Bids 2♣ if possible.
Vul: NS	♦ KQ8	
HCP: 15	♣ 3	You bid first.
Board: 310	♠ 1065	East Opens 1♦.
Dealer: E	♥ Q5	
Vul: Both	♦ A8752	Partner bids first.
HCP: 8	♣ Q105	
Board: 311	♠ AJ643	West Opens 1♣.
Dealer: W	♥ AQ82	
Vul: None	♦ J5	You bid first.
HCP: 13	♣ J5	
Board: 312	♠ J982	East Opens 1♠.
Dealer: E	♥ 982	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 13	♣ A92	
Board: 313	♠ A9	West Opens 1♦.
Dealer: W	♥ AKJ82	
Vul: None	♦ 1087	You bid first.
HCP: 15	♣ K74	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ AKJ832	♠ 10964	1♣	1♠	Pass	Pass
Vul: NS	♥ Q52	♥ J106	2♣	2♠	Pass	3♣ ¹
North HCP: 15	♦ KQ8	♦ 96	Pass	4♠	AP	
South HCP: 7	♣ 3	♣ AQ107	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKJ93			1♦	1♠
Vul: Both	♥ Q5	♥ AK72	Pass	2♠	Pass	4♠
North HCP: 8	♦ A8752	♦ 1093	AP			
South HCP: 15	♣ Q105	♣ 9				
Contract: 4♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ AJ643	♠ 1087	1♣	1♠	Pass	2♠
Vul: None	♥ AQ82	♥ KJ64	AP			
North HCP: 13	♦ J5	♦ AQ109				
South HCP: 10	♣ J5	♣ 73				
Contract: 2♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q6			1♠	2♥
Vul: NS	♥ 982	♥ AKQJ74	Pass	2♠ ¹	Pass	4♥
North HCP: 13	♦ AKJ	♦ 62	AP			
South HCP: 13	♣ A92	♣ J86	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ J532	1♦	1♥	AP	
Vul: None	♥ AKJ82	♥ Q4				
North HCP: 15	♦ 1087	♦ K6				
South HCP: 7	♣ K74	♣ J10985				
Contract: 1♥ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 309	♠ 10964	West Opens 1♣.
Dealer: W	♥ J106	West Bids 2♣ if possible.
Vul: NS	♦ 96	
HCP: 7	♣ AQ107	Partner bids first.
Board: 310	♠ AKJ93	East Opens 1♦.
Dealer: E	♥ AK72	
Vul: Both	♦ 1093	You bid first.
HCP: 15	♣ 9	
Board: 311	♠ 1087	West Opens 1♣.
Dealer: W	♥ KJ64	
Vul: None	♦ AQ109	Partner bids first.
HCP: 10	♣ 73	
Board: 312	♠ Q6	East Opens 1♠.
Dealer: E	♥ AKQJ74	
Vul: NS	♦ 62	You bid first.
HCP: 13	♣ J86	
Board: 313	♠ J532	West Opens 1♦.
Dealer: W	♥ Q4	
Vul: None	♦ K6	Partner bids first.
HCP: 7	♣ J10985	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ AKJ832	♠ 10964	1♣	1♠	Pass	Pass
Vul: NS	♥ Q52	♥ J106	2♣	2♠	Pass	3♣ ¹
North HCP: 15	♦ KQ8	♦ 96	Pass	4♠	AP	
South HCP: 7	♣ 3	♣ AQ107	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKJ93			1♦	1♠
Vul: Both	♥ Q5	♥ AK72	Pass	2♠	Pass	4♠
North HCP: 8	♦ A8752	♦ 1093	AP			
South HCP: 15	♣ Q105	♣ 9				
Contract: 4♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ AJ643	♠ 1087	1♣	1♠	Pass	2♠
Vul: None	♥ AQ82	♥ KJ64	AP			
North HCP: 13	♦ J5	♦ AQ109				
South HCP: 10	♣ J5	♣ 73				
Contract: 2♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q6			1♠	2♥
Vul: NS	♥ 982	♥ AKQJ74	Pass	2♠ ¹	Pass	4♥
North HCP: 13	♦ AKJ	♦ 62	AP			
South HCP: 13	♣ A92	♣ J86	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ J532	1♦	1♥	AP	
Vul: None	♥ AKJ82	♥ Q4				
North HCP: 15	♦ 1087	♦ K6				
South HCP: 7	♣ K74	♣ J10985				
Contract: 1♥ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 314 ♠ KQJ1097
Dealer: E ♥ 97
Vul: NS ♦ K7
HCP: 13 ♣ KJ3

East Opens 1♥.

Partner bids first.

Board: 315 ♠ Q95
Dealer: W ♥ K
Vul: Both ♦ K98
HCP: 15 ♣ AQJ975

West Opens 1♠.

West Bids 2♦ if possible.

You bid first.

Board: 316 ♠ K73
Dealer: E ♥ Q1065
Vul: NS ♦ AJ85
HCP: 10 ♣ 63

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 317 ♠ A3
Dealer: W ♥ K109764
Vul: EW ♦ A108
HCP: 14 ♣ K8

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 318 ♠ 10853
Dealer: E ♥ A87653
Vul: Both ♦ —
HCP: 9 ♣ AJ7

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1097

♥ 97

♦ K7

♣ KJ3

South:

♠ 3

♥ AK10

♦ AJ6

♣ Q109842

West North East South

1♥ 2♣

Pass 2♠ Pass 3♣

Pass 3♠ Pass 4♠

AP

Board: 315

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♦ W

North:

♠ Q95

♥ K

♦ K98

♣ AQJ975

South:

♠ A832

♥ J652

♦ 1053

♣ K6

West North East South

1♠ 2♣ Pass Pass

2♦ AP

Board: 316

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

West North East South

1♦ 1♥

Pass 2♦¹ X XX

Pass 2♥ Pass 4♥

AP

1. limit raise or better in ♥

Board: 317

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ A3

♥ K109764

♦ A108

♣ K8

South:

♠ 542

♥ J85

♦ K52

♣ A1032

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 3♠¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 318

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ 10853

♥ A87653

♦ —

♣ AJ7

South:

♠ AKQ

♥ 1042

♦ A10985

♣ 85

West North East South

1♣ 1♦

Pass 1♥ Pass 1NT

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 314	♠ 3	East Opens 1♥.
Dealer: E	♥ AK10	
Vul: NS	♦ AJ6	You bid first.
HCP: 14	♣ Q109842	
Board: 315	♠ A832	West Opens 1♠.
Dealer: W	♥ J652	West Bids 2♦ if possible.
Vul: Both	♦ 1053	
HCP: 8	♣ K6	Partner bids first.
Board: 316	♠ 52	East Opens 1♦.
Dealer: E	♥ AKJ43	East Doubles 2♦ if possible.
Vul: NS	♦ 73	
HCP: 13	♣ KQ108	You bid first.
Board: 317	♠ 542	West Opens 1♠.
Dealer: W	♥ J85	West Bids 2♠ if possible.
Vul: EW	♦ K52	
HCP: 8	♣ A1032	Partner bids first.
Board: 318	♠ AKQ	East Opens 1♣.
Dealer: E	♥ 1042	
Vul: Both	♦ A10985	You bid first.
HCP: 13	♣ 85	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1097

♥ 97

♦ K7

♣ KJ3

South:

♠ 3

♥ AK10

♦ AJ6

♣ Q109842

West North East South

1♥ 2♣

Pass 2♠ Pass 3♣

Pass 3♠ Pass 4♠

AP

Board: 315

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♦ W

North:

♠ Q95

♥ K

♦ K98

♣ AQJ975

South:

♠ A832

♥ J652

♦ 1053

♣ K6

West North East South

1♠ 2♣ Pass Pass

2♦ AP

Board: 316

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

West North East South

1♦ 1♥

Pass 2♦¹ X XX

Pass 2♥ Pass 4♥

AP

1. limit raise or better in ♥

Board: 317

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ A3

♥ K109764

♦ A108

♣ K8

South:

♠ 542

♥ J85

♦ K52

♣ A1032

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 3♠¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 318

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ 10853

♥ A87653

♦ —

♣ AJ7

South:

♠ AKQ

♥ 1042

♦ A10985

♣ 85

West North East South

1♣ 1♦

Pass 1♥ Pass 1NT

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 319
Dealer: W
Vul: None
HCP: 12

♠ A3
♥ KJ984
♦ K742
♣ J4

West Opens 1♦.
East Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 320
Dealer: E
Vul: EW
HCP: 9

♠ KQ972
♥ 863
♦ 10
♣ KJ102

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 321
Dealer: W
Vul: None
HCP: 14

♠ AK1093
♥ Q94
♦ 3
♣ AJ93

West Opens 1♥.

You bid first.

Board: 322
Dealer: E
Vul: NS
HCP: 13

♠ Q64
♥ QJ82
♦ J42
♣ AK2

East Opens 1♠.

Partner bids first.

Board: 323
Dealer: W
Vul: Both
HCP: 14

♠ 9
♥ A963
♦ A7
♣ AQ9653

West Opens 1♠.
West Bids 2♠ if possible.
East Doubles Pass if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

West North East South

1♦ 1♥ 2♠¹ 3♥

3♠ AP

1. 1X-(1Y)-2Z weak

Board: 320

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ E

North:

♠ KQ972

♥ 863

♦ 10

♣ KJ102

South:

♠ 5

♥ Q74

♦ AKJ843

♣ Q84

West North East South

1♠ 2♦

Pass Pass 2♠ AP

Board: 321

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

South:

♠ Q4

♥ KJ863

♦ K972

♣ K8

West North East South

1♥ 1♠ Pass 1NT

Pass 3NT AP

Board: 322

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

South:

♠ A97

♥ A109653

♦ A10

♣ 54

West North East South

1♠ 2♥

Pass 2♠¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 323

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♣ X N

North:

♠ 9

♥ A963

♦ A7

♣ AQ9653

South:

♠ 8743

♥ J85

♦ KQ2

♣ K104

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3♠¹

Pass 4♣ Pass 5♣

Pass Pass X AP

1. limit raise or better in ♣

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 319 ♠ KQ
Dealer: W ♥ Q76
Vul: None ♦ 63
HCP: 12 ♣ KQ8753

West Opens 1♦.
East Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 320 ♠ 5
Dealer: E ♥ Q74
Vul: EW ♦ AKJ843
HCP: 12 ♣ Q84

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 321 ♠ Q4
Dealer: W ♥ KJ863
Vul: None ♦ K972
HCP: 12 ♣ K8

West Opens 1♥.
Partner bids first.

Board: 322 ♠ A97
Dealer: E ♥ A109653
Vul: NS ♦ A10
HCP: 12 ♣ 54

East Opens 1♠.
You bid first.

Board: 323 ♠ 8743
Dealer: W ♥ J85
Vul: Both ♦ KQ2
HCP: 9 ♣ K104

West Opens 1♠.
West Bids 2♠ if possible.
East Doubles Pass if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

West North East South

1♦ 1♥ 2♠¹ 3♥

3♠ AP

1. 1X-(1Y)-2Z weak

Board: 320

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ E

North:

♠ KQ972

♥ 863

♦ 10

♣ KJ102

South:

♠ 5

♥ Q74

♦ AKJ843

♣ Q84

West North East South

1♠ 2♦

Pass Pass 2♠ AP

Board: 321

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

South:

♠ Q4

♥ KJ863

♦ K972

♣ K8

West North East South

1♥ 1♠ Pass 1NT

Pass 3NT AP

Board: 322

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

South:

♠ A97

♥ A109653

♦ A10

♣ 54

West North East South

1♠ 2♥

Pass 2♠¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 323

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♣X N

North:

♠ 9

♥ A963

♦ A7

♣ AQ9653

South:

♠ 8743

♥ J85

♦ KQ2

♣ K104

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3♠¹

Pass 4♣ Pass 5♣

Pass Pass X AP

1. limit raise or better in ♣

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 324	♠ 10963	East Opens 1♠.
Dealer: E	♥ K10853	East Bids 2♠ if possible.
Vul: None	♦ K43	
HCP: 6	♣ 8	Partner bids first.
Board: 325	♠ K3	West Opens 1♠.
Dealer: W	♥ K10	
Vul: NS	♦ QJ7	You bid first.
HCP: 13	♣ A109842	
Board: 326	♠ 87	East Opens 1♦.
Dealer: E	♥ J	
Vul: EW	♦ KJ73	Partner bids first.
HCP: 15	♣ AKQJ107	
Board: 327	♠ AQ1096	West Opens 1♥.
Dealer: W	♥ 10765	West Bids 2♥ if possible.
Vul: None	♦ J107	
HCP: 9	♣ Q	You bid first.
Board: 328	♠ 42	East Opens 1♦.
Dealer: E	♥ AK82	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ 7654	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ S

North:

♠ 10963

♥ K10853

♦ K43

♣ 8

South:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

West North East South

1♠ 2♣

Pass Pass 2♠ 3♣

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ K3

♥ K10

♦ QJ7

♣ A109842

South:

♠ Q107

♥ A8762

♦ A843

♣ 6

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ AP

Board: 326

Dealer: E

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

South:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

West North East South

1♦ 1♠

Pass 2♣ Pass 3♥

Pass 3NT AP

Board: 327

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♦ S

North:

♠ AQ1096

♥ 10765

♦ J107

♣ Q

South:

♠ J7

♥ K

♦ A6542

♣ AJ653

West North East South

1♥ 1♠ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 328

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ 42

♥ AK82

♦ Q94

♣ 7654

South:

♠ KQJ1073

♥ 76

♦ K5

♣ KJ3

West North East South

1♦ 1♠

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 324	♠ A5	East Opens 1♠.
Dealer: E	♥ J97	East Bids 2♠ if possible.
Vul: None	♦ AQ	
HCP: 15	♣ KJ10752	You bid first.

Board: 325	♠ Q107	West Opens 1♠.
Dealer: W	♥ A8762	
Vul: NS	♦ A843	Partner bids first.
HCP: 10	♣ 6	

Board: 326	♠ AKJ106	East Opens 1♦.
Dealer: E	♥ K1098	
Vul: EW	♦ 9	You bid first.
HCP: 11	♣ 863	

Board: 327	♠ J7	West Opens 1♥.
Dealer: W	♥ K	West Bids 2♥ if possible.
Vul: None	♦ A6542	
HCP: 13	♣ AJ653	Partner bids first.

Board: 328	♠ KQJ1073	East Opens 1♦.
Dealer: E	♥ 76	
Vul: NS	♦ K5	You bid first.
HCP: 13	♣ KJ3	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ S

North:

♠ 10963

♥ K10853

♦ K43

♣ 8

South:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

West North East South

1♠ 2♣

Pass Pass 2♠ 3♣

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ K3

♥ K10

♦ QJ7

♣ A109842

South:

♠ Q107

♥ A8762

♦ A843

♣ 6

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ AP

Board: 326

Dealer: E

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

South:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

West North East South

1♦ 1♠

Pass 2♣ Pass 3♥

Pass 3NT AP

Board: 327

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♦ S

North:

♠ AQ1096

♥ 10765

♦ J107

♣ Q

South:

♠ J7

♥ K

♦ A6542

♣ AJ653

West North East South

1♥ 1♠ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 328

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ 42

♥ AK82

♦ Q94

♣ 7654

South:

♠ KQJ1073

♥ 76

♦ K5

♣ KJ3

West North East South

1♦ 1♠

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 329 ♠ AQ973
Dealer: W ♥ 873
Vul: EW ♦ 108
HCP: 11 ♣ AJ2

West Opens 1♥.

You bid first.

Board: 330 ♠ A6
Dealer: E ♥ A4
Vul: Both ♦ KQ84
HCP: 15 ♣ Q10753

East Opens 1♣.

Partner bids first.

Board: 331 ♠ Q74
Dealer: W ♥ J3
Vul: EW ♦ KQJ103
HCP: 12 ♣ K95

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 332 ♠ AKQ86
Dealer: E ♥ K97
Vul: Both ♦ A86
HCP: 16 ♣ 103

East Opens 1♣.

Partner bids first.

Board: 333 ♠ Q74
Dealer: W ♥ AK10653
Vul: None ♦ A9
HCP: 15 ♣ Q6

West Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♠ N

North:

♠ AQ973

♥ 873

♦ 108

♣ AJ2

South:

♠ K108

♥ KQ10

♦ 75

♣ K7643

West North East South

1♥ 1♠ Pass 2♥¹

Pass 3♠ AP

1. limit raise or better in ♠

Board: 330

Dealer: E

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A6

♥ A4

♦ KQ84

♣ Q10753

South:

♠ QJ108

♥ QJ732

♦ A65

♣ J

West North East South

Pass 1♣ 1♥

Pass 2NT Pass 3NT

AP

Board: 331

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

South:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

AP

Board: 332

Dealer: E

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♥ S

North:

♠ AKQ86

♥ K97

♦ A86

♣ 103

South:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

West North East South

Pass 1♣ 1♥

Pass 2♣¹ Pass 2♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 333

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

South:

♠ A63

♥ 7

♦ Q106

♣ J85432

West North East South

1♠ 2♥ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 329	♠ K108	West Opens 1♥.
Dealer: W	♥ KQ10	
Vul: EW	♦ 75	Partner bids first.
HCP: 11	♣ K7643	

Board: 330	♠ QJ108	East Opens 1♣.
Dealer: E	♥ QJ732	
Vul: Both	♦ A65	You bid first.
HCP: 11	♣ J	

Board: 331	♠ AK85	West Opens 1♣.
Dealer: W	♥ KQ8764	West Bids 2♣ if possible.
Vul: EW	♦ 9	
HCP: 12	♣ 87	Partner bids first.

Board: 332	♠ J1095	East Opens 1♣.
Dealer: E	♥ J10652	
Vul: Both	♦ 9	You bid first.
HCP: 9	♣ AQJ	

Board: 333	♠ A63	West Opens 1♠.
Dealer: W	♥ 7	
Vul: None	♦ Q106	Partner bids first.
HCP: 7	♣ J85432	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♠ N

North:

♠ AQ973

♥ 873

♦ 108

♣ AJ2

South:

♠ K108

♥ KQ10

♦ 75

♣ K7643

West North East South

1♥ 1♠ Pass 2♥¹

Pass 3♠ AP

1. limit raise or better in ♠

Board: 330

Dealer: E

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A6

♥ A4

♦ KQ84

♣ Q10753

South:

♠ QJ108

♥ QJ732

♦ A65

♣ J

West North East South

1♣ 1♥

Pass 2NT Pass 3NT

AP

Board: 331

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

South:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

AP

Board: 332

Dealer: E

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♥ S

North:

♠ AKQ86

♥ K97

♦ A86

♣ 103

South:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

West North East South

1♣ 1♥

Pass 2♣¹ Pass 2♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 333

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

South:

♠ A63

♥ 7

♦ Q106

♣ J85432

West North East South

1♠ 2♥ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 334	♠ KJ10753	East Opens 1♥.
Dealer: E	♥ 1063	West Doubles 5♦ if possible.
Vul: EW	♦ A9	
HCP: 8	♣ 86	Partner bids first.
Board: 335	♠ 10	West Opens 1♠.
Dealer: W	♥ AQ8743	West Bids 2♠ if possible.
Vul: Both	♦ A3	East Doubles Pass if possible.
HCP: 15	♣ KQ94	You bid first.
Board: 336	♠ 96	East Opens 1♠.
Dealer: E	♥ 95	East Bids 3♠ if possible.
Vul: None	♦ A103	
HCP: 12	♣ AKJ1064	Partner bids first.
Board: 337	♠ 852	West Opens 1♠.
Dealer: W	♥ AK8643	
Vul: NS	♦ Q76	You bid first.
HCP: 13	♣ A	
Board: 338	♠ Q93	East Opens 1♠.
Dealer: E	♥ 6	
Vul: Both	♦ AQJ107	Partner bids first.
HCP: 14	♣ KQ93	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 5♦X S

North:
 ♠ KJ10753
 ♥ 1063
 ♦ A9
 ♣ 86

South:
 ♠ 6
 ♥ K2
 ♦ KQ10875
 ♣ AK93

West	North	East	South
		1♥	2♦
Pass	2♠	Pass	3♣
Pass	3♦	Pass	5♦
X	AP		

Board: 335
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 4♥X N

North:
 ♠ 10
 ♥ AQ8743
 ♦ A3
 ♣ KQ94

South:
 ♠ A9532
 ♥ J9
 ♦ Q2
 ♣ J872

West	North	East	South
1♠	2♥	Pass	Pass
2♠	3♥	Pass	4♥
Pass	Pass	X	AP

Board: 336
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ 96
 ♥ 95
 ♦ A103
 ♣ AKJ1064

South:
 ♠ A84
 ♥ KQJ1063
 ♦ Q96
 ♣ 2

West	North	East	South
		1♠	2♥
Pass	3♣	3♠	4♥
AP			

Board: 337
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ 852
 ♥ AK8643
 ♦ Q76
 ♣ A

South:
 ♠ AK4
 ♥ QJ102
 ♦ 10
 ♣ 98652

West	North	East	South
1♠	2♥	Pass	4♦ ¹
Pass	4♥	AP	
1. Splinter			

Board: 338
 Dealer: E
 Vul: Both
 North HCP: 14
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q93
 ♥ 6
 ♦ AQJ107
 ♣ KQ93

South:
 ♠ A102
 ♥ AKJ1087
 ♦ 92
 ♣ J2

West	North	East	South
		1♠	2♥
Pass	3NT	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 334	♠ 6	East Opens 1♥.
Dealer: E	♥ K2	West Doubles 5♦ if possible.
Vul: EW	♦ KQ10875	
HCP: 15	♣ AK93	You bid first.
Board: 335	♠ A9532	West Opens 1♠.
Dealer: W	♥ J9	West Bids 2♠ if possible.
Vul: Both	♦ Q2	East Doubles Pass if possible.
HCP: 8	♣ J872	Partner bids first.
Board: 336	♠ A84	East Opens 1♠.
Dealer: E	♥ KQJ1063	East Bids 3♠ if possible.
Vul: None	♦ Q96	
HCP: 12	♣ 2	You bid first.
Board: 337	♠ AK4	West Opens 1♠.
Dealer: W	♥ QJ102	Partner bids first.
Vul: NS	♦ 10	
HCP: 10	♣ 98652	
Board: 338	♠ A102	East Opens 1♠.
Dealer: E	♥ AKJ1087	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ J2	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 5♦X S

North:
 ♠ KJ10753
 ♥ 1063
 ♦ A9
 ♣ 86

South:
 ♠ 6
 ♥ K2
 ♦ KQ10875
 ♣ AK93

West	North	East	South
		1♥	2♦
Pass	2♠	Pass	3♣
Pass	3♦	Pass	5♦
X	AP		

Board: 335
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 4♥X N

North:
 ♠ 10
 ♥ AQ8743
 ♦ A3
 ♣ KQ94

South:
 ♠ A9532
 ♥ J9
 ♦ Q2
 ♣ J872

West	North	East	South
1♠	2♥	Pass	Pass
2♠	3♥	Pass	4♥
Pass	Pass	X	AP

Board: 336
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ 96
 ♥ 95
 ♦ A103
 ♣ AKJ1064

South:
 ♠ A84
 ♥ KQJ1063
 ♦ Q96
 ♣ 2

West	North	East	South
		1♠	2♥
Pass	3♣	3♠	4♥
AP			

Board: 337
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ 852
 ♥ AK8643
 ♦ Q76
 ♣ A

South:
 ♠ AK4
 ♥ QJ102
 ♦ 10
 ♣ 98652

West	North	East	South
1♠	2♥	Pass	4♦ ¹
Pass	4♥	AP	
1. Splinter			

Board: 338
 Dealer: E
 Vul: Both
 North HCP: 14
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q93
 ♥ 6
 ♦ AQJ107
 ♣ KQ93

South:
 ♠ A102
 ♥ AKJ1087
 ♦ 92
 ♣ J2

West	North	East	South
		1♠	2♥
Pass	3NT	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 339	♠ 76	West Opens 1♠.
Dealer: W	♥ AJ	West Bids 2♠ if possible.
Vul: None	♦ KQJ974	
HCP: 12	♣ J76	You bid first.
Board: 340	♠ AQ4	East Opens 1♣.
Dealer: E	♥ QJ108	East Bids 1♠ if possible.
Vul: NS	♦ A976	
HCP: 16	♣ K7	Partner bids first.
Board: 341	♠ K98	West Opens 1♠.
Dealer: W	♥ AQ8762	
Vul: None	♦ QJ9	You bid first.
HCP: 14	♣ Q	
Board: 342	♠ Q63	East Opens 1♣.
Dealer: E	♥ Q1085	East Bids 2♠ if possible.
Vul: NS	♦ 84	West Bids 4♠ if possible.
HCP: 11	♣ AK109	Partner bids first.
Board: 343	♠ AJ9743	West Opens 1♥.
Dealer: W	♥ A	West Bids 2♥ if possible.
Vul: EW	♦ K97	
HCP: 14	♣ Q63	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

South:

♠ K852

♥ 643

♦ A85

♣ Q109

West	North	East	South
------	-------	------	-------

1♠	2♦	Pass	Pass
----	----	------	------

2♠	Pass	Pass	3♦
----	------	------	----

AP			
----	--	--	--

Board: 340

Dealer: E

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

South:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	Pass
------	----	----	------

Pass	2♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. limit raise or better in ♦

Board: 341

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

South:

♠ Q32

♥ K

♦ 87652

♣ AJ87

West	North	East	South
------	-------	------	-------

1♠	2♥	AP	
----	----	----	--

Board: 342

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 5♥ S

North:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

South:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ ¹	2♠	4♥
------	-----------------	----	----

4♠	Pass	Pass	5♥
----	------	------	----

AP			
----	--	--	--

1. limit raise or better in ♥

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ AJ9743

♥ A

♦ K97

♣ Q63

South:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

2♥	2♠	AP	
----	----	----	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 339	♠ K852	West Opens 1♠.
Dealer: W	♥ 643	West Bids 2♠ if possible.
Vul: None	♦ A85	
HCP: 9	♣ Q109	Partner bids first.
Board: 340	♠ K2	East Opens 1♣.
Dealer: E	♥ 632	East Bids 1♠ if possible.
Vul: NS	♦ KQJ108	
HCP: 9	♣ 1043	You bid first.
Board: 341	♠ Q32	West Opens 1♠.
Dealer: W	♥ K	
Vul: None	♦ 87652	Partner bids first.
HCP: 10	♣ AJ87	
Board: 342	♠ 7	East Opens 1♣.
Dealer: E	♥ AKJ976	East Bids 2♠ if possible.
Vul: NS	♦ KJ107	West Bids 4♠ if possible.
HCP: 12	♣ 85	You bid first.
Board: 343	♠ 6	West Opens 1♥.
Dealer: W	♥ QJ109	West Bids 2♥ if possible.
Vul: EW	♦ 86	
HCP: 8	♣ AJ9875	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

South:

♠ K852

♥ 643

♦ A85

♣ Q109

West	North	East	South
------	-------	------	-------

1♠	2♦	Pass	Pass
----	----	------	------

2♠	Pass	Pass	3♦
----	------	------	----

AP			
----	--	--	--

Board: 340

Dealer: E

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

South:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	Pass
------	----	----	------

Pass	2♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. limit raise or better in ♦

Board: 341

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

South:

♠ Q32

♥ K

♦ 87652

♣ AJ87

West	North	East	South
------	-------	------	-------

1♠	2♥	AP	
----	----	----	--

Board: 342

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 5♥ S

North:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

South:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ ¹	2♠	4♥
------	-----------------	----	----

4♠	Pass	Pass	5♥
----	------	------	----

AP			
----	--	--	--

1. limit raise or better in ♥

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ AJ9743

♥ A

♦ K97

♣ Q63

South:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

2♥	2♠	AP	
----	----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 344	♠ KJ	East Opens 1♦.
Dealer: E	♥ KQ9873	
Vul: Both	♦ J1087	Partner bids first.
HCP: 10	♣ 8	
Board: 345	♠ KQ4	West Opens 1♣.
Dealer: W	♥ K1032	
Vul: EW	♦ Q10986	You bid first.
HCP: 10	♣ 10	
Board: 346	♠ K92	East Opens 1♦.
Dealer: E	♥ A6	East Bids 2♦ if possible.
Vul: Both	♦ 53	
HCP: 12	♣ KQ9763	Partner bids first.
Board: 347	♠ K10973	West Opens 1♥.
Dealer: W	♥ 102	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ AQ5	
Board: 348	♠ 10853	East Opens 1♦.
Dealer: E	♥ Q	East Doubles 2♦ if possible.
Vul: EW	♦ A932	
HCP: 12	♣ AQ64	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A10532			1♦	1♠
Vul: Both	♥ KQ9873	♥ AJ10	Pass	2♥	Pass	3♦ ¹
North HCP: 10	♦ J1087	♦ 93	Pass	4♥	AP	
South HCP: 13	♣ 8	♣ A76	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J1072	1♣	1♦	Pass	1♠
Vul: EW	♥ K1032	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 10	♦ Q10986	♦ J4	Pass	3♠	AP	
South HCP: 13	♣ 10	♣ AKQ8				
Contract: 3♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ Q8			1♦	1♥
Vul: Both	♥ A6	♥ KQJ542	Pass	2♣	2♦	3♥
North HCP: 12	♦ 53	♦ 98	AP			
South HCP: 13	♣ KQ9763	♣ AJ4				
Contract: 3♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ K10973	♠ A542	1♥	1♠	Pass	3♠
Vul: None	♥ 102	♥ K85	AP			
North HCP: 15	♦ AQ8	♦ J943				
South HCP: 8	♣ AQ5	♣ 76				
Contract: 3♠ N						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ AQJ974			1♦	1♠
Vul: EW	♥ Q	♥ A963	Pass	2♦ ¹	X	4♦ ²
North HCP: 12	♦ A932	♦ 5	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 12	♣ AQ64	♣ J10	Pass	6♠	AP	
Contract: 6♠ S			1. limit raise or better in ♠			
			2. Splinter			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 344	♠ A10532	East Opens 1♦.
Dealer: E	♥ AJ10	
Vul: Both	♦ 93	You bid first.
HCP: 13	♣ A76	
Board: 345	♠ J1072	West Opens 1♣.
Dealer: W	♥ Q76	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ AKQ8	
Board: 346	♠ Q8	East Opens 1♦.
Dealer: E	♥ KQJ542	East Bids 2♦ if possible.
Vul: Both	♦ 98	
HCP: 13	♣ AJ4	You bid first.
Board: 347	♠ A542	West Opens 1♥.
Dealer: W	♥ K85	
Vul: None	♦ J943	Partner bids first.
HCP: 8	♣ 76	
Board: 348	♠ AQJ974	East Opens 1♦.
Dealer: E	♥ A963	East Doubles 2♦ if possible.
Vul: EW	♦ 5	
HCP: 12	♣ J10	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A10532			1♦	1♠
Vul: Both	♥ KQ9873	♥ AJ10	Pass	2♥	Pass	3♦ ¹
North HCP: 10	♦ J1087	♦ 93	Pass	4♥	AP	
South HCP: 13	♣ 8	♣ A76	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J1072	1♣	1♦	Pass	1♠
Vul: EW	♥ K1032	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 10	♦ Q10986	♦ J4	Pass	3♠	AP	
South HCP: 13	♣ 10	♣ AKQ8				
Contract: 3♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ Q8			1♦	1♥
Vul: Both	♥ A6	♥ KQJ542	Pass	2♣	2♦	3♥
North HCP: 12	♦ 53	♦ 98	AP			
South HCP: 13	♣ KQ9763	♣ AJ4				
Contract: 3♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ K10973	♠ A542	1♥	1♠	Pass	3♠
Vul: None	♥ 102	♥ K85	AP			
North HCP: 15	♦ AQ8	♦ J943				
South HCP: 8	♣ AQ5	♣ 76				
Contract: 3♠ N						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ AQJ974			1♦	1♠
Vul: EW	♥ Q	♥ A963	Pass	2♦ ¹	X	4♦ ²
North HCP: 12	♦ A932	♦ 5	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 12	♣ AQ64	♣ J10	Pass	6♠	AP	
Contract: 6♠ S			1. limit raise or better in ♠			
			2. Splinter			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 349	♠ KQJ52	West Opens 1♣.
Dealer: W	♥ J2	West Doubles 2♣ if possible.
Vul: Both	♦ QJ8	
HCP: 12	♣ Q96	You bid first.
Board: 350	♠ 108	East Opens 1♥.
Dealer: E	♥ 32	
Vul: None	♦ AK107	Partner bids first.
HCP: 12	♣ KQ1074	
Board: 351	♠ 3	West Opens 1♣.
Dealer: W	♥ KJ765	
Vul: NS	♦ KQJ10	You bid first.
HCP: 10	♣ 1096	
Board: 352	♠ QJ82	East Opens 1♥.
Dealer: E	♥ KQ942	East Doubles Pass if possible.
Vul: Both	♦ K106	West Bids 2♥ if possible.
HCP: 11	♣ 10	Partner bids first.
Board: 353	♠ AKQ765	West Opens 1♣.
Dealer: W	♥ K74	
Vul: None	♦ 854	You bid first.
HCP: 12	♣ 7	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ KQJ52	♠ A1094	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ J2	♥ K543	X	XX	Pass	4♠
North HCP: 12	♦ QJ8	♦ AK9	AP			
South HCP: 14	♣ Q96	♣ 103				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AK764				
Vul: None	♥ 32	♥ AQ86			1♥	1♠
North HCP: 12	♦ AK107	♦ 9	AP			
South HCP: 14	♣ KQ1074	♣ J83				
Contract: 1♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ KQJ95	1♣	1♥	Pass	4♦ ¹
Vul: NS	♥ KJ765	♥ 1094	Pass	4♥	AP	
North HCP: 10	♦ KQJ10	♦ 8				
South HCP: 15	♣ 1096	♣ AKQ3				
Contract: 4♥ N						1. Splinter

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ QJ82	♠ AK9			1♥	2♣
Vul: Both	♥ KQ942	♥ 10	Pass	Pass	X	Pass
North HCP: 11	♦ K106	♦ J85	2♥	AP		
South HCP: 13	♣ 10	♣ AJ9875				
Contract: 2♥ E						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ AKQ765	♠ 42	1♣	1♠	Pass	1NT
Vul: None	♥ K74	♥ 1053	Pass	2♠	Pass	3♠
North HCP: 12	♦ 854	♦ AQ10	Pass	4♠	AP	
South HCP: 10	♣ 7	♣ A10653				
Contract: 4♠ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 349	♠ A1094	West Opens 1♣.
Dealer: W	♥ K543	West Doubles 2♣ if possible.
Vul: Both	♦ AK9	
HCP: 14	♣ 103	Partner bids first.
Board: 350	♠ AK764	East Opens 1♥.
Dealer: E	♥ AQ86	
Vul: None	♦ 9	You bid first.
HCP: 14	♣ J83	
Board: 351	♠ KQJ95	West Opens 1♣.
Dealer: W	♥ 1094	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ AKQ3	
Board: 352	♠ AK9	East Opens 1♥.
Dealer: E	♥ 10	East Doubles Pass if possible.
Vul: Both	♦ J85	West Bids 2♥ if possible.
HCP: 13	♣ AJ9875	You bid first.
Board: 353	♠ 42	West Opens 1♣.
Dealer: W	♥ 1053	
Vul: None	♦ AQ10	Partner bids first.
HCP: 10	♣ A10653	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ KQJ52	♠ A1094	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ J2	♥ K543	X	XX	Pass	4♠
North HCP: 12	♦ QJ8	♦ AK9	AP			
South HCP: 14	♣ Q96	♣ 103				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AK764				
Vul: None	♥ 32	♥ AQ86			1♥	1♠
North HCP: 12	♦ AK107	♦ 9	AP			
South HCP: 14	♣ KQ1074	♣ J83				
Contract: 1♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ KQJ95	1♣	1♥	Pass	4♦ ¹
Vul: NS	♥ KJ765	♥ 1094	Pass	4♥	AP	
North HCP: 10	♦ KQJ10	♦ 8				
South HCP: 15	♣ 1096	♣ AKQ3				
Contract: 4♥ N						1. Splinter

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ QJ82	♠ AK9			1♥	2♣
Vul: Both	♥ KQ942	♥ 10	Pass	Pass	X	Pass
North HCP: 11	♦ K106	♦ J85	2♥	AP		
South HCP: 13	♣ 10	♣ AJ9875				
Contract: 2♥ E						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ AKQ765	♠ 42	1♣	1♠	Pass	1NT
Vul: None	♥ K74	♥ 1053	Pass	2♠	Pass	3♠
North HCP: 12	♦ 854	♦ AQ10	Pass	4♠	AP	
South HCP: 10	♣ 7	♣ A10653				
Contract: 4♠ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 354	♠ QJ	East Opens 1♦.
Dealer: E	♥ 10752	East Bids 2♦ if possible.
Vul: NS	♦ 72	
HCP: 8	♣ KQ863	Partner bids first.
Board: 355	♠ 7	West Opens 1♠.
Dealer: W	♥ AQ102	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ KQJ982	
Board: 356	♠ AQ	East Opens 1♣.
Dealer: E	♥ AJ102	West Bids 2♠ if possible.
Vul: None	♦ Q1085	
HCP: 15	♣ Q93	Partner bids first.
Board: 357	♠ K10864	West Opens 1♥.
Dealer: W	♥ Q9	West Bids 3♥ if possible.
Vul: EW	♦ K973	
HCP: 11	♣ K6	You bid first.
Board: 358	♠ 105	East Opens 1♦.
Dealer: E	♥ 87	East Bids 2♦ if possible.
Vul: Both	♦ AJ8	
HCP: 11	♣ AQ10865	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♦ E

North:

♠ QJ

♥ 10752

♦ 72

♣ KQ863

South:

♠ AK743

♥ J9

♦ KJ6

♣ J75

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

Board: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 7

♥ AQ102

♦ 108

♣ KQJ982

South:

♠ KJ642

♥ KJ95

♦ K4

♣ A3

West	North	East	South
------	-------	------	-------

1♠	2♣	Pass	3NT
----	----	------	-----

AP

Board: 356

Dealer: E

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ AQ

♥ AJ102

♦ Q1085

♣ Q93

South:

♠ 53

♥ Q975

♦ AK643

♣ 65

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

2♠ ¹	X	Pass	3♥
-----------------	---	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

AP

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♦

Board: 357

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ K10864

♥ Q9

♦ K973

♣ K6

South:

♠ AJ93

♥ 1032

♦ J

♣ AQ754

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	X	Pass	4♠
----	---	------	----

AP

1. limit raise or better in ♠

Board: 358

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ 105

♥ 87

♦ AJ8

♣ AQ10865

South:

♠ AQ9

♥ KJ1093

♦ Q95

♣ J7

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1NT	2♦	2NT
------	-----	----	-----

Pass	3♣	Pass	3NT
------	----	------	-----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 354	♠ AK743	East Opens 1♦.
Dealer: E	♥ J9	East Bids 2♦ if possible.
Vul: NS	♦ KJ6	
HCP: 13	♣ J75	You bid first.

Board: 355	♠ KJ642	West Opens 1♠.
Dealer: W	♥ KJ95	
Vul: EW	♦ K4	Partner bids first.
HCP: 15	♣ A3	

Board: 356	♠ 53	East Opens 1♣.
Dealer: E	♥ Q975	West Bids 2♠ if possible.
Vul: None	♦ AK643	
HCP: 9	♣ 65	You bid first.

Board: 357	♠ AJ93	West Opens 1♥.
Dealer: W	♥ 1032	West Bids 3♥ if possible.
Vul: EW	♦ J	
HCP: 12	♣ AQ754	Partner bids first.

Board: 358	♠ AQ9	East Opens 1♦.
Dealer: E	♥ KJ1093	East Bids 2♦ if possible.
Vul: Both	♦ Q95	
HCP: 13	♣ J7	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♦ E

North:

♠ QJ

♥ 10752

♦ 72

♣ KQ863

South:

♠ AK743

♥ J9

♦ KJ6

♣ J75

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

Board: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 7

♥ AQ102

♦ 108

♣ KQJ982

South:

♠ KJ642

♥ KJ95

♦ K4

♣ A3

West	North	East	South
------	-------	------	-------

1♠	2♣	Pass	3NT
----	----	------	-----

AP

Board: 356

Dealer: E

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ AQ

♥ AJ102

♦ Q1085

♣ Q93

South:

♠ 53

♥ Q975

♦ AK643

♣ 65

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

2♠ ¹	X	Pass	3♥
-----------------	---	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

AP

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♦

Board: 357

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ K10864

♥ Q9

♦ K973

♣ K6

South:

♠ AJ93

♥ 1032

♦ J

♣ AQ754

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	X	Pass	4♠
----	---	------	----

AP

1. limit raise or better in ♠

Board: 358

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ 105

♥ 87

♦ AJ8

♣ AQ10865

South:

♠ AQ9

♥ KJ1093

♦ Q95

♣ J7

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1NT	2♦	2NT
------	-----	----	-----

Pass	3♣	Pass	3NT
------	----	------	-----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 359 ♠ Q10974
Dealer: W ♥ Q2
Vul: NS ♦ AJ7
HCP: 14 ♣ AJ4

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

You bid first.

Board: 360 ♠ A4
Dealer: E ♥ AK103
Vul: EW ♦ J1084
HCP: 12 ♣ 1072

East Opens 1♥.

Partner bids first.

Board: 361 ♠ J7
Dealer: W ♥ AQJ943
Vul: Both ♦ AQ
HCP: 14 ♣ 752

West Opens 1♠.

You bid first.

Board: 362 ♠ J854
Dealer: E ♥ Q
Vul: None ♦ KJ653
HCP: 8 ♣ J103

East Opens 1♦.

Partner bids first.

Board: 363 ♠ 843
Dealer: W ♥ Q73
Vul: EW ♦ AQ1076
HCP: 12 ♣ A10

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 2♦ E

North:

♠ Q10974

♥ Q2

♦ AJ7

♣ AJ4

South:

♠ A8

♥ 9653

♦ K4

♣ KQ963

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

X	Pass	2♦	AP
---	------	----	----

Board: 360

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ A4

♥ AK103

♦ J1084

♣ 1072

South:

♠ KJ732

♥ 965

♦ AK65

♣ J

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	1NT	Pass	2♦
------	-----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

AP

Board: 361

Dealer: W

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J7

♥ AQJ943

♦ AQ

♣ 752

South:

♠ KQ52

♥ 102

♦ K84

♣ KQJ3

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP

Board: 362

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ N

North:

♠ J854

♥ Q

♦ KJ653

♣ J103

South:

♠ AQ92

♥ AJ1062

♦ A

♣ 964

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	2♦ ¹
------	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

AP

1. limit raise or better in ♠

Board: 363

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 843

♥ Q73

♦ AQ1076

♣ A10

South:

♠ A102

♥ KJ52

♦ K95

♣ Q83

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♥	Pass	3♦
------	----	------	----

AP

1. limit raise or better in ♦

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 359 ♠ A8
Dealer: W ♥ 9653
Vul: NS ♦ K4
HCP: 12 ♣ KQ963

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 360 ♠ KJ732
Dealer: E ♥ 965
Vul: EW ♦ AK65
HCP: 12 ♣ J

East Opens 1♥.

You bid first.

Board: 361 ♠ KQ52
Dealer: W ♥ 102
Vul: Both ♦ K84
HCP: 14 ♣ KQJ3

West Opens 1♠.

Partner bids first.

Board: 362 ♠ AQ92
Dealer: E ♥ AJ1062
Vul: None ♦ A
HCP: 15 ♣ 964

East Opens 1♦.

You bid first.

Board: 363 ♠ A102
Dealer: W ♥ KJ52
Vul: EW ♦ K95
HCP: 13 ♣ Q83

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 2♦ E

North:

♠ Q10974

♥ Q2

♦ AJ7

♣ AJ4

South:

♠ A8

♥ 9653

♦ K4

♣ KQ963

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

X	Pass	2♦	AP
---	------	----	----

Board: 360

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ A4

♥ AK103

♦ J1084

♣ 1072

South:

♠ KJ732

♥ 965

♦ AK65

♣ J

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	1NT	Pass	2♦
------	-----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

AP

Board: 361

Dealer: W

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J7

♥ AQJ943

♦ AQ

♣ 752

South:

♠ KQ52

♥ 102

♦ K84

♣ KQJ3

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP

Board: 362

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ N

North:

♠ J854

♥ Q

♦ KJ653

♣ J103

South:

♠ AQ92

♥ AJ1062

♦ A

♣ 964

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	2♦ ¹
------	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

AP

1. limit raise or better in ♠

Board: 363

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 843

♥ Q73

♦ AQ1076

♣ A10

South:

♠ A102

♥ KJ52

♦ K95

♣ Q83

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♥	Pass	3♦
------	----	------	----

AP

1. limit raise or better in ♦

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 364 ♠ J
Dealer: E ♥ 9653
Vul: Both ♦ AKQ103
HCP: 10 ♣ 976

East Opens 1♣.
East Doubles Pass if possible.
West Bids 1NT if possible.

Partner bids first.

Board: 365 ♠ J4
Dealer: W ♥ K8
Vul: None ♦ KQ3
HCP: 15 ♣ AQ8654

West Opens 1♥.

You bid first.

Board: 366 ♠ 86
Dealer: E ♥ J9
Vul: NS ♦ AKQ1085
HCP: 12 ♣ Q105

East Opens 1♥.
East Bids 2♥ if possible.

Partner bids first.

Board: 367 ♠ K3
Dealer: W ♥ A76
Vul: Both ♦ 65
HCP: 12 ♣ AJ7432

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

Board: 368 ♠ KQ62
Dealer: E ♥ A109
Vul: NS ♦ 983
HCP: 10 ♣ J54

East Opens 1♦.
East Bids 3♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ KQ732			1♣	1♠
Vul: Both	♥ 9653	♥ A72	Pass	Pass	X	Pass
North HCP: 10	♦ AKQ103	♦ 974	1NT	2♦	Pass	3♣ ¹
South HCP: 13	♣ 976	♣ A10	Pass	3♦	AP	
Contract: 3♦ N			1. limit raise or better in ♦			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AK983	1♥	2♣	Pass	2♠
Vul: None	♥ K8	♥ Q52	Pass	3♣	Pass	3NT
North HCP: 15	♦ KQ3	♦ J94	AP			
South HCP: 11	♣ AQ8654	♣ J3				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ QJ9743			1♥	1♠
Vul: NS	♥ J9	♥ KQ7	Pass	2♦	2♥	3♠
North HCP: 12	♦ AKQ1085	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ Q105	♣ AJ				
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 1092	1♠	2♣	Pass	Pass
Vul: Both	♥ A76	♥ Q93	2♠	Pass	Pass	3♦
North HCP: 12	♦ 65	♦ KQ1043	AP			
South HCP: 9	♣ AJ7432	♣ Q9				
Contract: 3♦ S						

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ A9			1♦	1♥
Vul: NS	♥ A109	♥ KQ863	Pass	2♥	3♦	3♥
North HCP: 10	♦ 983	♦ 1064	AP			
South HCP: 13	♣ J54	♣ A98				
Contract: 3♥ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 364 ♠ KQ732
Dealer: E ♥ A72
Vul: Both ♦ 974
HCP: 13 ♣ A10

East Opens 1♣.
East Doubles Pass if possible.
West Bids 1NT if possible.

You bid first.

Board: 365 ♠ AK983
Dealer: W ♥ Q52
Vul: None ♦ J94
HCP: 11 ♣ J3

West Opens 1♥.

Partner bids first.

Board: 366 ♠ QJ9743
Dealer: E ♥ KQ7
Vul: NS ♦ 96
HCP: 13 ♣ AJ

East Opens 1♥.
East Bids 2♥ if possible.

You bid first.

Board: 367 ♠ 1092
Dealer: W ♥ Q93
Vul: Both ♦ KQ1043
HCP: 9 ♣ Q9

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

Board: 368 ♠ A9
Dealer: E ♥ KQ863
Vul: NS ♦ 1064
HCP: 13 ♣ A98

East Opens 1♦.
East Bids 3♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ KQ732			1♣	1♠
Vul: Both	♥ 9653	♥ A72	Pass	Pass	X	Pass
North HCP: 10	♦ AKQ103	♦ 974	1NT	2♦	Pass	3♣ ¹
South HCP: 13	♣ 976	♣ A10	Pass	3♦	AP	
Contract: 3♦ N			1. limit raise or better in ♦			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AK983	1♥	2♣	Pass	2♠
Vul: None	♥ K8	♥ Q52	Pass	3♣	Pass	3NT
North HCP: 15	♦ KQ3	♦ J94	AP			
South HCP: 11	♣ AQ8654	♣ J3				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ QJ9743			1♥	1♠
Vul: NS	♥ J9	♥ KQ7	Pass	2♦	2♥	3♠
North HCP: 12	♦ AKQ1085	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ Q105	♣ AJ				
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 1092	1♠	2♣	Pass	Pass
Vul: Both	♥ A76	♥ Q93	2♠	Pass	Pass	3♦
North HCP: 12	♦ 65	♦ KQ1043	AP			
South HCP: 9	♣ AJ7432	♣ Q9				
Contract: 3♦ S						

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ A9			1♦	1♥
Vul: NS	♥ A109	♥ KQ863	Pass	2♥	3♦	3♥
North HCP: 10	♦ 983	♦ 1064	AP			
South HCP: 13	♣ J54	♣ A98				
Contract: 3♥ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 369 ♠ —
Dealer: W ♥ K108752
Vul: EW ♦ AK98
HCP: 12 ♣ Q96

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♠ if possible.

You bid first.

Board: 370 ♠ AJ95
Dealer: E ♥ Q4
Vul: None ♦ Q103
HCP: 12 ♣ K864

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 371 ♠ K9
Dealer: W ♥ KQ5
Vul: NS ♦ KQJ84
HCP: 15 ♣ J106

West Opens 1♣.

You bid first.

Board: 372 ♠ AJ1053
Dealer: E ♥ A108
Vul: Both ♦ 8543
HCP: 9 ♣ 9

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ —

♥ K108752

♦ AK98

♣ Q96

South:

♠ AJ9864

♥ J4

♦ 63

♣ K42

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	2♠	X
---	------	----	---

AP

Board: 370

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AJ95

♥ Q4

♦ Q103

♣ K864

South:

♠ K10873

♥ AK8

♦ 52

♣ AJ10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	2♦ ¹	X	2♥ ²
------	-----------------	---	-----------------

Pass	2♠	Pass	3♣ ³
------	----	------	-----------------

Pass	4♣ ⁴	Pass	4♦ ⁵
------	-----------------	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠
2. Cue bid, a ♥ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, a ♣ stopper
5. Cue bid, a ♥ stopper

Board: 371

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ K9

♥ KQ5

♦ KQJ84

♣ J106

South:

♠ A754

♥ J9643

♦ A

♣ 984

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♣ ¹	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

Board: 372

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ AJ1053

♥ A108

♦ 8543

♣ 9

South:

♠ Q2

♥ KJ942

♦ AK

♣ 10764

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♥	AP	
------	----	----	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 369 ♠ AJ9864
Dealer: W ♥ J4
Vul: EW ♦ 63
HCP: 9 ♣ K42

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 370 ♠ K10873
Dealer: E ♥ AK8
Vul: None ♦ 52
HCP: 15 ♣ AJ10

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

Board: 371 ♠ A754
Dealer: W ♥ J9643
Vul: NS ♦ A
HCP: 9 ♣ 984

West Opens 1♣.

Partner bids first.

Board: 372 ♠ Q2
Dealer: E ♥ KJ942
Vul: Both ♦ AK
HCP: 13 ♣ 10764

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ —

♥ K108752

♦ AK98

♣ Q96

South:

♠ AJ9864

♥ J4

♦ 63

♣ K42

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	2♠	X
---	------	----	---

AP

Board: 370

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AJ95

♥ Q4

♦ Q103

♣ K864

South:

♠ K10873

♥ AK8

♦ 52

♣ AJ10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	2♦ ¹	X	2♥ ²
------	-----------------	---	-----------------

Pass	2♠	Pass	3♣ ³
------	----	------	-----------------

Pass	4♣ ⁴	Pass	4♦ ⁵
------	-----------------	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

Board: 371

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ K9

♥ KQ5

♦ KQJ84

♣ J106

South:

♠ A754

♥ J9643

♦ A

♣ 984

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♣ ¹	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

Board: 372

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ AJ1053

♥ A108

♦ 8543

♣ 9

South:

♠ Q2

♥ KJ942

♦ AK

♣ 10764

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♥	AP	
------	----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 373
Dealer: W
Vul: NS
HCP: 15

♠ K3
♥ AJ7642
♦ Q6
♣ KQ10

West Opens 1♣.

You bid first.

Board: 374
Dealer: E
Vul: EW
HCP: 8

♠ 107
♥ Q1096
♦ QJ75
♣ K87

East Opens 1♥.
East Doubles Pass if possible.
West Bids 2♣ if possible.

Partner bids first.

Board: 375
Dealer: W
Vul: Both
HCP: 13

♠ 2
♥ A9
♦ K1064
♣ AQ8764

West Opens 1♠.
West Bids 3♠ if possible.

You bid first.

Board: 376
Dealer: E
Vul: None
HCP: 11

♠ AK105
♥ A108
♦ 1032
♣ 1095

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 2♥ if possible.
East Bids 4♥ if possible.
East Bids 5♥ if possible.

Partner bids first.

Board: 377
Dealer: W
Vul: EW
HCP: 15

♠ 3
♥ Q54
♦ KQ10
♣ AKJ987

West Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 373
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ K3
♥ AJ7642
♦ Q6
♣ KQ10

South:
♠ 6
♥ K103
♦ AK987
♣ 9843

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			

Board: 374
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2N N

North:
♠ 107
♥ Q1096
♦ QJ75
♣ K87

South:
♠ KQ965
♥ 875
♦ A3
♣ AQ10

West	North	East	South
		1♥	1♠
Pass	Pass	X	XX
2♣	2NT	AP	

Board: 375
Dealer: W
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ 2
♥ A9
♦ K1064
♣ AQ8764

South:
♠ K6543
♥ K853
♦ AJ83
♣ —

West	North	East	South
1♠	2♣	Pass	2NT
3♠	3NT	AP	

Board: 376
Dealer: E
Vul: None
North HCP: 11
South HCP: 12
Contract: 5♥X W

North:
♠ AK105
♥ A108
♦ 1032
♣ 1095

South:
♠ QJ876
♥ KJ74
♦ K9
♣ Q8

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	XX
2♥	2♠	4♥	4♠
Pass	Pass	5♥	X
AP			

1. limit raise or better in ♠

Board: 377
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3♣ N

North:
♠ 3
♥ Q54
♦ KQ10
♣ AKJ987

South:
♠ AK986
♥ J83
♦ J6
♣ Q105

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 373
Dealer: W
Vul: NS
HCP: 10

♠ 6
♥ K103
♦ AK987
♣ 9843

West Opens 1♣.

Partner bids first.

Board: 374
Dealer: E
Vul: EW
HCP: 15

♠ KQ965
♥ 875
♦ A3
♣ AQ10

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♣ if possible.

You bid first.

Board: 375
Dealer: W
Vul: Both
HCP: 11

♠ K6543
♥ K853
♦ AJ83
♣ —

West Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Board: 376
Dealer: E
Vul: None
HCP: 12

♠ QJ876
♥ KJ74
♦ K9
♣ Q8

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

East Bids 5♥ if possible.

You bid first.

Board: 377
Dealer: W
Vul: EW
HCP: 11

♠ AK986
♥ J83
♦ J6
♣ Q105

West Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 373
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ K3
♥ AJ7642
♦ Q6
♣ KQ10

South:
♠ 6
♥ K103
♦ AK987
♣ 9843

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			

Board: 374
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 2N N

North:
♠ 107
♥ Q1096
♦ QJ75
♣ K87

South:
♠ KQ965
♥ 875
♦ A3
♣ AQ10

West	North	East	South
		1♥	1♠
Pass	Pass	X	XX
2♣	2NT	AP	

Board: 375
Dealer: W
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ 2
♥ A9
♦ K1064
♣ AQ8764

South:
♠ K6543
♥ K853
♦ AJ83
♣ —

West	North	East	South
1♠	2♣	Pass	2NT
3♠	3NT	AP	

Board: 376
Dealer: E
Vul: None
North HCP: 11
South HCP: 12
Contract: 5♥X W

North:
♠ AK105
♥ A108
♦ 1032
♣ 1095

South:
♠ QJ876
♥ KJ74
♦ K9
♣ Q8

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	XX
2♥	2♠	4♥	4♠
Pass	Pass	5♥	X
AP			

1. limit raise or better in ♠

Board: 377
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3♣ N

North:
♠ 3
♥ Q54
♦ KQ10
♣ AKJ987

South:
♠ AK986
♥ J83
♦ J6
♣ Q105

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 378
Dealer: E
Vul: Both
HCP: 9

♠ Q6
♥ Q87
♦ KQ53
♣ 9743

East Opens 1♠.
East Bids 2♠ if possible.
Partner bids first.

Board: 379
Dealer: W
Vul: None
HCP: 14

♠ 95
♥ AQ875
♦ K107
♣ KQ4

West Opens 1♣.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
West Bids 4♠ if possible.
You bid first.

Board: 380
Dealer: E
Vul: NS
HCP: 12

♠ 654
♥ A63
♦ A5
♣ A10963

East Opens 1♣.
Partner bids first.

Board: 381
Dealer: W
Vul: Both
HCP: 14

♠ AK7
♥ AJ10943
♦ 854
♣ Q

West Opens 1♦.
You bid first.

Board: 382
Dealer: E
Vul: None
HCP: 8

♠ 87
♥ J10873
♦ K2
♣ A743

East Opens 1♦.
East Bids 2♦ if possible.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 378

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ Q6

♥ Q87

♦ KQ53

♣ 9743

South:

♠ A98

♥ KJ9542

♦ A9

♣ Q5

West	North	East	South
------	-------	------	-------

		1♠	2♥
--	--	----	----

Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

Board: 379

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♠X E

North:

♠ 95

♥ AQ875

♦ K107

♣ KQ4

South:

♠ 7

♥ KJ1063

♦ AQJ86

♣ 103

West	North	East	South
------	-------	------	-------

1♣	1♥	2♠ ¹	3♣ ²
----	----	-----------------	-----------------

3♠	4♣ ³	Pass	4♥
----	-----------------	------	----

4♠	X	AP	
----	---	----	--

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

3. artificial

Board: 380

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ 654

♥ A63

♦ A5

♣ A10963

South:

♠ QJ102

♥ KJ1098

♦ KJ4

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ ¹	Pass	4♣ ²
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Splinter

Board: 381

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 1♥ N

North:

♠ AK7

♥ AJ10943

♦ 854

♣ Q

South:

♠ J2

♥ Q6

♦ 632

♣ AKJ765

West	North	East	South
------	-------	------	-------

1♦	1♥	AP	
----	----	----	--

Board: 382

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♦ E

North:

♠ 87

♥ J10873

♦ K2

♣ A743

South:

♠ K10954

♥ AK2

♦ Q87

♣ K10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 378	♠ A98	East Opens 1♠.
Dealer: E	♥ KJ9542	East Bids 2♠ if possible.
Vul: Both	♦ A9	
HCP: 14	♣ Q5	You bid first.

Board: 379	♠ 7	West Opens 1♣.
Dealer: W	♥ KJ1063	East Bids 2♠ if possible.
Vul: None	♦ AQJ86	West Bids 3♠ if possible.
HCP: 11	♣ 103	West Bids 4♠ if possible.
		Partner bids first.

Board: 380	♠ QJ102	East Opens 1♣.
Dealer: E	♥ KJ1098	
Vul: NS	♦ KJ4	You bid first.
HCP: 13	♣ Q	

Board: 381	♠ J2	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: Both	♦ 632	Partner bids first.
HCP: 11	♣ AKJ765	

Board: 382	♠ K10954	East Opens 1♦.
Dealer: E	♥ AK2	East Bids 2♦ if possible.
Vul: None	♦ Q87	
HCP: 15	♣ K10	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 378

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ Q6

♥ Q87

♦ KQ53

♣ 9743

South:

♠ A98

♥ KJ9542

♦ A9

♣ Q5

West	North	East	South
------	-------	------	-------

		1♠	2♥
--	--	----	----

Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

Board: 379

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♠X E

North:

♠ 95

♥ AQ875

♦ K107

♣ KQ4

South:

♠ 7

♥ KJ1063

♦ AQJ86

♣ 103

West	North	East	South
------	-------	------	-------

1♣	1♥	2♠ ¹	3♣ ²
----	----	-----------------	-----------------

3♠	4♣ ³	Pass	4♥
----	-----------------	------	----

4♠	X	AP	
----	---	----	--

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

3. artificial

Board: 380

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ 654

♥ A63

♦ A5

♣ A10963

South:

♠ QJ102

♥ KJ1098

♦ KJ4

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ ¹	Pass	4♣ ²
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Splinter

Board: 381

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 1♥ N

North:

♠ AK7

♥ AJ10943

♦ 854

♣ Q

South:

♠ J2

♥ Q6

♦ 632

♣ AKJ765

West	North	East	South
------	-------	------	-------

1♦	1♥	AP	
----	----	----	--

Board: 382

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♦ E

North:

♠ 87

♥ J10873

♦ K2

♣ A743

South:

♠ K10954

♥ AK2

♦ Q87

♣ K10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 383 ♠ KQJ854
Dealer: W ♥ AQ87
Vul: NS ♦ 6
HCP: 12 ♣ 64

West Opens 1♦.

You bid first.

Board: 384 ♠ 1085
Dealer: E ♥ A862
Vul: EW ♦ K8
HCP: 12 ♣ AJ64

East Opens 1♠.

Partner bids first.

Board: 385 ♠ KJ
Dealer: W ♥ 83
Vul: None ♦ QJ10
HCP: 14 ♣ AK8653

West Opens 1♠.

You bid first.

Board: 386 ♠ KJ105
Dealer: E ♥ 4
Vul: EW ♦ KQ92
HCP: 13 ♣ KJ93

East Opens 1♠.

Partner bids first.

Board: 387 ♠ AKQ63
Dealer: W ♥ J65
Vul: NS ♦ Q72
HCP: 12 ♣ 54

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ KQJ854	♠ —	1♦	1♠	Pass	2♥
Vul: NS	♥ AQ87	♥ K10532	Pass	3♦ ¹	Pass	4♥
North HCP: 12	♦ 6	♦ AQJ842	AP			
South HCP: 12	♣ 64	♣ Q7	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ KQ			1♠	2♦
Vul: EW	♥ A862	♥ J5	Pass	2♠ ¹	Pass	3♦
North HCP: 12	♦ K8	♦ AJ9764	AP			
South HCP: 13	♣ AJ64	♣ Q52	1. strength cue bid			
Contract: 3♦ S						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10873	1♠	2♣	Pass	2NT
Vul: None	♥ 83	♥ AQ97	Pass	3NT	AP	
North HCP: 14	♦ QJ10	♦ K42				
South HCP: 11	♣ AK8653	♣ 9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q82			1♠	2♥
Vul: EW	♥ 4	♥ AQJ1098	Pass	3NT	AP	
North HCP: 13	♦ KQ92	♦ J4				
South HCP: 12	♣ KJ93	♣ Q7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ AKQ63	♠ 92	1♥	1♠	Pass	Pass
Vul: NS	♥ J65	♥ 984	2♥	Pass	Pass	3♦
North HCP: 12	♦ Q72	♦ AKJ104	AP			
South HCP: 12	♣ 54	♣ A107				
Contract: 3♦ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 383	♠ —	West Opens 1♦.
Dealer: W	♥ K10532	
Vul: NS	♦ AQJ842	Partner bids first.
HCP: 12	♣ Q7	
Board: 384	♠ KQ	East Opens 1♠.
Dealer: E	♥ J5	
Vul: EW	♦ AJ9764	You bid first.
HCP: 13	♣ Q52	
Board: 385	♠ Q10873	West Opens 1♠.
Dealer: W	♥ AQ97	
Vul: None	♦ K42	Partner bids first.
HCP: 11	♣ 9	
Board: 386	♠ Q82	East Opens 1♠.
Dealer: E	♥ AQJ1098	
Vul: EW	♦ J4	You bid first.
HCP: 12	♣ Q7	
Board: 387	♠ 92	West Opens 1♥.
Dealer: W	♥ 984	West Bids 2♥ if possible.
Vul: NS	♦ AKJ104	
HCP: 12	♣ A107	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ KQJ854	♠ —	1♦	1♠	Pass	2♥
Vul: NS	♥ AQ87	♥ K10532	Pass	3♦ ¹	Pass	4♥
North HCP: 12	♦ 6	♦ AQJ842	AP			
South HCP: 12	♣ 64	♣ Q7	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ KQ			1♠	2♦
Vul: EW	♥ A862	♥ J5	Pass	2♠ ¹	Pass	3♦
North HCP: 12	♦ K8	♦ AJ9764	AP			
South HCP: 13	♣ AJ64	♣ Q52	1. strength cue bid			
Contract: 3♦ S						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10873	1♠	2♣	Pass	2NT
Vul: None	♥ 83	♥ AQ97	Pass	3NT	AP	
North HCP: 14	♦ QJ10	♦ K42				
South HCP: 11	♣ AK8653	♣ 9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q82			1♠	2♥
Vul: EW	♥ 4	♥ AQJ1098	Pass	3NT	AP	
North HCP: 13	♦ KQ92	♦ J4				
South HCP: 12	♣ KJ93	♣ Q7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ AKQ63	♠ 92	1♥	1♠	Pass	Pass
Vul: NS	♥ J65	♥ 984	2♥	Pass	Pass	3♦
North HCP: 12	♦ Q72	♦ AKJ104	AP			
South HCP: 12	♣ 54	♣ A107				
Contract: 3♦ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 388 ♠ 10953
Dealer: E ♥ Q643
Vul: EW ♦ 8
HCP: 7 ♣ KQ94

East Opens 1♣.

Partner bids first.

Board: 389 ♠ A10872
Dealer: W ♥ 107
Vul: Both ♦ J10
HCP: 13 ♣ AKJ8

West Opens 1♥.

You bid first.

Board: 390 ♠ J6
Dealer: E ♥ 5
Vul: None ♦ Q9765
HCP: 7 ♣ A8753

East Opens 1♠.

Partner bids first.

Board: 391 ♠ QJ82
Dealer: W ♥ KQJ102
Vul: EW ♦ 9
HCP: 12 ♣ K95

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

Board: 392 ♠ A9542
Dealer: E ♥ 874
Vul: Both ♦ QJ8
HCP: 11 ♣ A5

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 388

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2N S

North:

♠ 10953

♥ Q643

♦ 8

♣ KQ94

South:

♠ AK6

♥ 1098

♦ AQJ75

♣ 53

West North East South

1♣ 1♦

Pass 1♥ Pass 2NT

AP

Board: 389

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ A10872

♥ 107

♦ J10

♣ AKJ8

South:

♠ QJ43

♥ KQ632

♦ K976

♣ —

West North East South

1♥ 1♠ Pass 2♥¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 390

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ J6

♥ 5

♦ Q9765

♣ A8753

South:

♠ 10543

♥ AK9432

♦ K

♣ KJ

West North East South

1♠ 2♥

AP

Board: 391

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ QJ82

♥ KQJ102

♦ 9

♣ K95

South:

♠ A974

♥ A985

♦ K853

♣ 8

West North East South

1♣ 1♥ Pass 2♣¹

X 4♦² Pass 4♥

AP

1. limit raise or better in ♥

2. Splinter

Board: 392

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A9542

♥ 874

♦ QJ8

♣ A5

South:

♠ KQJ863

♥ KQ

♦ 105

♣ QJ7

West North East South

1♦ 1♠

Pass 2♦¹ X XX

Pass 4♠ AP

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 388	♠ AK6	East Opens 1♣.
Dealer: E	♥ 1098	
Vul: EW	♦ AQJ75	You bid first.
HCP: 14	♣ 53	
Board: 389	♠ QJ43	West Opens 1♥.
Dealer: W	♥ KQ632	
Vul: Both	♦ K976	Partner bids first.
HCP: 11	♣ —	
Board: 390	♠ 10543	East Opens 1♠.
Dealer: E	♥ AK9432	
Vul: None	♦ K	You bid first.
HCP: 14	♣ KJ	
Board: 391	♠ A974	West Opens 1♣.
Dealer: W	♥ A985	West Doubles 2♣ if possible.
Vul: EW	♦ K853	
HCP: 11	♣ 8	Partner bids first.
Board: 392	♠ KQJ863	East Opens 1♦.
Dealer: E	♥ KQ	East Doubles 2♦ if possible.
Vul: Both	♦ 105	
HCP: 14	♣ QJ7	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 388

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2N S

North:

♠ 10953

♥ Q643

♦ 8

♣ KQ94

South:

♠ AK6

♥ 1098

♦ AQJ75

♣ 53

West North East South

1♣ 1♦

Pass 1♥ Pass 2NT

AP

Board: 389

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ A10872

♥ 107

♦ J10

♣ AKJ8

South:

♠ QJ43

♥ KQ632

♦ K976

♣ —

West North East South

1♥ 1♠ Pass 2♥¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 390

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ J6

♥ 5

♦ Q9765

♣ A8753

South:

♠ 10543

♥ AK9432

♦ K

♣ KJ

West North East South

1♠ 2♥

AP

Board: 391

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ QJ82

♥ KQJ102

♦ 9

♣ K95

South:

♠ A974

♥ A985

♦ K853

♣ 8

West North East South

1♣ 1♥ Pass 2♣¹

X 4♦² Pass 4♥

AP

1. limit raise or better in ♥

2. Splinter

Board: 392

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A9542

♥ 874

♦ QJ8

♣ A5

South:

♠ KQJ863

♥ KQ

♦ 105

♣ QJ7

West North East South

1♦ 1♠

Pass 2♦¹ X XX

Pass 4♠ AP

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 393	♠ Q1082	West Opens 1♠.
Dealer: W	♥ 9	East Doubles Pass if possible.
Vul: None	♦ K3	
HCP: 13	♣ AKJ984	You bid first.
Board: 394	♠ Q2	East Opens 1♦.
Dealer: E	♥ J9743	
Vul: NS	♦ KQ94	Partner bids first.
HCP: 11	♣ K9	
Board: 395	♠ Q7	West Opens 1♣.
Dealer: W	♥ AQJ108	
Vul: Both	♦ J1043	You bid first.
HCP: 13	♣ K3	
Board: 396	♠ A94	East Opens 1♦.
Dealer: E	♥ 1098	East Bids 2♦ if possible.
Vul: None	♦ K97	West Bids 3♦ if possible.
HCP: 8	♣ J843	Partner bids first.
Board: 397	♠ 102	West Opens 1♣.
Dealer: W	♥ A7	
Vul: NS	♦ KJ654	You bid first.
HCP: 9	♣ J1043	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 393
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 4♥X S

North:
 ♠ Q1082
 ♥ 9
 ♦ K3
 ♣ AKJ984

South:
 ♠ J
 ♥ AJ85432
 ♦ QJ2
 ♣ Q6

West	North	East	South
1♠	2♣	Pass	4♥
Pass	Pass	X	AP

Board: 394
 Dealer: E
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q2
 ♥ J9743
 ♦ KQ94
 ♣ K9

South:
 ♠ AK975
 ♥ A862
 ♦ 106
 ♣ J10

West	North	East	South
		1♦	1♠
Pass	2♥	Pass	3♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 395
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q7
 ♥ AQJ108
 ♦ J1043
 ♣ K3

South:
 ♠ K4
 ♥ K42
 ♦ Q8765
 ♣ A96

West	North	East	South
1♣	1♥	Pass	2♣ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 396
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♠ S

North:
 ♠ A94
 ♥ 1098
 ♦ K97
 ♣ J843

South:
 ♠ QJ753
 ♥ QJ7
 ♦ 10
 ♣ AKQ6

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	Pass	Pass	X
Pass	3♠	AP	

Board: 397
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ 102
 ♥ A7
 ♦ KJ654
 ♣ J1043

South:
 ♠ AQJ8763
 ♥ J963
 ♦ —
 ♣ AK

West	North	East	South
1♣	1♦	Pass	1♠
Pass	1NT	Pass	4♠
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 393	♠ J	West Opens 1♠.
Dealer: W	♥ AJ85432	East Doubles Pass if possible.
Vul: None	♦ QJ2	
HCP: 11	♣ Q6	Partner bids first.
Board: 394	♠ AK975	East Opens 1♦.
Dealer: E	♥ A862	
Vul: NS	♦ 106	You bid first.
HCP: 12	♣ J10	
Board: 395	♠ K4	West Opens 1♣.
Dealer: W	♥ K42	
Vul: Both	♦ Q8765	Partner bids first.
HCP: 12	♣ A96	
Board: 396	♠ QJ753	East Opens 1♦.
Dealer: E	♥ QJ7	East Bids 2♦ if possible.
Vul: None	♦ 10	West Bids 3♦ if possible.
HCP: 15	♣ AKQ6	You bid first.
Board: 397	♠ AQJ8763	West Opens 1♣.
Dealer: W	♥ J963	
Vul: NS	♦ —	Partner bids first.
HCP: 15	♣ AK	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 393
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 4♥X S

North:
 ♠ Q1082
 ♥ 9
 ♦ K3
 ♣ AKJ984

South:
 ♠ J
 ♥ AJ85432
 ♦ QJ2
 ♣ Q6

West	North	East	South
1♠	2♣	Pass	4♥
Pass	Pass	X	AP

Board: 394
 Dealer: E
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q2
 ♥ J9743
 ♦ KQ94
 ♣ K9

South:
 ♠ AK975
 ♥ A862
 ♦ 106
 ♣ J10

West	North	East	South
		1♦	1♠
Pass	2♥	Pass	3♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 395
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q7
 ♥ AQJ108
 ♦ J1043
 ♣ K3

South:
 ♠ K4
 ♥ K42
 ♦ Q8765
 ♣ A96

West	North	East	South
1♣	1♥	Pass	2♣ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 396
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♠ S

North:
 ♠ A94
 ♥ 1098
 ♦ K97
 ♣ J843

South:
 ♠ QJ753
 ♥ QJ7
 ♦ 10
 ♣ AKQ6

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	Pass	Pass	X
Pass	3♠	AP	

Board: 397
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ 102
 ♥ A7
 ♦ KJ654
 ♣ J1043

South:
 ♠ AQJ8763
 ♥ J963
 ♦ —
 ♣ AK

West	North	East	South
1♣	1♦	Pass	1♠
Pass	1NT	Pass	4♠
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 398 ♠ AJ83
Dealer: E ♥ 32
Vul: EW ♦ A3
HCP: 14 ♣ AJ1098

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 399 ♠ A109764
Dealer: W ♥ QJ62
Vul: NS ♦ —
HCP: 12 ♣ AJ8

West Opens 1♦.

You bid first.

Board: 400 ♠ QJ974
Dealer: E ♥ J8
Vul: EW ♦ Q9
HCP: 9 ♣ K542

East Opens 1♠.

Partner bids first.

Board: 401 ♠ A7
Dealer: W ♥ A5
Vul: Both ♦ J96
HCP: 13 ♣ A109643

West Opens 1♦.

You bid first.

Board: 402 ♠ AK2
Dealer: E ♥ AJ72
Vul: NS ♦ 1082
HCP: 15 ♣ QJ5

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 398

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ AJ83

♥ 32

♦ A3

♣ AJ1098

South:

♠ K10652

♥ K94

♦ Q74

♣ K7

West North East South

1♥ 1♠

Pass 2♥¹ X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 399

Dealer: W

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ A109764

♥ QJ62

♦ —

♣ AJ8

South:

♠ Q82

♥ 84

♦ AK964

♣ KQ3

West North East South

1♦ 1♠ Pass 2♦¹

Pass 4♦² Pass 4♥³

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

3. Cue bid, surplus

Board: 400

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ QJ974

♥ J8

♦ Q9

♣ K542

South:

♠ 6

♥ AQ10742

♦ J5

♣ AQ83

West North East South

1♠ 2♥

AP

Board: 401

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ A7

♥ A5

♦ J96

♣ A109643

South:

♠ KQ5

♥ Q87642

♦ A

♣ J75

West North East South

1♦ 2♣ Pass 2♥

Pass 3♣ Pass 3♥

Pass 4♦¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 402

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AK2

♥ AJ72

♦ 1082

♣ QJ5

South:

♠ 864

♥ KQ10865

♦ 64

♣ AK

West North East South

1♦ 1♥

Pass 2♦¹ X XX

3♦ 4♦² Pass 4♥

AP

1. limit raise or better in ♥

2. artificial

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 398 ♠ K10652
Dealer: E ♥ K94
Vul: EW ♦ Q74
HCP: 11 ♣ K7

East Opens 1♥.
East Doubles 2♥ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 399 ♠ Q82
Dealer: W ♥ 84
Vul: NS ♦ AK964
HCP: 14 ♣ KQ3

West Opens 1♦.

Partner bids first.

Board: 400 ♠ 6
Dealer: E ♥ AQ10742
Vul: EW ♦ J5
HCP: 13 ♣ AQ83

East Opens 1♠.

You bid first.

Board: 401 ♠ KQ5
Dealer: W ♥ Q87642
Vul: Both ♦ A
HCP: 12 ♣ J75

West Opens 1♦.

Partner bids first.

Board: 402 ♠ 864
Dealer: E ♥ KQ10865
Vul: NS ♦ 64
HCP: 12 ♣ AK

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 398

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ AJ83

♥ 32

♦ A3

♣ AJ1098

South:

♠ K10652

♥ K94

♦ Q74

♣ K7

West North East South

1♥ 1♠

Pass 2♥¹ X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 399

Dealer: W

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ A109764

♥ QJ62

♦ —

♣ AJ8

South:

♠ Q82

♥ 84

♦ AK964

♣ KQ3

West North East South

1♦ 1♠ Pass 2♦¹

Pass 4♦² Pass 4♥³

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

3. Cue bid, surplus

Board: 400

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ QJ974

♥ J8

♦ Q9

♣ K542

South:

♠ 6

♥ AQ10742

♦ J5

♣ AQ83

West North East South

1♠ 2♥

AP

Board: 401

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ A7

♥ A5

♦ J96

♣ A109643

South:

♠ KQ5

♥ Q87642

♦ A

♣ J75

West North East South

1♦ 2♣ Pass 2♥

Pass 3♣ Pass 3♥

Pass 4♦¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 402

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AK2

♥ AJ72

♦ 1082

♣ QJ5

South:

♠ 864

♥ KQ10865

♦ 64

♣ AK

West North East South

1♦ 1♥

Pass 2♦¹ X XX

3♦ 4♦² Pass 4♥

AP

1. limit raise or better in ♥

2. artificial

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 403	♠ AK86	West Opens 1♦.
Dealer: W	♥ J10743	
Vul: EW	♦ K	You bid first.
HCP: 13	♣ Q63	
Board: 404	♠ K107	East Opens 1♦.
Dealer: E	♥ QJ84	East Bids 3♦ if possible.
Vul: Both	♦ K9873	
HCP: 9	♣ 8	Partner bids first.
Board: 405	♠ Q6	West Opens 1♠.
Dealer: W	♥ KJ8654	
Vul: None	♦ Q104	You bid first.
HCP: 12	♣ KJ	
Board: 406	♠ A10	East Opens 1♣.
Dealer: E	♥ Q9543	East Bids 1♠ if possible.
Vul: EW	♦ KQ3	
HCP: 11	♣ 1085	Partner bids first.
Board: 407	♠ AQ973	West Opens 1♥.
Dealer: W	♥ 32	
Vul: Both	♦ A64	You bid first.
HCP: 12	♣ Q75	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ AK86

♥ J10743

♦ K

♣ Q63

South:

♠ J95

♥ KQ86

♦ A10862

♣ 10

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	3♥
----	----	------	----

AP

Board: 404

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ K107

♥ QJ84

♦ K9873

♣ 8

South:

♠ Q86

♥ AK652

♦ 4

♣ A754

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	2♥	3♦	3♥
------	----	----	----

AP

Board: 405

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ Q6

♥ KJ8654

♦ Q104

♣ KJ

South:

♠ AK82

♥ Q

♦ J832

♣ Q1073

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP

Board: 406

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A10

♥ Q9543

♦ KQ3

♣ 1085

South:

♠ 97

♥ KJ2

♦ AJ754

♣ A43

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	X
------	----	----	---

Pass	2♥	Pass	2♠ ¹
------	----	------	-----------------

Pass	2NT ²	Pass	3♣ ³
------	------------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♠ N

North:

♠ AQ973

♥ 32

♦ A64

♣ Q75

South:

♠ J104

♥ K1087

♦ KJ7

♣ K92

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♠
----	----	------	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 403	♠ J95	West Opens 1♦.
Dealer: W	♥ KQ86	
Vul: EW	♦ A10862	Partner bids first.
HCP: 10	♣ 10	
Board: 404	♠ Q86	East Opens 1♦.
Dealer: E	♥ AK652	East Bids 3♦ if possible.
Vul: Both	♦ 4	
HCP: 13	♣ A754	You bid first.
Board: 405	♠ AK82	West Opens 1♠.
Dealer: W	♥ Q	
Vul: None	♦ J832	Partner bids first.
HCP: 12	♣ Q1073	
Board: 406	♠ 97	East Opens 1♣.
Dealer: E	♥ KJ2	East Bids 1♠ if possible.
Vul: EW	♦ AJ754	
HCP: 13	♣ A43	You bid first.
Board: 407	♠ J104	West Opens 1♥.
Dealer: W	♥ K1087	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 11	♣ K92	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ AK86
♥ J10743
♦ K
♣ Q63

South:

♠ J95
♥ KQ86
♦ A10862
♣ 10

West	North	East	South
1♦	1♥	Pass	3♥
AP			

Board: 404

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ K107
♥ QJ84
♦ K9873
♣ 8

South:

♠ Q86
♥ AK652
♦ 4
♣ A754

West	North	East	South
		1♦	1♥
Pass	2♥	3♦	3♥
AP			

Board: 405

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ Q6
♥ KJ8654
♦ Q104
♣ KJ

South:

♠ AK82
♥ Q
♦ J832
♣ Q1073

West	North	East	South
1♠	2♥	Pass	3NT
AP			

Board: 406

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A10
♥ Q9543
♦ KQ3
♣ 1085

South:

♠ 97
♥ KJ2
♦ AJ754
♣ A43

West	North	East	South
		1♣	1♦
Pass	1♥	1♠	X
Pass	2♥	Pass	2♠ ¹
Pass	2NT ²	Pass	3♣ ³
Pass	4♥	AP	

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♠ N

North:

♠ AQ973
♥ 32
♦ A64
♣ Q75

South:

♠ J104
♥ K1087
♦ KJ7
♣ K92

West	North	East	South
1♥	1♠	Pass	2♠
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 408	♠ Q109543	East Opens 1♣.
Dealer: E	♥ AK3	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AQ4	

Board: 409	♠ AKQ52	West Opens 1♣.
Dealer: W	♥ Q94	
Vul: Both	♦ KJ53	You bid first.
HCP: 15	♣ 6	

Board: 410	♠ 10	East Opens 1♥.
Dealer: E	♥ K9	
Vul: None	♦ AK107	Partner bids first.
HCP: 12	♣ Q86532	

Board: 411	♠ AQ1053	West Opens 1♦.
Dealer: W	♥ A10	
Vul: NS	♦ A1065	You bid first.
HCP: 14	♣ 53	

Board: 412	♠ 65	East Opens 1♦.
Dealer: E	♥ KJ10	
Vul: EW	♦ 876	Partner bids first.
HCP: 10	♣ KQJ43	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ Q109543	♠ K62			1♣	1♦
Vul: None	♥ AK3	♥ QJ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ 3	♦ QJ1075	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ4	♣ 86	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ AKQ52	♠ 863	1♣	1♠	Pass	2♠
Vul: Both	♥ Q94	♥ A72	Pass	3♠	Pass	4♠
North HCP: 15	♦ KJ53	♦ AQ8	AP			
South HCP: 10	♣ 6	♣ 10954				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ KJ643				
Vul: None	♥ K9	♥ Q543			1♥	1♠
North HCP: 12	♦ AK107	♦ 4	Pass	1NT	AP	
South HCP: 10	♣ Q86532	♣ A74				
Contract: 1N N						

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ AQ1053	♠ 98	1♦	1♠	Pass	1NT
Vul: NS	♥ A10	♥ K986	Pass	3NT	AP	
North HCP: 14	♦ A1065	♦ KJ				
South HCP: 10	♣ 53	♣ K9764				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AK1043				
Vul: EW	♥ KJ10	♥ 742			1♦	1♠
North HCP: 10	♦ 876	♦ Q43	AP			
South HCP: 13	♣ KQJ43	♣ A6				
Contract: 1♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 408	♠ K62	East Opens 1♣.
Dealer: E	♥ QJ7	
Vul: None	♦ QJ1075	You bid first.
HCP: 9	♣ 86	
Board: 409	♠ 863	West Opens 1♣.
Dealer: W	♥ A72	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 10	♣ 10954	
Board: 410	♠ KJ643	East Opens 1♥.
Dealer: E	♥ Q543	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ A74	
Board: 411	♠ 98	West Opens 1♦.
Dealer: W	♥ K986	
Vul: NS	♦ KJ	Partner bids first.
HCP: 10	♣ K9764	
Board: 412	♠ AK1043	East Opens 1♦.
Dealer: E	♥ 742	
Vul: EW	♦ Q43	You bid first.
HCP: 13	♣ A6	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ Q109543	♠ K62			1♣	1♦
Vul: None	♥ AK3	♥ QJ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ 3	♦ QJ1075	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ4	♣ 86	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ AKQ52	♠ 863	1♣	1♠	Pass	2♠
Vul: Both	♥ Q94	♥ A72	Pass	3♠	Pass	4♠
North HCP: 15	♦ KJ53	♦ AQ8	AP			
South HCP: 10	♣ 6	♣ 10954				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ KJ643				
Vul: None	♥ K9	♥ Q543			1♥	1♠
North HCP: 12	♦ AK107	♦ 4	Pass	1NT	AP	
South HCP: 10	♣ Q86532	♣ A74				
Contract: 1N N						

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ AQ1053	♠ 98	1♦	1♠	Pass	1NT
Vul: NS	♥ A10	♥ K986	Pass	3NT	AP	
North HCP: 14	♦ A1065	♦ KJ				
South HCP: 10	♣ 53	♣ K9764				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AK1043				
Vul: EW	♥ KJ10	♥ 742			1♦	1♠
North HCP: 10	♦ 876	♦ Q43	AP			
South HCP: 13	♣ KQJ43	♣ A6				
Contract: 1♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 413 ♠ QJ832
Dealer: W ♥ KJ9
Vul: None ♦ 74
HCP: 11 ♣ A84

West Opens 1♦.

You bid first.

Board: 414 ♠ KQ103
Dealer: E ♥ J7
Vul: NS ♦ 1054
HCP: 7 ♣ J1064

East Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 415 ♠ K65
Dealer: W ♥ AKJ52
Vul: EW ♦ A84
HCP: 15 ♣ 87

West Opens 1♦.

You bid first.

Board: 416 ♠ KQ109652
Dealer: E ♥ Q8
Vul: Both ♦ J10
HCP: 8 ♣ 75

East Opens 1♣.

Partner bids first.

Board: 417 ♠ Q94
Dealer: W ♥ KQ864
Vul: NS ♦ A107
HCP: 11 ♣ 83

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 413
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ QJ832
 ♥ KJ9
 ♦ 74
 ♣ A84

South:
 ♠ A6
 ♥ Q753
 ♦ A932
 ♣ KQ9

West	North	East	South
1♦	1♠	Pass	2NT
Pass	3NT	AP	

Board: 414
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 3♦ E

North:
 ♠ KQ103
 ♥ J7
 ♦ 1054
 ♣ J1064

South:
 ♠ 876
 ♥ AK952
 ♦ K
 ♣ KQ98

West	North	East	South
		1♦	1♥
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	AP		

Board: 415
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 8
 Contract: 3♥ N

North:
 ♠ K65
 ♥ AKJ52
 ♦ A84
 ♣ 87

South:
 ♠ 93
 ♥ Q974
 ♦ 9652
 ♣ AQ4

West	North	East	South
1♦	1♥	Pass	3♥
AP			

Board: 416
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 14
 Contract: 2♥ S

North:
 ♠ KQ109652
 ♥ Q8
 ♦ J10
 ♣ 75

South:
 ♠ —
 ♥ AKJ976
 ♦ A95
 ♣ Q943

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
AP			

Board: 417
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ Q94
 ♥ KQ864
 ♦ A107
 ♣ 83

South:
 ♠ A82
 ♥ J753
 ♦ QJ5
 ♣ A95

West	North	East	South
1♦	1♥	Pass	2♦ ¹
3♦	3♥	AP	
1. limit raise or better in ♥			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 413	♠ A6	West Opens 1♦.
Dealer: W	♥ Q753	
Vul: None	♦ A932	Partner bids first.
HCP: 15	♣ KQ9	
Board: 414	♠ 876	East Opens 1♦.
Dealer: E	♥ AK952	East Bids 2♦ if possible.
Vul: NS	♦ K	West Bids 3♦ if possible.
HCP: 15	♣ KQ98	You bid first.
Board: 415	♠ 93	West Opens 1♦.
Dealer: W	♥ Q974	
Vul: EW	♦ 9652	Partner bids first.
HCP: 8	♣ AQ4	
Board: 416	♠ —	East Opens 1♣.
Dealer: E	♥ AKJ976	
Vul: Both	♦ A95	You bid first.
HCP: 14	♣ Q943	
Board: 417	♠ A82	West Opens 1♦.
Dealer: W	♥ J753	West Bids 3♦ if possible.
Vul: NS	♦ QJ5	
HCP: 12	♣ A95	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 413
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ QJ832
 ♥ KJ9
 ♦ 74
 ♣ A84

South:
 ♠ A6
 ♥ Q753
 ♦ A932
 ♣ KQ9

West	North	East	South
1♦	1♠	Pass	2NT
Pass	3NT	AP	

Board: 414
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 3♦ E

North:
 ♠ KQ103
 ♥ J7
 ♦ 1054
 ♣ J1064

South:
 ♠ 876
 ♥ AK952
 ♦ K
 ♣ KQ98

West	North	East	South
		1♦	1♥
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	AP		

Board: 415
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 8
 Contract: 3♥ N

North:
 ♠ K65
 ♥ AKJ52
 ♦ A84
 ♣ 87

South:
 ♠ 93
 ♥ Q974
 ♦ 9652
 ♣ AQ4

West	North	East	South
1♦	1♥	Pass	3♥
AP			

Board: 416
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 14
 Contract: 2♥ S

North:
 ♠ KQ109652
 ♥ Q8
 ♦ J10
 ♣ 75

South:
 ♠ —
 ♥ AKJ976
 ♦ A95
 ♣ Q943

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
AP			

Board: 417
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ Q94
 ♥ KQ864
 ♦ A107
 ♣ 83

South:
 ♠ A82
 ♥ J753
 ♦ QJ5
 ♣ A95

West	North	East	South
1♦	1♥	Pass	2♦ ¹
3♦	3♥	AP	
1. limit raise or better in ♥			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 418 ♠ AKQ8542
Dealer: E ♥ 76
Vul: EW ♦ 65
HCP: 9 ♣ 75

East Opens 1♦.

Partner bids first.

Board: 419 ♠ A1043
Dealer: W ♥ Q10974
Vul: Both ♦ K94
HCP: 13 ♣ A

West Opens 1♦.

You bid first.

Board: 420 ♠ Q5
Dealer: E ♥ A943
Vul: None ♦ 73
HCP: 7 ♣ J10876

East Opens 1♣.

East Doubles 3♥ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 421 ♠ J10742
Dealer: W ♥ K94
Vul: EW ♦ AJ5
HCP: 9 ♣ 103

West Opens 1♦.

You bid first.

Board: 422 ♠ Q76
Dealer: E ♥ J865
Vul: Both ♦ AQ5
HCP: 10 ♣ J63

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♦ if possible.

West Bids 3♦ if possible.

East Doubles Pass if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 418

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ AKQ8542

♥ 76

♦ 65

♣ 75

South:

♠ J10

♥ KJ1084

♦ K74

♣ AK6

West North East South

Pass 4♠ 1♦ 1♥

AP

Board: 419

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ A1043

♥ Q10974

♦ K94

♣ A

South:

♠ QJ65

♥ AK6

♦ 107

♣ 10953

West North East South

1♦ 1♥ Pass 2♥

AP

Board: 420

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ Q5

♥ A943

♦ 73

♣ J10876

South:

♠ K1072

♥ KQJ1082

♦ Q8

♣ K

West North East South

Pass 3♥ 1♣ 1♥

4♦ Pass X Pass

AP 4♥

Board: 421

Dealer: W

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ N

North:

♠ J10742

♥ K94

♦ AJ5

♣ 103

South:

♠ 985

♥ AJ8

♦ 97

♣ AKQ75

West North East South

1♦ 1♠ Pass 2♦¹

Pass 2♠ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♣ X S

North:

♠ Q76

♥ J865

♦ AQ5

♣ J63

South:

♠ 10542

♥ K3

♦ 2

♣ AKQ842

West North East South

Pass Pass 1♠ 2♣

2♦ 2♠¹ X Pass

3♦ Pass Pass 3♣

Pass Pass Pass 4♣

Pass Pass X AP

1. limit raise or better in ♣

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 418 ♠ J10
Dealer: E ♥ KJ1084
Vul: EW ♦ K74
HCP: 15 ♣ AK6

East Opens 1♦.

You bid first.

Board: 419 ♠ QJ65
Dealer: W ♥ AK6
Vul: Both ♦ 107
HCP: 10 ♣ 10953

West Opens 1♦.

Partner bids first.

Board: 420 ♠ K1072
Dealer: E ♥ KQJ1082
Vul: None ♦ Q8
HCP: 14 ♣ K

East Opens 1♣.

East Doubles 3♥ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 421 ♠ 985
Dealer: W ♥ AJ8
Vul: EW ♦ 97
HCP: 14 ♣ AKQ75

West Opens 1♦.

Partner bids first.

Board: 422 ♠ 10542
Dealer: E ♥ K3
Vul: Both ♦ 2
HCP: 12 ♣ AKQ842

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♦ if possible.

West Bids 3♦ if possible.

East Doubles Pass if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 418

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ AKQ8542

♥ 76

♦ 65

♣ 75

South:

♠ J10

♥ KJ1084

♦ K74

♣ AK6

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

Board: 419

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ A1043

♥ Q10974

♦ K94

♣ A

South:

♠ QJ65

♥ AK6

♦ 107

♣ 10953

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	2♥
----	----	------	----

AP			
----	--	--	--

Board: 420

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ Q5

♥ A943

♦ 73

♣ J10876

South:

♠ K1072

♥ KQJ1082

♦ Q8

♣ K

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	3♥	X	Pass
------	----	---	------

4♦	Pass	Pass	4♥
----	------	------	----

AP			
----	--	--	--

Board: 421

Dealer: W

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ N

North:

♠ J10742

♥ K94

♦ AJ5

♣ 103

South:

♠ 985

♥ AJ8

♦ 97

♣ AKQ75

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♦ ¹
----	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♣ X S

North:

♠ Q76

♥ J865

♦ AQ5

♣ J63

South:

♠ 10542

♥ K3

♦ 2

♣ AKQ842

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

2♦	2♠ ¹	Pass	3♣
----	-----------------	------	----

3♦	Pass	Pass	4♣
----	------	------	----

Pass	Pass	X	AP
------	------	---	----

1. limit raise or better in ♣

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 423	♠ 104	West Opens 1♣.
Dealer: W	♥ AQJ53	West Doubles 2♣ if possible.
Vul: None	♦ K96	
HCP: 15	♣ KQ8	You bid first.
Board: 424	♠ J53	East Opens 1♣.
Dealer: E	♥ QJ94	
Vul: NS	♦ Q1074	Partner bids first.
HCP: 10	♣ A3	
Board: 425	♠ QJ96	West Opens 1♣.
Dealer: W	♥ AQ1085	
Vul: Both	♦ 103	You bid first.
HCP: 12	♣ K3	
Board: 426	♠ QJ87	East Opens 1♣.
Dealer: E	♥ QJ107	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ K1076	
Board: 427	♠ J10543	West Opens 1♣.
Dealer: W	♥ A8	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ A76	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 423
Dealer: W
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ 104
♥ AQJ53
♦ K96
♣ KQ8

South:
♠ AQ53
♥ 1072
♦ AJ43
♣ 96

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	2♦ ²	Pass	2♠ ³
Pass	4♥	AP	

1. limit raise or better in ♥
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 424
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 2♠ S

North:
♠ J53
♥ QJ94
♦ Q1074
♣ A3

South:
♠ AK1084
♥ 52
♦ A96
♣ QJ4

West	North	East	South
		1♣	1♠
Pass	2♠	AP	

Board: 425
Dealer: W
Vul: Both
North HCP: 12
South HCP: 11
Contract: 2♥ N

North:
♠ QJ96
♥ AQ1085
♦ 103
♣ K3

South:
♠ A42
♥ K764
♦ Q9
♣ Q865

West	North	East	South
1♣	1♥	Pass	2♥
AP			

Board: 426
Dealer: E
Vul: NS
North HCP: 9
South HCP: 14
Contract: 4♠ S

North:
♠ QJ87
♥ QJ107
♦ 5
♣ K1076

South:
♠ 10652
♥ K53
♦ AK963
♣ A

West	North	East	South
		1♣	1♦
Pass	1♥	Pass	2♠
Pass	3♣ ¹	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 427
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 1♠ N

North:
♠ J10543
♥ A8
♦ AQ7
♣ A76

South:
♠ AQ
♥ 1075
♦ KJ83
♣ 9843

West	North	East	South
1♣	1♠	AP	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 423	♠ AQ53	West Opens 1♣.
Dealer: W	♥ 1072	West Doubles 2♣ if possible.
Vul: None	♦ AJ43	
HCP: 11	♣ 96	Partner bids first.
Board: 424	♠ AK1084	East Opens 1♣.
Dealer: E	♥ 52	
Vul: NS	♦ A96	You bid first.
HCP: 14	♣ QJ4	
Board: 425	♠ A42	West Opens 1♣.
Dealer: W	♥ K764	
Vul: Both	♦ Q9	Partner bids first.
HCP: 11	♣ Q865	
Board: 426	♠ 10652	East Opens 1♣.
Dealer: E	♥ K53	
Vul: NS	♦ AK963	You bid first.
HCP: 14	♣ A	
Board: 427	♠ AQ	West Opens 1♣.
Dealer: W	♥ 1075	
Vul: EW	♦ KJ83	Partner bids first.
HCP: 10	♣ 9843	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 423
Dealer: W
Vul: None
North HCP: 15
South HCP: 11
Contract: 4♥ N

North:
♠ 104
♥ AQJ53
♦ K96
♣ KQ8

South:
♠ AQ53
♥ 1072
♦ AJ43
♣ 96

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	2♦ ²	Pass	2♠ ³
Pass	4♥	AP	

1. limit raise or better in ♥
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 424
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 2♠ S

North:
♠ J53
♥ QJ94
♦ Q1074
♣ A3

South:
♠ AK1084
♥ 52
♦ A96
♣ QJ4

West	North	East	South
		1♣	1♠
Pass	2♠	AP	

Board: 425
Dealer: W
Vul: Both
North HCP: 12
South HCP: 11
Contract: 2♥ N

North:
♠ QJ96
♥ AQ1085
♦ 103
♣ K3

South:
♠ A42
♥ K764
♦ Q9
♣ Q865

West	North	East	South
1♣	1♥	Pass	2♥
AP			

Board: 426
Dealer: E
Vul: NS
North HCP: 9
South HCP: 14
Contract: 4♠ S

North:
♠ QJ87
♥ QJ107
♦ 5
♣ K1076

South:
♠ 10652
♥ K53
♦ AK963
♣ A

West	North	East	South
		1♣	1♦
Pass	1♥	Pass	2♠
Pass	3♣ ¹	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 427
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 1♠ N

North:
♠ J10543
♥ A8
♦ AQ7
♣ A76

South:
♠ AQ
♥ 1075
♦ KJ83
♣ 9843

West	North	East	South
1♣	1♠	AP	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 428	♠ 54	East Opens 1♠.
Dealer: E	♥ Q72	East Bids 3♠ if possible.
Vul: None	♦ QJ9	
HCP: 12	♣ AQJ76	Partner bids first.

Board: 429	♠ AQJ43	West Opens 1♥.
Dealer: W	♥ J9	
Vul: NS	♦ A86	You bid first.
HCP: 12	♣ 987	

Board: 430	♠ Q1076	East Opens 1♠.
Dealer: E	♥ A876	East Bids 2♠ if possible.
Vul: Both	♦ Q9	
HCP: 12	♣ A63	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 428

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 54

♥ Q72

♦ QJ9

♣ AQJ76

South:

♠ 932

♥ AKJ843

♦ A4

♣ 94

West North East South

1♠ 2♥

Pass 2♠¹ 3♠ 4♥

AP

1. limit raise or better in ♥

Board: 429

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ AQJ43

♥ J9

♦ A86

♣ 987

South:

♠ K96

♥ K865

♦ K10974

♣ 3

West North East South

1♥ 1♠ Pass 2♠

AP

Board: 430

Dealer: E

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q1076

♥ A876

♦ Q9

♣ A63

South:

♠ 98

♥ K92

♦ AJ

♣ KQ10942

West North East South

1♠ 2♣

Pass Pass 2♠ Pass

Pass 3NT AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 428	♠ 932	East Opens 1♠.
Dealer: E	♥ AKJ843	East Bids 3♠ if possible.
Vul: None	♦ A4	
HCP: 12	♣ 94	You bid first.
Board: 429	♠ K96	West Opens 1♥.
Dealer: W	♥ K865	
Vul: NS	♦ K10974	Partner bids first.
HCP: 9	♣ 3	
Board: 430	♠ 98	East Opens 1♠.
Dealer: E	♥ K92	East Bids 2♠ if possible.
Vul: Both	♦ AJ	
HCP: 13	♣ KQ10942	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 428

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 54

♥ Q72

♦ QJ9

♣ AQJ76

South:

♠ 932

♥ AKJ843

♦ A4

♣ 94

West North East South

1♠ 2♥

Pass 2♠¹ 3♠ 4♥

AP

1. limit raise or better in ♥

Board: 429

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ AQJ43

♥ J9

♦ A86

♣ 987

South:

♠ K96

♥ K865

♦ K10974

♣ 3

West North East South

1♥ 1♠ Pass 2♠

AP

Board: 430

Dealer: E

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q1076

♥ A876

♦ Q9

♣ A63

South:

♠ 98

♥ K92

♦ AJ

♣ KQ10942

West North East South

1♠ 2♣

Pass Pass 2♠ Pass

Pass 3NT AP