

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		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						

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	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				

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			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				

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	1. limit raise or better in ♥			
Contract: 4♥ S						

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	1. limit raise or better in ♥			
Contract: 4♥ N						

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			1♦	1♠
Vul: EW	♥ 9863	♥ AQ5				
North HCP: 10	♦ K1053	♦ Q8	Pass	2♠	AP	
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			1♦	1♠
Vul: EW	♥ 9863	♥ AQ5				
North HCP: 10	♦ K1053	♦ Q8	Pass	2♠	AP	
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: NS	♦ J	Partner bids first.
HCP: 9	♣ Q108	

Board: 27	♠ AKJ982	West Opens 1♥.
Dealer: W	♥ Q9	
Vul: None	♦ K86	You bid first.
HCP: 13	♣ 75	

Board: 28	♠ 942	East Opens 1♣.
Dealer: E	♥ AQ108	East Doubles 2♣ if possible.
Vul: NS	♦ KJ	West Bids 3♣ if possible.
HCP: 12	♣ Q1043	Partner bids first.

Board: 29	♠ AK1085	West Opens 1♥.
Dealer: W	♥ Q8	
Vul: EW	♦ 73	You bid first.
HCP: 11	♣ Q954	

Board: 30	♠ A532	East Opens 1♦.
Dealer: E	♥ A75	
Vul: Both	♦ 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: NS	♥ 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: None	♥ 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: NS	♥ 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: EW	♥ Q8	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 11	♦ 73	♦ A4	AP			
South HCP: 12	♣ Q954	♣ K63	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A532	♠ 10864			1♦	1♥
Vul: Both	♥ 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	East Opens 1♠.
Dealer: E	♥ 10	
Vul: NS	♦ AK10653	You bid first.
HCP: 13	♣ A42	
Board: 27	♠ 74	West Opens 1♥.
Dealer: W	♥ K1072	
Vul: None	♦ QJ52	Partner bids first.
HCP: 11	♣ KQ9	
Board: 28	♠ AKJ108	East Opens 1♣.
Dealer: E	♥ 973	East Doubles 2♣ if possible.
Vul: NS	♦ Q1065	West Bids 3♣ if possible.
HCP: 10	♣ 9	You bid first.
Board: 29	♠ J643	West Opens 1♥.
Dealer: W	♥ KJ62	
Vul: EW	♦ A4	Partner bids first.
HCP: 12	♣ K63	
Board: 30	♠ 10864	East Opens 1♦.
Dealer: E	♥ K10432	
Vul: Both	♦ KQ4	You bid first.
HCP: 11	♣ K	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 26

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♦ S

North:

♠ 9732

♥ AQ874

♦ J

♣ Q108

South:

♠ Q106

♥ 10

♦ AK10653

♣ A42

West North East South

1♠ 2♦

AP

Board: 27

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AKJ982

♥ Q9

♦ K86

♣ 75

South:

♠ 74

♥ K1072

♦ QJ52

♣ KQ9

West North East South

1♥ 1♠ Pass 1NT

Pass 2♠ Pass 3♠

Pass 4♠ AP

Board: 28

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ 942

♥ AQ108

♦ KJ

♣ Q1043

South:

♠ AKJ108

♥ 973

♦ Q1065

♣ 9

West North East South

1♣ 1♠

Pass 2♣¹ X XX

3♣ 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 29

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ AK1085

♥ Q8

♦ 73

♣ Q954

South:

♠ J643

♥ KJ62

♦ A4

♣ K63

West North East South

1♥ 1♠ Pass 2♥¹

Pass 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 30

Dealer: E

Vul: Both

North HCP: 13

South HCP: 11

Contract: 2♥ S

North:

♠ A532

♥ A75

♦ 102

♣ AJ98

South:

♠ 10864

♥ K10432

♦ KQ4

♣ K

West North East South

1♦ 1♥

Pass 2♦¹ Pass 2♥

AP

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 31 ♠ AQ973
Dealer: W ♥ K87
Vul: EW ♦ K75
HCP: 14 ♣ Q7

West Opens 1♦.

You bid first.

Board: 32 ♠ K986
Dealer: E ♥ 4
Vul: Both ♦ AK10964
HCP: 13 ♣ K6

East Opens 1♣.

Partner bids first.

Board: 33 ♠ AKQJ53
Dealer: W ♥ Q4
Vul: None ♦ K85
HCP: 15 ♣ 53

West Opens 1♦.

West Doubles Pass if possible.

West Doubles 4♦ if possible.

You bid first.

Board: 34 ♠ 4
Dealer: E ♥ K8762
Vul: None ♦ AQ932
HCP: 13 ♣ A7

East Opens 1♥.

Partner bids first.

Board: 35 ♠ AJ842
Dealer: W ♥ AKJ10
Vul: Both ♦ 104
HCP: 13 ♣ 73

West Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 31
Dealer: W
Vul: EW
North HCP: 14
South HCP: 10
Contract: 4♠ N

North:
♠ AQ973
♥ K87
♦ K75
♣ Q7

South:
♠ KJ842
♥ QJ654
♦ 6
♣ K4

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

Board: 32
Dealer: E
Vul: Both
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: None
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ AKQJ53
♥ Q4
♦ K85
♣ 53

South:
♠ 72
♥ AK9753
♦ J93
♣ Q6

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

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

Board: 34
Dealer: E
Vul: None
North HCP: 13
South HCP: 11
Contract: 2♠ S

North:
♠ 4
♥ K8762
♦ AQ932
♣ A7

South:
♠ KQ10985
♥ QJ9
♦ 6
♣ K96

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

Board: 35
Dealer: W
Vul: Both
North HCP: 13
South HCP: 13
Contract: 2♥ N

North:
♠ AJ842
♥ AKJ10
♦ 104
♣ 73

South:
♠ Q
♥ 953
♦ Q985
♣ AKQ98

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 31 ♠ KJ842
Dealer: W ♥ QJ654
Vul: EW ♦ 6
HCP: 10 ♣ K4

West Opens 1♦.

Partner bids first.

Board: 32 ♠ J72
Dealer: E ♥ AKQ106
Vul: Both ♦ Q73
HCP: 12 ♣ 73

East Opens 1♣.

You bid first.

Board: 33 ♠ 72
Dealer: W ♥ AK9753
Vul: None ♦ J93
HCP: 10 ♣ Q6

West Opens 1♦.

West Doubles Pass if possible.

West Doubles 4♦ if possible.

Partner bids first.

Board: 34 ♠ KQ10985
Dealer: E ♥ QJ9
Vul: None ♦ 6
HCP: 11 ♣ K96

East Opens 1♥.

You bid first.

Board: 35 ♠ Q
Dealer: W ♥ 953
Vul: Both ♦ Q985
HCP: 13 ♣ AKQ98

West Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 31
Dealer: W
Vul: EW
North HCP: 14
South HCP: 10
Contract: 4♠ N

North:
♠ AQ973
♥ K87
♦ K75
♣ Q7

South:
♠ KJ842
♥ QJ654
♦ 6
♣ K4

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

Board: 32
Dealer: E
Vul: Both
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: None
North HCP: 15
South HCP: 10
Contract: 4♠ N

North:
♠ AKQJ53
♥ Q4
♦ K85
♣ 53

South:
♠ 72
♥ AK9753
♦ J93
♣ Q6

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

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

Board: 34
Dealer: E
Vul: None
North HCP: 13
South HCP: 11
Contract: 2♠ S

North:
♠ 4
♥ K8762
♦ AQ932
♣ A7

South:
♠ KQ10985
♥ QJ9
♦ 6
♣ K96

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

Board: 35
Dealer: W
Vul: Both
North HCP: 13
South HCP: 13
Contract: 2♥ N

North:
♠ AJ842
♥ AKJ10
♦ 104
♣ 73

South:
♠ Q
♥ 953
♦ Q985
♣ AKQ98

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 36
Dealer: E
Vul: None
HCP: 9

♠ A7
♥ 843
♦ J32
♣ KJ1074

East Opens 1♦.

Partner bids first.

Board: 37
Dealer: W
Vul: NS
HCP: 12

♠ K95
♥ AKJ1086
♦ J964
♣ —

West Opens 1♣.

West Doubles 3♣ if possible.

You bid first.

Board: 38
Dealer: E
Vul: None
HCP: 12

♠ KJ6
♥ J983
♦ Q1097
♣ KQ

East Opens 1♣.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

Board: 39
Dealer: W
Vul: NS
HCP: 14

♠ A10942
♥ J85
♦ KQ72
♣ A

West Opens 1♦.

West Doubles 2♦ if possible.

You bid first.

Board: 40
Dealer: E
Vul: EW
HCP: 12

♠ AJ96
♥ J103
♦ A107
♣ Q76

East Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 36
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 13
 Contract: 2♥ S

North:
 ♠ A7
 ♥ 843
 ♦ J32
 ♣ KJ1074

South:
 ♠ K52
 ♥ AJ1092
 ♦ K104
 ♣ Q5

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

Board: 37
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ K95
 ♥ AKJ1086
 ♦ J964
 ♣ —

South:
 ♠ AQJ3
 ♥ 95
 ♦ Q5
 ♣ A8754

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: 38
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 4♣ X E

North:
 ♠ KJ6
 ♥ J983
 ♦ Q1097
 ♣ KQ

South:
 ♠ AQ753
 ♥ K75
 ♦ J86
 ♣ 63

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: 39
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ A10942
 ♥ J85
 ♦ KQ72
 ♣ A

South:
 ♠ KJ85
 ♥ AK62
 ♦ 43
 ♣ 853

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

1. limit raise or better in ♠

2. Splinter

Board: 40
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ AJ96
 ♥ J103
 ♦ A107
 ♣ Q76

South:
 ♠ K4
 ♥ AKQ654
 ♦ J82
 ♣ J9

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

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 36 ♠ K52
Dealer: E ♥ AJ1092
Vul: None ♦ K104
HCP: 13 ♣ Q5

East Opens 1♦.

You bid first.

Board: 37 ♠ AQJ3
Dealer: W ♥ 95
Vul: NS ♦ Q5
HCP: 13 ♣ A8754

West Opens 1♣.

West Doubles 3♣ if possible.

Partner bids first.

Board: 38 ♠ AQ753
Dealer: E ♥ K75
Vul: None ♦ J86
HCP: 10 ♣ 63

East Opens 1♣.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

Board: 39 ♠ KJ85
Dealer: W ♥ AK62
Vul: NS ♦ 43
HCP: 11 ♣ 853

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 40 ♠ K4
Dealer: E ♥ AKQ654
Vul: EW ♦ J82
HCP: 14 ♣ J9

East Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 36
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 13
 Contract: 2♥ S

North:
 ♠ A7
 ♥ 843
 ♦ J32
 ♣ KJ1074

South:
 ♠ K52
 ♥ AJ1092
 ♦ K104
 ♣ Q5

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

Board: 37
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ K95
 ♥ AKJ1086
 ♦ J964
 ♣ —

South:
 ♠ AQJ3
 ♥ 95
 ♦ Q5
 ♣ A8754

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: 38
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 10
 Contract: 4♣ X E

North:
 ♠ KJ6
 ♥ J983
 ♦ Q1097
 ♣ KQ

South:
 ♠ AQ753
 ♥ K75
 ♦ J86
 ♣ 63

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: 39
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ A10942
 ♥ J85
 ♦ KQ72
 ♣ A

South:
 ♠ KJ85
 ♥ AK62
 ♦ 43
 ♣ 853

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

1. limit raise or better in ♠

2. Splinter

Board: 40
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ AJ96
 ♥ J103
 ♦ A107
 ♣ Q76

South:
 ♠ K4
 ♥ AKQ654
 ♦ J82
 ♣ J9

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

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 41	♠ KQ1032	West Opens 1♣.
Dealer: W	♥ KJ93	West Bids 2♣ if possible.
Vul: Both	♦ 64	
HCP: 12	♣ K3	You bid first.
Board: 42	♠ QJ1042	East Opens 1♥.
Dealer: E	♥ 9864	
Vul: NS	♦ Q6	Partner bids first.
HCP: 10	♣ AJ	
Board: 43	♠ AQ1032	West Opens 1♥.
Dealer: W	♥ 104	
Vul: Both	♦ A2	You bid first.
HCP: 14	♣ KJ105	
Board: 44	♠ Q5	East Opens 1♠.
Dealer: E	♥ AQ9843	
Vul: None	♦ 103	Partner bids first.
HCP: 12	♣ A86	
Board: 45	♠ 972	West Opens 1♦.
Dealer: W	♥ KQ1098	
Vul: Both	♦ J83	You bid first.
HCP: 11	♣ KQ	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 41
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 9
 Contract: 2♣ W

North:
 ♠ KQ1032
 ♥ KJ93
 ♦ 64
 ♣ K3

South:
 ♠ 8
 ♥ AQ104
 ♦ Q10987
 ♣ J86

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

Board: 42
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 2♦ S

North:
 ♠ QJ1042
 ♥ 9864
 ♦ Q6
 ♣ AJ

South:
 ♠ 985
 ♥ KJ2
 ♦ AKJ1087
 ♣ 2

West	North	East	South
		1♥	2♦
AP			

Board: 43
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ AQ1032
 ♥ 104
 ♦ A2
 ♣ KJ105

South:
 ♠ K765
 ♥ J986
 ♦ J3
 ♣ Q64

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

Board: 44
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q5
 ♥ AQ9843
 ♦ 103
 ♣ A86

South:
 ♠ 1074
 ♥ J5
 ♦ AKJ542
 ♣ K10

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

Board: 45
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ 972
 ♥ KQ1098
 ♦ J83
 ♣ KQ

South:
 ♠ K
 ♥ AJ542
 ♦ 654
 ♣ A854

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 41	♠ 8	West Opens 1♣.
Dealer: W	♥ AQ104	West Bids 2♣ if possible.
Vul: Both	♦ Q10987	
HCP: 9	♣ J86	Partner bids first.
Board: 42	♠ 985	East Opens 1♥.
Dealer: E	♥ KJ2	
Vul: NS	♦ AKJ1087	You bid first.
HCP: 12	♣ 2	
Board: 43	♠ K765	West Opens 1♥.
Dealer: W	♥ J986	
Vul: Both	♦ J3	Partner bids first.
HCP: 7	♣ Q64	
Board: 44	♠ 1074	East Opens 1♠.
Dealer: E	♥ J5	
Vul: None	♦ AKJ542	You bid first.
HCP: 12	♣ K10	
Board: 45	♠ K	West Opens 1♦.
Dealer: W	♥ AJ542	
Vul: Both	♦ 654	Partner bids first.
HCP: 12	♣ A854	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 41
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 9
 Contract: 2♣ W

North:
 ♠ KQ1032
 ♥ KJ93
 ♦ 64
 ♣ K3

South:
 ♠ 8
 ♥ AQ104
 ♦ Q10987
 ♣ J86

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

Board: 42
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 2♦ S

North:
 ♠ QJ1042
 ♥ 9864
 ♦ Q6
 ♣ AJ

South:
 ♠ 985
 ♥ KJ2
 ♦ AKJ1087
 ♣ 2

West	North	East	South
		1♥	2♦
AP			

Board: 43
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 7
 Contract: 2♠ N

North:
 ♠ AQ1032
 ♥ 104
 ♦ A2
 ♣ KJ105

South:
 ♠ K765
 ♥ J986
 ♦ J3
 ♣ Q64

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

Board: 44
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ Q5
 ♥ AQ9843
 ♦ 103
 ♣ A86

South:
 ♠ 1074
 ♥ J5
 ♦ AKJ542
 ♣ K10

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

Board: 45
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ 972
 ♥ KQ1098
 ♦ J83
 ♣ KQ

South:
 ♠ K
 ♥ AJ542
 ♦ 654
 ♣ A854

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 46 ♠ AKJ10853
Dealer: E ♥ K53
Vul: None ♦ 3
HCP: 11 ♣ 53

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

Partner bids first.

Board: 47 ♠ KQJ654
Dealer: W ♥ K
Vul: NS ♦ J1097
HCP: 12 ♣ Q5

West Opens 1♦.

You bid first.

Board: 48 ♠ QJ4
Dealer: E ♥ 98
Vul: None ♦ AK10
HCP: 10 ♣ 86543

East Opens 1♥.
East Bids 3♥ if possible.

Partner bids first.

Board: 49 ♠ A8
Dealer: W ♥ Q102
Vul: NS ♦ KQJ865
HCP: 12 ♣ 102

West Opens 1♠.

You bid first.

Board: 50 ♠ A9763
Dealer: E ♥ A75
Vul: EW ♦ QJ7
HCP: 11 ♣ 83

East Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 46
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AKJ10853
 ♥ K53
 ♦ 3
 ♣ 53

South:
 ♠ 94
 ♥ AJ982
 ♦ AK6
 ♣ J74

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

1. limit raise or better in ♥

Board: 47
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ KQJ654
 ♥ K
 ♦ J1097
 ♣ Q5

South:
 ♠ 9
 ♥ AJ109763
 ♦ Q4
 ♣ A106

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

Board: 48
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 11
 Contract: 3♠ S

North:
 ♠ QJ4
 ♥ 98
 ♦ AK10
 ♣ 86543

South:
 ♠ A10863
 ♥ 654
 ♦ 85
 ♣ AK2

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

Board: 49
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 3N S

North:
 ♠ A8
 ♥ Q102
 ♦ KQJ865
 ♣ 102

South:
 ♠ J642
 ♥ 864
 ♦ A9
 ♣ AK65

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

Board: 50
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ A9763
 ♥ A75
 ♦ QJ7
 ♣ 83

South:
 ♠ J
 ♥ 10963
 ♦ K9
 ♣ AKQ752

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 46
Dealer: E
Vul: None
HCP: 13

♠ 94
♥ AJ982
♦ AK6
♣ J74

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

You bid first.

Board: 47
Dealer: W
Vul: NS
HCP: 11

♠ 9
♥ AJ109763
♦ Q4
♣ A106

West Opens 1♦.

Partner bids first.

Board: 48
Dealer: E
Vul: None
HCP: 11

♠ A10863
♥ 654
♦ 85
♣ AK2

East Opens 1♥.
East Bids 3♥ if possible.

You bid first.

Board: 49
Dealer: W
Vul: NS
HCP: 12

♠ J642
♥ 864
♦ A9
♣ AK65

West Opens 1♠.

Partner bids first.

Board: 50
Dealer: E
Vul: EW
HCP: 13

♠ J
♥ 10963
♦ K9
♣ AKQ752

East Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ AKJ10853	♠ 94			1♣	1♥
Vul: None	♥ K53	♥ AJ982	Pass	2♣ ¹	X	XX
North HCP: 11	♦ 3	♦ AK6	3♣	4♥	AP	
South HCP: 13	♣ 53	♣ J74	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ KQJ654	♠ 9				
Vul: NS	♥ K	♥ AJ109763	1♦	1♠	Pass	4♥
North HCP: 12	♦ J1097	♦ Q4	AP			
South HCP: 11	♣ Q5	♣ A106				
Contract: 4♥ S						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ QJ4	♠ A10863			1♥	1♠
Vul: None	♥ 98	♥ 654	Pass	2♠	3♥	Pass
North HCP: 10	♦ AK10	♦ 85	Pass	3♠	AP	
South HCP: 11	♣ 86543	♣ AK2				
Contract: 3♠ S						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ A8	♠ J642				
Vul: NS	♥ Q102	♥ 864	1♠	2♦	Pass	3NT
North HCP: 12	♦ KQJ865	♦ A9	AP			
South HCP: 12	♣ 102	♣ AK65				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ A9763	♠ J			1♠	2♣
Vul: EW	♥ A75	♥ 10963				
North HCP: 11	♦ QJ7	♦ K9	Pass	3NT	AP	
South HCP: 13	♣ 83	♣ AKQ752				
Contract: 3N N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 51 ♠ A62
Dealer: W ♥ A109842
Vul: None ♦ K3
HCP: 14 ♣ K5

West Opens 1♠.
West Bids 2♠ if possible.
You bid first.

Board: 52 ♠ AQ7
Dealer: E ♥ 9654
Vul: NS ♦ J943
HCP: 12 ♣ KQ

East Opens 1♣.
East Bids 3♣ if possible.
Partner bids first.

Board: 53 ♠ J96
Dealer: W ♥ AQJ853
Vul: EW ♦ KJ4
HCP: 12 ♣ 10

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

Board: 54 ♠ Q5
Dealer: E ♥ 3
Vul: Both ♦ AK75
HCP: 12 ♣ K106543

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

Board: 55 ♠ J3
Dealer: W ♥ KJ974
Vul: NS ♦ AK
HCP: 12 ♣ 10983

West Opens 1♣.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 51
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 3♥ N

North:
 ♠ A62
 ♥ A109842
 ♦ K3
 ♣ K5

South:
 ♠ K54
 ♥ J
 ♦ Q765
 ♣ QJ732

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

Board: 52
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ AQ7
 ♥ 9654
 ♦ J943
 ♣ KQ

South:
 ♠ KJ8643
 ♥ AK87
 ♦ 8
 ♣ 83

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

1. limit raise or better in ♠

Board: 53
 Dealer: W
 Vul: EW
 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: 54
 Dealer: E
 Vul: Both
 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: 55
 Dealer: W
 Vul: NS
 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			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 51 ♠ K54
Dealer: W ♥ J
Vul: None ♦ Q765
HCP: 9 ♣ QJ732

West Opens 1♠.
West Bids 2♠ if possible.
Partner bids first.

Board: 52 ♠ KJ8643
Dealer: E ♥ AK87
Vul: NS ♦ 8
HCP: 11 ♣ 83

East Opens 1♣.
East Bids 3♣ if possible.
You bid first.

Board: 53 ♠ K1072
Dealer: W ♥ 1096
Vul: EW ♦ Q8
HCP: 9 ♣ KJ86

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

Board: 54 ♠ AJ108
Dealer: E ♥ QJ862
Vul: Both ♦ Q1094
HCP: 10 ♣ —

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

Board: 55 ♠ KQ6542
Dealer: W ♥ AQ
Vul: NS ♦ QJ104
HCP: 14 ♣ 4

West Opens 1♣.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 51
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 3♥ N

North:
 ♠ A62
 ♥ A109842
 ♦ K3
 ♣ K5

South:
 ♠ K54
 ♥ J
 ♦ Q765
 ♣ QJ732

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

Board: 52
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ AQ7
 ♥ 9654
 ♦ J943
 ♣ KQ

South:
 ♠ KJ8643
 ♥ AK87
 ♦ 8
 ♣ 83

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

1. limit raise or better in ♠

Board: 53
 Dealer: W
 Vul: EW
 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: 54
 Dealer: E
 Vul: Both
 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: 55
 Dealer: W
 Vul: NS
 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			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 56	♠ K5	East Opens 1♣.
Dealer: E	♥ KJ87	East Bids 1♠ if possible.
Vul: EW	♦ K64	
HCP: 14	♣ KJ108	Partner bids first.
Board: 57	♠ AKQ109	West Opens 1♥.
Dealer: W	♥ J93	
Vul: Both	♦ K10	You bid first.
HCP: 15	♣ Q108	
Board: 58	♠ AQJ987	East Opens 1♣.
Dealer: E	♥ —	
Vul: None	♦ K1094	Partner bids first.
HCP: 12	♣ Q73	
Board: 59	♠ 5	West Opens 1♦.
Dealer: W	♥ KQ10753	
Vul: EW	♦ K54	You bid first.
HCP: 10	♣ Q64	
Board: 60	♠ J	East Opens 1♥.
Dealer: E	♥ Q9654	East Doubles 1NT if possible.
Vul: Both	♦ AKQ	
HCP: 12	♣ 10987	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 56
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ K5
 ♥ KJ87
 ♦ K64
 ♣ KJ108

South:
 ♠ 87
 ♥ A542
 ♦ AQJ1053
 ♣ 3

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

Board: 57
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 1♠ N

North:
 ♠ AKQ109
 ♥ J93
 ♦ K10
 ♣ Q108

South:
 ♠ J
 ♥ 1087
 ♦ AJ96
 ♣ AJ643

West	North	East	South
1♥	1♠	AP	

Board: 58
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ AQJ987
 ♥ —
 ♦ K1094
 ♣ Q73

South:
 ♠ 53
 ♥ KJ1063
 ♦ AJ85
 ♣ A9

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

Board: 59
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 2♥ N

North:
 ♠ 5
 ♥ KQ10753
 ♦ K54
 ♣ Q64

South:
 ♠ A642
 ♥ J
 ♦ AQ3
 ♣ AJ987

West	North	East	South
1♦	2♥	AP	

Board: 60
 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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 56	♠ 87	East Opens 1♣.
Dealer: E	♥ A542	East Bids 1♠ if possible.
Vul: EW	♦ AQJ1053	
HCP: 11	♣ 3	You bid first.
Board: 57	♠ J	West Opens 1♥.
Dealer: W	♥ 1087	
Vul: Both	♦ AJ96	Partner bids first.
HCP: 11	♣ AJ643	
Board: 58	♠ 53	East Opens 1♣.
Dealer: E	♥ KJ1063	
Vul: None	♦ AJ85	You bid first.
HCP: 13	♣ A9	
Board: 59	♠ A642	West Opens 1♦.
Dealer: W	♥ J	
Vul: EW	♦ AQ3	Partner bids first.
HCP: 16	♣ AJ987	
Board: 60	♠ AQ865	East Opens 1♥.
Dealer: E	♥ 2	East Doubles 1NT if possible.
Vul: Both	♦ 963	
HCP: 11	♣ AJ54	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 56
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ K5
 ♥ KJ87
 ♦ K64
 ♣ KJ108

South:
 ♠ 87
 ♥ A542
 ♦ AQJ1053
 ♣ 3

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

Board: 57
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 1♠ N

North:
 ♠ AKQ109
 ♥ J93
 ♦ K10
 ♣ Q108

South:
 ♠ J
 ♥ 1087
 ♦ AJ96
 ♣ AJ643

West	North	East	South
1♥	1♠	AP	

Board: 58
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ AQJ987
 ♥ —
 ♦ K1094
 ♣ Q73

South:
 ♠ 53
 ♥ KJ1063
 ♦ AJ85
 ♣ A9

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

Board: 59
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 2♥ N

North:
 ♠ 5
 ♥ KQ10753
 ♦ K54
 ♣ Q64

South:
 ♠ A642
 ♥ J
 ♦ AQ3
 ♣ AJ987

West	North	East	South
1♦	2♥	AP	

Board: 60
 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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 61 ♠ 752
Dealer: W ♥ A
Vul: NS ♦ AKQ853
HCP: 15 ♣ Q54

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

You bid first.

Board: 62 ♠ K2
Dealer: E ♥ K865
Vul: Both ♦ KJ1032
HCP: 10 ♣ 52

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

Partner bids first.

Board: 63 ♠ 752
Dealer: W ♥ K4
Vul: None ♦ A6
HCP: 15 ♣ AKJ643

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

You bid first.

Board: 64 ♠ Q84
Dealer: E ♥ 6
Vul: NS ♦ QJ108
HCP: 8 ♣ K8543

East Opens 1♣.

Partner bids first.

Board: 65 ♠ A64
Dealer: W ♥ 76
Vul: EW ♦ Q10
HCP: 12 ♣ KQJ753

West Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 61
 Dealer: W
 Vul: NS
 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: 62
 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: 63
 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: 64
 Dealer: E
 Vul: NS
 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			

Board: 65
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ A64
 ♥ 76
 ♦ Q10
 ♣ KQJ753

South:
 ♠ J10
 ♥ KQ84
 ♦ AKJ854
 ♣ 9

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 61
Dealer: W
Vul: NS
HCP: 7

♠ Q6
♥ J1072
♦ 62
♣ KJ1098

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

Partner bids first.

Board: 62
Dealer: E
Vul: Both
HCP: 12

♠ 1075
♥ AQ2
♦ 6
♣ KQJ1074

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

You bid first.

Board: 63
Dealer: W
Vul: None
HCP: 9

♠ Q106
♥ Q102
♦ K854
♣ Q105

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

Partner bids first.

Board: 64
Dealer: E
Vul: NS
HCP: 15

♠ K976
♥ AK9753
♦ A9
♣ J

East Opens 1♣.

You bid first.

Board: 65
Dealer: W
Vul: EW
HCP: 14

♠ J10
♥ KQ84
♦ AKJ854
♣ 9

West Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 61
 Dealer: W
 Vul: NS
 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: 62
 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: 63
 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: 64
 Dealer: E
 Vul: NS
 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			

Board: 65
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ A64
 ♥ 76
 ♦ Q10
 ♣ KQJ753

South:
 ♠ J10
 ♥ KQ84
 ♦ AKJ854
 ♣ 9

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 66	♠ 103	East Opens 1♦.
Dealer: E	♥ A1086	East Bids 2♦ if possible.
Vul: None	♦ A106	
HCP: 13	♣ AJ54	Partner bids first.

Board: 67	♠ AKQ64	West Opens 1♦.
Dealer: W	♥ J765	West Doubles 2♦ if possible.
Vul: NS	♦ QJ8	
HCP: 13	♣ 3	You bid first.

Board: 68	♠ 9732	East Opens 1♠.
Dealer: E	♥ K4	
Vul: Both	♦ AK75	Partner bids first.
HCP: 11	♣ J84	

Board: 69	♠ K104	West Opens 1♣.
Dealer: W	♥ KJ9743	West Doubles 3♣ if possible.
Vul: NS	♦ 10	East Bids 3♦ if possible.
HCP: 9	♣ Q97	You bid first.

Board: 70	♠ J6	East Opens 1♠.
Dealer: E	♥ 6	
Vul: None	♦ A654	Partner bids first.
HCP: 10	♣ KQ9852	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 66
Dealer: E
Vul: None
North HCP: 13
South HCP: 10
Contract: 4♥ S

North:
♠ 103
♥ A1086
♦ A106
♣ AJ54

South:
♠ KJ842
♥ KJ42
♦ 87
♣ Q6

West North East South

1♦ 1♠
Pass 1NT 2♦ 2♥
Pass 3♦¹ Pass 4♥

AP

1. limit raise or better in ♥

Board: 67
Dealer: W
Vul: NS
North HCP: 13
South HCP: 13
Contract: 4♠ N

North:
♠ AKQ64
♥ J765
♦ QJ8
♣ 3

South:
♠ J1053
♥ AK109
♦ 52
♣ AJ6

West North East South

1♦ 1♠ Pass 2♦¹
X 4♣² Pass 4♠
AP

1. limit raise or better in ♠
2. Splinter

Board: 68
Dealer: E
Vul: Both
North HCP: 11
South HCP: 12
Contract: 2♥ S

North:
♠ 9732
♥ K4
♦ AK75
♣ J84

South:
♠ KQ4
♥ AQ10765
♦ J94
♣ 10

West North East South

1♠ 2♥
AP

Board: 69
Dealer: W
Vul: NS
North HCP: 9
South HCP: 13
Contract: 4♥ N

North:
♠ K104
♥ KJ9743
♦ 10
♣ Q97

South:
♠ AJ985
♥ Q86
♦ AQ9
♣ 103

West North East South

1♣ 2♥ Pass 3♣¹
X XX 3♦ 4♥
AP

1. limit raise or better in ♥

Board: 70
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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 66 ♠ KJ842
Dealer: E ♥ KJ42
Vul: None ♦ 87
HCP: 10 ♣ Q6

East Opens 1♦.
East Bids 2♦ if possible.
You bid first.

Board: 67 ♠ J1053
Dealer: W ♥ AK109
Vul: NS ♦ 52
HCP: 13 ♣ AJ6

West Opens 1♦.
West Doubles 2♦ if possible.
Partner bids first.

Board: 68 ♠ KQ4
Dealer: E ♥ AQ10765
Vul: Both ♦ J94
HCP: 12 ♣ 10

East Opens 1♠.
You bid first.

Board: 69 ♠ AJ985
Dealer: W ♥ Q86
Vul: NS ♦ AQ9
HCP: 13 ♣ 103

West Opens 1♣.
West Doubles 3♣ if possible.
East Bids 3♦ if possible.
Partner bids first.

Board: 70 ♠ Q1085
Dealer: E ♥ AKJ1093
Vul: None ♦ K3
HCP: 13 ♣ 10

East Opens 1♠.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 66
Dealer: E
Vul: None
North HCP: 13
South HCP: 10
Contract: 4♥ S

North:
♠ 103
♥ A1086
♦ A106
♣ AJ54

South:
♠ KJ842
♥ KJ42
♦ 87
♣ Q6

West	North	East	South
		1♦	1♠
Pass	1NT	2♦	2♥
Pass	3♦ ¹	Pass	4♥
AP			
1. limit raise or better in ♥			

Board: 67
Dealer: W
Vul: NS
North HCP: 13
South HCP: 13
Contract: 4♠ N

North:
♠ AKQ64
♥ J765
♦ QJ8
♣ 3

South:
♠ J1053
♥ AK109
♦ 52
♣ AJ6

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

Board: 68
Dealer: E
Vul: Both
North HCP: 11
South HCP: 12
Contract: 2♥ S

North:
♠ 9732
♥ K4
♦ AK75
♣ J84

South:
♠ KQ4
♥ AQ10765
♦ J94
♣ 10

West	North	East	South
		1♠	2♥
AP			

Board: 69
Dealer: W
Vul: NS
North HCP: 9
South HCP: 13
Contract: 4♥ N

North:
♠ K104
♥ KJ9743
♦ 10
♣ Q97

South:
♠ AJ985
♥ Q86
♦ AQ9
♣ 103

West	North	East	South
1♣	2♥	Pass	3♣ ¹
X	XX	3♦	4♥
AP			
1. limit raise or better in ♥			

Board: 70
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			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 71	♠ K108	West Opens 1♣.
Dealer: W	♥ Q10862	
Vul: EW	♦ 105	You bid first.
HCP: 9	♣ KJ7	
Board: 72	♠ A54	East Opens 1♣.
Dealer: E	♥ KQ1064	
Vul: Both	♦ J863	Partner bids first.
HCP: 14	♣ A	
Board: 73	♠ 10843	West Opens 1♠.
Dealer: W	♥ A	
Vul: None	♦ K8	You bid first.
HCP: 14	♣ AK8763	
Board: 74	♠ 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: 75	♠ AKQ72	West Opens 1♣.
Dealer: W	♥ Q3	West Bids 2♣ if possible.
Vul: Both	♦ K1098	
HCP: 14	♣ 107	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ A75	1♣	1♥	Pass	2♦
Vul: EW	♥ Q10862	♥ A4	Pass	2NT	Pass	3♥
North HCP: 9	♦ 105	♦ KQJ984	AP			
South HCP: 14	♣ KJ7	♣ 103				
Contract: 3♥ N						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KJ1062			1♣	1♠
Vul: Both	♥ 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: 73	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ J7	1♠	2♣	AP	
Vul: None	♥ A	♥ Q1084				
North HCP: 14	♦ K8	♦ A9432				
South HCP: 7	♣ AK8763	♣ 105				
Contract: 2♣ N						

Board: 74	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: 75	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1085	1♣	1♠	Pass	Pass
Vul: Both	♥ Q3	♥ 1094	2♣	AP		
North HCP: 14	♦ K1098	♦ AJ63				
South HCP: 8	♣ 107	♣ K63				
Contract: 2♣ W						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 71 ♠ A75
Dealer: W ♥ A4
Vul: EW ♦ KQJ984
HCP: 14 ♣ 103

West Opens 1♣.

Partner bids first.

Board: 72 ♠ KJ1062
Dealer: E ♥ 82
Vul: Both ♦ K5
HCP: 9 ♣ Q1093

East Opens 1♣.

You bid first.

Board: 73 ♠ J7
Dealer: W ♥ Q1084
Vul: None ♦ A9432
HCP: 7 ♣ 105

West Opens 1♠.

Partner bids first.

Board: 74 ♠ J10864
Dealer: E ♥ QJ96
Vul: NS ♦ K
HCP: 11 ♣ A94

East Opens 1♦.

East Doubles 1NT if possible.

West Bids 2♥ if possible.

You bid first.

Board: 75 ♠ 1085
Dealer: W ♥ 1094
Vul: Both ♦ AJ63
HCP: 8 ♣ K63

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: W	♠ K108	♠ A75	1♣	1♥	Pass	2♦
Vul: EW	♥ Q10862	♥ A4	Pass	2NT	Pass	3♥
North HCP: 9	♦ 105	♦ KQJ984	AP			
South HCP: 14	♣ KJ7	♣ 103				
Contract: 3♥ N						

Board: 72	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ KJ1062			1♣	1♠
Vul: Both	♥ 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: 73	North:	South:	West	North	East	South
Dealer: W	♠ 10843	♠ J7	1♠	2♣	AP	
Vul: None	♥ A	♥ Q1084				
North HCP: 14	♦ K8	♦ A9432				
South HCP: 7	♣ AK8763	♣ 105				
Contract: 2♣ N						

Board: 74	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: 75	North:	South:	West	North	East	South
Dealer: W	♠ AKQ72	♠ 1085	1♣	1♠	Pass	Pass
Vul: Both	♥ Q3	♥ 1094	2♣	AP		
North HCP: 14	♦ K1098	♦ AJ63				
South HCP: 8	♣ 107	♣ K63				
Contract: 2♣ W						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 76
Dealer: E
Vul: None
HCP: 9

♠ K
♥ QJ864
♦ Q1095
♣ J84

East Opens 1♥.
East Bids 2♦ if possible.
Partner bids first.

Board: 77
Dealer: W
Vul: NS
HCP: 13

♠ 52
♥ K54
♦ Q4
♣ AKJ842

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

Board: 78
Dealer: E
Vul: EW
HCP: 11

♠ 72
♥ K10
♦ AQ985
♣ Q853

East Opens 1♣.
Partner bids first.

Board: 79
Dealer: W
Vul: None
HCP: 9

♠ 853
♥ AQJ98
♦ Q654
♣ 9

West Opens 1♣.
You bid first.

Board: 80
Dealer: E
Vul: EW
HCP: 11

♠ AQ7
♥ J84
♦ K109432
♣ J

East Opens 1♠.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 76
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 13
 Contract: 2♦X E

North:
 ♠ K
 ♥ QJ864
 ♦ Q1095
 ♣ J84

South:
 ♠ Q10542
 ♥ K9
 ♦ K6
 ♣ KQ97

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

Board: 77
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 10
 Contract: 2♦ E

North:
 ♠ 52
 ♥ K54
 ♦ Q4
 ♣ AKJ842

South:
 ♠ AQ963
 ♥ 9876
 ♦ A8
 ♣ 95

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

Board: 78
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ 72
 ♥ K10
 ♦ AQ985
 ♣ Q853

South:
 ♠ AQJ853
 ♥ Q943
 ♦ 3
 ♣ K4

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

Board: 79
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 17
 Contract: 4♥ N

North:
 ♠ 853
 ♥ AQJ98
 ♦ Q654
 ♣ 9

South:
 ♠ AKJ72
 ♥ K72
 ♦ J
 ♣ KQ73

West	North	East	South
1♣	1♥	Pass	4♦ ¹
Pass	4♥	AP	
1. Splinter			

Board: 80
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 2N N

North:
 ♠ AQ7
 ♥ J84
 ♦ K109432
 ♣ J

South:
 ♠ 1082
 ♥ AK103
 ♦ —
 ♣ AQ8765

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 76	♠ Q10542	East Opens 1♥.
Dealer: E	♥ K9	East Bids 2♦ if possible.
Vul: None	♦ K6	
HCP: 13	♣ KQ97	You bid first.

Board: 77	♠ AQ963	West Opens 1♠.
Dealer: W	♥ 9876	West Doubles Pass if possible.
Vul: NS	♦ A8	East Bids 2♦ if possible.
HCP: 10	♣ 95	Partner bids first.

Board: 78	♠ AQJ853	East Opens 1♣.
Dealer: E	♥ Q943	
Vul: EW	♦ 3	You bid first.
HCP: 12	♣ K4	

Board: 79	♠ AKJ72	West Opens 1♣.
Dealer: W	♥ K72	
Vul: None	♦ J	Partner bids first.
HCP: 17	♣ KQ73	

Board: 80	♠ 1082	East Opens 1♠.
Dealer: E	♥ AK103	
Vul: EW	♦ —	You bid first.
HCP: 13	♣ AQ8765	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 76
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 13
 Contract: 2♦X E

North:
 ♠ K
 ♥ QJ864
 ♦ Q1095
 ♣ J84

South:
 ♠ Q10542
 ♥ K9
 ♦ K6
 ♣ KQ97

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

Board: 77
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 10
 Contract: 2♦ E

North:
 ♠ 52
 ♥ K54
 ♦ Q4
 ♣ AKJ842

South:
 ♠ AQ963
 ♥ 9876
 ♦ A8
 ♣ 95

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

Board: 78
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ 72
 ♥ K10
 ♦ AQ985
 ♣ Q853

South:
 ♠ AQJ853
 ♥ Q943
 ♦ 3
 ♣ K4

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

Board: 79
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 17
 Contract: 4♥ N

North:
 ♠ 853
 ♥ AQJ98
 ♦ Q654
 ♣ 9

South:
 ♠ AKJ72
 ♥ K72
 ♦ J
 ♣ KQ73

West	North	East	South
1♣	1♥	Pass	4♦ ¹
Pass	4♥	AP	
1. Splinter			

Board: 80
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 2N N

North:
 ♠ AQ7
 ♥ J84
 ♦ K109432
 ♣ J

South:
 ♠ 1082
 ♥ AK103
 ♦ —
 ♣ AQ8765

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 81	♠ 9732	West Opens 1♣.
Dealer: W	♥ Q2	
Vul: Both	♦ AKJ108	You bid first.
HCP: 12	♣ Q6	
Board: 82	♠ 63	East Opens 1♣.
Dealer: E	♥ AKQ92	East Bids 1♠ if possible.
Vul: NS	♦ J63	
HCP: 11	♣ J85	Partner bids first.
Board: 83	♠ AJ75	West Opens 1♦.
Dealer: W	♥ AK1097	East Doubles Pass if possible.
Vul: EW	♦ 92	
HCP: 14	♣ Q3	You bid first.
Board: 84	♠ A10875	East Opens 1♠.
Dealer: E	♥ KQ74	
Vul: Both	♦ Q	Partner bids first.
HCP: 14	♣ QJ3	
Board: 85	♠ AK10872	West Opens 1♦.
Dealer: W	♥ 985	West Bids 2♦ if possible.
Vul: None	♦ Q	
HCP: 11	♣ Q94	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 81
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 2♦ N

North:
 ♠ 9732
 ♥ Q2
 ♦ AKJ108
 ♣ Q6

South:
 ♠ KJ6
 ♥ AK86
 ♦ 975
 ♣ J107

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

Board: 82
 Dealer: E
 Vul: NS
 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: 83
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 7
 Contract: 4♥ X N

North:
 ♠ AJ75
 ♥ AK1097
 ♦ 92
 ♣ Q3

South:
 ♠ 94
 ♥ QJ842
 ♦ KJ3
 ♣ 865

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

Board: 84
 Dealer: E
 Vul: Both
 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: 85
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ AK10872
 ♥ 985
 ♦ Q
 ♣ Q94

South:
 ♠ 53
 ♥ KQ6
 ♦ A107
 ♣ KJ1086

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 81	♠ KJ6	West Opens 1♣.
Dealer: W	♥ AK86	
Vul: Both	♦ 975	Partner bids first.
HCP: 12	♣ J107	
Board: 82	♠ AKQ7	East Opens 1♣.
Dealer: E	♥ 104	East Bids 1♠ if possible.
Vul: NS	♦ AQ975	
HCP: 15	♣ 76	You bid first.
Board: 83	♠ 94	West Opens 1♦.
Dealer: W	♥ QJ842	East Doubles Pass if possible.
Vul: EW	♦ KJ3	
HCP: 7	♣ 865	Partner bids first.
Board: 84	♠ —	East Opens 1♠.
Dealer: E	♥ J83	
Vul: Both	♦ AJ7642	You bid first.
HCP: 13	♣ AK109	
Board: 85	♠ 53	West Opens 1♦.
Dealer: W	♥ KQ6	West Bids 2♦ if possible.
Vul: None	♦ A107	
HCP: 13	♣ KJ1086	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 81
Dealer: W
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2♦ N

North:
♠ 9732
♥ Q2
♦ AKJ108
♣ Q6

South:
♠ KJ6
♥ AK86
♦ 975
♣ J107

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

Board: 82
Dealer: E
Vul: NS
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: 83
Dealer: W
Vul: EW
North HCP: 14
South HCP: 7
Contract: 4♥ X N

North:
♠ AJ75
♥ AK1097
♦ 92
♣ Q3

South:
♠ 94
♥ QJ842
♦ KJ3
♣ 865

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

Board: 84
Dealer: E
Vul: Both
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: 85
Dealer: W
Vul: None
North HCP: 11
South HCP: 13
Contract: 4♠ N

North:
♠ AK10872
♥ 985
♦ Q
♣ Q94

South:
♠ 53
♥ KQ6
♦ A107
♣ KJ1086

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 86 ♠ AJ642
Dealer: E ♥ 83
Vul: EW ♦ KJ4
HCP: 12 ♣ K94

East Opens 1♣.

Partner bids first.

Board: 87 ♠ AK8543
Dealer: W ♥ KQ6
Vul: None ♦ Q3
HCP: 14 ♣ 98

West Opens 1♣.

You bid first.

Board: 88 ♠ AQ107432
Dealer: E ♥ K52
Vul: NS ♦ QJ
HCP: 12 ♣ 6

East Opens 1♥.

West Doubles Pass if possible.

Partner bids first.

Board: 89 ♠ A10
Dealer: W ♥ KQJ108
Vul: Both ♦ K97
HCP: 13 ♣ 1093

West Opens 1♦.

You bid first.

Board: 90 ♠ AK9
Dealer: E ♥ A432
Vul: None ♦ 876
HCP: 11 ♣ 874

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 86
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ AJ642
 ♥ 83
 ♦ KJ4
 ♣ K94

South:
 ♠ K97
 ♥ AQJ94
 ♦ 76
 ♣ 1073

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: 87
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ AK8543
 ♥ KQ6
 ♦ Q3
 ♣ 98

South:
 ♠ J7
 ♥ 1095
 ♦ AK1085
 ♣ Q103

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

Board: 88
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♠X N

North:
 ♠ AQ107432
 ♥ K52
 ♦ QJ
 ♣ 6

South:
 ♠ 65
 ♥ QJ8
 ♦ 74
 ♣ AKQ853

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

Board: 89
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ A10
 ♥ KQJ108
 ♦ K97
 ♣ 1093

South:
 ♠ KQ653
 ♥ A6
 ♦ J83
 ♣ Q65

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

Board: 90
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ AK9
 ♥ A432
 ♦ 876
 ♣ 874

South:
 ♠ Q87
 ♥ Q6
 ♦ AKJ543
 ♣ J3

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 86	♠ K97	East Opens 1♣.
Dealer: E	♥ AQJ94	
Vul: EW	♦ 76	You bid first.
HCP: 10	♣ 1073	
Board: 87	♠ J7	West Opens 1♣.
Dealer: W	♥ 1095	
Vul: None	♦ AK1085	Partner bids first.
HCP: 10	♣ Q103	
Board: 88	♠ 65	East Opens 1♥.
Dealer: E	♥ QJ8	West Doubles Pass if possible.
Vul: NS	♦ 74	
HCP: 12	♣ AKQ853	You bid first.
Board: 89	♠ KQ653	West Opens 1♦.
Dealer: W	♥ A6	
Vul: Both	♦ J83	Partner bids first.
HCP: 12	♣ Q65	
Board: 90	♠ Q87	East Opens 1♥.
Dealer: E	♥ Q6	
Vul: None	♦ AKJ543	You bid first.
HCP: 13	♣ J3	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 86
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ AJ642
 ♥ 83
 ♦ KJ4
 ♣ K94

South:
 ♠ K97
 ♥ AQJ94
 ♦ 76
 ♣ 1073

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: 87
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 4♠ N

North:
 ♠ AK8543
 ♥ KQ6
 ♦ Q3
 ♣ 98

South:
 ♠ J7
 ♥ 1095
 ♦ AK1085
 ♣ Q103

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

Board: 88
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♠X N

North:
 ♠ AQ107432
 ♥ K52
 ♦ QJ
 ♣ 6

South:
 ♠ 65
 ♥ QJ8
 ♦ 74
 ♣ AKQ853

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

Board: 89
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ A10
 ♥ KQJ108
 ♦ K97
 ♣ 1093

South:
 ♠ KQ653
 ♥ A6
 ♦ J83
 ♣ Q65

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

Board: 90
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ AK9
 ♥ A432
 ♦ 876
 ♣ 874

South:
 ♠ Q87
 ♥ Q6
 ♦ AKJ543
 ♣ J3

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 91 ♠ 7
Dealer: W ♥ AQ962 West Opens 1♦.
Vul: EW ♦ AJ5
HCP: 14 ♣ K654 You bid first.

Board: 92 ♠ A9765
Dealer: E ♥ 42 East Opens 1♦.
Vul: None ♦ J42
HCP: 12 ♣ AK10 Partner bids first.

Board: 93 ♠ K10
Dealer: W ♥ Q42 West Opens 1♠.
Vul: NS ♦ A5
HCP: 13 ♣ KJ8764 You bid first.

Board: 94 ♠ K104
Dealer: E ♥ 98 East Opens 1♠.
Vul: Both ♦ J84 East Doubles Pass if possible.
HCP: 8 ♣ A9753 West Bids 3♦ if possible.
Partner bids first.

Board: 95 ♠ QJ543
Dealer: W ♥ 93 West Opens 1♦.
Vul: EW ♦ A73 West Doubles 2♦ if possible.
HCP: 9 ♣ Q54 East Bids 3♦ if possible.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 91
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 8
 Contract: 3♥ N

North:
 ♠ 7
 ♥ AQ962
 ♦ AJ5
 ♣ K654

South:
 ♠ AQ95432
 ♥ 10873
 ♦ Q4
 ♣ —

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

Board: 92
 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: 93
 Dealer: W
 Vul: NS
 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			

Board: 94
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 3♦ W

North:
 ♠ K104
 ♥ 98
 ♦ J84
 ♣ A9753

South:
 ♠ 9876
 ♥ AKQJ76
 ♦ Q6
 ♣ K

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

Board: 95
 Dealer: W
 Vul: EW
 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 ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 91 ♠ AQ95432
Dealer: W ♥ 10873
Vul: EW ♦ Q4
HCP: 8 ♣ —

West Opens 1♦.

Partner bids first.

Board: 92 ♠ Q10
Dealer: E ♥ AQJ97
Vul: None ♦ A9
HCP: 13 ♣ 7543

East Opens 1♦.

You bid first.

Board: 93 ♠ AQJ654
Dealer: W ♥ 976
Vul: NS ♦ KQJ10
HCP: 13 ♣ —

West Opens 1♠.

Partner bids first.

Board: 94 ♠ 9876
Dealer: E ♥ AKQJ76
Vul: Both ♦ Q6
HCP: 15 ♣ K

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Board: 95 ♠ A97
Dealer: W ♥ A107
Vul: EW ♦ Q5
HCP: 14 ♣ KJ976

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 91
 Dealer: W
 Vul: EW
 North HCP: 14
 South HCP: 8
 Contract: 3♥ N

North:
 ♠ 7
 ♥ AQ962
 ♦ AJ5
 ♣ K654

South:
 ♠ AQ95432
 ♥ 10873
 ♦ Q4
 ♣ —

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

Board: 92
 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: 93
 Dealer: W
 Vul: NS
 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			

Board: 94
 Dealer: E
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 3♦ W

North:
 ♠ K104
 ♥ 98
 ♦ J84
 ♣ A9753

South:
 ♠ 9876
 ♥ AKQJ76
 ♦ Q6
 ♣ K

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

Board: 95
 Dealer: W
 Vul: EW
 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 ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 96	♠ KJ9	East Opens 1♣.
Dealer: E	♥ A853	
Vul: Both	♦ 108	Partner bids first.
HCP: 12	♣ KJ53	

Board: 97	♠ K10542	West Opens 1♦.
Dealer: W	♥ QJ5	
Vul: None	♦ Q3	You bid first.
HCP: 10	♣ Q104	

Board: 98	♠ A973	East Opens 1♦.
Dealer: E	♥ 9742	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ K93	

Board: 99	♠ 82	West Opens 1♣.
Dealer: W	♥ AKJ653	
Vul: None	♦ 104	You bid first.
HCP: 10	♣ Q106	

Board: 100	♠ KJ96	East Opens 1♥.
Dealer: E	♥ J872	
Vul: NS	♦ Q1087	Partner bids first.
HCP: 10	♣ K	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 65			1♣	1♥
Vul: Both	♥ A853	♥ KJ976	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ 108	♦ QJ96	AP			
South HCP: 11	♣ KJ53	♣ A7				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ 83	1♦	1♠	Pass	2NT
Vul: None	♥ QJ5	♥ AK74	AP			
North HCP: 10	♦ Q3	♦ 1064				
South HCP: 14	♣ Q104	♣ AK73				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ A973	♠ Q10			1♦	1♥
Vul: Both	♥ 9742	♥ AKJ65	Pass	2♥	AP	
North HCP: 8	♦ J8	♦ K102				
South HCP: 14	♣ K93	♣ J106				
Contract: 2♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AKQ543	1♣	2♥	Pass	4♥
Vul: None	♥ AKJ653	♥ 10984	AP			
North HCP: 10	♦ 104	♦ K				
South HCP: 12	♣ Q106	♣ 43				
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ KJ96	♠ 73			1♥	2♣
Vul: NS	♥ J872	♥ 965				
North HCP: 10	♦ Q1087	♦ AK	AP			
South HCP: 12	♣ K	♣ AJ9876				
Contract: 2♣ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 96	♠ 65	East Opens 1♣.
Dealer: E	♥ KJ976	
Vul: Both	♦ QJ96	You bid first.
HCP: 11	♣ A7	
Board: 97	♠ 83	West Opens 1♦.
Dealer: W	♥ AK74	
Vul: None	♦ 1064	Partner bids first.
HCP: 14	♣ AK73	
Board: 98	♠ Q10	East Opens 1♦.
Dealer: E	♥ AKJ65	
Vul: Both	♦ K102	You bid first.
HCP: 14	♣ J106	
Board: 99	♠ AKQ543	West Opens 1♣.
Dealer: W	♥ 10984	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ 43	
Board: 100	♠ 73	East Opens 1♥.
Dealer: E	♥ 965	
Vul: NS	♦ AK	You bid first.
HCP: 12	♣ AJ9876	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: E	♠ KJ9	♠ 65			1♣	1♥
Vul: Both	♥ A853	♥ KJ976	Pass	2♣ ¹	Pass	3♥
North HCP: 12	♦ 108	♦ QJ96	AP			
South HCP: 11	♣ KJ53	♣ A7				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 97	North:	South:	West	North	East	South
Dealer: W	♠ K10542	♠ 83	1♦	1♠	Pass	2NT
Vul: None	♥ QJ5	♥ AK74	AP			
North HCP: 10	♦ Q3	♦ 1064				
South HCP: 14	♣ Q104	♣ AK73				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: E	♠ A973	♠ Q10			1♦	1♥
Vul: Both	♥ 9742	♥ AKJ65	Pass	2♥	AP	
North HCP: 8	♦ J8	♦ K102				
South HCP: 14	♣ K93	♣ J106				
Contract: 2♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: W	♠ 82	♠ AKQ543	1♣	2♥	Pass	4♥
Vul: None	♥ AKJ653	♥ 10984	AP			
North HCP: 10	♦ 104	♦ K				
South HCP: 12	♣ Q106	♣ 43				
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: E	♠ KJ96	♠ 73			1♥	2♣
Vul: NS	♥ J872	♥ 965	AP			
North HCP: 10	♦ Q1087	♦ AK				
South HCP: 12	♣ K	♣ AJ9876				
Contract: 2♣ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 101	♠ A1075	West Opens 1♦.
Dealer: W	♥ A109762	
Vul: Both	♦ A5	You bid first.
HCP: 12	♣ 10	
Board: 102	♠ AJ102	East Opens 1♦.
Dealer: E	♥ A52	
Vul: None	♦ K105	Partner bids first.
HCP: 14	♣ Q108	
Board: 103	♠ KJ	West Opens 1♠.
Dealer: W	♥ AJ10854	West Doubles 2♠ if possible.
Vul: NS	♦ A74	
HCP: 13	♣ 32	You bid first.
Board: 104	♠ 10973	East Opens 1♦.
Dealer: E	♥ KQ763	
Vul: EW	♦ K74	Partner bids first.
HCP: 10	♣ Q	
Board: 105	♠ 95	West Opens 1♠.
Dealer: W	♥ KQ9842	West Doubles Pass if possible.
Vul: None	♦ A7	East Bids 2♠ if possible.
HCP: 13	♣ A85	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 101
Dealer: W
Vul: Both
North HCP: 12
South HCP: 13
Contract: 4♥ N

North:
♠ A1075
♥ A109762
♦ A5
♣ 10

South:
♠ 6
♥ KQ5
♦ K63
♣ KQ7643

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

Board: 102
Dealer: E
Vul: None
North HCP: 14
South HCP: 10
Contract: 3♥ S

North:
♠ AJ102
♥ A52
♦ K105
♣ Q108

South:
♠ 54
♥ KJ9863
♦ Q96
♣ A6

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

Board: 103
Dealer: W
Vul: NS
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: 104
Dealer: E
Vul: EW
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: 105
Dealer: W
Vul: None
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: 101	♠ 6	West Opens 1♦.
Dealer: W	♥ KQ5	
Vul: Both	♦ K63	Partner bids first.
HCP: 13	♣ KQ7643	
Board: 102	♠ 54	East Opens 1♦.
Dealer: E	♥ KJ9863	
Vul: None	♦ Q96	You bid first.
HCP: 10	♣ A6	
Board: 103	♠ 542	West Opens 1♠.
Dealer: W	♥ K76	West Doubles 2♠ if possible.
Vul: NS	♦ Q986	
HCP: 10	♣ KQ5	Partner bids first.
Board: 104	♠ J42	East Opens 1♦.
Dealer: E	♥ A8	
Vul: EW	♦ 63	You bid first.
HCP: 12	♣ AK10973	
Board: 105	♠ A764	West Opens 1♠.
Dealer: W	♥ 75	West Doubles Pass if possible.
Vul: None	♦ K542	East Bids 2♠ if possible.
HCP: 10	♣ K103	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 101
Dealer: W
Vul: Both
North HCP: 12
South HCP: 13
Contract: 4♥ N

North:
♠ A1075
♥ A109762
♦ A5
♣ 10

South:
♠ 6
♥ KQ5
♦ K63
♣ KQ7643

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

Board: 102
Dealer: E
Vul: None
North HCP: 14
South HCP: 10
Contract: 3♥ S

North:
♠ AJ102
♥ A52
♦ K105
♣ Q108

South:
♠ 54
♥ KJ9863
♦ Q96
♣ A6

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

Board: 103
Dealer: W
Vul: NS
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: 104
Dealer: E
Vul: EW
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: 105
Dealer: W
Vul: None
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: 106 ♠ Q
Dealer: E ♥ 743
Vul: NS ♦ AQ54
HCP: 15 ♣ AK1086

East Opens 1♣.

Partner bids first.

Board: 107 ♠ KJ1054
Dealer: W ♥ Q104
Vul: EW ♦ A4
HCP: 10 ♣ 1085

West Opens 1♣.

West Bids 3♣ if possible.

You bid first.

Board: 108 ♠ KQJ74
Dealer: E ♥ 85
Vul: Both ♦ 109
HCP: 15 ♣ AKQ4

East Opens 1♥.

Partner bids first.

Board: 109 ♠ K10964
Dealer: W ♥ K6
Vul: NS ♦ 1093
HCP: 10 ♣ KJ5

West Opens 1♦.

West Doubles Pass if possible.

You bid first.

Board: 110 ♠ A108
Dealer: E ♥ A972
Vul: EW ♦ J63
HCP: 11 ♣ Q43

East Opens 1♦.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A92			1♣	1♥
Vul: NS	♥ 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: 107	North:	South:	West	North	East	South
Dealer: W	♠ KJ1054	♠ Q873	1♣	1♠	Pass	2♣ ¹
Vul: EW	♥ Q104	♥ AKJ5	3♣	X	AP	
North HCP: 10	♦ A4	♦ Q873				
South HCP: 14	♣ 1085	♣ Q				
Contract: 3♣X W						1. limit raise or better in ♠

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A10863			1♥	1♠
Vul: Both	♥ 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: 109	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ AJ	1♦	1♠	Pass	2♥
Vul: NS	♥ K6	♥ QJ10543	Pass	2♠	Pass	Pass
North HCP: 10	♦ 1093	♦ Q5	X	3♥	AP	
South HCP: 12	♣ KJ5	♣ Q93				
Contract: 3♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ 9			1♦	1♥
Vul: EW	♥ 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: 106	♠ A92	East Opens 1♣.
Dealer: E	♥ KQJ102	
Vul: NS	♦ 10986	You bid first.
HCP: 10	♣ 3	
Board: 107	♠ Q873	West Opens 1♣.
Dealer: W	♥ AKJ5	West Bids 3♣ if possible.
Vul: EW	♦ Q873	
HCP: 14	♣ Q	Partner bids first.
Board: 108	♠ A10863	East Opens 1♥.
Dealer: E	♥ AQ72	
Vul: Both	♦ J	You bid first.
HCP: 12	♣ J106	
Board: 109	♠ AJ	West Opens 1♦.
Dealer: W	♥ QJ10543	West Doubles Pass if possible.
Vul: NS	♦ Q5	
HCP: 12	♣ Q93	Partner bids first.
Board: 110	♠ 9	East Opens 1♦.
Dealer: E	♥ KQ8654	West Bids 2♠ if possible.
Vul: EW	♦ 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: 106	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A92			1♣	1♥
Vul: NS	♥ 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: 107	North:	South:	West	North	East	South
Dealer: W	♠ KJ1054	♠ Q873	1♣	1♠	Pass	2♣ ¹
Vul: EW	♥ Q104	♥ AKJ5	3♣	X	AP	
North HCP: 10	♦ A4	♦ Q873				
South HCP: 14	♣ 1085	♣ Q				
Contract: 3♣X W						1. limit raise or better in ♠

Board: 108	North:	South:	West	North	East	South
Dealer: E	♠ KQJ74	♠ A10863			1♥	1♠
Vul: Both	♥ 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: 109	North:	South:	West	North	East	South
Dealer: W	♠ K10964	♠ AJ	1♦	1♠	Pass	2♥
Vul: NS	♥ K6	♥ QJ10543	Pass	2♠	Pass	Pass
North HCP: 10	♦ 1093	♦ Q5	X	3♥	AP	
South HCP: 12	♣ KJ5	♣ Q93				
Contract: 3♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ 9			1♦	1♥
Vul: EW	♥ 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: 111	♠ Q	West Opens 1♥.
Dealer: W	♥ KQ9	
Vul: Both	♦ K95	You bid first.
HCP: 15	♣ AJ7642	
Board: 112	♠ —	East Opens 1♣.
Dealer: E	♥ KJ642	
Vul: EW	♦ AK9643	Partner bids first.
HCP: 12	♣ J3	
Board: 113	♠ A942	West Opens 1♣.
Dealer: W	♥ J	
Vul: Both	♦ AQ543	You bid first.
HCP: 12	♣ J75	
Board: 114	♠ AK94	East Opens 1♣.
Dealer: E	♥ AK972	East Bids 2♣ if possible.
Vul: None	♦ Q107	
HCP: 16	♣ 3	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 111

Dealer: W

Vul: Both

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: 112

Dealer: E

Vul: EW

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: 113

Dealer: W

Vul: Both

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♠
Pass	2♣ ¹	Pass	4♠
	AP		

1. limit raise or better in ♠

Board: 114

Dealer: E

Vul: None

North HCP: 16

South HCP: 10

Contract: 6♠ N

North:

♠ AK94
♥ AK972
♦ Q107
♣ 3

South:

♠ Q852
♥ —
♦ AKJ863
♣ 764

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	2♦
Pass	2♠	Pass	3♣ ¹
Pass	3♠	Pass	4♦ ²
Pass	4♥ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♠
	AP		

1. limit raise or better in ♠
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 111	♠ KJ10732	West Opens 1♥.
Dealer: W	♥ J1074	
Vul: Both	♦ AQ	Partner bids first.
HCP: 11	♣ 3	
Board: 112	♠ AKJ863	East Opens 1♣.
Dealer: E	♥ Q109	
Vul: EW	♦ Q	You bid first.
HCP: 14	♣ Q105	
Board: 113	♠ K8753	West Opens 1♣.
Dealer: W	♥ KQ975	
Vul: Both	♦ KJ	Partner bids first.
HCP: 12	♣ 8	
Board: 114	♠ Q852	East Opens 1♣.
Dealer: E	♥ —	East Bids 2♣ if possible.
Vul: None	♦ AKJ863	
HCP: 10	♣ 764	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 111

Dealer: W

Vul: Both

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: 112

Dealer: E

Vul: EW

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: 113

Dealer: W

Vul: Both

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♠
Pass	2♣ ¹	Pass	4♠
	AP		

1. limit raise or better in ♠

Board: 114

Dealer: E

Vul: None

North HCP: 16

South HCP: 10

Contract: 6♠ N

North:

♠ AK94
♥ AK972
♦ Q107
♣ 3

South:

♠ Q852
♥ —
♦ AKJ863
♣ 764

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	2♦
Pass	2♠	Pass	3♣ ¹
Pass	3♠	Pass	4♦ ²
Pass	4♥ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♠
	AP		

1. limit raise or better in ♠
2. Cue bid, a ♦ stopper
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♠
5. A=0/5 or 3/5

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 115 ♠ AQ765
Dealer: W ♥ AJ5
Vul: NS ♦ 75
HCP: 11 ♣ 1074

West Opens 1♦.

You bid first.

Board: 116 ♠ 8742
Dealer: E ♥ 64
Vul: Both ♦ AK876
HCP: 10 ♣ K4

East Opens 1♣.

Partner bids first.

Board: 117 ♠ 95
Dealer: W ♥ AK8642
Vul: None ♦ A542
HCP: 15 ♣ A

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

You bid first.

Board: 118 ♠ 9654
Dealer: E ♥ A1082
Vul: EW ♦ AK976
HCP: 11 ♣ —

East Opens 1♠.

Partner bids first.

Board: 119 ♠ 6
Dealer: W ♥ Q62
Vul: None ♦ AK984
HCP: 9 ♣ 10974

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

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 115
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 10
 Contract: 1N S

North:
 ♠ AQ765
 ♥ AJ5
 ♦ 75
 ♣ 1074

South:
 ♠ 98
 ♥ KQ9
 ♦ A1086
 ♣ J986

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

Board: 116
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 1N S

North:
 ♠ 8742
 ♥ 64
 ♦ AK876
 ♣ K4

South:
 ♠ KJ
 ♥ AKJ52
 ♦ J9
 ♣ J863

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

Board: 117
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ 95
 ♥ AK8642
 ♦ A542
 ♣ A

South:
 ♠ Q103
 ♥ QJ10
 ♦ J1063
 ♣ J108

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

Board: 118
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ 9654
 ♥ A1082
 ♦ AK976
 ♣ —

South:
 ♠ KJ8
 ♥ J76
 ♦ 10
 ♣ AK10974

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

Board: 119
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 4♠X S

North:
 ♠ 6
 ♥ Q62
 ♦ AK984
 ♣ 10974

South:
 ♠ AKQ10954
 ♥ K7
 ♦ Q73
 ♣ 8

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 115 ♠ 98
Dealer: W ♥ KQ9
Vul: NS ♦ A1086
HCP: 10 ♣ J986

West Opens 1♦.

Partner bids first.

Board: 116 ♠ KJ
Dealer: E ♥ AKJ52
Vul: Both ♦ J9
HCP: 14 ♣ J863

East Opens 1♣.

You bid first.

Board: 117 ♠ Q103
Dealer: W ♥ QJ10
Vul: None ♦ J1063
HCP: 7 ♣ J108

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 118 ♠ KJ8
Dealer: E ♥ J76
Vul: EW ♦ 10
HCP: 12 ♣ AK10974

East Opens 1♠.

You bid first.

Board: 119 ♠ AKQ10954
Dealer: W ♥ K7
Vul: None ♦ Q73
HCP: 14 ♣ 8

West Opens 1♣.

East Bids 1♥ if possible.

East Doubles Pass if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 115
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 10
 Contract: 1N S

North:
 ♠ AQ765
 ♥ AJ5
 ♦ 75
 ♣ 1074

South:
 ♠ 98
 ♥ KQ9
 ♦ A1086
 ♣ J986

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

Board: 116
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 1N S

North:
 ♠ 8742
 ♥ 64
 ♦ AK876
 ♣ K4

South:
 ♠ KJ
 ♥ AKJ52
 ♦ J9
 ♣ J863

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

Board: 117
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ 95
 ♥ AK8642
 ♦ A542
 ♣ A

South:
 ♠ Q103
 ♥ QJ10
 ♦ J1063
 ♣ J108

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

Board: 118
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ 9654
 ♥ A1082
 ♦ AK976
 ♣ —

South:
 ♠ KJ8
 ♥ J76
 ♦ 10
 ♣ AK10974

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

Board: 119
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 4♠X S

North:
 ♠ 6
 ♥ Q62
 ♦ AK984
 ♣ 10974

South:
 ♠ AKQ10954
 ♥ K7
 ♦ Q73
 ♣ 8

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 120
Dealer: E
Vul: NS
HCP: 11

♠ 74
♥ KQ6
♦ KQJ874
♣ 53

East Opens 1♣.

Partner bids first.

Board: 121
Dealer: W
Vul: Both
HCP: 14

♠ AJ2
♥ Q8
♦ AK1085
♣ 1097

West Opens 1♣.

East Bids 1♥ if possible.

West Doubles 1♠ if possible.

You bid first.

Board: 122
Dealer: E
Vul: NS
HCP: 13

♠ AJ93
♥ QJ92
♦ AJ3
♣ 85

East Opens 1♣.

East Bids 1♠ if possible.

Partner bids first.

Board: 123
Dealer: W
Vul: EW
HCP: 12

♠ AKQ1063
♥ 98
♦ 1096
♣ K6

West Opens 1♦.

You bid first.

Board: 124
Dealer: E
Vul: Both
HCP: 14

♠ K2
♥ A52
♦ J6
♣ KQJ1072

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 120

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

South:

♠ AJ10986

♥ A10

♦ 63

♣ A76

West North East South

1♣ 1♠

Pass 2♦ Pass 3♠

Pass 4♠ AP

Board: 121

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ S

North:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

South:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

West North East South

1♣ 1♦ 1♥ 1♠

X¹ 2♣² Pass 2♠

AP

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

Board: 122

Dealer: E

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ AJ93

♥ QJ92

♦ AJ3

♣ 85

South:

♠ Q5

♥ 4

♦ KQ10974

♣ A743

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♣

Pass 3NT AP

Board: 123

Dealer: W

Vul: EW

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: 124

Dealer: E

Vul: Both

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 120 ♠ AJ10986
Dealer: E ♥ A10
Vul: NS ♦ 63
HCP: 13 ♣ A76

East Opens 1♣.

You bid first.

Board: 121 ♠ Q10864
Dealer: W ♥ AJ6
Vul: Both ♦ 97
HCP: 8 ♣ J83

West Opens 1♣.

East Bids 1♥ if possible.

West Doubles 1♠ if possible.

Partner bids first.

Board: 122 ♠ Q5
Dealer: E ♥ 4
Vul: NS ♦ KQ10974
HCP: 11 ♣ A743

East Opens 1♣.

East Bids 1♠ if possible.

You bid first.

Board: 123 ♠ 85
Dealer: W ♥ AQJ765
Vul: EW ♦ AJ8
HCP: 12 ♣ 54

West Opens 1♦.

Partner bids first.

Board: 124 ♠ AQ1084
Dealer: E ♥ KJ86
Vul: Both ♦ K109
HCP: 13 ♣ 3

East Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 120

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

South:

♠ AJ10986

♥ A10

♦ 63

♣ A76

West North East South

1♣ 1♣ 1♠

Pass 2♦ Pass 3♠

Pass 4♠ AP

Board: 121

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2♠ S

North:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

South:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

West North East South

1♣ 1♦ 1♥ 1♠

X¹ 2♣² Pass 2♠

AP

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

Board: 122

Dealer: E

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ AJ93

♥ QJ92

♦ AJ3

♣ 85

South:

♠ Q5

♥ 4

♦ KQ10974

♣ A743

West North East South

1♣ 1♦ 1♣ 1♦

Pass 1♥ 1♠ 2♣

Pass 3NT AP

Board: 123

Dealer: W

Vul: EW

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: 124

Dealer: E

Vul: Both

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 125	♠ AQ52	West Opens 1♦.
Dealer: W	♥ AJ432	
Vul: None	♦ 98	You bid first.
HCP: 14	♣ K10	
Board: 126	♠ K8532	East Opens 1♦.
Dealer: E	♥ A854	East Doubles 2♦ if possible.
Vul: EW	♦ J6	
HCP: 15	♣ AK	Partner bids first.
Board: 127	♠ AJ9642	West Opens 1♥.
Dealer: W	♥ AK8	
Vul: Both	♦ 762	You bid first.
HCP: 12	♣ 5	
Board: 128	♠ A9	East Opens 1♠.
Dealer: E	♥ 8	
Vul: NS	♦ K873	Partner bids first.
HCP: 11	♣ KJ7543	
Board: 129	♠ AK1083	West Opens 1♣.
Dealer: W	♥ 954	West Doubles 2♣ if possible.
Vul: Both	♦ A84	East Bids 3♣ if possible.
HCP: 11	♣ 63	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ AQ52	♠ KJ93	1♦	1♥	Pass	1♠
Vul: None	♥ AJ432	♥ KQ	Pass	2♦ ¹	Pass	3♠
North HCP: 14	♦ 98	♦ 1063	Pass	4♠	AP	
South HCP: 10	♣ K10	♣ J843	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ K8532	♠ 107			1♦	1♥
Vul: EW	♥ A854	♥ KQ632	Pass	2♦ ¹	X	XX
North HCP: 15	♦ J6	♦ Q94	Pass	4♥	AP	
South HCP: 10	♣ AK	♣ QJ3	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ AJ9642	♠ K10				
Vul: Both	♥ AK8	♥ 964	1♥	1♠	AP	
North HCP: 12	♦ 762	♦ 54				
South HCP: 9	♣ 5	♣ AQ10984				
Contract: 1♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ Q1043			1♠	2♥
Vul: NS	♥ 8	♥ AJ10754	Pass	3♣	Pass	3♥
North HCP: 11	♦ K873	♦ AJ	Pass	3NT	AP	
South HCP: 12	♣ KJ7543	♣ 8				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ AK1083	♠ 9542	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ 954	♥ QJ6	X	XX	3♣	4♠
North HCP: 11	♦ A84	♦ KJ5	AP			
South HCP: 11	♣ 63	♣ A75	1. limit raise or better in ♠			
Contract: 4♠ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 125 ♠ KJ93
Dealer: W ♥ KQ
Vul: None ♦ 1063
HCP: 10 ♣ J843

West Opens 1♦.

Partner bids first.

Board: 126 ♠ 107
Dealer: E ♥ KQ632
Vul: EW ♦ Q94
HCP: 10 ♣ QJ3

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 127 ♠ K10
Dealer: W ♥ 964
Vul: Both ♦ 54
HCP: 9 ♣ AQ10984

West Opens 1♥.

Partner bids first.

Board: 128 ♠ Q1043
Dealer: E ♥ AJ10754
Vul: NS ♦ AJ
HCP: 12 ♣ 8

East Opens 1♠.

You bid first.

Board: 129 ♠ 9542
Dealer: W ♥ QJ6
Vul: Both ♦ KJ5
HCP: 11 ♣ A75

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ AQ52	♠ KJ93	1♦	1♥	Pass	1♠
Vul: None	♥ AJ432	♥ KQ	Pass	2♦ ¹	Pass	3♠
North HCP: 14	♦ 98	♦ 1063	Pass	4♠	AP	
South HCP: 10	♣ K10	♣ J843	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ K8532	♠ 107			1♦	1♥
Vul: EW	♥ A854	♥ KQ632	Pass	2♦ ¹	X	XX
North HCP: 15	♦ J6	♦ Q94	Pass	4♥	AP	
South HCP: 10	♣ AK	♣ QJ3	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ AJ9642	♠ K10				
Vul: Both	♥ AK8	♥ 964	1♥	1♠	AP	
North HCP: 12	♦ 762	♦ 54				
South HCP: 9	♣ 5	♣ AQ10984				
Contract: 1♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ Q1043			1♠	2♥
Vul: NS	♥ 8	♥ AJ10754	Pass	3♣	Pass	3♥
North HCP: 11	♦ K873	♦ AJ	Pass	3NT	AP	
South HCP: 12	♣ KJ7543	♣ 8				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ AK1083	♠ 9542	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ 954	♥ QJ6	X	XX	3♣	4♠
North HCP: 11	♦ A84	♦ KJ5	AP			
South HCP: 11	♣ 63	♣ A75	1. limit raise or better in ♠			
Contract: 4♠ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 130	♠ 108	East Opens 1♠.
Dealer: E	♥ AKJ54	East Bids 2♠ if possible.
Vul: None	♦ KQ75	
HCP: 13	♣ 72	Partner bids first.
Board: 131	♠ KQ4	West Opens 1♦.
Dealer: W	♥ KQJ82	West Bids 3♦ if possible.
Vul: NS	♦ Q5	
HCP: 14	♣ J76	You bid first.
Board: 132	♠ K1065	East Opens 1♣.
Dealer: E	♥ AJ982	
Vul: EW	♦ J104	Partner bids first.
HCP: 12	♣ K	
Board: 133	♠ KQ765	West Opens 1♥.
Dealer: W	♥ Q65	
Vul: None	♦ K94	You bid first.
HCP: 10	♣ 54	
Board: 134	♠ AJ1083	East Opens 1♠.
Dealer: E	♥ K	
Vul: NS	♦ 32	Partner bids first.
HCP: 9	♣ J9754	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: None

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: 131

Dealer: W

Vul: NS

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: 132

Dealer: E

Vul: EW

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

Board: 133

Dealer: W

Vul: None

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 3NT²

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: 134

Dealer: E

Vul: NS

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 130	♠ AJ6	East Opens 1♠.
Dealer: E	♥ 8763	East Bids 2♠ if possible.
Vul: None	♦ —	
HCP: 12	♣ AQJ1084	You bid first.
Board: 131	♠ 10872	West Opens 1♦.
Dealer: W	♥ 1043	West Bids 3♦ if possible.
Vul: NS	♦ K73	
HCP: 12	♣ AKQ	Partner bids first.
Board: 132	♠ AJ2	East Opens 1♣.
Dealer: E	♥ KQ1054	
Vul: EW	♦ Q	You bid first.
HCP: 14	♣ Q1097	
Board: 133	♠ J832	West Opens 1♥.
Dealer: W	♥ A97	
Vul: None	♦ J2	Partner bids first.
HCP: 14	♣ AKJ8	
Board: 134	♠ 2	East Opens 1♠.
Dealer: E	♥ 863	
Vul: NS	♦ AQ10764	You bid first.
HCP: 13	♣ AK2	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: None

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: 131

Dealer: W

Vul: NS

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: 132

Dealer: E

Vul: EW

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

Board: 133

Dealer: W

Vul: None

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 3NT²

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: 134

Dealer: E

Vul: NS

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 135	♠ KJ86	West Opens 1♦.
Dealer: W	♥ AJ1072	
Vul: EW	♦ 985	You bid first.
HCP: 9	♣ 9	
Board: 136	♠ K43	East Opens 1♦.
Dealer: E	♥ K73	West Bids 2♠ if possible.
Vul: EW	♦ 862	
HCP: 10	♣ A983	Partner bids first.
Board: 137	♠ —	West Opens 1♣.
Dealer: W	♥ AQJ54	West Doubles 2♣ if possible.
Vul: Both	♦ AQ64	
HCP: 15	♣ Q1063	You bid first.
Board: 138	♠ AJ9872	East Opens 1♣.
Dealer: E	♥ 1043	
Vul: None	♦ K8	Partner bids first.
HCP: 8	♣ 85	
Board: 139	♠ —	West Opens 1♦.
Dealer: W	♥ KJ8742	West Doubles Pass if possible.
Vul: EW	♦ AJ42	East Bids 2♠ if possible.
HCP: 9	♣ 975	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: EW

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: 136

Dealer: E

Vul: EW

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

Board: 137

Dealer: W

Vul: Both

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: 138

Dealer: E

Vul: None

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: 139

Dealer: W

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♠ E

North:

♠ —

♥ KJ8742

♦ AJ42

♣ 975

South:

♠ KQ532

♥ 9

♦ Q8

♣ AQ1083

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

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

X	Pass	2♠	AP
---	------	----	----

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 135 ♠ Q72
Dealer: W ♥ K5
Vul: EW ♦ QJ32
HCP: 14 ♣ AQ84

West Opens 1♦.

Partner bids first.

Board: 136 ♠ A102
Dealer: E ♥ AJ862
Vul: EW ♦ J103
HCP: 13 ♣ K6

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

Board: 137 ♠ A1095
Dealer: W ♥ 1093
Vul: Both ♦ K1053
HCP: 11 ♣ A4

West Opens 1♣.

West Doubles 2♣ if possible.

Partner bids first.

Board: 138 ♠ K3
Dealer: E ♥ KJ652
Vul: None ♦ AQJ
HCP: 14 ♣ 1093

East Opens 1♣.

You bid first.

Board: 139 ♠ KQ532
Dealer: W ♥ 9
Vul: EW ♦ Q8
HCP: 13 ♣ AQ1083

West Opens 1♦.

West Doubles Pass if possible.

East Bids 2♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: EW

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: 136

Dealer: E

Vul: EW

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

Board: 137

Dealer: W

Vul: Both

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: 138

Dealer: E

Vul: None

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: 139

Dealer: W

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♠ E

North:

♠ —

♥ KJ8742

♦ AJ42

♣ 975

South:

♠ KQ532

♥ 9

♦ Q8

♣ AQ1083

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

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

X	Pass	2♠	AP
---	------	----	----

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 140	♠ A10754	East Opens 1♣.
Dealer: E	♥ AQ52	East Bids 2♣ if possible.
Vul: None	♦ 75	
HCP: 11	♣ J5	Partner bids first.
Board: 141	♠ —	West Opens 1♠.
Dealer: W	♥ K85	
Vul: NS	♦ AKJ854	You bid first.
HCP: 14	♣ K1084	
Board: 142	♠ AJ10	East Opens 1♥.
Dealer: E	♥ K10	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ 1087432	
Board: 143	♠ AQ87	West Opens 1♦.
Dealer: W	♥ AK987	East Doubles Pass if possible.
Vul: EW	♦ 9	
HCP: 14	♣ J64	You bid first.
Board: 144	♠ 72	East Opens 1♣.
Dealer: E	♥ QJ4	
Vul: None	♦ QJ865	Partner bids first.
HCP: 10	♣ A53	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 140

Dealer: E

Vul: None

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: 141

Dealer: W

Vul: NS

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

Board: 142

Dealer: E

Vul: None

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: 143

Dealer: W

Vul: EW

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: 144

Dealer: E

Vul: None

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 140	♠ 86	East Opens 1♣.
Dealer: E	♥ 86	East Bids 2♣ if possible.
Vul: None	♦ AKJ43	
HCP: 11	♣ K1043	You bid first.
Board: 141	♠ A10832	West Opens 1♠.
Dealer: W	♥ AQ109	
Vul: NS	♦ 9	Partner bids first.
HCP: 11	♣ J96	
Board: 142	♠ KQ942	East Opens 1♥.
Dealer: E	♥ AQ94	
Vul: None	♦ 94	You bid first.
HCP: 13	♣ Q9	
Board: 143	♠ K109	West Opens 1♦.
Dealer: W	♥ QJ10542	East Doubles Pass if possible.
Vul: EW	♦ Q42	
HCP: 8	♣ 3	Partner bids first.
Board: 144	♠ J10653	East Opens 1♣.
Dealer: E	♥ AK2	
Vul: None	♦ A104	You bid first.
HCP: 12	♣ 108	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 140

Dealer: E

Vul: None

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: 141

Dealer: W

Vul: NS

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

Board: 142

Dealer: E

Vul: None

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: 143

Dealer: W

Vul: EW

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: 144

Dealer: E

Vul: None

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 145	♠ AKQ1082	West Opens 1♣.
Dealer: W	♥ J53	West Bids 2♣ if possible.
Vul: NS	♦ A106	
HCP: 14	♣ 7	You bid first.
Board: 146	♠ 10	East Opens 1♦.
Dealer: E	♥ K863	West Bids 1♠ if possible.
Vul: EW	♦ KQJ1076	East Doubles 2♦ if possible.
HCP: 10	♣ J9	Partner bids first.
Board: 147	♠ Q10875	West Opens 1♣.
Dealer: W	♥ 643	
Vul: Both	♦ AQJ	You bid first.
HCP: 9	♣ 43	
Board: 148	♠ K832	East Opens 1♠.
Dealer: E	♥ AQ932	East Bids 2♠ if possible.
Vul: NS	♦ J7	
HCP: 12	♣ Q7	Partner bids first.
Board: 149	♠ 9	West Opens 1♦.
Dealer: W	♥ AKQ106	
Vul: EW	♦ QJ3	You bid first.
HCP: 15	♣ K954	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145
Dealer: W
Vul: NS
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: 146
Dealer: E
Vul: EW
North HCP: 10
South HCP: 14
Contract: 4♥ S

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♥	AP	

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

Board: 147
Dealer: W
Vul: Both
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: 148
Dealer: E
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3♦ S

North:
♠ K832
♥ AQ932
♦ J7
♣ Q7

South:
♠ 74
♥ 65
♦ AK10982
♣ AJ5

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

Board: 149
Dealer: W
Vul: EW
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			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 145	♠ J9	West Opens 1♣.
Dealer: W	♥ AK2	West Bids 2♣ if possible.
Vul: NS	♦ QJ74	
HCP: 11	♣ 10543	Partner bids first.
Board: 146	♠ AK7	East Opens 1♦.
Dealer: E	♥ QJ10752	West Bids 1♠ if possible.
Vul: EW	♦ 2	East Doubles 2♦ if possible.
HCP: 14	♣ A83	You bid first.
Board: 147	♠ 3	West Opens 1♣.
Dealer: W	♥ QJ7	
Vul: Both	♦ K1065	Partner bids first.
HCP: 13	♣ AK1075	
Board: 148	♠ 74	East Opens 1♠.
Dealer: E	♥ 65	East Bids 2♠ if possible.
Vul: NS	♦ AK10982	
HCP: 12	♣ AJ5	You bid first.
Board: 149	♠ AKQJ542	West Opens 1♦.
Dealer: W	♥ 92	
Vul: EW	♦ 1096	Partner bids first.
HCP: 10	♣ 10	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145
Dealer: W
Vul: NS
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: 146
Dealer: E
Vul: EW
North HCP: 10
South HCP: 14
Contract: 4♥ S

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♥	AP	

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

Board: 147
Dealer: W
Vul: Both
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: 148
Dealer: E
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3♦ S

North:
♠ K832
♥ AQ932
♦ J7
♣ Q7

South:
♠ 74
♥ 65
♦ AK10982
♣ AJ5

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

Board: 149
Dealer: W
Vul: EW
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			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 150	♠ K98	East Opens 1♣.
Dealer: E	♥ J86	
Vul: Both	♦ AJ43	Partner bids first.
HCP: 9	♣ 843	
Board: 151	♠ KQ765	West Opens 1♦.
Dealer: W	♥ J74	West Doubles 2♠ if possible.
Vul: None	♦ 109	
HCP: 12	♣ AQ9	You bid first.
Board: 152	♠ 9742	East Opens 1♣.
Dealer: E	♥ KQ6	
Vul: Both	♦ Q7	Partner bids first.
HCP: 14	♣ AK53	
Board: 153	♠ AK1082	West Opens 1♦.
Dealer: W	♥ 5	
Vul: NS	♦ KJ63	You bid first.
HCP: 11	♣ 654	
Board: 154	♠ 1098	East Opens 1♣.
Dealer: E	♥ K1075	West Bids 2♠ if possible.
Vul: Both	♦ A5	
HCP: 9	♣ Q984	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 2♥ 1♣ 1♥

Pass 2♥ AP

Board: 151

Dealer: W

Vul: None

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

Board: 152

Dealer: E

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ 9742

♥ KQ6

♦ Q7

♣ AK53

South:

♠ KQ653

♥ AJ4

♦ 643

♣ Q6

West North East South

Pass 2♣¹ 1♣ 1♠

Pass 4♠ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ AK1082

♥ 5

♦ KJ63

♣ 654

South:

♠ 54

♥ 9432

♦ A10

♣ AKQ107

West North East South

1♦ 1♠ Pass 2♣

Pass 3NT AP

Board: 154

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ W

North:

♠ 1098

♥ K1075

♦ A5

♣ Q984

South:

♠ 6

♥ AJ3

♦ KQJ108

♣ K1063

West North East South

2♠¹ 1♣ 1♦

2♠¹ AP

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 150	♠ AQ3	East Opens 1♣.
Dealer: E	♥ AK1043	
Vul: Both	♦ Q87	You bid first.
HCP: 15	♣ 97	
Board: 151	♠ AJ8	West Opens 1♦.
Dealer: W	♥ Q85	West Doubles 2♠ if possible.
Vul: None	♦ J83	
HCP: 9	♣ J864	Partner bids first.
Board: 152	♠ KQ653	East Opens 1♣.
Dealer: E	♥ AJ4	
Vul: Both	♦ 643	You bid first.
HCP: 12	♣ Q6	
Board: 153	♠ 54	West Opens 1♦.
Dealer: W	♥ 9432	
Vul: NS	♦ A10	Partner bids first.
HCP: 13	♣ AKQ107	
Board: 154	♠ 6	East Opens 1♣.
Dealer: E	♥ AJ3	West Bids 2♠ if possible.
Vul: Both	♦ KQJ108	
HCP: 14	♣ K1063	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 2♥ 1♣ 1♥

Pass 2♥ AP

Board: 151

Dealer: W

Vul: None

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

Board: 152

Dealer: E

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ 9742

♥ KQ6

♦ Q7

♣ AK53

South:

♠ KQ653

♥ AJ4

♦ 643

♣ Q6

West North East South

Pass 2♣¹ 1♣ 1♠

Pass 4♠ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ AK1082

♥ 5

♦ KJ63

♣ 654

South:

♠ 54

♥ 9432

♦ A10

♣ AKQ107

West North East South

1♦ 1♠ Pass 2♣

Pass 3NT AP

Board: 154

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ W

North:

♠ 1098

♥ K1075

♦ A5

♣ Q984

South:

♠ 6

♥ AJ3

♦ KQJ108

♣ K1063

West North East South

2♠¹ 1♣ 1♦

2♠¹ AP

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 155	♠ 987	West Opens 1♦.
Dealer: W	♥ AK1052	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ A104	
Board: 156	♠ K108	East Opens 1♥.
Dealer: E	♥ J104	East Bids 3♥ if possible.
Vul: NS	♦ Q8	
HCP: 9	♣ K7643	Partner bids first.
Board: 157	♠ 1083	West Opens 1♠.
Dealer: W	♥ A7	West Doubles Pass if possible.
Vul: EW	♦ AKQJ65	East Bids 3♣ if possible.
HCP: 14	♣ 93	You bid first.
Board: 158	♠ 7542	East Opens 1♣.
Dealer: E	♥ AJ76	
Vul: Both	♦ A96	Partner bids first.
HCP: 13	♣ A3	
Board: 159	♠ AK2	West Opens 1♣.
Dealer: W	♥ 7	West Bids 1♥ if possible.
Vul: NS	♦ AJ10873	
HCP: 15	♣ K97	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 155
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 2N N

North:
♠ 987
♥ AK1052
♦ A9
♣ A104

South:
♠ Q432
♥ 8
♦ K632
♣ K863

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

Board: 156
Dealer: E
Vul: NS
North HCP: 9
South HCP: 13
Contract: 3♠ S

North:
♠ K108
♥ J104
♦ Q8
♣ K7643

South:
♠ AQ5432
♥ A75
♦ J92
♣ Q

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

Board: 157
Dealer: W
Vul: EW
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: 158
Dealer: E
Vul: Both
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: 159
Dealer: W
Vul: NS
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 ♦

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 155 ♠ Q432
Dealer: W ♥ 8
Vul: NS ♦ K632
HCP: 8 ♣ K863

West Opens 1♦.

Partner bids first.

Board: 156 ♠ AQ5432
Dealer: E ♥ A75
Vul: NS ♦ J92
HCP: 13 ♣ Q

East Opens 1♥.

East Bids 3♥ if possible.

You bid first.

Board: 157 ♠ K76
Dealer: W ♥ K10652
Vul: EW ♦ 832
HCP: 9 ♣ K8

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 158 ♠ KQJ108
Dealer: E ♥ 84
Vul: Both ♦ KQ5
HCP: 11 ♣ 1098

East Opens 1♣.

You bid first.

Board: 159 ♠ Q65
Dealer: W ♥ K943
Vul: NS ♦ 9654
HCP: 7 ♣ Q5

West Opens 1♣.

West Bids 1♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 155
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 2N N

North:
♠ 987
♥ AK1052
♦ A9
♣ A104

South:
♠ Q432
♥ 8
♦ K632
♣ K863

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

Board: 156
Dealer: E
Vul: NS
North HCP: 9
South HCP: 13
Contract: 3♠ S

North:
♠ K108
♥ J104
♦ Q8
♣ K7643

South:
♠ AQ5432
♥ A75
♦ J92
♣ Q

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

Board: 157
Dealer: W
Vul: EW
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: 158
Dealer: E
Vul: Both
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: 159
Dealer: W
Vul: NS
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 ♦

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 160	♠ 98	East Opens 1♠.
Dealer: E	♥ KQJ2	East Bids 2♠ if possible.
Vul: EW	♦ 74	
HCP: 9	♣ QJ643	Partner bids first.
Board: 161	♠ Q103	West Opens 1♥.
Dealer: W	♥ K9	West Bids 2♥ if possible.
Vul: Both	♦ A2	
HCP: 15	♣ AQ10963	You bid first.
Board: 162	♠ J97	East Opens 1♠.
Dealer: E	♥ A6	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ QJ1096542	
Board: 163	♠ KQJ765	West Opens 1♣.
Dealer: W	♥ AQ9	West Bids 2♣ if possible.
Vul: EW	♦ QJ86	
HCP: 15	♣ —	You bid first.
Board: 164	♠ A74	East Opens 1♦.
Dealer: E	♥ K73	East Doubles 2♦ if possible.
Vul: Both	♦ K98	West Bids 2♥ if possible.
HCP: 12	♣ Q986	East Bids 3♥ if possible.
		East Doubles Pass if possible.
		Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 160

Dealer: E

Vul: EW

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: 161

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N S

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

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

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

2♥	3♣	Pass	3♥ ¹
----	----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. limit raise or better in ♣

Board: 162

Dealer: E

Vul: None

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: 163

Dealer: W

Vul: EW

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: 164

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ X S

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

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

		1♦	1♠
--	--	----	----

Pass	2♦ ¹	X	XX
------	-----------------	---	----

2♥	2♠	3♥	4♠
----	----	----	----

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

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 160 ♠ 6543
Dealer: E ♥ —
Vul: EW ♦ AKQJ98
HCP: 14 ♣ A95

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

You bid first.

Board: 161 ♠ K764
Dealer: W ♥ Q103
Vul: Both ♦ J97
HCP: 10 ♣ KJ5

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

Partner bids first.

Board: 162 ♠ KQ10
Dealer: E ♥ K943
Vul: None ♦ AK9743
HCP: 15 ♣ —

East Opens 1♠.

You bid first.

Board: 163 ♠ 103
Dealer: W ♥ 742
Vul: EW ♦ AK74
HCP: 10 ♣ K965

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

Partner bids first.

Board: 164 ♠ QJ983
Dealer: E ♥ AQJ2
Vul: Both ♦ J2
HCP: 11 ♣ 43

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

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 160

Dealer: E

Vul: EW

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: 161

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3N S

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

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

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

2♥	3♣	Pass	3♥ ¹
----	----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. limit raise or better in ♣

Board: 162

Dealer: E

Vul: None

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: 163

Dealer: W

Vul: EW

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: 164

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ X S

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

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

		1♦	1♠
--	--	----	----

Pass	2♦ ¹	X	XX
------	-----------------	---	----

2♥	2♠	3♥	4♠
----	----	----	----

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

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 165 ♠ J10
Dealer: W ♥ A10
Vul: None ♦ QJ2
HCP: 13 ♣ KQ9762

West Opens 1♠.

You bid first.

Board: 166 ♠ J107
Dealer: E ♥ AJ9653
Vul: NS ♦ 865
HCP: 6 ♣ 6

East Opens 1♦.

East Doubles 2♥ if possible.

Partner bids first.

Board: 167 ♠ 953
Dealer: W ♥ AKJ95
Vul: Both ♦ KJ87
HCP: 15 ♣ K

West Opens 1♣.

West Doubles 2♥ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 168 ♠ K62
Dealer: E ♥ 862
Vul: None ♦ 865
HCP: 7 ♣ A1073

East Opens 1♦.

Partner bids first.

Board: 169 ♠ A109
Dealer: W ♥ AKQJ3
Vul: NS ♦ 8
HCP: 15 ♣ J754

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ K952	1♣	2♣	Pass	3NT
Vul: None	♥ A10	♥ J832	AP			
North HCP: 13	♦ QJ2	♦ AK843				
South HCP: 11	♣ KQ9762	♣ —				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ J107	♠ 63			1♦	2♣
Vul: NS	♥ AJ9653	♥ Q87	Pass	2♥	X	3♦ ¹
North HCP: 6	♦ 865	♦ K2	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ AKQJ93	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ Q642	1♣	1♥	Pass	2♥
Vul: Both	♥ AKJ95	♥ Q72	X	XX	3♦	3♥
North HCP: 15	♦ KJ87	♦ Q	AP			
South HCP: 8	♣ K	♣ Q10985				
Contract: 3♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ K62	♠ AQJ107			1♦	1♠
Vul: None	♥ 862	♥ KQ107	Pass	2♠	Pass	3♠
North HCP: 7	♦ 865	♦ J7	AP			
South HCP: 15	♣ A1073	♣ Q4				
Contract: 3♠ S						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ J65	1♣	1♥	AP	
Vul: NS	♥ AKQJ3	♥ 72				
North HCP: 15	♦ 8	♦ 10973				
South HCP: 7	♣ J754	♣ AQ103				
Contract: 1♥ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 165
Dealer: W
Vul: None
HCP: 11

♠ K952
♥ J832
♦ AK843
♣ —

West Opens 1♠.

Partner bids first.

Board: 166
Dealer: E
Vul: NS
HCP: 15

♠ 63
♥ Q87
♦ K2
♣ AKQJ93

East Opens 1♦.

East Doubles 2♥ if possible.

You bid first.

Board: 167
Dealer: W
Vul: Both
HCP: 8

♠ Q642
♥ Q72
♦ Q
♣ Q10985

West Opens 1♣.

West Doubles 2♥ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 168
Dealer: E
Vul: None
HCP: 15

♠ AQJ107
♥ KQ107
♦ J7
♣ Q4

East Opens 1♦.

You bid first.

Board: 169
Dealer: W
Vul: NS
HCP: 7

♠ J65
♥ 72
♦ 10973
♣ AQ103

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ K952	1♣	2♣	Pass	3NT
Vul: None	♥ A10	♥ J832	AP			
North HCP: 13	♦ QJ2	♦ AK843				
South HCP: 11	♣ KQ9762	♣ —				
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: E	♠ J107	♠ 63			1♦	2♣
Vul: NS	♥ AJ9653	♥ Q87	Pass	2♥	X	3♦ ¹
North HCP: 6	♦ 865	♦ K2	Pass	3♥	AP	
South HCP: 15	♣ 6	♣ AKQJ93	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 953	♠ Q642	1♣	1♥	Pass	2♥
Vul: Both	♥ AKJ95	♥ Q72	X	XX	3♦	3♥
North HCP: 15	♦ KJ87	♦ Q	AP			
South HCP: 8	♣ K	♣ Q10985				
Contract: 3♥ N						

Board: 168	North:	South:	West	North	East	South
Dealer: E	♠ K62	♠ AQJ107			1♦	1♠
Vul: None	♥ 862	♥ KQ107	Pass	2♠	Pass	3♠
North HCP: 7	♦ 865	♦ J7	AP			
South HCP: 15	♣ A1073	♣ Q4				
Contract: 3♠ S						

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ A109	♠ J65	1♣	1♥	AP	
Vul: NS	♥ AKQJ3	♥ 72				
North HCP: 15	♦ 8	♦ 10973				
South HCP: 7	♣ J754	♣ AQ103				
Contract: 1♥ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 170	♠ K5	East Opens 1♥.
Dealer: E	♥ J10543	
Vul: EW	♦ AJ7	Partner bids first.
HCP: 13	♣ A107	
Board: 171	♠ 7	West Opens 1♠.
Dealer: W	♥ AK9874	
Vul: None	♦ AK42	You bid first.
HCP: 14	♣ 105	
Board: 172	♠ Q1074	East Opens 1♠.
Dealer: E	♥ K1075	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 11	♣ 92	
Board: 173	♠ AJ864	West Opens 1♥.
Dealer: W	♥ 753	
Vul: EW	♦ K532	You bid first.
HCP: 12	♣ A	
Board: 174	♠ KQ654	East Opens 1♦.
Dealer: E	♥ KJ92	East Doubles 2♦ if possible.
Vul: NS	♦ 93	
HCP: 9	♣ 73	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 170
Dealer: E
Vul: EW
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: 171
Dealer: W
Vul: None
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			

Board: 172
Dealer: E
Vul: NS
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: 173
Dealer: W
Vul: EW
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: 174
Dealer: E
Vul: NS
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	2♦ ¹	X	XX
Pass	2♠	Pass	3♠
AP			

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 170	♠ Q986	East Opens 1♥.
Dealer: E	♥ A	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ KQJ654	
Board: 171	♠ KQ105	West Opens 1♠.
Dealer: W	♥ Q2	
Vul: None	♦ 109	Partner bids first.
HCP: 11	♣ KJ732	
Board: 172	♠ A2	East Opens 1♠.
Dealer: E	♥ A32	
Vul: NS	♦ 94	You bid first.
HCP: 14	♣ AQ8743	
Board: 173	♠ 10	West Opens 1♥.
Dealer: W	♥ AJ96	
Vul: EW	♦ Q106	Partner bids first.
HCP: 10	♣ QJ985	
Board: 174	♠ AJ1093	East Opens 1♦.
Dealer: E	♥ Q	East Doubles 2♦ if possible.
Vul: NS	♦ KJ75	
HCP: 12	♣ J109	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 170

Dealer: E

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ K5

♥ J10543

♦ AJ7

♣ A107

South:

♠ Q986

♥ A

♦ K6

♣ KQJ654

West North East South

Pass 3NT 1♥ 2♣

Pass 3NT AP

Board: 171

Dealer: W

Vul: None

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

Board: 172

Dealer: E

Vul: NS

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ Q1074

♥ K1075

♦ AQ5

♣ 92

South:

♠ A2

♥ A32

♦ 94

♣ AQ8743

West North East South

Pass 3NT 1♠ 2♣

Pass 3NT AP

Board: 173

Dealer: W

Vul: EW

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: 174

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ KQ654

♥ KJ92

♦ 93

♣ 73

South:

♠ AJ1093

♥ Q

♦ KJ75

♣ J109

West North East South

Pass 2♦¹ 1♦ 1♠

Pass 2♠ X XX

Pass 2♠ Pass 3♠

AP

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 175	♠ Q965	West Opens 1♣.
Dealer: W	♥ AJ9842	
Vul: EW	♦ K10	You bid first.
HCP: 10	♣ 10	
Board: 176	♠ K3	East Opens 1♥.
Dealer: E	♥ 532	East Bids 2♥ if possible.
Vul: None	♦ K95	
HCP: 13	♣ AK864	Partner bids first.
Board: 177	♠ 8654	West Opens 1♦.
Dealer: W	♥ KJ865	West Bids 2♦ if possible.
Vul: Both	♦ —	East Bids 3♦ if possible.
HCP: 10	♣ AQ74	You bid first.
Board: 178	♠ 43	East Opens 1♣.
Dealer: E	♥ A1073	
Vul: None	♦ J5	Partner bids first.
HCP: 11	♣ AQ654	
Board: 179	♠ AKJ106	West Opens 1♦.
Dealer: W	♥ A102	
Vul: NS	♦ 3	You bid first.
HCP: 15	♣ K653	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: W	♠ Q965	♠ AJ	1♣	1♥	Pass	2NT
Vul: EW	♥ AJ9842	♥ K5	Pass	3♥	Pass	4♥
North HCP: 10	♦ K10	♦ QJ9754	AP			
South HCP: 15	♣ 10	♣ A96				
Contract: 4♥ N						

Board: 176	North:	South:	West	North	East	South
Dealer: E	♠ K3	♠ A109864			1♥	1♠
Vul: None	♥ 532	♥ 104	Pass	Pass	2♥	2♠
North HCP: 13	♦ K95	♦ AQ6	Pass	3♥ ¹	Pass	3♠
South HCP: 12	♣ AK864	♣ Q2	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 177	North:	South:	West	North	East	South
Dealer: W	♠ 8654	♠ J972	1♦	1♥	Pass	1♠
Vul: Both	♥ KJ865	♥ 97	2♦	2♠	3♦	3♠
North HCP: 10	♦ —	♦ AKQ54	AP			
South HCP: 13	♣ AQ74	♣ K6				
Contract: 3♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ QJ1098			1♣	1♠
Vul: None	♥ A1073	♥ K	Pass	1NT	Pass	2NT
North HCP: 11	♦ J5	♦ AK87	Pass	3NT	AP	
South HCP: 13	♣ AQ654	♣ 1093				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: W	♠ AKJ106	♠ 54	1♦	1♠	AP	
Vul: NS	♥ A102	♥ 95				
North HCP: 15	♦ 3	♦ A9864				
South HCP: 8	♣ K653	♣ A987				
Contract: 1♠ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 175	♠ AJ	West Opens 1♣.
Dealer: W	♥ K5	
Vul: EW	♦ QJ9754	Partner bids first.
HCP: 15	♣ A96	

Board: 176	♠ A109864	East Opens 1♥.
Dealer: E	♥ 104	East Bids 2♥ if possible.
Vul: None	♦ AQ6	
HCP: 12	♣ Q2	You bid first.

Board: 177	♠ J972	West Opens 1♦.
Dealer: W	♥ 97	West Bids 2♦ if possible.
Vul: Both	♦ AKQ54	East Bids 3♦ if possible.
HCP: 13	♣ K6	Partner bids first.

Board: 178	♠ QJ1098	East Opens 1♣.
Dealer: E	♥ K	
Vul: None	♦ AK87	You bid first.
HCP: 13	♣ 1093	

Board: 179	♠ 54	West Opens 1♦.
Dealer: W	♥ 95	
Vul: NS	♦ A9864	Partner bids first.
HCP: 8	♣ A987	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ Q965

♥ AJ9842

♦ K10

♣ 10

South:

♠ AJ

♥ K5

♦ QJ9754

♣ A96

West North East South

1♣

1♥

Pass

2NT

Pass

3♥

Pass

4♥

AP

Board: 176

Dealer: E

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ K3

♥ 532

♦ K95

♣ AK864

South:

♠ A109864

♥ 104

♦ AQ6

♣ Q2

West North East South

1♥

1♠

Pass

Pass

2♥

2♠

Pass

3♥¹

Pass

3♠

Pass

4♠

AP

1. limit raise or better in ♠

Board: 177

Dealer: W

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♠ S

North:

♠ 8654

♥ KJ865

♦ —

♣ AQ74

South:

♠ J972

♥ 97

♦ AKQ54

♣ K6

West North East South

1♦

1♥

Pass

1♠

2♦

2♠

3♦

3♠

AP

Board: 178

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ 43

♥ A1073

♦ J5

♣ AQ654

South:

♠ QJ1098

♥ K

♦ AK87

♣ 1093

West North East South

1♣

1♠

Pass

1NT

Pass

2NT

Pass

3NT

AP

Board: 179

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 1♠ N

North:

♠ AKJ106

♥ A102

♦ 3

♣ K653

South:

♠ 54

♥ 95

♦ A9864

♣ A987

West North East South

1♦

1♠

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 180
Dealer: E
Vul: Both
HCP: 10

♠ K
♥ J872
♦ AJ83
♣ J985

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

Partner bids first.

Board: 181
Dealer: W
Vul: None
HCP: 14

♠ Q10763
♥ KJ2
♦ AKJ7
♣ 5

West Opens 1♥.

You bid first.

Board: 182
Dealer: E
Vul: EW
HCP: 10

♠ AJ92
♥ QJ83
♦ J75
♣ J3

East Opens 1♣.

Partner bids first.

Board: 183
Dealer: W
Vul: None
HCP: 15

♠ AQ975
♥ A96
♦ Q
♣ K954

West Opens 1♦.

You bid first.

Board: 184
Dealer: E
Vul: NS
HCP: 13

♠ 932
♥ AJ72
♦ J73
♣ AQJ

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

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ 872			1♣	1♦
Vul: Both	♥ J872	♥ AK95	2♠ ¹	3♦	3♠	X
North HCP: 10	♦ AJ83	♦ K10976	Pass	3NT	AP	
South HCP: 14	♣ J985	♣ A	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: W	♠ Q10763	♠ 92	1♥	1♠	Pass	1NT
Vul: None	♥ KJ2	♥ A54	Pass	3NT	AP	
North HCP: 14	♦ AKJ7	♦ Q853				
South HCP: 11	♣ 5	♣ AJ43				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: E	♠ AJ92	♠ K			1♣	1♦
Vul: EW	♥ QJ83	♥ A1054	Pass	1♥	Pass	2♣ ¹
North HCP: 10	♦ J75	♦ AK864	Pass	3♥	AP	
South HCP: 14	♣ J3	♣ 874	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: W	♠ AQ975	♠ 62	1♦	1♠	Pass	1NT
Vul: None	♥ A96	♥ K3	Pass	3NT	AP	
North HCP: 15	♦ Q	♦ J873				
South HCP: 10	♣ K954	♣ AQ873				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ KJ1075			1♦	1♠
Vul: NS	♥ AJ72	♥ 105	Pass	2♦ ¹	X	XX
North HCP: 13	♦ J73	♦ K2	3♦	3♠	AP	
South HCP: 10	♣ AQJ	♣ K643	1. limit raise or better in ♠			
Contract: 3♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 180
Dealer: E
Vul: Both
HCP: 14

♠ 872
♥ AK95
♦ K10976
♣ A

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

You bid first.

Board: 181
Dealer: W
Vul: None
HCP: 11

♠ 92
♥ A54
♦ Q853
♣ AJ43

West Opens 1♥.

Partner bids first.

Board: 182
Dealer: E
Vul: EW
HCP: 14

♠ K
♥ A1054
♦ AK864
♣ 874

East Opens 1♣.

You bid first.

Board: 183
Dealer: W
Vul: None
HCP: 10

♠ 62
♥ K3
♦ J873
♣ AQ873

West Opens 1♦.

Partner bids first.

Board: 184
Dealer: E
Vul: NS
HCP: 10

♠ KJ1075
♥ 105
♦ K2
♣ K643

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

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ 872			1♣	1♦
Vul: Both	♥ J872	♥ AK95	2♠ ¹	3♦	3♠	X
North HCP: 10	♦ AJ83	♦ K10976	Pass	3NT	AP	
South HCP: 14	♣ J985	♣ A	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: W	♠ Q10763	♠ 92	1♥	1♠	Pass	1NT
Vul: None	♥ KJ2	♥ A54	Pass	3NT	AP	
North HCP: 14	♦ AKJ7	♦ Q853				
South HCP: 11	♣ 5	♣ AJ43				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: E	♠ AJ92	♠ K			1♣	1♦
Vul: EW	♥ QJ83	♥ A1054	Pass	1♥	Pass	2♣ ¹
North HCP: 10	♦ J75	♦ AK864	Pass	3♥	AP	
South HCP: 14	♣ J3	♣ 874	1. limit raise or better in ♥			
Contract: 3♥ N						

Board: 183	North:	South:	West	North	East	South
Dealer: W	♠ AQ975	♠ 62	1♦	1♠	Pass	1NT
Vul: None	♥ A96	♥ K3	Pass	3NT	AP	
North HCP: 15	♦ Q	♦ J873				
South HCP: 10	♣ K954	♣ AQ873				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: E	♠ 932	♠ KJ1075			1♦	1♠
Vul: NS	♥ AJ72	♥ 105	Pass	2♦ ¹	X	XX
North HCP: 13	♦ J73	♦ K2	3♦	3♠	AP	
South HCP: 10	♣ AQJ	♣ K643	1. limit raise or better in ♠			
Contract: 3♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 185
Dealer: W
Vul: EW
HCP: 13

♠ A9
♥ K2
♦ AJ1063
♣ J1076

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

You bid first.

Board: 186
Dealer: E
Vul: Both
HCP: 9

♠ K1032
♥ Q96
♦ KJ53
♣ 85

East Opens 1♠.
Partner bids first.

Board: 187
Dealer: W
Vul: NS
HCP: 14

♠ KJ8764
♥ AK
♦ 75
♣ K85

West Opens 1♦.
West Doubles 2♦ if possible.
You bid first.

Board: 188
Dealer: E
Vul: EW
HCP: 9

♠ 9
♥ A765
♦ K872
♣ Q865

East Opens 1♦.
East Doubles Pass if possible.
Partner bids first.

Board: 189
Dealer: W
Vul: Both
HCP: 9

♠ KQ765
♥ K43
♦ J7
♣ 1094

West Opens 1♦.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 9
 Contract: 3♥X E

North:
 ♠ A9
 ♥ K2
 ♦ AJ1063
 ♣ J1076

South:
 ♠ 762
 ♥ A5
 ♦ KQ974
 ♣ 543

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: 186
 Dealer: E
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ K1032
 ♥ Q96
 ♦ KJ53
 ♣ 85

South:
 ♠ A6
 ♥ AJ10752
 ♦ 74
 ♣ AJ3

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

1. limit raise or better in ♥

Board: 187
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KJ8764
 ♥ AK
 ♦ 75
 ♣ K85

South:
 ♠ Q1053
 ♥ Q106
 ♦ K632
 ♣ A3

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

1. limit raise or better in ♠

Board: 188
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 15
 Contract: 2N N

North:
 ♠ 9
 ♥ A765
 ♦ K872
 ♣ Q865

South:
 ♠ AJ1032
 ♥ Q10
 ♦ QJ3
 ♣ AJ3

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

Board: 189
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 1N S

North:
 ♠ KQ765
 ♥ K43
 ♦ J7
 ♣ 1094

South:
 ♠ A8
 ♥ 982
 ♦ K982
 ♣ AQ76

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 185
Dealer: W
Vul: EW
HCP: 9

♠ 762
♥ A5
♦ KQ974
♣ 543

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

Partner bids first.

Board: 186
Dealer: E
Vul: Both
HCP: 14

♠ A6
♥ AJ10752
♦ 74
♣ AJ3

East Opens 1♠.

You bid first.

Board: 187
Dealer: W
Vul: NS
HCP: 11

♠ Q1053
♥ Q106
♦ K632
♣ A3

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

Partner bids first.

Board: 188
Dealer: E
Vul: EW
HCP: 15

♠ AJ1032
♥ Q10
♦ QJ3
♣ AJ3

East Opens 1♦.
East Doubles Pass if possible.

You bid first.

Board: 189
Dealer: W
Vul: Both
HCP: 13

♠ A8
♥ 982
♦ K982
♣ AQ76

West Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 9
 Contract: 3♥X E

North:
 ♠ A9
 ♥ K2
 ♦ AJ1063
 ♣ J1076

South:
 ♠ 762
 ♥ A5
 ♦ KQ974
 ♣ 543

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: 186
 Dealer: E
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ K1032
 ♥ Q96
 ♦ KJ53
 ♣ 85

South:
 ♠ A6
 ♥ AJ10752
 ♦ 74
 ♣ AJ3

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

1. limit raise or better in ♥

Board: 187
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KJ8764
 ♥ AK
 ♦ 75
 ♣ K85

South:
 ♠ Q1053
 ♥ Q106
 ♦ K632
 ♣ A3

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

1. limit raise or better in ♠

Board: 188
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 15
 Contract: 2N N

North:
 ♠ 9
 ♥ A765
 ♦ K872
 ♣ Q865

South:
 ♠ AJ1032
 ♥ Q10
 ♦ QJ3
 ♣ AJ3

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

Board: 189
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 1N S

North:
 ♠ KQ765
 ♥ K43
 ♦ J7
 ♣ 1094

South:
 ♠ A8
 ♥ 982
 ♦ K982
 ♣ AQ76

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 190 ♠ 852
Dealer: E ♥ 92
Vul: EW ♦ AK854
HCP: 14 ♣ AK5

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

Partner bids first.

Board: 191 ♠ J7
Dealer: W ♥ A942
Vul: Both ♦ A
HCP: 14 ♣ AJ9762

West Opens 1♠.

You bid first.

Board: 192 ♠ Q94
Dealer: E ♥ K92
Vul: None ♦ QJ92
HCP: 8 ♣ 743

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

Partner bids first.

Board: 193 ♠ AJ853
Dealer: W ♥ 10974
Vul: NS ♦ 10
HCP: 11 ♣ AQ8

West Opens 1♥.

You bid first.

Board: 194 ♠ J52
Dealer: E ♥ J42
Vul: None ♦ K1087
HCP: 9 ♣ A97

East Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 3♥X E

North:
 ♠ 852
 ♥ 92
 ♦ AK854
 ♣ AK5

South:
 ♠ Q10964
 ♥ A65
 ♦ J
 ♣ QJ73

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

1. limit raise or better in ♠

Board: 191
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ J7
 ♥ A942
 ♦ A
 ♣ AJ9762

South:
 ♠ K64
 ♥ Q1053
 ♦ J63
 ♣ K105

West	North	East	South
1♠	2♣	AP	

Board: 192
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 13
 Contract: 3♠ E

North:
 ♠ Q94
 ♥ K92
 ♦ QJ92
 ♣ 743

South:
 ♠ A102
 ♥ Q7
 ♦ 83
 ♣ AK10865

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

Board: 193
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 5♣ S

North:
 ♠ AJ853
 ♥ 10974
 ♦ 10
 ♣ AQ8

South:
 ♠ Q4
 ♥ KJ
 ♦ AJ52
 ♣ K10753

West	North	East	South
1♥	1♠	Pass	2♣
Pass	2♥ ¹	Pass	2♠
Pass	5♣	AP	

1. limit raise or better in ♣

Board: 194
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 2♣ S

North:
 ♠ J52
 ♥ J42
 ♦ K1087
 ♣ A97

South:
 ♠ AK3
 ♥ A93
 ♦ 6
 ♣ QJ6432

West	North	East	South
		1♠	2♣
AP			

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 190 ♠ Q10964
Dealer: E ♥ A65
Vul: EW ♦ J
HCP: 10 ♣ QJ73

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

You bid first.

Board: 191 ♠ K64
Dealer: W ♥ Q1053
Vul: Both ♦ J63
HCP: 9 ♣ K105

West Opens 1♠.

Partner bids first.

Board: 192 ♠ A102
Dealer: E ♥ Q7
Vul: None ♦ 83
HCP: 13 ♣ AK10865

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

You bid first.

Board: 193 ♠ Q4
Dealer: W ♥ KJ
Vul: NS ♦ AJ52
HCP: 14 ♣ K10753

West Opens 1♥.

Partner bids first.

Board: 194 ♠ AK3
Dealer: E ♥ A93
Vul: None ♦ 6
HCP: 14 ♣ QJ6432

East Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 3♥X E

North:
 ♠ 852
 ♥ 92
 ♦ AK854
 ♣ AK5

South:
 ♠ Q10964
 ♥ A65
 ♦ J
 ♣ QJ73

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

1. limit raise or better in ♠

Board: 191
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ J7
 ♥ A942
 ♦ A
 ♣ AJ9762

South:
 ♠ K64
 ♥ Q1053
 ♦ J63
 ♣ K105

West	North	East	South
1♠	2♣	AP	

Board: 192
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 13
 Contract: 3♠ E

North:
 ♠ Q94
 ♥ K92
 ♦ QJ92
 ♣ 743

South:
 ♠ A102
 ♥ Q7
 ♦ 83
 ♣ AK10865

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

Board: 193
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 5♣ S

North:
 ♠ AJ853
 ♥ 10974
 ♦ 10
 ♣ AQ8

South:
 ♠ Q4
 ♥ KJ
 ♦ AJ52
 ♣ K10753

West	North	East	South
1♥	1♠	Pass	2♣
Pass	2♥ ¹	Pass	2♠
Pass	5♣	AP	

1. limit raise or better in ♣

Board: 194
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 2♣ S

North:
 ♠ J52
 ♥ J42
 ♦ K1087
 ♣ A97

South:
 ♠ AK3
 ♥ A93
 ♦ 6
 ♣ QJ6432

West	North	East	South
		1♠	2♣
AP			

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 195	♠ AKQJ42	West Opens 1♥.
Dealer: W	♥ 92	
Vul: NS	♦ Q6	You bid first.
HCP: 13	♣ J107	
Board: 196	♠ 2	East Opens 1♥.
Dealer: E	♥ K7	
Vul: EW	♦ A109652	Partner bids first.
HCP: 14	♣ AK98	
Board: 197	♠ KJ9842	West Opens 1♣.
Dealer: W	♥ K5	West Bids 2♥ if possible.
Vul: None	♦ 9	
HCP: 11	♣ A984	You bid first.
Board: 198	♠ Q10	East Opens 1♣.
Dealer: E	♥ KJ986	East Bids 2♣ if possible.
Vul: NS	♦ AQ	
HCP: 12	♣ 9764	Partner bids first.
Board: 199	♠ 32	West Opens 1♦.
Dealer: W	♥ AKJ872	
Vul: Both	♦ Q942	You bid first.
HCP: 10	♣ 7	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ AKQJ42

♥ 92

♦ Q6

♣ J107

South:

♠ 7

♥ KJ84

♦ KJ1087

♣ A85

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

1♥	1♠	Pass	1NT
----	----	------	-----

Pass	2♠	AP	
------	----	----	--

Board: 196

Dealer: E

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 2

♥ K7

♦ A109652

♣ AK98

South:

♠ QJ754

♥ A1083

♦ K8

♣ 54

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

		1♥	1♠
--	--	----	----

Pass	2♦	Pass	3NT
------	----	------	-----

AP

Board: 197

Dealer: W

Vul: None

North HCP: 11

South HCP: 11

Contract: 4♠ N

North:

♠ KJ9842

♥ K5

♦ 9

♣ A984

South:

♠ Q63

♥ AJ4

♦ KJ1075

♣ 63

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

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

2♥	4♠	AP	
----	----	----	--

1. limit raise or better in ♠

Board: 198

Dealer: E

Vul: NS

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	
------	----	----	--

Board: 199

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ 32

♥ AKJ872

♦ Q942

♣ 7

South:

♠ AK54

♥ 954

♦ 3

♣ KQ1085

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

1♦	2♥	Pass	3♥
----	----	------	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 195	♠ 7	West Opens 1♥.
Dealer: W	♥ KJ84	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 12	♣ A85	

Board: 196	♠ QJ754	East Opens 1♥.
Dealer: E	♥ A1083	
Vul: EW	♦ K8	You bid first.
HCP: 10	♣ 54	

Board: 197	♠ Q63	West Opens 1♣.
Dealer: W	♥ AJ4	West Bids 2♥ if possible.
Vul: None	♦ KJ1075	
HCP: 11	♣ 63	Partner bids first.

Board: 198	♠ AK75	East Opens 1♣.
Dealer: E	♥ Q7	East Bids 2♣ if possible.
Vul: NS	♦ KJ10543	
HCP: 15	♣ Q	You bid first.

Board: 199	♠ AK54	West Opens 1♦.
Dealer: W	♥ 954	
Vul: Both	♦ 3	Partner bids first.
HCP: 12	♣ KQ1085	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ AKQJ42

♥ 92

♦ Q6

♣ J107

South:

♠ 7

♥ KJ84

♦ KJ1087

♣ A85

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

1♥	1♠	Pass	1NT
----	----	------	-----

Pass	2♠	AP	
------	----	----	--

Board: 196

Dealer: E

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 2

♥ K7

♦ A109652

♣ AK98

South:

♠ QJ754

♥ A1083

♦ K8

♣ 54

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

		1♥	1♠
--	--	----	----

Pass	2♦	Pass	3NT
------	----	------	-----

AP

Board: 197

Dealer: W

Vul: None

North HCP: 11

South HCP: 11

Contract: 4♠ N

North:

♠ KJ9842

♥ K5

♦ 9

♣ A984

South:

♠ Q63

♥ AJ4

♦ KJ1075

♣ 63

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

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

2♥	4♠	AP	
----	----	----	--

1. limit raise or better in ♠

Board: 198

Dealer: E

Vul: NS

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	
------	----	----	--

Board: 199

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ 32

♥ AKJ872

♦ Q942

♣ 7

South:

♠ AK54

♥ 954

♦ 3

♣ KQ1085

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

1♦	2♥	Pass	3♥
----	----	------	----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 200	♠ KJ2	East Opens 1♥.
Dealer: E	♥ AJ1065	
Vul: NS	♦ 87	Partner bids first.
HCP: 12	♣ K104	
Board: 201	♠ 5	West Opens 1♦.
Dealer: W	♥ KJ9	West Bids 3♦ if possible.
Vul: EW	♦ KJ9	
HCP: 14	♣ AQ9743	You bid first.
Board: 202	♠ 8543	East Opens 1♣.
Dealer: E	♥ KQ8	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ Q1063	
Board: 203	♠ KQ105	West Opens 1♠.
Dealer: W	♥ 5	
Vul: None	♦ AK9842	You bid first.
HCP: 14	♣ Q6	
Board: 204	♠ 8	East Opens 1♥.
Dealer: E	♥ KQ8764	East Doubles Pass if possible.
Vul: EW	♦ 9873	
HCP: 8	♣ K8	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: E	♠ KJ2	♠ A10874			1♥	1♠
Vul: NS	♥ AJ1065	♥ K7	Pass	2♥ ¹	Pass	4♠
North HCP: 12	♦ 87	♦ A5	AP			
South HCP: 12	♣ K104	♣ J987				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 201	North:	South:	West	North	East	South
Dealer: W	♠ 5	♠ QJ93	1♦	2♣	Pass	3♣
Vul: EW	♥ KJ9	♥ A107	3♦	4♣	AP	
North HCP: 14	♦ KJ9	♦ Q86				
South HCP: 10	♣ AQ9743	♣ J108				
Contract: 4♣ N						

Board: 202	North:	South:	West	North	East	South
Dealer: E	♠ 8543	♠ AKJ76			1♣	1♠
Vul: Both	♥ KQ8	♥ A632	Pass	2♠	AP	
North HCP: 10	♦ K7	♦ J9				
South HCP: 13	♣ Q1063	♣ 94				
Contract: 2♠ S						

Board: 203	North:	South:	West	North	East	South
Dealer: W	♠ KQ105	♠ J76	1♠	2♦	Pass	2♠ ¹
Vul: None	♥ 5	♥ AQ7	Pass	3♦	AP	
North HCP: 14	♦ AK9842	♦ J53				
South HCP: 12	♣ Q6	♣ KJ107				
Contract: 3♦ N						1. strength cue bid

Board: 204	North:	South:	West	North	East	South
Dealer: E	♠ 8	♠ AKJ10762			1♥	1♠
Vul: EW	♥ KQ8764	♥ —	Pass	Pass	X	3♠
North HCP: 8	♦ 9873	♦ —	AP			
South HCP: 15	♣ K8	♣ AQJ1054				
Contract: 3♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 200 ♠ A10874
Dealer: E ♥ K7
Vul: NS ♦ A5
HCP: 12 ♣ J987

East Opens 1♥.

You bid first.

Board: 201 ♠ QJ93
Dealer: W ♥ A107
Vul: EW ♦ Q86
HCP: 10 ♣ J108

West Opens 1♦.

West Bids 3♦ if possible.

Partner bids first.

Board: 202 ♠ AKJ76
Dealer: E ♥ A632
Vul: Both ♦ J9
HCP: 13 ♣ 94

East Opens 1♣.

You bid first.

Board: 203 ♠ J76
Dealer: W ♥ AQ7
Vul: None ♦ J53
HCP: 12 ♣ KJ107

West Opens 1♠.

Partner bids first.

Board: 204 ♠ AKJ10762
Dealer: E ♥ —
Vul: EW ♦ —
HCP: 15 ♣ AQJ1054

East Opens 1♥.

East Doubles Pass if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ KJ2

♥ AJ1065

♦ 87

♣ K104

South:

♠ A10874

♥ K7

♦ A5

♣ J987

West North East South

1♥ 1♠

Pass 2♥¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 201

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ 5

♥ KJ9

♦ KJ9

♣ AQ9743

South:

♠ QJ93

♥ A107

♦ Q86

♣ J108

West North East South

1♦ 2♣ Pass 3♣

3♦ 4♣ AP

Board: 202

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2♠ S

North:

♠ 8543

♥ KQ8

♦ K7

♣ Q1063

South:

♠ AKJ76

♥ A632

♦ J9

♣ 94

West North East South

1♣ 1♠

Pass 2♠ AP

Board: 203

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 3♦ N

North:

♠ KQ105

♥ 5

♦ AK9842

♣ Q6

South:

♠ J76

♥ AQ7

♦ J53

♣ KJ107

West North East South

1♠ 2♦ Pass 2♠¹

Pass 3♦ AP

1. strength cue bid

Board: 204

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ 8

♥ KQ8764

♦ 9873

♣ K8

South:

♠ AKJ10762

♥ —

♦ —

♣ AQJ1054

West North East South

1♥ 1♠

Pass Pass X 3♠

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 205	♠ 98	West Opens 1♠.
Dealer: W	♥ Q103	
Vul: Both	♦ K9	You bid first.
HCP: 15	♣ AKQJ63	
Board: 206	♠ A632	East Opens 1♦.
Dealer: E	♥ 64	East Bids 2♦ if possible.
Vul: None	♦ 10532	
HCP: 9	♣ AJ3	Partner bids first.
Board: 207	♠ AK974	West Opens 1♥.
Dealer: W	♥ 1093	
Vul: Both	♦ A95	You bid first.
HCP: 11	♣ 32	
Board: 208	♠ AK9853	East Opens 1♣.
Dealer: E	♥ 7	
Vul: None	♦ A1098	Partner bids first.
HCP: 11	♣ 85	
Board: 209	♠ K4	West Opens 1♠.
Dealer: W	♥ Q95	
Vul: EW	♦ K108654	You bid first.
HCP: 13	♣ AJ	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N S

North:

♠ 98

♥ Q103

♦ K9

♣ AKQJ63

South:

♠ K10654

♥ K95

♦ AQ3

♣ 75

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 206

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ A632

♥ 64

♦ 10532

♣ AJ3

South:

♠ KQ94

♥ AJ1095

♦ AJ

♣ 97

West North East South

1♦ 1♥

Pass 1♠ 2♦ 3♦¹

Pass 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 207

Dealer: W

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ AK974

♥ 1093

♦ A95

♣ 32

South:

♠ 2

♥ AJ6

♦ Q104

♣ AQJ1065

West North East South

1♥ 1♠ Pass 2♣

AP

Board: 208

Dealer: E

Vul: None

North HCP: 11

South HCP: 12

Contract: 2♥ S

North:

♠ AK9853

♥ 7

♦ A1098

♣ 85

South:

♠ 2

♥ K109543

♦ KJ4

♣ KQ9

West North East South

1♣ 1♥

Pass 1♠ Pass 2♥

AP

Board: 209

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ K4

♥ Q95

♦ K108654

♣ AJ

South:

♠ Q1096

♥ J

♦ AQ9

♣ Q8432

West North East South

1♠ 2♦ Pass 3NT

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 205	♠ K10654	West Opens 1♠.
Dealer: W	♥ K95	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 12	♣ 75	

Board: 206	♠ KQ94	East Opens 1♦.
Dealer: E	♥ AJ1095	East Bids 2♦ if possible.
Vul: None	♦ AJ	
HCP: 15	♣ 97	You bid first.

Board: 207	♠ 2	West Opens 1♥.
Dealer: W	♥ AJ6	
Vul: Both	♦ Q104	Partner bids first.
HCP: 14	♣ AQJ1065	

Board: 208	♠ 2	East Opens 1♣.
Dealer: E	♥ K109543	
Vul: None	♦ KJ4	You bid first.
HCP: 12	♣ KQ9	

Board: 209	♠ Q1096	West Opens 1♠.
Dealer: W	♥ J	
Vul: EW	♦ AQ9	Partner bids first.
HCP: 11	♣ Q8432	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N S

North:

♠ 98

♥ Q103

♦ K9

♣ AKQJ63

South:

♠ K10654

♥ K95

♦ AQ3

♣ 75

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 206

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ A632

♥ 64

♦ 10532

♣ AJ3

South:

♠ KQ94

♥ AJ1095

♦ AJ

♣ 97

West North East South

1♦ 1♥

Pass 1♠ 2♦ 3♦¹

Pass 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 207

Dealer: W

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ AK974

♥ 1093

♦ A95

♣ 32

South:

♠ 2

♥ AJ6

♦ Q104

♣ AQJ1065

West North East South

1♥ 1♠ Pass 2♣

AP

Board: 208

Dealer: E

Vul: None

North HCP: 11

South HCP: 12

Contract: 2♥ S

North:

♠ AK9853

♥ 7

♦ A1098

♣ 85

South:

♠ 2

♥ K109543

♦ KJ4

♣ KQ9

West North East South

1♣ 1♥

Pass 1♠ Pass 2♥

AP

Board: 209

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ K4

♥ Q95

♦ K108654

♣ AJ

South:

♠ Q1096

♥ J

♦ AQ9

♣ Q8432

West North East South

1♠ 2♦ Pass 3NT

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 210 ♠ KJ976
Dealer: E ♥ A4
Vul: None ♦ 1074
HCP: 8 ♣ 1093

East Opens 1♦.

Partner bids first.

Board: 211 ♠ KJ432
Dealer: W ♥ A
Vul: NS ♦ J73
HCP: 10 ♣ J1093

West Opens 1♣.

West Bids 2♥ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 212 ♠ QJ52
Dealer: E ♥ 62
Vul: EW ♦ J65
HCP: 9 ♣ AJ76

East Opens 1♥.

Partner bids first.

Board: 213 ♠ A87
Dealer: W ♥ AK8543
Vul: NS ♦ —
HCP: 14 ♣ K973

West Opens 1♦.

West Bids 2♦ if possible.

West Doubles Pass if possible.

East Bids 3♦ if possible.

You bid first.

Board: 214 ♠ QJ
Dealer: E ♥ A10853
Vul: EW ♦ KQ7
HCP: 12 ♣ 874

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210

Dealer: E

Vul: None

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ KJ976

♥ A4

♦ 1074

♣ 1093

South:

♠ 82

♥ KQ763

♦ KQ6

♣ KJ5

West North East South

1♦ 1♥

Pass 1♠ Pass 1NT

AP

Board: 211

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 4♠ N

North:

♠ KJ432

♥ A

♦ J73

♣ J1093

South:

♠ Q1075

♥ KQ82

♦ A964

♣ 8

West North East South

1♣ 1♠ Pass 2♣¹

2♥ 2♠ 3♣ 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 212

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ QJ52

♥ 62

♦ J65

♣ AJ76

South:

♠ AK10643

♥ K75

♦ —

♣ KQ93

West North East South

1♥ 1♠

Pass 3♠ Pass 4♠

AP

Board: 213

Dealer: W

Vul: NS

North HCP: 14

South HCP: 8

Contract: 3♦ W

North:

♠ A87

♥ AK8543

♦ —

♣ K973

South:

♠ KJ2

♥ 96

♦ Q7654

♣ Q105

West North East South

1♦ 1♥ Pass Pass

2♦ 2♥ Pass Pass

X Pass 3♦ AP

Board: 214

Dealer: E

Vul: EW

North HCP: 12

South HCP: 9

Contract: 3♥ N

North:

♠ QJ

♥ A10853

♦ KQ7

♣ 874

South:

♠ A10973

♥ 972

♦ AJ5

♣ 53

West North East South

1♣ 1♠

Pass 2♥ Pass 3♥

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 210
Dealer: E
Vul: None
HCP: 14

♠ 82
♥ KQ763
♦ KQ6
♣ KJ5

East Opens 1♦.

You bid first.

Board: 211
Dealer: W
Vul: NS
HCP: 11

♠ Q1075
♥ KQ82
♦ A964
♣ 8

West Opens 1♣.

West Bids 2♥ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 212
Dealer: E
Vul: EW
HCP: 15

♠ AK10643
♥ K75
♦ —
♣ KQ93

East Opens 1♥.

You bid first.

Board: 213
Dealer: W
Vul: NS
HCP: 8

♠ KJ2
♥ 96
♦ Q7654
♣ Q105

West Opens 1♦.

West Bids 2♦ if possible.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 214
Dealer: E
Vul: EW
HCP: 9

♠ A10973
♥ 972
♦ AJ5
♣ 53

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ KJ976	♠ 82			1♦	1♥
Vul: None	♥ A4	♥ KQ763	Pass	1♠	Pass	1NT
North HCP: 8	♦ 1074	♦ KQ6	AP			
South HCP: 14	♣ 1093	♣ KJ5				
Contract: 1N S						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ KJ432	♠ Q1075	1♣	1♠	Pass	2♣ ¹
Vul: NS	♥ A	♥ KQ82	2♥	2♠	3♣	3♠
North HCP: 10	♦ J73	♦ A964	Pass	4♠	AP	
South HCP: 11	♣ J1093	♣ 8				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ QJ52	♠ AK10643			1♥	1♠
Vul: EW	♥ 62	♥ K75	Pass	3♠	Pass	4♠
North HCP: 9	♦ J65	♦ —	AP			
South HCP: 15	♣ AJ76	♣ KQ93				
Contract: 4♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ KJ2	1♦	1♥	Pass	Pass
Vul: NS	♥ AK8543	♥ 96	2♦	2♥	Pass	Pass
North HCP: 14	♦ —	♦ Q7654	X	Pass	3♦	AP
South HCP: 8	♣ K973	♣ Q105				
Contract: 3♦ W						

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ A10973			1♣	1♠
Vul: EW	♥ A10853	♥ 972	Pass	2♥	Pass	3♥
North HCP: 12	♦ KQ7	♦ AJ5	AP			
South HCP: 9	♣ 874	♣ 53				
Contract: 3♥ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 215 ♠ AK65
Dealer: W ♥ J92
Vul: Both ♦ KQ10762
HCP: 13 ♣ —

West Opens 1♠.

You bid first.

Board: 216 ♠ KQ6
Dealer: E ♥ AK86
Vul: None ♦ 10743
HCP: 12 ♣ 97

East Opens 1♣.

East Bids 2♠ if possible.

Partner bids first.

Board: 217 ♠ A52
Dealer: W ♥ AKQ743
Vul: EW ♦ 8
HCP: 13 ♣ 942

West Opens 1♠.

East Doubles 5♥ if possible.

You bid first.

Board: 218 ♠ AQ8762
Dealer: E ♥ A4
Vul: Both ♦ 984
HCP: 10 ♣ 94

East Opens 1♣.

West Bids 1♥ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

West Bids 5♥ if possible.

Partner bids first.

Board: 219 ♠ AJ7532
Dealer: W ♥ Q95
Vul: None ♦ Q8
HCP: 11 ♣ Q8

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ AK65

♥ J92

♦ KQ10762

♣ —

South:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

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

Board: 216

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

South:

♠ A2

♥ QJ732

♦ K85

♣ Q53

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

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 5♥X N

North:

♠ A52

♥ AKQ743

♦ 8

♣ 942

South:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

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

1. Splinter

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 218

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 5♥X W

North:

♠ AQ8762

♥ A4

♦ 984

♣ 94

South:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

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

Board: 219

Dealer: W

Vul: None

North HCP: 11

South HCP: 17

Contract: 4♥ S

North:

♠ AJ7532

♥ Q95

♦ Q8

♣ Q8

South:

♠ Q

♥ AJ864

♦ K75

♣ AK73

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 215 ♠ J10
Dealer: W ♥ AK1065
Vul: Both ♦ 85
HCP: 12 ♣ KJ109

West Opens 1♠.

Partner bids first.

Board: 216 ♠ A2
Dealer: E ♥ QJ732
Vul: None ♦ K85
HCP: 12 ♣ Q53

East Opens 1♣.

East Bids 2♠ if possible.

You bid first.

Board: 217 ♠ KQ63
Dealer: W ♥ J82
Vul: EW ♦ KQ1052
HCP: 11 ♣ 5

West Opens 1♠.

East Doubles 5♥ if possible.

Partner bids first.

Board: 218 ♠ KJ4
Dealer: E ♥ 109
Vul: Both ♦ KQJ106
HCP: 13 ♣ K87

East Opens 1♣.

West Bids 1♥ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

West Bids 5♥ if possible.

You bid first.

Board: 219 ♠ Q
Dealer: W ♥ AJ864
Vul: None ♦ K75
HCP: 17 ♣ AK73

West Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ AK65

♥ J92

♦ KQ10762

♣ —

South:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

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

Board: 216

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

South:

♠ A2

♥ QJ732

♦ K85

♣ Q53

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

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 5♥X N

North:

♠ A52

♥ AKQ743

♦ 8

♣ 942

South:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

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

Board: 218

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 5♥X W

North:

♠ AQ8762

♥ A4

♦ 984

♣ 94

South:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

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

Board: 219

Dealer: W

Vul: None

North HCP: 11

South HCP: 17

Contract: 4♥ S

North:

♠ AJ7532

♥ Q95

♦ Q8

♣ Q8

South:

♠ Q

♥ AJ864

♦ K75

♣ AK73

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 220	♠ —	East Opens 1♦.
Dealer: E	♥ KJ75	East Bids 2♦ if possible.
Vul: NS	♦ KJ942	
HCP: 12	♣ KJ94	Partner bids first.
Board: 221	♠ AQ932	West Opens 1♣.
Dealer: W	♥ A	West Doubles 2♣ if possible.
Vul: Both	♦ Q864	
HCP: 12	♣ 873	You bid first.
Board: 222	♠ 73	East Opens 1♦.
Dealer: E	♥ KQ943	East Bids 2♦ if possible.
Vul: None	♦ KJ964	
HCP: 9	♣ 4	Partner bids first.
Board: 223	♠ K1095	West Opens 1♦.
Dealer: W	♥ KQJ983	West Doubles 3♦ if possible.
Vul: NS	♦ 93	West Bids 5♦ if possible.
HCP: 9	♣ 6	You bid first.
Board: 224	♠ 1073	East Opens 1♣.
Dealer: E	♥ AQ4	East Doubles 2♦ if possible.
Vul: EW	♦ Q743	West Bids 2♠ if possible.
HCP: 14	♣ AQ9	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220
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

Board: 221
Dealer: W
Vul: Both
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: 222
Dealer: E
Vul: None
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: 223
Dealer: W
Vul: NS
North HCP: 9
South HCP: 14
Contract: 5♦ X W

North:
♠ K1095
♥ KQJ983
♦ 93
♣ 6

South:
♠ AQ6
♥ 542
♦ AQ10
♣ Q853

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

1. limit raise or better in ♥

Board: 224
Dealer: E
Vul: EW
North HCP: 14
South HCP: 9
Contract: 3♦ S

North:
♠ 1073
♥ AQ4
♦ Q743
♣ AQ9

South:
♠ 96
♥ 9873
♦ AKJ65
♣ J3

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 220	♠ KQ10652	East Opens 1♦.
Dealer: E	♥ A943	East Bids 2♦ if possible.
Vul: NS	♦ A3	
HCP: 13	♣ 3	You bid first.
Board: 221	♠ KJ874	West Opens 1♣.
Dealer: W	♥ J54	West Doubles 2♣ if possible.
Vul: Both	♦ 53	
HCP: 11	♣ AQ6	Partner bids first.
Board: 222	♠ AKQ984	East Opens 1♦.
Dealer: E	♥ J7	East Bids 2♦ if possible.
Vul: None	♦ 5	
HCP: 13	♣ K963	You bid first.
Board: 223	♠ AQ6	West Opens 1♦.
Dealer: W	♥ 542	West Doubles 3♦ if possible.
Vul: NS	♦ AQ10	West Bids 5♦ if possible.
HCP: 14	♣ Q853	Partner bids first.
Board: 224	♠ 96	East Opens 1♣.
Dealer: E	♥ 9873	East Doubles 2♦ if possible.
Vul: EW	♦ AKJ65	West Bids 2♠ if possible.
HCP: 9	♣ J3	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220
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

Board: 221
Dealer: W
Vul: Both
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: 222
Dealer: E
Vul: None
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: 223
Dealer: W
Vul: NS
North HCP: 9
South HCP: 14
Contract: 5♦ X W

North:
♠ K1095
♥ KQJ983
♦ 93
♣ 6

South:
♠ AQ6
♥ 542
♦ AQ10
♣ Q853

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

1. limit raise or better in ♥

Board: 224
Dealer: E
Vul: EW
North HCP: 14
South HCP: 9
Contract: 3♦ S

North:
♠ 1073
♥ AQ4
♦ Q743
♣ AQ9

South:
♠ 96
♥ 9873
♦ AKJ65
♣ J3

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 225 ♠ KJ1083
Dealer: W ♥ K7
Vul: None ♦ K96
HCP: 11 ♣ J43

West Opens 1♦.

You bid first.

Board: 226 ♠ A876
Dealer: E ♥ 42
Vul: Both ♦ KJ5
HCP: 11 ♣ QJ73

East Opens 1♥.

East Bids 3♥ if possible.

Partner bids first.

Board: 227 ♠ AJ3
Dealer: W ♥ AK976
Vul: NS ♦ 1075
HCP: 12 ♣ 83

West Opens 1♣.

West Bids 3♣ if possible.

You bid first.

Board: 228 ♠ A107542
Dealer: E ♥ K95
Vul: EW ♦ KJ
HCP: 11 ♣ 85

East Opens 1♥.

Partner bids first.

Board: 229 ♠ KQ1074
Dealer: W ♥ K83
Vul: None ♦ A72
HCP: 14 ♣ Q10

West Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ KJ1083

♥ K7

♦ K96

♣ J43

South:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

West North East South

1♦ 1♠ Pass 2♦¹

Pass 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 226

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3♥ X E

North:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

South:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

West North East South

1♥ 2♦

Pass 2♥¹ 3♥ X

AP

1. strength cue bid

Board: 227

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♥ N

North:

♠ AJ3

♥ AK976

♦ 1075

♣ 83

South:

♠ 98

♥ J842

♦ QJ93

♣ KQ4

West North East South

1♣ 1♥ Pass 2♥

3♣ Pass Pass 3♥

AP

Board: 228

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ A107542

♥ K95

♦ KJ

♣ 85

South:

♠ Q

♥ Q108

♦ AQ8764

♣ A102

West North East South

1♥ 2♦

Pass 2♠ Pass 3♦

Pass 3♠ Pass 4♠

AP

Board: 229

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ N

North:

♠ KQ1074

♥ K83

♦ A72

♣ Q10

South:

♠ A83

♥ J65

♦ 10984

♣ KJ7

West North East South

1♥ 1♠ Pass 2♠

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 225
Dealer: W
Vul: None
HCP: 13

♠ Q72
♥ AJ63
♦ A10
♣ Q1096

West Opens 1♦.

Partner bids first.

Board: 226
Dealer: E
Vul: Both
HCP: 13

♠ QJ
♥ A65
♦ AQ10974
♣ 85

East Opens 1♥.

East Bids 3♥ if possible.

You bid first.

Board: 227
Dealer: W
Vul: NS
HCP: 9

♠ 98
♥ J842
♦ QJ93
♣ KQ4

West Opens 1♣.

West Bids 3♣ if possible.

Partner bids first.

Board: 228
Dealer: E
Vul: EW
HCP: 14

♠ Q
♥ Q108
♦ AQ8764
♣ A102

East Opens 1♥.

You bid first.

Board: 229
Dealer: W
Vul: None
HCP: 9

♠ A83
♥ J65
♦ 10984
♣ KJ7

West Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ KJ1083

♥ K7

♦ K96

♣ J43

South:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

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

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. limit raise or better in ♠

Board: 226

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3♥ X E

North:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

South:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

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

		1♥	2♦
--	--	----	----

Pass	2♥ ¹	3♥	X
------	-----------------	----	---

AP

1. strength cue bid

Board: 227

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♥ N

North:

♠ AJ3

♥ AK976

♦ 1075

♣ 83

South:

♠ 98

♥ J842

♦ QJ93

♣ KQ4

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

1♣	1♥	Pass	2♥
----	----	------	----

3♣	Pass	Pass	3♥
----	------	------	----

AP

Board: 228

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ A107542

♥ K95

♦ KJ

♣ 85

South:

♠ Q

♥ Q108

♦ AQ8764

♣ A102

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

		1♥	2♦
--	--	----	----

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

Board: 229

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♠ N

North:

♠ KQ1074

♥ K83

♦ A72

♣ Q10

South:

♠ A83

♥ J65

♦ 10984

♣ KJ7

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

1♥	1♠	Pass	2♠
----	----	------	----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 230 ♠ K1084
Dealer: E ♥ Q87
Vul: Both ♦ A94
HCP: 14 ♣ AJ8

East Opens 1♥.

Partner bids first.

Board: 231 ♠ Q983
Dealer: W ♥ AJ765
Vul: None ♦ Q107
HCP: 12 ♣ K

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

Board: 232 ♠ K9
Dealer: E ♥ K104
Vul: NS ♦ A953
HCP: 13 ♣ K1087

East Opens 1♣.

Partner bids first.

Board: 233 ♠ KJ6
Dealer: W ♥ AQ1083
Vul: Both ♦ Q8
HCP: 12 ♣ 1087

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 234 ♠ 2
Dealer: E ♥ 874
Vul: None ♦ AQJ105
HCP: 10 ♣ QJ82

East Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ AJ952			1♥	1♠
Vul: Both	♥ Q87	♥ KJ10	Pass	2♥ ¹	Pass	3♠
North HCP: 14	♦ A94	♦ J83	Pass	4♠	AP	
South HCP: 10	♣ AJ8	♣ 63				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ Q983	♠ 62	1♦	1♥	Pass	2♦ ¹
Vul: None	♥ AJ765	♥ KQ93	3♦	3♥	Pass	4♥
North HCP: 12	♦ Q107	♦ A98	AP			
South HCP: 14	♣ K	♣ AJ107				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ Q876			1♣	1♥
Vul: NS	♥ K104	♥ QJ986	Pass	2♣ ¹	Pass	3♥
North HCP: 13	♦ A953	♦ J	AP			
South HCP: 10	♣ K1087	♣ A53				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ A73	1♦	1♥	Pass	2♦ ¹
Vul: Both	♥ AQ1083	♥ J94	X	XX	3♦	3NT
North HCP: 12	♦ Q8	♦ A7	AP			
South HCP: 15	♣ 1087	♣ KQJ63				
Contract: 3N S						1. limit raise or better in ♥

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AK10984			1♥	1♠
Vul: None	♥ 874	♥ QJ6	Pass	Pass	2♥	2♠
North HCP: 10	♦ AQJ105	♦ K8	AP			
South HCP: 13	♣ QJ82	♣ 64				
Contract: 2♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 230 ♠ AJ952
Dealer: E ♥ KJ10
Vul: Both ♦ J83
HCP: 10 ♣ 63

East Opens 1♥.

You bid first.

Board: 231 ♠ 62
Dealer: W ♥ KQ93
Vul: None ♦ A98
HCP: 14 ♣ AJ107

West Opens 1♦.

West Bids 3♦ if possible.

Partner bids first.

Board: 232 ♠ Q876
Dealer: E ♥ QJ986
Vul: NS ♦ J
HCP: 10 ♣ A53

East Opens 1♣.

You bid first.

Board: 233 ♠ A73
Dealer: W ♥ J94
Vul: Both ♦ A7
HCP: 15 ♣ KQJ63

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 234 ♠ AK10984
Dealer: E ♥ QJ6
Vul: None ♦ K8
HCP: 13 ♣ 64

East Opens 1♥.

East Bids 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: E	♠ K1084	♠ AJ952			1♥	1♠
Vul: Both	♥ Q87	♥ KJ10	Pass	2♥ ¹	Pass	3♠
North HCP: 14	♦ A94	♦ J83	Pass	4♠	AP	
South HCP: 10	♣ AJ8	♣ 63				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 231	North:	South:	West	North	East	South
Dealer: W	♠ Q983	♠ 62	1♦	1♥	Pass	2♦ ¹
Vul: None	♥ AJ765	♥ KQ93	3♦	3♥	Pass	4♥
North HCP: 12	♦ Q107	♦ A98	AP			
South HCP: 14	♣ K	♣ AJ107				
Contract: 4♥ N						1. limit raise or better in ♥

Board: 232	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ Q876			1♣	1♥
Vul: NS	♥ K104	♥ QJ986	Pass	2♣ ¹	Pass	3♥
North HCP: 13	♦ A953	♦ J	AP			
South HCP: 10	♣ K1087	♣ A53				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ A73	1♦	1♥	Pass	2♦ ¹
Vul: Both	♥ AQ1083	♥ J94	X	XX	3♦	3NT
North HCP: 12	♦ Q8	♦ A7	AP			
South HCP: 15	♣ 1087	♣ KQJ63				
Contract: 3N S						1. limit raise or better in ♥

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ 2	♠ AK10984			1♥	1♠
Vul: None	♥ 874	♥ QJ6	Pass	Pass	2♥	2♠
North HCP: 10	♦ AQJ105	♦ K8	AP			
South HCP: 13	♣ QJ82	♣ 64				
Contract: 2♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 235	♠ A109762	West Opens 1♥.
Dealer: W	♥ A102	West Bids 2♥ if possible.
Vul: NS	♦ Q	
HCP: 11	♣ J62	You bid first.
Board: 236	♠ 1094	East Opens 1♣.
Dealer: E	♥ K53	
Vul: None	♦ A1054	Partner bids first.
HCP: 9	♣ Q53	
Board: 237	♠ 103	West Opens 1♦.
Dealer: W	♥ KJ1083	
Vul: NS	♦ AK10	You bid first.
HCP: 14	♣ K64	
Board: 238	♠ AQ109	East Opens 1♥.
Dealer: E	♥ 432	East Doubles 2♥ if possible.
Vul: EW	♦ AJ84	West Bids 3♥ if possible.
HCP: 11	♣ 95	Partner bids first.
Board: 239	♠ 8	West Opens 1♥.
Dealer: W	♥ AJ76	West Doubles Pass if possible.
Vul: NS	♦ 72	East Bids 2♦ if possible.
HCP: 14	♣ AKQ983	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ A109762	♠ J8	1♥	1♠	Pass	2♣
Vul: NS	♥ A102	♥ 63	2♥	3♠	Pass	4♠
North HCP: 11	♦ Q	♦ AK95	AP			
South HCP: 14	♣ J62	♣ AQ1087				
Contract: 4♠ N						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ AJ6			1♣	1♥
Vul: None	♥ K53	♥ AQ8762	Pass	2♥	AP	
North HCP: 9	♦ A1054	♦ 87				
South HCP: 14	♣ Q53	♣ K6				
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ QJ4	1♦	1♥	Pass	2♥
Vul: NS	♥ KJ1083	♥ AQ76	AP			
North HCP: 14	♦ AK10	♦ 873				
South HCP: 9	♣ K64	♣ 1097				
Contract: 2♥ N						

Board: 238	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: 239	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: NS	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 235 ♠ J8
Dealer: W ♥ 63
Vul: NS ♦ AK95
HCP: 14 ♣ AQ1087

West Opens 1♥.
West Bids 2♥ if possible.
Partner bids first.

Board: 236 ♠ AJ6
Dealer: E ♥ AQ8762
Vul: None ♦ 87
HCP: 14 ♣ K6

East Opens 1♣.
You bid first.

Board: 237 ♠ QJ4
Dealer: W ♥ AQ76
Vul: NS ♦ 873
HCP: 9 ♣ 1097

West Opens 1♦.
Partner bids first.

Board: 238 ♠ 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: 239 ♠ KQ963
Dealer: W ♥ 32
Vul: NS ♦ K106
HCP: 9 ♣ J106

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

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ A109762	♠ J8	1♥	1♠	Pass	2♣
Vul: NS	♥ A102	♥ 63	2♥	3♠	Pass	4♠
North HCP: 11	♦ Q	♦ AK95	AP			
South HCP: 14	♣ J62	♣ AQ1087				
Contract: 4♠ N						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ 1094	♠ AJ6			1♣	1♥
Vul: None	♥ K53	♥ AQ8762	Pass	2♥	AP	
North HCP: 9	♦ A1054	♦ 87				
South HCP: 14	♣ Q53	♣ K6				
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ QJ4	1♦	1♥	Pass	2♥
Vul: NS	♥ KJ1083	♥ AQ76	AP			
North HCP: 14	♦ AK10	♦ 873				
South HCP: 9	♣ K64	♣ 1097				
Contract: 2♥ N						

Board: 238	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: 239	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: NS	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 240
Dealer: E
Vul: EW
HCP: 9

♠ K4
♥ J95
♦ A643
♣ J1086

East Opens 1♦.

Partner bids first.

Board: 241
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: 242
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.

Board: 243
Dealer: W
Vul: EW
HCP: 14

♠ J2
♥ AQ654
♦ K7
♣ A543

West Opens 1♦.

West Bids 2♦ if possible.

You bid first.

Board: 244
Dealer: E
Vul: Both
HCP: 13

♠ 87
♥ AKQJ63
♦ J73
♣ Q8

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ K4

♥ J95

♦ A643

♣ J1086

South:

♠ J1083

♥ AQ643

♦ 72

♣ AK

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

		1♦	1♥
--	--	----	----

Pass	2♥	AP	
------	----	----	--

Board: 241

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ 83

♥ AKQ653

♦ 8543

♣ A

South:

♠ Q10942

♥ 7

♦ KQ2

♣ Q876

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

1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	3♣	Pass
---	------	----	------

Pass	3♥	AP	
------	----	----	--

Board: 242

Dealer: E

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ AKJ103

♥ J97

♦ 1043

♣ 98

South:

♠ Q

♥ Q104

♦ AQJ952

♣ QJ6

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

		1♥	2♦
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

3♣	3♦	AP	
----	----	----	--

Board: 243

Dealer: W

Vul: EW

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: 244

Dealer: E

Vul: Both

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	
------	----	----	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 240
Dealer: E
Vul: EW
HCP: 14

♠ J1083
♥ AQ643
♦ 72
♣ AK

East Opens 1♦.

You bid first.

Board: 241
Dealer: W
Vul: Both
HCP: 9

♠ Q10942
♥ 7
♦ KQ2
♣ Q876

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 242
Dealer: E
Vul: None
HCP: 14

♠ Q
♥ Q104
♦ AQJ952
♣ QJ6

East Opens 1♥.

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 243
Dealer: W
Vul: EW
HCP: 7

♠ K108743
♥ J7
♦ Q103
♣ J10

West Opens 1♦.

West Bids 2♦ if possible.

Partner bids first.

Board: 244
Dealer: E
Vul: Both
HCP: 12

♠ AJ654
♥ 982
♦ K8
♣ A97

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ J1083				
Vul: EW	♥ J95	♥ AQ643			1♦	1♥
North HCP: 9	♦ A643	♦ 72	Pass	2♥	AP	
South HCP: 14	♣ J1086	♣ AK				
Contract: 2♥ S						

Board: 241	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: 242	North:	South:	West	North	East	South
Dealer: E	♠ AKJ103	♠ Q				
Vul: None	♥ J97	♥ Q104			1♥	2♦
North HCP: 9	♦ 1043	♦ AQJ952	Pass	Pass	X	Pass
South HCP: 14	♣ 98	♣ QJ6	3♣	3♦	AP	
Contract: 3♦ S						

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ K108743	1♦	1♥	Pass	1♠
Vul: EW	♥ AQ654	♥ J7	2♦	3♣	Pass	3♥
North HCP: 14	♦ K7	♦ Q103	AP			
South HCP: 7	♣ A543	♣ J10				
Contract: 3♥ N						

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ 87	♠ AJ654				
Vul: Both	♥ AKQJ63	♥ 982			1♣	1♠
North HCP: 13	♦ J73	♦ K8	Pass	2♥	Pass	3♥
South HCP: 12	♣ Q8	♣ A97	Pass	4♥	AP	
Contract: 4♥ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 245	♠ KQ1085	West Opens 1♥.
Dealer: W	♥ 4	
Vul: NS	♦ A109	You bid first.
HCP: 14	♣ AJ103	
Board: 246	♠ 74	East Opens 1♠.
Dealer: E	♥ K95	
Vul: Both	♦ J4	Partner bids first.
HCP: 13	♣ AKQ1054	
Board: 247	♠ AQ1052	West Opens 1♦.
Dealer: W	♥ KJ94	West Doubles 2♦ if possible.
Vul: NS	♦ 3	
HCP: 14	♣ A85	You bid first.
Board: 248	♠ KJ2	East Opens 1♦.
Dealer: E	♥ 9865	
Vul: EW	♦ 43	Partner bids first.
HCP: 10	♣ AQ93	
Board: 249	♠ 83	West Opens 1♠.
Dealer: W	♥ AQJ753	West Bids 2♠ if possible.
Vul: NS	♦ K3	
HCP: 14	♣ KJ8	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

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: 246

Dealer: E

Vul: Both

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: 247

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

Board: 248

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: 249

Dealer: W

Vul: NS

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	3♠ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 245	♠ 62	West Opens 1♥.
Dealer: W	♥ KJ1085	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ K872	
Board: 246	♠ K1062	East Opens 1♠.
Dealer: E	♥ A3	
Vul: Both	♦ AQ10762	You bid first.
HCP: 13	♣ 7	
Board: 247	♠ K84	West Opens 1♦.
Dealer: W	♥ AQ8	West Doubles 2♦ if possible.
Vul: NS	♦ 765	
HCP: 12	♣ K1043	Partner bids first.
Board: 248	♠ AQ843	East Opens 1♦.
Dealer: E	♥ Q1074	
Vul: EW	♦ K109	You bid first.
HCP: 14	♣ K	
Board: 249	♠ K102	West Opens 1♠.
Dealer: W	♥ 1082	West Bids 2♠ if possible.
Vul: NS	♦ A108	
HCP: 9	♣ Q973	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

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: 246

Dealer: E

Vul: Both

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: 247

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

Board: 248

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: 249

Dealer: W

Vul: NS

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	3♠ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 250 ♠ QJ10764
Dealer: E ♥ J943
Vul: EW ♦ A4
HCP: 8 ♣ 7

East Opens 1♣.

Partner bids first.

Board: 251 ♠ AK10654
Dealer: W ♥ 108
Vul: Both ♦ J
HCP: 12 ♣ KJ54

West Opens 1♥.

You bid first.

Board: 252 ♠ 1032
Dealer: E ♥ KQ942
Vul: NS ♦ 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.

Board: 253 ♠ 9762
Dealer: W ♥ A10653
Vul: EW ♦ A
HCP: 9 ♣ J54

West Opens 1♦.

You bid first.

Board: 254 ♠ A4
Dealer: E ♥ K8732
Vul: Both ♦ A953
HCP: 12 ♣ J7

East Opens 1♣.

East Doubles Pass if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

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: 251

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: 252

Dealer: E

Vul: NS

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	
----	----	----	--

Board: 253

Dealer: W

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 9762

♥ A10653

♦ A

♣ J54

South:

♠ AQJ

♥ K8

♦ 10432

♣ KQ83

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

1♦	1♥	Pass	2NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 254

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ A4

♥ K8732

♦ A953

♣ J7

South:

♠ Q10962

♥ J9

♦ J10

♣ AK96

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

		1♣	1♠
--	--	----	----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	Pass	X	3♥
------	------	---	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 250	♠ K8	East Opens 1♣.
Dealer: E	♥ AKQ72	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ 10984	
Board: 251	♠ 93	West Opens 1♥.
Dealer: W	♥ AJ9	
Vul: Both	♦ K105	Partner bids first.
HCP: 14	♣ AQ1087	
Board: 252	♠ Q	East Opens 1♣.
Dealer: E	♥ 53	East Bids 1♠ if possible.
Vul: NS	♦ KJ10864	West Bids 2♠ if possible.
HCP: 13	♣ AK86	West Bids 3♠ if possible.
		You bid first.
Board: 253	♠ AQJ	West Opens 1♦.
Dealer: W	♥ K8	
Vul: EW	♦ 10432	Partner bids first.
HCP: 15	♣ KQ83	
Board: 254	♠ Q10962	East Opens 1♣.
Dealer: E	♥ J9	East Doubles Pass if possible.
Vul: Both	♦ J10	
HCP: 11	♣ AK96	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

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

Pass 3♥ AP 1♣ 1♥

Board: 251

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: 252

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ 1032

♥ KQ942

♦ A753

♣ 3

South:

♠ Q

♥ 53

♦ KJ10864

♣ AK86

West North East South

Pass 1♥ 1♣ 1♦

2♠ 3♦ Pass 2♣

3♠ 4♦ AP Pass

Board: 253

Dealer: W

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 9762

♥ A10653

♦ A

♣ J54

South:

♠ AQJ

♥ K8

♦ 10432

♣ KQ83

West North East South

1♦ 1♥ Pass 2NT

Pass 3NT AP

Board: 254

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ A4

♥ K8732

♦ A953

♣ J7

South:

♠ Q10962

♥ J9

♦ J10

♣ AK96

West North East South

Pass 2♥ 1♣ 1♠

Pass 2♥ Pass 2♠

Pass Pass X 3♥

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 255 ♠ AJ9872
Dealer: W ♥ Q7
Vul: None ♦ J109
HCP: 15 ♣ AK

West Opens 1♥.

You bid first.

Board: 256 ♠ 6
Dealer: E ♥ AK643
Vul: EW ♦ Q95
HCP: 9 ♣ 10853

East Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 257 ♠ AK542
Dealer: W ♥ 7
Vul: Both ♦ 974
HCP: 13 ♣ KQJ10

West Opens 1♦.

You bid first.

Board: 258 ♠ 8763
Dealer: E ♥ AQ865
Vul: NS ♦ A83
HCP: 13 ♣ K

East Opens 1♦.

Partner bids first.

Board: 259 ♠ 6
Dealer: W ♥ AK6
Vul: Both ♦ AK965
HCP: 15 ♣ J1063

West Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 3♠ N

North:

♠ AJ9872

♥ Q7

♦ J109

♣ AK

South:

♠ KQ4

♥ J964

♦ 2

♣ J9875

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

1♥	1♠	Pass	2♠
----	----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 256

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 3♣ N

North:

♠ 6

♥ AK643

♦ Q95

♣ 10853

South:

♠ AJ754

♥ 10

♦ AKJ4

♣ J72

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	X
------	------	----	---

Pass	3♣	AP	
------	----	----	--

Board: 257

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ AK542

♥ 7

♦ 974

♣ KQJ10

South:

♠ 93

♥ J65

♦ KQJ

♣ A7654

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

1♦	1♠	Pass	1NT
----	----	------	-----

Pass	2NT	Pass	3♠
------	-----	------	----

AP

Board: 258

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: 259

Dealer: W

Vul: Both

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 255	♠ KQ4	West Opens 1♥.
Dealer: W	♥ J964	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ J9875	

Board: 256	♠ AJ754	East Opens 1♥.
Dealer: E	♥ 10	East Bids 2♥ if possible.
Vul: EW	♦ AKJ4	
HCP: 14	♣ J72	You bid first.

Board: 257	♠ 93	West Opens 1♦.
Dealer: W	♥ J65	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 11	♣ A7654	

Board: 258	♠ KQJ	East Opens 1♦.
Dealer: E	♥ K4	
Vul: NS	♦ Q5	You bid first.
HCP: 14	♣ QJ10976	

Board: 259	♠ KQJ102	West Opens 1♣.
Dealer: W	♥ 54	
Vul: Both	♦ J1074	Partner bids first.
HCP: 9	♣ Q8	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255	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: 256	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ754	Pass	Pass	1♥	1♠
Vul: EW	♥ AK643	♥ 10	Pass	3♣	2♥	X
North HCP: 9	♦ Q95	♦ AKJ4	Pass		AP	
South HCP: 14	♣ 10853	♣ J72				
Contract: 3♣ N						

Board: 257	North:	South:	West	North	East	South
Dealer: W	♠ AK542	♠ 93	1♦	1♠	Pass	1NT
Vul: Both	♥ 7	♥ J65	Pass	2NT	Pass	3♠
North HCP: 13	♦ 974	♦ KQJ	AP			
South HCP: 11	♣ KQJ10	♣ A7654				
Contract: 3♠ N						

Board: 258	North:	South:	West	North	East	South
Dealer: E	♠ 8763	♠ KQJ	Pass		1♦	2♣
Vul: NS	♥ AQ865	♥ K4	Pass	2♥	Pass	3♣
North HCP: 13	♦ A83	♦ Q5	Pass	3NT	AP	
South HCP: 14	♣ K	♣ QJ10976				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: W	♠ 6	♠ KQJ102	1♣	1♦	Pass	1♠
Vul: Both	♥ AK6	♥ 54	Pass	2NT	Pass	3♠
North HCP: 15	♦ AK965	♦ J1074	AP			
South HCP: 9	♣ J1063	♣ Q8				
Contract: 3♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 260
Dealer: E
Vul: None
HCP: 13

♠ Q8
♥ K1076
♦ K109
♣ AJ107

East Opens 1♥.
East Bids 2♥ if possible.
Partner bids first.

Board: 261
Dealer: W
Vul: NS
HCP: 12

♠ KJ85
♥ K97
♦ AJ9864
♣ —

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 262
Dealer: E
Vul: EW
HCP: 13

♠ 1073
♥ AK54
♦ J1095
♣ KQ

East Opens 1♣.
Partner bids first.

Board: 263
Dealer: W
Vul: None
HCP: 14

♠ 43
♥ KJ3
♦ AK10876
♣ K7

West Opens 1♣.
West Bids 2♣ if possible.
East Bids 3♣ if possible.
You bid first.

Board: 264
Dealer: E
Vul: NS
HCP: 12

♠ AK98432
♥ —
♦ A72
♣ J53

East Opens 1♦.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260

Dealer: E

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♠ S

North:

♠ Q8

♥ K1076

♦ K109

♣ AJ107

South:

♠ KJ10762

♥ 5

♦ A74

♣ K85

West North East South

1♥ 1♠

Pass 1NT 2♥ 2♣

AP

Board: 261

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 5♣ X E

North:

♠ KJ85

♥ K97

♦ AJ9864

♣ —

South:

♠ Q9

♥ Q10853

♦ KQ5

♣ J98

West North East South

1♠ 2♦ Pass Pass

X Pass 3♣ 3♦

Pass Pass 4♣ Pass

5♣ Pass Pass X

AP

Board: 262

Dealer: E

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ 1073

♥ AK54

♦ J1095

♣ KQ

South:

♠ KQJ42

♥ Q1072

♦ K

♣ A84

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: 263

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ N

North:

♠ 43

♥ KJ3

♦ AK10876

♣ K7

South:

♠ J10982

♥ A8

♦ QJ94

♣ 105

West North East South

1♣ 1♦ Pass 1♠

2♣ 2♦ 3♣ 3♦

AP

Board: 264

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ AK98432

♥ —

♦ A72

♣ J53

South:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

West North East South

1♦ 1♥

Pass 4♠ AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 260 ♠ KJ10762
Dealer: E ♥ 5
Vul: None ♦ A74
HCP: 11 ♣ K85

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

You bid first.

Board: 261 ♠ Q9
Dealer: W ♥ Q10853
Vul: NS ♦ KQ5
HCP: 10 ♣ J98

West Opens 1♠.
West Doubles Pass if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 262 ♠ KQJ42
Dealer: E ♥ Q1072
Vul: EW ♦ K
HCP: 15 ♣ A84

East Opens 1♣.

You bid first.

Board: 263 ♠ J10982
Dealer: W ♥ A8
Vul: None ♦ QJ94
HCP: 8 ♣ 105

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

Partner bids first.

Board: 264 ♠ Q6
Dealer: E ♥ AQ864
Vul: NS ♦ K53
HCP: 13 ♣ Q84

East Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260

Dealer: E

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♠ S

North:

♠ Q8

♥ K1076

♦ K109

♣ AJ107

South:

♠ KJ10762

♥ 5

♦ A74

♣ K85

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

		1♥	1♠
--	--	----	----

Pass	1NT	2♥	2♣
------	-----	----	----

AP

Board: 261

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 5♣ X E

North:

♠ KJ85

♥ K97

♦ AJ9864

♣ —

South:

♠ Q9

♥ Q10853

♦ KQ5

♣ J98

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

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

X	Pass	3♣	3♦
---	------	----	----

Pass	Pass	4♣	Pass
------	------	----	------

5♣	Pass	Pass	X
----	------	------	---

AP

Board: 262

Dealer: E

Vul: EW

North HCP: 13

South HCP: 15

Contract: 4♠ S

North:

♠ 1073

♥ AK54

♦ J1095

♣ KQ

South:

♠ KQJ42

♥ Q1072

♦ K

♣ A84

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: 263

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ N

North:

♠ 43

♥ KJ3

♦ AK10876

♣ K7

South:

♠ J10982

♥ A8

♦ QJ94

♣ 105

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

1♣	1♦	Pass	1♠
----	----	------	----

2♣	2♦	3♣	3♦
----	----	----	----

AP

Board: 264

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ AK98432

♥ —

♦ A72

♣ J53

South:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

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

		1♦	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 265 ♠ KQ9643
Dealer: W ♥ A7
Vul: Both ♦ 3
HCP: 13 ♣ A1083

West Opens 1♦.

You bid first.

Board: 266 ♠ A7
Dealer: E ♥ 1085
Vul: NS ♦ 109
HCP: 9 ♣ AJ10432

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 267 ♠ QJ9
Dealer: W ♥ 63
Vul: EW ♦ AK9763
HCP: 13 ♣ K7

West Opens 1♣.

You bid first.

Board: 268 ♠ 63
Dealer: E ♥ KQJ976
Vul: None ♦ 865
HCP: 9 ♣ K2

East Opens 1♥.

East Bids 2♣ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 269 ♠ J9
Dealer: W ♥ AKQ6
Vul: EW ♦ K108742
HCP: 13 ♣ 3

West Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 265

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

South:

♠ 107

♥ K10953

♦ AK642

♣ Q

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

1♦	1♠	Pass	2♥
----	----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 266

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 4♦ S

North:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

South:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

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 ♦

Board: 267

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

South:

♠ AK652

♥ QJ5

♦ 108

♣ J64

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

1♣	1♦	Pass	1♠
----	----	------	----

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

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 ♠

Board: 268

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♠ S

North:

♠ 63

♥ KQJ976

♦ 865

♣ K2

South:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

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

Pass	Pass	2♣	2♠
------	------	----	----

Pass	Pass	X	Pass
------	------	---	------

3♦	3♥ ¹	Pass	3♠
----	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 269

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♦ N

North:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

South:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

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

1♠	2♦	Pass	3♦
----	----	------	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 265
Dealer: W
Vul: Both
HCP: 12

♠ 107
♥ K10953
♦ AK642
♣ Q

West Opens 1♦.

Partner bids first.

Board: 266
Dealer: E
Vul: NS
HCP: 14

♠ K82
♥ AQ2
♦ AJ8754
♣ 7

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♠ if possible.

You bid first.

Board: 267
Dealer: W
Vul: EW
HCP: 11

♠ AK652
♥ QJ5
♦ 108
♣ J64

West Opens 1♣.

Partner bids first.

Board: 268
Dealer: E
Vul: None
HCP: 13

♠ AKQ954
♥ 3
♦ Q7
♣ Q865

East Opens 1♥.

East Bids 2♣ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Board: 269
Dealer: W
Vul: EW
HCP: 10

♠ Q873
♥ 82
♦ AQ6
♣ Q654

West Opens 1♠.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 265

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2♠ N

North:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

South:

♠ 107

♥ K10953

♦ AK642

♣ Q

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

1♦	1♠	Pass	2♥
----	----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 266

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 4♦ S

North:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

South:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

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 ♦

Board: 267

Dealer: W

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

South:

♠ AK652

♥ QJ5

♦ 108

♣ J64

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

1♣	1♦	Pass	1♠
----	----	------	----

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

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 ♠

Board: 268

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♠ S

North:

♠ 63

♥ KQJ976

♦ 865

♣ K2

South:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

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 ♠

Board: 269

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♦ N

North:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

South:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

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

1♠	2♦	Pass	3♦
----	----	------	----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 270	♠ 8763	East Opens 1♥.
Dealer: E	♥ A9432	East Doubles Pass if possible.
Vul: None	♦ AQ7	West Bids 2♦ if possible.
HCP: 10	♣ 6	West Bids 3♦ if possible.
		Partner bids first.
Board: 271	♠ J10943	West Opens 1♦.
Dealer: W	♥ A3	West Bids 3♦ if possible.
Vul: Both	♦ K63	
HCP: 12	♣ A63	You bid first.
Board: 272	♠ KJ3	East Opens 1♠.
Dealer: E	♥ K9876	
Vul: None	♦ KQ84	Partner bids first.
HCP: 12	♣ 10	
Board: 273	♠ AQ8762	West Opens 1♦.
Dealer: W	♥ 1098	
Vul: NS	♦ KQ9	You bid first.
HCP: 14	♣ K	
Board: 274	♠ AQ75	East Opens 1♦.
Dealer: E	♥ 532	East Doubles 2♦ if possible.
Vul: EW	♦ A105	
HCP: 13	♣ K103	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 270

Dealer: E

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

South:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

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: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 9

Contract: 3♦ W

North:

♠ J10943

♥ A3

♦ K63

♣ A63

South:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

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

Board: 272

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♥ N

North:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

South:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

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

1. Splinter

Board: 273

Dealer: W

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

South:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

West	North	East	South
1♦	1♠	Pass	2♦ ¹
Pass	2NT 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: 274

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ AQ75

♥ 532

♦ A105

♣ K103

South:

♠ K10986

♥ A4

♦ J83

♣ AJ5

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: 270 ♠ AQ109
Dealer: E ♥ K6
Vul: None ♦ 9
HCP: 15 ♣ AQ10854

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

You bid first.

Board: 271 ♠ Q52
Dealer: W ♥ Q106
Vul: Both ♦ 94
HCP: 9 ♣ KQ954

West Opens 1♦.
West Bids 3♦ if possible.

Partner bids first.

Board: 272 ♠ Q87
Dealer: E ♥ AQ4
Vul: None ♦ 5
HCP: 15 ♣ AQJ974

East Opens 1♠.

You bid first.

Board: 273 ♠ KJ1094
Dealer: W ♥ AQ
Vul: NS ♦ 103
HCP: 13 ♣ QJ83

West Opens 1♦.

Partner bids first.

Board: 274 ♠ K10986
Dealer: E ♥ A4
Vul: EW ♦ J83
HCP: 13 ♣ AJ5

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

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 270

Dealer: E

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

South:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

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: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 9

Contract: 3♦ W

North:

♠ J10943

♥ A3

♦ K63

♣ A63

South:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

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

Board: 272

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♥ N

North:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

South:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

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

1. Splinter

Board: 273

Dealer: W

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

South:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

West	North	East	South
1♦	1♠	Pass	2♦ ¹
Pass	2NT 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: 274

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ AQ75

♥ 532

♦ A105

♣ K103

South:

♠ K10986

♥ A4

♦ J83

♣ AJ5

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: 275	♠ AJ	West Opens 1♦.
Dealer: W	♥ AQ10873	West Doubles Pass if possible.
Vul: None	♦ Q7	
HCP: 15	♣ Q43	You bid first.
Board: 276	♠ AKQ8	East Opens 1♣.
Dealer: E	♥ AJ102	
Vul: NS	♦ 43	Partner bids first.
HCP: 16	♣ Q63	
Board: 277	♠ AKQJ8	West Opens 1♥.
Dealer: W	♥ Q32	West Doubles 2♥ if possible.
Vul: EW	♦ 72	East Bids 3♥ if possible.
HCP: 13	♣ J108	You bid first.
Board: 278	♠ 1065	East Opens 1♦.
Dealer: E	♥ J103	
Vul: Both	♦ K876	Partner bids first.
HCP: 8	♣ KJ9	
Board: 279	♠ 7	West Opens 1♠.
Dealer: W	♥ K92	
Vul: NS	♦ AQ8654	You bid first.
HCP: 13	♣ KJ10	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 275

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♥X N

North:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

South:

♠ Q10965

♥ 6

♦ A962

♣ K86

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

1♦	1♥	Pass	1♠
----	----	------	----

Pass	2♥	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

Board: 276

Dealer: E

Vul: NS

North HCP: 16

South HCP: 10

Contract: 4♥ N

North:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

South:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

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

		1♣	1♦
--	--	----	----

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

Pass	4♥	AP	
------	----	----	--

Board: 277

Dealer: W

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

South:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

X	XX	3♥	4♠
---	----	----	----

AP

1. limit raise or better in ♠

Board: 278

Dealer: E

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1♠ S

North:

♠ 1065

♥ J103

♦ K876

♣ KJ9

South:

♠ QJ987

♥ A65

♦ A

♣ Q1084

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

		1♦	1♠
--	--	----	----

AP

Board: 279

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ 7

♥ K92

♦ AQ8654

♣ KJ10

South:

♠ A1083

♥ QJ63

♦ K

♣ Q972

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 275	♠ Q10965	West Opens 1♦.
Dealer: W	♥ 6	West Doubles Pass if possible.
Vul: None	♦ A962	
HCP: 9	♣ K86	Partner bids first.
Board: 276	♠ 76	East Opens 1♣.
Dealer: E	♥ 9876	
Vul: NS	♦ KQ1076	You bid first.
HCP: 10	♣ AJ	
Board: 277	♠ 10652	West Opens 1♥.
Dealer: W	♥ A7	West Doubles 2♥ if possible.
Vul: EW	♦ QJ6	East Bids 3♥ if possible.
HCP: 12	♣ KQ97	Partner bids first.
Board: 278	♠ QJ987	East Opens 1♦.
Dealer: E	♥ A65	
Vul: Both	♦ A	You bid first.
HCP: 13	♣ Q1084	
Board: 279	♠ A1083	West Opens 1♠.
Dealer: W	♥ QJ63	
Vul: NS	♦ K	Partner bids first.
HCP: 12	♣ Q972	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 275

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♥X N

North:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

South:

♠ Q10965

♥ 6

♦ A962

♣ K86

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

1♦	1♥	Pass	1♠
----	----	------	----

Pass	2♥	Pass	Pass
------	----	------	------

X	AP		
---	----	--	--

Board: 276

Dealer: E

Vul: NS

North HCP: 16

South HCP: 10

Contract: 4♥ N

North:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

South:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

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

		1♣	1♦
--	--	----	----

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

Pass	4♥	AP	
------	----	----	--

Board: 277

Dealer: W

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

South:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

X	XX	3♥	4♠
---	----	----	----

AP

1. limit raise or better in ♠

Board: 278

Dealer: E

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1♠ S

North:

♠ 1065

♥ J103

♦ K876

♣ KJ9

South:

♠ QJ987

♥ A65

♦ A

♣ Q1084

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

		1♦	1♠
--	--	----	----

AP

Board: 279

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ 7

♥ K92

♦ AQ8654

♣ KJ10

South:

♠ A1083

♥ QJ63

♦ K

♣ Q972

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 280 ♠ 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: 281 ♠ KQ8
Dealer: W ♥ A
Vul: Both ♦ J53
HCP: 15 ♣ AJ10743

West Opens 1♠.

You bid first.

Board: 282 ♠ K1097
Dealer: E ♥ A974
Vul: None ♦ 108
HCP: 14 ♣ AK5

East Opens 1♠.

Partner bids first.

Board: 283 ♠ KQ1085
Dealer: W ♥ Q74
Vul: EW ♦ 103
HCP: 11 ♣ A108

West Opens 1♦.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 280
 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: 281
 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: 282
 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: 283
 Dealer: W
 Vul: EW
 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: 280 ♠ 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: 281 ♠ 109
Dealer: W ♥ 9832
Vul: Both ♦ AQ10
HCP: 9 ♣ K652

West Opens 1♠.

Partner bids first.

Board: 282 ♠ 63
Dealer: E ♥ KJ10832
Vul: None ♦ AKJ5
HCP: 12 ♣ 4

East Opens 1♠.

You bid first.

Board: 283 ♠ A6
Dealer: W ♥ KJ653
Vul: EW ♦ KJ54
HCP: 12 ♣ 96

West Opens 1♦.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 280
 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: 281
 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: 282
 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: 283
 Dealer: W
 Vul: EW
 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: 284	♠ KJ3	East Opens 1♥.
Dealer: E	♥ KQ5	East Bids 3♥ if possible.
Vul: Both	♦ Q10	
HCP: 15	♣ A6543	Partner bids first.
Board: 285	♠ AKQ62	West Opens 1♦.
Dealer: W	♥ 1094	West Bids 4♦ if possible.
Vul: None	♦ 7	
HCP: 14	♣ KQ105	You bid first.
Board: 286	♠ 10654	East Opens 1♦.
Dealer: E	♥ A873	East Doubles 2♦ if possible.
Vul: Both	♦ A	West Bids 3♦ if possible.
HCP: 13	♣ KQ74	Partner bids first.
Board: 287	♠ Q107	West Opens 1♠.
Dealer: W	♥ AKJ1096	
Vul: None	♦ —	You bid first.
HCP: 14	♣ A1084	
Board: 288	♠ 7	East Opens 1♥.
Dealer: E	♥ J943	East Bids 2♣ if possible.
Vul: NS	♦ AQJ832	
HCP: 8	♣ 86	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284
 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: 285
 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: 286
 Dealer: E
 Vul: Both
 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: 287
 Dealer: W
 Vul: None
 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: 288
 Dealer: E
 Vul: NS
 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: 284	♠ AQ986	East Opens 1♥.
Dealer: E	♥ 108	East Bids 3♥ if possible.
Vul: Both	♦ A965	
HCP: 10	♣ 109	You bid first.
Board: 285	♠ J1094	West Opens 1♦.
Dealer: W	♥ AQ62	West Bids 4♦ if possible.
Vul: None	♦ 106532	
HCP: 7	♣ —	Partner bids first.
Board: 286	♠ AJ9	East Opens 1♦.
Dealer: E	♥ KQ652	East Doubles 2♦ if possible.
Vul: Both	♦ Q74	West Bids 3♦ if possible.
HCP: 12	♣ 95	You bid first.
Board: 287	♠ 985	West Opens 1♠.
Dealer: W	♥ 7	
Vul: None	♦ AKJ762	Partner bids first.
HCP: 10	♣ Q72	
Board: 288	♠ KJ10862	East Opens 1♥.
Dealer: E	♥ K2	East Bids 2♣ if possible.
Vul: NS	♦ 4	
HCP: 14	♣ AQJ4	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284
 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: 285
 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: 286
 Dealer: E
 Vul: Both
 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: 287
 Dealer: W
 Vul: None
 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: 288
 Dealer: E
 Vul: NS
 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: 289	♠ Q5	West Opens 1♠.
Dealer: W	♥ 102	
Vul: EW	♦ AQ8	You bid first.
HCP: 15	♣ AK8653	

Board: 290	♠ 843	East Opens 1♥.
Dealer: E	♥ Q3	East Bids 3♥ if possible.
Vul: None	♦ KQJ2	
HCP: 12	♣ A1095	Partner bids first.

Board: 291	♠ K93	West Opens 1♠.
Dealer: W	♥ QJ109	
Vul: NS	♦ —	You bid first.
HCP: 12	♣ AQ10654	

Board: 292	♠ KJ86	East Opens 1♠.
Dealer: E	♥ 108	
Vul: EW	♦ K873	Partner bids first.
HCP: 12	♣ AJ5	

Board: 293	♠ AKJ	West Opens 1♦.
Dealer: W	♥ K108752	
Vul: Both	♦ 3	You bid first.
HCP: 14	♣ K97	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289

Dealer: W

Vul: EW

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: 290

Dealer: E

Vul: None

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: 291

Dealer: W

Vul: NS

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: 292

Dealer: E

Vul: EW

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: 293

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ AKJ
♥ K108752
♦ 3
♣ K97

South:

♠ 643
♥ AQJ94
♦ J97
♣ 106

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 289	♠ KJ106	West Opens 1♠.
Dealer: W	♥ QJ9	
Vul: EW	♦ KJ104	Partner bids first.
HCP: 14	♣ QJ	

Board: 290	♠ K10965	East Opens 1♥.
Dealer: E	♥ J74	East Bids 3♥ if possible.
Vul: None	♦ A75	
HCP: 10	♣ Q4	You bid first.

Board: 291	♠ AJ	West Opens 1♠.
Dealer: W	♥ K862	
Vul: NS	♦ K1073	Partner bids first.
HCP: 15	♣ KJ3	

Board: 292	♠ 1032	East Opens 1♠.
Dealer: E	♥ KQJ753	
Vul: EW	♦ A	You bid first.
HCP: 15	♣ KQ4	

Board: 293	♠ 643	West Opens 1♦.
Dealer: W	♥ AQJ94	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ 106	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289

Dealer: W

Vul: EW

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: 290

Dealer: E

Vul: None

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: 291

Dealer: W

Vul: NS

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: 292

Dealer: E

Vul: EW

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: 293

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ AKJ
♥ K108752
♦ 3
♣ K97

South:

♠ 643
♥ AQJ94
♦ J97
♣ 106

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 294 ♠ J107
Dealer: E ♥ J82
Vul: NS ♦ 3
HCP: 8 ♣ KQJ875

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

Partner bids first.

Board: 295 ♠ AQ87
Dealer: W ♥ AJ10964
Vul: EW ♦ 8
HCP: 13 ♣ Q2

West Opens 1♠.

You bid first.

Board: 296 ♠ K74
Dealer: E ♥ J853
Vul: None ♦ Q65
HCP: 9 ♣ K65

East Opens 1♥.

Partner bids first.

Board: 297 ♠ 8
Dealer: W ♥ AQJ85
Vul: EW ♦ A103
HCP: 13 ♣ Q965

West Opens 1♣.

You bid first.

Board: 298 ♠ AK103
Dealer: E ♥ AJ2
Vul: Both ♦ 96
HCP: 14 ♣ Q653

East Opens 1♣.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♠ E

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

West North East South

1♠ 2♦

Pass Pass 2♥ 3♦

Pass Pass 3♠ AP

Board: 295

Dealer: W

Vul: EW

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: 296

Dealer: E

Vul: None

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: 297

Dealer: W

Vul: EW

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

West North East South

1♣ 1♦

Pass 1♠ Pass 2♣¹

Pass 2♥² Pass 2NT³

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: 298

Dealer: E

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 294
Dealer: E
Vul: NS
HCP: 15

♠ K32
♥ Q105
♦ AKQJ52
♣ 10

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

You bid first.

Board: 295
Dealer: W
Vul: EW
HCP: 9

♠ 42
♥ Q75
♦ AK972
♣ 1086

West Opens 1♠.

Partner bids first.

Board: 296
Dealer: E
Vul: None
HCP: 14

♠ A10965
♥ K4
♦ 84
♣ AQJ10

East Opens 1♥.

You bid first.

Board: 297
Dealer: W
Vul: EW
HCP: 11

♠ KQJ53
♥ 107
♦ KQ64
♣ 73

West Opens 1♣.

Partner bids first.

Board: 298
Dealer: E
Vul: Both
HCP: 13

♠ QJ85
♥ K53
♦ AK853
♣ 8

East Opens 1♣.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♠ E

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

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

		1♠	2♦
--	--	----	----

Pass	Pass	2♥	3♦
------	------	----	----

Pass	Pass	3♠	AP
------	------	----	----

Board: 295

Dealer: W

Vul: EW

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: 296

Dealer: E

Vul: None

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: 297

Dealer: W

Vul: EW

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

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

		1♣	1♦
--	--	----	----

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

Pass	2♥ ²	Pass	2NT 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: 298

Dealer: E

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 299 ♠ AQ10864
Dealer: W ♥ 5
Vul: None ♦ Q4
HCP: 12 ♣ KJ54

West Opens 1♥.

You bid first.

Board: 300 ♠ KJ76
Dealer: E ♥ 4
Vul: NS ♦ KJ93
HCP: 11 ♣ K1097

East Opens 1♥.

East Doubles 2♥ if possible.

Partner bids first.

Board: 301 ♠ Q
Dealer: W ♥ KJ83
Vul: Both ♦ 107
HCP: 13 ♣ AQJ752

West Opens 1♥.

You bid first.

Board: 302 ♠ Q73
Dealer: E ♥ K97
Vul: None ♦ AKQ3
HCP: 14 ♣ 943

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 303 ♠ 64
Dealer: W ♥ K84
Vul: NS ♦ 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: 299

Dealer: W

Vul: None

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: 300

Dealer: E

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

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

		1♥	1♠
--	--	----	----

Pass	2♥ ¹	X	4♦ ²
------	-----------------	---	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

2. Splinter

Board: 301

Dealer: W

Vul: Both

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: 302

Dealer: E

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

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

		1♣	1♥
--	--	----	----

Pass	2♣ ¹	X	XX
------	-----------------	---	----

3♣	3♥	Pass	4♥
----	----	------	----

AP

1. limit raise or better in ♥

Board: 303

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 2♥ W

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

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

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

X	Pass	2♥	AP
---	------	----	----

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 299 ♠ 53
Dealer: W ♥ A10432
Vul: None ♦ AK976
HCP: 11 ♣ 9

West Opens 1♥.

Partner bids first.

Board: 300 ♠ AQ1054
Dealer: E ♥ K1076
Vul: NS ♦ Q
HCP: 14 ♣ QJ2

East Opens 1♥.

East Doubles 2♥ if possible.

You bid first.

Board: 301 ♠ AK654
Dealer: W ♥ 952
Vul: Both ♦ AQ85
HCP: 13 ♣ 6

West Opens 1♥.

Partner bids first.

Board: 302 ♠ AJ42
Dealer: E ♥ AQJ53
Vul: None ♦ 105
HCP: 13 ♣ J6

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 303 ♠ K1095
Dealer: W ♥ 1092
Vul: NS ♦ K5
HCP: 9 ♣ K875

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 299

Dealer: W

Vul: None

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: 300

Dealer: E

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

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

1. limit raise or better in ♠

2. Splinter

Board: 301

Dealer: W

Vul: Both

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: 302

Dealer: E

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

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

1. limit raise or better in ♥

Board: 303

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 2♥ W

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 304 ♠ K6
Dealer: E ♥ J65
Vul: EW ♦ KQ92
HCP: 13 ♣ A642

East Opens 1♠.

Partner bids first.

Board: 305 ♠ 94
Dealer: W ♥ AQJ742
Vul: None ♦ K1095
HCP: 10 ♣ 10

West Opens 1♣.

You bid first.

Board: 306 ♠ J98
Dealer: E ♥ 108
Vul: NS ♦ K
HCP: 7 ♣ K987643

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 307 ♠ QJ943
Dealer: W ♥ AQ3
Vul: EW ♦ 952
HCP: 12 ♣ K6

West Opens 1♥.

You bid first.

Board: 308 ♠ K4
Dealer: E ♥ AK104
Vul: Both ♦ Q65
HCP: 15 ♣ K962

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304
 Dealer: E
 Vul: EW
 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: 305
 Dealer: W
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 3♥ N

North:
 ♠ 94
 ♥ AQJ742
 ♦ K1095
 ♣ 10

South:
 ♠ J8
 ♥ K986
 ♦ AJ8
 ♣ AQ74

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

Board: 306
 Dealer: E
 Vul: NS
 North HCP: 7
 South HCP: 15
 Contract: 3♠ S

North:
 ♠ J98
 ♥ 108
 ♦ K
 ♣ K987643

South:
 ♠ Q107432
 ♥ AKJ
 ♦ J104
 ♣ A

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

Board: 307
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 1♠ N

North:
 ♠ QJ943
 ♥ AQ3
 ♦ 952
 ♣ K6

South:
 ♠ 10
 ♥ J75
 ♦ KJ64
 ♣ AQ853

West	North	East	South
1♥	1♠	AP	

Board: 308
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 2N N

North:
 ♠ K4
 ♥ AK104
 ♦ Q65
 ♣ K962

South:
 ♠ QJ873
 ♥ J5
 ♦ AJ10
 ♣ J43

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 304 ♠ 942
Dealer: E ♥ K9
Vul: EW ♦ AJ
HCP: 14 ♣ KQJ983

East Opens 1♠.

You bid first.

Board: 305 ♠ J8
Dealer: W ♥ K986
Vul: None ♦ AJ8
HCP: 15 ♣ AQ74

West Opens 1♣.

Partner bids first.

Board: 306 ♠ Q107432
Dealer: E ♥ AKJ
Vul: NS ♦ J104
HCP: 15 ♣ A

East Opens 1♥.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 307 ♠ 10
Dealer: W ♥ J75
Vul: EW ♦ KJ64
HCP: 11 ♣ AQ853

West Opens 1♥.

Partner bids first.

Board: 308 ♠ QJ873
Dealer: E ♥ J5
Vul: Both ♦ AJ10
HCP: 10 ♣ J43

East Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304

Dealer: E

Vul: EW

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: 305

Dealer: W

Vul: None

North HCP: 10

South HCP: 15

Contract: 3♥ N

North:

♠ 94

♥ AQJ742

♦ K1095

♣ 10

South:

♠ J8

♥ K986

♦ AJ8

♣ AQ74

West North East South

1♣ 2♥ Pass 3♥

AP

Board: 306

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 3♠ S

North:

♠ J98

♥ 108

♦ K

♣ K987643

South:

♠ Q107432

♥ AKJ

♦ J104

♣ A

West North East South

1♥ 1♠

Pass Pass 2♥ 2♠

3♥ 3♠ AP

Board: 307

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 1♠ N

North:

♠ QJ943

♥ AQ3

♦ 952

♣ K6

South:

♠ 10

♥ J75

♦ KJ64

♣ AQ853

West North East South

1♥ 1♠ AP

Board: 308

Dealer: E

Vul: Both

North HCP: 15

South HCP: 10

Contract: 2N N

North:

♠ K4

♥ AK104

♦ Q65

♣ K962

South:

♠ QJ873

♥ J5

♦ AJ10

♣ J43

West North East South

1♥ 1♠

Pass 2NT AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 309 ♠ Q2
Dealer: W ♥ AK10987
Vul: NS ♦ Q
HCP: 15 ♣ A1087

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

You bid first.

Board: 310 ♠ Q8
Dealer: E ♥ 98754
Vul: EW ♦ 53
HCP: 8 ♣ AQ93

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

Partner bids first.

Board: 311 ♠ AK1095
Dealer: W ♥ 108
Vul: Both ♦ KJ82
HCP: 12 ♣ J3

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

You bid first.

Board: 312 ♠ 1092
Dealer: E ♥ A96
Vul: None ♦ K876
HCP: 10 ♣ K54

East Opens 1♠.

Partner bids first.

Board: 313 ♠ J9
Dealer: W ♥ K104
Vul: EW ♦ AJ863
HCP: 14 ♣ AJ3

West Opens 1♣.
East Bids 1♠ if possible.
West Bids 1NT if possible.
West Bids 2♥ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ E

North:

♠ Q2

♥ AK10987

♦ Q

♣ A1087

South:

♠ 106543

♥ 2

♦ J74

♣ KQ62

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

1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	3♦	AP
---	------	----	----

Board: 310

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ N

North:

♠ Q8

♥ 98754

♦ 53

♣ AQ93

South:

♠ KJ762

♥ KQ6

♦ AJ

♣ J86

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

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	X
------	------	----	---

Pass	2♥	Pass	Pass
------	----	------	------

3♦	3♥	AP	
----	----	----	--

Board: 311

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK1095

♥ 108

♦ KJ82

♣ J3

South:

♠ J43

♥ AJ6

♦ AQ953

♣ Q8

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

X	XX	3♥	4♠
---	----	----	----

AP

1. limit raise or better in ♠

Board: 312

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ S

North:

♠ 1092

♥ A96

♦ K876

♣ K54

South:

♠ A87

♥ J5

♦ AQJ432

♣ 103

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

		1♠	2♦
--	--	----	----

Pass	3♦	AP	
------	----	----	--

Board: 313

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♥ W

North:

♠ J9

♥ K104

♦ AJ863

♣ AJ3

South:

♠ A7432

♥ Q9

♦ 4

♣ Q8654

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

1♣	1♦	1♠	Pass
----	----	----	------

1NT	X	Pass	Pass
-----	---	------	------

2♥	AP		
----	----	--	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 309 ♠ 106543
Dealer: W ♥ 2
Vul: NS ♦ J74
HCP: 6 ♣ KQ62

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

Partner bids first.

Board: 310 ♠ KJ762
Dealer: E ♥ KQ6
Vul: EW ♦ AJ
HCP: 15 ♣ J86

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

You bid first.

Board: 311 ♠ J43
Dealer: W ♥ AJ6
Vul: Both ♦ AQ953
HCP: 14 ♣ Q8

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

Partner bids first.

Board: 312 ♠ A87
Dealer: E ♥ J5
Vul: None ♦ AQJ432
HCP: 12 ♣ 103

East Opens 1♠.

You bid first.

Board: 313 ♠ A7432
Dealer: W ♥ Q9
Vul: EW ♦ 4
HCP: 8 ♣ Q8654

West Opens 1♣.
East Bids 1♠ if possible.
West Bids 1NT if possible.
West Bids 2♥ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♦ E

North:

♠ Q2

♥ AK10987

♦ Q

♣ A1087

South:

♠ 106543

♥ 2

♦ J74

♣ KQ62

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

Board: 310

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♥ N

North:

♠ Q8

♥ 98754

♦ 53

♣ AQ93

South:

♠ KJ762

♥ KQ6

♦ AJ

♣ J86

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

Board: 311

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK1095

♥ 108

♦ KJ82

♣ J3

South:

♠ J43

♥ AJ6

♦ AQ953

♣ Q8

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

1. limit raise or better in ♠

Board: 312

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ S

North:

♠ 1092

♥ A96

♦ K876

♣ K54

South:

♠ A87

♥ J5

♦ AQJ432

♣ 103

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

Board: 313

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♥ W

North:

♠ J9

♥ K104

♦ AJ863

♣ AJ3

South:

♠ A7432

♥ Q9

♦ 4

♣ Q8654

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 314
Dealer: E
Vul: Both
HCP: 11

♠ Q43
♥ KQ87
♦ A9876
♣ 5

East Opens 1♥.

Partner bids first.

Board: 315
Dealer: W
Vul: None
HCP: 12

♠ AQ976
♥ A94
♦ 1065
♣ Q6

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 316
Dealer: E
Vul: NS
HCP: 9

♠ A6
♥ Q862
♦ 1053
♣ QJ43

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♦ if possible.

Partner bids first.

Board: 317
Dealer: W
Vul: Both
HCP: 9

♠ AJ862
♥ 65
♦ A62
♣ 1095

West Opens 1♥.

You bid first.

Board: 318
Dealer: E
Vul: None
HCP: 10

♠ Q8652
♥ AK64
♦ J72
♣ 9

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3N N

North:
 ♠ Q43
 ♥ KQ87
 ♦ A9876
 ♣ 5

South:
 ♠ AK10
 ♥ J43
 ♦ Q
 ♣ AJ10642

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

Board: 315
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 4♠ N

North:
 ♠ AQ976
 ♥ A94
 ♦ 1065
 ♣ Q6

South:
 ♠ K108
 ♥ KQJ75
 ♦ Q3
 ♣ KJ3

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: 316
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 13
 Contract: 2♦ W

North:
 ♠ A6
 ♥ Q862
 ♦ 1053
 ♣ QJ43

South:
 ♠ KQJ532
 ♥ A1097
 ♦ K
 ♣ 98

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

Board: 317
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 3♠ N

North:
 ♠ AJ862
 ♥ 65
 ♦ A62
 ♣ 1095

South:
 ♠ KQ73
 ♥ K432
 ♦ 107
 ♣ KQJ

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

1. limit raise or better in ♠

Board: 318
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 3♣ S

North:
 ♠ Q8652
 ♥ AK64
 ♦ J72
 ♣ 9

South:
 ♠ 4
 ♥ 32
 ♦ AK106
 ♣ AK10652

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 314
Dealer: E
Vul: Both
HCP: 15

♠ AK10
♥ J43
♦ Q
♣ AJ10642

East Opens 1♥.

You bid first.

Board: 315
Dealer: W
Vul: None
HCP: 15

♠ K108
♥ KQJ75
♦ Q3
♣ KJ3

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 316
Dealer: E
Vul: NS
HCP: 13

♠ KQJ532
♥ A1097
♦ K
♣ 98

East Opens 1♣.

East Doubles Pass if possible.

West Bids 2♦ if possible.

You bid first.

Board: 317
Dealer: W
Vul: Both
HCP: 14

♠ KQ73
♥ K432
♦ 107
♣ KQJ

West Opens 1♥.

Partner bids first.

Board: 318
Dealer: E
Vul: None
HCP: 14

♠ 4
♥ 32
♦ AK106
♣ AK10652

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3N N

North:
 ♠ Q43
 ♥ KQ87
 ♦ A9876
 ♣ 5

South:
 ♠ AK10
 ♥ J43
 ♦ Q
 ♣ AJ10642

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

Board: 315
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 4♠ N

North:
 ♠ AQ976
 ♥ A94
 ♦ 1065
 ♣ Q6

South:
 ♠ K108
 ♥ KQJ75
 ♦ Q3
 ♣ KJ3

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: 316
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 13
 Contract: 2♦ W

North:
 ♠ A6
 ♥ Q862
 ♦ 1053
 ♣ QJ43

South:
 ♠ KQJ532
 ♥ A1097
 ♦ K
 ♣ 98

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

Board: 317
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 3♠ N

North:
 ♠ AJ862
 ♥ 65
 ♦ A62
 ♣ 1095

South:
 ♠ KQ73
 ♥ K432
 ♦ 107
 ♣ KQJ

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

1. limit raise or better in ♠

Board: 318
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 3♣ S

North:
 ♠ Q8652
 ♥ AK64
 ♦ J72
 ♣ 9

South:
 ♠ 4
 ♥ 32
 ♦ AK106
 ♣ AK10652

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 319 ♠ AQ832
Dealer: W ♥ QJ5
Vul: NS ♦ 8
HCP: 14 ♣ AJ104

West Opens 1♥.

You bid first.

Board: 320 ♠ J9
Dealer: E ♥ KQ653
Vul: EW ♦ J105
HCP: 10 ♣ K76

East Opens 1♥.

East Bids 2♣ if possible.

Partner bids first.

Board: 321 ♠ J6
Dealer: W ♥ AKQ86
Vul: None ♦ J9
HCP: 13 ♣ Q864

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

Board: 322 ♠ A92
Dealer: E ♥ K10953
Vul: NS ♦ 863
HCP: 10 ♣ K6

East Opens 1♦.

Partner bids first.

Board: 323 ♠ 83
Dealer: W ♥ AK9652
Vul: EW ♦ Q
HCP: 15 ♣ KQJ8

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: W	♠ AQ832	♠ J107	1♥	1♠	Pass	2♠
Vul: NS	♥ QJ5	♥ 10732	AP			
North HCP: 14	♦ 8	♦ AK4				
South HCP: 11	♣ AJ104	♣ K87				
Contract: 2♠ N						

Board: 320	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ A108542			1♥	1♠
Vul: EW	♥ KQ653	♥ 9	Pass	Pass	2♣	2♠
North HCP: 10	♦ J105	♦ AK2	AP			
South HCP: 14	♣ K76	♣ QJ9				
Contract: 2♠ S						

Board: 321	North:	South:	West	North	East	South
Dealer: W	♠ J6	♠ AQ42	1♦	1♥	Pass	2♦ ¹
Vul: None	♥ AKQ86	♥ 10752	3♦	4♥	AP	
North HCP: 13	♦ J9	♦ 107	1. limit raise or better in ♥			
South HCP: 13	♣ Q864	♣ AK3				
Contract: 4♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: E	♠ A92	♠ KJ854			1♦	1♠
Vul: NS	♥ K10953	♥ A8	Pass	2♠	AP	
North HCP: 10	♦ 863	♦ AJ				
South HCP: 13	♣ K6	♣ 10754				
Contract: 2♠ S						

Board: 323	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ K1097	1♠	2♥	Pass	Pass
Vul: EW	♥ AK9652	♥ —	2♠	3♥	AP	
North HCP: 15	♦ Q	♦ AJ10872				
South HCP: 8	♣ KQJ8	♣ 752				
Contract: 3♥ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 319	♠ J107	West Opens 1♥.
Dealer: W	♥ 10732	
Vul: NS	♦ AK4	Partner bids first.
HCP: 11	♣ K87	

Board: 320	♠ A108542	East Opens 1♥.
Dealer: E	♥ 9	East Bids 2♣ if possible.
Vul: EW	♦ AK2	
HCP: 14	♣ QJ9	You bid first.

Board: 321	♠ AQ42	West Opens 1♦.
Dealer: W	♥ 10752	West Bids 3♦ if possible.
Vul: None	♦ 107	
HCP: 13	♣ AK3	Partner bids first.

Board: 322	♠ KJ854	East Opens 1♦.
Dealer: E	♥ A8	
Vul: NS	♦ AJ	You bid first.
HCP: 13	♣ 10754	

Board: 323	♠ K1097	West Opens 1♠.
Dealer: W	♥ —	West Bids 2♠ if possible.
Vul: EW	♦ AJ10872	
HCP: 8	♣ 752	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319

Dealer: W

Vul: NS

North HCP: 14

South HCP: 11

Contract: 2♠ N

North:

♠ AQ832

♥ QJ5

♦ 8

♣ AJ104

South:

♠ J107

♥ 10732

♦ AK4

♣ K87

West North East South

1♥ 1♠ Pass 2♠

AP

Board: 320

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2♠ S

North:

♠ J9

♥ KQ653

♦ J105

♣ K76

South:

♠ A108542

♥ 9

♦ AK2

♣ QJ9

West North East South

Pass Pass 1♥ 1♠

2♣ 2♠

AP

Board: 321

Dealer: W

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ J6

♥ AKQ86

♦ J9

♣ Q864

South:

♠ AQ42

♥ 10752

♦ 107

♣ AK3

West North East South

1♦ 1♥ Pass 2♦¹

3♦ 4♥ AP

1. limit raise or better in ♥

Board: 322

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2♠ S

North:

♠ A92

♥ K10953

♦ 863

♣ K6

South:

♠ KJ854

♥ A8

♦ AJ

♣ 10754

West North East South

Pass 2♠ 1♦ 1♠

AP

Board: 323

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ 83

♥ AK9652

♦ Q

♣ KQJ8

South:

♠ K1097

♥ —

♦ AJ10872

♣ 752

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 324 ♠ 82
Dealer: E ♥ AK10543
Vul: EW ♦ A964
HCP: 11 ♣ 8

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

Partner bids first.

Board: 325 ♠ A2
Dealer: W ♥ 63
Vul: Both ♦ AJ1093
HCP: 12 ♣ K975

West Opens 1♣.
East Bids 1♥ if possible.
West Doubles 1♠ if possible.
East Bids 2♥ if possible.
West Doubles 4♠ if possible.

You bid first.

Board: 326 ♠ 73
Dealer: E ♥ J108
Vul: None ♦ AJ104
HCP: 11 ♣ KQ85

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

Partner bids first.

Board: 327 ♠ 8
Dealer: W ♥ A853
Vul: EW ♦ AJ8754
HCP: 13 ♣ A9

West Opens 1♠.

You bid first.

Board: 328 ♠ AQ
Dealer: E ♥ K95
Vul: Both ♦ A8654
HCP: 13 ♣ 863

East Opens 1♥.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♥ N

North:

♠ 82

♥ AK10543

♦ A964

♣ 8

South:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

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

		1♠	2♣
--	--	----	----

Pass	2♥	2♠	3♣
------	----	----	----

Pass	3♥	AP	
------	----	----	--

Board: 325

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♠X S

North:

♠ A2

♥ 63

♦ AJ1093

♣ K975

South:

♠ KJ10876

♥ QJ5

♦ KQ5

♣ 3

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: 326

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ E

North:

♠ 73

♥ J108

♦ AJ104

♣ KQ85

South:

♠ AKQ106

♥ 942

♦ 73

♣ J64

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	AP
------	------	----	----

Board: 327

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 8

♥ A853

♦ AJ8754

♣ A9

South:

♠ AK1076

♥ KQJ2

♦ 6

♣ 843

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP			
----	--	--	--

Board: 328

Dealer: E

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ AQ

♥ K95

♦ A8654

♣ 863

South:

♠ K92

♥ 83

♦ KJ

♣ AJ9542

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

		1♥	2♣
--	--	----	----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 324 ♠ 1075
Dealer: E ♥ Q6
Vul: EW ♦ 52
HCP: 12 ♣ AKQJ94

East Opens 1♠.
East Bids 2♠ if possible.
You bid first.

Board: 325 ♠ KJ10876
Dealer: W ♥ QJ5
Vul: Both ♦ KQ5
HCP: 12 ♣ 3

West Opens 1♣.
East Bids 1♥ if possible.
West Doubles 1♠ if possible.
East Bids 2♥ if possible.
West Doubles 4♠ if possible.

Partner bids first.

Board: 326 ♠ AKQ106
Dealer: E ♥ 942
Vul: None ♦ 73
HCP: 10 ♣ J64

East Opens 1♥.
East Bids 2♥ if possible.
You bid first.

Board: 327 ♠ AK1076
Dealer: W ♥ KQJ2
Vul: EW ♦ 6
HCP: 13 ♣ 843

West Opens 1♠.
Partner bids first.

Board: 328 ♠ K92
Dealer: E ♥ 83
Vul: Both ♦ KJ
HCP: 12 ♣ AJ9542

East Opens 1♥.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♥ N

North:

♠ 82

♥ AK10543

♦ A964

♣ 8

South:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

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

		1♠	2♣
--	--	----	----

Pass	2♥	2♠	3♣
------	----	----	----

Pass	3♥	AP	
------	----	----	--

Board: 325

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♠X S

North:

♠ A2

♥ 63

♦ AJ1093

♣ K975

South:

♠ KJ10876

♥ QJ5

♦ KQ5

♣ 3

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: 326

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ E

North:

♠ 73

♥ J108

♦ AJ104

♣ KQ85

South:

♠ AKQ106

♥ 942

♦ 73

♣ J64

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	AP
------	------	----	----

Board: 327

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 8

♥ A853

♦ AJ8754

♣ A9

South:

♠ AK1076

♥ KQJ2

♦ 6

♣ 843

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP			
----	--	--	--

Board: 328

Dealer: E

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ AQ

♥ K95

♦ A8654

♣ 863

South:

♠ K92

♥ 83

♦ KJ

♣ AJ9542

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

		1♥	2♣
--	--	----	----

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 329	♠ A53	West Opens 1♥.
Dealer: W	♥ Q4	
Vul: None	♦ AKQ1087	You bid first.
HCP: 15	♣ 104	
Board: 330	♠ 10964	East Opens 1♣.
Dealer: E	♥ J106	East Bids 2♣ if possible.
Vul: NS	♦ 96	
HCP: 7	♣ AQ107	Partner bids first.
Board: 331	♠ AKJ93	West Opens 1♦.
Dealer: W	♥ AK72	
Vul: Both	♦ 1093	You bid first.
HCP: 15	♣ 9	
Board: 332	♠ —	East Opens 1♥.
Dealer: E	♥ K8643	
Vul: None	♦ J72	Partner bids first.
HCP: 11	♣ AK985	
Board: 333	♠ AJ643	West Opens 1♣.
Dealer: W	♥ AQ82	
Vul: NS	♦ J5	You bid first.
HCP: 13	♣ J5	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ A53

♥ Q4

♦ AKQ1087

♣ 104

South:

♠ KJ

♥ A9652

♦ 92

♣ KQ96

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

1♥	2♦	Pass	3NT
----	----	------	-----

AP

Board: 330

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ 10964

♥ J106

♦ 96

♣ AQ107

South:

♠ AKJ832

♥ Q52

♦ KQ8

♣ 3

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

		1♣	1♠
--	--	----	----

Pass	Pass	2♣	2♠
------	------	----	----

Pass	3♣ ¹	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 331

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ AKJ93

♥ AK72

♦ 1093

♣ 9

South:

♠ 1065

♥ Q5

♦ A8752

♣ Q105

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

1♦	1♠	Pass	2♠
----	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 332

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ —

♥ K8643

♦ J72

♣ AK985

South:

♠ KJ9763

♥ J

♦ A9

♣ Q764

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

		1♥	1♠
--	--	----	----

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

AP

Board: 333

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AJ643

♥ AQ82

♦ J5

♣ J5

South:

♠ 1087

♥ KJ64

♦ AQ109

♣ 73

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

1♣	1♠	Pass	2♠
----	----	------	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 329	♠ KJ	West Opens 1♥.
Dealer: W	♥ A9652	
Vul: None	♦ 92	Partner bids first.
HCP: 13	♣ KQ96	
Board: 330	♠ AKJ832	East Opens 1♣.
Dealer: E	♥ Q52	East Bids 2♣ if possible.
Vul: NS	♦ KQ8	
HCP: 15	♣ 3	You bid first.
Board: 331	♠ 1065	West Opens 1♦.
Dealer: W	♥ Q5	
Vul: Both	♦ A8752	Partner bids first.
HCP: 8	♣ Q105	
Board: 332	♠ KJ9763	East Opens 1♥.
Dealer: E	♥ J	
Vul: None	♦ A9	You bid first.
HCP: 11	♣ Q764	
Board: 333	♠ 1087	West Opens 1♣.
Dealer: W	♥ KJ64	
Vul: NS	♦ AQ109	Partner bids first.
HCP: 10	♣ 73	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ A53

♥ Q4

♦ AKQ1087

♣ 104

South:

♠ KJ

♥ A9652

♦ 92

♣ KQ96

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

1♥	2♦	Pass	3NT
----	----	------	-----

AP

Board: 330

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ 10964

♥ J106

♦ 96

♣ AQ107

South:

♠ AKJ832

♥ Q52

♦ KQ8

♣ 3

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

		1♣	1♠
--	--	----	----

Pass	Pass	2♣	2♠
------	------	----	----

Pass	3♣ ¹	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 331

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ AKJ93

♥ AK72

♦ 1093

♣ 9

South:

♠ 1065

♥ Q5

♦ A8752

♣ Q105

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

1♦	1♠	Pass	2♠
----	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 332

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ —

♥ K8643

♦ J72

♣ AK985

South:

♠ KJ9763

♥ J

♦ A9

♣ Q764

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

		1♥	1♠
--	--	----	----

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

AP

Board: 333

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AJ643

♥ AQ82

♦ J5

♣ J5

South:

♠ 1087

♥ KJ64

♦ AQ109

♣ 73

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

1♣	1♠	Pass	2♠
----	----	------	----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 334	♠ AQ1085	East Opens 1♦.
Dealer: E	♥ —	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 14	♣ K753	

Board: 335	♠ Q6	West Opens 1♠.
Dealer: W	♥ AKQJ74	
Vul: None	♦ 62	You bid first.
HCP: 13	♣ J86	

Board: 336	♠ J532	East Opens 1♦.
Dealer: E	♥ Q4	
Vul: EW	♦ K6	Partner bids first.
HCP: 7	♣ J10985	

Board: 337	♠ Q74	West Opens 1♣.
Dealer: W	♥ AJ7652	East Bids 2♠ if possible.
Vul: Both	♦ A6	
HCP: 11	♣ 84	You bid first.

Board: 338	♠ KQJ1097	East Opens 1♥.
Dealer: E	♥ 97	
Vul: NS	♦ K7	Partner bids first.
HCP: 13	♣ KJ3	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ AQ1085	♠ J3			1♦	1♥
Vul: EW	♥ —	♥ AKQ1072	Pass	1♠	Pass	2♥
North HCP: 14	♦ AJ65	♦ 94	Pass	2♠	Pass	3NT
South HCP: 11	♣ K753	♣ J84	AP			
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ J982	1♠	2♥	Pass	2♠ ¹
Vul: None	♥ AKQJ74	♥ 982	Pass	4♥	AP	
North HCP: 13	♦ 62	♦ AKJ				
South HCP: 13	♣ J86	♣ A92				
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ J532	♠ A9			1♦	1♥
Vul: EW	♥ Q4	♥ AKJ82				
North HCP: 7	♦ K6	♦ 1087	AP			
South HCP: 15	♣ J10985	♣ K74				
Contract: 1♥ S						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ Q74	♠ K6	1♣	1♥	2♠ ¹	3♥
Vul: Both	♥ AJ7652	♥ K104	AP			
North HCP: 11	♦ A6	♦ Q854				
South HCP: 12	♣ 84	♣ A1073				
Contract: 3♥ N						

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

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1097	♠ 3			1♥	2♣
Vul: NS	♥ 97	♥ AK10	Pass	2♠	Pass	3♣
North HCP: 13	♦ K7	♦ AJ6	Pass	3♠	Pass	4♠
South HCP: 14	♣ KJ3	♣ Q109842	AP			
Contract: 4♠ N						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 334 ♠ J3 East Opens 1♦.
Dealer: E ♥ AKQ1072
Vul: EW ♦ 94 You bid first.
HCP: 11 ♣ J84

Board: 335 ♠ J982 West Opens 1♠.
Dealer: W ♥ 982
Vul: None ♦ AKJ Partner bids first.
HCP: 13 ♣ A92

Board: 336 ♠ A9 East Opens 1♦.
Dealer: E ♥ AKJ82
Vul: EW ♦ 1087 You bid first.
HCP: 15 ♣ K74

Board: 337 ♠ K6 West Opens 1♣.
Dealer: W ♥ K104 East Bids 2♠ if possible.
Vul: Both ♦ Q854
HCP: 12 ♣ A1073 Partner bids first.

Board: 338 ♠ 3 East Opens 1♥.
Dealer: E ♥ AK10
Vul: NS ♦ AJ6 You bid first.
HCP: 14 ♣ Q109842

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334	North:	South:	West	North	East	South
Dealer: E	♠ AQ1085	♠ J3			1♦	1♥
Vul: EW	♥ —	♥ AKQ1072	Pass	1♠	Pass	2♥
North HCP: 14	♦ AJ65	♦ 94	Pass	2♠	Pass	3NT
South HCP: 11	♣ K753	♣ J84	AP			
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ J982	1♠	2♥	Pass	2♠ ¹
Vul: None	♥ AKQJ74	♥ 982	Pass	4♥	AP	
North HCP: 13	♦ 62	♦ AKJ				
South HCP: 13	♣ J86	♣ A92				
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 336	North:	South:	West	North	East	South
Dealer: E	♠ J532	♠ A9			1♦	1♥
Vul: EW	♥ Q4	♥ AKJ82				
North HCP: 7	♦ K6	♦ 1087	AP			
South HCP: 15	♣ J10985	♣ K74				
Contract: 1♥ S						

Board: 337	North:	South:	West	North	East	South
Dealer: W	♠ Q74	♠ K6	1♣	1♥	2♠ ¹	3♥
Vul: Both	♥ AJ7652	♥ K104	AP			
North HCP: 11	♦ A6	♦ Q854				
South HCP: 12	♣ 84	♣ A1073				
Contract: 3♥ N						

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

Board: 338	North:	South:	West	North	East	South
Dealer: E	♠ KQJ1097	♠ 3			1♥	2♣
Vul: NS	♥ 97	♥ AK10	Pass	2♠	Pass	3♣
North HCP: 13	♦ K7	♦ AJ6	Pass	3♠	Pass	4♠
South HCP: 14	♣ KJ3	♣ Q109842	AP			
Contract: 4♠ N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 339	♠ Q95	West Opens 1♠.
Dealer: W	♥ K	West Bids 2♦ if possible.
Vul: Both	♦ K98	
HCP: 15	♣ AQJ975	You bid first.
Board: 340	♠ K73	East Opens 1♦.
Dealer: E	♥ Q1065	
Vul: None	♦ AJ85	Partner bids first.
HCP: 10	♣ 63	
Board: 341	♠ A3	West Opens 1♠.
Dealer: W	♥ K109764	West Bids 2♠ if possible.
Vul: Both	♦ A108	
HCP: 14	♣ K8	You bid first.
Board: 342	♠ 10853	East Opens 1♣.
Dealer: E	♥ A87653	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ AJ7	
Board: 343	♠ A3	West Opens 1♦.
Dealer: W	♥ KJ984	East Bids 2♠ if possible.
Vul: NS	♦ K742	
HCP: 12	♣ J4	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

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: 340

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

West North East South

1♦ 1♥

Pass 3♥ AP

Board: 341

Dealer: W

Vul: Both

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: 342

Dealer: E

Vul: None

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

Board: 343

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

West North East South

1♦ 1♥ 2♠¹ AP

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 339 ♠ A832
Dealer: W ♥ J652
Vul: Both ♦ 1053
HCP: 8 ♣ K6

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

Partner bids first.

Board: 340 ♠ 52
Dealer: E ♥ AKJ43
Vul: None ♦ 73
HCP: 13 ♣ KQ108

East Opens 1♦.

You bid first.

Board: 341 ♠ 542
Dealer: W ♥ J85
Vul: Both ♦ K52
HCP: 8 ♣ A1032

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

Partner bids first.

Board: 342 ♠ AKQ
Dealer: E ♥ 1042
Vul: None ♦ A10985
HCP: 13 ♣ 85

East Opens 1♣.

You bid first.

Board: 343 ♠ KQ
Dealer: W ♥ Q76
Vul: NS ♦ 63
HCP: 12 ♣ KQ8753

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

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

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: 340

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

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

		1♦	1♥
--	--	----	----

Pass	3♥	AP	
------	----	----	--

Board: 341

Dealer: W

Vul: Both

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: 342

Dealer: E

Vul: None

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			
----	--	--	--

Board: 343

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

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

1♦	1♥	2♠ ¹	AP
----	----	-----------------	----

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 344 ♠ KQ972
Dealer: E ♥ 863
Vul: Both ♦ 10
HCP: 9 ♣ KJ102

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

Partner bids first.

Board: 345 ♠ KJ1054
Dealer: W ♥ J84
Vul: None ♦ K102
HCP: 10 ♣ Q4

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

You bid first.

Board: 346 ♠ Q4
Dealer: E ♥ KJ863
Vul: NS ♦ K972
HCP: 12 ♣ K8

East Opens 1♥.

Partner bids first.

Board: 347 ♠ A97
Dealer: W ♥ A109653
Vul: EW ♦ A10
HCP: 12 ♣ 54

West Opens 1♠.

You bid first.

Board: 348 ♠ 8743
Dealer: E ♥ J85
Vul: None ♦ KQ2
HCP: 9 ♣ K104

East Opens 1♠.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
West Doubles 5♣ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344

Dealer: E

Vul: Both

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: 345

Dealer: W

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ N

North:

♠ KJ1054

♥ J84

♦ K102

♣ Q4

South:

♠ 8732

♥ K3

♦ A86

♣ AKJ7

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

1. limit raise or better in ♠

Board: 346

Dealer: E

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ Q4

♥ KJ863

♦ K972

♣ K8

South:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

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

Board: 347

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ A97

♥ A109653

♦ A10

♣ 54

South:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

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

1. limit raise or better in ♥

Board: 348

Dealer: E

Vul: None

North HCP: 9

South HCP: 14

Contract: 5♣ X S

North:

♠ 8743

♥ J85

♦ KQ2

♣ K104

South:

♠ 9

♥ A963

♦ A7

♣ AQ9653

West	North	East	South
		1♠	2♣
Pass	Pass	2♠	3♣
3♠	4♠ ¹	Pass	5♣
X	AP		

1. limit raise or better in ♣

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 344	♠ 5	East Opens 1♠.
Dealer: E	♥ Q74	East Bids 2♠ if possible.
Vul: Both	♦ AKJ843	
HCP: 12	♣ Q84	You bid first.
Board: 345	♠ 8732	West Opens 1♥.
Dealer: W	♥ K3	West Bids 3♥ if possible.
Vul: None	♦ A86	
HCP: 15	♣ AKJ7	Partner bids first.
Board: 346	♠ AK1093	East Opens 1♥.
Dealer: E	♥ Q94	
Vul: NS	♦ 3	You bid first.
HCP: 14	♣ AJ93	
Board: 347	♠ Q64	West Opens 1♠.
Dealer: W	♥ QJ82	
Vul: EW	♦ J42	Partner bids first.
HCP: 13	♣ AK2	
Board: 348	♠ 9	East Opens 1♠.
Dealer: E	♥ A963	East Bids 2♠ if possible.
Vul: None	♦ A7	West Bids 3♠ if possible.
HCP: 14	♣ AQ9653	West Doubles 5♣ if possible.
		You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344

Dealer: E

Vul: Both

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: 345

Dealer: W

Vul: None

North HCP: 10

South HCP: 15

Contract: 4♠ N

North:

♠ KJ1054

♥ J84

♦ K102

♣ Q4

South:

♠ 8732

♥ K3

♦ A86

♣ AKJ7

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

1. limit raise or better in ♠

Board: 346

Dealer: E

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ Q4

♥ KJ863

♦ K972

♣ K8

South:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

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

Board: 347

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ A97

♥ A109653

♦ A10

♣ 54

South:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

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

1. limit raise or better in ♥

Board: 348

Dealer: E

Vul: None

North HCP: 9

South HCP: 14

Contract: 5♣ X S

North:

♠ 8743

♥ J85

♦ KQ2

♣ K104

South:

♠ 9

♥ A963

♦ A7

♣ AQ9653

West	North	East	South
		1♠	2♣
Pass	Pass	2♠	3♣
3♠	4♠ ¹	Pass	5♣
X	AP		

1. limit raise or better in ♣

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 349	♠ A5	West Opens 1♠.
Dealer: W	♥ J97	West Bids 2♠ if possible.
Vul: NS	♦ AQ	
HCP: 15	♣ KJ10752	You bid first.
Board: 350	♠ Q107	East Opens 1♠.
Dealer: E	♥ A8762	
Vul: EW	♦ A843	Partner bids first.
HCP: 10	♣ 6	
Board: 351	♠ AKJ106	West Opens 1♦.
Dealer: W	♥ K1098	
Vul: Both	♦ 9	You bid first.
HCP: 11	♣ 863	
Board: 352	♠ 42	East Opens 1♦.
Dealer: E	♥ AK82	
Vul: EW	♦ Q94	Partner bids first.
HCP: 9	♣ 7654	
Board: 353	♠ AQ973	West Opens 1♥.
Dealer: W	♥ 873	
Vul: Both	♦ 108	You bid first.
HCP: 11	♣ AJ2	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♣ N

North:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

South:

♠ 10963

♥ K10853

♦ K43

♣ 8

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

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

2♠	3♣	AP	
----	----	----	--

Board: 350

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♣ S

North:

♠ Q107

♥ A8762

♦ A843

♣ 6

South:

♠ K3

♥ K10

♦ QJ7

♣ A109842

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

		1♠	2♣
--	--	----	----

Pass	2♥	Pass	3♣
------	----	------	----

AP

Board: 351

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

South:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

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

1♦	1♠	Pass	2♣
----	----	------	----

Pass	3♥	Pass	3NT
------	----	------	-----

AP

Board: 352

Dealer: E

Vul: EW

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

Board: 353

Dealer: W

Vul: Both

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 ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 349	♠ 10963	West Opens 1♠.
Dealer: W	♥ K10853	West Bids 2♠ if possible.
Vul: NS	♦ K43	
HCP: 6	♣ 8	Partner bids first.
Board: 350	♠ K3	East Opens 1♠.
Dealer: E	♥ K10	
Vul: EW	♦ QJ7	You bid first.
HCP: 13	♣ A109842	
Board: 351	♠ 87	West Opens 1♦.
Dealer: W	♥ J	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 15	♣ AKQJ107	
Board: 352	♠ KQJ1073	East Opens 1♦.
Dealer: E	♥ 76	
Vul: EW	♦ K5	You bid first.
HCP: 13	♣ KJ3	
Board: 353	♠ K108	West Opens 1♥.
Dealer: W	♥ KQ10	
Vul: Both	♦ 75	Partner bids first.
HCP: 11	♣ K7643	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♣ N

North:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

South:

♠ 10963

♥ K10853

♦ K43

♣ 8

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

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

2♠	3♣	AP	
----	----	----	--

Board: 350

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♣ S

North:

♠ Q107

♥ A8762

♦ A843

♣ 6

South:

♠ K3

♥ K10

♦ QJ7

♣ A109842

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

		1♠	2♣
--	--	----	----

Pass	2♥	Pass	3♣
------	----	------	----

AP

Board: 351

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

South:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

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

1♦	1♠	Pass	2♣
----	----	------	----

Pass	3♥	Pass	3NT
------	----	------	-----

AP

Board: 352

Dealer: E

Vul: EW

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

Board: 353

Dealer: W

Vul: Both

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 ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 354	♠ A6	East Opens 1♣.
Dealer: E	♥ A4	
Vul: None	♦ KQ84	Partner bids first.
HCP: 15	♣ Q10753	
Board: 355	♠ A10	West Opens 1♠.
Dealer: W	♥ J10	West Bids 3♠ if possible.
Vul: EW	♦ J87	
HCP: 12	♣ KQJ765	You bid first.
Board: 356	♠ AK85	East Opens 1♣.
Dealer: E	♥ KQ8764	East Bids 2♣ if possible.
Vul: Both	♦ 9	
HCP: 12	♣ 87	Partner bids first.
Board: 357	♠ J1095	West Opens 1♣.
Dealer: W	♥ J10652	
Vul: None	♦ 9	You bid first.
HCP: 9	♣ AQJ	
Board: 358	♠ A63	East Opens 1♠.
Dealer: E	♥ 7	
Vul: NS	♦ Q106	Partner bids first.
HCP: 7	♣ J85432	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: None

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: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♠X W

North:

♠ A10

♥ J10

♦ J87

♣ KQJ765

South:

♠ 742

♥ A94

♦ A942

♣ A104

West North East South

1♠ 2♣ Pass 2♠¹

3♠ Pass Pass X

AP

1. strength cue bid

Board: 356

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2♠ N

North:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

South:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

West North East South

1♣ 1♦

Pass 1♥ 2♣ Pass

Pass 2♠ AP

Board: 357

Dealer: W

Vul: None

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

South:

♠ AKQ86

♥ K97

♦ A86

♣ 103

West North East South

1♣ 1♥ Pass 2♣¹

Pass 2♥ Pass 4♥

AP

1. limit raise or better in ♥

Board: 358

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ A63

♥ 7

♦ Q106

♣ J85432

South:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

West North East South

1♠ 2♥

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 354 ♠ QJ108
Dealer: E ♥ QJ732
Vul: None ♦ A65
HCP: 11 ♣ J

East Opens 1♣.

You bid first.

Board: 355 ♠ 742
Dealer: W ♥ A94
Vul: EW ♦ A942
HCP: 12 ♣ A104

West Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Board: 356 ♠ Q74
Dealer: E ♥ J3
Vul: Both ♦ KQJ103
HCP: 12 ♣ K95

East Opens 1♣.

East Bids 2♣ if possible.

You bid first.

Board: 357 ♠ AKQ86
Dealer: W ♥ K97
Vul: None ♦ A86
HCP: 16 ♣ 103

West Opens 1♣.

Partner bids first.

Board: 358 ♠ Q74
Dealer: E ♥ AK10653
Vul: NS ♦ A9
HCP: 15 ♣ Q6

East Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: None

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: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♠X W

North:

♠ A10

♥ J10

♦ J87

♣ KQJ765

South:

♠ 742

♥ A94

♦ A942

♣ A104

West North East South

1♠ 2♣ Pass 2♠¹

3♠ Pass Pass X

AP

1. strength cue bid

Board: 356

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2♠ N

North:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

South:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

West North East South

1♣ 1♦

Pass 1♥ 2♣ Pass

Pass 2♠ AP

Board: 357

Dealer: W

Vul: None

North HCP: 9

South HCP: 16

Contract: 4♥ N

North:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

South:

♠ AKQ86

♥ K97

♦ A86

♣ 103

West North East South

1♣ 1♥ Pass 2♣¹

Pass 2♥ Pass 4♥

AP

1. limit raise or better in ♥

Board: 358

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 2♥ S

North:

♠ A63

♥ 7

♦ Q106

♣ J85432

South:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

West North East South

1♠ 2♥

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 359	♠ 6	West Opens 1♥.
Dealer: W	♥ K2	East Doubles 5♦ if possible.
Vul: Both	♦ KQ10875	
HCP: 15	♣ AK93	You bid first.
Board: 360	♠ A9532	East Opens 1♠.
Dealer: E	♥ J9	East Bids 2♠ if possible.
Vul: None	♦ Q2	
HCP: 8	♣ J872	Partner bids first.
Board: 361	♠ A84	West Opens 1♠.
Dealer: W	♥ KQJ1063	West Bids 3♠ if possible.
Vul: NS	♦ Q96	
HCP: 12	♣ 2	You bid first.
Board: 362	♠ AK4	East Opens 1♠.
Dealer: E	♥ QJ102	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ 98652	
Board: 363	♠ A102	West Opens 1♠.
Dealer: W	♥ AKJ1087	
Vul: None	♦ 92	You bid first.
HCP: 13	♣ J2	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 5♦X N

North:
 ♠ 6
 ♥ K2
 ♦ KQ10875
 ♣ AK93

South:
 ♠ KJ10753
 ♥ 1063
 ♦ A9
 ♣ 86

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

Board: 360
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ A9532
 ♥ J9
 ♦ Q2
 ♣ J872

South:
 ♠ 10
 ♥ AQ8743
 ♦ A3
 ♣ KQ94

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

Board: 361
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ A84
 ♥ KQJ1063
 ♦ Q96
 ♣ 2

South:
 ♠ 96
 ♥ 95
 ♦ A103
 ♣ AKJ1064

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

Board: 362
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AK4
 ♥ QJ102
 ♦ 10
 ♣ 98652

South:
 ♠ 852
 ♥ AK8643
 ♦ Q76
 ♣ A

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

1. Splinter

Board: 363
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 14
 Contract: 3N S

North:
 ♠ A102
 ♥ AKJ1087
 ♦ 92
 ♣ J2

South:
 ♠ Q93
 ♥ 6
 ♦ AQJ107
 ♣ KQ93

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 359	♠ KJ10753	West Opens 1♥.
Dealer: W	♥ 1063	East Doubles 5♦ if possible.
Vul: Both	♦ A9	
HCP: 8	♣ 86	Partner bids first.
Board: 360	♠ 10	East Opens 1♠.
Dealer: E	♥ AQ8743	East Bids 2♠ if possible.
Vul: None	♦ A3	
HCP: 15	♣ KQ94	You bid first.
Board: 361	♠ 96	West Opens 1♠.
Dealer: W	♥ 95	West Bids 3♠ if possible.
Vul: NS	♦ A103	
HCP: 12	♣ AKJ1064	Partner bids first.
Board: 362	♠ 852	East Opens 1♠.
Dealer: E	♥ AK8643	
Vul: EW	♦ Q76	You bid first.
HCP: 13	♣ A	
Board: 363	♠ Q93	West Opens 1♠.
Dealer: W	♥ 6	
Vul: None	♦ AQJ107	Partner bids first.
HCP: 14	♣ KQ93	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 5♦X N

North:
 ♠ 6
 ♥ K2
 ♦ KQ10875
 ♣ AK93

South:
 ♠ KJ10753
 ♥ 1063
 ♦ A9
 ♣ 86

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

Board: 360
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ A9532
 ♥ J9
 ♦ Q2
 ♣ J872

South:
 ♠ 10
 ♥ AQ8743
 ♦ A3
 ♣ KQ94

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

Board: 361
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ A84
 ♥ KQJ1063
 ♦ Q96
 ♣ 2

South:
 ♠ 96
 ♥ 95
 ♦ A103
 ♣ AKJ1064

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

Board: 362
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AK4
 ♥ QJ102
 ♦ 10
 ♣ 98652

South:
 ♠ 852
 ♥ AK8643
 ♦ Q76
 ♣ A

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

1. Splinter

Board: 363
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 14
 Contract: 3N S

North:
 ♠ A102
 ♥ AKJ1087
 ♦ 92
 ♣ J2

South:
 ♠ Q93
 ♥ 6
 ♦ AQJ107
 ♣ KQ93

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 364	♠ K852	East Opens 1♠.
Dealer: E	♥ 643	East Bids 2♠ if possible.
Vul: NS	♦ A85	
HCP: 9	♣ Q109	Partner bids first.

Board: 365	♠ K2	West Opens 1♣.
Dealer: W	♥ 632	West Bids 1♠ if possible.
Vul: EW	♦ KQJ108	
HCP: 9	♣ 1043	You bid first.

Board: 366	♠ Q32	East Opens 1♠.
Dealer: E	♥ K	
Vul: NS	♦ 87652	Partner bids first.
HCP: 10	♣ AJ87	

Board: 367	♠ 7	West Opens 1♣.
Dealer: W	♥ AKJ976	West Doubles 2♣ if possible.
Vul: EW	♦ KJ107	
HCP: 12	♣ 85	You bid first.

Board: 368	♠ 6	East Opens 1♥.
Dealer: E	♥ QJ109	East Bids 2♥ if possible.
Vul: Both	♦ 86	
HCP: 8	♣ AJ9875	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♦ S

North:

♠ K852

♥ 643

♦ A85

♣ Q109

South:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

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

		1♠	2♦
--	--	----	----

Pass	Pass	2♣	Pass
------	------	----	------

Pass	3♦	AP	
------	----	----	--

Board: 365

Dealer: W

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

South:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

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: 366

Dealer: E

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2♥ S

North:

♠ Q32

♥ K

♦ 87652

♣ AJ87

South:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

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

		1♠	2♥
--	--	----	----

AP

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

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

X	2♦ ²	Pass	2NT ³
---	-----------------	------	------------------

Pass	3♣ 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: 367

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

South:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

Board: 368

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ S

North:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

South:

♠ AJ9743

♥ A

♦ K97

♣ Q63

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	2♠
------	------	----	----

AP

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 364	♠ 76	East Opens 1♠.
Dealer: E	♥ AJ	East Bids 2♠ if possible.
Vul: NS	♦ KQJ974	
HCP: 12	♣ J76	You bid first.

Board: 365	♠ AQ4	West Opens 1♣.
Dealer: W	♥ QJ108	West Bids 1♠ if possible.
Vul: EW	♦ A976	
HCP: 16	♣ K7	Partner bids first.

Board: 366	♠ K98	East Opens 1♠.
Dealer: E	♥ AQ8762	
Vul: NS	♦ QJ9	You bid first.
HCP: 14	♣ Q	

Board: 367	♠ Q63	West Opens 1♣.
Dealer: W	♥ Q1085	West Doubles 2♣ if possible.
Vul: EW	♦ 84	
HCP: 11	♣ AK109	Partner bids first.

Board: 368	♠ AJ9743	East Opens 1♥.
Dealer: E	♥ A	East Bids 2♥ if possible.
Vul: Both	♦ K97	
HCP: 14	♣ Q63	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♦ S

North:

♠ K852

♥ 643

♦ A85

♣ Q109

South:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

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

		1♠	2♦
--	--	----	----

Pass	Pass	2♣	Pass
------	------	----	------

Pass	3♦	AP	
------	----	----	--

Board: 365

Dealer: W

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

South:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

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: 366

Dealer: E

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2♥ S

North:

♠ Q32

♥ K

♦ 87652

♣ AJ87

South:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

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

		1♠	2♥
--	--	----	----

AP

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

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

X	2♦ ²	Pass	2NT ³
---	-----------------	------	------------------

Pass	3♣ 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: 367

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

South:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

Board: 368

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ S

North:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

South:

♠ AJ9743

♥ A

♦ K97

♣ Q63

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	2♠
------	------	----	----

AP

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 369	♠ A10532	West Opens 1♦.
Dealer: W	♥ AJ10	
Vul: None	♦ 93	You bid first.
HCP: 13	♣ A76	
Board: 370	♠ J1072	East Opens 1♣.
Dealer: E	♥ Q76	
Vul: Both	♦ J4	Partner bids first.
HCP: 13	♣ AKQ8	
Board: 371	♠ Q8	West Opens 1♦.
Dealer: W	♥ KQJ542	West Bids 2♦ if possible.
Vul: None	♦ 98	
HCP: 13	♣ AJ4	You bid first.
Board: 372	♠ A542	East Opens 1♥.
Dealer: E	♥ K85	
Vul: NS	♦ J943	Partner bids first.
HCP: 8	♣ 76	
Board: 373	♠ AQJ974	West Opens 1♦.
Dealer: W	♥ A963	West Doubles 2♦ if possible.
Vul: Both	♦ 5	
HCP: 12	♣ J10	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ A10532	♠ KJ	1♦	1♠	Pass	2♥
Vul: None	♥ AJ10	♥ KQ9873	Pass	3♦ ¹	Pass	4♥
North HCP: 13	♦ 93	♦ J1087	AP			
South HCP: 10	♣ A76	♣ 8				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ J1072	♠ KQ4			1♣	1♦
Vul: Both	♥ Q76	♥ K1032	Pass	1♠	Pass	1NT
North HCP: 13	♦ J4	♦ Q10986	Pass	2NT	Pass	3♠
South HCP: 10	♣ AKQ8	♣ 10	AP			
Contract: 3♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ K92				
Vul: None	♥ KQJ542	♥ A6	1♦	1♥	Pass	2♣
North HCP: 13	♦ 98	♦ 53	2♦	3♥	AP	
South HCP: 12	♣ AJ4	♣ KQ9763				
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ A542	♠ K10973			1♥	1♠
Vul: NS	♥ K85	♥ 102	Pass	2♠	Pass	3♠
North HCP: 8	♦ J943	♦ AQ8	Pass	4♠	AP	
South HCP: 15	♣ 76	♣ AQ5				
Contract: 4♠ S						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ AQJ974	♠ 10853	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ A963	♥ Q	X	4♦ ²	Pass	4NT ³
North HCP: 12	♦ 5	♦ A932	Pass	5♠ ⁴	Pass	6♠
South HCP: 12	♣ J10	♣ AQ64	AP			
Contract: 6♠ N						

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: 369	♠ KJ	West Opens 1♦.
Dealer: W	♥ KQ9873	
Vul: None	♦ J1087	Partner bids first.
HCP: 10	♣ 8	
Board: 370	♠ KQ4	East Opens 1♣.
Dealer: E	♥ K1032	
Vul: Both	♦ Q10986	You bid first.
HCP: 10	♣ 10	
Board: 371	♠ K92	West Opens 1♦.
Dealer: W	♥ A6	West Bids 2♦ if possible.
Vul: None	♦ 53	
HCP: 12	♣ KQ9763	Partner bids first.
Board: 372	♠ K10973	East Opens 1♥.
Dealer: E	♥ 102	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ AQ5	
Board: 373	♠ 10853	West Opens 1♦.
Dealer: W	♥ Q	West Doubles 2♦ if possible.
Vul: Both	♦ A932	
HCP: 12	♣ AQ64	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: W	♠ A10532	♠ KJ	1♦	1♠	Pass	2♥
Vul: None	♥ AJ10	♥ KQ9873	Pass	3♦ ¹	Pass	4♥
North HCP: 13	♦ 93	♦ J1087	AP			
South HCP: 10	♣ A76	♣ 8				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 370	North:	South:	West	North	East	South
Dealer: E	♠ J1072	♠ KQ4			1♣	1♦
Vul: Both	♥ Q76	♥ K1032	Pass	1♠	Pass	1NT
North HCP: 13	♦ J4	♦ Q10986	Pass	2NT	Pass	3♠
South HCP: 10	♣ AKQ8	♣ 10	AP			
Contract: 3♠ N						

Board: 371	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ K92				
Vul: None	♥ KQJ542	♥ A6	1♦	1♥	Pass	2♣
North HCP: 13	♦ 98	♦ 53	2♦	3♥	AP	
South HCP: 12	♣ AJ4	♣ KQ9763				
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: E	♠ A542	♠ K10973			1♥	1♠
Vul: NS	♥ K85	♥ 102	Pass	2♠	Pass	3♠
North HCP: 8	♦ J943	♦ AQ8	Pass	4♠	AP	
South HCP: 15	♣ 76	♣ AQ5				
Contract: 4♠ S						

Board: 373	North:	South:	West	North	East	South
Dealer: W	♠ AQJ974	♠ 10853	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ A963	♥ Q	X	4♦ ²	Pass	4NT ³
North HCP: 12	♦ 5	♦ A932	Pass	5♠ ⁴	Pass	6♠
South HCP: 12	♣ J10	♣ AQ64	AP			
Contract: 6♠ N						

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: 374	♠ A1094	East Opens 1♣.
Dealer: E	♥ K543	East Bids 3♣ if possible.
Vul: None	♦ AK9	
HCP: 14	♣ 103	Partner bids first.

Board: 375	♠ AK764	West Opens 1♥.
Dealer: W	♥ AQ86	
Vul: NS	♦ 9	You bid first.
HCP: 14	♣ J83	

Board: 376	♠ KQJ95	East Opens 1♣.
Dealer: E	♥ 1094	
Vul: EW	♦ 8	Partner bids first.
HCP: 15	♣ AKQ3	

Board: 377	♠ AK9	West Opens 1♥.
Dealer: W	♥ 10	West Doubles Pass if possible.
Vul: None	♦ J85	East Bids 2♥ if possible.
HCP: 13	♣ AJ9875	You bid first.

Board: 378	♠ KJ	East Opens 1♦.
Dealer: E	♥ Q82	
Vul: NS	♦ AJ843	Partner bids first.
HCP: 14	♣ K105	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ A1094	♠ KQJ52			1♣	1♠
Vul: None	♥ K543	♥ J2	Pass	2♣ ¹	3♣	3♠
North HCP: 14	♦ AK9	♦ QJ8	Pass	4♠	AP	
South HCP: 12	♣ 103	♣ Q96				
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ AK764	♠ 108				
Vul: NS	♥ AQ86	♥ 32	1♥	1♠	AP	
North HCP: 14	♦ 9	♦ AK107				
South HCP: 12	♣ J83	♣ KQ1074				
Contract: 1♠ N						

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ KQJ95	♠ 3			1♣	1♥
Vul: EW	♥ 1094	♥ KJ765	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♦ 8	♦ KQJ10	AP			
South HCP: 10	♣ AKQ3	♣ 1096				
Contract: 4♥ S			1. Splinter			

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ QJ82	1♥	2♣	Pass	Pass
Vul: None	♥ 10	♥ KQ942	X	Pass	2♥	Pass
North HCP: 13	♦ J85	♦ K106	Pass	3♣	Pass	3NT
South HCP: 11	♣ AJ9875	♣ 10	AP			
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ AQ7543			1♦	1♠
Vul: NS	♥ Q82	♥ 653	Pass	2NT	Pass	3♠
North HCP: 14	♦ AJ843	♦ —	Pass	4♠	AP	
South HCP: 11	♣ K105	♣ AJ83				
Contract: 4♠ S						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 374 ♠ KQJ52
Dealer: E ♥ J2
Vul: None ♦ QJ8
HCP: 12 ♣ Q96

East Opens 1♣.
East Bids 3♣ if possible.
You bid first.

Board: 375 ♠ 108
Dealer: W ♥ 32
Vul: NS ♦ AK107
HCP: 12 ♣ KQ1074

West Opens 1♥.
Partner bids first.

Board: 376 ♠ 3
Dealer: E ♥ KJ765
Vul: EW ♦ KQJ10
HCP: 10 ♣ 1096

East Opens 1♣.
You bid first.

Board: 377 ♠ QJ82
Dealer: W ♥ KQ942
Vul: None ♦ K106
HCP: 11 ♣ 10

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♥ if possible.
Partner bids first.

Board: 378 ♠ AQ7543
Dealer: E ♥ 653
Vul: NS ♦ —
HCP: 11 ♣ AJ83

East Opens 1♦.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 374	North:	South:	West	North	East	South
Dealer: E	♠ A1094	♠ KQJ52			1♣	1♠
Vul: None	♥ K543	♥ J2	Pass	2♣ ¹	3♣	3♠
North HCP: 14	♦ AK9	♦ QJ8	Pass	4♠	AP	
South HCP: 12	♣ 103	♣ Q96				
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 375	North:	South:	West	North	East	South
Dealer: W	♠ AK764	♠ 108				
Vul: NS	♥ AQ86	♥ 32	1♥	1♠	AP	
North HCP: 14	♦ 9	♦ AK107				
South HCP: 12	♣ J83	♣ KQ1074				
Contract: 1♠ N						

Board: 376	North:	South:	West	North	East	South
Dealer: E	♠ KQJ95	♠ 3			1♣	1♥
Vul: EW	♥ 1094	♥ KJ765	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♦ 8	♦ KQJ10	AP			
South HCP: 10	♣ AKQ3	♣ 1096				
Contract: 4♥ S			1. Splinter			

Board: 377	North:	South:	West	North	East	South
Dealer: W	♠ AK9	♠ QJ82	1♥	2♣	Pass	Pass
Vul: None	♥ 10	♥ KQ942	X	Pass	2♥	Pass
North HCP: 13	♦ J85	♦ K106	Pass	3♣	Pass	3NT
South HCP: 11	♣ AJ9875	♣ 10	AP			
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ AQ7543			1♦	1♠
Vul: NS	♥ Q82	♥ 653	Pass	2NT	Pass	3♠
North HCP: 14	♦ AJ843	♦ —	Pass	4♠	AP	
South HCP: 11	♣ K105	♣ AJ83				
Contract: 4♠ S						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 379	♠ AKQ765	West Opens 1♣.
Dealer: W	♥ K74	
Vul: EW	♦ 854	You bid first.
HCP: 12	♣ 7	
Board: 380	♠ QJ	East Opens 1♦.
Dealer: E	♥ 10752	East Bids 2♦ if possible.
Vul: Both	♦ 72	
HCP: 8	♣ KQ863	Partner bids first.
Board: 381	♠ 7	West Opens 1♠.
Dealer: W	♥ AQ102	
Vul: NS	♦ 108	You bid first.
HCP: 12	♣ KQJ982	
Board: 382	♠ AQ	East Opens 1♣.
Dealer: E	♥ AJ102	West Bids 2♠ if possible.
Vul: EW	♦ Q1085	
HCP: 15	♣ Q93	Partner bids first.
Board: 383	♠ K10864	West Opens 1♥.
Dealer: W	♥ Q9	West Bids 3♥ if possible.
Vul: None	♦ K973	
HCP: 11	♣ K6	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 379

Dealer: W

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ765

♥ K74

♦ 854

♣ 7

South:

♠ 42

♥ 1053

♦ AQ10

♣ A10653

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

1♣	1♠	Pass	1NT
----	----	------	-----

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

Pass	4♠	AP	
------	----	----	--

Board: 380

Dealer: E

Vul: Both

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: 381

Dealer: W

Vul: NS

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: 382

Dealer: E

Vul: EW

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: 383

Dealer: W

Vul: None

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♥	3♠	Pass	4♠
----	----	------	----

AP

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 379	♠ 42	West Opens 1♣.
Dealer: W	♥ 1053	
Vul: EW	♦ AQ10	Partner bids first.
HCP: 10	♣ A10653	
Board: 380	♠ AK743	East Opens 1♦.
Dealer: E	♥ J9	East Bids 2♦ if possible.
Vul: Both	♦ KJ6	
HCP: 13	♣ J75	You bid first.
Board: 381	♠ KJ642	West Opens 1♠.
Dealer: W	♥ KJ95	
Vul: NS	♦ K4	Partner bids first.
HCP: 15	♣ A3	
Board: 382	♠ 53	East Opens 1♣.
Dealer: E	♥ Q975	West Bids 2♠ if possible.
Vul: EW	♦ AK643	
HCP: 9	♣ 65	You bid first.
Board: 383	♠ AJ93	West Opens 1♥.
Dealer: W	♥ 1032	West Bids 3♥ if possible.
Vul: None	♦ J	
HCP: 12	♣ AQ754	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 379

Dealer: W

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ765

♥ K74

♦ 854

♣ 7

South:

♠ 42

♥ 1053

♦ AQ10

♣ A10653

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

1♣	1♠	Pass	1NT
----	----	------	-----

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

Pass	4♠	AP	
------	----	----	--

Board: 380

Dealer: E

Vul: Both

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: 381

Dealer: W

Vul: NS

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: 382

Dealer: E

Vul: EW

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: 383

Dealer: W

Vul: None

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♥	3♠	Pass	4♠
----	----	------	----

AP

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 384	♠ 105	East Opens 1♦.
Dealer: E	♥ 87	East Bids 2♦ if possible.
Vul: EW	♦ AJ8	
HCP: 11	♣ AQ10865	Partner bids first.
Board: 385	♠ Q10974	West Opens 1♥.
Dealer: W	♥ Q2	West Doubles Pass if possible.
Vul: Both	♦ AJ7	East Bids 2♦ if possible.
HCP: 14	♣ AJ4	You bid first.
Board: 386	♠ A4	East Opens 1♥.
Dealer: E	♥ AK103	East Bids 2♥ if possible.
Vul: None	♦ J1084	
HCP: 12	♣ 1072	Partner bids first.
Board: 387	♠ J7	West Opens 1♠.
Dealer: W	♥ AQJ943	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ 752	
Board: 388	♠ J854	East Opens 1♦.
Dealer: E	♥ Q	
Vul: Both	♦ KJ653	Partner bids first.
HCP: 8	♣ J103	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AQ9			1♦	1♥
Vul: EW	♥ 87	♥ KJ1093	Pass	1NT	2♦	2NT
North HCP: 11	♦ AJ8	♦ Q95	Pass	3♣	Pass	3NT
South HCP: 13	♣ AQ10865	♣ J7	AP			
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ Q10974	♠ A8				
Vul: Both	♥ Q2	♥ 9653	1♥	1♠	Pass	Pass
North HCP: 14	♦ AJ7	♦ K4	X	Pass	2♦	AP
South HCP: 12	♣ AJ4	♣ KQ963				
Contract: 2♦ E						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ732			1♥	1♠
Vul: None	♥ AK103	♥ 965	Pass	1NT	2♥	3♦
North HCP: 12	♦ J1084	♦ AK65	Pass	3NT	AP	
South HCP: 12	♣ 1072	♣ J				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ52				
Vul: NS	♥ AQJ943	♥ 102	1♠	2♥	Pass	3NT
North HCP: 14	♦ AQ	♦ K84	AP			
South HCP: 14	♣ 752	♣ KQJ3				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ J854	♠ AQ92			1♦	1♥
Vul: Both	♥ Q	♥ AJ1062	Pass	1♠	Pass	2♦ ¹
North HCP: 8	♦ KJ653	♦ A	Pass	2♣	Pass	3♠
South HCP: 15	♣ J103	♣ 964	AP			
Contract: 3♠ N						

1. limit raise or better in ♠

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 384	♠ AQ9	East Opens 1♦.
Dealer: E	♥ KJ1093	East Bids 2♦ if possible.
Vul: EW	♦ Q95	
HCP: 13	♣ J7	You bid first.

Board: 385	♠ A8	West Opens 1♥.
Dealer: W	♥ 9653	West Doubles Pass if possible.
Vul: Both	♦ K4	East Bids 2♦ if possible.
HCP: 12	♣ KQ963	Partner bids first.

Board: 386	♠ KJ732	East Opens 1♥.
Dealer: E	♥ 965	East Bids 2♥ if possible.
Vul: None	♦ AK65	
HCP: 12	♣ J	You bid first.

Board: 387	♠ KQ52	West Opens 1♠.
Dealer: W	♥ 102	
Vul: NS	♦ K84	Partner bids first.
HCP: 14	♣ KQJ3	

Board: 388	♠ AQ92	East Opens 1♦.
Dealer: E	♥ AJ1062	
Vul: Both	♦ A	You bid first.
HCP: 15	♣ 964	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AQ9			1♦	1♥
Vul: EW	♥ 87	♥ KJ1093	Pass	1NT	2♦	2NT
North HCP: 11	♦ AJ8	♦ Q95	Pass	3♣	Pass	3NT
South HCP: 13	♣ AQ10865	♣ J7	AP			
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ Q10974	♠ A8				
Vul: Both	♥ Q2	♥ 9653	1♥	1♠	Pass	Pass
North HCP: 14	♦ AJ7	♦ K4	X	Pass	2♦	AP
South HCP: 12	♣ AJ4	♣ KQ963				
Contract: 2♦ E						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ732			1♥	1♠
Vul: None	♥ AK103	♥ 965	Pass	1NT	2♥	3♦
North HCP: 12	♦ J1084	♦ AK65	Pass	3NT	AP	
South HCP: 12	♣ 1072	♣ J				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ KQ52				
Vul: NS	♥ AQJ943	♥ 102	1♠	2♥	Pass	3NT
North HCP: 14	♦ AQ	♦ K84	AP			
South HCP: 14	♣ 752	♣ KQJ3				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ J854	♠ AQ92			1♦	1♥
Vul: Both	♥ Q	♥ AJ1062	Pass	1♠	Pass	2♦ ¹
North HCP: 8	♦ KJ653	♦ A	Pass	2♣	Pass	3♠
South HCP: 15	♣ J103	♣ 964	AP			
Contract: 3♠ N						

1. limit raise or better in ♠

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 389 ♠ 843
Dealer: W ♥ Q73
Vul: None ♦ AQ1076
HCP: 12 ♣ A10

West Opens 1♣.

You bid first.

Board: 390 ♠ J
Dealer: E ♥ 9653
Vul: NS ♦ AKQ103
HCP: 10 ♣ 976

East Opens 1♣.

East Doubles Pass if possible.

West Bids 1NT if possible.

Partner bids first.

Board: 391 ♠ J4
Dealer: W ♥ K8
Vul: EW ♦ KQ3
HCP: 15 ♣ AQ8654

West Opens 1♥.

You bid first.

Board: 392 ♠ 86
Dealer: E ♥ J9
Vul: None ♦ AKQ1085
HCP: 12 ♣ Q105

East Opens 1♥.

East Bids 2♥ if possible.

Partner bids first.

Board: 393 ♠ K3
Dealer: W ♥ A76
Vul: NS ♦ 65
HCP: 12 ♣ AJ7432

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 389
Dealer: W
Vul: None
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 ♦

Board: 390
Dealer: E
Vul: NS
North HCP: 10
South HCP: 13
Contract: 3♦ N

North:
♠ J
♥ 9653
♦ AKQ103
♣ 976

South:
♠ KQ732
♥ A72
♦ 974
♣ A10

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

1. limit raise or better in ♦

Board: 391
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N S

North:
♠ J4
♥ K8
♦ KQ3
♣ AQ8654

South:
♠ AK983
♥ Q52
♦ J94
♣ J3

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

Board: 392
Dealer: E
Vul: None
North HCP: 12
South HCP: 13
Contract: 4♠ S

North:
♠ 86
♥ J9
♦ AKQ1085
♣ Q105

South:
♠ QJ9743
♥ KQ7
♦ 96
♣ AJ

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

Board: 393
Dealer: W
Vul: NS
North HCP: 12
South HCP: 9
Contract: 3♦ S

North:
♠ K3
♥ A76
♦ 65
♣ AJ7432

South:
♠ 1092
♥ Q93
♦ KQ1043
♣ Q9

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 389 ♠ A102
Dealer: W ♥ KJ52
Vul: None ♦ K95
HCP: 13 ♣ Q83

West Opens 1♣.

Partner bids first.

Board: 390 ♠ KQ732
Dealer: E ♥ A72
Vul: NS ♦ 974
HCP: 13 ♣ A10

East Opens 1♣.

East Doubles Pass if possible.

West Bids 1NT if possible.

You bid first.

Board: 391 ♠ AK983
Dealer: W ♥ Q52
Vul: EW ♦ J94
HCP: 11 ♣ J3

West Opens 1♥.

Partner bids first.

Board: 392 ♠ QJ9743
Dealer: E ♥ KQ7
Vul: None ♦ 96
HCP: 13 ♣ AJ

East Opens 1♥.

East Bids 2♥ if possible.

You bid first.

Board: 393 ♠ 1092
Dealer: W ♥ Q93
Vul: NS ♦ KQ1043
HCP: 9 ♣ Q9

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 389
Dealer: W
Vul: None
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 ♦

Board: 390
Dealer: E
Vul: NS
North HCP: 10
South HCP: 13
Contract: 3♦ N

North:
♠ J
♥ 9653
♦ AKQ103
♣ 976

South:
♠ KQ732
♥ A72
♦ 974
♣ A10

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

1. limit raise or better in ♦

Board: 391
Dealer: W
Vul: EW
North HCP: 15
South HCP: 11
Contract: 3N S

North:
♠ J4
♥ K8
♦ KQ3
♣ AQ8654

South:
♠ AK983
♥ Q52
♦ J94
♣ J3

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

Board: 392
Dealer: E
Vul: None
North HCP: 12
South HCP: 13
Contract: 4♠ S

North:
♠ 86
♥ J9
♦ AKQ1085
♣ Q105

South:
♠ QJ9743
♥ KQ7
♦ 96
♣ AJ

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

Board: 393
Dealer: W
Vul: NS
North HCP: 12
South HCP: 9
Contract: 3♦ S

North:
♠ K3
♥ A76
♦ 65
♣ AJ7432

South:
♠ 1092
♥ Q93
♦ KQ1043
♣ Q9

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 394	♠ KJ7	East Opens 1♦.
Dealer: E	♥ KJ72	East Doubles 2♦ if possible.
Vul: EW	♦ KQ74	
HCP: 14	♣ J7	Partner bids first.
Board: 395	♠ J106542	West Opens 1♦.
Dealer: W	♥ 6	
Vul: NS	♦ Q32	You bid first.
HCP: 10	♣ AK4	
Board: 396	♠ KQ62	East Opens 1♦.
Dealer: E	♥ A109	East Bids 3♦ if possible.
Vul: EW	♦ 983	
HCP: 10	♣ J54	Partner bids first.
Board: 397	♠ —	West Opens 1♠.
Dealer: W	♥ K108752	West Doubles Pass if possible.
Vul: Both	♦ AK98	East Bids 2♠ if possible.
HCP: 12	♣ Q96	You bid first.
Board: 398	♠ AJ95	East Opens 1♦.
Dealer: E	♥ Q4	East Doubles 2♦ if possible.
Vul: None	♦ Q103	
HCP: 12	♣ K864	Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 394

Dealer: E

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♥ S

North:

♠ KJ7

♥ KJ72

♦ KQ74

♣ J7

South:

♠ 85

♥ AQ8653

♦ 6

♣ A854

West North East South

1♦ 1♥

Pass 2♦¹ X 4♦²

Pass 4♥ AP

1. limit raise or better in ♥

2. Splinter

Board: 395

Dealer: W

Vul: NS

North HCP: 10

South HCP: 14

Contract: 4♠ N

North:

♠ J106542

♥ 6

♦ Q32

♣ AK4

South:

♠ K983

♥ K942

♦ AK7

♣ J5

West North East South

1♦ 1♠ Pass 2♦¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 396

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ KQ62

♥ A109

♦ 983

♣ J54

South:

♠ A9

♥ KQ863

♦ 1064

♣ A98

West North East South

1♦ 1♥

Pass 2♥ 3♦ 3♥

AP

Board: 397

Dealer: W

Vul: Both

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: 398

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 394	♠ 85	East Opens 1♦.
Dealer: E	♥ AQ8653	East Doubles 2♦ if possible.
Vul: EW	♦ 6	
HCP: 10	♣ A854	You bid first.
Board: 395	♠ K983	West Opens 1♦.
Dealer: W	♥ K942	
Vul: NS	♦ AK7	Partner bids first.
HCP: 14	♣ J5	
Board: 396	♠ A9	East Opens 1♦.
Dealer: E	♥ KQ863	East Bids 3♦ if possible.
Vul: EW	♦ 1064	
HCP: 13	♣ A98	You bid first.
Board: 397	♠ AJ9864	West Opens 1♠.
Dealer: W	♥ J4	West Doubles Pass if possible.
Vul: Both	♦ 63	East Bids 2♠ if possible.
HCP: 9	♣ K42	Partner bids first.
Board: 398	♠ K10873	East Opens 1♦.
Dealer: E	♥ AK8	East Doubles 2♦ if possible.
Vul: None	♦ 52	
HCP: 15	♣ AJ10	You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 394

Dealer: E

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♥ S

North:

♠ KJ7

♥ KJ72

♦ KQ74

♣ J7

South:

♠ 85

♥ AQ8653

♦ 6

♣ A854

West North East South

1♦ 1♥

Pass 2♦¹ X 4♦²

Pass 4♥ AP

1. limit raise or better in ♥

2. Splinter

Board: 395

Dealer: W

Vul: NS

North HCP: 10

South HCP: 14

Contract: 4♠ N

North:

♠ J106542

♥ 6

♦ Q32

♣ AK4

South:

♠ K983

♥ K942

♦ AK7

♣ J5

West North East South

1♦ 1♠ Pass 2♦¹

Pass 4♠ AP

1. limit raise or better in ♠

Board: 396

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ KQ62

♥ A109

♦ 983

♣ J54

South:

♠ A9

♥ KQ863

♦ 1064

♣ A98

West North East South

1♦ 1♥

Pass 2♥ 3♦ 3♥

AP

Board: 397

Dealer: W

Vul: Both

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: 398

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 399 ♠ K9 West Opens 1♣.
Dealer: W ♥ KQ5
Vul: EW ♦ KQJ84 You bid first.
HCP: 15 ♣ J106

Board: 400 ♠ AJ1053 East Opens 1♣.
Dealer: E ♥ A108
Vul: None ♦ 8543 Partner bids first.
HCP: 9 ♣ 9

Board: 401 ♠ K3 West Opens 1♣.
Dealer: W ♥ AJ7642
Vul: NS ♦ Q6 You bid first.
HCP: 15 ♣ KQ10

Board: 402 ♠ 107 East Opens 1♥.
Dealer: E ♥ Q1096 East Doubles Pass if possible.
Vul: None ♦ QJ75 West Bids 2♣ if possible.
HCP: 8 ♣ K87 Partner bids first.

Board: 403 ♠ 2 West Opens 1♠.
Dealer: W ♥ A9 West Bids 3♠ if possible.
Vul: NS ♦ K1064 You bid first.
HCP: 13 ♣ AQ8764

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 399
Dealer: W
Vul: EW
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: 400
Dealer: E
Vul: None
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	

Board: 401
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: 402
Dealer: E
Vul: None
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: 403
Dealer: W
Vul: NS
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	

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 399 ♠ A754
Dealer: W ♥ J9643
Vul: EW ♦ A
HCP: 9 ♣ 984

West Opens 1♣.

Partner bids first.

Board: 400 ♠ Q2
Dealer: E ♥ KJ942
Vul: None ♦ AK
HCP: 13 ♣ 10764

East Opens 1♣.

You bid first.

Board: 401 ♠ 6
Dealer: W ♥ K103
Vul: NS ♦ AK987
HCP: 10 ♣ 9843

West Opens 1♣.

Partner bids first.

Board: 402 ♠ KQ965
Dealer: E ♥ 875
Vul: None ♦ A3
HCP: 15 ♣ AQ10

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♣ if possible.

You bid first.

Board: 403 ♠ K6543
Dealer: W ♥ K853
Vul: NS ♦ AJ83
HCP: 11 ♣ —

West Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 399
Dealer: W
Vul: EW
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: 400
Dealer: E
Vul: None
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	

Board: 401
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: 402
Dealer: E
Vul: None
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: 403
Dealer: W
Vul: NS
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	

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 404 ♠ AK105
Dealer: E ♥ A108
Vul: None ♦ 1032
HCP: 11 ♣ 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: 405 ♠ 3
Dealer: W ♥ Q54
Vul: NS ♦ KQ10
HCP: 15 ♣ AKJ987

West Opens 1♥.

You bid first.

Board: 406 ♠ K85
Dealer: E ♥ Q74
Vul: Both ♦ AQ105
HCP: 15 ♣ KJ10

East Opens 1♥.

Partner bids first.

Board: 407 ♠ A98
Dealer: W ♥ KJ9542
Vul: NS ♦ A9
HCP: 14 ♣ Q5

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

You bid first.

Board: 408 ♠ K1098
Dealer: E ♥ K94
Vul: EW ♦ AQ83
HCP: 14 ♣ Q6

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

Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 404
 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: 405
 Dealer: W
 Vul: NS
 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	

Board: 406
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ K85
 ♥ Q74
 ♦ AQ105
 ♣ KJ10

South:
 ♠ AQ9762
 ♥ 1082
 ♦ 6
 ♣ A92

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: 407
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 9
 Contract: 3♥ N

North:
 ♠ A98
 ♥ KJ9542
 ♦ A9
 ♣ Q5

South:
 ♠ Q6
 ♥ Q87
 ♦ KQ53
 ♣ 9743

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

Board: 408
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ K1098
 ♥ K94
 ♦ AQ83
 ♣ Q6

South:
 ♠ 4
 ♥ AJ8752
 ♦ 974
 ♣ AJ4

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: 404 ♠ QJ876
Dealer: E ♥ KJ74
Vul: None ♦ K9
HCP: 12 ♣ 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: 405 ♠ AK986
Dealer: W ♥ J83
Vul: NS ♦ J6
HCP: 11 ♣ Q105

West Opens 1♥.
Partner bids first.

Board: 406 ♠ AQ9762
Dealer: E ♥ 1082
Vul: Both ♦ 6
HCP: 10 ♣ A92

East Opens 1♥.
You bid first.

Board: 407 ♠ Q6
Dealer: W ♥ Q87
Vul: NS ♦ KQ53
HCP: 9 ♣ 9743

West Opens 1♠.
West Bids 2♠ if possible.
Partner bids first.

Board: 408 ♠ 4
Dealer: E ♥ AJ8752
Vul: EW ♦ 974
HCP: 10 ♣ AJ4

East Opens 1♦.
East Doubles 2♦ if possible.
You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 404
 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: 405
 Dealer: W
 Vul: NS
 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	

Board: 406
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ K85
 ♥ Q74
 ♦ AQ105
 ♣ KJ10

South:
 ♠ AQ9762
 ♥ 1082
 ♦ 6
 ♣ A92

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: 407
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 9
 Contract: 3♥ N

North:
 ♠ A98
 ♥ KJ9542
 ♦ A9
 ♣ Q5

South:
 ♠ Q6
 ♥ Q87
 ♦ KQ53
 ♣ 9743

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

Board: 408
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ K1098
 ♥ K94
 ♦ AQ83
 ♣ Q6

South:
 ♠ 4
 ♥ AJ8752
 ♦ 974
 ♣ AJ4

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: 409 ♠ 95
Dealer: W ♥ AQ875
Vul: Both ♦ K107
HCP: 14 ♣ KQ4

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

You bid first.

Board: 410 ♠ K52
Dealer: E ♥ QJ2
Vul: None ♦ K95
HCP: 14 ♣ AJ87

East Opens 1♣.
East Doubles Pass if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 411 ♠ QJ102
Dealer: W ♥ KJ1098
Vul: Both ♦ KJ4
HCP: 13 ♣ Q

West Opens 1♣.

You bid first.

Board: 412 ♠ J2
Dealer: E ♥ Q6
Vul: None ♦ 632
HCP: 11 ♣ AKJ765

East Opens 1♦.

Partner bids first.

Board: 413 ♠ K10954
Dealer: W ♥ AK2
Vul: NS ♦ Q87
HCP: 15 ♣ K10

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

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ 7	1♣	1♥	2♠ ¹	3♣ ²
Vul: Both	♥ AQ875	♥ KJ1063	X	XX	Pass	4♥
North HCP: 14	♦ K107	♦ AQJ86	AP			
South HCP: 11	♣ KQ4	♣ 103	1. 1X-(1Y)-2Z weak			
Contract: 4♥ N			2. limit raise or better in ♥			

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ K52	♠ 97			1♣	2♦
Vul: None	♥ QJ2	♥ 754	Pass	Pass	X	Pass
North HCP: 14	♦ K95	♦ AQJ764	2♠	3♦	Pass	Pass
South HCP: 9	♣ AJ87	♣ Q4	3♠	4♦	AP	
Contract: 4♦ S						

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ QJ102	♠ 654	1♣	1♥	Pass	2♣ ¹
Vul: Both	♥ KJ1098	♥ A63	Pass	4♣ ²	Pass	4♥
North HCP: 13	♦ KJ4	♦ A5	AP			
South HCP: 12	♣ Q	♣ A10963	1. limit raise or better in ♥			
Contract: 4♥ N			2. Splinter			

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ J2	♠ AK7			1♦	1♥
Vul: None	♥ Q6	♥ AJ10943				
North HCP: 11	♦ 632	♦ 854	AP			
South HCP: 14	♣ AKJ765	♣ Q				
Contract: 1♥ S						

Board: 413	North:	South:	West	North	East	South
Dealer: W	♠ K10954	♠ 87	1♦	1♠	Pass	Pass
Vul: NS	♥ AK2	♥ J10873	2♦	AP		
North HCP: 15	♦ Q87	♦ K2				
South HCP: 8	♣ K10	♣ A743				
Contract: 2♦ W						

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 409 ♠ 7
Dealer: W ♥ KJ1063
Vul: Both ♦ AQJ86
HCP: 11 ♣ 103

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

Partner bids first.

Board: 410 ♠ 97
Dealer: E ♥ 754
Vul: None ♦ AQJ764
HCP: 9 ♣ Q4

East Opens 1♣.
East Doubles Pass if possible.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 411 ♠ 654
Dealer: W ♥ A63
Vul: Both ♦ A5
HCP: 12 ♣ A10963

West Opens 1♣.
Partner bids first.

Board: 412 ♠ AK7
Dealer: E ♥ AJ10943
Vul: None ♦ 854
HCP: 14 ♣ Q

East Opens 1♦.
You bid first.

Board: 413 ♠ 87
Dealer: W ♥ J10873
Vul: NS ♦ K2
HCP: 8 ♣ A743

West Opens 1♦.
West Bids 2♦ if possible.
Partner bids first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 409
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ 95
 ♥ AQ875
 ♦ K107
 ♣ KQ4

South:
 ♠ 7
 ♥ KJ1063
 ♦ AQJ86
 ♣ 103

West	North	East	South
1♣	1♥	2♠ ¹	3♣ ²
X	XX	Pass	4♥
AP			
1. 1X-(1Y)-2Z weak			
2. limit raise or better in ♥			

Board: 410
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 4♦ S

North:
 ♠ K52
 ♥ QJ2
 ♦ K95
 ♣ AJ87

South:
 ♠ 97
 ♥ 754
 ♦ AQJ764
 ♣ Q4

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

Board: 411
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ QJ102
 ♥ KJ1098
 ♦ KJ4
 ♣ Q

South:
 ♠ 654
 ♥ A63
 ♦ A5
 ♣ A10963

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

Board: 412
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 14
 Contract: 1♥ S

North:
 ♠ J2
 ♥ Q6
 ♦ 632
 ♣ AKJ765

South:
 ♠ AK7
 ♥ AJ10943
 ♦ 854
 ♣ Q

West	North	East	South
		1♦	1♥
AP			

Board: 413
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 2♦ W

North:
 ♠ K10954
 ♥ AK2
 ♦ Q87
 ♣ K10

South:
 ♠ 87
 ♥ J10873
 ♦ K2
 ♣ A743

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

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 414 ♠ — East Opens 1♦.
Dealer: E ♥ K10532
Vul: Both ♦ AQJ842 Partner bids first.
HCP: 12 ♣ Q7

Board: 415 ♠ KQ West Opens 1♠.
Dealer: W ♥ J5
Vul: None ♦ AJ9764 You bid first.
HCP: 13 ♣ Q52

Board: 416 ♠ Q10873 East Opens 1♠.
Dealer: E ♥ AQ97
Vul: NS ♦ K42 Partner bids first.
HCP: 11 ♣ 9

Board: 417 ♠ QJ872 West Opens 1♥.
Dealer: W ♥ Q2 West Doubles Pass if possible.
Vul: EW ♦ J83 East Bids 3♦ if possible.
HCP: 10 ♣ A103 You bid first.

Board: 418 ♠ KJ105 East Opens 1♠.
Dealer: E ♥ 4
Vul: None ♦ KQ92 Partner bids first.
HCP: 13 ♣ KJ93

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 414
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ —
 ♥ K10532
 ♦ AQJ842
 ♣ Q7

South:
 ♠ KQJ854
 ♥ AQ87
 ♦ 6
 ♣ 64

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

1. limit raise or better in ♥

Board: 415
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 3♦ N

North:
 ♠ KQ
 ♥ J5
 ♦ AJ9764
 ♣ Q52

South:
 ♠ 1085
 ♥ A862
 ♦ K8
 ♣ AJ64

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

1. strength cue bid

Board: 416
 Dealer: E
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 3N N

North:
 ♠ Q10873
 ♥ AQ97
 ♦ K42
 ♣ 9

South:
 ♠ KJ
 ♥ 83
 ♦ QJ10
 ♣ AK8653

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

Board: 417
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 13
 Contract: 3♠ N

North:
 ♠ QJ872
 ♥ Q2
 ♦ J83
 ♣ A103

South:
 ♠ AK5
 ♥ A1098
 ♦ 965
 ♣ Q95

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

1. limit raise or better in ♠

Board: 418
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ KJ105
 ♥ 4
 ♦ KQ92
 ♣ KJ93

South:
 ♠ Q82
 ♥ AQJ1098
 ♦ J4
 ♣ Q7

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

South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 414 ♠ KQJ854
Dealer: E ♥ AQ87
Vul: Both ♦ 6
HCP: 12 ♣ 64

East Opens 1♦.

You bid first.

Board: 415 ♠ 1085
Dealer: W ♥ A862
Vul: None ♦ K8
HCP: 12 ♣ AJ64

West Opens 1♠.

Partner bids first.

Board: 416 ♠ KJ
Dealer: E ♥ 83
Vul: NS ♦ QJ10
HCP: 14 ♣ AK8653

East Opens 1♠.

You bid first.

Board: 417 ♠ AK5
Dealer: W ♥ A1098
Vul: EW ♦ 965
HCP: 13 ♣ Q95

West Opens 1♥.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 418 ♠ Q82
Dealer: E ♥ AQJ1098
Vul: None ♦ J4
HCP: 12 ♣ Q7

East Opens 1♠.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 414	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KQJ854			1♦	1♠
Vul: Both	♥ K10532	♥ AQ87	Pass	2♥	Pass	3♦ ¹
North HCP: 12	♦ AQJ842	♦ 6	Pass	4♥	AP	
South HCP: 12	♣ Q7	♣ 64	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 415	North:	South:	West	North	East	South
Dealer: W	♠ KQ	♠ 1085	1♠	2♦	Pass	2♠ ¹
Vul: None	♥ J5	♥ A862	Pass	3♦	AP	
North HCP: 13	♦ AJ9764	♦ K8	1. strength cue bid			
South HCP: 12	♣ Q52	♣ AJ64				
Contract: 3♦ N						

Board: 416	North:	South:	West	North	East	South
Dealer: E	♠ Q10873	♠ KJ			1♠	2♣
Vul: NS	♥ AQ97	♥ 83	Pass	2NT	Pass	3NT
North HCP: 11	♦ K42	♦ QJ10	AP			
South HCP: 14	♣ 9	♣ AK8653				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: W	♠ QJ872	♠ AK5	1♥	1♠	Pass	2♥ ¹
Vul: EW	♥ Q2	♥ A1098	Pass	2♠	Pass	Pass
North HCP: 10	♦ J83	♦ 965	X	Pass	3♦	3♠
South HCP: 13	♣ A103	♣ Q95	AP			
Contract: 3♠ N			1. limit raise or better in ♠			

Board: 418	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q82			1♠	2♥
Vul: None	♥ 4	♥ AQJ1098	Pass	3NT	AP	
North HCP: 13	♦ KQ92	♦ J4				
South HCP: 12	♣ KJ93	♣ Q7				
Contract: 3N N						

North hands (Practice Page)

Gabor Transfer Overcalls.

Board: 419

Dealer: W

Vul: Both

HCP: 12

♠ AKQ63

♥ J65

♦ Q72

♣ 54

West Opens 1♥.

You bid first.

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 419

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 1♠ N

North:

♠ AKQ63

♥ J65

♦ Q72

♣ 54

South:

♠ 92

♥ 984

♦ AKJ104

♣ A107

West	North	East	South
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1♥	1♠	AP	
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South hands (Practice Page)

Gabor Transfer Overcalls.

Board: 419	♠ 92	West Opens 1♥.
Dealer: W	♥ 984	
Vul: Both	♦ AKJ104	Partner bids first.
HCP: 12	♣ A107	

Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 419

Dealer: W

Vul: Both

North HCP: 12

South HCP: 12

Contract: 1♠ N

North:

♠ AKQ63

♥ J65

♦ Q72

♣ 54

South:

♠ 92

♥ 984

♦ AKJ104

♣ A107

West	North	East	South
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1♥	1♠	AP	
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