

## 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♦ <sup>1</sup>
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♦ <sup>1</sup>
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♠ <sup>1</sup>
South HCP: 13	♥ KQJ742	♥ A3	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
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♣ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 14	♠ K	♠ A1064	Pass	4♥	AP	
South HCP: 11	♥ KQ52	♥ AJ1087				
Contract: 4♥ S	♦ K10765	♦ Q43				
	♣ K64	♣ 9				
						1. limit raise or better in ♥
						2. Splinter

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 6			West	North	East	South
Dealer: E					1♠	2♣
Vul: EW	North:	South:	Pass	2♥	2♠	3♣
North HCP: 14	♠ 102	♠ 854	Pass	3♥	Pass	3♠ <sup>1</sup>
South HCP: 13	♥ KQJ742	♥ A3	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
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♣ <sup>1</sup>	X	4♣ <sup>2</sup>
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♦ <sup>1</sup>	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♠ <sup>1</sup>
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♦ <sup>1</sup>	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♠ <sup>1</sup>
Vul: EW	♥ KQ8654	♥ AJ1073	X	XX	3♠	4♥
North HCP: 14	♦ K9	♦ Q76	AP			
South HCP: 10	♣ QJ2	♣ K6				
Contract: 4♥ N						

1. limit raise or better in ♥

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♥.

You bid first.

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

West Opens 1♠.

Partner bids first.

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

East Opens 1♦.

You bid first.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 5♥ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

Board: 20	North:	South:	West	North	East	South
Dealer: E	♠ QJ87	♠ AK963			1♦	1♠
Vul: NS	♥ AQJ4	♥ 53	Pass	2♦ <sup>1</sup>	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♠ <sup>1</sup>
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♠ <sup>1</sup>
Pass	4♦	AP	

1. limit raise or better in ♦

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ AKJ108			1♣	1♠
Vul: None	♥ AQ108	♥ 973	Pass	2♣ <sup>1</sup>	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♥ <sup>1</sup>
Vul: NS	♥ Q8	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 11	♦ 73	♦ A4	AP			
South HCP: 12	♣ Q954	♣ K63				
Contract: 4♠ N			1. limit raise or better in ♠			

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♠.

You bid first.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♦.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ 942	♠ AKJ108			1♣	1♠
Vul: None	♥ AQ108	♥ 973	Pass	2♣ <sup>1</sup>	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♥ <sup>1</sup>
Vul: NS	♥ Q8	♥ KJ62	Pass	3♠	Pass	4♠
North HCP: 11	♦ 73	♦ A4	AP			
South HCP: 12	♣ Q954	♣ K63				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ A532	♠ 10864			1♦	1♥
Vul: NS	♥ A75	♥ K10432	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 13	♦ 102	♦ KQ4	AP			
South HCP: 11	♣ AJ98	♣ K				
Contract: 2♥ S						

1. limit raise or better in ♥



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 31	♠ AQ973	West Opens 1♦.
Dealer: W	♥ K87	
Vul: Both	♦ K75	You bid first.
HCP: 14	♣ Q7	

Board: 32	♠ K986	East Opens 1♣.
Dealer: E	♥ 4	
Vul: NS	♦ AK10964	Partner bids first.
HCP: 13	♣ K6	

Board: 33	♠ AKQJ53	West Opens 1♦.
Dealer: W	♥ Q4	
Vul: EW	♦ K85	You bid first.
HCP: 15	♣ 53	

Board: 34	♠ Q	East Opens 1♦.
Dealer: E	♥ 953	
Vul: Both	♦ Q985	Partner bids first.
HCP: 13	♣ AKQ98	

Board: 35	♠ K52	West Opens 1♦.
Dealer: W	♥ AJ1092	
Vul: None	♦ K104	You bid first.
HCP: 13	♣ Q5	

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ AQ973  
 ♥ K87  
 ♦ K75  
 ♣ Q7

South:  
 ♠ KJ842  
 ♥ QJ654  
 ♦ 6  
 ♣ K4

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

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

North:  
 ♠ K986  
 ♥ 4  
 ♦ AK10964  
 ♣ K6

South:  
 ♠ J72  
 ♥ AKQ106  
 ♦ Q73  
 ♣ 73

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

1. limit raise or better in ♦

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

North:  
 ♠ AKQJ53  
 ♥ Q4  
 ♦ K85  
 ♣ 53

South:  
 ♠ 72  
 ♥ AK9753  
 ♦ J93  
 ♣ Q6

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

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

North:  
 ♠ Q  
 ♥ 953  
 ♦ Q985  
 ♣ AKQ98

South:  
 ♠ AJ842  
 ♥ AKJ10  
 ♦ 104  
 ♣ 73

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

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

North:  
 ♠ K52  
 ♥ AJ1092  
 ♦ K104  
 ♣ Q5

South:  
 ♠ A7  
 ♥ 843  
 ♦ J32  
 ♣ KJ1074

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ AQ973  
♥ K87  
♦ K75  
♣ Q7

South:  
♠ KJ842  
♥ QJ654  
♦ 6  
♣ K4

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

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

North:  
♠ K986  
♥ 4  
♦ AK10964  
♣ K6

South:  
♠ J72  
♥ AKQ106  
♦ Q73  
♣ 73

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

1. limit raise or better in ♦

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

North:  
♠ AKQJ53  
♥ Q4  
♦ K85  
♣ 53

South:  
♠ 72  
♥ AK9753  
♦ J93  
♣ Q6

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

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

North:  
♠ Q  
♥ 953  
♦ Q985  
♣ AKQ98

South:  
♠ AJ842  
♥ AKJ10  
♦ 104  
♣ 73

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

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

North:  
♠ K52  
♥ AJ1092  
♦ K104  
♣ Q5

South:  
♠ A7  
♥ 843  
♦ J32  
♣ KJ1074

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ AQJ3  
♥ 95  
♦ Q5  
♣ A8754

South:  
♠ K95  
♥ AKJ1086  
♦ J964  
♣ —

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
Pass	3♣ <sup>1</sup>	X	XX
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ AQ753  
♥ K75  
♦ J86  
♣ 63

South:  
♠ KJ6  
♥ J983  
♦ Q1097  
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	Pass
3♣	3♠	4♣	Pass
Pass	X	AP	

1. limit raise or better in ♠

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

North:  
♠ KJ85  
♥ AK62  
♦ 43  
♣ 853

South:  
♠ A10942  
♥ J85  
♦ KQ72  
♣ A

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	4♠	AP	

1. limit raise or better in ♠  
2. Splitter

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

North:  
♠ K4  
♥ AKQ654  
♦ J82  
♣ J9

South:  
♠ AJ96  
♥ J103  
♦ A107  
♣ Q76

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
Pass	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
♠ 8  
♥ AQ104  
♦ Q10987  
♣ J86

South:  
♠ KQ1032  
♥ KJ93  
♦ 64  
♣ K3

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ AQJ3  
♥ 95  
♦ Q5  
♣ A8754

South:  
♠ K95  
♥ AKJ1086  
♦ J964  
♣ —

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
Pass	3♣ <sup>1</sup>	X	XX
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ AQ753  
♥ K75  
♦ J86  
♣ 63

South:  
♠ KJ6  
♥ J983  
♦ Q1097  
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	Pass
3♣	3♠	4♣	Pass
Pass	X	AP	

1. limit raise or better in ♠

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

North:  
♠ KJ85  
♥ AK62  
♦ 43  
♣ 853

South:  
♠ A10942  
♥ J85  
♦ KQ72  
♣ A

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	4♠	AP	

1. limit raise or better in ♠  
2. Splinter

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

North:  
♠ K4  
♥ AKQ654  
♦ J82  
♣ J9

South:  
♠ AJ96  
♥ J103  
♦ A107  
♣ Q76

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
Pass	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
♠ 8  
♥ AQ104  
♦ Q10987  
♣ J86

South:  
♠ KQ1032  
♥ KJ93  
♦ 64  
♣ K3

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♥.

You bid first.

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

East Opens 1♥.

Partner bids first.

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

West Opens 1♠.

You bid first.

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

East Opens 1♦.

Partner bids first.

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

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 985  
♥ KJ2  
♦ AKJ1087  
♣ 2

South:  
♠ QJ1042  
♥ 9864  
♦ Q6  
♣ AJ

West	North	East	South
1♥	2♦	AP	

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

North:  
♠ K765  
♥ J986  
♦ J3  
♣ Q64

South:  
♠ AQ1032  
♥ 104  
♦ A2  
♣ KJ105

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

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

North:  
♠ 1074  
♥ J5  
♦ AKJ542  
♣ K10

South:  
♠ Q5  
♥ AQ9843  
♦ 103  
♣ A86

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

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

North:  
♠ K  
♥ AJ542  
♦ 654  
♣ A854

South:  
♠ 972  
♥ KQ1098  
♦ J83  
♣ KQ

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

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

North:  
♠ 94  
♥ AJ982  
♦ AK6  
♣ J74

South:  
♠ AKJ10853  
♥ K53  
♦ 3  
♣ 53

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♥.

You bid first.

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

West Opens 1♠.

Partner bids first.

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

East Opens 1♦.

You bid first.

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

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 985  
♥ KJ2  
♦ AKJ1087  
♣ 2

South:  
♠ QJ1042  
♥ 9864  
♦ Q6  
♣ AJ

West	North	East	South
1♥	2♦	AP	

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

North:  
♠ K765  
♥ J986  
♦ J3  
♣ Q64

South:  
♠ AQ1032  
♥ 104  
♦ A2  
♣ KJ105

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

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

North:  
♠ 1074  
♥ J5  
♦ AKJ542  
♣ K10

South:  
♠ Q5  
♥ AQ9843  
♦ 103  
♣ A86

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

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

North:  
♠ K  
♥ AJ542  
♦ 654  
♣ A854

South:  
♠ 972  
♥ KQ1098  
♦ J83  
♣ KQ

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

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

North:  
♠ 94  
♥ AJ982  
♦ AK6  
♣ J74

South:  
♠ AKJ10853  
♥ K53  
♦ 3  
♣ 53

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 9  
 ♥ AJ109763  
 ♦ Q4  
 ♣ A106

South:  
 ♠ KQJ654  
 ♥ K  
 ♦ J1097  
 ♣ Q5

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

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

North:  
 ♠ A10863  
 ♥ 654  
 ♦ 85  
 ♣ AK2

South:  
 ♠ QJ4  
 ♥ 98  
 ♦ AK10  
 ♣ 86543

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

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

North:  
 ♠ J642  
 ♥ 864  
 ♦ A9  
 ♣ AK65

South:  
 ♠ A8  
 ♥ Q102  
 ♦ KQJ865  
 ♣ 102

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

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

North:  
 ♠ J  
 ♥ 10963  
 ♦ K9  
 ♣ AKQ752

South:  
 ♠ A9763  
 ♥ A75  
 ♦ QJ7  
 ♣ 83

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

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

North:  
 ♠ K54  
 ♥ J  
 ♦ Q765  
 ♣ QJ732

South:  
 ♠ A62  
 ♥ A109842  
 ♦ K3  
 ♣ K5

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 9  
 ♥ AJ109763  
 ♦ Q4  
 ♣ A106

South:  
 ♠ KQJ654  
 ♥ K  
 ♦ J1097  
 ♣ Q5

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

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

North:  
 ♠ A10863  
 ♥ 654  
 ♦ 85  
 ♣ AK2

South:  
 ♠ QJ4  
 ♥ 98  
 ♦ AK10  
 ♣ 86543

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

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

North:  
 ♠ J642  
 ♥ 864  
 ♦ A9  
 ♣ AK65

South:  
 ♠ A8  
 ♥ Q102  
 ♦ KQJ865  
 ♣ 102

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

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

North:  
 ♠ J  
 ♥ 10963  
 ♦ K9  
 ♣ AKQ752

South:  
 ♠ A9763  
 ♥ A75  
 ♦ QJ7  
 ♣ 83

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

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

North:  
 ♠ K54  
 ♥ J  
 ♦ Q765  
 ♣ QJ732

South:  
 ♠ A62  
 ♥ A109842  
 ♦ K3  
 ♣ K5

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ J96  
♥ AQJ853  
♦ KJ4  
♣ 10

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

You bid first.

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

♠ Q5  
♥ 3  
♦ AK75  
♣ K106543

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

Partner bids first.

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

♠ J3  
♥ KJ974  
♦ AK  
♣ 10983

West Opens 1♣.

You bid first.

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

♠ J  
♥ 1087  
♦ AJ96  
♣ AJ643

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

Partner bids first.

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

♠ 53  
♥ KJ1063  
♦ AJ85  
♣ A9

West Opens 1♣.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ K1072  
♥ 1096  
♦ Q8  
♣ KJ86

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

Partner bids first.

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

♠ AJ108  
♥ QJ862  
♦ Q1094  
♣ —

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

You bid first.

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

♠ KQ6542  
♥ AQ  
♦ QJ104  
♣ 4

West Opens 1♣.  
Partner bids first.

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

♠ AKQ109  
♥ J93  
♦ K10  
♣ Q108

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

You bid first.

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

♠ AQJ987  
♥ —  
♦ K1094  
♣ Q73

West Opens 1♣.  
Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ J  
 ♥ Q9654  
 ♦ AKQ  
 ♣ 10987

South:  
 ♠ AQ865  
 ♥ 2  
 ♦ 963  
 ♣ AJ54

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

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

North:  
 ♠ 752  
 ♥ A  
 ♦ AKQ853  
 ♣ Q54

South:  
 ♠ Q6  
 ♥ J1072  
 ♦ 62  
 ♣ KJ1098

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

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

North:  
 ♠ K2  
 ♥ K865  
 ♦ KJ1032  
 ♣ 52

South:  
 ♠ 1075  
 ♥ AQ2  
 ♦ 6  
 ♣ KQJ1074

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

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

North:  
 ♠ 752  
 ♥ K4  
 ♦ A6  
 ♣ AKJ643

South:  
 ♠ Q106  
 ♥ Q102  
 ♦ K854  
 ♣ Q105

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

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

North:  
 ♠ Q84  
 ♥ 6  
 ♦ QJ108  
 ♣ K8543

South:  
 ♠ K976  
 ♥ AK9753  
 ♦ A9  
 ♣ J

West	North	East	South
		1♣	1♥
AP			

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♥.  
East Doubles 1NT if possible.  
You bid first.

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

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

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

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

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

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

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

East Opens 1♣.  
You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ J  
 ♥ Q9654  
 ♦ AKQ  
 ♣ 10987

South:  
 ♠ AQ865  
 ♥ 2  
 ♦ 963  
 ♣ AJ54

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

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

North:  
 ♠ 752  
 ♥ A  
 ♦ AKQ853  
 ♣ Q54

South:  
 ♠ Q6  
 ♥ J1072  
 ♦ 62  
 ♣ KJ1098

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

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

North:  
 ♠ K2  
 ♥ K865  
 ♦ KJ1032  
 ♣ 52

South:  
 ♠ 1075  
 ♥ AQ2  
 ♦ 6  
 ♣ KQJ1074

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

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

North:  
 ♠ 752  
 ♥ K4  
 ♦ A6  
 ♣ AKJ643

South:  
 ♠ Q106  
 ♥ Q102  
 ♦ K854  
 ♣ Q105

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

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

North:  
 ♠ Q84  
 ♥ 6  
 ♦ QJ108  
 ♣ K8543

South:  
 ♠ K976  
 ♥ AK9753  
 ♦ A9  
 ♣ J

West	North	East	South
		1♣	1♥
AP			



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

West Opens 1♠.  
  
You bid first.

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

East Opens 1♠.  
  
Partner bids first.

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

West Opens 1♣.  
  
You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ KJ842  
♥ KJ42  
♦ 87  
♣ Q6

South:  
♠ 103  
♥ A1086  
♦ A106  
♣ AJ54

West	North	East	South
1♦	1♠	Pass	1NT
2♦	2♥	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ J1053  
♥ AK109  
♦ 52  
♣ AJ6

South:  
♠ AKQ64  
♥ J765  
♦ QJ8  
♣ 3

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	4♠	AP	

1. limit raise or better in ♠  
2. Splinter

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

North:  
♠ KQ4  
♥ AQ10765  
♦ J94  
♣ 10

South:  
♠ 9732  
♥ K4  
♦ AK75  
♣ J84

West	North	East	South
1♠	2♥	AP	

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

North:  
♠ J6  
♥ 6  
♦ A654  
♣ KQ9852

South:  
♠ Q1085  
♥ AKJ1093  
♦ K3  
♣ 10

West	North	East	South
		1♠	2♥
AP			

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

North:  
♠ K108  
♥ Q10862  
♦ 105  
♣ KJ7

South:  
♠ A75  
♥ A4  
♦ KQJ984  
♣ 103

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

West Opens 1♠.  
Partner bids first.

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

East Opens 1♠.  
You bid first.

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

West Opens 1♣.  
Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ KJ842  
♥ KJ42  
♦ 87  
♣ Q6

South:  
♠ 103  
♥ A1086  
♦ A106  
♣ AJ54

West	North	East	South
1♦	1♠	Pass	1NT
2♦	2♥	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ J1053  
♥ AK109  
♦ 52  
♣ AJ6

South:  
♠ AKQ64  
♥ J765  
♦ QJ8  
♣ 3

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	4♠	AP	

1. limit raise or better in ♠  
2. Splinter

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

North:  
♠ KQ4  
♥ AQ10765  
♦ J94  
♣ 10

South:  
♠ 9732  
♥ K4  
♦ AK75  
♣ J84

West	North	East	South
1♠	2♥	AP	

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

North:  
♠ J6  
♥ 6  
♦ A654  
♣ KQ9852

South:  
♠ Q1085  
♥ AKJ1093  
♦ K3  
♣ 10

West	North	East	South
		1♠	2♥
AP			

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

North:  
♠ K108  
♥ Q10862  
♦ 105  
♣ KJ7

South:  
♠ A75  
♥ A4  
♦ KQJ984  
♣ 103

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ 52  
♥ K54  
♦ Q4  
♣ AKJ842

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

You bid first.

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

♠ 72  
♥ K10  
♦ AQ985  
♣ Q853

East Opens 1♣.

Partner bids first.

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

♠ 853  
♥ AQJ98  
♦ Q654  
♣ 9

West Opens 1♣.

You bid first.

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

♠ AQ7  
♥ J84  
♦ K109432  
♣ J

East Opens 1♠.

Partner bids first.

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

♠ 9732  
♥ Q2  
♦ AKJ108  
♣ Q6

West Opens 1♣.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

Partner bids first.

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

East Opens 1♣.

You bid first.

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

West Opens 1♣.

Partner bids first.

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

East Opens 1♠.

You bid first.

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

West Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 63  
♥ AKQ92  
♦ J63  
♣ J85

South:  
♠ AKQ7  
♥ 104  
♦ AQ975  
♣ 76

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

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

North:  
♠ AJ75  
♥ AK1097  
♦ 92  
♣ Q3

South:  
♠ 94  
♥ QJ842  
♦ KJ3  
♣ 865

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

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

North:  
♠ A10875  
♥ KQ74  
♦ Q  
♣ QJ3

South:  
♠ —  
♥ J83  
♦ AJ7642  
♣ AK109

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

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

North:  
♠ K97  
♥ AQJ94  
♦ 76  
♣ 1073

South:  
♠ AJ642  
♥ 83  
♦ KJ4  
♣ K94

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

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

North:  
♠ J7  
♥ 1095  
♦ AK1085  
♣ Q103

South:  
♠ AK8543  
♥ KQ6  
♦ Q3  
♣ 98

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 63  
♥ AKQ92  
♦ J63  
♣ J85

South:  
♠ AKQ7  
♥ 104  
♦ AQ975  
♣ 76

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

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

North:  
♠ AJ75  
♥ AK1097  
♦ 92  
♣ Q3

South:  
♠ 94  
♥ QJ842  
♦ KJ3  
♣ 865

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

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

North:  
♠ A10875  
♥ KQ74  
♦ Q  
♣ QJ3

South:  
♠ —  
♥ J83  
♦ AJ7642  
♣ AK109

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

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

North:  
♠ K97  
♥ AQJ94  
♦ 76  
♣ 1073

South:  
♠ AJ642  
♥ 83  
♦ KJ4  
♣ K94

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

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

North:  
♠ J7  
♥ 1095  
♦ AK1085  
♣ Q103

South:  
♠ AK8543  
♥ KQ6  
♦ Q3  
♣ 98

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 65  
 ♥ QJ8  
 ♦ 74  
 ♣ AKQ853

South:  
 ♠ AQ107432  
 ♥ K52  
 ♦ QJ  
 ♣ 6

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

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

North:  
 ♠ KQ653  
 ♥ A6  
 ♦ J83  
 ♣ Q65

South:  
 ♠ A10  
 ♥ KQJ108  
 ♦ K97  
 ♣ 1093

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

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

North:  
 ♠ 7  
 ♥ AQ962  
 ♦ AJ5  
 ♣ K654

South:  
 ♠ AQ95432  
 ♥ 10873  
 ♦ Q4  
 ♣ —

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

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

North:  
 ♠ A9765  
 ♥ 42  
 ♦ J42  
 ♣ AK10

South:  
 ♠ Q10  
 ♥ AQJ97  
 ♦ A9  
 ♣ 7543

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

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

North:  
 ♠ K10  
 ♥ Q42  
 ♦ A5  
 ♣ KJ8764

South:  
 ♠ AQJ654  
 ♥ 976  
 ♦ KQJ10  
 ♣ —

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 65  
 ♥ QJ8  
 ♦ 74  
 ♣ AKQ853

South:  
 ♠ AQ107432  
 ♥ K52  
 ♦ QJ  
 ♣ 6

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

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

North:  
 ♠ KQ653  
 ♥ A6  
 ♦ J83  
 ♣ Q65

South:  
 ♠ A10  
 ♥ KQJ108  
 ♦ K97  
 ♣ 1093

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

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

North:  
 ♠ 7  
 ♥ AQ962  
 ♦ AJ5  
 ♣ K654

South:  
 ♠ AQ95432  
 ♥ 10873  
 ♦ Q4  
 ♣ —

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

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

North:  
 ♠ A9765  
 ♥ 42  
 ♦ J42  
 ♣ AK10

South:  
 ♠ Q10  
 ♥ AQJ97  
 ♦ A9  
 ♣ 7543

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

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

North:  
 ♠ K10  
 ♥ Q42  
 ♦ A5  
 ♣ KJ8764

South:  
 ♠ AQJ654  
 ♥ 976  
 ♦ KQJ10  
 ♣ —

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ K104  
♥ 98  
♦ J84  
♣ A9753

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

Partner bids first.

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

♠ QJ543  
♥ 93  
♦ A73  
♣ Q54

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

You bid first.

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

♠ KJ9  
♥ A853  
♦ 108  
♣ KJ53

East Opens 1♣.

Partner bids first.

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

♠ K10542  
♥ QJ5  
♦ Q3  
♣ Q104

West Opens 1♦.

You bid first.

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

♠ A973  
♥ 9742  
♦ J8  
♣ K93

East Opens 1♦.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ K104  
♥ 98  
♦ J84  
♣ A9753

South:  
♠ 9876  
♥ AKQJ76  
♦ Q6  
♣ K

West	North	East	South
		1♣	2♥
Pass	Pass	X	Pass
3♦	Pass	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
♠ QJ543  
♥ 93  
♦ A73  
♣ Q54

South:  
♠ A97  
♥ A107  
♦ Q5  
♣ KJ976

West	North	East	South
1♦	1♠	Pass	2♦ <sup>1</sup>
X	Pass	3♦	X
AP			

1. limit raise or better in ♠

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

North:  
♠ KJ9  
♥ A853  
♦ 108  
♣ KJ53

South:  
♠ 65  
♥ KJ976  
♦ QJ96  
♣ A7

West	North	East	South
		1♣	1♥
Pass	2♣ <sup>1</sup>	Pass	3♥
AP			

1. limit raise or better in ♥

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

North:  
♠ K10542  
♥ QJ5  
♦ Q3  
♣ Q104

South:  
♠ 83  
♥ AK74  
♦ 1064  
♣ AK73

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

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

North:  
♠ A973  
♥ 9742  
♦ J8  
♣ K93

South:  
♠ Q10  
♥ AKJ65  
♦ K102  
♣ J106

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ 9876  
♥ AKQJ76  
♦ Q6  
♣ K

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

You bid first.

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

♠ A97  
♥ A107  
♦ Q5  
♣ KJ976

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

Partner bids first.

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

♠ 65  
♥ KJ976  
♦ QJ96  
♣ A7

East Opens 1♣.

You bid first.

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

♠ 83  
♥ AK74  
♦ 1064  
♣ AK73

West Opens 1♦.

Partner bids first.

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

♠ Q10  
♥ AKJ65  
♦ K102  
♣ J106

East Opens 1♦.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ K104  
♥ 98  
♦ J84  
♣ A9753

South:  
♠ 9876  
♥ AKQJ76  
♦ Q6  
♣ K

West	North	East	South
		1♣	2♥
Pass	Pass	X	Pass
3♦	Pass	Pass	3♥
Pass	3♠ <sup>1</sup>	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
♠ QJ543  
♥ 93  
♦ A73  
♣ Q54

South:  
♠ A97  
♥ A107  
♦ Q5  
♣ KJ976

West	North	East	South
1♦	1♠	Pass	2♦ <sup>1</sup>
X	Pass	3♦	X
AP			

1. limit raise or better in ♠

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

North:  
♠ KJ9  
♥ A853  
♦ 108  
♣ KJ53

South:  
♠ 65  
♥ KJ976  
♦ QJ96  
♣ A7

West	North	East	South
		1♣	1♥
Pass	2♣ <sup>1</sup>	Pass	3♥
AP			

1. limit raise or better in ♥

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

North:  
♠ K10542  
♥ QJ5  
♦ Q3  
♣ Q104

South:  
♠ 83  
♥ AK74  
♦ 1064  
♣ AK73

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

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

North:  
♠ A973  
♥ 9742  
♦ J8  
♣ K93

South:  
♠ Q10  
♥ AKJ65  
♦ K102  
♣ J106

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 73  
 ♥ 965  
 ♦ AK  
 ♣ AJ9876

South:  
 ♠ KJ96  
 ♥ J872  
 ♦ Q1087  
 ♣ K

West	North	East	South
1♥	2♣	AP	

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

North:  
 ♠ 6  
 ♥ KQ5  
 ♦ K63  
 ♣ KQ7643

South:  
 ♠ A1075  
 ♥ A109762  
 ♦ A5  
 ♣ 10

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
 2. Splinter

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

North:  
 ♠ KJ  
 ♥ AJ10854  
 ♦ A74  
 ♣ 32

South:  
 ♠ 542  
 ♥ K76  
 ♦ Q986  
 ♣ KQ5

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
X	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
 ♠ 10973  
 ♥ KQ763  
 ♦ K74  
 ♣ Q

South:  
 ♠ J42  
 ♥ A8  
 ♦ 63  
 ♣ AK10973

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

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

North:  
 ♠ 95  
 ♥ KQ9842  
 ♦ A7  
 ♣ A85

South:  
 ♠ A764  
 ♥ 75  
 ♦ K542  
 ♣ K103

West	North	East	South
1♠	2♥	Pass	Pass
X	Pass	2♠	Pass
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♦.

You bid first.

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

West Opens 1♠.

West Doubles 2♠ if possible.

Partner bids first.

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

East Opens 1♦.

You bid first.

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

West Opens 1♠.

West Doubles Pass if possible.

East Bids 2♠ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 73  
♥ 965  
♦ AK  
♣ AJ9876

South:  
♠ KJ96  
♥ J872  
♦ Q1087  
♣ K

West	North	East	South
1♥	2♣	AP	

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

North:  
♠ 6  
♥ KQ5  
♦ K63  
♣ KQ7643

South:  
♠ A1075  
♥ A109762  
♦ A5  
♣ 10

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
2. Splinter

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

North:  
♠ KJ  
♥ AJ10854  
♦ A74  
♣ 32

South:  
♠ 542  
♥ K76  
♦ Q986  
♣ KQ5

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
X	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

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

North:  
♠ 10973  
♥ KQ763  
♦ K74  
♣ Q

South:  
♠ J42  
♥ A8  
♦ 63  
♣ AK10973

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

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

North:  
♠ 95  
♥ KQ9842  
♦ A7  
♣ A85

South:  
♠ A764  
♥ 75  
♦ K542  
♣ K103

West	North	East	South
1♠	2♥	Pass	Pass
X	Pass	2♠	Pass
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ Q  
♥ KQ9  
♦ K95  
♣ AJ7642

South:  
♠ KJ10732  
♥ J1074  
♦ AQ  
♣ 3

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

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

North:  
♠ —  
♥ KJ642  
♦ AK9643  
♣ J3

South:  
♠ AKJ863  
♥ Q109  
♦ Q  
♣ Q105

West	North	East	South
		1♣	1♠
Pass	2♥	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♠ <sup>3</sup>
Pass	4♥	AP	

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

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

North:  
♠ A942  
♥ J  
♦ AQ543  
♣ J75

South:  
♠ K8753  
♥ KQ975  
♦ KJ  
♣ 8

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

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

North:  
♠ 98  
♥ KQ9  
♦ A1086  
♣ J986

South:  
♠ AQ765  
♥ AJ5  
♦ 75  
♣ 1074

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

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

North:  
♠ KJ  
♥ AKJ52  
♦ J9  
♣ J863

South:  
♠ 8742  
♥ 64  
♦ AK876  
♣ K4

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 101      ♠ KJ10732  
Dealer: W        ♥ J1074  
Vul: NS         ♦ AQ  
HCP: 11         ♣ 3

West Opens 1♥.

Partner bids first.

Board: 102      ♠ AKJ863  
Dealer: E        ♥ Q109  
Vul: Both       ♦ Q  
HCP: 14         ♣ Q105

East Opens 1♣.

You bid first.

Board: 103      ♠ K8753  
Dealer: W        ♥ KQ975  
Vul: None       ♦ KJ  
HCP: 12         ♣ 8

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

Board: 104      ♠ AQ765  
Dealer: E        ♥ AJ5  
Vul: NS         ♦ 75  
HCP: 11         ♣ 1074

East Opens 1♦.

You bid first.

Board: 105      ♠ 8742  
Dealer: W        ♥ 64  
Vul: EW         ♦ AK876  
HCP: 10         ♣ K4

West Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 101

Dealer: W

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♠ S

North:

♠ Q  
♥ KQ9  
♦ K95  
♣ AJ7642

South:

♠ KJ10732  
♥ J1074  
♦ AQ  
♣ 3

West North East South

1♥ 2♣ Pass 2♠  
Pass 3♣ Pass 3♠  
Pass 4♠ AP

Board: 102

Dealer: E

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♥ N

North:

♠ —  
♥ KJ642  
♦ AK9643  
♣ J3

South:

♠ AKJ863  
♥ Q109  
♦ Q  
♣ Q105

West North East South

1♣ 1♠  
Pass 2♥ Pass 3♣<sup>1</sup>  
Pass 3♦<sup>2</sup> Pass 3♠<sup>3</sup>  
Pass 4♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

Board: 103

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ A942  
♥ J  
♦ AQ543  
♣ J75

South:

♠ K8753  
♥ KQ975  
♦ KJ  
♣ 8

West North East South

1♣ 1♦ Pass 1♠  
2♣ 3♠ Pass 4♠  
AP

Board: 104

Dealer: E

Vul: NS

North HCP: 10

South HCP: 11

Contract: 1N N

North:

♠ 98  
♥ KQ9  
♦ A1086  
♣ J986

South:

♠ AQ765  
♥ AJ5  
♦ 75  
♣ 1074

West North East South

1♦ 1♠  
Pass 1NT AP

Board: 105

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ KJ  
♥ AKJ52  
♦ J9  
♣ J863

South:

♠ 8742  
♥ 64  
♦ AK876  
♣ K4

West North East South

1♣ 1♥ Pass 1♠  
Pass 1NT AP

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

Partner bids first.

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

West Opens 1♠.

You bid first.

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

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

Partner bids first.

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

West Opens 1♣.

You bid first.

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

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

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 106

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ Q103

♥ QJ10

♦ J1063

♣ J108

South:

♠ 95

♥ AK8642

♦ A542

♣ A

West North East South

1♠ 2♥

Pass Pass 2♠ 3♥

3♠ 4♥ AP

Board: 107

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♣ N

North:

♠ KJ8

♥ J76

♦ 10

♣ AK10974

South:

♠ 9654

♥ A1082

♦ AK976

♣ —

West North East South

1♠ 2♣ Pass 2♦

Pass 3♣ AP

Board: 108

Dealer: E

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠X N

North:

♠ AKQ10954

♥ K7

♦ Q73

♣ 8

South:

♠ 6

♥ Q62

♦ AK984

♣ 10974

West North East South

1♣ 1♦

1♥ 4♠ Pass Pass

X AP

Board: 109

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AJ10986

♥ A10

♦ 63

♣ A76

South:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

West North East South

1♣ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 110

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ N

North:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

South:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

West North East South

1♣ 1♦

1♥ 1♠ X<sup>1</sup> 2♣<sup>2</sup>

Pass 2♠ AP

1. Support double redouble

2. limit raise or better in ♠

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

You bid first.

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

West Opens 1♠.

Partner bids first.

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

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

You bid first.

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

West Opens 1♣.

Partner bids first.

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

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

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 106

Dealer: E

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ Q103

♥ QJ10

♦ J1063

♣ J108

South:

♠ 95

♥ AK8642

♦ A542

♣ A

West North East South

1♠ 2♥

Pass Pass 2♠ 3♥

3♠ 4♥ AP

Board: 107

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♣ N

North:

♠ KJ8

♥ J76

♦ 10

♣ AK10974

South:

♠ 9654

♥ A1082

♦ AK976

♣ —

West North East South

1♠ 2♣ Pass 2♦

Pass 3♣ AP

Board: 108

Dealer: E

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠X N

North:

♠ AKQ10954

♥ K7

♦ Q73

♣ 8

South:

♠ 6

♥ Q62

♦ AK984

♣ 10974

West North East South

1♣ 1♦

1♥ 4♠ Pass Pass

X AP

Board: 109

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AJ10986

♥ A10

♦ 63

♣ A76

South:

♠ 74

♥ KQ6

♦ KQJ874

♣ 53

West North East South

1♣ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 110

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♠ N

North:

♠ Q10864

♥ AJ6

♦ 97

♣ J83

South:

♠ AJ2

♥ Q8

♦ AK1085

♣ 1097

West North East South

1♣ 1♦

1♥ 1♠ X<sup>1</sup> 2♣<sup>2</sup>

Pass 2♠ AP

1. Support double redouble

2. limit raise or better in ♠



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ AKQ1063  
 ♥ 98  
 ♦ 1096  
 ♣ K6

South:  
 ♠ 85  
 ♥ AQJ765  
 ♦ AJ8  
 ♣ 54

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

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

North:  
 ♠ K2  
 ♥ A52  
 ♦ J6  
 ♣ KQJ1072

South:  
 ♠ AQ1084  
 ♥ KJ86  
 ♦ K109  
 ♣ 3

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

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

North:  
 ♠ AQ52  
 ♥ AJ432  
 ♦ 98  
 ♣ K10

South:  
 ♠ KJ93  
 ♥ KQ  
 ♦ 1063  
 ♣ J843

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

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

North:  
 ♠ K8532  
 ♥ A854  
 ♦ J6  
 ♣ AK

South:  
 ♠ 107  
 ♥ KQ632  
 ♦ Q94  
 ♣ QJ3

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	3♦	3♥
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
 ♠ AJ9642  
 ♥ AK8  
 ♦ 762  
 ♣ 5

South:  
 ♠ K10  
 ♥ 964  
 ♦ 54  
 ♣ AQ10984

West	North	East	South
1♥	1♠	AP	

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

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

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ AKQ1063  
 ♥ 98  
 ♦ 1096  
 ♣ K6

South:  
 ♠ 85  
 ♥ AQJ765  
 ♦ AJ8  
 ♣ 54

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

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

North:  
 ♠ K2  
 ♥ A52  
 ♦ J6  
 ♣ KQJ1072

South:  
 ♠ AQ1084  
 ♥ KJ86  
 ♦ K109  
 ♣ 3

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

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

North:  
 ♠ AQ52  
 ♥ AJ432  
 ♦ 98  
 ♣ K10

South:  
 ♠ KJ93  
 ♥ KQ  
 ♦ 1063  
 ♣ J843

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

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

North:  
 ♠ K8532  
 ♥ A854  
 ♦ J6  
 ♣ AK

South:  
 ♠ 107  
 ♥ KQ632  
 ♦ Q94  
 ♣ QJ3

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	3♦	3♥
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
 ♠ AJ9642  
 ♥ AK8  
 ♦ 762  
 ♣ 5

South:  
 ♠ K10  
 ♥ 964  
 ♦ 54  
 ♣ AQ10984

West	North	East	South
1♥	1♠	AP	

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♠.

Partner bids first.

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

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

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

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

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

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

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

East Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ A9  
 ♥ 8  
 ♦ K873  
 ♣ KJ7543

South:  
 ♠ Q1043  
 ♥ AJ10754  
 ♦ AJ  
 ♣ 8

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

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

North:  
 ♠ AK1083  
 ♥ 954  
 ♦ A84  
 ♣ 63

South:  
 ♠ 9542  
 ♥ QJ6  
 ♦ KJ5  
 ♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
X	XX	3♣	4♠
AP			

1. limit raise or better in ♠

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

North:  
 ♠ 108  
 ♥ AKJ54  
 ♦ KQ75  
 ♣ 72

South:  
 ♠ AJ6  
 ♥ 8763  
 ♦ —  
 ♣ AQJ1084

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

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

North:  
 ♠ KQ4  
 ♥ KQJ82  
 ♦ Q5  
 ♣ J76

South:  
 ♠ 10872  
 ♥ 1043  
 ♦ K73  
 ♣ AKQ

West	North	East	South
1♦	1♥	Pass	2♦ <sup>1</sup>
3♦	4♦ <sup>2</sup>	Pass	4♥
AP			

1. limit raise or better in ♥  
 2. artificial

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

North:  
 ♠ K1065  
 ♥ AJ982  
 ♦ J104  
 ♣ K

South:  
 ♠ AJ2  
 ♥ KQ1054  
 ♦ Q  
 ♣ Q1097

West	North	East	South
		1♣	1♥
Pass	2♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
 2. Splinter

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♠.

You bid first.

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

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

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

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

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

West Opens 1♦.

West Bids 3♦ if possible.

Partner bids first.

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

East Opens 1♣.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ A9  
♥ 8  
♦ K873  
♣ KJ7543

South:  
♠ Q1043  
♥ AJ10754  
♦ AJ  
♣ 8

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

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

North:  
♠ AK1083  
♥ 954  
♦ A84  
♣ 63

South:  
♠ 9542  
♥ QJ6  
♦ KJ5  
♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
X	XX	3♣	4♠
AP			

1. limit raise or better in ♠

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

North:  
♠ 108  
♥ AKJ54  
♦ KQ75  
♣ 72

South:  
♠ AJ6  
♥ 8763  
♦ —  
♣ AQJ1084

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

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

North:  
♠ KQ4  
♥ KQJ82  
♦ Q5  
♣ J76

South:  
♠ 10872  
♥ 1043  
♦ K73  
♣ AKQ

West	North	East	South
1♦	1♥	Pass	2♦ <sup>1</sup>
3♦	4♦ <sup>2</sup>	Pass	4♥
AP			

1. limit raise or better in ♥  
2. artificial

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

North:  
♠ K1065  
♥ AJ982  
♦ J104  
♣ K

South:  
♠ AJ2  
♥ KQ1054  
♦ Q  
♣ Q1097

West	North	East	South
		1♣	1♥
Pass	2♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
2. Splinter



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♥.

You bid first.

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

East Opens 1♠.

Partner bids first.

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

West Opens 1♦.

You bid first.

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

East Opens 1♦.

West Bids 2♠ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ KQ765  
♥ Q65  
♦ K94  
♣ 54

South:  
♠ J832  
♥ A97  
♦ J2  
♣ AKJ8

West	North	East	South
1♥	1♠	Pass	2♥ <sup>1</sup>
Pass	3♠	Pass	3NT <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
Pass	4♠	AP	

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

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

North:  
♠ AJ1083  
♥ K  
♦ 32  
♣ J9754

South:  
♠ 2  
♥ 863  
♦ AQ10764  
♣ AK2

West	North	East	South
		1♠	2♦
AP			

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

North:  
♠ KJ86  
♥ AJ1072  
♦ 985  
♣ 9

South:  
♠ Q72  
♥ K5  
♦ QJ32  
♣ AQ84

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

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

North:  
♠ K43  
♥ K73  
♦ 862  
♣ A983

South:  
♠ A102  
♥ AJ862  
♦ J103  
♣ K6

West	North	East	South
		1♦	1♥
2♠ <sup>1</sup>	AP		

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♥.

Partner bids first.

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

East Opens 1♠.

You bid first.

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

West Opens 1♦.

Partner bids first.

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

East Opens 1♦.

West Bids 2♠ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ KQ765  
♥ Q65  
♦ K94  
♣ 54

South:  
♠ J832  
♥ A97  
♦ J2  
♣ AKJ8

West	North	East	South
1♥	1♠	Pass	2♥ <sup>1</sup>
Pass	3♠	Pass	3NT <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
Pass	4♠	AP	

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

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

North:  
♠ AJ1083  
♥ K  
♦ 32  
♣ J9754

South:  
♠ 2  
♥ 863  
♦ AQ10764  
♣ AK2

West	North	East	South
		1♠	2♦
AP			

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

North:  
♠ KJ86  
♥ AJ1072  
♦ 985  
♣ 9

South:  
♠ Q72  
♥ K5  
♦ QJ32  
♣ AQ84

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

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

North:  
♠ K43  
♥ K73  
♦ 862  
♣ A983

South:  
♠ A102  
♥ AJ862  
♦ J103  
♣ K6

West	North	East	South
		1♦	1♥
2♠ <sup>1</sup>	AP		

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ —  
♥ AQJ54  
♦ AQ64  
♣ Q1063

South:  
♠ A1095  
♥ 1093  
♦ K1053  
♣ A4

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

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

North:  
♠ AJ9872  
♥ 1043  
♦ K8  
♣ 85

South:  
♠ K3  
♥ KJ652  
♦ AQJ  
♣ 1093

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

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

North:  
♠ K10876  
♥ 965  
♦ K  
♣ KJ87

South:  
♠ AQ43  
♥ Q104  
♦ AQ1087  
♣ 5

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

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

North:  
♠ A10754  
♥ AQ52  
♦ 75  
♣ J5

South:  
♠ 86  
♥ 86  
♦ AKJ43  
♣ K1043

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

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

North:  
♠ —  
♥ K85  
♦ AKJ854  
♣ K1084

South:  
♠ A10832  
♥ AQ109  
♦ 9  
♣ J96

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ —  
♥ AQJ54  
♦ AQ64  
♣ Q1063

South:  
♠ A1095  
♥ 1093  
♦ K1053  
♣ A4

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

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

North:  
♠ AJ9872  
♥ 1043  
♦ K8  
♣ 85

South:  
♠ K3  
♥ KJ652  
♦ AQJ  
♣ 1093

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

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

North:  
♠ K10876  
♥ 965  
♦ K  
♣ KJ87

South:  
♠ AQ43  
♥ Q104  
♦ AQ1087  
♣ 5

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

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

North:  
♠ A10754  
♥ AQ52  
♦ 75  
♣ J5

South:  
♠ 86  
♥ 86  
♦ AKJ43  
♣ K1043

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

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

North:  
♠ —  
♥ K85  
♦ AKJ854  
♣ K1084

South:  
♠ A10832  
♥ AQ109  
♦ 9  
♣ J96

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♥.

Partner bids first.

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

West Opens 1♦.

East Doubles Pass if possible.

You bid first.

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

East Opens 1♣.

Partner bids first.

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

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

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

East Opens 1♦.

West Bids 1♠ if possible.

East Doubles 2♦ if possible.

West Bids 4♠ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ AJ10

♥ K10

♦ QJ

♣ 1087432

South:

♠ KQ942

♥ AQ94

♦ 94

♣ Q9

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

		1♥	1♠
--	--	----	----

Pass	2♠	AP	
------	----	----	--

Board: 131

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ X N

North:

♠ AQ87

♥ AK987

♦ 9

♣ J64

South:

♠ K109

♥ QJ10542

♦ Q42

♣ 3

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

1♦	1♥	Pass	4♥
----	----	------	----

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

Board: 132

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ 72

♥ QJ4

♦ QJ865

♣ A53

South:

♠ J10653

♥ AK2

♦ A104

♣ 108

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

		1♣	1♠
--	--	----	----

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

AP

Board: 133

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ N

North:

♠ AKQ1082

♥ J53

♦ A106

♣ 7

South:

♠ J9

♥ AK2

♦ QJ74

♣ 10543

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

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

2♣	2♠	Pass	3♣ <sup>1</sup>
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 134

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ X W

North:

♠ 10

♥ K863

♦ KQJ1076

♣ J9

South:

♠ AK7

♥ QJ10752

♦ 2

♣ A83

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

		1♦	1♥
--	--	----	----

1♠	2♦ <sup>1</sup>	X <sup>2</sup>	4♦ <sup>3</sup>
----	-----------------	----------------	-----------------

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

4♠	Pass	Pass	X
----	------	------	---

AP

1. limit raise or better in ♥

2. Support double redouble

3. Splinter

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♥.

You bid first.

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

West Opens 1♦.

East Doubles Pass if possible.

Partner bids first.

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

East Opens 1♣.

You bid first.

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

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

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

East Opens 1♦.

West Bids 1♠ if possible.

East Doubles 2♦ if possible.

West Bids 4♠ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 130

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ AJ10

♥ K10

♦ QJ

♣ 1087432

South:

♠ KQ942

♥ AQ94

♦ 94

♣ Q9

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

		1♥	1♠
--	--	----	----

Pass	2♠	AP	
------	----	----	--

Board: 131

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 4♥ X N

North:

♠ AQ87

♥ AK987

♦ 9

♣ J64

South:

♠ K109

♥ QJ10542

♦ Q42

♣ 3

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

1♦	1♥	Pass	4♥
----	----	------	----

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

Board: 132

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ 72

♥ QJ4

♦ QJ865

♣ A53

South:

♠ J10653

♥ AK2

♦ A104

♣ 108

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

		1♣	1♠
--	--	----	----

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

AP

Board: 133

Dealer: W

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ N

North:

♠ AKQ1082

♥ J53

♦ A106

♣ 7

South:

♠ J9

♥ AK2

♦ QJ74

♣ 10543

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

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

2♣	2♠	Pass	3♣ <sup>1</sup>
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 134

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ X W

North:

♠ 10

♥ K863

♦ KQJ1076

♣ J9

South:

♠ AK7

♥ QJ10752

♦ 2

♣ A83

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

		1♦	1♥
--	--	----	----

1♠	2♦ <sup>1</sup>	X <sup>2</sup>	4♦ <sup>3</sup>
----	-----------------	----------------	-----------------

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

4♠	Pass	Pass	X
----	------	------	---

AP

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ Q10875

♥ 643

♦ AQJ

♣ 43

South:

♠ 3

♥ QJ7

♦ K1065

♣ AK1075

West North East South

1♣ 1♠ Pass 1NT

AP

Board: 136

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ K832

♥ AQ932

♦ J7

♣ Q7

South:

♠ 74

♥ 65

♦ AK10982

♣ AJ5

West North East South

Pass 1♠ 2♦

2♥ 2♠ 3♦

AP

Board: 137

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ 9

♥ AKQ106

♦ QJ3

♣ K954

South:

♠ AKQJ542

♥ 92

♦ 1096

♣ 10

West North East South

1♦ 1♥ Pass 4♠

AP

Board: 138

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 1♣ 1♥

2♥ AP

Board: 139

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X N

North:

♠ KQ765

♥ J74

♦ 109

♣ AQ9

South:

♠ AJ8

♥ Q85

♦ J83

♣ J864

West North East South

1♦ 1♠ Pass 2♠

X AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 135

Dealer: W

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ Q10875

♥ 643

♦ AQJ

♣ 43

South:

♠ 3

♥ QJ7

♦ K1065

♣ AK1075

West North East South

1♣ 1♠ Pass 1NT

AP

Board: 136

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ K832

♥ AQ932

♦ J7

♣ Q7

South:

♠ 74

♥ 65

♦ AK10982

♣ AJ5

West North East South

Pass 1♠ 2♦

2♥ 2♠ 3♦

AP

Board: 137

Dealer: W

Vul: Both

North HCP: 15

South HCP: 10

Contract: 4♠ S

North:

♠ 9

♥ AKQ106

♦ QJ3

♣ K954

South:

♠ AKQJ542

♥ 92

♦ 1096

♣ 10

West North East South

1♦ 1♥ Pass 4♠

AP

Board: 138

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West North East South

Pass 1♣ 1♥

2♥ AP

Board: 139

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X N

North:

♠ KQ765

♥ J74

♦ 109

♣ AQ9

South:

♠ AJ8

♥ Q85

♦ J83

♣ J864

West North East South

1♦ 1♠ Pass 2♠

X AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♣.

You bid first.

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

West Opens 1♦.

Partner bids first.

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

East Opens 1♣.

West Bids 2♠ if possible.

You bid first.

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

West Opens 1♦.

Partner bids first.

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

East Opens 1♥.

East Bids 3♥ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

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

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

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

You bid first.

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

East Opens 1♣.

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

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

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

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ 1083

♥ A7

♦ AKQJ65

♣ 93

South:

♠ K76

♥ K10652

♦ 832

♣ K8

West North East South

1♠ 2♦ Pass Pass

X Pass 3♣ 3♦

AP

Board: 146

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 7542

♥ AJ76

♦ A96

♣ A3

South:

♠ KQJ108

♥ 84

♦ KQ5

♣ 1098

West North East South

1♣ 1♠

Pass 2♣<sup>1</sup> Pass 4♠

AP

1. limit raise or better in ♠

Board: 147

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♦ N

North:

♠ AK2

♥ 7

♦ AJ10873

♣ K97

South:

♠ Q65

♥ K943

♦ 9654

♣ Q5

West North East South

1♣ 1♦ Pass Pass

1♥ 2♦ Pass 2♥<sup>1</sup>

Pass 3♣ Pass 3♦

AP

1. limit raise or better in ♦

Board: 148

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ 98

♥ KQJ2

♦ 74

♣ QJ643

South:

♠ 6543

♥ —

♦ AKQJ98

♣ A95

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 149

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3♣ N

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

West North East South

1♥ 2♣ Pass Pass

2♥ 3♣ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

Partner bids first.

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

East Opens 1♣.

You bid first.

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

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

Partner bids first.

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

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

You bid first.

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

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

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 145

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ 1083

♥ A7

♦ AKQJ65

♣ 93

South:

♠ K76

♥ K10652

♦ 832

♣ K8

West North East South

1♠ 2♦ Pass Pass

X Pass 3♣ 3♦

AP

Board: 146

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 7542

♥ AJ76

♦ A96

♣ A3

South:

♠ KQJ108

♥ 84

♦ KQ5

♣ 1098

West North East South

1♣ 1♠

Pass 2♣<sup>1</sup> Pass 4♠

AP

1. limit raise or better in ♠

Board: 147

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♦ N

North:

♠ AK2

♥ 7

♦ AJ10873

♣ K97

South:

♠ Q65

♥ K943

♦ 9654

♣ Q5

West North East South

1♣ 1♦ Pass Pass

1♥ 2♦ Pass 2♥<sup>1</sup>

Pass 3♣ Pass 3♦

AP

1. limit raise or better in ♦

Board: 148

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3♦ S

North:

♠ 98

♥ KQJ2

♦ 74

♣ QJ643

South:

♠ 6543

♥ —

♦ AKQJ98

♣ A95

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 149

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 3♣ N

North:

♠ Q103

♥ K9

♦ A2

♣ AQ10963

South:

♠ K764

♥ Q103

♦ J97

♣ KJ5

West North East South

1♥ 2♣ Pass Pass

2♥ 3♣ AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♠.

Partner bids first.

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

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

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

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

Partner bids first.

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

West Opens 1♠.

You bid first.

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

East Opens 1♦.

East Doubles 2♥ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ J97

♥ A6

♦ —

♣ QJ1096542

South:

♠ KQ10

♥ K943

♦ AK9743

♣ —

West North East South

1♠ 2♦

AP

Board: 151

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ KQJ765

♥ AQ9

♦ QJ86

♣ —

South:

♠ 103

♥ 742

♦ AK74

♣ K965

West North East South

1♣ 1♠ Pass 1NT

2♣ 3♠ Pass 4♠

AP

Board: 152

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ X W

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

2♥ 2♠ 3♥ X

AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ J10

♥ A10

♦ QJ2

♣ KQ9762

South:

♠ K952

♥ J832

♦ AK843

♣ —

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 154

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ N

North:

♠ J107

♥ AJ9653

♦ 865

♣ 6

South:

♠ 63

♥ Q87

♦ K2

♣ AKQJ93

West North East South

1♦ 2♣

Pass 2♥ X 3♦<sup>1</sup>

Pass 3♥ AP

1. limit raise or better in ♥

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♠.

You bid first.

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

West Opens 1♣.

West Bids 2♣ if possible.

Partner bids first.

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

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

You bid first.

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

West Opens 1♠.

Partner bids first.

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

East Opens 1♦.

East Doubles 2♥ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 150

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ J97

♥ A6

♦ —

♣ QJ1096542

South:

♠ KQ10

♥ K943

♦ AK9743

♣ —

West North East South

1♠ 2♦

AP

Board: 151

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ KQJ765

♥ AQ9

♦ QJ86

♣ —

South:

♠ 103

♥ 742

♦ AK74

♣ K965

West North East South

1♣ 1♠ Pass 1NT

2♣ 3♠ Pass 4♠

AP

Board: 152

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ X W

North:

♠ A74

♥ K73

♦ K98

♣ Q986

South:

♠ QJ983

♥ AQJ2

♦ J2

♣ 43

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

2♥ 2♠ 3♥ X

AP

1. limit raise or better in ♠

Board: 153

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ J10

♥ A10

♦ QJ2

♣ KQ9762

South:

♠ K952

♥ J832

♦ AK843

♣ —

West North East South

1♠ 2♣ Pass 3NT

AP

Board: 154

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ N

North:

♠ J107

♥ AJ9653

♦ 865

♣ 6

South:

♠ 63

♥ Q87

♦ K2

♣ AKQJ93

West North East South

1♦ 2♣

Pass 2♥ X 3♦<sup>1</sup>

Pass 3♥ AP

1. limit raise or better in ♥

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ 953  
♥ AKJ95  
♦ KJ87  
♣ K

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

You bid first.

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

♠ K62  
♥ 862  
♦ 865  
♣ A1073

East Opens 1♦.

Partner bids first.

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

♠ A109  
♥ AKQJ3  
♦ 8  
♣ J754

West Opens 1♣.

You bid first.

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

♠ K5  
♥ J10543  
♦ AJ7  
♣ A107

East Opens 1♥.

Partner bids first.

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

♠ 7  
♥ AK9874  
♦ AK42  
♣ 105

West Opens 1♠.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 953  
 ♥ AKJ95  
 ♦ KJ87  
 ♣ K

South:  
 ♠ Q642  
 ♥ Q72  
 ♦ Q  
 ♣ Q10985

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

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

North:  
 ♠ K62  
 ♥ 862  
 ♦ 865  
 ♣ A1073

South:  
 ♠ AQJ107  
 ♥ KQ107  
 ♦ J7  
 ♣ Q4

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

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

North:  
 ♠ A109  
 ♥ AKQJ3  
 ♦ 8  
 ♣ J754

South:  
 ♠ J65  
 ♥ 72  
 ♦ 10973  
 ♣ AQ103

West	North	East	South
1♣	1♥	AP	

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

North:  
 ♠ K5  
 ♥ J10543  
 ♦ AJ7  
 ♣ A107

South:  
 ♠ Q986  
 ♥ A  
 ♦ K6  
 ♣ KQJ654

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

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

North:  
 ♠ 7  
 ♥ AK9874  
 ♦ AK42  
 ♣ 105

South:  
 ♠ KQ105  
 ♥ Q2  
 ♦ 109  
 ♣ KJ732

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ Q642  
♥ Q72  
♦ Q  
♣ Q10985

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

Partner bids first.

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

♠ AQJ107  
♥ KQ107  
♦ J7  
♣ Q4

East Opens 1♦.

You bid first.

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

♠ J65  
♥ 72  
♦ 10973  
♣ AQ103

West Opens 1♣.

Partner bids first.

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

♠ Q986  
♥ A  
♦ K6  
♣ KQJ654

East Opens 1♥.

You bid first.

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

♠ KQ105  
♥ Q2  
♦ 109  
♣ KJ732

West Opens 1♠.

Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
 ♠ 953  
 ♥ AKJ95  
 ♦ KJ87  
 ♣ K

South:  
 ♠ Q642  
 ♥ Q72  
 ♦ Q  
 ♣ Q10985

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

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

North:  
 ♠ K62  
 ♥ 862  
 ♦ 865  
 ♣ A1073

South:  
 ♠ AQJ107  
 ♥ KQ107  
 ♦ J7  
 ♣ Q4

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

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

North:  
 ♠ A109  
 ♥ AKQJ3  
 ♦ 8  
 ♣ J754

South:  
 ♠ J65  
 ♥ 72  
 ♦ 10973  
 ♣ AQ103

West	North	East	South
1♣	1♥	AP	

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

North:  
 ♠ K5  
 ♥ J10543  
 ♦ AJ7  
 ♣ A107

South:  
 ♠ Q986  
 ♥ A  
 ♦ K6  
 ♣ KQJ654

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

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

North:  
 ♠ 7  
 ♥ AK9874  
 ♦ AK42  
 ♣ 105

South:  
 ♠ KQ105  
 ♥ Q2  
 ♦ 109  
 ♣ KJ732

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 160	♠ Q1074	East Opens 1♠.
Dealer: E	♥ K1075	
Vul: None	♦ AQ5	Partner bids first.
HCP: 11	♣ 92	

Board: 161	♠ AJ864	West Opens 1♥.
Dealer: W	♥ 753	
Vul: NS	♦ K532	You bid first.
HCP: 12	♣ A	

Board: 162	♠ KQ654	East Opens 1♦.
Dealer: E	♥ KJ92	
Vul: Both	♦ 93	Partner bids first.
HCP: 9	♣ 73	

Board: 163	♠ A109864	West Opens 1♥.
Dealer: W	♥ 104	West Bids 2♥ if possible.
Vul: NS	♦ AQ6	
HCP: 12	♣ Q2	You bid first.

Board: 164	♠ J972	East Opens 1♦.
Dealer: E	♥ 97	East Bids 2♦ if possible.
Vul: Both	♦ AKQ54	West Bids 3♦ if possible.
HCP: 13	♣ K6	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ Q1074  
♥ K1075  
♦ AQ5  
♣ 92

South:  
♠ A2  
♥ A32  
♦ 94  
♣ AQ8743

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

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

North:  
♠ AJ864  
♥ 753  
♦ K532  
♣ A

South:  
♠ 10  
♥ AJ96  
♦ Q106  
♣ QJ985

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

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

North:  
♠ KQ654  
♥ KJ92  
♦ 93  
♣ 73

South:  
♠ AJ1093  
♥ Q  
♦ KJ75  
♣ J109

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

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

North:  
♠ A109864  
♥ 104  
♦ AQ6  
♣ Q2

South:  
♠ K3  
♥ 532  
♦ K95  
♣ AK864

West	North	East	South
1♥	1♠	Pass	Pass
2♥	Pass	Pass	3♣
Pass	3♠	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. limit raise or better in ♠

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

North:  
♠ J972  
♥ 97  
♦ AKQ54  
♣ K6

South:  
♠ 8654  
♥ KJ865  
♦ —  
♣ AQ74

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ Q1074  
♥ K1075  
♦ AQ5  
♣ 92

South:  
♠ A2  
♥ A32  
♦ 94  
♣ AQ8743

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

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

North:  
♠ AJ864  
♥ 753  
♦ K532  
♣ A

South:  
♠ 10  
♥ AJ96  
♦ Q106  
♣ QJ985

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

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

North:  
♠ KQ654  
♥ KJ92  
♦ 93  
♣ 73

South:  
♠ AJ1093  
♥ Q  
♦ KJ75  
♣ J109

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

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

North:  
♠ A109864  
♥ 104  
♦ AQ6  
♣ Q2

South:  
♠ K3  
♥ 532  
♦ K95  
♣ AK864

West	North	East	South
1♥	1♠	Pass	Pass
2♥	Pass	Pass	3♣
Pass	3♠	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. limit raise or better in ♠

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

North:  
♠ J972  
♥ 97  
♦ AKQ54  
♣ K6

South:  
♠ 8654  
♥ KJ865  
♦ —  
♣ AQ74

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

West Opens 1♣.

You bid first.

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

East Opens 1♦.

Partner bids first.

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

West Opens 1♣.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

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

East Opens 1♥.

Partner bids first.

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

West Opens 1♣.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ K	1♣	1♦	2♠ <sup>1</sup>	3♦
Vul: Both	♥ AK95	♥ J872	3♠	X	Pass	3NT
North HCP: 14	♦ K10976	♦ AJ83	AP			
South HCP: 10	♣ A	♣ J985	1. 1X-(1Y)-2Z weak			
Contract: 3N S						

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

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ AJ92	1♣	1♦	Pass	1♥
Vul: Both	♥ A1054	♥ QJ83	Pass	2♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AK864	♦ J75	AP			
South HCP: 10	♣ 874	♣ J3	1. limit raise or better in ♥			
Contract: 3♥ S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

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

Board: 167	North:	South:	West	North	East	South
Dealer: W	♠ 872	♠ K	1♣	1♦	2♠ <sup>1</sup>	3♦
Vul: Both	♥ AK95	♥ J872	3♠	X	Pass	3NT
North HCP: 14	♦ K10976	♦ AJ83	AP			
South HCP: 10	♣ A	♣ J985	1. 1X-(1Y)-2Z weak			
Contract: 3N S						

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

Board: 169	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ AJ92	1♣	1♦	Pass	1♥
Vul: Both	♥ A1054	♥ QJ83	Pass	2♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AK864	♦ J75	AP			
South HCP: 10	♣ 874	♣ J3	1. limit raise or better in ♥			
Contract: 3♥ S						



## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

♠ 62  
♥ K3  
♦ J873  
♣ AQ873

East Opens 1♦.

Partner bids first.

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

♠ KJ1075  
♥ 105  
♦ K2  
♣ K643

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

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

♠ 762  
♥ A5  
♦ KQ974  
♣ 543

East Opens 1♣.

West Bids 1♥ if possible.

East Doubles 2♣ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

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

♠ A6  
♥ AJ10752  
♦ 74  
♣ AJ3

West Opens 1♠.

You bid first.

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

♠ Q1053  
♥ Q106  
♦ K632  
♣ A3

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 62  
♥ K3  
♦ J873  
♣ AQ873

South:  
♠ AQ975  
♥ A96  
♦ Q  
♣ K954

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

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

North:  
♠ KJ1075  
♥ 105  
♦ K2  
♣ K643

South:  
♠ 932  
♥ AJ72  
♦ J73  
♣ AQJ

West	North	East	South
1♦	1♠	Pass	2♦ <sup>1</sup>
X	XX	3♦	3♠
AP			

1. limit raise or better in ♠

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

North:  
♠ 762  
♥ A5  
♦ KQ974  
♣ 543

South:  
♠ A9  
♥ K2  
♦ AJ1063  
♣ J1076

West	North	East	South
		1♣	1♦
1♥	2♣ <sup>1</sup>	X <sup>2</sup>	XX
2♥	3♦	Pass	Pass
3♥	Pass	Pass	X
AP			

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

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

North:  
♠ A6  
♥ AJ10752  
♦ 74  
♣ AJ3

South:  
♠ K1032  
♥ Q96  
♦ KJ53  
♣ 85

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ Q1053  
♥ Q106  
♦ K632  
♣ A3

South:  
♠ KJ8764  
♥ AK  
♦ 75  
♣ K85

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	XX
Pass	4♠	AP	

1. limit raise or better in ♠

## South hands (Practice Page)

### Gabor Transfer Overcalls.

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

East Opens 1♦.

You bid first.

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

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

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

East Opens 1♣.

West Bids 1♥ if possible.

East Doubles 2♣ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

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

West Opens 1♠.

Partner bids first.

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

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

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

North:  
♠ 62  
♥ K3  
♦ J873  
♣ AQ873

South:  
♠ AQ975  
♥ A96  
♦ Q  
♣ K954

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

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

North:  
♠ KJ1075  
♥ 105  
♦ K2  
♣ K643

South:  
♠ 932  
♥ AJ72  
♦ J73  
♣ AQJ

West	North	East	South
1♦	1♠	Pass	2♦ <sup>1</sup>
X	XX	3♦	3♠
AP			

1. limit raise or better in ♠

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

North:  
♠ 762  
♥ A5  
♦ KQ974  
♣ 543

South:  
♠ A9  
♥ K2  
♦ AJ1063  
♣ J1076

West	North	East	South
		1♣	1♦
1♥	2♣ <sup>1</sup>	X <sup>2</sup>	XX
2♥	3♦	Pass	Pass
3♥	Pass	Pass	X
AP			

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

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

North:  
♠ A6  
♥ AJ10752  
♦ 74  
♣ AJ3

South:  
♠ K1032  
♥ Q96  
♦ KJ53  
♣ 85

West	North	East	South
1♠	2♥	Pass	2♠ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

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

North:  
♠ Q1053  
♥ Q106  
♦ K632  
♣ A3

South:  
♠ KJ8764  
♥ AK  
♦ 75  
♣ K85

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	XX
Pass	4♠	AP	

1. limit raise or better in ♠

## North hands (Practice Page)

### Gabor Transfer Overcalls.

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

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

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

East Opens 1♦.  
  
Partner bids first.

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

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

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

East Opens 1♠.  
  
Partner bids first.

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

West Opens 1♠.  
West Bids 2♥ if possible.  
West Bids 3♠ if possible.  
  
You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N S

North:

♠ AJ1032

♥ Q10

♦ QJ3

♣ AJ3

South:

♠ 9

♥ A765

♦ K872

♣ Q865

West North East South

1♦ 1♠ Pass Pass

X XX Pass 2NT

AP

Board: 176

Dealer: E

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ A8

♥ 982

♦ K982

♣ AQ76

South:

♠ KQ765

♥ K43

♦ J7

♣ 1094

West North East South

1♦ 1♠

Pass 1NT AP

Board: 177

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♥ X W

North:

♠ Q10964

♥ A65

♦ J

♣ QJ73

South:

♠ 852

♥ 92

♦ AK854

♣ AK5

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

X Pass 3♥ X

AP

1. limit raise or better in ♠

Board: 178

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K64

♥ Q1053

♦ J63

♣ K105

South:

♠ J7

♥ A942

♦ A

♣ AJ9762

West North East South

1♠ 2♣

AP

Board: 179

Dealer: W

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♠ W

North:

♠ A102

♥ Q7

♦ 83

♣ AK10865

South:

♠ Q94

♥ K92

♦ QJ92

♣ 743

West North East South

1♠ 2♣ Pass Pass

2♥ Pass Pass 3♣

3♠ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 175	♠ 9	West Opens 1♦.
Dealer: W	♥ A765	West Doubles Pass if possible.
Vul: EW	♦ K872	
HCP: 9	♣ Q865	Partner bids first.
Board: 176	♠ KQ765	East Opens 1♦.
Dealer: E	♥ K43	
Vul: Both	♦ J7	You bid first.
HCP: 9	♣ 1094	
Board: 177	♠ 852	West Opens 1♥.
Dealer: W	♥ 92	West Doubles 2♥ if possible.
Vul: EW	♦ AK854	East Bids 3♥ if possible.
HCP: 14	♣ AK5	Partner bids first.
Board: 178	♠ J7	East Opens 1♠.
Dealer: E	♥ A942	
Vul: Both	♦ A	You bid first.
HCP: 14	♣ AJ9762	
Board: 179	♠ Q94	West Opens 1♠.
Dealer: W	♥ K92	West Bids 2♥ if possible.
Vul: None	♦ QJ92	West Bids 3♠ if possible.
HCP: 8	♣ 743	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 175

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N S

North:

♠ AJ1032

♥ Q10

♦ QJ3

♣ AJ3

South:

♠ 9

♥ A765

♦ K872

♣ Q865

West North East South

1♦ 1♠ Pass Pass

X XX Pass 2NT

AP

Board: 176

Dealer: E

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ A8

♥ 982

♦ K982

♣ AQ76

South:

♠ KQ765

♥ K43

♦ J7

♣ 1094

West North East South

1♦ 1♠

Pass 1NT AP

Board: 177

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♥ X W

North:

♠ Q10964

♥ A65

♦ J

♣ QJ73

South:

♠ 852

♥ 92

♦ AK854

♣ AK5

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

X Pass 3♥ X

AP

1. limit raise or better in ♠

Board: 178

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K64

♥ Q1053

♦ J63

♣ K105

South:

♠ J7

♥ A942

♦ A

♣ AJ9762

West North East South

1♠ 2♣

AP

Board: 179

Dealer: W

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♠ W

North:

♠ A102

♥ Q7

♦ 83

♣ AK10865

South:

♠ Q94

♥ K92

♦ QJ92

♣ 743

West North East South

1♠ 2♣ Pass Pass

2♥ Pass Pass 3♣

3♠ AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 180	♠ Q4	East Opens 1♥.
Dealer: E	♥ KJ	
Vul: EW	♦ AJ52	Partner bids first.
HCP: 14	♣ K10753	
Board: 181	♠ AK3	West Opens 1♠.
Dealer: W	♥ A93	
Vul: None	♦ 6	You bid first.
HCP: 14	♣ QJ6432	
Board: 182	♠ 7	East Opens 1♥.
Dealer: E	♥ KJ84	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 12	♣ A85	
Board: 183	♠ QJ754	West Opens 1♥.
Dealer: W	♥ A1083	
Vul: Both	♦ K8	You bid first.
HCP: 10	♣ 54	
Board: 184	♠ Q10	East Opens 1♣.
Dealer: E	♥ KJ986	East Bids 2♣ if possible.
Vul: None	♦ AQ	
HCP: 12	♣ 9764	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180  
 Dealer: E  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 5♣ N

North:  
 ♠ Q4  
 ♥ KJ  
 ♦ AJ52  
 ♣ K10753

South:  
 ♠ AJ853  
 ♥ 10974  
 ♦ 10  
 ♣ AQ8

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	2♥ <sup>1</sup>
Pass	2♠	Pass	5♣
AP			
1. limit raise or better in ♣			

Board: 181  
 Dealer: W  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ AK3  
 ♥ A93  
 ♦ 6  
 ♣ QJ6432

South:  
 ♠ J52  
 ♥ J42  
 ♦ K1087  
 ♣ A97

West	North	East	South
1♠	2♣	AP	

Board: 182  
 Dealer: E  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 2♠ S

North:  
 ♠ 7  
 ♥ KJ84  
 ♦ KJ1087  
 ♣ A85

South:  
 ♠ AKQJ42  
 ♥ 92  
 ♦ Q6  
 ♣ J107

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

Board: 183  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ QJ754  
 ♥ A1083  
 ♦ K8  
 ♣ 54

South:  
 ♠ 2  
 ♥ K7  
 ♦ A109652  
 ♣ AK98

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

Board: 184  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 15  
 Contract: 3♥ N

North:  
 ♠ Q10  
 ♥ KJ986  
 ♦ AQ  
 ♣ 9764

South:  
 ♠ AK75  
 ♥ Q7  
 ♦ KJ10543  
 ♣ Q

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 180	♠ AJ853	East Opens 1♥.
Dealer: E	♥ 10974	
Vul: EW	♦ 10	You bid first.
HCP: 11	♣ AQ8	
Board: 181	♠ J52	West Opens 1♠.
Dealer: W	♥ J42	
Vul: None	♦ K1087	Partner bids first.
HCP: 9	♣ A97	
Board: 182	♠ AKQJ42	East Opens 1♥.
Dealer: E	♥ 92	
Vul: NS	♦ Q6	You bid first.
HCP: 13	♣ J107	
Board: 183	♠ 2	West Opens 1♥.
Dealer: W	♥ K7	
Vul: Both	♦ A109652	Partner bids first.
HCP: 14	♣ AK98	
Board: 184	♠ AK75	East Opens 1♣.
Dealer: E	♥ Q7	East Bids 2♣ if possible.
Vul: None	♦ KJ10543	
HCP: 15	♣ Q	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 180  
 Dealer: E  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 5♣ N

North:  
 ♠ Q4  
 ♥ KJ  
 ♦ AJ52  
 ♣ K10753

South:  
 ♠ AJ853  
 ♥ 10974  
 ♦ 10  
 ♣ AQ8

West	North	East	South
		1♥	1♠
Pass	2♣	Pass	2♥ <sup>1</sup>
Pass	2♠	Pass	5♣
AP			
1. limit raise or better in ♣			

Board: 181  
 Dealer: W  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ AK3  
 ♥ A93  
 ♦ 6  
 ♣ QJ6432

South:  
 ♠ J52  
 ♥ J42  
 ♦ K1087  
 ♣ A97

West	North	East	South
1♠	2♣	AP	

Board: 182  
 Dealer: E  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 2♠ S

North:  
 ♠ 7  
 ♥ KJ84  
 ♦ KJ1087  
 ♣ A85

South:  
 ♠ AKQJ42  
 ♥ 92  
 ♦ Q6  
 ♣ J107

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

Board: 183  
 Dealer: W  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ QJ754  
 ♥ A1083  
 ♦ K8  
 ♣ 54

South:  
 ♠ 2  
 ♥ K7  
 ♦ A109652  
 ♣ AK98

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

Board: 184  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 15  
 Contract: 3♥ N

North:  
 ♠ Q10  
 ♥ KJ986  
 ♦ AQ  
 ♣ 9764

South:  
 ♠ AK75  
 ♥ Q7  
 ♦ KJ10543  
 ♣ Q

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 185      ♠ A10874  
Dealer: W        ♥ K7  
Vul: EW         ♦ A5  
HCP: 12         ♣ J987

West Opens 1♥.

You bid first.

Board: 186      ♠ QJ93  
Dealer: E        ♥ A107  
Vul: None       ♦ Q86  
HCP: 10         ♣ J108

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 187      ♠ AKJ76  
Dealer: W        ♥ A632  
Vul: NS         ♦ J9  
HCP: 13         ♣ 94

West Opens 1♣.

You bid first.

Board: 188      ♠ J76  
Dealer: E        ♥ AQ7  
Vul: EW         ♦ J53  
HCP: 12         ♣ KJ107

East Opens 1♠.

Partner bids first.

Board: 189      ♠ AKJ10762  
Dealer: W        ♥ —  
Vul: Both       ♦ —  
HCP: 15         ♣ AQJ1054

West Opens 1♥.

West Doubles Pass if possible.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185 Dealer: W Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ A10874 ♥ K7 ♦ A5 ♣ J987	South: ♠ KJ2 ♥ AJ1065 ♦ 87 ♣ K104	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>2♥<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♣</td> <td>AP</td> <td></td> </tr> </table> 1. limit raise or better in ♠	West	North	East	South	1♥	1♠	Pass	2♥ <sup>1</sup>	Pass	4♣	AP	
West	North	East	South												
1♥	1♠	Pass	2♥ <sup>1</sup>												
Pass	4♣	AP													

Board: 186 Dealer: E Vul: None North HCP: 10 South HCP: 14 Contract: 4♣ S	North: ♠ QJ93 ♥ A107 ♦ Q86 ♣ J108	South: ♠ 5 ♥ KJ9 ♦ KJ9 ♣ AQ9743	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♦</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>3♦</td> <td>4♣</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South			1♦	2♣	Pass	3♣	3♦	4♣	AP			
West	North	East	South																
		1♦	2♣																
Pass	3♣	3♦	4♣																
AP																			

Board: 187 Dealer: W Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N	North: ♠ AKJ76 ♥ A632 ♦ J9 ♣ 94	South: ♠ 8543 ♥ KQ8 ♦ K7 ♣ Q1063	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♣</td> <td>1♠</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South	1♣	1♠	Pass	2♠	AP			
West	North	East	South												
1♣	1♠	Pass	2♠												
AP															

Board: 188 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3♦ S	North: ♠ J76 ♥ AQ7 ♦ J53 ♣ KJ107	South: ♠ KQ105 ♥ 5 ♦ AK9842 ♣ Q6	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♠</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♠<sup>1</sup></td> <td>Pass</td> <td>3♦</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> 1. strength cue bid	West	North	East	South			1♠	2♦	Pass	2♠ <sup>1</sup>	Pass	3♦	AP			
West	North	East	South																
		1♠	2♦																
Pass	2♠ <sup>1</sup>	Pass	3♦																
AP																			

Board: 189 Dealer: W Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ AKJ10762 ♥ — ♦ — ♣ AQJ1054	South: ♠ 8 ♥ KQ8764 ♦ 9873 ♣ K8	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>X</td> <td>3♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South	1♥	1♠	Pass	Pass	X	3♠	AP	
West	North	East	South												
1♥	1♠	Pass	Pass												
X	3♠	AP													

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 185	♠ KJ2	West Opens 1♥.
Dealer: W	♥ AJ1065	
Vul: EW	♦ 87	Partner bids first.
HCP: 12	♣ K104	
Board: 186	♠ 5	East Opens 1♦.
Dealer: E	♥ KJ9	East Bids 3♦ if possible.
Vul: None	♦ KJ9	
HCP: 14	♣ AQ9743	You bid first.
Board: 187	♠ 8543	West Opens 1♣.
Dealer: W	♥ KQ8	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ Q1063	
Board: 188	♠ KQ105	East Opens 1♠.
Dealer: E	♥ 5	
Vul: EW	♦ AK9842	You bid first.
HCP: 14	♣ Q6	
Board: 189	♠ 8	West Opens 1♥.
Dealer: W	♥ KQ8764	West Doubles Pass if possible.
Vul: Both	♦ 9873	
HCP: 8	♣ K8	Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 185 Dealer: W Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ A10874 ♥ K7 ♦ A5 ♣ J987	South: ♠ KJ2 ♥ AJ1065 ♦ 87 ♣ K104	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>2♥<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>4♣</td> <td>AP</td> <td></td> </tr> </table> 1. limit raise or better in ♠	West	North	East	South	1♥	1♠	Pass	2♥ <sup>1</sup>	Pass	4♣	AP	
West	North	East	South												
1♥	1♠	Pass	2♥ <sup>1</sup>												
Pass	4♣	AP													

Board: 186 Dealer: E Vul: None North HCP: 10 South HCP: 14 Contract: 4♣ S	North: ♠ QJ93 ♥ A107 ♦ Q86 ♣ J108	South: ♠ 5 ♥ KJ9 ♦ KJ9 ♣ AQ9743	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♦</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>3♣</td> <td>3♦</td> <td>4♣</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South			1♦	2♣	Pass	3♣	3♦	4♣	AP			
West	North	East	South																
		1♦	2♣																
Pass	3♣	3♦	4♣																
AP																			

Board: 187 Dealer: W Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N	North: ♠ AKJ76 ♥ A632 ♦ J9 ♣ 94	South: ♠ 8543 ♥ KQ8 ♦ K7 ♣ Q1063	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♣</td> <td>1♠</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table>	West	North	East	South	1♣	1♠	Pass	2♠	AP			
West	North	East	South												
1♣	1♠	Pass	2♠												
AP															

Board: 188 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3♦ S	North: ♠ J76 ♥ AQ7 ♦ J53 ♣ KJ107	South: ♠ KQ105 ♥ 5 ♦ AK9842 ♣ Q6	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1♠</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♠<sup>1</sup></td> <td>Pass</td> <td>3♦</td> </tr> <tr> <td>AP</td> <td></td> <td></td> <td></td> </tr> </table> 1. strength cue bid	West	North	East	South			1♠	2♦	Pass	2♠ <sup>1</sup>	Pass	3♦	AP			
West	North	East	South																
		1♠	2♦																
Pass	2♠ <sup>1</sup>	Pass	3♦																
AP																			

Board: 189 Dealer: W Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ AKJ10762 ♥ — ♦ — ♣ AQJ1054	South: ♠ 8 ♥ KQ8764 ♦ 9873 ♣ K8	<table border="0" style="width: 100%;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1♥</td> <td>1♠</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>X</td> <td>3♠</td> <td>AP</td> <td></td> </tr> </table>	West	North	East	South	1♥	1♠	Pass	Pass	X	3♠	AP	
West	North	East	South												
1♥	1♠	Pass	Pass												
X	3♠	AP													



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 190	♠ K10654	East Opens 1♠.
Dealer: E	♥ K95	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 12	♣ 75	

Board: 191	♠ KQ94	West Opens 1♦.
Dealer: W	♥ AJ1095	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ 97	

Board: 192	♠ 2	East Opens 1♥.
Dealer: E	♥ AJ6	
Vul: None	♦ Q104	Partner bids first.
HCP: 14	♣ AQJ1065	

Board: 193	♠ 2	West Opens 1♣.
Dealer: W	♥ K109543	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ KQ9	

Board: 194	♠ Q1096	East Opens 1♠.
Dealer: E	♥ J	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 11	♣ Q8432	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190  
Dealer: E  
Vul: NS  
North HCP: 12  
South HCP: 15  
Contract: 3N N

North:  
♠ K10654  
♥ K95  
♦ AQ3  
♣ 75

South:  
♠ 98  
♥ Q103  
♦ K9  
♣ AKQJ63

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

Board: 191  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 4♠ S

North:  
♠ KQ94  
♥ AJ1095  
♦ AJ  
♣ 97

South:  
♠ A632  
♥ 64  
♦ 10532  
♣ AJ3

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 192  
Dealer: E  
Vul: None  
North HCP: 14  
South HCP: 11  
Contract: 2♣ N

North:  
♠ 2  
♥ AJ6  
♦ Q104  
♣ AQJ1065

South:  
♠ AK974  
♥ 1093  
♦ A95  
♣ 32

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

Board: 193  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 2♥ N

North:  
♠ 2  
♥ K109543  
♦ KJ4  
♣ KQ9

South:  
♠ AK9853  
♥ 7  
♦ A1098  
♣ 85

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

Board: 194  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 3N N

North:  
♠ Q1096  
♥ J  
♦ AQ9  
♣ Q8432

South:  
♠ K4  
♥ Q95  
♦ K108654  
♣ AJ

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 190	♠ 98	East Opens 1♠.
Dealer: E	♥ Q103	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ AKQJ63	
Board: 191	♠ A632	West Opens 1♦.
Dealer: W	♥ 64	
Vul: EW	♦ 10532	Partner bids first.
HCP: 9	♣ AJ3	
Board: 192	♠ AK974	East Opens 1♥.
Dealer: E	♥ 1093	
Vul: None	♦ A95	You bid first.
HCP: 11	♣ 32	
Board: 193	♠ AK9853	West Opens 1♣.
Dealer: W	♥ 7	
Vul: EW	♦ A1098	Partner bids first.
HCP: 11	♣ 85	
Board: 194	♠ K4	East Opens 1♠.
Dealer: E	♥ Q95	
Vul: Both	♦ K108654	You bid first.
HCP: 13	♣ AJ	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 190  
Dealer: E  
Vul: NS  
North HCP: 12  
South HCP: 15  
Contract: 3N N

North:  
♠ K10654  
♥ K95  
♦ AQ3  
♣ 75

South:  
♠ 98  
♥ Q103  
♦ K9  
♣ AKQJ63

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

Board: 191  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 4♠ S

North:  
♠ KQ94  
♥ AJ1095  
♦ AJ  
♣ 97

South:  
♠ A632  
♥ 64  
♦ 10532  
♣ AJ3

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 192  
Dealer: E  
Vul: None  
North HCP: 14  
South HCP: 11  
Contract: 2♣ N

North:  
♠ 2  
♥ AJ6  
♦ Q104  
♣ AQJ1065

South:  
♠ AK974  
♥ 1093  
♦ A95  
♣ 32

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

Board: 193  
Dealer: W  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 2♥ N

North:  
♠ 2  
♥ K109543  
♦ KJ4  
♣ KQ9

South:  
♠ AK9853  
♥ 7  
♦ A1098  
♣ 85

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

Board: 194  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 3N N

North:  
♠ Q1096  
♥ J  
♦ AQ9  
♣ Q8432

South:  
♠ K4  
♥ Q95  
♦ K108654  
♣ AJ

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 195  
Dealer: W  
Vul: None  
HCP: 14

♠ 82  
♥ KQ763  
♦ KQ6  
♣ KJ5

West Opens 1♦.

You bid first.

Board: 196  
Dealer: E  
Vul: NS  
HCP: 11

♠ Q1075  
♥ KQ82  
♦ A964  
♣ 8

East Opens 1♣.

East Bids 2♥ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 197  
Dealer: W  
Vul: Both  
HCP: 15

♠ AK10643  
♥ K75  
♦ —  
♣ KQ93

West Opens 1♥.

West Bids 3♥ if possible.

You bid first.

Board: 198  
Dealer: E  
Vul: NS  
HCP: 8

♠ KJ2  
♥ 96  
♦ Q7654  
♣ Q105

East Opens 1♦.

East Bids 2♦ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 199  
Dealer: W  
Vul: EW  
HCP: 9

♠ A10973  
♥ 972  
♦ AJ5  
♣ 53

West Opens 1♣.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195  
Dealer: W  
Vul: None  
North HCP: 14  
South HCP: 8  
Contract: 1N N

North:  
♠ 82  
♥ KQ763  
♦ KQ6  
♣ KJ5

South:  
♠ KJ976  
♥ A4  
♦ 1074  
♣ 1093

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

Board: 196  
Dealer: E  
Vul: NS  
North HCP: 11  
South HCP: 10  
Contract: 4♠ S

North:  
♠ Q1075  
♥ KQ82  
♦ A964  
♣ 8

South:  
♠ KJ432  
♥ A  
♦ J73  
♣ J1093

West	North	East	South
		1♣	1♠
Pass	2♣ <sup>1</sup>	2♥	2♠
3♣	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 197  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AK10643  
♥ K75  
♦ —  
♣ KQ93

South:  
♠ QJ52  
♥ 62  
♦ J65  
♣ AJ76

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

Board: 198  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 14  
Contract: 3♦ E

North:  
♠ KJ2  
♥ 96  
♦ Q7654  
♣ Q105

South:  
♠ A87  
♥ AK8543  
♦ —  
♣ K973

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

Board: 199  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 3♥ S

North:  
♠ A10973  
♥ 972  
♦ AJ5  
♣ 53

South:  
♠ QJ  
♥ A10853  
♦ KQ7  
♣ 874

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 195      ♠ KJ976  
Dealer: W        ♥ A4  
Vul: None        ♦ 1074  
HCP: 8           ♣ 1093

West Opens 1♦.  
  
Partner bids first.

Board: 196      ♠ KJ432  
Dealer: E        ♥ A  
Vul: NS          ♦ J73  
HCP: 10          ♣ J1093

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

Board: 197      ♠ QJ52  
Dealer: W        ♥ 62  
Vul: Both        ♦ J65  
HCP: 9           ♣ AJ76

West Opens 1♥.  
West Bids 3♥ if possible.  
  
Partner bids first.

Board: 198      ♠ A87  
Dealer: E        ♥ AK8543  
Vul: NS          ♦ —  
HCP: 14          ♣ K973

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

Board: 199      ♠ QJ  
Dealer: W        ♥ A10853  
Vul: EW          ♦ KQ7  
HCP: 12          ♣ 874

West Opens 1♣.  
  
Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 195  
Dealer: W  
Vul: None  
North HCP: 14  
South HCP: 8  
Contract: 1N N

North:  
♠ 82  
♥ KQ763  
♦ KQ6  
♣ KJ5

South:  
♠ KJ976  
♥ A4  
♦ 1074  
♣ 1093

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

Board: 196  
Dealer: E  
Vul: NS  
North HCP: 11  
South HCP: 10  
Contract: 4♠ S

North:  
♠ Q1075  
♥ KQ82  
♦ A964  
♣ 8

South:  
♠ KJ432  
♥ A  
♦ J73  
♣ J1093

West	North	East	South
		1♣	1♠
Pass	2♣ <sup>1</sup>	2♥	2♠
3♣	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 197  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AK10643  
♥ K75  
♦ —  
♣ KQ93

South:  
♠ QJ52  
♥ 62  
♦ J65  
♣ AJ76

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

Board: 198  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 14  
Contract: 3♦ E

North:  
♠ KJ2  
♥ 96  
♦ Q7654  
♣ Q105

South:  
♠ A87  
♥ AK8543  
♦ —  
♣ K973

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

Board: 199  
Dealer: W  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 3♥ S

North:  
♠ A10973  
♥ 972  
♦ AJ5  
♣ 53

South:  
♠ QJ  
♥ A10853  
♦ KQ7  
♣ 874

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 200	♠ J10	East Opens 1♠.
Dealer: E	♥ AK1065	
Vul: None	♦ 85	Partner bids first.
HCP: 12	♣ KJ109	
Board: 201	♠ A2	West Opens 1♣.
Dealer: W	♥ QJ732	West Bids 2♠ if possible.
Vul: NS	♦ K85	
HCP: 12	♣ Q53	You bid first.
Board: 202	♠ KQ63	East Opens 1♠.
Dealer: E	♥ J82	West Doubles 5♥ if possible.
Vul: EW	♦ KQ1052	
HCP: 11	♣ 5	Partner bids first.
Board: 203	♠ KJ4	West Opens 1♣.
Dealer: W	♥ 109	East Bids 1♥ if possible.
Vul: Both	♦ KQJ106	West Bids 2♥ if possible.
HCP: 13	♣ K87	East Bids 3♥ if possible.
		East Bids 5♥ if possible.
		You bid first.
Board: 204	♠ —	East Opens 1♦.
Dealer: E	♥ KJ75	East Bids 2♦ if possible.
Vul: NS	♦ KJ942	
HCP: 12	♣ KJ94	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200

Dealer: E

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

South:

♠ AK65

♥ J92

♦ KQ10762

♣ —

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

		1♠	2♦
--	--	----	----

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 201

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ QJ732

♦ K85

♣ Q53

South:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

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

1♣	1♥	Pass	2♣ <sup>1</sup>
----	----	------	-----------------

2♠	4♥	AP	
----	----	----	--

1. limit raise or better in ♥

Board: 202

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♥X S

North:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

South:

♠ A52

♥ AKQ743

♦ 8

♣ 942

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

		1♠	2♥
--	--	----	----

Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Splinter

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 203

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 5♥X E

North:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

South:

♠ AQ8762

♥ A4

♦ 984

♣ 94

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

1♣	1♦	1♥	1♠
----	----	----	----

2♥	2♠	3♥	4♣
----	----	----	----

Pass	Pass	5♥	Pass
------	------	----	------

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

Board: 204

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ —

♥ KJ75

♦ KJ942

♣ KJ94

South:

♠ KQ10652

♥ A943

♦ A3

♣ 3

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

		1♦	1♠
--	--	----	----

Pass	1NT	2♦	2♥
------	-----	----	----

Pass	3♥	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 200  
Dealer: E  
Vul: None  
HCP: 13

♠ AK65  
♥ J92  
♦ KQ10762  
♣ —

East Opens 1♠.

You bid first.

Board: 201  
Dealer: W  
Vul: NS  
HCP: 12

♠ KQ6  
♥ AK86  
♦ 10743  
♣ 97

West Opens 1♣.

West Bids 2♠ if possible.

Partner bids first.

Board: 202  
Dealer: E  
Vul: EW  
HCP: 13

♠ A52  
♥ AKQ743  
♦ 8  
♣ 942

East Opens 1♠.

West Doubles 5♥ if possible.

You bid first.

Board: 203  
Dealer: W  
Vul: Both  
HCP: 10

♠ AQ8762  
♥ A4  
♦ 984  
♣ 94

West Opens 1♣.

East Bids 1♥ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

East Bids 5♥ if possible.

Partner bids first.

Board: 204  
Dealer: E  
Vul: NS  
HCP: 13

♠ KQ10652  
♥ A943  
♦ A3  
♣ 3

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 200

Dealer: E

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J10

♥ AK1065

♦ 85

♣ KJ109

South:

♠ AK65

♥ J92

♦ KQ10762

♣ —

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

		1♠	2♦
--	--	----	----

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 201

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ QJ732

♦ K85

♣ Q53

South:

♠ KQ6

♥ AK86

♦ 10743

♣ 97

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

1♣	1♥	Pass	2♣ <sup>1</sup>
----	----	------	-----------------

2♠	4♥	AP	
----	----	----	--

1. limit raise or better in ♥

Board: 202

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 5♥X S

North:

♠ KQ63

♥ J82

♦ KQ1052

♣ 5

South:

♠ A52

♥ AKQ743

♦ 8

♣ 942

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

		1♠	2♥
--	--	----	----

Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>3</sup>	Pass	5♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Splinter

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 203

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 5♥X E

North:

♠ KJ4

♥ 109

♦ KQJ106

♣ K87

South:

♠ AQ8762

♥ A4

♦ 984

♣ 94

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

1♣	1♦	1♥	1♠
----	----	----	----

2♥	2♠	3♥	4♣
----	----	----	----

Pass	Pass	5♥	Pass
------	------	----	------

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

Board: 204

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ —

♥ KJ75

♦ KJ942

♣ KJ94

South:

♠ KQ10652

♥ A943

♦ A3

♣ 3

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

		1♦	1♠
--	--	----	----

Pass	1NT	2♦	2♥
------	-----	----	----

Pass	3♥	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 205	♠ AQ932	West Opens 1♣.
Dealer: W	♥ A	West Doubles 2♣ if possible.
Vul: EW	♦ Q864	
HCP: 12	♣ 873	You bid first.
Board: 206	♠ 73	East Opens 1♦.
Dealer: E	♥ KQ943	East Bids 2♦ if possible.
Vul: Both	♦ KJ964	
HCP: 9	♣ 4	Partner bids first.
Board: 207	♠ 96	West Opens 1♣.
Dealer: W	♥ 9873	West Bids 2♥ if possible.
Vul: None	♦ AKJ65	
HCP: 9	♣ J3	You bid first.
Board: 208	♠ Q72	East Opens 1♦.
Dealer: E	♥ AJ63	
Vul: EW	♦ A10	Partner bids first.
HCP: 13	♣ Q1096	
Board: 209	♠ QJ	West Opens 1♥.
Dealer: W	♥ A65	West Bids 3♥ if possible.
Vul: None	♦ AQ10974	
HCP: 13	♣ 85	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ932

♥ A

♦ Q864

♣ 873

South:

♠ KJ874

♥ J54

♦ 53

♣ AQ6

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

1♣	1♠	Pass	2♣ <sup>1</sup>
----	----	------	-----------------

X	XX	Pass	4♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 206

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 73

♥ KQ943

♦ KJ964

♣ 4

South:

♠ AKQ984

♥ J7

♦ 5

♣ K963

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

		1♦	1♠
--	--	----	----

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

Pass	3♦ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 207

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♦ N

North:

♠ 96

♥ 9873

♦ AKJ65

♣ J3

South:

♠ 1073

♥ AQ4

♦ Q743

♣ AQ9

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

1♣	1♦	Pass	2♦
----	----	------	----

2♥	3♦	AP	
----	----	----	--

Board: 208

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

South:

♠ KJ1083

♥ K7

♦ K96

♣ J43

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

		1♦	1♠
--	--	----	----

Pass	2♦ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 209

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♥ X W

North:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

South:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

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

1♥	2♦	Pass	2♥ <sup>1</sup>
----	----	------	-----------------

3♥	X	AP	
----	---	----	--

1. strength cue bid

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 205	♠ KJ874	West Opens 1♣.
Dealer: W	♥ J54	West Doubles 2♣ if possible.
Vul: EW	♦ 53	
HCP: 11	♣ AQ6	Partner bids first.
Board: 206	♠ AKQ984	East Opens 1♦.
Dealer: E	♥ J7	East Bids 2♦ if possible.
Vul: Both	♦ 5	
HCP: 13	♣ K963	You bid first.
Board: 207	♠ 1073	West Opens 1♣.
Dealer: W	♥ AQ4	West Bids 2♥ if possible.
Vul: None	♦ Q743	
HCP: 14	♣ AQ9	Partner bids first.
Board: 208	♠ KJ1083	East Opens 1♦.
Dealer: E	♥ K7	
Vul: EW	♦ K96	You bid first.
HCP: 11	♣ J43	
Board: 209	♠ A876	West Opens 1♥.
Dealer: W	♥ 42	West Bids 3♥ if possible.
Vul: None	♦ KJ5	
HCP: 11	♣ QJ73	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 205

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ932

♥ A

♦ Q864

♣ 873

South:

♠ KJ874

♥ J54

♦ 53

♣ AQ6

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

1♣	1♠	Pass	2♣ <sup>1</sup>
----	----	------	-----------------

X	XX	Pass	4♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 206

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 4♠ S

North:

♠ 73

♥ KQ943

♦ KJ964

♣ 4

South:

♠ AKQ984

♥ J7

♦ 5

♣ K963

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

		1♦	1♠
--	--	----	----

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

Pass	3♦ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 207

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♦ N

North:

♠ 96

♥ 9873

♦ AKJ65

♣ J3

South:

♠ 1073

♥ AQ4

♦ Q743

♣ AQ9

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

1♣	1♦	Pass	2♦
----	----	------	----

2♥	3♦	AP	
----	----	----	--

Board: 208

Dealer: E

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q72

♥ AJ63

♦ A10

♣ Q1096

South:

♠ KJ1083

♥ K7

♦ K96

♣ J43

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

		1♦	1♠
--	--	----	----

Pass	2♦ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 209

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 3♥ X W

North:

♠ QJ

♥ A65

♦ AQ10974

♣ 85

South:

♠ A876

♥ 42

♦ KJ5

♣ QJ73

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

1♥	2♦	Pass	2♥ <sup>1</sup>
----	----	------	-----------------

3♥	X	AP	
----	---	----	--

1. strength cue bid



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 210	♠ 98	East Opens 1♣.
Dealer: E	♥ J842	East Bids 3♣ if possible.
Vul: NS	♦ QJ93	
HCP: 9	♣ KQ4	Partner bids first.
Board: 211	♠ Q	West Opens 1♥.
Dealer: W	♥ Q108	
Vul: Both	♦ AQ8764	You bid first.
HCP: 14	♣ A102	
Board: 212	♠ A83	East Opens 1♥.
Dealer: E	♥ J65	
Vul: NS	♦ 10984	Partner bids first.
HCP: 9	♣ KJ7	
Board: 213	♠ AJ952	West Opens 1♥.
Dealer: W	♥ KJ10	
Vul: None	♦ J83	You bid first.
HCP: 10	♣ 63	
Board: 214	♠ 62	East Opens 1♦.
Dealer: E	♥ KQ93	East Bids 3♦ if possible.
Vul: NS	♦ A98	
HCP: 14	♣ AJ107	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ AJ3			1♣	1♥
Vul: NS	♥ J842	♥ AK976	Pass	2♥	3♣	Pass
North HCP: 9	♦ QJ93	♦ 1075	Pass	3♥	AP	
South HCP: 12	♣ KQ4	♣ 83				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A107542	1♥	2♦	Pass	2♠
Vul: Both	♥ Q108	♥ K95	Pass	3♦	Pass	3♠
North HCP: 14	♦ AQ8764	♦ KJ	Pass	4♠	AP	
South HCP: 11	♣ A102	♣ 85				
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KQ1074			1♥	1♠
Vul: NS	♥ J65	♥ K83	Pass	2♠	AP	
North HCP: 9	♦ 10984	♦ A72				
South HCP: 14	♣ KJ7	♣ Q10				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ AJ952	♠ K1084	1♥	1♠	Pass	2♥ <sup>1</sup>
Vul: None	♥ KJ10	♥ Q87	Pass	3♠	Pass	4♠
North HCP: 10	♦ J83	♦ A94	AP			
South HCP: 14	♣ 63	♣ AJ8				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ Q983			1♦	1♥
Vul: NS	♥ KQ93	♥ AJ765	Pass	2♦ <sup>1</sup>	3♦	3♥
North HCP: 14	♦ A98	♦ Q107	Pass	4♥	AP	
South HCP: 12	♣ AJ107	♣ K				
Contract: 4♥ S						

1. limit raise or better in ♥

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 210	♠ AJ3	East Opens 1♣.
Dealer: E	♥ AK976	East Bids 3♣ if possible.
Vul: NS	♦ 1075	
HCP: 12	♣ 83	You bid first.
Board: 211	♠ A107542	West Opens 1♥.
Dealer: W	♥ K95	
Vul: Both	♦ KJ	Partner bids first.
HCP: 11	♣ 85	
Board: 212	♠ KQ1074	East Opens 1♥.
Dealer: E	♥ K83	
Vul: NS	♦ A72	You bid first.
HCP: 14	♣ Q10	
Board: 213	♠ K1084	West Opens 1♥.
Dealer: W	♥ Q87	
Vul: None	♦ A94	Partner bids first.
HCP: 14	♣ AJ8	
Board: 214	♠ Q983	East Opens 1♦.
Dealer: E	♥ AJ765	East Bids 3♦ if possible.
Vul: NS	♦ Q107	
HCP: 12	♣ K	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ AJ3			1♣	1♥
Vul: NS	♥ J842	♥ AK976	Pass	2♥	3♣	Pass
North HCP: 9	♦ QJ93	♦ 1075	Pass	3♥	AP	
South HCP: 12	♣ KQ4	♣ 83				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: W	♠ Q	♠ A107542	1♥	2♦	Pass	2♠
Vul: Both	♥ Q108	♥ K95	Pass	3♦	Pass	3♠
North HCP: 14	♦ AQ8764	♦ KJ	Pass	4♠	AP	
South HCP: 11	♣ A102	♣ 85				
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: E	♠ A83	♠ KQ1074			1♥	1♠
Vul: NS	♥ J65	♥ K83	Pass	2♠	AP	
North HCP: 9	♦ 10984	♦ A72				
South HCP: 14	♣ KJ7	♣ Q10				
Contract: 2♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: W	♠ AJ952	♠ K1084	1♥	1♠	Pass	2♥ <sup>1</sup>
Vul: None	♥ KJ10	♥ Q87	Pass	3♠	Pass	4♠
North HCP: 10	♦ J83	♦ A94	AP			
South HCP: 14	♣ 63	♣ AJ8				
Contract: 4♠ N						

1. limit raise or better in ♠

Board: 214	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ Q983			1♦	1♥
Vul: NS	♥ KQ93	♥ AJ765	Pass	2♦ <sup>1</sup>	3♦	3♥
North HCP: 14	♦ A98	♦ Q107	Pass	4♥	AP	
South HCP: 12	♣ AJ107	♣ K				
Contract: 4♥ S						

1. limit raise or better in ♥

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 215      ♠ Q876  
Dealer: W        ♥ QJ986  
Vul: EW         ♦ J  
HCP: 10         ♣ A53

West Opens 1♣.

You bid first.

Board: 216      ♠ A73  
Dealer: E        ♥ J94  
Vul: Both       ♦ A7  
HCP: 15         ♣ KQJ63

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 217      ♠ AK10984  
Dealer: W        ♥ QJ6  
Vul: NS         ♦ K8  
HCP: 13         ♣ 64

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Board: 218      ♠ 1094  
Dealer: E        ♥ K53  
Vul: Both       ♦ A1054  
HCP: 9         ♣ Q53

East Opens 1♣.

Partner bids first.

Board: 219      ♠ 103  
Dealer: W        ♥ KJ1083  
Vul: None       ♦ AK10  
HCP: 14         ♣ K64

West Opens 1♦.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ Q876

♥ QJ986

♦ J

♣ A53

South:

♠ K9

♥ K104

♦ A953

♣ K1087

West North East South

1♣ 1♥ Pass 2♣<sup>1</sup>

Pass 3♥ AP

1. limit raise or better in ♥

Board: 216

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A73

♥ J94

♦ A7

♣ KQJ63

South:

♠ KJ6

♥ AQ1083

♦ Q8

♣ 1087

West North East South

Pass 1♦ 1♥

Pass 2♦<sup>1</sup> X XX

3♦ 3NT AP

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AK10984

♥ QJ6

♦ K8

♣ 64

South:

♠ 2

♥ 874

♦ AQJ105

♣ QJ82

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ AP

Board: 218

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ 1094

♥ K53

♦ A1054

♣ Q53

South:

♠ AJ6

♥ AQ8762

♦ 87

♣ K6

West North East South

Pass 1♣ 1♥

Pass 2♥ AP

Board: 219

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♥ N

North:

♠ 103

♥ KJ1083

♦ AK10

♣ K64

South:

♠ QJ4

♥ AQ76

♦ 873

♣ 1097

West North East South

1♦ 1♥ Pass 2♥

AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 215  
Dealer: W  
Vul: EW  
HCP: 13

♠ K9  
♥ K104  
♦ A953  
♣ K1087

West Opens 1♣.

Partner bids first.

Board: 216  
Dealer: E  
Vul: Both  
HCP: 12

♠ KJ6  
♥ AQ1083  
♦ Q8  
♣ 1087

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 217  
Dealer: W  
Vul: NS  
HCP: 10

♠ 2  
♥ 874  
♦ AQJ105  
♣ QJ82

West Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 218  
Dealer: E  
Vul: Both  
HCP: 14

♠ AJ6  
♥ AQ8762  
♦ 87  
♣ K6

East Opens 1♣.

You bid first.

Board: 219  
Dealer: W  
Vul: None  
HCP: 9

♠ QJ4  
♥ AQ76  
♦ 873  
♣ 1097

West Opens 1♦.

Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 215

Dealer: W

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ Q876

♥ QJ986

♦ J

♣ A53

South:

♠ K9

♥ K104

♦ A953

♣ K1087

West North East South

1♣ 1♥ Pass 2♣<sup>1</sup>

Pass 3♥ AP

1. limit raise or better in ♥

Board: 216

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ A73

♥ J94

♦ A7

♣ KQJ63

South:

♠ KJ6

♥ AQ1083

♦ Q8

♣ 1087

West North East South

Pass 1♦ 1♥

Pass 2♦<sup>1</sup> X XX

3♦ 3NT AP

1. limit raise or better in ♥

Board: 217

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ AK10984

♥ QJ6

♦ K8

♣ 64

South:

♠ 2

♥ 874

♦ AQJ105

♣ QJ82

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ AP

Board: 218

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ 1094

♥ K53

♦ A1054

♣ Q53

South:

♠ AJ6

♥ AQ8762

♦ 87

♣ K6

West North East South

Pass 1♣ 1♥

Pass 2♥ AP

Board: 219

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 2♥ N

North:

♠ 103

♥ KJ1083

♦ AK10

♣ K64

South:

♠ QJ4

♥ AQ76

♦ 873

♣ 1097

West North East South

1♦ 1♥ Pass 2♥

AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 220      ♠ AQ109  
Dealer: E        ♥ 432  
Vul: EW         ♦ AJ84  
HCP: 11         ♣ 95

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

Partner bids first.

Board: 221      ♠ 8  
Dealer: W        ♥ AJ76  
Vul: None       ♦ 72  
HCP: 14         ♣ AKQ983

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

You bid first.

Board: 222      ♠ K4  
Dealer: E        ♥ J95  
Vul: NS         ♦ A643  
HCP: 9         ♣ J1086

East Opens 1♦.  
Partner bids first.

Board: 223      ♠ 83  
Dealer: W        ♥ AKQ653  
Vul: Both       ♦ 8543  
HCP: 13         ♣ A

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

You bid first.

Board: 224      ♠ AKJ103  
Dealer: E        ♥ J97  
Vul: None       ♦ 1043  
HCP: 9         ♣ 98

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

Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ KJ8652			1♥	1♠
Vul: EW	♥ 432	♥ KQ	Pass	2♥ <sup>1</sup>	X	XX
North HCP: 11	♦ AJ84	♦ K6	3♥	4♠	AP	
South HCP: 12	♣ 95	♣ 1062	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: None	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ J1083			1♦	1♥
Vul: NS	♥ J95	♥ AQ643				
North HCP: 9	♦ A643	♦ 72	Pass	2♥	AP	
South HCP: 14	♣ J1086	♣ AK				
Contract: 2♥ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ Q10942	1♠	2♥	Pass	Pass
Vul: Both	♥ AKQ653	♥ 7	X	Pass	3♣	Pass
North HCP: 13	♦ 8543	♦ KQ2	Pass	3♥	AP	
South HCP: 9	♣ A	♣ Q876				
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ AKJ103	♠ Q			1♥	2♦
Vul: None	♥ J97	♥ Q104				
North HCP: 9	♦ 1043	♦ AQJ952	Pass	Pass	X	Pass
South HCP: 14	♣ 98	♣ QJ6	3♣	3♦	AP	
Contract: 3♦ S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 220      ♠ KJ8652  
Dealer: E        ♥ KQ  
Vul: EW         ♦ K6  
HCP: 12         ♣ 1062

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

You bid first.

Board: 221      ♠ KQ963  
Dealer: W        ♥ 32  
Vul: None       ♦ K106  
HCP: 9           ♣ J106

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

Partner bids first.

Board: 222      ♠ J1083  
Dealer: E        ♥ AQ643  
Vul: NS         ♦ 72  
HCP: 14         ♣ AK

East Opens 1♦.

You bid first.

Board: 223      ♠ Q10942  
Dealer: W        ♥ 7  
Vul: Both       ♦ KQ2  
HCP: 9           ♣ Q876

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

Partner bids first.

Board: 224      ♠ Q  
Dealer: E        ♥ Q104  
Vul: None       ♦ AQJ952  
HCP: 14         ♣ QJ6

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

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ AQ109	♠ KJ8652			1♥	1♠
Vul: EW	♥ 432	♥ KQ	Pass	2♥ <sup>1</sup>	X	XX
North HCP: 11	♦ AJ84	♦ K6	3♥	4♠	AP	
South HCP: 12	♣ 95	♣ 1062	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ 8	♠ KQ963	1♥	2♣	Pass	Pass
Vul: None	♥ AJ76	♥ 32	X	Pass	2♦	2♠
North HCP: 14	♦ 72	♦ K106	Pass	2NT	Pass	3♣
South HCP: 9	♣ AKQ983	♣ J106	AP			
Contract: 3♣ N						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K4	♠ J1083			1♦	1♥
Vul: NS	♥ J95	♥ AQ643				
North HCP: 9	♦ A643	♦ 72	Pass	2♥	AP	
South HCP: 14	♣ J1086	♣ AK				
Contract: 2♥ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ Q10942	1♠	2♥	Pass	Pass
Vul: Both	♥ AKQ653	♥ 7	X	Pass	3♣	Pass
North HCP: 13	♦ 8543	♦ KQ2	Pass	3♥	AP	
South HCP: 9	♣ A	♣ Q876				
Contract: 3♥ N						

Board: 224	North:	South:	West	North	East	South
Dealer: E	♠ AKJ103	♠ Q			1♥	2♦
Vul: None	♥ J97	♥ Q104				
North HCP: 9	♦ 1043	♦ AQJ952	Pass	Pass	X	Pass
South HCP: 14	♣ 98	♣ QJ6	3♣	3♦	AP	
Contract: 3♦ S						

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 225	♠ J2	West Opens 1♦.
Dealer: W	♥ AQ654	West Bids 2♦ if possible.
Vul: NS	♦ K7	
HCP: 14	♣ A543	You bid first.
Board: 226	♠ 87	East Opens 1♣.
Dealer: E	♥ AKQJ63	
Vul: EW	♦ J73	Partner bids first.
HCP: 13	♣ Q8	
Board: 227	♠ KQ1085	West Opens 1♥.
Dealer: W	♥ 4	
Vul: NS	♦ A109	You bid first.
HCP: 14	♣ AJ103	
Board: 228	♠ 74	East Opens 1♠.
Dealer: E	♥ K95	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ AKQ1054	
Board: 229	♠ AQ1052	West Opens 1♦.
Dealer: W	♥ KJ94	West Doubles 2♦ if possible.
Vul: NS	♦ 3	
HCP: 14	♣ A85	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ J2  
♥ AQ654  
♦ K7  
♣ A543

South:

♠ K108743  
♥ J7  
♦ Q103  
♣ J10

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

Board: 226

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 87  
♥ AKQJ63  
♦ J73  
♣ Q8

South:

♠ AJ654  
♥ 982  
♦ K8  
♣ A97

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

Board: 227

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1♠ N

North:

♠ KQ1085  
♥ 4  
♦ A109  
♣ AJ103

South:

♠ 62  
♥ KJ1085  
♦ K7  
♣ K872

West	North	East	South
1♥	1♠	AP	

Board: 228

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 74  
♥ K95  
♦ J4  
♣ AKQ1054

South:

♠ K1062  
♥ A3  
♦ AQ10762  
♣ 7

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

Board: 229

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AQ1052  
♥ KJ94  
♦ 3  
♣ A85

South:

♠ K84  
♥ AQ8  
♦ 765  
♣ K1043

West	North	East	South
1♦	1♠	Pass	2♦ <sup>1</sup>
X	4♦ <sup>2</sup>	Pass	4♠
AP			

1. limit raise or better in ♠
2. Splinter

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 225	♠ K108743	West Opens 1♦.
Dealer: W	♥ J7	West Bids 2♦ if possible.
Vul: NS	♦ Q103	
HCP: 7	♣ J10	Partner bids first.
Board: 226	♠ AJ654	East Opens 1♣.
Dealer: E	♥ 982	
Vul: EW	♦ K8	You bid first.
HCP: 12	♣ A97	
Board: 227	♠ 62	West Opens 1♥.
Dealer: W	♥ KJ1085	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ K872	
Board: 228	♠ K1062	East Opens 1♠.
Dealer: E	♥ A3	
Vul: EW	♦ AQ10762	You bid first.
HCP: 13	♣ 7	
Board: 229	♠ K84	West Opens 1♦.
Dealer: W	♥ AQ8	West Doubles 2♦ if possible.
Vul: NS	♦ 765	
HCP: 12	♣ K1043	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 225

Dealer: W

Vul: NS

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ J2  
♥ AQ654  
♦ K7  
♣ A543

South:

♠ K108743  
♥ J7  
♦ Q103  
♣ J10

West North East South

1♦ 1♥ Pass 1♠  
2♦ 3♣ Pass 3♥  
AP

Board: 226

Dealer: E

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 87  
♥ AKQJ63  
♦ J73  
♣ Q8

South:

♠ AJ654  
♥ 982  
♦ K8  
♣ A97

West North East South

Pass 1♣ 1♠  
Pass 2♥ Pass 3♥  
Pass 4♥ AP

Board: 227

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1♠ N

North:

♠ KQ1085  
♥ 4  
♦ A109  
♣ AJ103

South:

♠ 62  
♥ KJ1085  
♦ K7  
♣ K872

West North East South

1♥ 1♠ AP

Board: 228

Dealer: E

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ 74  
♥ K95  
♦ J4  
♣ AKQ1054

South:

♠ K1062  
♥ A3  
♦ AQ10762  
♣ 7

West North East South

Pass 1♠ 2♦  
Pass 3♣ Pass 3NT  
AP

Board: 229

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AQ1052  
♥ KJ94  
♦ 3  
♣ A85

South:

♠ K84  
♥ AQ8  
♦ 765  
♣ K1043

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>  
X 4♦<sup>2</sup> Pass 4♠  
AP

1. limit raise or better in ♠
2. Splinter



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 230      ♠ KJ2  
Dealer: E        ♥ 9865  
Vul: EW         ♦ 43  
HCP: 10         ♣ AQ93

East Opens 1♦.

Partner bids first.

Board: 231      ♠ 83  
Dealer: W        ♥ AQJ753  
Vul: None       ♦ K3  
HCP: 14         ♣ KJ8

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 232      ♠ QJ10764  
Dealer: E        ♥ J943  
Vul: EW         ♦ A4  
HCP: 8          ♣ 7

East Opens 1♣.

Partner bids first.

Board: 233      ♠ AK10654  
Dealer: W        ♥ 108  
Vul: Both       ♦ J  
HCP: 12         ♣ KJ54

West Opens 1♥.

You bid first.

Board: 234      ♠ 1032  
Dealer: E        ♥ KQ942  
Vul: None       ♦ A753  
HCP: 9          ♣ 3

East Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2♠ S

North:

♠ KJ2

♥ 9865

♦ 43

♣ AQ93

South:

♠ AQ843

♥ Q1074

♦ K109

♣ K

West North East South

Pass 2♠ 1♦ 1♠

Pass 2♠ AP

Board: 231

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ 83

♥ AQJ753

♦ K3

♣ KJ8

South:

♠ K102

♥ 1082

♦ A108

♣ Q973

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 4♥

AP

Board: 232

Dealer: E

Vul: EW

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ QJ10764

♥ J943

♦ A4

♣ 7

South:

♠ K8

♥ AKQ72

♦ Q5

♣ 10984

West North East South

Pass 3♥ 1♣ 1♥

Pass 3♥ AP

Board: 233

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK10654

♥ 108

♦ J

♣ KJ54

South:

♠ 93

♥ AJ9

♦ K105

♣ AQ1087

West North East South

1♥ 1♠ Pass 2♣

Pass 3♠ Pass 4♠

AP

Board: 234

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ 1032

♥ KQ942

♦ A753

♣ 3

South:

♠ Q

♥ 53

♦ KJ10864

♣ AK86

West North East South

Pass 1♥ 1♣ 1♦

Pass 1♥ 1♠ 2♣

2♠ 3♦ Pass Pass

3♠ 4♦ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 230      ♠ AQ843  
Dealer: E        ♥ Q1074  
Vul: EW         ♦ K109  
HCP: 14         ♣ K

East Opens 1♦.

You bid first.

Board: 231      ♠ K102  
Dealer: W        ♥ 1082  
Vul: None       ♦ A108  
HCP: 9           ♣ Q973

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 232      ♠ K8  
Dealer: E        ♥ AKQ72  
Vul: EW         ♦ Q5  
HCP: 14         ♣ 10984

East Opens 1♣.

You bid first.

Board: 233      ♠ 93  
Dealer: W        ♥ AJ9  
Vul: Both       ♦ K105  
HCP: 14         ♣ AQ1087

West Opens 1♥.

Partner bids first.

Board: 234      ♠ Q  
Dealer: E        ♥ 53  
Vul: None       ♦ KJ10864  
HCP: 13         ♣ AK86

East Opens 1♣.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 230

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 2♠ S

North:

♠ KJ2

♥ 9865

♦ 43

♣ AQ93

South:

♠ AQ843

♥ Q1074

♦ K109

♣ K

West North East South

1♦ 1♠

Pass 2♠ AP

Board: 231

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ 83

♥ AQJ753

♦ K3

♣ KJ8

South:

♠ K102

♥ 1082

♦ A108

♣ Q973

West North East South

1♠ 2♥ Pass Pass

2♠ 3♥ Pass 4♥

AP

Board: 232

Dealer: E

Vul: EW

North HCP: 8

South HCP: 14

Contract: 3♥ S

North:

♠ QJ10764

♥ J943

♦ A4

♣ 7

South:

♠ K8

♥ AKQ72

♦ Q5

♣ 10984

West North East South

1♣ 1♥

Pass 3♥ AP

Board: 233

Dealer: W

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ AK10654

♥ 108

♦ J

♣ KJ54

South:

♠ 93

♥ AJ9

♦ K105

♣ AQ1087

West North East South

1♥ 1♠ Pass 2♣

Pass 3♠ Pass 4♠

AP

Board: 234

Dealer: E

Vul: None

North HCP: 9

South HCP: 13

Contract: 4♦ S

North:

♠ 1032

♥ KQ942

♦ A753

♣ 3

South:

♠ Q

♥ 53

♦ KJ10864

♣ AK86

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♣

2♠ 3♦ Pass Pass

3♠ 4♦ AP

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 235	♠ 9762	West Opens 1♦.
Dealer: W	♥ A10653	
Vul: NS	♦ A	You bid first.
HCP: 9	♣ J54	
Board: 236	♠ A4	East Opens 1♣.
Dealer: E	♥ K8732	East Doubles Pass if possible.
Vul: Both	♦ A953	
HCP: 12	♣ J7	Partner bids first.
Board: 237	♠ AJ9872	West Opens 1♥.
Dealer: W	♥ Q7	
Vul: None	♦ J109	You bid first.
HCP: 15	♣ AK	
Board: 238	♠ 6	East Opens 1♥.
Dealer: E	♥ AK643	East Bids 2♥ if possible.
Vul: NS	♦ Q95	
HCP: 9	♣ 10853	Partner bids first.
Board: 239	♠ AK542	West Opens 1♦.
Dealer: W	♥ 7	
Vul: EW	♦ 974	You bid first.
HCP: 13	♣ KQJ10	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ AQJ	1♦	1♥	Pass	2NT
Vul: NS	♥ A10653	♥ K8	Pass	3NT	AP	
North HCP: 9	♦ A	♦ 10432				
South HCP: 15	♣ J54	♣ KQ83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ Q10962			1♣	1♠
Vul: Both	♥ K8732	♥ J9	Pass	2♥	Pass	2♠
North HCP: 12	♦ A953	♦ J10	Pass	Pass	X	3♥
South HCP: 11	♣ J7	♣ AK96	AP			
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ AJ9872	♠ KQ4	1♥	1♠	Pass	2♠
Vul: None	♥ Q7	♥ J964	Pass	3♠	AP	
North HCP: 15	♦ J109	♦ 2				
South HCP: 7	♣ AK	♣ J9875				
Contract: 3♠ N						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ754			1♥	1♠
Vul: NS	♥ AK643	♥ 10	Pass	Pass	2♥	X
North HCP: 9	♦ Q95	♦ AKJ4	Pass	3♣	AP	
South HCP: 14	♣ 10853	♣ J72				
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AK542	♠ 93	1♦	1♠	Pass	1NT
Vul: EW	♥ 7	♥ J65	Pass	2NT	Pass	3♠
North HCP: 13	♦ 974	♦ KQJ	AP			
South HCP: 11	♣ KQJ10	♣ A7654				
Contract: 3♠ N						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 235	♠ AQJ	West Opens 1♦.
Dealer: W	♥ K8	
Vul: NS	♦ 10432	Partner bids first.
HCP: 15	♣ KQ83	
Board: 236	♠ Q10962	East Opens 1♣.
Dealer: E	♥ J9	East Doubles Pass if possible.
Vul: Both	♦ J10	
HCP: 11	♣ AK96	You bid first.
Board: 237	♠ KQ4	West Opens 1♥.
Dealer: W	♥ J964	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ J9875	
Board: 238	♠ AJ754	East Opens 1♥.
Dealer: E	♥ 10	East Bids 2♥ if possible.
Vul: NS	♦ AKJ4	
HCP: 14	♣ J72	You bid first.
Board: 239	♠ 93	West Opens 1♦.
Dealer: W	♥ J65	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 11	♣ A7654	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 9762	♠ AQJ	1♦	1♥	Pass	2NT
Vul: NS	♥ A10653	♥ K8	Pass	3NT	AP	
North HCP: 9	♦ A	♦ 10432				
South HCP: 15	♣ J54	♣ KQ83				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ Q10962			1♣	1♠
Vul: Both	♥ K8732	♥ J9	Pass	2♥	Pass	2♠
North HCP: 12	♦ A953	♦ J10	Pass	Pass	X	3♥
South HCP: 11	♣ J7	♣ AK96	AP			
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ AJ9872	♠ KQ4	1♥	1♠	Pass	2♠
Vul: None	♥ Q7	♥ J964	Pass	3♠	AP	
North HCP: 15	♦ J109	♦ 2				
South HCP: 7	♣ AK	♣ J9875				
Contract: 3♠ N						

Board: 238	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ754			1♥	1♠
Vul: NS	♥ AK643	♥ 10	Pass	Pass	2♥	X
North HCP: 9	♦ Q95	♦ AKJ4	Pass	3♣	AP	
South HCP: 14	♣ 10853	♣ J72				
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: W	♠ AK542	♠ 93	1♦	1♠	Pass	1NT
Vul: EW	♥ 7	♥ J65	Pass	2NT	Pass	3♠
North HCP: 13	♦ 974	♦ KQJ	AP			
South HCP: 11	♣ KQJ10	♣ A7654				
Contract: 3♠ N						



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 240	♠ 8763	East Opens 1♦.
Dealer: E	♥ AQ865	
Vul: NS	♦ A83	Partner bids first.
HCP: 13	♣ K	
Board: 241	♠ 6	West Opens 1♣.
Dealer: W	♥ AK6	
Vul: EW	♦ AK965	You bid first.
HCP: 15	♣ J1063	
Board: 242	♠ Q9	East Opens 1♠.
Dealer: E	♥ Q10853	East Doubles Pass if possible.
Vul: Both	♦ KQ5	West Bids 3♣ if possible.
HCP: 10	♣ J98	Partner bids first.
Board: 243	♠ KQJ42	West Opens 1♣.
Dealer: W	♥ Q1072	
Vul: NS	♦ K	You bid first.
HCP: 15	♣ A84	
Board: 244	♠ J10982	East Opens 1♣.
Dealer: E	♥ A8	East Bids 2♣ if possible.
Vul: EW	♦ QJ94	
HCP: 8	♣ 105	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240  
Dealer: E  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 8763  
♥ AQ865  
♦ A83  
♣ K

South:  
♠ KQJ  
♥ K4  
♦ Q5  
♣ QJ10976

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

Board: 241  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 3♠ S

North:  
♠ 6  
♥ AK6  
♦ AK965  
♣ J1063

South:  
♠ KQJ102  
♥ 54  
♦ J1074  
♣ Q8

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

Board: 242  
Dealer: E  
Vul: Both  
North HCP: 10  
South HCP: 12  
Contract: 3♦ S

North:  
♠ Q9  
♥ Q10853  
♦ KQ5  
♣ J98

South:  
♠ KJ85  
♥ K97  
♦ AJ9864  
♣ —

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

Board: 243  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 4♠ N

North:  
♠ KQJ42  
♥ Q1072  
♦ K  
♣ A84

South:  
♠ 1073  
♥ AK54  
♦ J1095  
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2♥ <sup>3</sup>
Pass	2♠	Pass	4♠
AP			

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

Board: 244  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 14  
Contract: 4♦ S

North:  
♠ J10982  
♥ A8  
♦ QJ94  
♣ 105

South:  
♠ 43  
♥ KJ3  
♦ AK10876  
♣ K7

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 240      ♠ KQJ  
Dealer: E        ♥ K4  
Vul: NS         ♦ Q5  
HCP: 14        ♣ QJ10976

East Opens 1♦.

You bid first.

Board: 241      ♠ KQJ102  
Dealer: W        ♥ 54  
Vul: EW         ♦ J1074  
HCP: 9         ♣ Q8

West Opens 1♣.

Partner bids first.

Board: 242      ♠ KJ85  
Dealer: E        ♥ K97  
Vul: Both       ♦ AJ9864  
HCP: 12        ♣ —

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 243      ♠ 1073  
Dealer: W        ♥ AK54  
Vul: NS         ♦ J1095  
HCP: 13        ♣ KQ

West Opens 1♣.

Partner bids first.

Board: 244      ♠ 43  
Dealer: E        ♥ KJ3  
Vul: EW         ♦ AK10876  
HCP: 14        ♣ K7

East Opens 1♣.

East Bids 2♣ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 240  
Dealer: E  
Vul: NS  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 8763  
♥ AQ865  
♦ A83  
♣ K

South:  
♠ KQJ  
♥ K4  
♦ Q5  
♣ QJ10976

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

Board: 241  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 3♠ S

North:  
♠ 6  
♥ AK6  
♦ AK965  
♣ J1063

South:  
♠ KQJ102  
♥ 54  
♦ J1074  
♣ Q8

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

Board: 242  
Dealer: E  
Vul: Both  
North HCP: 10  
South HCP: 12  
Contract: 3♦ S

North:  
♠ Q9  
♥ Q10853  
♦ KQ5  
♣ J98

South:  
♠ KJ85  
♥ K97  
♦ AJ9864  
♣ —

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

Board: 243  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 4♠ N

North:  
♠ KQJ42  
♥ Q1072  
♦ K  
♣ A84

South:  
♠ 1073  
♥ AK54  
♦ J1095  
♣ KQ

West	North	East	South
1♣	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦ <sup>2</sup>	Pass	2♥ <sup>3</sup>
Pass	2♠	Pass	4♠
AP			

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

Board: 244  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 14  
Contract: 4♦ S

North:  
♠ J10982  
♥ A8  
♦ QJ94  
♣ 105

South:  
♠ 43  
♥ KJ3  
♦ AK10876  
♣ K7

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 245      ♠ Q6      West Opens 1♦.  
Dealer: W      ♥ AQ864  
Vul: Both      ♦ K53      You bid first.  
HCP: 13      ♣ Q84

Board: 246      ♠ 107      East Opens 1♦.  
Dealer: E      ♥ K10953  
Vul: EW      ♦ AK642      Partner bids first.  
HCP: 12      ♣ Q

Board: 247      ♠ K82      West Opens 1♥.  
Dealer: W      ♥ AQ2      West Doubles Pass if possible.  
Vul: Both      ♦ AJ8754      East Bids 2♠ if possible.  
HCP: 14      ♣ 7      East Doubles 4♦ if possible.  
You bid first.

Board: 248      ♠ AK652      East Opens 1♣.  
Dealer: E      ♥ QJ5  
Vul: None      ♦ 108      Partner bids first.  
HCP: 11      ♣ J64

Board: 249      ♠ AKQ954      West Opens 1♥.  
Dealer: W      ♥ 3      West Bids 2♣ if possible.  
Vul: NS      ♦ Q7      West Doubles Pass if possible.  
HCP: 13      ♣ Q865      East Bids 3♦ if possible.  
You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

South:

♠ AK98432

♥ —

♦ A72

♣ J53

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

Board: 246

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 2♠ S

North:

♠ 107

♥ K10953

♦ AK642

♣ Q

South:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

West	North	East	South
Pass	2♥	Pass	2♠
AP			

Board: 247

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♦ X N

North:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

South:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

West	North	East	South
1♥	2♦	Pass	Pass
X	Pass	2♠	Pass
Pass	3♦	Pass	3♥ <sup>1</sup>
Pass	4♦	X	AP

1. limit raise or better in ♦

Board: 248

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ AK652

♥ QJ5

♦ 108

♣ J64

South:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

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

Board: 249

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

South:

♠ 63

♥ KQJ976

♦ 865

♣ K2

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	Pass	Pass
X	Pass	3♦	3♥ <sup>1</sup>
Pass	3♠	AP	

1. limit raise or better in ♠

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 245      ♠ AK98432  
Dealer: W      ♥ —  
Vul: Both      ♦ A72  
HCP: 12      ♣ J53

West Opens 1♦.

Partner bids first.

Board: 246      ♠ KQ9643  
Dealer: E      ♥ A7  
Vul: EW      ♦ 3  
HCP: 13      ♣ A1083

East Opens 1♦.

You bid first.

Board: 247      ♠ A7  
Dealer: W      ♥ 1085  
Vul: Both      ♦ 109  
HCP: 9      ♣ AJ10432

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♠ if possible.

East Doubles 4♦ if possible.

Partner bids first.

Board: 248      ♠ QJ9  
Dealer: E      ♥ 63  
Vul: None      ♦ AK9763  
HCP: 13      ♣ K7

East Opens 1♣.

You bid first.

Board: 249      ♠ 63  
Dealer: W      ♥ KQJ976  
Vul: NS      ♦ 865  
HCP: 9      ♣ K2

West Opens 1♥.

West Bids 2♣ if possible.

West Doubles Pass if possible.

East Bids 3♦ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 245

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ Q6

♥ AQ864

♦ K53

♣ Q84

South:

♠ AK98432

♥ —

♦ A72

♣ J53

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

Board: 246

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 2♠ S

North:

♠ 107

♥ K10953

♦ AK642

♣ Q

South:

♠ KQ9643

♥ A7

♦ 3

♣ A1083

West	North	East	South
Pass	2♥	Pass	2♠
AP			

Board: 247

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♦ X N

North:

♠ K82

♥ AQ2

♦ AJ8754

♣ 7

South:

♠ A7

♥ 1085

♦ 109

♣ AJ10432

West	North	East	South
1♥	2♦	Pass	Pass
X	Pass	2♠	Pass
Pass	3♦	Pass	3♥ <sup>1</sup>
Pass	4♦	X	AP

1. limit raise or better in ♦

Board: 248

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ AK652

♥ QJ5

♦ 108

♣ J64

South:

♠ QJ9

♥ 63

♦ AK9763

♣ K7

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

Board: 249

Dealer: W

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♠ N

North:

♠ AKQ954

♥ 3

♦ Q7

♣ Q865

South:

♠ 63

♥ KQJ976

♦ 865

♣ K2

West	North	East	South
1♥	1♠	Pass	Pass
2♣	2♠	Pass	Pass
X	Pass	3♦	3♥ <sup>1</sup>
Pass	3♠	AP	

1. limit raise or better in ♠



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 250      ♠ Q873  
Dealer: E        ♥ 82  
Vul: Both        ♦ AQ6  
HCP: 10         ♣ Q654

East Opens 1♠.

Partner bids first.

Board: 251      ♠ AQ109  
Dealer: W        ♥ K6  
Vul: NS          ♦ 9  
HCP: 15         ♣ AQ10854

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 252      ♠ Q52  
Dealer: E        ♥ Q106  
Vul: EW         ♦ 94  
HCP: 9          ♣ KQ954

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 253      ♠ Q87  
Dealer: W        ♥ AQ4  
Vul: None        ♦ 5  
HCP: 15         ♣ AQJ974

West Opens 1♠.

You bid first.

Board: 254      ♠ KJ1094  
Dealer: E        ♥ AQ  
Vul: NS          ♦ 103  
HCP: 13         ♣ QJ83

East Opens 1♦.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

South:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

West North East South

Pass 3♦ 1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

South:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

West North East South

1♥ 2♣ Pass Pass

X Pass 2♦ Pass

Pass 2♠ 3♦ 3♥<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

South:

♠ J10943

♥ A3

♦ K63

♣ A63

West North East South

Pass 2♠ 1♦ 1♠

Pass 2♠ 3♦ 3♠

AP

Board: 253

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

South:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

West North East South

1♠ 2♣ Pass 2♥

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Splinter

Board: 254

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

South:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

West North East South

Pass 2♦<sup>1</sup> 1♦ 1♠

Pass 3♣<sup>3</sup> Pass 2NT<sup>2</sup>

Pass 4♦<sup>5</sup> Pass 4♣<sup>4</sup>

Pass 4♦<sup>5</sup> Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 250  
Dealer: E  
Vul: Both  
HCP: 13

♠ J9  
♥ AKQ6  
♦ K108742  
♣ 3

East Opens 1♠.

You bid first.

Board: 251  
Dealer: W  
Vul: NS  
HCP: 10

♠ 8763  
♥ A9432  
♦ AQ7  
♣ 6

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 252  
Dealer: E  
Vul: EW  
HCP: 12

♠ J10943  
♥ A3  
♦ K63  
♣ A63

East Opens 1♦.

East Bids 3♦ if possible.

You bid first.

Board: 253  
Dealer: W  
Vul: None  
HCP: 12

♠ KJ3  
♥ K9876  
♦ KQ84  
♣ 10

West Opens 1♠.

Partner bids first.

Board: 254  
Dealer: E  
Vul: NS  
HCP: 14

♠ AQ8762  
♥ 1098  
♦ KQ9  
♣ K

East Opens 1♦.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 250

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q873

♥ 82

♦ AQ6

♣ Q654

South:

♠ J9

♥ AKQ6

♦ K108742

♣ 3

West North East South

Pass 3♦ 1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AQ109

♥ K6

♦ 9

♣ AQ10854

South:

♠ 8763

♥ A9432

♦ AQ7

♣ 6

West North East South

1♥ 2♣ Pass Pass

X Pass 2♦ Pass

Pass 2♠ 3♦ 3♥<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ Q52

♥ Q106

♦ 94

♣ KQ954

South:

♠ J10943

♥ A3

♦ K63

♣ A63

West North East South

Pass 2♠ 1♦ 1♠

Pass 2♠ 3♦ 3♠

AP

Board: 253

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ Q87

♥ AQ4

♦ 5

♣ AQJ974

South:

♠ KJ3

♥ K9876

♦ KQ84

♣ 10

West North East South

1♠ 2♣ Pass 2♥

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Splinter

Board: 254

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ KJ1094

♥ AQ

♦ 103

♣ QJ83

South:

♠ AQ8762

♥ 1098

♦ KQ9

♣ K

West North East South

Pass 2♦<sup>1</sup> 1♦ 1♠

Pass 3♣<sup>3</sup> Pass 2NT<sup>2</sup>

Pass 4♦<sup>5</sup> Pass 4♣<sup>4</sup>

Pass 4♦<sup>5</sup> Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 255	♠ K10986	West Opens 1♦.
Dealer: W	♥ A4	West Doubles 2♦ if possible.
Vul: EW	♦ J83	
HCP: 13	♣ AJ5	You bid first.
Board: 256	♠ Q10965	East Opens 1♦.
Dealer: E	♥ 6	East Doubles Pass if possible.
Vul: Both	♦ A962	
HCP: 9	♣ K86	Partner bids first.
Board: 257	♠ 76	West Opens 1♣.
Dealer: W	♥ 9876	
Vul: NS	♦ KQ1076	You bid first.
HCP: 10	♣ AJ	
Board: 258	♠ 10652	East Opens 1♥.
Dealer: E	♥ A7	East Doubles 2♥ if possible.
Vul: EW	♦ QJ6	West Bids 3♥ if possible.
HCP: 12	♣ KQ97	Partner bids first.
Board: 259	♠ QJ987	West Opens 1♦.
Dealer: W	♥ A65	
Vul: Both	♦ A	You bid first.
HCP: 13	♣ Q1084	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K10986

♥ A4

♦ J83

♣ AJ5

South:

♠ AQ75

♥ 532

♦ A105

♣ K103

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

X XX Pass 4♠

AP

1. limit raise or better in ♠

Board: 256

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ X S

North:

♠ Q10965

♥ 6

♦ A962

♣ K86

South:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

West North East South

Pass 1♠ 1♦ 1♥

Pass 1♠ Pass 2♥

Pass Pass X AP

Board: 257

Dealer: W

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

South:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

West North East South

1♣ 1♦ Pass 1♥

Pass 2♥ Pass 4♥

AP

Board: 258

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

South:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

West North East South

Pass 2♥<sup>1</sup> 1♥ 1♠

Pass 2♥<sup>1</sup> X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 259

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♠ N

North:

♠ QJ987

♥ A65

♦ A

♣ Q1084

South:

♠ 1065

♥ J103

♦ K876

♣ KJ9

West North East South

1♦ 1♠ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 255	♠ AQ75	West Opens 1♦.
Dealer: W	♥ 532	West Doubles 2♦ if possible.
Vul: EW	♦ A105	Partner bids first.
HCP: 13	♣ K103	
Board: 256	♠ AJ	East Opens 1♦.
Dealer: E	♥ AQ10873	East Doubles Pass if possible.
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ Q43	
Board: 257	♠ AKQ8	West Opens 1♣.
Dealer: W	♥ AJ102	Partner bids first.
Vul: NS	♦ 43	
HCP: 16	♣ Q63	
Board: 258	♠ AKQJ8	East Opens 1♥.
Dealer: E	♥ Q32	East Doubles 2♥ if possible.
Vul: EW	♦ 72	West Bids 3♥ if possible.
HCP: 13	♣ J108	You bid first.
Board: 259	♠ 1065	West Opens 1♦.
Dealer: W	♥ J103	Partner bids first.
Vul: Both	♦ K876	
HCP: 8	♣ KJ9	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 255

Dealer: W

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K10986

♥ A4

♦ J83

♣ AJ5

South:

♠ AQ75

♥ 532

♦ A105

♣ K103

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

X XX Pass 4♠

AP

1. limit raise or better in ♠

Board: 256

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ X S

North:

♠ Q10965

♥ 6

♦ A962

♣ K86

South:

♠ AJ

♥ AQ10873

♦ Q7

♣ Q43

West North East South

Pass 1♠ 1♦ 1♥

Pass 1♠ Pass 2♥

Pass Pass X AP

Board: 257

Dealer: W

Vul: NS

North HCP: 10

South HCP: 16

Contract: 4♥ S

North:

♠ 76

♥ 9876

♦ KQ1076

♣ AJ

South:

♠ AKQ8

♥ AJ102

♦ 43

♣ Q63

West North East South

1♣ 1♦ Pass 1♥

Pass 2♥ Pass 4♥

AP

Board: 258

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ 10652

♥ A7

♦ QJ6

♣ KQ97

South:

♠ AKQJ8

♥ Q32

♦ 72

♣ J108

West North East South

Pass 2♥<sup>1</sup> 1♥ 1♠

Pass 2♥<sup>1</sup> X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 259

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♠ N

North:

♠ QJ987

♥ A65

♦ A

♣ Q1084

South:

♠ 1065

♥ J103

♦ K876

♣ KJ9

West North East South

1♦ 1♠ AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 260      ♠ 102  
Dealer: E        ♥ K97  
Vul: EW         ♦ 732  
HCP: 8          ♣ AJ1065

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

Partner bids first.

Board: 261      ♠ KQ8  
Dealer: W        ♥ A  
Vul: Both       ♦ J53  
HCP: 15         ♣ AJ10743

West Opens 1♠.

You bid first.

Board: 262      ♠ K1097  
Dealer: E        ♥ A974  
Vul: None       ♦ 108  
HCP: 14         ♣ AK5

East Opens 1♠.

Partner bids first.

Board: 263      ♠ KQ1085  
Dealer: W        ♥ Q74  
Vul: NS         ♦ 103  
HCP: 11         ♣ A108

West Opens 1♦.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦X E

North:  
 ♠ 102  
 ♥ K97  
 ♦ 732  
 ♣ AJ1065

South:  
 ♠ AKQ65  
 ♥ AQ84  
 ♦ 9  
 ♣ 974

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

Board: 261  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ KQ8  
 ♥ A  
 ♦ J53  
 ♣ AJ10743

South:  
 ♠ 109  
 ♥ 9832  
 ♦ AQ10  
 ♣ K652

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

Board: 262  
 Dealer: E  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 5♥ S

North:  
 ♠ K1097  
 ♥ A974  
 ♦ 108  
 ♣ AK5

South:  
 ♠ 63  
 ♥ KJ10832  
 ♦ AKJ5  
 ♣ 4

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

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 263  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 3♥ S

North:  
 ♠ KQ1085  
 ♥ Q74  
 ♦ 103  
 ♣ A108

South:  
 ♠ A6  
 ♥ KJ653  
 ♦ KJ54  
 ♣ 96

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 260      ♠ AKQ65  
Dealer: E        ♥ AQ84  
Vul: EW         ♦ 9  
HCP: 15         ♣ 974

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

You bid first.

Board: 261      ♠ 109  
Dealer: W        ♥ 9832  
Vul: Both       ♦ AQ10  
HCP: 9           ♣ K652

West Opens 1♠.

Partner bids first.

Board: 262      ♠ 63  
Dealer: E        ♥ KJ10832  
Vul: None       ♦ AKJ5  
HCP: 12         ♣ 4

East Opens 1♠.

You bid first.

Board: 263      ♠ A6  
Dealer: W        ♥ KJ653  
Vul: NS         ♦ KJ54  
HCP: 12         ♣ 96

West Opens 1♦.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 260  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦X E

North:  
 ♠ 102  
 ♥ K97  
 ♦ 732  
 ♣ AJ1065

South:  
 ♠ AKQ65  
 ♥ AQ84  
 ♦ 9  
 ♣ 974

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

Board: 261  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ KQ8  
 ♥ A  
 ♦ J53  
 ♣ AJ10743

South:  
 ♠ 109  
 ♥ 9832  
 ♦ AQ10  
 ♣ K652

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

Board: 262  
 Dealer: E  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 5♥ S

North:  
 ♠ K1097  
 ♥ A974  
 ♦ 108  
 ♣ AK5

South:  
 ♠ 63  
 ♥ KJ10832  
 ♦ AKJ5  
 ♣ 4

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

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0

Board: 263  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 3♥ S

North:  
 ♠ KQ1085  
 ♥ Q74  
 ♦ 103  
 ♣ A108

South:  
 ♠ A6  
 ♥ KJ653  
 ♦ KJ54  
 ♣ 96

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 264	♠ KJ3	East Opens 1♥.
Dealer: E	♥ KQ5	East Bids 3♥ if possible.
Vul: Both	♦ Q10	
HCP: 15	♣ A6543	Partner bids first.
Board: 265	♠ AKQ62	West Opens 1♦.
Dealer: W	♥ 1094	West Bids 4♦ if possible.
Vul: None	♦ 7	
HCP: 14	♣ KQ105	You bid first.
Board: 266	♠ 10654	East Opens 1♦.
Dealer: E	♥ A873	East Doubles 2♦ if possible.
Vul: NS	♦ A	West Bids 3♦ if possible.
HCP: 13	♣ KQ74	Partner bids first.
Board: 267	♠ Q107	West Opens 1♠.
Dealer: W	♥ AKJ1096	
Vul: EW	♦ —	You bid first.
HCP: 14	♣ A1084	
Board: 268	♠ 7	East Opens 1♥.
Dealer: E	♥ J943	East Bids 2♣ if possible.
Vul: None	♦ AQJ832	
HCP: 8	♣ 86	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 264  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 3♥X E

North:  
 ♠ KJ3  
 ♥ KQ5  
 ♦ Q10  
 ♣ A6543

South:  
 ♠ AQ986  
 ♥ 108  
 ♦ A965  
 ♣ 109

West	North	East	South
		1♥	1♠
Pass	2♥ <sup>1</sup>	3♥	X
AP			
1. limit raise or better in ♠			

Board: 265  
 Dealer: W  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 4♦ W

North:  
 ♠ AKQ62  
 ♥ 1094  
 ♦ 7  
 ♣ KQ105

South:  
 ♠ J1094  
 ♥ AQ62  
 ♦ 106532  
 ♣ —

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

Board: 266  
 Dealer: E  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 10654  
 ♥ A873  
 ♦ A  
 ♣ KQ74

South:  
 ♠ AJ9  
 ♥ KQ652  
 ♦ Q74  
 ♣ 95

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

Board: 267  
 Dealer: W  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 2♥ N

North:  
 ♠ Q107  
 ♥ AKJ1096  
 ♦ —  
 ♣ A1084

South:  
 ♠ 985  
 ♥ 7  
 ♦ AKJ762  
 ♣ Q72

West	North	East	South
1♠	2♥	AP	

Board: 268  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♠ S

North:  
 ♠ 7  
 ♥ J943  
 ♦ AQJ832  
 ♣ 86

South:  
 ♠ KJ10862  
 ♥ K2  
 ♦ 4  
 ♣ AQJ4

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 264	♠ AQ986	East Opens 1♥.
Dealer: E	♥ 108	East Bids 3♥ if possible.
Vul: Both	♦ A965	
HCP: 10	♣ 109	You bid first.
Board: 265	♠ J1094	West Opens 1♦.
Dealer: W	♥ AQ62	West Bids 4♦ if possible.
Vul: None	♦ 106532	
HCP: 7	♣ —	Partner bids first.
Board: 266	♠ AJ9	East Opens 1♦.
Dealer: E	♥ KQ652	East Doubles 2♦ if possible.
Vul: NS	♦ Q74	West Bids 3♦ if possible.
HCP: 12	♣ 95	You bid first.
Board: 267	♠ 985	West Opens 1♠.
Dealer: W	♥ 7	
Vul: EW	♦ AKJ762	Partner bids first.
HCP: 10	♣ Q72	
Board: 268	♠ KJ10862	East Opens 1♥.
Dealer: E	♥ K2	East Bids 2♣ if possible.
Vul: None	♦ 4	
HCP: 14	♣ AQJ4	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 264  
 Dealer: E  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 3♥X E

North:  
 ♠ KJ3  
 ♥ KQ5  
 ♦ Q10  
 ♣ A6543

South:  
 ♠ AQ986  
 ♥ 108  
 ♦ A965  
 ♣ 109

West	North	East	South
		1♥	1♠
Pass	2♥ <sup>1</sup>	3♥	X
AP			
1. limit raise or better in ♠			

Board: 265  
 Dealer: W  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 4♦ W

North:  
 ♠ AKQ62  
 ♥ 1094  
 ♦ 7  
 ♣ KQ105

South:  
 ♠ J1094  
 ♥ AQ62  
 ♦ 106532  
 ♣ —

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

Board: 266  
 Dealer: E  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 10654  
 ♥ A873  
 ♦ A  
 ♣ KQ74

South:  
 ♠ AJ9  
 ♥ KQ652  
 ♦ Q74  
 ♣ 95

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

Board: 267  
 Dealer: W  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 2♥ N

North:  
 ♠ Q107  
 ♥ AKJ1096  
 ♦ —  
 ♣ A1084

South:  
 ♠ 985  
 ♥ 7  
 ♦ AKJ762  
 ♣ Q72

West	North	East	South
1♠	2♥	AP	

Board: 268  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♠ S

North:  
 ♠ 7  
 ♥ J943  
 ♦ AQJ832  
 ♣ 86

South:  
 ♠ KJ10862  
 ♥ K2  
 ♦ 4  
 ♣ AQJ4

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 269      ♠ Q5      West Opens 1♠.  
Dealer: W      ♥ 102  
Vul: NS      ♦ AQ8      You bid first.  
HCP: 15      ♣ AK8653

Board: 270      ♠ 843      East Opens 1♥.  
Dealer: E      ♥ Q3      East Bids 3♥ if possible.  
Vul: EW      ♦ KQJ2  
HCP: 12      ♣ A1095      Partner bids first.

Board: 271      ♠ K93      West Opens 1♠.  
Dealer: W      ♥ QJ109  
Vul: Both      ♦ —      You bid first.  
HCP: 12      ♣ AQ10654

Board: 272      ♠ KJ86      East Opens 1♠.  
Dealer: E      ♥ 108  
Vul: NS      ♦ K873      Partner bids first.  
HCP: 12      ♣ AJ5

Board: 273      ♠ AKJ      West Opens 1♦.  
Dealer: W      ♥ K108752  
Vul: EW      ♦ 3      You bid first.  
HCP: 14      ♣ K97

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 269

Dealer: W

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ Q5  
♥ 102  
♦ AQ8  
♣ AK8653

South:

♠ KJ106  
♥ QJ9  
♦ KJ104  
♣ QJ

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

Board: 270

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ 843  
♥ Q3  
♦ KQJ2  
♣ A1095

South:

♠ K10965  
♥ J74  
♦ A75  
♣ Q4

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

Board: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K93  
♥ QJ109  
♦ —  
♣ AQ10654

South:

♠ AJ  
♥ K862  
♦ K1073  
♣ KJ3

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

Board: 272

Dealer: E

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ KJ86  
♥ 108  
♦ K873  
♣ AJ5

South:

♠ 1032  
♥ KQJ753  
♦ A  
♣ KQ4

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

Board: 273

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AKJ  
♥ K108752  
♦ 3  
♣ K97

South:

♠ 643  
♥ AQJ94  
♦ J97  
♣ 106

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 269	♠ KJ106	West Opens 1♠.
Dealer: W	♥ QJ9	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 14	♣ QJ	
Board: 270	♠ K10965	East Opens 1♥.
Dealer: E	♥ J74	East Bids 3♥ if possible.
Vul: EW	♦ A75	
HCP: 10	♣ Q4	You bid first.
Board: 271	♠ AJ	West Opens 1♠.
Dealer: W	♥ K862	
Vul: Both	♦ K1073	Partner bids first.
HCP: 15	♣ KJ3	
Board: 272	♠ 1032	East Opens 1♠.
Dealer: E	♥ KQJ753	
Vul: NS	♦ A	You bid first.
HCP: 15	♣ KQ4	
Board: 273	♠ 643	West Opens 1♦.
Dealer: W	♥ AQJ94	
Vul: EW	♦ J97	Partner bids first.
HCP: 8	♣ 106	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 269

Dealer: W

Vul: NS

North HCP: 15

South HCP: 14

Contract: 3N S

North:

♠ Q5  
♥ 102  
♦ AQ8  
♣ AK8653

South:

♠ KJ106  
♥ QJ9  
♦ KJ104  
♣ QJ

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

Board: 270

Dealer: E

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ 843  
♥ Q3  
♦ KQJ2  
♣ A1095

South:

♠ K10965  
♥ J74  
♦ A75  
♣ Q4

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

Board: 271

Dealer: W

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K93  
♥ QJ109  
♦ —  
♣ AQ10654

South:

♠ AJ  
♥ K862  
♦ K1073  
♣ KJ3

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

Board: 272

Dealer: E

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ KJ86  
♥ 108  
♦ K873  
♣ AJ5

South:

♠ 1032  
♥ KQJ753  
♦ A  
♣ KQ4

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

Board: 273

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ AKJ  
♥ K108752  
♦ 3  
♣ K97

South:

♠ 643  
♥ AQJ94  
♦ J97  
♣ 106

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 274	♠ J107	East Opens 1♠.
Dealer: E	♥ J82	East Bids 2♠ if possible.
Vul: Both	♦ 3	
HCP: 8	♣ KQJ875	Partner bids first.

Board: 275	♠ AQ87	West Opens 1♠.
Dealer: W	♥ AJ10964	
Vul: None	♦ 8	You bid first.
HCP: 13	♣ Q2	

Board: 276	♠ K74	East Opens 1♥.
Dealer: E	♥ J853	
Vul: Both	♦ Q65	Partner bids first.
HCP: 9	♣ K65	

Board: 277	♠ 8	West Opens 1♣.
Dealer: W	♥ AQJ85	
Vul: None	♦ A103	You bid first.
HCP: 13	♣ Q965	

Board: 278	♠ AK103	East Opens 1♣.
Dealer: E	♥ AJ2	East Bids 2♣ if possible.
Vul: NS	♦ 96	
HCP: 14	♣ Q653	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 274

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 275

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♥ N

North:

♠ AQ87

♥ AJ10964

♦ 8

♣ Q2

South:

♠ 42

♥ Q75

♦ AK972

♣ 1086

West North East South

1♠ 2♥ Pass 2♠<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♥

Board: 276

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ K74

♥ J853

♦ Q65

♣ K65

South:

♠ A10965

♥ K4

♦ 84

♣ AQJ10

West North East South

1♥ 1♠

Pass 2♠ AP

Board: 277

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♥ N

North:

♠ 8

♥ AQJ85

♦ A103

♣ Q965

South:

♠ KQJ53

♥ 107

♦ KQ64

♣ 73

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT Pass 2♥

AP

Board: 278

Dealer: E

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 274	♠ K32	East Opens 1♠.
Dealer: E	♥ Q105	East Bids 2♠ if possible.
Vul: Both	♦ AKQJ52	
HCP: 15	♣ 10	You bid first.
Board: 275	♠ 42	West Opens 1♠.
Dealer: W	♥ Q75	
Vul: None	♦ AK972	Partner bids first.
HCP: 9	♣ 1086	
Board: 276	♠ A10965	East Opens 1♥.
Dealer: E	♥ K4	
Vul: Both	♦ 84	You bid first.
HCP: 14	♣ AQJ10	
Board: 277	♠ KQJ53	West Opens 1♣.
Dealer: W	♥ 107	
Vul: None	♦ KQ64	Partner bids first.
HCP: 11	♣ 73	
Board: 278	♠ QJ85	East Opens 1♣.
Dealer: E	♥ K53	East Bids 2♣ if possible.
Vul: NS	♦ AK853	
HCP: 13	♣ 8	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 274

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J107

♥ J82

♦ 3

♣ KQJ875

South:

♠ K32

♥ Q105

♦ AKQJ52

♣ 10

West North East South

1♠ 2♦

Pass Pass 2♠ 3♦

AP

Board: 275

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♥ N

North:

♠ AQ87

♥ AJ10964

♦ 8

♣ Q2

South:

♠ 42

♥ Q75

♦ AK972

♣ 1086

West North East South

1♠ 2♥ Pass 2♠<sup>1</sup>

Pass 4♥ AP

1. limit raise or better in ♥

Board: 276

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ K74

♥ J853

♦ Q65

♣ K65

South:

♠ A10965

♥ K4

♦ 84

♣ AQJ10

West North East South

1♥ 1♠

Pass 2♠ AP

Board: 277

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♥ N

North:

♠ 8

♥ AQJ85

♦ A103

♣ Q965

South:

♠ KQJ53

♥ 107

♦ KQ64

♣ 73

West North East South

1♣ 1♥ Pass 1♠

Pass 1NT Pass 2♥

AP

Board: 278

Dealer: E

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK103

♥ AJ2

♦ 96

♣ Q653

South:

♠ QJ85

♥ K53

♦ AK853

♣ 8

West North East South

1♣ 1♦

Pass 1♠ 2♣ 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 279      ♠ AQ10864  
Dealer: W        ♥ 5  
Vul: Both        ♦ Q4  
HCP: 12         ♣ KJ54

West Opens 1♥.

You bid first.

Board: 280      ♠ KJ76  
Dealer: E        ♥ 4  
Vul: None       ♦ KJ93  
HCP: 11         ♣ K1097

East Opens 1♥.

East Doubles 2♥ if possible.

Partner bids first.

Board: 281      ♠ Q  
Dealer: W        ♥ KJ83  
Vul: NS          ♦ 107  
HCP: 13         ♣ AQJ752

West Opens 1♥.

You bid first.

Board: 282      ♠ Q73  
Dealer: E        ♥ K97  
Vul: EW         ♦ AKQ3  
HCP: 14         ♣ 943

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 283      ♠ 64  
Dealer: W        ♥ K84  
Vul: None       ♦ AQ9742  
HCP: 13         ♣ A3

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ10864

♥ 5

♦ Q4

♣ KJ54

South:

♠ 53

♥ A10432

♦ AK976

♣ 9

West North East South

1♥ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 280

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

West North East South

Pass 1♥ 1♠

Pass 2♥<sup>1</sup> X 4♦<sup>2</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

Board: 281

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ Q

♥ KJ83

♦ 107

♣ AQJ752

South:

♠ AK654

♥ 952

♦ AQ85

♣ 6

West North East South

1♥ 2♣ Pass 2♠

Pass 3♣ Pass 3♦

Pass 3NT AP

Board: 282

Dealer: E

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3♣X E

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

West North East South

Pass 1♣ 1♥

Pass 2♣<sup>1</sup> X XX

3♣ X AP

1. limit raise or better in ♥

Board: 283

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

West North East South

1♥ 2♦ Pass Pass

X Pass 2♥ Pass

Pass 3♦ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 279	♠ 53	West Opens 1♥.
Dealer: W	♥ A10432	
Vul: Both	♦ AK976	Partner bids first.
HCP: 11	♣ 9	
Board: 280	♠ AQ1054	East Opens 1♥.
Dealer: E	♥ K1076	East Doubles 2♥ if possible.
Vul: None	♦ Q	
HCP: 14	♣ QJ2	You bid first.
Board: 281	♠ AK654	West Opens 1♥.
Dealer: W	♥ 952	
Vul: NS	♦ AQ85	Partner bids first.
HCP: 13	♣ 6	
Board: 282	♠ AJ42	East Opens 1♣.
Dealer: E	♥ AQJ53	East Doubles 2♣ if possible.
Vul: EW	♦ 105	West Bids 3♣ if possible.
HCP: 13	♣ J6	You bid first.
Board: 283	♠ K1095	West Opens 1♥.
Dealer: W	♥ 1092	West Doubles Pass if possible.
Vul: None	♦ K5	East Bids 2♥ if possible.
HCP: 9	♣ K875	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 279

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ N

North:

♠ AQ10864

♥ 5

♦ Q4

♣ KJ54

South:

♠ 53

♥ A10432

♦ AK976

♣ 9

West North East South

1♥ 1♠ Pass 2♦

Pass 3♠ Pass 4♠

AP

Board: 280

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ KJ76

♥ 4

♦ KJ93

♣ K1097

South:

♠ AQ1054

♥ K1076

♦ Q

♣ QJ2

West North East South

Pass 1♥ 1♠

Pass 2♥<sup>1</sup> X 4♦<sup>2</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

Board: 281

Dealer: W

Vul: NS

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ Q

♥ KJ83

♦ 107

♣ AQJ752

South:

♠ AK654

♥ 952

♦ AQ85

♣ 6

West North East South

1♥ 2♣ Pass 2♠

Pass 3♣ Pass 3♦

Pass 3NT AP

Board: 282

Dealer: E

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3♣X E

North:

♠ Q73

♥ K97

♦ AKQ3

♣ 943

South:

♠ AJ42

♥ AQJ53

♦ 105

♣ J6

West North East South

Pass 1♣ 1♥

Pass 2♣<sup>1</sup> X XX

3♣ X AP

1. limit raise or better in ♥

Board: 283

Dealer: W

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♦ N

North:

♠ 64

♥ K84

♦ AQ9742

♣ A3

South:

♠ K1095

♥ 1092

♦ K5

♣ K875

West North East South

1♥ 2♦ Pass Pass

X Pass 2♥ Pass

Pass 3♦ AP

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 284	♠ K6	East Opens 1♠.
Dealer: E	♥ J65	
Vul: NS	♦ KQ92	Partner bids first.
HCP: 13	♣ A642	
Board: 285	♠ Q107432	West Opens 1♥.
Dealer: W	♥ AKJ	West Bids 2♥ if possible.
Vul: EW	♦ J104	
HCP: 15	♣ A	You bid first.
Board: 286	♠ 10	East Opens 1♥.
Dealer: E	♥ J75	
Vul: Both	♦ KJ64	Partner bids first.
HCP: 11	♣ AQ853	
Board: 287	♠ QJ873	West Opens 1♥.
Dealer: W	♥ J5	
Vul: NS	♦ AJ10	You bid first.
HCP: 10	♣ J43	
Board: 288	♠ 106543	East Opens 1♠.
Dealer: E	♥ 2	East Doubles Pass if possible.
Vul: EW	♦ J74	West Bids 3♦ if possible.
HCP: 6	♣ KQ62	Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ K6

♥ J65

♦ KQ92

♣ A642

South:

♠ 942

♥ K9

♦ AJ

♣ KQJ983

West North East South

1♠ 2♣

Pass 3NT AP

Board: 285

Dealer: W

Vul: EW

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ Q107432

♥ AKJ

♦ J104

♣ A

South:

♠ J98

♥ 108

♦ K

♣ K987643

West North East South

1♥ 1♠ Pass Pass

2♥ 2♠ Pass 3♠

Pass 4♠ AP

Board: 286

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1♠ S

North:

♠ 10

♥ J75

♦ KJ64

♣ AQ853

South:

♠ QJ943

♥ AQ3

♦ 952

♣ K6

West North East South

1♥ 1♠

AP

Board: 287

Dealer: W

Vul: NS

North HCP: 10

South HCP: 15

Contract: 2N S

North:

♠ QJ873

♥ J5

♦ AJ10

♣ J43

South:

♠ K4

♥ AK104

♦ Q65

♣ K962

West North East South

1♥ 1♠ Pass 2NT

AP

Board: 288

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 3♦ W

North:

♠ 106543

♥ 2

♦ J74

♣ KQ62

South:

♠ Q2

♥ AK10987

♦ Q

♣ A1087

West North East South

1♠ 2♥

Pass Pass X Pass

3♦ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 284      ♠ 942  
Dealer: E        ♥ K9  
Vul: NS         ♦ AJ  
HCP: 14         ♣ KQJ983

East Opens 1♠.

You bid first.

Board: 285      ♠ J98  
Dealer: W        ♥ 108  
Vul: EW         ♦ K  
HCP: 7           ♣ K987643

West Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 286      ♠ QJ943  
Dealer: E        ♥ AQ3  
Vul: Both       ♦ 952  
HCP: 12         ♣ K6

East Opens 1♥.

You bid first.

Board: 287      ♠ K4  
Dealer: W        ♥ AK104  
Vul: NS         ♦ Q65  
HCP: 15         ♣ K962

West Opens 1♥.

Partner bids first.

Board: 288      ♠ Q2  
Dealer: E        ♥ AK10987  
Vul: EW         ♦ Q  
HCP: 15         ♣ A1087

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 284  
 Dealer: E  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K6  
 ♥ J65  
 ♦ KQ92  
 ♣ A642

South:  
 ♠ 942  
 ♥ K9  
 ♦ AJ  
 ♣ KQJ983

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

Board: 285  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ Q107432  
 ♥ AKJ  
 ♦ J104  
 ♣ A

South:  
 ♠ J98  
 ♥ 108  
 ♦ K  
 ♣ K987643

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

Board: 286  
 Dealer: E  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 1♠ S

North:  
 ♠ 10  
 ♥ J75  
 ♦ KJ64  
 ♣ AQ853

South:  
 ♠ QJ943  
 ♥ AQ3  
 ♦ 952  
 ♣ K6

West	North	East	South
		1♥	1♠
AP			

Board: 287  
 Dealer: W  
 Vul: NS  
 North HCP: 10  
 South HCP: 15  
 Contract: 2N S

North:  
 ♠ QJ873  
 ♥ J5  
 ♦ AJ10  
 ♣ J43

South:  
 ♠ K4  
 ♥ AK104  
 ♦ Q65  
 ♣ K962

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

Board: 288  
 Dealer: E  
 Vul: EW  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♦ W

North:  
 ♠ 106543  
 ♥ 2  
 ♦ J74  
 ♣ KQ62

South:  
 ♠ Q2  
 ♥ AK10987  
 ♦ Q  
 ♣ A1087

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 289      ♠ KJ762  
Dealer: W        ♥ KQ6  
Vul: Both        ♦ AJ  
HCP: 15         ♣ J86

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

You bid first.

Board: 290      ♠ J43  
Dealer: E        ♥ AJ6  
Vul: None       ♦ AQ953  
HCP: 14         ♣ Q8

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

Partner bids first.

Board: 291      ♠ A87  
Dealer: W        ♥ J5  
Vul: EW         ♦ AQJ432  
HCP: 12         ♣ 103

West Opens 1♠.

You bid first.

Board: 292      ♠ A7432  
Dealer: E        ♥ Q9  
Vul: Both       ♦ 4  
HCP: 8         ♣ Q8654

East Opens 1♣.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 293      ♠ AK10  
Dealer: W        ♥ J43  
Vul: None       ♦ Q  
HCP: 15         ♣ AJ10642

West Opens 1♥.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ KJ762	♠ Q8	1♦	1♠	Pass	Pass
Vul: Both	♥ KQ6	♥ 98754	2♦	X	Pass	2♥
North HCP: 15	♦ AJ	♦ 53	Pass	Pass	3♦	3♥
South HCP: 8	♣ J86	♣ AQ93	AP			
Contract: 3♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ AK1095			1♥	1♠
Vul: None	♥ AJ6	♥ 108	Pass	2♥ <sup>1</sup>	X	XX
North HCP: 14	♦ AQ953	♦ KJ82	3♥	4♠	AP	
South HCP: 12	♣ Q8	♣ J3	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 1092	1♠	2♦	Pass	3♦
Vul: EW	♥ J5	♥ A96	AP			
North HCP: 12	♦ AQJ432	♦ K876				
South HCP: 10	♣ 103	♣ K54				
Contract: 3♦ N						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ A7432	♠ J9			1♣	1♦
Vul: Both	♥ Q9	♥ K104	1♠	Pass	1NT	X
North HCP: 8	♦ 4	♦ AJ863	Pass	Pass	2♥	AP
South HCP: 14	♣ Q8654	♣ AJ3				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q43	1♥	2♣	Pass	2NT
Vul: None	♥ J43	♥ KQ87	Pass	3♣	Pass	3NT
North HCP: 15	♦ Q	♦ A9876	AP			
South HCP: 11	♣ AJ10642	♣ 5				
Contract: 3N S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 289  
Dealer: W  
Vul: Both  
HCP: 8

♠ Q8  
♥ 98754  
♦ 53  
♣ AQ93

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

Partner bids first.

Board: 290  
Dealer: E  
Vul: None  
HCP: 12

♠ AK1095  
♥ 108  
♦ KJ82  
♣ J3

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

You bid first.

Board: 291  
Dealer: W  
Vul: EW  
HCP: 10

♠ 1092  
♥ A96  
♦ K876  
♣ K54

West Opens 1♠.

Partner bids first.

Board: 292  
Dealer: E  
Vul: Both  
HCP: 14

♠ J9  
♥ K104  
♦ AJ863  
♣ AJ3

East Opens 1♣.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 293  
Dealer: W  
Vul: None  
HCP: 11

♠ Q43  
♥ KQ87  
♦ A9876  
♣ 5

West Opens 1♥.

Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: W	♠ KJ762	♠ Q8	1♦	1♠	Pass	Pass
Vul: Both	♥ KQ6	♥ 98754	2♦	X	Pass	2♥
North HCP: 15	♦ AJ	♦ 53	Pass	Pass	3♦	3♥
South HCP: 8	♣ J86	♣ AQ93	AP			
Contract: 3♥ S						

Board: 290	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ AK1095			1♥	1♠
Vul: None	♥ AJ6	♥ 108	Pass	2♥ <sup>1</sup>	X	XX
North HCP: 14	♦ AQ953	♦ KJ82	3♥	4♠	AP	
South HCP: 12	♣ Q8	♣ J3	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ 1092	1♠	2♦	Pass	3♦
Vul: EW	♥ J5	♥ A96	AP			
North HCP: 12	♦ AQJ432	♦ K876				
South HCP: 10	♣ 103	♣ K54				
Contract: 3♦ N						

Board: 292	North:	South:	West	North	East	South
Dealer: E	♠ A7432	♠ J9			1♣	1♦
Vul: Both	♥ Q9	♥ K104	1♠	Pass	1NT	X
North HCP: 8	♦ 4	♦ AJ863	Pass	Pass	2♥	AP
South HCP: 14	♣ Q8654	♣ AJ3				
Contract: 2♥ E						

Board: 293	North:	South:	West	North	East	South
Dealer: W	♠ AK10	♠ Q43	1♥	2♣	Pass	2NT
Vul: None	♥ J43	♥ KQ87	Pass	3♣	Pass	3NT
North HCP: 15	♦ Q	♦ A9876	AP			
South HCP: 11	♣ AJ10642	♣ 5				
Contract: 3N S						

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 294  
Dealer: E  
Vul: NS  
HCP: 15

♠ K108  
♥ KQJ75  
♦ Q3  
♣ KJ3

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

Partner bids first.

Board: 295  
Dealer: W  
Vul: Both  
HCP: 13

♠ KQJ532  
♥ A1097  
♦ K  
♣ 98

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

You bid first.

Board: 296  
Dealer: E  
Vul: None  
HCP: 14

♠ KQ73  
♥ K432  
♦ 107  
♣ KQJ

East Opens 1♥.

Partner bids first.

Board: 297  
Dealer: W  
Vul: NS  
HCP: 14

♠ 4  
♥ 32  
♦ AK106  
♣ AK10652

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

You bid first.

Board: 298  
Dealer: E  
Vul: EW  
HCP: 11

♠ J107  
♥ 10732  
♦ AK4  
♣ K87

East Opens 1♥.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ K108

♥ KQJ75

♦ Q3

♣ KJ3

South:

♠ AQ976

♥ A94

♦ 1065

♣ Q6

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

3♦ 4♦<sup>2</sup> Pass 4♣

AP

1. limit raise or better in ♠

2. artificial

Board: 295

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♦ E

North:

♠ KQJ532

♥ A1097

♦ K

♣ 98

South:

♠ A6

♥ Q862

♦ 1053

♣ QJ43

West North East South

1♣ 1♠ Pass Pass

X Pass 2♦ AP

Board: 296

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ S

North:

♠ KQ73

♥ K432

♦ 107

♣ KQJ

South:

♠ AJ862

♥ 65

♦ A62

♣ 1095

West North East South

1♥ 1♠

Pass 2♥<sup>1</sup> Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 297

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 4

♥ 32

♦ AK106

♣ AK10652

South:

♠ Q8652

♥ AK64

♦ J72

♣ 9

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3NT

AP

Board: 298

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ J107

♥ 10732

♦ AK4

♣ K87

South:

♠ AQ832

♥ QJ5

♦ 8

♣ AJ104

West North East South

1♥ 1♠

Pass 2♠ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 294      ♠ AQ976  
Dealer: E        ♥ A94  
Vul: NS         ♦ 1065  
HCP: 12        ♣ Q6

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

You bid first.

Board: 295      ♠ A6  
Dealer: W        ♥ Q862  
Vul: Both       ♦ 1053  
HCP: 9         ♣ QJ43

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

Partner bids first.

Board: 296      ♠ AJ862  
Dealer: E        ♥ 65  
Vul: None       ♦ A62  
HCP: 9         ♣ 1095

East Opens 1♥.

You bid first.

Board: 297      ♠ Q8652  
Dealer: W        ♥ AK64  
Vul: NS         ♦ J72  
HCP: 10        ♣ 9

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

Partner bids first.

Board: 298      ♠ AQ832  
Dealer: E        ♥ QJ5  
Vul: EW         ♦ 8  
HCP: 14        ♣ AJ104

East Opens 1♥.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 294

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ K108

♥ KQJ75

♦ Q3

♣ KJ3

South:

♠ AQ976

♥ A94

♦ 1065

♣ Q6

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

3♦ 4♦<sup>2</sup> Pass 4♣

AP

1. limit raise or better in ♠

2. artificial

Board: 295

Dealer: W

Vul: Both

North HCP: 13

South HCP: 9

Contract: 2♦ E

North:

♠ KQJ532

♥ A1097

♦ K

♣ 98

South:

♠ A6

♥ Q862

♦ 1053

♣ QJ43

West North East South

1♣ 1♠ Pass Pass

X Pass 2♦ AP

Board: 296

Dealer: E

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ S

North:

♠ KQ73

♥ K432

♦ 107

♣ KQJ

South:

♠ AJ862

♥ 65

♦ A62

♣ 1095

West North East South

1♥ 1♠

Pass 2♥<sup>1</sup> Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 297

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ 4

♥ 32

♦ AK106

♣ AK10652

South:

♠ Q8652

♥ AK64

♦ J72

♣ 9

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3NT

AP

Board: 298

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ J107

♥ 10732

♦ AK4

♣ K87

South:

♠ AQ832

♥ QJ5

♦ 8

♣ AJ104

West North East South

1♥ 1♠

Pass 2♠ AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 299	♠ A108542	West Opens 1♥.
Dealer: W	♥ 9	West Bids 2♣ if possible.
Vul: None	♦ AK2	
HCP: 14	♣ QJ9	You bid first.
Board: 300	♠ AQ42	East Opens 1♦.
Dealer: E	♥ 10752	East Bids 3♦ if possible.
Vul: NS	♦ 107	
HCP: 13	♣ AK3	Partner bids first.
Board: 301	♠ KJ854	West Opens 1♦.
Dealer: W	♥ A8	
Vul: EW	♦ AJ	You bid first.
HCP: 13	♣ 10754	
Board: 302	♠ K1097	East Opens 1♠.
Dealer: E	♥ —	East Bids 2♠ if possible.
Vul: Both	♦ AJ10872	
HCP: 8	♣ 752	Partner bids first.
Board: 303	♠ 1075	West Opens 1♠.
Dealer: W	♥ Q6	West Bids 2♠ if possible.
Vul: EW	♦ 52	
HCP: 12	♣ AKQJ94	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 299

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ A108542

♥ 9

♦ AK2

♣ QJ9

South:

♠ J9

♥ KQ653

♦ J105

♣ K76

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

Board: 300

Dealer: E

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ AQ42

♥ 10752

♦ 107

♣ AK3

South:

♠ J6

♥ AKQ86

♦ J9

♣ Q864

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	3♦	4♥
AP			

1. limit raise or better in ♥

Board: 301

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ KJ854

♥ A8

♦ AJ

♣ 10754

South:

♠ A92

♥ K10953

♦ 863

♣ K6

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

Board: 302

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K1097

♥ —

♦ AJ10872

♣ 752

South:

♠ 83

♥ AK9652

♦ Q

♣ KQJ8

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

Board: 303

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

South:

♠ 82

♥ AK10543

♦ A964

♣ 8

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 299	♠ J9	West Opens 1♥.
Dealer: W	♥ KQ653	West Bids 2♣ if possible.
Vul: None	♦ J105	
HCP: 10	♣ K76	Partner bids first.
Board: 300	♠ J6	East Opens 1♦.
Dealer: E	♥ AKQ86	East Bids 3♦ if possible.
Vul: NS	♦ J9	
HCP: 13	♣ Q864	You bid first.
Board: 301	♠ A92	West Opens 1♦.
Dealer: W	♥ K10953	
Vul: EW	♦ 863	Partner bids first.
HCP: 10	♣ K6	
Board: 302	♠ 83	East Opens 1♠.
Dealer: E	♥ AK9652	East Bids 2♠ if possible.
Vul: Both	♦ Q	
HCP: 15	♣ KQJ8	You bid first.
Board: 303	♠ 82	West Opens 1♠.
Dealer: W	♥ AK10543	West Bids 2♠ if possible.
Vul: EW	♦ A964	
HCP: 11	♣ 8	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 299

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ A108542

♥ 9

♦ AK2

♣ QJ9

South:

♠ J9

♥ KQ653

♦ J105

♣ K76

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

Board: 300

Dealer: E

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ AQ42

♥ 10752

♦ 107

♣ AK3

South:

♠ J6

♥ AKQ86

♦ J9

♣ Q864

West	North	East	South
		1♦	1♥
Pass	2♦ <sup>1</sup>	3♦	4♥
AP			

1. limit raise or better in ♥

Board: 301

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠ N

North:

♠ KJ854

♥ A8

♦ AJ

♣ 10754

South:

♠ A92

♥ K10953

♦ 863

♣ K6

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

Board: 302

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K1097

♥ —

♦ AJ10872

♣ 752

South:

♠ 83

♥ AK9652

♦ Q

♣ KQJ8

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

Board: 303

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ S

North:

♠ 1075

♥ Q6

♦ 52

♣ AKQJ94

South:

♠ 82

♥ AK10543

♦ A964

♣ 8

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

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 304      ♠ KJ10876  
Dealer: E        ♥ QJ5  
Vul: Both        ♦ KQ5  
HCP: 12         ♣ 3

East Opens 1♣.  
West Bids 1♥ if possible.  
East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 305      ♠ AKQ106  
Dealer: W        ♥ 942  
Vul: None        ♦ 73  
HCP: 10         ♣ J64

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

You bid first.

Board: 306      ♠ AK1076  
Dealer: E        ♥ KQJ2  
Vul: EW         ♦ 6  
HCP: 13         ♣ 843

East Opens 1♠.

Partner bids first.

Board: 307      ♠ K92  
Dealer: W        ♥ 83  
Vul: Both        ♦ KJ  
HCP: 12         ♣ AJ9542

West Opens 1♥.

You bid first.

Board: 308      ♠ KJ  
Dealer: E        ♥ A9652  
Vul: None        ♦ 92  
HCP: 13         ♣ KQ96

East Opens 1♥.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304  
 Dealer: E  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠X N

North:  
 ♠ KJ10876  
 ♥ QJ5  
 ♦ KQ5  
 ♣ 3

South:  
 ♠ A2  
 ♥ 63  
 ♦ AJ1093  
 ♣ K975

West	North	East	South
		1♣	1♦
1♥	1♠	X <sup>1</sup>	Pass
2♥	2♠	Pass	3♣ <sup>2</sup>
Pass	4♠	X	AP

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

Board: 305  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 11  
 Contract: 2♥ W

North:  
 ♠ AKQ106  
 ♥ 942  
 ♦ 73  
 ♣ J64

South:  
 ♠ 73  
 ♥ J108  
 ♦ AJ104  
 ♣ KQ85

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

Board: 306  
 Dealer: E  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ AK1076  
 ♥ KQJ2  
 ♦ 6  
 ♣ 843

South:  
 ♠ 8  
 ♥ A853  
 ♦ AJ8754  
 ♣ A9

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

Board: 307  
 Dealer: W  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ K92  
 ♥ 83  
 ♦ KJ  
 ♣ AJ9542

South:  
 ♠ AQ  
 ♥ K95  
 ♦ A8654  
 ♣ 863

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

Board: 308  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A9652  
 ♦ 92  
 ♣ KQ96

South:  
 ♠ A53  
 ♥ Q4  
 ♦ AKQ1087  
 ♣ 104

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 304  
Dealer: E  
Vul: Both  
HCP: 12

♠ A2  
♥ 63  
♦ AJ1093  
♣ K975

East Opens 1♣.  
West Bids 1♥ if possible.  
East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Doubles 4♠ if possible.

You bid first.

Board: 305  
Dealer: W  
Vul: None  
HCP: 11

♠ 73  
♥ J108  
♦ AJ104  
♣ KQ85

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

Partner bids first.

Board: 306  
Dealer: E  
Vul: EW  
HCP: 13

♠ 8  
♥ A853  
♦ AJ8754  
♣ A9

East Opens 1♠.

You bid first.

Board: 307  
Dealer: W  
Vul: Both  
HCP: 13

♠ AQ  
♥ K95  
♦ A8654  
♣ 863

West Opens 1♥.

Partner bids first.

Board: 308  
Dealer: E  
Vul: None  
HCP: 15

♠ A53  
♥ Q4  
♦ AKQ1087  
♣ 104

East Opens 1♥.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 304  
 Dealer: E  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠X N

North:  
 ♠ KJ10876  
 ♥ QJ5  
 ♦ KQ5  
 ♣ 3

South:  
 ♠ A2  
 ♥ 63  
 ♦ AJ1093  
 ♣ K975

West	North	East	South
		1♣	1♦
1♥	1♠	X <sup>1</sup>	Pass
2♥	2♠	Pass	3♣ <sup>2</sup>
Pass	4♠	X	AP

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

Board: 305  
 Dealer: W  
 Vul: None  
 North HCP: 10  
 South HCP: 11  
 Contract: 2♥ W

North:  
 ♠ AKQ106  
 ♥ 942  
 ♦ 73  
 ♣ J64

South:  
 ♠ 73  
 ♥ J108  
 ♦ AJ104  
 ♣ KQ85

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

Board: 306  
 Dealer: E  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ AK1076  
 ♥ KQJ2  
 ♦ 6  
 ♣ 843

South:  
 ♠ 8  
 ♥ A853  
 ♦ AJ8754  
 ♣ A9

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

Board: 307  
 Dealer: W  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ K92  
 ♥ 83  
 ♦ KJ  
 ♣ AJ9542

South:  
 ♠ AQ  
 ♥ K95  
 ♦ A8654  
 ♣ 863

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

Board: 308  
 Dealer: E  
 Vul: None  
 North HCP: 13  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A9652  
 ♦ 92  
 ♣ KQ96

South:  
 ♠ A53  
 ♥ Q4  
 ♦ AKQ1087  
 ♣ 104

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 309	♠ AKJ832	West Opens 1♣.
Dealer: W	♥ Q52	West Bids 2♣ if possible.
Vul: NS	♦ KQ8	
HCP: 15	♣ 3	You bid first.
Board: 310	♠ 1065	East Opens 1♦.
Dealer: E	♥ Q5	
Vul: Both	♦ A8752	Partner bids first.
HCP: 8	♣ Q105	
Board: 311	♠ AJ643	West Opens 1♣.
Dealer: W	♥ AQ82	
Vul: None	♦ J5	You bid first.
HCP: 13	♣ J5	
Board: 312	♠ J982	East Opens 1♠.
Dealer: E	♥ 982	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 13	♣ A92	
Board: 313	♠ A9	West Opens 1♦.
Dealer: W	♥ AKJ82	
Vul: None	♦ 1087	You bid first.
HCP: 15	♣ K74	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ AKJ832	♠ 10964	1♣	1♠	Pass	Pass
Vul: NS	♥ Q52	♥ J106	2♣	2♠	Pass	3♣ <sup>1</sup>
North HCP: 15	♦ KQ8	♦ 96	Pass	4♠	AP	
South HCP: 7	♣ 3	♣ AQ107	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKJ93			1♦	1♠
Vul: Both	♥ Q5	♥ AK72	Pass	2♠	Pass	4♠
North HCP: 8	♦ A8752	♦ 1093	AP			
South HCP: 15	♣ Q105	♣ 9				
Contract: 4♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ AJ643	♠ 1087	1♣	1♠	Pass	2♠
Vul: None	♥ AQ82	♥ KJ64	AP			
North HCP: 13	♦ J5	♦ AQ109				
South HCP: 10	♣ J5	♣ 73				
Contract: 2♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q6			1♠	2♥
Vul: NS	♥ 982	♥ AKQJ74	Pass	2♠ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ AKJ	♦ 62	AP			
South HCP: 13	♣ A92	♣ J86	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ J532	1♦	1♥	AP	
Vul: None	♥ AKJ82	♥ Q4				
North HCP: 15	♦ 1087	♦ K6				
South HCP: 7	♣ K74	♣ J10985				
Contract: 1♥ N						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 309	♠ 10964	West Opens 1♣.
Dealer: W	♥ J106	West Bids 2♣ if possible.
Vul: NS	♦ 96	
HCP: 7	♣ AQ107	Partner bids first.
Board: 310	♠ AKJ93	East Opens 1♦.
Dealer: E	♥ AK72	
Vul: Both	♦ 1093	You bid first.
HCP: 15	♣ 9	
Board: 311	♠ 1087	West Opens 1♣.
Dealer: W	♥ KJ64	
Vul: None	♦ AQ109	Partner bids first.
HCP: 10	♣ 73	
Board: 312	♠ Q6	East Opens 1♠.
Dealer: E	♥ AKQJ74	
Vul: NS	♦ 62	You bid first.
HCP: 13	♣ J86	
Board: 313	♠ J532	West Opens 1♦.
Dealer: W	♥ Q4	
Vul: None	♦ K6	Partner bids first.
HCP: 7	♣ J10985	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ AKJ832	♠ 10964	1♣	1♠	Pass	Pass
Vul: NS	♥ Q52	♥ J106	2♣	2♠	Pass	3♣ <sup>1</sup>
North HCP: 15	♦ KQ8	♦ 96	Pass	4♠	AP	
South HCP: 7	♣ 3	♣ AQ107	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 1065	♠ AKJ93			1♦	1♠
Vul: Both	♥ Q5	♥ AK72	Pass	2♠	Pass	4♠
North HCP: 8	♦ A8752	♦ 1093	AP			
South HCP: 15	♣ Q105	♣ 9				
Contract: 4♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ AJ643	♠ 1087	1♣	1♠	Pass	2♠
Vul: None	♥ AQ82	♥ KJ64	AP			
North HCP: 13	♦ J5	♦ AQ109				
South HCP: 10	♣ J5	♣ 73				
Contract: 2♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q6			1♠	2♥
Vul: NS	♥ 982	♥ AKQJ74	Pass	2♠ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ AKJ	♦ 62	AP			
South HCP: 13	♣ A92	♣ J86	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ J532	1♦	1♥	AP	
Vul: None	♥ AKJ82	♥ Q4				
North HCP: 15	♦ 1087	♦ K6				
South HCP: 7	♣ K74	♣ J10985				
Contract: 1♥ N						

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 314      ♠ KQJ1097  
Dealer: E        ♥ 97  
Vul: NS         ♦ K7  
HCP: 13        ♣ KJ3

East Opens 1♥.

Partner bids first.

Board: 315      ♠ Q95  
Dealer: W        ♥ K  
Vul: Both       ♦ K98  
HCP: 15        ♣ AQJ975

West Opens 1♠.

West Bids 2♦ if possible.

You bid first.

Board: 316      ♠ K73  
Dealer: E        ♥ Q1065  
Vul: NS         ♦ AJ85  
HCP: 10        ♣ 63

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

Board: 317      ♠ A3  
Dealer: W        ♥ K109764  
Vul: EW         ♦ A108  
HCP: 14        ♣ K8

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 318      ♠ 10853  
Dealer: E        ♥ A87653  
Vul: Both       ♦ —  
HCP: 9         ♣ AJ7

East Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1097

♥ 97

♦ K7

♣ KJ3

South:

♠ 3

♥ AK10

♦ AJ6

♣ Q109842

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

		1♥	2♣
--	--	----	----

Pass	2♣	Pass	3♣
------	----	------	----

Pass	3♣	Pass	4♣
------	----	------	----

AP

Board: 315

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♦ W

North:

♠ Q95

♥ K

♦ K98

♣ AQJ975

South:

♠ A832

♥ J652

♦ 1053

♣ K6

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

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

2♦	AP		
----	----	--	--

Board: 316

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

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

		1♦	1♥
--	--	----	----

Pass	2♦ <sup>1</sup>	X	XX
------	-----------------	---	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. limit raise or better in ♥

Board: 317

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ A3

♥ K109764

♦ A108

♣ K8

South:

♠ 542

♥ J85

♦ K52

♣ A1032

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

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

2♠	3♥	Pass	3♠ <sup>1</sup>
----	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

Board: 318

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ 10853

♥ A87653

♦ —

♣ AJ7

South:

♠ AKQ

♥ 1042

♦ A10985

♣ 85

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

		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
------	----	------	-----

AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 314	♠ 3	East Opens 1♥.
Dealer: E	♥ AK10	
Vul: NS	♦ AJ6	You bid first.
HCP: 14	♣ Q109842	
Board: 315	♠ A832	West Opens 1♠.
Dealer: W	♥ J652	West Bids 2♦ if possible.
Vul: Both	♦ 1053	
HCP: 8	♣ K6	Partner bids first.
Board: 316	♠ 52	East Opens 1♦.
Dealer: E	♥ AKJ43	East Doubles 2♦ if possible.
Vul: NS	♦ 73	
HCP: 13	♣ KQ108	You bid first.
Board: 317	♠ 542	West Opens 1♠.
Dealer: W	♥ J85	West Bids 2♠ if possible.
Vul: EW	♦ K52	
HCP: 8	♣ A1032	Partner bids first.
Board: 318	♠ AKQ	East Opens 1♣.
Dealer: E	♥ 1042	
Vul: Both	♦ A10985	You bid first.
HCP: 13	♣ 85	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 314

Dealer: E

Vul: NS

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1097

♥ 97

♦ K7

♣ KJ3

South:

♠ 3

♥ AK10

♦ AJ6

♣ Q109842

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

		1♥	2♣
--	--	----	----

Pass	2♣	Pass	3♣
------	----	------	----

Pass	3♣	Pass	4♣
------	----	------	----

AP

Board: 315

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♦ W

North:

♠ Q95

♥ K

♦ K98

♣ AQJ975

South:

♠ A832

♥ J652

♦ 1053

♣ K6

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

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

2♦	AP		
----	----	--	--

Board: 316

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ K73

♥ Q1065

♦ AJ85

♣ 63

South:

♠ 52

♥ AKJ43

♦ 73

♣ KQ108

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

		1♦	1♥
--	--	----	----

Pass	2♦ <sup>1</sup>	X	XX
------	-----------------	---	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. limit raise or better in ♥

Board: 317

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 4♥ N

North:

♠ A3

♥ K109764

♦ A108

♣ K8

South:

♠ 542

♥ J85

♦ K52

♣ A1032

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

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

2♠	3♥	Pass	3♠ <sup>1</sup>
----	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

Board: 318

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ 10853

♥ A87653

♦ —

♣ AJ7

South:

♠ AKQ

♥ 1042

♦ A10985

♣ 85

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

		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
------	----	------	-----

AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 319  
Dealer: W  
Vul: None  
HCP: 12

♠ A3  
♥ KJ984  
♦ K742  
♣ J4

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

You bid first.

Board: 320  
Dealer: E  
Vul: EW  
HCP: 9

♠ KQ972  
♥ 863  
♦ 10  
♣ KJ102

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

Partner bids first.

Board: 321  
Dealer: W  
Vul: None  
HCP: 14

♠ AK1093  
♥ Q94  
♦ 3  
♣ AJ93

West Opens 1♥.

You bid first.

Board: 322  
Dealer: E  
Vul: NS  
HCP: 13

♠ Q64  
♥ QJ82  
♦ J42  
♣ AK2

East Opens 1♠.

Partner bids first.

Board: 323  
Dealer: W  
Vul: Both  
HCP: 14

♠ 9  
♥ A963  
♦ A7  
♣ AQ9653

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

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

West North East South

1♦ 1♥ 2♠<sup>1</sup> 3♥

3♠ AP

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

Board: 320

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ E

North:

♠ KQ972

♥ 863

♦ 10

♣ KJ102

South:

♠ 5

♥ Q74

♦ AKJ843

♣ Q84

West North East South

1♠ 2♦

Pass Pass 2♠ AP

Board: 321

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

South:

♠ Q4

♥ KJ863

♦ K972

♣ K8

West North East South

1♥ 1♠ Pass 1NT

Pass 3NT AP

Board: 322

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

South:

♠ A97

♥ A109653

♦ A10

♣ 54

West North East South

1♠ 2♥

Pass 2♠<sup>1</sup> Pass 4♥

AP

1. limit raise or better in ♥

Board: 323

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♣X N

North:

♠ 9

♥ A963

♦ A7

♣ AQ9653

South:

♠ 8743

♥ J85

♦ KQ2

♣ K104

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3♠<sup>1</sup>

Pass 4♣ Pass 5♣

Pass Pass X AP

1. limit raise or better in ♣

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 319      ♠ KQ  
Dealer: W        ♥ Q76  
Vul: None        ♦ 63  
HCP: 12         ♣ KQ8753

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

Partner bids first.

Board: 320      ♠ 5  
Dealer: E        ♥ Q74  
Vul: EW         ♦ AKJ843  
HCP: 12         ♣ Q84

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

You bid first.

Board: 321      ♠ Q4  
Dealer: W        ♥ KJ863  
Vul: None        ♦ K972  
HCP: 12         ♣ K8

West Opens 1♥.  
  
Partner bids first.

Board: 322      ♠ A97  
Dealer: E        ♥ A109653  
Vul: NS         ♦ A10  
HCP: 12         ♣ 54

East Opens 1♠.  
  
You bid first.

Board: 323      ♠ 8743  
Dealer: W        ♥ J85  
Vul: Both        ♦ KQ2  
HCP: 9         ♣ K104

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

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 319

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ E

North:

♠ A3

♥ KJ984

♦ K742

♣ J4

South:

♠ KQ

♥ Q76

♦ 63

♣ KQ8753

West North East South

1♦ 1♥ 2♠<sup>1</sup> 3♥

3♠ AP

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

Board: 320

Dealer: E

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♠ E

North:

♠ KQ972

♥ 863

♦ 10

♣ KJ102

South:

♠ 5

♥ Q74

♦ AKJ843

♣ Q84

West North East South

Pass Pass 1♠ 2♦

Pass Pass 2♠ AP

Board: 321

Dealer: W

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK1093

♥ Q94

♦ 3

♣ AJ93

South:

♠ Q4

♥ KJ863

♦ K972

♣ K8

West North East South

1♥ 1♠ Pass 1NT

Pass 3NT AP

Board: 322

Dealer: E

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ Q64

♥ QJ82

♦ J42

♣ AK2

South:

♠ A97

♥ A109653

♦ A10

♣ 54

West North East South

Pass 2♠<sup>1</sup> Pass 1♠ 2♥

Pass 2♠<sup>1</sup> Pass 4♥

AP

1. limit raise or better in ♥

Board: 323

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 5♣X N

North:

♠ 9

♥ A963

♦ A7

♣ AQ9653

South:

♠ 8743

♥ J85

♦ KQ2

♣ K104

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ Pass 3♠<sup>1</sup>

Pass 4♣ Pass 5♣

Pass Pass X AP

1. limit raise or better in ♣

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 324	♠ 10963	East Opens 1♠.
Dealer: E	♥ K10853	East Bids 2♠ if possible.
Vul: None	♦ K43	
HCP: 6	♣ 8	Partner bids first.
Board: 325	♠ K3	West Opens 1♠.
Dealer: W	♥ K10	
Vul: NS	♦ QJ7	You bid first.
HCP: 13	♣ A109842	
Board: 326	♠ 87	East Opens 1♦.
Dealer: E	♥ J	
Vul: EW	♦ KJ73	Partner bids first.
HCP: 15	♣ AKQJ107	
Board: 327	♠ AQ1096	West Opens 1♥.
Dealer: W	♥ 10765	West Bids 2♥ if possible.
Vul: None	♦ J107	
HCP: 9	♣ Q	You bid first.
Board: 328	♠ 42	East Opens 1♦.
Dealer: E	♥ AK82	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ 7654	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ S

North:

♠ 10963

♥ K10853

♦ K43

♣ 8

South:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

West North East South

1♠ 2♣

Pass Pass 2♠ 3♣

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ K3

♥ K10

♦ QJ7

♣ A109842

South:

♠ Q107

♥ A8762

♦ A843

♣ 6

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ AP

Board: 326

Dealer: E

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

South:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

West North East South

1♦ 1♠

Pass 2♣ Pass 3♥

Pass 3NT AP

Board: 327

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♦ S

North:

♠ AQ1096

♥ 10765

♦ J107

♣ Q

South:

♠ J7

♥ K

♦ A6542

♣ AJ653

West North East South

1♥ 1♠ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 328

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ 42

♥ AK82

♦ Q94

♣ 7654

South:

♠ KQJ1073

♥ 76

♦ K5

♣ KJ3

West North East South

1♦ 1♠

AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 324	♠ A5	East Opens 1♠.
Dealer: E	♥ J97	East Bids 2♠ if possible.
Vul: None	♦ AQ	
HCP: 15	♣ KJ10752	You bid first.

Board: 325	♠ Q107	West Opens 1♠.
Dealer: W	♥ A8762	
Vul: NS	♦ A843	Partner bids first.
HCP: 10	♣ 6	

Board: 326	♠ AKJ106	East Opens 1♦.
Dealer: E	♥ K1098	
Vul: EW	♦ 9	You bid first.
HCP: 11	♣ 863	

Board: 327	♠ J7	West Opens 1♥.
Dealer: W	♥ K	West Bids 2♥ if possible.
Vul: None	♦ A6542	
HCP: 13	♣ AJ653	Partner bids first.

Board: 328	♠ KQJ1073	East Opens 1♦.
Dealer: E	♥ 76	
Vul: NS	♦ K5	You bid first.
HCP: 13	♣ KJ3	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 324

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♣ S

North:

♠ 10963

♥ K10853

♦ K43

♣ 8

South:

♠ A5

♥ J97

♦ AQ

♣ KJ10752

West North East South

1♠ 2♣

Pass Pass 2♠ 3♣

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ K3

♥ K10

♦ QJ7

♣ A109842

South:

♠ Q107

♥ A8762

♦ A843

♣ 6

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ AP

Board: 326

Dealer: E

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 87

♥ J

♦ KJ73

♣ AKQJ107

South:

♠ AKJ106

♥ K1098

♦ 9

♣ 863

West North East South

1♦ 1♠

Pass 2♣ Pass 3♥

Pass 3NT AP

Board: 327

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 3♦ S

North:

♠ AQ1096

♥ 10765

♦ J107

♣ Q

South:

♠ J7

♥ K

♦ A6542

♣ AJ653

West North East South

1♥ 1♠ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 328

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ 42

♥ AK82

♦ Q94

♣ 7654

South:

♠ KQJ1073

♥ 76

♦ K5

♣ KJ3

West North East South

1♦ 1♠

AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 329      ♠ AQ973  
Dealer: W        ♥ 873  
Vul: EW         ♦ 108  
HCP: 11         ♣ AJ2

West Opens 1♥.

You bid first.

Board: 330      ♠ A6  
Dealer: E        ♥ A4  
Vul: Both       ♦ KQ84  
HCP: 15         ♣ Q10753

East Opens 1♣.

Partner bids first.

Board: 331      ♠ Q74  
Dealer: W        ♥ J3  
Vul: EW         ♦ KQJ103  
HCP: 12         ♣ K95

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 332      ♠ AKQ86  
Dealer: E        ♥ K97  
Vul: Both       ♦ A86  
HCP: 16         ♣ 103

East Opens 1♣.

Partner bids first.

Board: 333      ♠ Q74  
Dealer: W        ♥ AK10653  
Vul: None       ♦ A9  
HCP: 15         ♣ Q6

West Opens 1♠.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♠ N

North:

♠ AQ973

♥ 873

♦ 108

♣ AJ2

South:

♠ K108

♥ KQ10

♦ 75

♣ K7643

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

Pass 3♠ AP

1. limit raise or better in ♠

Board: 330

Dealer: E

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A6

♥ A4

♦ KQ84

♣ Q10753

South:

♠ QJ108

♥ QJ732

♦ A65

♣ J

West North East South

1♣ 1♥

Pass 2NT Pass 3NT

AP

Board: 331

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

South:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

AP

Board: 332

Dealer: E

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♥ S

North:

♠ AKQ86

♥ K97

♦ A86

♣ 103

South:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

West North East South

1♣ 1♥

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 333

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

South:

♠ A63

♥ 7

♦ Q106

♣ J85432

West North East South

1♠ 2♥ AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 329	♠ K108	West Opens 1♥.
Dealer: W	♥ KQ10	
Vul: EW	♦ 75	Partner bids first.
HCP: 11	♣ K7643	

Board: 330	♠ QJ108	East Opens 1♣.
Dealer: E	♥ QJ732	
Vul: Both	♦ A65	You bid first.
HCP: 11	♣ J	

Board: 331	♠ AK85	West Opens 1♣.
Dealer: W	♥ KQ8764	West Bids 2♣ if possible.
Vul: EW	♦ 9	
HCP: 12	♣ 87	Partner bids first.

Board: 332	♠ J1095	East Opens 1♣.
Dealer: E	♥ J10652	
Vul: Both	♦ 9	You bid first.
HCP: 9	♣ AQJ	

Board: 333	♠ A63	West Opens 1♠.
Dealer: W	♥ 7	
Vul: None	♦ Q106	Partner bids first.
HCP: 7	♣ J85432	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 329

Dealer: W

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♠ N

North:

♠ AQ973

♥ 873

♦ 108

♣ AJ2

South:

♠ K108

♥ KQ10

♦ 75

♣ K7643

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

Pass 3♠ AP

1. limit raise or better in ♠

Board: 330

Dealer: E

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ A6

♥ A4

♦ KQ84

♣ Q10753

South:

♠ QJ108

♥ QJ732

♦ A65

♣ J

West North East South

Pass 1♣ 1♥

Pass 2NT Pass 3NT

AP

Board: 331

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ Q74

♥ J3

♦ KQJ103

♣ K95

South:

♠ AK85

♥ KQ8764

♦ 9

♣ 87

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

AP

Board: 332

Dealer: E

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♥ S

North:

♠ AKQ86

♥ K97

♦ A86

♣ 103

South:

♠ J1095

♥ J10652

♦ 9

♣ AQJ

West North East South

Pass 1♣ 1♥

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ AP

1. limit raise or better in ♥

Board: 333

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 2♥ N

North:

♠ Q74

♥ AK10653

♦ A9

♣ Q6

South:

♠ A63

♥ 7

♦ Q106

♣ J85432

West North East South

1♠ 2♥ AP

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 334	♠ KJ10753	East Opens 1♥.
Dealer: E	♥ 1063	West Doubles 5♦ if possible.
Vul: EW	♦ A9	
HCP: 8	♣ 86	Partner bids first.
Board: 335	♠ 10	West Opens 1♠.
Dealer: W	♥ AQ8743	West Bids 2♠ if possible.
Vul: Both	♦ A3	East Doubles Pass if possible.
HCP: 15	♣ KQ94	You bid first.
Board: 336	♠ 96	East Opens 1♠.
Dealer: E	♥ 95	East Bids 3♠ if possible.
Vul: None	♦ A103	
HCP: 12	♣ AKJ1064	Partner bids first.
Board: 337	♠ 852	West Opens 1♠.
Dealer: W	♥ AK8643	
Vul: NS	♦ Q76	You bid first.
HCP: 13	♣ A	
Board: 338	♠ Q93	East Opens 1♠.
Dealer: E	♥ 6	
Vul: Both	♦ AQJ107	Partner bids first.
HCP: 14	♣ KQ93	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 5♦X S

North:  
 ♠ KJ10753  
 ♥ 1063  
 ♦ A9  
 ♣ 86

South:  
 ♠ 6  
 ♥ K2  
 ♦ KQ10875  
 ♣ AK93

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

Board: 335  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 8  
 Contract: 4♥X N

North:  
 ♠ 10  
 ♥ AQ8743  
 ♦ A3  
 ♣ KQ94

South:  
 ♠ A9532  
 ♥ J9  
 ♦ Q2  
 ♣ J872

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

Board: 336  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 96  
 ♥ 95  
 ♦ A103  
 ♣ AKJ1064

South:  
 ♠ A84  
 ♥ KQJ1063  
 ♦ Q96  
 ♣ 2

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

Board: 337  
 Dealer: W  
 Vul: NS  
 North HCP: 13  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ 852  
 ♥ AK8643  
 ♦ Q76  
 ♣ A

South:  
 ♠ AK4  
 ♥ QJ102  
 ♦ 10  
 ♣ 98652

West	North	East	South
1♠	2♥	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Splinter			

Board: 338  
 Dealer: E  
 Vul: Both  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ Q93  
 ♥ 6  
 ♦ AQJ107  
 ♣ KQ93

South:  
 ♠ A102  
 ♥ AKJ1087  
 ♦ 92  
 ♣ J2

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

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 334	♠ 6	East Opens 1♥.
Dealer: E	♥ K2	West Doubles 5♦ if possible.
Vul: EW	♦ KQ10875	
HCP: 15	♣ AK93	You bid first.
Board: 335	♠ A9532	West Opens 1♠.
Dealer: W	♥ J9	West Bids 2♠ if possible.
Vul: Both	♦ Q2	East Doubles Pass if possible.
HCP: 8	♣ J872	Partner bids first.
Board: 336	♠ A84	East Opens 1♠.
Dealer: E	♥ KQJ1063	East Bids 3♠ if possible.
Vul: None	♦ Q96	
HCP: 12	♣ 2	You bid first.
Board: 337	♠ AK4	West Opens 1♠.
Dealer: W	♥ QJ102	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ 98652	
Board: 338	♠ A102	East Opens 1♠.
Dealer: E	♥ AKJ1087	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ J2	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 334  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 5♦X S

North:  
 ♠ KJ10753  
 ♥ 1063  
 ♦ A9  
 ♣ 86

South:  
 ♠ 6  
 ♥ K2  
 ♦ KQ10875  
 ♣ AK93

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

Board: 335  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 8  
 Contract: 4♥X N

North:  
 ♠ 10  
 ♥ AQ8743  
 ♦ A3  
 ♣ KQ94

South:  
 ♠ A9532  
 ♥ J9  
 ♦ Q2  
 ♣ J872

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

Board: 336  
 Dealer: E  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 96  
 ♥ 95  
 ♦ A103  
 ♣ AKJ1064

South:  
 ♠ A84  
 ♥ KQJ1063  
 ♦ Q96  
 ♣ 2

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

Board: 337  
 Dealer: W  
 Vul: NS  
 North HCP: 13  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ 852  
 ♥ AK8643  
 ♦ Q76  
 ♣ A

South:  
 ♠ AK4  
 ♥ QJ102  
 ♦ 10  
 ♣ 98652

West	North	East	South
1♠	2♥	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Splinter			

Board: 338  
 Dealer: E  
 Vul: Both  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ Q93  
 ♥ 6  
 ♦ AQJ107  
 ♣ KQ93

South:  
 ♠ A102  
 ♥ AKJ1087  
 ♦ 92  
 ♣ J2

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



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 339	♠ 76	West Opens 1♠.
Dealer: W	♥ AJ	West Bids 2♠ if possible.
Vul: None	♦ KQJ974	
HCP: 12	♣ J76	You bid first.
Board: 340	♠ AQ4	East Opens 1♣.
Dealer: E	♥ QJ108	East Bids 1♠ if possible.
Vul: NS	♦ A976	
HCP: 16	♣ K7	Partner bids first.
Board: 341	♠ K98	West Opens 1♠.
Dealer: W	♥ AQ8762	
Vul: None	♦ QJ9	You bid first.
HCP: 14	♣ Q	
Board: 342	♠ Q63	East Opens 1♣.
Dealer: E	♥ Q1085	East Bids 2♠ if possible.
Vul: NS	♦ 84	West Bids 4♠ if possible.
HCP: 11	♣ AK109	Partner bids first.
Board: 343	♠ AJ9743	West Opens 1♥.
Dealer: W	♥ A	West Bids 2♥ if possible.
Vul: EW	♦ K97	
HCP: 14	♣ Q63	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

South:

♠ K852

♥ 643

♦ A85

♣ Q109

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

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

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

AP			
----	--	--	--

Board: 340

Dealer: E

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

South:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

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

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	Pass
------	----	----	------

Pass	2♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. limit raise or better in ♦

Board: 341

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

South:

♠ Q32

♥ K

♦ 87652

♣ AJ87

West	North	East	South
------	-------	------	-------

1♠	2♥	AP	
----	----	----	--

Board: 342

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 5♥ S

North:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

South:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ <sup>1</sup>	2♠	4♥
------	-----------------	----	----

4♠	Pass	Pass	5♥
----	------	------	----

AP			
----	--	--	--

1. limit raise or better in ♥

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ AJ9743

♥ A

♦ K97

♣ Q63

South:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

2♥	2♠	AP	
----	----	----	--

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 339	♠ K852	West Opens 1♠.
Dealer: W	♥ 643	West Bids 2♠ if possible.
Vul: None	♦ A85	
HCP: 9	♣ Q109	Partner bids first.
Board: 340	♠ K2	East Opens 1♣.
Dealer: E	♥ 632	East Bids 1♠ if possible.
Vul: NS	♦ KQJ108	
HCP: 9	♣ 1043	You bid first.
Board: 341	♠ Q32	West Opens 1♠.
Dealer: W	♥ K	
Vul: None	♦ 87652	Partner bids first.
HCP: 10	♣ AJ87	
Board: 342	♠ 7	East Opens 1♣.
Dealer: E	♥ AKJ976	East Bids 2♠ if possible.
Vul: NS	♦ KJ107	West Bids 4♠ if possible.
HCP: 12	♣ 85	You bid first.
Board: 343	♠ 6	West Opens 1♥.
Dealer: W	♥ QJ109	West Bids 2♥ if possible.
Vul: EW	♦ 86	
HCP: 8	♣ AJ9875	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 339

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♦ N

North:

♠ 76

♥ AJ

♦ KQJ974

♣ J76

South:

♠ K852

♥ 643

♦ A85

♣ Q109

West	North	East	South
1♠	2♦	Pass	Pass
2♠	Pass	Pass	3♦
AP			

Board: 340

Dealer: E

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3N N

North:

♠ AQ4

♥ QJ108

♦ A976

♣ K7

South:

♠ K2

♥ 632

♦ KQJ108

♣ 1043

West	North	East	South
		1♣	1♦
Pass	1♥	1♠	Pass
Pass	2♣ <sup>1</sup>	Pass	3♦
Pass	3NT	AP	

1. limit raise or better in ♦

Board: 341

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ K98

♥ AQ8762

♦ QJ9

♣ Q

South:

♠ Q32

♥ K

♦ 87652

♣ AJ87

West	North	East	South
1♠	2♥	AP	

Board: 342

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 5♥ S

North:

♠ Q63

♥ Q1085

♦ 84

♣ AK109

South:

♠ 7

♥ AKJ976

♦ KJ107

♣ 85

West	North	East	South
		1♣	1♥
Pass	2♣ <sup>1</sup>	2♠	4♥
4♠	Pass	Pass	5♥
AP			

1. limit raise or better in ♥

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ AJ9743

♥ A

♦ K97

♣ Q63

South:

♠ 6

♥ QJ109

♦ 86

♣ AJ9875

West	North	East	South
1♥	1♠	Pass	Pass
2♥	2♠	AP	

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 344	♠ KJ	East Opens 1♦.
Dealer: E	♥ KQ9873	
Vul: Both	♦ J1087	Partner bids first.
HCP: 10	♣ 8	
Board: 345	♠ KQ4	West Opens 1♣.
Dealer: W	♥ K1032	
Vul: EW	♦ Q10986	You bid first.
HCP: 10	♣ 10	
Board: 346	♠ K92	East Opens 1♦.
Dealer: E	♥ A6	East Bids 2♦ if possible.
Vul: Both	♦ 53	
HCP: 12	♣ KQ9763	Partner bids first.
Board: 347	♠ K10973	West Opens 1♥.
Dealer: W	♥ 102	
Vul: None	♦ AQ8	You bid first.
HCP: 15	♣ AQ5	
Board: 348	♠ 10853	East Opens 1♦.
Dealer: E	♥ Q	East Doubles 2♦ if possible.
Vul: EW	♦ A932	
HCP: 12	♣ AQ64	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A10532			1♦	1♠
Vul: Both	♥ KQ9873	♥ AJ10	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 10	♦ J1087	♦ 93	Pass	4♥	AP	
South HCP: 13	♣ 8	♣ A76	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J1072	1♣	1♦	Pass	1♠
Vul: EW	♥ K1032	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 10	♦ Q10986	♦ J4	Pass	3♠	AP	
South HCP: 13	♣ 10	♣ AKQ8				
Contract: 3♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ Q8			1♦	1♥
Vul: Both	♥ A6	♥ KQJ542	Pass	2♣	2♦	3♥
North HCP: 12	♦ 53	♦ 98	AP			
South HCP: 13	♣ KQ9763	♣ AJ4				
Contract: 3♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ K10973	♠ A542	1♥	1♠	Pass	3♠
Vul: None	♥ 102	♥ K85	AP			
North HCP: 15	♦ AQ8	♦ J943				
South HCP: 8	♣ AQ5	♣ 76				
Contract: 3♠ N						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ AQJ974			1♦	1♠
Vul: EW	♥ Q	♥ A963	Pass	2♦ <sup>1</sup>	X	4♦ <sup>2</sup>
North HCP: 12	♦ A932	♦ 5	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
South HCP: 12	♣ AQ64	♣ J10	Pass	6♠	AP	
Contract: 6♠ S			1. limit raise or better in ♠			
			2. Splinter			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 344	♠ A10532	East Opens 1♦.
Dealer: E	♥ AJ10	
Vul: Both	♦ 93	You bid first.
HCP: 13	♣ A76	
Board: 345	♠ J1072	West Opens 1♣.
Dealer: W	♥ Q76	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ AKQ8	
Board: 346	♠ Q8	East Opens 1♦.
Dealer: E	♥ KQJ542	East Bids 2♦ if possible.
Vul: Both	♦ 98	
HCP: 13	♣ AJ4	You bid first.
Board: 347	♠ A542	West Opens 1♥.
Dealer: W	♥ K85	
Vul: None	♦ J943	Partner bids first.
HCP: 8	♣ 76	
Board: 348	♠ AQJ974	East Opens 1♦.
Dealer: E	♥ A963	East Doubles 2♦ if possible.
Vul: EW	♦ 5	
HCP: 12	♣ J10	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 344	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ A10532			1♦	1♠
Vul: Both	♥ KQ9873	♥ AJ10	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 10	♦ J1087	♦ 93	Pass	4♥	AP	
South HCP: 13	♣ 8	♣ A76	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 345	North:	South:	West	North	East	South
Dealer: W	♠ KQ4	♠ J1072	1♣	1♦	Pass	1♠
Vul: EW	♥ K1032	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 10	♦ Q10986	♦ J4	Pass	3♠	AP	
South HCP: 13	♣ 10	♣ AKQ8				
Contract: 3♠ S						

Board: 346	North:	South:	West	North	East	South
Dealer: E	♠ K92	♠ Q8			1♦	1♥
Vul: Both	♥ A6	♥ KQJ542	Pass	2♣	2♦	3♥
North HCP: 12	♦ 53	♦ 98	AP			
South HCP: 13	♣ KQ9763	♣ AJ4				
Contract: 3♥ S						

Board: 347	North:	South:	West	North	East	South
Dealer: W	♠ K10973	♠ A542	1♥	1♠	Pass	3♠
Vul: None	♥ 102	♥ K85	AP			
North HCP: 15	♦ AQ8	♦ J943				
South HCP: 8	♣ AQ5	♣ 76				
Contract: 3♠ N						

Board: 348	North:	South:	West	North	East	South
Dealer: E	♠ 10853	♠ AQJ974			1♦	1♠
Vul: EW	♥ Q	♥ A963	Pass	2♦ <sup>1</sup>	X	4♦ <sup>2</sup>
North HCP: 12	♦ A932	♦ 5	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
South HCP: 12	♣ AQ64	♣ J10	Pass	6♠	AP	
Contract: 6♠ S			1. limit raise or better in ♠			
			2. Splinter			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 349	♠ KQJ52	West Opens 1♣.
Dealer: W	♥ J2	West Doubles 2♣ if possible.
Vul: Both	♦ QJ8	
HCP: 12	♣ Q96	You bid first.
Board: 350	♠ 108	East Opens 1♥.
Dealer: E	♥ 32	
Vul: None	♦ AK107	Partner bids first.
HCP: 12	♣ KQ1074	
Board: 351	♠ 3	West Opens 1♣.
Dealer: W	♥ KJ765	
Vul: NS	♦ KQJ10	You bid first.
HCP: 10	♣ 1096	
Board: 352	♠ QJ82	East Opens 1♥.
Dealer: E	♥ KQ942	East Doubles Pass if possible.
Vul: Both	♦ K106	West Bids 2♥ if possible.
HCP: 11	♣ 10	Partner bids first.
Board: 353	♠ AKQ765	West Opens 1♣.
Dealer: W	♥ K74	
Vul: None	♦ 854	You bid first.
HCP: 12	♣ 7	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ KQJ52	♠ A1094	1♣	1♠	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ K543	X	XX	Pass	4♠
North HCP: 12	♦ QJ8	♦ AK9	AP			
South HCP: 14	♣ Q96	♣ 103				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AK764				
Vul: None	♥ 32	♥ AQ86			1♥	1♠
North HCP: 12	♦ AK107	♦ 9	AP			
South HCP: 14	♣ KQ1074	♣ J83				
Contract: 1♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ KQJ95	1♣	1♥	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ765	♥ 1094	Pass	4♥	AP	
North HCP: 10	♦ KQJ10	♦ 8				
South HCP: 15	♣ 1096	♣ AKQ3				
Contract: 4♥ N						1. Splinter

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ QJ82	♠ AK9			1♥	2♣
Vul: Both	♥ KQ942	♥ 10	Pass	Pass	X	Pass
North HCP: 11	♦ K106	♦ J85	2♥	AP		
South HCP: 13	♣ 10	♣ AJ9875				
Contract: 2♥ E						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ AKQ765	♠ 42	1♣	1♠	Pass	1NT
Vul: None	♥ K74	♥ 1053	Pass	2♠	Pass	3♠
North HCP: 12	♦ 854	♦ AQ10	Pass	4♠	AP	
South HCP: 10	♣ 7	♣ A10653				
Contract: 4♠ N						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 349	♠ A1094	West Opens 1♣.
Dealer: W	♥ K543	West Doubles 2♣ if possible.
Vul: Both	♦ AK9	
HCP: 14	♣ 103	Partner bids first.
Board: 350	♠ AK764	East Opens 1♥.
Dealer: E	♥ AQ86	
Vul: None	♦ 9	You bid first.
HCP: 14	♣ J83	
Board: 351	♠ KQJ95	West Opens 1♣.
Dealer: W	♥ 1094	
Vul: NS	♦ 8	Partner bids first.
HCP: 15	♣ AKQ3	
Board: 352	♠ AK9	East Opens 1♥.
Dealer: E	♥ 10	East Doubles Pass if possible.
Vul: Both	♦ J85	West Bids 2♥ if possible.
HCP: 13	♣ AJ9875	You bid first.
Board: 353	♠ 42	West Opens 1♣.
Dealer: W	♥ 1053	
Vul: None	♦ AQ10	Partner bids first.
HCP: 10	♣ A10653	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: W	♠ KQJ52	♠ A1094	1♣	1♠	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ K543	X	XX	Pass	4♠
North HCP: 12	♦ QJ8	♦ AK9	AP			
South HCP: 14	♣ Q96	♣ 103				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 350	North:	South:	West	North	East	South
Dealer: E	♠ 108	♠ AK764				
Vul: None	♥ 32	♥ AQ86			1♥	1♠
North HCP: 12	♦ AK107	♦ 9	AP			
South HCP: 14	♣ KQ1074	♣ J83				
Contract: 1♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ KQJ95	1♣	1♥	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ765	♥ 1094	Pass	4♥	AP	
North HCP: 10	♦ KQJ10	♦ 8				
South HCP: 15	♣ 1096	♣ AKQ3				
Contract: 4♥ N						1. Splinter

Board: 352	North:	South:	West	North	East	South
Dealer: E	♠ QJ82	♠ AK9			1♥	2♣
Vul: Both	♥ KQ942	♥ 10	Pass	Pass	X	Pass
North HCP: 11	♦ K106	♦ J85	2♥	AP		
South HCP: 13	♣ 10	♣ AJ9875				
Contract: 2♥ E						

Board: 353	North:	South:	West	North	East	South
Dealer: W	♠ AKQ765	♠ 42	1♣	1♠	Pass	1NT
Vul: None	♥ K74	♥ 1053	Pass	2♠	Pass	3♠
North HCP: 12	♦ 854	♦ AQ10	Pass	4♠	AP	
South HCP: 10	♣ 7	♣ A10653				
Contract: 4♠ N						

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 354	♠ QJ	East Opens 1♦.
Dealer: E	♥ 10752	East Bids 2♦ if possible.
Vul: NS	♦ 72	
HCP: 8	♣ KQ863	Partner bids first.
Board: 355	♠ 7	West Opens 1♠.
Dealer: W	♥ AQ102	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ KQJ982	
Board: 356	♠ AQ	East Opens 1♣.
Dealer: E	♥ AJ102	West Bids 2♠ if possible.
Vul: None	♦ Q1085	
HCP: 15	♣ Q93	Partner bids first.
Board: 357	♠ K10864	West Opens 1♥.
Dealer: W	♥ Q9	West Bids 3♥ if possible.
Vul: EW	♦ K973	
HCP: 11	♣ K6	You bid first.
Board: 358	♠ 105	East Opens 1♦.
Dealer: E	♥ 87	East Bids 2♦ if possible.
Vul: Both	♦ AJ8	
HCP: 11	♣ AQ10865	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♦ E

North:

♠ QJ

♥ 10752

♦ 72

♣ KQ863

South:

♠ AK743

♥ J9

♦ KJ6

♣ J75

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	AP

Board: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 7

♥ AQ102

♦ 108

♣ KQJ982

South:

♠ KJ642

♥ KJ95

♦ K4

♣ A3

West	North	East	South
1♠	2♣	Pass	3NT
AP			

Board: 356

Dealer: E

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ AQ

♥ AJ102

♦ Q1085

♣ Q93

South:

♠ 53

♥ Q975

♦ AK643

♣ 65

West	North	East	South
		1♣	1♦
2♠ <sup>1</sup>	X	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4♥
AP			

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♦

Board: 357

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ K10864

♥ Q9

♦ K973

♣ K6

South:

♠ AJ93

♥ 1032

♦ J

♣ AQ754

West	North	East	South
1♥	1♠	Pass	2♥ <sup>1</sup>
3♥	X	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 358

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ 105

♥ 87

♦ AJ8

♣ AQ10865

South:

♠ AQ9

♥ KJ1093

♦ Q95

♣ J7

West	North	East	South
		1♦	1♥
Pass	1NT	2♦	2NT
Pass	3♣	Pass	3NT
AP			

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 354	♠ AK743	East Opens 1♦.
Dealer: E	♥ J9	East Bids 2♦ if possible.
Vul: NS	♦ KJ6	
HCP: 13	♣ J75	You bid first.

Board: 355	♠ KJ642	West Opens 1♠.
Dealer: W	♥ KJ95	
Vul: EW	♦ K4	Partner bids first.
HCP: 15	♣ A3	

Board: 356	♠ 53	East Opens 1♣.
Dealer: E	♥ Q975	West Bids 2♠ if possible.
Vul: None	♦ AK643	
HCP: 9	♣ 65	You bid first.

Board: 357	♠ AJ93	West Opens 1♥.
Dealer: W	♥ 1032	West Bids 3♥ if possible.
Vul: EW	♦ J	
HCP: 12	♣ AQ754	Partner bids first.

Board: 358	♠ AQ9	East Opens 1♦.
Dealer: E	♥ KJ1093	East Bids 2♦ if possible.
Vul: Both	♦ Q95	
HCP: 13	♣ J7	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 354

Dealer: E

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♦ E

North:

♠ QJ

♥ 10752

♦ 72

♣ KQ863

South:

♠ AK743

♥ J9

♦ KJ6

♣ J75

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

Board: 355

Dealer: W

Vul: EW

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 7

♥ AQ102

♦ 108

♣ KQJ982

South:

♠ KJ642

♥ KJ95

♦ K4

♣ A3

West	North	East	South
------	-------	------	-------

1♠	2♣	Pass	3NT
----	----	------	-----

AP

Board: 356

Dealer: E

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ AQ

♥ AJ102

♦ Q1085

♣ Q93

South:

♠ 53

♥ Q975

♦ AK643

♣ 65

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

2♠ <sup>1</sup>	X	Pass	3♥
-----------------	---	------	----

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

AP

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♦

Board: 357

Dealer: W

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ K10864

♥ Q9

♦ K973

♣ K6

South:

♠ AJ93

♥ 1032

♦ J

♣ AQ754

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♥ <sup>1</sup>
----	----	------	-----------------

3♥	X	Pass	4♠
----	---	------	----

AP

1. limit raise or better in ♠

Board: 358

Dealer: E

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ 105

♥ 87

♦ AJ8

♣ AQ10865

South:

♠ AQ9

♥ KJ1093

♦ Q95

♣ J7

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1NT	2♦	2NT
------	-----	----	-----

Pass	3♣	Pass	3NT
------	----	------	-----

AP



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 359      ♠ Q10974  
Dealer: W        ♥ Q2  
Vul: NS         ♦ AJ7  
HCP: 14         ♣ AJ4

West Opens 1♥.  
West Doubles Pass if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 360      ♠ A4  
Dealer: E        ♥ AK103  
Vul: EW         ♦ J1084  
HCP: 12         ♣ 1072

East Opens 1♥.

Partner bids first.

Board: 361      ♠ J7  
Dealer: W        ♥ AQJ943  
Vul: Both       ♦ AQ  
HCP: 14         ♣ 752

West Opens 1♠.

You bid first.

Board: 362      ♠ J854  
Dealer: E        ♥ Q  
Vul: None       ♦ KJ653  
HCP: 8         ♣ J103

East Opens 1♦.

Partner bids first.

Board: 363      ♠ 843  
Dealer: W        ♥ Q73  
Vul: EW         ♦ AQ1076  
HCP: 12         ♣ A10

West Opens 1♣.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 2♦ E

North:

♠ Q10974

♥ Q2

♦ AJ7

♣ AJ4

South:

♠ A8

♥ 9653

♦ K4

♣ KQ963

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	Pass
----	----	------	------

X	Pass	2♦	AP
---	------	----	----

Board: 360

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ A4

♥ AK103

♦ J1084

♣ 1072

South:

♠ KJ732

♥ 965

♦ AK65

♣ J

West	North	East	South
------	-------	------	-------

		1♥	1♠
--	--	----	----

Pass	1NT	Pass	2♦
------	-----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

AP

Board: 361

Dealer: W

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J7

♥ AQJ943

♦ AQ

♣ 752

South:

♠ KQ52

♥ 102

♦ K84

♣ KQJ3

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP

Board: 362

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ N

North:

♠ J854

♥ Q

♦ KJ653

♣ J103

South:

♠ AQ92

♥ AJ1062

♦ A

♣ 964

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	1♠	Pass	2♦ <sup>1</sup>
------	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

AP

1. limit raise or better in ♠

Board: 363

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 843

♥ Q73

♦ AQ1076

♣ A10

South:

♠ A102

♥ KJ52

♦ K95

♣ Q83

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	2♥	Pass	3♦
------	----	------	----

AP

1. limit raise or better in ♦

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 359      ♠ A8  
Dealer: W        ♥ 9653  
Vul: NS          ♦ K4  
HCP: 12         ♣ KQ963

West Opens 1♥.  
West Doubles Pass if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 360      ♠ KJ732  
Dealer: E        ♥ 965  
Vul: EW         ♦ AK65  
HCP: 12         ♣ J

East Opens 1♥.

You bid first.

Board: 361      ♠ KQ52  
Dealer: W        ♥ 102  
Vul: Both       ♦ K84  
HCP: 14         ♣ KQJ3

West Opens 1♠.

Partner bids first.

Board: 362      ♠ AQ92  
Dealer: E        ♥ AJ1062  
Vul: None       ♦ A  
HCP: 15         ♣ 964

East Opens 1♦.

You bid first.

Board: 363      ♠ A102  
Dealer: W        ♥ KJ52  
Vul: EW         ♦ K95  
HCP: 13         ♣ Q83

West Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 359

Dealer: W

Vul: NS

North HCP: 14

South HCP: 12

Contract: 2♦ E

North:

♠ Q10974

♥ Q2

♦ AJ7

♣ AJ4

South:

♠ A8

♥ 9653

♦ K4

♣ KQ963

West	North	East	South
1♥	1♠	Pass	Pass
X	Pass	2♦	AP

Board: 360

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ A4

♥ AK103

♦ J1084

♣ 1072

South:

♠ KJ732

♥ 965

♦ AK65

♣ J

West	North	East	South
		1♥	1♠
Pass	1NT	Pass	2♦
Pass	3♦	Pass	3NT
AP			

Board: 361

Dealer: W

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ J7

♥ AQJ943

♦ AQ

♣ 752

South:

♠ KQ52

♥ 102

♦ K84

♣ KQJ3

West	North	East	South
1♠	2♥	Pass	3NT
AP			

Board: 362

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ N

North:

♠ J854

♥ Q

♦ KJ653

♣ J103

South:

♠ AQ92

♥ AJ1062

♦ A

♣ 964

West	North	East	South
		1♦	1♥
Pass	1♠	Pass	2♦ <sup>1</sup>
Pass	2♠	Pass	3♠
AP			

1. limit raise or better in ♠

Board: 363

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 843

♥ Q73

♦ AQ1076

♣ A10

South:

♠ A102

♥ KJ52

♦ K95

♣ Q83

West	North	East	South
1♣	1♦	Pass	1♥
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♦
AP			

1. limit raise or better in ♦

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 364      ♠ J  
Dealer: E        ♥ 9653  
Vul: Both        ♦ AKQ103  
HCP: 10         ♣ 976

East Opens 1♣.  
East Doubles Pass if possible.  
West Bids 1NT if possible.

Partner bids first.

Board: 365      ♠ J4  
Dealer: W        ♥ K8  
Vul: None        ♦ KQ3  
HCP: 15         ♣ AQ8654

West Opens 1♥.

You bid first.

Board: 366      ♠ 86  
Dealer: E        ♥ J9  
Vul: NS         ♦ AKQ1085  
HCP: 12         ♣ Q105

East Opens 1♥.  
East Bids 2♥ if possible.

Partner bids first.

Board: 367      ♠ K3  
Dealer: W        ♥ A76  
Vul: Both        ♦ 65  
HCP: 12         ♣ AJ7432

West Opens 1♠.  
West Bids 2♠ if possible.

You bid first.

Board: 368      ♠ KQ62  
Dealer: E        ♥ A109  
Vul: NS         ♦ 983  
HCP: 10         ♣ J54

East Opens 1♦.  
East Bids 3♦ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ KQ732			1♣	1♠
Vul: Both	♥ 9653	♥ A72	Pass	Pass	X	Pass
North HCP: 10	♦ AKQ103	♦ 974	1NT	2♦	Pass	3♣ <sup>1</sup>
South HCP: 13	♣ 976	♣ A10	Pass	3♦	AP	
Contract: 3♦ N			1. limit raise or better in ♦			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AK983	1♥	2♣	Pass	2♠
Vul: None	♥ K8	♥ Q52	Pass	3♣	Pass	3NT
North HCP: 15	♦ KQ3	♦ J94	AP			
South HCP: 11	♣ AQ8654	♣ J3				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ QJ9743			1♥	1♠
Vul: NS	♥ J9	♥ KQ7	Pass	2♦	2♥	3♠
North HCP: 12	♦ AKQ1085	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ Q105	♣ AJ				
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 1092	1♠	2♣	Pass	Pass
Vul: Both	♥ A76	♥ Q93	2♠	Pass	Pass	3♦
North HCP: 12	♦ 65	♦ KQ1043	AP			
South HCP: 9	♣ AJ7432	♣ Q9				
Contract: 3♦ S						

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ A9			1♦	1♥
Vul: NS	♥ A109	♥ KQ863	Pass	2♥	3♦	3♥
North HCP: 10	♦ 983	♦ 1064	AP			
South HCP: 13	♣ J54	♣ A98				
Contract: 3♥ S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 364      ♠ KQ732  
Dealer: E        ♥ A72  
Vul: Both        ♦ 974  
HCP: 13         ♣ A10

East Opens 1♣.  
East Doubles Pass if possible.  
West Bids 1NT if possible.

You bid first.

Board: 365      ♠ AK983  
Dealer: W        ♥ Q52  
Vul: None        ♦ J94  
HCP: 11         ♣ J3

West Opens 1♥.

Partner bids first.

Board: 366      ♠ QJ9743  
Dealer: E        ♥ KQ7  
Vul: NS         ♦ 96  
HCP: 13         ♣ AJ

East Opens 1♥.  
East Bids 2♥ if possible.

You bid first.

Board: 367      ♠ 1092  
Dealer: W        ♥ Q93  
Vul: Both        ♦ KQ1043  
HCP: 9         ♣ Q9

West Opens 1♠.  
West Bids 2♠ if possible.

Partner bids first.

Board: 368      ♠ A9  
Dealer: E        ♥ KQ863  
Vul: NS         ♦ 1064  
HCP: 13         ♣ A98

East Opens 1♦.  
East Bids 3♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ KQ732			1♣	1♠
Vul: Both	♥ 9653	♥ A72	Pass	Pass	X	Pass
North HCP: 10	♦ AKQ103	♦ 974	1NT	2♦	Pass	3♣ <sup>1</sup>
South HCP: 13	♣ 976	♣ A10	Pass	3♦	AP	
Contract: 3♦ N			1. limit raise or better in ♦			

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ AK983	1♥	2♣	Pass	2♠
Vul: None	♥ K8	♥ Q52	Pass	3♣	Pass	3NT
North HCP: 15	♦ KQ3	♦ J94	AP			
South HCP: 11	♣ AQ8654	♣ J3				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ 86	♠ QJ9743			1♥	1♠
Vul: NS	♥ J9	♥ KQ7	Pass	2♦	2♥	3♠
North HCP: 12	♦ AKQ1085	♦ 96	Pass	4♠	AP	
South HCP: 13	♣ Q105	♣ AJ				
Contract: 4♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ 1092	1♠	2♣	Pass	Pass
Vul: Both	♥ A76	♥ Q93	2♠	Pass	Pass	3♦
North HCP: 12	♦ 65	♦ KQ1043	AP			
South HCP: 9	♣ AJ7432	♣ Q9				
Contract: 3♦ S						

Board: 368	North:	South:	West	North	East	South
Dealer: E	♠ KQ62	♠ A9			1♦	1♥
Vul: NS	♥ A109	♥ KQ863	Pass	2♥	3♦	3♥
North HCP: 10	♦ 983	♦ 1064	AP			
South HCP: 13	♣ J54	♣ A98				
Contract: 3♥ S						



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 369      ♠ —  
Dealer: W      ♥ K108752  
Vul: EW      ♦ AK98  
HCP: 12      ♣ Q96

West Opens 1♠.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 370      ♠ AJ95  
Dealer: E      ♥ Q4  
Vul: None      ♦ Q103  
HCP: 12      ♣ K864

East Opens 1♦.  
East Doubles 2♦ if possible.

Partner bids first.

Board: 371      ♠ K9  
Dealer: W      ♥ KQ5  
Vul: NS      ♦ KQJ84  
HCP: 15      ♣ J106

West Opens 1♣.

You bid first.

Board: 372      ♠ AJ1053  
Dealer: E      ♥ A108  
Vul: Both      ♦ 8543  
HCP: 9      ♣ 9

East Opens 1♣.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ —

♥ K108752

♦ AK98

♣ Q96

South:

♠ AJ9864

♥ J4

♦ 63

♣ K42

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	Pass
----	----	------	------

X	Pass	2♠	X
---	------	----	---

AP

Board: 370

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AJ95

♥ Q4

♦ Q103

♣ K864

South:

♠ K10873

♥ AK8

♦ 52

♣ AJ10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>
------	-----------------	---	-----------------

Pass	2♠	Pass	3♣ <sup>3</sup>
------	----	------	-----------------

Pass	4♣ <sup>4</sup>	Pass	4♦ <sup>5</sup>
------	-----------------	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

Board: 371

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ K9

♥ KQ5

♦ KQJ84

♣ J106

South:

♠ A754

♥ J9643

♦ A

♣ 984

West	North	East	South
------	-------	------	-------

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♣ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

Board: 372

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ AJ1053

♥ A108

♦ 8543

♣ 9

South:

♠ Q2

♥ KJ942

♦ AK

♣ 10764

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♥	AP	
------	----	----	--

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 369      ♠ AJ9864  
Dealer: W        ♥ J4  
Vul: EW         ♦ 63  
HCP: 9           ♣ K42

West Opens 1♠.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 370      ♠ K10873  
Dealer: E        ♥ AK8  
Vul: None       ♦ 52  
HCP: 15         ♣ AJ10

East Opens 1♦.  
East Doubles 2♦ if possible.

You bid first.

Board: 371      ♠ A754  
Dealer: W        ♥ J9643  
Vul: NS         ♦ A  
HCP: 9           ♣ 984

West Opens 1♣.

Partner bids first.

Board: 372      ♠ Q2  
Dealer: E        ♥ KJ942  
Vul: Both       ♦ AK  
HCP: 13         ♣ 10764

East Opens 1♣.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 369

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 2♠X W

North:

♠ —

♥ K108752

♦ AK98

♣ Q96

South:

♠ AJ9864

♥ J4

♦ 63

♣ K42

West	North	East	South
1♠	2♥	Pass	Pass
X	Pass	2♠	X
AP			

Board: 370

Dealer: E

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ AJ95

♥ Q4

♦ Q103

♣ K864

South:

♠ K10873

♥ AK8

♦ 52

♣ AJ10

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	2♥ <sup>2</sup>
Pass	2♠	Pass	3♣ <sup>3</sup>
Pass	4♣ <sup>4</sup>	Pass	4♦ <sup>5</sup>
Pass	4♠	AP	

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♥ stopper

Board: 371

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ S

North:

♠ K9

♥ KQ5

♦ KQJ84

♣ J106

South:

♠ A754

♥ J9643

♦ A

♣ 984

West	North	East	South
1♣	1♦	Pass	1♥
Pass	2NT	Pass	3♥
Pass	4♣ <sup>1</sup>	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 372

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ AJ1053

♥ A108

♦ 8543

♣ 9

South:

♠ Q2

♥ KJ942

♦ AK

♣ 10764

West	North	East	South
		1♣	1♥
Pass	2♥	AP	

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 373  
Dealer: W  
Vul: NS  
HCP: 15

♠ K3  
♥ AJ7642  
♦ Q6  
♣ KQ10

West Opens 1♣.

You bid first.

Board: 374  
Dealer: E  
Vul: EW  
HCP: 8

♠ 107  
♥ Q1096  
♦ QJ75  
♣ K87

East Opens 1♥.  
East Doubles Pass if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 375  
Dealer: W  
Vul: Both  
HCP: 13

♠ 2  
♥ A9  
♦ K1064  
♣ AQ8764

West Opens 1♠.  
West Bids 3♠ if possible.

You bid first.

Board: 376  
Dealer: E  
Vul: None  
HCP: 11

♠ AK105  
♥ A108  
♦ 1032  
♣ 1095

East Opens 1♦.  
East Doubles 2♦ if possible.  
West Bids 2♥ if possible.  
East Bids 4♥ if possible.  
East Bids 5♥ if possible.

Partner bids first.

Board: 377  
Dealer: W  
Vul: EW  
HCP: 15

♠ 3  
♥ Q54  
♦ KQ10  
♣ AKJ987

West Opens 1♥.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 373  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 10  
Contract: 4♥ N

North:  
♠ K3  
♥ AJ7642  
♦ Q6  
♣ KQ10

South:  
♠ 6  
♥ K103  
♦ AK987  
♣ 9843

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			

Board: 374  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 2N N

North:  
♠ 107  
♥ Q1096  
♦ QJ75  
♣ K87

South:  
♠ KQ965  
♥ 875  
♦ A3  
♣ AQ10

West	North	East	South
		1♥	1♠
Pass	Pass	X	XX
2♣	2NT	AP	

Board: 375  
Dealer: W  
Vul: Both  
North HCP: 13  
South HCP: 11  
Contract: 3N S

North:  
♠ 2  
♥ A9  
♦ K1064  
♣ AQ8764

South:  
♠ K6543  
♥ K853  
♦ AJ83  
♣ —

West	North	East	South
1♠	2♣	Pass	2NT
3♠	3NT	AP	

Board: 376  
Dealer: E  
Vul: None  
North HCP: 11  
South HCP: 12  
Contract: 5♥X W

North:  
♠ AK105  
♥ A108  
♦ 1032  
♣ 1095

South:  
♠ QJ876  
♥ KJ74  
♦ K9  
♣ Q8

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	XX
2♥	2♠	4♥	4♠
Pass	Pass	5♥	X
AP			

1. limit raise or better in ♠

Board: 377  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 11  
Contract: 3♣ N

North:  
♠ 3  
♥ Q54  
♦ KQ10  
♣ AKJ987

South:  
♠ AK986  
♥ J83  
♦ J6  
♣ Q105

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	AP	

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 373  
Dealer: W  
Vul: NS  
HCP: 10

♠ 6  
♥ K103  
♦ AK987  
♣ 9843

West Opens 1♣.

Partner bids first.

Board: 374  
Dealer: E  
Vul: EW  
HCP: 15

♠ KQ965  
♥ 875  
♦ A3  
♣ AQ10

East Opens 1♥.

East Doubles Pass if possible.

West Bids 2♣ if possible.

You bid first.

Board: 375  
Dealer: W  
Vul: Both  
HCP: 11

♠ K6543  
♥ K853  
♦ AJ83  
♣ —

West Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Board: 376  
Dealer: E  
Vul: None  
HCP: 12

♠ QJ876  
♥ KJ74  
♦ K9  
♣ Q8

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

East Bids 5♥ if possible.

You bid first.

Board: 377  
Dealer: W  
Vul: EW  
HCP: 11

♠ AK986  
♥ J83  
♦ J6  
♣ Q105

West Opens 1♥.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 373  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 10  
Contract: 4♥ N

North:  
♠ K3  
♥ AJ7642  
♦ Q6  
♣ KQ10

South:  
♠ 6  
♥ K103  
♦ AK987  
♣ 9843

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♥
AP			
1. Cue bid, a ♠ stopper			
2. Cue bid, a ♣ stopper			

Board: 374  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 2N N

North:  
♠ 107  
♥ Q1096  
♦ QJ75  
♣ K87

South:  
♠ KQ965  
♥ 875  
♦ A3  
♣ AQ10

West	North	East	South
		1♥	1♠
Pass	Pass	X	XX
2♣	2NT	AP	

Board: 375  
Dealer: W  
Vul: Both  
North HCP: 13  
South HCP: 11  
Contract: 3N S

North:  
♠ 2  
♥ A9  
♦ K1064  
♣ AQ8764

South:  
♠ K6543  
♥ K853  
♦ AJ83  
♣ —

West	North	East	South
1♠	2♣	Pass	2NT
3♠	3NT	AP	

Board: 376  
Dealer: E  
Vul: None  
North HCP: 11  
South HCP: 12  
Contract: 5♥X W

North:  
♠ AK105  
♥ A108  
♦ 1032  
♣ 1095

South:  
♠ QJ876  
♥ KJ74  
♦ K9  
♣ Q8

West	North	East	South
		1♦	1♠
Pass	2♦ <sup>1</sup>	X	XX
2♥	2♠	4♥	4♠
Pass	Pass	5♥	X
AP			

1. limit raise or better in ♠

Board: 377  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 11  
Contract: 3♣ N

North:  
♠ 3  
♥ Q54  
♦ KQ10  
♣ AKJ987

South:  
♠ AK986  
♥ J83  
♦ J6  
♣ Q105

West	North	East	South
1♥	2♣	Pass	2♠
Pass	3♣	AP	



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 378  
Dealer: E  
Vul: Both  
HCP: 9

♠ Q6  
♥ Q87  
♦ KQ53  
♣ 9743

East Opens 1♠.  
East Bids 2♠ if possible.  
Partner bids first.

Board: 379  
Dealer: W  
Vul: None  
HCP: 14

♠ 95  
♥ AQ875  
♦ K107  
♣ KQ4

West Opens 1♣.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.  
West Bids 4♠ if possible.  
You bid first.

Board: 380  
Dealer: E  
Vul: NS  
HCP: 12

♠ 654  
♥ A63  
♦ A5  
♣ A10963

East Opens 1♣.  
Partner bids first.

Board: 381  
Dealer: W  
Vul: Both  
HCP: 14

♠ AK7  
♥ AJ10943  
♦ 854  
♣ Q

West Opens 1♦.  
You bid first.

Board: 382  
Dealer: E  
Vul: None  
HCP: 8

♠ 87  
♥ J10873  
♦ K2  
♣ A743

East Opens 1♦.  
East Bids 2♦ if possible.  
Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 378

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ Q6

♥ Q87

♦ KQ53

♣ 9743

South:

♠ A98

♥ KJ9542

♦ A9

♣ Q5

West	North	East	South
------	-------	------	-------

		1♠	2♥
--	--	----	----

Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

Board: 379

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♠X E

North:

♠ 95

♥ AQ875

♦ K107

♣ KQ4

South:

♠ 7

♥ KJ1063

♦ AQJ86

♣ 103

West	North	East	South
------	-------	------	-------

1♣	1♥	2♠ <sup>1</sup>	3♣ <sup>2</sup>
----	----	-----------------	-----------------

3♠	4♣ <sup>3</sup>	Pass	4♥
----	-----------------	------	----

4♠	X	AP	
----	---	----	--

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

3. artificial

Board: 380

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ 654

♥ A63

♦ A5

♣ A10963

South:

♠ QJ102

♥ KJ1098

♦ KJ4

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Splinter

Board: 381

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 1♥ N

North:

♠ AK7

♥ AJ10943

♦ 854

♣ Q

South:

♠ J2

♥ Q6

♦ 632

♣ AKJ765

West	North	East	South
------	-------	------	-------

1♦	1♥	AP	
----	----	----	--

Board: 382

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♦ E

North:

♠ 87

♥ J10873

♦ K2

♣ A743

South:

♠ K10954

♥ AK2

♦ Q87

♣ K10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 378	♠ A98	East Opens 1♠.
Dealer: E	♥ KJ9542	East Bids 2♠ if possible.
Vul: Both	♦ A9	
HCP: 14	♣ Q5	You bid first.

Board: 379	♠ 7	West Opens 1♣.
Dealer: W	♥ KJ1063	East Bids 2♠ if possible.
Vul: None	♦ AQJ86	West Bids 3♠ if possible.
HCP: 11	♣ 103	West Bids 4♠ if possible.
		Partner bids first.

Board: 380	♠ QJ102	East Opens 1♣.
Dealer: E	♥ KJ1098	
Vul: NS	♦ KJ4	You bid first.
HCP: 13	♣ Q	

Board: 381	♠ J2	West Opens 1♦.
Dealer: W	♥ Q6	
Vul: Both	♦ 632	Partner bids first.
HCP: 11	♣ AKJ765	

Board: 382	♠ K10954	East Opens 1♦.
Dealer: E	♥ AK2	East Bids 2♦ if possible.
Vul: None	♦ Q87	
HCP: 15	♣ K10	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 378

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ Q6

♥ Q87

♦ KQ53

♣ 9743

South:

♠ A98

♥ KJ9542

♦ A9

♣ Q5

West	North	East	South
------	-------	------	-------

		1♠	2♥
--	--	----	----

Pass	Pass	2♠	Pass
------	------	----	------

Pass	3♥	AP	
------	----	----	--

Board: 379

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♠X E

North:

♠ 95

♥ AQ875

♦ K107

♣ KQ4

South:

♠ 7

♥ KJ1063

♦ AQJ86

♣ 103

West	North	East	South
------	-------	------	-------

1♣	1♥	2♠ <sup>1</sup>	3♣ <sup>2</sup>
----	----	-----------------	-----------------

3♠	4♣ <sup>3</sup>	Pass	4♥
----	-----------------	------	----

4♠	X	AP	
----	---	----	--

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

3. artificial

Board: 380

Dealer: E

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ 654

♥ A63

♦ A5

♣ A10963

South:

♠ QJ102

♥ KJ1098

♦ KJ4

♣ Q

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	2♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Splinter

Board: 381

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 1♥ N

North:

♠ AK7

♥ AJ10943

♦ 854

♣ Q

South:

♠ J2

♥ Q6

♦ 632

♣ AKJ765

West	North	East	South
------	-------	------	-------

1♦	1♥	AP	
----	----	----	--

Board: 382

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♦ E

North:

♠ 87

♥ J10873

♦ K2

♣ A743

South:

♠ K10954

♥ AK2

♦ Q87

♣ K10

West	North	East	South
------	-------	------	-------

		1♦	1♠
--	--	----	----

Pass	Pass	2♦	AP
------	------	----	----

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 383      ♠ KQJ854  
Dealer: W        ♥ AQ87  
Vul: NS         ♦ 6  
HCP: 12         ♣ 64

West Opens 1♦.

You bid first.

Board: 384      ♠ 1085  
Dealer: E        ♥ A862  
Vul: EW         ♦ K8  
HCP: 12         ♣ AJ64

East Opens 1♠.

Partner bids first.

Board: 385      ♠ KJ  
Dealer: W        ♥ 83  
Vul: None       ♦ QJ10  
HCP: 14         ♣ AK8653

West Opens 1♠.

You bid first.

Board: 386      ♠ KJ105  
Dealer: E        ♥ 4  
Vul: EW         ♦ KQ92  
HCP: 13         ♣ KJ93

East Opens 1♠.

Partner bids first.

Board: 387      ♠ AKQ63  
Dealer: W        ♥ J65  
Vul: NS         ♦ Q72  
HCP: 12         ♣ 54

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ KQJ854	♠ —	1♦	1♠	Pass	2♥
Vul: NS	♥ AQ87	♥ K10532	Pass	3♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 6	♦ AQJ842	AP			
South HCP: 12	♣ 64	♣ Q7	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ KQ			1♠	2♦
Vul: EW	♥ A862	♥ J5	Pass	2♠ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K8	♦ AJ9764	AP			
South HCP: 13	♣ AJ64	♣ Q52	1. strength cue bid			
Contract: 3♦ S						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10873	1♠	2♣	Pass	2NT
Vul: None	♥ 83	♥ AQ97	Pass	3NT	AP	
North HCP: 14	♦ QJ10	♦ K42				
South HCP: 11	♣ AK8653	♣ 9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q82			1♠	2♥
Vul: EW	♥ 4	♥ AQJ1098	Pass	3NT	AP	
North HCP: 13	♦ KQ92	♦ J4				
South HCP: 12	♣ KJ93	♣ Q7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ AKQ63	♠ 92	1♥	1♠	Pass	Pass
Vul: NS	♥ J65	♥ 984	2♥	Pass	Pass	3♦
North HCP: 12	♦ Q72	♦ AKJ104	AP			
South HCP: 12	♣ 54	♣ A107				
Contract: 3♦ S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 383	♠ —	West Opens 1♦.
Dealer: W	♥ K10532	
Vul: NS	♦ AQJ842	Partner bids first.
HCP: 12	♣ Q7	
Board: 384	♠ KQ	East Opens 1♠.
Dealer: E	♥ J5	
Vul: EW	♦ AJ9764	You bid first.
HCP: 13	♣ Q52	
Board: 385	♠ Q10873	West Opens 1♠.
Dealer: W	♥ AQ97	
Vul: None	♦ K42	Partner bids first.
HCP: 11	♣ 9	
Board: 386	♠ Q82	East Opens 1♠.
Dealer: E	♥ AQJ1098	
Vul: EW	♦ J4	You bid first.
HCP: 12	♣ Q7	
Board: 387	♠ 92	West Opens 1♥.
Dealer: W	♥ 984	West Bids 2♥ if possible.
Vul: NS	♦ AKJ104	
HCP: 12	♣ A107	Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: W	♠ KQJ854	♠ —	1♦	1♠	Pass	2♥
Vul: NS	♥ AQ87	♥ K10532	Pass	3♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 6	♦ AQJ842	AP			
South HCP: 12	♣ 64	♣ Q7	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 384	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ KQ			1♠	2♦
Vul: EW	♥ A862	♥ J5	Pass	2♠ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K8	♦ AJ9764	AP			
South HCP: 13	♣ AJ64	♣ Q52	1. strength cue bid			
Contract: 3♦ S						

Board: 385	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ Q10873	1♠	2♣	Pass	2NT
Vul: None	♥ 83	♥ AQ97	Pass	3NT	AP	
North HCP: 14	♦ QJ10	♦ K42				
South HCP: 11	♣ AK8653	♣ 9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ KJ105	♠ Q82			1♠	2♥
Vul: EW	♥ 4	♥ AQJ1098	Pass	3NT	AP	
North HCP: 13	♦ KQ92	♦ J4				
South HCP: 12	♣ KJ93	♣ Q7				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ AKQ63	♠ 92	1♥	1♠	Pass	Pass
Vul: NS	♥ J65	♥ 984	2♥	Pass	Pass	3♦
North HCP: 12	♦ Q72	♦ AKJ104	AP			
South HCP: 12	♣ 54	♣ A107				
Contract: 3♦ S						



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 388      ♠ 10953  
Dealer: E        ♥ Q643  
Vul: EW         ♦ 8  
HCP: 7          ♣ KQ94

East Opens 1♣.

Partner bids first.

Board: 389      ♠ A10872  
Dealer: W        ♥ 107  
Vul: Both       ♦ J10  
HCP: 13         ♣ AKJ8

West Opens 1♥.

You bid first.

Board: 390      ♠ J6  
Dealer: E        ♥ 5  
Vul: None       ♦ Q9765  
HCP: 7          ♣ A8753

East Opens 1♠.

Partner bids first.

Board: 391      ♠ QJ82  
Dealer: W        ♥ KQJ102  
Vul: EW         ♦ 9  
HCP: 12         ♣ K95

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

Board: 392      ♠ A9542  
Dealer: E        ♥ 874  
Vul: Both       ♦ QJ8  
HCP: 11         ♣ A5

East Opens 1♦.

East Doubles 2♦ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 388

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2N S

North:

♠ 10953

♥ Q643

♦ 8

♣ KQ94

South:

♠ AK6

♥ 1098

♦ AQJ75

♣ 53

West North East South

1♣ 1♦

Pass 1♥ Pass 2NT

AP

Board: 389

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ A10872

♥ 107

♦ J10

♣ AKJ8

South:

♠ QJ43

♥ KQ632

♦ K976

♣ —

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 390

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ J6

♥ 5

♦ Q9765

♣ A8753

South:

♠ 10543

♥ AK9432

♦ K

♣ KJ

West North East South

1♠ 2♥

AP

Board: 391

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ QJ82

♥ KQJ102

♦ 9

♣ K95

South:

♠ A974

♥ A985

♦ K853

♣ 8

West North East South

1♣ 1♥ Pass 2♣<sup>1</sup>

X 4♦<sup>2</sup> Pass 4♥

AP

1. limit raise or better in ♥

2. Splinter

Board: 392

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A9542

♥ 874

♦ QJ8

♣ A5

South:

♠ KQJ863

♥ KQ

♦ 105

♣ QJ7

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

Pass 4♠ AP

1. limit raise or better in ♠

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 388	♠ AK6	East Opens 1♣.
Dealer: E	♥ 1098	
Vul: EW	♦ AQJ75	You bid first.
HCP: 14	♣ 53	
Board: 389	♠ QJ43	West Opens 1♥.
Dealer: W	♥ KQ632	
Vul: Both	♦ K976	Partner bids first.
HCP: 11	♣ —	
Board: 390	♠ 10543	East Opens 1♠.
Dealer: E	♥ AK9432	
Vul: None	♦ K	You bid first.
HCP: 14	♣ KJ	
Board: 391	♠ A974	West Opens 1♣.
Dealer: W	♥ A985	West Doubles 2♣ if possible.
Vul: EW	♦ K853	
HCP: 11	♣ 8	Partner bids first.
Board: 392	♠ KQJ863	East Opens 1♦.
Dealer: E	♥ KQ	East Doubles 2♦ if possible.
Vul: Both	♦ 105	
HCP: 14	♣ QJ7	You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 388

Dealer: E

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2N S

North:

♠ 10953

♥ Q643

♦ 8

♣ KQ94

South:

♠ AK6

♥ 1098

♦ AQJ75

♣ 53

West North East South

1♣ 1♦

Pass 1♥ Pass 2NT

AP

Board: 389

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ A10872

♥ 107

♦ J10

♣ AKJ8

South:

♠ QJ43

♥ KQ632

♦ K976

♣ —

West North East South

1♥ 1♠ Pass 2♥<sup>1</sup>

Pass 4♠ AP

1. limit raise or better in ♠

Board: 390

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ J6

♥ 5

♦ Q9765

♣ A8753

South:

♠ 10543

♥ AK9432

♦ K

♣ KJ

West North East South

1♠ 2♥

AP

Board: 391

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 4♥ N

North:

♠ QJ82

♥ KQJ102

♦ 9

♣ K95

South:

♠ A974

♥ A985

♦ K853

♣ 8

West North East South

1♣ 1♥ Pass 2♣<sup>1</sup>

X 4♦<sup>2</sup> Pass 4♥

AP

1. limit raise or better in ♥

2. Splinter

Board: 392

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A9542

♥ 874

♦ QJ8

♣ A5

South:

♠ KQJ863

♥ KQ

♦ 105

♣ QJ7

West North East South

1♦ 1♠

Pass 2♦<sup>1</sup> X XX

Pass 4♠ AP

1. limit raise or better in ♠

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 393	♠ Q1082	West Opens 1♠.
Dealer: W	♥ 9	East Doubles Pass if possible.
Vul: None	♦ K3	
HCP: 13	♣ AKJ984	You bid first.
Board: 394	♠ Q2	East Opens 1♦.
Dealer: E	♥ J9743	
Vul: NS	♦ KQ94	Partner bids first.
HCP: 11	♣ K9	
Board: 395	♠ Q7	West Opens 1♣.
Dealer: W	♥ AQJ108	
Vul: Both	♦ J1043	You bid first.
HCP: 13	♣ K3	
Board: 396	♠ A94	East Opens 1♦.
Dealer: E	♥ 1098	East Bids 2♦ if possible.
Vul: None	♦ K97	West Bids 3♦ if possible.
HCP: 8	♣ J843	Partner bids first.
Board: 397	♠ 102	West Opens 1♣.
Dealer: W	♥ A7	
Vul: NS	♦ KJ654	You bid first.
HCP: 9	♣ J1043	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 393  
 Dealer: W  
 Vul: None  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♥X S

North:  
 ♠ Q1082  
 ♥ 9  
 ♦ K3  
 ♣ AKJ984

South:  
 ♠ J  
 ♥ AJ85432  
 ♦ QJ2  
 ♣ Q6

West	North	East	South
1♣	2♣	Pass	4♥
Pass	Pass	X	AP

Board: 394  
 Dealer: E  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ Q2  
 ♥ J9743  
 ♦ KQ94  
 ♣ K9

South:  
 ♠ AK975  
 ♥ A862  
 ♦ 106  
 ♣ J10

West	North	East	South
		1♦	1♠
Pass	2♥	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 395  
 Dealer: W  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ Q7  
 ♥ AQJ108  
 ♦ J1043  
 ♣ K3

South:  
 ♠ K4  
 ♥ K42  
 ♦ Q8765  
 ♣ A96

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 396  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♠ S

North:  
 ♠ A94  
 ♥ 1098  
 ♦ K97  
 ♣ J843

South:  
 ♠ QJ753  
 ♥ QJ7  
 ♦ 10  
 ♣ AKQ6

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	Pass	Pass	X
Pass	3♠	AP	

Board: 397  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ 102  
 ♥ A7  
 ♦ KJ654  
 ♣ J1043

South:  
 ♠ AQJ8763  
 ♥ J963  
 ♦ —  
 ♣ AK

West	North	East	South
1♣	1♦	Pass	1♠
Pass	1NT	Pass	4♠
AP			

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 393	♠ J	West Opens 1♠.
Dealer: W	♥ AJ85432	East Doubles Pass if possible.
Vul: None	♦ QJ2	
HCP: 11	♣ Q6	Partner bids first.
Board: 394	♠ AK975	East Opens 1♦.
Dealer: E	♥ A862	
Vul: NS	♦ 106	You bid first.
HCP: 12	♣ J10	
Board: 395	♠ K4	West Opens 1♣.
Dealer: W	♥ K42	
Vul: Both	♦ Q8765	Partner bids first.
HCP: 12	♣ A96	
Board: 396	♠ QJ753	East Opens 1♦.
Dealer: E	♥ QJ7	East Bids 2♦ if possible.
Vul: None	♦ 10	West Bids 3♦ if possible.
HCP: 15	♣ AKQ6	You bid first.
Board: 397	♠ AQJ8763	West Opens 1♣.
Dealer: W	♥ J963	
Vul: NS	♦ —	Partner bids first.
HCP: 15	♣ AK	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 393  
 Dealer: W  
 Vul: None  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♥X S

North:  
 ♠ Q1082  
 ♥ 9  
 ♦ K3  
 ♣ AKJ984

South:  
 ♠ J  
 ♥ AJ85432  
 ♦ QJ2  
 ♣ Q6

West	North	East	South
1♣	2♣	Pass	4♥
Pass	Pass	X	AP

Board: 394  
 Dealer: E  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ Q2  
 ♥ J9743  
 ♦ KQ94  
 ♣ K9

South:  
 ♠ AK975  
 ♥ A862  
 ♦ 106  
 ♣ J10

West	North	East	South
		1♦	1♠
Pass	2♥	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 395  
 Dealer: W  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ Q7  
 ♥ AQJ108  
 ♦ J1043  
 ♣ K3

South:  
 ♠ K4  
 ♥ K42  
 ♦ Q8765  
 ♣ A96

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 396  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♠ S

North:  
 ♠ A94  
 ♥ 1098  
 ♦ K97  
 ♣ J843

South:  
 ♠ QJ753  
 ♥ QJ7  
 ♦ 10  
 ♣ AKQ6

West	North	East	South
		1♦	1♠
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	Pass	Pass	X
Pass	3♠	AP	

Board: 397  
 Dealer: W  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ 102  
 ♥ A7  
 ♦ KJ654  
 ♣ J1043

South:  
 ♠ AQJ8763  
 ♥ J963  
 ♦ —  
 ♣ AK

West	North	East	South
1♣	1♦	Pass	1♠
Pass	1NT	Pass	4♠
AP			



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 398      ♠ AJ83  
Dealer: E        ♥ 32  
Vul: EW         ♦ A3  
HCP: 14         ♣ AJ1098

East Opens 1♥.  
East Doubles 2♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 399      ♠ A109764  
Dealer: W        ♥ QJ62  
Vul: NS         ♦ —  
HCP: 12         ♣ AJ8

West Opens 1♦.

You bid first.

Board: 400      ♠ QJ974  
Dealer: E        ♥ J8  
Vul: EW         ♦ Q9  
HCP: 9          ♣ K542

East Opens 1♠.

Partner bids first.

Board: 401      ♠ A7  
Dealer: W        ♥ A5  
Vul: Both       ♦ J96  
HCP: 13         ♣ A109643

West Opens 1♦.

You bid first.

Board: 402      ♠ AK2  
Dealer: E        ♥ AJ72  
Vul: NS         ♦ 1082  
HCP: 15         ♣ QJ5

East Opens 1♦.  
East Doubles 2♦ if possible.  
West Bids 3♦ if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 398

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ AJ83

♥ 32

♦ A3

♣ AJ1098

South:

♠ K10652

♥ K94

♦ Q74

♣ K7

West North East South

1♥ 1♠

Pass 2♥<sup>1</sup> X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 399

Dealer: W

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ A109764

♥ QJ62

♦ —

♣ AJ8

South:

♠ Q82

♥ 84

♦ AK964

♣ KQ3

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

3. Cue bid, surplus

Board: 400

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ QJ974

♥ J8

♦ Q9

♣ K542

South:

♠ 6

♥ AQ10742

♦ J5

♣ AQ83

West North East South

1♠ 2♥

AP

Board: 401

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ A7

♥ A5

♦ J96

♣ A109643

South:

♠ KQ5

♥ Q87642

♦ A

♣ J75

West North East South

1♦ 2♣ Pass 2♥

Pass 3♣ Pass 3♥

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. limit raise or better in ♥

Board: 402

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AK2

♥ AJ72

♦ 1082

♣ QJ5

South:

♠ 864

♥ KQ10865

♦ 64

♣ AK

West North East South

1♦ 1♥

Pass 2♦<sup>1</sup> X XX

3♦ 4♦<sup>2</sup> Pass 4♥

AP

1. limit raise or better in ♥

2. artificial

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 398      ♠ K10652  
Dealer: E        ♥ K94  
Vul: EW         ♦ Q74  
HCP: 11         ♣ K7

East Opens 1♥.  
East Doubles 2♥ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 399      ♠ Q82  
Dealer: W        ♥ 84  
Vul: NS         ♦ AK964  
HCP: 14         ♣ KQ3

West Opens 1♦.

Partner bids first.

Board: 400      ♠ 6  
Dealer: E        ♥ AQ10742  
Vul: EW         ♦ J5  
HCP: 13         ♣ AQ83

East Opens 1♠.

You bid first.

Board: 401      ♠ KQ5  
Dealer: W        ♥ Q87642  
Vul: Both       ♦ A  
HCP: 12         ♣ J75

West Opens 1♦.

Partner bids first.

Board: 402      ♠ 864  
Dealer: E        ♥ KQ10865  
Vul: NS         ♦ 64  
HCP: 12         ♣ AK

East Opens 1♦.  
East Doubles 2♦ if possible.  
West Bids 3♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 398

Dealer: E

Vul: EW

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ AJ83

♥ 32

♦ A3

♣ AJ1098

South:

♠ K10652

♥ K94

♦ Q74

♣ K7

West North East South

1♥ 1♠

Pass 2♥<sup>1</sup> X XX

3♥ 4♠ AP

1. limit raise or better in ♠

Board: 399

Dealer: W

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ A109764

♥ QJ62

♦ —

♣ AJ8

South:

♠ Q82

♥ 84

♦ AK964

♣ KQ3

West North East South

1♦ 1♠ Pass 2♦<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. limit raise or better in ♠

2. Splinter

3. Cue bid, surplus

Board: 400

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♥ S

North:

♠ QJ974

♥ J8

♦ Q9

♣ K542

South:

♠ 6

♥ AQ10742

♦ J5

♣ AQ83

West North East South

1♠ 2♥

AP

Board: 401

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ A7

♥ A5

♦ J96

♣ A109643

South:

♠ KQ5

♥ Q87642

♦ A

♣ J75

West North East South

1♦ 2♣ Pass 2♥

Pass 3♣ Pass 3♥

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. limit raise or better in ♥

Board: 402

Dealer: E

Vul: NS

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AK2

♥ AJ72

♦ 1082

♣ QJ5

South:

♠ 864

♥ KQ10865

♦ 64

♣ AK

West North East South

1♦ 1♥

Pass 2♦<sup>1</sup> X XX

3♦ 4♦<sup>2</sup> Pass 4♥

AP

1. limit raise or better in ♥

2. artificial

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 403	♠ AK86	West Opens 1♦.
Dealer: W	♥ J10743	
Vul: EW	♦ K	You bid first.
HCP: 13	♣ Q63	
Board: 404	♠ K107	East Opens 1♦.
Dealer: E	♥ QJ84	East Bids 3♦ if possible.
Vul: Both	♦ K9873	
HCP: 9	♣ 8	Partner bids first.
Board: 405	♠ Q6	West Opens 1♠.
Dealer: W	♥ KJ8654	
Vul: None	♦ Q104	You bid first.
HCP: 12	♣ KJ	
Board: 406	♠ A10	East Opens 1♣.
Dealer: E	♥ Q9543	East Bids 1♠ if possible.
Vul: EW	♦ KQ3	
HCP: 11	♣ 1085	Partner bids first.
Board: 407	♠ AQ973	West Opens 1♥.
Dealer: W	♥ 32	
Vul: Both	♦ A64	You bid first.
HCP: 12	♣ Q75	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ AK86

♥ J10743

♦ K

♣ Q63

South:

♠ J95

♥ KQ86

♦ A10862

♣ 10

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	3♥
----	----	------	----

AP			
----	--	--	--

Board: 404

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ K107

♥ QJ84

♦ K9873

♣ 8

South:

♠ Q86

♥ AK652

♦ 4

♣ A754

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	2♥	3♦	3♥
------	----	----	----

AP			
----	--	--	--

Board: 405

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ Q6

♥ KJ8654

♦ Q104

♣ KJ

South:

♠ AK82

♥ Q

♦ J832

♣ Q1073

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP			
----	--	--	--

Board: 406

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A10

♥ Q9543

♦ KQ3

♣ 1085

South:

♠ 97

♥ KJ2

♦ AJ754

♣ A43

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	X
------	----	----	---

Pass	2♥	Pass	2♠ <sup>1</sup>
------	----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♠ N

North:

♠ AQ973

♥ 32

♦ A64

♣ Q75

South:

♠ J104

♥ K1087

♦ KJ7

♣ K92

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♠
----	----	------	----

AP			
----	--	--	--

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 403	♠ J95	West Opens 1♦.
Dealer: W	♥ KQ86	
Vul: EW	♦ A10862	Partner bids first.
HCP: 10	♣ 10	
Board: 404	♠ Q86	East Opens 1♦.
Dealer: E	♥ AK652	East Bids 3♦ if possible.
Vul: Both	♦ 4	
HCP: 13	♣ A754	You bid first.
Board: 405	♠ AK82	West Opens 1♠.
Dealer: W	♥ Q	
Vul: None	♦ J832	Partner bids first.
HCP: 12	♣ Q1073	
Board: 406	♠ 97	East Opens 1♣.
Dealer: E	♥ KJ2	East Bids 1♠ if possible.
Vul: EW	♦ AJ754	
HCP: 13	♣ A43	You bid first.
Board: 407	♠ J104	West Opens 1♥.
Dealer: W	♥ K1087	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 11	♣ K92	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 403

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♥ N

North:

♠ AK86

♥ J10743

♦ K

♣ Q63

South:

♠ J95

♥ KQ86

♦ A10862

♣ 10

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	3♥
----	----	------	----

AP			
----	--	--	--

Board: 404

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ K107

♥ QJ84

♦ K9873

♣ 8

South:

♠ Q86

♥ AK652

♦ 4

♣ A754

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	2♥	3♦	3♥
------	----	----	----

AP			
----	--	--	--

Board: 405

Dealer: W

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ Q6

♥ KJ8654

♦ Q104

♣ KJ

South:

♠ AK82

♥ Q

♦ J832

♣ Q1073

West	North	East	South
------	-------	------	-------

1♠	2♥	Pass	3NT
----	----	------	-----

AP			
----	--	--	--

Board: 406

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A10

♥ Q9543

♦ KQ3

♣ 1085

South:

♠ 97

♥ KJ2

♦ AJ754

♣ A43

West	North	East	South
------	-------	------	-------

		1♣	1♦
--	--	----	----

Pass	1♥	1♠	X
------	----	----	---

Pass	2♥	Pass	2♠ <sup>1</sup>
------	----	------	-----------------

Pass	2NT <sup>2</sup>	Pass	3♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♠ N

North:

♠ AQ973

♥ 32

♦ A64

♣ Q75

South:

♠ J104

♥ K1087

♦ KJ7

♣ K92

West	North	East	South
------	-------	------	-------

1♥	1♠	Pass	2♠
----	----	------	----

AP			
----	--	--	--



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 408	♠ Q109543	East Opens 1♣.
Dealer: E	♥ AK3	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AQ4	

Board: 409	♠ AKQ52	West Opens 1♣.
Dealer: W	♥ Q94	
Vul: Both	♦ KJ53	You bid first.
HCP: 15	♣ 6	

Board: 410	♠ 10	East Opens 1♥.
Dealer: E	♥ K9	
Vul: None	♦ AK107	Partner bids first.
HCP: 12	♣ Q86532	

Board: 411	♠ AQ1053	West Opens 1♦.
Dealer: W	♥ A10	
Vul: NS	♦ A1065	You bid first.
HCP: 14	♣ 53	

Board: 412	♠ 65	East Opens 1♦.
Dealer: E	♥ KJ10	
Vul: EW	♦ 876	Partner bids first.
HCP: 10	♣ KQJ43	

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ Q109543	♠ K62			1♣	1♦
Vul: None	♥ AK3	♥ QJ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ 3	♦ QJ1075	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ4	♣ 86	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ AKQ52	♠ 863	1♣	1♠	Pass	2♠
Vul: Both	♥ Q94	♥ A72	Pass	3♠	Pass	4♠
North HCP: 15	♦ KJ53	♦ AQ8	AP			
South HCP: 10	♣ 6	♣ 10954				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ KJ643				
Vul: None	♥ K9	♥ Q543			1♥	1♠
North HCP: 12	♦ AK107	♦ 4	Pass	1NT	AP	
South HCP: 10	♣ Q86532	♣ A74				
Contract: 1N N						

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ AQ1053	♠ 98	1♦	1♠	Pass	1NT
Vul: NS	♥ A10	♥ K986	Pass	3NT	AP	
North HCP: 14	♦ A1065	♦ KJ				
South HCP: 10	♣ 53	♣ K9764				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AK1043				
Vul: EW	♥ KJ10	♥ 742			1♦	1♠
North HCP: 10	♦ 876	♦ Q43	AP			
South HCP: 13	♣ KQJ43	♣ A6				
Contract: 1♠ S						

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 408	♠ K62	East Opens 1♣.
Dealer: E	♥ QJ7	
Vul: None	♦ QJ1075	You bid first.
HCP: 9	♣ 86	
Board: 409	♠ 863	West Opens 1♣.
Dealer: W	♥ A72	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 10	♣ 10954	
Board: 410	♠ KJ643	East Opens 1♥.
Dealer: E	♥ Q543	
Vul: None	♦ 4	You bid first.
HCP: 10	♣ A74	
Board: 411	♠ 98	West Opens 1♦.
Dealer: W	♥ K986	
Vul: NS	♦ KJ	Partner bids first.
HCP: 10	♣ K9764	
Board: 412	♠ AK1043	East Opens 1♦.
Dealer: E	♥ 742	
Vul: EW	♦ Q43	You bid first.
HCP: 13	♣ A6	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 408	North:	South:	West	North	East	South
Dealer: E	♠ Q109543	♠ K62			1♣	1♦
Vul: None	♥ AK3	♥ QJ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ 3	♦ QJ1075	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQ4	♣ 86	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: W	♠ AKQ52	♠ 863	1♣	1♠	Pass	2♠
Vul: Both	♥ Q94	♥ A72	Pass	3♠	Pass	4♠
North HCP: 15	♦ KJ53	♦ AQ8	AP			
South HCP: 10	♣ 6	♣ 10954				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ KJ643				
Vul: None	♥ K9	♥ Q543			1♥	1♠
North HCP: 12	♦ AK107	♦ 4	Pass	1NT	AP	
South HCP: 10	♣ Q86532	♣ A74				
Contract: 1N N						

Board: 411	North:	South:	West	North	East	South
Dealer: W	♠ AQ1053	♠ 98	1♦	1♠	Pass	1NT
Vul: NS	♥ A10	♥ K986	Pass	3NT	AP	
North HCP: 14	♦ A1065	♦ KJ				
South HCP: 10	♣ 53	♣ K9764				
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: E	♠ 65	♠ AK1043				
Vul: EW	♥ KJ10	♥ 742			1♦	1♠
North HCP: 10	♦ 876	♦ Q43	AP			
South HCP: 13	♣ KQJ43	♣ A6				
Contract: 1♠ S						

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 413      ♠ QJ832  
Dealer: W        ♥ KJ9  
Vul: None        ♦ 74  
HCP: 11          ♣ A84

West Opens 1♦.

You bid first.

Board: 414      ♠ KQ103  
Dealer: E        ♥ J7  
Vul: NS          ♦ 1054  
HCP: 7           ♣ J1064

East Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 415      ♠ K65  
Dealer: W        ♥ AKJ52  
Vul: EW          ♦ A84  
HCP: 15          ♣ 87

West Opens 1♦.

You bid first.

Board: 416      ♠ KQ109652  
Dealer: E        ♥ Q8  
Vul: Both        ♦ J10  
HCP: 8           ♣ 75

East Opens 1♣.

Partner bids first.

Board: 417      ♠ Q94  
Dealer: W        ♥ KQ864  
Vul: NS          ♦ A107  
HCP: 11          ♣ 83

West Opens 1♦.

West Bids 3♦ if possible.

You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 413  
 Dealer: W  
 Vul: None  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ QJ832  
 ♥ KJ9  
 ♦ 74  
 ♣ A84

South:  
 ♠ A6  
 ♥ Q753  
 ♦ A932  
 ♣ KQ9

West	North	East	South
1♦	1♠	Pass	2NT
Pass	3NT	AP	

Board: 414  
 Dealer: E  
 Vul: NS  
 North HCP: 7  
 South HCP: 15  
 Contract: 3♦ E

North:  
 ♠ KQ103  
 ♥ J7  
 ♦ 1054  
 ♣ J1064

South:  
 ♠ 876  
 ♥ AK952  
 ♦ K  
 ♣ KQ98

West	North	East	South
		1♦	1♥
Pass	Pass	2♦	X
Pass	2♠	Pass	Pass
3♦	AP		

Board: 415  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ K65  
 ♥ AKJ52  
 ♦ A84  
 ♣ 87

South:  
 ♠ 93  
 ♥ Q974  
 ♦ 9652  
 ♣ AQ4

West	North	East	South
1♦	1♥	Pass	3♥
AP			

Board: 416  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♥ S

North:  
 ♠ KQ109652  
 ♥ Q8  
 ♦ J10  
 ♣ 75

South:  
 ♠ —  
 ♥ AKJ976  
 ♦ A95  
 ♣ Q943

West	North	East	South
		1♣	1♥
Pass	1♠	Pass	2♥
AP			

Board: 417  
 Dealer: W  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 3♥ N

North:  
 ♠ Q94  
 ♥ KQ864  
 ♦ A107  
 ♣ 83

South:  
 ♠ A82  
 ♥ J753  
 ♦ QJ5  
 ♣ A95

West	North	East	South
1♦	1♥	Pass	2♦ <sup>1</sup>
3♦	3♥	AP	
1. limit raise or better in ♥			

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 413	♠ A6	West Opens 1♦.
Dealer: W	♥ Q753	
Vul: None	♦ A932	Partner bids first.
HCP: 15	♣ KQ9	
Board: 414	♠ 876	East Opens 1♦.
Dealer: E	♥ AK952	East Bids 2♦ if possible.
Vul: NS	♦ K	West Bids 3♦ if possible.
HCP: 15	♣ KQ98	You bid first.
Board: 415	♠ 93	West Opens 1♦.
Dealer: W	♥ Q974	
Vul: EW	♦ 9652	Partner bids first.
HCP: 8	♣ AQ4	
Board: 416	♠ —	East Opens 1♣.
Dealer: E	♥ AKJ976	
Vul: Both	♦ A95	You bid first.
HCP: 14	♣ Q943	
Board: 417	♠ A82	West Opens 1♦.
Dealer: W	♥ J753	West Bids 3♦ if possible.
Vul: NS	♦ QJ5	
HCP: 12	♣ A95	Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 413

Dealer: W

Vul: None

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ QJ832

♥ KJ9

♦ 74

♣ A84

South:

♠ A6

♥ Q753

♦ A932

♣ KQ9

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 414

Dealer: E

Vul: NS

North HCP: 7

South HCP: 15

Contract: 3♦ E

North:

♠ KQ103

♥ J7

♦ 1054

♣ J1064

South:

♠ 876

♥ AK952

♦ K

♣ KQ98

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	Pass	2♦	X
------	------	----	---

Pass	2♠	Pass	Pass
------	----	------	------

3♦	AP		
----	----	--	--

Board: 415

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♥ N

North:

♠ K65

♥ AKJ52

♦ A84

♣ 87

South:

♠ 93

♥ Q974

♦ 9652

♣ AQ4

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	3♥
----	----	------	----

AP			
----	--	--	--

Board: 416

Dealer: E

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2♥ S

North:

♠ KQ109652

♥ Q8

♦ J10

♣ 75

South:

♠ —

♥ AKJ976

♦ A95

♣ Q943

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	1♠	Pass	2♥
------	----	------	----

AP			
----	--	--	--

Board: 417

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♥ N

North:

♠ Q94

♥ KQ864

♦ A107

♣ 83

South:

♠ A82

♥ J753

♦ QJ5

♣ A95

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	2♦ <sup>1</sup>
----	----	------	-----------------

3♦	3♥	AP	
----	----	----	--

1. limit raise or better in ♥



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 418      ♠ AKQ8542  
Dealer: E        ♥ 76  
Vul: EW         ♦ 65  
HCP: 9          ♣ 75

East Opens 1♦.

Partner bids first.

Board: 419      ♠ A1043  
Dealer: W        ♥ Q10974  
Vul: Both       ♦ K94  
HCP: 13         ♣ A

West Opens 1♦.

You bid first.

Board: 420      ♠ Q5  
Dealer: E        ♥ A943  
Vul: None       ♦ 73  
HCP: 7          ♣ J10876

East Opens 1♣.

East Doubles 3♥ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 421      ♠ J10742  
Dealer: W        ♥ K94  
Vul: EW         ♦ AJ5  
HCP: 9          ♣ 103

West Opens 1♦.

You bid first.

Board: 422      ♠ Q76  
Dealer: E        ♥ J865  
Vul: Both       ♦ AQ5  
HCP: 10         ♣ J63

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♦ if possible.

West Bids 3♦ if possible.

East Doubles Pass if possible.

Partner bids first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 418

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ AKQ8542

♥ 76

♦ 65

♣ 75

South:

♠ J10

♥ KJ1084

♦ K74

♣ AK6

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

Board: 419

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ A1043

♥ Q10974

♦ K94

♣ A

South:

♠ QJ65

♥ AK6

♦ 107

♣ 10953

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	2♥
----	----	------	----

AP			
----	--	--	--

Board: 420

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ Q5

♥ A943

♦ 73

♣ J10876

South:

♠ K1072

♥ KQJ1082

♦ Q8

♣ K

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	3♥	X	Pass
------	----	---	------

4♦	Pass	Pass	4♥
----	------	------	----

AP			
----	--	--	--

Board: 421

Dealer: W

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ N

North:

♠ J10742

♥ K94

♦ AJ5

♣ 103

South:

♠ 985

♥ AJ8

♦ 97

♣ AKQ75

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♦ <sup>1</sup>
----	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♣ X S

North:

♠ Q76

♥ J865

♦ AQ5

♣ J63

South:

♠ 10542

♥ K3

♦ 2

♣ AKQ842

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

2♦	2♠ <sup>1</sup>	Pass	3♣
----	-----------------	------	----

3♦	Pass	Pass	4♣
----	------	------	----

Pass	Pass	X	AP
------	------	---	----

1. limit raise or better in ♣

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 418	♠ J10	East Opens 1♦.
Dealer: E	♥ KJ1084	
Vul: EW	♦ K74	You bid first.
HCP: 15	♣ AK6	
Board: 419	♠ QJ65	West Opens 1♦.
Dealer: W	♥ AK6	
Vul: Both	♦ 107	Partner bids first.
HCP: 10	♣ 10953	
Board: 420	♠ K1072	East Opens 1♣.
Dealer: E	♥ KQJ1082	East Doubles 3♥ if possible.
Vul: None	♦ Q8	West Bids 4♦ if possible.
HCP: 14	♣ K	You bid first.
Board: 421	♠ 985	West Opens 1♦.
Dealer: W	♥ AJ8	
Vul: EW	♦ 97	Partner bids first.
HCP: 14	♣ AKQ75	
Board: 422	♠ 10542	East Opens 1♠.
Dealer: E	♥ K3	East Doubles Pass if possible.
Vul: Both	♦ 2	West Bids 2♦ if possible.
HCP: 12	♣ AKQ842	West Bids 3♦ if possible.
		East Doubles Pass if possible.
		You bid first.

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 418

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♠ N

North:

♠ AKQ8542

♥ 76

♦ 65

♣ 75

South:

♠ J10

♥ KJ1084

♦ K74

♣ AK6

West	North	East	South
------	-------	------	-------

		1♦	1♥
--	--	----	----

Pass	4♠	AP	
------	----	----	--

Board: 419

Dealer: W

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ A1043

♥ Q10974

♦ K94

♣ A

South:

♠ QJ65

♥ AK6

♦ 107

♣ 10953

West	North	East	South
------	-------	------	-------

1♦	1♥	Pass	2♥
----	----	------	----

AP			
----	--	--	--

Board: 420

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ Q5

♥ A943

♦ 73

♣ J10876

South:

♠ K1072

♥ KQJ1082

♦ Q8

♣ K

West	North	East	South
------	-------	------	-------

		1♣	1♥
--	--	----	----

Pass	3♥	X	Pass
------	----	---	------

4♦	Pass	Pass	4♥
----	------	------	----

AP			
----	--	--	--

Board: 421

Dealer: W

Vul: EW

North HCP: 9

South HCP: 14

Contract: 4♠ N

North:

♠ J10742

♥ K94

♦ AJ5

♣ 103

South:

♠ 985

♥ AJ8

♦ 97

♣ AKQ75

West	North	East	South
------	-------	------	-------

1♦	1♠	Pass	2♦ <sup>1</sup>
----	----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♣ X S

North:

♠ Q76

♥ J865

♦ AQ5

♣ J63

South:

♠ 10542

♥ K3

♦ 2

♣ AKQ842

West	North	East	South
------	-------	------	-------

		1♠	2♣
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

2♦	2♠ <sup>1</sup>	Pass	3♣
----	-----------------	------	----

3♦	Pass	Pass	4♣
----	------	------	----

Pass	Pass	X	AP
------	------	---	----

1. limit raise or better in ♣

## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 423	♠ 104	West Opens 1♣.
Dealer: W	♥ AQJ53	West Doubles 2♣ if possible.
Vul: None	♦ K96	
HCP: 15	♣ KQ8	You bid first.
Board: 424	♠ J53	East Opens 1♣.
Dealer: E	♥ QJ94	
Vul: NS	♦ Q1074	Partner bids first.
HCP: 10	♣ A3	
Board: 425	♠ QJ96	West Opens 1♣.
Dealer: W	♥ AQ1085	
Vul: Both	♦ 103	You bid first.
HCP: 12	♣ K3	
Board: 426	♠ QJ87	East Opens 1♣.
Dealer: E	♥ QJ107	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ K1076	
Board: 427	♠ J10543	West Opens 1♣.
Dealer: W	♥ A8	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ A76	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 423  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 11  
Contract: 4♥ N

North:  
♠ 104  
♥ AQJ53  
♦ K96  
♣ KQ8

South:  
♠ AQ53  
♥ 1072  
♦ AJ43  
♣ 96

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
X	2♦ <sup>2</sup>	Pass	2♠ <sup>3</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

Board: 424  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 2♠ S

North:  
♠ J53  
♥ QJ94  
♦ Q1074  
♣ A3

South:  
♠ AK1084  
♥ 52  
♦ A96  
♣ QJ4

West	North	East	South
		1♣	1♠
Pass	2♠	AP	

Board: 425  
Dealer: W  
Vul: Both  
North HCP: 12  
South HCP: 11  
Contract: 2♥ N

North:  
♠ QJ96  
♥ AQ1085  
♦ 103  
♣ K3

South:  
♠ A42  
♥ K764  
♦ Q9  
♣ Q865

West	North	East	South
1♣	1♥	Pass	2♥
AP			

Board: 426  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 14  
Contract: 4♠ S

North:  
♠ QJ87  
♥ QJ107  
♦ 5  
♣ K1076

South:  
♠ 10652  
♥ K53  
♦ AK963  
♣ A

West	North	East	South
		1♣	1♦
Pass	1♥	Pass	2♠
Pass	3♣ <sup>1</sup>	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 427  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 10  
Contract: 1♠ N

North:  
♠ J10543  
♥ A8  
♦ AQ7  
♣ A76

South:  
♠ AQ  
♥ 1075  
♦ KJ83  
♣ 9843

West	North	East	South
1♣	1♠	AP	

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 423	♠ AQ53	West Opens 1♣.
Dealer: W	♥ 1072	West Doubles 2♣ if possible.
Vul: None	♦ AJ43	
HCP: 11	♣ 96	Partner bids first.
Board: 424	♠ AK1084	East Opens 1♣.
Dealer: E	♥ 52	
Vul: NS	♦ A96	You bid first.
HCP: 14	♣ QJ4	
Board: 425	♠ A42	West Opens 1♣.
Dealer: W	♥ K764	
Vul: Both	♦ Q9	Partner bids first.
HCP: 11	♣ Q865	
Board: 426	♠ 10652	East Opens 1♣.
Dealer: E	♥ K53	
Vul: NS	♦ AK963	You bid first.
HCP: 14	♣ A	
Board: 427	♠ AQ	West Opens 1♣.
Dealer: W	♥ 1075	
Vul: EW	♦ KJ83	Partner bids first.
HCP: 10	♣ 9843	

# Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 423  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 11  
Contract: 4♥ N

North:  
♠ 104  
♥ AQJ53  
♦ K96  
♣ KQ8

South:  
♠ AQ53  
♥ 1072  
♦ AJ43  
♣ 96

West	North	East	South
1♣	1♥	Pass	2♣ <sup>1</sup>
X	2♦ <sup>2</sup>	Pass	2♠ <sup>3</sup>
Pass	4♥	AP	

1. limit raise or better in ♥  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

Board: 424  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 14  
Contract: 2♠ S

North:  
♠ J53  
♥ QJ94  
♦ Q1074  
♣ A3

South:  
♠ AK1084  
♥ 52  
♦ A96  
♣ QJ4

West	North	East	South
		1♣	1♠
Pass	2♠	AP	

Board: 425  
Dealer: W  
Vul: Both  
North HCP: 12  
South HCP: 11  
Contract: 2♥ N

North:  
♠ QJ96  
♥ AQ1085  
♦ 103  
♣ K3

South:  
♠ A42  
♥ K764  
♦ Q9  
♣ Q865

West	North	East	South
1♣	1♥	Pass	2♥
AP			

Board: 426  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 14  
Contract: 4♠ S

North:  
♠ QJ87  
♥ QJ107  
♦ 5  
♣ K1076

South:  
♠ 10652  
♥ K53  
♦ AK963  
♣ A

West	North	East	South
		1♣	1♦
Pass	1♥	Pass	2♠
Pass	3♣ <sup>1</sup>	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 427  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 10  
Contract: 1♠ N

North:  
♠ J10543  
♥ A8  
♦ AQ7  
♣ A76

South:  
♠ AQ  
♥ 1075  
♦ KJ83  
♣ 9843

West	North	East	South
1♣	1♠	AP	



## North hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 428	♠ 54	East Opens 1♠.
Dealer: E	♥ Q72	East Bids 3♠ if possible.
Vul: None	♦ QJ9	
HCP: 12	♣ AQJ76	Partner bids first.

Board: 429	♠ AQJ43	West Opens 1♥.
Dealer: W	♥ J9	
Vul: NS	♦ A86	You bid first.
HCP: 12	♣ 987	

Board: 430	♠ Q1076	East Opens 1♠.
Dealer: E	♥ A876	East Bids 2♠ if possible.
Vul: Both	♦ Q9	
HCP: 12	♣ A63	Partner bids first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 428

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 54

♥ Q72

♦ QJ9

♣ AQJ76

South:

♠ 932

♥ AKJ843

♦ A4

♣ 94

West North East South

1♠ 2♥

Pass 2♠<sup>1</sup> 3♠ 4♥

AP

1. limit raise or better in ♥

Board: 429

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ AQJ43

♥ J9

♦ A86

♣ 987

South:

♠ K96

♥ K865

♦ K10974

♣ 3

West North East South

1♥ 1♠ Pass 2♠

AP

Board: 430

Dealer: E

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q1076

♥ A876

♦ Q9

♣ A63

South:

♠ 98

♥ K92

♦ AJ

♣ KQ10942

West North East South

1♠ 2♣

Pass Pass 2♠ Pass

Pass 3NT AP

## South hands (Practice Page)

### Gabor Transfer Overcalls.

Board: 428	♠ 932	East Opens 1♠.
Dealer: E	♥ AKJ843	East Bids 3♠ if possible.
Vul: None	♦ A4	
HCP: 12	♣ 94	You bid first.
Board: 429	♠ K96	West Opens 1♥.
Dealer: W	♥ K865	
Vul: NS	♦ K10974	Partner bids first.
HCP: 9	♣ 3	
Board: 430	♠ 98	East Opens 1♠.
Dealer: E	♥ K92	East Bids 2♠ if possible.
Vul: Both	♦ AJ	
HCP: 13	♣ KQ10942	You bid first.

## Gabor Transfer Overcalls. Both hands (Answers Page)

Board: 428

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ 54

♥ Q72

♦ QJ9

♣ AQJ76

South:

♠ 932

♥ AKJ843

♦ A4

♣ 94

West North East South

1♠ 2♥

Pass 2♠<sup>1</sup> 3♠ 4♥

AP

1. limit raise or better in ♥

Board: 429

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ AQJ43

♥ J9

♦ A86

♣ 987

South:

♠ K96

♥ K865

♦ K10974

♣ 3

West North East South

1♥ 1♠ Pass 2♠

AP

Board: 430

Dealer: E

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q1076

♥ A876

♦ Q9

♣ A63

South:

♠ 98

♥ K92

♦ AJ

♣ KQ10942

West North East South

1♠ 2♣

Pass Pass 2♠ Pass

Pass 3NT AP