

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 1	♠ 652	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ AQJ632	Partner bids first.
HCP: 9	♣ 3	

Board: 2	♠ 106	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQJ6	You bid first.
HCP: 14	♣ AQ1097	

Board: 3	♠ A4	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ Q8	Partner bids first.
HCP: 14	♣ Q10732	

Board: 4	♠ AJ	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ KJ8	You bid first.
HCP: 14	♣ AJ1097643	

Board: 5	♠ AJ983	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ 1062	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 12  
Contract: 2♦ N

North:  
♠ 652  
♥ Q83  
♦ AQJ632  
♣ 3

South:  
♠ QJ97  
♥ AK94  
♦ —  
♣ Q10962

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

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

1. Fourth suit game force
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=0/5 or 3/5

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 10  
Contract: 5♣ N

North:  
♠ AJ  
♥ —  
♦ KJ8  
♣ AJ1097643

South:  
♠ 8632  
♥ QJ10654  
♦ A7  
♣ K

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

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ AJ983  
♥ KJ9  
♦ 75  
♣ 1062

South:  
♠ Q  
♥ Q1083  
♦ AQJ  
♣ AKQ74

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

1. Fourth suit game force

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 1	♠ QJ97	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ —	You bid first.
HCP: 12	♣ Q10962	

Board: 2	♠ KJ72	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: NS	♦ 1052	Partner bids first.
HCP: 9	♣ K5	

Board: 3	♠ K62	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AJ54	You bid first.
HCP: 16	♣ AKJ95	

Board: 4	♠ 8632	The opponents are silent.
Dealer: N	♥ QJ10654	
Vul: NS	♦ A7	Partner bids first.
HCP: 10	♣ K	

Board: 5	♠ Q	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AKQ74	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 12  
Contract: 2♦ N

North:  
♠ 652  
♥ Q83  
♦ AQJ632  
♣ 3

South:  
♠ QJ97  
♥ AK94  
♦ —  
♣ Q10962

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

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

1. Fourth suit game force
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=0/5 or 3/5

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 10  
Contract: 5♣ N

North:  
♠ AJ  
♥ —  
♦ KJ8  
♣ AJ1097643

South:  
♠ 8632  
♥ QJ10654  
♦ A7  
♣ K

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

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ AJ983  
♥ KJ9  
♦ 75  
♣ 1062

South:  
♠ Q  
♥ Q1083  
♦ AQJ  
♣ AKQ74

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

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 6	♠ KQ	East Doubles Pass if possible.
Dealer: N	♥ AQ82	
Vul: Both	♦ AJ8	You bid first.
HCP: 18	♣ Q1092	

Board: 7	♠ 3	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

Board: 8	♠ J5	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: Both	♦ 82	You bid first.
HCP: 12	♣ AQJ94	

Board: 9	♠ A842	The opponents are silent.
Dealer: S	♥ 9753	
Vul: None	♦ AQ	Partner bids first.
HCP: 17	♣ AK2	

Board: 10	♠ Q764	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ A72	You bid first.
HCP: 12	♣ A8752	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: Both  
North HCP: 18  
South HCP: 12  
Contract: 6♥X S

North:  
♠ KQ  
♥ AQ82  
♦ AJ8  
♣ Q1092

South:  
♠ A1064  
♥ K754  
♦ 104  
♣ AJ8

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	6♥
Pass	Pass	X	AP

1. Blackwood 0314, for ♥  
2. A=2/5 or 5/5, Q(H)=1

Board: 7  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 3♦ N

North:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

South:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

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

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 19  
Contract: 3N N

North:  
♠ J5  
♥ KJ98  
♦ 82  
♣ AQJ94

South:  
♠ AQ32  
♥ 4  
♦ AKQJ4  
♣ K75

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

1. Fourth suit game force

Board: 9  
Dealer: S  
Vul: None  
North HCP: 17  
South HCP: 12  
Contract: 4♥ N

North:  
♠ A842  
♥ 9753  
♦ AQ  
♣ AK2

South:  
♠ Q75  
♥ AK104  
♦ K94  
♣ 986

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

Board: 10  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 4♠ N

North:  
♠ Q764  
♥ Q  
♦ A72  
♣ A8752

South:  
♠ KJ93  
♥ AJ1042  
♦ K964  
♣ —

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 6	♠ A1064	East Doubles Pass if possible.
Dealer: N	♥ K754	
Vul: Both	♦ 104	Partner bids first.
HCP: 12	♣ AJ8	
Board: 7	♠ K1095	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ Q73	You bid first.
HCP: 13	♣ A108	
Board: 8	♠ AQ32	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AKQJ4	Partner bids first.
HCP: 19	♣ K75	
Board: 9	♠ Q75	The opponents are silent.
Dealer: S	♥ AK104	
Vul: None	♦ K94	You bid first.
HCP: 12	♣ 986	
Board: 10	♠ KJ93	The opponents are silent.
Dealer: N	♥ AJ1042	
Vul: Both	♦ K964	Partner bids first.
HCP: 12	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: Both  
North HCP: 18  
South HCP: 12  
Contract: 6♥X S

North:  
♠ KQ  
♥ AQ82  
♦ AJ8  
♣ Q1092

South:  
♠ A1064  
♥ K754  
♦ 104  
♣ AJ8

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	6♥
Pass	Pass	X	AP

1. Blackwood 0314, for ♥  
2. A=2/5 or 5/5, Q(H)=1

Board: 7  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 3♦ N

North:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

South:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

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

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 19  
Contract: 3N N

North:  
♠ J5  
♥ KJ98  
♦ 82  
♣ AQJ94

South:  
♠ AQ32  
♥ 4  
♦ AKQJ4  
♣ K75

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

1. Fourth suit game force

Board: 9  
Dealer: S  
Vul: None  
North HCP: 17  
South HCP: 12  
Contract: 4♥ N

North:  
♠ A842  
♥ 9753  
♦ AQ  
♣ AK2

South:  
♠ Q75  
♥ AK104  
♦ K94  
♣ 986

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

Board: 10  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 4♠ N

North:  
♠ Q764  
♥ Q  
♦ A72  
♣ A8752

South:  
♠ KJ93  
♥ AJ1042  
♦ K964  
♣ —

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 11	♠ AJ103	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 86543	Partner bids first.
HCP: 12	♣ K5	

Board: 12	♠ QJ73	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: NS	♦ 6	You bid first.
HCP: 14	♣ AQ73	

Board: 13	♠ 97632	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ K9	Partner bids first.
HCP: 14	♣ AK4	

Board: 14	♠ 6	The opponents are silent.
Dealer: N	♥ Q97	
Vul: NS	♦ KQ96	You bid first.
HCP: 13	♣ KQJ106	

Board: 15	♠ 2	The opponents are silent.
Dealer: S	♥ 108762	
Vul: EW	♦ A984	Partner bids first.
HCP: 8	♣ A102	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ K92				1♣
Vul: None	♥ A3	♥ Q62	Pass	1♦	Pass	1NT
North HCP: 12	♦ 86543	♦ AJ	Pass	2♠	Pass	3NT
South HCP: 12	♣ K5	♣ Q10984	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ A5		1♣	Pass	1♥
Vul: NS	♥ KQ87	♥ A9532	Pass	2♥	Pass	4♥
North HCP: 14	♦ 6	♦ 109842	AP			
South HCP: 11	♣ AQ73	♣ K				
Contract: 4♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 97632	♠ AJ4		1♠	Pass	1NT
Vul: EW	♥ A42	♥ 9653	Pass	2♦ <sup>1</sup>	Pass	2♠ <sup>2</sup>
North HCP: 14	♦ K9	♦ AJ6	Pass	4♠	AP	
South HCP: 12	♣ AK4	♣ Q109	1. New Minor Forcing			
Contract: 4♠ N			2. 3 ♠			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KJ83		1♣	Pass	1♠
Vul: NS	♥ Q97	♥ AJ10	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ96	♦ AJ54	AP			
South HCP: 14	♣ KQJ106	♣ 97				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ64				1♣
Vul: EW	♥ 108762	♥ KJ	Pass	1♥	Pass	1♠
North HCP: 8	♦ A984	♦ Q2	Pass	1NT	AP	
South HCP: 13	♣ A102	♣ Q9854				
Contract: 1N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 11	♠ K92	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ AJ	You bid first.
HCP: 12	♣ Q10984	

Board: 12	♠ A5	The opponents are silent.
Dealer: N	♥ A9532	
Vul: NS	♦ 109842	Partner bids first.
HCP: 11	♣ K	

Board: 13	♠ AJ4	The opponents are silent.
Dealer: S	♥ 9653	
Vul: EW	♦ AJ6	You bid first.
HCP: 12	♣ Q109	

Board: 14	♠ KJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AJ54	Partner bids first.
HCP: 14	♣ 97	

Board: 15	♠ AJ64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ Q2	You bid first.
HCP: 13	♣ Q9854	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ K92				1♣
Vul: None	♥ A3	♥ Q62	Pass	1♦	Pass	1NT
North HCP: 12	♦ 86543	♦ AJ	Pass	2♠	Pass	3NT
South HCP: 12	♣ K5	♣ Q10984	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ A5		1♣	Pass	1♥
Vul: NS	♥ KQ87	♥ A9532	Pass	2♥	Pass	4♥
North HCP: 14	♦ 6	♦ 109842	AP			
South HCP: 11	♣ AQ73	♣ K				
Contract: 4♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 97632	♠ AJ4		1♠	Pass	1NT
Vul: EW	♥ A42	♥ 9653	Pass	2♦ <sup>1</sup>	Pass	2♠ <sup>2</sup>
North HCP: 14	♦ K9	♦ AJ6	Pass	4♠	AP	
South HCP: 12	♣ AK4	♣ Q109				
Contract: 4♠ N						

1. New Minor Forcing  
2. 3 ♠

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ KJ83		1♣	Pass	1♠
Vul: NS	♥ Q97	♥ AJ10	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ96	♦ AJ54	AP			
South HCP: 14	♣ KQJ106	♣ 97				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ64				1♣
Vul: EW	♥ 108762	♥ KJ	Pass	1♥	Pass	1♠
North HCP: 8	♦ A984	♦ Q2	Pass	1NT	AP	
South HCP: 13	♣ A102	♣ Q9854				
Contract: 1N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 16	♠ 95	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: Both	♦ Q93	You bid first.
HCP: 12	♣ AJ72	

Board: 17	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: NS	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 18	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: EW	♦ A94	You bid first.
HCP: 18	♣ AQ8	

Board: 19	♠ 84	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: Both	♦ Q106	Partner bids first.
HCP: 11	♣ K84	

Board: 20	♠ AK9	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: None	♦ J52	You bid first.
HCP: 18	♣ KQ6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

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

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

1♣

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

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

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

AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 17

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

West	North	East	South
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	1♣	Pass	1♥
--	----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

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

1♣

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

West	North	East	South
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	1♣	Pass	1♦
--	----	------	----

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

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 16	♠ A86	The opponents are silent.
Dealer: N	♥ 106432	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 10	♣ Q4	

Board: 17	♠ A82	The opponents are silent.
Dealer: S	♥ J643	
Vul: NS	♦ J104	You bid first.
HCP: 13	♣ AK8	

Board: 18	♠ K984	The opponents are silent.
Dealer: N	♥ K982	
Vul: EW	♦ J103	Partner bids first.
HCP: 7	♣ 96	

Board: 19	♠ A963	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AJ5	You bid first.
HCP: 14	♣ A9763	

Board: 20	♠ J6	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK1076	Partner bids first.
HCP: 10	♣ 10752	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 17

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

1♣

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

Pass	2NT <sup>1</sup>	Pass	3♥
------	------------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♦ <sup>4</sup>	Pass	4♥
------	-----------------	------	----

AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

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

	1♣	Pass	1♥
--	----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

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

1♣

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

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

	1♣	Pass	1♦
--	----	------	----

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

AP



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 21	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

Board: 22	♠ 8643	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AJ102	You bid first.
HCP: 11	♣ AQ862	

Board: 23	♠ KJ109	The opponents are silent.
Dealer: S	♥ 1097	
Vul: None	♦ AJ1093	Partner bids first.
HCP: 12	♣ K	

Board: 24	♠ AK102	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A94	You bid first.
HCP: 18	♣ KQ84	

Board: 25	♠ A932	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ K7	Partner bids first.
HCP: 13	♣ QJ954	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1♣
Vul: EW	♥ 4	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q743	♦ AJ9	Pass	2♣	Pass	2♠
South HCP: 14	♣ AJ42	♣ 985	AP			
Contract: 2♠ N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 8643	♠ KJ5		1♣	Pass	1♥
Vul: Both	♥ —	♥ A109762	Pass	1♠	Pass	2♥
North HCP: 11	♦ AJ102	♦ 95	AP			
South HCP: 8	♣ AQ862	♣ 54				
Contract: 2♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ A3				1♣
Vul: None	♥ 1097	♥ AKJ8	Pass	1♦	Pass	2♥
North HCP: 12	♦ AJ1093	♦ K	Pass	2♠ <sup>1</sup>	Pass	3♣
South HCP: 21	♣ K	♣ AQ10987	Pass	3♦	Pass	3NT
Contract: 3N S			AP			

1. Fourth suit game force

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ 9876				
Vul: NS	♥ Q8	♥ AJ762		1♣	Pass	1♥
North HCP: 18	♦ A94	♦ J10	Pass	2NT	Pass	3♠
South HCP: 7	♣ KQ84	♣ J7	Pass	4♠	AP	
Contract: 4♠ S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A932	♠ Q86				1♣
Vul: Both	♥ QJ	♥ K874	Pass	1♠	Pass	1NT
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 12	♣ QJ954	♣ K103				
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 21	♠ A102	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ AJ9	You bid first.
HCP: 14	♣ 985	

Board: 22	♠ KJ5	The opponents are silent.
Dealer: N	♥ A109762	
Vul: Both	♦ 95	Partner bids first.
HCP: 8	♣ 54	

Board: 23	♠ A3	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ K	You bid first.
HCP: 21	♣ AQ10987	

Board: 24	♠ 9876	The opponents are silent.
Dealer: N	♥ AJ762	
Vul: NS	♦ J10	Partner bids first.
HCP: 7	♣ J7	

Board: 25	♠ Q86	The opponents are silent.
Dealer: S	♥ K874	
Vul: Both	♦ A42	You bid first.
HCP: 12	♣ K103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1♣
Vul: EW	♥ 4	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q743	♦ AJ9	Pass	2♣	Pass	2♠
South HCP: 14	♣ AJ42	♣ 985	AP			
Contract: 2♠ N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 8643	♠ KJ5		1♣	Pass	1♥
Vul: Both	♥ —	♥ A109762	Pass	1♠	Pass	2♥
North HCP: 11	♦ AJ102	♦ 95	AP			
South HCP: 8	♣ AQ862	♣ 54				
Contract: 2♥ S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ A3				1♣
Vul: None	♥ 1097	♥ AKJ8	Pass	1♦	Pass	2♥
North HCP: 12	♦ AJ1093	♦ K	Pass	2♠ <sup>1</sup>	Pass	3♣
South HCP: 21	♣ K	♣ AQ10987	Pass	3♦	Pass	3NT
Contract: 3N S			AP			

1. Fourth suit game force

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ 9876				
Vul: NS	♥ Q8	♥ AJ762		1♣	Pass	1♥
North HCP: 18	♦ A94	♦ J10	Pass	2NT	Pass	3♠
South HCP: 7	♣ KQ84	♣ J7	Pass	4♠	AP	
Contract: 4♠ S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A932	♠ Q86				1♣
Vul: Both	♥ QJ	♥ K874	Pass	1♠	Pass	1NT
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 12	♣ QJ954	♣ K103				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 26	♠ J85	East Doubles 1NT if possible.
Dealer: N	♥ KJ	
Vul: None	♦ K64	You bid first.
HCP: 14	♣ KQJ86	

Board: 27	♠ Q842	East Doubles Pass if possible.
Dealer: S	♥ 986	West Bids 3♦ if possible.
Vul: NS	♦ KQ7	
HCP: 7	♣ 1093	Partner bids first.

Board: 28	♠ J	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A74	You bid first.
HCP: 19	♣ KQ10762	

Board: 29	♠ KQJ106	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ K2	Partner bids first.
HCP: 13	♣ J54	

Board: 30	♠ AKJ4	The opponents are silent.
Dealer: N	♥ J1053	
Vul: EW	♦ K	You bid first.
HCP: 15	♣ QJ83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ J85  
 ♥ KJ  
 ♦ K64  
 ♣ KQJ86

South:  
 ♠ A93  
 ♥ AQ5432  
 ♦ Q32  
 ♣ 9

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

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♦ W

North:  
 ♠ Q842  
 ♥ 986  
 ♦ KQ7  
 ♣ 1093

South:  
 ♠ AJ63  
 ♥ AQJ  
 ♦ 65  
 ♣ Q854

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

Board: 28  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 12  
 Contract: 5♣ N

North:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

South:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

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

1. Cue bid, a ♦ stopper  
 2. Cue bid, a ♠ stopper

Board: 29  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

Board: 30  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ AKJ4  
 ♥ J1053  
 ♦ K  
 ♣ QJ83

South:  
 ♠ 7632  
 ♥ A7  
 ♦ A1084  
 ♣ A54

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 26	♠ A93	East Doubles 1NT if possible.
Dealer: N	♥ AQ5432	
Vul: None	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

Board: 27	♠ AJ63	East Doubles Pass if possible.
Dealer: S	♥ AQJ	West Bids 3♦ if possible.
Vul: NS	♦ 65	
HCP: 14	♣ Q854	You bid first.

Board: 28	♠ KQ85	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ K1052	Partner bids first.
HCP: 12	♣ A95	

Board: 29	♠ A4	The opponents are silent.
Dealer: S	♥ 9765	
Vul: NS	♦ A10	You bid first.
HCP: 13	♣ KQ872	

Board: 30	♠ 7632	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ A1084	Partner bids first.
HCP: 12	♣ A54	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 26  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ J85  
 ♥ KJ  
 ♦ K64  
 ♣ KQJ86

South:  
 ♠ A93  
 ♥ AQ5432  
 ♦ Q32  
 ♣ 9

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

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♦ W

North:  
 ♠ Q842  
 ♥ 986  
 ♦ KQ7  
 ♣ 1093

South:  
 ♠ AJ63  
 ♥ AQJ  
 ♦ 65  
 ♣ Q854

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

Board: 28  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 12  
 Contract: 5♣ N

North:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

South:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

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

1. Cue bid, a ♦ stopper  
 2. Cue bid, a ♠ stopper

Board: 29  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

Board: 30  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ AKJ4  
 ♥ J1053  
 ♦ K  
 ♣ QJ83

South:  
 ♠ 7632  
 ♥ A7  
 ♦ A1084  
 ♣ A54

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 31	♠ AK63	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ A9864	Partner bids first.
HCP: 12	♣ 4	

Board: 32	♠ Q86	East Doubles 1NT if possible.
Dealer: N	♥ QJ9	West Bids 2♦ if possible.
Vul: NS	♦ K72	
HCP: 12	♣ A984	You bid first.

Board: 33	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: EW	♦ K9542	Partner bids first.
HCP: 13	♣ 4	

Board: 34	♠ A93	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AK104	You bid first.
HCP: 16	♣ AJ862	

Board: 35	♠ 97	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ KJ764	Partner bids first.
HCP: 9	♣ 32	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 31  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ AK63  
 ♥ J92  
 ♦ A9864  
 ♣ 4

South:  
 ♠ Q9  
 ♥ Q4  
 ♦ KJ  
 ♣ KQJ6532

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

1. Fourth suit game force

Board: 32  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♦ W

North:  
 ♠ Q86  
 ♥ QJ9  
 ♦ K72  
 ♣ A984

South:  
 ♠ AJ53  
 ♥ K752  
 ♦ J5  
 ♣ 532

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

Board: 33  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 2N N

North:  
 ♠ AJ9  
 ♥ AJ76  
 ♦ K9542  
 ♣ 4

South:  
 ♠ K432  
 ♥ KQ  
 ♦ 107  
 ♣ K10763

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

Board: 34  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ A93  
 ♥ 10  
 ♦ AK104  
 ♣ AJ862

South:  
 ♠ Q1076  
 ♥ AK83  
 ♦ 92  
 ♣ 1094

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

Board: 35  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 18  
 Contract: 4♥ N

North:  
 ♠ 97  
 ♥ AJ76  
 ♦ KJ764  
 ♣ 32

South:  
 ♠ K63  
 ♥ K1043  
 ♦ AQ  
 ♣ KQJ9

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 31	♠ Q9	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ KJ	
HCP: 14	♣ KQJ6532	You bid first.

Board: 32	♠ AJ53	East Doubles 1NT if possible.
Dealer: N	♥ K752	West Bids 2♦ if possible.
Vul: NS	♦ J5	
HCP: 9	♣ 532	Partner bids first.

Board: 33	♠ K432	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 107	
HCP: 11	♣ K10763	You bid first.

Board: 34	♠ Q1076	The opponents are silent.
Dealer: N	♥ AK83	
Vul: Both	♦ 92	
HCP: 9	♣ 1094	Partner bids first.

Board: 35	♠ K63	The opponents are silent.
Dealer: S	♥ K1043	
Vul: Both	♦ AQ	
HCP: 18	♣ KQJ9	You bid first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 31  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ AK63  
 ♥ J92  
 ♦ A9864  
 ♣ 4

South:  
 ♠ Q9  
 ♥ Q4  
 ♦ KJ  
 ♣ KQJ6532

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

1. Fourth suit game force

Board: 32  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♦ W

North:  
 ♠ Q86  
 ♥ QJ9  
 ♦ K72  
 ♣ A984

South:  
 ♠ AJ53  
 ♥ K752  
 ♦ J5  
 ♣ 532

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

Board: 33  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 2N N

North:  
 ♠ AJ9  
 ♥ AJ76  
 ♦ K9542  
 ♣ 4

South:  
 ♠ K432  
 ♥ KQ  
 ♦ 107  
 ♣ K10763

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

Board: 34  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ A93  
 ♥ 10  
 ♦ AK104  
 ♣ AJ862

South:  
 ♠ Q1076  
 ♥ AK83  
 ♦ 92  
 ♣ 1094

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

Board: 35  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 18  
 Contract: 4♥ N

North:  
 ♠ 97  
 ♥ AJ76  
 ♦ KJ764  
 ♣ 32

South:  
 ♠ K63  
 ♥ K1043  
 ♦ AQ  
 ♣ KQJ9

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 36	♠ AQ98	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 37	♠ A983	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ AK1097	Partner bids first.
HCP: 14	♣ 5	

Board: 38	♠ KQ	The opponents are silent.
Dealer: N	♥ K953	
Vul: None	♦ KQ	You bid first.
HCP: 18	♣ AJ987	

Board: 39	♠ J9	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	

Board: 40	♠ 9643	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ K76	You bid first.
HCP: 14	♣ Q63	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K3		1♣	Pass	1♥
Vul: None	♥ KJ9	♥ 10764	Pass	1♠	Pass	1NT
North HCP: 14	♦ 108	♦ AQJ9	AP			
South HCP: 10	♣ KJ98	♣ 632				
Contract: 1N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ Q1052				1♣
Vul: Both	♥ K95	♥ Q62	Pass	1♦	Pass	1♠
North HCP: 14	♦ AK1097	♦ 3	Pass	4♠	AP	
South HCP: 11	♣ 5	♣ AK862				
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J964		1♣	Pass	1♠
Vul: None	♥ K953	♥ A107	Pass	2♥	Pass	2NT
North HCP: 18	♦ KQ	♦ 10865	AP			
South HCP: 8	♣ AJ987	♣ K4				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 652				1♣
Vul: NS	♥ KJ43	♥ AQ102	Pass	1♥	Pass	2♥
North HCP: 10	♦ KJ65	♦ A83	AP			
South HCP: 14	♣ J102	♣ A54				
Contract: 2♥ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 9643	♠ AK5		1♣	Pass	1♥
Vul: EW	♥ AKQ	♥ 9854	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ K76	♦ A1094	Pass	3♥	Pass	3NT
South HCP: 15	♣ Q63	♣ A10	AP			
Contract: 3N S						

1. Fourth suit game force

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 36	♠ K3	The opponents are silent.
Dealer: N	♥ 10764	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 37	♠ Q1052	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ 3	You bid first.
HCP: 11	♣ AK862	

Board: 38	♠ J964	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ 10865	Partner bids first.
HCP: 8	♣ K4	

Board: 39	♠ 652	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: NS	♦ A83	You bid first.
HCP: 14	♣ A54	

Board: 40	♠ AK5	The opponents are silent.
Dealer: N	♥ 9854	
Vul: EW	♦ A1094	Partner bids first.
HCP: 15	♣ A10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ K3		1♣	Pass	1♥
Vul: None	♥ KJ9	♥ 10764	Pass	1♠	Pass	1NT
North HCP: 14	♦ 108	♦ AQJ9	AP			
South HCP: 10	♣ KJ98	♣ 632				
Contract: 1N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ Q1052				1♣
Vul: Both	♥ K95	♥ Q62	Pass	1♦	Pass	1♠
North HCP: 14	♦ AK1097	♦ 3	Pass	4♠	AP	
South HCP: 11	♣ 5	♣ AK862				
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J964		1♣	Pass	1♠
Vul: None	♥ K953	♥ A107	Pass	2♥	Pass	2NT
North HCP: 18	♦ KQ	♦ 10865	AP			
South HCP: 8	♣ AJ987	♣ K4				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 652				1♣
Vul: NS	♥ KJ43	♥ AQ102	Pass	1♥	Pass	2♥
North HCP: 10	♦ KJ65	♦ A83	AP			
South HCP: 14	♣ J102	♣ A54				
Contract: 2♥ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 9643	♠ AK5		1♣	Pass	1♥
Vul: EW	♥ AKQ	♥ 9854	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ K76	♦ A1094	Pass	3♥	Pass	3NT
South HCP: 15	♣ Q63	♣ A10	AP			
Contract: 3N S						

1. Fourth suit game force



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 41	♠ KQ	West Doubles Pass if possible.
Dealer: S	♥ QJ984	East Bids 2♦ if possible.
Vul: None	♦ 74	
HCP: 8	♣ 10765	Partner bids first.
Board: 42	♠ A1042	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 43	♠ Q10864	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ 853	Partner bids first.
HCP: 8	♣ Q4	
Board: 44	♠ Q3	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ QJ6	You bid first.
HCP: 14	♣ KQJ54	
Board: 45	♠ K9	The opponents are silent.
Dealer: S	♥ J983	
Vul: EW	♦ A52	Partner bids first.
HCP: 16	♣ AKJ3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1065				1♣
Vul: None	♥ QJ984	♥ A5	Pass	1♥	Pass	1♠
North HCP: 8	♦ 74	♦ Q83	Pass	1NT	Pass	Pass
South HCP: 13	♣ 10765	♣ QJ83	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ 765		1♣	Pass	1♦
Vul: EW	♥ A92	♥ J85	Pass	1♠	Pass	1NT
North HCP: 14	♦ K10	♦ AJ872	AP			
South HCP: 6	♣ K976	♣ 32				
Contract: 1N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ 9				1♣
Vul: Both	♥ A83	♥ J74	Pass	1♠	Pass	1NT
North HCP: 8	♦ 853	♦ AQJ7	AP			
South HCP: 13	♣ Q4	♣ AJ1065				
Contract: 1N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ986		1♣	Pass	1♠
Vul: NS	♥ K42	♥ 87	Pass	1NT	AP	
North HCP: 14	♦ QJ6	♦ A872				
South HCP: 9	♣ KQJ54	♣ 102				
Contract: 1N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AJ105				1♣
Vul: EW	♥ J983	♥ K4	Pass	1♥	Pass	1♠
North HCP: 16	♦ A52	♦ QJ8	Pass	3NT	AP	
South HCP: 13	♣ AKJ3	♣ Q952				
Contract: 3N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 41	♠ A1065	West Doubles Pass if possible.
Dealer: S	♥ A5	East Bids 2♦ if possible.
Vul: None	♦ Q83	
HCP: 13	♣ QJ83	You bid first.
Board: 42	♠ 765	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	
Board: 43	♠ 9	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ AQJ7	You bid first.
HCP: 13	♣ AJ1065	
Board: 44	♠ AJ986	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ A872	Partner bids first.
HCP: 9	♣ 102	
Board: 45	♠ AJ105	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ QJ8	You bid first.
HCP: 13	♣ Q952	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1065				1♣
Vul: None	♥ QJ984	♥ A5	Pass	1♥	Pass	1♠
North HCP: 8	♦ 74	♦ Q83	Pass	1NT	Pass	Pass
South HCP: 13	♣ 10765	♣ QJ83	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ 765		1♣	Pass	1♦
Vul: EW	♥ A92	♥ J85	Pass	1♠	Pass	1NT
North HCP: 14	♦ K10	♦ AJ872	AP			
South HCP: 6	♣ K976	♣ 32				
Contract: 1N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ 9				1♣
Vul: Both	♥ A83	♥ J74	Pass	1♠	Pass	1NT
North HCP: 8	♦ 853	♦ AQJ7	AP			
South HCP: 13	♣ Q4	♣ AJ1065				
Contract: 1N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ986		1♣	Pass	1♠
Vul: NS	♥ K42	♥ 87	Pass	1NT	AP	
North HCP: 14	♦ QJ6	♦ A872				
South HCP: 9	♣ KQJ54	♣ 102				
Contract: 1N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AJ105				1♣
Vul: EW	♥ J983	♥ K4	Pass	1♥	Pass	1♠
North HCP: 16	♦ A52	♦ QJ8	Pass	3NT	AP	
South HCP: 13	♣ AKJ3	♣ Q952				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 46	♠ A104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: None	♦ A95	You bid first.
HCP: 14	♣ AQ96	

Board: 47	♠ 98542	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AQ	Partner bids first.
HCP: 10	♣ J643	

Board: 48	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: Both	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

Board: 49	♠ A874	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ A1072	Partner bids first.
HCP: 13	♣ 73	

Board: 50	♠ AQ	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ 764	You bid first.
HCP: 13	♣ KQJ652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1♣	Pass	1♥
Vul: None	♥ 1084	♥ KQ63				
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 98542	♠ KQ106				1♣
Vul: EW	♥ K2	♥ Q106	Pass	1♠	Pass	2♠
North HCP: 10	♦ AQ	♦ J64	Pass	3♠	AP	
South HCP: 12	♣ J643	♣ A98				
Contract: 3♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: Both	♥ QJ84	♥ K52				
North HCP: 14	♦ 63	♦ K974	Pass	1NT	AP	
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: None	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9853		1♣	Pass	1♥
Vul: NS	♥ J3	♥ AK62				
North HCP: 13	♦ 764	♦ AJ53	Pass	2♣	Pass	3NT
South HCP: 12	♣ KQJ652	♣ 9	AP			
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 46	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: None	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

Board: 47	♠ KQ106	The opponents are silent.
Dealer: S	♥ Q106	
Vul: EW	♦ J64	You bid first.
HCP: 12	♣ A98	

Board: 48	♠ KJ653	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ K974	Partner bids first.
HCP: 10	♣ 9	

Board: 49	♠ K63	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: None	♦ K43	You bid first.
HCP: 13	♣ Q64	

Board: 50	♠ 9853	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 12	♣ 9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1♣	Pass	1♥
Vul: None	♥ 1084	♥ KQ63				
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 98542	♠ KQ106				1♣
Vul: EW	♥ K2	♥ Q106	Pass	1♠	Pass	2♠
North HCP: 10	♦ AQ	♦ J64	Pass	3♠	AP	
South HCP: 12	♣ J643	♣ A98				
Contract: 3♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: Both	♥ QJ84	♥ K52				
North HCP: 14	♦ 63	♦ K974	Pass	1NT	AP	
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: None	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9853		1♣	Pass	1♥
Vul: NS	♥ J3	♥ AK62				
North HCP: 13	♦ 764	♦ AJ53	Pass	2♣	Pass	3NT
South HCP: 12	♣ KQJ652	♣ 9	AP			
Contract: 3N S						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 51	♠ QJ632	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AK854	Partner bids first.
HCP: 16	♣ K	

Board: 52	♠ 10952	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ AJ	You bid first.
HCP: 13	♣ A52	

Board: 53	♠ AJ4	The opponents are silent.
Dealer: S	♥ A532	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 14	♣ J10	

Board: 54	♠ J72	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ QJ	You bid first.
HCP: 19	♣ AQ103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 51			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ QJ632	♠ 1085	Pass	1♠	Pass	1NT
North HCP: 16	♥ K9	♥ AJ53	Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
South HCP: 13	♦ AK854	♦ Q	Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Contract: 5♠ N	♣ K	♣ AQ1082	Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
			Pass	5♠	AP	
			1. New Minor Forcing			
			2. 3 ♠			
			3. Cue bid, surplus			
			4. Cue bid, a ♣ stopper			
			5. Blackwood 0314, for ♠			
			6. A=2/5 or 5/5, Q(S)=0			

Board: 52			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 10952	♠ A		1♣	Pass	1♦
North HCP: 13	♥ A843	♥ KJ7	Pass	1♥	Pass	3NT
South HCP: 13	♦ AJ	♦ Q9632	AP			
Contract: 3N S	♣ A52	♣ K983				

Board: 53			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ AJ4	♠ 105	Pass	1♥	Pass	3♣
North HCP: 14	♥ A532	♥ J4	Pass	3NT	AP	
South HCP: 16	♦ KJ109	♦ AQ7				
Contract: 3N N	♣ J10	♣ AKQ763				

Board: 54			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ J72	♠ AK1043		1♣	Pass	1♠
North HCP: 19	♥ AKQ8	♥ 73	Pass	2NT	Pass	3NT
South HCP: 7	♦ QJ	♦ 754	AP			
Contract: 3N N	♣ AQ103	♣ 964				

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 51	♠ 1085	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: Both	♦ Q	You bid first.
HCP: 13	♣ AQ1082	

Board: 52	♠ A	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ Q9632	Partner bids first.
HCP: 13	♣ K983	

Board: 53	♠ 105	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ AQ7	You bid first.
HCP: 16	♣ AKQ763	

Board: 54	♠ AK1043	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ 754	Partner bids first.
HCP: 7	♣ 964	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 51			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ QJ632	♠ 1085	Pass	1♠	Pass	1NT
North HCP: 16	♥ K9	♥ AJ53	Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
South HCP: 13	♦ AK854	♦ Q	Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Contract: 5♠ N	♣ K	♣ AQ1082	Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
			Pass	5♠	AP	
			1. New Minor Forcing			
			2. 3 ♠			
			3. Cue bid, surplus			
			4. Cue bid, a ♣ stopper			
			5. Blackwood 0314, for ♠			
			6. A=2/5 or 5/5, Q(S)=0			

Board: 52			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ 10952	♠ A		1♣	Pass	1♦
North HCP: 13	♥ A843	♥ KJ7	Pass	1♥	Pass	3NT
South HCP: 13	♦ AJ	♦ Q9632	AP			
Contract: 3N S	♣ A52	♣ K983				

Board: 53			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ AJ4	♠ 105	Pass	1♥	Pass	3♣
North HCP: 14	♥ A532	♥ J4	Pass	3NT	AP	
South HCP: 16	♦ KJ109	♦ AQ7				
Contract: 3N N	♣ J10	♣ AKQ763				

Board: 54			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ J72	♠ AK1043		1♣	Pass	1♠
North HCP: 19	♥ AKQ8	♥ 73	Pass	2NT	Pass	3NT
South HCP: 7	♦ QJ	♦ 754	AP			
Contract: 3N N	♣ AQ103	♣ 964				

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 55	♠ A98643	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ 52	Partner bids first.
HCP: 14	♣ 7	

Board: 56	♠ AKQ5	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q64	You bid first.
HCP: 18	♣ A984	

Board: 57	♠ QJ	The opponents are silent.
Dealer: S	♥ A1093	
Vul: Both	♦ AK5	Partner bids first.
HCP: 21	♣ AK52	

Board: 58	♠ KJ7	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ Q10	You bid first.
HCP: 13	♣ 97652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 55

Dealer: S

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

West North East South

Pass 1♣ Pass 1♣

Pass 3♥ Pass 2♣

Pass 3♥ Pass 3NT

AP

Board: 56

Dealer: N

Vul: EW

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

West North East South

Pass 1♣ Pass 1♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5♥<sup>3</sup> Pass 5NT<sup>4</sup>

Pass 6♦<sup>5</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: Both

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 7NT AP

1. Fourth suit game force

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 58

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 55	♠ K10	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ 1094	You bid first.
HCP: 11	♣ AKJ964	

Board: 56	♠ J10974	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ AK1085	Partner bids first.
HCP: 17	♣ KQ	

Board: 57	♠ AK103	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ Q42	You bid first.
HCP: 14	♣ 1086	

Board: 58	♠ Q94	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ AK643	Partner bids first.
HCP: 15	♣ AQ	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 55

Dealer: S

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

West North East South

Pass 1♣ Pass 1♣

Pass 3♥ Pass 2♣

Pass 3♥ Pass 3NT

AP

Board: 56

Dealer: N

Vul: EW

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

West North East South

Pass 1♣ Pass 1♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5♥<sup>3</sup> Pass 5NT<sup>4</sup>

Pass 6♦<sup>5</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: Both

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 7NT AP

1. Fourth suit game force

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 58

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 59	♠ J1097	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ K104	Partner bids first.
HCP: 10	♣ A1082	

Board: 60	♠ AK6	The opponents are silent.
Dealer: N	♥ K105	
Vul: Both	♦ Q32	You bid first.
HCP: 14	♣ Q1054	

Board: 61	♠ AK1076	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ Q9854	Partner bids first.
HCP: 10	♣ 3	

Board: 62	♠ AQ104	The opponents are silent.
Dealer: N	♥ J102	
Vul: EW	♦ K	You bid first.
HCP: 16	♣ AQ842	

Board: 63	♠ 752	The opponents are silent.
Dealer: S	♥ J654	
Vul: Both	♦ K953	Partner bids first.
HCP: 8	♣ A3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 59

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ J1097

♥ Q9

♦ K104

♣ A1082

South:

♠ AK5

♥ K1087

♦ A63

♣ 953

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 60

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ AK6

♥ K105

♦ Q32

♣ Q1054

South:

♠ J4

♥ Q73

♦ K10864

♣ A63

West North East South

Pass 1♣ Pass 1♦

Pass 1NT AP

Board: 61

Dealer: S

Vul: None

North HCP: 10

South HCP: 18

Contract: 3N S

North:

♠ AK1076

♥ J9

♦ Q9854

♣ 3

South:

♠ 85

♥ AK62

♦ A

♣ AK6542

West North East South

Pass 1♠ Pass 2♥

Pass 3♦<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 62

Dealer: N

Vul: EW

North HCP: 16

South HCP: 7

Contract: 2♦ S

North:

♠ AQ104

♥ J102

♦ K

♣ AQ842

South:

♠ 6

♥ Q853

♦ AJ8642

♣ 65

West North East South

Pass 1♣ Pass 1♦

Pass 1♠ Pass 2♦

AP

Board: 63

Dealer: S

Vul: Both

North HCP: 8

South HCP: 18

Contract: 3N S

North:

♠ 752

♥ J654

♦ K953

♣ A3

South:

♠ AJ96

♥ A7

♦ A64

♣ KQ86

West North East South

Pass 1♥ Pass 2NT

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 59	♠ AK5	The opponents are silent.
Dealer: S	♥ K1087	
Vul: EW	♦ A63	You bid first.
HCP: 14	♣ 953	

Board: 60	♠ J4	The opponents are silent.
Dealer: N	♥ Q73	
Vul: Both	♦ K10864	Partner bids first.
HCP: 10	♣ A63	

Board: 61	♠ 85	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ A	You bid first.
HCP: 18	♣ AK6542	

Board: 62	♠ 6	The opponents are silent.
Dealer: N	♥ Q853	
Vul: EW	♦ AJ8642	Partner bids first.
HCP: 7	♣ 65	

Board: 63	♠ AJ96	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ A64	You bid first.
HCP: 18	♣ KQ86	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ J1097	♠ AK5				1♣
Vul: EW	♥ Q9	♥ K1087	Pass	1♠	Pass	1NT
North HCP: 10	♦ K104	♦ A63	AP			
South HCP: 14	♣ A1082	♣ 953				
Contract: 1N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1♣	Pass	1♦
Vul: Both	♥ K105	♥ Q73	Pass	1NT	AP	
North HCP: 14	♦ Q32	♦ K10864				
South HCP: 10	♣ Q1054	♣ A63				
Contract: 1N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ 85				1♣
Vul: None	♥ J9	♥ AK62	Pass	1♠	Pass	2♥
North HCP: 10	♦ Q9854	♦ A	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 18	♣ 3	♣ AK6542	AP			
Contract: 3N S						

1. Fourth suit game force

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ 6		1♣	Pass	1♦
Vul: EW	♥ J102	♥ Q853	Pass	1♠	Pass	2♦
North HCP: 16	♦ K	♦ AJ8642	AP			
South HCP: 7	♣ AQ842	♣ 65				
Contract: 2♦ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AJ96				1♣
Vul: Both	♥ J654	♥ A7	Pass	1♥	Pass	2NT
North HCP: 8	♦ K953	♦ A64	Pass	3NT	AP	
South HCP: 18	♣ A3	♣ KQ86				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 64	♠ 82	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ 9865	You bid first.
HCP: 11	♣ AKJ105	

Board: 65	♠ K65	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ AJ865	Partner bids first.
HCP: 9	♣ J108	

Board: 66	♠ J95	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ A96	You bid first.
HCP: 14	♣ A10963	

Board: 67	♠ QJ65	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ J642	Partner bids first.
HCP: 7	♣ Q54	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 64  
Dealer: N  
Vul: None  
North HCP: 11  
South HCP: 10  
Contract: 1N N

North:  
♠ 82  
♥ K3  
♦ 9865  
♣ AKJ105

South:  
♠ AJ3  
♥ J9876  
♦ Q4  
♣ Q82

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

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 16  
Contract: 1N N

North:  
♠ K65  
♥ 102  
♦ AJ865  
♣ J108

South:  
♠ AQJ2  
♥ A965  
♦ 10  
♣ KQ96

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

Board: 66  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 16  
Contract: 6♠ S

North:  
♠ J95  
♥ AJ  
♦ A96  
♣ A10963

South:  
♠ AK10764  
♥ KQ986  
♦ J  
♣ K

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	5♠ <sup>5</sup>	Pass	6♠
	AP		

1. New Minor Forcing  
2. 3♠  
3. Blackwood 0314, for ♠  
4. A=0/5 or 3/5  
5. no ♠ queen

Board: 67  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 14  
Contract: 2♠ N

North:  
♠ QJ65  
♥ J2  
♦ J642  
♣ Q54

South:  
♠ AK94  
♥ 654  
♦ A73  
♣ K103

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 64	♠ AJ3	The opponents are silent.
Dealer: N	♥ J9876	
Vul: None	♦ Q4	Partner bids first.
HCP: 10	♣ Q82	

Board: 65	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A965	
Vul: Both	♦ 10	You bid first.
HCP: 16	♣ KQ96	

Board: 66	♠ AK10764	The opponents are silent.
Dealer: N	♥ KQ986	
Vul: None	♦ J	Partner bids first.
HCP: 16	♣ K	

Board: 67	♠ AK94	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ A73	You bid first.
HCP: 14	♣ K103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 64  
Dealer: N  
Vul: None  
North HCP: 11  
South HCP: 10  
Contract: 1N N

North:  
♠ 82  
♥ K3  
♦ 9865  
♣ AKJ105

South:  
♠ AJ3  
♥ J9876  
♦ Q4  
♣ Q82

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

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 16  
Contract: 1N N

North:  
♠ K65  
♥ 102  
♦ AJ865  
♣ J108

South:  
♠ AQJ2  
♥ A965  
♦ 10  
♣ KQ96

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

Board: 66  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 16  
Contract: 6♠ S

North:  
♠ J95  
♥ AJ  
♦ A96  
♣ A10963

South:  
♠ AK10764  
♥ KQ986  
♦ J  
♣ K

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	5♦
Pass	5♠ <sup>5</sup>	Pass	6♠
	AP		

1. New Minor Forcing  
2. 3 ♠  
3. Blackwood 0314, for ♠  
4. A=0/5 or 3/5  
5. no ♠ queen

Board: 67  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 14  
Contract: 2♠ N

North:  
♠ QJ65  
♥ J2  
♦ J642  
♣ Q54

South:  
♠ AK94  
♥ 654  
♦ A73  
♣ K103

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 68	♠ KQJ5	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ K84	You bid first.
HCP: 12	♣ 943	

Board: 69	♠ K75	The opponents are silent.
Dealer: S	♥ AKQJ7	
Vul: None	♦ 843	Partner bids first.
HCP: 13	♣ 32	

Board: 70	♠ AJ62	The opponents are silent.
Dealer: N	♥ J854	
Vul: NS	♦ 7	You bid first.
HCP: 15	♣ AKQ2	

Board: 71	♠ K7	The opponents are silent.
Dealer: S	♥ Q8654	
Vul: EW	♦ Q32	Partner bids first.
HCP: 9	♣ Q105	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 68  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N N

North:  
♠ KQJ5  
♥ QJ7  
♦ K84  
♣ 943

South:  
♠ A6  
♥ AK83  
♦ A52  
♣ AJ65

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

1. Fourth suit game force
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=0/5 or 3/5

Board: 69  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ K75  
♥ AKQJ7  
♦ 843  
♣ 32

South:  
♠ A86  
♥ 93  
♦ J7  
♣ AK10976

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

Board: 70  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 10  
Contract: 2♦ S

North:  
♠ AJ62  
♥ J854  
♦ 7  
♣ AKQ2

South:  
♠ K  
♥ Q73  
♦ KQ9642  
♣ 965

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

Board: 71  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 13  
Contract: 1N N

North:  
♠ K7  
♥ Q8654  
♦ Q32  
♣ Q105

South:  
♠ QJ83  
♥ J  
♦ KJ10  
♣ AJ873

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 68	♠ A6	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ A52	Partner bids first.
HCP: 20	♣ AJ65	
Board: 69	♠ A86	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ J7	You bid first.
HCP: 12	♣ AK10976	
Board: 70	♠ K	The opponents are silent.
Dealer: N	♥ Q73	
Vul: NS	♦ KQ9642	Partner bids first.
HCP: 10	♣ 965	
Board: 71	♠ QJ83	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ KJ10	You bid first.
HCP: 13	♣ AJ873	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 68  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N N

North:  
♠ KQJ5  
♥ QJ7  
♦ K84  
♣ 943

South:  
♠ A6  
♥ AK83  
♦ A52  
♣ AJ65

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

1. Fourth suit game force
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=0/5 or 3/5

Board: 69  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ K75  
♥ AKQJ7  
♦ 843  
♣ 32

South:  
♠ A86  
♥ 93  
♦ J7  
♣ AK10976

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

Board: 70  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 10  
Contract: 2♦ S

North:  
♠ AJ62  
♥ J854  
♦ 7  
♣ AKQ2

South:  
♠ K  
♥ Q73  
♦ KQ9642  
♣ 965

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

Board: 71  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 13  
Contract: 1N N

North:  
♠ K7  
♥ Q8654  
♦ Q32  
♣ Q105

South:  
♠ QJ83  
♥ J  
♦ KJ10  
♣ AJ873

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 72	♠ 632	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ K94	You bid first.
HCP: 14	♣ A43	

Board: 73	♠ A764	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ Q7652	Partner bids first.
HCP: 9	♣ 98	

Board: 74	♠ K972	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ J9	You bid first.
HCP: 13	♣ K1092	

Board: 75	♠ 9742	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ J76	Partner bids first.
HCP: 6	♣ Q763	

Board: 76	♠ A9	The opponents are silent.
Dealer: N	♥ A752	
Vul: Both	♦ A2	You bid first.
HCP: 17	♣ AJ952	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 72			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: Both	♠ 632	♠ AK107	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 14	♥ AK97	♥ J654	Pass	3♥	Pass	4♥
South HCP: 14	♦ K94	♦ Q76	AP			
Contract: 4♥ S	♣ A43	♣ KJ	1. Cue bid, surplus			

Board: 73			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ A764	♠ Q1092	Pass	1♦	Pass	1♠
North HCP: 9	♥ K3	♥ A62	Pass	2♠	AP	
South HCP: 14	♦ Q7652	♦ K9				
Contract: 2♠ S	♣ 98	♣ AJ102				

Board: 74			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: EW	♠ K972	♠ 63	Pass	1♠	Pass	1NT
North HCP: 13	♥ AQ9	♥ KJ8	AP			
South HCP: 11	♦ J9	♦ KQ762				
Contract: 1N S	♣ K1092	♣ Q64				

Board: 75			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 9742	♠ J5	Pass	1♠	Pass	1NT
North HCP: 6	♥ K8	♥ AJ102	AP			
South HCP: 13	♦ J76	♦ 1043				
Contract: 1N S	♣ Q763	♣ AK85				

Board: 76			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: Both	♠ A9	♠ 1053	Pass	1♥	Pass	1NT
North HCP: 17	♥ A752	♥ KJ10	Pass	2NT	AP	
South HCP: 7	♦ A2	♦ QJ1095				
Contract: 2N S	♣ AJ952	♣ 63				

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 72	♠ AK107	The opponents are silent.
Dealer: N	♥ J654	
Vul: Both	♦ Q76	Partner bids first.
HCP: 14	♣ KJ	

Board: 73	♠ Q1092	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ K9	You bid first.
HCP: 14	♣ AJ102	

Board: 74	♠ 63	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ KQ762	Partner bids first.
HCP: 11	♣ Q64	

Board: 75	♠ J5	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: None	♦ 1043	You bid first.
HCP: 13	♣ AK85	

Board: 76	♠ 1053	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ QJ1095	Partner bids first.
HCP: 7	♣ 63	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 72			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: Both	♠ 632	♠ AK107	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 14	♥ AK97	♥ J654	Pass	3♥	Pass	4♥
South HCP: 14	♦ K94	♦ Q76	AP			
Contract: 4♥ S	♣ A43	♣ KJ	1. Cue bid, surplus			

Board: 73			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ A764	♠ Q1092	Pass	1♦	Pass	1♠
North HCP: 9	♥ K3	♥ A62	Pass	2♠	AP	
South HCP: 14	♦ Q7652	♦ K9				
Contract: 2♠ S	♣ 98	♣ AJ102				

Board: 74			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: EW	♠ K972	♠ 63	Pass	1♠	Pass	1NT
North HCP: 13	♥ AQ9	♥ KJ8	AP			
South HCP: 11	♦ J9	♦ KQ762				
Contract: 1N S	♣ K1092	♣ Q64				

Board: 75			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 9742	♠ J5	Pass	1♠	Pass	1NT
North HCP: 6	♥ K8	♥ AJ102	AP			
South HCP: 13	♦ J76	♦ 1043				
Contract: 1N S	♣ Q763	♣ AK85				

Board: 76			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: Both	♠ A9	♠ 1053	Pass	1♥	Pass	1NT
North HCP: 17	♥ A752	♥ KJ10	Pass	2NT	AP	
South HCP: 7	♦ A2	♦ QJ1095				
Contract: 2N S	♣ AJ952	♣ 63				



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 77	♠ Q985	The opponents are silent.
Dealer: S	♥ K92	
Vul: None	♦ J5	Partner bids first.
HCP: 15	♣ AKQ10	

Board: 78	♠ 642	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ 1076	You bid first.
HCP: 13	♣ A92	

Board: 79	♠ J10	The opponents are silent.
Dealer: S	♥ KQJ85	
Vul: Both	♦ K107	Partner bids first.
HCP: 14	♣ A94	

Board: 80	♠ A6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ AK1074	

Board: 81	♠ 1042	The opponents are silent.
Dealer: S	♥ Q843	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 11	♣ K93	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 77

Dealer: S

Vul: None

North HCP: 15

South HCP: 19

Contract: 6N S

North:

♠ Q985

♥ K92

♦ J5

♣ AKQ10

South:

♠ AK2

♥ A843

♦ AK7

♣ J62

West North East South

Pass 1♠ Pass 1♣

Pass 6NT AP

Board: 78

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 642

♥ AKQ7

♦ 1076

♣ A92

South:

♠ QJ987

♥ 854

♦ K5

♣ KQ7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 79

Dealer: S

Vul: Both

North HCP: 14

South HCP: 18

Contract: 6N S

North:

♠ J10

♥ KQJ85

♦ K107

♣ A94

South:

♠ AQ62

♥ A

♦ AQ6

♣ Q10852

West North East South

Pass 1♥ Pass 1♣

Pass 3♦<sup>1</sup> Pass 2♠

Pass 4NT<sup>2</sup> Pass 3NT

AP

1. Fourth suit game force

2. Quantitative 4NT

Board: 80

Dealer: N

Vul: None

North HCP: 19

South HCP: 7

Contract: 3N N

North:

♠ A6

♥ Q9

♦ AQ43

♣ AK1074

South:

♠ 10984

♥ A652

♦ K1085

♣ 9

West North East South

Pass 1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 81

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 1N N

North:

♠ 1042

♥ Q843

♦ AQ7

♣ K93

South:

♠ KJ95

♥ K2

♦ 85

♣ AQJ54

West North East South

Pass 1♥ Pass 1♣

Pass 1NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 77	♠ AK2	The opponents are silent.
Dealer: S	♥ A843	
Vul: None	♦ AK7	You bid first.
HCP: 19	♣ J62	

Board: 78	♠ QJ987	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ K5	Partner bids first.
HCP: 11	♣ KQ7	

Board: 79	♠ AQ62	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ AQ6	You bid first.
HCP: 18	♣ Q10852	

Board: 80	♠ 10984	The opponents are silent.
Dealer: N	♥ A652	
Vul: None	♦ K1085	Partner bids first.
HCP: 7	♣ 9	

Board: 81	♠ KJ95	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ 85	You bid first.
HCP: 14	♣ AQJ54	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 77

Dealer: S

Vul: None

North HCP: 15

South HCP: 19

Contract: 6N S

North:

♠ Q985

♥ K92

♦ J5

♣ AKQ10

South:

♠ AK2

♥ A843

♦ AK7

♣ J62

West North East South

Pass 1♣ Pass 1♣

Pass 1♠ Pass 2NT

Pass 6NT AP

Board: 78

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ 642

♥ AKQ7

♦ 1076

♣ A92

South:

♠ QJ987

♥ 854

♦ K5

♣ KQ7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 79

Dealer: S

Vul: Both

North HCP: 14

South HCP: 18

Contract: 6N S

North:

♠ J10

♥ KQJ85

♦ K107

♣ A94

South:

♠ AQ62

♥ A

♦ AQ6

♣ Q10852

West North East South

Pass 1♥ Pass 1♣

Pass 3♦<sup>1</sup> Pass 2♠

Pass 3♦<sup>1</sup> Pass 3NT

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Fourth suit game force

2. Quantitative 4NT

Board: 80

Dealer: N

Vul: None

North HCP: 19

South HCP: 7

Contract: 3N N

North:

♠ A6

♥ Q9

♦ AQ43

♣ AK1074

South:

♠ 10984

♥ A652

♦ K1085

♣ 9

West North East South

Pass 1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 81

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 1N N

North:

♠ 1042

♥ Q843

♦ AQ7

♣ K93

South:

♠ KJ95

♥ K2

♦ 85

♣ AQJ54

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 82	♠ AKQJ	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ Q84	You bid first.
HCP: 13	♣ J874	

Board: 83	♠ QJ96	The opponents are silent.
Dealer: S	♥ A7643	
Vul: EW	♦ K5	Partner bids first.
HCP: 12	♣ Q7	

Board: 84	♠ AJ4	The opponents are silent.
Dealer: N	♥ J643	
Vul: Both	♦ 74	You bid first.
HCP: 12	♣ AQ96	

Board: 85	♠ AQ84	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: EW	♦ K9532	Partner bids first.
HCP: 15	♣ —	

Board: 86	♠ 52	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ K762	You bid first.
HCP: 11	♣ AKJ542	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 765		1♣	Pass	1♦
Vul: NS	♥ 82	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 13	♦ Q84	♦ A10763	AP			
South HCP: 10	♣ J874	♣ 103				
Contract: 1N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ 103				1♣
Vul: EW	♥ A7643	♥ 10	Pass	1♥	Pass	2♣
North HCP: 12	♦ K5	♦ AJ62	Pass	3NT	AP	
South HCP: 13	♣ Q7	♣ AKJ652				
Contract: 3N N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 106		1♣	Pass	1♦
Vul: Both	♥ J643	♥ KQ92	Pass	1♥	Pass	3♥
North HCP: 12	♦ 74	♦ Q10865	AP			
South HCP: 10	♣ AQ96	♣ K4				
Contract: 3♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ J9				1♣
Vul: EW	♥ AQ65	♥ KJ104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K9532	♦ Q7	Pass	4NT <sup>1</sup>	Pass	5♥ <sup>2</sup>
South HCP: 14	♣ —	♣ AK854	Pass	6♥	AP	
Contract: 6♥ S						

1. Blackwood 0314, for ♥  
2. A=2/5 or 5/5, Q(H)=0

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ A1043		1♣	Pass	1♥
Vul: Both	♥ 8	♥ AK953	Pass	2♣	Pass	2NT
North HCP: 11	♦ K762	♦ 1094	AP			
South HCP: 11	♣ AKJ542	♣ 3				
Contract: 2N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 82	♠ 765	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ A10763	Partner bids first.
HCP: 10	♣ 103	

Board: 83	♠ 103	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AJ62	You bid first.
HCP: 13	♣ AKJ652	

Board: 84	♠ 106	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: Both	♦ Q10865	Partner bids first.
HCP: 10	♣ K4	

Board: 85	♠ J9	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: EW	♦ Q7	You bid first.
HCP: 14	♣ AK854	

Board: 86	♠ A1043	The opponents are silent.
Dealer: N	♥ AK953	
Vul: Both	♦ 1094	Partner bids first.
HCP: 11	♣ 3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 765		1♣	Pass	1♦
Vul: NS	♥ 82	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 13	♦ Q84	♦ A10763	AP			
South HCP: 10	♣ J874	♣ 103				
Contract: 1N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ 103				1♣
Vul: EW	♥ A7643	♥ 10	Pass	1♥	Pass	2♣
North HCP: 12	♦ K5	♦ AJ62	Pass	3NT	AP	
South HCP: 13	♣ Q7	♣ AKJ652				
Contract: 3N N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 106		1♣	Pass	1♦
Vul: Both	♥ J643	♥ KQ92	Pass	1♥	Pass	3♥
North HCP: 12	♦ 74	♦ Q10865	AP			
South HCP: 10	♣ AQ96	♣ K4				
Contract: 3♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ J9				1♣
Vul: EW	♥ AQ65	♥ KJ104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K9532	♦ Q7	Pass	4NT <sup>1</sup>	Pass	5♥ <sup>2</sup>
South HCP: 14	♣ —	♣ AK854	Pass	6♥	AP	
Contract: 6♥ S						

1. Blackwood 0314, for ♥  
2. A=2/5 or 5/5, Q(H)=0

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ A1043		1♣	Pass	1♥
Vul: Both	♥ 8	♥ AK953	Pass	2♣	Pass	2NT
North HCP: 11	♦ K762	♦ 1094	AP			
South HCP: 11	♣ AKJ542	♣ 3				
Contract: 2N S						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 87	♠ AKQ1093	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 83	Partner bids first.
HCP: 12	♣ J43	
Board: 88	♠ J43	The opponents are silent.
Dealer: N	♥ J1074	
Vul: EW	♦ K	You bid first.
HCP: 12	♣ AK952	
Board: 89	♠ A2	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ QJ743	Partner bids first.
HCP: 11	♣ 542	
Board: 90	♠ AK82	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ 85	You bid first.
HCP: 14	♣ A753	
Board: 91	♠ Q64	The opponents are silent.
Dealer: S	♥ 7542	
Vul: NS	♦ A10954	Partner bids first.
HCP: 6	♣ 6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 87  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKQ1093  
 ♥ Q3  
 ♦ 83  
 ♣ J43

South:  
 ♠ 75  
 ♥ AJ86  
 ♦ KJ6  
 ♣ K1097

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

1. New Minor Forcing

Board: 88  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N S

North:  
 ♠ J43  
 ♥ J1074  
 ♦ K  
 ♣ AK952

South:  
 ♠ K7  
 ♥ A65  
 ♦ QJ1065  
 ♣ Q87

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

Board: 89  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♦ N

North:  
 ♠ A2  
 ♥ A63  
 ♦ QJ743  
 ♣ 542

South:  
 ♠ J98  
 ♥ QJ5  
 ♦ K108  
 ♣ KQ96

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

Board: 90  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ AK82  
 ♥ QJ6  
 ♦ 85  
 ♣ A753

South:  
 ♠ Q73  
 ♥ K753  
 ♦ QJ10  
 ♣ K62

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

Board: 91  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ Q64  
 ♥ 7542  
 ♦ A10954  
 ♣ 6

South:  
 ♠ A982  
 ♥ 8  
 ♦ K3  
 ♣ KQ9852

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 87	♠ 75	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: None	♦ KJ6	You bid first.
HCP: 12	♣ K1097	

Board: 88	♠ K7	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ QJ1065	Partner bids first.
HCP: 12	♣ Q87	

Board: 89	♠ J98	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ K108	You bid first.
HCP: 12	♣ KQ96	

Board: 90	♠ Q73	The opponents are silent.
Dealer: N	♥ K753	
Vul: None	♦ QJ10	Partner bids first.
HCP: 11	♣ K62	

Board: 91	♠ A982	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ K3	You bid first.
HCP: 12	♣ KQ9852	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 87  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKQ1093  
 ♥ Q3  
 ♦ 83  
 ♣ J43

South:  
 ♠ 75  
 ♥ AJ86  
 ♦ KJ6  
 ♣ K1097

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

1. New Minor Forcing

Board: 88  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N S

North:  
 ♠ J43  
 ♥ J1074  
 ♦ K  
 ♣ AK952

South:  
 ♠ K7  
 ♥ A65  
 ♦ QJ1065  
 ♣ Q87

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

Board: 89  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♦ N

North:  
 ♠ A2  
 ♥ A63  
 ♦ QJ743  
 ♣ 542

South:  
 ♠ J98  
 ♥ QJ5  
 ♦ K108  
 ♣ KQ96

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

Board: 90  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ AK82  
 ♥ QJ6  
 ♦ 85  
 ♣ A753

South:  
 ♠ Q73  
 ♥ K753  
 ♦ QJ10  
 ♣ K62

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

Board: 91  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ Q64  
 ♥ 7542  
 ♦ A10954  
 ♣ 6

South:  
 ♠ A982  
 ♥ 8  
 ♦ K3  
 ♣ KQ9852

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 92	♠ AKQ6	The opponents are silent.
Dealer: N	♥ A1062	
Vul: Both	♦ 98	You bid first.
HCP: 14	♣ J32	
Board: 93	♠ Q107	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ AQ652	Partner bids first.
HCP: 13	♣ Q8	
Board: 94	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ A109	You bid first.
HCP: 15	♣ AKQJ654	
Board: 95	♠ 875	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AK865	Partner bids first.
HCP: 7	♣ 863	
Board: 96	♠ KQJ	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: None	♦ Q	You bid first.
HCP: 15	♣ J10874	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 10  
Contract: 1N S

North:  
♠ AKQ6  
♥ A1062  
♦ 98  
♣ J32

South:  
♠ 43  
♥ 85  
♦ QJ643  
♣ AK76

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

Board: 93  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 11  
Contract: 3N S

North:  
♠ Q107  
♥ QJ10  
♦ AQ652  
♣ Q8

South:  
♠ K93  
♥ A64  
♦ 109  
♣ A10932

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

Board: 94  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 11  
Contract: 3N S

North:  
♠ 3  
♥ J4  
♦ A109  
♣ AKQJ654

South:  
♠ AK954  
♥ A7  
♦ 652  
♣ 1082

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

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 14  
Contract: 1N N

North:  
♠ 875  
♥ 83  
♦ AK865  
♣ 863

South:  
♠ AK109  
♥ Q1075  
♦ 104  
♣ AJ5

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

Board: 96  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 15  
Contract: 4♥ S

North:  
♠ KQJ  
♥ AQ107  
♦ Q  
♣ J10874

South:  
♠ 105  
♥ J854  
♦ AK72  
♣ AK9

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

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♠ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 92	♠ 43	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ QJ643	Partner bids first.
HCP: 10	♣ AK76	

Board: 93	♠ K93	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ 109	You bid first.
HCP: 11	♣ A10932	

Board: 94	♠ AK954	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ 652	Partner bids first.
HCP: 11	♣ 1082	

Board: 95	♠ AK109	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ AJ5	

Board: 96	♠ 105	The opponents are silent.
Dealer: N	♥ J854	
Vul: None	♦ AK72	Partner bids first.
HCP: 15	♣ AK9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 10  
Contract: 1N S

North:  
♠ AKQ6  
♥ A1062  
♦ 98  
♣ J32

South:  
♠ 43  
♥ 85  
♦ QJ643  
♣ AK76

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

Board: 93  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 11  
Contract: 3N S

North:  
♠ Q107  
♥ QJ10  
♦ AQ652  
♣ Q8

South:  
♠ K93  
♥ A64  
♦ 109  
♣ A10932

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

Board: 94  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 11  
Contract: 3N S

North:  
♠ 3  
♥ J4  
♦ A109  
♣ AKQJ654

South:  
♠ AK954  
♥ A7  
♦ 652  
♣ 1082

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

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 14  
Contract: 1N N

North:  
♠ 875  
♥ 83  
♦ AK865  
♣ 863

South:  
♠ AK109  
♥ Q1075  
♦ 104  
♣ AJ5

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

Board: 96  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 15  
Contract: 4♥ S

North:  
♠ KQJ  
♥ AQ107  
♦ Q  
♣ J10874

South:  
♠ 105  
♥ J854  
♦ AK72  
♣ AK9

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

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♠ stopper



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 97	♠ AQ1082	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ A954	Partner bids first.
HCP: 11	♣ 54	

Board: 98	♠ K87	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AKJ	You bid first.
HCP: 18	♣ J9853	

Board: 99	♠ KJ62	The opponents are silent.
Dealer: S	♥ Q873	
Vul: NS	♦ KJ73	Partner bids first.
HCP: 14	♣ A	

Board: 100	♠ AK	The opponents are silent.
Dealer: N	♥ 762	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ KQJ943	

Board: 101	♠ 63	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ AK2	Partner bids first.
HCP: 11	♣ J743	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ1082	♠ KJ65				1♣
Vul: NS	♥ J9	♥ AQ42	Pass	1♠	Pass	3♠
North HCP: 11	♦ A954	♦ 2	Pass	4♠	AP	
South HCP: 16	♣ 54	♣ AQ103				
Contract: 4♠ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A10654		1♣	Pass	1♠
Vul: Both	♥ AQ	♥ 873	Pass	2NT	Pass	3♦
North HCP: 18	♦ AKJ	♦ Q653	Pass	3NT	AP	
South HCP: 8	♣ J9853	♣ Q				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A105				1♣
Vul: NS	♥ Q873	♥ A1095	Pass	1♥	Pass	2♥
North HCP: 14	♦ KJ73	♦ Q92	Pass	4♥	AP	
South HCP: 14	♣ A	♣ KJ6				
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J65		1♣	Pass	1♥
Vul: EW	♥ 762	♥ A9843	Pass	2♣	Pass	3NT
North HCP: 15	♦ Q5	♦ A1093	AP			
South HCP: 13	♣ KQJ943	♣ A				
Contract: 3N S						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQJ4				1♣
Vul: Both	♥ QJ64	♥ A5	Pass	1♥	Pass	2NT
North HCP: 11	♦ AK2	♦ Q74	Pass	3NT	AP	
South HCP: 18	♣ J743	♣ AQ95				
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 97	♠ KJ65	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: NS	♦ 2	You bid first.
HCP: 16	♣ AQ103	

Board: 98	♠ A10654	The opponents are silent.
Dealer: N	♥ 873	
Vul: Both	♦ Q653	Partner bids first.
HCP: 8	♣ Q	

Board: 99	♠ A105	The opponents are silent.
Dealer: S	♥ A1095	
Vul: NS	♦ Q92	You bid first.
HCP: 14	♣ KJ6	

Board: 100	♠ J65	The opponents are silent.
Dealer: N	♥ A9843	
Vul: EW	♦ A1093	Partner bids first.
HCP: 13	♣ A	

Board: 101	♠ KQJ4	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ Q74	You bid first.
HCP: 18	♣ AQ95	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ1082	♠ KJ65				1♣
Vul: NS	♥ J9	♥ AQ42	Pass	1♠	Pass	3♠
North HCP: 11	♦ A954	♦ 2	Pass	4♠	AP	
South HCP: 16	♣ 54	♣ AQ103				
Contract: 4♠ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A10654		1♣	Pass	1♠
Vul: Both	♥ AQ	♥ 873	Pass	2NT	Pass	3♦
North HCP: 18	♦ AKJ	♦ Q653	Pass	3NT	AP	
South HCP: 8	♣ J9853	♣ Q				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A105				1♣
Vul: NS	♥ Q873	♥ A1095	Pass	1♥	Pass	2♥
North HCP: 14	♦ KJ73	♦ Q92	Pass	4♥	AP	
South HCP: 14	♣ A	♣ KJ6				
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J65		1♣	Pass	1♥
Vul: EW	♥ 762	♥ A9843	Pass	2♣	Pass	3NT
North HCP: 15	♦ Q5	♦ A1093	AP			
South HCP: 13	♣ KQJ943	♣ A				
Contract: 3N S						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQJ4				1♣
Vul: Both	♥ QJ64	♥ A5	Pass	1♥	Pass	2NT
North HCP: 11	♦ AK2	♦ Q74	Pass	3NT	AP	
South HCP: 18	♣ J743	♣ AQ95				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 102	♠ AJ6	The opponents are silent.
Dealer: N	♥ A1085	
Vul: None	♦ J8	You bid first.
HCP: 13	♣ K983	

Board: 103	♠ 1093	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: EW	♦ 10985	Partner bids first.
HCP: 10	♣ A3	

Board: 104	♠ AQ93	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ K7	You bid first.
HCP: 13	♣ KJ842	

Board: 105	♠ QJ53	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ Q108	Partner bids first.
HCP: 10	♣ Q32	

Board: 106	♠ A65	The opponents are silent.
Dealer: N	♥ 1042	
Vul: NS	♦ A6	You bid first.
HCP: 14	♣ AQ764	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		1♣	Pass	1♥
Vul: None	♥ A1085	♥ Q962				
North HCP: 13	♦ J8	♦ Q52	Pass	2♥	AP	
South HCP: 10	♣ K983	♣ AQ10				
Contract: 2♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ Q87				1♣
Vul: EW	♥ AQ72	♥ K				
North HCP: 10	♦ 10985	♦ KQ74	Pass	1♥	Pass	1NT
South HCP: 15	♣ A3	♣ KQ1074	AP			
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		1♣	Pass	1♥
Vul: Both	♥ 102	♥ KQJ5				
North HCP: 13	♦ K7	♦ AJ4	Pass	1♠	Pass	2NT
South HCP: 12	♣ KJ842	♣ 10965	AP			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ AK64				1♣
Vul: None	♥ K73	♥ QJ9				
North HCP: 10	♦ Q108	♦ K5	Pass	1♠	Pass	2♠
South HCP: 13	♣ Q32	♣ 10965	AP			
Contract: 2♠ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J9		1♣	Pass	1♥
Vul: NS	♥ 1042	♥ AKQ76	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ A6	♦ Q95	Pass	3♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♣ AQ764	♣ 1098	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6♥ S			Pass	6♥	AP	

1. New Minor Forcing
2. 3♥
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 102	♠ 932	The opponents are silent.
Dealer: N	♥ Q962	
Vul: None	♦ Q52	Partner bids first.
HCP: 10	♣ AQ10	

Board: 103	♠ Q87	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ KQ74	You bid first.
HCP: 15	♣ KQ1074	

Board: 104	♠ J5	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 12	♣ 10965	

Board: 105	♠ AK64	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ K5	You bid first.
HCP: 13	♣ 10965	

Board: 106	♠ J9	The opponents are silent.
Dealer: N	♥ AKQ76	
Vul: NS	♦ Q95	Partner bids first.
HCP: 12	♣ 1098	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		1♣	Pass	1♥
Vul: None	♥ A1085	♥ Q962				
North HCP: 13	♦ J8	♦ Q52	Pass	2♥	AP	
South HCP: 10	♣ K983	♣ AQ10				
Contract: 2♥ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ Q87				1♣
Vul: EW	♥ AQ72	♥ K				
North HCP: 10	♦ 10985	♦ KQ74	Pass	1♥	Pass	1NT
South HCP: 15	♣ A3	♣ KQ1074	AP			
Contract: 1N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		1♣	Pass	1♥
Vul: Both	♥ 102	♥ KQJ5				
North HCP: 13	♦ K7	♦ AJ4	Pass	1♠	Pass	2NT
South HCP: 12	♣ KJ842	♣ 10965	AP			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ AK64				1♣
Vul: None	♥ K73	♥ QJ9				
North HCP: 10	♦ Q108	♦ K5	Pass	1♠	Pass	2♠
South HCP: 13	♣ Q32	♣ 10965	AP			
Contract: 2♠ N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J9		1♣	Pass	1♥
Vul: NS	♥ 1042	♥ AKQ76	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ A6	♦ Q95	Pass	3♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♣ AQ764	♣ 1098	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6♥ S			Pass	6♥	AP	

1. New Minor Forcing
2. 3♥
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=1



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 107	♠ 63	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: EW	♦ A985	Partner bids first.
HCP: 12	♣ J64	
Board: 108	♠ Q52	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ AJ	You bid first.
HCP: 18	♣ Q1072	
Board: 109	♠ A972	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ Q102	Partner bids first.
HCP: 13	♣ A95	
Board: 110	♠ A1094	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ K102	You bid first.
HCP: 14	♣ AK983	
Board: 111	♠ K98763	West Doubles 1NT if possible.
Dealer: S	♥ Q63	East Bids 3♦ if possible.
Vul: NS	♦ Q6	East Bids 4♦ if possible.
HCP: 10	♣ QJ	Partner bids first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 107  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 2N N

North:  
 ♠ 63  
 ♥ AQJ7  
 ♦ A985  
 ♣ J64

South:  
 ♠ KJ92  
 ♥ 92  
 ♦ 74  
 ♣ AK983

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

Board: 108  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ Q52  
 ♥ AKQ7  
 ♦ AJ  
 ♣ Q1072

South:  
 ♠ 9843  
 ♥ J52  
 ♦ Q753  
 ♣ AJ

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

Board: 109  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ A972  
 ♥ K84  
 ♦ Q102  
 ♣ A95

South:  
 ♠ J64  
 ♥ AJ96  
 ♦ A74  
 ♣ Q102

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

Board: 110  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ A1094  
 ♥ 4  
 ♦ K102  
 ♣ AK983

South:  
 ♠ KQJ5  
 ♥ KJ10962  
 ♦ J5  
 ♣ Q

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

Board: 111  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♦ X E

North:  
 ♠ K98763  
 ♥ Q63  
 ♦ Q6  
 ♣ QJ

South:  
 ♠ AQJ  
 ♥ KJ104  
 ♦ J103  
 ♣ 1042

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 107	♠ KJ92	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ 74	You bid first.
HCP: 11	♣ AK983	
Board: 108	♠ 9843	The opponents are silent.
Dealer: N	♥ J52	
Vul: NS	♦ Q753	Partner bids first.
HCP: 8	♣ AJ	
Board: 109	♠ J64	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: EW	♦ A74	You bid first.
HCP: 12	♣ Q102	
Board: 110	♠ KQJ5	The opponents are silent.
Dealer: N	♥ KJ10962	
Vul: Both	♦ J5	Partner bids first.
HCP: 13	♣ Q	
Board: 111	♠ AQJ	West Doubles 1NT if possible.
Dealer: S	♥ KJ104	East Bids 3♦ if possible.
Vul: NS	♦ J103	East Bids 4♦ if possible.
HCP: 12	♣ 1042	You bid first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 107  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 2N N

North:  
 ♠ 63  
 ♥ AQJ7  
 ♦ A985  
 ♣ J64

South:  
 ♠ KJ92  
 ♥ 92  
 ♦ 74  
 ♣ AK983

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

Board: 108  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ Q52  
 ♥ AKQ7  
 ♦ AJ  
 ♣ Q1072

South:  
 ♠ 9843  
 ♥ J52  
 ♦ Q753  
 ♣ AJ

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

Board: 109  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ A972  
 ♥ K84  
 ♦ Q102  
 ♣ A95

South:  
 ♠ J64  
 ♥ AJ96  
 ♦ A74  
 ♣ Q102

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

Board: 110  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ A1094  
 ♥ 4  
 ♦ K102  
 ♣ AK983

South:  
 ♠ KQJ5  
 ♥ KJ10962  
 ♦ J5  
 ♣ Q

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

Board: 111  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♦ X E

North:  
 ♠ K98763  
 ♥ Q63  
 ♦ Q6  
 ♣ QJ

South:  
 ♠ AQJ  
 ♥ KJ104  
 ♦ J103  
 ♣ 1042

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 112	♠ K742	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ Q107	You bid first.
HCP: 13	♣ AKJ54	

Board: 113	♠ 986	The opponents are silent.
Dealer: S	♥ AQ642	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K107	

Board: 114	♠ KJ107	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ J10	You bid first.
HCP: 13	♣ A9852	

Board: 115	♠ A532	The opponents are silent.
Dealer: S	♥ A973	
Vul: EW	♦ J986	Partner bids first.
HCP: 11	♣ Q	

Board: 116	♠ AK8	The opponents are silent.
Dealer: N	♥ Q973	
Vul: Both	♦ 875	You bid first.
HCP: 13	♣ A63	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A8		1♣	Pass	1♥
Vul: EW	♥ 6	♥ QJ9854	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q107	♦ KJ	Pass	3NT	AP	
South HCP: 13	♣ AKJ54	♣ Q32				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A753				1♣
Vul: Both	♥ AQ642	♥ K98	Pass	1♥	Pass	2NT
North HCP: 9	♦ 98	♦ AJ4	Pass	3NT	AP	
South HCP: 18	♣ K107	♣ AQ2				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 92		1♣	Pass	1♥
Vul: None	♥ A9	♥ KQ73	Pass	1♠	Pass	3NT
North HCP: 13	♦ J10	♦ AK42	AP			
South HCP: 14	♣ A9852	♣ Q76				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KQJ10				1♣
Vul: EW	♥ A973	♥ Q108	Pass	1♥	Pass	1♠
North HCP: 11	♦ J986	♦ 3	Pass	3♠	AP	
South HCP: 11	♣ Q	♣ K9853				
Contract: 3♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: Both	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 112	♠ A8	The opponents are silent.
Dealer: N	♥ QJ9854	
Vul: EW	♦ KJ	Partner bids first.
HCP: 13	♣ Q32	

Board: 113	♠ A753	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ AJ4	You bid first.
HCP: 18	♣ AQ2	

Board: 114	♠ 92	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: None	♦ AK42	Partner bids first.
HCP: 14	♣ Q76	

Board: 115	♠ KQJ10	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ 3	You bid first.
HCP: 11	♣ K9853	

Board: 116	♠ QJ9	The opponents are silent.
Dealer: N	♥ A1086	
Vul: Both	♦ Q96	Partner bids first.
HCP: 12	♣ K107	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A8		1♣	Pass	1♥
Vul: EW	♥ 6	♥ QJ9854	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q107	♦ KJ	Pass	3NT	AP	
South HCP: 13	♣ AKJ54	♣ Q32				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A753				1♣
Vul: Both	♥ AQ642	♥ K98	Pass	1♥	Pass	2NT
North HCP: 9	♦ 98	♦ AJ4	Pass	3NT	AP	
South HCP: 18	♣ K107	♣ AQ2				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 92		1♣	Pass	1♥
Vul: None	♥ A9	♥ KQ73	Pass	1♠	Pass	3NT
North HCP: 13	♦ J10	♦ AK42	AP			
South HCP: 14	♣ A9852	♣ Q76				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KQJ10				1♣
Vul: EW	♥ A973	♥ Q108	Pass	1♥	Pass	1♠
North HCP: 11	♦ J986	♦ 3	Pass	3♠	AP	
South HCP: 11	♣ Q	♣ K9853				
Contract: 3♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: Both	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 117	♠ AK10	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ QJ962	Partner bids first.
HCP: 18	♣ AK	
Board: 118	♠ K65	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K52	You bid first.
HCP: 12	♣ AQ10653	
Board: 119	♠ A75	The opponents are silent.
Dealer: S	♥ K9874	
Vul: Both	♦ K10	Partner bids first.
HCP: 11	♣ J62	
Board: 120	♠ Q84	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ 75	You bid first.
HCP: 14	♣ AQJ762	
Board: 121	♠ A72	The opponents are silent.
Dealer: S	♥ 10864	
Vul: NS	♦ A863	Partner bids first.
HCP: 8	♣ 83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 117  
 Dealer: S  
 Vul: None  
 North HCP: 18  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK10  
 ♥ J74  
 ♦ QJ962  
 ♣ AK

South:  
 ♠ QJ72  
 ♥ 10  
 ♦ A4  
 ♣ QJ5432

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

1. Fourth suit game force

Board: 118  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ K65  
 ♥ 5  
 ♦ K52  
 ♣ AQ10653

South:  
 ♠ Q109874  
 ♥ AKQ6  
 ♦ J98  
 ♣ —

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

Board: 119  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ A75  
 ♥ K9874  
 ♦ K10  
 ♣ J62

South:  
 ♠ Q632  
 ♥ AQ2  
 ♦ A3  
 ♣ AQ98

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

Board: 120  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ Q84  
 ♥ AJ  
 ♦ 75  
 ♣ AQJ762

South:  
 ♠ KJ75  
 ♥ Q5  
 ♦ KQ642  
 ♣ 85

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 19  
 Contract: 2♣ S

North:  
 ♠ A72  
 ♥ 10864  
 ♦ A863  
 ♣ 83

South:  
 ♠ 6  
 ♥ AQ9  
 ♦ K104  
 ♣ AKQJ105

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 117	♠ QJ72	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ A4	You bid first.
HCP: 10	♣ QJ5432	

Board: 118	♠ Q109874	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ J98	Partner bids first.
HCP: 12	♣ —	

Board: 119	♠ Q632	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ A3	You bid first.
HCP: 18	♣ AQ98	

Board: 120	♠ KJ75	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ KQ642	Partner bids first.
HCP: 11	♣ 85	

Board: 121	♠ 6	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ K104	You bid first.
HCP: 19	♣ AKQJ105	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 117  
 Dealer: S  
 Vul: None  
 North HCP: 18  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK10  
 ♥ J74  
 ♦ QJ962  
 ♣ AK

South:  
 ♠ QJ72  
 ♥ 10  
 ♦ A4  
 ♣ QJ5432

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

1. Fourth suit game force

Board: 118  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ K65  
 ♥ 5  
 ♦ K52  
 ♣ AQ10653

South:  
 ♠ Q109874  
 ♥ AKQ6  
 ♦ J98  
 ♣ —

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

Board: 119  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ A75  
 ♥ K9874  
 ♦ K10  
 ♣ J62

South:  
 ♠ Q632  
 ♥ AQ2  
 ♦ A3  
 ♣ AQ98

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

Board: 120  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ Q84  
 ♥ AJ  
 ♦ 75  
 ♣ AQJ762

South:  
 ♠ KJ75  
 ♥ Q5  
 ♦ KQ642  
 ♣ 85

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 19  
 Contract: 2♣ S

North:  
 ♠ A72  
 ♥ 10864  
 ♦ A863  
 ♣ 83

South:  
 ♠ 6  
 ♥ AQ9  
 ♦ K104  
 ♣ AKQJ105

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 122	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ QJ3	You bid first.
HCP: 14	♣ Q1084	
Board: 123	♠ Q973	The opponents are silent.
Dealer: S	♥ K10932	
Vul: None	♦ Q96	Partner bids first.
HCP: 9	♣ Q	
Board: 124	♠ 1098	The opponents are silent.
Dealer: N	♥ A1073	
Vul: NS	♦ K42	You bid first.
HCP: 14	♣ AK9	
Board: 125	♠ 97	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: EW	♦ QJ92	Partner bids first.
HCP: 10	♣ Q54	
Board: 126	♠ AJ54	East Doubles Pass if possible.
Dealer: N	♥ 975	West Bids 2♥ if possible.
Vul: NS	♦ A83	
HCP: 13	♣ KJ5	You bid first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ AQJ  
♥ Q94  
♦ QJ3  
♣ Q1084

South:  
♠ 8732  
♥ A8  
♦ A10654  
♣ J2

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

Board: 123  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3N N

North:  
♠ Q973  
♥ K10932  
♦ Q96  
♣ Q

South:  
♠ 5  
♥ AQ4  
♦ J7  
♣ AKJ10643

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

Board: 124  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 1098  
♥ A1073  
♦ K42  
♣ AK9

South:  
♠ KQ2  
♥ KJ98  
♦ AQ87  
♣ 54

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

1. Cue bid, surplus  
2. Cue bid, a ♠ stopper  
3. Cue bid, surplus  
4. Cue bid, a ♦ stopper

Board: 125  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 97  
♥ AJ86  
♦ QJ92  
♣ Q54

South:  
♠ AKQ5  
♥ 1093  
♦ A  
♣ AK732

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

Board: 126  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 11  
Contract: 2♠ N

North:  
♠ AJ54  
♥ 975  
♦ A83  
♣ KJ5

South:  
♠ KQ7  
♥ J4  
♦ QJ752  
♣ Q96

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 122	♠ 8732	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ A10654	Partner bids first.
HCP: 9	♣ J2	
Board: 123	♠ 5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ J7	You bid first.
HCP: 15	♣ AKJ10643	
Board: 124	♠ KQ2	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: NS	♦ AQ87	Partner bids first.
HCP: 15	♣ 54	
Board: 125	♠ AKQ5	The opponents are silent.
Dealer: S	♥ 1093	
Vul: EW	♦ A	You bid first.
HCP: 20	♣ AK732	
Board: 126	♠ KQ7	East Doubles Pass if possible.
Dealer: N	♥ J4	West Bids 2♥ if possible.
Vul: NS	♦ QJ752	
HCP: 11	♣ Q96	Partner bids first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ AQJ  
♥ Q94  
♦ QJ3  
♣ Q1084

South:  
♠ 8732  
♥ A8  
♦ A10654  
♣ J2

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

Board: 123  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3N N

North:  
♠ Q973  
♥ K10932  
♦ Q96  
♣ Q

South:  
♠ 5  
♥ AQ4  
♦ J7  
♣ AKJ10643

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

Board: 124  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 1098  
♥ A1073  
♦ K42  
♣ AK9

South:  
♠ KQ2  
♥ KJ98  
♦ AQ87  
♣ 54

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

1. Cue bid, surplus  
2. Cue bid, a ♠ stopper  
3. Cue bid, surplus  
4. Cue bid, a ♦ stopper

Board: 125  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 97  
♥ AJ86  
♦ QJ92  
♣ Q54

South:  
♠ AKQ5  
♥ 1093  
♦ A  
♣ AK732

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

Board: 126  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 11  
Contract: 2♠ N

North:  
♠ AJ54  
♥ 975  
♦ A83  
♣ KJ5

South:  
♠ KQ7  
♥ J4  
♦ QJ752  
♣ Q96

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 127	♠ Q10743	East Doubles Pass if possible.
Dealer: S	♥ 97	West Bids 3♥ if possible.
Vul: EW	♦ 654	
HCP: 8	♣ AQ6	Partner bids first.
Board: 128	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ A2	You bid first.
HCP: 19	♣ KJ9852	
Board: 129	♠ K653	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ K6	Partner bids first.
HCP: 12	♣ 7643	
Board: 130	♠ 6	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: Both	♦ J9	You bid first.
HCP: 13	♣ KQJ1098	
Board: 131	♠ K83	The opponents are silent.
Dealer: S	♥ QJ1054	
Vul: None	♦ Q986	Partner bids first.
HCP: 8	♣ 6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q10743	♠ AKJ8				1♣
Vul: EW	♥ 97	♥ K85	Pass	1♠	Pass	2♠
North HCP: 8	♦ 654	♦ Q8	Pass	Pass	X	Pass
South HCP: 13	♣ AQ6	♣ 10742	3♥	3♠	AP	
Contract: 3♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q		1♣	Pass	1♥
Vul: Both	♥ K	♥ 1098654	Pass	2♠	Pass	3♥
North HCP: 19	♦ A2	♦ KJ954	Pass	3NT	AP	
South HCP: 6	♣ KJ9852	♣ 10				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K653	♠ 9				1♣
Vul: EW	♥ AQ4	♥ KJ32	Pass	1♠	Pass	2♥
North HCP: 12	♦ K6	♦ A74	Pass	3NT	AP	
South HCP: 16	♣ 7643	♣ AKJ95				
Contract: 3N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AJ94		1♣	Pass	1♠
Vul: Both	♥ AQ63	♥ K42	Pass	2♣	Pass	4NT <sup>1</sup>
North HCP: 13	♦ J9	♦ AK3	Pass	5♠ <sup>2</sup>	Pass	6NT
South HCP: 19	♣ KQJ1098	♣ A74	AP			
Contract: 6N S						

1. Blackwood 0314, for ♣  
2. A=2/5 or 5/5, Q(C)=1

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A2				1♣
Vul: None	♥ QJ1054	♥ A976	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q986	♦ 74	AP			
South HCP: 13	♣ 6	♣ KQ1084				
Contract: 2♥ N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 127	♠ AKJ8	East Doubles Pass if possible.
Dealer: S	♥ K85	West Bids 3♥ if possible.
Vul: EW	♦ Q8	
HCP: 13	♣ 10742	You bid first.
Board: 128	♠ Q	The opponents are silent.
Dealer: N	♥ 1098654	
Vul: Both	♦ KJ954	Partner bids first.
HCP: 6	♣ 10	
Board: 129	♠ 9	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: EW	♦ A74	You bid first.
HCP: 16	♣ AKJ95	
Board: 130	♠ AJ94	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ AK3	Partner bids first.
HCP: 19	♣ A74	
Board: 131	♠ A2	The opponents are silent.
Dealer: S	♥ A976	
Vul: None	♦ 74	You bid first.
HCP: 13	♣ KQ1084	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q10743	♠ AKJ8				1♣
Vul: EW	♥ 97	♥ K85	Pass	1♠	Pass	2♠
North HCP: 8	♦ 654	♦ Q8	Pass	Pass	X	Pass
South HCP: 13	♣ AQ6	♣ 10742	3♥	3♠	AP	
Contract: 3♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q		1♣	Pass	1♥
Vul: Both	♥ K	♥ 1098654	Pass	2♠	Pass	3♥
North HCP: 19	♦ A2	♦ KJ954	Pass	3NT	AP	
South HCP: 6	♣ KJ9852	♣ 10				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K653	♠ 9				1♣
Vul: EW	♥ AQ4	♥ KJ32	Pass	1♠	Pass	2♥
North HCP: 12	♦ K6	♦ A74	Pass	3NT	AP	
South HCP: 16	♣ 7643	♣ AKJ95				
Contract: 3N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AJ94		1♣	Pass	1♠
Vul: Both	♥ AQ63	♥ K42	Pass	2♣	Pass	4NT <sup>1</sup>
North HCP: 13	♦ J9	♦ AK3	Pass	5♠ <sup>2</sup>	Pass	6NT
South HCP: 19	♣ KQJ1098	♣ A74	AP			
Contract: 6N S						

1. Blackwood 0314, for ♣  
2. A=2/5 or 5/5, Q(C)=1

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A2				1♣
Vul: None	♥ QJ1054	♥ A976	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q986	♦ 74	AP			
South HCP: 13	♣ 6	♣ KQ1084				
Contract: 2♥ N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 132	♠ Q	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: Both	♦ A92	You bid first.
HCP: 18	♣ A9875	

Board: 133	♠ K104	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: None	♦ K104	Partner bids first.
HCP: 16	♣ A65	

Board: 134	♠ AK82	The opponents are silent.
Dealer: N	♥ J43	
Vul: NS	♦ J7	You bid first.
HCP: 14	♣ KQ75	

Board: 135	♠ 83	The opponents are silent.
Dealer: S	♥ J1072	
Vul: EW	♦ AJ103	Partner bids first.
HCP: 8	♣ Q74	

Board: 136	♠ J1093	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ AJ10	You bid first.
HCP: 19	♣ AKQ	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 132  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ Q  
 ♥ AKJ8  
 ♦ A92  
 ♣ A9875

South:  
 ♠ AK10952  
 ♥ 1054  
 ♦ J84  
 ♣ K

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

1. Fourth suit game force

Board: 133  
 Dealer: S  
 Vul: None  
 North HCP: 16  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K104  
 ♥ AQ65  
 ♦ K104  
 ♣ A65

South:  
 ♠ A752  
 ♥ KJ3  
 ♦ J62  
 ♣ KQ10

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

1. Fourth suit game force

Board: 134  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠ S

North:  
 ♠ AK82  
 ♥ J43  
 ♦ J7  
 ♣ KQ75

South:  
 ♠ Q1093  
 ♥ 952  
 ♦ Q65  
 ♣ AJ10

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

Board: 135  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ 83  
 ♥ J1072  
 ♦ AJ103  
 ♣ Q74

South:  
 ♠ A107  
 ♥ A96  
 ♦ Q42  
 ♣ A1065

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

Board: 136  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ J1093  
 ♥ KJ6  
 ♦ AJ10  
 ♣ AKQ

South:  
 ♠ AKQ42  
 ♥ 75  
 ♦ Q2  
 ♣ 7543

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 132	♠ AK10952	The opponents are silent.
Dealer: N	♥ 1054	
Vul: Both	♦ J84	Partner bids first.
HCP: 11	♣ K	
Board: 133	♠ A752	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ J62	You bid first.
HCP: 14	♣ KQ10	
Board: 134	♠ Q1093	The opponents are silent.
Dealer: N	♥ 952	
Vul: NS	♦ Q65	Partner bids first.
HCP: 9	♣ AJ10	
Board: 135	♠ A107	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ Q42	You bid first.
HCP: 14	♣ A1065	
Board: 136	♠ AKQ42	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ Q2	Partner bids first.
HCP: 11	♣ 7543	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 132  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ Q  
 ♥ AKJ8  
 ♦ A92  
 ♣ A9875

South:  
 ♠ AK10952  
 ♥ 1054  
 ♦ J84  
 ♣ K

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

1. Fourth suit game force

Board: 133  
 Dealer: S  
 Vul: None  
 North HCP: 16  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K104  
 ♥ AQ65  
 ♦ K104  
 ♣ A65

South:  
 ♠ A752  
 ♥ KJ3  
 ♦ J62  
 ♣ KQ10

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

1. Fourth suit game force

Board: 134  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠ S

North:  
 ♠ AK82  
 ♥ J43  
 ♦ J7  
 ♣ KQ75

South:  
 ♠ Q1093  
 ♥ 952  
 ♦ Q65  
 ♣ AJ10

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

Board: 135  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ 83  
 ♥ J1072  
 ♦ AJ103  
 ♣ Q74

South:  
 ♠ A107  
 ♥ A96  
 ♦ Q42  
 ♣ A1065

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

Board: 136  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ J1093  
 ♥ KJ6  
 ♦ AJ10  
 ♣ AKQ

South:  
 ♠ AKQ42  
 ♥ 75  
 ♦ Q2  
 ♣ 7543

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 137	♠ 10976	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ AKQ97	Partner bids first.
HCP: 13	♣ A85	

Board: 138	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ J62	You bid first.
HCP: 12	♣ K5432	

Board: 139	♠ AJ107	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ A976	Partner bids first.
HCP: 12	♣ 98	

Board: 140	♠ K82	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ QJ83	You bid first.
HCP: 13	♣ A10532	

Board: 141	♠ AQ3	The opponents are silent.
Dealer: S	♥ 9864	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 14	♣ Q6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AQ8				1♣
Vul: EW	♥ 3	♥ K62	Pass	1♦	Pass	1NT
North HCP: 13	♦ AKQ97	♦ 104	Pass	2♠	Pass	3NT
South HCP: 12	♣ A85	♣ K10432	AP			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 943				
Vul: Both	♥ Q6	♥ A1094		1♣	Pass	1♥
North HCP: 12	♦ J62	♦ 9543	Pass	1NT	AP	
South HCP: 8	♣ K5432	♣ A9				
Contract: 1N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ 852				1♣
Vul: NS	♥ QJ8	♥ A73	Pass	1♠	Pass	2♣
North HCP: 12	♦ A976	♦ 3	Pass	3NT	AP	
South HCP: 12	♣ 98	♣ AKJ1043				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A1096				
Vul: Both	♥ K	♥ J1095		1♣	Pass	1♥
North HCP: 13	♦ QJ83	♦ K96	Pass	1NT	AP	
South HCP: 9	♣ A10532	♣ J9				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ KJ7				1♣
Vul: EW	♥ 9864	♥ J105	Pass	1♥	Pass	1NT
North HCP: 14	♦ AQ87	♦ KJ6	Pass	3NT	AP	
South HCP: 13	♣ Q6	♣ A1097				
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 137	♠ AQ8	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ 104	You bid first.
HCP: 12	♣ K10432	
Board: 138	♠ 943	The opponents are silent.
Dealer: N	♥ A1094	
Vul: Both	♦ 9543	Partner bids first.
HCP: 8	♣ A9	
Board: 139	♠ 852	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ 3	You bid first.
HCP: 12	♣ AKJ1043	
Board: 140	♠ A1096	The opponents are silent.
Dealer: N	♥ J1095	
Vul: Both	♦ K96	Partner bids first.
HCP: 9	♣ J9	
Board: 141	♠ KJ7	The opponents are silent.
Dealer: S	♥ J105	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ A1097	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AQ8				1♣
Vul: EW	♥ 3	♥ K62	Pass	1♦	Pass	1NT
North HCP: 13	♦ AKQ97	♦ 104	Pass	2♠	Pass	3NT
South HCP: 12	♣ A85	♣ K10432	AP			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 943				
Vul: Both	♥ Q6	♥ A1094		1♣	Pass	1♥
North HCP: 12	♦ J62	♦ 9543	Pass	1NT	AP	
South HCP: 8	♣ K5432	♣ A9				
Contract: 1N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ 852				1♣
Vul: NS	♥ QJ8	♥ A73	Pass	1♠	Pass	2♣
North HCP: 12	♦ A976	♦ 3	Pass	3NT	AP	
South HCP: 12	♣ 98	♣ AKJ1043				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A1096				
Vul: Both	♥ K	♥ J1095		1♣	Pass	1♥
North HCP: 13	♦ QJ83	♦ K96	Pass	1NT	AP	
South HCP: 9	♣ A10532	♣ J9				
Contract: 1N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ KJ7				1♣
Vul: EW	♥ 9864	♥ J105	Pass	1♥	Pass	1NT
North HCP: 14	♦ AQ87	♦ KJ6	Pass	3NT	AP	
South HCP: 13	♣ Q6	♣ A1097				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 142	♠ Q963	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ A	You bid first.
HCP: 14	♣ AK1075	

Board: 143	♠ 854	The opponents are silent.
Dealer: S	♥ AQ543	
Vul: None	♦ A102	Partner bids first.
HCP: 10	♣ 82	

Board: 144	♠ Q752	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ 72	You bid first.
HCP: 12	♣ AKQJ6	

Board: 145	♠ AKQ5	The opponents are silent.
Dealer: S	♥ 987652	
Vul: Both	♦ J10	Partner bids first.
HCP: 10	♣ 6	

Board: 146	♠ K62	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ A97	You bid first.
HCP: 11	♣ A9874	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 142  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 16  
Contract: 5♠ N

North:  
♠ Q963  
♥ J97  
♦ A  
♣ AK1075

South:  
♠ A1054  
♥ AKQ2  
♦ QJ3  
♣ 62

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

1. Fourth suit game force
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=1

Board: 143  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 854  
♥ AQ543  
♦ A102  
♣ 82

South:  
♠ AKQ9  
♥ 8  
♦ J53  
♣ AKQJ4

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

1. Fourth suit game force

Board: 144  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 18  
Contract: 3N S

North:  
♠ Q752  
♥ 64  
♦ 72  
♣ AKQJ6

South:  
♠ AJ6  
♥ AQ72  
♦ AK986  
♣ 8

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

1. Fourth suit game force

Board: 145  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 13  
Contract: 3♥ N

North:  
♠ AKQ5  
♥ 987652  
♦ J10  
♣ 6

South:  
♠ J2  
♥ K10  
♦ Q8  
♣ AQJ10754

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

Board: 146

Dealer: N

Vul: None

North HCP: 11

South HCP: 17

Contract: 3N N

North:

♠ K62

♥ 94

♦ A97

♣ A9874

South:

♠ AQ43

♥ AKJ

♦ J865

♣ Q10

West	North	East	South
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	1♣	Pass	1♠
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Pass	1NT	Pass	3NT
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AP			
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## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 142	♠ A1054	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: Both	♦ QJ3	Partner bids first.
HCP: 16	♣ 62	

Board: 143	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ J53	You bid first.
HCP: 20	♣ AKQJ4	

Board: 144	♠ AJ6	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: NS	♦ AK986	Partner bids first.
HCP: 18	♣ 8	

Board: 145	♠ J2	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ Q8	You bid first.
HCP: 13	♣ AQJ10754	

Board: 146	♠ AQ43	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ J865	Partner bids first.
HCP: 17	♣ Q10	



# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 142  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 16  
Contract: 5♠ N

North:  
♠ Q963  
♥ J97  
♦ A  
♣ AK1075

South:  
♠ A1054  
♥ AKQ2  
♦ QJ3  
♣ 62

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

1. Fourth suit game force
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=1

Board: 143  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 20  
Contract: 4♥ N

North:  
♠ 854  
♥ AQ543  
♦ A102  
♣ 82

South:  
♠ AKQ9  
♥ 8  
♦ J53  
♣ AKQJ4

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

1. Fourth suit game force

Board: 144  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 18  
Contract: 3N S

North:  
♠ Q752  
♥ 64  
♦ 72  
♣ AKQJ6

South:  
♠ AJ6  
♥ AQ72  
♦ AK986  
♣ 8

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

1. Fourth suit game force

Board: 145  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 13  
Contract: 3♥ N

North:  
♠ AKQ5  
♥ 987652  
♦ J10  
♣ 6

South:  
♠ J2  
♥ K10  
♦ Q8  
♣ AQJ10754

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

Board: 146

Dealer: N

Vul: None

North HCP: 11

South HCP: 17

Contract: 3N N

North:

♠ K62

♥ 94

♦ A97

♣ A9874

South:

♠ AQ43

♥ AKJ

♦ J865

♣ Q10

West	North	East	South
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	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	3NT
------	-----	------	-----

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 147	♠ K5	West Doubles 1♥ if possible.
Dealer: S	♥ Q93	East Bids 2♠ if possible.
Vul: NS	♦ KJ107542	
HCP: 9	♣ 4	Partner bids first.
Board: 148	♠ A1084	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: EW	♦ K7	You bid first.
HCP: 18	♣ AQ9	
Board: 149	♠ K92	The opponents are silent.
Dealer: S	♥ A1043	
Vul: None	♦ QJ64	Partner bids first.
HCP: 10	♣ 95	
Board: 150	♠ 93	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AK53	You bid first.
HCP: 12	♣ J10983	
Board: 151	♠ K8	The opponents are silent.
Dealer: S	♥ QJ9764	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ K4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 147  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ N

North:  
 ♠ K5  
 ♥ Q93  
 ♦ KJ107542  
 ♣ 4

South:  
 ♠ 1063  
 ♥ KJ102  
 ♦ A8  
 ♣ AJ53

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

1. Two suit takeout double

Board: 148  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 15  
 Contract: 4N N

North:  
 ♠ A1084  
 ♥ AJ86  
 ♦ K7  
 ♣ AQ9

South:  
 ♠ K2  
 ♥ KQ9  
 ♦ QJ932  
 ♣ KJ5

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

1. Quantitative 4NT

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K92  
 ♥ A1043  
 ♦ QJ64  
 ♣ 95

South:  
 ♠ A6  
 ♥ K85  
 ♦ 5  
 ♣ AK87632

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

Board: 150  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 93  
 ♥ A9  
 ♦ AK53  
 ♣ J10983

South:  
 ♠ Q10752  
 ♥ KQ53  
 ♦ J4  
 ♣ KQ

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

1. New Minor Forcing

Board: 151  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♥ N

North:  
 ♠ K8  
 ♥ QJ9764  
 ♦ 743  
 ♣ K4

South:  
 ♠ QJ52  
 ♥ 10  
 ♦ AJ  
 ♣ AQJ832

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 147	♠ 1063	West Doubles 1♥ if possible.
Dealer: S	♥ KJ102	East Bids 2♠ if possible.
Vul: NS	♦ A8	
HCP: 13	♣ AJ53	You bid first.
Board: 148	♠ K2	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ QJ932	Partner bids first.
HCP: 15	♣ KJ5	
Board: 149	♠ A6	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ 5	You bid first.
HCP: 14	♣ AK87632	
Board: 150	♠ Q10752	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: NS	♦ J4	Partner bids first.
HCP: 13	♣ KQ	
Board: 151	♠ QJ52	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ AQJ832	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 147  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ N

North:  
 ♠ K5  
 ♥ Q93  
 ♦ KJ107542  
 ♣ 4

South:  
 ♠ 1063  
 ♥ KJ102  
 ♦ A8  
 ♣ AJ53

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

1. Two suit takeout double

Board: 148  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 15  
 Contract: 4N N

North:  
 ♠ A1084  
 ♥ AJ86  
 ♦ K7  
 ♣ AQ9

South:  
 ♠ K2  
 ♥ KQ9  
 ♦ QJ932  
 ♣ KJ5

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

1. Quantitative 4NT

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K92  
 ♥ A1043  
 ♦ QJ64  
 ♣ 95

South:  
 ♠ A6  
 ♥ K85  
 ♦ 5  
 ♣ AK87632

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

Board: 150  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 93  
 ♥ A9  
 ♦ AK53  
 ♣ J10983

South:  
 ♠ Q10752  
 ♥ KQ53  
 ♦ J4  
 ♣ KQ

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

1. New Minor Forcing

Board: 151  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♥ N

North:  
 ♠ K8  
 ♥ QJ9764  
 ♦ 743  
 ♣ K4

South:  
 ♠ QJ52  
 ♥ 10  
 ♦ AJ  
 ♣ AQJ832

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 152	♠ A54	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: Both	♦ Q107	You bid first.
HCP: 14	♣ Q72	

Board: 153	♠ QJ3	The opponents are silent.
Dealer: S	♥ J10632	
Vul: EW	♦ AK3	Partner bids first.
HCP: 15	♣ A2	

Board: 154	♠ A7	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ K962	You bid first.
HCP: 11	♣ A10542	

Board: 155	♠ 652	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ 103	Partner bids first.
HCP: 10	♣ AQ76	

Board: 156	♠ K872	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ 2	You bid first.
HCP: 12	♣ AJ842	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 152

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ A54

♥ AQ73

♦ Q107

♣ Q72

South:

♠ Q106

♥ K10

♦ AK982

♣ A96

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 3NT

AP

Board: 153

Dealer: S

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ QJ3

♥ J10632

♦ AK3

♣ A2

South:

♠ A75

♥ AQ75

♦ 97

♣ Q1096

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

Board: 154

Dealer: N

Vul: None

North HCP: 11

South HCP: 8

Contract: 2♠ S

North:

♠ A7

♥ 92

♦ K962

♣ A10542

South:

♠ KJ1065

♥ K654

♦ J4

♣ 87

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♥

Pass 2♠ AP

Board: 155

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♥ N

North:

♠ 652

♥ A762

♦ 103

♣ AQ76

South:

♠ AQ3

♥ Q1094

♦ A94

♣ J52

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 156

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ K872

♥ A73

♦ 2

♣ AJ842

South:

♠ Q54

♥ 10965

♦ AKQ86

♣ 10

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2NT

AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 152	♠ Q106	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AK982	Partner bids first.
HCP: 16	♣ A96	

Board: 153	♠ A75	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: EW	♦ 97	You bid first.
HCP: 12	♣ Q1096	

Board: 154	♠ KJ1065	The opponents are silent.
Dealer: N	♥ K654	
Vul: None	♦ J4	Partner bids first.
HCP: 8	♣ 87	

Board: 155	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: EW	♦ A94	You bid first.
HCP: 13	♣ J52	

Board: 156	♠ Q54	The opponents are silent.
Dealer: N	♥ 10965	
Vul: Both	♦ AKQ86	Partner bids first.
HCP: 11	♣ 10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 152

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ A54

♥ AQ73

♦ Q107

♣ Q72

South:

♠ Q106

♥ K10

♦ AK982

♣ A96

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 3NT

AP

Board: 153

Dealer: S

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ QJ3

♥ J10632

♦ AK3

♣ A2

South:

♠ A75

♥ AQ75

♦ 97

♣ Q1096

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

Board: 154

Dealer: N

Vul: None

North HCP: 11

South HCP: 8

Contract: 2♠ S

North:

♠ A7

♥ 92

♦ K962

♣ A10542

South:

♠ KJ1065

♥ K654

♦ J4

♣ 87

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♥

Pass 2♠ AP

Board: 155

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♥ N

North:

♠ 652

♥ A762

♦ 103

♣ AQ76

South:

♠ AQ3

♥ Q1094

♦ A94

♣ J52

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 156

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ K872

♥ A73

♦ 2

♣ AJ842

South:

♠ Q54

♥ 10965

♦ AKQ86

♣ 10

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2NT

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 157	♠ Q9862	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ K2	Partner bids first.
HCP: 15	♣ AQ6	
Board: 158	♠ K2	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ 6	You bid first.
HCP: 13	♣ AKQJ8652	
Board: 159	♠ 975	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ A	Partner bids first.
HCP: 14	♣ A10974	
Board: 160	♠ 9652	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ KQ	You bid first.
HCP: 12	♣ 97543	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 157

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6N S

North:

♠ Q9862

♥ KJ2

♦ K2

♣ AQ6

South:

♠ AJ10

♥ A3

♦ AQ4

♣ K10843

West North East South

1♣

Pass 1♠ Pass 2NT

Pass 6NT AP

Board: 158

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♣ N

North:

♠ K2

♥ 62

♦ 6

♣ AKQJ8652

South:

♠ Q873

♥ KQ105

♦ AJ87

♣ 9

West North East South

1♣ Pass 1♥

Pass 3♣ Pass 3♠

Pass 4♣ AP

Board: 159

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 6♣ S

North:

♠ 975

♥ AQ105

♦ A

♣ A10974

South:

♠ AK108

♥ K84

♦ 986

♣ Q53

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

Pass 4♣ Pass 4♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♣ AP

1. Fourth suit game force

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 1N S

North:

♠ 9652

♥ AK

♦ KQ

♣ 97543

South:

♠ QJ

♥ 9642

♦ A8754

♣ 82

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 157	♠ AJ10	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AQ4	You bid first.
HCP: 18	♣ K10843	

Board: 158	♠ Q873	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: NS	♦ AJ87	Partner bids first.
HCP: 12	♣ 9	

Board: 159	♠ AK108	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ 986	You bid first.
HCP: 12	♣ Q53	

Board: 160	♠ QJ	The opponents are silent.
Dealer: N	♥ 9642	
Vul: NS	♦ A8754	Partner bids first.
HCP: 7	♣ 82	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 157

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6N S

North:

♠ Q9862

♥ KJ2

♦ K2

♣ AQ6

South:

♠ AJ10

♥ A3

♦ AQ4

♣ K10843

West North East South

1♣

Pass 1♠ Pass 2NT

Pass 6NT AP

Board: 158

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♣ N

North:

♠ K2

♥ 62

♦ 6

♣ AKQJ8652

South:

♠ Q873

♥ KQ105

♦ AJ87

♣ 9

West North East South

1♣ Pass 1♥

Pass 3♣ Pass 3♠

Pass 4♣ AP

Board: 159

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 6♣ S

North:

♠ 975

♥ AQ105

♦ A

♣ A10974

South:

♠ AK108

♥ K84

♦ 986

♣ Q53

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

Pass 4♣ Pass 4♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♣ AP

1. Fourth suit game force

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 1N S

North:

♠ 9652

♥ AK

♦ KQ

♣ 97543

South:

♠ QJ

♥ 9642

♦ A8754

♣ 82

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 161	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q107	
Vul: EW	♦ J9532	Partner bids first.
HCP: 9	♣ 43	

Board: 162	♠ K4	The opponents are silent.
Dealer: N	♥ 742	
Vul: None	♦ QJ10	You bid first.
HCP: 12	♣ AQ1032	

Board: 163	♠ J74	The opponents are silent.
Dealer: S	♥ K862	
Vul: NS	♦ AQ63	Partner bids first.
HCP: 10	♣ 105	

Board: 164	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: EW	♦ 9	You bid first.
HCP: 17	♣ A752	

Board: 165	♠ J852	The opponents are silent.
Dealer: S	♥ AKQ32	
Vul: Both	♦ J764	Partner bids first.
HCP: 11	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 161  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 1N N

North:  
♠ AQ8  
♥ Q107  
♦ J9532  
♣ 43

South:  
♠ KJ52  
♥ K4  
♦ 64  
♣ AJ952

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

Board: 162  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 9  
Contract: 1N N

North:  
♠ K4  
♥ 742  
♦ QJ10  
♣ AQ1032

South:  
♠ A1052  
♥ A865  
♦ 952  
♣ J6

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 18  
Contract: 3N S

North:  
♠ J74  
♥ K862  
♦ AQ63  
♣ 105

South:  
♠ A62  
♥ J105  
♦ KJ4  
♣ AKQ4

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

Board: 164  
Dealer: N  
Vul: EW  
North HCP: 17  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AQJ7  
♥ AQ65  
♦ 9  
♣ A752

South:  
♠ K985  
♥ 3  
♦ KJ1087  
♣ 943

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

Board: 165  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ J852  
♥ AKQ32  
♦ J764  
♣ —

South:  
♠ AK  
♥ 106  
♦ Q5  
♣ AJ109873

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

1. Fourth suit game force



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 161	♠ KJ52	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 64	You bid first.
HCP: 12	♣ AJ952	

Board: 162	♠ A1052	The opponents are silent.
Dealer: N	♥ A865	
Vul: None	♦ 952	Partner bids first.
HCP: 9	♣ J6	

Board: 163	♠ A62	The opponents are silent.
Dealer: S	♥ J105	
Vul: NS	♦ KJ4	You bid first.
HCP: 18	♣ AKQ4	

Board: 164	♠ K985	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ KJ1087	Partner bids first.
HCP: 7	♣ 943	

Board: 165	♠ AK	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ Q5	You bid first.
HCP: 14	♣ AJ109873	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 161  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 12  
Contract: 1N N

North:  
♠ AQ8  
♥ Q107  
♦ J9532  
♣ 43

South:  
♠ KJ52  
♥ K4  
♦ 64  
♣ AJ952

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

Board: 162  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 9  
Contract: 1N N

North:  
♠ K4  
♥ 742  
♦ QJ10  
♣ AQ1032

South:  
♠ A1052  
♥ A865  
♦ 952  
♣ J6

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 18  
Contract: 3N S

North:  
♠ J74  
♥ K862  
♦ AQ63  
♣ 105

South:  
♠ A62  
♥ J105  
♦ KJ4  
♣ AKQ4

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

Board: 164  
Dealer: N  
Vul: EW  
North HCP: 17  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AQJ7  
♥ AQ65  
♦ 9  
♣ A752

South:  
♠ K985  
♥ 3  
♦ KJ1087  
♣ 943

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

Board: 165  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ J852  
♥ AKQ32  
♦ J764  
♣ —

South:  
♠ AK  
♥ 106  
♦ Q5  
♣ AJ109873

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

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 166	♠ A42	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: EW	♦ K83	You bid first.
HCP: 14	♣ A105	

Board: 167	♠ AQ8	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ K10953	Partner bids first.
HCP: 15	♣ K4	

Board: 168	♠ 742	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: None	♦ A85	You bid first.
HCP: 12	♣ Q82	

Board: 169	♠ 10842	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 854	Partner bids first.
HCP: 11	♣ KQ7	

Board: 170	♠ QJ65	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 1094	You bid first.
HCP: 13	♣ AKJ103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 166  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A42  
 ♥ QJ85  
 ♦ K83  
 ♣ A105

South:  
 ♠ K7  
 ♥ K10973  
 ♦ A65  
 ♣ J84

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

Board: 167  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ8  
 ♥ QJ6  
 ♦ K10953  
 ♣ K4

South:  
 ♠ 1032  
 ♥ AK104  
 ♦ J7  
 ♣ AJ95

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

1. Fourth suit game force

Board: 168  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 742  
 ♥ AQ72  
 ♦ A85  
 ♣ Q82

South:  
 ♠ KJ65  
 ♥ K4  
 ♦ QJ64  
 ♣ KJ3

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

Board: 169  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ 10842  
 ♥ KQJ  
 ♦ 854  
 ♣ KQ7

South:  
 ♠ KJ7  
 ♥ 42  
 ♦ AQ  
 ♣ AJ10964

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

Board: 170  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ QJ65  
 ♥ Q  
 ♦ 1094  
 ♣ AKJ103

South:  
 ♠ A93  
 ♥ AK953  
 ♦ J5  
 ♣ 952

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 166	♠ K7	The opponents are silent.
Dealer: N	♥ K10973	
Vul: EW	♦ A65	Partner bids first.
HCP: 11	♣ J84	
Board: 167	♠ 1032	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ J7	You bid first.
HCP: 13	♣ AJ95	
Board: 168	♠ KJ65	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ QJ64	Partner bids first.
HCP: 14	♣ KJ3	
Board: 169	♠ KJ7	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ AJ10964	
Board: 170	♠ A93	The opponents are silent.
Dealer: N	♥ AK953	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ 952	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 166  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A42  
 ♥ QJ85  
 ♦ K83  
 ♣ A105

South:  
 ♠ K7  
 ♥ K10973  
 ♦ A65  
 ♣ J84

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

Board: 167  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ8  
 ♥ QJ6  
 ♦ K10953  
 ♣ K4

South:  
 ♠ 1032  
 ♥ AK104  
 ♦ J7  
 ♣ AJ95

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

1. Fourth suit game force

Board: 168  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 742  
 ♥ AQ72  
 ♦ A85  
 ♣ Q82

South:  
 ♠ KJ65  
 ♥ K4  
 ♦ QJ64  
 ♣ KJ3

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

Board: 169  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ 10842  
 ♥ KQJ  
 ♦ 854  
 ♣ KQ7

South:  
 ♠ KJ7  
 ♥ 42  
 ♦ AQ  
 ♣ AJ10964

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

Board: 170  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ QJ65  
 ♥ Q  
 ♦ 1094  
 ♣ AKJ103

South:  
 ♠ A93  
 ♥ AK953  
 ♦ J5  
 ♣ 952

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 171	♠ KQJ3	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ AJ32	Partner bids first.
HCP: 15	♣ J10	

Board: 172	♠ K32	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ AJ103	

Board: 173	♠ K107	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ KJ97	Partner bids first.
HCP: 15	♣ A2	

Board: 174	♠ Q	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ QJ65	You bid first.
HCP: 16	♣ AQJ106	

Board: 175	♠ Q7432	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: EW	♦ A108	Partner bids first.
HCP: 13	♣ Q	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 171  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ KQJ3  
 ♥ K65  
 ♦ AJ32  
 ♣ J10

South:  
 ♠ A52  
 ♥ 7  
 ♦ Q97  
 ♣ AKQ942

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
AP			
1. Blackwood 0314, for ♣			
2. A=0/5 or 3/5			

Board: 172  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ63  
 ♦ Q7  
 ♣ AJ103

South:  
 ♠ A984  
 ♥ 7  
 ♦ K105  
 ♣ Q9765

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

Board: 173  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ K107  
 ♥ A653  
 ♦ KJ97  
 ♣ A2

South:  
 ♠ J2  
 ♥ K1084  
 ♦ AQ3  
 ♣ Q1086

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♥	AP	
1. Cue bid, surplus			
2. Cue bid, a ♦ stopper			

Board: 174  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ Q  
 ♥ A93  
 ♦ QJ65  
 ♣ AQJ106

South:  
 ♠ 10976  
 ♥ KQ4  
 ♦ A942  
 ♣ 54

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

Board: 175  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q7432  
 ♥ AJ102  
 ♦ A108  
 ♣ Q

South:  
 ♠ KJ  
 ♥ Q7  
 ♦ Q942  
 ♣ AJ974

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			
1. New Minor Forcing			



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 171	♠ A52	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ AKQ942	
Board: 172	♠ A984	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ K105	Partner bids first.
HCP: 9	♣ Q9765	
Board: 173	♠ J2	The opponents are silent.
Dealer: S	♥ K1084	
Vul: None	♦ AQ3	You bid first.
HCP: 12	♣ Q1086	
Board: 174	♠ 10976	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ A942	Partner bids first.
HCP: 9	♣ 54	
Board: 175	♠ KJ	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ Q942	You bid first.
HCP: 13	♣ AJ974	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 171  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ KQJ3  
 ♥ K65  
 ♦ AJ32  
 ♣ J10

South:  
 ♠ A52  
 ♥ 7  
 ♦ Q97  
 ♣ AKQ942

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
AP			
1. Blackwood 0314, for ♣			
2. A=0/5 or 3/5			

Board: 172  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ63  
 ♦ Q7  
 ♣ AJ103

South:  
 ♠ A984  
 ♥ 7  
 ♦ K105  
 ♣ Q9765

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

Board: 173  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ K107  
 ♥ A653  
 ♦ KJ97  
 ♣ A2

South:  
 ♠ J2  
 ♥ K1084  
 ♦ AQ3  
 ♣ Q1086

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♥	AP	
1. Cue bid, surplus			
2. Cue bid, a ♦ stopper			

Board: 174  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ Q  
 ♥ A93  
 ♦ QJ65  
 ♣ AQJ106

South:  
 ♠ 10976  
 ♥ KQ4  
 ♦ A942  
 ♣ 54

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

Board: 175  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q7432  
 ♥ AJ102  
 ♦ A108  
 ♣ Q

South:  
 ♠ KJ  
 ♥ Q7  
 ♦ Q942  
 ♣ AJ974

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			
1. New Minor Forcing			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 176	♠ A74	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ QJ	You bid first.
HCP: 14	♣ AK543	

Board: 177	♠ A953	The opponents are silent.
Dealer: S	♥ QJ654	
Vul: EW	♦ K93	Partner bids first.
HCP: 10	♣ 3	

Board: 178	♠ AJ6	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ A87	You bid first.
HCP: 12	♣ QJ964	

Board: 179	♠ AKJ	The opponents are silent.
Dealer: S	♥ J532	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 14	♣ 72	

Board: 180	♠ 64	The opponents are silent.
Dealer: N	♥ A1087	
Vul: EW	♦ A10	You bid first.
HCP: 14	♣ AQ964	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 176

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ A74

♥ 1062

♦ QJ

♣ AK543

South:

♠ J986

♥ AK8

♦ A963

♣ Q6

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

Pass 4♠ AP

Board: 177

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 3N S

North:

♠ A953

♥ QJ654

♦ K93

♣ 3

South:

♠ KQ

♥ 8

♦ AJ42

♣ AQ8652

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 2♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 178

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ AJ6

♥ 94

♦ A87

♣ QJ964

South:

♠ K102

♥ KQJ105

♦ 92

♣ A32

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 179

Dealer: S

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♥ N

North:

♠ AKJ

♥ J532

♦ KQ109

♣ 72

South:

♠ 109

♥ A1086

♦ 87

♣ AQJ53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

Board: 180

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 3♥ S

North:

♠ 64

♥ A1087

♦ A10

♣ AQ964

South:

♠ 1053

♥ QJ93

♦ Q95

♣ K108

West North East South

1♣ Pass 1♥

Pass 3♥ AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 176	♠ J986	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ A963	Partner bids first.
HCP: 14	♣ Q6	

Board: 177	♠ KQ	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AJ42	You bid first.
HCP: 16	♣ AQ8652	

Board: 178	♠ K102	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: Both	♦ 92	Partner bids first.
HCP: 13	♣ A32	

Board: 179	♠ 109	The opponents are silent.
Dealer: S	♥ A1086	
Vul: NS	♦ 87	You bid first.
HCP: 11	♣ AQJ53	

Board: 180	♠ 1053	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: EW	♦ Q95	Partner bids first.
HCP: 8	♣ K108	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 176

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ A74

♥ 1062

♦ QJ

♣ AK543

South:

♠ J986

♥ AK8

♦ A963

♣ Q6

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

Pass 4♠ AP

Board: 177

Dealer: S

Vul: EW

North HCP: 10

South HCP: 16

Contract: 3N S

North:

♠ A953

♥ QJ654

♦ K93

♣ 3

South:

♠ KQ

♥ 8

♦ AJ42

♣ AQ8652

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 2♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 178

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ AJ6

♥ 94

♦ A87

♣ QJ964

South:

♠ K102

♥ KQJ105

♦ 92

♣ A32

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 179

Dealer: S

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♥ N

North:

♠ AKJ

♥ J532

♦ KQ109

♣ 72

South:

♠ 109

♥ A1086

♦ 87

♣ AQJ53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

Board: 180

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 3♥ S

North:

♠ 64

♥ A1087

♦ A10

♣ AQ964

South:

♠ 1053

♥ QJ93

♦ Q95

♣ K108

West North East South

1♣ Pass 1♥

Pass 3♥ AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 181	♠ AK65	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q94	Partner bids first.
HCP: 18	♣ Q852	

Board: 182	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ 732	You bid first.
HCP: 13	♣ AQ82	

Board: 183	♠ J6	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ AKQ7	Partner bids first.
HCP: 15	♣ J97	

Board: 184	♠ QJ7	The opponents are silent.
Dealer: N	♥ K1083	
Vul: NS	♦ K64	You bid first.
HCP: 12	♣ K97	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 18

South HCP: 12

Contract: 3N S

North:

♠ AK65

♥ AK

♦ Q94

♣ Q852

South:

♠ J7

♥ Q1076

♦ AJ6

♣ A964

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 3NT<sup>3</sup>

Pass 4♣<sup>4</sup> Pass 4♦<sup>5</sup>

Pass 4♠ AP

1. New Minor Forcing

2. 3♠

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♦ stopper

Board: 182

Dealer: N

Vul: Both

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ AJ6

♥ Q52

♦ 732

♣ AQ82

South:

♠ K10832

♥ KJ

♦ KQJ86

♣ J

Board: 183

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6N S

North:

♠ J6

♥ KJ92

♦ AKQ7

♣ J97

South:

♠ AK9

♥ A43

♦ 96

♣ AK532

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3♦ Pass 3NT

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 184

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♥ S

North:

♠ QJ7

♥ K1083

♦ K64

♣ K97

South:

♠ K863

♥ Q742

♦ 32

♣ AQ6

West North East South

1♣ Pass 1♥

Pass 2♥ AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 181	♠ J7	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: None	♦ AJ6	You bid first.
HCP: 12	♣ A964	

Board: 182	♠ K10832	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ KQJ86	Partner bids first.
HCP: 14	♣ J	

Board: 183	♠ AK9	The opponents are silent.
Dealer: S	♥ A43	
Vul: None	♦ 96	You bid first.
HCP: 18	♣ AK532	

Board: 184	♠ K863	The opponents are silent.
Dealer: N	♥ Q742	
Vul: NS	♦ 32	Partner bids first.
HCP: 11	♣ AQ6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 18

South HCP: 12

Contract: 3N S

North:

♠ AK65

♥ AK

♦ Q94

♣ Q852

South:

♠ J7

♥ Q1076

♦ AJ6

♣ A964

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

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

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

Board: 182

Dealer: N

Vul: Both

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ AJ6

♥ Q52

♦ 732

♣ AQ82

South:

♠ K10832

♥ KJ

♦ KQJ86

♣ J

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

1♣ Pass 1♠

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3♠ <sup>2</sup>	Pass	3NT <sup>3</sup>
------	-----------------	------	------------------

Pass	4♣ <sup>4</sup>	Pass	4♦ <sup>5</sup>
------	-----------------	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. New Minor Forcing

2. 3♠

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♦ stopper

Board: 183

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6N S

North:

♠ J6

♥ KJ92

♦ AKQ7

♣ J97

South:

♠ AK9

♥ A43

♦ 96

♣ AK532

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

1♣

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

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

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Quantitative 4NT

Board: 184

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 2♥ S

North:

♠ QJ7

♥ K1083

♦ K64

♣ K97

South:

♠ K863

♥ Q742

♦ 32

♣ AQ6

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

1♣ Pass 1♥

Pass	2♥	AP	
------	----	----	--

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 185	♠ J97	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ AJ54	Partner bids first.
HCP: 12	♣ Q7	
Board: 186	♠ J83	East Doubles 1NT if possible.
Dealer: N	♥ KQ9	West Bids 3♦ if possible.
Vul: None	♦ Q5	
HCP: 14	♣ KQJ96	You bid first.
Board: 187	♠ Q5	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ KQJ74	Partner bids first.
HCP: 14	♣ K42	
Board: 188	♠ J854	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ A10	You bid first.
HCP: 14	♣ AQ82	
Board: 189	♠ 62	The opponents are silent.
Dealer: S	♥ A754	
Vul: None	♦ A10843	Partner bids first.
HCP: 11	♣ K6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ432				1♣
Vul: Both	♥ A1094	♥ K	Pass	1♥	Pass	1♠
North HCP: 12	♦ AJ54	♦ K	Pass	2NT	Pass	3♠
South HCP: 12	♣ Q7	♣ 965432	Pass	4♠	AP	
Contract: 4♠ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ K642		1♣	Pass	1♥
Vul: None	♥ KQ9	♥ J10542	Pass	1NT	X	2♠
North HCP: 14	♦ Q5	♦ 42	3♦	3♥	AP	
South HCP: 8	♣ KQJ96	♣ A10				
Contract: 3♥ S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AK10				1♣
Vul: NS	♥ K84	♥ Q976	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQJ74	♦ 1062	Pass	1♠ <sup>1</sup>	Pass	3NT
South HCP: 13	♣ K42	♣ A105	AP			
Contract: 3N S						

1. Fourth suit game force

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J854	♠ Q10		1♣	Pass	1♥
Vul: EW	♥ QJ7	♥ K8543	Pass	1♠	Pass	1NT
North HCP: 14	♦ A10	♦ K9652	AP			
South HCP: 8	♣ AQ82	♣ 6				
Contract: 1N S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AKJ				1♣
Vul: None	♥ A754	♥ 96	Pass	1♦	Pass	1NT
North HCP: 11	♦ A10843	♦ J72	Pass	2♦	Pass	3NT
South HCP: 12	♣ K6	♣ QJ1074	AP			
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 185	♠ AQ432	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ K	You bid first.
HCP: 12	♣ 965432	
Board: 186	♠ K642	East Doubles 1NT if possible.
Dealer: N	♥ J10542	West Bids 3♦ if possible.
Vul: None	♦ 42	
HCP: 8	♣ A10	Partner bids first.
Board: 187	♠ AK10	The opponents are silent.
Dealer: S	♥ Q976	
Vul: NS	♦ 1062	You bid first.
HCP: 13	♣ A105	
Board: 188	♠ Q10	The opponents are silent.
Dealer: N	♥ K8543	
Vul: EW	♦ K9652	Partner bids first.
HCP: 8	♣ 6	
Board: 189	♠ AKJ	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ J72	You bid first.
HCP: 12	♣ QJ1074	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ432				1♣
Vul: Both	♥ A1094	♥ K	Pass	1♥	Pass	1♠
North HCP: 12	♦ AJ54	♦ K	Pass	2NT	Pass	3♠
South HCP: 12	♣ Q7	♣ 965432	Pass	4♠	AP	
Contract: 4♠ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ K642		1♣	Pass	1♥
Vul: None	♥ KQ9	♥ J10542	Pass	1NT	X	2♠
North HCP: 14	♦ Q5	♦ 42	3♦	3♥	AP	
South HCP: 8	♣ KQJ96	♣ A10				
Contract: 3♥ S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AK10				1♣
Vul: NS	♥ K84	♥ Q976	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQJ74	♦ 1062	Pass	1♠ <sup>1</sup>	Pass	3NT
South HCP: 13	♣ K42	♣ A105	AP			
Contract: 3N S						

1. Fourth suit game force

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J854	♠ Q10		1♣	Pass	1♥
Vul: EW	♥ QJ7	♥ K8543	Pass	1♠	Pass	1NT
North HCP: 14	♦ A10	♦ K9652	AP			
South HCP: 8	♣ AQ82	♣ 6				
Contract: 1N S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AKJ				1♣
Vul: None	♥ A754	♥ 96	Pass	1♦	Pass	1NT
North HCP: 11	♦ A10843	♦ J72	Pass	2♦	Pass	3NT
South HCP: 12	♣ K6	♣ QJ1074	AP			
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 190	♠ A3	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ Q53	You bid first.
HCP: 13	♣ A7542	

Board: 191	♠ AJ964	The opponents are silent.
Dealer: S	♥ Q7653	
Vul: EW	♦ AK	Partner bids first.
HCP: 14	♣ 8	

Board: 192	♠ A92	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ Q65	You bid first.
HCP: 13	♣ 1096	

Board: 193	♠ A1073	The opponents are silent.
Dealer: S	♥ K10763	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 11	♣ 9	

Board: 194	♠ 73	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ Q972	You bid first.
HCP: 14	♣ AJ985	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 190  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ A3  
♥ K94  
♦ Q53  
♣ A7542

South:  
♠ J9654  
♥ 107  
♦ AKJ9  
♣ K10

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

1. New Minor Forcing

Board: 191  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 16  
Contract: 4♠ N

North:  
♠ AJ964  
♥ Q7653  
♦ AK  
♣ 8

South:  
♠ K102  
♥ A4  
♦ 93  
♣ AKQ642

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

Board: 192  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 9  
Contract: 1N N

North:  
♠ A92  
♥ AK53  
♦ Q65  
♣ 1096

South:  
♠ 10743  
♥ J74  
♦ A4  
♣ KJ87

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

Board: 193  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 15  
Contract: 4♠ S

North:  
♠ A1073  
♥ K10763  
♦ KJ2  
♣ 9

South:  
♠ KQ64  
♥ 8  
♦ A107  
♣ AQ743

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

1. Cue bid, a ♣ stopper
2. Cue bid, a ♦ stopper

Board: 194  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 12  
Contract: 3N N

North:  
♠ 73  
♥ AK  
♦ Q972  
♣ AJ985

South:  
♠ AQ65  
♥ Q875  
♦ J8  
♣ K72

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



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 190	♠ J9654	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AKJ9	Partner bids first.
HCP: 12	♣ K10	
Board: 191	♠ K102	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ 93	You bid first.
HCP: 16	♣ AKQ642	
Board: 192	♠ 10743	The opponents are silent.
Dealer: N	♥ J74	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ KJ87	
Board: 193	♠ KQ64	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ A107	You bid first.
HCP: 15	♣ AQ743	
Board: 194	♠ AQ65	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ J8	Partner bids first.
HCP: 12	♣ K72	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 190  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ A3  
 ♥ K94  
 ♦ Q53  
 ♣ A7542

South:  
 ♠ J9654  
 ♥ 107  
 ♦ AKJ9  
 ♣ K10

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

1. New Minor Forcing

Board: 191  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 16  
 Contract: 4♠ N

North:  
 ♠ AJ964  
 ♥ Q7653  
 ♦ AK  
 ♣ 8

South:  
 ♠ K102  
 ♥ A4  
 ♦ 93  
 ♣ AKQ642

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

Board: 192  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ A92  
 ♥ AK53  
 ♦ Q65  
 ♣ 1096

South:  
 ♠ 10743  
 ♥ J74  
 ♦ A4  
 ♣ KJ87

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

Board: 193  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ A1073  
 ♥ K10763  
 ♦ KJ2  
 ♣ 9

South:  
 ♠ KQ64  
 ♥ 8  
 ♦ A107  
 ♣ AQ743

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

1. Cue bid, a ♣ stopper
2. Cue bid, a ♦ stopper

Board: 194  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 73  
 ♥ AK  
 ♦ Q972  
 ♣ AJ985

South:  
 ♠ AQ65  
 ♥ Q875  
 ♦ J8  
 ♣ K72

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 195	♠ AK8	The opponents are silent.
Dealer: S	♥ J10965	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 6	

Board: 196	♠ A7	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ K	You bid first.
HCP: 16	♣ KJ9752	

Board: 197	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: EW	♦ QJ54	Partner bids first.
HCP: 8	♣ 85	

Board: 198	♠ AQ73	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: None	♦ K	You bid first.
HCP: 17	♣ K1084	

Board: 199	♠ J92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AK1085	Partner bids first.
HCP: 11	♣ 94	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 195  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ AK8  
 ♥ J10965  
 ♦ 10652  
 ♣ 6

South:  
 ♠ QJ76  
 ♥ K8  
 ♦ AK4  
 ♣ J1087

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

Board: 196  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ A7  
 ♥ AJ64  
 ♦ K  
 ♣ KJ9752

South:  
 ♠ J53  
 ♥ K92  
 ♦ QJ8753  
 ♣ A

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

Board: 197  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ Q8  
 ♥ QJ1093  
 ♦ QJ54  
 ♣ 85

South:  
 ♠ K1054  
 ♥ K  
 ♦ K3  
 ♣ AKQ1097

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

Board: 198  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ73  
 ♥ AJ42  
 ♦ K  
 ♣ K1084

South:  
 ♠ KJ92  
 ♥ 7  
 ♦ AJ10532  
 ♣ Q3

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

Board: 199  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ J92  
 ♥ QJ4  
 ♦ AK1085  
 ♣ 94

South:  
 ♠ AQ83  
 ♥ A92  
 ♦ 973  
 ♣ A72

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 195	♠ QJ76	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK4	You bid first.
HCP: 14	♣ J1087	

Board: 196	♠ J53	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ QJ8753	Partner bids first.
HCP: 11	♣ A	

Board: 197	♠ K1054	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ K3	You bid first.
HCP: 18	♣ AKQ1097	

Board: 198	♠ KJ92	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AJ10532	Partner bids first.
HCP: 11	♣ Q3	

Board: 199	♠ AQ83	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ 973	You bid first.
HCP: 14	♣ A72	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 195  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ AK8  
 ♥ J10965  
 ♦ 10652  
 ♣ 6

South:  
 ♠ QJ76  
 ♥ K8  
 ♦ AK4  
 ♣ J1087

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

Board: 196  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ A7  
 ♥ AJ64  
 ♦ K  
 ♣ KJ9752

South:  
 ♠ J53  
 ♥ K92  
 ♦ QJ8753  
 ♣ A

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

Board: 197  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ Q8  
 ♥ QJ1093  
 ♦ QJ54  
 ♣ 85

South:  
 ♠ K1054  
 ♥ K  
 ♦ K3  
 ♣ AKQ1097

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

Board: 198  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ73  
 ♥ AJ42  
 ♦ K  
 ♣ K1084

South:  
 ♠ KJ92  
 ♥ 7  
 ♦ AJ10532  
 ♣ Q3

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

Board: 199  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ J92  
 ♥ QJ4  
 ♦ AK1085  
 ♣ 94

South:  
 ♠ AQ83  
 ♥ A92  
 ♦ 973  
 ♣ A72

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 200	♠ Q	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ J63	You bid first.
HCP: 18	♣ AKQJ32	

Board: 201	♠ AK102	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ A982	Partner bids first.
HCP: 14	♣ 63	

Board: 202	♠ KQJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ KQJ3	

Board: 203	♠ KQ3	The opponents are silent.
Dealer: S	♥ K75432	
Vul: None	♦ KJ64	Partner bids first.
HCP: 12	♣ —	

Board: 204	♠ Q98	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ KJ43	You bid first.
HCP: 13	♣ A8762	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 200

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 4♥ S

North:

♠ Q

♥ KQ8

♦ J63

♣ AKQJ32

South:

♠ AJ86

♥ A1094

♦ Q972

♣ 9

West North East South

1♣ Pass 1♥

Pass 3♣ Pass 3♠

Pass 4♥ AP

Board: 201

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ AK102

♥ K53

♦ A982

♣ 63

South:

♠ 643

♥ A974

♦ Q104

♣ AKJ

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 202

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2♥ S

North:

♠ KQJ8

♥ 954

♦ 108

♣ KQJ3

South:

♠ A4

♥ AQJ3

♦ 9642

♣ 986

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

Pass 2♥ AP

Board: 203

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ KQ3

♥ K75432

♦ KJ64

♣ —

South:

♠ A4

♥ A10

♦ A109

♣ J106532

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 3♥ Pass 4♥

AP

Board: 204

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q98

♥ K

♦ KJ43

♣ A8762

South:

♠ KJ103

♥ A109874

♦ Q98

♣ —

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♠

AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 200	♠ AJ86	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ Q972	Partner bids first.
HCP: 11	♣ 9	
Board: 201	♠ 643	The opponents are silent.
Dealer: S	♥ A974	
Vul: NS	♦ Q104	You bid first.
HCP: 14	♣ AKJ	
Board: 202	♠ A4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: EW	♦ 9642	Partner bids first.
HCP: 11	♣ 986	
Board: 203	♠ A4	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A109	You bid first.
HCP: 13	♣ J106532	
Board: 204	♠ KJ103	The opponents are silent.
Dealer: N	♥ A109874	
Vul: NS	♦ Q98	Partner bids first.
HCP: 10	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 200

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 4♥ S

North:

♠ Q  
♥ KQ8  
♦ J63  
♣ AKQJ32

South:

♠ AJ86  
♥ A1094  
♦ Q972  
♣ 9

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

Board: 201

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 3N S

North:

♠ AK102  
♥ K53  
♦ A982  
♣ 63

South:

♠ 643  
♥ A974  
♦ Q104  
♣ AKJ

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

Board: 202

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2♥ S

North:

♠ KQJ8  
♥ 954  
♦ 108  
♣ KQJ3

South:

♠ A4  
♥ AQJ3  
♦ 9642  
♣ 986

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

Board: 203

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ KQ3  
♥ K75432  
♦ KJ64  
♣ —

South:

♠ A4  
♥ A10  
♦ A109  
♣ J106532

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

Board: 204

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q98  
♥ K  
♦ KJ43  
♣ A8762

South:

♠ KJ103  
♥ A109874  
♦ Q98  
♣ —

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 205	♠ KQJ1076	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ J1098	Partner bids first.
HCP: 11	♣ A6	
Board: 206	♠ AQ4	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ Q7	You bid first.
HCP: 14	♣ A98532	
Board: 207	♠ J642	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ 653	Partner bids first.
HCP: 7	♣ AQ6	
Board: 208	♠ K1064	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: Both	♦ K10	You bid first.
HCP: 13	♣ Q83	
Board: 209	♠ Q	The opponents are silent.
Dealer: S	♥ KQ7532	
Vul: EW	♦ A9876	Partner bids first.
HCP: 11	♣ 4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 205

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1076

♥ 4

♦ J1098

♣ A6

South:

♠ 54

♥ A32

♦ KQ2

♣ KQ873

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♠ AP

1. New Minor Forcing

Board: 206

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 2♣ N

North:

♠ AQ4

♥ Q10

♦ Q7

♣ A98532

South:

♠ K106

♥ KJ932

♦ J65

♣ J6

West North East South

1♣

Pass 1♥

Pass 2♣ AP

Board: 207

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ J642

♥ 1063

♦ 653

♣ AQ6

South:

♠ A8

♥ A984

♦ AK4

♣ K875

West North East South

1♣

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ K1064

♥ KQ83

♦ K10

♣ Q83

South:

♠ Q3

♥ A1094

♦ QJ72

♣ A107

West North East South

1♣

Pass 1♥

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ Q

♥ KQ7532

♦ A9876

♣ 4

South:

♠ J83

♥ 64

♦ K5

♣ AKQJ83

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 2♦ Pass 2♥

Pass 4♥ AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 205	♠ 54	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ KQ2	You bid first.
HCP: 14	♣ KQ873	

Board: 206	♠ K106	The opponents are silent.
Dealer: N	♥ KJ932	
Vul: NS	♦ J65	Partner bids first.
HCP: 9	♣ J6	

Board: 207	♠ A8	The opponents are silent.
Dealer: S	♥ A984	
Vul: EW	♦ AK4	You bid first.
HCP: 18	♣ K875	

Board: 208	♠ Q3	The opponents are silent.
Dealer: N	♥ A1094	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 13	♣ A107	

Board: 209	♠ J83	The opponents are silent.
Dealer: S	♥ 64	
Vul: EW	♦ K5	You bid first.
HCP: 14	♣ AKQJ83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 205

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ KQJ1076

♥ 4

♦ J1098

♣ A6

South:

♠ 54

♥ A32

♦ KQ2

♣ KQ873

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♠ AP

1. New Minor Forcing

Board: 206

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 2♣ N

North:

♠ AQ4

♥ Q10

♦ Q7

♣ A98532

South:

♠ K106

♥ KJ932

♦ J65

♣ J6

West North East South

1♣

Pass 1♥

Pass 2♣ AP

Board: 207

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ J642

♥ 1063

♦ 653

♣ AQ6

South:

♠ A8

♥ A984

♦ AK4

♣ K875

West North East South

1♣

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ K1064

♥ KQ83

♦ K10

♣ Q83

South:

♠ Q3

♥ A1094

♦ QJ72

♣ A107

West North East South

1♣

Pass 1♥

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 209

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ Q

♥ KQ7532

♦ A9876

♣ 4

South:

♠ J83

♥ 64

♦ K5

♣ AKQJ83

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 2♦ Pass 2♥

Pass 4♥ AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 210	♠ A93	The opponents are silent.
Dealer: N	♥ 9865	
Vul: Both	♦ Q4	You bid first.
HCP: 12	♣ KQJ6	
Board: 211	♠ Q10973	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ KJ5	Partner bids first.
HCP: 15	♣ KJ7	
Board: 212	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ43	
Vul: NS	♦ —	You bid first.
HCP: 14	♣ AQ7643	
Board: 213	♠ AJ10	The opponents are silent.
Dealer: S	♥ 9852	
Vul: None	♦ 10763	Partner bids first.
HCP: 9	♣ A5	
Board: 214	♠ A	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: NS	♦ 85	You bid first.
HCP: 15	♣ AKJ1043	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 210  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 6  
 Contract: 1N N

North:  
 ♠ A93  
 ♥ 9865  
 ♦ Q4  
 ♣ KQJ6

South:  
 ♠ K642  
 ♥ K4  
 ♦ 10976  
 ♣ 1097

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

Board: 211  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10973  
 ♥ AJ  
 ♦ KJ5  
 ♣ KJ7

South:  
 ♠ A4  
 ♥ K72  
 ♦ 1097  
 ♣ AQ985

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

1. New Minor Forcing

Board: 212  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 18  
 Contract: 7♣ N

North:  
 ♠ Q10  
 ♥ KQJ43  
 ♦ —  
 ♣ AQ7643

South:  
 ♠ AJ73  
 ♥ A  
 ♦ AJ1042  
 ♣ KJ2

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ <sup>1</sup>
Pass	2♣	Pass	3♠
Pass	4♥	Pass	7♣
	AP		

1. Fourth suit game force

Board: 213  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ AJ10  
 ♥ 9852  
 ♦ 10763  
 ♣ A5

South:  
 ♠ K642  
 ♥ A  
 ♦ K54  
 ♣ QJ873

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

Board: 214  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A  
 ♥ QJ73  
 ♦ 85  
 ♣ AKJ1043

South:  
 ♠ KQJ8  
 ♥ A8654  
 ♦ J964  
 ♣ —

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

1. Cue bid, surplus

2. Cue bid, a ♣ stopper



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 210	♠ K642	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ 10976	Partner bids first.
HCP: 6	♣ 1097	

Board: 211	♠ A4	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ 1097	You bid first.
HCP: 13	♣ AQ985	

Board: 212	♠ AJ73	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ AJ1042	Partner bids first.
HCP: 18	♣ KJ2	

Board: 213	♠ K642	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ K54	You bid first.
HCP: 13	♣ QJ873	

Board: 214	♠ KQJ8	The opponents are silent.
Dealer: N	♥ A8654	
Vul: NS	♦ J964	Partner bids first.
HCP: 11	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 210  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 6  
 Contract: 1N N

North:  
 ♠ A93  
 ♥ 9865  
 ♦ Q4  
 ♣ KQJ6

South:  
 ♠ K642  
 ♥ K4  
 ♦ 10976  
 ♣ 1097

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

Board: 211  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10973  
 ♥ AJ  
 ♦ KJ5  
 ♣ KJ7

South:  
 ♠ A4  
 ♥ K72  
 ♦ 1097  
 ♣ AQ985

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

1. New Minor Forcing

Board: 212  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 18  
 Contract: 7♣ N

North:  
 ♠ Q10  
 ♥ KQJ43  
 ♦ —  
 ♣ AQ7643

South:  
 ♠ AJ73  
 ♥ A  
 ♦ AJ1042  
 ♣ KJ2

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ <sup>1</sup>
Pass	2♣	Pass	3♠
Pass	4♥	Pass	7♣
	AP		

1. Fourth suit game force

Board: 213  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ AJ10  
 ♥ 9852  
 ♦ 10763  
 ♣ A5

South:  
 ♠ K642  
 ♥ A  
 ♦ K54  
 ♣ QJ873

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

Board: 214  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A  
 ♥ QJ73  
 ♦ 85  
 ♣ AKJ1043

South:  
 ♠ KQJ8  
 ♥ A8654  
 ♦ J964  
 ♣ —

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

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 215	♠ K543	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ A843	Partner bids first.
HCP: 15	♣ Q54	

Board: 216	♠ AQ8	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: None	♦ A103	You bid first.
HCP: 14	♣ Q76	

Board: 217	♠ AK843	The opponents are silent.
Dealer: S	♥ J542	
Vul: NS	♦ Q10	Partner bids first.
HCP: 10	♣ 98	

Board: 218	♠ K1096	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ KQ5	You bid first.
HCP: 13	♣ A1043	

Board: 219	♠ AQJ10	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ A54	Partner bids first.
HCP: 16	♣ QJ103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 215  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ K543  
 ♥ AQ  
 ♦ A843  
 ♣ Q54

South:  
 ♠ QJ86  
 ♥ J974  
 ♦ Q2  
 ♣ AK2

West	North	East	South
			1♣
Pass	1♠	Pass	2♠
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	3♦ <sup>3</sup>	Pass	3♠
Pass	4♥ <sup>4</sup>	Pass	4♠
AP			
1. Cue bid, surplus			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♥ stopper			

Board: 216  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ AQ8  
 ♥ Q1096  
 ♦ A103  
 ♣ Q76

South:  
 ♠ J102  
 ♥ J43  
 ♦ KJ986  
 ♣ A5

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

Board: 217  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 15  
 Contract: 4♠ N

North:  
 ♠ AK843  
 ♥ J542  
 ♦ Q10  
 ♣ 98

South:  
 ♠ QJ7  
 ♥ 6  
 ♦ K975  
 ♣ AKQ106

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

Board: 218  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ K1096  
 ♥ J8  
 ♦ KQ5  
 ♣ A1043

South:  
 ♠ AQ  
 ♥ KQ63  
 ♦ A873  
 ♣ KJ2

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

Board: 219  
 Dealer: S  
 Vul: Both  
 North HCP: 16  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AQJ10  
 ♥ Q10  
 ♦ A54  
 ♣ QJ103

South:  
 ♠ 64  
 ♥ AJ6  
 ♦ KQ7  
 ♣ A8542

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 215	♠ QJ86	The opponents are silent.
Dealer: S	♥ J974	
Vul: EW	♦ Q2	You bid first.
HCP: 13	♣ AK2	

Board: 216	♠ J102	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ KJ986	Partner bids first.
HCP: 10	♣ A5	

Board: 217	♠ QJ7	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ K975	You bid first.
HCP: 15	♣ AKQ106	

Board: 218	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: EW	♦ A873	Partner bids first.
HCP: 19	♣ KJ2	

Board: 219	♠ 64	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ KQ7	You bid first.
HCP: 14	♣ A8542	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 215			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ K543	♠ QJ86	Pass	1♠	Pass	2♠
North HCP: 15	♥ AQ	♥ J974	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
South HCP: 13	♦ A843	♦ Q2	Pass	3♦ <sup>3</sup>	Pass	3♠
Contract: 4♠ N	♣ Q54	♣ AK2	Pass	4♥ <sup>4</sup>	Pass	4♠
			AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 216			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AQ8	♠ J102		1♣	Pass	1♦
North HCP: 14	♥ Q1096	♥ J43	Pass	1♥	Pass	1NT
South HCP: 10	♦ A103	♦ KJ986	AP			
Contract: 1N S	♣ Q76	♣ A5				

Board: 217			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ AK843	♠ QJ7	Pass	1♠	Pass	1NT
North HCP: 10	♥ J542	♥ 6	Pass	2♥	Pass	3♠
South HCP: 15	♦ Q10	♦ K975	Pass	4♠	AP	
Contract: 4♠ N	♣ 98	♣ AKQ106				

Board: 218			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ K1096	♠ AQ		1♣	Pass	1♥
North HCP: 13	♥ J8	♥ KQ63	Pass	1♠	Pass	3NT
South HCP: 19	♦ KQ5	♦ A873	AP			
Contract: 3N S	♣ A1043	♣ KJ2				

Board: 219			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ AQJ10	♠ 64	Pass	1♠	Pass	1NT
North HCP: 16	♥ Q10	♥ AJ6	Pass	3NT	AP	
South HCP: 14	♦ A54	♦ KQ7				
Contract: 3N S	♣ QJ103	♣ A8542				

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 220	♠ 93	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ K109	You bid first.
HCP: 13	♣ A9853	

Board: 221	♠ 3	The opponents are silent.
Dealer: S	♥ Q942	
Vul: Both	♦ A983	Partner bids first.
HCP: 11	♣ AJ104	

Board: 222	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AJ2	You bid first.
HCP: 19	♣ K8752	

Board: 223	♠ KQ843	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ 8763	Partner bids first.
HCP: 13	♣ Q	

Board: 224	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ A6	You bid first.
HCP: 18	♣ J532	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ KJ1054		1♣	Pass	1♠
Vul: EW	♥ KQJ	♥ A97	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ K109	♦ A853	Pass	3NT	AP	
South HCP: 12	♣ A9853	♣ 7	1. New Minor Forcing			
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: Both	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: None	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: EW	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: Both	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 220	♠ KJ1054	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ A853	Partner bids first.
HCP: 12	♣ 7	

Board: 221	♠ KQ104	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ KJ6	You bid first.
HCP: 14	♣ 965	

Board: 222	♠ 976	The opponents are silent.
Dealer: N	♥ AJ743	
Vul: None	♦ KQ43	Partner bids first.
HCP: 10	♣ 6	

Board: 223	♠ AJ	The opponents are silent.
Dealer: S	♥ 643	
Vul: EW	♦ 54	You bid first.
HCP: 13	♣ AKJ832	

Board: 224	♠ 10742	The opponents are silent.
Dealer: N	♥ Q75	
Vul: Both	♦ KQ	Partner bids first.
HCP: 14	♣ AK96	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ 93	♠ KJ1054		1♣	Pass	1♠
Vul: EW	♥ KQJ	♥ A97	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ K109	♦ A853	Pass	3NT	AP	
South HCP: 12	♣ A9853	♣ 7	1. New Minor Forcing			
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: Both	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: None	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: EW	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: Both	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 225	♠ K8	The opponents are silent.
Dealer: S	♥ KQ942	
Vul: NS	♦ 875	Partner bids first.
HCP: 12	♣ A98	

Board: 226	♠ K94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ 1043	You bid first.
HCP: 14	♣ KQ85	

Board: 227	♠ 7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ J9753	Partner bids first.
HCP: 11	♣ KJ62	

Board: 228	♠ Q985	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ 852	You bid first.
HCP: 13	♣ AQ10	

Board: 229	♠ AJ753	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ KJ103	Partner bids first.
HCP: 10	♣ 3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 225

Dealer: S

Vul: NS

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ K8

♥ KQ942

♦ 875

♣ A98

South:

♠ AQ7

♥ 873

♦ AK6

♣ KQ65

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 226

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K94

♥ AQ9

♦ 1043

♣ KQ85

South:

♠ Q7652

♥ K832

♦ Q52

♣ A

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 227

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ 7

♥ AQ7

♦ J9753

♣ KJ62

South:

♠ KQ82

♥ J2

♦ Q42

♣ AQ107

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 2♣ AP

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q985

♥ KQ8

♦ 852

♣ AQ10

South:

♠ 103

♥ A1094

♦ A10643

♣ 53

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 229

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ AJ753

♥ J75

♦ KJ103

♣ 3

South:

♠ KQ2

♥ A643

♦ 84

♣ AJ62

West North East South

1♣

Pass 1♠ Pass 1NT

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 225	♠ AQ7	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ AK6	You bid first.
HCP: 18	♣ KQ65	

Board: 226	♠ Q7652	The opponents are silent.
Dealer: N	♥ K832	
Vul: Both	♦ Q52	Partner bids first.
HCP: 11	♣ A	

Board: 227	♠ KQ82	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ Q42	You bid first.
HCP: 14	♣ AQ107	

Board: 228	♠ 103	The opponents are silent.
Dealer: N	♥ A1094	
Vul: EW	♦ A10643	Partner bids first.
HCP: 8	♣ 53	

Board: 229	♠ KQ2	The opponents are silent.
Dealer: S	♥ A643	
Vul: None	♦ 84	You bid first.
HCP: 14	♣ AJ62	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 225

Dealer: S

Vul: NS

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ K8

♥ KQ942

♦ 875

♣ A98

South:

♠ AQ7

♥ 873

♦ AK6

♣ KQ65

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 226

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K94

♥ AQ9

♦ 1043

♣ KQ85

South:

♠ Q7652

♥ K832

♦ Q52

♣ A

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 227

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ 7

♥ AQ7

♦ J9753

♣ KJ62

South:

♠ KQ82

♥ J2

♦ Q42

♣ AQ107

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 2♣ AP

Board: 228

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q985

♥ KQ8

♦ 852

♣ AQ10

South:

♠ 103

♥ A1094

♦ A10643

♣ 53

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 229

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ AJ753

♥ J75

♦ KJ103

♣ 3

South:

♠ KQ2

♥ A643

♦ 84

♣ AJ62

West North East South

1♣

Pass 1♠ Pass 1NT

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 230	♠ A953	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q72	You bid first.
HCP: 12	♣ AQ1084	

Board: 231	♠ KQJ83	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ Q10872	Partner bids first.
HCP: 8	♣ 8	

Board: 232	♠ 97	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ 1075	You bid first.
HCP: 14	♣ AK54	

Board: 233	♠ AK9865	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 11	♣ 4	

Board: 234	♠ K962	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ Q8	You bid first.
HCP: 13	♣ AQ52	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ KQ82		1♣	Pass	1♥
Vul: EW	♥ 10	♥ J654	Pass	1♠	Pass	3♠
North HCP: 12	♦ Q72	♦ A1098	AP			
South HCP: 10	♣ AQ1084	♣ 5				
Contract: 3♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 230	♠ KQ82	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ A1098	Partner bids first.
HCP: 10	♣ 5	
Board: 231	♠ 10	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AJ43	You bid first.
HCP: 12	♣ AJ762	
Board: 232	♠ AQ54	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ K9864	Partner bids first.
HCP: 12	♣ Q7	
Board: 233	♠ —	The opponents are silent.
Dealer: S	♥ AK107	
Vul: EW	♦ 103	You bid first.
HCP: 14	♣ AQJ8752	
Board: 234	♠ A5	The opponents are silent.
Dealer: N	♥ K10632	
Vul: None	♦ AJ63	Partner bids first.
HCP: 12	♣ 84	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ KQ82		1♣	Pass	1♥
Vul: EW	♥ 10	♥ J654	Pass	1♠	Pass	3♠
North HCP: 12	♦ Q72	♦ A1098	AP			
South HCP: 10	♣ AQ1084	♣ 5				
Contract: 3♠ N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 235	♠ KQ65	The opponents are silent.
Dealer: S	♥ A862	
Vul: EW	♦ AJ93	Partner bids first.
HCP: 15	♣ J	

Board: 236	♠ Q83	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J95	You bid first.
HCP: 19	♣ AKQ4	

Board: 237	♠ A107543	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 13	♣ 3	

Board: 238	♠ J1042	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AJ	You bid first.
HCP: 14	♣ A832	

Board: 239	♠ AJ106	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ KJ103	Partner bids first.
HCP: 11	♣ Q6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ A104				1♣
Vul: EW	♥ A862	♥ KQ10	Pass	1♥	Pass	2♣
North HCP: 15	♦ AJ93	♦ 4	Pass	3NT	AP	
South HCP: 11	♣ J	♣ Q108632				
Contract: 3N N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ A52		1♣	Pass	1♥
Vul: None	♥ AQJ	♥ 9432	Pass	2NT	Pass	3NT
North HCP: 19	♦ J95	♦ KQ10	AP			
South HCP: 10	♣ AKQ4	♣ J73				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ A107543	♠ Q				1♣
Vul: NS	♥ K84	♥ A109	Pass	1♠	Pass	2♣
North HCP: 13	♦ AQ4	♦ K82	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ KJ9762	AP			
Contract: 4♠ N						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 853		1♣	Pass	1♥
Vul: Both	♥ A82	♥ KQ973	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ	♦ K4	AP			
South HCP: 11	♣ A832	♣ K95				
Contract: 1N S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ Q2				1♣
Vul: None	♥ 943	♥ AQJ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ103	♦ 862	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q6	♣ AJ97	AP			
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 235	♠ A104	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ Q108632	

Board: 236	♠ A52	The opponents are silent.
Dealer: N	♥ 9432	
Vul: None	♦ KQ10	Partner bids first.
HCP: 10	♣ J73	

Board: 237	♠ Q	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ K82	You bid first.
HCP: 13	♣ KJ9762	

Board: 238	♠ 853	The opponents are silent.
Dealer: N	♥ KQ973	
Vul: Both	♦ K4	Partner bids first.
HCP: 11	♣ K95	

Board: 239	♠ Q2	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ 862	You bid first.
HCP: 14	♣ AJ97	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 235  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ KQ65  
 ♥ A862  
 ♦ AJ93  
 ♣ J

South:  
 ♠ A104  
 ♥ KQ10  
 ♦ 4  
 ♣ Q108632

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

Board: 236  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ Q83  
 ♥ AQJ  
 ♦ J95  
 ♣ AKQ4

South:  
 ♠ A52  
 ♥ 9432  
 ♦ KQ10  
 ♣ J73

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

Board: 237  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ A107543  
 ♥ K84  
 ♦ AQ4  
 ♣ 3

South:  
 ♠ Q  
 ♥ A109  
 ♦ K82  
 ♣ KJ9762

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

Board: 238  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ J1042  
 ♥ A82  
 ♦ AJ  
 ♣ A832

South:  
 ♠ 853  
 ♥ KQ973  
 ♦ K4  
 ♣ K95

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

Board: 239  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AJ106  
 ♥ 943  
 ♦ KJ103  
 ♣ Q6

South:  
 ♠ Q2  
 ♥ AQJ10  
 ♦ 862  
 ♣ AJ97

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 240	♠ Q9	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K1097	You bid first.
HCP: 14	♣ AQ1096	

Board: 241	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 19	♣ J7	

Board: 242	♠ Q10	The opponents are silent.
Dealer: N	♥ J973	
Vul: None	♦ AJ4	You bid first.
HCP: 12	♣ KJ93	

Board: 243	♠ K108	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ J9642	Partner bids first.
HCP: 12	♣ K6	

Board: 244	♠ A975	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ K9	You bid first.
HCP: 11	♣ 85432	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 240  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 16  
Contract: 3N N

North:  
♠ Q9  
♥ K2  
♦ K1097  
♣ AQ1096

South:  
♠ J1087  
♥ AQ106  
♦ AQ64  
♣ K

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

Board: 241  
Dealer: S  
Vul: EW  
North HCP: 19  
South HCP: 12  
Contract: 3N S

North:  
♠ AKJ3  
♥ KJ83  
♦ AQ7  
♣ J7

South:  
♠ 876  
♥ A92  
♦ K93  
♣ KQ53

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

Board: 242  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 8  
Contract: 1N N

North:  
♠ Q10  
♥ J973  
♦ AJ4  
♣ KJ93

South:  
♠ 9643  
♥ KQ10  
♦ K1073  
♣ 84

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

Board: 243  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 15  
Contract: 3N N

North:  
♠ K108  
♥ AJ10  
♦ J9642  
♣ K6

South:  
♠ J6  
♥ 94  
♦ AK3  
♣ AQJ985

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

Board: 244  
Dealer: N  
Vul: NS  
North HCP: 11  
South HCP: 17  
Contract: 4♠ S

North:  
♠ A975  
♥ A6  
♦ K9  
♣ 85432

South:  
♠ Q10832  
♥ Q95  
♦ A10  
♣ AKQ

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

1. Cue bid, surplus
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 240	♠ J1087	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 16	♣ K	

Board: 241	♠ 876	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K93	You bid first.
HCP: 12	♣ KQ53	

Board: 242	♠ 9643	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ K1073	Partner bids first.
HCP: 8	♣ 84	

Board: 243	♠ J6	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ AQJ985	

Board: 244	♠ Q10832	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A10	Partner bids first.
HCP: 17	♣ AKQ	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 240  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 16  
Contract: 3N N

North:  
♠ Q9  
♥ K2  
♦ K1097  
♣ AQ1096

South:  
♠ J1087  
♥ AQ106  
♦ AQ64  
♣ K

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

Board: 241  
Dealer: S  
Vul: EW  
North HCP: 19  
South HCP: 12  
Contract: 3N S

North:  
♠ AKJ3  
♥ KJ83  
♦ AQ7  
♣ J7

South:  
♠ 876  
♥ A92  
♦ K93  
♣ KQ53

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

Board: 242  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 8  
Contract: 1N N

North:  
♠ Q10  
♥ J973  
♦ AJ4  
♣ KJ93

South:  
♠ 9643  
♥ KQ10  
♦ K1073  
♣ 84

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

Board: 243  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 15  
Contract: 3N N

North:  
♠ K108  
♥ AJ10  
♦ J9642  
♣ K6

South:  
♠ J6  
♥ 94  
♦ AK3  
♣ AQJ985

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

Board: 244  
Dealer: N  
Vul: NS  
North HCP: 11  
South HCP: 17  
Contract: 4♠ S

North:  
♠ A975  
♥ A6  
♦ K9  
♣ 85432

South:  
♠ Q10832  
♥ Q95  
♦ A10  
♣ AKQ

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

1. Cue bid, surplus
2. Cue bid, a ♦ stopper
3. Cue bid, a ♥ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 245	♠ 102	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ Q10765	Partner bids first.
HCP: 10	♣ 1098	

Board: 246	♠ A	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KJ753	You bid first.
HCP: 12	♣ KJ9842	

Board: 247	♠ KQ97	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A72	Partner bids first.
HCP: 13	♣ K98	

Board: 248	♠ 92	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ KQ987	

Board: 249	♠ 87	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AJ9432	Partner bids first.
HCP: 7	♣ 1062	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 245  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 15  
 Contract: 1N N

North:  
 ♠ 102  
 ♥ AKJ  
 ♦ Q10765  
 ♣ 1098

South:  
 ♠ AQ65  
 ♥ Q87  
 ♦ 4  
 ♣ AK532

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

Board: 246  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♠ S

North:  
 ♠ A  
 ♥ 6  
 ♦ KJ753  
 ♣ KJ9842

South:  
 ♠ Q1098642  
 ♥ KJ109  
 ♦ —  
 ♣ A6

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

Board: 247  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQ97  
 ♥ J74  
 ♦ A72  
 ♣ K98

South:  
 ♠ A53  
 ♥ Q83  
 ♦ 954  
 ♣ AQJ3

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

Board: 248  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ N

North:  
 ♠ 92  
 ♥ AQ97  
 ♦ 103  
 ♣ KQ987

South:  
 ♠ AKJ104  
 ♥ 1043  
 ♦ J9  
 ♣ A64

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

1. New Minor Forcing

Board: 249  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 2♦ N

North:  
 ♠ 87  
 ♥ Q3  
 ♦ AJ9432  
 ♣ 1062

South:  
 ♠ KJ52  
 ♥ A862  
 ♦ —  
 ♣ AQ753

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 245	♠ AQ65	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ 4	You bid first.
HCP: 15	♣ AK532	

Board: 246	♠ Q1098642	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ A6	

Board: 247	♠ A53	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ 954	You bid first.
HCP: 13	♣ AQJ3	

Board: 248	♠ AKJ104	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ J9	Partner bids first.
HCP: 13	♣ A64	

Board: 249	♠ KJ52	The opponents are silent.
Dealer: S	♥ A862	
Vul: Both	♦ —	You bid first.
HCP: 14	♣ AQ753	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 245  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 15  
 Contract: 1N N

North:  
 ♠ 102  
 ♥ AKJ  
 ♦ Q10765  
 ♣ 1098

South:  
 ♠ AQ65  
 ♥ Q87  
 ♦ 4  
 ♣ AK532

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

Board: 246  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♠ S

North:  
 ♠ A  
 ♥ 6  
 ♦ KJ753  
 ♣ KJ9842

South:  
 ♠ Q1098642  
 ♥ KJ109  
 ♦ —  
 ♣ A6

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

Board: 247  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQ97  
 ♥ J74  
 ♦ A72  
 ♣ K98

South:  
 ♠ A53  
 ♥ Q83  
 ♦ 954  
 ♣ AQJ3

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

Board: 248  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ N

North:  
 ♠ 92  
 ♥ AQ97  
 ♦ 103  
 ♣ KQ987

South:  
 ♠ AKJ104  
 ♥ 1043  
 ♦ J9  
 ♣ A64

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

1. New Minor Forcing

Board: 249  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 2♦ N

North:  
 ♠ 87  
 ♥ Q3  
 ♦ AJ9432  
 ♣ 1062

South:  
 ♠ KJ52  
 ♥ A862  
 ♦ —  
 ♣ AQ753

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 250	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ J	You bid first.
HCP: 19	♣ KJ1063	
Board: 251	♠ 10853	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ K3	Partner bids first.
HCP: 12	♣ 1075	
Board: 252	♠ K	The opponents are silent.
Dealer: N	♥ 1042	
Vul: Both	♦ QJ103	You bid first.
HCP: 13	♣ AK1074	
Board: 253	♠ AKQ9754	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ 98	Partner bids first.
HCP: 12	♣ 7	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 250  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 9  
 Contract: 5♠ S

North:  
 ♠ AKQJ  
 ♥ KJ8  
 ♦ J  
 ♣ KJ1063

South:  
 ♠ 109842  
 ♥ Q432  
 ♦ AK107  
 ♣ —

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

1. Splinter  
 2. Cue bid, surplus  
 3. Blackwood 0314, for ♠  
 4. A=2/5 or 5/5, Q(S)=1

Board: 251  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 19  
 Contract: 4♥ N

North:  
 ♠ 10853  
 ♥ AKQ3  
 ♦ K3  
 ♣ 1075

South:  
 ♠ A64  
 ♥ 107  
 ♦ AQ5  
 ♣ AKQ83

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

1. Cue bid, a ♦ stopper  
 2. Cue bid, a ♥ stopper

Board: 252  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ K  
 ♥ 1042  
 ♦ QJ103  
 ♣ AK1074

South:  
 ♠ AQ4  
 ♥ AJ93  
 ♦ K86  
 ♣ 653

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

Board: 253  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 16  
 Contract: 4♠ N

North:  
 ♠ AKQ9754  
 ♥ K109  
 ♦ 98  
 ♣ 7

South:  
 ♠ J  
 ♥ A7  
 ♦ KQ7  
 ♣ KQJ8643

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



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 250	♠ 109842	The opponents are silent.
Dealer: N	♥ Q432	
Vul: None	♦ AK107	Partner bids first.
HCP: 9	♣ —	
Board: 251	♠ A64	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ AQ5	You bid first.
HCP: 19	♣ AKQ83	
Board: 252	♠ AQ4	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: Both	♦ K86	Partner bids first.
HCP: 14	♣ 653	
Board: 253	♠ J	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ KQ7	You bid first.
HCP: 16	♣ KQJ8643	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 250  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 9  
Contract: 5♠ S

North:  
♠ AKQJ  
♥ KJ8  
♦ J  
♣ KJ1063

South:  
♠ 109842  
♥ Q432  
♦ AK107  
♣ —

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

1. Splinter  
2. Cue bid, surplus  
3. Blackwood 0314, for ♠  
4. A=2/5 or 5/5, Q(S)=1

Board: 251  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 19  
Contract: 4♥ N

North:  
♠ 10853  
♥ AKQ3  
♦ K3  
♣ 1075

South:  
♠ A64  
♥ 107  
♦ AQ5  
♣ AKQ83

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

1. Cue bid, a ♦ stopper  
2. Cue bid, a ♥ stopper

Board: 252  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ K  
♥ 1042  
♦ QJ103  
♣ AK1074

South:  
♠ AQ4  
♥ AJ93  
♦ K86  
♣ 653

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

Board: 253  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 16  
Contract: 4♠ N

North:  
♠ AKQ9754  
♥ K109  
♦ 98  
♣ 7

South:  
♠ J  
♥ A7  
♦ KQ7  
♣ KQJ8643

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 254	♠ K653	The opponents are silent.
Dealer: N	♥ J1095	
Vul: EW	♦ J10	You bid first.
HCP: 12	♣ AK7	

Board: 255	♠ AJ105	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ AQ109	Partner bids first.
HCP: 15	♣ 96	

Board: 256	♠ 6	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ AQJ3	You bid first.
HCP: 17	♣ KQJ83	

Board: 257	♠ J532	The opponents are silent.
Dealer: S	♥ 852	
Vul: EW	♦ A42	Partner bids first.
HCP: 8	♣ K83	

Board: 258	♠ QJ2	The opponents are silent.
Dealer: N	♥ A842	
Vul: Both	♦ KQ4	You bid first.
HCP: 12	♣ 863	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 254

Dealer: N

Vul: EW

North HCP: 12

South HCP: 16

Contract: 4♥ S

North:

♠ K653

♥ J1095

♦ J10

♣ AK7

South:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

West North East South

1♣ Pass 1♥

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3♥

Pass 3♠<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 255

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

South:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 256

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 3N S

North:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

South:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

West North East South

1♣ Pass 1♥

Pass 2♦ Pass 3NT

AP

Board: 257

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ J532

♥ 852

♦ A42

♣ K83

South:

♠ K8

♥ AJ43

♦ KQ6

♣ J764

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 258

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ QJ2

♥ A842

♦ KQ4

♣ 863

South:

♠ 109864

♥ KQ

♦ J32

♣ Q72

West North East South

1♣ Pass 1♠

Pass 1NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 254	♠ A2	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: EW	♦ KQ63	Partner bids first.
HCP: 16	♣ J53	

Board: 255	♠ Q96	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ K5	You bid first.
HCP: 13	♣ A5432	

Board: 256	♠ KQ32	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: NS	♦ 65	Partner bids first.
HCP: 13	♣ A104	

Board: 257	♠ K8	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: EW	♦ KQ6	You bid first.
HCP: 14	♣ J764	

Board: 258	♠ 109864	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ J32	Partner bids first.
HCP: 8	♣ Q72	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 254

Dealer: N

Vul: EW

North HCP: 12

South HCP: 16

Contract: 4♥ S

North:

♠ K653

♥ J1095

♦ J10

♣ AK7

South:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

West North East South

1♣ Pass 1♥

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3♥

Pass 3♠<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 255

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

South:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 256

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 3N S

North:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

South:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

West North East South

1♣ Pass 1♥

Pass 2♦ Pass 3NT

AP

Board: 257

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ J532

♥ 852

♦ A42

♣ K83

South:

♠ K8

♥ AJ43

♦ KQ6

♣ J764

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 258

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ QJ2

♥ A842

♦ KQ4

♣ 863

South:

♠ 109864

♥ KQ

♦ J32

♣ Q72

West North East South

1♣ Pass 1♠

Pass 1NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 259	♠ K854	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: NS	♦ 63	Partner bids first.
HCP: 11	♣ J109	

Board: 260	♠ KQ43	The opponents are silent.
Dealer: N	♥ 765	
Vul: EW	♦ Q10	You bid first.
HCP: 12	♣ AJ53	

Board: 261	♠ A106	The opponents are silent.
Dealer: S	♥ Q942	
Vul: Both	♦ A1065	Partner bids first.
HCP: 10	♣ 107	

Board: 262	♠ K73	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ K7	You bid first.
HCP: 18	♣ AKQ94	

Board: 263	♠ 65	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ J9872	Partner bids first.
HCP: 7	♣ KQ2	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ J96				1♣
Vul: NS	♥ AQJ4	♥ K76	Pass	1♥	Pass	2NT
North HCP: 11	♦ 63	♦ AK8	Pass	3♠	Pass	3NT
South HCP: 18	♣ J109	♣ AK63	AP			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ A9		1♣	Pass	1♥
Vul: EW	♥ 765	♥ K932	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q10	♦ J93	AP			
South HCP: 11	♣ AJ53	♣ K742				
Contract: 1N S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 9843				1♣
Vul: Both	♥ Q942	♥ AJ	Pass	1♥	Pass	1♠
North HCP: 10	♦ A1065	♦ QJ7	Pass	1NT	AP	
South HCP: 13	♣ 107	♣ AJ83				
Contract: 1N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 984		1♣	Pass	1♦
Vul: None	♥ K82	♥ A53	Pass	2NT	Pass	3NT
North HCP: 18	♦ K7	♦ AQ1063	AP			
South HCP: 10	♣ AKQ94	♣ 65				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K987				1♣
Vul: Both	♥ J98	♥ A652	Pass	1♦	Pass	1♥
North HCP: 7	♦ J9872	♦ A	Pass	1NT	AP	
South HCP: 12	♣ KQ2	♣ J1083				
Contract: 1N N						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 259	♠ J96	The opponents are silent.
Dealer: S	♥ K76	
Vul: NS	♦ AK8	You bid first.
HCP: 18	♣ AK63	

Board: 260	♠ A9	The opponents are silent.
Dealer: N	♥ K932	
Vul: EW	♦ J93	Partner bids first.
HCP: 11	♣ K742	

Board: 261	♠ 9843	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ QJ7	You bid first.
HCP: 13	♣ AJ83	

Board: 262	♠ 984	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ AQ1063	Partner bids first.
HCP: 10	♣ 65	

Board: 263	♠ K987	The opponents are silent.
Dealer: S	♥ A652	
Vul: Both	♦ A	You bid first.
HCP: 12	♣ J1083	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ J96				1♣
Vul: NS	♥ AQJ4	♥ K76	Pass	1♥	Pass	2NT
North HCP: 11	♦ 63	♦ AK8	Pass	3♠	Pass	3NT
South HCP: 18	♣ J109	♣ AK63	AP			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ A9		1♣	Pass	1♥
Vul: EW	♥ 765	♥ K932	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q10	♦ J93	AP			
South HCP: 11	♣ AJ53	♣ K742				
Contract: 1N S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 9843				1♣
Vul: Both	♥ Q942	♥ AJ	Pass	1♥	Pass	1♠
North HCP: 10	♦ A1065	♦ QJ7	Pass	1NT	AP	
South HCP: 13	♣ 107	♣ AJ83				
Contract: 1N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 984		1♣	Pass	1♦
Vul: None	♥ K82	♥ A53	Pass	2NT	Pass	3NT
North HCP: 18	♦ K7	♦ AQ1063	AP			
South HCP: 10	♣ AKQ94	♣ 65				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ K987				1♣
Vul: Both	♥ J98	♥ A652	Pass	1♦	Pass	1♥
North HCP: 7	♦ J9872	♦ A	Pass	1NT	AP	
South HCP: 12	♣ KQ2	♣ J1083				
Contract: 1N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 264	♠ —	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ Q982	You bid first.
HCP: 14	♣ A10742	

Board: 265	♠ 107	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: Both	♦ AJ73	Partner bids first.
HCP: 14	♣ A52	

Board: 266	♠ A873	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ 1076	You bid first.
HCP: 11	♣ AK9652	

Board: 267	♠ 52	The opponents are silent.
Dealer: S	♥ 1064	
Vul: NS	♦ AK943	Partner bids first.
HCP: 7	♣ 632	

Board: 268	♠ AJ6	The opponents are silent.
Dealer: N	♥ J42	
Vul: None	♦ J93	You bid first.
HCP: 12	♣ AJ96	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3♥ S

North:

♠ —

♥ AKJ5

♦ Q982

♣ A10742

South:

♠ QJ975

♥ 8743

♦ AJ4

♣ Q

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♥

Pass 3♥ AP

Board: 265

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ 107

♥ KQ75

♦ AJ73

♣ A52

South:

♠ AQ42

♥ A62

♦ K65

♣ 1083

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 3NT AP

Board: 266

Dealer: N

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ S

North:

♠ A873

♥ —

♦ 1076

♣ AK9652

South:

♠ 65

♥ AKQJ864

♦ K9

♣ 73

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 4♥

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 7

South HCP: 19

Contract: 3N S

North:

♠ 52

♥ 1064

♦ AK943

♣ 632

South:

♠ K986

♥ AQ32

♦ QJ

♣ AK9

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 12

South HCP: 17

Contract: 2♣ N

North:

♠ AJ6

♥ J42

♦ J93

♣ AJ96

South:

♠ KQ109

♥ K

♦ A1082

♣ KQ103

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♣

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 264	♠ QJ975	The opponents are silent.
Dealer: N	♥ 8743	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 10	♣ Q	

Board: 265	♠ AQ42	The opponents are silent.
Dealer: S	♥ A62	
Vul: Both	♦ K65	You bid first.
HCP: 13	♣ 1083	

Board: 266	♠ 65	The opponents are silent.
Dealer: N	♥ AKQJ864	
Vul: None	♦ K9	Partner bids first.
HCP: 13	♣ 73	

Board: 267	♠ K986	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: NS	♦ QJ	You bid first.
HCP: 19	♣ AK9	

Board: 268	♠ KQ109	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ A1082	Partner bids first.
HCP: 17	♣ KQ103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3♥ S

North:

♠ —

♥ AKJ5

♦ Q982

♣ A10742

South:

♠ QJ975

♥ 8743

♦ AJ4

♣ Q

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♥

Pass 3♥ AP

Board: 265

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ 107

♥ KQ75

♦ AJ73

♣ A52

South:

♠ AQ42

♥ A62

♦ K65

♣ 1083

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 3NT AP

Board: 266

Dealer: N

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ S

North:

♠ A873

♥ —

♦ 1076

♣ AK9652

South:

♠ 65

♥ AKQJ864

♦ K9

♣ 73

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 4♥

AP

Board: 267

Dealer: S

Vul: NS

North HCP: 7

South HCP: 19

Contract: 3N S

North:

♠ 52

♥ 1064

♦ AK943

♣ 632

South:

♠ K986

♥ AQ32

♦ QJ

♣ AK9

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 12

South HCP: 17

Contract: 2♣ N

North:

♠ AJ6

♥ J42

♦ J93

♣ AJ96

South:

♠ KQ109

♥ K

♦ A1082

♣ KQ103

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♣

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 269	♠ A10743	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ J106	Partner bids first.
HCP: 7	♣ 108	

Board: 270	♠ A5	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ 109	You bid first.
HCP: 17	♣ AK97643	

Board: 271	♠ A1064	The opponents are silent.
Dealer: S	♥ K874	
Vul: Both	♦ QJ103	Partner bids first.
HCP: 10	♣ 10	

Board: 272	♠ K2	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ 42	You bid first.
HCP: 13	♣ AK8652	

Board: 273	♠ KQ8	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: EW	♦ 108754	Partner bids first.
HCP: 13	♣ 2	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 269

Dealer: S

Vul: NS

North HCP: 7

South HCP: 11

Contract: 1N S

North:

♠ A10743

♥ Q76

♦ J106

♣ 108

South:

♠ 9

♥ AJ108

♦ K52

♣ K9542

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 270

Dealer: N

Vul: EW

North HCP: 17

South HCP: 9

Contract: 3N S

North:

♠ A5

♥ AQ

♦ 109

♣ AK97643

South:

♠ KQ104

♥ K92

♦ J764

♣ 102

West North East South

Pass 1♣ Pass 1♠

Pass 3♣ Pass 3NT

AP

Board: 271

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ A1064

♥ K874

♦ QJ103

♣ 10

South:

♠ 3

♥ AJ105

♦ K6

♣ AK8752

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 4♥

AP

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 2♣ N

North:

♠ K2

♥ K107

♦ 42

♣ AK8652

South:

♠ 9876

♥ AQ954

♦ K53

♣ 7

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ AP

Board: 273

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

South:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

West North East South

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

Pass 3NT AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 269	♠ 9	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ K52	You bid first.
HCP: 11	♣ K9542	

Board: 270	♠ KQ104	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ J764	Partner bids first.
HCP: 9	♣ 102	

Board: 271	♠ 3	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ AK8752	

Board: 272	♠ 9876	The opponents are silent.
Dealer: N	♥ AQ954	
Vul: NS	♦ K53	Partner bids first.
HCP: 9	♣ 7	

Board: 273	♠ J107	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ A9	You bid first.
HCP: 12	♣ KQ10873	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 269

Dealer: S

Vul: NS

North HCP: 7

South HCP: 11

Contract: 1N S

North:

♠ A10743

♥ Q76

♦ J106

♣ 108

South:

♠ 9

♥ AJ108

♦ K52

♣ K9542

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 270

Dealer: N

Vul: EW

North HCP: 17

South HCP: 9

Contract: 3N S

North:

♠ A5

♥ AQ

♦ 109

♣ AK97643

South:

♠ KQ104

♥ K92

♦ J764

♣ 102

West North East South

Pass 1♣ Pass 1♠

Pass 3♣ Pass 3NT

AP

Board: 271

Dealer: S

Vul: Both

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ A1064

♥ K874

♦ QJ103

♣ 10

South:

♠ 3

♥ AJ105

♦ K6

♣ AK8752

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 4♥

AP

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 2♣ N

North:

♠ K2

♥ K107

♦ 42

♣ AK8652

South:

♠ 9876

♥ AQ954

♦ K53

♣ 7

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ AP

Board: 273

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

South:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

West North East South

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 274	♠ Q7	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ AKQJ875	

Board: 275	♠ KQ6	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ KQ65	Partner bids first.
HCP: 23	♣ A2	

Board: 276	♠ Q9	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ KJ	You bid first.
HCP: 12	♣ AQ86532	

Board: 277	♠ 832	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ AQJ72	Partner bids first.
HCP: 10	♣ 4	

Board: 278	♠ J	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ KJ10953	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 274

Dealer: N

Vul: None

North HCP: 16

South HCP: 11

Contract: 3N S

North:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

South:

♠ AK984

♥ K76

♦ J82

♣ 106

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

Board: 275

Dealer: S

Vul: EW

North HCP: 23

South HCP: 11

Contract: 6N S

North:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

South:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♦	Pass	3NT
Pass	6NT	AP	

1. Fourth suit game force

Board: 276

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

South:

♠ K42

♥ AK10854

♦ 743

♣ K

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

Board: 277

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 4♣ S

North:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

South:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

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

Board: 278

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ S

North:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

South:

♠ AK83

♥ A106432

♦ 65

♣ 8

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

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 274	♠ AK984	The opponents are silent.
Dealer: N	♥ K76	
Vul: None	♦ J82	Partner bids first.
HCP: 11	♣ 106	
Board: 275	♠ A1092	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ J9	You bid first.
HCP: 11	♣ KQJ1098	
Board: 276	♠ K42	The opponents are silent.
Dealer: N	♥ AK10854	
Vul: Both	♦ 743	Partner bids first.
HCP: 13	♣ K	
Board: 277	♠ AJ6	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ 10	You bid first.
HCP: 14	♣ KQ108532	
Board: 278	♠ AK83	The opponents are silent.
Dealer: N	♥ A106432	
Vul: Both	♦ 65	Partner bids first.
HCP: 11	♣ 8	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 274

Dealer: N

Vul: None

North HCP: 16

South HCP: 11

Contract: 3N S

North:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

South:

♠ AK984

♥ K76

♦ J82

♣ 106

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

Board: 275

Dealer: S

Vul: EW

North HCP: 23

South HCP: 11

Contract: 6N S

North:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

South:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♦	Pass	3NT
Pass	6NT	AP	

1. Fourth suit game force

Board: 276

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♥ S

North:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

South:

♠ K42

♥ AK10854

♦ 743

♣ K

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

Board: 277

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 4♣ S

North:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

South:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

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

Board: 278

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 5♥ S

North:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

South:

♠ AK83

♥ A106432

♦ 65

♣ 8

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

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 279	♠ Q9	The opponents are silent.
Dealer: S	♥ 108532	
Vul: NS	♦ AKQ93	Partner bids first.
HCP: 15	♣ A	

Board: 280	♠ AQ97	The opponents are silent.
Dealer: N	♥ Q986	
Vul: EW	♦ A	You bid first.
HCP: 18	♣ AQ95	

Board: 281	♠ J43	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: EW	♦ Q82	Partner bids first.
HCP: 7	♣ Q43	

Board: 282	♠ K85	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ KQ54	You bid first.
HCP: 14	♣ KQ1087	

Board: 283	♠ 72	The opponents are silent.
Dealer: S	♥ AK84	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 13	♣ J96	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 279

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

South:

♠ AKJ3

♥ K74

♦ J

♣ J9542

West North East South

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♥ AP

1. Fourth suit game force

Board: 280

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 4♥ N

North:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

South:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

West North East South

Pass 1♣ Pass 1♦

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

AP

1. Splinter

2. Cue bid, a ♣ stopper

Board: 281

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♥ N

North:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

South:

♠ A65

♥ K762

♦ K109

♣ A98

West North East South

Pass 1♥ Pass 1♣

Pass 2♥

AP

Board: 282

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ K85

♥ J

♦ KQ54

♣ KQ1087

South:

♠ A7

♥ A7642

♦ 106

♣ A653

West North East South

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 283

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ 72

♥ AK84

♦ AJ107

♣ J96

South:

♠ AQ53

♥ Q7

♦ K92

♣ K1043

West North East South

Pass 1♥ Pass 1♣

Pass 1♠

Pass 3NT AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 279	♠ AKJ3	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ J	You bid first.
HCP: 13	♣ J9542	

Board: 280	♠ 8	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: EW	♦ Q10643	Partner bids first.
HCP: 7	♣ J73	

Board: 281	♠ A65	The opponents are silent.
Dealer: S	♥ K762	
Vul: EW	♦ K109	You bid first.
HCP: 14	♣ A98	

Board: 282	♠ A7	The opponents are silent.
Dealer: N	♥ A7642	
Vul: Both	♦ 106	Partner bids first.
HCP: 12	♣ A653	

Board: 283	♠ AQ53	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ K92	You bid first.
HCP: 14	♣ K1043	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 279

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 4♥ N

North:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

South:

♠ AKJ3

♥ K74

♦ J

♣ J9542

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♥ AP

1. Fourth suit game force

Board: 280

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 4♥ N

North:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

South:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

West North East South

1♣ Pass 1♦

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

AP

1. Splinter

2. Cue bid, a ♣ stopper

Board: 281

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♥ N

North:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

South:

♠ A65

♥ K762

♦ K109

♣ A98

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 282

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ K85

♥ J

♦ KQ54

♣ KQ1087

South:

♠ A7

♥ A7642

♦ 106

♣ A653

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 283

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ 72

♥ AK84

♦ AJ107

♣ J96

South:

♠ AQ53

♥ Q7

♦ K92

♣ K1043

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 284	♠ AKJ2	The opponents are silent.
Dealer: N	♥ A742	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ J63	
Board: 285	♠ Q1043	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ Q654	
Board: 286	♠ Q52	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ 95	You bid first.
HCP: 10	♣ KJ10754	
Board: 287	♠ 10532	The opponents are silent.
Dealer: S	♥ KQJ97	
Vul: None	♦ J65	Partner bids first.
HCP: 11	♣ A	
Board: 288	♠ A5	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ A4	You bid first.
HCP: 11	♣ K97652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 284  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AKJ2  
 ♥ A742  
 ♦ AJ  
 ♣ J63

South:  
 ♠ Q54  
 ♥ J10  
 ♦ Q8753  
 ♣ A84

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

Board: 285  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 4♠ N

North:  
 ♠ Q1043  
 ♥ A62  
 ♦ 108  
 ♣ Q654

South:  
 ♠ AJ52  
 ♥ K108  
 ♦ K96  
 ♣ AK8

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

Board: 286  
 Dealer: N  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q52  
 ♥ A5  
 ♦ 95  
 ♣ KJ10754

South:  
 ♠ AJ108  
 ♥ K8  
 ♦ AJ1084  
 ♣ 98

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

Board: 287  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ 10532  
 ♥ KQJ97  
 ♦ J65  
 ♣ A

South:  
 ♠ KQ  
 ♥ A10  
 ♦ AQ43  
 ♣ KJ932

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

Board: 288  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ A5  
 ♥ 1062  
 ♦ A4  
 ♣ K97652

South:  
 ♠ KQ10932  
 ♥ J75  
 ♦ 732  
 ♣ A

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 284	♠ Q54	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ Q8753	Partner bids first.
HCP: 9	♣ A84	
Board: 285	♠ AJ52	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ K96	You bid first.
HCP: 18	♣ AK8	
Board: 286	♠ AJ108	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AJ1084	Partner bids first.
HCP: 13	♣ 98	
Board: 287	♠ KQ	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ KJ932	
Board: 288	♠ KQ10932	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ 732	Partner bids first.
HCP: 10	♣ A	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 284  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AKJ2  
 ♥ A742  
 ♦ AJ  
 ♣ J63

South:  
 ♠ Q54  
 ♥ J10  
 ♦ Q8753  
 ♣ A84

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

Board: 285  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 4♠ N

North:  
 ♠ Q1043  
 ♥ A62  
 ♦ 108  
 ♣ Q654

South:  
 ♠ AJ52  
 ♥ K108  
 ♦ K96  
 ♣ AK8

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

Board: 286  
 Dealer: N  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q52  
 ♥ A5  
 ♦ 95  
 ♣ KJ10754

South:  
 ♠ AJ108  
 ♥ K8  
 ♦ AJ1084  
 ♣ 98

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

Board: 287  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ 10532  
 ♥ KQJ97  
 ♦ J65  
 ♣ A

South:  
 ♠ KQ  
 ♥ A10  
 ♦ AQ43  
 ♣ KJ932

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

Board: 288  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ A5  
 ♥ 1062  
 ♦ A4  
 ♣ K97652

South:  
 ♠ KQ10932  
 ♥ J75  
 ♦ 732  
 ♣ A

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 289	♠ KQ863	The opponents are silent.
Dealer: S	♥ 107532	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ Q	

Board: 290	♠ K54	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ K54	You bid first.
HCP: 14	♣ A86	

Board: 291	♠ 109	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ 763	Partner bids first.
HCP: 9	♣ 10542	

Board: 292	♠ AK43	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J1086	You bid first.
HCP: 11	♣ QJ843	

Board: 293	♠ 8432	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 13	♣ K	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 289

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♣ S

North:

♠ KQ863

♥ 107532

♦ A6

♣ Q

South:

♠ 9

♥ A4

♦ Q84

♣ AK107632

West North East South

Pass 1♠ Pass 1♣

Pass 2♥ Pass 2♣

Pass 3♥ Pass 4♣

AP

Board: 290

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ S

North:

♠ K54

♥ A654

♦ K54

♣ A86

South:

♠ A76

♥ QJ82

♦ J2

♣ Q1042

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 1N S

North:

♠ 109

♥ AKQ5

♦ 763

♣ 10542

South:

♠ KQ7

♥ 832

♦ A94

♣ K983

West North East South

Pass 1♥ Pass 1♣

Pass 1NT

AP

Board: 292

Dealer: N

Vul: None

North HCP: 11

South HCP: 15

Contract: 6♦ S

North:

♠ AK43

♥ —

♦ J1086

♣ QJ843

South:

♠ Q72

♥ K1093

♦ AK93

♣ K6

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 5♦<sup>3</sup> Pass 6♦

AP

1. Fourth suit game force
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5



Board: 293

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 8432

♥ AJ1073

♦ AJ7

♣ K

South:

♠ AK5

♥ 985

♦ KQ

♣ 96532

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

1♣

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. New Minor Forcing

2. 3♥

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 289	♠ 9	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ Q84	You bid first.
HCP: 13	♣ AK107632	
Board: 290	♠ A76	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: None	♦ J2	Partner bids first.
HCP: 10	♣ Q1042	
Board: 291	♠ KQ7	The opponents are silent.
Dealer: S	♥ 832	
Vul: EW	♦ A94	You bid first.
HCP: 12	♣ K983	
Board: 292	♠ Q72	The opponents are silent.
Dealer: N	♥ K1093	
Vul: None	♦ AK93	Partner bids first.
HCP: 15	♣ K6	
Board: 293	♠ AK5	The opponents are silent.
Dealer: S	♥ 985	
Vul: NS	♦ KQ	You bid first.
HCP: 12	♣ 96532	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 289

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♣ S

North:

♠ KQ863

♥ 107532

♦ A6

♣ Q

South:

♠ 9

♥ A4

♦ Q84

♣ AK107632

West North East South

Pass 1♠ Pass 1♣

Pass 2♥ Pass 2♣

Pass 3♥ Pass 4♣

AP

Board: 290

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ S

North:

♠ K54

♥ A654

♦ K54

♣ A86

South:

♠ A76

♥ QJ82

♦ J2

♣ Q1042

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ AP

Board: 291

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 1N S

North:

♠ 109

♥ AKQ5

♦ 763

♣ 10542

South:

♠ KQ7

♥ 832

♦ A94

♣ K983

West North East South

Pass 1♥ Pass 1♣

Pass 1NT

AP

Board: 292

Dealer: N

Vul: None

North HCP: 11

South HCP: 15

Contract: 6♦ S

North:

♠ AK43

♥ —

♦ J1086

♣ QJ843

South:

♠ Q72

♥ K1093

♦ AK93

♣ K6

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 5♦<sup>3</sup> Pass 6♦

AP

1. Fourth suit game force
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 293

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 8432

♥ AJ1073

♦ AJ7

♣ K

South:

♠ AK5

♥ 985

♦ KQ

♣ 96532

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

1♣

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. New Minor Forcing

2. 3♥

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 294	♠ —	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ AQ5	You bid first.
HCP: 12	♣ KQJ9743	
Board: 295	♠ AQJ	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ AJ974	Partner bids first.
HCP: 17	♣ A10	
Board: 296	♠ 97	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ A95	You bid first.
HCP: 12	♣ K8432	
Board: 297	♠ AK43	The opponents are silent.
Dealer: S	♥ AKJ62	
Vul: EW	♦ K9	Partner bids first.
HCP: 20	♣ Q10	
Board: 298	♠ QJ4	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ Q62	You bid first.
HCP: 12	♣ AQJ97	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ10762		1♣	Pass	1♠
Vul: EW	♥ 943	♥ Q852	Pass	2♣	Pass	2♥
North HCP: 12	♦ AQ5	♦ K76	Pass	3♣	Pass	3♠
South HCP: 10	♣ KQJ9743	♣ —	Pass	4♣	AP	
Contract: 4♣ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 985				1♣
Vul: Both	♥ J104	♥ AK	Pass	1♦	Pass	1NT
North HCP: 17	♦ AJ974	♦ K105	Pass	3NT	AP	
South HCP: 11	♣ A10	♣ J8543				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AK8542		1♣	Pass	1♠
Vul: NS	♥ AJ3	♥ 854	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ A95	♦ Q3	Pass	3NT	AP	
South HCP: 11	♣ K8432	♣ Q6				
Contract: 3N N						

1. New Minor Forcing

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AK43	♠ J52				1♣
Vul: EW	♥ AKJ62	♥ 9	Pass	1♥	Pass	1NT
North HCP: 20	♦ K9	♦ AQ83	Pass	2♦ <sup>1</sup>	Pass	3♦
South HCP: 12	♣ Q10	♣ AJ842	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
Contract: 6N S			Pass	6NT	AP	

1. New Minor Forcing  
 2. Blackwood 0314, for ♦  
 3. A=2/5 or 5/5, Q(D)=1

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 10962		1♣	Pass	1♥
Vul: Both	♥ 104	♥ KQ87	Pass	1NT	Pass	2NT
North HCP: 12	♦ Q62	♦ AK5	AP			
South HCP: 12	♣ AQJ97	♣ 85				
Contract: 2N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 294	♠ AJ10762	The opponents are silent.
Dealer: N	♥ Q852	
Vul: EW	♦ K76	Partner bids first.
HCP: 10	♣ —	

Board: 295	♠ 985	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ K105	You bid first.
HCP: 11	♣ J8543	

Board: 296	♠ AK8542	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ Q3	Partner bids first.
HCP: 11	♣ Q6	

Board: 297	♠ J52	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AQ83	You bid first.
HCP: 12	♣ AJ842	

Board: 298	♠ 10962	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: Both	♦ AK5	Partner bids first.
HCP: 12	♣ 85	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AJ10762		1♣	Pass	1♠
Vul: EW	♥ 943	♥ Q852	Pass	2♣	Pass	2♥
North HCP: 12	♦ AQ5	♦ K76	Pass	3♣	Pass	3♠
South HCP: 10	♣ KQJ9743	♣ —	Pass	4♣	AP	
Contract: 4♣ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ 985				1♣
Vul: Both	♥ J104	♥ AK	Pass	1♦	Pass	1NT
North HCP: 17	♦ AJ974	♦ K105	Pass	3NT	AP	
South HCP: 11	♣ A10	♣ J8543				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AK8542		1♣	Pass	1♠
Vul: NS	♥ AJ3	♥ 854	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ A95	♦ Q3	Pass	3NT	AP	
South HCP: 11	♣ K8432	♣ Q6				
Contract: 3N N						

1. New Minor Forcing

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AK43	♠ J52				1♣
Vul: EW	♥ AKJ62	♥ 9	Pass	1♥	Pass	1NT
North HCP: 20	♦ K9	♦ AQ83	Pass	2♦ <sup>1</sup>	Pass	3♦
South HCP: 12	♣ Q10	♣ AJ842	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
Contract: 6N S			Pass	6NT	AP	

1. New Minor Forcing  
 2. Blackwood 0314, for ♦  
 3. A=2/5 or 5/5, Q(D)=1

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 10962		1♣	Pass	1♥
Vul: Both	♥ 104	♥ KQ87	Pass	1NT	Pass	2NT
North HCP: 12	♦ Q62	♦ AK5	AP			
South HCP: 12	♣ AQJ97	♣ 85				
Contract: 2N N						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 299	♠ J3	The opponents are silent.
Dealer: S	♥ AKQJ8	
Vul: None	♦ 106432	Partner bids first.
HCP: 11	♣ 10	

Board: 300	♠ Q53	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ A105	You bid first.
HCP: 11	♣ AJ973	

Board: 301	♠ K6	The opponents are silent.
Dealer: S	♥ AK73	
Vul: Both	♦ QJ64	Partner bids first.
HCP: 13	♣ 952	

Board: 302	♠ K983	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AK5	You bid first.
HCP: 14	♣ KJ932	

Board: 303	♠ 94	The opponents are silent.
Dealer: S	♥ AKJ63	
Vul: NS	♦ J52	Partner bids first.
HCP: 12	♣ K72	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 299

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 1N S

North:

♠ J3

♥ AKQJ8

♦ 106432

♣ 10

South:

♠ A85

♥ 1063

♦ A8

♣ KQ954

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

AP

Board: 300

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 1N N

North:

♠ Q53

♥ 83

♦ A105

♣ AJ973

South:

♠ A108

♥ AQJ9

♦ 976

♣ 654

West North East South

Pass 1♣ Pass 1♥

Pass 1NT AP

Board: 301

Dealer: S

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ K6

♥ AK73

♦ QJ64

♣ 952

South:

♠ QJ32

♥ Q65

♦ A92

♣ KJ7

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♣

Pass 3NT AP

Board: 302

Dealer: N

Vul: None

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K983

♥ 7

♦ AK5

♣ KJ932

South:

♠ Q6

♥ AKJ1043

♦ 96

♣ A65

West North East South

Pass 1♣ Pass 1♥

Pass 1♣ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3♥

Pass 3NT AP

1. Fourth suit game force

Board: 303

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ 94

♥ AKJ63

♦ J52

♣ K72

South:

♠ AK7

♥ Q82

♦ 984

♣ A1085

West North East South

Pass 1♥ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ AP

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 299	♠ A85	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ KQ954	
Board: 300	♠ A108	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: EW	♦ 976	Partner bids first.
HCP: 11	♣ 654	
Board: 301	♠ QJ32	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ A92	You bid first.
HCP: 13	♣ KJ7	
Board: 302	♠ Q6	The opponents are silent.
Dealer: N	♥ AKJ1043	
Vul: None	♦ 96	Partner bids first.
HCP: 14	♣ A65	
Board: 303	♠ AK7	The opponents are silent.
Dealer: S	♥ Q82	
Vul: NS	♦ 984	You bid first.
HCP: 13	♣ A1085	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 299

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 1N S

North:

♠ J3

♥ AKQJ8

♦ 106432

♣ 10

South:

♠ A85

♥ 1063

♦ A8

♣ KQ954

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

AP

Board: 300

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 1N N

North:

♠ Q53

♥ 83

♦ A105

♣ AJ973

South:

♠ A108

♥ AQJ9

♦ 976

♣ 654

West North East South

Pass 1♣ Pass 1♥

Pass 1NT AP

Board: 301

Dealer: S

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ K6

♥ AK73

♦ QJ64

♣ 952

South:

♠ QJ32

♥ Q65

♦ A92

♣ KJ7

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♣

Pass 3NT AP

Board: 302

Dealer: N

Vul: None

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K983

♥ 7

♦ AK5

♣ KJ932

South:

♠ Q6

♥ AKJ1043

♦ 96

♣ A65

West North East South

Pass 1♣ Pass 1♥

Pass 1♣ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3♥

Pass 3NT AP

1. Fourth suit game force

Board: 303

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ 94

♥ AKJ63

♦ J52

♣ K72

South:

♠ AK7

♥ Q82

♦ 984

♣ A1085

West North East South

Pass 1♥ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♣<sup>3</sup> Pass 4♦<sup>4</sup>

Pass 4♥ AP

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 304	♠ KQ9	The opponents are silent.
Dealer: N	♥ Q42	
Vul: Both	♦ A4	You bid first.
HCP: 18	♣ AK1098	

Board: 305	♠ AJ108	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ K107	Partner bids first.
HCP: 15	♣ KQ104	

Board: 306	♠ K74	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ A108	You bid first.
HCP: 12	♣ QJ876	

Board: 307	♠ AQ62	The opponents are silent.
Dealer: S	♥ J1073	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 18	♣ AQ	

Board: 308	♠ 1083	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ KQ3	You bid first.
HCP: 13	♣ AK1064	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 304  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ KQ9  
 ♥ Q42  
 ♦ A4  
 ♣ AK1098

South:  
 ♠ 3  
 ♥ J98  
 ♦ K109752  
 ♣ QJ5

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

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 18  
 Contract: 6N S

North:  
 ♠ AJ108  
 ♥ Q2  
 ♦ K107  
 ♣ KQ104

South:  
 ♠ K4  
 ♥ A873  
 ♦ AQ2  
 ♣ AJ72

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
Pass	6NT	AP	

Board: 306  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 1N N

North:  
 ♠ K74  
 ♥ Q9  
 ♦ A108  
 ♣ QJ876

South:  
 ♠ AQ86  
 ♥ 7632  
 ♦ Q95  
 ♣ K9

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

Board: 307  
 Dealer: S  
 Vul: EW  
 North HCP: 18  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ62  
 ♥ J1073  
 ♦ KQ4  
 ♣ AQ

South:  
 ♠ 983  
 ♥ A82  
 ♦ AJ5  
 ♣ KJ92

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

Board: 308  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ 1083  
 ♥ J5  
 ♦ KQ3  
 ♣ AK1064

South:  
 ♠ KJ  
 ♥ Q932  
 ♦ A42  
 ♣ J982

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 304	♠ 3	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ K109752	Partner bids first.
HCP: 7	♣ QJ5	
Board: 305	♠ K4	The opponents are silent.
Dealer: S	♥ A873	
Vul: None	♦ AQ2	You bid first.
HCP: 18	♣ AJ72	
Board: 306	♠ AQ86	The opponents are silent.
Dealer: N	♥ 7632	
Vul: NS	♦ Q95	Partner bids first.
HCP: 11	♣ K9	
Board: 307	♠ 983	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ AJ5	You bid first.
HCP: 13	♣ KJ92	
Board: 308	♠ KJ	The opponents are silent.
Dealer: N	♥ Q932	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ J982	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 304  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ KQ9  
 ♥ Q42  
 ♦ A4  
 ♣ AK1098

South:  
 ♠ 3  
 ♥ J98  
 ♦ K109752  
 ♣ QJ5

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

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 18  
 Contract: 6N S

North:  
 ♠ AJ108  
 ♥ Q2  
 ♦ K107  
 ♣ KQ104

South:  
 ♠ K4  
 ♥ A873  
 ♦ AQ2  
 ♣ AJ72

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
Pass	6NT	AP	

Board: 306  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 1N N

North:  
 ♠ K74  
 ♥ Q9  
 ♦ A108  
 ♣ QJ876

South:  
 ♠ AQ86  
 ♥ 7632  
 ♦ Q95  
 ♣ K9

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

Board: 307  
 Dealer: S  
 Vul: EW  
 North HCP: 18  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ62  
 ♥ J1073  
 ♦ KQ4  
 ♣ AQ

South:  
 ♠ 983  
 ♥ A82  
 ♦ AJ5  
 ♣ KJ92

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

Board: 308  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ 1083  
 ♥ J5  
 ♦ KQ3  
 ♣ AK1064

South:  
 ♠ KJ  
 ♥ Q932  
 ♦ A42  
 ♣ J982

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 309	♠ AJ5	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ A10643	Partner bids first.
HCP: 13	♣ Q75	
Board: 310	♠ K83	The opponents are silent.
Dealer: N	♥ AK103	
Vul: EW	♦ A5	You bid first.
HCP: 18	♣ A1097	
Board: 311	♠ K876	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 13	♣ A9	
Board: 312	♠ KQ2	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ 982	You bid first.
HCP: 14	♣ AKQ943	
Board: 313	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ J86532	Partner bids first.
HCP: 11	♣ 10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 309

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ AJ5

♥ Q8

♦ A10643

♣ Q75

South:

♠ K1063

♥ AK53

♦ 72

♣ KJ6

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 310

Dealer: N

Vul: EW

North HCP: 18

South HCP: 6

Contract: 2N N

North:

♠ K83

♥ AK103

♦ A5

♣ A1097

South:

♠ AJ765

♥ 87

♦ J1086

♣ 62

West North East South

1♣ Pass 1♠

Pass 2NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ K876

♥ J4

♦ KQ864

♣ A9

South:

♠ Q10

♥ A1087

♦ J2

♣ KQ1062

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 312

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ KQ2

♥ 3

♦ 982

♣ AKQ943

South:

♠ 8543

♥ KQ8765

♦ AK5

♣ —

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 2♠

Pass 3♦<sup>1</sup> Pass 4♥

AP

1. Fourth suit game force

Board: 313

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 5♦ N

North:

♠ AQJ5

♥ K8

♦ J86532

♣ 10

South:

♠ —

♥ QJ3

♦ AQ94

♣ AKQ943

West North East South

1♣

Pass 1♦ Pass 3♦

Pass 4♠<sup>1</sup> Pass 5♦

AP

1. Cue bid, a ♠ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 309	♠ K1063	The opponents are silent.
Dealer: S	♥ AK53	
Vul: NS	♦ 72	You bid first.
HCP: 14	♣ KJ6	
Board: 310	♠ AJ765	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ J1086	Partner bids first.
HCP: 6	♣ 62	
Board: 311	♠ Q10	The opponents are silent.
Dealer: S	♥ A1087	
Vul: NS	♦ J2	You bid first.
HCP: 12	♣ KQ1062	
Board: 312	♠ 8543	The opponents are silent.
Dealer: N	♥ KQ8765	
Vul: EW	♦ AK5	Partner bids first.
HCP: 12	♣ —	
Board: 313	♠ —	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: Both	♦ AQ94	You bid first.
HCP: 18	♣ AKQ943	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 309

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ AJ5

♥ Q8

♦ A10643

♣ Q75

South:

♠ K1063

♥ AK53

♦ 72

♣ KJ6

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 310

Dealer: N

Vul: EW

North HCP: 18

South HCP: 6

Contract: 2N N

North:

♠ K83

♥ AK103

♦ A5

♣ A1097

South:

♠ AJ765

♥ 87

♦ J1086

♣ 62

West North East South

1♣ Pass 1♠

Pass 2NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ K876

♥ J4

♦ KQ864

♣ A9

South:

♠ Q10

♥ A1087

♦ J2

♣ KQ1062

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 312

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ KQ2

♥ 3

♦ 982

♣ AKQ943

South:

♠ 8543

♥ KQ8765

♦ AK5

♣ —

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 2♠

Pass 3♦<sup>1</sup> Pass 4♥

AP

1. Fourth suit game force

Board: 313

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 5♦ N

North:

♠ AQJ5

♥ K8

♦ J86532

♣ 10

South:

♠ —

♥ QJ3

♦ AQ94

♣ AKQ943

West North East South

1♣

Pass 1♦ Pass 3♦

Pass 4♠<sup>1</sup> Pass 5♦

AP

1. Cue bid, a ♠ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 314	♠ K6	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: None	♦ 63	You bid first.
HCP: 12	♣ AJ743	

Board: 315	♠ KQ63	The opponents are silent.
Dealer: S	♥ A876	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ 1086	

Board: 316	♠ AQ10	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ KQJ	You bid first.
HCP: 12	♣ 108654	

Board: 317	♠ A1075	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ K72	Partner bids first.
HCP: 12	♣ J109	

Board: 318	♠ Q65	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ 743	You bid first.
HCP: 13	♣ A93	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 105		1♣	Pass	1♦
Vul: None	♥ KJ98	♥ Q43	Pass	1♥	Pass	2NT
North HCP: 12	♦ 63	♦ AK1072	AP			
South HCP: 12	♣ AJ743	♣ K105				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ KQ63	♠ J9				1♣
Vul: EW	♥ A876	♥ KQJ4	Pass	1♥	Pass	2♥
North HCP: 9	♦ 92	♦ 853	AP			
South HCP: 12	♣ 1086	♣ KQ75				
Contract: 2♥ N						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 984		1♣	Pass	1♥
Vul: Both	♥ 86	♥ J973	Pass	1NT	AP	
North HCP: 12	♦ KQJ	♦ 10732				
South HCP: 6	♣ 108654	♣ AJ				
Contract: 1N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q63				1♣
Vul: None	♥ A97	♥ KJ4	Pass	1♠	Pass	1NT
North HCP: 12	♦ K72	♦ AQ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ J109	♣ Q654	AP			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ K9743		1♣	Pass	1♠
Vul: NS	♥ AQJ2	♥ 873	Pass	1NT	AP	
North HCP: 13	♦ 743	♦ J52				
South HCP: 7	♣ A93	♣ QJ				
Contract: 1N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 314	♠ 105	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ AK1072	Partner bids first.
HCP: 12	♣ K105	

Board: 315	♠ J9	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ 853	You bid first.
HCP: 12	♣ KQ75	

Board: 316	♠ 984	The opponents are silent.
Dealer: N	♥ J973	
Vul: Both	♦ 10732	Partner bids first.
HCP: 6	♣ AJ	

Board: 317	♠ Q63	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ AQ6	You bid first.
HCP: 14	♣ Q654	

Board: 318	♠ K9743	The opponents are silent.
Dealer: N	♥ 873	
Vul: NS	♦ J52	Partner bids first.
HCP: 7	♣ QJ	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 105		1♣	Pass	1♦
Vul: None	♥ KJ98	♥ Q43	Pass	1♥	Pass	2NT
North HCP: 12	♦ 63	♦ AK1072	AP			
South HCP: 12	♣ AJ743	♣ K105				
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ KQ63	♠ J9				1♣
Vul: EW	♥ A876	♥ KQJ4	Pass	1♥	Pass	2♥
North HCP: 9	♦ 92	♦ 853	AP			
South HCP: 12	♣ 1086	♣ KQ75				
Contract: 2♥ N						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 984		1♣	Pass	1♥
Vul: Both	♥ 86	♥ J973	Pass	1NT	AP	
North HCP: 12	♦ KQJ	♦ 10732				
South HCP: 6	♣ 108654	♣ AJ				
Contract: 1N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q63				1♣
Vul: None	♥ A97	♥ KJ4	Pass	1♠	Pass	1NT
North HCP: 12	♦ K72	♦ AQ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ J109	♣ Q654	AP			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ K9743		1♣	Pass	1♠
Vul: NS	♥ AQJ2	♥ 873	Pass	1NT	AP	
North HCP: 13	♦ 743	♦ J52				
South HCP: 7	♣ A93	♣ QJ				
Contract: 1N N						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 319	♠ AK3	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AQ765	Partner bids first.
HCP: 13	♣ 954	

Board: 320	♠ AKJ4	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: None	♦ 10	You bid first.
HCP: 14	♣ 10974	

Board: 321	♠ 82	East Doubles Pass if possible.
Dealer: S	♥ A8764	West Bids 2♠ if possible.
Vul: NS	♦ 10643	
HCP: 8	♣ A6	Partner bids first.

Board: 322	♠ J8	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ 765	You bid first.
HCP: 13	♣ AK975	

Board: 323	♠ AJ1073	The opponents are silent.
Dealer: S	♥ 985	
Vul: None	♦ KJ2	Partner bids first.
HCP: 10	♣ J9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q76				1♣
Vul: Both	♥ 73	♥ AK84	Pass	1♦	Pass	1♥
North HCP: 13	♦ AQ765	♦ K9	Pass	3NT	AP	
South HCP: 14	♣ 954	♣ Q876				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q5		1♣	Pass	1♦
Vul: None	♥ AQ53	♥ 964	Pass	1♥	Pass	2♦
North HCP: 14	♦ 10	♦ KQJ8765	AP			
South HCP: 8	♣ 10974	♣ 3				
Contract: 2♦ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AQ10				1♣
Vul: NS	♥ A8764	♥ KQ92	Pass	1♥	Pass	2♥
North HCP: 8	♦ 10643	♦ Q52	Pass	Pass	X	Pass
South HCP: 13	♣ A6	♣ 987	2♠	3♥	AP	
Contract: 3♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AKQ2		1♣	Pass	1♦
Vul: EW	♥ KQ7	♥ 986	Pass	1NT	Pass	2♠
North HCP: 13	♦ 765	♦ KJ1043	Pass	3NT	AP	
South HCP: 13	♣ AK975	♣ 6				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ1073	♠ KQ5				1♣
Vul: None	♥ 985	♥ J2	Pass	1♠	Pass	3♣
North HCP: 10	♦ KJ2	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ J9	♣ AKQ872				
Contract: 3N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 319	♠ Q76	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ K9	You bid first.
HCP: 14	♣ Q876	
Board: 320	♠ Q5	The opponents are silent.
Dealer: N	♥ 964	
Vul: None	♦ KQJ8765	Partner bids first.
HCP: 8	♣ 3	
Board: 321	♠ AQ10	East Doubles Pass if possible.
Dealer: S	♥ KQ92	West Bids 2♠ if possible.
Vul: NS	♦ Q52	
HCP: 13	♣ 987	You bid first.
Board: 322	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ KJ1043	Partner bids first.
HCP: 13	♣ 6	
Board: 323	♠ KQ5	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ 96	You bid first.
HCP: 15	♣ AKQ872	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q76				1♣
Vul: Both	♥ 73	♥ AK84	Pass	1♦	Pass	1♥
North HCP: 13	♦ AQ765	♦ K9	Pass	3NT	AP	
South HCP: 14	♣ 954	♣ Q876				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q5		1♣	Pass	1♦
Vul: None	♥ AQ53	♥ 964	Pass	1♥	Pass	2♦
North HCP: 14	♦ 10	♦ KQJ8765	AP			
South HCP: 8	♣ 10974	♣ 3				
Contract: 2♦ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AQ10				1♣
Vul: NS	♥ A8764	♥ KQ92	Pass	1♥	Pass	2♥
North HCP: 8	♦ 10643	♦ Q52	Pass	Pass	X	Pass
South HCP: 13	♣ A6	♣ 987	2♠	3♥	AP	
Contract: 3♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AKQ2		1♣	Pass	1♦
Vul: EW	♥ KQ7	♥ 986	Pass	1NT	Pass	2♠
North HCP: 13	♦ 765	♦ KJ1043	Pass	3NT	AP	
South HCP: 13	♣ AK975	♣ 6				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ1073	♠ KQ5				1♣
Vul: None	♥ 985	♥ J2	Pass	1♠	Pass	3♣
North HCP: 10	♦ KJ2	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ J9	♣ AKQ872				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 324	♠ A854	The opponents are silent.
Dealer: N	♥ AK54	
Vul: NS	♦ Q2	You bid first.
HCP: 13	♣ 642	

Board: 325	♠ J10983	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ Q105	Partner bids first.
HCP: 6	♣ 1072	

Board: 326	♠ A6	The opponents are silent.
Dealer: N	♥ J1064	
Vul: NS	♦ A9	You bid first.
HCP: 14	♣ KQ862	

Board: 327	♠ 1043	The opponents are silent.
Dealer: S	♥ AK72	
Vul: EW	♦ KQ876	Partner bids first.
HCP: 14	♣ Q	

Board: 328	♠ QJ108	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ K4	You bid first.
HCP: 14	♣ QJ75	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 109		1♣	Pass	1♥
Vul: NS	♥ AK54	♥ Q982	Pass	2♥	AP	
North HCP: 13	♦ Q2	♦ KJ76				
South HCP: 9	♣ 642	♣ K87				
Contract: 2♥ S						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J10983	♠ AK6				1♣
Vul: EW	♥ K10	♥ Q982	Pass	1♠	Pass	2NT
North HCP: 6	♦ Q105	♦ A92	AP			
South HCP: 19	♣ 1072	♣ AQ5				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 9874		1♣	Pass	1♦
Vul: NS	♥ J1064	♥ K72	Pass	1♥	Pass	1NT
North HCP: 14	♦ A9	♦ QJ876	AP			
South HCP: 7	♣ KQ862	♣ J				
Contract: 1N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: EW	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ <sup>2</sup>	Pass	6♥
Contract: 6♥ S			AP			

1. Blackwood 0314, for ♥  
2. A=2/5 or 5/5, Q(H)=0

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: Both	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 324	♠ 109	The opponents are silent.
Dealer: N	♥ Q982	
Vul: NS	♦ KJ76	Partner bids first.
HCP: 9	♣ K87	

Board: 325	♠ AK6	The opponents are silent.
Dealer: S	♥ Q982	
Vul: EW	♦ A92	You bid first.
HCP: 19	♣ AQ5	

Board: 326	♠ 9874	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ QJ876	Partner bids first.
HCP: 7	♣ J	

Board: 327	♠ AK2	The opponents are silent.
Dealer: S	♥ Q984	
Vul: EW	♦ 5	You bid first.
HCP: 17	♣ AKJ97	

Board: 328	♠ K975	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ QJ108	Partner bids first.
HCP: 12	♣ A4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 109		1♣	Pass	1♥
Vul: NS	♥ AK54	♥ Q982	Pass	2♥	AP	
North HCP: 13	♦ Q2	♦ KJ76				
South HCP: 9	♣ 642	♣ K87				
Contract: 2♥ S						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J10983	♠ AK6				1♣
Vul: EW	♥ K10	♥ Q982	Pass	1♠	Pass	2NT
North HCP: 6	♦ Q105	♦ A92	AP			
South HCP: 19	♣ 1072	♣ AQ5				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 9874		1♣	Pass	1♦
Vul: NS	♥ J1064	♥ K72	Pass	1♥	Pass	1NT
North HCP: 14	♦ A9	♦ QJ876	AP			
South HCP: 7	♣ KQ862	♣ J				
Contract: 1N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: EW	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ <sup>2</sup>	Pass	6♥
Contract: 6♥ S			AP			
			1. Blackwood 0314, for ♥			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: Both	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 329	♠ K742	The opponents are silent.
Dealer: S	♥ Q765	
Vul: None	♦ Q7	Partner bids first.
HCP: 8	♣ J62	

Board: 330	♠ J5	The opponents are silent.
Dealer: N	♥ A872	
Vul: EW	♦ Q65	You bid first.
HCP: 14	♣ AQJ5	

Board: 331	♠ AJ985	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ K75	Partner bids first.
HCP: 9	♣ J65	

Board: 332	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ K32	You bid first.
HCP: 15	♣ A10962	

Board: 333	♠ AQ75	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ K87	Partner bids first.
HCP: 22	♣ AKQ2	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 329

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ N

North:

♠ K742

♥ Q765

♦ Q7

♣ J62

South:

♠ J63

♥ KJ109

♦ J62

♣ AK4

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 330

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J5

♥ A872

♦ Q65

♣ AQJ5

South:

♠ KQ93

♥ QJ5

♦ J982

♣ K9

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 331

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ AJ985

♥ 96

♦ K75

♣ J65

South:

♠ Q10

♥ A732

♦ A43

♣ K987

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 332

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 1N S

North:

♠ AKJ4

♥ 5

♦ K32

♣ A10962

South:

♠ 53

♥ J1082

♦ AQ9

♣ K875

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 333

Dealer: S

Vul: NS

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 6NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 329	♠ J63	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: None	♦ J62	You bid first.
HCP: 13	♣ AK4	

Board: 330	♠ KQ93	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ J982	Partner bids first.
HCP: 12	♣ K9	

Board: 331	♠ Q10	The opponents are silent.
Dealer: S	♥ A732	
Vul: Both	♦ A43	You bid first.
HCP: 13	♣ K987	

Board: 332	♠ 53	The opponents are silent.
Dealer: N	♥ J1082	
Vul: None	♦ AQ9	Partner bids first.
HCP: 10	♣ K875	

Board: 333	♠ K	The opponents are silent.
Dealer: S	♥ K652	
Vul: NS	♦ AQJ	You bid first.
HCP: 14	♣ J10843	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 329

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ N

North:

♠ K742

♥ Q765

♦ Q7

♣ J62

South:

♠ J63

♥ KJ109

♦ J62

♣ AK4

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 330

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J5

♥ A872

♦ Q65

♣ AQJ5

South:

♠ KQ93

♥ QJ5

♦ J982

♣ K9

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 331

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ AJ985

♥ 96

♦ K75

♣ J65

South:

♠ Q10

♥ A732

♦ A43

♣ K987

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 332

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 1N S

North:

♠ AKJ4

♥ 5

♦ K32

♣ A10962

South:

♠ 53

♥ J1082

♦ AQ9

♣ K875

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 333

Dealer: S

Vul: NS

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 6NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 334	♠ Q1062	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ —	You bid first.
HCP: 18	♣ AKQ1052	

Board: 335	♠ 2	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: None	♦ Q42	Partner bids first.
HCP: 7	♣ 109876	

Board: 336	♠ A92	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ A6	You bid first.
HCP: 13	♣ J965	

Board: 337	♠ KJ	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ A10763	Partner bids first.
HCP: 11	♣ 87	

Board: 338	♠ A97	The opponents are silent.
Dealer: N	♥ K987	
Vul: None	♦ 10	You bid first.
HCP: 12	♣ KQ853	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 334  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ Q1062  
 ♥ AK6  
 ♦ —  
 ♣ AKQ1052

South:  
 ♠ AK4  
 ♥ J875  
 ♦ QJ63  
 ♣ 43

West	North	East	South
	1♣	Pass	1♥
Pass	2♠	Pass	3♦ <sup>1</sup>
Pass	4♣	Pass	4♠
AP			
1. Fourth suit game force			

Board: 335  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 18  
 Contract: 3♥ N

North:  
 ♠ 2  
 ♥ KQ87  
 ♦ Q42  
 ♣ 109876

South:  
 ♠ AQJ  
 ♥ 9543  
 ♦ A73  
 ♣ AK3

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

Board: 336  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ A92  
 ♥ A984  
 ♦ A6  
 ♣ J965

South:  
 ♠ K76  
 ♥ J1075  
 ♦ KQ2  
 ♣ A103

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

Board: 337  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ S

North:  
 ♠ KJ  
 ♥ K865  
 ♦ A10763  
 ♣ 87

South:  
 ♠ AQ863  
 ♥ 4  
 ♦ Q  
 ♣ KQ10952

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

Board: 338  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ A97  
 ♥ K987  
 ♦ 10  
 ♣ KQ853

South:  
 ♠ KJ83  
 ♥ 1063  
 ♦ A8753  
 ♣ J

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 334	♠ AK4	The opponents are silent.
Dealer: N	♥ J875	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 11	♣ 43	

Board: 335	♠ AQJ	The opponents are silent.
Dealer: S	♥ 9543	
Vul: None	♦ A73	You bid first.
HCP: 18	♣ AK3	

Board: 336	♠ K76	The opponents are silent.
Dealer: N	♥ J1075	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 13	♣ A103	

Board: 337	♠ AQ863	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q	You bid first.
HCP: 13	♣ KQ10952	

Board: 338	♠ KJ83	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ A8753	Partner bids first.
HCP: 9	♣ J	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 334  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ Q1062  
 ♥ AK6  
 ♦ —  
 ♣ AKQ1052

South:  
 ♠ AK4  
 ♥ J875  
 ♦ QJ63  
 ♣ 43

West	North	East	South
	1♣	Pass	1♥
Pass	2♠	Pass	3♦ <sup>1</sup>
Pass	4♣	Pass	4♠
AP			
1. Fourth suit game force			

Board: 335  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 18  
 Contract: 3♥ N

North:  
 ♠ 2  
 ♥ KQ87  
 ♦ Q42  
 ♣ 109876

South:  
 ♠ AQJ  
 ♥ 9543  
 ♦ A73  
 ♣ AK3

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

Board: 336  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ A92  
 ♥ A984  
 ♦ A6  
 ♣ J965

South:  
 ♠ K76  
 ♥ J1075  
 ♦ KQ2  
 ♣ A103

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

Board: 337  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣ S

North:  
 ♠ KJ  
 ♥ K865  
 ♦ A10763  
 ♣ 87

South:  
 ♠ AQ863  
 ♥ 4  
 ♦ Q  
 ♣ KQ10952

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

Board: 338  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ A97  
 ♥ K987  
 ♦ 10  
 ♣ KQ853

South:  
 ♠ KJ83  
 ♥ 1063  
 ♦ A8753  
 ♣ J

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 339	♠ —	The opponents are silent.
Dealer: S	♥ KQ863	
Vul: NS	♦ AJ62	Partner bids first.
HCP: 12	♣ Q1085	
Board: 340	♠ A10	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ KJ	You bid first.
HCP: 16	♣ A109763	
Board: 341	♠ KQ87	West Doubles 1♠ if possible.
Dealer: S	♥ J9874	East Bids 2♦ if possible.
Vul: Both	♦ Q5	
HCP: 11	♣ QJ	Partner bids first.
Board: 342	♠ Q43	The opponents are silent.
Dealer: N	♥ K1095	
Vul: NS	♦ Q8	You bid first.
HCP: 13	♣ AQ104	
Board: 343	♠ J9	The opponents are silent.
Dealer: S	♥ Q9652	
Vul: EW	♦ A732	Partner bids first.
HCP: 7	♣ 32	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 339

Dealer: S

Vul: NS

North HCP: 12

South HCP: 19

Contract: 6♣ S

North:

♠ —

♥ KQ863

♦ AJ62

♣ Q1085

South:

♠ AKJ5

♥ J4

♦ Q94

♣ AKJ4

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

1♣

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

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

Pass	6♣	AP	
------	----	----	--

Board: 340

Dealer: N

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ A10

♥ A63

♦ KJ

♣ A109763

South:

♠ KJ43

♥ K985

♦ AQ943

♣ —

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

1♣

Pass

1♦

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

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

Board: 341

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♠ S

North:

♠ KQ87

♥ J9874

♦ Q5

♣ QJ

South:

♠ AJ32

♥ 102

♦ K63

♣ A1064

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

1♣

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

X <sup>1</sup>	Pass	2♦	Pass
----------------	------	----	------

Pass	3♠	AP	
------	----	----	--

1. Two suit takeout double

Board: 342

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q43

♥ K1095

♦ Q8

♣ AQ104

South:

♠ 97

♥ 74

♦ AKJ106

♣ 9862

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

1♣

Pass

1♦

Pass	1♥	Pass	1NT
------	----	------	-----

AP

Board: 343

Dealer: S

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♣ S

North:

♠ J9

♥ Q9652

♦ A732

♣ 32

South:

♠ A653

♥ K

♦ 98

♣ AKQ987

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

1♣

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

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

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 339	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ Q94	You bid first.
HCP: 19	♣ AKJ4	
Board: 340	♠ KJ43	The opponents are silent.
Dealer: N	♥ K985	
Vul: EW	♦ AQ943	Partner bids first.
HCP: 13	♣ —	
Board: 341	♠ AJ32	West Doubles 1♠ if possible.
Dealer: S	♥ 102	East Bids 2♦ if possible.
Vul: Both	♦ K63	
HCP: 12	♣ A1064	You bid first.
Board: 342	♠ 97	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ AKJ106	Partner bids first.
HCP: 8	♣ 9862	
Board: 343	♠ A653	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ 98	You bid first.
HCP: 16	♣ AKQ987	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 339

Dealer: S

Vul: NS

North HCP: 12

South HCP: 19

Contract: 6♣ S

North:

♠ —

♥ KQ863

♦ AJ62

♣ Q1085

South:

♠ AKJ5

♥ J4

♦ Q94

♣ AKJ4

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

1♣

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

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

Pass	6♣	AP	
------	----	----	--

Board: 340

Dealer: N

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ A10

♥ A63

♦ KJ

♣ A109763

South:

♠ KJ43

♥ K985

♦ AQ943

♣ —

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

1♣

Pass

1♦

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

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

Board: 341

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♠ S

North:

♠ KQ87

♥ J9874

♦ Q5

♣ QJ

South:

♠ AJ32

♥ 102

♦ K63

♣ A1064

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

1♣

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

X <sup>1</sup>	Pass	2♦	Pass
----------------	------	----	------

Pass	3♠	AP	
------	----	----	--

1. Two suit takeout double

Board: 342

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q43

♥ K1095

♦ Q8

♣ AQ104

South:

♠ 97

♥ 74

♦ AKJ106

♣ 9862

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

1♣

Pass

1♦

Pass	1♥	Pass	1NT
------	----	------	-----

AP

Board: 343

Dealer: S

Vul: EW

North HCP: 7

South HCP: 16

Contract: 2♣ S

North:

♠ J9

♥ Q9652

♦ A732

♣ 32

South:

♠ A653

♥ K

♦ 98

♣ AKQ987

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

1♣

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

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

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 344	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: Both	♦ Q10	You bid first.
HCP: 19	♣ A10872	

Board: 345	♠ QJ9	The opponents are silent.
Dealer: S	♥ A952	
Vul: None	♦ K1097	Partner bids first.
HCP: 10	♣ 102	

Board: 346	♠ Q742	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ AK3	You bid first.
HCP: 18	♣ KQJ8	

Board: 347	♠ A10876	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ K53	Partner bids first.
HCP: 12	♣ K109	

Board: 348	♠ 107	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ K32	You bid first.
HCP: 11	♣ KQ10874	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 344  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 6  
 Contract: 3N S

North:  
 ♠ AK  
 ♥ KQJ4  
 ♦ Q10  
 ♣ A10872

South:  
 ♠ Q932  
 ♥ 3  
 ♦ K9843  
 ♣ J63

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

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ QJ9  
 ♥ A952  
 ♦ K1097  
 ♣ 102

South:  
 ♠ A843  
 ♥ K8  
 ♦ 864  
 ♣ AJ76

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

Board: 346  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 8  
 Contract: 3♠ S

North:  
 ♠ Q742  
 ♥ QJ  
 ♦ AK3  
 ♣ KQJ8

South:  
 ♠ K953  
 ♥ K54  
 ♦ Q74  
 ♣ 1075

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

Board: 347  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ A10876  
 ♥ Q10  
 ♦ K53  
 ♣ K109

South:  
 ♠ J  
 ♥ K875  
 ♦ QJ  
 ♣ AQJ865

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

Board: 348  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ 107  
 ♥ K2  
 ♦ K32  
 ♣ KQ10874

South:  
 ♠ AQJ65  
 ♥ J43  
 ♦ AJ109  
 ♣ 6

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 344	♠ Q932	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ K9843	Partner bids first.
HCP: 6	♣ J63	

Board: 345	♠ A843	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ 864	You bid first.
HCP: 12	♣ AJ76	

Board: 346	♠ K953	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ Q74	Partner bids first.
HCP: 8	♣ 1075	

Board: 347	♠ J	The opponents are silent.
Dealer: S	♥ K875	
Vul: Both	♦ QJ	You bid first.
HCP: 14	♣ AQJ865	

Board: 348	♠ AQJ65	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ AJ109	Partner bids first.
HCP: 13	♣ 6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 344  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 6  
 Contract: 3N S

North:  
 ♠ AK  
 ♥ KQJ4  
 ♦ Q10  
 ♣ A10872

South:  
 ♠ Q932  
 ♥ 3  
 ♦ K9843  
 ♣ J63

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

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ QJ9  
 ♥ A952  
 ♦ K1097  
 ♣ 102

South:  
 ♠ A843  
 ♥ K8  
 ♦ 864  
 ♣ AJ76

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

Board: 346  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 8  
 Contract: 3♠ S

North:  
 ♠ Q742  
 ♥ QJ  
 ♦ AK3  
 ♣ KQJ8

South:  
 ♠ K953  
 ♥ K54  
 ♦ Q74  
 ♣ 1075

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

Board: 347  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ A10876  
 ♥ Q10  
 ♦ K53  
 ♣ K109

South:  
 ♠ J  
 ♥ K875  
 ♦ QJ  
 ♣ AQJ865

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

Board: 348  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ 107  
 ♥ K2  
 ♦ K32  
 ♣ KQ10874

South:  
 ♠ AQJ65  
 ♥ J43  
 ♦ AJ109  
 ♣ 6

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 349	♠ K65	The opponents are silent.
Dealer: S	♥ J653	
Vul: NS	♦ K1094	Partner bids first.
HCP: 8	♣ J5	

Board: 350	♠ A85	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ Q54	You bid first.
HCP: 19	♣ A53	

Board: 351	♠ AKJ63	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ 1096	Partner bids first.
HCP: 10	♣ 108	

Board: 352	♠ K85	The opponents are silent.
Dealer: N	♥ Q632	
Vul: NS	♦ J2	You bid first.
HCP: 13	♣ AK32	

Board: 353	♠ 732	The opponents are silent.
Dealer: S	♥ J8752	
Vul: EW	♦ Q102	Partner bids first.
HCP: 10	♣ AK	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 349

Dealer: S

Vul: NS

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ K65

♥ J653

♦ K1094

♣ J5

South:

♠ A109

♥ Q42

♦ Q32

♣ AQ72

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

AP

Board: 350

Dealer: N

Vul: Both

North HCP: 19

South HCP: 11

Contract: 3N N

North:

♠ A85

♥ AKQ5

♦ Q54

♣ A53

South:

♠ QJ94

♥ 84

♦ AJ6

♣ K642

West North East South

Pass 1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 351

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 4♠ N

North:

♠ AKJ63

♥ Q52

♦ 1096

♣ 108

South:

♠ Q1095

♥ 4

♦ AKQ

♣ QJ975

West North East South

Pass 1♠ Pass 2♠

Pass 4♠ AP

Pass 4♠ AP

Board: 352

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 2♥ S

North:

♠ K85

♥ Q632

♦ J2

♣ AK32

South:

♠ Q76

♥ AJ94

♦ 1064

♣ J86

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ AP

Pass 2♥ AP

Board: 353

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ 732

♥ J8752

♦ Q102

♣ AK

South:

♠ A65

♥ A96

♦ A76

♣ Q742

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 349	♠ A109	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ Q32	You bid first.
HCP: 14	♣ AQ72	

Board: 350	♠ QJ94	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 11	♣ K642	

Board: 351	♠ Q1095	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ AKQ	You bid first.
HCP: 14	♣ QJ975	

Board: 352	♠ Q76	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ 1064	Partner bids first.
HCP: 8	♣ J86	

Board: 353	♠ A65	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ A76	You bid first.
HCP: 14	♣ Q742	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A109				1♣
Vul: NS	♥ J653	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 8	♦ K1094	♦ Q32	AP			
South HCP: 14	♣ J5	♣ AQ72				
Contract: 1N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ94		1♣	Pass	1♠
Vul: Both	♥ AKQ5	♥ 84	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q54	♦ AJ6	AP			
South HCP: 11	♣ A53	♣ K642				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AKJ63	♠ Q1095				1♣
Vul: None	♥ Q52	♥ 4	Pass	1♠	Pass	2♠
North HCP: 10	♦ 1096	♦ AKQ	Pass	4♠	AP	
South HCP: 14	♣ 108	♣ QJ975				
Contract: 4♠ N						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q76		1♣	Pass	1♥
Vul: NS	♥ Q632	♥ AJ94	Pass	2♥	AP	
North HCP: 13	♦ J2	♦ 1064				
South HCP: 8	♣ AK32	♣ J86				
Contract: 2♥ S						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A65				1♣
Vul: EW	♥ J8752	♥ A96	Pass	1♥	Pass	1NT
North HCP: 10	♦ Q102	♦ A76	AP			
South HCP: 14	♣ AK	♣ Q742				
Contract: 1N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 354	♠ AQ5	West Doubles Pass if possible.
Dealer: N	♥ Q105	East Bids 2♦ if possible.
Vul: None	♦ KJ4	
HCP: 12	♣ 8632	You bid first.
Board: 355	♠ Q865	The opponents are silent.
Dealer: S	♥ AK86	
Vul: NS	♦ Q5	Partner bids first.
HCP: 15	♣ A62	
Board: 356	♠ A74	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ A6	You bid first.
HCP: 13	♣ QJ1075	
Board: 357	♠ 7	The opponents are silent.
Dealer: S	♥ AK1073	
Vul: Both	♦ QJ76	Partner bids first.
HCP: 10	♣ 932	
Board: 358	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ Q7	You bid first.
HCP: 12	♣ 87632	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 354

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♦ E

North:

♠ AQ5

♥ Q105

♦ KJ4

♣ 8632

South:

♠ K972

♥ KJ86

♦ 65

♣ KJ5

West North East South

1♣ Pass 1♥

Pass 1NT Pass Pass

X Pass 2♦ AP

Board: 355

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ Q865

♥ AK86

♦ Q5

♣ A62

South:

♠ K94

♥ Q7

♦ K73

♣ KQ1093

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 356

Dealer: N

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ A74

♥ Q62

♦ A6

♣ QJ1075

South:

♠ KJ82

♥ KJ4

♦ K7542

♣ K

West North East South

1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

Board: 357

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ 7

♥ AK1073

♦ QJ76

♣ 932

South:

♠ AQ94

♥ Q5

♦ A8

♣ J10764

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ KQ3

♥ KQ7

♦ Q7

♣ 87632

South:

♠ AJ76

♥ 109

♦ A9862

♣ K5

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 354	♠ K972	West Doubles Pass if possible.
Dealer: N	♥ KJ86	East Bids 2♦ if possible.
Vul: None	♦ 65	
HCP: 11	♣ KJ5	Partner bids first.
Board: 355	♠ K94	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ K73	You bid first.
HCP: 13	♣ KQ1093	
Board: 356	♠ KJ82	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ K7542	Partner bids first.
HCP: 14	♣ K	
Board: 357	♠ AQ94	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ A8	You bid first.
HCP: 13	♣ J10764	
Board: 358	♠ AJ76	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ A9862	Partner bids first.
HCP: 12	♣ K5	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 354

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♦ E

North:

♠ AQ5

♥ Q105

♦ KJ4

♣ 8632

South:

♠ K972

♥ KJ86

♦ 65

♣ KJ5

West North East South

1♣ Pass 1♥

Pass 1NT Pass Pass

X Pass 2♦ AP

Board: 355

Dealer: S

Vul: NS

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ Q865

♥ AK86

♦ Q5

♣ A62

South:

♠ K94

♥ Q7

♦ K73

♣ KQ1093

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 356

Dealer: N

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ A74

♥ Q62

♦ A6

♣ QJ1075

South:

♠ KJ82

♥ KJ4

♦ K7542

♣ K

West North East South

1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

Board: 357

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ 7

♥ AK1073

♦ QJ76

♣ 932

South:

♠ AQ94

♥ Q5

♦ A8

♣ J10764

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ KQ3

♥ KQ7

♦ Q7

♣ 87632

South:

♠ AJ76

♥ 109

♦ A9862

♣ K5

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 359	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ Q95	Partner bids first.
HCP: 14	♣ J73	

Board: 360	♠ QJ	The opponents are silent.
Dealer: N	♥ QJ72	
Vul: Both	♦ A62	You bid first.
HCP: 14	♣ KJ86	

Board: 361	♠ K1092	The opponents are silent.
Dealer: S	♥ Q876	
Vul: None	♦ A82	Partner bids first.
HCP: 14	♣ AJ	

Board: 362	♠ 54	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ K98	You bid first.
HCP: 13	♣ AQ9875	

Board: 363	♠ A9	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: Both	♦ KQ109	Partner bids first.
HCP: 12	♣ 974	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 359  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ KQJ  
 ♥ KQ43  
 ♦ Q95  
 ♣ J73

South:  
 ♠ 75  
 ♥ A1082  
 ♦ A32  
 ♣ AQ54

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

1. Cue bid, surplus

Board: 360  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ QJ  
 ♥ QJ72  
 ♦ A62  
 ♣ KJ86

South:  
 ♠ A752  
 ♥ 1094  
 ♦ K1075  
 ♣ 53

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

Board: 361  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ K1092  
 ♥ Q876  
 ♦ A82  
 ♣ AJ

South:  
 ♠ AQ75  
 ♥ 4  
 ♦ QJ3  
 ♣ Q10763

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

Board: 362  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ 54  
 ♥ A3  
 ♦ K98  
 ♣ AQ9875

South:  
 ♠ A1082  
 ♥ Q1054  
 ♦ A1075  
 ♣ 4

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

Board: 363  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♥ N

North:  
 ♠ A9  
 ♥ QJ95  
 ♦ KQ109  
 ♣ 974

South:  
 ♠ KJ8  
 ♥ A873  
 ♦ 653  
 ♣ A53

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 359	♠ 75	The opponents are silent.
Dealer: S	♥ A1082	
Vul: EW	♦ A32	You bid first.
HCP: 14	♣ AQ54	

Board: 360	♠ A752	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ K1075	Partner bids first.
HCP: 7	♣ 53	

Board: 361	♠ AQ75	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ QJ3	You bid first.
HCP: 11	♣ Q10763	

Board: 362	♠ A1082	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: EW	♦ A1075	Partner bids first.
HCP: 10	♣ 4	

Board: 363	♠ KJ8	The opponents are silent.
Dealer: S	♥ A873	
Vul: Both	♦ 653	You bid first.
HCP: 12	♣ A53	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 359  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ KQJ  
 ♥ KQ43  
 ♦ Q95  
 ♣ J73

South:  
 ♠ 75  
 ♥ A1082  
 ♦ A32  
 ♣ AQ54

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

1. Cue bid, surplus

Board: 360  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ QJ  
 ♥ QJ72  
 ♦ A62  
 ♣ KJ86

South:  
 ♠ A752  
 ♥ 1094  
 ♦ K1075  
 ♣ 53

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

Board: 361  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ K1092  
 ♥ Q876  
 ♦ A82  
 ♣ AJ

South:  
 ♠ AQ75  
 ♥ 4  
 ♦ QJ3  
 ♣ Q10763

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

Board: 362  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ 54  
 ♥ A3  
 ♦ K98  
 ♣ AQ9875

South:  
 ♠ A1082  
 ♥ Q1054  
 ♦ A1075  
 ♣ 4

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

Board: 363  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♥ N

North:  
 ♠ A9  
 ♥ QJ95  
 ♦ KQ109  
 ♣ 974

South:  
 ♠ KJ8  
 ♥ A873  
 ♦ 653  
 ♣ A53

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 364	♠ A85	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ KQJ	You bid first.
HCP: 19	♣ AJ943	

Board: 365	♠ AKQ84	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: NS	♦ —	Partner bids first.
HCP: 19	♣ KQ85	

Board: 366	♠ A765	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ AK6	You bid first.
HCP: 19	♣ AQ2	

Board: 367	♠ A	The opponents are silent.
Dealer: S	♥ J653	
Vul: None	♦ K7432	Partner bids first.
HCP: 8	♣ 732	

Board: 368	♠ Q43	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ KQ8	You bid first.
HCP: 13	♣ A10854	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 364

Dealer: N

Vul: None

North HCP: 19

South HCP: 7

Contract: 4♠ S

North:

♠ A85

♥ A3

♦ KQJ

♣ AJ943

South:

♠ Q109762

♥ K86

♦ 854

♣ Q

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3♠

Pass 4♠ AP

Board: 365

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 7N N

North:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

South:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

West North East South

1♣

Pass 1♠ Pass 3♣

Pass 4NT<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 7NT AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: Both

North HCP: 19

South HCP: 8

Contract: 3N N

North:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

South:

♠ J2

♥ A732

♦ Q1043

♣ J98

West North East South

1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 367

Dealer: S

Vul: None

North HCP: 8

South HCP: 18

Contract: 3N S

North:

♠ A

♥ J653

♦ K7432

♣ 732

South:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 368

Dealer: N

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

South:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

West North East South

1♣ Pass 1♥

Pass 1NT Pass 3NT

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 364	♠ Q109762	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ 854	Partner bids first.
HCP: 7	♣ Q	

Board: 365	♠ —	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ AJ62	You bid first.
HCP: 14	♣ AJ106432	

Board: 366	♠ J2	The opponents are silent.
Dealer: N	♥ A732	
Vul: Both	♦ Q1043	Partner bids first.
HCP: 8	♣ J98	

Board: 367	♠ Q1062	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ QJ	You bid first.
HCP: 18	♣ AQJ6	

Board: 368	♠ K102	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: NS	♦ J54	Partner bids first.
HCP: 14	♣ KQ2	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 364

Dealer: N

Vul: None

North HCP: 19

South HCP: 7

Contract: 4♠ S

North:

♠ A85

♥ A3

♦ KQJ

♣ AJ943

South:

♠ Q109762

♥ K86

♦ 854

♣ Q

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3♠

Pass 4♠ AP

Board: 365

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 7N N

North:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

South:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

West North East South

1♣

Pass 1♠ Pass 3♣

Pass 4NT<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 7NT AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: Both

North HCP: 19

South HCP: 8

Contract: 3N N

North:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

South:

♠ J2

♥ A732

♦ Q1043

♣ J98

West North East South

1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 367

Dealer: S

Vul: None

North HCP: 8

South HCP: 18

Contract: 3N S

North:

♠ A

♥ J653

♦ K7432

♣ 732

South:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 368

Dealer: N

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

South:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

West North East South

1♣ Pass 1♥

Pass 1NT Pass 3NT

AP



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 369	♠ 10874	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ QJ983	Partner bids first.
HCP: 11	♣ J	

Board: 370	♠ AJ76	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ 6	You bid first.
HCP: 14	♣ K1096	

Board: 371	♠ 1093	The opponents are silent.
Dealer: S	♥ A75	
Vul: NS	♦ Q10873	Partner bids first.
HCP: 12	♣ AQ	

Board: 372	♠ Q873	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ KQ10	You bid first.
HCP: 14	♣ AK65	

Board: 373	♠ Q10954	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ A94	Partner bids first.
HCP: 9	♣ 75	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 369

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♦ N

North:

♠ 10874

♥ AK9

♦ QJ983

♣ J

South:

♠ AJ6

♥ J8

♦ A2

♣ Q98752

West North East South

Pass 1♦ Pass 2♣

Pass 2♦ AP

Board: 370

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N S

North:

♠ AJ76

♥ KQJ7

♦ 6

♣ K1096

South:

♠ 932

♥ 32

♦ KQ1092

♣ QJ5

West North East South

Pass 1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 371

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ 1093

♥ A75

♦ Q10873

♣ AQ

South:

♠ KQ74

♥ QJ32

♦ A

♣ K642

West North East South

Pass 1♦ Pass 1♥

Pass 2NT Pass 3♠

Pass 3NT AP

Board: 372

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ Q873

♥ 53

♦ KQ10

♣ AK65

South:

♠ K

♥ KJ964

♦ A9753

♣ J8

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 373

Dealer: S

Vul: Both

North HCP: 9

South HCP: 18

Contract: 3N S

North:

♠ Q10954

♥ K73

♦ A94

♣ 75

South:

♠ A6

♥ AQ

♦ J1063

♣ AK942

West North East South

Pass 1♠ Pass 2NT

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 369	♠ AJ6	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ A2	You bid first.
HCP: 12	♣ Q98752	

Board: 370	♠ 932	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ KQ1092	Partner bids first.
HCP: 8	♣ QJ5	

Board: 371	♠ KQ74	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: NS	♦ A	You bid first.
HCP: 15	♣ K642	

Board: 372	♠ K	The opponents are silent.
Dealer: N	♥ KJ964	
Vul: EW	♦ A9753	Partner bids first.
HCP: 12	♣ J8	

Board: 373	♠ A6	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ J1063	You bid first.
HCP: 18	♣ AK942	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 10874	♠ AJ6				1♣
Vul: EW	♥ AK9	♥ J8	Pass	1♦	Pass	2♣
North HCP: 11	♦ QJ983	♦ A2	Pass	2♦	AP	
South HCP: 12	♣ J	♣ Q98752				
Contract: 2♦ N						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 932		1♣	Pass	1♦
Vul: None	♥ KQJ7	♥ 32	Pass	1♥	Pass	1NT
North HCP: 14	♦ 6	♦ KQ1092	AP			
South HCP: 8	♣ K1096	♣ QJ5				
Contract: 1N S						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ KQ74				1♣
Vul: NS	♥ A75	♥ QJ32	Pass	1♦	Pass	1♥
North HCP: 12	♦ Q10873	♦ A	Pass	2NT	Pass	3♠
South HCP: 15	♣ AQ	♣ K642	Pass	3NT	AP	
Contract: 3N N						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q873	♠ K		1♣	Pass	1♥
Vul: EW	♥ 53	♥ KJ964	Pass	1♠	Pass	2NT
North HCP: 14	♦ KQ10	♦ A9753	Pass	3NT	AP	
South HCP: 12	♣ AK65	♣ J8				
Contract: 3N S						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ Q10954	♠ A6				1♣
Vul: Both	♥ K73	♥ AQ	Pass	1♠	Pass	2NT
North HCP: 9	♦ A94	♦ J1063	Pass	3NT	AP	
South HCP: 18	♣ 75	♣ AK942				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 374	♠ K	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ Q876	You bid first.
HCP: 14	♣ KQ632	
Board: 375	♠ Q94	West Doubles 1♥ if possible.
Dealer: S	♥ 43	
Vul: Both	♦ AQJ65	Partner bids first.
HCP: 13	♣ A85	
Board: 376	♠ 65	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ K106	You bid first.
HCP: 11	♣ A10964	
Board: 377	♠ KQ93	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AKQ65	Partner bids first.
HCP: 14	♣ 654	
Board: 378	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 964	
Vul: Both	♦ KJ3	You bid first.
HCP: 14	♣ Q83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 374

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ K  
♥ A64  
♦ Q876  
♣ KQ632

South:

♠ AQ73  
♥ K1052  
♦ 952  
♣ A10

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

Board: 375

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ Q94  
♥ 43  
♦ AQJ65  
♣ A85

South:

♠ AK  
♥ QJ108  
♦ K3  
♣ J7632

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

1. Two suit takeout double

Board: 376

Dealer: N

Vul: None

North HCP: 11

South HCP: 10

Contract: 1N N

North:

♠ 65  
♥ A53  
♦ K106  
♣ A10964

South:

♠ 8742  
♥ Q984  
♦ AQJ2  
♣ J

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

Board: 377

Dealer: S

Vul: EW

North HCP: 14

South HCP: 17

Contract: 3N N

North:

♠ KQ93  
♥ 2  
♦ AKQ65  
♣ 654

South:

♠ J108  
♥ AQ53  
♦ 9  
♣ AKQJ7

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

Board: 378

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ AKJ4  
♥ 964  
♦ KJ3  
♣ Q83

South:

♠ 102  
♥ AQJ10  
♦ A652  
♣ AJ10

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

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 374	♠ AQ73	The opponents are silent.
Dealer: N	♥ K1052	
Vul: EW	♦ 952	Partner bids first.
HCP: 13	♣ A10	
Board: 375	♠ AK	West Doubles 1♥ if possible.
Dealer: S	♥ QJ108	
Vul: Both	♦ K3	You bid first.
HCP: 14	♣ J7632	
Board: 376	♠ 8742	The opponents are silent.
Dealer: N	♥ Q984	
Vul: None	♦ AQJ2	Partner bids first.
HCP: 10	♣ J	
Board: 377	♠ J108	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ 9	You bid first.
HCP: 17	♣ AKQJ7	
Board: 378	♠ 102	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: Both	♦ A652	Partner bids first.
HCP: 16	♣ AJ10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 374

Dealer: N

Vul: EW

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ K  
♥ A64  
♦ Q876  
♣ KQ632

South:

♠ AQ73  
♥ K1052  
♦ 952  
♣ A10

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

Board: 375

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ Q94  
♥ 43  
♦ AQJ65  
♣ A85

South:

♠ AK  
♥ QJ108  
♦ K3  
♣ J7632

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

1. Two suit takeout double

Board: 376

Dealer: N

Vul: None

North HCP: 11

South HCP: 10

Contract: 1N N

North:

♠ 65  
♥ A53  
♦ K106  
♣ A10964

South:

♠ 8742  
♥ Q984  
♦ AQJ2  
♣ J

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

Board: 377

Dealer: S

Vul: EW

North HCP: 14

South HCP: 17

Contract: 3N N

North:

♠ KQ93  
♥ 2  
♦ AKQ65  
♣ 654

South:

♠ J108  
♥ AQ53  
♦ 9  
♣ AKQJ7

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

Board: 378

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ AKJ4  
♥ 964  
♦ KJ3  
♣ Q83

South:

♠ 102  
♥ AQJ10  
♦ A652  
♣ AJ10

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



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 379	♠ AJ10874	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ A1052	Partner bids first.
HCP: 13	♣ 10	
Board: 380	♠ KQ3	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ A106	You bid first.
HCP: 19	♣ AQJ8	
Board: 381	♠ J5	The opponents are silent.
Dealer: S	♥ K973	
Vul: None	♦ KJ84	Partner bids first.
HCP: 11	♣ K85	
Board: 382	♠ A987	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ K4	You bid first.
HCP: 12	♣ KJ106	
Board: 383	♠ 965	The opponents are silent.
Dealer: S	♥ AKQJ1092	
Vul: EW	♦ 2	Partner bids first.
HCP: 10	♣ 98	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ AJ10874	♠ 2				1♣
Vul: NS	♥ KJ	♥ 943	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1052	♦ KQ76	Pass	3♠	Pass	3NT
South HCP: 12	♣ 10	♣ AK763	AP			
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A97		1♣	Pass	1♥
Vul: Both	♥ K104	♥ AQ98	Pass	2NT	Pass	3♦
North HCP: 19	♦ A106	♦ KQ93	Pass	3NT	Pass	6NT
South HCP: 15	♣ AQJ8	♣ 76	AP			
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ103				1♣
Vul: None	♥ K973	♥ A10	Pass	1♥	Pass	1♠
North HCP: 11	♦ KJ84	♦ A10	Pass	1NT	Pass	2NT
South HCP: 17	♣ K85	♣ QJ1074	Pass	3NT	AP	
Contract: 3N N						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ K1052		1♣	Pass	1♠
Vul: NS	♥ J74	♥ 83	Pass	2♠	AP	
North HCP: 12	♦ K4	♦ AJ7				
South HCP: 8	♣ KJ106	♣ 7432				
Contract: 2♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A4				1♣
Vul: EW	♥ AKQJ1092	♥ —	Pass	1♥	Pass	2♦
North HCP: 10	♦ 2	♦ QJ987	Pass	2♠ <sup>1</sup>	Pass	3♣
South HCP: 14	♣ 98	♣ AQJ1062	Pass	4♥	AP	
Contract: 4♥ N						

1. Fourth suit game force

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 379	♠ 2	The opponents are silent.
Dealer: S	♥ 943	
Vul: NS	♦ KQ76	You bid first.
HCP: 12	♣ AK763	
Board: 380	♠ A97	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: Both	♦ KQ93	Partner bids first.
HCP: 15	♣ 76	
Board: 381	♠ AQ103	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A10	You bid first.
HCP: 17	♣ QJ1074	
Board: 382	♠ K1052	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 8	♣ 7432	
Board: 383	♠ A4	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ QJ987	You bid first.
HCP: 14	♣ AQJ1062	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ AJ10874	♠ 2				1♣
Vul: NS	♥ KJ	♥ 943	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1052	♦ KQ76	Pass	3♠	Pass	3NT
South HCP: 12	♣ 10	♣ AK763	AP			
Contract: 3N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A97		1♣	Pass	1♥
Vul: Both	♥ K104	♥ AQ98	Pass	2NT	Pass	3♦
North HCP: 19	♦ A106	♦ KQ93	Pass	3NT	Pass	6NT
South HCP: 15	♣ AQJ8	♣ 76	AP			
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ103				1♣
Vul: None	♥ K973	♥ A10	Pass	1♥	Pass	1♠
North HCP: 11	♦ KJ84	♦ A10	Pass	1NT	Pass	2NT
South HCP: 17	♣ K85	♣ QJ1074	Pass	3NT	AP	
Contract: 3N N						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ K1052		1♣	Pass	1♠
Vul: NS	♥ J74	♥ 83	Pass	2♠	AP	
North HCP: 12	♦ K4	♦ AJ7				
South HCP: 8	♣ KJ106	♣ 7432				
Contract: 2♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A4				1♣
Vul: EW	♥ AKQJ1092	♥ —	Pass	1♥	Pass	2♦
North HCP: 10	♦ 2	♦ QJ987	Pass	2♠ <sup>1</sup>	Pass	3♣
South HCP: 14	♣ 98	♣ AQJ1062	Pass	4♥	AP	
Contract: 4♥ N						

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 384	♠ A54	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ Q98	You bid first.
HCP: 11	♣ AJ864	

Board: 385	♠ AQ1086	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ Q754	

Board: 386	♠ KQ105	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ K83	You bid first.
HCP: 14	♣ K82	

Board: 387	♠ 7532	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ K72	Partner bids first.
HCP: 11	♣ AK4	

Board: 388	♠ K1065	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ A	You bid first.
HCP: 14	♣ QJ865	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 384

Dealer: N

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A54

♥ 64

♦ Q98

♣ AJ864

South:

♠ Q832

♥ AQJ

♦ K1072

♣ 105

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

AP

Board: 385

Dealer: S

Vul: NS

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ AQ1086

♥ K3

♦ J2

♣ Q754

South:

♠ K9

♥ AJ95

♦ K6

♣ AK1063

West North East South

1♣

Pass 1♠ Pass 2♥

Pass 3♦<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 386

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 1N S

North:

♠ KQ105

♥ K52

♦ K83

♣ K82

South:

♠ 87

♥ Q1064

♦ 10952

♣ A104

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 387

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ 7532

♥ J93

♦ K72

♣ AK4

South:

♠ AK8

♥ K6

♦ J84

♣ QJ982

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 388

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ K1065

♥ A82

♦ A

♣ QJ865

South:

♠ Q972

♥ 63

♦ Q8765

♣ A9

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2♠

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 384	♠ Q832	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ K1072	Partner bids first.
HCP: 12	♣ 105	

Board: 385	♠ K9	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: NS	♦ K6	You bid first.
HCP: 18	♣ AK1063	

Board: 386	♠ 87	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: EW	♦ 10952	Partner bids first.
HCP: 6	♣ A104	

Board: 387	♠ AK8	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ J84	You bid first.
HCP: 14	♣ QJ982	

Board: 388	♠ Q972	The opponents are silent.
Dealer: N	♥ 63	
Vul: NS	♦ Q8765	Partner bids first.
HCP: 8	♣ A9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 384

Dealer: N

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A54

♥ 64

♦ Q98

♣ AJ864

South:

♠ Q832

♥ AQJ

♦ K1072

♣ 105

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

AP

Board: 385

Dealer: S

Vul: NS

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ AQ1086

♥ K3

♦ J2

♣ Q754

South:

♠ K9

♥ AJ95

♦ K6

♣ AK1063

West North East South

1♣

Pass 1♠ Pass 2♥

Pass 3♦<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 386

Dealer: N

Vul: EW

North HCP: 14

South HCP: 6

Contract: 1N S

North:

♠ KQ105

♥ K52

♦ K83

♣ K82

South:

♠ 87

♥ Q1064

♦ 10952

♣ A104

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 387

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ 7532

♥ J93

♦ K72

♣ AK4

South:

♠ AK8

♥ K6

♦ J84

♣ QJ982

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 388

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 2♠ N

North:

♠ K1065

♥ A82

♦ A

♣ QJ865

South:

♠ Q972

♥ 63

♦ Q8765

♣ A9

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2♠

AP



## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 389	♠ A106	The opponents are silent.
Dealer: S	♥ J64	
Vul: Both	♦ KJ1085	Partner bids first.
HCP: 10	♣ J4	

Board: 390	♠ QJ	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ A63	You bid first.
HCP: 19	♣ KQ105	

Board: 391	♠ 98432	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK109	Partner bids first.
HCP: 17	♣ A3	

Board: 392	♠ 3	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ AJ83	You bid first.
HCP: 12	♣ KQ9876	

Board: 393	♠ A765	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: Both	♦ KJ3	Partner bids first.
HCP: 15	♣ A4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 389

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N N

North:

♠ A106

♥ J64

♦ KJ1085

♣ J4

South:

♠ 942

♥ K753

♦ A

♣ AK1092

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1NT AP

Board: 390

Dealer: N

Vul: None

North HCP: 19

South HCP: 8

Contract: 4♥ S

North:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

South:

♠ 863

♥ 10872

♦ KJ72

♣ A4

West North East South

1♣ Pass 1♥

Pass 4♥ AP

Board: 391

Dealer: S

Vul: EW

North HCP: 17

South HCP: 12

Contract: 6♠ N

North:

♠ 98432

♥ AQ

♦ AK109

♣ A3

South:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 4NT<sup>1</sup> Pass 5♦<sup>2</sup>

Pass 6♣ AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 392

Dealer: N

Vul: None

North HCP: 12

South HCP: 21

Contract: 7♣ N

North:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

South:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♣<sup>4</sup> Pass 7♣

AP

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

3. King ask by 5NT

4. K=0

Board: 393

Dealer: S

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

South:

♠ KQ84

♥ AK6

♦ 986

♣ 732

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

1♣

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

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Fourth suit game force

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 389	♠ 942	The opponents are silent.
Dealer: S	♥ K753	
Vul: Both	♦ A	You bid first.
HCP: 14	♣ AK1092	
Board: 390	♠ 863	The opponents are silent.
Dealer: N	♥ 10872	
Vul: None	♦ KJ72	Partner bids first.
HCP: 8	♣ A4	
Board: 391	♠ A1075	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: EW	♦ 2	You bid first.
HCP: 12	♣ KJ86	
Board: 392	♠ AKQ1092	The opponents are silent.
Dealer: N	♥ AK105	
Vul: None	♦ 4	Partner bids first.
HCP: 21	♣ AJ	
Board: 393	♠ KQ84	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ 986	You bid first.
HCP: 12	♣ 732	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 389

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N N

North:

♠ A106

♥ J64

♦ KJ1085

♣ J4

South:

♠ 942

♥ K753

♦ A

♣ AK1092

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1NT AP

Board: 390

Dealer: N

Vul: None

North HCP: 19

South HCP: 8

Contract: 4♥ S

North:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

South:

♠ 863

♥ 10872

♦ KJ72

♣ A4

West North East South

1♣ Pass 1♥

Pass 4♥ AP

Board: 391

Dealer: S

Vul: EW

North HCP: 17

South HCP: 12

Contract: 6♠ N

North:

♠ 98432

♥ AQ

♦ AK109

♣ A3

South:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 4NT<sup>1</sup> Pass 5♦<sup>2</sup>

Pass 6♣ AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 392

Dealer: N

Vul: None

North HCP: 12

South HCP: 21

Contract: 7♣ N

North:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

South:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 5NT<sup>3</sup>

Pass 6♣<sup>4</sup> Pass 7♣

AP

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

3. King ask by 5NT

4. K=0

Board: 393

Dealer: S

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

South:

♠ KQ84

♥ AK6

♦ 986

♣ 732

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

1♣

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

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 394	♠ KJ5	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ A43	You bid first.
HCP: 17	♣ AKQ1093	

Board: 395	♠ K1032	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ K1052	Partner bids first.
HCP: 8	♣ Q6	

Board: 396	♠ K75	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ KQ5	You bid first.
HCP: 19	♣ AQJ6	

Board: 397	♠ AKJ632	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: EW	♦ 2	Partner bids first.
HCP: 15	♣ A7	

Board: 398	♠ 85	The opponents are silent.
Dealer: N	♥ 875	
Vul: Both	♦ AK9	You bid first.
HCP: 12	♣ KQ653	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 394  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ KJ5  
 ♥ 9  
 ♦ A43  
 ♣ AKQ1093

South:  
 ♠ Q32  
 ♥ K10732  
 ♦ Q5  
 ♣ J64

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

Board: 395  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ K1032  
 ♥ 1092  
 ♦ K1052  
 ♣ Q6

South:  
 ♠ AQ6  
 ♥ AQ76  
 ♦ Q4  
 ♣ A1085

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

Board: 396  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ K75  
 ♥ A92  
 ♦ KQ5  
 ♣ AQJ6

South:  
 ♠ QJ32  
 ♥ K65  
 ♦ 72  
 ♣ K1093

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

Board: 397  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKJ632  
 ♥ QJ83  
 ♦ 2  
 ♣ A7

South:  
 ♠ 105  
 ♥ 96  
 ♦ AKQ5  
 ♣ QJ943

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

1. New Minor Forcing

Board: 398  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 85  
 ♥ 875  
 ♦ AK9  
 ♣ KQ653

South:  
 ♠ AJ92  
 ♥ KQ63  
 ♦ 10542  
 ♣ A

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



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 394	♠ Q32	The opponents are silent.
Dealer: N	♥ K10732	
Vul: None	♦ Q5	Partner bids first.
HCP: 8	♣ J64	

Board: 395	♠ AQ6	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: EW	♦ Q4	You bid first.
HCP: 18	♣ A1085	

Board: 396	♠ QJ32	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ 72	Partner bids first.
HCP: 9	♣ K1093	

Board: 397	♠ 105	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ AKQ5	You bid first.
HCP: 12	♣ QJ943	

Board: 398	♠ AJ92	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: Both	♦ 10542	Partner bids first.
HCP: 14	♣ A	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 394  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ KJ5  
 ♥ 9  
 ♦ A43  
 ♣ AKQ1093

South:  
 ♠ Q32  
 ♥ K10732  
 ♦ Q5  
 ♣ J64

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

Board: 395  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ K1032  
 ♥ 1092  
 ♦ K1052  
 ♣ Q6

South:  
 ♠ AQ6  
 ♥ AQ76  
 ♦ Q4  
 ♣ A1085

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

Board: 396  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ K75  
 ♥ A92  
 ♦ KQ5  
 ♣ AQJ6

South:  
 ♠ QJ32  
 ♥ K65  
 ♦ 72  
 ♣ K1093

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

Board: 397  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKJ632  
 ♥ QJ83  
 ♦ 2  
 ♣ A7

South:  
 ♠ 105  
 ♥ 96  
 ♦ AKQ5  
 ♣ QJ943

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

1. New Minor Forcing

Board: 398  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 85  
 ♥ 875  
 ♦ AK9  
 ♣ KQ653

South:  
 ♠ AJ92  
 ♥ KQ63  
 ♦ 10542  
 ♣ A

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 399	♠ A432	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ KQ72	Partner bids first.
HCP: 10	♣ J92	

Board: 400	♠ Q6	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ 5	You bid first.
HCP: 12	♣ KQJ108754	

Board: 401	♠ J109853	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 6	♣ 972	

Board: 402	♠ AKJ4	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ A108	You bid first.
HCP: 18	♣ KJ65	

Board: 403	♠ AK652	The opponents are silent.
Dealer: S	♥ 87632	
Vul: None	♦ 92	Partner bids first.
HCP: 11	♣ A	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ A432

♥ 65

♦ KQ72

♣ J92

South:

♠ 97

♥ AJ108

♦ AJ4

♣ A543

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 12

South HCP: 17

Contract: 6N S

North:

♠ Q6

♥ A10

♦ 5

♣ KQJ108754

South:

♠ AJ103

♥ QJ4

♦ AKQ10

♣ 96

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 6NT

AP

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

Board: 401

Dealer: S

Vul: Both

North HCP: 6

South HCP: 13

Contract: 2♠ N

North:

♠ J109853

♥ 3

♦ AJ3

♣ 972

South:

♠ Q

♥ K1084

♦ 976

♣ AKJ84

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♠ AP

Board: 402

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AKJ4

♥ Q10

♦ A108

♣ KJ65

South:

♠ 932

♥ A762

♦ 73

♣ AQ109

West North East South

1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 403

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ AK652

♥ 87632

♦ 92

♣ A

South:

♠ 4

♥ KQ94

♦ K3

♣ KQJ1083

West North East South

1♣

Pass 1♠ Pass 2♣

Pass 2♥ Pass 4♥

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 399	♠ 97	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ AJ4	You bid first.
HCP: 14	♣ A543	
Board: 400	♠ AJ103	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ AKQ10	Partner bids first.
HCP: 17	♣ 96	
Board: 401	♠ Q	The opponents are silent.
Dealer: S	♥ K1084	
Vul: Both	♦ 976	You bid first.
HCP: 13	♣ AKJ84	
Board: 402	♠ 932	The opponents are silent.
Dealer: N	♥ A762	
Vul: None	♦ 73	Partner bids first.
HCP: 10	♣ AQ109	
Board: 403	♠ 4	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: None	♦ K3	You bid first.
HCP: 14	♣ KQJ1083	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 399

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ A432

♥ 65

♦ KQ72

♣ J92

South:

♠ 97

♥ AJ108

♦ AJ4

♣ A543

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 12

South HCP: 17

Contract: 6N S

North:

♠ Q6

♥ A10

♦ 5

♣ KQJ108754

South:

♠ AJ103

♥ QJ4

♦ AKQ10

♣ 96

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT<sup>1</sup>

Pass 5♠<sup>2</sup> Pass 6NT

AP

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

Board: 401

Dealer: S

Vul: Both

North HCP: 6

South HCP: 13

Contract: 2♠ N

North:

♠ J109853

♥ 3

♦ AJ3

♣ 972

South:

♠ Q

♥ K1084

♦ 976

♣ AKJ84

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♠ AP

Board: 402

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AKJ4

♥ Q10

♦ A108

♣ KJ65

South:

♠ 932

♥ A762

♦ 73

♣ AQ109

West North East South

1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 403

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ AK652

♥ 87632

♦ 92

♣ A

South:

♠ 4

♥ KQ94

♦ K3

♣ KQJ1083

West North East South

1♣

Pass 1♠ Pass 2♣

Pass 2♥ Pass 4♥

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 404	♠ 643	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: NS	♦ A	You bid first.
HCP: 17	♣ AKJ109	

Board: 405	♠ 765	The opponents are silent.
Dealer: S	♥ 9852	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 6	♣ J65	

Board: 406	♠ AK7	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ 762	You bid first.
HCP: 13	♣ Q852	

Board: 407	♠ 103	The opponents are silent.
Dealer: S	♥ A10543	
Vul: None	♦ K87	Partner bids first.
HCP: 10	♣ K93	

Board: 408	♠ J82	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ Q6	You bid first.
HCP: 13	♣ KQJ1085	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 404  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ 643  
 ♥ AJ75  
 ♦ A  
 ♣ AKJ109

South:  
 ♠ Q95  
 ♥ K84  
 ♦ KQ9742  
 ♣ 4

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

Board: 405  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 765  
 ♥ 9852  
 ♦ AJ6  
 ♣ J65

South:  
 ♠ A4  
 ♥ K1074  
 ♦ Q52  
 ♣ A1084

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

Board: 406  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ AK7  
 ♥ A73  
 ♦ 762  
 ♣ Q852

South:  
 ♠ 1098  
 ♥ KQ1054  
 ♦ AQJ5  
 ♣ 3

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

1. New Minor Forcing  
 2. 3♥  
 3. Cue bid, a ♦ stopper

Board: 407  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ 103  
 ♥ A10543  
 ♦ K87  
 ♣ K93

South:  
 ♠ A2  
 ♥ Q2  
 ♦ AQJ4  
 ♣ AJ754

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

Board: 408  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 3♣ N

North:  
 ♠ J82  
 ♥ A5  
 ♦ Q6  
 ♣ KQJ1085

South:  
 ♠ 93  
 ♥ K10643  
 ♦ AK94  
 ♣ A7

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



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 404	♠ Q95	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ KQ9742	Partner bids first.
HCP: 10	♣ 4	

Board: 405	♠ A4	The opponents are silent.
Dealer: S	♥ K1074	
Vul: Both	♦ Q52	You bid first.
HCP: 13	♣ A1084	

Board: 406	♠ 1098	The opponents are silent.
Dealer: N	♥ KQ1054	
Vul: EW	♦ AQJ5	Partner bids first.
HCP: 12	♣ 3	

Board: 407	♠ A2	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AQJ4	You bid first.
HCP: 18	♣ AJ754	

Board: 408	♠ 93	The opponents are silent.
Dealer: N	♥ K10643	
Vul: NS	♦ AK94	Partner bids first.
HCP: 14	♣ A7	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 404  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ 643  
 ♥ AJ75  
 ♦ A  
 ♣ AKJ109

South:  
 ♠ Q95  
 ♥ K84  
 ♦ KQ9742  
 ♣ 4

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

Board: 405  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 765  
 ♥ 9852  
 ♦ AJ6  
 ♣ J65

South:  
 ♠ A4  
 ♥ K1074  
 ♦ Q52  
 ♣ A1084

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

Board: 406  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ AK7  
 ♥ A73  
 ♦ 762  
 ♣ Q852

South:  
 ♠ 1098  
 ♥ KQ1054  
 ♦ AQJ5  
 ♣ 3

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

1. New Minor Forcing  
 2. 3♥  
 3. Cue bid, a ♦ stopper

Board: 407  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ 103  
 ♥ A10543  
 ♦ K87  
 ♣ K93

South:  
 ♠ A2  
 ♥ Q2  
 ♦ AQJ4  
 ♣ AJ754

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

Board: 408  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 3♣ N

North:  
 ♠ J82  
 ♥ A5  
 ♦ Q6  
 ♣ KQJ1085

South:  
 ♠ 93  
 ♥ K10643  
 ♦ AK94  
 ♣ A7

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

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 409	♠ 108	The opponents are silent.
Dealer: S	♥ A983	
Vul: EW	♦ AJ74	Partner bids first.
HCP: 9	♣ 854	

Board: 410	♠ Q87	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ 763	You bid first.
HCP: 12	♣ AKJ4	

Board: 411	♠ Q10974	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ Q7	Partner bids first.
HCP: 10	♣ Q109	

Board: 412	♠ K98	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AK4	You bid first.
HCP: 18	♣ KQJ106	

Board: 413	♠ KJ	The opponents are silent.
Dealer: S	♥ J9432	
Vul: Both	♦ A853	Partner bids first.
HCP: 13	♣ A3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 409

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♥ N

North:

♠ 108

♥ A983

♦ AJ74

♣ 854

South:

♠ AK53

♥ KQ62

♦ 6

♣ 9732

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♥

AP

Board: 410

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ Q87

♥ Q106

♦ 763

♣ AKJ4

South:

♠ AK5

♥ J87432

♦ K109

♣ 8

West North East South

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 2♥<sup>2</sup> Pass 4♥

AP

1. New Minor Forcing

2. 3♥

Board: 411

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 1N S

North:

♠ Q10974

♥ A84

♦ Q7

♣ Q109

South:

♠ K

♥ 10962

♦ AJ2

♣ AK852

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 412

Dealer: N

Vul: EW

North HCP: 18

South HCP: 9

Contract: 3N N

North:

♠ K98

♥ Q6

♦ AK4

♣ KQJ106

South:

♠ AJ3

♥ A10543

♦ 85

♣ 873

West North East South

Pass 1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 413

Dealer: S

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ KJ

♥ J9432

♦ A853

♣ A3

South:

♠ AQ32

♥ K5

♦ J7

♣ QJ942

West North East South

Pass 1♥ Pass 1♣

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 409	♠ AK53	The opponents are silent.
Dealer: S	♥ KQ62	
Vul: EW	♦ 6	You bid first.
HCP: 12	♣ 9732	

Board: 410	♠ AK5	The opponents are silent.
Dealer: N	♥ J87432	
Vul: Both	♦ K109	Partner bids first.
HCP: 11	♣ 8	

Board: 411	♠ K	The opponents are silent.
Dealer: S	♥ 10962	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ AK852	

Board: 412	♠ AJ3	The opponents are silent.
Dealer: N	♥ A10543	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ 873	

Board: 413	♠ AQ32	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ J7	You bid first.
HCP: 13	♣ QJ942	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 409

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 2♥ N

North:

♠ 108

♥ A983

♦ AJ74

♣ 854

South:

♠ AK53

♥ KQ62

♦ 6

♣ 9732

West North East South

Pass 1♥ Pass 1♣

Pass 2♥

AP

Board: 410

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ Q87

♥ Q106

♦ 763

♣ AKJ4

South:

♠ AK5

♥ J87432

♦ K109

♣ 8

West North East South

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 2♥<sup>2</sup> Pass 4♥

AP

1. New Minor Forcing

2. 3♥

Board: 411

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 1N S

North:

♠ Q10974

♥ A84

♦ Q7

♣ Q109

South:

♠ K

♥ 10962

♦ AJ2

♣ AK852

West North East South

Pass 1♠ Pass 1♣

Pass 1NT

AP

Board: 412

Dealer: N

Vul: EW

North HCP: 18

South HCP: 9

Contract: 3N N

North:

♠ K98

♥ Q6

♦ AK4

♣ KQJ106

South:

♠ AJ3

♥ A10543

♦ 85

♣ 873

West North East South

Pass 1♣ Pass 1♥

Pass 2NT Pass 3NT

AP

Board: 413

Dealer: S

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ KJ

♥ J9432

♦ A853

♣ A3

South:

♠ AQ32

♥ K5

♦ J7

♣ QJ942

West North East South

Pass 1♥ Pass 1♣

Pass 1♠

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 414	♠ Q864	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ A	You bid first.
HCP: 14	♣ KQ842	
Board: 415	♠ AK652	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ K10873	Partner bids first.
HCP: 10	♣ 3	
Board: 416	♠ 4	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: Both	♦ K2	You bid first.
HCP: 16	♣ AQJ1063	
Board: 417	♠ QJ7	East Doubles 1NT if possible.
Dealer: S	♥ J8	West Bids 2♥ if possible.
Vul: None	♦ J9653	
HCP: 11	♣ KQJ	Partner bids first.
Board: 418	♠ AK1072	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 53	You bid first.
HCP: 14	♣ AK8743	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 414

Dealer: N

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ Q864

♥ K43

♦ A

♣ KQ842

South:

♠ A

♥ AJ10865

♦ KJ1064

♣ 6

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ AP

Board: 415

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 1N S

North:

♠ AK652

♥ 108

♦ K10873

♣ 3

South:

♠ Q87

♥ 532

♦ A9

♣ AK762

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 416

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3N N

North:

♠ 4

♥ KQJ9

♦ K2

♣ AQJ1063

South:

♠ A10932

♥ A53

♦ A9865

♣ —

West North East South

1♣ Pass 1♠

Pass 2♥ Pass 3♦<sup>1</sup>

Pass 3NT AP

1. Fourth suit game force

Board: 417

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ QJ7

♥ J8

♦ J9653

♣ KQJ

South:

♠ K1065

♥ AK3

♦ A2

♣ 8652

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 1NT X Pass

2♥ 2♠ AP

Board: 418

Dealer: N

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK1072

♥ —

♦ 53

♣ AK8743

South:

♠ J4

♥ AKJ1043

♦ QJ97

♣ J

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♠ AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 414	♠ A	The opponents are silent.
Dealer: N	♥ AJ10865	
Vul: None	♦ KJ1064	Partner bids first.
HCP: 13	♣ 6	
Board: 415	♠ Q87	The opponents are silent.
Dealer: S	♥ 532	
Vul: EW	♦ A9	You bid first.
HCP: 13	♣ AK762	
Board: 416	♠ A10932	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A9865	Partner bids first.
HCP: 12	♣ —	
Board: 417	♠ K1065	East Doubles 1NT if possible.
Dealer: S	♥ AK3	West Bids 2♥ if possible.
Vul: None	♦ A2	
HCP: 14	♣ 8652	You bid first.
Board: 418	♠ J4	The opponents are silent.
Dealer: N	♥ AKJ1043	
Vul: NS	♦ QJ97	Partner bids first.
HCP: 13	♣ J	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 414

Dealer: N

Vul: None

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ Q864

♥ K43

♦ A

♣ KQ842

South:

♠ A

♥ AJ10865

♦ KJ1064

♣ 6

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ AP

Board: 415

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 1N S

North:

♠ AK652

♥ 108

♦ K10873

♣ 3

South:

♠ Q87

♥ 532

♦ A9

♣ AK762

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 416

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3N N

North:

♠ 4

♥ KQJ9

♦ K2

♣ AQJ1063

South:

♠ A10932

♥ A53

♦ A9865

♣ —

West North East South

1♣ Pass 1♠

Pass 2♥ Pass 3♦<sup>1</sup>

Pass 3NT AP

1. Fourth suit game force

Board: 417

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♠ S

North:

♠ QJ7

♥ J8

♦ J9653

♣ KQJ

South:

♠ K1065

♥ AK3

♦ A2

♣ 8652

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 1NT X Pass

2♥ 2♠ AP

Board: 418

Dealer: N

Vul: NS

North HCP: 14

South HCP: 13

Contract: 4♠ N

North:

♠ AK1072

♥ —

♦ 53

♣ AK8743

South:

♠ J4

♥ AKJ1043

♦ QJ97

♣ J

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♠ AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 419	♠ A3	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: Both	♦ 10954	Partner bids first.
HCP: 9	♣ 986	

Board: 420	♠ KQ96	The opponents are silent.
Dealer: N	♥ J32	
Vul: None	♦ AQ9	You bid first.
HCP: 13	♣ J32	

Board: 421	♠ K1094	The opponents are silent.
Dealer: S	♥ A975	
Vul: NS	♦ A8	Partner bids first.
HCP: 11	♣ 1094	

Board: 422	♠ KQJ	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ Q52	You bid first.
HCP: 13	♣ Q984	

Board: 423	♠ AQ654	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ 108	Partner bids first.
HCP: 14	♣ Q62	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 419

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 5♣ S

North:

♠ A3

♥ AJ32

♦ 10954

♣ 986

South:

♠ J82

♥ K5

♦ A

♣ AQJ10743

West North East South

Pass 1♥ Pass 3♣

Pass 5♣ AP

Board: 420

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ96

♥ J32

♦ AQ9

♣ J32

South:

♠ 43

♥ AK964

♦ K32

♣ K106

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 3NT

AP

Board: 421

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ K1094

♥ A975

♦ A8

♣ 1094

South:

♠ AJ72

♥ Q

♦ K54

♣ KJ863

West North East South

Pass 1♥ Pass 1♠

Pass 4♠ AP

Board: 422

Dealer: N

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ KQJ

♥ K87

♦ Q52

♣ Q984

South:

♠ 10965

♥ Q2

♦ AK1096

♣ AJ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP

Board: 423

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 5♣ S

North:

♠ AQ654

♥ AQ10

♦ 108

♣ Q62

South:

♠ 8

♥ K643

♦ K53

♣ AKJ43

West North East South

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

AP

1. New Minor Forcing

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 419	♠ J82	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ A	You bid first.
HCP: 15	♣ AQJ10743	

Board: 420	♠ 43	The opponents are silent.
Dealer: N	♥ AK964	
Vul: None	♦ K32	Partner bids first.
HCP: 13	♣ K106	

Board: 421	♠ AJ72	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ K54	You bid first.
HCP: 14	♣ KJ863	

Board: 422	♠ 10965	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ AK1096	Partner bids first.
HCP: 14	♣ AJ	

Board: 423	♠ 8	The opponents are silent.
Dealer: S	♥ K643	
Vul: None	♦ K53	You bid first.
HCP: 14	♣ AKJ43	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 419

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 5♣ S

North:

♠ A3

♥ AJ32

♦ 10954

♣ 986

South:

♠ J82

♥ K5

♦ A

♣ AQJ10743

West North East South

Pass 1♥ Pass 3♣

Pass 5♣ AP

Board: 420

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ96

♥ J32

♦ AQ9

♣ J32

South:

♠ 43

♥ AK964

♦ K32

♣ K106

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 3NT

AP

Board: 421

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ K1094

♥ A975

♦ A8

♣ 1094

South:

♠ AJ72

♥ Q

♦ K54

♣ KJ863

West North East South

Pass 1♥ Pass 1♠

Pass 4♠ AP

Board: 422

Dealer: N

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ KQJ

♥ K87

♦ Q52

♣ Q984

South:

♠ 10965

♥ Q2

♦ AK1096

♣ AJ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP

Board: 423

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 5♣ S

North:

♠ AQ654

♥ AQ10

♦ 108

♣ Q62

South:

♠ 8

♥ K643

♦ K53

♣ AKJ43

West North East South

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

AP

1. New Minor Forcing

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 424	♠ A8	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ 74	You bid first.
HCP: 12	♣ AJ109652	

Board: 425	♠ AQ74	The opponents are silent.
Dealer: S	♥ AJ874	
Vul: EW	♦ J2	Partner bids first.
HCP: 14	♣ Q9	

## Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 424

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♣ N

North:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

South:

♠ K9653

♥ A865

♦ A105

♣ Q

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

Board: 425

Dealer: S

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

South:

♠ J

♥ Q3

♦ A107

♣ AJ108632

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



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 424	♠ K9653	The opponents are silent.
Dealer: N	♥ A865	
Vul: NS	♦ A105	Partner bids first.
HCP: 13	♣ Q	

Board: 425	♠ J	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ A107	You bid first.
HCP: 12	♣ AJ108632	

## Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 424

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♣ N

North:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

South:

♠ K9653

♥ A865

♦ A105

♣ Q

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

Board: 425

Dealer: S

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

South:

♠ J

♥ Q3

♦ A107

♣ AJ108632

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