

## North hands (Practice Page)

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

Board: 1	♠ K652	West Bids 1♠ if possible.
Dealer: S	♥ AJ	
Vul: None	♦ 10942	Partner bids first.
HCP: 8	♣ 1062	

Board: 2	♠ Q102	West Bids 2♠ if possible.
Dealer: N	♥ AJ53	
Vul: NS	♦ J6	You bid first.
HCP: 13	♣ KQ84	

Board: 3	♠ K95	The opponents are silent.
Dealer: S	♥ K9852	
Vul: EW	♦ 104	Partner bids first.
HCP: 8	♣ Q102	

Board: 4	♠ 106	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ A106	You bid first.
HCP: 19	♣ KQJ102	

Board: 5	♠ QJ	The opponents are silent.
Dealer: S	♥ AJ97653	
Vul: EW	♦ KQJ	Partner bids first.
HCP: 14	♣ 4	

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

Board: 1  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 13  
Contract: 1N N

North:  
♠ K652  
♥ AJ  
♦ 10942  
♣ 1062

South:  
♠ QJ8  
♥ 765  
♦ KQ5  
♣ KQ95

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 7  
Contract: 2♠ W

North:  
♠ Q102  
♥ AJ53  
♦ J6  
♣ KQ84

South:  
♠ K4  
♥ Q109876  
♦ Q932  
♣ 7

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

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N S

North:  
♠ K95  
♥ K9852  
♦ 104  
♣ Q102

South:  
♠ AQJ3  
♥ A10  
♦ QJ2  
♣ AJ85

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

Board: 4  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 6  
Contract: 2N N

North:  
♠ 106  
♥ AKQ  
♦ A106  
♣ KQJ102

South:  
♠ AQ972  
♥ 64  
♦ 8432  
♣ 93

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

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 14  
Contract: 5♥ N

North:  
♠ QJ  
♥ AJ97653  
♦ KQJ  
♣ 4

South:  
♠ K97  
♥ K82  
♦ A9  
♣ A10653

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♠ <sup>4</sup>
Pass	5♥	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: 1	♠ QJ8	West Bids 1♠ if possible.
Dealer: S	♥ 765	
Vul: None	♦ KQ5	You bid first.
HCP: 13	♣ KQ95	

Board: 2	♠ K4	West Bids 2♠ if possible.
Dealer: N	♥ Q109876	
Vul: NS	♦ Q932	Partner bids first.
HCP: 7	♣ 7	

Board: 3	♠ AQJ3	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ QJ2	You bid first.
HCP: 19	♣ AJ85	

Board: 4	♠ AQ972	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ 8432	Partner bids first.
HCP: 6	♣ 93	

Board: 5	♠ K97	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ A9	You bid first.
HCP: 14	♣ A10653	

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

Board: 1  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 13  
Contract: 1N N

North:  
♠ K652  
♥ AJ  
♦ 10942  
♣ 1062

South:  
♠ QJ8  
♥ 765  
♦ KQ5  
♣ KQ95

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 2  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 7  
Contract: 2♠ W

North:  
♠ Q102  
♥ AJ53  
♦ J6  
♣ KQ84

South:  
♠ K4  
♥ Q109876  
♦ Q932  
♣ 7

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

Board: 3  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N S

North:  
♠ K95  
♥ K9852  
♦ 104  
♣ Q102

South:  
♠ AQJ3  
♥ A10  
♦ QJ2  
♣ AJ85

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

Board: 4  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 6  
Contract: 2N N

North:  
♠ 106  
♥ AKQ  
♦ A106  
♣ KQJ102

South:  
♠ AQ972  
♥ 64  
♦ 8432  
♣ 93

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

Board: 5  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 14  
Contract: 5♥ N

North:  
♠ QJ  
♥ AJ97653  
♦ KQJ  
♣ 4

South:  
♠ K97  
♥ K82  
♦ A9  
♣ A10653

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♠ <sup>4</sup>
Pass	5♥	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: 6	♠ Q4	East Bids 1♠ if possible.
Dealer: N	♥ J1092	
Vul: Both	♦ K104	You bid first.
HCP: 12	♣ AQ65	

Board: 7	♠ K3	The opponents are silent.
Dealer: S	♥ K652	
Vul: EW	♦ A1054	Partner bids first.
HCP: 11	♣ J109	

Board: 8	♠ Q4	West Bids 2♠ if possible.
Dealer: N	♥ K86	East Bids 4♠ if possible.
Vul: Both	♦ J104	
HCP: 12	♣ AQ876	You bid first.

Board: 9	♠ J9742	East Bids 2♥ if possible.
Dealer: S	♥ KJ	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ 10962	

Board: 10	♠ 9752	West Bids 2♣ if possible.
Dealer: N	♥ A10	
Vul: NS	♦ Q9	You bid first.
HCP: 12	♣ KQJ64	

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

Board: 6  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♥ N

North:  
 ♠ Q4  
 ♥ J1092  
 ♦ K104  
 ♣ AQ65

South:  
 ♠ A762  
 ♥ K853  
 ♦ 73  
 ♣ J94

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

Board: 7  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ K3  
 ♥ K652  
 ♦ A1054  
 ♣ J109

South:  
 ♠ AJ108  
 ♥ A1087  
 ♦ Q8  
 ♣ K63

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

Board: 8  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠X W

North:  
 ♠ Q4  
 ♥ K86  
 ♦ J104  
 ♣ AQ876

South:  
 ♠ 8  
 ♥ AJ9752  
 ♦ AK5  
 ♣ J54

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

Board: 9  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 2♥ E

North:  
 ♠ J9742  
 ♥ KJ  
 ♦ K6  
 ♣ 10962

South:  
 ♠ K  
 ♥ 10842  
 ♦ Q109  
 ♣ AKQJ5

West	North	East	South
			1♣
Pass	1♠	2♥	Pass <sup>1</sup>
Pass	Pass		
1. max 2 ♠			

Board: 10  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ 9752  
 ♥ A10  
 ♦ Q9  
 ♣ KQJ64

South:  
 ♠ AJ63  
 ♥ J6  
 ♦ KJ75  
 ♣ 953

West	North	East	South
	1♣	Pass	1♠
2♣ <sup>1</sup>	2♠	AP	
1. Michaels Cuebid			

## South hands (Practice Page)

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

Board: 6	♠ A762	East Bids 1♠ if possible.
Dealer: N	♥ K853	
Vul: Both	♦ 73	Partner bids first.
HCP: 8	♣ J94	

Board: 7	♠ AJ108	The opponents are silent.
Dealer: S	♥ A1087	
Vul: EW	♦ Q8	You bid first.
HCP: 14	♣ K63	

Board: 8	♠ 8	West Bids 2♠ if possible.
Dealer: N	♥ AJ9752	East Bids 4♠ if possible.
Vul: Both	♦ AK5	
HCP: 13	♣ J54	Partner bids first.

Board: 9	♠ K	East Bids 2♥ if possible.
Dealer: S	♥ 10842	
Vul: None	♦ Q109	You bid first.
HCP: 15	♣ AKQJ5	

Board: 10	♠ AJ63	West Bids 2♣ if possible.
Dealer: N	♥ J6	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 10	♣ 953	

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

Board: 6  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♥ N

North:  
 ♠ Q4  
 ♥ J1092  
 ♦ K104  
 ♣ AQ65

South:  
 ♠ A762  
 ♥ K853  
 ♦ 73  
 ♣ J94

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

Board: 7  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ K3  
 ♥ K652  
 ♦ A1054  
 ♣ J109

South:  
 ♠ AJ108  
 ♥ A1087  
 ♦ Q8  
 ♣ K63

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

Board: 8  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠X W

North:  
 ♠ Q4  
 ♥ K86  
 ♦ J104  
 ♣ AQ876

South:  
 ♠ 8  
 ♥ AJ9752  
 ♦ AK5  
 ♣ J54

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

Board: 9  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 2♥ E

North:  
 ♠ J9742  
 ♥ KJ  
 ♦ K6  
 ♣ 10962

South:  
 ♠ K  
 ♥ 10842  
 ♦ Q109  
 ♣ AKQJ5

West	North	East	South
			1♣
Pass	1♠	2♥	Pass <sup>1</sup>
Pass	Pass		
1. max 2 ♠			

Board: 10  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ 9752  
 ♥ A10  
 ♦ Q9  
 ♣ KQJ64

South:  
 ♠ AJ63  
 ♥ J6  
 ♦ KJ75  
 ♣ 953

West	North	East	South
	1♣	Pass	1♠
2♣ <sup>1</sup>	2♠	AP	
1. Michaels Cuebid			



## North hands (Practice Page)

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

Board: 11	♠ Q1074	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AK53	Partner bids first.
HCP: 10	♣ 10932	

Board: 12	♠ A92	East Bids 1♥ if possible.
Dealer: N	♥ Q102	West Bids 3♥ if possible.
Vul: None	♦ AJ8	
HCP: 14	♣ QJ98	You bid first.

Board: 13	♠ Q10	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AQ962	Partner bids first.
HCP: 18	♣ J4	

Board: 14	♠ AQ43	West Bids 2♦ if possible.
Dealer: N	♥ 2	East Bids 2♥ if possible.
Vul: None	♦ Q32	West Bids 3♦ if possible.
HCP: 14	♣ AQ874	You bid first.

Board: 15	♠ A104	East Bids 2♠ if possible.
Dealer: S	♥ J74	
Vul: EW	♦ 109873	Partner bids first.
HCP: 7	♣ Q7	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ KJ				1♣
Vul: Both	♥ J	♥ A1086	Pass	1♠	Pass	1NT
North HCP: 10	♦ AK53	♦ 87	AP			
South HCP: 14	♣ 10932	♣ KQJ64				
Contract: 1N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863				
Vul: None	♥ Q102	♥ 4		1♣	1♥	1♠
North HCP: 14	♦ AJ8	♦ 975	3♥	AP		
South HCP: 9	♣ QJ98	♣ K76				
Contract: 3♥ E						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK63				1♣
Vul: EW	♥ AKQ5	♥ 6	Pass	1♦	Pass	1♠
North HCP: 18	♦ AQ962	♦ J5	Pass	3NT	AP	
South HCP: 13	♣ J4	♣ KQ8653				
Contract: 3N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J52		1♣	Pass	1♥
Vul: None	♥ 2	♥ J9753	2♦	Pass <sup>1</sup>	2♥ <sup>2</sup>	Pass
North HCP: 14	♦ Q32	♦ —	3♦	AP		
South HCP: 6	♣ AQ874	♣ KJ1065	1. max 2♥			
Contract: 3♦ W			2. limit raise or better in♦			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ 976				1♣
Vul: EW	♥ J74	♥ A108	Pass	1♦	2♠	AP
North HCP: 7	♦ 109873	♦ AQ6				
South HCP: 14	♣ Q7	♣ KJ106				
Contract: 2♠ E						

## South hands (Practice Page)

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

Board: 11	♠ KJ	The opponents are silent.
Dealer: S	♥ A1086	
Vul: Both	♦ 87	You bid first.
HCP: 14	♣ KQJ64	

Board: 12	♠ KQJ863	East Bids 1♥ if possible.
Dealer: N	♥ 4	West Bids 3♥ if possible.
Vul: None	♦ 975	
HCP: 9	♣ K76	Partner bids first.

Board: 13	♠ AK63	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ J5	You bid first.
HCP: 13	♣ KQ8653	

Board: 14	♠ J52	West Bids 2♦ if possible.
Dealer: N	♥ J9753	East Bids 2♥ if possible.
Vul: None	♦ —	West Bids 3♦ if possible.
HCP: 6	♣ KJ1065	Partner bids first.

Board: 15	♠ 976	East Bids 2♠ if possible.
Dealer: S	♥ A108	
Vul: EW	♦ AQ6	You bid first.
HCP: 14	♣ KJ106	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ KJ				1♣
Vul: Both	♥ J	♥ A1086	Pass	1♠	Pass	1NT
North HCP: 10	♦ AK53	♦ 87	AP			
South HCP: 14	♣ 10932	♣ KQJ64				
Contract: 1N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KQJ863				
Vul: None	♥ Q102	♥ 4		1♣	1♥	1♠
North HCP: 14	♦ AJ8	♦ 975	3♥	AP		
South HCP: 9	♣ QJ98	♣ K76				
Contract: 3♥ E						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK63				1♣
Vul: EW	♥ AKQ5	♥ 6	Pass	1♦	Pass	1♠
North HCP: 18	♦ AQ962	♦ J5	Pass	3NT	AP	
South HCP: 13	♣ J4	♣ KQ8653				
Contract: 3N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J52		1♣	Pass	1♥
Vul: None	♥ 2	♥ J9753	2♦	Pass <sup>1</sup>	2♥ <sup>2</sup>	Pass
North HCP: 14	♦ Q32	♦ —	3♦	AP		
South HCP: 6	♣ AQ874	♣ KJ1065	1. max 2♥			
Contract: 3♦ W			2. limit raise or better in♦			

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ 976				1♣
Vul: EW	♥ J74	♥ A108	Pass	1♦	2♠	AP
North HCP: 7	♦ 109873	♦ AQ6				
South HCP: 14	♣ Q7	♣ KJ106				
Contract: 2♠ E						

## North hands (Practice Page)

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

Board: 16	♠ AJ73	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ 832	You bid first.
HCP: 13	♣ AKJ8	

Board: 17	♠ K64	East Bids 2♠ if possible.
Dealer: S	♥ 972	
Vul: NS	♦ AK10974	Partner bids first.
HCP: 10	♣ 3	

Board: 18	♠ K752	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ Q96	You bid first.
HCP: 12	♣ A75	

Board: 19	♠ K985	East Bids 1♥ if possible.
Dealer: S	♥ —	West Bids 4♥ if possible.
Vul: None	♦ J10765	
HCP: 6	♣ Q973	Partner bids first.

Board: 20	♠ K987	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ K85	You bid first.
HCP: 14	♣ KQ96	

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

Board: 16  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N S

North:  
 ♠ AJ73  
 ♥ 74  
 ♦ 832  
 ♣ AKJ8

South:  
 ♠ 85  
 ♥ AK62  
 ♦ 1064  
 ♣ 10976

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

Board: 17  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 14  
 Contract: 3♦ N

North:  
 ♠ K64  
 ♥ 972  
 ♦ AK10974  
 ♣ 3

South:  
 ♠ J82  
 ♥ A654  
 ♦ Q2  
 ♣ AK105

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

Board: 18  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♠ N

North:  
 ♠ K752  
 ♥ QJ5  
 ♦ Q96  
 ♣ A75

South:  
 ♠ Q864  
 ♥ A974  
 ♦ K42  
 ♣ 93

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

Board: 19  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 17  
 Contract: 5♣ S

North:  
 ♠ K985  
 ♥ —  
 ♦ J10765  
 ♣ Q973

South:  
 ♠ J  
 ♥ A4  
 ♦ A42  
 ♣ AKJ8654

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

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 14  
 Contract: 5♣ N

North:  
 ♠ K987  
 ♥ K6  
 ♦ K85  
 ♣ KQ96

South:  
 ♠ AQ6  
 ♥ A8532  
 ♦ 9  
 ♣ A872

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

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 16	♠ 85	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ 1064	Partner bids first.
HCP: 7	♣ 10976	

Board: 17	♠ J82	East Bids 2♠ if possible.
Dealer: S	♥ A654	
Vul: NS	♦ Q2	You bid first.
HCP: 14	♣ AK105	

Board: 18	♠ Q864	The opponents are silent.
Dealer: N	♥ A974	
Vul: EW	♦ K42	Partner bids first.
HCP: 9	♣ 93	

Board: 19	♠ J	East Bids 1♥ if possible.
Dealer: S	♥ A4	West Bids 4♥ if possible.
Vul: None	♦ A42	
HCP: 17	♣ AKJ8654	You bid first.

Board: 20	♠ AQ6	The opponents are silent.
Dealer: N	♥ A8532	
Vul: EW	♦ 9	Partner bids first.
HCP: 14	♣ A872	

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

Board: 16  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N S

North:  
 ♠ AJ73  
 ♥ 74  
 ♦ 832  
 ♣ AKJ8

South:  
 ♠ 85  
 ♥ AK62  
 ♦ 1064  
 ♣ 10976

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

Board: 17  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 14  
 Contract: 3♦ N

North:  
 ♠ K64  
 ♥ 972  
 ♦ AK10974  
 ♣ 3

South:  
 ♠ J82  
 ♥ A654  
 ♦ Q2  
 ♣ AK105

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

Board: 18  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♠ N

North:  
 ♠ K752  
 ♥ QJ5  
 ♦ Q96  
 ♣ A75

South:  
 ♠ Q864  
 ♥ A974  
 ♦ K42  
 ♣ 93

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

Board: 19  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 17  
 Contract: 5♣ S

North:  
 ♠ K985  
 ♥ —  
 ♦ J10765  
 ♣ Q973

South:  
 ♠ J  
 ♥ A4  
 ♦ A42  
 ♣ AKJ8654

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

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 14  
 Contract: 5♣ N

North:  
 ♠ K987  
 ♥ K6  
 ♦ K85  
 ♣ KQ96

South:  
 ♠ AQ6  
 ♥ A8532  
 ♦ 9  
 ♣ A872

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

1. Fourth suit game force



## North hands (Practice Page)

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

Board: 21	♠ A86	The opponents are silent.
Dealer: S	♥ 853	
Vul: Both	♦ KQ92	Partner bids first.
HCP: 9	♣ 1097	

Board: 22	♠ KJ93	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ AQJ	You bid first.
HCP: 19	♣ A763	

Board: 23	♠ K32	The opponents are silent.
Dealer: S	♥ J1092	
Vul: NS	♦ AKQ10	Partner bids first.
HCP: 17	♣ A8	

Board: 24	♠ KJ96	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ Q3	You bid first.
HCP: 14	♣ J105	

Board: 25	♠ AK1054	West Bids 1♦ if possible.
Dealer: S	♥ Q432	East Bids 3♦ if possible.
Vul: NS	♦ 6	
HCP: 13	♣ A108	Partner bids first.

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

Board: 21  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 19  
 Contract: 3N N

North:  
 ♠ A86  
 ♥ 853  
 ♦ KQ92  
 ♣ 1097

South:  
 ♠ Q32  
 ♥ AKQ2  
 ♦ A  
 ♣ A6543

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

Board: 22  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 11  
 Contract: 6♠ S

North:  
 ♠ KJ93  
 ♥ A10  
 ♦ AQJ  
 ♣ A763

South:  
 ♠ AQ76  
 ♥ 4  
 ♦ 8642  
 ♣ KQ102

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

1. Blackwood 0314, for ♠  
 2. A=1/5 or 4/5

Board: 23  
 Dealer: S  
 Vul: NS  
 North HCP: 17  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ K32  
 ♥ J1092  
 ♦ AKQ10  
 ♣ A8

South:  
 ♠ AQ10  
 ♥ A6  
 ♦ 83  
 ♣ K65432

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

Board: 24  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 3N S

North:  
 ♠ KJ96  
 ♥ AK43  
 ♦ Q3  
 ♣ J105

South:  
 ♠ 1084  
 ♥ QJ10  
 ♦ A9865  
 ♣ A6

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

Board: 25  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ AK1054  
 ♥ Q432  
 ♦ 6  
 ♣ A108

South:  
 ♠ 93  
 ♥ AK98  
 ♦ K43  
 ♣ K765

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

## South hands (Practice Page)

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

Board: 21	♠ Q32	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: Both	♦ A	You bid first.
HCP: 19	♣ A6543	

Board: 22	♠ AQ76	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ 8642	Partner bids first.
HCP: 11	♣ KQ102	

Board: 23	♠ AQ10	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ 83	You bid first.
HCP: 13	♣ K65432	

Board: 24	♠ 1084	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ A9865	Partner bids first.
HCP: 11	♣ A6	

Board: 25	♠ 93	West Bids 1♦ if possible.
Dealer: S	♥ AK98	East Bids 3♦ if possible.
Vul: NS	♦ K43	
HCP: 13	♣ K765	You bid first.

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

Board: 21  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 19  
Contract: 3N N

North:  
♠ A86  
♥ 853  
♦ KQ92  
♣ 1097

South:  
♠ Q32  
♥ AKQ2  
♦ A  
♣ A6543

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

Board: 22  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 11  
Contract: 6♠ S

North:  
♠ KJ93  
♥ A10  
♦ AQJ  
♣ A763

South:  
♠ AQ76  
♥ 4  
♦ 8642  
♣ KQ102

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

1. Blackwood 0314, for ♠  
2. A=1/5 or 4/5

Board: 23  
Dealer: S  
Vul: NS  
North HCP: 17  
South HCP: 13  
Contract: 3N N

North:  
♠ K32  
♥ J1092  
♦ AKQ10  
♣ A8

South:  
♠ AQ10  
♥ A6  
♦ 83  
♣ K65432

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

Board: 24  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 11  
Contract: 3N S

North:  
♠ KJ96  
♥ AK43  
♦ Q3  
♣ J105

South:  
♠ 1084  
♥ QJ10  
♦ A9865  
♣ A6

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

Board: 25  
Dealer: S  
Vul: NS  
North HCP: 13  
South HCP: 13  
Contract: 4♥ S

North:  
♠ AK1054  
♥ Q432  
♦ 6  
♣ A108

South:  
♠ 93  
♥ AK98  
♦ K43  
♣ K765

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

## North hands (Practice Page)

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

Board: 26      ♠ 65  
Dealer: N      ♥ K1095  
Vul: EW      ♦ K93  
HCP: 12      ♣ KQJ4

East Bids 1♥ if possible.

You bid first.

Board: 27      ♠ A106  
Dealer: S      ♥ J96  
Vul: NS      ♦ KQ984  
HCP: 11      ♣ J4

The opponents are silent.

Partner bids first.

Board: 28      ♠ K83  
Dealer: N      ♥ 763  
Vul: EW      ♦ —  
HCP: 13      ♣ AKQJ632

The opponents are silent.

You bid first.

Board: 29      ♠ KJ53  
Dealer: S      ♥ 10754  
Vul: Both      ♦ K97  
HCP: 7      ♣ 106

East Bids 1NT if possible.  
West Redoubles if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 30      ♠ AK  
Dealer: N      ♥ 8432  
Vul: NS      ♦ K93  
HCP: 13      ♣ K762

The opponents are silent.

You bid first.

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

Board: 26  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ 65  
 ♥ K1095  
 ♦ K93  
 ♣ KQJ4

South:  
 ♠ AQ832  
 ♥ Q6  
 ♦ Q1084  
 ♣ 96

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

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ A106  
 ♥ J96  
 ♦ KQ984  
 ♣ J4

South:  
 ♠ KQJ9  
 ♥ Q54  
 ♦ A5  
 ♣ Q852

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

Board: 28  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♣ N

North:  
 ♠ K83  
 ♥ 763  
 ♦ —  
 ♣ AKQJ632

South:  
 ♠ J654  
 ♥ J52  
 ♦ KQ986  
 ♣ 5

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

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥X N

North:  
 ♠ KJ53  
 ♥ 10754  
 ♦ K97  
 ♣ 106

South:  
 ♠ A96  
 ♥ A32  
 ♦ J65  
 ♣ K854

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

1. Support double redouble

Board: 30  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ AK  
 ♥ 8432  
 ♦ K93  
 ♣ K762

South:  
 ♠ 108765  
 ♥ AJ5  
 ♦ A762  
 ♣ A

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

1. New Minor Forcing

## South hands (Practice Page)

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

Board: 26	♠ AQ832	East Bids 1♥ if possible.
Dealer: N	♥ Q6	
Vul: EW	♦ Q1084	Partner bids first.
HCP: 10	♣ 96	

Board: 27	♠ KQJ9	The opponents are silent.
Dealer: S	♥ Q54	
Vul: NS	♦ A5	You bid first.
HCP: 14	♣ Q852	

Board: 28	♠ J654	The opponents are silent.
Dealer: N	♥ J52	
Vul: EW	♦ KQ986	Partner bids first.
HCP: 7	♣ 5	

Board: 29	♠ A96	East Bids 1NT if possible.
Dealer: S	♥ A32	West Redoubles if possible.
Vul: Both	♦ J65	East Doubles Pass if possible.
HCP: 12	♣ K854	You bid first.

Board: 30	♠ 108765	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ A762	Partner bids first.
HCP: 13	♣ A	

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

Board: 26  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ 65  
 ♥ K1095  
 ♦ K93  
 ♣ KQJ4

South:  
 ♠ AQ832  
 ♥ Q6  
 ♦ Q1084  
 ♣ 96

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

Board: 27  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ A106  
 ♥ J96  
 ♦ KQ984  
 ♣ J4

South:  
 ♠ KQJ9  
 ♥ Q54  
 ♦ A5  
 ♣ Q852

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

Board: 28  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♣ N

North:  
 ♠ K83  
 ♥ 763  
 ♦ —  
 ♣ AKQJ632

South:  
 ♠ J654  
 ♥ J52  
 ♦ KQ986  
 ♣ 5

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

Board: 29  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥X N

North:  
 ♠ KJ53  
 ♥ 10754  
 ♦ K97  
 ♣ 106

South:  
 ♠ A96  
 ♥ A32  
 ♦ J65  
 ♣ K854

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

1. Support double redouble

Board: 30  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ AK  
 ♥ 8432  
 ♦ K93  
 ♣ K762

South:  
 ♠ 108765  
 ♥ AJ5  
 ♦ A762  
 ♣ A

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

1. New Minor Forcing



## North hands (Practice Page)

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

Board: 31	♠ 83	The opponents are silent.
Dealer: S	♥ Q975	
Vul: EW	♦ K87	Partner bids first.
HCP: 10	♣ AJ92	

Board: 32	♠ A54	East Bids 1♥ if possible.
Dealer: N	♥ K63	
Vul: Both	♦ QJ4	You bid first.
HCP: 13	♣ QJ74	

Board: 33	♠ Q1062	West Bids 1♦ if possible.
Dealer: S	♥ 72	West Bids 2♥ if possible.
Vul: EW	♦ KQJ104	
HCP: 11	♣ K8	Partner bids first.

Board: 34	♠ K87	The opponents are silent.
Dealer: N	♥ 974	
Vul: None	♦ AQ8	You bid first.
HCP: 14	♣ AJ74	

Board: 35	♠ A872	East Doubles 1♠ if possible.
Dealer: S	♥ Q52	West Bids 2♥ if possible.
Vul: Both	♦ 10972	
HCP: 6	♣ 62	Partner bids first.

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK6				1♣
Vul: EW	♥ Q975	♥ AK6	Pass	1♥	Pass	2NT
North HCP: 10	♦ K87	♦ Q3	Pass	3NT	AP	
South HCP: 18	♣ AJ92	♣ Q7653				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1♣	1♥	X
Vul: Both	♥ K63	♥ 85	Pass	1♠	Pass	2NT
North HCP: 13	♦ QJ4	♦ 93	AP			
South HCP: 12	♣ QJ74	♣ AK1053				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q1062	♠ K3				1♣
Vul: EW	♥ 72	♥ KJ5	1♦	1♠	Pass	2♣
North HCP: 11	♦ KQJ104	♦ 95	2♥	3♣	AP	
South HCP: 12	♣ K8	♣ AJ10963				
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q962		1♣	Pass	1♠
Vul: None	♥ 974	♥ A5	Pass	1NT	AP	
North HCP: 14	♦ AQ8	♦ 9653				
South HCP: 6	♣ AJ74	♣ 985				
Contract: 1N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ Q6				1♣
Vul: Both	♥ Q52	♥ AJ7	Pass	1♠	X	Pass <sup>1</sup>
North HCP: 6	♦ 10972	♦ J64	2♥	AP		
South HCP: 12	♣ 62	♣ A10874	1. max 2 ♠			
Contract: 2♥ W						

## South hands (Practice Page)

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

Board: 31	♠ AK6	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ Q3	You bid first.
HCP: 18	♣ Q7653	

Board: 32	♠ KQ82	East Bids 1♥ if possible.
Dealer: N	♥ 85	
Vul: Both	♦ 93	Partner bids first.
HCP: 12	♣ AK1053	

Board: 33	♠ K3	West Bids 1♦ if possible.
Dealer: S	♥ KJ5	West Bids 2♥ if possible.
Vul: EW	♦ 95	
HCP: 12	♣ AJ10963	You bid first.

Board: 34	♠ Q962	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ 9653	Partner bids first.
HCP: 6	♣ 985	

Board: 35	♠ Q6	East Doubles 1♠ if possible.
Dealer: S	♥ AJ7	West Bids 2♥ if possible.
Vul: Both	♦ J64	
HCP: 12	♣ A10874	You bid first.

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK6				1♣
Vul: EW	♥ Q975	♥ AK6	Pass	1♥	Pass	2NT
North HCP: 10	♦ K87	♦ Q3	Pass	3NT	AP	
South HCP: 18	♣ AJ92	♣ Q7653				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KQ82		1♣	1♥	X
Vul: Both	♥ K63	♥ 85	Pass	1♠	Pass	2NT
North HCP: 13	♦ QJ4	♦ 93	AP			
South HCP: 12	♣ QJ74	♣ AK1053				
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ Q1062	♠ K3				1♣
Vul: EW	♥ 72	♥ KJ5	1♦	1♠	Pass	2♣
North HCP: 11	♦ KQJ104	♦ 95	2♥	3♣	AP	
South HCP: 12	♣ K8	♣ AJ10963				
Contract: 3♣ S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ Q962		1♣	Pass	1♠
Vul: None	♥ 974	♥ A5	Pass	1NT	AP	
North HCP: 14	♦ AQ8	♦ 9653				
South HCP: 6	♣ AJ74	♣ 985				
Contract: 1N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ Q6				1♣
Vul: Both	♥ Q52	♥ AJ7	Pass	1♠	X	Pass <sup>1</sup>
North HCP: 6	♦ 10972	♦ J64	2♥	AP		
South HCP: 12	♣ 62	♣ A10874	1. max 2♠			
Contract: 2♥ W						

## North hands (Practice Page)

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

Board: 36	♠ K	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ 5432	You bid first.
HCP: 13	♣ AK1076	

Board: 37	♠ A1082	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ 10982	Partner bids first.
HCP: 10	♣ Q9	

Board: 38	♠ A843	East Bids 1♠ if possible.
Dealer: N	♥ KJ97	
Vul: EW	♦ J6	You bid first.
HCP: 12	♣ QJ4	

Board: 39	♠ K5	West Bids 1♦ if possible.
Dealer: S	♥ J10876	
Vul: NS	♦ Q72	Partner bids first.
HCP: 11	♣ AJ4	

Board: 40	♠ K3	East Bids 1♠ if possible.
Dealer: N	♥ K8	
Vul: Both	♦ 10852	You bid first.
HCP: 12	♣ AQ1084	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A652		1♣	Pass	1♥
Vul: None	♥ QJ9	♥ K87532	Pass	1NT	Pass	2♥
North HCP: 13	♦ 5432	♦ 7	Pass	3♥	Pass	4♥
South HCP: 9	♣ AK1076	♣ Q5	AP			
Contract: 4♥ S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A1082	♠ KJ5				1♣
Vul: NS	♥ KJ6	♥ Q98	Pass	1♠	Pass	2♣
North HCP: 10	♦ 10982	♦ K	AP			
South HCP: 16	♣ Q9	♣ AK7642				
Contract: 2♣ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ KQJ		1♣	1♠	2NT
Vul: EW	♥ KJ97	♥ 104	AP			
North HCP: 12	♦ J6	♦ AQ109742				
South HCP: 12	♣ QJ4	♣ 8				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1♣
Vul: NS	♥ J10876	♥ KQ52	1♦	1♥	Pass	2♥
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73				
Contract: 4♥ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 1094		1♣	1♠	X
Vul: Both	♥ K8	♥ AQ64	Pass	1NT	AP	
North HCP: 12	♦ 10852	♦ Q9643				
South HCP: 9	♣ AQ1084	♣ J				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 36	♠ A652	The opponents are silent.
Dealer: N	♥ K87532	
Vul: None	♦ 7	Partner bids first.
HCP: 9	♣ Q5	

Board: 37	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ K	You bid first.
HCP: 16	♣ AK7642	

Board: 38	♠ KQJ	East Bids 1♠ if possible.
Dealer: N	♥ 104	
Vul: EW	♦ AQ109742	Partner bids first.
HCP: 12	♣ 8	

Board: 39	♠ 1062	West Bids 1♦ if possible.
Dealer: S	♥ KQ52	
Vul: NS	♦ KJ	You bid first.
HCP: 14	♣ KQ73	

Board: 40	♠ 1094	East Bids 1♠ if possible.
Dealer: N	♥ AQ64	
Vul: Both	♦ Q9643	Partner bids first.
HCP: 9	♣ J	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A652		1♣	Pass	1♥
Vul: None	♥ QJ9	♥ K87532	Pass	1NT	Pass	2♥
North HCP: 13	♦ 5432	♦ 7	Pass	3♥	Pass	4♥
South HCP: 9	♣ AK1076	♣ Q5	AP			
Contract: 4♥ S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A1082	♠ KJ5				1♣
Vul: NS	♥ KJ6	♥ Q98	Pass	1♠	Pass	2♣
North HCP: 10	♦ 10982	♦ K	AP			
South HCP: 16	♣ Q9	♣ AK7642				
Contract: 2♣ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ KQJ		1♣	1♠	2NT
Vul: EW	♥ KJ97	♥ 104	AP			
North HCP: 12	♦ J6	♦ AQ109742				
South HCP: 12	♣ QJ4	♣ 8				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ 1062				1♣
Vul: NS	♥ J10876	♥ KQ52	1♦	1♥	Pass	2♥
North HCP: 11	♦ Q72	♦ KJ	Pass	4♥	AP	
South HCP: 14	♣ AJ4	♣ KQ73				
Contract: 4♥ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 1094		1♣	1♠	X
Vul: Both	♥ K8	♥ AQ64	Pass	1NT	AP	
North HCP: 12	♦ 10852	♦ Q9643				
South HCP: 9	♣ AQ1084	♣ J				
Contract: 1N N						



## North hands (Practice Page)

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

Board: 41      ♠ A8764      The opponents are silent.  
Dealer: S      ♥ 972  
Vul: NS      ♦ K3      Partner bids first.  
HCP: 10      ♣ K63

Board: 42      ♠ J86      The opponents are silent.  
Dealer: N      ♥ KQ8  
Vul: EW      ♦ 953      You bid first.  
HCP: 14      ♣ AKJ8

Board: 43      ♠ 72      West Doubles 1♣ if possible.  
Dealer: S      ♥ Q765      East Bids 1♦ if possible.  
Vul: EW      ♦ A3      West Bids 2♦ if possible.  
HCP: 10      ♣ KJ1072      East Bids 3♠ if possible.  
East Bids 4♦ if possible.  
Partner bids first.

Board: 44      ♠ K982      East Bids 1♥ if possible.  
Dealer: N      ♥ Q107      East Doubles 2♠ if possible.  
Vul: Both      ♦ K2      West Bids 3♥ if possible.  
HCP: 12      ♣ KJ72      You bid first.

Board: 45      ♠ 2      West Bids 1♥ if possible.  
Dealer: S      ♥ A7654  
Vul: None      ♦ A843      Partner bids first.  
HCP: 9      ♣ J72

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

Board: 41  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 12  
Contract: 2♣ S

North:  
♠ A8764  
♥ 972  
♦ K3  
♣ K63

South:  
♠ K105  
♥ AJ6  
♦ 6  
♣ A108542

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

Board: 42  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 13  
Contract: 4♠ S

North:  
♠ J86  
♥ KQ8  
♦ 953  
♣ AKJ8

South:  
♠ A9543  
♥ A109  
♦ AJ76  
♣ 4

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♥ <sup>4</sup>	Pass	4♠
AP			

1. New Minor Forcing  
2. 3♠  
3. Cue bid, a ♦ stopper  
4. Cue bid, a ♣ stopper

Board: 43  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 12  
Contract: 4♦ X E

North:  
♠ 72  
♥ Q765  
♦ A3  
♣ KJ1072

South:  
♠ AQ10  
♥ J842  
♦ J  
♣ A9864

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

Board: 44  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 11  
Contract: 3♠ S

North:  
♠ K982  
♥ Q107  
♦ K2  
♣ KJ72

South:  
♠ AQ1054  
♥ J5  
♦ A754  
♣ 65

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

Board: 45  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 1N N

North:  
♠ 2  
♥ A7654  
♦ A843  
♣ J72

South:  
♠ K763  
♥ 2  
♦ K76  
♣ AK643

West	North	East	South
			1♣
1♥	1NT	AP	

## South hands (Practice Page)

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

Board: 41      ♠ K105  
Dealer: S      ♥ AJ6  
Vul: NS      ♦ 6  
HCP: 12      ♣ A108542

The opponents are silent.

You bid first.

Board: 42      ♠ A9543  
Dealer: N      ♥ A109  
Vul: EW      ♦ AJ76  
HCP: 13      ♣ 4

The opponents are silent.

Partner bids first.

Board: 43      ♠ AQ10  
Dealer: S      ♥ J842  
Vul: EW      ♦ J  
HCP: 12      ♣ A9864

West Doubles 1♣ if possible.

East Bids 1♦ if possible.

West Bids 2♦ if possible.

East Bids 3♠ if possible.

East Bids 4♦ if possible.

You bid first.

Board: 44      ♠ AQ1054  
Dealer: N      ♥ J5  
Vul: Both      ♦ A754  
HCP: 11      ♣ 65

East Bids 1♥ if possible.

East Doubles 2♠ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 45      ♠ K763  
Dealer: S      ♥ 2  
Vul: None      ♦ K76  
HCP: 13      ♣ AK643

West Bids 1♥ if possible.

You bid first.

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

Board: 41  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ A8764  
 ♥ 972  
 ♦ K3  
 ♣ K63

South:  
 ♠ K105  
 ♥ AJ6  
 ♦ 6  
 ♣ A108542

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

Board: 42  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ J86  
 ♥ KQ8  
 ♦ 953  
 ♣ AKJ8

South:  
 ♠ A9543  
 ♥ A109  
 ♦ AJ76  
 ♣ 4

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♥ <sup>4</sup>	Pass	4♠
AP			

1. New Minor Forcing  
 2. 3 ♠  
 3. Cue bid, a ♦ stopper  
 4. Cue bid, a ♣ stopper

Board: 43  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♦ X E

North:  
 ♠ 72  
 ♥ Q765  
 ♦ A3  
 ♣ KJ1072

South:  
 ♠ AQ10  
 ♥ J842  
 ♦ J  
 ♣ A9864

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

Board: 44  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 11  
 Contract: 3♠ S

North:  
 ♠ K982  
 ♥ Q107  
 ♦ K2  
 ♣ KJ72

South:  
 ♠ AQ1054  
 ♥ J5  
 ♦ A754  
 ♣ 65

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

Board: 45  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ 2  
 ♥ A7654  
 ♦ A843  
 ♣ J72

South:  
 ♠ K763  
 ♥ 2  
 ♦ K76  
 ♣ AK643

West	North	East	South
			1♣
1♥	1NT	AP	

## North hands (Practice Page)

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

Board: 46	♠ K43	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ AK	You bid first.
HCP: 13	♣ J7632	

Board: 47	♠ KQJ642	East Bids 3♥ if possible.
Dealer: S	♥ Q54	
Vul: NS	♦ 652	Partner bids first.
HCP: 8	♣ 10	

Board: 48	♠ J8	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ Q8	You bid first.
HCP: 16	♣ AKQ1043	

Board: 49	♠ J65	The opponents are silent.
Dealer: S	♥ KQ1083	
Vul: None	♦ K543	Partner bids first.
HCP: 9	♣ 8	

Board: 50	♠ K104	East Bids 1♥ if possible.
Dealer: N	♥ J9	
Vul: NS	♦ J43	You bid first.
HCP: 12	♣ AK1076	

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

Board: 46  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 1N N

North:  
 ♠ K43  
 ♥ Q103  
 ♦ AK  
 ♣ J7632

South:  
 ♠ J975  
 ♥ KJ86  
 ♦ QJ  
 ♣ K85

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

Board: 47  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 3♥ E

North:  
 ♠ KQJ642  
 ♥ Q54  
 ♦ 652  
 ♣ 10

South:  
 ♠ 1073  
 ♥ 10  
 ♦ KJ109  
 ♣ AKJ84

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

Board: 48  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ J8  
 ♥ A82  
 ♦ Q8  
 ♣ AKQ1043

South:  
 ♠ A4  
 ♥ Q10974  
 ♦ KJ9654  
 ♣ —

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

Board: 49  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♣ S

North:  
 ♠ J65  
 ♥ KQ1083  
 ♦ K543  
 ♣ 8

South:  
 ♠ A1072  
 ♥ A  
 ♦ J  
 ♣ AQ109765

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

Board: 50  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 3♠ S

North:  
 ♠ K104  
 ♥ J9  
 ♦ J43  
 ♣ AK1076

South:  
 ♠ J9765  
 ♥ 8764  
 ♦ A7  
 ♣ Q2

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

## South hands (Practice Page)

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

Board: 46	♠ J975	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: Both	♦ QJ	Partner bids first.
HCP: 11	♣ K85	

Board: 47	♠ 1073	East Bids 3♥ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ KJ109	You bid first.
HCP: 12	♣ AKJ84	

Board: 48	♠ A4	The opponents are silent.
Dealer: N	♥ Q10974	
Vul: EW	♦ KJ9654	Partner bids first.
HCP: 10	♣ —	

Board: 49	♠ A1072	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ J	You bid first.
HCP: 15	♣ AQ109765	

Board: 50	♠ J9765	East Bids 1♥ if possible.
Dealer: N	♥ 8764	
Vul: NS	♦ A7	Partner bids first.
HCP: 7	♣ Q2	

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

Board: 46  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 1N N

North:  
 ♠ K43  
 ♥ Q103  
 ♦ AK  
 ♣ J7632

South:  
 ♠ J975  
 ♥ KJ86  
 ♦ QJ  
 ♣ K85

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

Board: 47  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 3♥ E

North:  
 ♠ KQJ642  
 ♥ Q54  
 ♦ 652  
 ♣ 10

South:  
 ♠ 1073  
 ♥ 10  
 ♦ KJ109  
 ♣ AKJ84

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

Board: 48  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ J8  
 ♥ A82  
 ♦ Q8  
 ♣ AKQ1043

South:  
 ♠ A4  
 ♥ Q10974  
 ♦ KJ9654  
 ♣ —

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

Board: 49  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♣ S

North:  
 ♠ J65  
 ♥ KQ1083  
 ♦ K543  
 ♣ 8

South:  
 ♠ A1072  
 ♥ A  
 ♦ J  
 ♣ AQ109765

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

Board: 50  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 3♠ S

North:  
 ♠ K104  
 ♥ J9  
 ♦ J43  
 ♣ AK1076

South:  
 ♠ J9765  
 ♥ 8764  
 ♦ A7  
 ♣ Q2

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



## North hands (Practice Page)

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

Board: 51	♠ J1096	East Bids 1♥ if possible.
Dealer: S	♥ KJ	
Vul: Both	♦ AJ965	Partner bids first.
HCP: 12	♣ Q4	

Board: 52	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ J1084	

Board: 53	♠ A	The opponents are silent.
Dealer: S	♥ K9632	
Vul: Both	♦ A976	Partner bids first.
HCP: 12	♣ J76	

Board: 54	♠ AJ765	West Bids 1♥ if possible.
Dealer: N	♥ K3	
Vul: None	♦ —	You bid first.
HCP: 13	♣ AJ9743	

Board: 55	♠ Q852	The opponents are silent.
Dealer: S	♥ 9752	
Vul: Both	♦ A3	Partner bids first.
HCP: 8	♣ Q43	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J1096	♠ AK43				1♣
Vul: Both	♥ KJ	♥ 97	Pass	1♦	1♥	1♠
North HCP: 12	♦ AJ965	♦ K104	Pass	2♥ <sup>1</sup>	Pass	3♣
South HCP: 13	♣ Q4	♣ K1086	Pass	3♠	AP	
Contract: 3♠ S			1. strength cue bid			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 1086432		1♣	Pass	1♠
Vul: EW	♥ AQ94	♥ 2	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ KJ6	♦ Q92	Pass	2♥	Pass	2♠
South HCP: 11	♣ J1084	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ S			1. New Minor Forcing			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ8				1♣
Vul: Both	♥ K9632	♥ AQ4	Pass	1♥	Pass	2NT
North HCP: 12	♦ A976	♦ QJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ J76	♣ A432	AP			
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ765	♠ K1082		1♣	Pass	1♦
Vul: None	♥ K3	♥ J98	1♥	1♠	Pass	3♠
North HCP: 13	♦ —	♦ AJ1076	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 9	♣ AJ9743	♣ 6	Pass	4♠	AP	
Contract: 4♠ N			1. Cue bid, a ♥ stopper			
			2. Cue bid, a ♣ stopper			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K63				1♣
Vul: Both	♥ 9752	♥ K108				
North HCP: 8	♦ A3	♦ K107	Pass	1♥	Pass	1NT
South HCP: 14	♣ Q43	♣ AJ85	AP			
Contract: 1N S						

## South hands (Practice Page)

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

Board: 51	♠ AK43	East Bids 1♥ if possible.
Dealer: S	♥ 97	
Vul: Both	♦ K104	You bid first.
HCP: 13	♣ K1086	

Board: 52	♠ 1086432	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ Q92	Partner bids first.
HCP: 11	♣ AKQ	

Board: 53	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ QJ4	You bid first.
HCP: 18	♣ A432	

Board: 54	♠ K1082	West Bids 1♥ if possible.
Dealer: N	♥ J98	
Vul: None	♦ AJ1076	Partner bids first.
HCP: 9	♣ 6	

Board: 55	♠ K63	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ K107	You bid first.
HCP: 14	♣ AJ85	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J1096	♠ AK43				1♣
Vul: Both	♥ KJ	♥ 97	Pass	1♦	1♥	1♠
North HCP: 12	♦ AJ965	♦ K104	Pass	2♥ <sup>1</sup>	Pass	3♣
South HCP: 13	♣ Q4	♣ K1086	Pass	3♠	AP	
Contract: 3♠ S			1. strength cue bid			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ 1086432		1♣	Pass	1♠
Vul: EW	♥ AQ94	♥ 2	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ KJ6	♦ Q92	Pass	2♥	Pass	2♠
South HCP: 11	♣ J1084	♣ AKQ	Pass	4♠	AP	
Contract: 4♠ S			1. New Minor Forcing			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ8				1♣
Vul: Both	♥ K9632	♥ AQ4	Pass	1♥	Pass	2NT
North HCP: 12	♦ A976	♦ QJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ J76	♣ A432	AP			
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AJ765	♠ K1082		1♣	Pass	1♦
Vul: None	♥ K3	♥ J98	1♥	1♠	Pass	3♠
North HCP: 13	♦ —	♦ AJ1076	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 9	♣ AJ9743	♣ 6	Pass	4♠	AP	
Contract: 4♠ N			1. Cue bid, a ♥ stopper			
			2. Cue bid, a ♣ stopper			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q852	♠ K63				1♣
Vul: Both	♥ 9752	♥ K108				
North HCP: 8	♦ A3	♦ K107	Pass	1♥	Pass	1NT
South HCP: 14	♣ Q43	♣ AJ85	AP			
Contract: 1N S						

## North hands (Practice Page)

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

Board: 56	♠ Q104	The opponents are silent.
Dealer: N	♥ K973	
Vul: None	♦ KQJ	You bid first.
HCP: 12	♣ J86	

Board: 57	♠ —	East Bids 1♠ if possible.
Dealer: S	♥ 8542	West Bids 2♠ if possible.
Vul: NS	♦ QJ9632	West Bids 3♠ if possible.
HCP: 6	♣ K105	Partner bids first.

Board: 58	♠ A107	West Bids 1♠ if possible.
Dealer: N	♥ J	East Bids 3♠ if possible.
Vul: NS	♦ K1074	
HCP: 13	♣ AJ1098	You bid first.

Board: 59	♠ 9	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ QJ972	Partner bids first.
HCP: 9	♣ Q1043	

Board: 60	♠ J1043	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ A84	You bid first.
HCP: 13	♣ AK7	

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

Board: 56  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 3♥ S

North:  
 ♠ Q104  
 ♥ K973  
 ♦ KQJ  
 ♣ J86

South:  
 ♠ 932  
 ♥ AJ82  
 ♦ 3  
 ♣ AQ943

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

Board: 57  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 18  
 Contract: 4♦ N

North:  
 ♠ —  
 ♥ 8542  
 ♦ QJ9632  
 ♣ K105

South:  
 ♠ KJ103  
 ♥ AK7  
 ♦ A7  
 ♣ QJ83

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

Board: 58  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A107  
 ♥ J  
 ♦ K1074  
 ♣ AJ1098

South:  
 ♠ Q  
 ♥ K109874  
 ♦ A62  
 ♣ Q64

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

Board: 59  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ 9  
 ♥ A107  
 ♦ QJ972  
 ♣ Q1043

South:  
 ♠ A1073  
 ♥ K853  
 ♦ K  
 ♣ A985

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

Board: 60  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ J1043  
 ♥ J97  
 ♦ A84  
 ♣ AK7

South:  
 ♠ K  
 ♥ AK1083  
 ♦ QJ  
 ♣ J8652

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: 56	♠ 932	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: None	♦ 3	Partner bids first.
HCP: 11	♣ AQ943	

Board: 57	♠ KJ103	East Bids 1♠ if possible.
Dealer: S	♥ AK7	West Bids 2♠ if possible.
Vul: NS	♦ A7	West Bids 3♠ if possible.
HCP: 18	♣ QJ83	You bid first.

Board: 58	♠ Q	West Bids 1♠ if possible.
Dealer: N	♥ K109874	East Bids 3♠ if possible.
Vul: NS	♦ A62	
HCP: 11	♣ Q64	Partner bids first.

Board: 59	♠ A1073	The opponents are silent.
Dealer: S	♥ K853	
Vul: None	♦ K	You bid first.
HCP: 14	♣ A985	

Board: 60	♠ K	The opponents are silent.
Dealer: N	♥ AK1083	
Vul: NS	♦ QJ	Partner bids first.
HCP: 14	♣ J8652	

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

Board: 56  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 3♥ S

North:  
 ♠ Q104  
 ♥ K973  
 ♦ KQJ  
 ♣ J86

South:  
 ♠ 932  
 ♥ AJ82  
 ♦ 3  
 ♣ AQ943

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

Board: 57  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 18  
 Contract: 4♦ N

North:  
 ♠ —  
 ♥ 8542  
 ♦ QJ9632  
 ♣ K105

South:  
 ♠ KJ103  
 ♥ AK7  
 ♦ A7  
 ♣ QJ83

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

Board: 58  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ A107  
 ♥ J  
 ♦ K1074  
 ♣ AJ1098

South:  
 ♠ Q  
 ♥ K109874  
 ♦ A62  
 ♣ Q64

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

Board: 59  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ 9  
 ♥ A107  
 ♦ QJ972  
 ♣ Q1043

South:  
 ♠ A1073  
 ♥ K853  
 ♦ K  
 ♣ A985

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

Board: 60  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ J1043  
 ♥ J97  
 ♦ A84  
 ♣ AK7

South:  
 ♠ K  
 ♥ AK1083  
 ♦ QJ  
 ♣ J8652

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: 61	♠ 103	West Doubles 1♣ if possible.
Dealer: S	♥ A1063	East Bids 1♠ if possible.
Vul: EW	♦ Q10963	
HCP: 7	♣ J2	Partner bids first.
Board: 62	♠ K1032	West Bids 3♥ if possible.
Dealer: N	♥ AJ94	
Vul: NS	♦ 96	You bid first.
HCP: 13	♣ KQ8	
Board: 63	♠ J764	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ 87	Partner bids first.
HCP: 7	♣ KQ642	
Board: 64	♠ A642	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ A3	You bid first.
HCP: 14	♣ AJ1087	
Board: 65	♠ QJ9	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ KQ987	Partner bids first.
HCP: 11	♣ 1074	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AJ82				1♣
Vul: EW	♥ A1063	♥ K7	X	1♦	1♠	2♣
North HCP: 7	♦ Q10963	♦ 72	Pass	2♦	AP	
South HCP: 13	♣ J2	♣ KQ1083				
Contract: 2♦ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ J975		1♣	Pass	1♠
Vul: NS	♥ AJ94	♥ 86	Pass	2♠	Pass	Pass
North HCP: 13	♦ 96	♦ AK105	3♥	Pass	Pass	3♠
South HCP: 8	♣ KQ8	♣ 975	AP			
Contract: 3♠ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1♣
Vul: None	♥ J3	♥ A102	Pass	1♠	Pass	2♣
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 2♠ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ KQJ73		1♣	Pass	1♠
Vul: EW	♥ J8	♥ K532	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 14	♦ A3	♦ K97	Pass	5♣ <sup>2</sup>	Pass	6♣
South HCP: 14	♣ AJ1087	♣ Q	AP			
Contract: 6♠ S						

1. Blackwood 0314, for ♠  
2. A=0/5 or 3/5

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A87				1♣
Vul: NS	♥ K6	♥ A82	Pass	1♦	Pass	2NT
North HCP: 11	♦ KQ987	♦ J4	Pass	3NT	AP	
South HCP: 18	♣ 1074	♣ AKQ95				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 61	♠ AJ82	West Doubles 1♣ if possible.
Dealer: S	♥ K7	East Bids 1♠ if possible.
Vul: EW	♦ 72	
HCP: 13	♣ KQ1083	You bid first.

Board: 62	♠ J975	West Bids 3♥ if possible.
Dealer: N	♥ 86	
Vul: NS	♦ AK105	Partner bids first.
HCP: 8	♣ 975	

Board: 63	♠ A1052	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ AJ5	You bid first.
HCP: 14	♣ J105	

Board: 64	♠ KQJ73	The opponents are silent.
Dealer: N	♥ K532	
Vul: EW	♦ K97	Partner bids first.
HCP: 14	♣ Q	

Board: 65	♠ A87	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ J4	You bid first.
HCP: 18	♣ AKQ95	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AJ82				1♣
Vul: EW	♥ A1063	♥ K7	X	1♦	1♠	2♣
North HCP: 7	♦ Q10963	♦ 72	Pass	2♦	AP	
South HCP: 13	♣ J2	♣ KQ1083				
Contract: 2♦ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ J975		1♣	Pass	1♠
Vul: NS	♥ AJ94	♥ 86	Pass	2♠	Pass	Pass
North HCP: 13	♦ 96	♦ AK105	3♥	Pass	Pass	3♠
South HCP: 8	♣ KQ8	♣ 975	AP			
Contract: 3♠ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ A1052				1♣
Vul: None	♥ J3	♥ A102	Pass	1♠	Pass	2♣
North HCP: 7	♦ 87	♦ AJ5	AP			
South HCP: 14	♣ KQ642	♣ J105				
Contract: 2♠ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A642	♠ KQJ73		1♣	Pass	1♠
Vul: EW	♥ J8	♥ K532	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 14	♦ A3	♦ K97	Pass	5♣ <sup>2</sup>	Pass	6♣
South HCP: 14	♣ AJ1087	♣ Q	AP			
Contract: 6♠ S						

1. Blackwood 0314, for ♠  
2. A=0/5 or 3/5

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A87				1♣
Vul: NS	♥ K6	♥ A82	Pass	1♦	Pass	2NT
North HCP: 11	♦ KQ987	♦ J4	Pass	3NT	AP	
South HCP: 18	♣ 1074	♣ AKQ95				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 66	♠ AJ6	East Bids 1♦ if possible.
Dealer: N	♥ KJ102	
Vul: Both	♦ 10	You bid first.
HCP: 14	♣ AJ954	

Board: 67	♠ J9542	East Bids 3♥ if possible.
Dealer: S	♥ Q2	
Vul: None	♦ QJ1082	Partner bids first.
HCP: 8	♣ Q	

Board: 68	♠ AQ109	West Bids 2♥ if possible.
Dealer: N	♥ 87	East Bids 3♥ if possible.
Vul: EW	♦ QJ	
HCP: 14	♣ AJ865	You bid first.

Board: 69	♠ QJ6	The opponents are silent.
Dealer: S	♥ QJ875	
Vul: None	♦ AQ104	Partner bids first.
HCP: 14	♣ Q	

Board: 70	♠ AK75	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ K54	You bid first.
HCP: 18	♣ AQ862	

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

Board: 66  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ AJ6  
 ♥ KJ102  
 ♦ 10  
 ♣ AJ954

South:  
 ♠ KQ9  
 ♥ Q764  
 ♦ KQ76  
 ♣ 76

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

Board: 67  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 3♥ E

North:  
 ♠ J9542  
 ♥ Q2  
 ♦ QJ1082  
 ♣ Q

South:  
 ♠ A1083  
 ♥ K7  
 ♦ A95  
 ♣ J1065

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

Board: 68  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♥ W

North:  
 ♠ AQ109  
 ♥ 87  
 ♦ QJ  
 ♣ AJ865

South:  
 ♠ K83  
 ♥ 6  
 ♦ K10976  
 ♣ K732

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

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ QJ6  
 ♥ QJ875  
 ♦ AQ104  
 ♣ Q

South:  
 ♠ AK98  
 ♥ 102  
 ♦ 83  
 ♣ AJ765

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

1. Fourth suit game force

Board: 70  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 8  
 Contract: 3N S

North:  
 ♠ AK75  
 ♥ Q  
 ♦ K54  
 ♣ AQ862

South:  
 ♠ J9  
 ♥ A964  
 ♦ Q87  
 ♣ J1094

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

## South hands (Practice Page)

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

Board: 66	♠ KQ9	East Bids 1♦ if possible.
Dealer: N	♥ Q764	
Vul: Both	♦ KQ76	Partner bids first.
HCP: 12	♣ 76	

Board: 67	♠ A1083	East Bids 3♥ if possible.
Dealer: S	♥ K7	
Vul: None	♦ A95	You bid first.
HCP: 12	♣ J1065	

Board: 68	♠ K83	West Bids 2♥ if possible.
Dealer: N	♥ 6	East Bids 3♥ if possible.
Vul: EW	♦ K10976	
HCP: 9	♣ K732	Partner bids first.

Board: 69	♠ AK98	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ 83	You bid first.
HCP: 12	♣ AJ765	

Board: 70	♠ J9	The opponents are silent.
Dealer: N	♥ A964	
Vul: Both	♦ Q87	Partner bids first.
HCP: 8	♣ J1094	

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

Board: 66  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ AJ6  
 ♥ KJ102  
 ♦ 10  
 ♣ AJ954

South:  
 ♠ KQ9  
 ♥ Q764  
 ♦ KQ76  
 ♣ 76

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

Board: 67  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 3♥ E

North:  
 ♠ J9542  
 ♥ Q2  
 ♦ QJ1082  
 ♣ Q

South:  
 ♠ A1083  
 ♥ K7  
 ♦ A95  
 ♣ J1065

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

Board: 68  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♥ W

North:  
 ♠ AQ109  
 ♥ 87  
 ♦ QJ  
 ♣ AJ865

South:  
 ♠ K83  
 ♥ 6  
 ♦ K10976  
 ♣ K732

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

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ QJ6  
 ♥ QJ875  
 ♦ AQ104  
 ♣ Q

South:  
 ♠ AK98  
 ♥ 102  
 ♦ 83  
 ♣ AJ765

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

1. Fourth suit game force

Board: 70  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 8  
 Contract: 3N S

North:  
 ♠ AK75  
 ♥ Q  
 ♦ K54  
 ♣ AQ862

South:  
 ♠ J9  
 ♥ A964  
 ♦ Q87  
 ♣ J1094

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



## North hands (Practice Page)

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

Board: 71	♠ AJ2	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ A72	Partner bids first.
HCP: 15	♣ Q109	

Board: 72	♠ K973	West Bids 3♥ if possible.
Dealer: N	♥ K5	
Vul: None	♦ 84	You bid first.
HCP: 14	♣ AKJ107	

Board: 73	♠ A72	The opponents are silent.
Dealer: S	♥ 943	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 7	♣ 9864	

Board: 74	♠ A542	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ K75	You bid first.
HCP: 14	♣ J1062	

Board: 75	♠ 109	West Bids 1♦ if possible.
Dealer: S	♥ AKJ1086	
Vul: Both	♦ 10985	Partner bids first.
HCP: 8	♣ 4	

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

Board: 71  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ AJ2  
 ♥ A842  
 ♦ A72  
 ♣ Q109

South:  
 ♠ Q764  
 ♥ K75  
 ♦ J8  
 ♣ AK85

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

1. Fourth suit game force

Board: 72  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 6  
 Contract: 3♥ W

North:  
 ♠ K973  
 ♥ K5  
 ♦ 84  
 ♣ AKJ107

South:  
 ♠ J84  
 ♥ 9  
 ♦ K9762  
 ♣ Q985

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

Board: 73  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ A72  
 ♥ 943  
 ♦ QJ8  
 ♣ 9864

South:  
 ♠ K983  
 ♥ A85  
 ♦ K4  
 ♣ QJ75

West	North	East	South
			1♣
Pass	1NT	AP	

Board: 74  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♠ N

North:  
 ♠ A542  
 ♥ AQ  
 ♦ K75  
 ♣ J1062

South:  
 ♠ QJ76  
 ♥ KJ98  
 ♦ Q109  
 ♣ 83

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

Board: 75  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 2N S

North:  
 ♠ 109  
 ♥ AKJ1086  
 ♦ 10985  
 ♣ 4

South:  
 ♠ KQ3  
 ♥ 54  
 ♦ AQJ  
 ♣ Q10962

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

## South hands (Practice Page)

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

Board: 71	♠ Q764	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ J8	You bid first.
HCP: 13	♣ AK85	

Board: 72	♠ J84	West Bids 3♥ if possible.
Dealer: N	♥ 9	
Vul: None	♦ K9762	Partner bids first.
HCP: 6	♣ Q985	

Board: 73	♠ K983	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ K4	You bid first.
HCP: 13	♣ QJ75	

Board: 74	♠ QJ76	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: None	♦ Q109	Partner bids first.
HCP: 9	♣ 83	

Board: 75	♠ KQ3	West Bids 1♦ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ AQJ	You bid first.
HCP: 14	♣ Q10962	

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

Board: 71  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ AJ2  
 ♥ A842  
 ♦ A72  
 ♣ Q109

South:  
 ♠ Q764  
 ♥ K75  
 ♦ J8  
 ♣ AK85

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

1. Fourth suit game force

Board: 72  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 6  
 Contract: 3♥ W

North:  
 ♠ K973  
 ♥ K5  
 ♦ 84  
 ♣ AKJ107

South:  
 ♠ J84  
 ♥ 9  
 ♦ K9762  
 ♣ Q985

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

Board: 73  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ A72  
 ♥ 943  
 ♦ QJ8  
 ♣ 9864

South:  
 ♠ K983  
 ♥ A85  
 ♦ K4  
 ♣ QJ75

West	North	East	South
			1♣
Pass	1NT	AP	

Board: 74  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♠ N

North:  
 ♠ A542  
 ♥ AQ  
 ♦ K75  
 ♣ J1062

South:  
 ♠ QJ76  
 ♥ KJ98  
 ♦ Q109  
 ♣ 83

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

Board: 75  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 2N S

North:  
 ♠ 109  
 ♥ AKJ1086  
 ♦ 10985  
 ♣ 4

South:  
 ♠ KQ3  
 ♥ 54  
 ♦ AQJ  
 ♣ Q10962

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

## North hands (Practice Page)

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

Board: 76      ♠ K32  
Dealer: N      ♥ —  
Vul: NS      ♦ QJ8  
HCP: 15      ♣ AKQ9852

East Bids 1♦ if possible.

You bid first.

Board: 77      ♠ 87  
Dealer: S      ♥ Q1073  
Vul: EW      ♦ AQ7  
HCP: 12      ♣ A754

West Bids 1♥ if possible.

Partner bids first.

Board: 78      ♠ KQ52  
Dealer: N      ♥ 873  
Vul: NS      ♦ Q8  
HCP: 14      ♣ AK43

The opponents are silent.

You bid first.

Board: 79      ♠ K109653  
Dealer: S      ♥ J92  
Vul: EW      ♦ AQ8  
HCP: 10      ♣ 2

The opponents are silent.

Partner bids first.

Board: 80      ♠ AKJ  
Dealer: N      ♥ Q2  
Vul: Both      ♦ 1082  
HCP: 12      ♣ Q7542

The opponents are silent.

You bid first.

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

Board: 76  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 7  
 Contract: 3♣ N

North:  
 ♠ K32  
 ♥ —  
 ♦ QJ8  
 ♣ AKQ9852

South:  
 ♠ Q986  
 ♥ KQ75  
 ♦ 763  
 ♣ 64

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

Board: 77  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 87  
 ♥ Q1073  
 ♦ AQ7  
 ♣ A754

South:  
 ♠ A653  
 ♥ A96  
 ♦ K84  
 ♣ QJ2

West	North	East	South
			1♣
1♥	3NT	AP	

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQ52  
 ♥ 873  
 ♦ Q8  
 ♣ AK43

South:  
 ♠ 1094  
 ♥ AKQ95  
 ♦ KJ3  
 ♣ 85

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

Board: 79  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ K109653  
 ♥ J92  
 ♦ AQ8  
 ♣ 2

South:  
 ♠ Q7  
 ♥ AQ  
 ♦ K1097  
 ♣ J9864

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

Board: 80  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ AKJ  
 ♥ Q2  
 ♦ 1082  
 ♣ Q7542

South:  
 ♠ Q6432  
 ♥ K7  
 ♦ QJ53  
 ♣ A8

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: 76	♠ Q986	East Bids 1♦ if possible.
Dealer: N	♥ KQ75	
Vul: NS	♦ 763	Partner bids first.
HCP: 7	♣ 64	
Board: 77	♠ A653	West Bids 1♥ if possible.
Dealer: S	♥ A96	
Vul: EW	♦ K84	You bid first.
HCP: 14	♣ QJ2	
Board: 78	♠ 1094	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: NS	♦ KJ3	Partner bids first.
HCP: 13	♣ 85	
Board: 79	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ K1097	You bid first.
HCP: 12	♣ J9864	
Board: 80	♠ Q6432	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ QJ53	Partner bids first.
HCP: 12	♣ A8	

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

Board: 76  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 7  
 Contract: 3♣ N

North:  
 ♠ K32  
 ♥ —  
 ♦ QJ8  
 ♣ AKQ9852

South:  
 ♠ Q986  
 ♥ KQ75  
 ♦ 763  
 ♣ 64

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

Board: 77  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 87  
 ♥ Q1073  
 ♦ AQ7  
 ♣ A754

South:  
 ♠ A653  
 ♥ A96  
 ♦ K84  
 ♣ QJ2

West	North	East	South
			1♣
1♥	3NT	AP	

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQ52  
 ♥ 873  
 ♦ Q8  
 ♣ AK43

South:  
 ♠ 1094  
 ♥ AKQ95  
 ♦ KJ3  
 ♣ 85

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

Board: 79  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ K109653  
 ♥ J92  
 ♦ AQ8  
 ♣ 2

South:  
 ♠ Q7  
 ♥ AQ  
 ♦ K1097  
 ♣ J9864

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

Board: 80  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ AKJ  
 ♥ Q2  
 ♦ 1082  
 ♣ Q7542

South:  
 ♠ Q6432  
 ♥ K7  
 ♦ QJ53  
 ♣ A8

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: 81	♠ K1075	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ AQ4	Partner bids first.
HCP: 10	♣ J1064	

Board: 82	♠ A742	West Doubles Pass if possible.
Dealer: N	♥ AK85	East Bids 2♦ if possible.
Vul: EW	♦ —	East Bids 3♦ if possible.
HCP: 14	♣ K10765	You bid first.

Board: 83	♠ 986	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ AK65	

Board: 84	♠ Q9	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: NS	♦ QJ3	You bid first.
HCP: 13	♣ K1094	

Board: 85	♠ AK	The opponents are silent.
Dealer: S	♥ K10754	
Vul: Both	♦ Q643	Partner bids first.
HCP: 14	♣ Q4	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q2				1♣
Vul: None	♥ 74	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ4	♦ 863	AP			
South HCP: 12	♣ J1064	♣ AK85				
Contract: 1N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ 963		1♣	Pass	1NT
Vul: EW	♥ AK85	♥ Q72	Pass	2♣	Pass	Pass
North HCP: 14	♦ —	♦ KQ10	X	XX	2♦	3♣
South HCP: 7	♣ K10765	♣ 9432	Pass	Pass	3♦	4♣
Contract: 4♣ N			AP			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♣
Vul: Both	♥ 543	♥ A962	Pass	1NT	Pass	3♣
North HCP: 8	♦ J95	♦ A4	AP			
South HCP: 13	♣ AK65	♣ QJ10872				
Contract: 3♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AKJ54		1♣	Pass	1♠
Vul: NS	♥ KQ74	♥ J1095	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ QJ3	♦ K4	Pass	2♥	Pass	4♥
South HCP: 13	♣ K1094	♣ J8	AP			
Contract: 4♥ N			1. New Minor Forcing			

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 85				1♣
Vul: Both	♥ K10754	♥ A863	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q643	♦ K10	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 14	♣ Q4	♣ AK975	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

## South hands (Practice Page)

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

Board: 81	♠ Q2	The opponents are silent.
Dealer: S	♥ K1062	
Vul: None	♦ 863	You bid first.
HCP: 12	♣ AK85	

Board: 82	♠ 963	West Doubles Pass if possible.
Dealer: N	♥ Q72	East Bids 2♦ if possible.
Vul: EW	♦ KQ10	East Bids 3♦ if possible.
HCP: 7	♣ 9432	Partner bids first.

Board: 83	♠ Q	The opponents are silent.
Dealer: S	♥ A962	
Vul: Both	♦ A4	You bid first.
HCP: 13	♣ QJ10872	

Board: 84	♠ AKJ54	The opponents are silent.
Dealer: N	♥ J1095	
Vul: NS	♦ K4	Partner bids first.
HCP: 13	♣ J8	

Board: 85	♠ 85	The opponents are silent.
Dealer: S	♥ A863	
Vul: Both	♦ K10	You bid first.
HCP: 14	♣ AK975	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q2				1♣
Vul: None	♥ 74	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ4	♦ 863	AP			
South HCP: 12	♣ J1064	♣ AK85				
Contract: 1N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ 963		1♣	Pass	1NT
Vul: EW	♥ AK85	♥ Q72	Pass	2♣	Pass	Pass
North HCP: 14	♦ —	♦ KQ10	X	XX	2♦	3♣
South HCP: 7	♣ K10765	♣ 9432	Pass	Pass	3♦	4♣
Contract: 4♣ N			AP			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♣
Vul: Both	♥ 543	♥ A962	Pass	1NT	Pass	3♣
North HCP: 8	♦ J95	♦ A4	AP			
South HCP: 13	♣ AK65	♣ QJ10872				
Contract: 3♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ AKJ54		1♣	Pass	1♠
Vul: NS	♥ KQ74	♥ J1095	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ QJ3	♦ K4	Pass	2♥	Pass	4♥
South HCP: 13	♣ K1094	♣ J8	AP			
Contract: 4♥ N			1. New Minor Forcing			

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 85				1♣
Vul: Both	♥ K10754	♥ A863	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q643	♦ K10	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 14	♣ Q4	♣ AK975	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

## North hands (Practice Page)

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

Board: 86      ♠ A95  
Dealer: N      ♥ AQ105  
Vul: None     ♦ A10  
HCP: 14      ♣ 10984

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

You bid first.

Board: 87      ♠ 984  
Dealer: S      ♥ A96  
Vul: NS      ♦ AQ102  
HCP: 14      ♣ A53

The opponents are silent.

Partner bids first.

Board: 88      ♠ AJ3  
Dealer: N      ♥ K74  
Vul: NS      ♦ Q52  
HCP: 13      ♣ K953

The opponents are silent.

You bid first.

Board: 89      ♠ KQ75  
Dealer: S      ♥ 75  
Vul: EW      ♦ K97432  
HCP: 8      ♣ 2

West Bids 1♦ if possible.  
East Doubles 1♠ if possible.

Partner bids first.

Board: 90      ♠ A854  
Dealer: N      ♥ QJ7  
Vul: Both     ♦ Q5  
HCP: 12      ♣ K1032

East Bids 1♦ if possible.

You bid first.

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

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 62		1♣	1♠	X
Vul: None	♥ AQ105	♥ J732	2♣ <sup>1</sup>	2♥	2♠	3♥
North HCP: 14	♦ A10	♦ Q742	3♠	AP		
South HCP: 7	♣ 10984	♣ A32				
Contract: 3♠ E			1. limit raise or better in ♠			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J7				1♣
Vul: NS	♥ A96	♥ KQ54	Pass	1♦	Pass	1♥
North HCP: 14	♦ AQ102	♦ KJ7	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 14	♣ A53	♣ KJ72	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ105		1♣	Pass	1♠
Vul: NS	♥ K74	♥ 963				
North HCP: 13	♦ Q52	♦ A1093	Pass	1NT	AP	
South HCP: 9	♣ K953	♣ 74				
Contract: 1N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A1084				1♣
Vul: EW	♥ 75	♥ J64	1♦	1♠	X	2♠
North HCP: 8	♦ K97432	♦ A5	AP			
South HCP: 12	♣ 2	♣ QJ105				
Contract: 2♠ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 32		1♣	1♦	1♥
Vul: Both	♥ QJ7	♥ A8542				
North HCP: 12	♦ Q5	♦ A7	Pass	1♠	Pass	3NT
South HCP: 13	♣ K1032	♣ AJ97	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 86      ♠ 62  
Dealer: N      ♥ J732  
Vul: None     ♦ Q742  
HCP: 7        ♣ A32

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

Partner bids first.

Board: 87      ♠ J7  
Dealer: S      ♥ KQ54  
Vul: NS       ♦ KJ7  
HCP: 14       ♣ KJ72

The opponents are silent.

You bid first.

Board: 88      ♠ KQ105  
Dealer: N      ♥ 963  
Vul: NS       ♦ A1093  
HCP: 9        ♣ 74

The opponents are silent.

Partner bids first.

Board: 89      ♠ A1084  
Dealer: S      ♥ J64  
Vul: EW       ♦ A5  
HCP: 12       ♣ QJ105

West Bids 1♦ if possible.  
East Doubles 1♠ if possible.

You bid first.

Board: 90      ♠ 32  
Dealer: N      ♥ A8542  
Vul: Both     ♦ A7  
HCP: 13       ♣ AJ97

East Bids 1♦ if possible.

Partner bids first.

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

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 62		1♣	1♠	X
Vul: None	♥ AQ105	♥ J732	2♣ <sup>1</sup>	2♥	2♠	3♥
North HCP: 14	♦ A10	♦ Q742	3♠	AP		
South HCP: 7	♣ 10984	♣ A32				
Contract: 3♠ E			1. limit raise or better in ♠			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ J7				1♣
Vul: NS	♥ A96	♥ KQ54	Pass	1♦	Pass	1♥
North HCP: 14	♦ AQ102	♦ KJ7	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 14	♣ A53	♣ KJ72	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ105		1♣	Pass	1♠
Vul: NS	♥ K74	♥ 963				
North HCP: 13	♦ Q52	♦ A1093	Pass	1NT	AP	
South HCP: 9	♣ K953	♣ 74				
Contract: 1N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A1084				1♣
Vul: EW	♥ 75	♥ J64	1♦	1♠	X	2♠
North HCP: 8	♦ K97432	♦ A5	AP			
South HCP: 12	♣ 2	♣ QJ105				
Contract: 2♠ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ 32		1♣	1♦	1♥
Vul: Both	♥ QJ7	♥ A8542				
North HCP: 12	♦ Q5	♦ A7	Pass	1♠	Pass	3NT
South HCP: 13	♣ K1032	♣ AJ97	AP			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 91	♠ Q8	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q10984	Partner bids first.
HCP: 8	♣ 9542	

Board: 92	♠ Q	East Bids 1♦ if possible.
Dealer: N	♥ 954	
Vul: Both	♦ A96	You bid first.
HCP: 12	♣ KQJ1096	

Board: 93	♠ Q7432	The opponents are silent.
Dealer: S	♥ AQ763	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ A85	

Board: 94	♠ K862	East Doubles 1♣ if possible.
Dealer: N	♥ AQJ6	West Bids 4♠ if possible.
Vul: EW	♦ A2	
HCP: 14	♣ 1032	You bid first.

Board: 95	♠ AK94	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ K872	Partner bids first.
HCP: 10	♣ 109	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ65				1♣
Vul: EW	♥ A6	♥ KQ97	Pass	1♦	Pass	2NT
North HCP: 8	♦ Q10984	♦ AK	Pass	3NT	AP	
South HCP: 18	♣ 9542	♣ J103				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ 6432		1♣	1♦	X
Vul: Both	♥ 954	♥ AJ32	Pass	2♣	AP	
North HCP: 12	♦ A96	♦ Q75				
South HCP: 7	♣ KQJ1096	♣ 72				
Contract: 2♣ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q7432	♠ AK95		1♠	Pass	2♠
Vul: None	♥ AQ763	♥ J85	Pass	4♦ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ —	♦ K54	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 12	♣ A85	♣ J76	Pass	6♠	AP	
Contract: 6♠ N						

1. Splinter  
2. Blackwood 0314, for ♠  
3. A=2/5 or 5/5, Q(S)=0

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ —		1♣	X	1♥
Vul: EW	♥ AQJ6	♥ 987542	4♠	AP		
North HCP: 14	♦ A2	♦ K103				
South HCP: 6	♣ 1032	♣ QJ65				
Contract: 4♠ W						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AK94	♠ J1086				1♣
Vul: Both	♥ 987	♥ KJ3	Pass	1♠	Pass	3♠
North HCP: 10	♦ K872	♦ AJ	Pass	4♠	AP	
South HCP: 18	♣ 109	♣ AKJ7				
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 91	♠ AJ65	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: EW	♦ AK	You bid first.
HCP: 18	♣ J103	

Board: 92	♠ 6432	East Bids 1♦ if possible.
Dealer: N	♥ AJ32	
Vul: Both	♦ Q75	Partner bids first.
HCP: 7	♣ 72	

Board: 93	♠ AK95	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ K54	You bid first.
HCP: 12	♣ J76	

Board: 94	♠ —	East Doubles 1♣ if possible.
Dealer: N	♥ 987542	West Bids 4♠ if possible.
Vul: EW	♦ K103	
HCP: 6	♣ QJ65	Partner bids first.

Board: 95	♠ J1086	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ AKJ7	

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

Board: 91  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 18  
Contract: 3N S

North:  
♠ Q8  
♥ A6  
♦ Q10984  
♣ 9542

South:  
♠ AJ65  
♥ KQ97  
♦ AK  
♣ J103

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

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 7  
Contract: 2♣ N

North:  
♠ Q  
♥ 954  
♦ A96  
♣ KQJ1096

South:  
♠ 6432  
♥ AJ32  
♦ Q75  
♣ 72

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

Board: 93  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 6♠ N

North:  
♠ Q7432  
♥ AQ763  
♦ —  
♣ A85

South:  
♠ AK95  
♥ J85  
♦ K54  
♣ J76

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

1. Splinter
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=0

Board: 94  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 6  
Contract: 4♠ W

North:  
♠ K862  
♥ AQJ6  
♦ A2  
♣ 1032

South:  
♠ —  
♥ 987542  
♦ K103  
♣ QJ65

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

Board: 95  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 18  
Contract: 4♠ N

North:  
♠ AK94  
♥ 987  
♦ K872  
♣ 109

South:  
♠ J1086  
♥ KJ3  
♦ AJ  
♣ AKJ7

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

## North hands (Practice Page)

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

Board: 96	♠ AQ32	East Bids 1♦ if possible.
Dealer: N	♥ K5	West Doubles 1♥ if possible.
Vul: None	♦ 1076	
HCP: 13	♣ A1065	You bid first.

Board: 97	♠ 975	East Bids 1♠ if possible.
Dealer: S	♥ K1093	West Bids 3♠ if possible.
Vul: NS	♦ 94	
HCP: 7	♣ A742	Partner bids first.

Board: 98	♠ A84	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ Q	You bid first.
HCP: 19	♣ QJ1097	

Board: 99	♠ 10853	West Doubles 1♣ if possible.
Dealer: S	♥ AQ1095	East Bids 2♦ if possible.
Vul: None	♦ 4	
HCP: 6	♣ 1092	Partner bids first.

Board: 100	♠ A109	The opponents are silent.
Dealer: N	♥ 853	
Vul: NS	♦ Q43	You bid first.
HCP: 12	♣ AQ108	

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 1♥X S

North:  
 ♠ AQ32  
 ♥ K5  
 ♦ 1076  
 ♣ A1065

South:  
 ♠ K85  
 ♥ Q109642  
 ♦ K982  
 ♣ —

West	North	East	South
	1♣	1♦	1♥
X	Pass <sup>1</sup>	Pass	Pass
1. max 2 ♥			

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 975  
 ♥ K1093  
 ♦ 94  
 ♣ A742

South:  
 ♠ 2  
 ♥ AJ52  
 ♦ A72  
 ♣ QJ1095

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A84  
 ♥ AKQJ  
 ♦ Q  
 ♣ QJ1097

South:  
 ♠ Q73  
 ♥ 1043  
 ♦ A108632  
 ♣ 5

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

Board: 99  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♦ E

North:  
 ♠ 10853  
 ♥ AQ1095  
 ♦ 4  
 ♣ 1092

South:  
 ♠ QJ74  
 ♥ 42  
 ♦ AQ9  
 ♣ QJ54

West	North	East	South
			1♣
X	1♥	2♦	Pass <sup>1</sup>
Pass	Pass		
1. max 2 ♥			

Board: 100  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ A109  
 ♥ 853  
 ♦ Q43  
 ♣ AQ108

South:  
 ♠ 54  
 ♥ AK96  
 ♦ J107  
 ♣ K754

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

## South hands (Practice Page)

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

Board: 96	♠ K85	East Bids 1♦ if possible.
Dealer: N	♥ Q109642	West Doubles 1♥ if possible.
Vul: None	♦ K982	
HCP: 8	♣ —	Partner bids first.
Board: 97	♠ 2	East Bids 1♠ if possible.
Dealer: S	♥ AJ52	West Bids 3♠ if possible.
Vul: NS	♦ A72	
HCP: 12	♣ QJ1095	You bid first.
Board: 98	♠ Q73	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ A108632	Partner bids first.
HCP: 6	♣ 5	
Board: 99	♠ QJ74	West Doubles 1♣ if possible.
Dealer: S	♥ 42	East Bids 2♦ if possible.
Vul: None	♦ AQ9	
HCP: 12	♣ QJ54	You bid first.
Board: 100	♠ 54	The opponents are silent.
Dealer: N	♥ AK96	
Vul: NS	♦ J107	Partner bids first.
HCP: 11	♣ K754	

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 1♥X S

North:  
 ♠ AQ32  
 ♥ K5  
 ♦ 1076  
 ♣ A1065

South:  
 ♠ K85  
 ♥ Q109642  
 ♦ K982  
 ♣ —

West	North	East	South
	1♣	1♦	1♥
X	Pass <sup>1</sup>	Pass	Pass
1. max 2 ♥			

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 975  
 ♥ K1093  
 ♦ 94  
 ♣ A742

South:  
 ♠ 2  
 ♥ AJ52  
 ♦ A72  
 ♣ QJ1095

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A84  
 ♥ AKQJ  
 ♦ Q  
 ♣ QJ1097

South:  
 ♠ Q73  
 ♥ 1043  
 ♦ A108632  
 ♣ 5

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

Board: 99  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♦ E

North:  
 ♠ 10853  
 ♥ AQ1095  
 ♦ 4  
 ♣ 1092

South:  
 ♠ QJ74  
 ♥ 42  
 ♦ AQ9  
 ♣ QJ54

West	North	East	South
			1♣
X	1♥	2♦	Pass <sup>1</sup>
Pass	Pass		
1. max 2 ♥			

Board: 100  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♣ N

North:  
 ♠ A109  
 ♥ 853  
 ♦ Q43  
 ♣ AQ108

South:  
 ♠ 54  
 ♥ AK96  
 ♦ J107  
 ♣ K754

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



## North hands (Practice Page)

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

Board: 101	♠ A10	The opponents are silent.
Dealer: S	♥ AK954	
Vul: EW	♦ Q7653	Partner bids first.
HCP: 13	♣ 8	
Board: 102	♠ 532	West Doubles 1♠ if possible.
Dealer: N	♥ AK93	East Bids 2♥ if possible.
Vul: None	♦ Q94	
HCP: 13	♣ A65	You bid first.
Board: 103	♠ Q963	West Bids 1♠ if possible.
Dealer: S	♥ Q10732	West Bids 2♠ if possible.
Vul: NS	♦ K1032	East Bids 3♥ if possible.
HCP: 7	♣ —	West Bids 3♠ if possible.
		Partner bids first.
Board: 104	♠ A107	The opponents are silent.
Dealer: N	♥ K974	
Vul: EW	♦ Q93	You bid first.
HCP: 12	♣ K96	
Board: 105	♠ 76542	East Bids 3♦ if possible.
Dealer: S	♥ KQ95	
Vul: Both	♦ 3	Partner bids first.
HCP: 9	♣ A73	

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

Board: 101  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 6♣ S

North:  
 ♠ A10  
 ♥ AK954  
 ♦ Q7653  
 ♣ 8

South:  
 ♠ 8  
 ♥ J107  
 ♦ A  
 ♣ AKJ96532

West	North	East	South
			1♣
Pass	1♥	Pass	5♣
Pass	6♣	AP	

Board: 102  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 4♠ S

North:  
 ♠ 532  
 ♥ AK93  
 ♦ Q94  
 ♣ A65

South:  
 ♠ KJ1086  
 ♥ 2  
 ♦ 65  
 ♣ KQ1093

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

1. Support double redouble

Board: 103  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠ W

North:  
 ♠ Q963  
 ♥ Q10732  
 ♦ K1032  
 ♣ —

South:  
 ♠ 8  
 ♥ AJ  
 ♦ 9865  
 ♣ AKJ862

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

1. limit raise or better in ♠

Board: 104  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N S

North:  
 ♠ A107  
 ♥ K974  
 ♦ Q93  
 ♣ K96

South:  
 ♠ K85  
 ♥ Q52  
 ♦ K1052  
 ♣ A107

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

Board: 105  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ E

North:  
 ♠ 76542  
 ♥ KQ95  
 ♦ 3  
 ♣ A73

South:  
 ♠ QJ8  
 ♥ AJ64  
 ♦ 96  
 ♣ KQ85

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

## South hands (Practice Page)

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

Board: 101	♠ 8	The opponents are silent.
Dealer: S	♥ J107	
Vul: EW	♦ A	You bid first.
HCP: 13	♣ AKJ96532	
Board: 102	♠ KJ1086	West Doubles 1♠ if possible.
Dealer: N	♥ 2	East Bids 2♥ if possible.
Vul: None	♦ 65	
HCP: 9	♣ KQ1093	Partner bids first.
Board: 103	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ AJ	West Bids 2♠ if possible.
Vul: NS	♦ 9865	East Bids 3♥ if possible.
HCP: 13	♣ AKJ862	West Bids 3♠ if possible.
		You bid first.
Board: 104	♠ K85	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ K1052	Partner bids first.
HCP: 12	♣ A107	
Board: 105	♠ QJ8	East Bids 3♦ if possible.
Dealer: S	♥ AJ64	
Vul: Both	♦ 96	You bid first.
HCP: 13	♣ KQ85	

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

Board: 101  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 6♣ S

North:  
 ♠ A10  
 ♥ AK954  
 ♦ Q7653  
 ♣ 8

South:  
 ♠ 8  
 ♥ J107  
 ♦ A  
 ♣ AKJ96532

West	North	East	South
			1♣
Pass	1♥	Pass	5♣
Pass	6♣	AP	

Board: 102  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 4♠ S

North:  
 ♠ 532  
 ♥ AK93  
 ♦ Q94  
 ♣ A65

South:  
 ♠ KJ1086  
 ♥ 2  
 ♦ 65  
 ♣ KQ1093

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

1. Support double redouble

Board: 103  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠ W

North:  
 ♠ Q963  
 ♥ Q10732  
 ♦ K1032  
 ♣ —

South:  
 ♠ 8  
 ♥ AJ  
 ♦ 9865  
 ♣ AKJ862

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

1. limit raise or better in ♠

Board: 104  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N S

North:  
 ♠ A107  
 ♥ K974  
 ♦ Q93  
 ♣ K96

South:  
 ♠ K85  
 ♥ Q52  
 ♦ K1052  
 ♣ A107

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

Board: 105  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♦ E

North:  
 ♠ 76542  
 ♥ KQ95  
 ♦ 3  
 ♣ A73

South:  
 ♠ QJ8  
 ♥ AJ64  
 ♦ 96  
 ♣ KQ85

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

## North hands (Practice Page)

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

Board: 106      ♠ 1098  
Dealer: N        ♥ AK72  
Vul: NS         ♦ 865  
HCP: 12         ♣ AJ3

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

You bid first.

Board: 107      ♠ 10743  
Dealer: S        ♥ Q92  
Vul: EW         ♦ K64  
HCP: 7           ♣ Q107

West Bids 1♦ if possible.

Partner bids first.

Board: 108      ♠ AQ4  
Dealer: N        ♥ K1083  
Vul: None       ♦ KQJ  
HCP: 18         ♣ K92

East Bids 1♠ if possible.

You bid first.

Board: 109      ♠ 109  
Dealer: S        ♥ 52  
Vul: EW         ♦ A10983  
HCP: 8           ♣ A1084

East Bids 2♥ if possible.

Partner bids first.

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

Board: 106  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ S

North:  
 ♠ 1098  
 ♥ AK72  
 ♦ 865  
 ♣ AJ3

South:  
 ♠ QJ754  
 ♥ Q4  
 ♦ 1097  
 ♣ K86

West	North	East	South
	1♣	1♦	1♣
X	XX <sup>1</sup>	2♥	2♣
AP			
1. Support double redouble			

Board: 107  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 17  
 Contract: 3♠ N

North:  
 ♠ 10743  
 ♥ Q92  
 ♦ K64  
 ♣ Q107

South:  
 ♠ KJ65  
 ♥ AK  
 ♦ J7  
 ♣ AJ654

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

Board: 108  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 11  
 Contract: 6♣ N

North:  
 ♠ AQ4  
 ♥ K1083  
 ♦ KQJ  
 ♣ K92

South:  
 ♠ 1052  
 ♥ AQJ2  
 ♦ 6  
 ♣ A10853

West	North	East	South
	1♣	1♠	X
Pass	2♠ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	3NT	Pass	4♣
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♥ <sup>5</sup>	Pass	6♣
AP			
1. strength cue bid			
2. limit raise or better in ♣			
3. Cue bid, a ♦ stopper			
4. Blackwood 0314, for ♣			
5. A=2/5 or 5/5, Q(C)=0			

Board: 109  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♥ E

North:  
 ♠ 109  
 ♥ 52  
 ♦ A10983  
 ♣ A1084

South:  
 ♠ AK83  
 ♥ K9  
 ♦ 74  
 ♣ KJ965

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

## South hands (Practice Page)

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

Board: 106      ♠ QJ754  
Dealer: N        ♥ Q4  
Vul: NS         ♦ 1097  
HCP: 8          ♣ K86

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

Partner bids first.

Board: 107      ♠ KJ65  
Dealer: S        ♥ AK  
Vul: EW         ♦ J7  
HCP: 17        ♣ AJ654

West Bids 1♦ if possible.

You bid first.

Board: 108      ♠ 1052  
Dealer: N        ♥ AQJ2  
Vul: None       ♦ 6  
HCP: 11        ♣ A10853

East Bids 1♠ if possible.

Partner bids first.

Board: 109      ♠ AK83  
Dealer: S        ♥ K9  
Vul: EW         ♦ 74  
HCP: 14        ♣ KJ965

East Bids 2♥ if possible.

You bid first.

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

Board: 106  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ S

North:  
 ♠ 1098  
 ♥ AK72  
 ♦ 865  
 ♣ AJ3

South:  
 ♠ QJ754  
 ♥ Q4  
 ♦ 1097  
 ♣ K86

West	North	East	South
	1♣	1♦	1♣
X	XX <sup>1</sup>	2♥	2♣
AP			
1. Support double redouble			

Board: 107  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 17  
 Contract: 3♠ N

North:  
 ♠ 10743  
 ♥ Q92  
 ♦ K64  
 ♣ Q107

South:  
 ♠ KJ65  
 ♥ AK  
 ♦ J7  
 ♣ AJ654

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

Board: 108  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 11  
 Contract: 6♣ N

North:  
 ♠ AQ4  
 ♥ K1083  
 ♦ KQJ  
 ♣ K92

South:  
 ♠ 1052  
 ♥ AQJ2  
 ♦ 6  
 ♣ A10853

West	North	East	South
	1♣	1♠	X
Pass	2♠ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	3NT	Pass	4♣
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♥ <sup>5</sup>	Pass	6♣
AP			
1. strength cue bid			
2. limit raise or better in ♣			
3. Cue bid, a ♦ stopper			
4. Blackwood 0314, for ♣			
5. A=2/5 or 5/5, Q(C)=0			

Board: 109  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♥ E

North:  
 ♠ 109  
 ♥ 52  
 ♦ A10983  
 ♣ A1084

South:  
 ♠ AK83  
 ♥ K9  
 ♦ 74  
 ♣ KJ965

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



## North hands (Practice Page)

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

Board: 110      ♠ AQ93  
Dealer: N        ♥ J76  
Vul: Both        ♦ K96  
HCP: 12         ♣ Q85

East Bids 1NT if possible.  
West Doubles 2♣ if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 111      ♠ A93  
Dealer: S        ♥ K932  
Vul: None        ♦ J109873  
HCP: 8          ♣ —

East Doubles 1♦ if possible.  
West Doubles 1♠ if possible.

Partner bids first.

Board: 112      ♠ K5  
Dealer: N        ♥ Q874  
Vul: NS          ♦ A  
HCP: 18         ♣ AKQ752

West Bids 3♦ if possible.

You bid first.

Board: 113      ♠ Q107  
Dealer: S        ♥ KJ83  
Vul: Both        ♦ AQ43  
HCP: 17         ♣ KQ

The opponents are silent.

Partner bids first.

Board: 114      ♠ AQ42  
Dealer: N        ♥ K74  
Vul: None        ♦ KJ8  
HCP: 18         ♣ AJ10

The opponents are silent.

You bid first.

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

Board: 110

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♠ E

North:

♠ AQ93

♥ J76

♦ K96

♣ Q85

South:

♠ 86

♥ 1083

♦ AJ82

♣ K1073

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

	1♣	1NT	2♣
--	----	-----	----

X	Pass	2♠	AP
---	------	----	----

Board: 111

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♦ N

North:

♠ A93

♥ K932

♦ J109873

♣ —

South:

♠ QJ52

♥ 87

♦ AQ5

♣ KJ82

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

1♣

Pass	1♦	X	1♠
------	----	---	----

X	2♦	Pass	2♥ <sup>1</sup>
---	----	------	-----------------

Pass	3♦	AP	
------	----	----	--

1. limit raise or better in ♦

Board: 112

Dealer: N

Vul: NS

North HCP: 18

South HCP: 9

Contract: 4♣ N

North:

♠ K5

♥ Q874

♦ A

♣ AKQ752

South:

♠ QJ1042

♥ A32

♦ Q84

♣ 93

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

	1♣	Pass	1♠
--	----	------	----

3♦	4♣	AP	
----	----	----	--

Board: 113

Dealer: S

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N S

North:

♠ Q107

♥ KJ83

♦ AQ43

♣ KQ

South:

♠ K3

♥ Q105

♦ K109

♣ AJ985

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

1♣

Pass	1♥	Pass	1NT
------	----	------	-----

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

Board: 114

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AQ42

♥ K74

♦ KJ8

♣ AJ10

South:

♠ 108

♥ AJ63

♦ 742

♣ KQ84

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

	1♣	Pass	1♥
--	----	------	----

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

AP

## South hands (Practice Page)

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

Board: 110  
Dealer: N  
Vul: Both  
HCP: 8

♠ 86  
♥ 1083  
♦ AJ82  
♣ K1073

East Bids 1NT if possible.  
West Doubles 2♣ if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 111  
Dealer: S  
Vul: None  
HCP: 13

♠ QJ52  
♥ 87  
♦ AQ5  
♣ KJ82

East Doubles 1♦ if possible.  
West Doubles 1♠ if possible.

You bid first.

Board: 112  
Dealer: N  
Vul: NS  
HCP: 9

♠ QJ1042  
♥ A32  
♦ Q84  
♣ 93

West Bids 3♦ if possible.

Partner bids first.

Board: 113  
Dealer: S  
Vul: Both  
HCP: 13

♠ K3  
♥ Q105  
♦ K109  
♣ AJ985

The opponents are silent.

You bid first.

Board: 114  
Dealer: N  
Vul: None  
HCP: 10

♠ 108  
♥ AJ63  
♦ 742  
♣ KQ84

The opponents are silent.

Partner bids first.

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

Board: 110

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♠ E

North:

♠ AQ93

♥ J76

♦ K96

♣ Q85

South:

♠ 86

♥ 1083

♦ AJ82

♣ K1073

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

	1♣	1NT	2♣
--	----	-----	----

X	Pass	2♠	AP
---	------	----	----

Board: 111

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 3♦ N

North:

♠ A93

♥ K932

♦ J109873

♣ —

South:

♠ QJ52

♥ 87

♦ AQ5

♣ KJ82

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

1♣

Pass	1♦	X	1♠
------	----	---	----

X	2♦	Pass	2♥ <sup>1</sup>
---	----	------	-----------------

Pass	3♦	AP	
------	----	----	--

1. limit raise or better in ♦

Board: 112

Dealer: N

Vul: NS

North HCP: 18

South HCP: 9

Contract: 4♣ N

North:

♠ K5

♥ Q874

♦ A

♣ AKQ752

South:

♠ QJ1042

♥ A32

♦ Q84

♣ 93

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

	1♣	Pass	1♠
--	----	------	----

3♦	4♣	AP	
----	----	----	--

Board: 113

Dealer: S

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N S

North:

♠ Q107

♥ KJ83

♦ AQ43

♣ KQ

South:

♠ K3

♥ Q105

♦ K109

♣ AJ985

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

1♣

Pass	1♥	Pass	1NT
------	----	------	-----

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

Board: 114

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AQ42

♥ K74

♦ KJ8

♣ AJ10

South:

♠ 108

♥ AJ63

♦ 742

♣ KQ84

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

	1♣	Pass	1♥
--	----	------	----

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

AP

## North hands (Practice Page)

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

Board: 115	♠ AJ42	The opponents are silent.
Dealer: S	♥ Q876	
Vul: NS	♦ Q943	Partner bids first.
HCP: 9	♣ 8	
Board: 116	♠ 107	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: EW	♦ A2	You bid first.
HCP: 13	♣ QJ842	
Board: 117	♠ A	West Doubles 1♠ if possible.
Dealer: S	♥ AQJ103	
Vul: None	♦ K10864	Partner bids first.
HCP: 14	♣ 102	
Board: 118	♠ Q32	East Bids 1NT if possible.
Dealer: N	♥ AQ52	
Vul: NS	♦ K10	You bid first.
HCP: 12	♣ J852	
Board: 119	♠ KJ9632	The opponents are silent.
Dealer: S	♥ 764	
Vul: EW	♦ AQ109	Partner bids first.
HCP: 10	♣ —	

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

Board: 115

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ42

♥ Q876

♦ Q943

♣ 8

South:

♠ K73

♥ J

♦ AKJ2

♣ Q7643

West North East South

Pass 1♥ Pass 1NT

AP

Board: 116

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 2♥ S

North:

♠ 107

♥ AQ93

♦ A2

♣ QJ842

South:

♠ A2

♥ K875

♦ J1096

♣ 953

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ AP

Board: 117

Dealer: S

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ A

♥ AQJ103

♦ K10864

♣ 102

South:

♠ Q842

♥ 5

♦ AQ5

♣ A8543

West North East South

Pass 1♥ Pass 1♣

X<sup>1</sup> 2♣<sup>2</sup> Pass 2NT

Pass 3♥ Pass 3NT

AP

1. Two suit takeout double

2. strength cue bid

Board: 118

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 1NX E

North:

♠ Q32

♥ AQ52

♦ K10

♣ J852

South:

♠ J986

♥ K104

♦ AJ86

♣ A6

West North East South

Pass 1♣ 1NT X

AP

Board: 119

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♠ N

North:

♠ KJ9632

♥ 764

♦ AQ109

♣ —

South:

♠ A5

♥ KQ2

♦ J53

♣ QJ1063

West North East South

Pass 1♠ Pass 1NT

Pass 2♠ AP

## South hands (Practice Page)

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

Board: 115	♠ K73	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AKJ2	You bid first.
HCP: 14	♣ Q7643	
Board: 116	♠ A2	The opponents are silent.
Dealer: N	♥ K875	
Vul: EW	♦ J1096	Partner bids first.
HCP: 8	♣ 953	
Board: 117	♠ Q842	West Doubles 1♠ if possible.
Dealer: S	♥ 5	
Vul: None	♦ AQ5	You bid first.
HCP: 12	♣ A8543	
Board: 118	♠ J986	East Bids 1NT if possible.
Dealer: N	♥ K104	
Vul: NS	♦ AJ86	Partner bids first.
HCP: 13	♣ A6	
Board: 119	♠ A5	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ J53	You bid first.
HCP: 13	♣ QJ1063	

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

Board: 115

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ42

♥ Q876

♦ Q943

♣ 8

South:

♠ K73

♥ J

♦ AKJ2

♣ Q7643

West North East South

Pass 1♥ Pass 1NT

AP

Board: 116

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 2♥ S

North:

♠ 107

♥ AQ93

♦ A2

♣ QJ842

South:

♠ A2

♥ K875

♦ J1096

♣ 953

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ AP

Board: 117

Dealer: S

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ A

♥ AQJ103

♦ K10864

♣ 102

South:

♠ Q842

♥ 5

♦ AQ5

♣ A8543

West North East South

Pass 1♥ Pass 1♣

X<sup>1</sup> 2♣<sup>2</sup> Pass 2NT

Pass 3♥ Pass 3NT

AP

1. Two suit takeout double

2. strength cue bid

Board: 118

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 1NX E

North:

♠ Q32

♥ AQ52

♦ K10

♣ J852

South:

♠ J986

♥ K104

♦ AJ86

♣ A6

West North East South

Pass 1♣ 1NT X

AP

Board: 119

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♠ N

North:

♠ KJ9632

♥ 764

♦ AQ109

♣ —

South:

♠ A5

♥ KQ2

♦ J53

♣ QJ1063

West North East South

Pass 1♠ Pass 1NT

Pass 2♠ AP



## North hands (Practice Page)

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

Board: 120	♠ KQ108	West Doubles 1♠ if possible.
Dealer: N	♥ Q872	West Bids 3♦ if possible.
Vul: Both	♦ K	
HCP: 14	♣ KJ93	You bid first.
Board: 121	♠ K7	East Bids 2NT if possible.
Dealer: S	♥ 7	West Bids 4♥ if possible.
Vul: NS	♦ AJ107642	
HCP: 15	♣ AK10	Partner bids first.
Board: 122	♠ AQ86	West Bids 2♦ if possible.
Dealer: N	♥ A62	
Vul: EW	♦ 2	You bid first.
HCP: 13	♣ QJ1094	
Board: 123	♠ A6	The opponents are silent.
Dealer: S	♥ 1098742	
Vul: Both	♦ 97	Partner bids first.
HCP: 6	♣ Q62	
Board: 124	♠ KQJ9	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ Q85	You bid first.
HCP: 15	♣ AK1064	

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

Board: 120  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♦ W

North:  
 ♠ KQ108  
 ♥ Q872  
 ♦ K  
 ♣ KJ93

South:  
 ♠ J965  
 ♥ 43  
 ♦ AQ73  
 ♣ 765

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 12  
 Contract: 5♦ N

North:  
 ♠ K7  
 ♥ 7  
 ♦ AJ107642  
 ♣ AK10

South:  
 ♠ A2  
 ♥ A8  
 ♦ K985  
 ♣ J9862

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

Board: 122  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ AQ86  
 ♥ A62  
 ♦ 2  
 ♣ QJ1094

South:  
 ♠ KJ73  
 ♥ Q8  
 ♦ 854  
 ♣ A732

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

Board: 123  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♥ N

North:  
 ♠ A6  
 ♥ 1098742  
 ♦ 97  
 ♣ Q62

South:  
 ♠ J105  
 ♥ AJ5  
 ♦ AJ5  
 ♣ K974

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

Board: 124  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ KQJ9  
 ♥ 2  
 ♦ Q85  
 ♣ AK1064

South:  
 ♠ A65  
 ♥ Q8763  
 ♦ AJ7  
 ♣ J7

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

## South hands (Practice Page)

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

Board: 120	♠ J965	West Doubles 1♠ if possible.
Dealer: N	♥ 43	West Bids 3♦ if possible.
Vul: Both	♦ AQ73	
HCP: 7	♣ 765	Partner bids first.

Board: 121	♠ A2	East Bids 2NT if possible.
Dealer: S	♥ A8	West Bids 4♥ if possible.
Vul: NS	♦ K985	
HCP: 12	♣ J9862	You bid first.

Board: 122	♠ KJ73	West Bids 2♦ if possible.
Dealer: N	♥ Q8	
Vul: EW	♦ 854	Partner bids first.
HCP: 10	♣ A732	

Board: 123	♠ J105	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AJ5	You bid first.
HCP: 14	♣ K974	

Board: 124	♠ A65	The opponents are silent.
Dealer: N	♥ Q8763	
Vul: None	♦ AJ7	Partner bids first.
HCP: 12	♣ J7	

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

Board: 120  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♦ W

North:  
 ♠ KQ108  
 ♥ Q872  
 ♦ K  
 ♣ KJ93

South:  
 ♠ J965  
 ♥ 43  
 ♦ AQ73  
 ♣ 765

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 12  
 Contract: 5♦ N

North:  
 ♠ K7  
 ♥ 7  
 ♦ AJ107642  
 ♣ AK10

South:  
 ♠ A2  
 ♥ A8  
 ♦ K985  
 ♣ J9862

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

Board: 122  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♠ S

North:  
 ♠ AQ86  
 ♥ A62  
 ♦ 2  
 ♣ QJ1094

South:  
 ♠ KJ73  
 ♥ Q8  
 ♦ 854  
 ♣ A732

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

Board: 123  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♥ N

North:  
 ♠ A6  
 ♥ 1098742  
 ♦ 97  
 ♣ Q62

South:  
 ♠ J105  
 ♥ AJ5  
 ♦ AJ5  
 ♣ K974

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

Board: 124  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ KQJ9  
 ♥ 2  
 ♦ Q85  
 ♣ AK1064

South:  
 ♠ A65  
 ♥ Q8763  
 ♦ AJ7  
 ♣ J7

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

## North hands (Practice Page)

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

Board: 125	♠ 43	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ K10973	Partner bids first.
HCP: 12	♣ K74	

Board: 126	♠ J108	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ A104	You bid first.
HCP: 14	♣ KQ43	

Board: 127	♠ K10	East Bids 1♥ if possible.
Dealer: S	♥ 954	East Bids 3♥ if possible.
Vul: None	♦ AJ742	
HCP: 10	♣ Q108	Partner bids first.

Board: 128	♠ A652	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ Q10	You bid first.
HCP: 14	♣ AQJ872	

Board: 129	♠ KJ854	East Bids 1NT if possible.
Dealer: S	♥ J7	East Bids 3♣ if possible.
Vul: NS	♦ A1072	
HCP: 9	♣ 32	Partner bids first.

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

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A2				1♣
Vul: EW	♥ AQ10	♥ KJ82	Pass	1♦	Pass	1♥
North HCP: 12	♦ K10973	♦ QJ	Pass	2NT	Pass	3NT
South HCP: 17	♣ K74	♣ AQ953	AP			
Contract: 3N N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: Both	♥ A85	♥ QJ104		1♣	Pass	1♥
North HCP: 14	♦ A104	♦ Q63	Pass	1NT	AP	
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J73				1♣
Vul: None	♥ 954	♥ A72	Pass	1♦	1♥	Pass
North HCP: 10	♦ AJ742	♦ K83	Pass	2♦	3♥	AP
South HCP: 12	♣ Q108	♣ A732				
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ Q1097		1♣	Pass	1♠
Vul: Both	♥ J	♥ KQ4	Pass	3♠	Pass	3NT <sup>1</sup>
North HCP: 14	♦ Q10	♦ A862	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 11	♣ AQJ872	♣ 94	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ KJ854	♠ Q763				1♣
Vul: NS	♥ J7	♥ AQ	Pass	1♠	1NT	2♠
North HCP: 9	♦ A1072	♦ K65	Pass	Pass	3♣	X
South HCP: 13	♣ 32	♣ Q954	AP			
Contract: 3♣ X E						

## South hands (Practice Page)

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

Board: 125	♠ A2	The opponents are silent.
Dealer: S	♥ KJ82	
Vul: EW	♦ QJ	You bid first.
HCP: 17	♣ AQ953	

Board: 126	♠ 7532	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: Both	♦ Q63	Partner bids first.
HCP: 6	♣ J10	

Board: 127	♠ J73	East Bids 1♥ if possible.
Dealer: S	♥ A72	East Bids 3♥ if possible.
Vul: None	♦ K83	
HCP: 12	♣ A732	You bid first.

Board: 128	♠ Q1097	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ A862	Partner bids first.
HCP: 11	♣ 94	

Board: 129	♠ Q763	East Bids 1NT if possible.
Dealer: S	♥ AQ	East Bids 3♣ if possible.
Vul: NS	♦ K65	
HCP: 13	♣ Q954	You bid first.

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

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A2				1♣
Vul: EW	♥ AQ10	♥ KJ82	Pass	1♦	Pass	1♥
North HCP: 12	♦ K10973	♦ QJ	Pass	2NT	Pass	3NT
South HCP: 17	♣ K74	♣ AQ953	AP			
Contract: 3N N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 7532				
Vul: Both	♥ A85	♥ QJ104		1♣	Pass	1♥
North HCP: 14	♦ A104	♦ Q63	Pass	1NT	AP	
South HCP: 6	♣ KQ43	♣ J10				
Contract: 1N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J73				1♣
Vul: None	♥ 954	♥ A72	Pass	1♦	1♥	Pass
North HCP: 10	♦ AJ742	♦ K83	Pass	2♦	3♥	AP
South HCP: 12	♣ Q108	♣ A732				
Contract: 3♥ E						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ Q1097		1♣	Pass	1♠
Vul: Both	♥ J	♥ KQ4	Pass	3♠	Pass	3NT <sup>1</sup>
North HCP: 14	♦ Q10	♦ A862	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 11	♣ AQJ872	♣ 94	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ KJ854	♠ Q763				1♣
Vul: NS	♥ J7	♥ AQ	Pass	1♠	1NT	2♠
North HCP: 9	♦ A1072	♦ K65	Pass	Pass	3♣	X
South HCP: 13	♣ 32	♣ Q954	AP			
Contract: 3♣ X E						



## North hands (Practice Page)

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

Board: 130	♠ 863	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 97	You bid first.
HCP: 14	♣ AQJ96	

Board: 131	♠ K3	East Bids 1♠ if possible.
Dealer: S	♥ QJ76	
Vul: None	♦ J7432	Partner bids first.
HCP: 8	♣ J9	

Board: 132	♠ 876	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ A4	You bid first.
HCP: 19	♣ AKQ3	

Board: 133	♠ 10975	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KJ985	Partner bids first.
HCP: 8	♣ Q7	

Board: 134	♠ K	West Bids 2♠ if possible.
Dealer: N	♥ K1074	East Bids 4♠ if possible.
Vul: NS	♦ A95	
HCP: 13	♣ K10864	You bid first.

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

Board: 130  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 863  
 ♥ AK6  
 ♦ 97  
 ♣ AQJ96

South:  
 ♠ K974  
 ♥ Q1084  
 ♦ K3  
 ♣ 1032

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

Board: 131  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ K3  
 ♥ QJ76  
 ♦ J7432  
 ♣ J9

South:  
 ♠ AJ42  
 ♥ A94  
 ♦ AK10  
 ♣ K74

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

Board: 132  
 Dealer: N  
 Vul: NS  
 North HCP: 19  
 South HCP: 8  
 Contract: 4♥ S

North:  
 ♠ 876  
 ♥ AQ73  
 ♦ A4  
 ♣ AKQ3

South:  
 ♠ QJ43  
 ♥ K1052  
 ♦ Q1098  
 ♣ 10

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

Board: 133  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 4♠ N

North:  
 ♠ 10975  
 ♥ Q10  
 ♦ KJ985  
 ♣ Q7

South:  
 ♠ QJ83  
 ♥ AJ32  
 ♦ AQ  
 ♣ A95

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

Board: 134  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♠X W

North:  
 ♠ K  
 ♥ K1074  
 ♦ A95  
 ♣ K10864

South:  
 ♠ A8  
 ♥ A62  
 ♦ KQJ106  
 ♣ 975

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

## South hands (Practice Page)

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

Board: 130	♠ K974	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: EW	♦ K3	Partner bids first.
HCP: 8	♣ 1032	

Board: 131	♠ AJ42	East Bids 1♠ if possible.
Dealer: S	♥ A94	
Vul: None	♦ AK10	You bid first.
HCP: 19	♣ K74	

Board: 132	♠ QJ43	The opponents are silent.
Dealer: N	♥ K1052	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ 10	

Board: 133	♠ QJ83	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: Both	♦ AQ	You bid first.
HCP: 18	♣ A95	

Board: 134	♠ A8	West Bids 2♠ if possible.
Dealer: N	♥ A62	East Bids 4♠ if possible.
Vul: NS	♦ KQJ106	
HCP: 14	♣ 975	Partner bids first.

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

Board: 130  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 863  
 ♥ AK6  
 ♦ 97  
 ♣ AQJ96

South:  
 ♠ K974  
 ♥ Q1084  
 ♦ K3  
 ♣ 1032

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

Board: 131  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ K3  
 ♥ QJ76  
 ♦ J7432  
 ♣ J9

South:  
 ♠ AJ42  
 ♥ A94  
 ♦ AK10  
 ♣ K74

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

Board: 132  
 Dealer: N  
 Vul: NS  
 North HCP: 19  
 South HCP: 8  
 Contract: 4♥ S

North:  
 ♠ 876  
 ♥ AQ73  
 ♦ A4  
 ♣ AKQ3

South:  
 ♠ QJ43  
 ♥ K1052  
 ♦ Q1098  
 ♣ 10

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

Board: 133  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 4♠ N

North:  
 ♠ 10975  
 ♥ Q10  
 ♦ KJ985  
 ♣ Q7

South:  
 ♠ QJ83  
 ♥ AJ32  
 ♦ AQ  
 ♣ A95

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

Board: 134  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♠X W

North:  
 ♠ K  
 ♥ K1074  
 ♦ A95  
 ♣ K10864

South:  
 ♠ A8  
 ♥ A62  
 ♦ KQJ106  
 ♣ 975

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

## North hands (Practice Page)

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

Board: 135	♠ 10876	East Bids 3♥ if possible.
Dealer: S	♥ —	
Vul: None	♦ Q1074	Partner bids first.
HCP: 6	♣ A9632	

Board: 136	♠ A1052	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ 3	You bid first.
HCP: 15	♣ AK743	

Board: 137	♠ Q8732	East Bids 3♦ if possible.
Dealer: S	♥ J1097	West Bids 5♦ if possible.
Vul: None	♦ 4	
HCP: 7	♣ A92	Partner bids first.

Board: 138	♠ AK82	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AK2	You bid first.
HCP: 14	♣ 8765	

Board: 139	♠ 876	East Bids 4♠ if possible.
Dealer: S	♥ J10862	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ AKQ10	

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

Board: 135

Dealer: S

Vul: None

North HCP: 6

South HCP: 19

Contract: 3N S

North:

♠ 10876

♥ —

♦ Q1074

♣ A9632

South:

♠ A94

♥ AQ8

♦ AK6

♣ Q1054

West North East South

Pass 1♠ 3♥ 1♣

AP 3NT

AP

Board: 136

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ S

North:

♠ A1052

♥ A62

♦ 3

♣ AK743

South:

♠ QJ64

♥ Q104

♦ J964

♣ Q2

West North East South

Pass 1♣ Pass 1♠

AP 3♠

Board: 137

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 6♠ N

North:

♠ Q8732

♥ J1097

♦ 4

♣ A92

South:

♠ AKJ9

♥ A

♦ J

♣ KQ87643

West North East South

Pass 1♠ 3♦ 1♣

AP 5♦ 4♦<sup>1</sup>

1. limit raise or better in ♠

Board: 138

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 4♠ N

North:

♠ AK82

♥ 42

♦ AK2

♣ 8765

South:

♠ QJ1065

♥ J109765

♦ Q8

♣ —

West North East South

Pass 1♣ Pass 1♥

AP 1♠ Pass 4♠

AP

Board: 139

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♠ E

North:

♠ 876

♥ J10862

♦ 10

♣ AKQ10

South:

♠ 4

♥ A953

♦ AK6

♣ J7432

West North East South

Pass 1♥ 4♠ 1♣

AP 1♥ 4♠ AP

## South hands (Practice Page)

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

Board: 135	♠ A94	East Bids 3♥ if possible.
Dealer: S	♥ AQ8	
Vul: None	♦ AK6	You bid first.
HCP: 19	♣ Q1054	
Board: 136	♠ QJ64	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ J964	Partner bids first.
HCP: 8	♣ Q2	
Board: 137	♠ AKJ9	East Bids 3♦ if possible.
Dealer: S	♥ A	West Bids 5♦ if possible.
Vul: None	♦ J	
HCP: 18	♣ KQ87643	You bid first.
Board: 138	♠ QJ1065	The opponents are silent.
Dealer: N	♥ J109765	
Vul: NS	♦ Q8	Partner bids first.
HCP: 6	♣ —	
Board: 139	♠ 4	East Bids 4♠ if possible.
Dealer: S	♥ A953	
Vul: Both	♦ AK6	You bid first.
HCP: 12	♣ J7432	

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

Board: 135

Dealer: S

Vul: None

North HCP: 6

South HCP: 19

Contract: 3N S

North:

♠ 10876

♥ —

♦ Q1074

♣ A9632

South:

♠ A94

♥ AQ8

♦ AK6

♣ Q1054

West North East South

Pass 1♠ 3♥ 1♣

AP 3NT

AP

Board: 136

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ S

North:

♠ A1052

♥ A62

♦ 3

♣ AK743

South:

♠ QJ64

♥ Q104

♦ J964

♣ Q2

West North East South

Pass 1♣ Pass 1♠

AP 3♠

Board: 137

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 6♠ N

North:

♠ Q8732

♥ J1097

♦ 4

♣ A92

South:

♠ AKJ9

♥ A

♦ J

♣ KQ87643

West North East South

Pass 1♠ 3♦ 1♣

5♦ 6♠ 4♦<sup>1</sup>

AP

1. limit raise or better in ♠

Board: 138

Dealer: N

Vul: NS

North HCP: 14

South HCP: 6

Contract: 4♠ N

North:

♠ AK82

♥ 42

♦ AK2

♣ 8765

South:

♠ QJ1065

♥ J109765

♦ Q8

♣ —

West North East South

Pass 1♣ Pass 1♥

AP 1♠ Pass 4♠

AP

Board: 139

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♠ E

North:

♠ 876

♥ J10862

♦ 10

♣ AKQ10

South:

♠ 4

♥ A953

♦ AK6

♣ J7432

West North East South

Pass 1♥ 4♠ 1♣

AP



## North hands (Practice Page)

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

Board: 140	♠ 543	West Bids 2♦ if possible.
Dealer: N	♥ K952	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AK64	

Board: 141	♠ 98	The opponents are silent.
Dealer: S	♥ AJ1096	
Vul: NS	♦ K743	Partner bids first.
HCP: 8	♣ 92	

Board: 142	♠ —	East Bids 1♠ if possible.
Dealer: N	♥ A943	
Vul: EW	♦ A432	You bid first.
HCP: 12	♣ A10862	

Board: 143	♠ 87	The opponents are silent.
Dealer: S	♥ K8753	
Vul: None	♦ K8	Partner bids first.
HCP: 11	♣ KQ102	

Board: 144	♠ A2	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ A873	You bid first.
HCP: 12	♣ A10863	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ KJ87		1♣	Pass	1♠
Vul: None	♥ K952	♥ Q7	2♦	X <sup>1</sup>	Pass	2♠
North HCP: 14	♦ KJ	♦ Q985	AP			
South HCP: 10	♣ AK64	♣ Q73	1. Support double redouble			
Contract: 2♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQ105				1♣
Vul: NS	♥ AJ1096	♥ Q83	Pass	1♥	Pass	1♠
North HCP: 8	♦ K743	♦ Q102	Pass	1NT	AP	
South HCP: 12	♣ 92	♣ QJ10				
Contract: 1N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K72				
Vul: EW	♥ A943	♥ K105		1♣	1♠	3NT
North HCP: 12	♦ A432	♦ KQ106	AP			
South HCP: 15	♣ A10862	♣ KJ3				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ10				1♣
Vul: None	♥ K8753	♥ Q96	Pass	1♥	Pass	1NT
North HCP: 11	♦ K8	♦ J42	Pass	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
South HCP: 12	♣ KQ102	♣ A875	Pass	4♥	AP	
Contract: 4♥ N			1. New Minor Forcing			
			2. 3♥			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J1043				
Vul: NS	♥ 103	♥ AQ4		1♣	Pass	1♠
North HCP: 12	♦ A873	♦ K952	Pass	1NT	AP	
South HCP: 10	♣ A10863	♣ 95				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 140	♠ KJ87	West Bids 2♦ if possible.
Dealer: N	♥ Q7	
Vul: None	♦ Q985	Partner bids first.
HCP: 10	♣ Q73	

Board: 141	♠ KQ105	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ Q102	You bid first.
HCP: 12	♣ QJ10	

Board: 142	♠ K72	East Bids 1♠ if possible.
Dealer: N	♥ K105	
Vul: EW	♦ KQ106	Partner bids first.
HCP: 15	♣ KJ3	

Board: 143	♠ KQ10	The opponents are silent.
Dealer: S	♥ Q96	
Vul: None	♦ J42	You bid first.
HCP: 12	♣ A875	

Board: 144	♠ J1043	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ K952	Partner bids first.
HCP: 10	♣ 95	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 543	♠ KJ87		1♣	Pass	1♠
Vul: None	♥ K952	♥ Q7	2♦	X <sup>1</sup>	Pass	2♠
North HCP: 14	♦ KJ	♦ Q985	AP			
South HCP: 10	♣ AK64	♣ Q73	1. Support double redouble			
Contract: 2♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ KQ105				1♣
Vul: NS	♥ AJ1096	♥ Q83	Pass	1♥	Pass	1♠
North HCP: 8	♦ K743	♦ Q102	Pass	1NT	AP	
South HCP: 12	♣ 92	♣ QJ10				
Contract: 1N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K72				
Vul: EW	♥ A943	♥ K105		1♣	1♠	3NT
North HCP: 12	♦ A432	♦ KQ106	AP			
South HCP: 15	♣ A10862	♣ KJ3				
Contract: 3N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ10				1♣
Vul: None	♥ K8753	♥ Q96	Pass	1♥	Pass	1NT
North HCP: 11	♦ K8	♦ J42	Pass	2♦ <sup>1</sup>	Pass	2♥ <sup>2</sup>
South HCP: 12	♣ KQ102	♣ A875	Pass	4♥	AP	
Contract: 4♥ N			1. New Minor Forcing			
			2. 3♥			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J1043				
Vul: NS	♥ 103	♥ AQ4		1♣	Pass	1♠
North HCP: 12	♦ A873	♦ K952	Pass	1NT	AP	
South HCP: 10	♣ A10863	♣ 95				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 145	♠ AQJ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ 10973	Partner bids first.
HCP: 14	♣ KQ83	

Board: 146	♠ A9	East Doubles 1♣ if possible.
Dealer: N	♥ KQ53	West Bids 2♦ if possible.
Vul: Both	♦ 107	West Bids 4♦ if possible.
HCP: 13	♣ A10842	You bid first.

Board: 147	♠ J2	East Bids 1♥ if possible.
Dealer: S	♥ K109	West Bids 1♠ if possible.
Vul: EW	♦ K9742	
HCP: 11	♣ A84	Partner bids first.

Board: 148	♠ 72	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ KJ9	You bid first.
HCP: 12	♣ AJ1076	

Board: 149	♠ KJ82	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ AK9	Partner bids first.
HCP: 15	♣ K83	

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

Board: 145

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ AQJ6

♥ Q

♦ 10973

♣ KQ83

South:

♠ K987

♥ J854

♦ AQ

♣ A96

West North East South

Pass 1♠ Pass 1♣

Pass 4♠ AP

Board: 146

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♦ X W

North:

♠ A9

♥ KQ53

♦ 107

♣ A10842

South:

♠ 743

♥ J1062

♦ Q

♣ KQJ97

West North East South

2♦ 1♣ X 1♥

4♦ 3♥ Pass Pass

X AP

Board: 147

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♦ N

North:

♠ J2

♥ K109

♦ K9742

♣ A84

South:

♠ K73

♥ AJ

♦ Q85

♣ Q10732

West North East South

Pass 1♦ 1♥ 1♣

1♠ 2♦ AP

Board: 148

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N N

North:

♠ 72

♥ K109

♦ KJ9

♣ AJ1076

South:

♠ J83

♥ A64

♦ Q8732

♣ K5

West North East South

Pass 1♣ Pass 1♦

1NT AP

Board: 149

Dealer: S

Vul: None

North HCP: 15

South HCP: 12

Contract: 3N S

North:

♠ KJ82

♥ J64

♦ AK9

♣ K83

South:

♠ A3

♥ AQ75

♦ 743

♣ Q942

West North East South

Pass 1♠ Pass 1♣

Pass 3NT 1NT

AP

## South hands (Practice Page)

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

Board: 145      ♠ K987  
Dealer: S        ♥ J854  
Vul: EW        ♦ AQ  
HCP: 14        ♣ A96

The opponents are silent.

You bid first.

Board: 146      ♠ 743  
Dealer: N        ♥ J1062  
Vul: Both      ♦ Q  
HCP: 9         ♣ KQJ97

East Doubles 1♣ if possible.

West Bids 2♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 147      ♠ K73  
Dealer: S        ♥ AJ  
Vul: EW        ♦ Q85  
HCP: 12        ♣ Q10732

East Bids 1♥ if possible.

West Bids 1♠ if possible.

You bid first.

Board: 148      ♠ J83  
Dealer: N        ♥ A64  
Vul: EW        ♦ Q8732  
HCP: 10        ♣ K5

The opponents are silent.

Partner bids first.

Board: 149      ♠ A3  
Dealer: S        ♥ AQ75  
Vul: None      ♦ 743  
HCP: 12        ♣ Q942

The opponents are silent.

You bid first.

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

Board: 145

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ AQJ6

♥ Q

♦ 10973

♣ KQ83

South:

♠ K987

♥ J854

♦ AQ

♣ A96

West North East South

Pass 1♠ Pass 1♣

Pass 4♠ AP

Board: 146

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♦ X W

North:

♠ A9

♥ KQ53

♦ 107

♣ A10842

South:

♠ 743

♥ J1062

♦ Q

♣ KQJ97

West North East South

2♦ 1♣ X 1♥

4♦ 3♥ Pass Pass

X AP

Board: 147

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♦ N

North:

♠ J2

♥ K109

♦ K9742

♣ A84

South:

♠ K73

♥ AJ

♦ Q85

♣ Q10732

West North East South

Pass 1♦ 1♥ 1♣

1♠ 2♦ AP

Board: 148

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N N

North:

♠ 72

♥ K109

♦ KJ9

♣ AJ1076

South:

♠ J83

♥ A64

♦ Q8732

♣ K5

West North East South

Pass 1♣ Pass 1♦

1NT AP

Board: 149

Dealer: S

Vul: None

North HCP: 15

South HCP: 12

Contract: 3N S

North:

♠ KJ82

♥ J64

♦ AK9

♣ K83

South:

♠ A3

♥ AQ75

♦ 743

♣ Q942

West North East South

Pass 1♠ Pass 1♣

Pass 3NT 1NT

AP



## North hands (Practice Page)

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

Board: 150  
Dealer: N  
Vul: NS  
HCP: 12

♠ 976  
♥ KQ96  
♦ A73  
♣ K95

West Doubles 1♥ if possible.

You bid first.

Board: 151  
Dealer: S  
Vul: EW  
HCP: 8

♠ 62  
♥ Q984  
♦ A973  
♣ Q63

West Bids 1♦ if possible.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 152  
Dealer: N  
Vul: NS  
HCP: 12

♠ AJ9  
♥ K864  
♦ 1032  
♣ KJ7

The opponents are silent.

You bid first.

Board: 153  
Dealer: S  
Vul: EW  
HCP: 7

♠ 109  
♥ 2  
♦ AK109876  
♣ 982

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 154  
Dealer: N  
Vul: Both  
HCP: 14

♠ Q732  
♥ K3  
♦ —  
♣ AKQ10942

West Bids 3♦ if possible.

You bid first.

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ K		1♣	Pass	1♥
Vul: NS	♥ KQ96	♥ AJ1052	X	2♥	Pass	3♥
North HCP: 12	♦ A73	♦ 654	AP			
South HCP: 8	♣ K95	♣ 6432				
Contract: 3♥ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK				1♣
Vul: EW	♥ Q984	♥ A752	1♦	1♥	1♠	2♥
North HCP: 8	♦ A973	♦ Q84	2♠	3♥	AP	
South HCP: 14	♣ Q63	♣ J1052				
Contract: 3♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K8654		1♣	Pass	1♠
Vul: NS	♥ K864	♥ J10	Pass	1NT	Pass	2♣
North HCP: 12	♦ 1032	♦ 7	AP			
South HCP: 10	♣ KJ7	♣ AQ642				
Contract: 2♣ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A64				1♣
Vul: EW	♥ 2	♥ AJ3	Pass	1♦	1♠	1NT
North HCP: 7	♦ AK109876	♦ J32	2♠	3♦	AP	
South HCP: 13	♣ 982	♣ QJ53				
Contract: 3♦ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ KJ4		1♣	Pass	1♥
Vul: Both	♥ K3	♥ QJ8642	3♦	4♣	Pass	4♥
North HCP: 14	♦ —	♦ AJ2	AP			
South HCP: 12	♣ AKQ10942	♣ 3				
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 150	♠ K	West Doubles 1♥ if possible.
Dealer: N	♥ AJ1052	
Vul: NS	♦ 654	Partner bids first.
HCP: 8	♣ 6432	
Board: 151	♠ AK	West Bids 1♦ if possible.
Dealer: S	♥ A752	East Bids 1♠ if possible.
Vul: EW	♦ Q84	West Bids 2♠ if possible.
HCP: 14	♣ J1052	You bid first.
Board: 152	♠ K8654	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ 7	Partner bids first.
HCP: 10	♣ AQ642	
Board: 153	♠ A64	East Bids 1♠ if possible.
Dealer: S	♥ AJ3	West Bids 2♠ if possible.
Vul: EW	♦ J32	You bid first.
HCP: 13	♣ QJ53	
Board: 154	♠ KJ4	West Bids 3♦ if possible.
Dealer: N	♥ QJ8642	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 12	♣ 3	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ K		1♣	Pass	1♥
Vul: NS	♥ KQ96	♥ AJ1052	X	2♥	Pass	3♥
North HCP: 12	♦ A73	♦ 654	AP			
South HCP: 8	♣ K95	♣ 6432				
Contract: 3♥ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK				1♣
Vul: EW	♥ Q984	♥ A752	1♦	1♥	1♠	2♥
North HCP: 8	♦ A973	♦ Q84	2♠	3♥	AP	
South HCP: 14	♣ Q63	♣ J1052				
Contract: 3♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K8654		1♣	Pass	1♠
Vul: NS	♥ K864	♥ J10	Pass	1NT	Pass	2♣
North HCP: 12	♦ 1032	♦ 7	AP			
South HCP: 10	♣ KJ7	♣ AQ642				
Contract: 2♣ N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A64				1♣
Vul: EW	♥ 2	♥ AJ3	Pass	1♦	1♠	1NT
North HCP: 7	♦ AK109876	♦ J32	2♠	3♦	AP	
South HCP: 13	♣ 982	♣ QJ53				
Contract: 3♦ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ KJ4		1♣	Pass	1♥
Vul: Both	♥ K3	♥ QJ8642	3♦	4♣	Pass	4♥
North HCP: 14	♦ —	♦ AJ2	AP			
South HCP: 12	♣ AKQ10942	♣ 3				
Contract: 4♥ S						

## North hands (Practice Page)

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

Board: 155      ♠ A1052  
Dealer: S        ♥ 5  
Vul: NS         ♦ Q1075  
HCP: 11        ♣ AJ63

West Bids 1♥ if possible.  
East Bids 2♥ if possible.  
West Doubles 4♠ if possible.

Partner bids first.

Board: 156      ♠ AK4  
Dealer: N        ♥ AK96  
Vul: EW         ♦ 3  
HCP: 15        ♣ J10842

The opponents are silent.

You bid first.

Board: 157      ♠ 10932  
Dealer: S        ♥ AQJ832  
Vul: Both       ♦ 32  
HCP: 8         ♣ J

The opponents are silent.

Partner bids first.

Board: 158      ♠ 84  
Dealer: N        ♥ K83  
Vul: None       ♦ Q7  
HCP: 14        ♣ AKQ842

East Bids 1♦ if possible.  
East Bids 2♦ if possible.

You bid first.

Board: 159      ♠ 843  
Dealer: S        ♥ J854  
Vul: EW         ♦ 7654  
HCP: 8         ♣ AK

The opponents are silent.

Partner bids first.

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

Board: 155  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠X S

North:  
 ♠ A1052  
 ♥ 5  
 ♦ Q1075  
 ♣ AJ63

South:  
 ♠ K874  
 ♥ AQJ7  
 ♦ 42  
 ♣ K102

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

Board: 156  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ AK96  
 ♦ 3  
 ♣ J10842

South:  
 ♠ 8  
 ♥ QJ4  
 ♦ KQ10976  
 ♣ Q53

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

Board: 157  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 10932  
 ♥ AQJ832  
 ♦ 32  
 ♣ J

South:  
 ♠ AJ5  
 ♥ 1094  
 ♦ A4  
 ♣ KQ954

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

Board: 158  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ 84  
 ♥ K83  
 ♦ Q7  
 ♣ AKQ842

South:  
 ♠ K65  
 ♥ A1065  
 ♦ J104  
 ♣ J106

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

Board: 159  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♥ N

North:  
 ♠ 843  
 ♥ J854  
 ♦ 7654  
 ♣ AK

South:  
 ♠ K9  
 ♥ AK97  
 ♦ K83  
 ♣ J765

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

## South hands (Practice Page)

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

Board: 155      ♠ K874  
Dealer: S        ♥ AQJ7  
Vul: NS         ♦ 42  
HCP: 13        ♣ K102

West Bids 1♥ if possible.  
East Bids 2♥ if possible.  
West Doubles 4♠ if possible.

You bid first.

Board: 156      ♠ 8  
Dealer: N        ♥ QJ4  
Vul: EW         ♦ KQ10976  
HCP: 10        ♣ Q53

The opponents are silent.

Partner bids first.

Board: 157      ♠ AJ5  
Dealer: S        ♥ 1094  
Vul: Both       ♦ A4  
HCP: 14        ♣ KQ954

The opponents are silent.

You bid first.

Board: 158      ♠ K65  
Dealer: N        ♥ A1065  
Vul: None       ♦ J104  
HCP: 9        ♣ J106

East Bids 1♦ if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 159      ♠ K9  
Dealer: S        ♥ AK97  
Vul: EW         ♦ K83  
HCP: 14        ♣ J765

The opponents are silent.

You bid first.

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

Board: 155  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠X S

North:  
 ♠ A1052  
 ♥ 5  
 ♦ Q1075  
 ♣ AJ63

South:  
 ♠ K874  
 ♥ AQJ7  
 ♦ 42  
 ♣ K102

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

Board: 156  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ AK96  
 ♦ 3  
 ♣ J10842

South:  
 ♠ 8  
 ♥ QJ4  
 ♦ KQ10976  
 ♣ Q53

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

Board: 157  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 10932  
 ♥ AQJ832  
 ♦ 32  
 ♣ J

South:  
 ♠ AJ5  
 ♥ 1094  
 ♦ A4  
 ♣ KQ954

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

Board: 158  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ 84  
 ♥ K83  
 ♦ Q7  
 ♣ AKQ842

South:  
 ♠ K65  
 ♥ A1065  
 ♦ J104  
 ♣ J106

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

Board: 159  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♥ N

North:  
 ♠ 843  
 ♥ J854  
 ♦ 7654  
 ♣ AK

South:  
 ♠ K9  
 ♥ AK97  
 ♦ K83  
 ♣ J765

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



## North hands (Practice Page)

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

Board: 160	♠ K10	The opponents are silent.
Dealer: N	♥ J102	
Vul: Both	♦ A6	You bid first.
HCP: 14	♣ AQ10974	

Board: 161	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 19	♣ QJ5	

Board: 162	♠ 5	West Bids 2♦ if possible.
Dealer: N	♥ 65	
Vul: Both	♦ KJ43	You bid first.
HCP: 14	♣ AKQJ106	

Board: 163	♠ 5	East Bids 4♠ if possible.
Dealer: S	♥ Q85	
Vul: None	♦ AJ1098	Partner bids first.
HCP: 11	♣ KJ85	

Board: 164	♠ KQ3	The opponents are silent.
Dealer: N	♥ Q742	
Vul: NS	♦ A	You bid first.
HCP: 18	♣ AK852	

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

Board: 160

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ K10

♥ J102

♦ A6

♣ AQ10974

South:

♠ J64

♥ AK83

♦ 932

♣ K83

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3♣

Pass 3♥ AP

Board: 161

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 3N S

North:

♠ KQ9

♥ AQ95

♦ AJ9

♣ QJ5

South:

♠ AJ6

♥ 108

♦ Q43

♣ AK986

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 162

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 5♣ N

North:

♠ 5

♥ 65

♦ KJ43

♣ AKQJ106

South:

♠ AK9876

♥ A2

♦ 1072

♣ 87

West North East South

1♣ Pass 1♠

2♦ 3♣ Pass 3♠

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 5♣ AP

1. limit raise or better in ♣

Board: 163

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ E

North:

♠ 5

♥ Q85

♦ AJ1098

♣ KJ85

South:

♠ J

♥ AJ3

♦ Q75

♣ AQ9763

West North East South

1♣

Pass 1♦ 4♠ AP

Board: 164

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 3N S

North:

♠ KQ3

♥ Q742

♦ A

♣ AK852

South:

♠ A52

♥ 1086

♦ KQ93

♣ Q97

West North East South

1♣ Pass 1♦

Pass 2♥ Pass 2♠<sup>1</sup>

Pass 3♣ Pass 3NT

AP

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 160	♠ J64	The opponents are silent.
Dealer: N	♥ AK83	
Vul: Both	♦ 932	Partner bids first.
HCP: 11	♣ K83	

Board: 161	♠ AJ6	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ Q43	You bid first.
HCP: 14	♣ AK986	

Board: 162	♠ AK9876	West Bids 2♦ if possible.
Dealer: N	♥ A2	
Vul: Both	♦ 1072	Partner bids first.
HCP: 11	♣ 87	

Board: 163	♠ J	East Bids 4♠ if possible.
Dealer: S	♥ AJ3	
Vul: None	♦ Q75	You bid first.
HCP: 14	♣ AQ9763	

Board: 164	♠ A52	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ KQ93	Partner bids first.
HCP: 11	♣ Q97	

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

Board: 160

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ K10

♥ J102

♦ A6

♣ AQ10974

South:

♠ J64

♥ AK83

♦ 932

♣ K83

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3♣

Pass 3♥ AP

Board: 161

Dealer: S

Vul: NS

North HCP: 19

South HCP: 14

Contract: 3N S

North:

♠ KQ9

♥ AQ95

♦ AJ9

♣ QJ5

South:

♠ AJ6

♥ 108

♦ Q43

♣ AK986

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 162

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 5♣ N

North:

♠ 5

♥ 65

♦ KJ43

♣ AKQJ106

South:

♠ AK9876

♥ A2

♦ 1072

♣ 87

West North East South

1♣ Pass 1♠

2♦ 3♣ Pass 3♠

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 5♣ AP

1. limit raise or better in ♣

Board: 163

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ E

North:

♠ 5

♥ Q85

♦ AJ1098

♣ KJ85

South:

♠ J

♥ AJ3

♦ Q75

♣ AQ9763

West North East South

1♣

Pass 1♦ 4♠ AP

Board: 164

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 3N S

North:

♠ KQ3

♥ Q742

♦ A

♣ AK852

South:

♠ A52

♥ 1086

♦ KQ93

♣ Q97

West North East South

1♣ Pass 1♦

Pass 2♥ Pass 2♠<sup>1</sup>

Pass 3♣ Pass 3NT

AP

1. Fourth suit game force

## North hands (Practice Page)

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

Board: 165      ♠ J1097  
Dealer: S        ♥ Q75  
Vul: None       ♦ KJ6  
HCP: 7           ♣ 832

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

Partner bids first.

Board: 166      ♠ KQ10  
Dealer: N        ♥ K10  
Vul: NS          ♦ 1054  
HCP: 12          ♣ KJ873

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

You bid first.

Board: 167      ♠ KQ10652  
Dealer: S        ♥ J1065  
Vul: Both       ♦ A43  
HCP: 10          ♣ —

East Bids 2♦ if possible.

Partner bids first.

Board: 168      ♠ J654  
Dealer: N        ♥ KQ7  
Vul: NS          ♦ KJ  
HCP: 13          ♣ K875

The opponents are silent.

You bid first.

Board: 169      ♠ KJ73  
Dealer: S        ♥ 109852  
Vul: EW         ♦ J  
HCP: 7           ♣ Q96

West Bids 1♠ if possible.

Partner bids first.

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

Board: 165

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♦ E

North:

♠ J1097

♥ Q75

♦ KJ6

♣ 832

South:

♠ A43

♥ AJ2

♦ —

♣ QJ109764

West North East South

1♣

X 1♠ 2♦ X<sup>1</sup>

Pass 2♠ 3♦ AP

1. Support double redouble

Board: 166

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 2♠ W

North:

♠ KQ10

♥ K10

♦ 1054

♣ KJ873

South:

♠ J

♥ QJ984

♦ A76

♣ Q954

West North East South

1♣ Pass 1♥

1♠ Pass<sup>1</sup> 2♠ AP

1. max 2♥

Board: 167

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ N

North:

♠ KQ10652

♥ J1065

♦ A43

♣ —

South:

♠ A8

♥ AQ43

♦ 52

♣ QJ732

West North East South

1♣

Pass 1♠ 2♦ Pass<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ AP

1. max 2♠

Board: 168

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ J654

♥ KQ7

♦ KJ

♣ K875

South:

♠ K102

♥ J3

♦ A10642

♣ 1096

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 169

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♣ S

North:

♠ KJ73

♥ 109852

♦ J

♣ Q96

South:

♠ A5

♥ —

♦ Q832

♣ AKJ10832

West North East South

1♣

1♠ X Pass 2♣

AP

## South hands (Practice Page)

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

Board: 165  
Dealer: S  
Vul: None  
HCP: 12

♠ A43  
♥ AJ2  
♦ —  
♣ QJ109764

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

Board: 166  
Dealer: N  
Vul: NS  
HCP: 10

♠ J  
♥ QJ984  
♦ A76  
♣ Q954

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

Board: 167  
Dealer: S  
Vul: Both  
HCP: 13

♠ A8  
♥ AQ43  
♦ 52  
♣ QJ732

East Bids 2♦ if possible.  
  
You bid first.

Board: 168  
Dealer: N  
Vul: NS  
HCP: 8

♠ K102  
♥ J3  
♦ A10642  
♣ 1096

The opponents are silent.  
  
Partner bids first.

Board: 169  
Dealer: S  
Vul: EW  
HCP: 14

♠ A5  
♥ —  
♦ Q832  
♣ AKJ10832

West Bids 1♠ if possible.  
  
You bid first.

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

Board: 165

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♦ E

North:

♠ J1097

♥ Q75

♦ KJ6

♣ 832

South:

♠ A43

♥ AJ2

♦ —

♣ QJ109764

West North East South

1♣

X 1♠ 2♦ X<sup>1</sup>

Pass 2♠ 3♦ AP

1. Support double redouble

Board: 166

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 2♠ W

North:

♠ KQ10

♥ K10

♦ 1054

♣ KJ873

South:

♠ J

♥ QJ984

♦ A76

♣ Q954

West North East South

1♣ Pass 1♥

1♠ Pass<sup>1</sup> 2♠ AP

1. max 2♥

Board: 167

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 4♥ N

North:

♠ KQ10652

♥ J1065

♦ A43

♣ —

South:

♠ A8

♥ AQ43

♦ 52

♣ QJ732

West North East South

1♣

Pass 1♠ 2♦ Pass<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ AP

1. max 2♠

Board: 168

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ J654

♥ KQ7

♦ KJ

♣ K875

South:

♠ K102

♥ J3

♦ A10642

♣ 1096

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 169

Dealer: S

Vul: EW

North HCP: 7

South HCP: 14

Contract: 2♣ S

North:

♠ KJ73

♥ 109852

♦ J

♣ Q96

South:

♠ A5

♥ —

♦ Q832

♣ AKJ10832

West North East South

1♣

1♠ X Pass 2♣

AP



## North hands (Practice Page)

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

Board: 170	♠ A832	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ J63	You bid first.
HCP: 12	♣ 875	
Board: 171	♠ QJ53	East Doubles 1♥ if possible.
Dealer: S	♥ KQ1072	
Vul: None	♦ 104	Partner bids first.
HCP: 8	♣ 52	
Board: 172	♠ AK7	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ 10763	You bid first.
HCP: 14	♣ QJ762	
Board: 173	♠ 7	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ A1064	Partner bids first.
HCP: 14	♣ AJ84	
Board: 174	♠ 1032	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ KJ9	You bid first.
HCP: 14	♣ KQ73	

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

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ J65		1♣	Pass	1♦
Vul: Both	♥ AK8	♥ 52	Pass	1♠	Pass	2♣
North HCP: 12	♦ J63	♦ Q1074	AP			
South HCP: 10	♣ 875	♣ AK96				
Contract: 2♣ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ 1084				1♣
Vul: None	♥ KQ1072	♥ A	Pass	1♥	X	1NT
North HCP: 8	♦ 104	♦ AKQ6	AP			
South HCP: 14	♣ 52	♣ J10763				
Contract: 1N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J94		1♣	Pass	1♥
Vul: EW	♥ A	♥ Q964	Pass	1NT	AP	
North HCP: 14	♦ 10763	♦ J84				
South HCP: 7	♣ QJ762	♣ K103				
Contract: 1N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K965				1♣
Vul: Both	♥ AJ102	♥ K86	Pass	1♥	Pass	1♠
North HCP: 14	♦ A1064	♦ K75	Pass	3NT	AP	
South HCP: 12	♣ AJ84	♣ K63				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ Q9654		1♣	Pass	1♠
Vul: None	♥ AJ8	♥ 1064	Pass	1NT	AP	
North HCP: 14	♦ KJ9	♦ A54				
South HCP: 6	♣ KQ73	♣ 54				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 170	♠ J65	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ Q1074	Partner bids first.
HCP: 10	♣ AK96	
Board: 171	♠ 1084	East Doubles 1♥ if possible.
Dealer: S	♥ A	
Vul: None	♦ AKQ6	You bid first.
HCP: 14	♣ J10763	
Board: 172	♠ J94	The opponents are silent.
Dealer: N	♥ Q964	
Vul: EW	♦ J84	Partner bids first.
HCP: 7	♣ K103	
Board: 173	♠ K965	The opponents are silent.
Dealer: S	♥ K86	
Vul: Both	♦ K75	You bid first.
HCP: 12	♣ K63	
Board: 174	♠ Q9654	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ A54	Partner bids first.
HCP: 6	♣ 54	

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

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ J65		1♣	Pass	1♦
Vul: Both	♥ AK8	♥ 52	Pass	1♠	Pass	2♣
North HCP: 12	♦ J63	♦ Q1074	AP			
South HCP: 10	♣ 875	♣ AK96				
Contract: 2♣ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ 1084				1♣
Vul: None	♥ KQ1072	♥ A	Pass	1♥	X	1NT
North HCP: 8	♦ 104	♦ AKQ6	AP			
South HCP: 14	♣ 52	♣ J10763				
Contract: 1N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J94		1♣	Pass	1♥
Vul: EW	♥ A	♥ Q964	Pass	1NT	AP	
North HCP: 14	♦ 10763	♦ J84				
South HCP: 7	♣ QJ762	♣ K103				
Contract: 1N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K965				1♣
Vul: Both	♥ AJ102	♥ K86	Pass	1♥	Pass	1♠
North HCP: 14	♦ A1064	♦ K75	Pass	3NT	AP	
South HCP: 12	♣ AJ84	♣ K63				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 1032	♠ Q9654		1♣	Pass	1♠
Vul: None	♥ AJ8	♥ 1064	Pass	1NT	AP	
North HCP: 14	♦ KJ9	♦ A54				
South HCP: 6	♣ KQ73	♣ 54				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 175	♠ AJ3	The opponents are silent.
Dealer: S	♥ 8743	
Vul: NS	♦ QJ962	Partner bids first.
HCP: 12	♣ A	
Board: 176	♠ K	The opponents are silent.
Dealer: N	♥ K1092	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ AKQ102	
Board: 177	♠ Q1054	West Bids 1♥ if possible.
Dealer: S	♥ 65	East Bids 4♥ if possible.
Vul: NS	♦ 10654	
HCP: 6	♣ A76	Partner bids first.
Board: 178	♠ AJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ AKQ62	

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

Board: 175

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ AJ3

♥ 8743

♦ QJ962

♣ A

South:

♠ Q754

♥ K105

♦ AK3

♣ 864

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

1♣

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

Pass	2NT	AP	
------	-----	----	--

Board: 176

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3N S

North:

♠ K

♥ K1092

♦ AJ2

♣ AKQ102

South:

♠ J85

♥ A85

♦ KQ95

♣ 963

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

	1♣	Pass	1♦
--	----	------	----

Pass	2♥	Pass	2♠ <sup>1</sup>
------	----	------	-----------------

Pass	3♣	Pass	3NT
------	----	------	-----

AP

1. Fourth suit game force

Board: 177

Dealer: S

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♠ S

North:

♠ Q1054

♥ 65

♦ 10654

♣ A76

South:

♠ AJ98

♥ J7

♦ AQJ

♣ KQ53

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

1♣

1♥	X	4♥	4♠
----	---	----	----

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	4NT <sup>6</sup>	Pass	5♠ <sup>7</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. New Minor Forcing

2. 3♠

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♦ stopper

6. Blackwood 0314, for ♠

7. A=2/5 or 5/5, Q(S)=1

Board: 178

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ AJ8

♥ 954

♦ 104

♣ AKQ62

South:

♠ KQ1076

♥ K1076

♦ AQ

♣ 95

## South hands (Practice Page)

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

Board: 175	♠ Q754	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ AK3	You bid first.
HCP: 12	♣ 864	

Board: 176	♠ J85	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ KQ95	Partner bids first.
HCP: 10	♣ 963	

Board: 177	♠ AJ98	West Bids 1♥ if possible.
Dealer: S	♥ J7	East Bids 4♥ if possible.
Vul: NS	♦ AQJ	
HCP: 18	♣ KQ53	You bid first.

Board: 178	♠ KQ1076	The opponents are silent.
Dealer: N	♥ K1076	
Vul: EW	♦ AQ	Partner bids first.
HCP: 14	♣ 95	

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

Board: 175

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ AJ3

♥ 8743

♦ QJ962

♣ A

South:

♠ Q754

♥ K105

♦ AK3

♣ 864

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

1♣

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

Pass	2NT	AP	
------	-----	----	--

Board: 176

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3N S

North:

♠ K

♥ K1092

♦ AJ2

♣ AKQ102

South:

♠ J85

♥ A85

♦ KQ95

♣ 963

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

	1♣	Pass	1♦
--	----	------	----

Pass	2♥	Pass	2♠ <sup>1</sup>
------	----	------	-----------------

Pass	3♣	Pass	3NT
------	----	------	-----

AP

1. Fourth suit game force

Board: 177

Dealer: S

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♠ S

North:

♠ Q1054

♥ 65

♦ 10654

♣ A76

South:

♠ AJ98

♥ J7

♦ AQJ

♣ KQ53

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

1♣

1♥	X	4♥	4♠
----	---	----	----

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	4NT <sup>6</sup>	Pass	5♠ <sup>7</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. New Minor Forcing

2. 3♠

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♦ stopper

6. Blackwood 0314, for ♠

7. A=2/5 or 5/5, Q(S)=1

Board: 178

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ AJ8

♥ 954

♦ 104

♣ AKQ62

South:

♠ KQ1076

♥ K1076

♦ AQ

♣ 95



## North hands (Practice Page)

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

Board: 179	♠ J862	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 11	♣ 6	
Board: 180	♠ AJ76	West Bids 1NT if possible.
Dealer: N	♥ Q62	East Redoubles if possible.
Vul: EW	♦ K10	
HCP: 12	♣ Q1085	You bid first.
Board: 181	♠ A	East Bids 1♠ if possible.
Dealer: S	♥ 1076432	West Bids 2♠ if possible.
Vul: EW	♦ 632	
HCP: 6	♣ Q106	Partner bids first.
Board: 182	♠ J	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ KQ72	You bid first.
HCP: 13	♣ KQ732	
Board: 183	♠ 9532	East Bids 2♦ if possible.
Dealer: S	♥ KQJ107	
Vul: None	♦ Q8	Partner bids first.
HCP: 8	♣ 43	

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

Board: 179

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 1N S

North:

♠ J862

♥ KJ83

♦ KQJ9

♣ 6

South:

♠ 1054

♥ Q95

♦ A65

♣ AK104

West North East South

1♣

Pass 1♥ Pass 1NT

AP

Board: 180

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 2♥ S

North:

♠ AJ76

♥ Q62

♦ K10

♣ Q1085

South:

♠ K953

♥ A8754

♦ 743

♣ 2

West North East South

1♣ Pass 1♥

1NT X<sup>1</sup> XX 2♥

AP

1. Support double redouble

Board: 181

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♠ E

North:

♠ A

♥ 1076432

♦ 632

♣ Q106

South:

♠ QJ6

♥ AJ

♦ 1097

♣ A8743

West North East South

1♣

Pass 1♥ 1♠ Pass<sup>1</sup>

2♠ AP

1. max 2♥

Board: 182

Dealer: N

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ J

♥ Q32

♦ KQ72

♣ KQ732

South:

♠ KQ982

♥ AKJ9

♦ 86

♣ J8

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. New Minor Forcing

Board: 183

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 2♦ E

North:

♠ 9532

♥ KQJ107

♦ Q8

♣ 43

South:

♠ KQ104

♥ 6

♦ J73

♣ AQ1072

West North East South

1♣

Pass 1♥ 2♦ Pass<sup>1</sup>

Pass Pass

1. max 2♥

## South hands (Practice Page)

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

Board: 179      ♠ 1054  
Dealer: S        ♥ Q95  
Vul: NS         ♦ A65  
HCP: 13        ♣ AK104

The opponents are silent.

You bid first.

Board: 180      ♠ K953  
Dealer: N        ♥ A8754  
Vul: EW         ♦ 743  
HCP: 7         ♣ 2

West Bids 1NT if possible.

East Redoubles if possible.

Partner bids first.

Board: 181      ♠ QJ6  
Dealer: S        ♥ AJ  
Vul: EW         ♦ 1097  
HCP: 12        ♣ A8743

East Bids 1♠ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 182      ♠ KQ982  
Dealer: N        ♥ AKJ9  
Vul: Both       ♦ 86  
HCP: 14        ♣ J8

The opponents are silent.

Partner bids first.

Board: 183      ♠ KQ104  
Dealer: S        ♥ 6  
Vul: None       ♦ J73  
HCP: 12        ♣ AQ1072

East Bids 2♦ if possible.

You bid first.

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

Board: 179

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 1N S

North:

♠ J862

♥ KJ83

♦ KQJ9

♣ 6

South:

♠ 1054

♥ Q95

♦ A65

♣ AK104

West North East South

1♣

Pass 1♥ Pass 1NT

AP

Board: 180

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 2♥ S

North:

♠ AJ76

♥ Q62

♦ K10

♣ Q1085

South:

♠ K953

♥ A8754

♦ 743

♣ 2

West North East South

1♣ Pass 1♥

1NT X<sup>1</sup> XX 2♥

AP

1. Support double redouble

Board: 181

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♠ E

North:

♠ A

♥ 1076432

♦ 632

♣ Q106

South:

♠ QJ6

♥ AJ

♦ 1097

♣ A8743

West North East South

1♣

Pass 1♥ 1♠ Pass<sup>1</sup>

2♠ AP

1. max 2♥

Board: 182

Dealer: N

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ J

♥ Q32

♦ KQ72

♣ KQ732

South:

♠ KQ982

♥ AKJ9

♦ 86

♣ J8

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. New Minor Forcing

Board: 183

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 2♦ E

North:

♠ 9532

♥ KQJ107

♦ Q8

♣ 43

South:

♠ KQ104

♥ 6

♦ J73

♣ AQ1072

West North East South

1♣

Pass 1♥ 2♦ Pass<sup>1</sup>

Pass Pass

1. max 2♥

## North hands (Practice Page)

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

Board: 184      ♠ 862  
Dealer: N        ♥ A7  
Vul: Both        ♦ J3  
HCP: 12         ♣ AQJ742

The opponents are silent.

You bid first.

Board: 185      ♠ Q987  
Dealer: S        ♥ 8  
Vul: EW         ♦ KQJ  
HCP: 8          ♣ 108532

West Bids 1♥ if possible.

West Bids 3♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 186      ♠ Q875  
Dealer: N        ♥ K7  
Vul: None       ♦ A4  
HCP: 13         ♣ A8654

East Bids 1♦ if possible.

West Doubles 1♠ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 187      ♠ K63  
Dealer: S        ♥ KQ432  
Vul: NS         ♦ 1063  
HCP: 8          ♣ 85

West Bids 1♦ if possible.

Partner bids first.

Board: 188      ♠ K105  
Dealer: N        ♥ K743  
Vul: Both       ♦ K8  
HCP: 12         ♣ K963

The opponents are silent.

You bid first.

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

Board: 184

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 3♣ N

North:

♠ 862

♥ A7

♦ J3

♣ AQJ742

South:

♠ AK109

♥ 984

♦ K975

♣ 85

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 3♣

AP

Board: 185

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 4♥ X W

North:

♠ Q987

♥ 8

♦ KQJ

♣ 108532

South:

♠ AK106

♥ Q54

♦ 53

♣ A764

West North East South

1♥ X Pass 1♣

3♥ 3♠ Pass Pass

4♥ Pass Pass X

AP

Board: 186

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♠ S

North:

♠ Q875

♥ K7

♦ A4

♣ A8654

South:

♠ J1094

♥ AQ6

♦ J932

♣ 109

West North East South

1♣ 1♦ 1♠

X 2♠ 3♥ 3♠

AP

Board: 187

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 1N S

North:

♠ K63

♥ KQ432

♦ 1063

♣ 85

South:

♠ AQ10

♥ J

♦ KJ54

♣ KQ1072

West North East South

1♦ 1♥ Pass 1♣

AP 1NT

Board: 188

Dealer: N

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3N N

North:

♠ K105

♥ K743

♦ K8

♣ K963

South:

♠ 86

♥ A96

♦ AJ654

♣ AQJ

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1♠<sup>1</sup>

Pass 2♣ Pass 2♦

Pass 3NT AP

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 184      ♠ AK109  
Dealer: N        ♥ 984  
Vul: Both       ♦ K975  
HCP: 10        ♣ 85

The opponents are silent.

Partner bids first.

Board: 185      ♠ AK106  
Dealer: S        ♥ Q54  
Vul: EW        ♦ 53  
HCP: 13        ♣ A764

West Bids 1♥ if possible.

West Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 186      ♠ J1094  
Dealer: N        ♥ AQ6  
Vul: None       ♦ J932  
HCP: 8        ♣ 109

East Bids 1♦ if possible.

West Doubles 1♠ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 187      ♠ AQ10  
Dealer: S        ♥ J  
Vul: NS        ♦ KJ54  
HCP: 16        ♣ KQ1072

West Bids 1♦ if possible.

You bid first.

Board: 188      ♠ 86  
Dealer: N        ♥ A96  
Vul: Both       ♦ AJ654  
HCP: 16        ♣ AQJ

The opponents are silent.

Partner bids first.

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

Board: 184  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 10  
 Contract: 3♣ N

North:  
 ♠ 862  
 ♥ A7  
 ♦ J3  
 ♣ AQJ742

South:  
 ♠ AK109  
 ♥ 984  
 ♦ K975  
 ♣ 85

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

Board: 185  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 13  
 Contract: 4♥ X W

North:  
 ♠ Q987  
 ♥ 8  
 ♦ KQJ  
 ♣ 108532

South:  
 ♠ AK106  
 ♥ Q54  
 ♦ 53  
 ♣ A764

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

Board: 186  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 3♠ S

North:  
 ♠ Q875  
 ♥ K7  
 ♦ A4  
 ♣ A8654

South:  
 ♠ J1094  
 ♥ AQ6  
 ♦ J932  
 ♣ 109

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

Board: 187  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 16  
 Contract: 1N S

North:  
 ♠ K63  
 ♥ KQ432  
 ♦ 1063  
 ♣ 85

South:  
 ♠ AQ10  
 ♥ J  
 ♦ KJ54  
 ♣ KQ1072

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

Board: 188  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 16  
 Contract: 3N N

North:  
 ♠ K105  
 ♥ K743  
 ♦ K8  
 ♣ K963

South:  
 ♠ 86  
 ♥ A96  
 ♦ AJ654  
 ♣ AQJ

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

1. Fourth suit game force



## North hands (Practice Page)

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

Board: 189	♠ KJ3	The opponents are silent.
Dealer: S	♥ 7653	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 12	♣ AQ	
Board: 190	♠ 1094	West Doubles 1♥ if possible.
Dealer: N	♥ A	
Vul: None	♦ A3	You bid first.
HCP: 13	♣ AJ106532	
Board: 191	♠ AK432	West Bids 1♦ if possible.
Dealer: S	♥ 2	East Bids 2♥ if possible.
Vul: EW	♦ J109	West Bids 2♠ if possible.
HCP: 8	♣ 8754	Partner bids first.
Board: 192	♠ KJ7	East Bids 2♣ if possible.
Dealer: N	♥ 9	
Vul: Both	♦ AQ75	You bid first.
HCP: 13	♣ K10832	
Board: 193	♠ A94	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ 7643	Partner bids first.
HCP: 10	♣ AJ10	

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

Board: 189

Dealer: S

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ KJ3

♥ 7653

♦ Q1032

♣ AQ

South:

♠ A5

♥ AK8

♦ 986

♣ J9875

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 190

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 2♣ N

North:

♠ 1094

♥ A

♦ A3

♣ AJ106532

South:

♠ QJ53

♥ Q8753

♦ Q1072

♣ —

West North East South

1♣ Pass 1♥

X 2♣ AP

Board: 191

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ N

North:

♠ AK432

♥ 2

♦ J109

♣ 8754

South:

♠ 1096

♥ KJ107

♦ A83

♣ KJ10

West North East South

1♣

1♦ 1♠ 2♥ X<sup>1</sup>

2♠<sup>2</sup> 3♠ AP

1. Support double redouble

2. limit raise or better in ♥

Board: 192

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♥ S

North:

♠ KJ7

♥ 9

♦ AQ75

♣ K10832

South:

♠ Q1042

♥ KQ87532

♦ —

♣ Q4

West North East South

1♣ Pass 1♥

Pass 1NT 2♣ 4♥

AP

Board: 193

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ A94

♥ J64

♦ 7643

♣ AJ10

South:

♠ 876

♥ A753

♦ KJ10

♣ KQ9

West North East South

1♣

Pass 1NT AP

## South hands (Practice Page)

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

Board: 189	♠ A5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ 986	You bid first.
HCP: 12	♣ J9875	
Board: 190	♠ QJ53	West Doubles 1♥ if possible.
Dealer: N	♥ Q8753	
Vul: None	♦ Q1072	Partner bids first.
HCP: 7	♣ —	
Board: 191	♠ 1096	West Bids 1♦ if possible.
Dealer: S	♥ KJ107	East Bids 2♥ if possible.
Vul: EW	♦ A83	West Bids 2♠ if possible.
HCP: 12	♣ KJ10	You bid first.
Board: 192	♠ Q1042	East Bids 2♣ if possible.
Dealer: N	♥ KQ87532	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ Q4	
Board: 193	♠ 876	The opponents are silent.
Dealer: S	♥ A753	
Vul: None	♦ KJ10	You bid first.
HCP: 13	♣ KQ9	

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

Board: 189

Dealer: S

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ KJ3

♥ 7653

♦ Q1032

♣ AQ

South:

♠ A5

♥ AK8

♦ 986

♣ J9875

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 190

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 2♣ N

North:

♠ 1094

♥ A

♦ A3

♣ AJ106532

South:

♠ QJ53

♥ Q8753

♦ Q1072

♣ —

West North East South

1♣ Pass 1♥

X 2♣ AP

Board: 191

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ N

North:

♠ AK432

♥ 2

♦ J109

♣ 8754

South:

♠ 1096

♥ KJ107

♦ A83

♣ KJ10

West North East South

1♣

1♦ 1♠ 2♥ X<sup>1</sup>

2♠<sup>2</sup> 3♠ AP

1. Support double redouble

2. limit raise or better in ♥

Board: 192

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 4♥ S

North:

♠ KJ7

♥ 9

♦ AQ75

♣ K10832

South:

♠ Q1042

♥ KQ87532

♦ —

♣ Q4

West North East South

1♣ Pass 1♥

Pass 1NT 2♣ 4♥

AP

Board: 193

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ A94

♥ J64

♦ 7643

♣ AJ10

South:

♠ 876

♥ A753

♦ KJ10

♣ KQ9

West North East South

1♣

Pass 1NT AP

## North hands (Practice Page)

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

Board: 194	♠ 1074	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ KQ4	You bid first.
HCP: 13	♣ K874	

Board: 195	♠ K854	The opponents are silent.
Dealer: S	♥ 82	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 10	♣ A653	

Board: 196	♠ AJ9	East Bids 1♦ if possible.
Dealer: N	♥ Q7	
Vul: None	♦ 752	You bid first.
HCP: 14	♣ AQJ103	

Board: 197	♠ K	West Bids 1♦ if possible.
Dealer: S	♥ 87643	West Bids 2♠ if possible.
Vul: NS	♦ AJ108	East Bids 3♠ if possible.
HCP: 8	♣ 642	Partner bids first.

Board: 198	♠ QJ10	West Bids 2♥ if possible.
Dealer: N	♥ 43	West Bids 3♥ if possible.
Vul: EW	♦ A52	
HCP: 13	♣ AQ1092	You bid first.

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

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ K52		1♣	Pass	1NT
Vul: NS	♥ AJ10	♥ Q87				
North HCP: 13	♦ KQ4	♦ 987	AP			
South HCP: 7	♣ K874	♣ Q1093				
Contract: 1N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ 76				1♣
Vul: NS	♥ 82	♥ AQ74	Pass	1♠	Pass	1NT
North HCP: 10	♦ QJ9	♦ A84	AP			
South HCP: 13	♣ A653	♣ K1082				
Contract: 1N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K732		1♣	1♦	1♠
Vul: None	♥ Q7	♥ A108	Pass	1NT	Pass	3NT
North HCP: 14	♦ 752	♦ AQ4	AP			
South HCP: 13	♣ AQJ103	♣ 752				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 975				1♣
Vul: NS	♥ 87643	♥ AKJ2	1♦	1♥	Pass	2♥
North HCP: 8	♦ AJ108	♦ 43	2♠	3♥	3♠	AP
South HCP: 12	♣ 642	♣ A1083				
Contract: 3♠ W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K954		1♣	Pass	1♠
Vul: EW	♥ 43	♥ QJ8	2♥	X <sup>1</sup>	Pass	2♠
North HCP: 13	♦ A52	♦ Q1063	3♥	AP		
South HCP: 8	♣ AQ1092	♣ 85				
Contract: 3♥ W						

1. Support double redouble

## South hands (Practice Page)

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

Board: 194	♠ K52	The opponents are silent.
Dealer: N	♥ Q87	
Vul: NS	♦ 987	Partner bids first.
HCP: 7	♣ Q1093	

Board: 195	♠ 76	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: NS	♦ A84	You bid first.
HCP: 13	♣ K1082	

Board: 196	♠ K732	East Bids 1♦ if possible.
Dealer: N	♥ A108	
Vul: None	♦ AQ4	Partner bids first.
HCP: 13	♣ 752	

Board: 197	♠ 975	West Bids 1♦ if possible.
Dealer: S	♥ AKJ2	West Bids 2♠ if possible.
Vul: NS	♦ 43	East Bids 3♠ if possible.
HCP: 12	♣ A1083	You bid first.

Board: 198	♠ K954	West Bids 2♥ if possible.
Dealer: N	♥ QJ8	West Bids 3♥ if possible.
Vul: EW	♦ Q1063	
HCP: 8	♣ 85	Partner bids first.

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

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ K52		1♣	Pass	1NT
Vul: NS	♥ AJ10	♥ Q87				
North HCP: 13	♦ KQ4	♦ 987	AP			
South HCP: 7	♣ K874	♣ Q1093				
Contract: 1N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ 76				1♣
Vul: NS	♥ 82	♥ AQ74	Pass	1♠	Pass	1NT
North HCP: 10	♦ QJ9	♦ A84	AP			
South HCP: 13	♣ A653	♣ K1082				
Contract: 1N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K732		1♣	1♦	1♠
Vul: None	♥ Q7	♥ A108	Pass	1NT	Pass	3NT
North HCP: 14	♦ 752	♦ AQ4	AP			
South HCP: 13	♣ AQJ103	♣ 752				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 975				1♣
Vul: NS	♥ 87643	♥ AKJ2	1♦	1♥	Pass	2♥
North HCP: 8	♦ AJ108	♦ 43	2♠	3♥	3♠	AP
South HCP: 12	♣ 642	♣ A1083				
Contract: 3♠ W						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K954		1♣	Pass	1♠
Vul: EW	♥ 43	♥ QJ8	2♥	X <sup>1</sup>	Pass	2♠
North HCP: 13	♦ A52	♦ Q1063	3♥	AP		
South HCP: 8	♣ AQ1092	♣ 85				
Contract: 3♥ W						

1. Support double redouble



## North hands (Practice Page)

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

Board: 199      ♠ Q108  
Dealer: S        ♥ K8542  
Vul: Both       ♦ J92  
HCP: 6           ♣ 85

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

Partner bids first.

Board: 200      ♠ —  
Dealer: N        ♥ 74  
Vul: NS          ♦ KQJ10  
HCP: 12          ♣ KQJ9432

East Bids 1♠ if possible.

You bid first.

Board: 201      ♠ Q6  
Dealer: S        ♥ KJ104  
Vul: Both       ♦ A97  
HCP: 10          ♣ 9876

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

Partner bids first.

Board: 202      ♠ AQJ6  
Dealer: N        ♥ 953  
Vul: EW          ♦ Q3  
HCP: 12          ♣ K843

East Bids 1♦ if possible.

You bid first.

Board: 203      ♠ J43  
Dealer: S        ♥ AQ854  
Vul: Both       ♦ K93  
HCP: 13          ♣ K4

West Bids 1♦ if possible.

Partner bids first.

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

Board: 199

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 3♠ E

North:

♠ Q108

♥ K8542

♦ J92

♣ 85

South:

♠ 76

♥ J10

♦ A4

♣ AK109762

West North East South

1♣

Pass 1♥ 1♠ 2♣

2♠ Pass 3♠ AP

Board: 200

Dealer: N

Vul: NS

North HCP: 12

South HCP: 16

Contract: 3N S

North:

♠ —

♥ 74

♦ KQJ10

♣ KQJ9432

South:

♠ AKQ975

♥ K86

♦ A85

♣ 6

West North East South

1♣ 1♠ 3NT

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ Q6

♥ KJ104

♦ A97

♣ 9876

South:

♠ 95

♥ A875

♦ Q3

♣ AQJ54

West North East South

1♣

1♠ X 2♠ 3♥

AP

Board: 202

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQJ6

♥ 953

♦ Q3

♣ K843

South:

♠ 872

♥ A1042

♦ A54

♣ A97

West North East South

1♣ 1♦ 1♥

Pass 1♠ Pass 2NT

AP

Board: 203

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 2♥ N

North:

♠ J43

♥ AQ854

♦ K93

♣ K4

South:

♠ AK96

♥ 62

♦ A42

♣ QJ106

West North East South

1♣

1♦ 1♥ Pass 1NT

Pass 2♥ AP

## South hands (Practice Page)

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

Board: 199      ♠ 76  
Dealer: S        ♥ J10  
Vul: Both       ♦ A4  
HCP: 12        ♣ AK109762

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

Board: 200      ♠ AKQ975  
Dealer: N        ♥ K86  
Vul: NS         ♦ A85  
HCP: 16        ♣ 6

East Bids 1♠ if possible.  
  
Partner bids first.

Board: 201      ♠ 95  
Dealer: S        ♥ A875  
Vul: Both       ♦ Q3  
HCP: 13        ♣ AQJ54

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

Board: 202      ♠ 872  
Dealer: N        ♥ A1042  
Vul: EW         ♦ A54  
HCP: 12        ♣ A97

East Bids 1♦ if possible.  
  
Partner bids first.

Board: 203      ♠ AK96  
Dealer: S        ♥ 62  
Vul: Both       ♦ A42  
HCP: 14        ♣ QJ106

West Bids 1♦ if possible.  
  
You bid first.

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

Board: 199

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 3♠ E

North:

♠ Q108

♥ K8542

♦ J92

♣ 85

South:

♠ 76

♥ J10

♦ A4

♣ AK109762

West North East South

Pass 1♥ 1♠ 1♣

2♠ Pass 3♠ AP

Board: 200

Dealer: N

Vul: NS

North HCP: 12

South HCP: 16

Contract: 3N S

North:

♠ —

♥ 74

♦ KQJ10

♣ KQJ9432

South:

♠ AKQ975

♥ K86

♦ A85

♣ 6

West North East South

AP 1♣ 1♠ 3NT

Board: 201

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♥ S

North:

♠ Q6

♥ KJ104

♦ A97

♣ 9876

South:

♠ 95

♥ A875

♦ Q3

♣ AQJ54

West North East South

1♠ X 2♠ 1♣

AP 3♥

Board: 202

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQJ6

♥ 953

♦ Q3

♣ K843

South:

♠ 872

♥ A1042

♦ A54

♣ A97

West North East South

Pass 1♣ 1♦ 1♥

AP 1♠ Pass 2NT

Board: 203

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 2♥ N

North:

♠ J43

♥ AQ854

♦ K93

♣ K4

South:

♠ AK96

♥ 62

♦ A42

♣ QJ106

West North East South

1♦ 1♥ Pass 1♣

Pass 2♥ AP 1NT

## North hands (Practice Page)

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

Board: 204      ♠ 1082  
Dealer: N        ♥ A104  
Vul: None       ♦ K96  
HCP: 13         ♣ KQJ5

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

You bid first.

Board: 205      ♠ K105  
Dealer: S        ♥ A653  
Vul: Both       ♦ Q972  
HCP: 9          ♣ 83

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 206      ♠ A86  
Dealer: N        ♥ 9  
Vul: None       ♦ KQJ2  
HCP: 12         ♣ Q10643

The opponents are silent.

You bid first.

Board: 207      ♠ 654  
Dealer: S        ♥ A6  
Vul: EW         ♦ KQ943  
HCP: 13         ♣ A76

The opponents are silent.

Partner bids first.

Board: 208      ♠ —  
Dealer: N        ♥ AQJ10  
Vul: EW         ♦ KJ6  
HCP: 12         ♣ J109765

West Bids 2♣ if possible.  
East Bids 2♠ if possible.

You bid first.

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

Board: 204  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 1082  
 ♥ A104  
 ♦ K96  
 ♣ KQJ5

South:  
 ♠ KJ9  
 ♥ QJ72  
 ♦ 82  
 ♣ 7432

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

1. Support double redouble

Board: 205  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♥ N

North:  
 ♠ K105  
 ♥ A653  
 ♦ Q972  
 ♣ 83

South:  
 ♠ —  
 ♥ QJ92  
 ♦ AJ86  
 ♣ KQ1075

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

Board: 206  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ A86  
 ♥ 9  
 ♦ KQJ2  
 ♣ Q10643

South:  
 ♠ QJ102  
 ♥ KQ2  
 ♦ A108  
 ♣ AJ9

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

Board: 207  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 654  
 ♥ A6  
 ♦ KQ943  
 ♣ A76

South:  
 ♠ KQ83  
 ♥ K984  
 ♦ 7  
 ♣ KJ85

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

Board: 208  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♠ E

North:  
 ♠ —  
 ♥ AQJ10  
 ♦ KJ6  
 ♣ J109765

South:  
 ♠ 1096  
 ♥ 72  
 ♦ A842  
 ♣ KQ83

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

1. Michaels Cuebid

## South hands (Practice Page)

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

Board: 204      ♠ KJ9  
Dealer: N        ♥ QJ72  
Vul: None       ♦ 82  
HCP: 7           ♣ 7432

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

Partner bids first.

Board: 205      ♠ —  
Dealer: S        ♥ QJ92  
Vul: Both       ♦ AJ86  
HCP: 13          ♣ KQ1075

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 206      ♠ QJ102  
Dealer: N        ♥ KQ2  
Vul: None       ♦ A108  
HCP: 17          ♣ AJ9

The opponents are silent.

Partner bids first.

Board: 207      ♠ KQ83  
Dealer: S        ♥ K984  
Vul: EW         ♦ 7  
HCP: 12          ♣ KJ85

The opponents are silent.

You bid first.

Board: 208      ♠ 1096  
Dealer: N        ♥ 72  
Vul: EW         ♦ A842  
HCP: 9           ♣ KQ83

West Bids 2♣ if possible.  
East Bids 2♠ if possible.

Partner bids first.

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

Board: 204  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 1082  
 ♥ A104  
 ♦ K96  
 ♣ KQJ5

South:  
 ♠ KJ9  
 ♥ QJ72  
 ♦ 82  
 ♣ 7432

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

1. Support double redouble

Board: 205  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 3♥ N

North:  
 ♠ K105  
 ♥ A653  
 ♦ Q972  
 ♣ 83

South:  
 ♠ —  
 ♥ QJ92  
 ♦ AJ86  
 ♣ KQ1075

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

Board: 206  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ A86  
 ♥ 9  
 ♦ KQJ2  
 ♣ Q10643

South:  
 ♠ QJ102  
 ♥ KQ2  
 ♦ A108  
 ♣ AJ9

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

Board: 207  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 654  
 ♥ A6  
 ♦ KQ943  
 ♣ A76

South:  
 ♠ KQ83  
 ♥ K984  
 ♦ 7  
 ♣ KJ85

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

Board: 208  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♠ E

North:  
 ♠ —  
 ♥ AQJ10  
 ♦ KJ6  
 ♣ J109765

South:  
 ♠ 1096  
 ♥ 72  
 ♦ A842  
 ♣ KQ83

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

1. Michaels Cuebid



## North hands (Practice Page)

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

Board: 209	♠ AQ8	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 17	♣ J106	
Board: 210	♠ AJ10	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ QJ5	You bid first.
HCP: 19	♣ AK1085	
Board: 211	♠ A103	The opponents are silent.
Dealer: S	♥ Q32	
Vul: EW	♦ J863	Partner bids first.
HCP: 13	♣ AQ5	
Board: 212	♠ A4	East Bids 2♣ if possible.
Dealer: N	♥ Q10	
Vul: Both	♦ AJ52	You bid first.
HCP: 13	♣ Q9852	
Board: 213	♠ 5	East Bids 2♠ if possible.
Dealer: S	♥ 9875	West Bids 4♠ if possible.
Vul: None	♦ KJ108542	
HCP: 8	♣ A	Partner bids first.

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

Board: 209

Dealer: S

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ AQ8

♥ A42

♦ KQJ7

♣ J106

South:

♠ J

♥ K8

♦ 854

♣ AKQ8732

West North East South

1♣

Pass 1♦ Pass 2♣

Pass 3NT AP

Board: 210

Dealer: N

Vul: None

North HCP: 19

South HCP: 10

Contract: 6♠ S

North:

♠ AJ10

♥ A10

♦ QJ5

♣ AK1085

South:

♠ KQ8432

♥ 743

♦ A7

♣ J3

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3♠

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 211

Dealer: S

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ A103

♥ Q32

♦ J863

♣ AQ5

South:

♠ Q764

♥ AK64

♦ KQ

♣ 984

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 212

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 2♣ E

North:

♠ A4

♥ Q10

♦ AJ52

♣ Q9852

South:

♠ Q32

♥ KJ765

♦ Q964

♣ 10

West North East South

1♣ Pass 1♥

Pass 1NT 2♣ AP

Board: 213

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 4♠X E

North:

♠ 5

♥ 9875

♦ KJ108542

♣ A

South:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

West North East South

1♣

Pass 1♦ 2♠ Pass

4♠ X AP

## South hands (Practice Page)

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

Board: 209	♠ J	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ 854	You bid first.
HCP: 13	♣ AKQ8732	

Board: 210	♠ KQ8432	The opponents are silent.
Dealer: N	♥ 743	
Vul: None	♦ A7	Partner bids first.
HCP: 10	♣ J3	

Board: 211	♠ Q764	The opponents are silent.
Dealer: S	♥ AK64	
Vul: EW	♦ KQ	You bid first.
HCP: 14	♣ 984	

Board: 212	♠ Q32	East Bids 2♣ if possible.
Dealer: N	♥ KJ765	
Vul: Both	♦ Q964	Partner bids first.
HCP: 8	♣ 10	

Board: 213	♠ 107	East Bids 2♠ if possible.
Dealer: S	♥ KQ4	West Bids 4♠ if possible.
Vul: None	♦ A93	
HCP: 14	♣ KQ962	You bid first.

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

Board: 209

Dealer: S

Vul: Both

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ AQ8

♥ A42

♦ KQJ7

♣ J106

South:

♠ J

♥ K8

♦ 854

♣ AKQ8732

West North East South

Pass 1♦ Pass 2♣

Pass 3NT AP

Board: 210

Dealer: N

Vul: None

North HCP: 19

South HCP: 10

Contract: 6♠ S

North:

♠ AJ10

♥ A10

♦ QJ5

♣ AK1085

South:

♠ KQ8432

♥ 743

♦ A7

♣ J3

West North East South

Pass 1♣ Pass 1♠

Pass 2NT Pass 3♠

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 211

Dealer: S

Vul: EW

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ A103

♥ Q32

♦ J863

♣ AQ5

South:

♠ Q764

♥ AK64

♦ KQ

♣ 984

West North East South

Pass 1♦ Pass 1♥

Pass 3NT AP

Board: 212

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 2♣ E

North:

♠ A4

♥ Q10

♦ AJ52

♣ Q9852

South:

♠ Q32

♥ KJ765

♦ Q964

♣ 10

West North East South

Pass 1♣ Pass 1♥

Pass 1NT 2♣ AP

Board: 213

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 4♠X E

North:

♠ 5

♥ 9875

♦ KJ108542

♣ A

South:

♠ 107

♥ KQ4

♦ A93

♣ KQ962

West North East South

Pass 1♦ 2♠ Pass

4♠ X AP

## North hands (Practice Page)

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

Board: 214	♠ AKJ8	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ AQ8	You bid first.
HCP: 19	♣ Q73	
Board: 215	♠ Q52	The opponents are silent.
Dealer: S	♥ QJ943	
Vul: Both	♦ Q5	Partner bids first.
HCP: 10	♣ QJ7	
Board: 216	♠ —	East Bids 1♠ if possible.
Dealer: N	♥ KJ54	
Vul: NS	♦ J	You bid first.
HCP: 14	♣ AKQ109872	
Board: 217	♠ 984	The opponents are silent.
Dealer: S	♥ KQ986	
Vul: EW	♦ KQJ2	Partner bids first.
HCP: 11	♣ 10	
Board: 218	♠ KQ93	The opponents are silent.
Dealer: N	♥ 1043	
Vul: None	♦ Q62	You bid first.
HCP: 12	♣ KQ2	

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

Board: 214  
 Dealer: N  
 Vul: NS  
 North HCP: 19  
 South HCP: 7  
 Contract: 4♠ S

North:  
 ♠ AKJ8  
 ♥ K72  
 ♦ AQ8  
 ♣ Q73

South:  
 ♠ Q96432  
 ♥ Q85  
 ♦ K106  
 ♣ 8

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

Board: 215  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ Q52  
 ♥ QJ943  
 ♦ Q5  
 ♣ QJ7

South:  
 ♠ A976  
 ♥ K75  
 ♦ K96  
 ♣ A108

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

Board: 216  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 5♣ N

North:  
 ♠ —  
 ♥ KJ54  
 ♦ J  
 ♣ AKQ109872

South:  
 ♠ A9832  
 ♥ A1093  
 ♦ 1043  
 ♣ 6

West	North	East	South
	1♣	1♠	1NT
Pass	5♣	AP	

Board: 217  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 16  
 Contract: 3♣ S

North:  
 ♠ 984  
 ♥ KQ986  
 ♦ KQJ2  
 ♣ 10

South:  
 ♠ A107  
 ♥ A7  
 ♦ 104  
 ♣ AKJ532

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

Board: 218  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ KQ93  
 ♥ 1043  
 ♦ Q62  
 ♣ KQ2

South:  
 ♠ 104  
 ♥ KQ62  
 ♦ J87  
 ♣ A1087

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

## South hands (Practice Page)

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

Board: 214	♠ Q96432	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ K106	Partner bids first.
HCP: 7	♣ 8	

Board: 215	♠ A976	The opponents are silent.
Dealer: S	♥ K75	
Vul: Both	♦ K96	You bid first.
HCP: 14	♣ A108	

Board: 216	♠ A9832	East Bids 1♠ if possible.
Dealer: N	♥ A1093	
Vul: NS	♦ 1043	Partner bids first.
HCP: 8	♣ 6	

Board: 217	♠ A107	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ 104	You bid first.
HCP: 16	♣ AKJ532	

Board: 218	♠ 104	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: None	♦ J87	Partner bids first.
HCP: 10	♣ A1087	

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

Board: 214

Dealer: N

Vul: NS

North HCP: 19

South HCP: 7

Contract: 4♠ S

North:

♠ AKJ8

♥ K72

♦ AQ8

♣ Q73

South:

♠ Q96432

♥ Q85

♦ K106

♣ 8

West North East South

1♣ Pass 1♠

Pass 4♠ AP

Board: 215

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N N

North:

♠ Q52

♥ QJ943

♦ Q5

♣ QJ7

South:

♠ A976

♥ K75

♦ K96

♣ A108

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 216

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 5♣ N

North:

♠ —

♥ KJ54

♦ J

♣ AKQ109872

South:

♠ A9832

♥ A1093

♦ 1043

♣ 6

West North East South

1♣ 1♠ 1NT

Pass 5♣ AP

Board: 217

Dealer: S

Vul: EW

North HCP: 11

South HCP: 16

Contract: 3♣ S

North:

♠ 984

♥ KQ986

♦ KQJ2

♣ 10

South:

♠ A107

♥ A7

♦ 104

♣ AKJ532

West North East South

1♣

Pass 1♥ Pass 3♣

AP

Board: 218

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 1N S

North:

♠ KQ93

♥ 1043

♦ Q62

♣ KQ2

South:

♠ 104

♥ KQ62

♦ J87

♣ A1087

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP



## North hands (Practice Page)

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

Board: 219	♠ J10	West Bids 1♦ if possible.
Dealer: S	♥ K764	
Vul: NS	♦ 964	Partner bids first.
HCP: 7	♣ K762	

Board: 220	♠ A6	West Bids 1NT if possible.
Dealer: N	♥ Q52	
Vul: EW	♦ AQ2	You bid first.
HCP: 12	♣ 97432	

Board: 221	♠ KQ985	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ Q10	Partner bids first.
HCP: 10	♣ K874	

Board: 222	♠ 82	East Bids 1♦ if possible.
Dealer: N	♥ Q652	West Bids 2♦ if possible.
Vul: NS	♦ A6	West Bids 3♦ if possible.
HCP: 12	♣ KQJ52	East Bids 5♦ if possible.
		You bid first.

Board: 223	♠ J2	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 11	♣ 653	

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

Board: 219

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♥ N

North:

♠ J10

♥ K764

♦ 964

♣ K762

South:

♠ AQ7

♥ 9853

♦ A5

♣ QJ94

West North East South

1♣ 1♥ Pass 1♣

1♦ 1♥ Pass 2♥

AP

Board: 220

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N W

North:

♠ A6

♥ Q52

♦ AQ2

♣ 97432

South:

♠ J10854

♥ AK10

♦ J63

♣ J10

West North East South

1♣ Pass 1♣

1NT Pass<sup>1</sup> Pass Pass

1. max 2 ♠

Board: 221

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ KQ985

♥ 109

♦ Q10

♣ K874

South:

♠ A1072

♥ 875

♦ AK5

♣ J63

West North East South

1♣ 1♣

Pass 1♠ Pass 2♠

Pass 3♠ AP

Board: 222

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 5♦ X E

North:

♠ 82

♥ Q652

♦ A6

♣ KQJ52

South:

♠ QJ10973

♥ A1073

♦ 10

♣ A8

West North East South

1♣ 1♦ 1♠

2♦ Pass<sup>1</sup> Pass 2♥

3♦ Pass Pass 3♠

Pass 4♦<sup>2</sup> Pass 4♠

Pass Pass 5♦ X

AP

1. max 2 ♠

2. limit raise or better in ♠

Board: 223

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 1N N

North:

♠ J2

♥ AQ75

♦ KJ106

♣ 653

South:

♠ A654

♥ 862

♦ A83

♣ AQ8

West North East South

1♣ 1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

## South hands (Practice Page)

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

Board: 219      ♠ AQ7  
Dealer: S        ♥ 9853  
Vul: NS         ♦ A5  
HCP: 13        ♣ QJ94

West Bids 1♦ if possible.

You bid first.

Board: 220      ♠ J10854  
Dealer: N        ♥ AK10  
Vul: EW         ♦ J63  
HCP: 10        ♣ J10

West Bids 1NT if possible.

Partner bids first.

Board: 221      ♠ A1072  
Dealer: S        ♥ 875  
Vul: Both       ♦ AK5  
HCP: 12        ♣ J63

The opponents are silent.

You bid first.

Board: 222      ♠ QJ10973  
Dealer: N        ♥ A1073  
Vul: NS         ♦ 10  
HCP: 11        ♣ A8

East Bids 1♦ if possible.

West Bids 2♦ if possible.

West Bids 3♦ if possible.

East Bids 5♦ if possible.

Partner bids first.

Board: 223      ♠ A654  
Dealer: S        ♥ 862  
Vul: Both       ♦ A83  
HCP: 14        ♣ AQ8

The opponents are silent.

You bid first.

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

Board: 219

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♥ N

North:

♠ J10

♥ K764

♦ 964

♣ K762

South:

♠ AQ7

♥ 9853

♦ A5

♣ QJ94

West North East South

1♣ 1♥ Pass 2♥

1♦ 1♥ Pass 2♥

AP

Board: 220

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N W

North:

♠ A6

♥ Q52

♦ AQ2

♣ 97432

South:

♠ J10854

♥ AK10

♦ J63

♣ J10

West North East South

1♣ Pass 1♠

1NT Pass<sup>1</sup> Pass Pass

1. max 2 ♠

Board: 221

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ KQ985

♥ 109

♦ Q10

♣ K874

South:

♠ A1072

♥ 875

♦ AK5

♣ J63

West North East South

1♣ 1♥ 1♠

Pass 1♠ Pass 2♠

Pass 3♠ AP

Board: 222

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 5♦ X E

North:

♠ 82

♥ Q652

♦ A6

♣ KQJ52

South:

♠ QJ10973

♥ A1073

♦ 10

♣ A8

West North East South

1♣ 1♦ 1♠

2♦ Pass<sup>1</sup> Pass 2♥

3♦ Pass Pass 3♠

Pass 4♦<sup>2</sup> Pass 4♠

Pass Pass 5♦ X

AP

1. max 2 ♠

2. limit raise or better in ♠

Board: 223

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 1N N

North:

♠ J2

♥ AQ75

♦ KJ106

♣ 653

South:

♠ A654

♥ 862

♦ A83

♣ AQ8

West North East South

1♣ 1♥ 1♠

Pass 1♥ Pass 1♠

Pass 1NT AP

## North hands (Practice Page)

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

Board: 224	♠ —	West Bids 2♠ if possible.
Dealer: N	♥ AK54	
Vul: Both	♦ AQ96	You bid first.
HCP: 16	♣ K9854	

Board: 225	♠ J10743	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ AKQ	Partner bids first.
HCP: 16	♣ K8	

Board: 226	♠ J942	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ QJ3	You bid first.
HCP: 12	♣ AQ8	

Board: 227	♠ KQ2	West Bids 1♦ if possible.
Dealer: S	♥ 9732	East Bids 1♠ if possible.
Vul: EW	♦ 7	East Bids 3♦ if possible.
HCP: 7	♣ Q9654	West Bids 4♦ if possible.
		Partner bids first.

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

Board: 224

Dealer: N

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♦ S

North:

♠ —

♥ AK54

♦ AQ96

♣ K9854

South:

♠ K10

♥ Q72

♦ J543

♣ AJ103

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

	1♣	Pass	1♦
--	----	------	----

2♠	4♦	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: 225

Dealer: S

Vul: NS

North HCP: 16

South HCP: 14

Contract: 4♠ N

North:

♠ J10743

♥ QJ9

♦ AKQ

♣ K8

South:

♠ A82

♥ A1065

♦ 952

♣ AQ4

Board: 226

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 1N S

North:

♠ J942

♥ Q96

♦ QJ3

♣ AQ8

South:

♠ K86

♥ J8754

♦ A98

♣ 73

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

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	1NT
------	----	------	-----

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 7

South HCP: 12

Contract: 4♦ W

North:

♠ KQ2

♥ 9732

♦ 7

♣ Q9654

South:

♠ 106

♥ AKJ8

♦ 932

♣ KJ73

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

			1♣
--	--	--	----

1♦	1♥	1♠	2♥
----	----	----	----

Pass	Pass	3♦	3♥
------	------	----	----

4♦	AP		
----	----	--	--

## South hands (Practice Page)

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

Board: 224	♠ K10	West Bids 2♠ if possible.
Dealer: N	♥ Q72	
Vul: Both	♦ J543	Partner bids first.
HCP: 11	♣ AJ103	

Board: 225	♠ A82	The opponents are silent.
Dealer: S	♥ A1065	
Vul: NS	♦ 952	You bid first.
HCP: 14	♣ AQ4	

Board: 226	♠ K86	The opponents are silent.
Dealer: N	♥ J8754	
Vul: NS	♦ A98	Partner bids first.
HCP: 8	♣ 73	

Board: 227	♠ 106	West Bids 1♦ if possible.
Dealer: S	♥ AKJ8	East Bids 1♠ if possible.
Vul: EW	♦ 932	East Bids 3♦ if possible.
HCP: 12	♣ KJ73	West Bids 4♦ if possible.
		You bid first.

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

Board: 224

Dealer: N

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♦ S

North:

♠ —

♥ AK54

♦ AQ96

♣ K9854

South:

♠ K10

♥ Q72

♦ J543

♣ AJ103

West North East South

1♣ Pass 1♦

2♠ 4♦ 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: 225

Dealer: S

Vul: NS

North HCP: 16

South HCP: 14

Contract: 4♠ N

North:

♠ J10743

♥ QJ9

♦ AKQ

♣ K8

South:

♠ A82

♥ A1065

♦ 952

♣ AQ4

Board: 226

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 1N S

North:

♠ J942

♥ Q96

♦ QJ3

♣ AQ8

South:

♠ K86

♥ J8754

♦ A98

♣ 73

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 7

South HCP: 12

Contract: 4♦ W

North:

♠ KQ2

♥ 9732

♦ 7

♣ Q9654

South:

♠ 106

♥ AKJ8

♦ 932

♣ KJ73

West North East South

1♦ 1♥ 1♠ 2♥

Pass Pass 3♦ 3♥

4♦ AP



## North hands (Practice Page)

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

Board: 228	♠ A963	East Doubles 1♠ if possible.
Dealer: N	♥ A105	
Vul: None	♦ K102	You bid first.
HCP: 14	♣ K95	
Board: 229	♠ 1097653	The opponents are silent.
Dealer: S	♥ 10963	
Vul: Both	♦ KQ	Partner bids first.
HCP: 9	♣ A	
Board: 230	♠ KQJ8	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ Q9	You bid first.
HCP: 14	♣ J643	
Board: 231	♠ 95	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: EW	♦ J1095	Partner bids first.
HCP: 8	♣ J64	
Board: 232	♠ 1094	East Bids 1♥ if possible.
Dealer: N	♥ AJ76	
Vul: Both	♦ K	You bid first.
HCP: 12	♣ KJ943	

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

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 87		1♣	Pass	1♥
Vul: None	♥ A105	♥ Q843	Pass	1♠	X <sup>1</sup>	1NT
North HCP: 14	♦ K102	♦ QJ5	Pass	2NT	AP	
South HCP: 8	♣ K95	♣ QJ83	1. Two suit takeout double			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 1097653	♠ AKQ				1♣
Vul: Both	♥ 10963	♥ A875	Pass	1♠	Pass	2NT
North HCP: 9	♦ KQ	♦ 97	Pass	3♥	Pass	4♥
South HCP: 18	♣ A	♣ KQ62	AP			
Contract: 4♥ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A107		1♣	Pass	1♦
Vul: NS	♥ AJ7	♥ K62	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 14	♦ Q9	♦ AJ532	Pass	3♣	Pass	3NT
South HCP: 18	♣ J643	♣ AQ	AP			
Contract: 3N S			1. Fourth suit game force			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ KQ84				1♣
Vul: EW	♥ AQ64	♥ J92	Pass	1♥	Pass	1♠
North HCP: 8	♦ J1095	♦ 82	Pass	1NT	AP	
South HCP: 12	♣ J64	♣ AQ103				
Contract: 1N N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ QJ52		1♣	1♥	X
Vul: Both	♥ AJ76	♥ Q				
North HCP: 12	♦ K	♦ 98543	Pass	1NT	AP	
South HCP: 9	♣ KJ943	♣ A72				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 228	♠ 87	East Doubles 1♠ if possible.
Dealer: N	♥ Q843	
Vul: None	♦ QJ5	Partner bids first.
HCP: 8	♣ QJ83	

Board: 229	♠ AKQ	The opponents are silent.
Dealer: S	♥ A875	
Vul: Both	♦ 97	You bid first.
HCP: 18	♣ KQ62	

Board: 230	♠ A107	The opponents are silent.
Dealer: N	♥ K62	
Vul: NS	♦ AJ532	Partner bids first.
HCP: 18	♣ AQ	

Board: 231	♠ KQ84	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ 82	You bid first.
HCP: 12	♣ AQ103	

Board: 232	♠ QJ52	East Bids 1♥ if possible.
Dealer: N	♥ Q	
Vul: Both	♦ 98543	Partner bids first.
HCP: 9	♣ A72	

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

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 87		1♣	Pass	1♥
Vul: None	♥ A105	♥ Q843	Pass	1♠	X <sup>1</sup>	1NT
North HCP: 14	♦ K102	♦ QJ5	Pass	2NT	AP	
South HCP: 8	♣ K95	♣ QJ83	1. Two suit takeout double			
Contract: 2N S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 1097653	♠ AKQ				1♣
Vul: Both	♥ 10963	♥ A875	Pass	1♠	Pass	2NT
North HCP: 9	♦ KQ	♦ 97	Pass	3♥	Pass	4♥
South HCP: 18	♣ A	♣ KQ62	AP			
Contract: 4♥ N						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A107		1♣	Pass	1♦
Vul: NS	♥ AJ7	♥ K62	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 14	♦ Q9	♦ AJ532	Pass	3♣	Pass	3NT
South HCP: 18	♣ J643	♣ AQ	AP			
Contract: 3N S			1. Fourth suit game force			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ KQ84				1♣
Vul: EW	♥ AQ64	♥ J92	Pass	1♥	Pass	1♠
North HCP: 8	♦ J1095	♦ 82	Pass	1NT	AP	
South HCP: 12	♣ J64	♣ AQ103				
Contract: 1N N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ QJ52		1♣	1♥	X
Vul: Both	♥ AJ76	♥ Q				
North HCP: 12	♦ K	♦ 98543	Pass	1NT	AP	
South HCP: 9	♣ KJ943	♣ A72				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 233  
Dealer: S  
Vul: None  
HCP: 6

♠ K7  
♥ QJ732  
♦ 98543  
♣ 5

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

Partner bids first.

Board: 234  
Dealer: N  
Vul: EW  
HCP: 13

♠ AK  
♥ Q964  
♦ 107  
♣ A8543

West Bids 2♣ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 235  
Dealer: S  
Vul: Both  
HCP: 7

♠ Q975  
♥ 43  
♦ Q93  
♣ K985

The opponents are silent.

Partner bids first.

Board: 236  
Dealer: N  
Vul: NS  
HCP: 19

♠ AK4  
♥ A932  
♦ J108  
♣ AK9

The opponents are silent.

You bid first.

Board: 237  
Dealer: S  
Vul: Both  
HCP: 7

♠ 972  
♥ K109652  
♦ A107  
♣ 5

East Doubles 1♥ if possible.

Partner bids first.

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

Board: 233  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♠ W

North:  
 ♠ K7  
 ♥ QJ732  
 ♦ 98543  
 ♣ 5

South:  
 ♠ A96  
 ♥ 54  
 ♦ K10  
 ♣ AQJ1042

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

Board: 234  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 8  
 Contract: 3♠ S

North:  
 ♠ AK  
 ♥ Q964  
 ♦ 107  
 ♣ A8543

South:  
 ♠ J109632  
 ♥ 7  
 ♦ AK65  
 ♣ 106

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

1. Michaels Cuebid
2. max 2 ♠
3. limit raise or better in ♠

Board: 235  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ Q975  
 ♥ 43  
 ♦ Q93  
 ♣ K985

South:  
 ♠ K83  
 ♥ AQ10  
 ♦ K106  
 ♣ AQ64

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

Board: 236  
 Dealer: N  
 Vul: NS  
 North HCP: 19  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ A932  
 ♦ J108  
 ♣ AK9

South:  
 ♠ QJ106  
 ♥ KJ7  
 ♦ A964  
 ♣ 32

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

Board: 237  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♣ S

North:  
 ♠ 972  
 ♥ K109652  
 ♦ A107  
 ♣ 5

South:  
 ♠ A5  
 ♥ —  
 ♦ J842  
 ♣ AKQJ1074

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

## South hands (Practice Page)

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

Board: 233      ♠ A96  
Dealer: S        ♥ 54  
Vul: None       ♦ K10  
HCP: 14         ♣ AQJ1042

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

You bid first.

Board: 234      ♠ J109632  
Dealer: N        ♥ 7  
Vul: EW         ♦ AK65  
HCP: 8          ♣ 106

West Bids 2♣ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 235      ♠ K83  
Dealer: S        ♥ AQ10  
Vul: Both       ♦ K106  
HCP: 18         ♣ AQ64

The opponents are silent.

You bid first.

Board: 236      ♠ QJ106  
Dealer: N        ♥ KJ7  
Vul: NS         ♦ A964  
HCP: 11         ♣ 32

The opponents are silent.

Partner bids first.

Board: 237      ♠ A5  
Dealer: S        ♥ —  
Vul: Both       ♦ J842  
HCP: 15         ♣ AKQJ1074

East Doubles 1♥ if possible.

You bid first.

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

Board: 233  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 14  
 Contract: 3♠ W

North:  
 ♠ K7  
 ♥ QJ732  
 ♦ 98543  
 ♣ 5

South:  
 ♠ A96  
 ♥ 54  
 ♦ K10  
 ♣ AQJ1042

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

Board: 234  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 8  
 Contract: 3♠ S

North:  
 ♠ AK  
 ♥ Q964  
 ♦ 107  
 ♣ A8543

South:  
 ♠ J109632  
 ♥ 7  
 ♦ AK65  
 ♣ 106

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

1. Michaels Cuebid
2. max 2 ♠
3. limit raise or better in ♠

Board: 235  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ Q975  
 ♥ 43  
 ♦ Q93  
 ♣ K985

South:  
 ♠ K83  
 ♥ AQ10  
 ♦ K106  
 ♣ AQ64

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

Board: 236  
 Dealer: N  
 Vul: NS  
 North HCP: 19  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ A932  
 ♦ J108  
 ♣ AK9

South:  
 ♠ QJ106  
 ♥ KJ7  
 ♦ A964  
 ♣ 32

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

Board: 237  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♣ S

North:  
 ♠ 972  
 ♥ K109652  
 ♦ A107  
 ♣ 5

South:  
 ♠ A5  
 ♥ —  
 ♦ J842  
 ♣ AKQJ1074

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



## North hands (Practice Page)

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

Board: 238	♠ Q83	West Bids 1♠ if possible.
Dealer: N	♥ A85	West Bids 2♠ if possible.
Vul: NS	♦ K8	
HCP: 13	♣ A10962	You bid first.
Board: 239	♠ J4	The opponents are silent.
Dealer: S	♥ QJ742	
Vul: EW	♦ Q32	Partner bids first.
HCP: 8	♣ Q65	
Board: 240	♠ Q95	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ KQJ	You bid first.
HCP: 19	♣ K98	
Board: 241	♠ J64	The opponents are silent.
Dealer: S	♥ J72	
Vul: NS	♦ QJ72	Partner bids first.
HCP: 8	♣ K43	
Board: 242	♠ 86	West Bids 1♠ if possible.
Dealer: N	♥ A964	East Bids 2♠ if possible.
Vul: Both	♦ KQ2	
HCP: 13	♣ A954	You bid first.

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ 1097		1♣	Pass	1♥
Vul: NS	♥ A85	♥ J9762	1♠	X <sup>1</sup>	Pass	2♥
North HCP: 13	♦ K8	♦ AQ43	2♠	AP		
South HCP: 7	♣ A10962	♣ 4				
Contract: 2♠ W			1. Support double redouble			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K1096				1♣
Vul: EW	♥ QJ742	♥ K93	Pass	1♥	Pass	1♠
North HCP: 8	♦ Q32	♦ J10	Pass	1NT	AP	
South HCP: 14	♣ Q65	♣ AK82				
Contract: 1N N						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8432		1♣	Pass	1♠
Vul: None	♥ AKJ2	♥ 954	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ	♦ 85	AP			
South HCP: 7	♣ K98	♣ A52				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1♣
Vul: NS	♥ J72	♥ A963	Pass	1♦	Pass	1♥
North HCP: 8	♦ QJ72	♦ AK4	Pass	1NT	AP	
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K3		1♣	Pass	1♦
Vul: Both	♥ A964	♥ Q87	1♠	Pass	Pass	X
North HCP: 13	♦ KQ2	♦ AJ1096	Pass	2♥	2♠	3NT
South HCP: 13	♣ A954	♣ K82	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 238	♠ 1097	West Bids 1♠ if possible.
Dealer: N	♥ J9762	West Bids 2♠ if possible.
Vul: NS	♦ AQ43	
HCP: 7	♣ 4	Partner bids first.

Board: 239	♠ K1096	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ J10	You bid first.
HCP: 14	♣ AK82	

Board: 240	♠ K8432	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ 85	Partner bids first.
HCP: 7	♣ A52	

Board: 241	♠ 832	The opponents are silent.
Dealer: S	♥ A963	
Vul: NS	♦ AK4	You bid first.
HCP: 14	♣ QJ8	

Board: 242	♠ K3	West Bids 1♠ if possible.
Dealer: N	♥ Q87	East Bids 2♠ if possible.
Vul: Both	♦ AJ1096	
HCP: 13	♣ K82	Partner bids first.

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ 1097		1♣	Pass	1♥
Vul: NS	♥ A85	♥ J9762	1♠	X <sup>1</sup>	Pass	2♥
North HCP: 13	♦ K8	♦ AQ43	2♠	AP		
South HCP: 7	♣ A10962	♣ 4				
Contract: 2♠ W			1. Support double redouble			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K1096				1♣
Vul: EW	♥ QJ742	♥ K93	Pass	1♥	Pass	1♠
North HCP: 8	♦ Q32	♦ J10	Pass	1NT	AP	
South HCP: 14	♣ Q65	♣ AK82				
Contract: 1N N						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8432		1♣	Pass	1♠
Vul: None	♥ AKJ2	♥ 954	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ	♦ 85	AP			
South HCP: 7	♣ K98	♣ A52				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 832				1♣
Vul: NS	♥ J72	♥ A963	Pass	1♦	Pass	1♥
North HCP: 8	♦ QJ72	♦ AK4	Pass	1NT	AP	
South HCP: 14	♣ K43	♣ QJ8				
Contract: 1N N						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K3		1♣	Pass	1♦
Vul: Both	♥ A964	♥ Q87	1♠	Pass	Pass	X
North HCP: 13	♦ KQ2	♦ AJ1096	Pass	2♥	2♠	3NT
South HCP: 13	♣ A954	♣ K82	AP			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 243	♠ 965	The opponents are silent.
Dealer: S	♥ A1098	
Vul: Both	♦ A42	Partner bids first.
HCP: 10	♣ Q107	

Board: 244	♠ KJ95	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ A3	You bid first.
HCP: 14	♣ KQJ643	

Board: 245	♠ Q54	West Bids 2♣ if possible.
Dealer: S	♥ K85	
Vul: EW	♦ A86542	Partner bids first.
HCP: 9	♣ 8	

Board: 246	♠ Q1084	The opponents are silent.
Dealer: N	♥ 874	
Vul: Both	♦ QJ6	You bid first.
HCP: 12	♣ AQJ	

Board: 247	♠ Q10954	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ QJ843	Partner bids first.
HCP: 8	♣ —	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ82				1♣
Vul: Both	♥ A1098	♥ KQ7	Pass	1♥	Pass	1♠
North HCP: 10	♦ A42	♦ 1076	Pass	1NT	AP	
South HCP: 13	♣ Q107	♣ K85				
Contract: 1N N						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ Q3		1♣	Pass	1♦
Vul: None	♥ 4	♥ 763	Pass	1♠	Pass	1NT
North HCP: 14	♦ A3	♦ Q9862	Pass	2♣	Pass	3♣
South HCP: 8	♣ KQJ643	♣ A87	AP			
Contract: 3♣ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ 1083				1♣
Vul: EW	♥ K85	♥ AQ6	Pass	1♦	Pass	1NT
North HCP: 9	♦ A86542	♦ K93	2♣	2♦	AP	
South HCP: 12	♣ 8	♣ K954				
Contract: 2♦ N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ AJ632		1♣	Pass	1♠
Vul: Both	♥ 874	♥ AK53	Pass	2♠	Pass	2NT <sup>1</sup>
North HCP: 12	♦ QJ6	♦ K108	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 15	♣ AQJ	♣ 4	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q10954	♠ 83				1♣
Vul: NS	♥ K63	♥ A98	Pass	1♠	Pass	2NT
North HCP: 8	♦ QJ843	♦ AK9	Pass	3♦	Pass	3NT
South HCP: 19	♣ —	♣ AKJ93	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 243	♠ AJ82	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ 1076	You bid first.
HCP: 13	♣ K85	

Board: 244	♠ Q3	The opponents are silent.
Dealer: N	♥ 763	
Vul: None	♦ Q9862	Partner bids first.
HCP: 8	♣ A87	

Board: 245	♠ 1083	West Bids 2♣ if possible.
Dealer: S	♥ AQ6	
Vul: EW	♦ K93	You bid first.
HCP: 12	♣ K954	

Board: 246	♠ AJ632	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ K108	Partner bids first.
HCP: 15	♣ 4	

Board: 247	♠ 83	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ AK9	You bid first.
HCP: 19	♣ AKJ93	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ82				1♣
Vul: Both	♥ A1098	♥ KQ7	Pass	1♥	Pass	1♠
North HCP: 10	♦ A42	♦ 1076	Pass	1NT	AP	
South HCP: 13	♣ Q107	♣ K85				
Contract: 1N N						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KJ95	♠ Q3		1♣	Pass	1♦
Vul: None	♥ 4	♥ 763	Pass	1♠	Pass	1NT
North HCP: 14	♦ A3	♦ Q9862	Pass	2♣	Pass	3♣
South HCP: 8	♣ KQJ643	♣ A87	AP			
Contract: 3♣ N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ 1083				1♣
Vul: EW	♥ K85	♥ AQ6	Pass	1♦	Pass	1NT
North HCP: 9	♦ A86542	♦ K93	2♣	2♦	AP	
South HCP: 12	♣ 8	♣ K954				
Contract: 2♦ N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ AJ632		1♣	Pass	1♠
Vul: Both	♥ 874	♥ AK53	Pass	2♠	Pass	2NT <sup>1</sup>
North HCP: 12	♦ QJ6	♦ K108	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 15	♣ AQJ	♣ 4	Pass	4♠	AP	
Contract: 4♠ S						

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q10954	♠ 83				1♣
Vul: NS	♥ K63	♥ A98	Pass	1♠	Pass	2NT
North HCP: 8	♦ QJ843	♦ AK9	Pass	3♦	Pass	3NT
South HCP: 19	♣ —	♣ AKJ93	AP			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 248      ♠ AK32  
Dealer: N        ♥ A872  
Vul: None        ♦ J  
HCP: 12          ♣ 9832

The opponents are silent.

You bid first.

Board: 249      ♠ A  
Dealer: S        ♥ 987654  
Vul: NS         ♦ Q963  
HCP: 7          ♣ J4

East Doubles 1♥ if possible.

West Bids 1♠ if possible.

East Doubles 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 250      ♠ QJ9  
Dealer: N        ♥ J  
Vul: EW         ♦ AKQ  
HCP: 18         ♣ KQ10752

The opponents are silent.

You bid first.

Board: 251      ♠ QJ103  
Dealer: S        ♥ KQ5  
Vul: None       ♦ KQ9  
HCP: 17         ♣ KJ3

The opponents are silent.

Partner bids first.

Board: 252      ♠ A64  
Dealer: N        ♥ 7  
Vul: NS         ♦ AKQ6  
HCP: 17         ♣ A10875

East Bids 1♥ if possible.

West Bids 3♥ if possible.

You bid first.

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

Board: 248

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 1N S

North:

♠ AK32

♥ A872

♦ J

♣ 9832

South:

♠ J54

♥ J54

♦ 6542

♣ AK7

West	North	East	South
	1♣	Pass	1NT
AP			

Board: 249

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 3♥ N

North:

♠ A

♥ 987654

♦ Q963

♣ J4

South:

♠ K742

♥ KQ2

♦ 42

♣ A1076

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

1. Support double redouble

Board: 250

Dealer: N

Vul: EW

North HCP: 18

South HCP: 8

Contract: 3♣ N

North:

♠ QJ9

♥ J

♦ AKQ

♣ KQ10752

South:

♠ 10873

♥ A64

♦ 1087

♣ A43

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

Board: 251

Dealer: S

Vul: None

North HCP: 17

South HCP: 12

Contract: 4♠ N

North:

♠ QJ103

♥ KQ5

♦ KQ9

♣ KJ3

South:

♠ AK84

♥ 972

♦ J2

♣ A1094

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

Board: 252

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 4♠ S

North:

♠ A64

♥ 7

♦ AKQ6

♣ A10875

South:

♠ KQ8752

♥ KJ2

♦ J2

♣ K3

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

## South hands (Practice Page)

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

Board: 248      ♠ J54  
Dealer: N        ♥ J54  
Vul: None       ♦ 6542  
HCP: 9           ♣ AK7

The opponents are silent.

Partner bids first.

Board: 249      ♠ K742  
Dealer: S        ♥ KQ2  
Vul: NS          ♦ 42  
HCP: 12          ♣ A1076

East Doubles 1♥ if possible.

West Bids 1♠ if possible.

East Doubles 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 250      ♠ 10873  
Dealer: N        ♥ A64  
Vul: EW          ♦ 1087  
HCP: 8           ♣ A43

The opponents are silent.

Partner bids first.

Board: 251      ♠ AK84  
Dealer: S        ♥ 972  
Vul: None       ♦ J2  
HCP: 12          ♣ A1094

The opponents are silent.

You bid first.

Board: 252      ♠ KQ8752  
Dealer: N        ♥ KJ2  
Vul: NS          ♦ J2  
HCP: 13          ♣ K3

East Bids 1♥ if possible.

West Bids 3♥ if possible.

Partner bids first.

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

Board: 248

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 1N S

North:

♠ AK32

♥ A872

♦ J

♣ 9832

South:

♠ J54

♥ J54

♦ 6542

♣ AK7

West	North	East	South
	1♣	Pass	1NT
AP			

Board: 249

Dealer: S

Vul: NS

North HCP: 7

South HCP: 12

Contract: 3♥ N

North:

♠ A

♥ 987654

♦ Q963

♣ J4

South:

♠ K742

♥ KQ2

♦ 42

♣ A1076

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

1. Support double redouble

Board: 250

Dealer: N

Vul: EW

North HCP: 18

South HCP: 8

Contract: 3♣ N

North:

♠ QJ9

♥ J

♦ AKQ

♣ KQ10752

South:

♠ 10873

♥ A64

♦ 1087

♣ A43

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

Board: 251

Dealer: S

Vul: None

North HCP: 17

South HCP: 12

Contract: 4♠ N

North:

♠ QJ103

♥ KQ5

♦ KQ9

♣ KJ3

South:

♠ AK84

♥ 972

♦ J2

♣ A1094

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

Board: 252

Dealer: N

Vul: NS

North HCP: 17

South HCP: 13

Contract: 4♠ S

North:

♠ A64

♥ 7

♦ AKQ6

♣ A10875

South:

♠ KQ8752

♥ KJ2

♦ J2

♣ K3

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

## North hands (Practice Page)

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

Board: 253	♠ K109854	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ J94	Partner bids first.
HCP: 9	♣ K3	
Board: 254	♠ AQ2	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ 73	You bid first.
HCP: 15	♣ AKQ754	
Board: 255	♠ J864	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ 1073	Partner bids first.
HCP: 6	♣ AJ4	
Board: 256	♠ A	East Bids 1♦ if possible.
Dealer: N	♥ KJ42	East Bids 2♦ if possible.
Vul: EW	♦ J52	
HCP: 15	♣ AQ1073	You bid first.
Board: 257	♠ 9763	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ A105	Partner bids first.
HCP: 12	♣ Q104	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K109854	♠ A				1♣
Vul: EW	♥ Q2	♥ A98	Pass	1♠	Pass	3♣
North HCP: 9	♦ J94	♦ 765	Pass	3♠	Pass	3NT
South HCP: 15	♣ K3	♣ AQJ942	AP			
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 6				
Vul: EW	♥ 62	♥ QJ10753		1♣	Pass	1♥
North HCP: 15	♦ 73	♦ K10984	Pass	3♣	AP	
South HCP: 6	♣ AKQ754	♣ 8				
Contract: 3♣ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ —				1♣
Vul: None	♥ 1086	♥ A954	Pass	1♠	Pass	2♥
North HCP: 6	♦ 1073	♦ AK64	Pass	2NT	AP	
South HCP: 16	♣ AJ4	♣ KQ862				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A	♠ QJ9742		1♣	1♦	1♠
Vul: EW	♥ KJ42	♥ AQ5	Pass	1NT	2♦	3♠
North HCP: 15	♦ J52	♦ 3	Pass	4♣	Pass	4♠
South HCP: 12	♣ AQ1073	♣ K52	AP			
Contract: 4♠ S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ KQ105				1♣
Vul: Both	♥ AQ4	♥ KJ6	Pass	1♠	Pass	2♠
North HCP: 12	♦ A105	♦ Q98	Pass	4♠	AP	
South HCP: 14	♣ Q104	♣ K72				
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 253	♠ A	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ 765	You bid first.
HCP: 15	♣ AQJ942	

Board: 254	♠ 6	The opponents are silent.
Dealer: N	♥ QJ10753	
Vul: EW	♦ K10984	Partner bids first.
HCP: 6	♣ 8	

Board: 255	♠ —	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ AK64	You bid first.
HCP: 16	♣ KQ862	

Board: 256	♠ QJ9742	East Bids 1♦ if possible.
Dealer: N	♥ AQ5	East Bids 2♦ if possible.
Vul: EW	♦ 3	
HCP: 12	♣ K52	Partner bids first.

Board: 257	♠ KQ105	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ Q98	You bid first.
HCP: 14	♣ K72	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ K109854	♠ A				1♣
Vul: EW	♥ Q2	♥ A98	Pass	1♠	Pass	3♣
North HCP: 9	♦ J94	♦ 765	Pass	3♠	Pass	3NT
South HCP: 15	♣ K3	♣ AQJ942	AP			
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 6				
Vul: EW	♥ 62	♥ QJ10753		1♣	Pass	1♥
North HCP: 15	♦ 73	♦ K10984	Pass	3♣	AP	
South HCP: 6	♣ AKQ754	♣ 8				
Contract: 3♣ N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ J864	♠ —				1♣
Vul: None	♥ 1086	♥ A954	Pass	1♠	Pass	2♥
North HCP: 6	♦ 1073	♦ AK64	Pass	2NT	AP	
South HCP: 16	♣ AJ4	♣ KQ862				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ A	♠ QJ9742		1♣	1♦	1♠
Vul: EW	♥ KJ42	♥ AQ5	Pass	1NT	2♦	3♠
North HCP: 15	♦ J52	♦ 3	Pass	4♣	Pass	4♠
South HCP: 12	♣ AQ1073	♣ K52	AP			
Contract: 4♠ S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ KQ105				1♣
Vul: Both	♥ AQ4	♥ KJ6	Pass	1♠	Pass	2♠
North HCP: 12	♦ A105	♦ Q98	Pass	4♠	AP	
South HCP: 14	♣ Q104	♣ K72				
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 258  
Dealer: N  
Vul: None  
HCP: 12

♠ AJ4  
♥ 9642  
♦ KQ9  
♣ Q103

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

You bid first.

Board: 259  
Dealer: S  
Vul: Both  
HCP: 8

♠ K9852  
♥ Q74  
♦ 10  
♣ QJ97

West Bids 1♦ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 260  
Dealer: N  
Vul: None  
HCP: 12

♠ Q74  
♥ K95  
♦ AQ3  
♣ J1098

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
East Bids 3♦ if possible.

You bid first.

Board: 261  
Dealer: S  
Vul: NS  
HCP: 11

♠ AQ86  
♥ —  
♦ KJ62  
♣ J10754

The opponents are silent.

Partner bids first.

Board: 262  
Dealer: N  
Vul: EW  
HCP: 14

♠ Q  
♥ K632  
♦ KJ8  
♣ KQ732

East Bids 1♦ if possible.

You bid first.

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

Board: 258  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♥ W

North:  
 ♠ AJ4  
 ♥ 9642  
 ♦ KQ9  
 ♣ Q103

South:  
 ♠ 109765  
 ♥ 10  
 ♦ AJ3  
 ♣ J982

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

1. Support double redouble

Board: 259  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♦ X W

North:  
 ♠ K9852  
 ♥ Q74  
 ♦ 10  
 ♣ QJ97

South:  
 ♠ Q1074  
 ♥ KJ32  
 ♦ A  
 ♣ A542

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

Board: 260  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♦ E

North:  
 ♠ Q74  
 ♥ K95  
 ♦ AQ3  
 ♣ J1098

South:  
 ♠ A108  
 ♥ J8763  
 ♦ J64  
 ♣ 64

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

1. Support double redouble  
 2. Stayman

Board: 261  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 17  
 Contract: 6♣ S

North:  
 ♠ AQ86  
 ♥ —  
 ♦ KJ62  
 ♣ J10754

South:  
 ♠ 72  
 ♥ A763  
 ♦ A10  
 ♣ AKQ86

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

1. Fourth suit game force

Board: 262  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ Q  
 ♥ K632  
 ♦ KJ8  
 ♣ KQ732

South:  
 ♠ J87  
 ♥ A87  
 ♦ A1054  
 ♣ J65

West	North	East	South
	1♣	1♦	1NT
AP			

## South hands (Practice Page)

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

Board: 258      ♠ 109765  
Dealer: N        ♥ 10  
Vul: None       ♦ AJ3  
HCP: 6           ♣ J982

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

Partner bids first.

Board: 259      ♠ Q1074  
Dealer: S        ♥ KJ32  
Vul: Both       ♦ A  
HCP: 14          ♣ A542

West Bids 1♦ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

Board: 260      ♠ A108  
Dealer: N        ♥ J8763  
Vul: None       ♦ J64  
HCP: 6           ♣ 64

West Bids 1NT if possible.  
East Bids 2♣ if possible.  
East Bids 3♦ if possible.

Partner bids first.

Board: 261      ♠ 72  
Dealer: S        ♥ A763  
Vul: NS          ♦ A10  
HCP: 17          ♣ AKQ86

The opponents are silent.  
You bid first.

Board: 262      ♠ J87  
Dealer: N        ♥ A87  
Vul: EW         ♦ A1054  
HCP: 10          ♣ J65

East Bids 1♦ if possible.  
Partner bids first.

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

Board: 258  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♥ W

North:  
 ♠ AJ4  
 ♥ 9642  
 ♦ KQ9  
 ♣ Q103

South:  
 ♠ 109765  
 ♥ 10  
 ♦ AJ3  
 ♣ J982

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

1. Support double redouble

Board: 259  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 4♦ X W

North:  
 ♠ K9852  
 ♥ Q74  
 ♦ 10  
 ♣ QJ97

South:  
 ♠ Q1074  
 ♥ KJ32  
 ♦ A  
 ♣ A542

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

Board: 260  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♦ E

North:  
 ♠ Q74  
 ♥ K95  
 ♦ AQ3  
 ♣ J1098

South:  
 ♠ A108  
 ♥ J8763  
 ♦ J64  
 ♣ 64

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

1. Support double redouble  
 2. Stayman

Board: 261  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 17  
 Contract: 6♣ S

North:  
 ♠ AQ86  
 ♥ —  
 ♦ KJ62  
 ♣ J10754

South:  
 ♠ 72  
 ♥ A763  
 ♦ A10  
 ♣ AKQ86

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

1. Fourth suit game force

Board: 262  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ Q  
 ♥ K632  
 ♦ KJ8  
 ♣ KQ732

South:  
 ♠ J87  
 ♥ A87  
 ♦ A1054  
 ♣ J65

West	North	East	South
	1♣	1♦	1NT
AP			

## North hands (Practice Page)

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

Board: 263      ♠ KJ  
Dealer: S        ♥ J2  
Vul: None        ♦ J10532  
HCP: 7           ♣ J765

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

Partner bids first.

Board: 264      ♠ KJ10  
Dealer: N        ♥ 9  
Vul: NS          ♦ A1085  
HCP: 13          ♣ AJ982

The opponents are silent.

You bid first.

Board: 265      ♠ KQJ7  
Dealer: S        ♥ KQ65  
Vul: EW        ♦ QJ42  
HCP: 14          ♣ 2

The opponents are silent.

Partner bids first.

Board: 266      ♠ K532  
Dealer: N        ♥ Q753  
Vul: Both       ♦ A9  
HCP: 13          ♣ A74

East Bids 1♦ if possible.

You bid first.

Board: 267      ♠ Q107  
Dealer: S        ♥ 754  
Vul: NS          ♦ AQJ7  
HCP: 12          ♣ K32

The opponents are silent.

Partner bids first.

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

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A87				1♣
Vul: None	♥ J2	♥ A876	1♥	Pass	1♠	Pass
North HCP: 7	♦ J10532	♦ 976	2♣ <sup>1</sup>	Pass	3♠	AP
South HCP: 12	♣ J765	♣ A93	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A954		1♣	Pass	1♠
Vul: NS	♥ 9	♥ K7	Pass	1NT	Pass	3NT
North HCP: 13	♦ A1085	♦ Q2	Pass	4♠	AP	
South HCP: 14	♣ AJ982	♣ KQ1075				
Contract: 4♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KQJ7	♠ 98				1♣
Vul: EW	♥ KQ65	♥ AJ83	Pass	1♥	Pass	2♥
North HCP: 14	♦ QJ42	♦ K83	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 13	♣ 2	♣ KQ94	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ A974		1♣	1♦	1♠
Vul: Both	♥ Q753	♥ 9	Pass	2♠	AP	
North HCP: 13	♦ A9	♦ Q1032				
South HCP: 9	♣ A74	♣ QJ65				
Contract: 2♠ S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ A852				1♣
Vul: NS	♥ 754	♥ K8	Pass	1♦	Pass	1♠
North HCP: 12	♦ AQJ7	♦ K109	Pass	2NT	AP	
South HCP: 13	♣ K32	♣ QJ98				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 263      ♠ A87  
Dealer: S        ♥ A876  
Vul: None       ♦ 976  
HCP: 12         ♣ A93

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

You bid first.

Board: 264      ♠ A954  
Dealer: N        ♥ K7  
Vul: NS         ♦ Q2  
HCP: 14         ♣ KQ1075

The opponents are silent.

Partner bids first.

Board: 265      ♠ 98  
Dealer: S        ♥ AJ83  
Vul: EW         ♦ K83  
HCP: 13         ♣ KQ94

The opponents are silent.

You bid first.

Board: 266      ♠ A974  
Dealer: N        ♥ 9  
Vul: Both       ♦ Q1032  
HCP: 9          ♣ QJ65

East Bids 1♦ if possible.

Partner bids first.

Board: 267      ♠ A852  
Dealer: S        ♥ K8  
Vul: NS         ♦ K109  
HCP: 13         ♣ QJ98

The opponents are silent.

You bid first.

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

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A87				1♣
Vul: None	♥ J2	♥ A876	1♥	Pass	1♠	Pass
North HCP: 7	♦ J10532	♦ 976	2♣ <sup>1</sup>	Pass	3♠	AP
South HCP: 12	♣ J765	♣ A93	1. limit raise or better in ♠			
Contract: 3♠ E						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A954		1♣	Pass	1♠
Vul: NS	♥ 9	♥ K7	Pass	1NT	Pass	3NT
North HCP: 13	♦ A1085	♦ Q2	Pass	4♠	AP	
South HCP: 14	♣ AJ982	♣ KQ1075				
Contract: 4♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ KQJ7	♠ 98				1♣
Vul: EW	♥ KQ65	♥ AJ83	Pass	1♥	Pass	2♥
North HCP: 14	♦ QJ42	♦ K83	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 13	♣ 2	♣ KQ94	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ K532	♠ A974		1♣	1♦	1♠
Vul: Both	♥ Q753	♥ 9	Pass	2♠	AP	
North HCP: 13	♦ A9	♦ Q1032				
South HCP: 9	♣ A74	♣ QJ65				
Contract: 2♠ S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ A852				1♣
Vul: NS	♥ 754	♥ K8	Pass	1♦	Pass	1♠
North HCP: 12	♦ AQJ7	♦ K109	Pass	2NT	AP	
South HCP: 13	♣ K32	♣ QJ98				
Contract: 2N N						



## North hands (Practice Page)

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

Board: 268      ♠ J76  
Dealer: N        ♥ A1043  
Vul: None        ♦ K4  
HCP: 12         ♣ A764

East Bids 1♦ if possible.  
West Bids 1♠ if possible.  
You bid first.

Board: 269      ♠ K103  
Dealer: S        ♥ AQ9  
Vul: EW         ♦ K942  
HCP: 16         ♣ A95

The opponents are silent.  
Partner bids first.

Board: 270      ♠ KJ7  
Dealer: N        ♥ A43  
Vul: None        ♦ A5  
HCP: 14         ♣ Q9632

East Bids 1♥ if possible.  
You bid first.

Board: 271      ♠ QJ4  
Dealer: S        ♥ K8754  
Vul: None        ♦ 42  
HCP: 6          ♣ 932

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
Partner bids first.

Board: 272      ♠ A63  
Dealer: N        ♥ J976  
Vul: NS         ♦ —  
HCP: 12         ♣ AK9742

West Bids 2♦ if possible.  
West Doubles 4♦ if possible.  
East Bids 5♦ if possible.  
You bid first.

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

Board: 268

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 2♥ S

North:

♠ J76

♥ A1043

♦ K4

♣ A764

South:

♠ A92

♥ Q8652

♦ 102

♣ 1085

West North East South

1♣ 1♦ 1♥

1♠ 2♥ AP

Board: 269

Dealer: S

Vul: EW

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ K103

♥ AQ9

♦ K942

♣ A95

South:

♠ A4

♥ K765

♦ QJ7

♣ Q1087

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 270

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 4♠ S

North:

♠ KJ7

♥ A43

♦ A5

♣ Q9632

South:

♠ Q6532

♥ 107

♦ KJ932

♣ 8

West North East South

1♣ 1♥ 1♠

Pass 3♠ Pass 4♠

AP

Board: 271

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 2♥ N

North:

♠ QJ4

♥ K8754

♦ 42

♣ 932

South:

♠ 75

♥ A92

♦ 83

♣ AKQ864

West North East South

1♣

Pass 1♥ X XX<sup>1</sup>

1♠ 2♥ AP

1. Support double redouble

Board: 272

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 6♥ S

North:

♠ A63

♥ J976

♦ —

♣ AK9742

South:

♠ 104

♥ AK1043

♦ AJ2

♣ Q103

West North East South

1♣ Pass 1♥

2♦ 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

X Pass Pass 4♥

Pass Pass 5♦ 6♥

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♠ stopper

3. Cue bid, surplus

## South hands (Practice Page)

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

Board: 268	♠ A92	East Bids 1♦ if possible.
Dealer: N	♥ Q8652	West Bids 1♠ if possible.
Vul: None	♦ 102	
HCP: 6	♣ 1085	Partner bids first.
Board: 269	♠ A4	The opponents are silent.
Dealer: S	♥ K765	
Vul: EW	♦ QJ7	You bid first.
HCP: 12	♣ Q1087	
Board: 270	♠ Q6532	East Bids 1♥ if possible.
Dealer: N	♥ 107	
Vul: None	♦ KJ932	Partner bids first.
HCP: 6	♣ 8	
Board: 271	♠ 75	East Doubles 1♥ if possible.
Dealer: S	♥ A92	West Bids 1♠ if possible.
Vul: None	♦ 83	
HCP: 13	♣ AKQ864	You bid first.
Board: 272	♠ 104	West Bids 2♦ if possible.
Dealer: N	♥ AK1043	West Doubles 4♦ if possible.
Vul: NS	♦ AJ2	East Bids 5♦ if possible.
HCP: 14	♣ Q103	Partner bids first.

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

Board: 268

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 2♥ S

North:

♠ J76

♥ A1043

♦ K4

♣ A764

South:

♠ A92

♥ Q8652

♦ 102

♣ 1085

West North East South

1♣ 1♦ 1♥

1♠ 2♥ AP

Board: 269

Dealer: S

Vul: EW

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ K103

♥ AQ9

♦ K942

♣ A95

South:

♠ A4

♥ K765

♦ QJ7

♣ Q1087

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 270

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 4♠ S

North:

♠ KJ7

♥ A43

♦ A5

♣ Q9632

South:

♠ Q6532

♥ 107

♦ KJ932

♣ 8

West North East South

1♣ 1♥ 1♠

Pass 3♠ Pass 4♠

AP

Board: 271

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 2♥ N

North:

♠ QJ4

♥ K8754

♦ 42

♣ 932

South:

♠ 75

♥ A92

♦ 83

♣ AKQ864

West North East South

1♣

Pass 1♥ X XX<sup>1</sup>

1♠ 2♥ AP

1. Support double redouble

Board: 272

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 6♥ S

North:

♠ A63

♥ J976

♦ —

♣ AK9742

South:

♠ 104

♥ AK1043

♦ AJ2

♣ Q103

West North East South

1♣ Pass 1♥

2♦ 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦<sup>3</sup>

X Pass Pass 4♥

Pass Pass 5♦ 6♥

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♠ stopper

3. Cue bid, surplus

## North hands (Practice Page)

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

Board: 273	♠ K84	East Bids 1♠ if possible.
Dealer: S	♥ 84	West Bids 2♠ if possible.
Vul: EW	♦ QJ73	
HCP: 9	♣ QJ103	Partner bids first.
Board: 274	♠ 9	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ A53	You bid first.
HCP: 14	♣ AQ1052	
Board: 275	♠ KQ10843	West Bids 1♦ if possible.
Dealer: S	♥ K32	East Bids 3♦ if possible.
Vul: NS	♦ A3	
HCP: 14	♣ Q3	Partner bids first.
Board: 276	♠ AJ102	East Bids 1♦ if possible.
Dealer: N	♥ A95	West Bids 1♠ if possible.
Vul: EW	♦ AQ4	
HCP: 19	♣ A84	You bid first.
Board: 277	♠ Q9872	East Bids 2♦ if possible.
Dealer: S	♥ 854	West Bids 3♦ if possible.
Vul: Both	♦ K4	East Bids 5♦ if possible.
HCP: 6	♣ J103	Partner bids first.

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

Board: 273

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ K84

♥ 84

♦ QJ73

♣ QJ103

South:

♠ A3

♥ K752

♦ 102

♣ AK842

West North East South

Pass 1♦ 1♠ 1♣

2♠ 3♣ AP

Board: 274

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 4♥ S

North:

♠ 9

♥ A762

♦ A53

♣ AQ1052

South:

♠ AJ73

♥ K985

♦ 92

♣ 864

West North East South

Pass 1♣ Pass 1♥

Pass 3♥ Pass 4♥

AP

Board: 275

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ KQ10843

♥ K32

♦ A3

♣ Q3

South:

♠ A6

♥ 984

♦ 54

♣ AKJ1074

West North East South

1♦ 1♠ 3♦ Pass

Pass 3♣ Pass 4♣

Pass 4♠ AP

Board: 276

Dealer: N

Vul: EW

North HCP: 19

South HCP: 6

Contract: 4♥ S

North:

♠ AJ102

♥ A95

♦ AQ4

♣ A84

South:

♠ 85

♥ KQJ102

♦ 952

♣ 732

West North East South

1♠ 1♣ 1♦ 1♥

Pass X<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♥

AP

1. Support double redouble

Board: 277

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 5♦ E

North:

♠ Q9872

♥ 854

♦ K4

♣ J103

South:

♠ KJ63

♥ KQJ2

♦ —

♣ Q9874

West North East South

Pass 1♠ 2♦ 1♣

3♦ 3♠ 5♦ 2♠

AP

## South hands (Practice Page)

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

Board: 273	♠ A3	East Bids 1♠ if possible.
Dealer: S	♥ K752	West Bids 2♠ if possible.
Vul: EW	♦ 102	
HCP: 14	♣ AK842	You bid first.
Board: 274	♠ AJ73	The opponents are silent.
Dealer: N	♥ K985	
Vul: Both	♦ 92	Partner bids first.
HCP: 8	♣ 864	
Board: 275	♠ A6	West Bids 1♦ if possible.
Dealer: S	♥ 984	East Bids 3♦ if possible.
Vul: NS	♦ 54	
HCP: 12	♣ AKJ1074	You bid first.
Board: 276	♠ 85	East Bids 1♦ if possible.
Dealer: N	♥ KQJ102	West Bids 1♠ if possible.
Vul: EW	♦ 952	
HCP: 6	♣ 732	Partner bids first.
Board: 277	♠ KJ63	East Bids 2♦ if possible.
Dealer: S	♥ KQJ2	West Bids 3♦ if possible.
Vul: Both	♦ —	East Bids 5♦ if possible.
HCP: 12	♣ Q9874	You bid first.

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

Board: 273

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ K84

♥ 84

♦ QJ73

♣ QJ103

South:

♠ A3

♥ K752

♦ 102

♣ AK842

West North East South

Pass 1♦ 1♠ 1♣

2♠ 3♣ AP

Board: 274

Dealer: N

Vul: Both

North HCP: 14

South HCP: 8

Contract: 4♥ S

North:

♠ 9

♥ A762

♦ A53

♣ AQ1052

South:

♠ AJ73

♥ K985

♦ 92

♣ 864

West North East South

Pass 1♣ Pass 1♥

Pass 3♥ Pass 4♥

AP

Board: 275

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ KQ10843

♥ K32

♦ A3

♣ Q3

South:

♠ A6

♥ 984

♦ 54

♣ AKJ1074

West North East South

1♦ 1♠ 3♦ Pass

Pass 3♣ Pass 4♣

Pass 4♠ AP

Board: 276

Dealer: N

Vul: EW

North HCP: 19

South HCP: 6

Contract: 4♥ S

North:

♠ AJ102

♥ A95

♦ AQ4

♣ A84

South:

♠ 85

♥ KQJ102

♦ 952

♣ 732

West North East South

1♠ 1♣ 1♦ 1♥

Pass X<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♥

AP

1. Support double redouble

Board: 277

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 5♦ E

North:

♠ Q9872

♥ 854

♦ K4

♣ J103

South:

♠ KJ63

♥ KQJ2

♦ —

♣ Q9874

West North East South

Pass 1♠ 2♦ 1♣

3♦ 3♠ 5♦ 2♠

AP



## North hands (Practice Page)

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

Board: 278	♠ K10	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ 987	You bid first.
HCP: 13	♣ AK1074	

Board: 279	♠ 109	The opponents are silent.
Dealer: S	♥ A864	
Vul: Both	♦ A73	Partner bids first.
HCP: 11	♣ K985	

Board: 280	♠ A104	The opponents are silent.
Dealer: N	♥ J542	
Vul: None	♦ AJ	You bid first.
HCP: 12	♣ Q976	

Board: 281	♠ A982	The opponents are silent.
Dealer: S	♥ QJ1097	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ Q	

Board: 282	♠ KQ72	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ 72	You bid first.
HCP: 13	♣ A10632	

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

Board: 278

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ K10

♥ K43

♦ 987

♣ AK1074

South:

♠ 8432

♥ Q72

♦ AJ653

♣ 9

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

Board: 279

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 4♥ N

North:

♠ 109

♥ A864

♦ A73

♣ K985

South:

♠ KQ83

♥ QJ92

♦ J

♣ AQJ3

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

1♣

Pass	1♥	Pass	3♥
------	----	------	----

Pass	3NT <sup>1</sup>	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

Board: 280

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ A104

♥ J542

♦ AJ

♣ Q976

South:

♠ 863

♥ K1097

♦ KQ43

♣ A8

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 281

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ A982

♥ QJ1097

♦ 1086

♣ Q

South:

♠ J654

♥ A32

♦ K9

♣ A754

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

1♣

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

Pass	3♠	AP	
------	----	----	--

Board: 282

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ KQ72

♥ A5

♦ 72

♣ A10632

South:

♠ A63

♥ Q1092

♦ J86

♣ J84

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

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	1NT
------	----	------	-----

AP

## South hands (Practice Page)

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

Board: 278	♠ 8432	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ AJ653	Partner bids first.
HCP: 7	♣ 9	

Board: 279	♠ KQ83	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ J	You bid first.
HCP: 16	♣ AQJ3	

Board: 280	♠ 863	The opponents are silent.
Dealer: N	♥ K1097	
Vul: None	♦ KQ43	Partner bids first.
HCP: 12	♣ A8	

Board: 281	♠ J654	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ K9	You bid first.
HCP: 12	♣ A754	

Board: 282	♠ A63	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: Both	♦ J86	Partner bids first.
HCP: 8	♣ J84	

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

Board: 278

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ K10

♥ K43

♦ 987

♣ AK1074

South:

♠ 8432

♥ Q72

♦ AJ653

♣ 9

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

Board: 279

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 4♥ N

North:

♠ 109

♥ A864

♦ A73

♣ K985

South:

♠ KQ83

♥ QJ92

♦ J

♣ AQJ3

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

1♣

Pass	1♥	Pass	3♥
------	----	------	----

Pass	3NT <sup>1</sup>	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

Board: 280

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ A104

♥ J542

♦ AJ

♣ Q976

South:

♠ 863

♥ K1097

♦ KQ43

♣ A8

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 281

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ A982

♥ QJ1097

♦ 1086

♣ Q

South:

♠ J654

♥ A32

♦ K9

♣ A754

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

1♣

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

Pass	3♠	AP	
------	----	----	--

Board: 282

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ KQ72

♥ A5

♦ 72

♣ A10632

South:

♠ A63

♥ Q1092

♦ J86

♣ J84

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

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	1NT
------	----	------	-----

AP

## North hands (Practice Page)

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

Board: 283      ♠ AJ643  
Dealer: S        ♥ 108  
Vul: None       ♦ Q2  
HCP: 7           ♣ 8753

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

Partner bids first.

Board: 284      ♠ K542  
Dealer: N        ♥ 3  
Vul: NS          ♦ A109  
HCP: 13          ♣ AQ952

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

You bid first.

Board: 285      ♠ A1053  
Dealer: S        ♥ A8753  
Vul: EW         ♦ K  
HCP: 11          ♣ 1086

The opponents are silent.

Partner bids first.

Board: 286      ♠ 752  
Dealer: N        ♥ AJ9  
Vul: None       ♦ Q2  
HCP: 12          ♣ AJ876

The opponents are silent.

You bid first.

Board: 287      ♠ AQJ86  
Dealer: S        ♥ Q10  
Vul: NS          ♦ A432  
HCP: 13          ♣ 65

West Bids 1♦ if possible.

Partner bids first.

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

Board: 283

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♠ N

North:

♠ AJ643

♥ 108

♦ Q2

♣ 8753

South:

♠ Q82

♥ J65

♦ K107

♣ AQ64

West North East South

X 1♠ X XX<sup>1</sup>

2♥ 2♠ Pass Pass

3♥ 3♠ AP

1. Support double redouble

Board: 284

Dealer: N

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K542

♥ 3

♦ A109

♣ AQ952

South:

♠ AJ106

♥ AK64

♦ 52

♣ J74

West North East South

1♣ 1♥ X

2♥ 3♠ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

Board: 285

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ A1053

♥ A8753

♦ K

♣ 1086

South:

♠ KJ9

♥ —

♦ Q1032

♣ KQJ943

West North East South

Pass 1♥ Pass 1♣

Pass 3♣ AP

Pass 3♣ AP

Board: 286

Dealer: N

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 752

♥ AJ9

♦ Q2

♣ AJ876

South:

♠ J108

♥ Q52

♦ AK1053

♣ K2

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

Board: 287

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AQJ86

♥ Q10

♦ A432

♣ 65

South:

♠ 732

♥ AJ3

♦ 108

♣ AK972

West North East South

1♦ 1♠ Pass 1♣

Pass 2♠ Pass 1NT

Pass 4♠ AP

1. limit raise or better in ♠

## South hands (Practice Page)

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

Board: 283      ♠ Q82  
Dealer: S        ♥ J65  
Vul: None       ♦ K107  
HCP: 12        ♣ AQ64

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

You bid first.

Board: 284      ♠ AJ106  
Dealer: N        ♥ AK64  
Vul: NS         ♦ 52  
HCP: 13        ♣ J74

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

Partner bids first.

Board: 285      ♠ KJ9  
Dealer: S        ♥ —  
Vul: EW         ♦ Q1032  
HCP: 12        ♣ KQJ943

The opponents are silent.

You bid first.

Board: 286      ♠ J108  
Dealer: N        ♥ Q52  
Vul: None       ♦ AK1053  
HCP: 13        ♣ K2

The opponents are silent.

Partner bids first.

Board: 287      ♠ 732  
Dealer: S        ♥ AJ3  
Vul: NS         ♦ 108  
HCP: 12        ♣ AK972

West Bids 1♦ if possible.

You bid first.

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

Board: 283

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 3♠ N

North:

♠ AJ643

♥ 108

♦ Q2

♣ 8753

South:

♠ Q82

♥ J65

♦ K107

♣ AQ64

West North East South

X 1♠ X XX<sup>1</sup>

2♥ 2♠ Pass Pass

3♥ 3♠ AP

1. Support double redouble

Board: 284

Dealer: N

Vul: NS

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ K542

♥ 3

♦ A109

♣ AQ952

South:

♠ AJ106

♥ AK64

♦ 52

♣ J74

West North East South

1♣ 1♥ X

2♥ 3♠ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, surplus

Board: 285

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ A1053

♥ A8753

♦ K

♣ 1086

South:

♠ KJ9

♥ —

♦ Q1032

♣ KQJ943

West North East South

Pass 1♥ Pass 1♣

Pass 3♣ AP

Pass 3♣ AP

Board: 286

Dealer: N

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 752

♥ AJ9

♦ Q2

♣ AJ876

South:

♠ J108

♥ Q52

♦ AK1053

♣ K2

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

Board: 287

Dealer: S

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AQJ86

♥ Q10

♦ A432

♣ 65

South:

♠ 732

♥ AJ3

♦ 108

♣ AK972

West North East South

1♦ 1♠ Pass 1♣

Pass 2♠ Pass 1NT

Pass 4♠ AP

1. limit raise or better in ♠



## North hands (Practice Page)

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

Board: 288	♠ 2	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ AK76	You bid first.
HCP: 14	♣ AJ1095	

Board: 289	♠ AJ105	West Bids 1♥ if possible.
Dealer: S	♥ 10	East Bids 2♥ if possible.
Vul: Both	♦ Q8763	
HCP: 7	♣ 742	Partner bids first.

Board: 290	♠ KQ97	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ AJ	You bid first.
HCP: 19	♣ KQJ32	

Board: 291	♠ 7654	West Bids 1♥ if possible.
Dealer: S	♥ 1032	
Vul: None	♦ AQ543	Partner bids first.
HCP: 10	♣ A	

Board: 292	♠ 8	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ J983	You bid first.
HCP: 13	♣ AKJ75	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AJ98		1♣	Pass	1♦
Vul: EW	♥ Q105	♥ 76	Pass	3♦	Pass	3♠
North HCP: 14	♦ AK76	♦ Q109532	Pass	3NT	AP	
South HCP: 9	♣ AJ1095	♣ Q				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q72				1♣
Vul: Both	♥ 10	♥ Q8	1♥	X	2♥	X
North HCP: 7	♦ Q8763	♦ AK5	Pass	3♦	AP	
South HCP: 18	♣ 742	♣ AQJ98				
Contract: 3♦ N						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ AJ106		1♣	Pass	1♠
Vul: EW	♥ K9	♥ Q53	Pass	4♠	AP	
North HCP: 19	♦ AJ	♦ Q2				
South HCP: 9	♣ KQJ32	♣ 10965				
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AJ10				1♣
Vul: None	♥ 1032	♥ AQ54	1♥	X	Pass	1NT
North HCP: 10	♦ AQ543	♦ 82	Pass	2♦	Pass	2NT
South HCP: 13	♣ A	♣ Q753	Pass	3NT	AP	
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ QJ96		1♣	Pass	1♠
Vul: EW	♥ A103	♥ 654	Pass	1NT	AP	
North HCP: 13	♦ J983	♦ K5				
South HCP: 8	♣ AKJ75	♣ Q832				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 288	♠ AJ98	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ Q109532	Partner bids first.
HCP: 9	♣ Q	
Board: 289	♠ Q72	West Bids 1♥ if possible.
Dealer: S	♥ Q8	East Bids 2♥ if possible.
Vul: Both	♦ AK5	
HCP: 18	♣ AQJ98	You bid first.
Board: 290	♠ AJ106	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ Q2	Partner bids first.
HCP: 9	♣ 10965	
Board: 291	♠ AJ10	West Bids 1♥ if possible.
Dealer: S	♥ AQ54	
Vul: None	♦ 82	You bid first.
HCP: 13	♣ Q753	
Board: 292	♠ QJ96	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ K5	Partner bids first.
HCP: 8	♣ Q832	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ AJ98		1♣	Pass	1♦
Vul: EW	♥ Q105	♥ 76	Pass	3♦	Pass	3♠
North HCP: 14	♦ AK76	♦ Q109532	Pass	3NT	AP	
South HCP: 9	♣ AJ1095	♣ Q				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q72				1♣
Vul: Both	♥ 10	♥ Q8	1♥	X	2♥	X
North HCP: 7	♦ Q8763	♦ AK5	Pass	3♦	AP	
South HCP: 18	♣ 742	♣ AQJ98				
Contract: 3♦ N						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ KQ97	♠ AJ106		1♣	Pass	1♠
Vul: EW	♥ K9	♥ Q53	Pass	4♠	AP	
North HCP: 19	♦ AJ	♦ Q2				
South HCP: 9	♣ KQJ32	♣ 10965				
Contract: 4♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ AJ10				1♣
Vul: None	♥ 1032	♥ AQ54	1♥	X	Pass	1NT
North HCP: 10	♦ AQ543	♦ 82	Pass	2♦	Pass	2NT
South HCP: 13	♣ A	♣ Q753	Pass	3NT	AP	
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ QJ96		1♣	Pass	1♠
Vul: EW	♥ A103	♥ 654	Pass	1NT	AP	
North HCP: 13	♦ J983	♦ K5				
South HCP: 8	♣ AKJ75	♣ Q832				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 293	♠ K1097	The opponents are silent.
Dealer: S	♥ K97	
Vul: Both	♦ Q93	Partner bids first.
HCP: 11	♣ QJ8	
Board: 294	♠ 865	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ KJ7	You bid first.
HCP: 12	♣ QJ3	
Board: 295	♠ J86	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ A984	Partner bids first.
HCP: 11	♣ Q97	
Board: 296	♠ Q76	East Bids 1♠ if possible.
Dealer: N	♥ 62	
Vul: NS	♦ A53	You bid first.
HCP: 14	♣ AKJ108	
Board: 297	♠ 765	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ K109632	Partner bids first.
HCP: 6	♣ 6	

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

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K1097	♠ Q2				1♣
Vul: Both	♥ K97	♥ Q1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q93	♦ A106	AP			
South HCP: 12	♣ QJ8	♣ A962				
Contract: 1N S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ QJ974				
Vul: NS	♥ AJ94	♥ 873		1♣	Pass	1♠
North HCP: 12	♦ KJ7	♦ A108	Pass	1NT	AP	
South HCP: 10	♣ QJ3	♣ K5				
Contract: 1N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A532				1♣
Vul: None	♥ A107	♥ Q	Pass	1♦	Pass	1♠
North HCP: 11	♦ A984	♦ K10	Pass	1NT	Pass	2♣
South HCP: 16	♣ Q97	♣ AK10862	Pass	3♣	AP	
Contract: 3♣ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 1053				
Vul: NS	♥ 62	♥ AK108		1♣	1♠	X
North HCP: 14	♦ A53	♦ 974	Pass	1NT	AP	
South HCP: 9	♣ AKJ108	♣ Q96				
Contract: 1N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ K				1♣
Vul: EW	♥ QJ2	♥ A1053	Pass	1♦	Pass	1♥
North HCP: 6	♦ K109632	♦ AQ7	Pass	2♦	AP	
South HCP: 16	♣ 6	♣ QJ853				
Contract: 2♦ N						

## South hands (Practice Page)

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

Board: 293	♠ Q2	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: Both	♦ A106	You bid first.
HCP: 12	♣ A962	

Board: 294	♠ QJ974	The opponents are silent.
Dealer: N	♥ 873	
Vul: NS	♦ A108	Partner bids first.
HCP: 10	♣ K5	

Board: 295	♠ A532	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ K10	You bid first.
HCP: 16	♣ AK10862	

Board: 296	♠ 1053	East Bids 1♠ if possible.
Dealer: N	♥ AK108	
Vul: NS	♦ 974	Partner bids first.
HCP: 9	♣ Q96	

Board: 297	♠ K	The opponents are silent.
Dealer: S	♥ A1053	
Vul: EW	♦ AQ7	You bid first.
HCP: 16	♣ QJ853	

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

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K1097	♠ Q2				1♣
Vul: Both	♥ K97	♥ Q1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q93	♦ A106	AP			
South HCP: 12	♣ QJ8	♣ A962				
Contract: 1N S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ QJ974				
Vul: NS	♥ AJ94	♥ 873		1♣	Pass	1♠
North HCP: 12	♦ KJ7	♦ A108	Pass	1NT	AP	
South HCP: 10	♣ QJ3	♣ K5				
Contract: 1N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A532				1♣
Vul: None	♥ A107	♥ Q	Pass	1♦	Pass	1♠
North HCP: 11	♦ A984	♦ K10	Pass	1NT	Pass	2♣
South HCP: 16	♣ Q97	♣ AK10862	Pass	3♣	AP	
Contract: 3♣ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 1053				
Vul: NS	♥ 62	♥ AK108		1♣	1♠	X
North HCP: 14	♦ A53	♦ 974	Pass	1NT	AP	
South HCP: 9	♣ AKJ108	♣ Q96				
Contract: 1N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ K				1♣
Vul: EW	♥ QJ2	♥ A1053	Pass	1♦	Pass	1♥
North HCP: 6	♦ K109632	♦ AQ7	Pass	2♦	AP	
South HCP: 16	♣ 6	♣ QJ853				
Contract: 2♦ N						



## North hands (Practice Page)

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

Board: 298      ♠ 7  
Dealer: N        ♥ QJ6  
Vul: None        ♦ 2  
HCP: 13         ♣ AKQJ9763

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

You bid first.

Board: 299      ♠ AK1084  
Dealer: S        ♥ A1098  
Vul: NS         ♦ 963  
HCP: 11         ♣ 4

West Bids 1♦ if possible.

Partner bids first.

Board: 300      ♠ J2  
Dealer: N        ♥ AK83  
Vul: EW         ♦ A96  
HCP: 12         ♣ 10875

The opponents are silent.

You bid first.

Board: 301      ♠ Q8  
Dealer: S        ♥ 765  
Vul: EW         ♦ KJ10974  
HCP: 7          ♣ J2

East Bids 2♠ if possible.

Partner bids first.

Board: 302      ♠ QJ4  
Dealer: N        ♥ Q  
Vul: Both       ♦ K1087  
HCP: 15         ♣ AK765

The opponents are silent.

You bid first.

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

Board: 298  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 5♣X N

North:  
 ♠ 7  
 ♥ QJ6  
 ♦ 2  
 ♣ AKQJ9763

South:  
 ♠ AQ932  
 ♥ K953  
 ♦ 653  
 ♣ 4

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

Board: 299  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ AK1084  
 ♥ A1098  
 ♦ 963  
 ♣ 4

South:  
 ♠ 5  
 ♥ KQ75  
 ♦ J2  
 ♣ AKQ1063

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

Board: 300  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ J2  
 ♥ AK83  
 ♦ A96  
 ♣ 10875

South:  
 ♠ Q653  
 ♥ Q9  
 ♦ KJ1075  
 ♣ J2

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

Board: 301  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ Q8  
 ♥ 765  
 ♦ KJ10974  
 ♣ J2

South:  
 ♠ 75  
 ♥ KQ83  
 ♦ A  
 ♣ AQ10953

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

Board: 302  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ QJ4  
 ♥ Q  
 ♦ K1087  
 ♣ AK765

South:  
 ♠ K83  
 ♥ AJ643  
 ♦ 953  
 ♣ QJ

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: 298      ♠ AQ932  
Dealer: N        ♥ K953  
Vul: None       ♦ 653  
HCP: 9           ♣ 4

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

Partner bids first.

Board: 299      ♠ 5  
Dealer: S        ♥ KQ75  
Vul: NS          ♦ J2  
HCP: 15          ♣ AKQ1063

West Bids 1♦ if possible.

You bid first.

Board: 300      ♠ Q653  
Dealer: N        ♥ Q9  
Vul: EW          ♦ KJ1075  
HCP: 9           ♣ J2

The opponents are silent.

Partner bids first.

Board: 301      ♠ 75  
Dealer: S        ♥ KQ83  
Vul: EW          ♦ A  
HCP: 15          ♣ AQ10953

East Bids 2♠ if possible.

You bid first.

Board: 302      ♠ K83  
Dealer: N        ♥ AJ643  
Vul: Both       ♦ 953  
HCP: 11          ♣ QJ

The opponents are silent.

Partner bids first.

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

Board: 298  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 5♣X N

North:  
 ♠ 7  
 ♥ QJ6  
 ♦ 2  
 ♣ AKQJ9763

South:  
 ♠ AQ932  
 ♥ K953  
 ♦ 653  
 ♣ 4

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

Board: 299  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ AK1084  
 ♥ A1098  
 ♦ 963  
 ♣ 4

South:  
 ♠ 5  
 ♥ KQ75  
 ♦ J2  
 ♣ AKQ1063

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

Board: 300  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ J2  
 ♥ AK83  
 ♦ A96  
 ♣ 10875

South:  
 ♠ Q653  
 ♥ Q9  
 ♦ KJ1075  
 ♣ J2

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

Board: 301  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ Q8  
 ♥ 765  
 ♦ KJ10974  
 ♣ J2

South:  
 ♠ 75  
 ♥ KQ83  
 ♦ A  
 ♣ AQ10953

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

Board: 302  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ QJ4  
 ♥ Q  
 ♦ K1087  
 ♣ AK765

South:  
 ♠ K83  
 ♥ AJ643  
 ♦ 953  
 ♣ QJ

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: 303	♠ AQ8	East Bids 2♦ if possible.
Dealer: S	♥ A1096	
Vul: None	♦ 643	Partner bids first.
HCP: 10	♣ 632	

Board: 304	♠ AK7	West Bids 3♦ if possible.
Dealer: N	♥ A54	
Vul: Both	♦ 743	You bid first.
HCP: 12	♣ J874	

Board: 305	♠ K965	The opponents are silent.
Dealer: S	♥ AKQJ8	
Vul: None	♦ Q95	Partner bids first.
HCP: 15	♣ 8	

Board: 306	♠ 109	The opponents are silent.
Dealer: N	♥ A975	
Vul: Both	♦ A32	You bid first.
HCP: 13	♣ AJ87	

Board: 307	♠ 8	East Bids 1♠ if possible.
Dealer: S	♥ AK76	West Bids 3♠ if possible.
Vul: None	♦ 10842	
HCP: 10	♣ QJ32	Partner bids first.

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

Board: 303

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♥ N

North:

♠ AQ8

♥ A1096

♦ 643

♣ 632

South:

♠ 6543

♥ J853

♦ A2

♣ AK8

West North East South

1♣

Pass 1♥ 2♦ 2♥

AP

Board: 304

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ AK7

♥ A54

♦ 743

♣ J874

South:

♠ Q10952

♥ K3

♦ A2

♣ A1095

West North East South

1♣ Pass 1♠

3♦ Pass Pass 3♠

Pass 4♦<sup>1</sup> Pass 4♠

AP

1. limit raise or better in ♠

Board: 305

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ K965

♥ AKQJ8

♦ Q95

♣ 8

South:

♠ 4

♥ 96

♦ AK62

♣ AQ6532

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 2♠ Pass 3NT

AP

Board: 306

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3♥ S

North:

♠ 109

♥ A975

♦ A32

♣ AJ87

South:

♠ AJ52

♥ J1043

♦ K

♣ K653

West North East South

1♣ Pass 1♥

Pass 2♥ Pass 3♥

AP

Board: 307

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♠ E

North:

♠ 8

♥ AK76

♦ 10842

♣ QJ32

South:

♠ J94

♥ 9432

♦ A7

♣ AK94

West North East South

1♣

Pass 1♥ 1♠ 2♥

3♠ AP

## South hands (Practice Page)

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

Board: 303	♠ 6543	East Bids 2♦ if possible.
Dealer: S	♥ J853	
Vul: None	♦ A2	You bid first.
HCP: 12	♣ AK8	

Board: 304	♠ Q10952	West Bids 3♦ if possible.
Dealer: N	♥ K3	
Vul: Both	♦ A2	Partner bids first.
HCP: 13	♣ A1095	

Board: 305	♠ 4	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ AK62	You bid first.
HCP: 13	♣ AQ6532	

Board: 306	♠ AJ52	The opponents are silent.
Dealer: N	♥ J1043	
Vul: Both	♦ K	Partner bids first.
HCP: 12	♣ K653	

Board: 307	♠ J94	East Bids 1♠ if possible.
Dealer: S	♥ 9432	West Bids 3♠ if possible.
Vul: None	♦ A7	
HCP: 12	♣ AK94	You bid first.

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

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 6543				1♣
Vul: None	♥ A1096	♥ J853	Pass	1♥	2♦	2♥
North HCP: 10	♦ 643	♦ A2	AP			
South HCP: 12	♣ 632	♣ AK8				
Contract: 2♥ N						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q10952		1♣	Pass	1♠
Vul: Both	♥ A54	♥ K3	3♦	Pass	Pass	3♠
North HCP: 12	♦ 743	♦ A2	Pass	4♦ <sup>1</sup>	Pass	4♠
South HCP: 13	♣ J874	♣ A1095	AP			
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ 4				1♣
Vul: None	♥ AKQJ8	♥ 96	Pass	1♥	Pass	2♣
North HCP: 15	♦ Q95	♦ AK62	Pass	2♠	Pass	3NT
South HCP: 13	♣ 8	♣ AQ6532	AP			
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ AJ52		1♣	Pass	1♥
Vul: Both	♥ A975	♥ J1043	Pass	2♥	Pass	3♥
North HCP: 13	♦ A32	♦ K	AP			
South HCP: 12	♣ AJ87	♣ K653				
Contract: 3♥ S						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ J94				1♣
Vul: None	♥ AK76	♥ 9432	Pass	1♥	1♠	2♥
North HCP: 10	♦ 10842	♦ A7	3♠	AP		
South HCP: 12	♣ QJ32	♣ AK94				
Contract: 3♠ E						



## North hands (Practice Page)

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

Board: 308      ♠ Q764  
Dealer: N        ♥ A64  
Vul: NS         ♦ J54  
HCP: 13         ♣ AQ5

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

You bid first.

Board: 309      ♠ KQ1074  
Dealer: S        ♥ 9  
Vul: EW         ♦ 643  
HCP: 10         ♣ KQ62

West Bids 1♥ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 310      ♠ AJ54  
Dealer: N        ♥ AK  
Vul: None       ♦ 105  
HCP: 12         ♣ 75432

The opponents are silent.

You bid first.

Board: 311      ♠ AKQ53  
Dealer: S        ♥ 6  
Vul: EW         ♦ AJ107  
HCP: 14         ♣ 1042

The opponents are silent.

Partner bids first.

Board: 312      ♠ 9  
Dealer: N        ♥ A103  
Vul: Both       ♦ J873  
HCP: 13         ♣ AKJ92

The opponents are silent.

You bid first.

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

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q764	♠ KJ1092		1♣	Pass	1♠
Vul: NS	♥ A64	♥ J1085	X	2♠	Pass	Pass
North HCP: 13	♦ J54	♦ 107	X	Pass	3♣	3♠
South HCP: 6	♣ AQ5	♣ J3	AP			
Contract: 3♠ S						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ3				1♣
Vul: EW	♥ 9	♥ Q873	1♥	1♠	Pass	2♠
North HCP: 10	♦ 643	♦ J7	3♥	4♠	AP	
South HCP: 13	♣ KQ62	♣ AJ87				
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q1092		1♣	Pass	1♦
Vul: None	♥ AK	♥ Q107	Pass	1♠	Pass	4♠
North HCP: 12	♦ 105	♦ KQJ762	AP			
South HCP: 10	♣ 75432	♣ —				
Contract: 4♠ N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AKQ53	♠ J1082				1♣
Vul: EW	♥ 6	♥ KQJ3	Pass	1♠	Pass	2♠
North HCP: 14	♦ AJ107	♦ 9	Pass	2NT <sup>1</sup>	Pass	3♠
South HCP: 13	♣ 1042	♣ AQ53	Pass	4♠	AP	
Contract: 4♠ N			1. Cue bid, surplus			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ K742				
Vul: Both	♥ A103	♥ K74		1♣	Pass	1♠
North HCP: 13	♦ J873	♦ K964	Pass	1NT	AP	
South HCP: 9	♣ AKJ92	♣ 108				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 308      ♠ KJ1092  
Dealer: N        ♥ J1085  
Vul: NS         ♦ 107  
HCP: 6          ♣ J3

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

Partner bids first.

Board: 309      ♠ AJ3  
Dealer: S        ♥ Q873  
Vul: EW         ♦ J7  
HCP: 13        ♣ AJ87

West Bids 1♥ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 310      ♠ Q1092  
Dealer: N        ♥ Q107  
Vul: None       ♦ KQJ762  
HCP: 10        ♣ —

The opponents are silent.

Partner bids first.

Board: 311      ♠ J1082  
Dealer: S        ♥ KQJ3  
Vul: EW         ♦ 9  
HCP: 13        ♣ AQ53

The opponents are silent.

You bid first.

Board: 312      ♠ K742  
Dealer: N        ♥ K74  
Vul: Both       ♦ K964  
HCP: 9          ♣ 108

The opponents are silent.

Partner bids first.

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

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ Q764	♠ KJ1092		1♣	Pass	1♠
Vul: NS	♥ A64	♥ J1085	X	2♠	Pass	Pass
North HCP: 13	♦ J54	♦ 107	X	Pass	3♣	3♠
South HCP: 6	♣ AQ5	♣ J3	AP			
Contract: 3♠ S						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ3				1♣
Vul: EW	♥ 9	♥ Q873	1♥	1♠	Pass	2♠
North HCP: 10	♦ 643	♦ J7	3♥	4♠	AP	
South HCP: 13	♣ KQ62	♣ AJ87				
Contract: 4♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q1092		1♣	Pass	1♦
Vul: None	♥ AK	♥ Q107	Pass	1♠	Pass	4♠
North HCP: 12	♦ 105	♦ KQJ762	AP			
South HCP: 10	♣ 75432	♣ —				
Contract: 4♠ N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ AKQ53	♠ J1082				1♣
Vul: EW	♥ 6	♥ KQJ3	Pass	1♠	Pass	2♠
North HCP: 14	♦ AJ107	♦ 9	Pass	2NT <sup>1</sup>	Pass	3♠
South HCP: 13	♣ 1042	♣ AQ53	Pass	4♠	AP	
Contract: 4♠ N			1. Cue bid, surplus			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ K742				
Vul: Both	♥ A103	♥ K74		1♣	Pass	1♠
North HCP: 13	♦ J873	♦ K964	Pass	1NT	AP	
South HCP: 9	♣ AKJ92	♣ 108				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 313	♠ A96	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: NS	♦ J103	Partner bids first.
HCP: 14	♣ QJ5	
Board: 314	♠ 642	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ AQ2	You bid first.
HCP: 12	♣ 862	
Board: 315	♠ 952	West Doubles 1♣ if possible.
Dealer: S	♥ A5	East Bids 1♦ if possible.
Vul: Both	♦ A975	
HCP: 11	♣ K954	Partner bids first.
Board: 316	♠ A62	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AK107	You bid first.
HCP: 15	♣ KJ742	
Board: 317	♠ QJ2	West Bids 2♣ if possible.
Dealer: S	♥ 854	West Bids 3♣ if possible.
Vul: EW	♦ AK1098	
HCP: 10	♣ 54	Partner bids first.

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

Board: 313  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 12  
Contract: 3N N

North:  
♠ A96  
♥ AQ72  
♦ J103  
♣ QJ5

South:  
♠ Q852  
♥ J54  
♦ KQ5  
♣ A74

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

1. Fourth suit game force

Board: 314  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 18  
Contract: 6♥ S

North:  
♠ 642  
♥ KQJ4  
♦ AQ2  
♣ 862

South:  
♠ AK75  
♥ A853  
♦ K108  
♣ A10

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=2/5 or 5/5, Q(H)=1

Board: 315  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ 952  
♥ A5  
♦ A975  
♣ K954

South:  
♠ KJ43  
♥ Q1087  
♦ K  
♣ AJ106

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

1. strength cue bid

Board: 316  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ A62  
♥ 3  
♦ AK107  
♣ KJ742

South:  
♠ J3  
♥ AK1062  
♦ 8543  
♣ A5

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

1. New Minor Forcing

Board: 317  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 3♦ N

North:  
♠ QJ2  
♥ 854  
♦ AK1098  
♣ 54

South:  
♠ K954  
♥ KQ7  
♦ Q72  
♣ K86

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

## South hands (Practice Page)

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

Board: 313      ♠ Q852  
Dealer: S        ♥ J54  
Vul: NS         ♦ KQ5  
HCP: 12        ♣ A74

The opponents are silent.

You bid first.

Board: 314      ♠ AK75  
Dealer: N        ♥ A853  
Vul: EW         ♦ K108  
HCP: 18        ♣ A10

The opponents are silent.

Partner bids first.

Board: 315      ♠ KJ43  
Dealer: S        ♥ Q1087  
Vul: Both       ♦ K  
HCP: 14        ♣ AJ106

West Doubles 1♣ if possible.  
East Bids 1♦ if possible.

You bid first.

Board: 316      ♠ J3  
Dealer: N        ♥ AK1062  
Vul: None       ♦ 8543  
HCP: 12        ♣ A5

The opponents are silent.

Partner bids first.

Board: 317      ♠ K954  
Dealer: S        ♥ KQ7  
Vul: EW         ♦ Q72  
HCP: 13        ♣ K86

West Bids 2♣ if possible.  
West Bids 3♣ if possible.

You bid first.

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

Board: 313  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 12  
Contract: 3N N

North:  
♠ A96  
♥ AQ72  
♦ J103  
♣ QJ5

South:  
♠ Q852  
♥ J54  
♦ KQ5  
♣ A74

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

1. Fourth suit game force

Board: 314  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 18  
Contract: 6♥ S

North:  
♠ 642  
♥ KQJ4  
♦ AQ2  
♣ 862

South:  
♠ AK75  
♥ A853  
♦ K108  
♣ A10

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=2/5 or 5/5, Q(H)=1

Board: 315  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ 952  
♥ A5  
♦ A975  
♣ K954

South:  
♠ KJ43  
♥ Q1087  
♦ K  
♣ AJ106

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

1. strength cue bid

Board: 316  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 12  
Contract: 3N N

North:  
♠ A62  
♥ 3  
♦ AK107  
♣ KJ742

South:  
♠ J3  
♥ AK1062  
♦ 8543  
♣ A5

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

1. New Minor Forcing

Board: 317  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 3♦ N

North:  
♠ QJ2  
♥ 854  
♦ AK1098  
♣ 54

South:  
♠ K954  
♥ KQ7  
♦ Q72  
♣ K86

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



## North hands (Practice Page)

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

Board: 318	♠ A8	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ KJ8	You bid first.
HCP: 12	♣ A987532	
Board: 319	♠ KJ987	West Bids 1♥ if possible.
Dealer: S	♥ A102	West Bids 2♥ if possible.
Vul: None	♦ 985	
HCP: 8	♣ 32	Partner bids first.
Board: 320	♠ A108	East Bids 1♦ if possible.
Dealer: N	♥ A982	
Vul: NS	♦ A93	You bid first.
HCP: 12	♣ 953	
Board: 321	♠ A1032	West Bids 1♦ if possible.
Dealer: S	♥ K964	
Vul: Both	♦ 943	Partner bids first.
HCP: 7	♣ 75	
Board: 322	♠ A732	West Bids 1NT if possible.
Dealer: N	♥ Q1098	
Vul: EW	♦ A2	You bid first.
HCP: 12	♣ Q72	

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ75		1♣	Pass	1♥
Vul: Both	♥ 2	♥ J109765	Pass	2♣	Pass	2♥
North HCP: 12	♦ KJ8	♦ 9	AP			
South HCP: 9	♣ A987532	♣ KJ				
Contract: 2♥ S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KJ987	♠ Q2				1♣
Vul: None	♥ A102	♥ Q9	1♥	1♠	Pass	1NT
North HCP: 8	♦ 985	♦ AJ72	2♥	AP		
South HCP: 12	♣ 32	♣ QJ1065				
Contract: 2♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 9643		1♣	1♦	1♠
Vul: NS	♥ A982	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 12	♦ A93	♦ 82	AP			
South HCP: 12	♣ 953	♣ AKQJ				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A1032	♠ J95				1♣
Vul: Both	♥ K964	♥ Q3	1♦	X	Pass	1NT
North HCP: 7	♦ 943	♦ AK5	AP			
South HCP: 13	♣ 75	♣ QJ963				
Contract: 1N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ KJ65		1♣	Pass	1♠
Vul: EW	♥ Q1098	♥ J72	1NT	2♠	AP	
North HCP: 12	♦ A2	♦ 9764				
South HCP: 9	♣ Q72	♣ A8				
Contract: 2♠ S						

## South hands (Practice Page)

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

Board: 318	♠ KJ75	The opponents are silent.
Dealer: N	♥ J109765	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ KJ	
Board: 319	♠ Q2	West Bids 1♥ if possible.
Dealer: S	♥ Q9	West Bids 2♥ if possible.
Vul: None	♦ AJ72	
HCP: 12	♣ QJ1065	You bid first.
Board: 320	♠ 9643	East Bids 1♦ if possible.
Dealer: N	♥ Q76	
Vul: NS	♦ 82	Partner bids first.
HCP: 12	♣ AKQJ	
Board: 321	♠ J95	West Bids 1♦ if possible.
Dealer: S	♥ Q3	
Vul: Both	♦ AK5	You bid first.
HCP: 13	♣ QJ963	
Board: 322	♠ KJ65	West Bids 1NT if possible.
Dealer: N	♥ J72	
Vul: EW	♦ 9764	Partner bids first.
HCP: 9	♣ A8	

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ75		1♣	Pass	1♥
Vul: Both	♥ 2	♥ J109765	Pass	2♣	Pass	2♥
North HCP: 12	♦ KJ8	♦ 9	AP			
South HCP: 9	♣ A987532	♣ KJ				
Contract: 2♥ S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ KJ987	♠ Q2				1♣
Vul: None	♥ A102	♥ Q9	1♥	1♠	Pass	1NT
North HCP: 8	♦ 985	♦ AJ72	2♥	AP		
South HCP: 12	♣ 32	♣ QJ1065				
Contract: 2♥ W						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 9643		1♣	1♦	1♠
Vul: NS	♥ A982	♥ Q76	Pass	1NT	Pass	2NT
North HCP: 12	♦ A93	♦ 82	AP			
South HCP: 12	♣ 953	♣ AKQJ				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A1032	♠ J95				1♣
Vul: Both	♥ K964	♥ Q3	1♦	X	Pass	1NT
North HCP: 7	♦ 943	♦ AK5	AP			
South HCP: 13	♣ 75	♣ QJ963				
Contract: 1N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ KJ65		1♣	Pass	1♠
Vul: EW	♥ Q1098	♥ J72	1NT	2♠	AP	
North HCP: 12	♦ A2	♦ 9764				
South HCP: 9	♣ Q72	♣ A8				
Contract: 2♠ S						

## North hands (Practice Page)

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

Board: 323	♠ A1043	West Bids 1♥ if possible.
Dealer: S	♥ J	East Bids 2♥ if possible.
Vul: None	♦ AJ4	
HCP: 15	♣ KQ1032	Partner bids first.
Board: 324	♠ KJ82	East Bids 1♠ if possible.
Dealer: N	♥ J8	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ AQ742	
Board: 325	♠ KQ93	West Bids 1♥ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ J105	Partner bids first.
HCP: 13	♣ AK92	
Board: 326	♠ AQJ7	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ 743	You bid first.
HCP: 12	♣ A95	
Board: 327	♠ K104	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ A752	Partner bids first.
HCP: 11	♣ 1043	

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

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A1043	♠ J				1♣
Vul: None	♥ J	♥ AK96	1♥	X	2♥	Pass
North HCP: 15	♦ AJ4	♦ 872	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ KQ1032	♣ A9875	AP			
Contract: 3N S			1. strength cue bid			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 953		1♣	1♠	X
Vul: EW	♥ J8	♥ AK94	Pass	1NT	Pass	3NT
North HCP: 14	♦ K10	♦ AQ764	AP			
South HCP: 13	♣ AQ742	♣ 5				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ A65				1♣
Vul: Both	♥ 105	♥ AQ8	1♥	X	Pass	1NT
North HCP: 13	♦ J105	♦ Q98	Pass	3NT	AP	
South HCP: 13	♣ AK92	♣ J743				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 32		1♣	Pass	1♥
Vul: NS	♥ J72	♥ Q963	Pass	1♠	Pass	1NT
North HCP: 12	♦ 743	♦ A986	AP			
South HCP: 10	♣ A95	♣ KJ3				
Contract: 1N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ 83				1♣
Vul: EW	♥ A75	♥ K3	Pass	1♦	Pass	2♦
North HCP: 11	♦ A752	♦ KJ94	Pass	3♣	AP	
South HCP: 14	♣ 1043	♣ AK765				
Contract: 3♣ S						

## South hands (Practice Page)

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

Board: 323	♠ J	West Bids 1♥ if possible.
Dealer: S	♥ AK96	East Bids 2♥ if possible.
Vul: None	♦ 872	
HCP: 12	♣ A9875	You bid first.

Board: 324	♠ 953	East Bids 1♠ if possible.
Dealer: N	♥ AK94	
Vul: EW	♦ AQ764	Partner bids first.
HCP: 13	♣ 5	

Board: 325	♠ A65	West Bids 1♥ if possible.
Dealer: S	♥ AQ8	
Vul: Both	♦ Q98	You bid first.
HCP: 13	♣ J743	

Board: 326	♠ 32	The opponents are silent.
Dealer: N	♥ Q963	
Vul: NS	♦ A986	Partner bids first.
HCP: 10	♣ KJ3	

Board: 327	♠ 83	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ KJ94	You bid first.
HCP: 14	♣ AK765	

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

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A1043	♠ J				1♣
Vul: None	♥ J	♥ AK96	1♥	X	2♥	Pass
North HCP: 15	♦ AJ4	♦ 872	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ KQ1032	♣ A9875	AP			
Contract: 3N S			1. strength cue bid			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 953		1♣	1♠	X
Vul: EW	♥ J8	♥ AK94	Pass	1NT	Pass	3NT
North HCP: 14	♦ K10	♦ AQ764	AP			
South HCP: 13	♣ AQ742	♣ 5				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ A65				1♣
Vul: Both	♥ 105	♥ AQ8	1♥	X	Pass	1NT
North HCP: 13	♦ J105	♦ Q98	Pass	3NT	AP	
South HCP: 13	♣ AK92	♣ J743				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 32		1♣	Pass	1♥
Vul: NS	♥ J72	♥ Q963	Pass	1♠	Pass	1NT
North HCP: 12	♦ 743	♦ A986	AP			
South HCP: 10	♣ A95	♣ KJ3				
Contract: 1N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ 83				1♣
Vul: EW	♥ A75	♥ K3	Pass	1♦	Pass	2♦
North HCP: 11	♦ A752	♦ KJ94	Pass	3♣	AP	
South HCP: 14	♣ 1043	♣ AK765				
Contract: 3♣ S						



## North hands (Practice Page)

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

Board: 328	♠ J42	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: Both	♦ 4	You bid first.
HCP: 16	♣ AKQJ6	
Board: 329	♠ 83	The opponents are silent.
Dealer: S	♥ A876	
Vul: EW	♦ J1073	Partner bids first.
HCP: 9	♣ A64	
Board: 330	♠ K765	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ 8	You bid first.
HCP: 15	♣ Q983	
Board: 331	♠ AK43	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ K96	Partner bids first.
HCP: 17	♣ A108	
Board: 332	♠ J85	West Doubles 1♥ if possible.
Dealer: N	♥ AQJ4	West Doubles Pass if possible.
Vul: NS	♦ A8	East Bids 3♦ if possible.
HCP: 14	♣ Q1064	You bid first.

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

Board: 328  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 7  
 Contract: 3♥ S

North:  
 ♠ J42  
 ♥ KQ94  
 ♦ 4  
 ♣ AKQJ6

South:  
 ♠ A3  
 ♥ J1075  
 ♦ Q10  
 ♣ 98742

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

Board: 329  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ 83  
 ♥ A876  
 ♦ J1073  
 ♣ A64

South:  
 ♠ AJ9  
 ♥ KJ3  
 ♦ Q95  
 ♣ K1095

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

Board: 330  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 9  
 Contract: 2♦ S

North:  
 ♠ K765  
 ♥ AKQJ  
 ♦ 8  
 ♣ Q983

South:  
 ♠ J1094  
 ♥ 76  
 ♦ AKJ1062  
 ♣ 5

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

Board: 331  
 Dealer: S  
 Vul: None  
 North HCP: 17  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ AK43  
 ♥ K108  
 ♦ K96  
 ♣ A108

South:  
 ♠ Q65  
 ♥ A  
 ♦ AJ4  
 ♣ J97642

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=2/5 or 5/5, Q(C)=0

Board: 332  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♦ E

North:  
 ♠ J85  
 ♥ AQJ4  
 ♦ A8  
 ♣ Q1064

South:  
 ♠ K93  
 ♥ 6532  
 ♦ J107  
 ♣ A93

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

## South hands (Practice Page)

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

Board: 328	♠ A3	The opponents are silent.
Dealer: N	♥ J1075	
Vul: Both	♦ Q10	Partner bids first.
HCP: 7	♣ 98742	
Board: 329	♠ AJ9	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ Q95	You bid first.
HCP: 14	♣ K1095	
Board: 330	♠ J1094	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ AKJ1062	Partner bids first.
HCP: 9	♣ 5	
Board: 331	♠ Q65	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AJ4	You bid first.
HCP: 12	♣ J97642	
Board: 332	♠ K93	West Doubles 1♥ if possible.
Dealer: N	♥ 6532	West Doubles Pass if possible.
Vul: NS	♦ J107	East Bids 3♦ if possible.
HCP: 8	♣ A93	Partner bids first.

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

Board: 328  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 7  
 Contract: 3♥ S

North:  
 ♠ J42  
 ♥ KQ94  
 ♦ 4  
 ♣ AKQJ6

South:  
 ♠ A3  
 ♥ J1075  
 ♦ Q10  
 ♣ 98742

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

Board: 329  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ 83  
 ♥ A876  
 ♦ J1073  
 ♣ A64

South:  
 ♠ AJ9  
 ♥ KJ3  
 ♦ Q95  
 ♣ K1095

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

Board: 330  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 9  
 Contract: 2♦ S

North:  
 ♠ K765  
 ♥ AKQJ  
 ♦ 8  
 ♣ Q983

South:  
 ♠ J1094  
 ♥ 76  
 ♦ AKJ1062  
 ♣ 5

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

Board: 331  
 Dealer: S  
 Vul: None  
 North HCP: 17  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ AK43  
 ♥ K108  
 ♦ K96  
 ♣ A108

South:  
 ♠ Q65  
 ♥ A  
 ♦ AJ4  
 ♣ J97642

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=2/5 or 5/5, Q(C)=0

Board: 332  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♦ E

North:  
 ♠ J85  
 ♥ AQJ4  
 ♦ A8  
 ♣ Q1064

South:  
 ♠ K93  
 ♥ 6532  
 ♦ J107  
 ♣ A93

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

## North hands (Practice Page)

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

Board: 333	♠ 10974	West Bids 1♥ if possible.
Dealer: S	♥ KJ5	
Vul: Both	♦ Q9874	Partner bids first.
HCP: 6	♣ 5	
Board: 334	♠ Q97	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ K7	You bid first.
HCP: 12	♣ AK984	
Board: 335	♠ AQ10763	East Doubles 3♦ if possible.
Dealer: S	♥ Q843	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 11	♣ —	
Board: 336	♠ A2	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ K54	You bid first.
HCP: 13	♣ KQ9862	
Board: 337	♠ Q965	West Bids 3♣ if possible.
Dealer: S	♥ J10854	
Vul: NS	♦ QJ8	Partner bids first.
HCP: 6	♣ 9	

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

Board: 333

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1♠ S

North:

♠ 10974

♥ KJ5

♦ Q9874

♣ 5

South:

♠ KQ6

♥ 82

♦ K62

♣ AQ1063

West North East South

1♣ 1♣

1♥ X Pass 1♠

AP

Board: 334

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♠ S

North:

♠ Q97

♥ 853

♦ K7

♣ AK984

South:

♠ AK8654

♥ Q2

♦ J64

♣ 52

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♠

AP

Board: 335

Dealer: S

Vul: EW

North HCP: 11

South HCP: 18

Contract: 4♥ S

North:

♠ AQ10763

♥ Q843

♦ QJ8

♣ —

South:

♠ 4

♥ AK75

♦ K

♣ AKJ10853

West North East South

1♣

Pass 1♠ Pass 2♥

Pass 3♦<sup>1</sup> X 4♣

Pass 4♥ AP

1. Fourth suit game force

Board: 336

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♣ N

North:

♠ A2

♥ J4

♦ K54

♣ KQ9862

South:

♠ 1086

♥ Q9652

♦ A86

♣ 43

West North East South

1♣ Pass 1♥

Pass 2♣ AP

Board: 337

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 3♣ W

North:

♠ Q965

♥ J10854

♦ QJ8

♣ 9

South:

♠ A1032

♥ Q73

♦ 942

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 1♠

3♣ AP

## South hands (Practice Page)

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

Board: 333	♠ KQ6	West Bids 1♥ if possible.
Dealer: S	♥ 82	
Vul: Both	♦ K62	You bid first.
HCP: 14	♣ AQ1063	
Board: 334	♠ AK8654	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ J64	Partner bids first.
HCP: 10	♣ 52	
Board: 335	♠ 4	East Doubles 3♦ if possible.
Dealer: S	♥ AK75	
Vul: EW	♦ K	You bid first.
HCP: 18	♣ AKJ10853	
Board: 336	♠ 1086	The opponents are silent.
Dealer: N	♥ Q9652	
Vul: None	♦ A86	Partner bids first.
HCP: 6	♣ 43	
Board: 337	♠ A1032	West Bids 3♣ if possible.
Dealer: S	♥ Q73	
Vul: NS	♦ 942	You bid first.
HCP: 12	♣ AQ2	

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

Board: 333

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 1♠ S

North:

♠ 10974

♥ KJ5

♦ Q9874

♣ 5

South:

♠ KQ6

♥ 82

♦ K62

♣ AQ1063

West North East South

1♣ 1♣

1♥ X Pass 1♠

AP

Board: 334

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♠ S

North:

♠ Q97

♥ 853

♦ K7

♣ AK984

South:

♠ AK8654

♥ Q2

♦ J64

♣ 52

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♠

AP

Board: 335

Dealer: S

Vul: EW

North HCP: 11

South HCP: 18

Contract: 4♥ S

North:

♠ AQ10763

♥ Q843

♦ QJ8

♣ —

South:

♠ 4

♥ AK75

♦ K

♣ AKJ10853

West North East South

1♣

Pass 1♠ Pass 2♥

Pass 3♦<sup>1</sup> X 4♣

Pass 4♥ AP

1. Fourth suit game force

Board: 336

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 2♣ N

North:

♠ A2

♥ J4

♦ K54

♣ KQ9862

South:

♠ 1086

♥ Q9652

♦ A86

♣ 43

West North East South

1♣ Pass 1♥

Pass 2♣ AP

Board: 337

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 3♣ W

North:

♠ Q965

♥ J10854

♦ QJ8

♣ 9

South:

♠ A1032

♥ Q73

♦ 942

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 1♠

3♣ AP



## North hands (Practice Page)

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

Board: 338      ♠ AK3  
Dealer: N        ♥ A1074  
Vul: NS         ♦ 983  
HCP: 12        ♣ J73

East Bids 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.

You bid first.

Board: 339      ♠ AJ10  
Dealer: S        ♥ 9432  
Vul: Both       ♦ AJ  
HCP: 10        ♣ 9852

The opponents are silent.

Partner bids first.

Board: 340      ♠ K5  
Dealer: N        ♥ AK96  
Vul: EW         ♦ J73  
HCP: 12        ♣ J1042

East Bids 2♣ if possible.

You bid first.

Board: 341      ♠ 8  
Dealer: S        ♥ Q732  
Vul: Both       ♦ AJ762  
HCP: 11        ♣ KJ9

West Bids 1♦ if possible.

Partner bids first.

Board: 342      ♠ 7652  
Dealer: N        ♥ KQ7  
Vul: NS         ♦ AJ  
HCP: 14        ♣ KJ97

The opponents are silent.

You bid first.

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

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 982		1♣	1♥	Pass
Vul: NS	♥ A1074	♥ 932				
North HCP: 12	♦ 983	♦ QJ742	1♠	Pass	1NT	AP
South HCP: 7	♣ J73	♣ A6				
Contract: 1N E						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 8753				1♣
Vul: Both	♥ 9432	♥ K10	Pass	1♥	Pass	1♠
North HCP: 10	♦ AJ	♦ Q7	Pass	1NT	AP	
South HCP: 12	♣ 9852	♣ AK1074				
Contract: 1N N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ764		1♣	Pass	1♠
Vul: EW	♥ AK96	♥ 872				
North HCP: 12	♦ J73	♦ A984	Pass	1NT	2♣	AP
South HCP: 9	♣ J1042	♣ 6				
Contract: 2♣ E						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				1♣
Vul: Both	♥ Q732	♥ 1095	1♦	1♥	Pass	1♠
North HCP: 11	♦ AJ762	♦ K5	Pass	1NT	AP	
South HCP: 13	♣ KJ9	♣ 7653				
Contract: 1N N						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ 7652	♠ 83		1♣	Pass	1♥
Vul: NS	♥ KQ7	♥ A842				
North HCP: 14	♦ AJ	♦ 7532	Pass	1♠	Pass	1NT
South HCP: 8	♣ KJ97	♣ A32	AP			
Contract: 1N S						

## South hands (Practice Page)

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

Board: 338      ♠ 982  
Dealer: N        ♥ 932  
Vul: NS         ♦ QJ742  
HCP: 7          ♣ A6

East Bids 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 339      ♠ 8753  
Dealer: S        ♥ K10  
Vul: Both       ♦ Q7  
HCP: 12         ♣ AK1074

The opponents are silent.

You bid first.

Board: 340      ♠ AJ764  
Dealer: N        ♥ 872  
Vul: EW         ♦ A984  
HCP: 9          ♣ 6

East Bids 2♣ if possible.

Partner bids first.

Board: 341      ♠ AKQJ  
Dealer: S        ♥ 1095  
Vul: Both       ♦ K5  
HCP: 13         ♣ 7653

West Bids 1♦ if possible.

You bid first.

Board: 342      ♠ 83  
Dealer: N        ♥ A842  
Vul: NS         ♦ 7532  
HCP: 8          ♣ A32

The opponents are silent.

Partner bids first.

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

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 982		1♣	1♥	Pass
Vul: NS	♥ A1074	♥ 932				
North HCP: 12	♦ 983	♦ QJ742	1♠	Pass	1NT	AP
South HCP: 7	♣ J73	♣ A6				
Contract: 1N E						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ 8753				1♣
Vul: Both	♥ 9432	♥ K10	Pass	1♥	Pass	1♠
North HCP: 10	♦ AJ	♦ Q7	Pass	1NT	AP	
South HCP: 12	♣ 9852	♣ AK1074				
Contract: 1N N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AJ764		1♣	Pass	1♠
Vul: EW	♥ AK96	♥ 872				
North HCP: 12	♦ J73	♦ A984	Pass	1NT	2♣	AP
South HCP: 9	♣ J1042	♣ 6				
Contract: 2♣ E						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				1♣
Vul: Both	♥ Q732	♥ 1095	1♦	1♥	Pass	1♠
North HCP: 11	♦ AJ762	♦ K5	Pass	1NT	AP	
South HCP: 13	♣ KJ9	♣ 7653				
Contract: 1N N						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ 7652	♠ 83		1♣	Pass	1♥
Vul: NS	♥ KQ7	♥ A842				
North HCP: 14	♦ AJ	♦ 7532	Pass	1♠	Pass	1NT
South HCP: 8	♣ KJ97	♣ A32	AP			
Contract: 1N S						

## North hands (Practice Page)

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

Board: 343  
Dealer: S  
Vul: None  
HCP: 9

♠ AJ5  
♥ 9862  
♦ KJ10952  
♣ —

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

Board: 344  
Dealer: N  
Vul: NS  
HCP: 12

♠ K103  
♥ 762  
♦ 93  
♣ AKQ43

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

Board: 345  
Dealer: S  
Vul: None  
HCP: 16

♠ A86  
♥ KQ  
♦ KJ1098  
♣ K97

The opponents are silent.  
Partner bids first.

Board: 346  
Dealer: N  
Vul: NS  
HCP: 14

♠ A98  
♥ 32  
♦ J6  
♣ AKQ764

The opponents are silent.  
You bid first.

Board: 347  
Dealer: S  
Vul: EW  
HCP: 8

♠ 105  
♥ 87432  
♦ AQ1074  
♣ Q

The opponents are silent.  
Partner bids first.

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

Board: 343

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ AJ5

♥ 9862

♦ KJ10952

♣ —

South:

♠ Q74

♥ KQ103

♦ —

♣ AK8763

West North East South

Pass 1♦ Pass 1♣

X<sup>1</sup> Pass 2♣ Pass

Pass 3♥ Pass 4♥

AP

1. Two suit takeout double

Board: 344

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 3♦ E

North:

♠ K103

♥ 762

♦ 93

♣ AKQ43

South:

♠ A976

♥ KJ84

♦ 65

♣ 652

West North East South

1♣ 1♦ X

1♥<sup>1</sup> Pass 2♦ Pass

Pass X Pass 2♥

3♦ AP

1. limit raise or better in ♦

Board: 345

Dealer: S

Vul: None

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ A86

♥ KQ

♦ KJ1098

♣ K97

South:

♠ KQJ9

♥ A96

♦ 632

♣ Q54

West North East South

Pass 1♦ Pass 1♣

Pass 2♥<sup>1</sup> Pass 1♠

AP 3NT

1. Fourth suit game force

Board: 346

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 2♣ N

North:

♠ A98

♥ 32

♦ J6

♣ AKQ764

South:

♠ 64

♥ AJ1085

♦ A10

♣ 10952

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ AP

Board: 347

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 2♥ N

North:

♠ 105

♥ 87432

♦ AQ1074

♣ Q

South:

♠ AJ82

♥ AKJ5

♦ 92

♣ J32

West North East South

Pass 1♥ Pass 1♣

AP 2♥

## South hands (Practice Page)

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

Board: 343	♠ Q74	West Doubles 1♥ if possible.
Dealer: S	♥ KQ103	East Bids 2♣ if possible.
Vul: None	♦ —	
HCP: 14	♣ AK8763	You bid first.

Board: 344	♠ A976	East Bids 1♦ if possible.
Dealer: N	♥ KJ84	West Bids 1♥ if possible.
Vul: NS	♦ 65	East Bids 2♦ if possible.
HCP: 8	♣ 652	West Bids 3♦ if possible.
		Partner bids first.

Board: 345	♠ KQJ9	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ 632	You bid first.
HCP: 12	♣ Q54	

Board: 346	♠ 64	The opponents are silent.
Dealer: N	♥ AJ1085	
Vul: NS	♦ A10	Partner bids first.
HCP: 9	♣ 10952	

Board: 347	♠ AJ82	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ 92	You bid first.
HCP: 14	♣ J32	

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

Board: 343

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ AJ5

♥ 9862

♦ KJ10952

♣ —

South:

♠ Q74

♥ KQ103

♦ —

♣ AK8763

West North East South

Pass 1♦ Pass 1♣

X<sup>1</sup> Pass 2♣ Pass

Pass 3♥ Pass 4♥

AP

1. Two suit takeout double

Board: 344

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 3♦ E

North:

♠ K103

♥ 762

♦ 93

♣ AKQ43

South:

♠ A976

♥ KJ84

♦ 65

♣ 652

West North East South

1♣ 1♦ X

1♥<sup>1</sup> Pass 2♦ Pass

Pass X Pass 2♥

3♦ AP

1. limit raise or better in ♦

Board: 345

Dealer: S

Vul: None

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ A86

♥ KQ

♦ KJ1098

♣ K97

South:

♠ KQJ9

♥ A96

♦ 632

♣ Q54

West North East South

Pass 1♦ Pass 1♣

Pass 2♥<sup>1</sup> Pass 1♠

Pass 2♥<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 346

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 2♣ N

North:

♠ A98

♥ 32

♦ J6

♣ AKQ764

South:

♠ 64

♥ AJ1085

♦ A10

♣ 10952

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ AP

Board: 347

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 2♥ N

North:

♠ 105

♥ 87432

♦ AQ1074

♣ Q

South:

♠ AJ82

♥ AKJ5

♦ 92

♣ J32

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♥

AP



## North hands (Practice Page)

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

Board: 348      ♠ 1043  
Dealer: N        ♥ AQ84  
Vul: Both        ♦ AK8  
HCP: 13         ♣ 984

West Bids 3♣ if possible.

You bid first.

Board: 349      ♠ K6  
Dealer: S        ♥ KQ105  
Vul: NS         ♦ A10  
HCP: 16         ♣ A10532

The opponents are silent.

Partner bids first.

Board: 350      ♠ AJ107  
Dealer: N        ♥ K87  
Vul: Both        ♦ A105  
HCP: 12         ♣ 872

East Bids 1♦ if possible.

West Doubles 1♥ if possible.

East Bids 2♦ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 351      ♠ A82  
Dealer: S        ♥ A873  
Vul: None        ♦ AJ632  
HCP: 13         ♣ 8

The opponents are silent.

Partner bids first.

Board: 352      ♠ K32  
Dealer: N        ♥ KJ4  
Vul: EW         ♦ K2  
HCP: 13         ♣ QJ632

The opponents are silent.

You bid first.

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

Board: 348  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♣X W

North:  
 ♠ 1043  
 ♥ AQ84  
 ♦ AK8  
 ♣ 984

South:  
 ♠ 8752  
 ♥ K1053  
 ♦ J43  
 ♣ K3

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

Board: 349  
 Dealer: S  
 Vul: NS  
 North HCP: 16  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ K6  
 ♥ KQ105  
 ♦ A10  
 ♣ A10532

South:  
 ♠ A103  
 ♥ A743  
 ♦ 764  
 ♣ KQ6

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: 350  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ AJ107  
 ♥ K87  
 ♦ A105  
 ♣ 872

South:  
 ♠ K4  
 ♥ 109432  
 ♦ 97  
 ♣ KJ106

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

1. Support double redouble

Board: 351  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ A82  
 ♥ A873  
 ♦ AJ632  
 ♣ 8

South:  
 ♠ Q74  
 ♥ KQ4  
 ♦ 105  
 ♣ KQJ74

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

Board: 352  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ4  
 ♦ K2  
 ♣ QJ632

South:  
 ♠ A96  
 ♥ Q53  
 ♦ 1083  
 ♣ A1084

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

## South hands (Practice Page)

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

Board: 348      ♠ 8752      West Bids 3♣ if possible.  
Dealer: N      ♥ K1053  
Vul: Both      ♦ J43      Partner bids first.  
HCP: 7      ♣ K3

Board: 349      ♠ A103      The opponents are silent.  
Dealer: S      ♥ A743  
Vul: NS      ♦ 764      You bid first.  
HCP: 13      ♣ KQ6

Board: 350      ♠ K4      East Bids 1♦ if possible.  
Dealer: N      ♥ 109432      West Doubles 1♥ if possible.  
Vul: Both      ♦ 97      East Bids 2♦ if possible.  
HCP: 7      ♣ KJ106      East Bids 2♠ if possible.  
Partner bids first.

Board: 351      ♠ Q74      The opponents are silent.  
Dealer: S      ♥ KQ4  
Vul: None      ♦ 105      You bid first.  
HCP: 13      ♣ KQJ74

Board: 352      ♠ A96      The opponents are silent.  
Dealer: N      ♥ Q53  
Vul: EW      ♦ 1083      Partner bids first.  
HCP: 10      ♣ A1084

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

Board: 348  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♣X W

North:  
 ♠ 1043  
 ♥ AQ84  
 ♦ AK8  
 ♣ 984

South:  
 ♠ 8752  
 ♥ K1053  
 ♦ J43  
 ♣ K3

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

Board: 349  
 Dealer: S  
 Vul: NS  
 North HCP: 16  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ K6  
 ♥ KQ105  
 ♦ A10  
 ♣ A10532

South:  
 ♠ A103  
 ♥ A743  
 ♦ 764  
 ♣ KQ6

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: 350  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ AJ107  
 ♥ K87  
 ♦ A105  
 ♣ 872

South:  
 ♠ K4  
 ♥ 109432  
 ♦ 97  
 ♣ KJ106

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

1. Support double redouble

Board: 351  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ A82  
 ♥ A873  
 ♦ AJ632  
 ♣ 8

South:  
 ♠ Q74  
 ♥ KQ4  
 ♦ 105  
 ♣ KQJ74

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

Board: 352  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ4  
 ♦ K2  
 ♣ QJ632

South:  
 ♠ A96  
 ♥ Q53  
 ♦ 1083  
 ♣ A1084

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

## North hands (Practice Page)

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

Board: 353	♠ KQ962	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ KQ95	Partner bids first.
HCP: 14	♣ 93	
Board: 354	♠ J983	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ J7	You bid first.
HCP: 18	♣ AKQ43	
Board: 355	♠ 9642	East Doubles 3♦ if possible.
Dealer: S	♥ A954	
Vul: Both	♦ K6	Partner bids first.
HCP: 8	♣ J87	
Board: 356	♠ A	West Bids 1♠ if possible.
Dealer: N	♥ 108	East Bids 3♠ if possible.
Vul: None	♦ A5	
HCP: 16	♣ AKJ98743	You bid first.
Board: 357	♠ K102	West Bids 1♠ if possible.
Dealer: S	♥ AJ82	West Doubles 2♥ if possible.
Vul: NS	♦ Q82	
HCP: 12	♣ Q102	Partner bids first.

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

Board: 353			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ KQ962	♠ A54	Pass	1♠	Pass	1NT
North HCP: 14	♥ KJ	♥ A986	Pass	2♦ <sup>1</sup>	Pass	2♠ <sup>2</sup>
South HCP: 12	♦ KQ95	♦ J6	Pass	2NT <sup>3</sup>	Pass	3♠
Contract: 4♠ N	♣ 93	♣ QJ82	Pass	4♠	AP	
			1. New Minor Forcing			
			2. 3 ♠			
			3. Cue bid, surplus			

Board: 354			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J983	♠ AQ754		1♣	Pass	1♠
North HCP: 18	♥ AK	♥ 65	Pass	4♠	AP	
South HCP: 8	♦ J7	♦ Q43				
Contract: 4♠ S	♣ AKQ43	♣ 875				

Board: 355			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ 9642	♠ AKQ3	Pass	1♥	Pass	2♠
North HCP: 8	♥ A954	♥ K2	Pass	3♦ <sup>1</sup>	X	4♣
South HCP: 18	♦ K6	♦ J	Pass	4♠	AP	
Contract: 4♠ S	♣ J87	♣ KQ10632				
			1. Fourth suit game force			

Board: 356			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A	♠ K106		1♣	Pass	1♥
North HCP: 16	♥ 108	♥ Q954	1♠	3♣	3♠	4♣
South HCP: 6	♦ A5	♦ J872	Pass	5♣	AP	
Contract: 5♣ N	♣ AKJ98743	♣ 65				

Board: 357			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K102	♠ 9854				
North HCP: 12	♥ AJ82	♥ K103	1♠	X	Pass	2♥
South HCP: 13	♦ Q82	♦ K4	X	AP		
Contract: 2♥ X S	♣ Q102	♣ AK75				

## South hands (Practice Page)

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

Board: 353	♠ A54	The opponents are silent.
Dealer: S	♥ A986	
Vul: None	♦ J6	You bid first.
HCP: 12	♣ QJ82	
Board: 354	♠ AQ754	The opponents are silent.
Dealer: N	♥ 65	
Vul: NS	♦ Q43	Partner bids first.
HCP: 8	♣ 875	
Board: 355	♠ AKQ3	East Doubles 3♦ if possible.
Dealer: S	♥ K2	
Vul: Both	♦ J	You bid first.
HCP: 18	♣ KQ10632	
Board: 356	♠ K106	West Bids 1♠ if possible.
Dealer: N	♥ Q954	East Bids 3♠ if possible.
Vul: None	♦ J872	
HCP: 6	♣ 65	Partner bids first.
Board: 357	♠ 9854	West Bids 1♠ if possible.
Dealer: S	♥ K103	West Doubles 2♥ if possible.
Vul: NS	♦ K4	
HCP: 13	♣ AK75	You bid first.

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

Board: 353			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ KQ962	♠ A54	Pass	1♠	Pass	1NT
North HCP: 14	♥ KJ	♥ A986	Pass	2♦ <sup>1</sup>	Pass	2♠ <sup>2</sup>
South HCP: 12	♦ KQ95	♦ J6	Pass	2NT <sup>3</sup>	Pass	3♠
Contract: 4♠ N	♣ 93	♣ QJ82	Pass	4♠	AP	
			1. New Minor Forcing			
			2. 3 ♠			
			3. Cue bid, surplus			

Board: 354			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ J983	♠ AQ754		1♣	Pass	1♠
North HCP: 18	♥ AK	♥ 65	Pass	4♠	AP	
South HCP: 8	♦ J7	♦ Q43				
Contract: 4♠ S	♣ AKQ43	♣ 875				

Board: 355			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ 9642	♠ AKQ3	Pass	1♥	Pass	2♠
North HCP: 8	♥ A954	♥ K2	Pass	3♦ <sup>1</sup>	X	4♣
South HCP: 18	♦ K6	♦ J	Pass	4♠	AP	
Contract: 4♠ S	♣ J87	♣ KQ10632				
			1. Fourth suit game force			

Board: 356			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A	♠ K106		1♣	Pass	1♥
North HCP: 16	♥ 108	♥ Q954	1♠	3♣	3♠	4♣
South HCP: 6	♦ A5	♦ J872	Pass	5♣	AP	
Contract: 5♣ N	♣ AKJ98743	♣ 65				

Board: 357			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K102	♠ 9854				
North HCP: 12	♥ AJ82	♥ K103	1♠	X	Pass	2♥
South HCP: 13	♦ Q82	♦ K4	X	AP		
Contract: 2♥ X S	♣ Q102	♣ AK75				



## North hands (Practice Page)

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

Board: 358	♠ A64	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 15	♣ K7654	

Board: 359	♠ AQ92	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ 97653	Partner bids first.
HCP: 8	♣ Q5	

Board: 360	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ K52	You bid first.
HCP: 13	♣ KQ1097	

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

Board: 358

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A64

♥ 8

♦ AKJ5

♣ K7654

South:

♠ 1098

♥ K9764

♦ 64

♣ AJ3

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

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

Board: 359

Dealer: S

Vul: NS

North HCP: 8

South HCP: 12

Contract: 1N N

North:

♠ AQ92

♥ 86

♦ 97653

♣ Q5

South:

♠ K76

♥ KJ54

♦ J2

♣ KJ43

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

1♣

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

Pass	1NT	AP	
------	-----	----	--

Board: 360

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ Q10

♥ QJ8

♦ K52

♣ KQ1097

South:

♠ 543

♥ 9754

♦ QJ1064

♣ A

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

## South hands (Practice Page)

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

Board: 358	♠ 1098	The opponents are silent.
Dealer: N	♥ K9764	
Vul: EW	♦ 64	Partner bids first.
HCP: 8	♣ AJ3	

Board: 359	♠ K76	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: NS	♦ J2	You bid first.
HCP: 12	♣ KJ43	

Board: 360	♠ 543	The opponents are silent.
Dealer: N	♥ 9754	
Vul: EW	♦ QJ1064	Partner bids first.
HCP: 7	♣ A	

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

Board: 358

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ A64

♥ 8

♦ AKJ5

♣ K7654

South:

♠ 1098

♥ K9764

♦ 64

♣ AJ3

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

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

Board: 359

Dealer: S

Vul: NS

North HCP: 8

South HCP: 12

Contract: 1N N

North:

♠ AQ92

♥ 86

♦ 97653

♣ Q5

South:

♠ K76

♥ KJ54

♦ J2

♣ KJ43

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

1♣

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

Pass	1NT	AP	
------	-----	----	--

Board: 360

Dealer: N

Vul: EW

North HCP: 13

South HCP: 7

Contract: 1N N

North:

♠ Q10

♥ QJ8

♦ K52

♣ KQ1097

South:

♠ 543

♥ 9754

♦ QJ1064

♣ A

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--