

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
♠ 652
♥ Q83
♦ AQJ632
♣ 3

South:
♠ QJ97
♥ AK94
♦ —
♣ Q10962

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

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

North:
♠ 106
♥ J2
♦ AQJ6
♣ AQ1097

South:
♠ KJ72
♥ Q1084
♦ 1052
♣ K5

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

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

North:
♠ A4
♥ AQ95
♦ Q8
♣ Q10732

South:
♠ K62
♥ 6
♦ AJ54
♣ AKJ95

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

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

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

North:
♠ AJ
♥ —
♦ KJ8
♣ AJ1097643

South:
♠ 8632
♥ QJ10654
♦ A7
♣ K

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

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

North:
♠ AJ983
♥ KJ9
♦ 75
♣ 1062

South:
♠ Q
♥ Q1083
♦ AQJ
♣ AKQ74

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

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
♠ 652
♥ Q83
♦ AQJ632
♣ 3

South:
♠ QJ97
♥ AK94
♦ —
♣ Q10962

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

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

North:
♠ 106
♥ J2
♦ AQJ6
♣ AQ1097

South:
♠ KJ72
♥ Q1084
♦ 1052
♣ K5

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

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

North:
♠ A4
♥ AQ95
♦ Q8
♣ Q10732

South:
♠ K62
♥ 6
♦ AJ54
♣ AKJ95

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

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

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

North:
♠ AJ
♥ —
♦ KJ8
♣ AJ1097643

South:
♠ 8632
♥ QJ10654
♦ A7
♣ K

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

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

North:
♠ AJ983
♥ KJ9
♦ 75
♣ 1062

South:
♠ Q
♥ Q1083
♦ AQJ
♣ AKQ74

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

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
♠ KQ
♥ AQ82
♦ AJ8
♣ Q1092

South:
♠ A1064
♥ K754
♦ 104
♣ AJ8

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	Pass	4NT ¹
Pass	5♣ ²	Pass	6♥
Pass	Pass	X	AP

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

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

North:
♠ 3
♥ J4
♦ AKJ854
♣ 7643

South:
♠ K1095
♥ A97
♦ Q73
♣ A108

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

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

North:
♠ J5
♥ KJ98
♦ 82
♣ AQJ94

South:
♠ AQ32
♥ 4
♦ AKQJ4
♣ K75

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

1. Fourth suit game force

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

North:
♠ A842
♥ 9753
♦ AQ
♣ AK2

South:
♠ Q75
♥ AK104
♦ K94
♣ 986

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

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

North:
♠ Q764
♥ Q
♦ A72
♣ A8752

South:
♠ KJ93
♥ AJ1042
♦ K964
♣ —

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

North:
♠ KQ
♥ AQ82
♦ AJ8
♣ Q1092

South:
♠ A1064
♥ K754
♦ 104
♣ AJ8

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	Pass	4NT ¹
Pass	5♣ ²	Pass	6♥
Pass	Pass	X	AP

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

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

North:
♠ 3
♥ J4
♦ AKJ854
♣ 7643

South:
♠ K1095
♥ A97
♦ Q73
♣ A108

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

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

North:
♠ J5
♥ KJ98
♦ 82
♣ AQJ94

South:
♠ AQ32
♥ 4
♦ AKQJ4
♣ K75

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

1. Fourth suit game force

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

North:
♠ A842
♥ 9753
♦ AQ
♣ AK2

South:
♠ Q75
♥ AK104
♦ K94
♣ 986

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

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

North:
♠ Q764
♥ Q
♦ A72
♣ A8752

South:
♠ KJ93
♥ AJ1042
♦ K964
♣ —

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

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

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

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

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

West	North	East	South
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	1♣	Pass	1♥
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Pass	2♥	AP	
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Board: 17

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

Pass	4♦ ⁴	Pass	4♥
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AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

West	North	East	South
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	1♣	Pass	1♥
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Pass	3♥	AP	
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Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

West	North	East	South
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			1♣
--	--	--	----

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

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

Pass	2NT	Pass	3NT
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AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

West	North	East	South
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	1♣	Pass	1♥
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Pass	2♥	AP	
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Board: 17

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

			1♣
--	--	--	----

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

Pass	2NT ¹	Pass	3♥
------	------------------	------	----

Pass	3♠ ²	Pass	4♣ ³
------	-----------------	------	-----------------

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

AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

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

	1♣	Pass	1♥
--	----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

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

			1♣
--	--	--	----

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

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

	1♣	Pass	1♦
--	----	------	----

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

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
 ♠ J85
 ♥ KJ
 ♦ K64
 ♣ KQJ86

South:
 ♠ A93
 ♥ AQ5432
 ♦ Q32
 ♣ 9

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

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

North:
 ♠ Q842
 ♥ 986
 ♦ KQ7
 ♣ 1093

South:
 ♠ AJ63
 ♥ AQJ
 ♦ 65
 ♣ Q854

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

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

North:
 ♠ J
 ♥ AKQ
 ♦ A74
 ♣ KQ10762

South:
 ♠ KQ85
 ♥ 106
 ♦ K1052
 ♣ A95

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

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

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

North:
 ♠ KQJ106
 ♥ K43
 ♦ K2
 ♣ J54

South:
 ♠ A4
 ♥ 9765
 ♦ A10
 ♣ KQ872

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

1. New Minor Forcing

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

North:
 ♠ AKJ4
 ♥ J1053
 ♦ K
 ♣ QJ83

South:
 ♠ 7632
 ♥ A7
 ♦ A1084
 ♣ A54

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
 ♠ J85
 ♥ KJ
 ♦ K64
 ♣ KQJ86

South:
 ♠ A93
 ♥ AQ5432
 ♦ Q32
 ♣ 9

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

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

North:
 ♠ Q842
 ♥ 986
 ♦ KQ7
 ♣ 1093

South:
 ♠ AJ63
 ♥ AQJ
 ♦ 65
 ♣ Q854

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

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

North:
 ♠ J
 ♥ AKQ
 ♦ A74
 ♣ KQ10762

South:
 ♠ KQ85
 ♥ 106
 ♦ K1052
 ♣ A95

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

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

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

North:
 ♠ KQJ106
 ♥ K43
 ♦ K2
 ♣ J54

South:
 ♠ A4
 ♥ 9765
 ♦ A10
 ♣ KQ872

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

1. New Minor Forcing

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

North:
 ♠ AKJ4
 ♥ J1053
 ♦ K
 ♣ QJ83

South:
 ♠ 7632
 ♥ A7
 ♦ A1084
 ♣ A54

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
 ♠ AK63
 ♥ J92
 ♦ A9864
 ♣ 4

South:
 ♠ Q9
 ♥ Q4
 ♦ KJ
 ♣ KQJ6532

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

1. Fourth suit game force

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

North:
 ♠ Q86
 ♥ QJ9
 ♦ K72
 ♣ A984

South:
 ♠ AJ53
 ♥ K752
 ♦ J5
 ♣ 532

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

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

North:
 ♠ AJ9
 ♥ AJ76
 ♦ K9542
 ♣ 4

South:
 ♠ K432
 ♥ KQ
 ♦ 107
 ♣ K10763

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

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

North:
 ♠ A93
 ♥ 10
 ♦ AK104
 ♣ AJ862

South:
 ♠ Q1076
 ♥ AK83
 ♦ 92
 ♣ 1094

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

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

North:
 ♠ 97
 ♥ AJ76
 ♦ KJ764
 ♣ 32

South:
 ♠ K63
 ♥ K1043
 ♦ AQ
 ♣ KQJ9

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North:
 ♠ AK63
 ♥ J92
 ♦ A9864
 ♣ 4

South:
 ♠ Q9
 ♥ Q4
 ♦ KJ
 ♣ KQJ6532

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

1. Fourth suit game force

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

North:
 ♠ Q86
 ♥ QJ9
 ♦ K72
 ♣ A984

South:
 ♠ AJ53
 ♥ K752
 ♦ J5
 ♣ 532

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

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

North:
 ♠ AJ9
 ♥ AJ76
 ♦ K9542
 ♣ 4

South:
 ♠ K432
 ♥ KQ
 ♦ 107
 ♣ K10763

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

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

North:
 ♠ A93
 ♥ 10
 ♦ AK104
 ♣ AJ862

South:
 ♠ Q1076
 ♥ AK83
 ♦ 92
 ♣ 1094

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

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

North:
 ♠ 97
 ♥ AJ76
 ♦ KJ764
 ♣ 32

South:
 ♠ K63
 ♥ K1043
 ♦ AQ
 ♣ KQJ9

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

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

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 46	♠ A104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: EW	♦ A95	You bid first.
HCP: 14	♣ AQ96	

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

Board: 48	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

Board: 49	♠ A874	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ A1072	Partner bids first.
HCP: 13	♣ 73	

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

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1♣	Pass	1♥
Vul: EW	♥ 1084	♥ KQ63				
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						

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

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: None	♥ QJ84	♥ K52				
North HCP: 14	♦ 63	♦ K974	Pass	1NT	AP	
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: NS	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 46	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: EW	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

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

Board: 48	♠ KJ653	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ K974	Partner bids first.
HCP: 10	♣ 9	

Board: 49	♠ K63	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: NS	♦ K43	You bid first.
HCP: 13	♣ Q64	

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

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3		1♣	Pass	1♥
Vul: EW	♥ 1084	♥ KQ63				
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						

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

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: None	♥ QJ84	♥ K52				
North HCP: 14	♦ 63	♦ K974	Pass	1NT	AP	
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: NS	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 51	♠ QJ632	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AK854	Partner bids first.
HCP: 16	♣ K	

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

Board: 53	♠ AJ4	The opponents are silent.
Dealer: S	♥ A532	
Vul: None	♦ KJ109	Partner bids first.
HCP: 14	♣ J10	

Board: 54	♠ J72	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ QJ	You bid first.
HCP: 19	♣ AQ103	

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

Board: 51
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 13
 Contract: 5♠ N

North:
 ♠ QJ632
 ♥ K9
 ♦ AK854
 ♣ K

South:
 ♠ 1085
 ♥ AJ53
 ♦ Q
 ♣ AQ1082

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

1. New Minor Forcing
 2. 3 ♠
 3. Cue bid, surplus
 4. Cue bid, a ♣ stopper
 5. Blackwood 0314, for ♠
 6. A=2/5 or 5/5, Q(S)=0

Board: 52
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N S

North:
 ♠ 10952
 ♥ A843
 ♦ AJ
 ♣ A52

South:
 ♠ A
 ♥ KJ7
 ♦ Q9632
 ♣ K983

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

Board: 53
 Dealer: S
 Vul: None
 North HCP: 14
 South HCP: 16
 Contract: 3N N

North:
 ♠ AJ4
 ♥ A532
 ♦ KJ109
 ♣ J10

South:
 ♠ 105
 ♥ J4
 ♦ AQ7
 ♣ AKQ763

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

Board: 54
 Dealer: N
 Vul: NS
 North HCP: 19
 South HCP: 7
 Contract: 3N N

North:
 ♠ J72
 ♥ AKQ8
 ♦ QJ
 ♣ AQ103

South:
 ♠ AK1043
 ♥ 73
 ♦ 754
 ♣ 964

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 51	♠ 1085	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: None	♦ Q	You bid first.
HCP: 13	♣ AQ1082	

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

Board: 53	♠ 105	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AQ7	You bid first.
HCP: 16	♣ AKQ763	

Board: 54	♠ AK1043	The opponents are silent.
Dealer: N	♥ 73	
Vul: NS	♦ 754	Partner bids first.
HCP: 7	♣ 964	

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

Board: 51
Dealer: S
Vul: None
North HCP: 16
South HCP: 13
Contract: 5♠ N

North:
♠ QJ632
♥ K9
♦ AK854
♣ K

South:
♠ 1085
♥ AJ53
♦ Q
♣ AQ1082

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

1. New Minor Forcing
2. 3 ♠
3. Cue bid, surplus
4. Cue bid, a ♣ stopper
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0

Board: 52
Dealer: N
Vul: EW
North HCP: 13
South HCP: 13
Contract: 3N S

North:
♠ 10952
♥ A843
♦ AJ
♣ A52

South:
♠ A
♥ KJ7
♦ Q9632
♣ K983

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

Board: 53
Dealer: S
Vul: None
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ AJ4
♥ A532
♦ KJ109
♣ J10

South:
♠ 105
♥ J4
♦ AQ7
♣ AKQ763

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

Board: 54
Dealer: N
Vul: NS
North HCP: 19
South HCP: 7
Contract: 3N N

North:
♠ J72
♥ AKQ8
♦ QJ
♣ AQ103

South:
♠ AK1043
♥ 73
♦ 754
♣ 964

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

Board: 55

Dealer: S

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

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

			1♣
--	--	--	----

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

Board: 56

Dealer: N

Vul: Both

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

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

	1♣	Pass	1♠
--	----	------	----

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♥ ³	Pass	5NT ⁴
------	-----------------	------	------------------

Pass	6♦ ⁵	Pass	7♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: NS

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

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

			1♣
--	--	--	----

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

Pass	2♦ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♠ ³
------	------------------	------	-----------------

Pass	7NT	AP	
------	-----	----	--

1. Fourth suit game force

2. Blackwood 0314, for ♥

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

Board: 58

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

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

	1♣	Pass	1♦
--	----	------	----

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

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

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

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

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

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

Board: 55

Dealer: S

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

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

			1♣
--	--	--	----

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

Board: 56

Dealer: N

Vul: Both

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

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

	1♣	Pass	1♠
--	----	------	----

Pass	4♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	5♦
------	-----------------	------	----

Pass	5♥ ³	Pass	5NT ⁴
------	-----------------	------	------------------

Pass	6♦ ⁵	Pass	7♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: NS

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

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

			1♣
--	--	--	----

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

Pass	2♦ ¹	Pass	3♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♠ ³
------	------------------	------	-----------------

Pass	7NT	AP	
------	-----	----	--

1. Fourth suit game force

2. Blackwood 0314, for ♥

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

Board: 58

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

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

	1♣	Pass	1♦
--	----	------	----

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

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

Board: 60	♠ AK6	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ Q32	You bid first.
HCP: 14	♣ Q1054	

Board: 61	♠ AK1076	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ Q9854	Partner bids first.
HCP: 10	♣ 3	

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

Board: 63	♠ 752	The opponents are silent.
Dealer: S	♥ J654	
Vul: None	♦ K953	Partner bids first.
HCP: 8	♣ A3	

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

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1♣	Pass	1♦
Vul: None	♥ K105	♥ Q73	Pass	1NT	AP	
North HCP: 14	♦ Q32	♦ K10864				
South HCP: 10	♣ Q1054	♣ A63				
Contract: 1N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ 85		1♠	Pass	1♣
Vul: EW	♥ J9	♥ AK62	Pass	3♦ ¹	Pass	2♥
North HCP: 10	♦ Q9854	♦ A	Pass		Pass	3NT
South HCP: 18	♣ 3	♣ AK6542	AP			
Contract: 3N S						

1. Fourth suit game force

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

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AJ96				1♣
Vul: None	♥ J654	♥ A7	Pass	1♥	Pass	2NT
North HCP: 8	♦ K953	♦ A64	Pass	3NT	AP	
South HCP: 18	♣ A3	♣ KQ86				
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

Board: 60	♠ J4	The opponents are silent.
Dealer: N	♥ Q73	
Vul: None	♦ K10864	Partner bids first.
HCP: 10	♣ A63	

Board: 61	♠ 85	The opponents are silent.
Dealer: S	♥ AK62	
Vul: EW	♦ A	You bid first.
HCP: 18	♣ AK6542	

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

Board: 63	♠ AJ96	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ A64	You bid first.
HCP: 18	♣ KQ86	

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

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1♣	Pass	1♦
Vul: None	♥ K105	♥ Q73	Pass	1NT	AP	
North HCP: 14	♦ Q32	♦ K10864				
South HCP: 10	♣ Q1054	♣ A63				
Contract: 1N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ 85		1♠	Pass	1♣
Vul: EW	♥ J9	♥ AK62	Pass	3♦ ¹	Pass	2♥
North HCP: 10	♦ Q9854	♦ A	Pass		Pass	3NT
South HCP: 18	♣ 3	♣ AK6542	AP			
Contract: 3N S						

1. Fourth suit game force

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

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AJ96				1♣
Vul: None	♥ J654	♥ A7	Pass	1♥	Pass	2NT
North HCP: 8	♦ K953	♦ A64	Pass	3NT	AP	
South HCP: 18	♣ A3	♣ KQ86				
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 64	♠ 82	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ 9865	You bid first.
HCP: 11	♣ AKJ105	

Board: 65	♠ K65	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ AJ865	Partner bids first.
HCP: 9	♣ J108	

Board: 66	♠ AK94	The opponents are silent.
Dealer: N	♥ 654	
Vul: NS	♦ A73	You bid first.
HCP: 14	♣ K103	

Board: 67	♠ A6	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ A52	Partner bids first.
HCP: 20	♣ AJ65	

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

Board: 64
Dealer: N
Vul: NS
North HCP: 11
South HCP: 10
Contract: 1N N

North:
♠ 82
♥ K3
♦ 9865
♣ AKJ105

South:
♠ AJ3
♥ J9876
♦ Q4
♣ Q82

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

Board: 65
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 1N N

North:
♠ K65
♥ 102
♦ AJ865
♣ J108

South:
♠ AQJ2
♥ A965
♦ 10
♣ KQ96

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

Board: 66
Dealer: N
Vul: NS
North HCP: 14
South HCP: 7
Contract: 2♠ S

North:
♠ AK94
♥ 654
♦ A73
♣ K103

South:
♠ QJ65
♥ J2
♦ J642
♣ Q54

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

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

Board: 67
Dealer: S
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N S

North:
♠ A6
♥ AK83
♦ A52
♣ AJ65

South:
♠ KQJ5
♥ QJ7
♦ K84
♣ 943

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 64	♠ AJ3	The opponents are silent.
Dealer: N	♥ J9876	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ Q82	

Board: 65	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A965	
Vul: None	♦ 10	You bid first.
HCP: 16	♣ KQ96	

Board: 66	♠ QJ65	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ J642	Partner bids first.
HCP: 7	♣ Q54	

Board: 67	♠ KQJ5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ K84	You bid first.
HCP: 12	♣ 943	

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

Board: 64
Dealer: N
Vul: NS
North HCP: 11
South HCP: 10
Contract: 1N N

North:
♠ 82
♥ K3
♦ 9865
♣ AKJ105

South:
♠ AJ3
♥ J9876
♦ Q4
♣ Q82

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

Board: 65
Dealer: S
Vul: None
North HCP: 9
South HCP: 16
Contract: 1N N

North:
♠ K65
♥ 102
♦ AJ865
♣ J108

South:
♠ AQJ2
♥ A965
♦ 10
♣ KQ96

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

Board: 66
Dealer: N
Vul: NS
North HCP: 14
South HCP: 7
Contract: 2♠ S

North:
♠ AK94
♥ 654
♦ A73
♣ K103

South:
♠ QJ65
♥ J2
♦ J642
♣ Q54

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

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

Board: 67
Dealer: S
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N S

North:
♠ A6
♥ AK83
♦ A52
♣ AJ65

South:
♠ KQJ5
♥ QJ7
♦ K84
♣ 943

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 68	♠ A86	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ J7	You bid first.
HCP: 12	♣ AK10976	
Board: 69	♠ K	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ KQ9642	Partner bids first.
HCP: 10	♣ 965	
Board: 70	♠ QJ83	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ KJ10	You bid first.
HCP: 13	♣ AJ873	
Board: 71	♠ AK107	The opponents are silent.
Dealer: S	♥ J654	
Vul: Both	♦ Q76	Partner bids first.
HCP: 14	♣ KJ	
Board: 72	♠ Q1092	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ K9	You bid first.
HCP: 14	♣ AJ102	

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

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K75		1♣	Pass	1♥
Vul: None	♥ 93	♥ AKQJ7	Pass	2♣	Pass	3NT
North HCP: 12	♦ J7	♦ 843	AP			
South HCP: 13	♣ AK10976	♣ 32				
Contract: 3N S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ62				1♣
Vul: NS	♥ Q73	♥ J854	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9642	♦ 7	Pass	2♦	AP	
South HCP: 15	♣ 965	♣ AKQ2				
Contract: 2♦ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ QJ83	♠ K7		1♣	Pass	1♥
Vul: EW	♥ J	♥ Q8654	Pass	1♠	Pass	1NT
North HCP: 13	♦ KJ10	♦ Q32	AP			
South HCP: 9	♣ AJ873	♣ Q105				
Contract: 1N S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1♣
Vul: Both	♥ J654	♥ AK97	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	2NT ¹	Pass	3♥
South HCP: 14	♣ KJ	♣ A43	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ A764		1♣	Pass	1♦
Vul: NS	♥ A62	♥ K3	Pass	1♠	Pass	2♠
North HCP: 14	♦ K9	♦ Q7652	AP			
South HCP: 9	♣ AJ102	♣ 98				
Contract: 2♠ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 68	♠ K75	The opponents are silent.
Dealer: N	♥ AKQJ7	
Vul: None	♦ 843	Partner bids first.
HCP: 13	♣ 32	

Board: 69	♠ AJ62	The opponents are silent.
Dealer: S	♥ J854	
Vul: NS	♦ 7	You bid first.
HCP: 15	♣ AKQ2	

Board: 70	♠ K7	The opponents are silent.
Dealer: N	♥ Q8654	
Vul: EW	♦ Q32	Partner bids first.
HCP: 9	♣ Q105	

Board: 71	♠ 632	The opponents are silent.
Dealer: S	♥ AK97	
Vul: Both	♦ K94	You bid first.
HCP: 14	♣ A43	

Board: 72	♠ A764	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ Q7652	Partner bids first.
HCP: 9	♣ 98	

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

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ K75		1♣	Pass	1♥
Vul: None	♥ 93	♥ AKQJ7	Pass	2♣	Pass	3NT
North HCP: 12	♦ J7	♦ 843	AP			
South HCP: 13	♣ AK10976	♣ 32				
Contract: 3N S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ62				1♣
Vul: NS	♥ Q73	♥ J854	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9642	♦ 7	Pass	2♦	AP	
South HCP: 15	♣ 965	♣ AKQ2				
Contract: 2♦ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ QJ83	♠ K7		1♣	Pass	1♥
Vul: EW	♥ J	♥ Q8654	Pass	1♠	Pass	1NT
North HCP: 13	♦ KJ10	♦ Q32	AP			
South HCP: 9	♣ AJ873	♣ Q105				
Contract: 1N S						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1♣
Vul: Both	♥ J654	♥ AK97	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	2NT ¹	Pass	3♥
South HCP: 14	♣ KJ	♣ A43	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, surplus			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ A764		1♣	Pass	1♦
Vul: NS	♥ A62	♥ K3	Pass	1♠	Pass	2♠
North HCP: 14	♦ K9	♦ Q7652	AP			
South HCP: 9	♣ AJ102	♣ 98				
Contract: 2♠ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 73	♠ 63	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ KQ762	Partner bids first.
HCP: 11	♣ Q64	

Board: 74	♠ J5	The opponents are silent.
Dealer: N	♥ AJ102	
Vul: None	♦ 1043	You bid first.
HCP: 13	♣ AK85	

Board: 75	♠ 1053	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ QJ1095	Partner bids first.
HCP: 7	♣ 63	

Board: 76	♠ AK2	The opponents are silent.
Dealer: N	♥ A843	
Vul: None	♦ AK7	You bid first.
HCP: 19	♣ J62	

Board: 77	♠ QJ987	The opponents are silent.
Dealer: S	♥ 854	
Vul: NS	♦ K5	Partner bids first.
HCP: 11	♣ KQ7	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K972				1♣
Vul: EW	♥ KJ8	♥ AQ9	Pass	1♦	Pass	1♠
North HCP: 11	♦ KQ762	♦ J9	Pass	1NT	AP	
South HCP: 13	♣ Q64	♣ K1092				
Contract: 1N N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 9742				
Vul: None	♥ AJ102	♥ K8		1♣	Pass	1♠
North HCP: 13	♦ 1043	♦ J76	Pass	1NT	AP	
South HCP: 6	♣ AK85	♣ Q763				
Contract: 1N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ A9				1♣
Vul: Both	♥ KJ10	♥ A752	Pass	1♦	Pass	1♥
North HCP: 7	♦ QJ1095	♦ A2	Pass	1NT	Pass	2NT
South HCP: 17	♣ 63	♣ AJ952	AP			
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q985		1♣	Pass	1♠
Vul: None	♥ A843	♥ K92	Pass	2NT	Pass	6NT
North HCP: 19	♦ AK7	♦ J5	AP			
South HCP: 15	♣ J62	♣ AKQ10				
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ QJ987	♠ 642				1♣
Vul: NS	♥ 854	♥ AKQ7	Pass	1♠	Pass	1NT
North HCP: 11	♦ K5	♦ 1076	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ KQ7	♣ A92	Pass	4♠	AP	
Contract: 4♠ N						

1. New Minor Forcing
2. 3 ♠

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 73	♠ K972	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ J9	You bid first.
HCP: 13	♣ K1092	

Board: 74	♠ 9742	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ J76	Partner bids first.
HCP: 6	♣ Q763	

Board: 75	♠ A9	The opponents are silent.
Dealer: S	♥ A752	
Vul: Both	♦ A2	You bid first.
HCP: 17	♣ AJ952	

Board: 76	♠ Q985	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ J5	Partner bids first.
HCP: 15	♣ AKQ10	

Board: 77	♠ 642	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ 1076	You bid first.
HCP: 13	♣ A92	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K972				1♣
Vul: EW	♥ KJ8	♥ AQ9	Pass	1♦	Pass	1♠
North HCP: 11	♦ KQ762	♦ J9	Pass	1NT	AP	
South HCP: 13	♣ Q64	♣ K1092				
Contract: 1N N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 9742				
Vul: None	♥ AJ102	♥ K8		1♣	Pass	1♠
North HCP: 13	♦ 1043	♦ J76	Pass	1NT	AP	
South HCP: 6	♣ AK85	♣ Q763				
Contract: 1N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ A9				1♣
Vul: Both	♥ KJ10	♥ A752	Pass	1♦	Pass	1♥
North HCP: 7	♦ QJ1095	♦ A2	Pass	1NT	Pass	2NT
South HCP: 17	♣ 63	♣ AJ952	AP			
Contract: 2N N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q985		1♣	Pass	1♠
Vul: None	♥ A843	♥ K92	Pass	2NT	Pass	6NT
North HCP: 19	♦ AK7	♦ J5	AP			
South HCP: 15	♣ J62	♣ AKQ10				
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ QJ987	♠ 642				1♣
Vul: NS	♥ 854	♥ AKQ7	Pass	1♠	Pass	1NT
North HCP: 11	♦ K5	♦ 1076	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ KQ7	♣ A92	Pass	4♠	AP	
Contract: 4♠ N						

1. New Minor Forcing
2. 3 ♠

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 78	♠ AQ62	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ AQ6	You bid first.
HCP: 18	♣ Q10852	

Board: 79	♠ 10984	The opponents are silent.
Dealer: S	♥ A652	
Vul: None	♦ K1085	Partner bids first.
HCP: 7	♣ 9	

Board: 80	♠ KJ95	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ 85	You bid first.
HCP: 14	♣ AQJ54	

Board: 81	♠ 765	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ A10763	Partner bids first.
HCP: 10	♣ 103	

Board: 82	♠ 103	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AJ62	You bid first.
HCP: 13	♣ AKJ652	

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

Board: 78			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: Both	♠ AQ62	♠ J10	Pass	2♠	Pass	3♦ ¹
North HCP: 18	♥ A	♥ KQJ85	Pass	3NT	Pass	4NT ²
South HCP: 14	♦ AQ6	♦ K107	Pass	6NT	AP	
Contract: 6N N	♣ Q10852	♣ A94				
			1. Fourth suit game force			
			2. Quantitative 4NT			

Board: 79			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 10984	♠ A6	Pass	1♥	Pass	2NT
North HCP: 7	♥ A652	♥ Q9	Pass	3NT	AP	
South HCP: 19	♦ K1085	♦ AQ43				
Contract: 3N S	♣ 9	♣ AK1074				

Board: 80			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: NS	♠ KJ95	♠ 1042	Pass	1♠	Pass	1NT
North HCP: 14	♥ K2	♥ Q843	AP			
South HCP: 11	♦ 85	♦ AQ7				
Contract: 1N S	♣ AQJ54	♣ K93				

Board: 81			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 765	♠ AKQJ	Pass	1♦	Pass	1♠
North HCP: 10	♥ AQ7	♥ 82	Pass	1NT	AP	
South HCP: 13	♦ A10763	♦ Q84				
Contract: 1N N	♣ 103	♣ J874				

Board: 82			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: NS	♠ 103	♠ QJ96	Pass	2♣	Pass	3NT
North HCP: 13	♥ 10	♥ A7643	AP			
South HCP: 12	♦ AJ62	♦ K5				
Contract: 3N S	♣ AKJ652	♣ Q7				

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 78	♠ J10	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: Both	♦ K107	Partner bids first.
HCP: 14	♣ A94	

Board: 79	♠ A6	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ AK1074	

Board: 80	♠ 1042	The opponents are silent.
Dealer: N	♥ Q843	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 11	♣ K93	

Board: 81	♠ AKQJ	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ Q84	You bid first.
HCP: 13	♣ J874	

Board: 82	♠ QJ96	The opponents are silent.
Dealer: N	♥ A7643	
Vul: NS	♦ K5	Partner bids first.
HCP: 12	♣ Q7	

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

Board: 78			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: Both	♠ AQ62	♠ J10	Pass	2♠	Pass	3♦ ¹
North HCP: 18	♥ A	♥ KQJ85	Pass	3NT	Pass	4NT ²
South HCP: 14	♦ AQ6	♦ K107	Pass	6NT	AP	
Contract: 6N N	♣ Q10852	♣ A94				
			1. Fourth suit game force			
			2. Quantitative 4NT			

Board: 79			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 10984	♠ A6	Pass	1♥	Pass	2NT
North HCP: 7	♥ A652	♥ Q9	Pass	3NT	AP	
South HCP: 19	♦ K1085	♦ AQ43				
Contract: 3N S	♣ 9	♣ AK1074				

Board: 80			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: NS	♠ KJ95	♠ 1042	Pass	1♠	Pass	1NT
North HCP: 14	♥ K2	♥ Q843	AP			
South HCP: 11	♦ 85	♦ AQ7				
Contract: 1N S	♣ AQJ54	♣ K93				

Board: 81			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 765	♠ AKQJ	Pass	1♦	Pass	1♠
North HCP: 10	♥ AQ7	♥ 82	Pass	1NT	AP	
South HCP: 13	♦ A10763	♦ Q84				
Contract: 1N N	♣ 103	♣ J874				

Board: 82			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: NS	♠ 103	♠ QJ96	Pass	2♣	Pass	3NT
North HCP: 13	♥ 10	♥ A7643	AP			
South HCP: 12	♦ AJ62	♦ K5				
Contract: 3N S	♣ AKJ652	♣ Q7				

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 83	♠ 106	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: EW	♦ Q10865	Partner bids first.
HCP: 10	♣ K4	

Board: 84	♠ J9	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: NS	♦ Q7	You bid first.
HCP: 14	♣ AK854	

Board: 85	♠ A1043	The opponents are silent.
Dealer: S	♥ AK953	
Vul: EW	♦ 1094	Partner bids first.
HCP: 11	♣ 3	

Board: 86	♠ 75	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ KJ6	You bid first.
HCP: 12	♣ K1097	

Board: 87	♠ K7	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ QJ1065	Partner bids first.
HCP: 12	♣ Q87	

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

Board: 83
Dealer: S
Vul: EW
North HCP: 10
South HCP: 12
Contract: 3♥ S

North:
♠ 106
♥ KQ92
♦ Q10865
♣ K4

South:
♠ AJ4
♥ J643
♦ 74
♣ AQ96

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

Board: 84
Dealer: N
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♥ N

North:
♠ J9
♥ KJ104
♦ Q7
♣ AK854

South:
♠ AQ84
♥ AQ65
♦ K9532
♣ —

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

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

Board: 85
Dealer: S
Vul: EW
North HCP: 11
South HCP: 11
Contract: 2N N

North:
♠ A1043
♥ AK953
♦ 1094
♣ 3

South:
♠ 52
♥ 8
♦ K762
♣ AKJ542

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

Board: 86
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ S

North:
♠ 75
♥ AJ86
♦ KJ6
♣ K1097

South:
♠ AKQ1093
♥ Q3
♦ 83
♣ J43

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

1. New Minor Forcing

Board: 87
Dealer: S
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N N

North:
♠ K7
♥ A65
♦ QJ1065
♣ Q87

South:
♠ J43
♥ J1074
♦ K
♣ AK952

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 83	♠ AJ4	The opponents are silent.
Dealer: S	♥ J643	
Vul: EW	♦ 74	You bid first.
HCP: 12	♣ AQ96	

Board: 84	♠ AQ84	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: NS	♦ K9532	Partner bids first.
HCP: 15	♣ —	

Board: 85	♠ 52	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ K762	You bid first.
HCP: 11	♣ AKJ542	

Board: 86	♠ AKQ1093	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ 83	Partner bids first.
HCP: 12	♣ J43	

Board: 87	♠ J43	The opponents are silent.
Dealer: S	♥ J1074	
Vul: None	♦ K	You bid first.
HCP: 12	♣ AK952	

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

Board: 83
Dealer: S
Vul: EW
North HCP: 10
South HCP: 12
Contract: 3♥ S

North:
♠ 106
♥ KQ92
♦ Q10865
♣ K4

South:
♠ AJ4
♥ J643
♦ 74
♣ AQ96

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

Board: 84
Dealer: N
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♥ N

North:
♠ J9
♥ KJ104
♦ Q7
♣ AK854

South:
♠ AQ84
♥ AQ65
♦ K9532
♣ —

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

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

Board: 85
Dealer: S
Vul: EW
North HCP: 11
South HCP: 11
Contract: 2N N

North:
♠ A1043
♥ AK953
♦ 1094
♣ 3

South:
♠ 52
♥ 8
♦ K762
♣ AKJ542

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

Board: 86
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ S

North:
♠ 75
♥ AJ86
♦ KJ6
♣ K1097

South:
♠ AKQ1093
♥ Q3
♦ 83
♣ J43

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

1. New Minor Forcing

Board: 87
Dealer: S
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N N

North:
♠ K7
♥ A65
♦ QJ1065
♣ Q87

South:
♠ J43
♥ J1074
♦ K
♣ AK952

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 88	♠ J98	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ K108	You bid first.
HCP: 12	♣ KQ96	

Board: 89	♠ Q73	The opponents are silent.
Dealer: S	♥ K753	
Vul: Both	♦ QJ10	Partner bids first.
HCP: 11	♣ K62	

Board: 90	♠ A982	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ K3	You bid first.
HCP: 12	♣ KQ9852	

Board: 91	♠ 43	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ QJ643	Partner bids first.
HCP: 10	♣ AK76	

Board: 92	♠ K93	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ 109	You bid first.
HCP: 11	♣ A10932	

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

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ A2		1♣	Pass	1♦
Vul: EW	♥ QJ5	♥ A63	Pass	1NT	Pass	2♦
North HCP: 12	♦ K108	♦ QJ743	AP			
South HCP: 11	♣ KQ96	♣ 542				
Contract: 2♦ S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ AK82				1♣
Vul: Both	♥ K753	♥ QJ6	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ10	♦ 85	Pass	1NT	AP	
South HCP: 14	♣ K62	♣ A753				
Contract: 1N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ Q64		1♣	Pass	1♦
Vul: None	♥ 8	♥ 7542	Pass	1♠	Pass	1NT
North HCP: 12	♦ K3	♦ A10954	Pass	2♣	AP	
South HCP: 6	♣ KQ9852	♣ 6				
Contract: 2♣ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AKQ6				1♣
Vul: NS	♥ 85	♥ A1062	Pass	1♦	Pass	1♥
North HCP: 10	♦ QJ643	♦ 98	Pass	1NT	AP	
South HCP: 14	♣ AK76	♣ J32				
Contract: 1N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ Q107		1♣	Pass	1♦
Vul: Both	♥ A64	♥ QJ10	Pass	1NT	Pass	3NT
North HCP: 11	♦ 109	♦ AQ652	AP			
South HCP: 13	♣ A10932	♣ Q8				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 88	♠ A2	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ QJ743	Partner bids first.
HCP: 11	♣ 542	

Board: 89	♠ AK82	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ 85	You bid first.
HCP: 14	♣ A753	

Board: 90	♠ Q64	The opponents are silent.
Dealer: N	♥ 7542	
Vul: None	♦ A10954	Partner bids first.
HCP: 6	♣ 6	

Board: 91	♠ AKQ6	The opponents are silent.
Dealer: S	♥ A1062	
Vul: NS	♦ 98	You bid first.
HCP: 14	♣ J32	

Board: 92	♠ Q107	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ AQ652	Partner bids first.
HCP: 13	♣ Q8	

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

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ A2		1♣	Pass	1♦
Vul: EW	♥ QJ5	♥ A63	Pass	1NT	Pass	2♦
North HCP: 12	♦ K108	♦ QJ743	AP			
South HCP: 11	♣ KQ96	♣ 542				
Contract: 2♦ S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q73	♠ AK82				1♣
Vul: Both	♥ K753	♥ QJ6	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ10	♦ 85	Pass	1NT	AP	
South HCP: 14	♣ K62	♣ A753				
Contract: 1N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ Q64		1♣	Pass	1♦
Vul: None	♥ 8	♥ 7542	Pass	1♠	Pass	1NT
North HCP: 12	♦ K3	♦ A10954	Pass	2♣	AP	
South HCP: 6	♣ KQ9852	♣ 6				
Contract: 2♣ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AKQ6				1♣
Vul: NS	♥ 85	♥ A1062	Pass	1♦	Pass	1♥
North HCP: 10	♦ QJ643	♦ 98	Pass	1NT	AP	
South HCP: 14	♣ AK76	♣ J32				
Contract: 1N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ Q107		1♣	Pass	1♦
Vul: Both	♥ A64	♥ QJ10	Pass	1NT	Pass	3NT
North HCP: 11	♦ 109	♦ AQ652	AP			
South HCP: 13	♣ A10932	♣ Q8				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 93	♠ AK954	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ 652	Partner bids first.
HCP: 11	♣ 1082	

Board: 94	♠ AK109	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: NS	♦ 104	You bid first.
HCP: 14	♣ AJ5	

Board: 95	♠ 105	The opponents are silent.
Dealer: S	♥ J854	
Vul: EW	♦ AK72	Partner bids first.
HCP: 15	♣ AK9	

Board: 96	♠ KJ65	The opponents are silent.
Dealer: N	♥ AQ42	
Vul: None	♦ 2	You bid first.
HCP: 16	♣ AQ103	

Board: 97	♠ A10654	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ Q653	Partner bids first.
HCP: 8	♣ Q	

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

Board: 93
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N N

North:
 ♠ AK954
 ♥ A7
 ♦ 652
 ♣ 1082

South:
 ♠ 3
 ♥ J4
 ♦ A109
 ♣ AKQJ654

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

Board: 94
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 1N S

North:
 ♠ AK109
 ♥ Q1075
 ♦ 104
 ♣ AJ5

South:
 ♠ 875
 ♥ 83
 ♦ AK865
 ♣ 863

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

Board: 95
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 15
 Contract: 4♥ N

North:
 ♠ 105
 ♥ J854
 ♦ AK72
 ♣ AK9

South:
 ♠ KQJ
 ♥ AQ107
 ♦ Q
 ♣ J10874

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

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

Board: 96
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ KJ65
 ♥ AQ42
 ♦ 2
 ♣ AQ103

South:
 ♠ AQ1082
 ♥ J9
 ♦ A954
 ♣ 54

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

Board: 97
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 18
 Contract: 3N S

North:
 ♠ A10654
 ♥ 873
 ♦ Q653
 ♣ Q

South:
 ♠ K87
 ♥ AQ
 ♦ AKJ
 ♣ J9853

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 93	♠ 3	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ AKQJ654	
Board: 94	♠ 875	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ AK865	Partner bids first.
HCP: 7	♣ 863	
Board: 95	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ107	
Vul: EW	♦ Q	You bid first.
HCP: 15	♣ J10874	
Board: 96	♠ AQ1082	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ A954	Partner bids first.
HCP: 11	♣ 54	
Board: 97	♠ K87	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AKJ	You bid first.
HCP: 18	♣ J9853	

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

Board: 93
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N N

North:
 ♠ AK954
 ♥ A7
 ♦ 652
 ♣ 1082

South:
 ♠ 3
 ♥ J4
 ♦ A109
 ♣ AKQJ654

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

Board: 94
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 1N S

North:
 ♠ AK109
 ♥ Q1075
 ♦ 104
 ♣ AJ5

South:
 ♠ 875
 ♥ 83
 ♦ AK865
 ♣ 863

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

Board: 95
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 15
 Contract: 4♥ N

North:
 ♠ 105
 ♥ J854
 ♦ AK72
 ♣ AK9

South:
 ♠ KQJ
 ♥ AQ107
 ♦ Q
 ♣ J10874

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

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

Board: 96
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ KJ65
 ♥ AQ42
 ♦ 2
 ♣ AQ103

South:
 ♠ AQ1082
 ♥ J9
 ♦ A954
 ♣ 54

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

Board: 97
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 18
 Contract: 3N S

North:
 ♠ A10654
 ♥ 873
 ♦ Q653
 ♣ Q

South:
 ♠ K87
 ♥ AQ
 ♦ AKJ
 ♣ J9853

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 98	♠ A105	The opponents are silent.
Dealer: N	♥ A1095	
Vul: Both	♦ Q92	You bid first.
HCP: 14	♣ KJ6	

Board: 99	♠ J65	The opponents are silent.
Dealer: S	♥ A9843	
Vul: NS	♦ A1093	Partner bids first.
HCP: 13	♣ A	

Board: 100	♠ KQJ4	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ Q74	You bid first.
HCP: 18	♣ AQ95	

Board: 101	♠ 932	The opponents are silent.
Dealer: S	♥ Q962	
Vul: Both	♦ Q52	Partner bids first.
HCP: 10	♣ AQ10	

Board: 102	♠ Q87	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ KQ74	You bid first.
HCP: 15	♣ KQ1074	

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

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KJ62		1♣	Pass	1♥
Vul: Both	♥ A1095	♥ Q873				
North HCP: 14	♦ Q92	♦ KJ73	Pass	2♥	Pass	4♥
South HCP: 14	♣ KJ6	♣ A	AP			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AK				1♣
Vul: NS	♥ A9843	♥ 762				
North HCP: 13	♦ A1093	♦ Q5	Pass	1♥	Pass	2♣
South HCP: 15	♣ A	♣ KQJ943	Pass	3NT	AP	
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 63		1♣	Pass	1♥
Vul: EW	♥ A5	♥ QJ64				
North HCP: 18	♦ Q74	♦ AK2	Pass	2NT	Pass	3NT
South HCP: 11	♣ AQ95	♣ J743	AP			
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ6				1♣
Vul: Both	♥ Q962	♥ A1085				
North HCP: 10	♦ Q52	♦ J8	Pass	1♥	Pass	2♥
South HCP: 13	♣ AQ10	♣ K983	AP			
Contract: 2♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ 1093		1♣	Pass	1♥
Vul: None	♥ K	♥ AQ72				
North HCP: 15	♦ KQ74	♦ 10985	Pass	1NT	AP	
South HCP: 10	♣ KQ1074	♣ A3				
Contract: 1N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 98	♠ KJ62	The opponents are silent.
Dealer: N	♥ Q873	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 14	♣ A	

Board: 99	♠ AK	The opponents are silent.
Dealer: S	♥ 762	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ KQJ943	

Board: 100	♠ 63	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: EW	♦ AK2	Partner bids first.
HCP: 11	♣ J743	

Board: 101	♠ AJ6	The opponents are silent.
Dealer: S	♥ A1085	
Vul: Both	♦ J8	You bid first.
HCP: 13	♣ K983	

Board: 102	♠ 1093	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: None	♦ 10985	Partner bids first.
HCP: 10	♣ A3	

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

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ KJ62		1♣	Pass	1♥
Vul: Both	♥ A1095	♥ Q873				
North HCP: 14	♦ Q92	♦ KJ73	Pass	2♥	Pass	4♥
South HCP: 14	♣ KJ6	♣ A	AP			
Contract: 4♥ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ AK				1♣
Vul: NS	♥ A9843	♥ 762				
North HCP: 13	♦ A1093	♦ Q5	Pass	1♥	Pass	2♣
South HCP: 15	♣ A	♣ KQJ943	Pass	3NT	AP	
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 63		1♣	Pass	1♥
Vul: EW	♥ A5	♥ QJ64				
North HCP: 18	♦ Q74	♦ AK2	Pass	2NT	Pass	3NT
South HCP: 11	♣ AQ95	♣ J743	AP			
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ6				1♣
Vul: Both	♥ Q962	♥ A1085				
North HCP: 10	♦ Q52	♦ J8	Pass	1♥	Pass	2♥
South HCP: 13	♣ AQ10	♣ K983	AP			
Contract: 2♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ 1093		1♣	Pass	1♥
Vul: None	♥ K	♥ AQ72				
North HCP: 15	♦ KQ74	♦ 10985	Pass	1NT	AP	
South HCP: 10	♣ KQ1074	♣ A3				
Contract: 1N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 103	♠ J5	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 12	♣ 10965	

Board: 104	♠ AK64	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ K5	You bid first.
HCP: 13	♣ 10965	

Board: 105	♠ 63	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ A985	Partner bids first.
HCP: 12	♣ J64	

Board: 106	♠ Q52	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: EW	♦ AJ	You bid first.
HCP: 18	♣ Q1072	

Board: 107	♠ A972	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ Q102	Partner bids first.
HCP: 13	♣ A95	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ93				1♣
Vul: NS	♥ KQJ5	♥ 102	Pass	1♥	Pass	1♠
North HCP: 12	♦ AJ4	♦ K7	Pass	2NT	AP	
South HCP: 13	♣ 10965	♣ KJ842				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ53				
Vul: Both	♥ QJ9	♥ K73		1♣	Pass	1♠
North HCP: 13	♦ K5	♦ Q108	Pass	2♠	AP	
South HCP: 10	♣ 10965	♣ Q32				
Contract: 2♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KJ92				1♣
Vul: None	♥ AQJ7	♥ 92	Pass	1♥	Pass	1♠
North HCP: 12	♦ A985	♦ 74	Pass	2NT	AP	
South HCP: 11	♣ J64	♣ AK983				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 9843				
Vul: EW	♥ AKQ7	♥ J52		1♣	Pass	1♠
North HCP: 18	♦ AJ	♦ Q753	Pass	2NT	Pass	3NT
South HCP: 8	♣ Q1072	♣ AJ	AP			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ J64				1♣
Vul: None	♥ K84	♥ AJ96	Pass	1♠	Pass	1NT
North HCP: 13	♦ Q102	♦ A74	Pass	3NT	AP	
South HCP: 12	♣ A95	♣ Q102				
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 103	♠ AQ93	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ K7	You bid first.
HCP: 13	♣ KJ842	

Board: 104	♠ QJ53	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ Q108	Partner bids first.
HCP: 10	♣ Q32	

Board: 105	♠ KJ92	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ 74	You bid first.
HCP: 11	♣ AK983	

Board: 106	♠ 9843	The opponents are silent.
Dealer: N	♥ J52	
Vul: EW	♦ Q753	Partner bids first.
HCP: 8	♣ AJ	

Board: 107	♠ J64	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: None	♦ A74	You bid first.
HCP: 12	♣ Q102	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ93				1♣
Vul: NS	♥ KQJ5	♥ 102	Pass	1♥	Pass	1♠
North HCP: 12	♦ AJ4	♦ K7	Pass	2NT	AP	
South HCP: 13	♣ 10965	♣ KJ842				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ53				
Vul: Both	♥ QJ9	♥ K73		1♣	Pass	1♠
North HCP: 13	♦ K5	♦ Q108	Pass	2♠	AP	
South HCP: 10	♣ 10965	♣ Q32				
Contract: 2♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KJ92				1♣
Vul: None	♥ AQJ7	♥ 92	Pass	1♥	Pass	1♠
North HCP: 12	♦ A985	♦ 74	Pass	2NT	AP	
South HCP: 11	♣ J64	♣ AK983				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 9843				
Vul: EW	♥ AKQ7	♥ J52		1♣	Pass	1♠
North HCP: 18	♦ AJ	♦ Q753	Pass	2NT	Pass	3NT
South HCP: 8	♣ Q1072	♣ AJ	AP			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ J64				1♣
Vul: None	♥ K84	♥ AJ96	Pass	1♠	Pass	1NT
North HCP: 13	♦ Q102	♦ A74	Pass	3NT	AP	
South HCP: 12	♣ A95	♣ Q102				
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 108	♠ A1094	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ K102	You bid first.
HCP: 14	♣ AK983	

Board: 109	♠ K98763	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ Q6	Partner bids first.
HCP: 10	♣ QJ	

Board: 110	♠ K742	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ Q107	You bid first.
HCP: 13	♣ AKJ54	

Board: 111	♠ 986	The opponents are silent.
Dealer: S	♥ AQ642	
Vul: NS	♦ 98	Partner bids first.
HCP: 9	♣ K107	

Board: 112	♠ KJ107	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ J10	You bid first.
HCP: 13	♣ A9852	

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

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ KQJ5		1♣	Pass	1♥
Vul: NS	♥ 4	♥ KJ10962	Pass	1♠	Pass	4♠
North HCP: 14	♦ K102	♦ J5	AP			
South HCP: 13	♣ AK983	♣ Q				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K98763	♠ AQJ				1♣
Vul: EW	♥ Q63	♥ KJ104	Pass	1♠	Pass	1NT
North HCP: 10	♦ Q6	♦ J103	Pass	2♠	AP	
South HCP: 12	♣ QJ	♣ 1042				
Contract: 2♠ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A8		1♣	Pass	1♥
Vul: Both	♥ 6	♥ QJ9854	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q107	♦ KJ	Pass	3NT	AP	
South HCP: 13	♣ AKJ54	♣ Q32				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A753				1♣
Vul: NS	♥ AQ642	♥ K98	Pass	1♥	Pass	2NT
North HCP: 9	♦ 98	♦ AJ4	Pass	3NT	AP	
South HCP: 18	♣ K107	♣ AQ2				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 92		1♣	Pass	1♥
Vul: EW	♥ A9	♥ KQ73	Pass	1♠	Pass	3NT
North HCP: 13	♦ J10	♦ AK42	AP			
South HCP: 14	♣ A9852	♣ Q76				
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 108	♠ KQJ5	The opponents are silent.
Dealer: N	♥ KJ10962	
Vul: NS	♦ J5	Partner bids first.
HCP: 13	♣ Q	

Board: 109	♠ AQJ	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: EW	♦ J103	You bid first.
HCP: 12	♣ 1042	

Board: 110	♠ A8	The opponents are silent.
Dealer: N	♥ QJ9854	
Vul: Both	♦ KJ	Partner bids first.
HCP: 13	♣ Q32	

Board: 111	♠ A753	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ AJ4	You bid first.
HCP: 18	♣ AQ2	

Board: 112	♠ 92	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: EW	♦ AK42	Partner bids first.
HCP: 14	♣ Q76	

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

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ KQJ5		1♣	Pass	1♥
Vul: NS	♥ 4	♥ KJ10962	Pass	1♠	Pass	4♠
North HCP: 14	♦ K102	♦ J5	AP			
South HCP: 13	♣ AK983	♣ Q				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K98763	♠ AQJ				1♣
Vul: EW	♥ Q63	♥ KJ104	Pass	1♠	Pass	1NT
North HCP: 10	♦ Q6	♦ J103	Pass	2♠	AP	
South HCP: 12	♣ QJ	♣ 1042				
Contract: 2♠ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ A8		1♣	Pass	1♥
Vul: Both	♥ 6	♥ QJ9854	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q107	♦ KJ	Pass	3NT	AP	
South HCP: 13	♣ AKJ54	♣ Q32				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A753				1♣
Vul: NS	♥ AQ642	♥ K98	Pass	1♥	Pass	2NT
North HCP: 9	♦ 98	♦ AJ4	Pass	3NT	AP	
South HCP: 18	♣ K107	♣ AQ2				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 92		1♣	Pass	1♥
Vul: EW	♥ A9	♥ KQ73	Pass	1♠	Pass	3NT
North HCP: 13	♦ J10	♦ AK42	AP			
South HCP: 14	♣ A9852	♣ Q76				
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 113	♠ A532	The opponents are silent.
Dealer: S	♥ A973	
Vul: Both	♦ J986	Partner bids first.
HCP: 11	♣ Q	
Board: 114	♠ AK8	The opponents are silent.
Dealer: N	♥ Q973	
Vul: None	♦ 875	You bid first.
HCP: 13	♣ A63	
Board: 115	♠ AK10	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ QJ962	Partner bids first.
HCP: 18	♣ AK	
Board: 116	♠ K65	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K52	You bid first.
HCP: 12	♣ AQ10653	
Board: 117	♠ A75	The opponents are silent.
Dealer: S	♥ K9874	
Vul: None	♦ K10	Partner bids first.
HCP: 11	♣ J62	

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KQJ10				1♣
Vul: Both	♥ A973	♥ Q108	Pass	1♥	Pass	1♠
North HCP: 11	♦ J986	♦ 3	Pass	3♠	AP	
South HCP: 11	♣ Q	♣ K9853				
Contract: 3♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: None	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ72				1♣
Vul: EW	♥ J74	♥ 10	Pass	1♦	Pass	1♠
North HCP: 18	♦ QJ962	♦ A4	Pass	2♥ ¹	Pass	3♣
South HCP: 10	♣ AK	♣ QJ5432	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ Q109874		1♣	Pass	1♠
Vul: Both	♥ 5	♥ AKQ6	Pass	2♣	Pass	2♥
North HCP: 12	♦ K52	♦ J98	Pass	2♠	Pass	4♠
South HCP: 12	♣ AQ10653	♣ —	AP			
Contract: 4♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ Q632				1♣
Vul: None	♥ K9874	♥ AQ2	Pass	1♥	Pass	2NT
North HCP: 11	♦ K10	♦ A3	Pass	3NT	AP	
South HCP: 18	♣ J62	♣ AQ98				
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 113	♠ KQJ10	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ 3	You bid first.
HCP: 11	♣ K9853	

Board: 114	♠ QJ9	The opponents are silent.
Dealer: N	♥ A1086	
Vul: None	♦ Q96	Partner bids first.
HCP: 12	♣ K107	

Board: 115	♠ QJ72	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ A4	You bid first.
HCP: 10	♣ QJ5432	

Board: 116	♠ Q109874	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: Both	♦ J98	Partner bids first.
HCP: 12	♣ —	

Board: 117	♠ Q632	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ A3	You bid first.
HCP: 18	♣ AQ98	

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

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KQJ10				1♣
Vul: Both	♥ A973	♥ Q108	Pass	1♥	Pass	1♠
North HCP: 11	♦ J986	♦ 3	Pass	3♠	AP	
South HCP: 11	♣ Q	♣ K9853				
Contract: 3♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: None	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ72				1♣
Vul: EW	♥ J74	♥ 10	Pass	1♦	Pass	1♠
North HCP: 18	♦ QJ962	♦ A4	Pass	2♥ ¹	Pass	3♣
South HCP: 10	♣ AK	♣ QJ5432	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ Q109874		1♣	Pass	1♠
Vul: Both	♥ 5	♥ AKQ6	Pass	2♣	Pass	2♥
North HCP: 12	♦ K52	♦ J98	Pass	2♠	Pass	4♠
South HCP: 12	♣ AQ10653	♣ —	AP			
Contract: 4♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ Q632				1♣
Vul: None	♥ K9874	♥ AQ2	Pass	1♥	Pass	2NT
North HCP: 11	♦ K10	♦ A3	Pass	3NT	AP	
South HCP: 18	♣ J62	♣ AQ98				
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 118	♠ Q84	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 75	You bid first.
HCP: 14	♣ AQJ762	

Board: 119	♠ A72	The opponents are silent.
Dealer: S	♥ 10864	
Vul: Both	♦ A863	Partner bids first.
HCP: 8	♣ 83	

Board: 120	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ QJ3	You bid first.
HCP: 14	♣ Q1084	

Board: 121	♠ Q973	The opponents are silent.
Dealer: S	♥ K10932	
Vul: NS	♦ Q96	Partner bids first.
HCP: 9	♣ Q	

Board: 122	♠ 1098	The opponents are silent.
Dealer: N	♥ A1073	
Vul: EW	♦ K42	You bid first.
HCP: 14	♣ AK9	

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

Board: 118
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 2♣ N

North:
 ♠ Q84
 ♥ AJ
 ♦ 75
 ♣ AQJ762

South:
 ♠ KJ75
 ♥ Q5
 ♦ KQ642
 ♣ 85

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

Board: 119
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 19
 Contract: 2♣ S

North:
 ♠ A72
 ♥ 10864
 ♦ A863
 ♣ 83

South:
 ♠ 6
 ♥ AQ9
 ♦ K104
 ♣ AKQJ105

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

Board: 120
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 1N N

North:
 ♠ AQJ
 ♥ Q94
 ♦ QJ3
 ♣ Q1084

South:
 ♠ 8732
 ♥ A8
 ♦ A10654
 ♣ J2

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

Board: 121
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 3N N

North:
 ♠ Q973
 ♥ K10932
 ♦ Q96
 ♣ Q

South:
 ♠ 5
 ♥ AQ4
 ♦ J7
 ♣ AKJ10643

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

Board: 122
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ 1098
 ♥ A1073
 ♦ K42
 ♣ AK9

South:
 ♠ KQ2
 ♥ KJ98
 ♦ AQ87
 ♣ 54

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

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 118	♠ KJ75	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ KQ642	Partner bids first.
HCP: 11	♣ 85	

Board: 119	♠ 6	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ K104	You bid first.
HCP: 19	♣ AKQJ105	

Board: 120	♠ 8732	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ A10654	Partner bids first.
HCP: 9	♣ J2	

Board: 121	♠ 5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ J7	You bid first.
HCP: 15	♣ AKJ10643	

Board: 122	♠ KQ2	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 15	♣ 54	

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

Board: 118
Dealer: N
Vul: NS
North HCP: 14
South HCP: 11
Contract: 2♣ N

North:
♠ Q84
♥ AJ
♦ 75
♣ AQJ762

South:
♠ KJ75
♥ Q5
♦ KQ642
♣ 85

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

Board: 119
Dealer: S
Vul: Both
North HCP: 8
South HCP: 19
Contract: 2♣ S

North:
♠ A72
♥ 10864
♦ A863
♣ 83

South:
♠ 6
♥ AQ9
♦ K104
♣ AKQJ105

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

Board: 120
Dealer: N
Vul: None
North HCP: 14
South HCP: 9
Contract: 1N N

North:
♠ AQJ
♥ Q94
♦ QJ3
♣ Q1084

South:
♠ 8732
♥ A8
♦ A10654
♣ J2

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

Board: 121
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3N N

North:
♠ Q973
♥ K10932
♦ Q96
♣ Q

South:
♠ 5
♥ AQ4
♦ J7
♣ AKJ10643

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

Board: 122
Dealer: N
Vul: EW
North HCP: 14
South HCP: 15
Contract: 4♥ S

North:
♠ 1098
♥ A1073
♦ K42
♣ AK9

South:
♠ KQ2
♥ KJ98
♦ AQ87
♣ 54

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

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 123	♠ 97	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: None	♦ QJ92	Partner bids first.
HCP: 10	♣ Q54	
Board: 124	♠ AJ54	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ A83	You bid first.
HCP: 13	♣ KJ5	
Board: 125	♠ Q10743	East Doubles Pass if possible.
Dealer: S	♥ 97	West Bids 3♥ if possible.
Vul: Both	♦ 654	
HCP: 8	♣ AQ6	Partner bids first.
Board: 126	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ A2	You bid first.
HCP: 19	♣ KJ9852	
Board: 127	♠ K653	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ K6	Partner bids first.
HCP: 12	♣ 7643	

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

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ5				1♣
Vul: None	♥ AJ86	♥ 1093	Pass	1♥	Pass	2♠
North HCP: 10	♦ QJ92	♦ A	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q54	♣ AK732	AP			
Contract: 4♥ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ KQ7		1♣	Pass	1♦
Vul: EW	♥ 975	♥ J4	Pass	1♠	Pass	1NT
North HCP: 13	♦ A83	♦ QJ752	AP			
South HCP: 11	♣ KJ5	♣ Q96				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q10743	♠ AKJ8				1♣
Vul: Both	♥ 97	♥ K85	Pass	1♠	Pass	2♠
North HCP: 8	♦ 654	♦ Q8	Pass	Pass	X	Pass
South HCP: 13	♣ AQ6	♣ 10742	3♥	3♠	AP	
Contract: 3♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q		1♣	Pass	1♥
Vul: NS	♥ K	♥ 1098654	Pass	2♠	Pass	3♥
North HCP: 19	♦ A2	♦ KJ954	Pass	3NT	AP	
South HCP: 6	♣ KJ9852	♣ 10				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K653	♠ 9				1♣
Vul: Both	♥ AQ4	♥ KJ32	Pass	1♠	Pass	2♥
North HCP: 12	♦ K6	♦ A74	Pass	3NT	AP	
South HCP: 16	♣ 7643	♣ AKJ95				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 123	♠ AKQ5	The opponents are silent.
Dealer: S	♥ 1093	
Vul: None	♦ A	You bid first.
HCP: 20	♣ AK732	
Board: 124	♠ KQ7	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 11	♣ Q96	
Board: 125	♠ AKJ8	East Doubles Pass if possible.
Dealer: S	♥ K85	West Bids 3♥ if possible.
Vul: Both	♦ Q8	
HCP: 13	♣ 10742	You bid first.
Board: 126	♠ Q	The opponents are silent.
Dealer: N	♥ 1098654	
Vul: NS	♦ KJ954	Partner bids first.
HCP: 6	♣ 10	
Board: 127	♠ 9	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: Both	♦ A74	You bid first.
HCP: 16	♣ AKJ95	

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

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ5				1♣
Vul: None	♥ AJ86	♥ 1093	Pass	1♥	Pass	2♠
North HCP: 10	♦ QJ92	♦ A	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q54	♣ AK732	AP			
Contract: 4♥ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ KQ7		1♣	Pass	1♦
Vul: EW	♥ 975	♥ J4	Pass	1♠	Pass	1NT
North HCP: 13	♦ A83	♦ QJ752	AP			
South HCP: 11	♣ KJ5	♣ Q96				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ Q10743	♠ AKJ8				1♣
Vul: Both	♥ 97	♥ K85	Pass	1♠	Pass	2♠
North HCP: 8	♦ 654	♦ Q8	Pass	Pass	X	Pass
South HCP: 13	♣ AQ6	♣ 10742	3♥	3♠	AP	
Contract: 3♠ N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q		1♣	Pass	1♥
Vul: NS	♥ K	♥ 1098654	Pass	2♠	Pass	3♥
North HCP: 19	♦ A2	♦ KJ954	Pass	3NT	AP	
South HCP: 6	♣ KJ9852	♣ 10				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K653	♠ 9				1♣
Vul: Both	♥ AQ4	♥ KJ32	Pass	1♠	Pass	2♥
North HCP: 12	♦ K6	♦ A74	Pass	3NT	AP	
South HCP: 16	♣ 7643	♣ AKJ95				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 128	♠ 6	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: None	♦ J9	You bid first.
HCP: 13	♣ KQJ1098	
Board: 129	♠ K83	The opponents are silent.
Dealer: S	♥ QJ1054	
Vul: EW	♦ Q986	Partner bids first.
HCP: 8	♣ 6	
Board: 130	♠ Q	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ A92	You bid first.
HCP: 18	♣ A9875	
Board: 131	♠ K104	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ K104	Partner bids first.
HCP: 16	♣ A65	
Board: 132	♠ AK82	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ J7	You bid first.
HCP: 14	♣ KQ75	

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

Board: 128
Dealer: N
Vul: None
North HCP: 13
South HCP: 19
Contract: 6N S

North:
♠ 6
♥ AQ63
♦ J9
♣ KQJ1098

South:
♠ AJ94
♥ K42
♦ AK3
♣ A74

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

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

Board: 129
Dealer: S
Vul: EW
North HCP: 8
South HCP: 13
Contract: 2♥ N

North:
♠ K83
♥ QJ1054
♦ Q986
♣ 6

South:
♠ A2
♥ A976
♦ 74
♣ KQ1084

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

Board: 130
Dealer: N
Vul: None
North HCP: 18
South HCP: 11
Contract: 3N N

North:
♠ Q
♥ AKJ8
♦ A92
♣ A9875

South:
♠ AK10952
♥ 1054
♦ J84
♣ K

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

1. Fourth suit game force

Board: 131
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 3N N

North:
♠ K104
♥ AQ65
♦ K104
♣ A65

South:
♠ A752
♥ KJ3
♦ J62
♣ KQ10

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

1. Fourth suit game force

Board: 132
Dealer: N
Vul: Both
North HCP: 14
South HCP: 9
Contract: 2♠ S

North:
♠ AK82
♥ J43
♦ J7
♣ KQ75

South:
♠ Q1093
♥ 952
♦ Q65
♣ AJ10

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 128	♠ AJ94	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ AK3	Partner bids first.
HCP: 19	♣ A74	
Board: 129	♠ A2	The opponents are silent.
Dealer: S	♥ A976	
Vul: EW	♦ 74	You bid first.
HCP: 13	♣ KQ1084	
Board: 130	♠ AK10952	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ J84	Partner bids first.
HCP: 11	♣ K	
Board: 131	♠ A752	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ J62	You bid first.
HCP: 14	♣ KQ10	
Board: 132	♠ Q1093	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ Q65	Partner bids first.
HCP: 9	♣ AJ10	

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

Board: 128
Dealer: N
Vul: None
North HCP: 13
South HCP: 19
Contract: 6N S

North:
♠ 6
♥ AQ63
♦ J9
♣ KQJ1098

South:
♠ AJ94
♥ K42
♦ AK3
♣ A74

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

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

Board: 129
Dealer: S
Vul: EW
North HCP: 8
South HCP: 13
Contract: 2♥ N

North:
♠ K83
♥ QJ1054
♦ Q986
♣ 6

South:
♠ A2
♥ A976
♦ 74
♣ KQ1084

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

Board: 130
Dealer: N
Vul: None
North HCP: 18
South HCP: 11
Contract: 3N N

North:
♠ Q
♥ AKJ8
♦ A92
♣ A9875

South:
♠ AK10952
♥ 1054
♦ J84
♣ K

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

1. Fourth suit game force

Board: 131
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 3N N

North:
♠ K104
♥ AQ65
♦ K104
♣ A65

South:
♠ A752
♥ KJ3
♦ J62
♣ KQ10

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

1. Fourth suit game force

Board: 132
Dealer: N
Vul: Both
North HCP: 14
South HCP: 9
Contract: 2♠ S

North:
♠ AK82
♥ J43
♦ J7
♣ KQ75

South:
♠ Q1093
♥ 952
♦ Q65
♣ AJ10

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 133	♠ 83	The opponents are silent.
Dealer: S	♥ J1072	
Vul: None	♦ AJ103	Partner bids first.
HCP: 8	♣ Q74	

Board: 134	♠ J1093	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ AJ10	You bid first.
HCP: 19	♣ AKQ	

Board: 135	♠ 10976	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ AKQ97	Partner bids first.
HCP: 13	♣ A85	

Board: 136	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ J62	You bid first.
HCP: 12	♣ K5432	

Board: 137	♠ AJ107	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ A976	Partner bids first.
HCP: 12	♣ 98	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A107				1♣
Vul: None	♥ J1072	♥ A96	Pass	1♥	Pass	1NT
North HCP: 8	♦ AJ103	♦ Q42	AP			
South HCP: 14	♣ Q74	♣ A1065				
Contract: 1N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J1093	♠ AKQ42				
Vul: NS	♥ KJ6	♥ 75		1♣	Pass	1♠
North HCP: 19	♦ AJ10	♦ Q2	Pass	4♠	AP	
South HCP: 11	♣ AKQ	♣ 7543				
Contract: 4♠ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AQ8				1♣
Vul: None	♥ 3	♥ K62	Pass	1♦	Pass	1NT
North HCP: 13	♦ AKQ97	♦ 104	Pass	2♠	Pass	3NT
South HCP: 12	♣ A85	♣ K10432	AP			
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 943				
Vul: NS	♥ Q6	♥ A1094		1♣	Pass	1♥
North HCP: 12	♦ J62	♦ 9543	Pass	1NT	AP	
South HCP: 8	♣ K5432	♣ A9				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ 852				1♣
Vul: EW	♥ QJ8	♥ A73	Pass	1♠	Pass	2♣
North HCP: 12	♦ A976	♦ 3	Pass	3NT	AP	
South HCP: 12	♣ 98	♣ AKJ1043				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 133	♠ A107	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ Q42	You bid first.
HCP: 14	♣ A1065	
Board: 134	♠ AKQ42	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ Q2	Partner bids first.
HCP: 11	♣ 7543	
Board: 135	♠ AQ8	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ 104	You bid first.
HCP: 12	♣ K10432	
Board: 136	♠ 943	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ 9543	Partner bids first.
HCP: 8	♣ A9	
Board: 137	♠ 852	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ 3	You bid first.
HCP: 12	♣ AKJ1043	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A107				1♣
Vul: None	♥ J1072	♥ A96	Pass	1♥	Pass	1NT
North HCP: 8	♦ AJ103	♦ Q42	AP			
South HCP: 14	♣ Q74	♣ A1065				
Contract: 1N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J1093	♠ AKQ42				
Vul: NS	♥ KJ6	♥ 75		1♣	Pass	1♠
North HCP: 19	♦ AJ10	♦ Q2	Pass	4♠	AP	
South HCP: 11	♣ AKQ	♣ 7543				
Contract: 4♠ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AQ8				1♣
Vul: None	♥ 3	♥ K62	Pass	1♦	Pass	1NT
North HCP: 13	♦ AKQ97	♦ 104	Pass	2♠	Pass	3NT
South HCP: 12	♣ A85	♣ K10432	AP			
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 943				
Vul: NS	♥ Q6	♥ A1094		1♣	Pass	1♥
North HCP: 12	♦ J62	♦ 9543	Pass	1NT	AP	
South HCP: 8	♣ K5432	♣ A9				
Contract: 1N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AJ107	♠ 852				1♣
Vul: EW	♥ QJ8	♥ A73	Pass	1♠	Pass	2♣
North HCP: 12	♦ A976	♦ 3	Pass	3NT	AP	
South HCP: 12	♣ 98	♣ AKJ1043				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 138	♠ K82	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ QJ83	You bid first.
HCP: 13	♣ A10532	

Board: 139	♠ AQ3	The opponents are silent.
Dealer: S	♥ 9864	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 14	♣ Q6	

Board: 140	♠ Q963	The opponents are silent.
Dealer: N	♥ J97	
Vul: None	♦ A	You bid first.
HCP: 14	♣ AK1075	

Board: 141	♠ 854	The opponents are silent.
Dealer: S	♥ AQ543	
Vul: EW	♦ A102	Partner bids first.
HCP: 10	♣ 82	

Board: 142	♠ Q752	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ 72	You bid first.
HCP: 12	♣ AKQJ6	

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

Board: 138
Dealer: N
Vul: NS
North HCP: 13
South HCP: 9
Contract: 1N N

North:
♠ K82
♥ K
♦ QJ83
♣ A10532

South:
♠ A1096
♥ J1095
♦ K96
♣ J9

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

Board: 139
Dealer: S
Vul: Both
North HCP: 14
South HCP: 13
Contract: 3N S

North:
♠ AQ3
♥ 9864
♦ AQ87
♣ Q6

South:
♠ KJ7
♥ J105
♦ KJ6
♣ A1097

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

Board: 140
Dealer: N
Vul: None
North HCP: 14
South HCP: 16
Contract: 5♠ N

North:
♠ Q963
♥ J97
♦ A
♣ AK1075

South:
♠ A1054
♥ AKQ2
♦ QJ3
♣ 62

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

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

Board: 141
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4♥ N

North:
♠ 854
♥ AQ543
♦ A102
♣ 82

South:
♠ AKQ9
♥ 8
♦ J53
♣ AKQJ4

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

1. Fourth suit game force

Board: 142

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ Q752

♥ 64

♦ 72

♣ AKQJ6

South:

♠ AJ6

♥ AQ72

♦ AK986

♣ 8

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

	1♣	Pass	1♦
--	----	------	----

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

Pass	3♣	Pass	3NT
------	----	------	-----

AP

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 138	♠ A1096	The opponents are silent.
Dealer: N	♥ J1095	
Vul: NS	♦ K96	Partner bids first.
HCP: 9	♣ J9	

Board: 139	♠ KJ7	The opponents are silent.
Dealer: S	♥ J105	
Vul: Both	♦ KJ6	You bid first.
HCP: 13	♣ A1097	

Board: 140	♠ A1054	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: None	♦ QJ3	Partner bids first.
HCP: 16	♣ 62	

Board: 141	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ J53	You bid first.
HCP: 20	♣ AKQJ4	

Board: 142	♠ AJ6	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: Both	♦ AK986	Partner bids first.
HCP: 18	♣ 8	

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

Board: 138
Dealer: N
Vul: NS
North HCP: 13
South HCP: 9
Contract: 1N N

North:
♠ K82
♥ K
♦ QJ83
♣ A10532

South:
♠ A1096
♥ J1095
♦ K96
♣ J9

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

Board: 139
Dealer: S
Vul: Both
North HCP: 14
South HCP: 13
Contract: 3N S

North:
♠ AQ3
♥ 9864
♦ AQ87
♣ Q6

South:
♠ KJ7
♥ J105
♦ KJ6
♣ A1097

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

Board: 140
Dealer: N
Vul: None
North HCP: 14
South HCP: 16
Contract: 5♠ N

North:
♠ Q963
♥ J97
♦ A
♣ AK1075

South:
♠ A1054
♥ AKQ2
♦ QJ3
♣ 62

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

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

Board: 141
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4♥ N

North:
♠ 854
♥ AQ543
♦ A102
♣ 82

South:
♠ AKQ9
♥ 8
♦ J53
♣ AKQJ4

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

1. Fourth suit game force

Board: 142

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ Q752

♥ 64

♦ 72

♣ AKQJ6

South:

♠ AJ6

♥ AQ72

♦ AK986

♣ 8

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

	1♣	Pass	1♦
--	----	------	----

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

Pass	3♣	Pass	3NT
------	----	------	-----

AP

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 143	♠ AKQ5	The opponents are silent.
Dealer: S	♥ 987652	
Vul: None	♦ J10	Partner bids first.
HCP: 10	♣ 6	
Board: 144	♠ K62	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ A97	You bid first.
HCP: 11	♣ A9874	
Board: 145	♠ K5	West Doubles 1♥ if possible.
Dealer: S	♥ Q93	East Bids 2♠ if possible.
Vul: Both	♦ KJ107542	
HCP: 9	♣ 4	Partner bids first.
Board: 146	♠ A1084	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: None	♦ K7	You bid first.
HCP: 18	♣ AQ9	
Board: 147	♠ K92	The opponents are silent.
Dealer: S	♥ A1043	
Vul: NS	♦ QJ64	Partner bids first.
HCP: 10	♣ 95	

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

Board: 143
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 13
 Contract: 3♥ N

North:
 ♠ AKQ5
 ♥ 987652
 ♦ J10
 ♣ 6

South:
 ♠ J2
 ♥ K10
 ♦ Q8
 ♣ AQJ10754

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

Board: 144
 Dealer: N
 Vul: NS
 North HCP: 11
 South HCP: 17
 Contract: 3N N

North:
 ♠ K62
 ♥ 94
 ♦ A97
 ♣ A9874

South:
 ♠ AQ43
 ♥ AKJ
 ♦ J865
 ♣ Q10

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

Board: 145
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 3♦ N

North:
 ♠ K5
 ♥ Q93
 ♦ KJ107542
 ♣ 4

South:
 ♠ 1063
 ♥ KJ102
 ♦ A8
 ♣ AJ53

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

1. Two suit takeout double

Board: 146
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 15
 Contract: 4N N

North:
 ♠ A1084
 ♥ AJ86
 ♦ K7
 ♣ AQ9

South:
 ♠ K2
 ♥ KQ9
 ♦ QJ932
 ♣ KJ5

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

1. Quantitative 4NT

Board: 147
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ K92
 ♥ A1043
 ♦ QJ64
 ♣ 95

South:
 ♠ A6
 ♥ K85
 ♦ 5
 ♣ AK87632

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 143	♠ J2	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ Q8	You bid first.
HCP: 13	♣ AQJ10754	
Board: 144	♠ AQ43	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ J865	Partner bids first.
HCP: 17	♣ Q10	
Board: 145	♠ 1063	West Doubles 1♥ if possible.
Dealer: S	♥ KJ102	East Bids 2♠ if possible.
Vul: Both	♦ A8	
HCP: 13	♣ AJ53	You bid first.
Board: 146	♠ K2	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ QJ932	Partner bids first.
HCP: 15	♣ KJ5	
Board: 147	♠ A6	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ 5	You bid first.
HCP: 14	♣ AK87632	

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

Board: 143
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 13
 Contract: 3♥ N

North:
 ♠ AKQ5
 ♥ 987652
 ♦ J10
 ♣ 6

South:
 ♠ J2
 ♥ K10
 ♦ Q8
 ♣ AQJ10754

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

Board: 144
 Dealer: N
 Vul: NS
 North HCP: 11
 South HCP: 17
 Contract: 3N N

North:
 ♠ K62
 ♥ 94
 ♦ A97
 ♣ A9874

South:
 ♠ AQ43
 ♥ AKJ
 ♦ J865
 ♣ Q10

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

Board: 145
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 13
 Contract: 3♦ N

North:
 ♠ K5
 ♥ Q93
 ♦ KJ107542
 ♣ 4

South:
 ♠ 1063
 ♥ KJ102
 ♦ A8
 ♣ AJ53

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

1. Two suit takeout double

Board: 146
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 15
 Contract: 4N N

North:
 ♠ A1084
 ♥ AJ86
 ♦ K7
 ♣ AQ9

South:
 ♠ K2
 ♥ KQ9
 ♦ QJ932
 ♣ KJ5

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

1. Quantitative 4NT

Board: 147
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ K92
 ♥ A1043
 ♦ QJ64
 ♣ 95

South:
 ♠ A6
 ♥ K85
 ♦ 5
 ♣ AK87632

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 148	♠ 93	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AK53	You bid first.
HCP: 12	♣ J10983	

Board: 149	♠ K8	The opponents are silent.
Dealer: S	♥ QJ9764	
Vul: None	♦ 743	Partner bids first.
HCP: 9	♣ K4	

Board: 150	♠ A54	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ Q107	You bid first.
HCP: 14	♣ Q72	

Board: 151	♠ QJ3	The opponents are silent.
Dealer: S	♥ J10632	
Vul: Both	♦ AK3	Partner bids first.
HCP: 15	♣ A2	

Board: 152	♠ A7	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ K962	You bid first.
HCP: 11	♣ A10542	

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

Board: 148
Dealer: N
Vul: EW
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 93
♥ A9
♦ AK53
♣ J10983

South:
♠ Q10752
♥ KQ53
♦ J4
♣ KQ

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

1. New Minor Forcing

Board: 149
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 2♥ N

North:
♠ K8
♥ QJ9764
♦ 743
♣ K4

South:
♠ QJ52
♥ 10
♦ AJ
♣ AQJ832

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

Board: 150
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 3N S

North:
♠ A54
♥ AQ73
♦ Q107
♣ Q72

South:
♠ Q106
♥ K10
♦ AK982
♣ A96

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

Board: 151
Dealer: S
Vul: Both
North HCP: 15
South HCP: 12
Contract: 4♥ N

North:
♠ QJ3
♥ J10632
♦ AK3
♣ A2

South:
♠ A75
♥ AQ75
♦ 97
♣ Q1096

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

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

Board: 152
Dealer: N
Vul: EW
North HCP: 11
South HCP: 8
Contract: 2♠ S

North:
♠ A7
♥ 92
♦ K962
♣ A10542

South:
♠ KJ1065
♥ K654
♦ J4
♣ 87

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 148	♠ Q10752	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ KQ	

Board: 149	♠ QJ52	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ AQJ832	

Board: 150	♠ Q106	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK982	Partner bids first.
HCP: 16	♣ A96	

Board: 151	♠ A75	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: Both	♦ 97	You bid first.
HCP: 12	♣ Q1096	

Board: 152	♠ KJ1065	The opponents are silent.
Dealer: N	♥ K654	
Vul: EW	♦ J4	Partner bids first.
HCP: 8	♣ 87	

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

Board: 148
Dealer: N
Vul: EW
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 93
♥ A9
♦ AK53
♣ J10983

South:
♠ Q10752
♥ KQ53
♦ J4
♣ KQ

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

1. New Minor Forcing

Board: 149
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 2♥ N

North:
♠ K8
♥ QJ9764
♦ 743
♣ K4

South:
♠ QJ52
♥ 10
♦ AJ
♣ AQJ832

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

Board: 150
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 3N S

North:
♠ A54
♥ AQ73
♦ Q107
♣ Q72

South:
♠ Q106
♥ K10
♦ AK982
♣ A96

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

Board: 151
Dealer: S
Vul: Both
North HCP: 15
South HCP: 12
Contract: 4♥ N

North:
♠ QJ3
♥ J10632
♦ AK3
♣ A2

South:
♠ A75
♥ AQ75
♦ 97
♣ Q1096

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

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

Board: 152
Dealer: N
Vul: EW
North HCP: 11
South HCP: 8
Contract: 2♠ S

North:
♠ A7
♥ 92
♦ K962
♣ A10542

South:
♠ KJ1065
♥ K654
♦ J4
♣ 87

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 153	♠ 652	The opponents are silent.
Dealer: S	♥ A762	
Vul: Both	♦ 103	Partner bids first.
HCP: 10	♣ AQ76	
Board: 154	♠ K872	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ 2	You bid first.
HCP: 12	♣ AJ842	
Board: 155	♠ Q9862	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ K2	Partner bids first.
HCP: 15	♣ AQ6	
Board: 156	♠ K2	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ 6	You bid first.
HCP: 13	♣ AKQJ8652	

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

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AQ3				1♣
Vul: Both	♥ A762	♥ Q1094	Pass	1♥	Pass	2♥
North HCP: 10	♦ 103	♦ A94	AP			
South HCP: 13	♣ AQ76	♣ J52				
Contract: 2♥ N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K872	♠ Q54		1♣	Pass	1♦
Vul: None	♥ A73	♥ 10965	Pass	1♠	Pass	2NT
North HCP: 12	♦ 2	♦ AKQ86	AP			
South HCP: 11	♣ AJ842	♣ 10				
Contract: 2N S						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q9862	♠ AJ10				1♣
Vul: EW	♥ KJ2	♥ A3	Pass	1♠	Pass	2NT
North HCP: 15	♦ K2	♦ AQ4	Pass	6NT	AP	
South HCP: 18	♣ AQ6	♣ K10843				
Contract: 6N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q873		1♣	Pass	1♥
Vul: Both	♥ 62	♥ KQ105	Pass	3♣	Pass	3♠
North HCP: 13	♦ 6	♦ AJ87	Pass	4♣	AP	
South HCP: 12	♣ AKQJ8652	♣ 9				
Contract: 4♣ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 153	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: Both	♦ A94	You bid first.
HCP: 13	♣ J52	

Board: 154	♠ Q54	The opponents are silent.
Dealer: N	♥ 10965	
Vul: None	♦ AKQ86	Partner bids first.
HCP: 11	♣ 10	

Board: 155	♠ AJ10	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AQ4	You bid first.
HCP: 18	♣ K10843	

Board: 156	♠ Q873	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 12	♣ 9	

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

Board: 153
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ 652
 ♥ A762
 ♦ 103
 ♣ AQ76

South:
 ♠ AQ3
 ♥ Q1094
 ♦ A94
 ♣ J52

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

Board: 154
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 2N S

North:
 ♠ K872
 ♥ A73
 ♦ 2
 ♣ AJ842

South:
 ♠ Q54
 ♥ 10965
 ♦ AKQ86
 ♣ 10

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

Board: 155
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 18
 Contract: 6N S

North:
 ♠ Q9862
 ♥ KJ2
 ♦ K2
 ♣ AQ6

South:
 ♠ AJ10
 ♥ A3
 ♦ AQ4
 ♣ K10843

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
Pass	6NT	AP	

Board: 156
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♣ N

North:
 ♠ K2
 ♥ 62
 ♦ 6
 ♣ AKQJ8652

South:
 ♠ Q873
 ♥ KQ105
 ♦ AJ87
 ♣ 9

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 157	♠ 975	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: None	♦ A	Partner bids first.
HCP: 14	♣ A10974	

Board: 158	♠ 9652	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQ	You bid first.
HCP: 12	♣ 97543	

Board: 159	♠ AQ8	West Doubles Pass if possible.
Dealer: S	♥ Q107	East Bids 2♥ if possible.
Vul: NS	♦ J9532	East Bids 3♥ if possible.
HCP: 9	♣ 43	Partner bids first.

Board: 160	♠ K4	The opponents are silent.
Dealer: N	♥ 742	
Vul: EW	♦ QJ10	You bid first.
HCP: 12	♣ AQ1032	

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

Board: 157

Dealer: S

Vul: None

North HCP: 14

South HCP: 12

Contract: 6♣ S

North:

♠ 975

♥ AQ105

♦ A

♣ A10974

South:

♠ AK108

♥ K84

♦ 986

♣ Q53

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦¹ Pass 2♥

Pass 3♣ Pass 3NT

Pass 4♣ Pass 4♠²

Pass 4NT³ Pass 5♦⁴

Pass 6♣ AP

1. Fourth suit game force

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 158

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 1N S

North:

♠ 9652

♥ AK

♦ KQ

♣ 97543

South:

♠ QJ

♥ 9642

♦ A8754

♣ 82

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 159

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♥ E

North:

♠ AQ8

♥ Q107

♦ J9532

♣ 43

South:

♠ KJ52

♥ K4

♦ 64

♣ AJ952

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 1NT Pass Pass

X Pass 2♥ Pass

Pass 2♠ 3♥ AP

Board: 160

Dealer: N

Vul: EW

North HCP: 12

South HCP: 9

Contract: 1N N

North:

♠ K4

♥ 742

♦ QJ10

♣ AQ1032

South:

♠ A1052

♥ A865

♦ 952

♣ J6

West North East South

1♣ Pass 1♥

Pass 1NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 157	♠ AK108	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ 986	You bid first.
HCP: 12	♣ Q53	

Board: 158	♠ QJ	The opponents are silent.
Dealer: N	♥ 9642	
Vul: None	♦ A8754	Partner bids first.
HCP: 7	♣ 82	

Board: 159	♠ KJ52	West Doubles Pass if possible.
Dealer: S	♥ K4	East Bids 2♥ if possible.
Vul: NS	♦ 64	East Bids 3♥ if possible.
HCP: 12	♣ AJ952	You bid first.

Board: 160	♠ A1052	The opponents are silent.
Dealer: N	♥ A865	
Vul: EW	♦ 952	Partner bids first.
HCP: 9	♣ J6	

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

Board: 157 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 6♣ S	North: ♠ 975 ♥ AQ105 ♦ A ♣ A10974	South: ♠ AK108 ♥ K84 ♦ 986 ♣ Q53	West	North	East	South
						1♣
			Pass	1♥	Pass	1♠
			Pass	2♦ ¹	Pass	2♥
			Pass	3♣	Pass	3NT
			Pass	4♣	Pass	4♠ ²
			Pass	4NT ³	Pass	5♦ ⁴
			Pass	6♣	AP	

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

Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N S	North: ♠ 9652 ♥ AK ♦ KQ ♣ 97543	South: ♠ QJ ♥ 9642 ♦ A8754 ♣ 82	West	North	East	South
				1♣	Pass	1♦
			Pass	1♠	Pass	1NT
			AP			

Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♥ E	North: ♠ AQ8 ♥ Q107 ♦ J9532 ♣ 43	South: ♠ KJ52 ♥ K4 ♦ 64 ♣ AJ952	West	North	East	South
						1♣
			Pass	1♦	Pass	1♠
			Pass	1NT	Pass	Pass
			X	Pass	2♥	Pass
			Pass	2♠	3♥	AP

Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N N	North: ♠ K4 ♥ 742 ♦ QJ10 ♣ AQ1032	South: ♠ A1052 ♥ A865 ♦ 952 ♣ J6	West	North	East	South
				1♣	Pass	1♥
			Pass	1NT	AP	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 161	♠ J74	The opponents are silent.
Dealer: S	♥ K862	
Vul: None	♦ AQ63	Partner bids first.
HCP: 10	♣ 105	

Board: 162	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: NS	♦ 9	You bid first.
HCP: 17	♣ A752	

Board: 163	♠ J852	The opponents are silent.
Dealer: S	♥ AKQ32	
Vul: EW	♦ J764	Partner bids first.
HCP: 11	♣ —	

Board: 164	♠ A42	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: NS	♦ K83	You bid first.
HCP: 14	♣ A105	

Board: 165	♠ AQ8	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ K10953	Partner bids first.
HCP: 15	♣ K4	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A62				1♣
Vul: None	♥ K862	♥ J105	Pass	1♥	Pass	2NT
North HCP: 10	♦ AQ63	♦ KJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ 105	♣ AKQ4	AP			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K985		1♣	Pass	1♦
Vul: NS	♥ AQ65	♥ 3	Pass	1♥	Pass	1NT
North HCP: 17	♦ 9	♦ KJ1087	Pass	2♠	Pass	4♠
South HCP: 7	♣ A752	♣ 943	AP			
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK				1♣
Vul: EW	♥ AKQ32	♥ 106	Pass	1♥	Pass	2♣
North HCP: 11	♦ J764	♦ Q5	Pass	2♠	Pass	3♦ ¹
South HCP: 14	♣ —	♣ AJ109873	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K7		1♣	Pass	1♥
Vul: NS	♥ QJ85	♥ K10973	Pass	2♥	Pass	4♥
North HCP: 14	♦ K83	♦ A65	AP			
South HCP: 11	♣ A105	♣ J84				
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 1032				1♣
Vul: EW	♥ QJ6	♥ AK104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K10953	♦ J7	Pass	1♠ ¹	Pass	2♣
South HCP: 13	♣ K4	♣ AJ95	Pass	2♦	Pass	2NT
Contract: 3N S			Pass	3NT	AP	
			1. Fourth suit game force			

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 161	♠ A62	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ KJ4	You bid first.
HCP: 18	♣ AKQ4	

Board: 162	♠ K985	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 7	♣ 943	

Board: 163	♠ AK	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ AJ109873	

Board: 164	♠ K7	The opponents are silent.
Dealer: N	♥ K10973	
Vul: NS	♦ A65	Partner bids first.
HCP: 11	♣ J84	

Board: 165	♠ 1032	The opponents are silent.
Dealer: S	♥ AK104	
Vul: EW	♦ J7	You bid first.
HCP: 13	♣ AJ95	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A62				1♣
Vul: None	♥ K862	♥ J105	Pass	1♥	Pass	2NT
North HCP: 10	♦ AQ63	♦ KJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ 105	♣ AKQ4	AP			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K985		1♣	Pass	1♦
Vul: NS	♥ AQ65	♥ 3	Pass	1♥	Pass	1NT
North HCP: 17	♦ 9	♦ KJ1087	Pass	2♠	Pass	4♠
South HCP: 7	♣ A752	♣ 943	AP			
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK				1♣
Vul: EW	♥ AKQ32	♥ 106	Pass	1♥	Pass	2♣
North HCP: 11	♦ J764	♦ Q5	Pass	2♠	Pass	3♦ ¹
South HCP: 14	♣ —	♣ AJ109873	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K7		1♣	Pass	1♥
Vul: NS	♥ QJ85	♥ K10973	Pass	2♥	Pass	4♥
North HCP: 14	♦ K83	♦ A65	AP			
South HCP: 11	♣ A105	♣ J84				
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 1032				1♣
Vul: EW	♥ QJ6	♥ AK104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K10953	♦ J7	Pass	1♠ ¹	Pass	2♣
South HCP: 13	♣ K4	♣ AJ95	Pass	2♦	Pass	2NT
Contract: 3N S			Pass	3NT	AP	
			1. Fourth suit game force			

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 166	♠ 742	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: None	♦ A85	You bid first.
HCP: 12	♣ Q82	

Board: 167	♠ 10842	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 854	Partner bids first.
HCP: 11	♣ KQ7	

Board: 168	♠ QJ65	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 1094	You bid first.
HCP: 13	♣ AKJ103	

Board: 169	♠ KQJ3	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ AJ32	Partner bids first.
HCP: 15	♣ J10	

Board: 170	♠ K32	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ AJ103	

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

Board: 166
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 742
 ♥ AQ72
 ♦ A85
 ♣ Q82

South:
 ♠ KJ65
 ♥ K4
 ♦ QJ64
 ♣ KJ3

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

Board: 167
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3N N

North:
 ♠ 10842
 ♥ KQJ
 ♦ 854
 ♣ KQ7

South:
 ♠ KJ7
 ♥ 42
 ♦ AQ
 ♣ AJ10964

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

Board: 168
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 1N S

North:
 ♠ QJ65
 ♥ Q
 ♦ 1094
 ♣ AKJ103

South:
 ♠ A93
 ♥ AK953
 ♦ J5
 ♣ 952

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

Board: 169
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 15
 Contract: 5♣ S

North:
 ♠ KQJ3
 ♥ K65
 ♦ AJ32
 ♣ J10

South:
 ♠ A52
 ♥ 7
 ♦ Q97
 ♣ AKQ942

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

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

Board: 170
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ K32
 ♥ KJ63
 ♦ Q7
 ♣ AJ103

South:
 ♠ A984
 ♥ 7
 ♦ K105
 ♣ Q9765

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 166	♠ KJ65	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ QJ64	Partner bids first.
HCP: 14	♣ KJ3	
Board: 167	♠ KJ7	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ AJ10964	
Board: 168	♠ A93	The opponents are silent.
Dealer: N	♥ AK953	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ 952	
Board: 169	♠ A52	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ AKQ942	
Board: 170	♠ A984	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ K105	Partner bids first.
HCP: 9	♣ Q9765	

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

Board: 166
Dealer: N
Vul: None
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ 742
♥ AQ72
♦ A85
♣ Q82

South:
♠ KJ65
♥ K4
♦ QJ64
♣ KJ3

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

Board: 167
Dealer: S
Vul: Both
North HCP: 11
South HCP: 15
Contract: 3N N

North:
♠ 10842
♥ KQJ
♦ 854
♣ KQ7

South:
♠ KJ7
♥ 42
♦ AQ
♣ AJ10964

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

Board: 168
Dealer: N
Vul: None
North HCP: 13
South HCP: 12
Contract: 1N S

North:
♠ QJ65
♥ Q
♦ 1094
♣ AKJ103

South:
♠ A93
♥ AK953
♦ J5
♣ 952

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

Board: 169
Dealer: S
Vul: NS
North HCP: 15
South HCP: 15
Contract: 5♣ S

North:
♠ KQJ3
♥ K65
♦ AJ32
♣ J10

South:
♠ A52
♥ 7
♦ Q97
♣ AKQ942

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

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

Board: 170
Dealer: N
Vul: Both
North HCP: 14
South HCP: 9
Contract: 2♣ N

North:
♠ K32
♥ KJ63
♦ Q7
♣ AJ103

South:
♠ A984
♥ 7
♦ K105
♣ Q9765

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 171	♠ K107	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ KJ97	Partner bids first.
HCP: 15	♣ A2	

Board: 172	♠ Q	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ QJ65	You bid first.
HCP: 16	♣ AQJ106	

Board: 173	♠ Q7432	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: EW	♦ A108	Partner bids first.
HCP: 13	♣ Q	

Board: 174	♠ A74	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ QJ	You bid first.
HCP: 14	♣ AK543	

Board: 175	♠ A953	The opponents are silent.
Dealer: S	♥ QJ654	
Vul: EW	♦ K93	Partner bids first.
HCP: 10	♣ 3	

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

Board: 171
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ K107
 ♥ A653
 ♦ KJ97
 ♣ A2

South:
 ♠ J2
 ♥ K1084
 ♦ AQ3
 ♣ Q1086

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

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

Board: 172
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 9
 Contract: 3N S

North:
 ♠ Q
 ♥ A93
 ♦ QJ65
 ♣ AQJ106

South:
 ♠ 10976
 ♥ KQ4
 ♦ A942
 ♣ 54

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

Board: 173
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N S

North:
 ♠ Q7432
 ♥ AJ102
 ♦ A108
 ♣ Q

South:
 ♠ KJ
 ♥ Q7
 ♦ Q942
 ♣ AJ974

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

1. New Minor Forcing

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

North:
 ♠ A74
 ♥ 1062
 ♦ QJ
 ♣ AK543

South:
 ♠ J986
 ♥ AK8
 ♦ A963
 ♣ Q6

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

Board: 175
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ A953
 ♥ QJ654
 ♦ K93
 ♣ 3

South:
 ♠ KQ
 ♥ 8
 ♦ AJ42
 ♣ AQ8652

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

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 171	♠ J2	The opponents are silent.
Dealer: S	♥ K1084	
Vul: None	♦ AQ3	You bid first.
HCP: 12	♣ Q1086	

Board: 172	♠ 10976	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ A942	Partner bids first.
HCP: 9	♣ 54	

Board: 173	♠ KJ	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ Q942	You bid first.
HCP: 13	♣ AJ974	

Board: 174	♠ J986	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ A963	Partner bids first.
HCP: 14	♣ Q6	

Board: 175	♠ KQ	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AJ42	You bid first.
HCP: 16	♣ AQ8652	

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

Board: 171
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ K107
 ♥ A653
 ♦ KJ97
 ♣ A2

South:
 ♠ J2
 ♥ K1084
 ♦ AQ3
 ♣ Q1086

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

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

Board: 172
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 9
 Contract: 3N S

North:
 ♠ Q
 ♥ A93
 ♦ QJ65
 ♣ AQJ106

South:
 ♠ 10976
 ♥ KQ4
 ♦ A942
 ♣ 54

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

Board: 173
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 13
 Contract: 3N S

North:
 ♠ Q7432
 ♥ AJ102
 ♦ A108
 ♣ Q

South:
 ♠ KJ
 ♥ Q7
 ♦ Q942
 ♣ AJ974

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

1. New Minor Forcing

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

North:
 ♠ A74
 ♥ 1062
 ♦ QJ
 ♣ AK543

South:
 ♠ J986
 ♥ AK8
 ♦ A963
 ♣ Q6

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

Board: 175
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ A953
 ♥ QJ654
 ♦ K93
 ♣ 3

South:
 ♠ KQ
 ♥ 8
 ♦ AJ42
 ♣ AQ8652

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

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 176	♠ AJ6	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ A87	You bid first.
HCP: 12	♣ QJ964	

Board: 177	♠ AKJ	The opponents are silent.
Dealer: S	♥ J532	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 14	♣ 72	

Board: 178	♠ J7	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ A964	

Board: 179	♠ K10832	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ KQJ86	Partner bids first.
HCP: 14	♣ J	

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

Board: 176
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N N

North:
 ♠ AJ6
 ♥ 94
 ♦ A87
 ♣ QJ964

South:
 ♠ K102
 ♥ KQJ105
 ♦ 92
 ♣ A32

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

1. New Minor Forcing

Board: 177
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ J532
 ♦ KQ109
 ♣ 72

South:
 ♠ 109
 ♥ A1086
 ♦ 87
 ♣ AQJ53

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

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

Board: 178
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 18
 Contract: 3N N

North:
 ♠ J7
 ♥ Q1076
 ♦ AJ6
 ♣ A964

South:
 ♠ AK65
 ♥ AK
 ♦ Q94
 ♣ Q852

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

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ K10832
 ♥ KJ
 ♦ KQJ86
 ♣ J

South:
 ♠ AJ6
 ♥ Q52
 ♦ 732
 ♣ AQ82

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

AP

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 176	♠ K102	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: Both	♦ 92	Partner bids first.
HCP: 13	♣ A32	

Board: 177	♠ 109	The opponents are silent.
Dealer: S	♥ A1086	
Vul: NS	♦ 87	You bid first.
HCP: 11	♣ AQJ53	

Board: 178	♠ AK65	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q94	Partner bids first.
HCP: 18	♣ Q852	

Board: 179	♠ AJ6	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ 732	You bid first.
HCP: 13	♣ AQ82	

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

Board: 176
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N N

North:
 ♠ AJ6
 ♥ 94
 ♦ A87
 ♣ QJ964

South:
 ♠ K102
 ♥ KQJ105
 ♦ 92
 ♣ A32

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

1. New Minor Forcing

Board: 177
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ J532
 ♦ KQ109
 ♣ 72

South:
 ♠ 109
 ♥ A1086
 ♦ 87
 ♣ AQJ53

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

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

Board: 178
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 18
 Contract: 3N N

North:
 ♠ J7
 ♥ Q1076
 ♦ AJ6
 ♣ A964

South:
 ♠ AK65
 ♥ AK
 ♦ Q94
 ♣ Q852

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

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ K10832
 ♥ KJ
 ♦ KQJ86
 ♣ J

South:
 ♠ AJ6
 ♥ Q52
 ♦ 732
 ♣ AQ82

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

AP

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 180	♠ AK9	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ 96	You bid first.
HCP: 18	♣ AK532	

Board: 181	♠ K863	The opponents are silent.
Dealer: S	♥ Q742	
Vul: None	♦ 32	Partner bids first.
HCP: 11	♣ AQ6	

Board: 182	♠ AQ432	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ K	You bid first.
HCP: 12	♣ 965432	

Board: 183	♠ K642	West Doubles 1NT if possible.
Dealer: S	♥ J10542	East Bids 3♦ if possible.
Vul: None	♦ 42	
HCP: 8	♣ A10	Partner bids first.

Board: 184	♠ AK10	The opponents are silent.
Dealer: N	♥ Q976	
Vul: NS	♦ 1062	You bid first.
HCP: 13	♣ A105	

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

Board: 180
 Dealer: N
 Vul: Both
 North HCP: 18
 South HCP: 15
 Contract: 6N N

North:
 ♠ AK9
 ♥ A43
 ♦ 96
 ♣ AK532

South:
 ♠ J6
 ♥ KJ92
 ♦ AKQ7
 ♣ J97

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

1. Quantitative 4NT

Board: 181
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 2♥ N

North:
 ♠ K863
 ♥ Q742
 ♦ 32
 ♣ AQ6

South:
 ♠ QJ7
 ♥ K1083
 ♦ K64
 ♣ K97

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

Board: 182
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ AQ432
 ♥ K
 ♦ K
 ♣ 965432

South:
 ♠ J97
 ♥ A1094
 ♦ AJ54
 ♣ Q7

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

Board: 183
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 14
 Contract: 3♥ N

North:
 ♠ K642
 ♥ J10542
 ♦ 42
 ♣ A10

South:
 ♠ J83
 ♥ KQ9
 ♦ Q5
 ♣ KQJ96

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

Board: 184
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 14
 Contract: 3N N

North:
 ♠ AK10
 ♥ Q976
 ♦ 1062
 ♣ A105

South:
 ♠ Q5
 ♥ K84
 ♦ KQJ74
 ♣ K42

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

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 180	♠ J6	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: Both	♦ AKQ7	Partner bids first.
HCP: 15	♣ J97	

Board: 181	♠ QJ7	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ K64	You bid first.
HCP: 12	♣ K97	

Board: 182	♠ J97	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ AJ54	Partner bids first.
HCP: 12	♣ Q7	

Board: 183	♠ J83	West Doubles 1NT if possible.
Dealer: S	♥ KQ9	East Bids 3♦ if possible.
Vul: None	♦ Q5	
HCP: 14	♣ KQJ96	You bid first.

Board: 184	♠ Q5	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ KQJ74	Partner bids first.
HCP: 14	♣ K42	

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

Board: 180
 Dealer: N
 Vul: Both
 North HCP: 18
 South HCP: 15
 Contract: 6N N

North:
 ♠ AK9
 ♥ A43
 ♦ 96
 ♣ AK532

South:
 ♠ J6
 ♥ KJ92
 ♦ AKQ7
 ♣ J97

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

1. Quantitative 4NT

Board: 181
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 2♥ N

North:
 ♠ K863
 ♥ Q742
 ♦ 32
 ♣ AQ6

South:
 ♠ QJ7
 ♥ K1083
 ♦ K64
 ♣ K97

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

Board: 182
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ AQ432
 ♥ K
 ♦ K
 ♣ 965432

South:
 ♠ J97
 ♥ A1094
 ♦ AJ54
 ♣ Q7

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

Board: 183
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 14
 Contract: 3♥ N

North:
 ♠ K642
 ♥ J10542
 ♦ 42
 ♣ A10

South:
 ♠ J83
 ♥ KQ9
 ♦ Q5
 ♣ KQJ96

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

Board: 184
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 14
 Contract: 3N N

North:
 ♠ AK10
 ♥ Q976
 ♦ 1062
 ♣ A105

South:
 ♠ Q5
 ♥ K84
 ♦ KQJ74
 ♣ K42

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

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 185	♠ Q10	The opponents are silent.
Dealer: S	♥ K8543	
Vul: EW	♦ K9652	Partner bids first.
HCP: 8	♣ 6	
Board: 186	♠ AKJ	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ J72	You bid first.
HCP: 12	♣ QJ1074	
Board: 187	♠ J9654	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ AKJ9	Partner bids first.
HCP: 12	♣ K10	
Board: 188	♠ K102	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 93	You bid first.
HCP: 16	♣ AKQ642	
Board: 189	♠ 10743	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ KJ87	

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

Board: 185
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 14
 Contract: 1N N

North:
 ♠ Q10
 ♥ K8543
 ♦ K9652
 ♣ 6

South:
 ♠ J854
 ♥ QJ7
 ♦ A10
 ♣ AQ82

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 3N N

North:
 ♠ AKJ
 ♥ 96
 ♦ J72
 ♣ QJ1074

South:
 ♠ 62
 ♥ A754
 ♦ A10843
 ♣ K6

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

Board: 187
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ J9654
 ♥ 107
 ♦ AKJ9
 ♣ K10

South:
 ♠ A3
 ♥ K94
 ♦ Q53
 ♣ A7542

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

1. New Minor Forcing

Board: 188
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ K102
 ♥ A4
 ♦ 93
 ♣ AKQ642

South:
 ♠ AJ964
 ♥ Q7653
 ♦ AK
 ♣ 8

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

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

North:
 ♠ 10743
 ♥ J74
 ♦ A4
 ♣ KJ87

South:
 ♠ A92
 ♥ AK53
 ♦ Q65
 ♣ 1096

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 185	♠ J854	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ A10	You bid first.
HCP: 14	♣ AQ82	

Board: 186	♠ 62	The opponents are silent.
Dealer: N	♥ A754	
Vul: None	♦ A10843	Partner bids first.
HCP: 11	♣ K6	

Board: 187	♠ A3	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ Q53	You bid first.
HCP: 13	♣ A7542	

Board: 188	♠ AJ964	The opponents are silent.
Dealer: N	♥ Q7653	
Vul: EW	♦ AK	Partner bids first.
HCP: 14	♣ 8	

Board: 189	♠ A92	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ Q65	You bid first.
HCP: 13	♣ 1096	

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

Board: 185
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 14
 Contract: 1N N

North:
 ♠ Q10
 ♥ K8543
 ♦ K9652
 ♣ 6

South:
 ♠ J854
 ♥ QJ7
 ♦ A10
 ♣ AQ82

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 3N N

North:
 ♠ AKJ
 ♥ 96
 ♦ J72
 ♣ QJ1074

South:
 ♠ 62
 ♥ A754
 ♦ A10843
 ♣ K6

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

Board: 187
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ J9654
 ♥ 107
 ♦ AKJ9
 ♣ K10

South:
 ♠ A3
 ♥ K94
 ♦ Q53
 ♣ A7542

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

1. New Minor Forcing

Board: 188
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ K102
 ♥ A4
 ♦ 93
 ♣ AKQ642

South:
 ♠ AJ964
 ♥ Q7653
 ♦ AK
 ♣ 8

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

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

North:
 ♠ 10743
 ♥ J74
 ♦ A4
 ♣ KJ87

South:
 ♠ A92
 ♥ AK53
 ♦ Q65
 ♣ 1096

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 190	♠ KQ64	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ A107	You bid first.
HCP: 15	♣ AQ743	

Board: 191	♠ AK8	The opponents are silent.
Dealer: S	♥ J10965	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 6	

Board: 192	♠ A7	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ K	You bid first.
HCP: 16	♣ KJ9752	

Board: 193	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: EW	♦ QJ54	Partner bids first.
HCP: 8	♣ 85	

Board: 194	♠ AQ73	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: None	♦ K	You bid first.
HCP: 17	♣ K1084	

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

Board: 190
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KQ64
 ♥ 8
 ♦ A107
 ♣ AQ743

South:
 ♠ A1073
 ♥ K10763
 ♦ KJ2
 ♣ 9

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

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

Board: 191
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 14
 Contract: 1N N

North:
 ♠ AK8
 ♥ J10965
 ♦ 10652
 ♣ 6

South:
 ♠ QJ76
 ♥ K8
 ♦ AK4
 ♣ J1087

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

Board: 192
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ A7
 ♥ AJ64
 ♦ K
 ♣ KJ9752

South:
 ♠ J53
 ♥ K92
 ♦ QJ8753
 ♣ A

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

Board: 193
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 18
 Contract: 3N N

North:
 ♠ Q8
 ♥ QJ1093
 ♦ QJ54
 ♣ 85

South:
 ♠ K1054
 ♥ K
 ♦ K3
 ♣ AKQ1097

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

Board: 194
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ73
 ♥ AJ42
 ♦ K
 ♣ K1084

South:
 ♠ KJ92
 ♥ 7
 ♦ AJ10532
 ♣ Q3

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 190	♠ A1073	The opponents are silent.
Dealer: N	♥ K10763	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 11	♣ 9	

Board: 191	♠ QJ76	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK4	You bid first.
HCP: 14	♣ J1087	

Board: 192	♠ J53	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ QJ8753	Partner bids first.
HCP: 11	♣ A	

Board: 193	♠ K1054	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ K3	You bid first.
HCP: 18	♣ AKQ1097	

Board: 194	♠ KJ92	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AJ10532	Partner bids first.
HCP: 11	♣ Q3	

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

Board: 190
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KQ64
 ♥ 8
 ♦ A107
 ♣ AQ743

South:
 ♠ A1073
 ♥ K10763
 ♦ KJ2
 ♣ 9

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

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

Board: 191
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 14
 Contract: 1N N

North:
 ♠ AK8
 ♥ J10965
 ♦ 10652
 ♣ 6

South:
 ♠ QJ76
 ♥ K8
 ♦ AK4
 ♣ J1087

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

Board: 192
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ A7
 ♥ AJ64
 ♦ K
 ♣ KJ9752

South:
 ♠ J53
 ♥ K92
 ♦ QJ8753
 ♣ A

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

Board: 193
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 18
 Contract: 3N N

North:
 ♠ Q8
 ♥ QJ1093
 ♦ QJ54
 ♣ 85

South:
 ♠ K1054
 ♥ K
 ♦ K3
 ♣ AKQ1097

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

Board: 194
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ73
 ♥ AJ42
 ♦ K
 ♣ K1084

South:
 ♠ KJ92
 ♥ 7
 ♦ AJ10532
 ♣ Q3

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 195	♠ J92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AK1085	Partner bids first.
HCP: 11	♣ 94	

Board: 196	♠ Q	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ J63	You bid first.
HCP: 18	♣ AKQJ32	

Board: 197	♠ AK102	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ A982	Partner bids first.
HCP: 14	♣ 63	

Board: 198	♠ KQJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ KQJ3	

Board: 199	♠ KQ3	The opponents are silent.
Dealer: S	♥ K75432	
Vul: None	♦ KJ64	Partner bids first.
HCP: 12	♣ —	

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

Board: 195
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 1N N

North:
 ♠ J92
 ♥ QJ4
 ♦ AK1085
 ♣ 94

South:
 ♠ AQ83
 ♥ A92
 ♦ 973
 ♣ A72

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

Board: 196
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ Q
 ♥ KQ8
 ♦ J63
 ♣ AKQJ32

South:
 ♠ AJ86
 ♥ A1094
 ♦ Q972
 ♣ 9

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

Board: 197
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 14
 Contract: 3N S

North:
 ♠ AK102
 ♥ K53
 ♦ A982
 ♣ 63

South:
 ♠ 643
 ♥ A974
 ♦ Q104
 ♣ AKJ

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

Board: 198
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 2♥ S

North:
 ♠ KQJ8
 ♥ 954
 ♦ 108
 ♣ KQJ3

South:
 ♠ A4
 ♥ AQJ3
 ♦ 9642
 ♣ 986

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

Board: 199
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ KQ3
 ♥ K75432
 ♦ KJ64
 ♣ —

South:
 ♠ A4
 ♥ A10
 ♦ A109
 ♣ J106532

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 195	♠ AQ83	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ 973	You bid first.
HCP: 14	♣ A72	

Board: 196	♠ AJ86	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ Q972	Partner bids first.
HCP: 11	♣ 9	

Board: 197	♠ 643	The opponents are silent.
Dealer: S	♥ A974	
Vul: NS	♦ Q104	You bid first.
HCP: 14	♣ AKJ	

Board: 198	♠ A4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: EW	♦ 9642	Partner bids first.
HCP: 11	♣ 986	

Board: 199	♠ A4	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A109	You bid first.
HCP: 13	♣ J106532	

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

Board: 195
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 1N N

North:
 ♠ J92
 ♥ QJ4
 ♦ AK1085
 ♣ 94

South:
 ♠ AQ83
 ♥ A92
 ♦ 973
 ♣ A72

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

Board: 196
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ Q
 ♥ KQ8
 ♦ J63
 ♣ AKQJ32

South:
 ♠ AJ86
 ♥ A1094
 ♦ Q972
 ♣ 9

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

Board: 197
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 14
 Contract: 3N S

North:
 ♠ AK102
 ♥ K53
 ♦ A982
 ♣ 63

South:
 ♠ 643
 ♥ A974
 ♦ Q104
 ♣ AKJ

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

Board: 198
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 2♥ S

North:
 ♠ KQJ8
 ♥ 954
 ♦ 108
 ♣ KQJ3

South:
 ♠ A4
 ♥ AQJ3
 ♦ 9642
 ♣ 986

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

Board: 199
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ KQ3
 ♥ K75432
 ♦ KJ64
 ♣ —

South:
 ♠ A4
 ♥ A10
 ♦ A109
 ♣ J106532

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 200	♠ Q98	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ KJ43	You bid first.
HCP: 13	♣ A8762	

Board: 201	♠ K106	The opponents are silent.
Dealer: S	♥ KJ932	
Vul: Both	♦ J65	Partner bids first.
HCP: 9	♣ J6	

Board: 202	♠ A8	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ AK4	You bid first.
HCP: 18	♣ K875	

Board: 203	♠ Q3	The opponents are silent.
Dealer: S	♥ A1094	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 13	♣ A107	

Board: 204	♠ J83	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ K5	You bid first.
HCP: 14	♣ AKQJ83	

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

Board: 200

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q98

♥ K

♦ KJ43

♣ A8762

South:

♠ KJ103

♥ A109874

♦ Q98

♣ —

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♠

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K106

♥ KJ932

♦ J65

♣ J6

South:

♠ AQ4

♥ Q10

♦ Q7

♣ A98532

West North East South

1♣

Pass 1♥ Pass 2♣

AP

Board: 202

Dealer: N

Vul: NS

North HCP: 18

South HCP: 7

Contract: 3N N

North:

♠ A8

♥ A984

♦ AK4

♣ K875

South:

♠ J642

♥ 1063

♦ 653

♣ AQ6

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 203

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ Q3

♥ A1094

♦ QJ72

♣ A107

South:

♠ K1064

♥ KQ83

♦ K10

♣ Q83

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ Pass 4♥

AP

Board: 204

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ J83

♥ 64

♦ K5

♣ AKQJ83

South:

♠ Q

♥ KQ7532

♦ A9876

♣ 4

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 2♦

Pass 2♥ Pass 4♥

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 200	♠ KJ103	The opponents are silent.
Dealer: N	♥ A109874	
Vul: NS	♦ Q98	Partner bids first.
HCP: 10	♣ —	
Board: 201	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ A98532	
Board: 202	♠ J642	The opponents are silent.
Dealer: N	♥ 1063	
Vul: NS	♦ 653	Partner bids first.
HCP: 7	♣ AQ6	
Board: 203	♠ K1064	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ K10	You bid first.
HCP: 13	♣ Q83	
Board: 204	♠ Q	The opponents are silent.
Dealer: N	♥ KQ7532	
Vul: None	♦ A9876	Partner bids first.
HCP: 11	♣ 4	

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

Board: 200

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q98

♥ K

♦ KJ43

♣ A8762

South:

♠ KJ103

♥ A109874

♦ Q98

♣ —

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♠

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K106

♥ KJ932

♦ J65

♣ J6

South:

♠ AQ4

♥ Q10

♦ Q7

♣ A98532

West North East South

1♣

Pass 1♥ Pass 2♣

AP

Board: 202

Dealer: N

Vul: NS

North HCP: 18

South HCP: 7

Contract: 3N N

North:

♠ A8

♥ A984

♦ AK4

♣ K875

South:

♠ J642

♥ 1063

♦ 653

♣ AQ6

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 203

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ Q3

♥ A1094

♦ QJ72

♣ A107

South:

♠ K1064

♥ KQ83

♦ K10

♣ Q83

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ Pass 4♥

AP

Board: 204

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ J83

♥ 64

♦ K5

♣ AKQJ83

South:

♠ Q

♥ KQ7532

♦ A9876

♣ 4

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 2♦

Pass 2♥ Pass 4♥

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 205	♠ K642	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 10976	Partner bids first.
HCP: 6	♣ 1097	

Board: 206	♠ A4	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ 1097	You bid first.
HCP: 13	♣ AQ985	

Board: 207	♠ AJ73	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AJ1042	Partner bids first.
HCP: 18	♣ KJ2	

Board: 208	♠ K642	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ K54	You bid first.
HCP: 13	♣ QJ873	

Board: 209	♠ KQJ8	The opponents are silent.
Dealer: S	♥ A8654	
Vul: None	♦ J964	Partner bids first.
HCP: 11	♣ —	

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

Board: 205

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N S

North:

♠ K642

♥ K4

♦ 10976

♣ 1097

South:

♠ A93

♥ 9865

♦ Q4

♣ KQJ6

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ A4

♥ K72

♦ 1097

♣ AQ985

South:

♠ Q10973

♥ AJ

♦ KJ5

♣ KJ7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT AP

1. New Minor Forcing

Board: 207

Dealer: S

Vul: None

North HCP: 18

South HCP: 14

Contract: 7♣ S

North:

♠ AJ73

♥ A

♦ AJ1042

♣ KJ2

South:

♠ Q10

♥ KQJ43

♦ —

♣ AQ7643

West North East South

Pass 1♦ Pass 1♣

Pass 1♠¹ Pass 2♣

Pass 3♠ Pass 4♥

Pass 7♣ AP

1. Fourth suit game force

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ K642

♥ A

♦ K54

♣ QJ873

South:

♠ AJ10

♥ 9852

♦ 10763

♣ A5

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 209

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ KQJ8

♥ A8654

♦ J964

♣ —

South:

♠ A

♥ QJ73

♦ 85

♣ AKJ1043

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 205	♠ A93	The opponents are silent.
Dealer: S	♥ 9865	
Vul: EW	♦ Q4	You bid first.
HCP: 12	♣ KQJ6	
Board: 206	♠ Q10973	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 15	♣ KJ7	
Board: 207	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: None	♦ —	You bid first.
HCP: 14	♣ AQ7643	
Board: 208	♠ AJ10	The opponents are silent.
Dealer: N	♥ 9852	
Vul: Both	♦ 10763	Partner bids first.
HCP: 9	♣ A5	
Board: 209	♠ A	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: None	♦ 85	You bid first.
HCP: 15	♣ AKJ1043	

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

Board: 205

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N S

North:

♠ K642

♥ K4

♦ 10976

♣ 1097

South:

♠ A93

♥ 9865

♦ Q4

♣ KQJ6

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ A4

♥ K72

♦ 1097

♣ AQ985

South:

♠ Q10973

♥ AJ

♦ KJ5

♣ KJ7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT AP

1. New Minor Forcing

Board: 207

Dealer: S

Vul: None

North HCP: 18

South HCP: 14

Contract: 7♣ S

North:

♠ AJ73

♥ A

♦ AJ1042

♣ KJ2

South:

♠ Q10

♥ KQJ43

♦ —

♣ AQ7643

West North East South

Pass 1♦ Pass 1♣

Pass 1♠¹ Pass 2♣

Pass 3♠ Pass 4♥

Pass 7♣ AP

1. Fourth suit game force

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ K642

♥ A

♦ K54

♣ QJ873

South:

♠ AJ10

♥ 9852

♦ 10763

♣ A5

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 209

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ KQJ8

♥ A8654

♦ J964

♣ —

South:

♠ A

♥ QJ73

♦ 85

♣ AKJ1043

West North East South

Pass 1♥ Pass 1♣

Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 210	♠ QJ86	The opponents are silent.
Dealer: N	♥ J974	
Vul: NS	♦ Q2	You bid first.
HCP: 13	♣ AK2	
Board: 211	♠ J102	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ KJ986	Partner bids first.
HCP: 10	♣ A5	
Board: 212	♠ QJ7	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K975	You bid first.
HCP: 15	♣ AKQ106	
Board: 213	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ A873	Partner bids first.
HCP: 19	♣ KJ2	
Board: 214	♠ 93	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K109	You bid first.
HCP: 13	♣ A9853	

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

Board: 210
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ QJ86
 ♥ J974
 ♦ Q2
 ♣ AK2

South:
 ♠ K543
 ♥ AQ
 ♦ A843
 ♣ Q54

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

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

Board: 211
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 1N N

North:
 ♠ J102
 ♥ J43
 ♦ KJ986
 ♣ A5

South:
 ♠ AQ8
 ♥ Q1096
 ♦ A103
 ♣ Q76

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

Board: 212
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ QJ7
 ♥ 6
 ♦ K975
 ♣ AKQ106

South:
 ♠ AK843
 ♥ J542
 ♦ Q10
 ♣ 98

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

Board: 213
 Dealer: S
 Vul: NS
 North HCP: 19
 South HCP: 13
 Contract: 3N N

North:
 ♠ AQ
 ♥ KQ63
 ♦ A873
 ♣ KJ2

South:
 ♠ K1096
 ♥ J8
 ♦ KQ5
 ♣ A1043

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

Board: 214
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ 93
 ♥ KQJ
 ♦ K109
 ♣ A9853

South:
 ♠ KJ1054
 ♥ A97
 ♦ A853
 ♣ 7

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

1. New Minor Forcing

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 210	♠ K543	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A843	Partner bids first.
HCP: 15	♣ Q54	

Board: 211	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ A103	You bid first.
HCP: 14	♣ Q76	

Board: 212	♠ AK843	The opponents are silent.
Dealer: N	♥ J542	
Vul: None	♦ Q10	Partner bids first.
HCP: 10	♣ 98	

Board: 213	♠ K1096	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQ5	You bid first.
HCP: 13	♣ A1043	

Board: 214	♠ KJ1054	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ A853	Partner bids first.
HCP: 12	♣ 7	

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

Board: 210
Dealer: N
Vul: NS
North HCP: 13
South HCP: 15
Contract: 4♠ S

North:
♠ QJ86
♥ J974
♦ Q2
♣ AK2

South:
♠ K543
♥ AQ
♦ A843
♣ Q54

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

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

Board: 211
Dealer: S
Vul: EW
North HCP: 10
South HCP: 14
Contract: 1N N

North:
♠ J102
♥ J43
♦ KJ986
♣ A5

South:
♠ AQ8
♥ Q1096
♦ A103
♣ Q76

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

Board: 212
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♠ S

North:
♠ QJ7
♥ 6
♦ K975
♣ AKQ106

South:
♠ AK843
♥ J542
♦ Q10
♣ 98

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

Board: 213
Dealer: S
Vul: NS
North HCP: 19
South HCP: 13
Contract: 3N N

North:
♠ AQ
♥ KQ63
♦ A873
♣ KJ2

South:
♠ K1096
♥ J8
♦ KQ5
♣ A1043

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

Board: 214
Dealer: N
Vul: Both
North HCP: 13
South HCP: 12
Contract: 3N N

North:
♠ 93
♥ KQJ
♦ K109
♣ A9853

South:
♠ KJ1054
♥ A97
♦ A853
♣ 7

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

1. New Minor Forcing

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 215	♠ 3	The opponents are silent.
Dealer: S	♥ Q942	
Vul: NS	♦ A983	Partner bids first.
HCP: 11	♣ AJ104	

Board: 216	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AJ2	You bid first.
HCP: 19	♣ K8752	

Board: 217	♠ KQ843	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ 8763	Partner bids first.
HCP: 13	♣ Q	

Board: 218	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ A6	You bid first.
HCP: 18	♣ J532	

Board: 219	♠ K8	The opponents are silent.
Dealer: S	♥ KQ942	
Vul: None	♦ 875	Partner bids first.
HCP: 12	♣ A98	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: EW	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: Both	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: None	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT ¹
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ ²	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S						

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ7				1♣
Vul: None	♥ KQ942	♥ 873	Pass	1♥	Pass	2NT
North HCP: 12	♦ 875	♦ AK6	Pass	3NT	AP	
South HCP: 18	♣ A98	♣ KQ65				
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 215	♠ KQ104	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ KJ6	You bid first.
HCP: 14	♣ 965	

Board: 216	♠ 976	The opponents are silent.
Dealer: N	♥ AJ743	
Vul: EW	♦ KQ43	Partner bids first.
HCP: 10	♣ 6	

Board: 217	♠ AJ	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ 54	You bid first.
HCP: 13	♣ AKJ832	

Board: 218	♠ 10742	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ AK96	

Board: 219	♠ AQ7	The opponents are silent.
Dealer: S	♥ 873	
Vul: None	♦ AK6	You bid first.
HCP: 18	♣ KQ65	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: EW	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: Both	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: None	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT ¹
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ ²	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S						

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ7				1♣
Vul: None	♥ KQ942	♥ 873	Pass	1♥	Pass	2NT
North HCP: 12	♦ 875	♦ AK6	Pass	3NT	AP	
South HCP: 18	♣ A98	♣ KQ65				
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 220	♠ K94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ 1043	You bid first.
HCP: 14	♣ KQ85	

Board: 221	♠ 7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ J9753	Partner bids first.
HCP: 11	♣ KJ62	

Board: 222	♠ Q985	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ 852	You bid first.
HCP: 13	♣ AQ10	

Board: 223	♠ AJ753	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ KJ103	Partner bids first.
HCP: 10	♣ 3	

Board: 224	♠ A953	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q72	You bid first.
HCP: 12	♣ AQ1084	

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

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ Q7652		1♣	Pass	1♠
Vul: NS	♥ AQ9	♥ K832	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ 1043	♦ Q52	Pass	3♠ ²	Pass	4♠
South HCP: 11	♣ KQ85	♣ A	AP			
Contract: 4♠ S						
						1. New Minor Forcing
						2. 3♠

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ82				1♣
Vul: None	♥ AQ7	♥ J2	Pass	1♦	Pass	1♠
North HCP: 11	♦ J9753	♦ Q42	Pass	2♣	AP	
South HCP: 14	♣ KJ62	♣ AQ107				
Contract: 2♣ S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q985	♠ 103		1♣	Pass	1♦
Vul: NS	♥ KQ8	♥ A1094	Pass	1♠	Pass	1NT
North HCP: 13	♦ 852	♦ A10643	AP			
South HCP: 8	♣ AQ10	♣ 53				
Contract: 1N S						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AJ753	♠ KQ2				1♣
Vul: EW	♥ J75	♥ A643	Pass	1♠	Pass	1NT
North HCP: 10	♦ KJ103	♦ 84	AP			
South HCP: 14	♣ 3	♣ AJ62				
Contract: 1N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ KQ82		1♣	Pass	1♥
Vul: EW	♥ 10	♥ J654	Pass	1♠	Pass	3♠
North HCP: 12	♦ Q72	♦ A1098	AP			
South HCP: 10	♣ AQ1084	♣ 5				
Contract: 3♠ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 220	♠ Q7652	The opponents are silent.
Dealer: N	♥ K832	
Vul: NS	♦ Q52	Partner bids first.
HCP: 11	♣ A	

Board: 221	♠ KQ82	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ Q42	You bid first.
HCP: 14	♣ AQ107	

Board: 222	♠ 103	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ A10643	Partner bids first.
HCP: 8	♣ 53	

Board: 223	♠ KQ2	The opponents are silent.
Dealer: S	♥ A643	
Vul: EW	♦ 84	You bid first.
HCP: 14	♣ AJ62	

Board: 224	♠ KQ82	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ A1098	Partner bids first.
HCP: 10	♣ 5	

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

Board: 220			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♠
Vul: NS	♠ K94	♠ Q7652	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♥ AQ9	♥ K832	Pass	3♠ ²	Pass	4♠
South HCP: 11	♦ 1043	♦ Q52	AP			
Contract: 4♠ S	♣ KQ85	♣ A	1. New Minor Forcing			
			2. 3♠			

Board: 221			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 7	♠ KQ82	Pass	1♦	Pass	1♠
North HCP: 11	♥ AQ7	♥ J2	Pass	2♣	AP	
South HCP: 14	♦ J9753	♦ Q42				
Contract: 2♣ S	♣ KJ62	♣ AQ107				

Board: 222			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: NS	♠ Q985	♠ 103	Pass	1♠	Pass	1NT
North HCP: 13	♥ KQ8	♥ A1094	AP			
South HCP: 8	♦ 852	♦ A10643				
Contract: 1N S	♣ AQ10	♣ 53				

Board: 223			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ AJ753	♠ KQ2	Pass	1♠	Pass	1NT
North HCP: 10	♥ J75	♥ A643	AP			
South HCP: 14	♦ KJ103	♦ 84				
Contract: 1N S	♣ 3	♣ AJ62				

Board: 224			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: EW	♠ A953	♠ KQ82	Pass	1♠	Pass	3♠
North HCP: 12	♥ 10	♥ J654	AP			
South HCP: 10	♦ Q72	♦ A1098				
Contract: 3♠ N	♣ AQ1084	♣ 5				

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 225	♠ KQJ83	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ Q10872	Partner bids first.
HCP: 8	♣ 8	

Board: 226	♠ 97	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ 1075	You bid first.
HCP: 14	♣ AK54	

Board: 227	♠ AK9865	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 11	♣ 4	

Board: 228	♠ K962	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ Q8	You bid first.
HCP: 13	♣ AQ52	

Board: 229	♠ KQ65	The opponents are silent.
Dealer: S	♥ A862	
Vul: EW	♦ AJ93	Partner bids first.
HCP: 15	♣ J	

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

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ A104				1♣
Vul: EW	♥ A862	♥ KQ10	Pass	1♥	Pass	2♣
North HCP: 15	♦ AJ93	♦ 4	Pass	3NT	AP	
South HCP: 11	♣ J	♣ Q108632				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 225	♠ 10	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AJ43	You bid first.
HCP: 12	♣ AJ762	

Board: 226	♠ AQ54	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ K9864	Partner bids first.
HCP: 12	♣ Q7	

Board: 227	♠ —	The opponents are silent.
Dealer: S	♥ AK107	
Vul: EW	♦ 103	You bid first.
HCP: 14	♣ AQJ8752	

Board: 228	♠ A5	The opponents are silent.
Dealer: N	♥ K10632	
Vul: None	♦ AJ63	Partner bids first.
HCP: 12	♣ 84	

Board: 229	♠ A104	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ Q108632	

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

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ A104				1♣
Vul: EW	♥ A862	♥ KQ10	Pass	1♥	Pass	2♣
North HCP: 15	♦ AJ93	♦ 4	Pass	3NT	AP	
South HCP: 11	♣ J	♣ Q108632				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 230	♠ Q83	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J95	You bid first.
HCP: 19	♣ AKQ4	

Board: 231	♠ A107543	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 13	♣ 3	

Board: 232	♠ J1042	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AJ	You bid first.
HCP: 14	♣ A832	

Board: 233	♠ AJ106	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ KJ103	Partner bids first.
HCP: 11	♣ Q6	

Board: 234	♠ Q9	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K1097	You bid first.
HCP: 14	♣ AQ1096	

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

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ A52		1♣	Pass	1♥
Vul: None	♥ AQJ	♥ 9432	Pass	2NT	Pass	3NT
North HCP: 19	♦ J95	♦ KQ10	AP			
South HCP: 10	♣ AKQ4	♣ J73				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A107543	♠ Q				1♣
Vul: NS	♥ K84	♥ A109	Pass	1♠	Pass	2♣
North HCP: 13	♦ AQ4	♦ K82	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ KJ9762	AP			
Contract: 4♠ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 853		1♣	Pass	1♥
Vul: Both	♥ A82	♥ KQ973	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ	♦ K4	AP			
South HCP: 11	♣ A832	♣ K95				
Contract: 1N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ Q2				1♣
Vul: None	♥ 943	♥ AQJ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ103	♦ 862	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q6	♣ AJ97	AP			
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J1087		1♣	Pass	1♥
Vul: NS	♥ K2	♥ AQ106	Pass	1NT	Pass	3NT
North HCP: 14	♦ K1097	♦ AQ64	AP			
South HCP: 16	♣ AQ1096	♣ K				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 230	♠ A52	The opponents are silent.
Dealer: N	♥ 9432	
Vul: None	♦ KQ10	Partner bids first.
HCP: 10	♣ J73	

Board: 231	♠ Q	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ K82	You bid first.
HCP: 13	♣ KJ9762	

Board: 232	♠ 853	The opponents are silent.
Dealer: N	♥ KQ973	
Vul: Both	♦ K4	Partner bids first.
HCP: 11	♣ K95	

Board: 233	♠ Q2	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ 862	You bid first.
HCP: 14	♣ AJ97	

Board: 234	♠ J1087	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 16	♣ K	

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

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ A52		1♣	Pass	1♥
Vul: None	♥ AQJ	♥ 9432	Pass	2NT	Pass	3NT
North HCP: 19	♦ J95	♦ KQ10	AP			
South HCP: 10	♣ AKQ4	♣ J73				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A107543	♠ Q				1♣
Vul: NS	♥ K84	♥ A109	Pass	1♠	Pass	2♣
North HCP: 13	♦ AQ4	♦ K82	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ KJ9762	AP			
Contract: 4♠ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 853		1♣	Pass	1♥
Vul: Both	♥ A82	♥ KQ973	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ	♦ K4	AP			
South HCP: 11	♣ A832	♣ K95				
Contract: 1N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ Q2				1♣
Vul: None	♥ 943	♥ AQJ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ103	♦ 862	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q6	♣ AJ97	AP			
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J1087		1♣	Pass	1♥
Vul: NS	♥ K2	♥ AQ106	Pass	1NT	Pass	3NT
North HCP: 14	♦ K1097	♦ AQ64	AP			
South HCP: 16	♣ AQ1096	♣ K				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 235	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 19	♣ J7	

Board: 236	♠ Q10	The opponents are silent.
Dealer: N	♥ J973	
Vul: None	♦ AJ4	You bid first.
HCP: 12	♣ KJ93	

Board: 237	♠ K108	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ J9642	Partner bids first.
HCP: 12	♣ K6	

Board: 238	♠ A975	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ K9	You bid first.
HCP: 11	♣ 85432	

Board: 239	♠ 102	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ Q10765	Partner bids first.
HCP: 10	♣ 1098	

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

Board: 235

Dealer: S

Vul: EW

North HCP: 19

South HCP: 12

Contract: 3N S

North:

♠ AKJ3

♥ KJ83

♦ AQ7

♣ J7

South:

♠ 876

♥ A92

♦ K93

♣ KQ53

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 236

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ Q10

♥ J973

♦ AJ4

♣ KJ93

South:

♠ 9643

♥ KQ10

♦ K1073

♣ 84

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 237

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K108

♥ AJ10

♦ J9642

♣ K6

South:

♠ J6

♥ 94

♦ AK3

♣ AQJ985

West North East South

1♣

Pass 1♦ Pass 3♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♠ S

North:

♠ A975

♥ A6

♦ K9

♣ 85432

South:

♠ Q10832

♥ Q95

♦ A10

♣ AKQ

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 2NT¹

Pass 3♦² Pass 3♠

Pass 4♥³ Pass 4♠

AP

1. Cue bid, surplus

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 239

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 1N N

North:

♠ 102

♥ AKJ

♦ Q10765

♣ 1098

South:

♠ AQ65

♥ Q87

♦ 4

♣ AK532

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 1NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 235	♠ 876	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K93	You bid first.
HCP: 12	♣ KQ53	

Board: 236	♠ 9643	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ K1073	Partner bids first.
HCP: 8	♣ 84	

Board: 237	♠ J6	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ AQJ985	

Board: 238	♠ Q10832	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A10	Partner bids first.
HCP: 17	♣ AKQ	

Board: 239	♠ AQ65	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ 4	You bid first.
HCP: 15	♣ AK532	

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

Board: 235

Dealer: S

Vul: EW

North HCP: 19

South HCP: 12

Contract: 3N S

North:

♠ AKJ3

♥ KJ83

♦ AQ7

♣ J7

South:

♠ 876

♥ A92

♦ K93

♣ KQ53

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 236

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ Q10

♥ J973

♦ AJ4

♣ KJ93

South:

♠ 9643

♥ KQ10

♦ K1073

♣ 84

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 237

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K108

♥ AJ10

♦ J9642

♣ K6

South:

♠ J6

♥ 94

♦ AK3

♣ AQJ985

West North East South

1♣

Pass 1♦ Pass 3♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♠ S

North:

♠ A975

♥ A6

♦ K9

♣ 85432

South:

♠ Q10832

♥ Q95

♦ A10

♣ AKQ

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 2NT¹

Pass 3♦² Pass 3♠

Pass 4♥³ Pass 4♠

AP

1. Cue bid, surplus

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 239

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 1N N

North:

♠ 102

♥ AKJ

♦ Q10765

♣ 1098

South:

♠ AQ65

♥ Q87

♦ 4

♣ AK532

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 1NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 240	♠ A	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KJ753	You bid first.
HCP: 12	♣ KJ9842	

Board: 241	♠ KQ97	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A72	Partner bids first.
HCP: 13	♣ K98	

Board: 242	♠ 92	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ KQ987	

Board: 243	♠ 87	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AJ9432	Partner bids first.
HCP: 7	♣ 1062	

Board: 244	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ J	You bid first.
HCP: 19	♣ KJ1063	

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

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ A

♥ 6

♦ KJ753

♣ KJ9842

South:

♠ Q1098642

♥ KJ109

♦ —

♣ A6

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4♠

AP

Board: 241

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ97

♥ J74

♦ A72

♣ K98

South:

♠ A53

♥ Q83

♦ 954

♣ AQJ3

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 242

Dealer: N

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♣ N

North:

♠ 92

♥ AQ97

♦ 103

♣ KQ987

South:

♠ AKJ104

♥ 1043

♦ J9

♣ A64

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 2♥ Pass 3♣

AP

1. New Minor Forcing

Board: 243

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♦ N

North:

♠ 87

♥ Q3

♦ AJ9432

♣ 1062

South:

♠ KJ52

♥ A862

♦ —

♣ AQ753

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2♦ AP

Board: 244

Dealer: N

Vul: None

North HCP: 19

South HCP: 9

Contract: 5♠ S

North:

♠ AKQJ

♥ KJ8

♦ J

♣ KJ1063

South:

♠ 109842

♥ Q432

♦ AK107

♣ —

West North East South

1♣ Pass 1♠

Pass 4♦¹ Pass 4♥²

Pass 4♠ Pass 4NT³

Pass 5♠⁴ AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 240	♠ Q1098642	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ A6	

Board: 241	♠ A53	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ 954	You bid first.
HCP: 13	♣ AQJ3	

Board: 242	♠ AKJ104	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ J9	Partner bids first.
HCP: 13	♣ A64	

Board: 243	♠ KJ52	The opponents are silent.
Dealer: S	♥ A862	
Vul: Both	♦ —	You bid first.
HCP: 14	♣ AQ753	

Board: 244	♠ 109842	The opponents are silent.
Dealer: N	♥ Q432	
Vul: None	♦ AK107	Partner bids first.
HCP: 9	♣ —	

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

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ A

♥ 6

♦ KJ753

♣ KJ9842

South:

♠ Q1098642

♥ KJ109

♦ —

♣ A6

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4♠

AP

Board: 241

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ97

♥ J74

♦ A72

♣ K98

South:

♠ A53

♥ Q83

♦ 954

♣ AQJ3

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 242

Dealer: N

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♣ N

North:

♠ 92

♥ AQ97

♦ 103

♣ KQ987

South:

♠ AKJ104

♥ 1043

♦ J9

♣ A64

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 2♥ Pass 3♣

AP

1. New Minor Forcing

Board: 243

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♦ N

North:

♠ 87

♥ Q3

♦ AJ9432

♣ 1062

South:

♠ KJ52

♥ A862

♦ —

♣ AQ753

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2♦ AP

Board: 244

Dealer: N

Vul: None

North HCP: 19

South HCP: 9

Contract: 5♠ S

North:

♠ AKQJ

♥ KJ8

♦ J

♣ KJ1063

South:

♠ 109842

♥ Q432

♦ AK107

♣ —

West North East South

1♣ Pass 1♠

Pass 4♦¹ Pass 4♥²

Pass 4♠ Pass 4NT³

Pass 5♠⁴ AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 245	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: NS	♦ K86	Partner bids first.
HCP: 14	♣ 653	
Board: 246	♠ J	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ KQ7	You bid first.
HCP: 16	♣ KQJ8643	
Board: 247	♠ A2	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: NS	♦ KQ63	Partner bids first.
HCP: 16	♣ J53	
Board: 248	♠ Q96	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ K5	You bid first.
HCP: 13	♣ A5432	
Board: 249	♠ KQ32	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: None	♦ 65	Partner bids first.
HCP: 13	♣ A104	

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

Board: 245

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ AQ4

♥ AJ93

♦ K86

♣ 653

South:

♠ K

♥ 1042

♦ QJ103

♣ AK1074

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 246

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ A7

♦ KQ7

♣ KQJ8643

South:

♠ AKQ9754

♥ K109

♦ 98

♣ 7

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4♠

AP

Board: 247

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

South:

♠ K653

♥ J1095

♦ J10

♣ AK7

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT¹ Pass 3♣²

Pass 3♥ Pass 3♠³

Pass 4♦⁴ Pass 4♥

AP

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

Board: 248

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

South:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

AP

Board: 249

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 3N N

North:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

South:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 3NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 245	♠ K	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ QJ103	You bid first.
HCP: 13	♣ AK1074	

Board: 246	♠ AKQ9754	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ 98	Partner bids first.
HCP: 12	♣ 7	

Board: 247	♠ K653	The opponents are silent.
Dealer: S	♥ J1095	
Vul: NS	♦ J10	You bid first.
HCP: 12	♣ AK7	

Board: 248	♠ AJ105	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ AQ109	Partner bids first.
HCP: 15	♣ 96	

Board: 249	♠ 6	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ AQJ3	You bid first.
HCP: 17	♣ KQJ83	

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

Board: 245

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ AQ4

♥ AJ93

♦ K86

♣ 653

South:

♠ K

♥ 1042

♦ QJ103

♣ AK1074

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 246

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ A7

♦ KQ7

♣ KQJ8643

South:

♠ AKQ9754

♥ K109

♦ 98

♣ 7

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4♠

AP

Board: 247

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

South:

♠ K653

♥ J1095

♦ J10

♣ AK7

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT¹ Pass 3♣²

Pass 3♥ Pass 3♠³

Pass 4♦⁴ Pass 4♥

AP

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

Board: 248

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

South:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

AP

Board: 249

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 3N N

North:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

South:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 3NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 250	♠ K8	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: NS	♦ KQ6	You bid first.
HCP: 14	♣ J764	

Board: 251	♠ 109864	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ J32	Partner bids first.
HCP: 8	♣ Q72	

Board: 252	♠ J96	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ AK8	You bid first.
HCP: 18	♣ AK63	

Board: 253	♠ A9	West Doubles Pass if possible.
Dealer: S	♥ K932	East Bids 2♦ if possible.
Vul: NS	♦ J93	
HCP: 11	♣ K742	Partner bids first.

Board: 254	♠ 9843	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ QJ7	You bid first.
HCP: 13	♣ AJ83	

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

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J532		1♣	Pass	1♠
Vul: NS	♥ AJ43	♥ 852	Pass	1NT	AP	
North HCP: 14	♦ KQ6	♦ A42				
South HCP: 8	♣ J764	♣ K83				
Contract: 1N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ QJ2				1♣
Vul: EW	♥ KQ	♥ A842	Pass	1♠	Pass	1NT
North HCP: 8	♦ J32	♦ KQ4	AP			
South HCP: 12	♣ Q72	♣ 863				
Contract: 1N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K854		1♣	Pass	1♥
Vul: Both	♥ K76	♥ AQJ4	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK8	♦ 63	Pass	3NT	AP	
South HCP: 11	♣ AK63	♣ J109				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ43				1♣
Vul: NS	♥ K932	♥ 765	Pass	1♥	Pass	1♠
North HCP: 11	♦ J93	♦ Q10	Pass	1NT	Pass	Pass
South HCP: 12	♣ K742	♣ AJ53	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 9843	♠ A106		1♣	Pass	1♥
Vul: EW	♥ AJ	♥ Q942	Pass	1♠	Pass	1NT
North HCP: 13	♦ QJ7	♦ A1065	AP			
South HCP: 10	♣ AJ83	♣ 107				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 250	♠ J532	The opponents are silent.
Dealer: N	♥ 852	
Vul: NS	♦ A42	Partner bids first.
HCP: 8	♣ K83	

Board: 251	♠ QJ2	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ KQ4	You bid first.
HCP: 12	♣ 863	

Board: 252	♠ K854	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ 63	Partner bids first.
HCP: 11	♣ J109	

Board: 253	♠ KQ43	West Doubles Pass if possible.
Dealer: S	♥ 765	East Bids 2♦ if possible.
Vul: NS	♦ Q10	
HCP: 12	♣ AJ53	You bid first.

Board: 254	♠ A106	The opponents are silent.
Dealer: N	♥ Q942	
Vul: EW	♦ A1065	Partner bids first.
HCP: 10	♣ 107	

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

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J532		1♣	Pass	1♠
Vul: NS	♥ AJ43	♥ 852	Pass	1NT	AP	
North HCP: 14	♦ KQ6	♦ A42				
South HCP: 8	♣ J764	♣ K83				
Contract: 1N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ QJ2				1♣
Vul: EW	♥ KQ	♥ A842	Pass	1♠	Pass	1NT
North HCP: 8	♦ J32	♦ KQ4	AP			
South HCP: 12	♣ Q72	♣ 863				
Contract: 1N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K854		1♣	Pass	1♥
Vul: Both	♥ K76	♥ AQJ4	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK8	♦ 63	Pass	3NT	AP	
South HCP: 11	♣ AK63	♣ J109				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ43				1♣
Vul: NS	♥ K932	♥ 765	Pass	1♥	Pass	1♠
North HCP: 11	♦ J93	♦ Q10	Pass	1NT	Pass	Pass
South HCP: 12	♣ K742	♣ AJ53	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 9843	♠ A106		1♣	Pass	1♥
Vul: EW	♥ AJ	♥ Q942	Pass	1♠	Pass	1NT
North HCP: 13	♦ QJ7	♦ A1065	AP			
South HCP: 10	♣ AJ83	♣ 107				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 255	♠ 984	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ AQ1063	Partner bids first.
HCP: 10	♣ 65	
Board: 256	♠ K987	The opponents are silent.
Dealer: N	♥ A652	
Vul: EW	♦ A	You bid first.
HCP: 12	♣ J1083	
Board: 257	♠ QJ975	The opponents are silent.
Dealer: S	♥ 8743	
Vul: None	♦ AJ4	Partner bids first.
HCP: 10	♣ Q	
Board: 258	♠ AQ42	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ K65	You bid first.
HCP: 13	♣ 1083	
Board: 259	♠ 65	The opponents are silent.
Dealer: S	♥ AKQJ864	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ 73	

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

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ K73				1♣
Vul: Both	♥ A53	♥ K82	Pass	1♦	Pass	2NT
North HCP: 10	♦ AQ1063	♦ K7	Pass	3NT	AP	
South HCP: 18	♣ 65	♣ AKQ94				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ 65		1♣	Pass	1♦
Vul: EW	♥ A652	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12	♦ A	♦ J9872	AP			
South HCP: 7	♣ J1083	♣ KQ2				
Contract: 1N S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ QJ975	♠ —				1♣
Vul: None	♥ 8743	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 10	♦ AJ4	♦ Q982	Pass	2♥	Pass	3♥
South HCP: 14	♣ Q	♣ A10742	AP			
Contract: 3♥ N						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 107		1♣	Pass	1♥
Vul: NS	♥ A62	♥ KQ75	Pass	1♠	Pass	3NT
North HCP: 13	♦ K65	♦ AJ73	AP			
South HCP: 14	♣ 1083	♣ A52				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A873				1♣
Vul: Both	♥ AKQJ864	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ K9	♦ 1076	Pass	4♥	AP	
South HCP: 11	♣ 73	♣ AK9652				
Contract: 4♥ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 255	♠ K73	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ K7	You bid first.
HCP: 18	♣ AKQ94	

Board: 256	♠ 65	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ J9872	Partner bids first.
HCP: 7	♣ KQ2	

Board: 257	♠ —	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ Q982	You bid first.
HCP: 14	♣ A10742	

Board: 258	♠ 107	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ AJ73	Partner bids first.
HCP: 14	♣ A52	

Board: 259	♠ A873	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 1076	You bid first.
HCP: 11	♣ AK9652	

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

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ K73				1♣
Vul: Both	♥ A53	♥ K82	Pass	1♦	Pass	2NT
North HCP: 10	♦ AQ1063	♦ K7	Pass	3NT	AP	
South HCP: 18	♣ 65	♣ AKQ94				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ 65		1♣	Pass	1♦
Vul: EW	♥ A652	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12	♦ A	♦ J9872	AP			
South HCP: 7	♣ J1083	♣ KQ2				
Contract: 1N S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ QJ975	♠ —				1♣
Vul: None	♥ 8743	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 10	♦ AJ4	♦ Q982	Pass	2♥	Pass	3♥
South HCP: 14	♣ Q	♣ A10742	AP			
Contract: 3♥ N						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 107		1♣	Pass	1♥
Vul: NS	♥ A62	♥ KQ75	Pass	1♠	Pass	3NT
North HCP: 13	♦ K65	♦ AJ73	AP			
South HCP: 14	♣ 1083	♣ A52				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A873				1♣
Vul: Both	♥ AKQJ864	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ K9	♦ 1076	Pass	4♥	AP	
South HCP: 11	♣ 73	♣ AK9652				
Contract: 4♥ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 260	♠ K986	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: None	♦ QJ	You bid first.
HCP: 19	♣ AK9	

Board: 261	♠ KQ109	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ A1082	Partner bids first.
HCP: 17	♣ KQ103	

Board: 262	♠ 9	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: None	♦ K52	You bid first.
HCP: 11	♣ K9542	

Board: 263	♠ KQ104	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ J764	Partner bids first.
HCP: 9	♣ 102	

Board: 264	♠ 3	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ AK8752	

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

Board: 260
 Dealer: N
 Vul: None
 North HCP: 19
 South HCP: 7
 Contract: 3N N

North:
 ♠ K986
 ♥ AQ32
 ♦ QJ
 ♣ AK9

South:
 ♠ 52
 ♥ 1064
 ♦ AK943
 ♣ 632

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

Board: 261
 Dealer: S
 Vul: EW
 North HCP: 17
 South HCP: 12
 Contract: 2♣ S

North:
 ♠ KQ109
 ♥ K
 ♦ A1082
 ♣ KQ103

South:
 ♠ AJ6
 ♥ J42
 ♦ J93
 ♣ AJ96

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

Board: 262
 Dealer: N
 Vul: None
 North HCP: 11
 South HCP: 7
 Contract: 1N N

North:
 ♠ 9
 ♥ AJ108
 ♦ K52
 ♣ K9542

South:
 ♠ A10743
 ♥ Q76
 ♦ J106
 ♣ 108

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

Board: 263
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 3N N

North:
 ♠ KQ104
 ♥ K92
 ♦ J764
 ♣ 102

South:
 ♠ A5
 ♥ AQ
 ♦ 109
 ♣ AK97643

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

Board: 264
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 3
 ♥ AJ105
 ♦ K6
 ♣ AK8752

South:
 ♠ A1064
 ♥ K874
 ♦ QJ103
 ♣ 10

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 260	♠ 52	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ AK943	Partner bids first.
HCP: 7	♣ 632	
Board: 261	♠ AJ6	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ J93	You bid first.
HCP: 12	♣ AJ96	
Board: 262	♠ A10743	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ J106	Partner bids first.
HCP: 7	♣ 108	
Board: 263	♠ A5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ 109	You bid first.
HCP: 17	♣ AK97643	
Board: 264	♠ A1064	The opponents are silent.
Dealer: N	♥ K874	
Vul: EW	♦ QJ103	Partner bids first.
HCP: 10	♣ 10	

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

Board: 260
 Dealer: N
 Vul: None
 North HCP: 19
 South HCP: 7
 Contract: 3N N

North:
 ♠ K986
 ♥ AQ32
 ♦ QJ
 ♣ AK9

South:
 ♠ 52
 ♥ 1064
 ♦ AK943
 ♣ 632

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

Board: 261
 Dealer: S
 Vul: EW
 North HCP: 17
 South HCP: 12
 Contract: 2♣ S

North:
 ♠ KQ109
 ♥ K
 ♦ A1082
 ♣ KQ103

South:
 ♠ AJ6
 ♥ J42
 ♦ J93
 ♣ AJ96

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

Board: 262
 Dealer: N
 Vul: None
 North HCP: 11
 South HCP: 7
 Contract: 1N N

North:
 ♠ 9
 ♥ AJ108
 ♦ K52
 ♣ K9542

South:
 ♠ A10743
 ♥ Q76
 ♦ J106
 ♣ 108

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

Board: 263
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 3N N

North:
 ♠ KQ104
 ♥ K92
 ♦ J764
 ♣ 102

South:
 ♠ A5
 ♥ AQ
 ♦ 109
 ♣ AK97643

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

Board: 264
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 3
 ♥ AJ105
 ♦ K6
 ♣ AK8752

South:
 ♠ A1064
 ♥ K874
 ♦ QJ103
 ♣ 10

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 265	♠ 9876	The opponents are silent.
Dealer: S	♥ AQ954	
Vul: Both	♦ K53	Partner bids first.
HCP: 9	♣ 7	

Board: 266	♠ J107	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ A9	You bid first.
HCP: 12	♣ KQ10873	

Board: 267	♠ AK984	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ J82	Partner bids first.
HCP: 11	♣ 106	

Board: 268	♠ A1092	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ J9	You bid first.
HCP: 11	♣ KQJ1098	

Board: 269	♠ K42	The opponents are silent.
Dealer: S	♥ AK10854	
Vul: EW	♦ 743	Partner bids first.
HCP: 13	♣ K	

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

Board: 265

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♣ S

North:

♠ 9876

♥ AQ954

♦ K53

♣ 7

South:

♠ K2

♥ K107

♦ 42

♣ AK8652

West North East South

Pass 1♥ Pass 2♣

AP

Board: 266

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

South:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

West North East South

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3NT

AP

Board: 267

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ AK984

♥ K76

♦ J82

♣ 106

South:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

West North East South

Pass 1♠ Pass 3♣

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 11

South HCP: 23

Contract: 6N N

North:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

South:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦¹

Pass 3♣ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Fourth suit game force

Board: 269

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ K42

♥ AK10854

♦ 743

♣ K

South:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

West North East South

Pass 1♥ Pass 2♣

Pass 3♥ Pass 4♥

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 265	♠ K2	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ 42	You bid first.
HCP: 13	♣ AK8652	

Board: 266	♠ KQ8	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: NS	♦ 108754	Partner bids first.
HCP: 13	♣ 2	

Board: 267	♠ Q7	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ AKQJ875	

Board: 268	♠ KQ6	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ KQ65	Partner bids first.
HCP: 23	♣ A2	

Board: 269	♠ Q9	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ KJ	You bid first.
HCP: 12	♣ AQ86532	

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

Board: 265

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♣ S

North:

♠ 9876

♥ AQ954

♦ K53

♣ 7

South:

♠ K2

♥ K107

♦ 42

♣ AK8652

West North East South

Pass 1♥ Pass 2♣

AP

Board: 266

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

South:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

West North East South

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3NT

AP

Board: 267

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ AK984

♥ K76

♦ J82

♣ 106

South:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

West North East South

Pass 1♠ Pass 3♣

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 11

South HCP: 23

Contract: 6N N

North:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

South:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦¹

Pass 3♣ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Fourth suit game force

Board: 269

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ K42

♥ AK10854

♦ 743

♣ K

South:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

West North East South

Pass 1♥ Pass 2♣

Pass 3♥ Pass 4♥

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 270	♠ AJ6	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ 10	You bid first.
HCP: 14	♣ KQ108532	
Board: 271	♠ AK83	The opponents are silent.
Dealer: S	♥ A106432	
Vul: Both	♦ 65	Partner bids first.
HCP: 11	♣ 8	
Board: 272	♠ AKJ3	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ J	You bid first.
HCP: 13	♣ J9542	
Board: 273	♠ 8	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ Q10643	Partner bids first.
HCP: 7	♣ J73	
Board: 274	♠ A65	The opponents are silent.
Dealer: N	♥ K762	
Vul: EW	♦ K109	You bid first.
HCP: 14	♣ A98	

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

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

South:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

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

	1♣	Pass	1♦
--	----	------	----

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

Pass	4♣	AP	
------	----	----	--

Board: 271

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 5♥ N

North:

♠ AK83

♥ A106432

♦ 65

♣ 8

South:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

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

1♣

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

Pass	3♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♥ ²	AP	
------	-----------------	----	--

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ K74

♦ J

♣ J9542

South:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Fourth suit game force

Board: 273

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 4♥ S

North:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

South:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

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

1♣

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

Pass	3♠ ¹	Pass	4♣ ²
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Splinter

2. Cue bid, a ♣ stopper

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ A65

♥ K762

♦ K109

♣ A98

South:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 270	♠ 832	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: NS	♦ AQJ72	Partner bids first.
HCP: 10	♣ 4	
Board: 271	♠ J	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ KJ10953	
Board: 272	♠ Q9	The opponents are silent.
Dealer: N	♥ 108532	
Vul: NS	♦ AKQ93	Partner bids first.
HCP: 15	♣ A	
Board: 273	♠ AQ97	The opponents are silent.
Dealer: S	♥ Q986	
Vul: EW	♦ A	You bid first.
HCP: 18	♣ AQ95	
Board: 274	♠ J43	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: EW	♦ Q82	Partner bids first.
HCP: 7	♣ Q43	

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

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

South:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

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

	1♣	Pass	1♦
--	----	------	----

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

Pass	4♣	AP	
------	----	----	--

Board: 271

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 5♥ N

North:

♠ AK83

♥ A106432

♦ 65

♣ 8

South:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

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

1♣

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

Pass	3♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♥ ²	AP	
------	-----------------	----	--

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ K74

♦ J

♣ J9542

South:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Fourth suit game force

Board: 273

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 4♥ S

North:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

South:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

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

1♣

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

Pass	3♠ ¹	Pass	4♣ ²
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Splinter

2. Cue bid, a ♣ stopper

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ A65

♥ K762

♦ K109

♣ A98

South:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 275	♠ A7	The opponents are silent.
Dealer: S	♥ A7642	
Vul: Both	♦ 106	Partner bids first.
HCP: 12	♣ A653	

Board: 276	♠ AQ53	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ K92	You bid first.
HCP: 14	♣ K1043	

Board: 277	♠ Q54	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q8753	Partner bids first.
HCP: 9	♣ A84	

Board: 278	♠ AJ52	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ K96	You bid first.
HCP: 18	♣ AK8	

Board: 279	♠ AJ108	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AJ1084	Partner bids first.
HCP: 13	♣ 98	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ K85				1♣
Vul: Both	♥ A7642	♥ J	Pass	1♥	Pass	1NT
North HCP: 12	♦ 106	♦ KQ54	Pass	2♦ ¹	Pass	3NT
South HCP: 14	♣ A653	♣ KQ1087	AP			
Contract: 3N S			1. New Minor Forcing			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 72		1♣	Pass	1♥
Vul: NS	♥ Q7	♥ AK84	Pass	1♠	Pass	3NT
North HCP: 14	♦ K92	♦ AJ107	AP			
South HCP: 13	♣ K1043	♣ J96				
Contract: 3N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AKJ2				1♣
Vul: Both	♥ J10	♥ A742	Pass	1♦	Pass	2NT
North HCP: 9	♦ Q8753	♦ AJ	Pass	3NT	AP	
South HCP: 18	♣ A84	♣ J63				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q1043		1♣	Pass	1♠
Vul: EW	♥ K108	♥ A62	Pass	3♠	Pass	4♠
North HCP: 18	♦ K96	♦ 108	AP			
South HCP: 8	♣ AK8	♣ Q654				
Contract: 4♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ Q52				1♣
Vul: Both	♥ K8	♥ A5	Pass	1♦	Pass	2♣
North HCP: 13	♦ AJ1084	♦ 95	Pass	3NT	AP	
South HCP: 10	♣ 98	♣ KJ10754				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 275	♠ K85	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ KQ54	You bid first.
HCP: 14	♣ KQ1087	
Board: 276	♠ 72	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 13	♣ J96	
Board: 277	♠ AKJ2	The opponents are silent.
Dealer: S	♥ A742	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ J63	
Board: 278	♠ Q1043	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ Q654	
Board: 279	♠ Q52	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ 95	You bid first.
HCP: 10	♣ KJ10754	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ K85				1♣
Vul: Both	♥ A7642	♥ J	Pass	1♥	Pass	1NT
North HCP: 12	♦ 106	♦ KQ54	Pass	2♦ ¹	Pass	3NT
South HCP: 14	♣ A653	♣ KQ1087	AP			
Contract: 3N S			1. New Minor Forcing			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 72		1♣	Pass	1♥
Vul: NS	♥ Q7	♥ AK84	Pass	1♠	Pass	3NT
North HCP: 14	♦ K92	♦ AJ107	AP			
South HCP: 13	♣ K1043	♣ J96				
Contract: 3N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AKJ2				1♣
Vul: Both	♥ J10	♥ A742	Pass	1♦	Pass	2NT
North HCP: 9	♦ Q8753	♦ AJ	Pass	3NT	AP	
South HCP: 18	♣ A84	♣ J63				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q1043		1♣	Pass	1♠
Vul: EW	♥ K108	♥ A62	Pass	3♠	Pass	4♠
North HCP: 18	♦ K96	♦ 108	AP			
South HCP: 8	♣ AK8	♣ Q654				
Contract: 4♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ Q52				1♣
Vul: Both	♥ K8	♥ A5	Pass	1♦	Pass	2♣
North HCP: 13	♦ AJ1084	♦ 95	Pass	3NT	AP	
South HCP: 10	♣ 98	♣ KJ10754				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 280	♠ KQ	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ KJ932	

Board: 281	♠ KQ10932	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ 732	Partner bids first.
HCP: 10	♣ A	

Board: 282	♠ 9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ Q84	You bid first.
HCP: 13	♣ AK107632	

Board: 283	♠ A76	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: None	♦ J2	Partner bids first.
HCP: 10	♣ Q1042	

Board: 284	♠ KQ7	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ A94	You bid first.
HCP: 12	♣ K983	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10532		1♣	Pass	1♥
Vul: None	♥ A10	♥ KQJ97	Pass	2NT	Pass	3♠
North HCP: 19	♦ AQ43	♦ J65	Pass	3NT	AP	
South HCP: 11	♣ KJ932	♣ A				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KQ10932	♠ A5				1♣
Vul: NS	♥ J75	♥ 1062	Pass	1♠	Pass	2♣
North HCP: 10	♦ 732	♦ A4	Pass	2♠	AP	
South HCP: 11	♣ A	♣ K97652				
Contract: 2♠ N						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ KQ863		1♣	Pass	1♠
Vul: Both	♥ A4	♥ 107532	Pass	2♣	Pass	2♥
North HCP: 13	♦ Q84	♦ A6	Pass	3♣	Pass	3♥
South HCP: 11	♣ AK107632	♣ Q	Pass	4♣	AP	
Contract: 4♣ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ K54				1♣
Vul: None	♥ QJ82	♥ A654	Pass	1♥	Pass	2♥
North HCP: 10	♦ J2	♦ K54	AP			
South HCP: 14	♣ Q1042	♣ A86				
Contract: 2♥ N						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 109		1♣	Pass	1♥
Vul: EW	♥ 832	♥ AKQ5	Pass	1NT	AP	
North HCP: 12	♦ A94	♦ 763				
South HCP: 9	♣ K983	♣ 10542				
Contract: 1N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 280	♠ 10532	The opponents are silent.
Dealer: N	♥ KQJ97	
Vul: None	♦ J65	Partner bids first.
HCP: 11	♣ A	

Board: 281	♠ A5	The opponents are silent.
Dealer: S	♥ 1062	
Vul: NS	♦ A4	You bid first.
HCP: 11	♣ K97652	

Board: 282	♠ KQ863	The opponents are silent.
Dealer: N	♥ 107532	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ Q	

Board: 283	♠ K54	The opponents are silent.
Dealer: S	♥ A654	
Vul: None	♦ K54	You bid first.
HCP: 14	♣ A86	

Board: 284	♠ 109	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ 763	Partner bids first.
HCP: 9	♣ 10542	

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

Board: 280
 Dealer: N
 Vul: None
 North HCP: 19
 South HCP: 11
 Contract: 3N N

North:
 ♠ KQ
 ♥ A10
 ♦ AQ43
 ♣ KJ932

South:
 ♠ 10532
 ♥ KQJ97
 ♦ J65
 ♣ A

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

Board: 281
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 11
 Contract: 2♠ N

North:
 ♠ KQ10932
 ♥ J75
 ♦ 732
 ♣ A

South:
 ♠ A5
 ♥ 1062
 ♦ A4
 ♣ K97652

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

Board: 282
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ 9
 ♥ A4
 ♦ Q84
 ♣ AK107632

South:
 ♠ KQ863
 ♥ 107532
 ♦ A6
 ♣ Q

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

Board: 283
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 2♥ N

North:
 ♠ A76
 ♥ QJ82
 ♦ J2
 ♣ Q1042

South:
 ♠ K54
 ♥ A654
 ♦ K54
 ♣ A86

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

Board: 284
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 9
 Contract: 1N N

North:
 ♠ KQ7
 ♥ 832
 ♦ A94
 ♣ K983

South:
 ♠ 109
 ♥ AKQ5
 ♦ 763
 ♣ 10542

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 285	♠ Q72	The opponents are silent.
Dealer: S	♥ K1093	
Vul: None	♦ AK93	Partner bids first.
HCP: 15	♣ K6	

Board: 286	♠ AK5	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ KQ	You bid first.
HCP: 12	♣ 96532	

Board: 287	♠ AJ10762	The opponents are silent.
Dealer: S	♥ Q852	
Vul: EW	♦ K76	Partner bids first.
HCP: 10	♣ —	

Board: 288	♠ 985	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K105	You bid first.
HCP: 11	♣ J8543	

Board: 289	♠ AK8542	The opponents are silent.
Dealer: S	♥ 854	
Vul: NS	♦ Q3	Partner bids first.
HCP: 11	♣ Q6	

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

Board: 285
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 6♦ N

North:
 ♠ Q72
 ♥ K1093
 ♦ AK93
 ♣ K6

South:
 ♠ AK43
 ♥ —
 ♦ J1086
 ♣ QJ843

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

1. Fourth suit game force
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 286
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AK5
 ♥ 985
 ♦ KQ
 ♣ 96532

South:
 ♠ 8432
 ♥ AJ1073
 ♦ AJ7
 ♣ K

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

1. New Minor Forcing
2. 3♥

Board: 287
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 4♣ S

North:
 ♠ AJ10762
 ♥ Q852
 ♦ K76
 ♣ —

South:
 ♠ —
 ♥ 943
 ♦ AQ5
 ♣ KQJ9743

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

Board: 288
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 17
 Contract: 3N N

North:
 ♠ 985
 ♥ AK
 ♦ K105
 ♣ J8543

South:
 ♠ AQJ
 ♥ J104
 ♦ AJ974
 ♣ A10

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

Board: 289
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3N S

North:
 ♠ AK8542
 ♥ 854
 ♦ Q3
 ♣ Q6

South:
 ♠ 97
 ♥ AJ3
 ♦ A95
 ♣ K8432

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

1. New Minor Forcing

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 285	♠ AK43	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J1086	You bid first.
HCP: 11	♣ QJ843	
Board: 286	♠ 8432	The opponents are silent.
Dealer: N	♥ AJ1073	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 13	♣ K	
Board: 287	♠ —	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ AQ5	You bid first.
HCP: 12	♣ KQJ9743	
Board: 288	♠ AQJ	The opponents are silent.
Dealer: N	♥ J104	
Vul: Both	♦ AJ974	Partner bids first.
HCP: 17	♣ A10	
Board: 289	♠ 97	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ A95	You bid first.
HCP: 12	♣ K8432	

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

Board: 285
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 11
 Contract: 6♦ N

North:
 ♠ Q72
 ♥ K1093
 ♦ AK93
 ♣ K6

South:
 ♠ AK43
 ♥ —
 ♦ J1086
 ♣ QJ843

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

1. Fourth suit game force
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 286
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AK5
 ♥ 985
 ♦ KQ
 ♣ 96532

South:
 ♠ 8432
 ♥ AJ1073
 ♦ AJ7
 ♣ K

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

1. New Minor Forcing
2. 3♥

Board: 287
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 4♣ S

North:
 ♠ AJ10762
 ♥ Q852
 ♦ K76
 ♣ —

South:
 ♠ —
 ♥ 943
 ♦ AQ5
 ♣ KQJ9743

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

Board: 288
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 17
 Contract: 3N N

North:
 ♠ 985
 ♥ AK
 ♦ K105
 ♣ J8543

South:
 ♠ AQJ
 ♥ J104
 ♦ AJ974
 ♣ A10

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

Board: 289
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 12
 Contract: 3N S

North:
 ♠ AK8542
 ♥ 854
 ♦ Q3
 ♣ Q6

South:
 ♠ 97
 ♥ AJ3
 ♦ A95
 ♣ K8432

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

1. New Minor Forcing

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 290	♠ J52	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AQ83	You bid first.
HCP: 12	♣ AJ842	

Board: 291	♠ 10962	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ AK5	Partner bids first.
HCP: 12	♣ 85	

Board: 292	♠ A85	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ KQ954	

Board: 293	♠ A108	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: EW	♦ 976	Partner bids first.
HCP: 11	♣ 654	

Board: 294	♠ QJ32	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ A92	You bid first.
HCP: 13	♣ KJ7	

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

Board: 290			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: EW	North:	South:	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♠ J52	♠ AK43	Pass	3♦	Pass	4NT ²
South HCP: 20	♥ 9	♥ AKJ62	Pass	5♠ ³	Pass	6NT
Contract: 6N N	♦ AQ83	♦ K9	AP			
	♣ AJ842	♣ Q10				
			1. New Minor Forcing			
			2. Blackwood 0314, for ♦			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 291			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	1NT
North HCP: 12	♠ 10962	♠ QJ4	Pass	2NT	AP	
South HCP: 12	♥ KQ87	♥ 104				
Contract: 2N S	♦ AK5	♦ Q62				
	♣ 85	♣ AQJ97				

Board: 292			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 13	♠ A85	♠ J3				
South HCP: 11	♥ 1063	♥ AKQJ8				
Contract: 1N N	♦ A8	♦ 106432				
	♣ KQ954	♣ 10				

Board: 293			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 11	♠ A108	♠ Q53	AP			
South HCP: 11	♥ AQJ9	♥ 83				
Contract: 1N S	♦ 976	♦ A105				
	♣ 654	♣ AJ973				

Board: 294			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	3NT
North HCP: 13	♠ QJ32	♠ K6	AP			
South HCP: 13	♥ Q65	♥ AK73				
Contract: 3N S	♦ A92	♦ QJ64				
	♣ KJ7	♣ 952				

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 290	♠ AK43	The opponents are silent.
Dealer: N	♥ AKJ62	
Vul: EW	♦ K9	Partner bids first.
HCP: 20	♣ Q10	

Board: 291	♠ QJ4	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ Q62	You bid first.
HCP: 12	♣ AQJ97	

Board: 292	♠ J3	The opponents are silent.
Dealer: N	♥ AKQJ8	
Vul: None	♦ 106432	Partner bids first.
HCP: 11	♣ 10	

Board: 293	♠ Q53	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ A105	You bid first.
HCP: 11	♣ AJ973	

Board: 294	♠ K6	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ QJ64	Partner bids first.
HCP: 13	♣ 952	

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

Board: 290			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: EW	North:	South:	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♠ J52	♠ AK43	Pass	3♦	Pass	4NT ²
South HCP: 20	♥ 9	♥ AKJ62	Pass	5♠ ³	Pass	6NT
Contract: 6N N	♦ AQ83	♦ K9	AP			
	♣ AJ842	♣ Q10				
			1. New Minor Forcing			
			2. Blackwood 0314, for ♦			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 291			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	1NT
North HCP: 12	♠ 10962	♠ QJ4	Pass	2NT	AP	
South HCP: 12	♥ KQ87	♥ 104				
Contract: 2N S	♦ AK5	♦ Q62				
	♣ 85	♣ AQJ97				

Board: 292			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 13	♠ A85	♠ J3				
South HCP: 11	♥ 1063	♥ AKQJ8				
Contract: 1N N	♦ A8	♦ 106432				
	♣ KQ954	♣ 10				

Board: 293			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 11	♠ A108	♠ Q53	AP			
South HCP: 11	♥ AQJ9	♥ 83				
Contract: 1N S	♦ 976	♦ A105				
	♣ 654	♣ AJ973				

Board: 294			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	3NT
North HCP: 13	♠ QJ32	♠ K6	AP			
South HCP: 13	♥ Q65	♥ AK73				
Contract: 3N S	♦ A92	♦ QJ64				
	♣ KJ7	♣ 952				

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 295	♠ Q6	The opponents are silent.
Dealer: S	♥ AKJ1043	
Vul: None	♦ 96	Partner bids first.
HCP: 14	♣ A65	
Board: 296	♠ AK7	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ 984	You bid first.
HCP: 13	♣ A1085	
Board: 297	♠ 3	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ K109752	Partner bids first.
HCP: 7	♣ QJ5	
Board: 298	♠ K4	The opponents are silent.
Dealer: N	♥ A873	
Vul: None	♦ AQ2	You bid first.
HCP: 18	♣ AJ72	
Board: 299	♠ AQ86	The opponents are silent.
Dealer: S	♥ 7632	
Vul: NS	♦ Q95	Partner bids first.
HCP: 11	♣ K9	

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

Board: 295
Dealer: S
Vul: None
North HCP: 14
South HCP: 14
Contract: 3N S

North:
♠ Q6
♥ AKJ1043
♦ 96
♣ A65

South:
♠ K983
♥ 7
♦ AK5
♣ KJ932

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

1. Fourth suit game force

Board: 296
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 4♥ S

North:
♠ AK7
♥ Q82
♦ 984
♣ A1085

South:
♠ 94
♥ AKJ63
♦ J52
♣ K72

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

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

Board: 297
Dealer: S
Vul: Both
North HCP: 7
South HCP: 18
Contract: 3N S

North:
♠ 3
♥ J98
♦ K109752
♣ QJ5

South:
♠ KQ9
♥ Q42
♦ A4
♣ AK1098

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

Board: 298
Dealer: N
Vul: None
North HCP: 18
South HCP: 15
Contract: 6N N

North:
♠ K4
♥ A873
♦ AQ2
♣ AJ72

South:
♠ AJ108
♥ Q2
♦ K107
♣ KQ104

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	6NT
AP			

Board: 299
Dealer: S
Vul: NS
North HCP: 11
South HCP: 12
Contract: 1N S

North:
♠ AQ86
♥ 7632
♦ Q95
♣ K9

South:
♠ K74
♥ Q9
♦ A108
♣ QJ876

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 295	♠ K983	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ AK5	You bid first.
HCP: 14	♣ KJ932	

Board: 296	♠ 94	The opponents are silent.
Dealer: N	♥ AKJ63	
Vul: NS	♦ J52	Partner bids first.
HCP: 12	♣ K72	

Board: 297	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ A4	You bid first.
HCP: 18	♣ AK1098	

Board: 298	♠ AJ108	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ K107	Partner bids first.
HCP: 15	♣ KQ104	

Board: 299	♠ K74	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ A108	You bid first.
HCP: 12	♣ QJ876	

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

Board: 295
Dealer: S
Vul: None
North HCP: 14
South HCP: 14
Contract: 3N S

North:
♠ Q6
♥ AKJ1043
♦ 96
♣ A65

South:
♠ K983
♥ 7
♦ AK5
♣ KJ932

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

1. Fourth suit game force

Board: 296
Dealer: N
Vul: NS
North HCP: 13
South HCP: 12
Contract: 4♥ S

North:
♠ AK7
♥ Q82
♦ 984
♣ A1085

South:
♠ 94
♥ AKJ63
♦ J52
♣ K72

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

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

Board: 297
Dealer: S
Vul: Both
North HCP: 7
South HCP: 18
Contract: 3N S

North:
♠ 3
♥ J98
♦ K109752
♣ QJ5

South:
♠ KQ9
♥ Q42
♦ A4
♣ AK1098

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

Board: 298
Dealer: N
Vul: None
North HCP: 18
South HCP: 15
Contract: 6N N

North:
♠ K4
♥ A873
♦ AQ2
♣ AJ72

South:
♠ AJ108
♥ Q2
♦ K107
♣ KQ104

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	6NT
AP			

Board: 299
Dealer: S
Vul: NS
North HCP: 11
South HCP: 12
Contract: 1N S

North:
♠ AQ86
♥ 7632
♦ Q95
♣ K9

South:
♠ K74
♥ Q9
♦ A108
♣ QJ876

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 300	♠ 983	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ AJ5	You bid first.
HCP: 13	♣ KJ92	

Board: 301	♠ KJ	The opponents are silent.
Dealer: S	♥ Q932	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ J982	

Board: 302	♠ K1063	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ 72	You bid first.
HCP: 14	♣ KJ6	

Board: 303	♠ AJ765	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ J1086	Partner bids first.
HCP: 6	♣ 62	

Board: 304	♠ Q10	The opponents are silent.
Dealer: N	♥ A1087	
Vul: NS	♦ J2	You bid first.
HCP: 12	♣ KQ1062	

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

Board: 300
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 18
 Contract: 3N N

North:
 ♠ 983
 ♥ A82
 ♦ AJ5
 ♣ KJ92

South:
 ♠ AQ62
 ♥ J1073
 ♦ KQ4
 ♣ AQ

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

Board: 301
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2♣ S

North:
 ♠ KJ
 ♥ Q932
 ♦ A42
 ♣ J982

South:
 ♠ 1083
 ♥ J5
 ♦ KQ3
 ♣ AK1064

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

Board: 302
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ K1063
 ♥ AK53
 ♦ 72
 ♣ KJ6

South:
 ♠ AJ5
 ♥ Q8
 ♦ A10643
 ♣ Q75

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

Board: 303
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 18
 Contract: 2N S

North:
 ♠ AJ765
 ♥ 87
 ♦ J1086
 ♣ 62

South:
 ♠ K83
 ♥ AK103
 ♦ A5
 ♣ A1097

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

Board: 304
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ Q10
 ♥ A1087
 ♦ J2
 ♣ KQ1062

South:
 ♠ K876
 ♥ J4
 ♦ KQ864
 ♣ A9

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 300	♠ AQ62	The opponents are silent.
Dealer: N	♥ J1073	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 18	♣ AQ	

Board: 301	♠ 1083	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ KQ3	You bid first.
HCP: 13	♣ AK1064	

Board: 302	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A10643	Partner bids first.
HCP: 13	♣ Q75	

Board: 303	♠ K83	The opponents are silent.
Dealer: S	♥ AK103	
Vul: EW	♦ A5	You bid first.
HCP: 18	♣ A1097	

Board: 304	♠ K876	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 13	♣ A9	

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

Board: 300
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 18
 Contract: 3N N

North:
 ♠ 983
 ♥ A82
 ♦ AJ5
 ♣ KJ92

South:
 ♠ AQ62
 ♥ J1073
 ♦ KQ4
 ♣ AQ

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

Board: 301
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2♣ S

North:
 ♠ KJ
 ♥ Q932
 ♦ A42
 ♣ J982

South:
 ♠ 1083
 ♥ J5
 ♦ KQ3
 ♣ AK1064

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

Board: 302
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ K1063
 ♥ AK53
 ♦ 72
 ♣ KJ6

South:
 ♠ AJ5
 ♥ Q8
 ♦ A10643
 ♣ Q75

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

Board: 303
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 18
 Contract: 2N S

North:
 ♠ AJ765
 ♥ 87
 ♦ J1086
 ♣ 62

South:
 ♠ K83
 ♥ AK103
 ♦ A5
 ♣ A1097

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

Board: 304
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 3N S

North:
 ♠ Q10
 ♥ A1087
 ♦ J2
 ♣ KQ1062

South:
 ♠ K876
 ♥ J4
 ♦ KQ864
 ♣ A9

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 305	♠ 8543	The opponents are silent.
Dealer: S	♥ KQ8765	
Vul: EW	♦ AK5	Partner bids first.
HCP: 12	♣ —	
Board: 306	♠ —	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ AQ94	You bid first.
HCP: 18	♣ AKQ943	
Board: 307	♠ 105	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AK1072	Partner bids first.
HCP: 12	♣ K105	
Board: 308	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 853	You bid first.
HCP: 12	♣ KQ75	
Board: 309	♠ 984	The opponents are silent.
Dealer: S	♥ J973	
Vul: Both	♦ 10732	Partner bids first.
HCP: 6	♣ AJ	

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

Board: 305
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 4♥ N

North:
 ♠ 8543
 ♥ KQ8765
 ♦ AK5
 ♣ —

South:
 ♠ KQ2
 ♥ 3
 ♦ 982
 ♣ AKQ943

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

1. Fourth suit game force

Board: 306
 Dealer: N
 Vul: Both
 North HCP: 18
 South HCP: 11
 Contract: 5♦ S

North:
 ♠ —
 ♥ QJ3
 ♦ AQ94
 ♣ AKQ943

South:
 ♠ AQJ5
 ♥ K8
 ♦ J86532
 ♣ 10

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

1. Cue bid, a ♠ stopper

Board: 307
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2N N

North:
 ♠ 105
 ♥ Q43
 ♦ AK1072
 ♣ K105

South:
 ♠ K6
 ♥ KJ98
 ♦ 63
 ♣ AJ743

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

Board: 308
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 9
 Contract: 2♥ S

North:
 ♠ J9
 ♥ KQJ4
 ♦ 853
 ♣ KQ75

South:
 ♠ KQ63
 ♥ A876
 ♦ 92
 ♣ 1086

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

Board: 309
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 12
 Contract: 1N S

North:
 ♠ 984
 ♥ J973
 ♦ 10732
 ♣ AJ

South:
 ♠ AQ10
 ♥ 86
 ♦ KQJ
 ♣ 108654

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 305	♠ KQ2	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ 982	You bid first.
HCP: 14	♣ AKQ943	
Board: 306	♠ AQJ5	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ J86532	Partner bids first.
HCP: 11	♣ 10	
Board: 307	♠ K6	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: None	♦ 63	You bid first.
HCP: 12	♣ AJ743	
Board: 308	♠ KQ63	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ 1086	
Board: 309	♠ AQ10	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ KQJ	You bid first.
HCP: 12	♣ 108654	

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

Board: 305
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 14
 Contract: 4♥ N

North:
 ♠ 8543
 ♥ KQ8765
 ♦ AK5
 ♣ —

South:
 ♠ KQ2
 ♥ 3
 ♦ 982
 ♣ AKQ943

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

1. Fourth suit game force

Board: 306
 Dealer: N
 Vul: Both
 North HCP: 18
 South HCP: 11
 Contract: 5♦ S

North:
 ♠ —
 ♥ QJ3
 ♦ AQ94
 ♣ AKQ943

South:
 ♠ AQJ5
 ♥ K8
 ♦ J86532
 ♣ 10

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

1. Cue bid, a ♠ stopper

Board: 307
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2N N

North:
 ♠ 105
 ♥ Q43
 ♦ AK1072
 ♣ K105

South:
 ♠ K6
 ♥ KJ98
 ♦ 63
 ♣ AJ743

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

Board: 308
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 9
 Contract: 2♥ S

North:
 ♠ J9
 ♥ KQJ4
 ♦ 853
 ♣ KQ75

South:
 ♠ KQ63
 ♥ A876
 ♦ 92
 ♣ 1086

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

Board: 309
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 12
 Contract: 1N S

North:
 ♠ 984
 ♥ J973
 ♦ 10732
 ♣ AJ

South:
 ♠ AQ10
 ♥ 86
 ♦ KQJ
 ♣ 108654

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 310	♠ Q63	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ AQ6	You bid first.
HCP: 14	♣ Q654	
Board: 311	♠ K9743	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ J52	Partner bids first.
HCP: 7	♣ QJ	
Board: 312	♠ Q76	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ K9	You bid first.
HCP: 14	♣ Q876	
Board: 313	♠ Q5	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KQJ8765	Partner bids first.
HCP: 8	♣ 3	
Board: 314	♠ AQ10	West Doubles Pass if possible.
Dealer: N	♥ KQ92	East Bids 2♠ if possible.
Vul: NS	♦ Q52	
HCP: 13	♣ 987	You bid first.

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

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ A1075		1♣	Pass	1♠
Vul: None	♥ KJ4	♥ A97	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ6	♦ K72	Pass	3NT	AP	
South HCP: 12	♣ Q654	♣ J109				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9743	♠ Q65				1♣
Vul: NS	♥ 873	♥ AQJ2	Pass	1♠	Pass	1NT
North HCP: 7	♦ J52	♦ 743	AP			
South HCP: 13	♣ QJ	♣ A93				
Contract: 1N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AK3		1♣	Pass	1♦
Vul: Both	♥ AK84	♥ 73	Pass	1♥	Pass	3NT
North HCP: 14	♦ K9	♦ AQ765	AP			
South HCP: 13	♣ Q876	♣ 954				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ4				1♣
Vul: None	♥ 964	♥ AQ53	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQJ8765	♦ 10	Pass	2♦	AP	
South HCP: 14	♣ 3	♣ 10974				
Contract: 2♦ N						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 82		1♣	Pass	1♥
Vul: NS	♥ KQ92	♥ A8764	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ 10643	X	Pass	2♠	3♥
South HCP: 8	♣ 987	♣ A6	AP			
Contract: 3♥ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 310	♠ A1075	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ K72	Partner bids first.
HCP: 12	♣ J109	

Board: 311	♠ Q65	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: NS	♦ 743	You bid first.
HCP: 13	♣ A93	

Board: 312	♠ AK3	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AQ765	Partner bids first.
HCP: 13	♣ 954	

Board: 313	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: None	♦ 10	You bid first.
HCP: 14	♣ 10974	

Board: 314	♠ 82	West Doubles Pass if possible.
Dealer: N	♥ A8764	East Bids 2♠ if possible.
Vul: NS	♦ 10643	
HCP: 8	♣ A6	Partner bids first.

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

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ A1075		1♣	Pass	1♠
Vul: None	♥ KJ4	♥ A97	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ6	♦ K72	Pass	3NT	AP	
South HCP: 12	♣ Q654	♣ J109				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9743	♠ Q65				1♣
Vul: NS	♥ 873	♥ AQJ2	Pass	1♠	Pass	1NT
North HCP: 7	♦ J52	♦ 743	AP			
South HCP: 13	♣ QJ	♣ A93				
Contract: 1N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AK3		1♣	Pass	1♦
Vul: Both	♥ AK84	♥ 73	Pass	1♥	Pass	3NT
North HCP: 14	♦ K9	♦ AQ765	AP			
South HCP: 13	♣ Q876	♣ 954				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ4				1♣
Vul: None	♥ 964	♥ AQ53	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQJ8765	♦ 10	Pass	2♦	AP	
South HCP: 14	♣ 3	♣ 10974				
Contract: 2♦ N						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 82		1♣	Pass	1♥
Vul: NS	♥ KQ92	♥ A8764	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ 10643	X	Pass	2♠	3♥
South HCP: 8	♣ 987	♣ A6	AP			
Contract: 3♥ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 315	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ KJ1043	Partner bids first.
HCP: 13	♣ 6	
Board: 316	♠ KQ5	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ 96	You bid first.
HCP: 15	♣ AKQ872	
Board: 317	♠ 109	The opponents are silent.
Dealer: S	♥ Q982	
Vul: NS	♦ KJ76	Partner bids first.
HCP: 9	♣ K87	
Board: 318	♠ AK6	The opponents are silent.
Dealer: N	♥ Q982	
Vul: EW	♦ A92	You bid first.
HCP: 19	♣ AQ5	
Board: 319	♠ 1043	The opponents are silent.
Dealer: S	♥ AK72	
Vul: NS	♦ KQ876	Partner bids first.
HCP: 14	♣ Q	

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

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ J8				1♣
Vul: EW	♥ 986	♥ KQ7	Pass	1♦	Pass	1NT
North HCP: 13	♦ KJ1043	♦ 765	Pass	2♠	Pass	3NT
South HCP: 13	♣ 6	♣ AK975	AP			
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ1073		1♣	Pass	1♠
Vul: None	♥ J2	♥ 985	Pass	3♣	Pass	3NT
North HCP: 15	♦ 96	♦ KJ2	AP			
South HCP: 10	♣ AKQ872	♣ J9				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A854				1♣
Vul: NS	♥ Q982	♥ AK54	Pass	1♥	Pass	2♥
North HCP: 9	♦ KJ76	♦ Q2	AP			
South HCP: 13	♣ K87	♣ 642				
Contract: 2♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J10983		1♣	Pass	1♠
Vul: EW	♥ Q982	♥ K10	Pass	2NT	AP	
North HCP: 19	♦ A92	♦ Q105				
South HCP: 6	♣ AQ5	♣ 1072				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: NS	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT ¹
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ ²	Pass	6♥
Contract: 6♥ S			AP			

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 315	♠ J8	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ 765	You bid first.
HCP: 13	♣ AK975	

Board: 316	♠ AJ1073	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ KJ2	Partner bids first.
HCP: 10	♣ J9	

Board: 317	♠ A854	The opponents are silent.
Dealer: S	♥ AK54	
Vul: NS	♦ Q2	You bid first.
HCP: 13	♣ 642	

Board: 318	♠ J10983	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q105	Partner bids first.
HCP: 6	♣ 1072	

Board: 319	♠ AK2	The opponents are silent.
Dealer: S	♥ Q984	
Vul: NS	♦ 5	You bid first.
HCP: 17	♣ AKJ97	

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

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ J8				1♣
Vul: EW	♥ 986	♥ KQ7	Pass	1♦	Pass	1NT
North HCP: 13	♦ KJ1043	♦ 765	Pass	2♠	Pass	3NT
South HCP: 13	♣ 6	♣ AK975	AP			
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ1073		1♣	Pass	1♠
Vul: None	♥ J2	♥ 985	Pass	3♣	Pass	3NT
North HCP: 15	♦ 96	♦ KJ2	AP			
South HCP: 10	♣ AKQ872	♣ J9				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A854				1♣
Vul: NS	♥ Q982	♥ AK54	Pass	1♥	Pass	2♥
North HCP: 9	♦ KJ76	♦ Q2	AP			
South HCP: 13	♣ K87	♣ 642				
Contract: 2♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J10983		1♣	Pass	1♠
Vul: EW	♥ Q982	♥ K10	Pass	2NT	AP	
North HCP: 19	♦ A92	♦ Q105				
South HCP: 6	♣ AQ5	♣ 1072				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: NS	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT ¹
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ ²	Pass	6♥
Contract: 6♥ S			AP			

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 320	♠ QJ108	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ K4	You bid first.
HCP: 14	♣ QJ75	

Board: 321	♠ K742	The opponents are silent.
Dealer: S	♥ Q765	
Vul: Both	♦ Q7	Partner bids first.
HCP: 8	♣ J62	

Board: 322	♠ J5	The opponents are silent.
Dealer: N	♥ A872	
Vul: None	♦ Q65	You bid first.
HCP: 14	♣ AQJ5	

Board: 323	♠ AJ985	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ K75	Partner bids first.
HCP: 9	♣ J65	

Board: 324	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ A10962	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: EW	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ J63				1♣
Vul: Both	♥ Q765	♥ KJ109	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q7	♦ J62	AP			
South HCP: 13	♣ J62	♣ AK4				
Contract: 2♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ KQ93		1♣	Pass	1♠
Vul: None	♥ A872	♥ QJ5	Pass	1NT	Pass	2NT
North HCP: 14	♦ Q65	♦ J982	Pass	3NT	AP	
South HCP: 12	♣ AQJ5	♣ K9				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ985	♠ Q10				1♣
Vul: EW	♥ 96	♥ A732	Pass	1♠	Pass	1NT
North HCP: 9	♦ K75	♦ A43	AP			
South HCP: 13	♣ J65	♣ K987				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 53		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J1082	Pass	1♠	Pass	1NT
North HCP: 15	♦ K32	♦ AQ9	AP			
South HCP: 10	♣ A10962	♣ K875				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 320	♠ K975	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 12	♣ A4	

Board: 321	♠ J63	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: Both	♦ J62	You bid first.
HCP: 13	♣ AK4	

Board: 322	♠ KQ93	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ J982	Partner bids first.
HCP: 12	♣ K9	

Board: 323	♠ Q10	The opponents are silent.
Dealer: S	♥ A732	
Vul: EW	♦ A43	You bid first.
HCP: 13	♣ K987	

Board: 324	♠ 53	The opponents are silent.
Dealer: N	♥ J1082	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 10	♣ K875	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: EW	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ J63				1♣
Vul: Both	♥ Q765	♥ KJ109	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q7	♦ J62	AP			
South HCP: 13	♣ J62	♣ AK4				
Contract: 2♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ KQ93		1♣	Pass	1♠
Vul: None	♥ A872	♥ QJ5	Pass	1NT	Pass	2NT
North HCP: 14	♦ Q65	♦ J982	Pass	3NT	AP	
South HCP: 12	♣ AQJ5	♣ K9				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ985	♠ Q10				1♣
Vul: EW	♥ 96	♥ A732	Pass	1♠	Pass	1NT
North HCP: 9	♦ K75	♦ A43	AP			
South HCP: 13	♣ J65	♣ K987				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 53		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J1082	Pass	1♠	Pass	1NT
North HCP: 15	♦ K32	♦ AQ9	AP			
South HCP: 10	♣ A10962	♣ K875				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 325	♠ AQ75	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ K87	Partner bids first.
HCP: 22	♣ AKQ2	

Board: 326	♠ Q1062	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ —	You bid first.
HCP: 18	♣ AKQ1052	

Board: 327	♠ 2	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ Q42	Partner bids first.
HCP: 7	♣ 109876	

Board: 328	♠ A92	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ A6	You bid first.
HCP: 13	♣ J965	

Board: 329	♠ KJ	The opponents are silent.
Dealer: S	♥ K865	
Vul: NS	♦ A10763	Partner bids first.
HCP: 11	♣ 87	

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

Board: 325

Dealer: S

Vul: None

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

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

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

Board: 326

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 4♠ N

North:

♠ Q1062

♥ AK6

♦ —

♣ AKQ1052

South:

♠ AK4

♥ J875

♦ QJ63

♣ 43

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♠	Pass	3♦ ¹
------	----	------	-----------------

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

AP

1. Fourth suit game force

Board: 327

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ 2

♥ KQ87

♦ Q42

♣ 109876

South:

♠ AQJ

♥ 9543

♦ A73

♣ AK3

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

1♣

Pass	1♥	Pass	3♥
------	----	------	----

AP

Board: 328

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ A92

♥ A984

♦ A6

♣ J965

South:

♠ K76

♥ J1075

♦ KQ2

♣ A103

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ KJ

♥ K865

♦ A10763

♣ 87

South:

♠ AQ863

♥ 4

♦ Q

♣ KQ10952

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

1♣

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

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

Pass	3♣	AP	
------	----	----	--

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 325	♠ K	The opponents are silent.
Dealer: S	♥ K652	
Vul: None	♦ AQJ	You bid first.
HCP: 14	♣ J10843	
Board: 326	♠ AK4	The opponents are silent.
Dealer: N	♥ J875	
Vul: NS	♦ QJ63	Partner bids first.
HCP: 11	♣ 43	
Board: 327	♠ AQJ	The opponents are silent.
Dealer: S	♥ 9543	
Vul: Both	♦ A73	You bid first.
HCP: 18	♣ AK3	
Board: 328	♠ K76	The opponents are silent.
Dealer: N	♥ J1075	
Vul: None	♦ KQ2	Partner bids first.
HCP: 13	♣ A103	
Board: 329	♠ AQ863	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q	You bid first.
HCP: 13	♣ KQ10952	

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

Board: 325

Dealer: S

Vul: None

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

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

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

Board: 326

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 4♠ N

North:

♠ Q1062

♥ AK6

♦ —

♣ AKQ1052

South:

♠ AK4

♥ J875

♦ QJ63

♣ 43

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♠	Pass	3♦ ¹
------	----	------	-----------------

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

AP

1. Fourth suit game force

Board: 327

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ 2

♥ KQ87

♦ Q42

♣ 109876

South:

♠ AQJ

♥ 9543

♦ A73

♣ AK3

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

1♣

Pass	1♥	Pass	3♥
------	----	------	----

AP

Board: 328

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ A92

♥ A984

♦ A6

♣ J965

South:

♠ K76

♥ J1075

♦ KQ2

♣ A103

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ KJ

♥ K865

♦ A10763

♣ 87

South:

♠ AQ863

♥ 4

♦ Q

♣ KQ10952

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

1♣

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

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

Pass	3♣	AP	
------	----	----	--

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 330	♠ A97	The opponents are silent.
Dealer: N	♥ K987	
Vul: EW	♦ 10	You bid first.
HCP: 12	♣ KQ853	
Board: 331	♠ —	The opponents are silent.
Dealer: S	♥ KQ863	
Vul: None	♦ AJ62	Partner bids first.
HCP: 12	♣ Q1085	
Board: 332	♠ A10	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ KJ	You bid first.
HCP: 16	♣ A109763	
Board: 333	♠ KQ87	West Doubles 1♠ if possible.
Dealer: S	♥ J9874	East Bids 2♦ if possible.
Vul: EW	♦ Q5	
HCP: 11	♣ QJ	Partner bids first.
Board: 334	♠ Q43	The opponents are silent.
Dealer: N	♥ K1095	
Vul: Both	♦ Q8	You bid first.
HCP: 13	♣ AQ104	

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

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ83		1♣	Pass	1♦
Vul: EW	♥ K987	♥ 1063				
North HCP: 12	♦ 10	♦ A8753	Pass	1♥	Pass	1NT
South HCP: 9	♣ KQ853	♣ J	AP			
Contract: 1N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ5				1♣
Vul: None	♥ KQ863	♥ J4	Pass	1♥	Pass	2NT
North HCP: 12	♦ AJ62	♦ Q94	Pass	3♦	Pass	3♠
South HCP: 19	♣ Q1085	♣ AKJ4	Pass	6♣	AP	
Contract: 6♣ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ43		1♣	Pass	1♦
Vul: NS	♥ A63	♥ K985				
North HCP: 16	♦ KJ	♦ AQ943	Pass	3♣	Pass	3♥
South HCP: 13	♣ A109763	♣ —	Pass	3NT	AP	
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ AJ32				1♣
Vul: EW	♥ J9874	♥ 102	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q5	♦ K63	X ¹	Pass	2♦	Pass
South HCP: 12	♣ QJ	♣ A1064	Pass	3♠	AP	
Contract: 3♠ S						

1. Two suit takeout double

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 97		1♣	Pass	1♦
Vul: Both	♥ K1095	♥ 74				
North HCP: 13	♦ Q8	♦ AKJ106	Pass	1♥	Pass	1NT
South HCP: 8	♣ AQ104	♣ 9862	AP			
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 330	♠ KJ83	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ A8753	Partner bids first.
HCP: 9	♣ J	

Board: 331	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ Q94	You bid first.
HCP: 19	♣ AKJ4	

Board: 332	♠ KJ43	The opponents are silent.
Dealer: N	♥ K985	
Vul: NS	♦ AQ943	Partner bids first.
HCP: 13	♣ —	

Board: 333	♠ AJ32	West Doubles 1♠ if possible.
Dealer: S	♥ 102	East Bids 2♦ if possible.
Vul: EW	♦ K63	
HCP: 12	♣ A1064	You bid first.

Board: 334	♠ 97	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AKJ106	Partner bids first.
HCP: 8	♣ 9862	

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

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ83		1♣	Pass	1♦
Vul: EW	♥ K987	♥ 1063				
North HCP: 12	♦ 10	♦ A8753	Pass	1♥	Pass	1NT
South HCP: 9	♣ KQ853	♣ J	AP			
Contract: 1N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ5				1♣
Vul: None	♥ KQ863	♥ J4	Pass	1♥	Pass	2NT
North HCP: 12	♦ AJ62	♦ Q94	Pass	3♦	Pass	3♠
South HCP: 19	♣ Q1085	♣ AKJ4	Pass	6♣	AP	
Contract: 6♣ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ43		1♣	Pass	1♦
Vul: NS	♥ A63	♥ K985				
North HCP: 16	♦ KJ	♦ AQ943	Pass	3♣	Pass	3♥
South HCP: 13	♣ A109763	♣ —	Pass	3NT	AP	
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ AJ32				1♣
Vul: EW	♥ J9874	♥ 102	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q5	♦ K63	X ¹	Pass	2♦	Pass
South HCP: 12	♣ QJ	♣ A1064	Pass	3♠	AP	
Contract: 3♠ S						

1. Two suit takeout double

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 97		1♣	Pass	1♦
Vul: Both	♥ K1095	♥ 74				
North HCP: 13	♦ Q8	♦ AKJ106	Pass	1♥	Pass	1NT
South HCP: 8	♣ AQ104	♣ 9862	AP			
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 335	♠ J9	The opponents are silent.
Dealer: S	♥ Q9652	
Vul: NS	♦ A732	Partner bids first.
HCP: 7	♣ 32	

Board: 336	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ Q10	You bid first.
HCP: 19	♣ A10872	

Board: 337	♠ QJ9	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ K1097	Partner bids first.
HCP: 10	♣ 102	

Board: 338	♠ Q742	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AK3	You bid first.
HCP: 18	♣ KQJ8	

Board: 339	♠ A10876	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ K53	Partner bids first.
HCP: 12	♣ K109	

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

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A653				1♣
Vul: NS	♥ Q9652	♥ K	Pass	1♥	Pass	1♠
North HCP: 7	♦ A732	♦ 98	Pass	1NT	Pass	2♣
South HCP: 16	♣ 32	♣ AKQ987	AP			
Contract: 2♣ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q932		1♣	Pass	1♦
Vul: EW	♥ KQJ4	♥ 3	Pass	2♥	Pass	2NT
North HCP: 19	♦ Q10	♦ K9843	Pass	3NT	AP	
South HCP: 6	♣ A10872	♣ J63				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A843				1♣
Vul: Both	♥ A952	♥ K8	Pass	1♥	Pass	1♠
North HCP: 10	♦ K1097	♦ 864	Pass	1NT	AP	
South HCP: 12	♣ 102	♣ AJ76				
Contract: 1N N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ K953		1♣	Pass	1♠
Vul: None	♥ QJ	♥ K54	Pass	3♠	AP	
North HCP: 18	♦ AK3	♦ Q74				
South HCP: 8	♣ KQJ8	♣ 1075				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A10876	♠ J				1♣
Vul: EW	♥ Q10	♥ K875	Pass	1♠	Pass	2♣
North HCP: 12	♦ K53	♦ QJ	AP			
South HCP: 14	♣ K109	♣ AQJ865				
Contract: 2♣ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 335	♠ A653	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ 98	You bid first.
HCP: 16	♣ AKQ987	
Board: 336	♠ Q932	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ K9843	Partner bids first.
HCP: 6	♣ J63	
Board: 337	♠ A843	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ 864	You bid first.
HCP: 12	♣ AJ76	
Board: 338	♠ K953	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ Q74	Partner bids first.
HCP: 8	♣ 1075	
Board: 339	♠ J	The opponents are silent.
Dealer: S	♥ K875	
Vul: EW	♦ QJ	You bid first.
HCP: 14	♣ AQJ865	

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

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A653				1♣
Vul: NS	♥ Q9652	♥ K	Pass	1♥	Pass	1♠
North HCP: 7	♦ A732	♦ 98	Pass	1NT	Pass	2♣
South HCP: 16	♣ 32	♣ AKQ987	AP			
Contract: 2♣ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q932		1♣	Pass	1♦
Vul: EW	♥ KQJ4	♥ 3	Pass	2♥	Pass	2NT
North HCP: 19	♦ Q10	♦ K9843	Pass	3NT	AP	
South HCP: 6	♣ A10872	♣ J63				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A843				1♣
Vul: Both	♥ A952	♥ K8	Pass	1♥	Pass	1♠
North HCP: 10	♦ K1097	♦ 864	Pass	1NT	AP	
South HCP: 12	♣ 102	♣ AJ76				
Contract: 1N N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ K953		1♣	Pass	1♠
Vul: None	♥ QJ	♥ K54	Pass	3♠	AP	
North HCP: 18	♦ AK3	♦ Q74				
South HCP: 8	♣ KQJ8	♣ 1075				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A10876	♠ J				1♣
Vul: EW	♥ Q10	♥ K875	Pass	1♠	Pass	2♣
North HCP: 12	♦ K53	♦ QJ	AP			
South HCP: 14	♣ K109	♣ AQJ865				
Contract: 2♣ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 340	♠ 107	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ K32	You bid first.
HCP: 11	♣ KQ10874	

Board: 341	♠ K65	The opponents are silent.
Dealer: S	♥ J653	
Vul: None	♦ K1094	Partner bids first.
HCP: 8	♣ J5	

Board: 342	♠ A85	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ Q54	You bid first.
HCP: 19	♣ A53	

Board: 343	♠ AKJ63	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ 1096	Partner bids first.
HCP: 10	♣ 108	

Board: 344	♠ K85	The opponents are silent.
Dealer: N	♥ Q632	
Vul: None	♦ J2	You bid first.
HCP: 13	♣ AK32	

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

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQJ65		1♣	Pass	1♠
Vul: Both	♥ K2	♥ J43	Pass	2♣	Pass	3NT
North HCP: 11	♦ K32	♦ AJ109	AP			
South HCP: 13	♣ KQ10874	♣ 6				
Contract: 3N S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A109				1♣
Vul: None	♥ J653	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 8	♦ K1094	♦ Q32	AP			
South HCP: 14	♣ J5	♣ AQ72				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ94		1♣	Pass	1♠
Vul: NS	♥ AKQ5	♥ 84	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q54	♦ AJ6	AP			
South HCP: 11	♣ A53	♣ K642				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AKJ63	♠ Q1095				1♣
Vul: Both	♥ Q52	♥ 4	Pass	1♠	Pass	2♠
North HCP: 10	♦ 1096	♦ AKQ	Pass	4♠	AP	
South HCP: 14	♣ 108	♣ QJ975				
Contract: 4♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q76		1♣	Pass	1♥
Vul: None	♥ Q632	♥ AJ94	Pass	2♥	AP	
North HCP: 13	♦ J2	♦ 1064				
South HCP: 8	♣ AK32	♣ J86				
Contract: 2♥ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 340	♠ AQJ65	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ AJ109	Partner bids first.
HCP: 13	♣ 6	

Board: 341	♠ A109	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ Q32	You bid first.
HCP: 14	♣ AQ72	

Board: 342	♠ QJ94	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 11	♣ K642	

Board: 343	♠ Q1095	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AKQ	You bid first.
HCP: 14	♣ QJ975	

Board: 344	♠ Q76	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: None	♦ 1064	Partner bids first.
HCP: 8	♣ J86	

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

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQJ65		1♣	Pass	1♠
Vul: Both	♥ K2	♥ J43	Pass	2♣	Pass	3NT
North HCP: 11	♦ K32	♦ AJ109	AP			
South HCP: 13	♣ KQ10874	♣ 6				
Contract: 3N S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A109				1♣
Vul: None	♥ J653	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 8	♦ K1094	♦ Q32	AP			
South HCP: 14	♣ J5	♣ AQ72				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ94		1♣	Pass	1♠
Vul: NS	♥ AKQ5	♥ 84	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q54	♦ AJ6	AP			
South HCP: 11	♣ A53	♣ K642				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AKJ63	♠ Q1095				1♣
Vul: Both	♥ Q52	♥ 4	Pass	1♠	Pass	2♠
North HCP: 10	♦ 1096	♦ AKQ	Pass	4♠	AP	
South HCP: 14	♣ 108	♣ QJ975				
Contract: 4♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q76		1♣	Pass	1♥
Vul: None	♥ Q632	♥ AJ94	Pass	2♥	AP	
North HCP: 13	♦ J2	♦ 1064				
South HCP: 8	♣ AK32	♣ J86				
Contract: 2♥ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 345	♠ 732	The opponents are silent.
Dealer: S	♥ J8752	
Vul: NS	♦ Q102	Partner bids first.
HCP: 10	♣ AK	

Board: 346	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ 8632	

Board: 347	♠ Q865	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ Q5	Partner bids first.
HCP: 15	♣ A62	

Board: 348	♠ A74	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ A6	You bid first.
HCP: 13	♣ QJ1075	

Board: 349	♠ 7	The opponents are silent.
Dealer: S	♥ AK1073	
Vul: EW	♦ QJ76	Partner bids first.
HCP: 10	♣ 932	

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

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A65				1♣
Vul: NS	♥ J8752	♥ A96	Pass	1♥	Pass	1NT
North HCP: 10	♦ Q102	♦ A76	AP			
South HCP: 14	♣ AK	♣ Q742				
Contract: 1N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972				
Vul: EW	♥ Q105	♥ KJ86		1♣	Pass	1♥
North HCP: 12	♦ KJ4	♦ 65	Pass	1NT	AP	
South HCP: 11	♣ 8632	♣ KJ5				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ K94				1♣
Vul: None	♥ AK86	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q5	♦ K73	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KQ1093				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ82				
Vul: NS	♥ Q62	♥ KJ4		1♣	Pass	1♦
North HCP: 13	♦ A6	♦ K7542	Pass	1NT	Pass	3NT
South HCP: 14	♣ QJ1075	♣ K	AP			
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ94				1♣
Vul: EW	♥ AK1073	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ76	♦ A8	Pass	1NT	AP	
South HCP: 13	♣ 932	♣ J10764				
Contract: 1N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 345	♠ A65	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ A76	You bid first.
HCP: 14	♣ Q742	

Board: 346	♠ K972	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ 65	Partner bids first.
HCP: 11	♣ KJ5	

Board: 347	♠ K94	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ K73	You bid first.
HCP: 13	♣ KQ1093	

Board: 348	♠ KJ82	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ K7542	Partner bids first.
HCP: 14	♣ K	

Board: 349	♠ AQ94	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ A8	You bid first.
HCP: 13	♣ J10764	

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

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A65				1♣
Vul: NS	♥ J8752	♥ A96	Pass	1♥	Pass	1NT
North HCP: 10	♦ Q102	♦ A76	AP			
South HCP: 14	♣ AK	♣ Q742				
Contract: 1N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972				
Vul: EW	♥ Q105	♥ KJ86		1♣	Pass	1♥
North HCP: 12	♦ KJ4	♦ 65	Pass	1NT	AP	
South HCP: 11	♣ 8632	♣ KJ5				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ K94				1♣
Vul: None	♥ AK86	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q5	♦ K73	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KQ1093				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ82				
Vul: NS	♥ Q62	♥ KJ4		1♣	Pass	1♦
North HCP: 13	♦ A6	♦ K7542	Pass	1NT	Pass	3NT
South HCP: 14	♣ QJ1075	♣ K	AP			
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ94				1♣
Vul: EW	♥ AK1073	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ76	♦ A8	Pass	1NT	AP	
South HCP: 13	♣ 932	♣ J10764				
Contract: 1N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 350	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ Q7	You bid first.
HCP: 12	♣ 87632	

Board: 351	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: NS	♦ Q95	Partner bids first.
HCP: 14	♣ J73	

Board: 352	♠ QJ	The opponents are silent.
Dealer: N	♥ QJ72	
Vul: EW	♦ A62	You bid first.
HCP: 14	♣ KJ86	

Board: 353	♠ K1092	The opponents are silent.
Dealer: S	♥ Q876	
Vul: Both	♦ A82	Partner bids first.
HCP: 14	♣ AJ	

Board: 354	♠ 54	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K98	You bid first.
HCP: 13	♣ AQ9875	

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

Board: 350

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ KQ3

♥ KQ7

♦ Q7

♣ 87632

South:

♠ AJ76

♥ 109

♦ A9862

♣ K5

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP

Board: 351

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ KQ43

♦ Q95

♣ J73

South:

♠ 75

♥ A1082

♦ A32

♣ AQ54

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT¹ Pass 3♥

Pass 4♥ AP

1. Cue bid, surplus

Board: 352

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ QJ

♥ QJ72

♦ A62

♣ KJ86

South:

♠ A752

♥ 1094

♦ K1075

♣ 53

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 353

Dealer: S

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K1092

♥ Q876

♦ A82

♣ AJ

South:

♠ AQ75

♥ 4

♦ QJ3

♣ Q10763

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 4♠ AP

Board: 354

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2♣ N

North:

♠ 54

♥ A3

♦ K98

♣ AQ9875

South:

♠ A1082

♥ Q1054

♦ A1075

♣ 4

West North East South

1♣ Pass 1♥

Pass 2♣ AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 350	♠ AJ76	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ A9862	Partner bids first.
HCP: 12	♣ K5	

Board: 351	♠ 75	The opponents are silent.
Dealer: S	♥ A1082	
Vul: NS	♦ A32	You bid first.
HCP: 14	♣ AQ54	

Board: 352	♠ A752	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ K1075	Partner bids first.
HCP: 7	♣ 53	

Board: 353	♠ AQ75	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ QJ3	You bid first.
HCP: 11	♣ Q10763	

Board: 354	♠ A1082	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: None	♦ A1075	Partner bids first.
HCP: 10	♣ 4	

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

Board: 350

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ KQ3

♥ KQ7

♦ Q7

♣ 87632

South:

♠ AJ76

♥ 109

♦ A9862

♣ K5

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♠

Pass 3NT AP

Board: 351

Dealer: S

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♥ N

North:

♠ KQJ

♥ KQ43

♦ Q95

♣ J73

South:

♠ 75

♥ A1082

♦ A32

♣ AQ54

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT¹ Pass 3♥

Pass 4♥ AP

1. Cue bid, surplus

Board: 352

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 1N N

North:

♠ QJ

♥ QJ72

♦ A62

♣ KJ86

South:

♠ A752

♥ 1094

♦ K1075

♣ 53

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 353

Dealer: S

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K1092

♥ Q876

♦ A82

♣ AJ

South:

♠ AQ75

♥ 4

♦ QJ3

♣ Q10763

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 4♠ AP

Board: 354

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2♣ N

North:

♠ 54

♥ A3

♦ K98

♣ AQ9875

South:

♠ A1082

♥ Q1054

♦ A1075

♣ 4

West North East South

1♣ Pass 1♥

Pass 2♣ AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 355	♠ A9	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 12	♣ 974	

Board: 356	♠ —	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ AJ62	You bid first.
HCP: 14	♣ AJ106432	

Board: 357	♠ J2	The opponents are silent.
Dealer: S	♥ A732	
Vul: None	♦ Q1043	Partner bids first.
HCP: 8	♣ J98	

Board: 358	♠ Q1062	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ QJ	You bid first.
HCP: 18	♣ AQJ6	

Board: 359	♠ K102	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: Both	♦ J54	Partner bids first.
HCP: 14	♣ KQ2	

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

Board: 355

Dealer: S

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

South:

♠ KJ8

♥ A873

♦ 653

♣ A53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ AP

Board: 356

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 7N S

North:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

South:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT¹

Pass 5♣² Pass 7NT

AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: None

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ J2

♥ A732

♦ Q1043

♣ J98

South:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

South:

♠ A

♥ J653

♦ K7432

♣ 732

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 359

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

South:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 355	♠ KJ8	The opponents are silent.
Dealer: S	♥ A873	
Vul: EW	♦ 653	You bid first.
HCP: 12	♣ A53	

Board: 356	♠ AKQ84	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ —	Partner bids first.
HCP: 19	♣ KQ85	

Board: 357	♠ A765	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ AK6	You bid first.
HCP: 19	♣ AQ2	

Board: 358	♠ A	The opponents are silent.
Dealer: N	♥ J653	
Vul: NS	♦ K7432	Partner bids first.
HCP: 8	♣ 732	

Board: 359	♠ Q43	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KQ8	You bid first.
HCP: 13	♣ A10854	

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

Board: 355

Dealer: S

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

South:

♠ KJ8

♥ A873

♦ 653

♣ A53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ AP

Board: 356

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 7N S

North:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

South:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT¹

Pass 5♣² Pass 7NT

AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: None

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ J2

♥ A732

♦ Q1043

♣ J98

South:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

South:

♠ A

♥ J653

♦ K7432

♣ 732

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 359

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

South:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 360	♠ AJ6	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ A2	You bid first.
HCP: 12	♣ Q98752	

Board: 361	♠ 932	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ KQ1092	Partner bids first.
HCP: 8	♣ QJ5	

Board: 362	♠ KQ74	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: EW	♦ A	You bid first.
HCP: 15	♣ K642	

Board: 363	♠ K	The opponents are silent.
Dealer: S	♥ KJ964	
Vul: None	♦ A9753	Partner bids first.
HCP: 12	♣ J8	

Board: 364	♠ A6	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ J1063	You bid first.
HCP: 18	♣ AK942	

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

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 10874		1♣	Pass	1♦
Vul: None	♥ J8	♥ AK9	Pass	2♣	Pass	2♦
North HCP: 12	♦ A2	♦ QJ983	AP			
South HCP: 11	♣ Q98752	♣ J				
Contract: 2♦ S						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ76				1♣
Vul: NS	♥ 32	♥ KQJ7	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQ1092	♦ 6	Pass	1NT	AP	
South HCP: 14	♣ QJ5	♣ K1096				
Contract: 1N N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1093		1♣	Pass	1♦
Vul: EW	♥ QJ32	♥ A75	Pass	1♥	Pass	2NT
North HCP: 15	♦ A	♦ Q10873	Pass	3♠	Pass	3NT
South HCP: 12	♣ K642	♣ AQ	AP			
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q873				1♣
Vul: None	♥ KJ964	♥ 53	Pass	1♥	Pass	1♠
North HCP: 12	♦ A9753	♦ KQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J8	♣ AK65	AP			
Contract: 3N N						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10954		1♣	Pass	1♠
Vul: NS	♥ AQ	♥ K73	Pass	2NT	Pass	3NT
North HCP: 18	♦ J1063	♦ A94	AP			
South HCP: 9	♣ AK942	♣ 75				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 360	♠ 10874	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ QJ983	Partner bids first.
HCP: 11	♣ J	

Board: 361	♠ AJ76	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ 6	You bid first.
HCP: 14	♣ K1096	

Board: 362	♠ 1093	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ Q10873	Partner bids first.
HCP: 12	♣ AQ	

Board: 363	♠ Q873	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ KQ10	You bid first.
HCP: 14	♣ AK65	

Board: 364	♠ Q10954	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ A94	Partner bids first.
HCP: 9	♣ 75	

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

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 10874		1♣	Pass	1♦
Vul: None	♥ J8	♥ AK9	Pass	2♣	Pass	2♦
North HCP: 12	♦ A2	♦ QJ983	AP			
South HCP: 11	♣ Q98752	♣ J				
Contract: 2♦ S						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ76				1♣
Vul: NS	♥ 32	♥ KQJ7	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQ1092	♦ 6	Pass	1NT	AP	
South HCP: 14	♣ QJ5	♣ K1096				
Contract: 1N N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1093		1♣	Pass	1♦
Vul: EW	♥ QJ32	♥ A75	Pass	1♥	Pass	2NT
North HCP: 15	♦ A	♦ Q10873	Pass	3♠	Pass	3NT
South HCP: 12	♣ K642	♣ AQ	AP			
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q873				1♣
Vul: None	♥ KJ964	♥ 53	Pass	1♥	Pass	1♠
North HCP: 12	♦ A9753	♦ KQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J8	♣ AK65	AP			
Contract: 3N N						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10954		1♣	Pass	1♠
Vul: NS	♥ AQ	♥ K73	Pass	2NT	Pass	3NT
North HCP: 18	♦ J1063	♦ A94	AP			
South HCP: 9	♣ AK942	♣ 75				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 365	♠ AQ73	The opponents are silent.
Dealer: S	♥ K1052	
Vul: Both	♦ 952	Partner bids first.
HCP: 13	♣ A10	
Board: 366	♠ AK	East Doubles 1♥ if possible.
Dealer: N	♥ QJ108	
Vul: NS	♦ K3	You bid first.
HCP: 14	♣ J7632	
Board: 367	♠ 8742	The opponents are silent.
Dealer: S	♥ Q984	
Vul: EW	♦ AQJ2	Partner bids first.
HCP: 10	♣ J	
Board: 368	♠ J108	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ 9	You bid first.
HCP: 17	♣ AKQJ7	
Board: 369	♠ 102	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ A652	Partner bids first.
HCP: 16	♣ AJ10	

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

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ K				1♣
Vul: Both	♥ K1052	♥ A64	Pass	1♥	Pass	1NT
North HCP: 13	♦ 952	♦ Q876	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ KQ632				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1♣	Pass	1♦
Vul: NS	♥ QJ108	♥ 43	Pass	1♥	X ¹	3NT
North HCP: 14	♦ K3	♦ AQJ65	AP			
South HCP: 13	♣ J7632	♣ A85				
Contract: 3N S						

1. Two suit takeout double

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 65				1♣
Vul: EW	♥ Q984	♥ A53	Pass	1♥	Pass	1NT
North HCP: 10	♦ AQJ2	♦ K106	AP			
South HCP: 11	♣ J	♣ A10964				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ KQ93		1♣	Pass	1♦
Vul: Both	♥ AQ53	♥ 2	Pass	1♥	Pass	3NT
North HCP: 17	♦ 9	♦ AKQ65	AP			
South HCP: 14	♣ AKQJ7	♣ 654				
Contract: 3N S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ4				1♣
Vul: None	♥ AQJ10	♥ 964	Pass	1♥	Pass	1♠
North HCP: 16	♦ A652	♦ KJ3	Pass	3NT	AP	
South HCP: 14	♣ AJ10	♣ Q83				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 365	♠ K	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ Q876	You bid first.
HCP: 14	♣ KQ632	
Board: 366	♠ Q94	East Doubles 1♥ if possible.
Dealer: N	♥ 43	
Vul: NS	♦ AQJ65	Partner bids first.
HCP: 13	♣ A85	
Board: 367	♠ 65	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ K106	You bid first.
HCP: 11	♣ A10964	
Board: 368	♠ KQ93	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKQ65	Partner bids first.
HCP: 14	♣ 654	
Board: 369	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KJ3	You bid first.
HCP: 14	♣ Q83	

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

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ K				1♣
Vul: Both	♥ K1052	♥ A64	Pass	1♥	Pass	1NT
North HCP: 13	♦ 952	♦ Q876	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ KQ632				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1♣	Pass	1♦
Vul: NS	♥ QJ108	♥ 43	Pass	1♥	X ¹	3NT
North HCP: 14	♦ K3	♦ AQJ65	AP			
South HCP: 13	♣ J7632	♣ A85				
Contract: 3N S						

1. Two suit takeout double

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 65				1♣
Vul: EW	♥ Q984	♥ A53	Pass	1♥	Pass	1NT
North HCP: 10	♦ AQJ2	♦ K106	AP			
South HCP: 11	♣ J	♣ A10964				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ KQ93		1♣	Pass	1♦
Vul: Both	♥ AQ53	♥ 2	Pass	1♥	Pass	3NT
North HCP: 17	♦ 9	♦ AKQ65	AP			
South HCP: 14	♣ AKQJ7	♣ 654				
Contract: 3N S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ4				1♣
Vul: None	♥ AQJ10	♥ 964	Pass	1♥	Pass	1♠
North HCP: 16	♦ A652	♦ KJ3	Pass	3NT	AP	
South HCP: 14	♣ AJ10	♣ Q83				
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 370	♠ 2	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ KQ76	You bid first.
HCP: 12	♣ AK763	
Board: 371	♠ A97	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ KQ93	Partner bids first.
HCP: 15	♣ 76	
Board: 372	♠ AQ103	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A10	You bid first.
HCP: 17	♣ QJ1074	
Board: 373	♠ K1052	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 8	♣ 7432	
Board: 374	♠ A4	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ QJ987	You bid first.
HCP: 14	♣ AQJ1062	

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

Board: 370
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N N

North:
 ♠ 2
 ♥ 943
 ♦ KQ76
 ♣ AK763

South:
 ♠ AJ10874
 ♥ KJ
 ♦ A1052
 ♣ 10

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

Board: 371
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 19
 Contract: 6N S

North:
 ♠ A97
 ♥ AQ98
 ♦ KQ93
 ♣ 76

South:
 ♠ KQ3
 ♥ K104
 ♦ A106
 ♣ AQJ8

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

Board: 372
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 11
 Contract: 3N S

North:
 ♠ AQ103
 ♥ A10
 ♦ A10
 ♣ QJ1074

South:
 ♠ J5
 ♥ K973
 ♦ KJ84
 ♣ K85

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

Board: 373
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 12
 Contract: 2♠ N

North:
 ♠ K1052
 ♥ 83
 ♦ AJ7
 ♣ 7432

South:
 ♠ A987
 ♥ J74
 ♦ K4
 ♣ KJ106

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

Board: 374
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ A4
 ♥ —
 ♦ QJ987
 ♣ AQJ1062

South:
 ♠ 965
 ♥ AKQJ1092
 ♦ 2
 ♣ 98

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

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 370	♠ AJ10874	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A1052	Partner bids first.
HCP: 13	♣ 10	

Board: 371	♠ KQ3	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ A106	You bid first.
HCP: 19	♣ AQJ8	

Board: 372	♠ J5	The opponents are silent.
Dealer: N	♥ K973	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 11	♣ K85	

Board: 373	♠ A987	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ K4	You bid first.
HCP: 12	♣ KJ106	

Board: 374	♠ 965	The opponents are silent.
Dealer: N	♥ AKQJ1092	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ 98	

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

Board: 370
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3N N

North:
 ♠ 2
 ♥ 943
 ♦ KQ76
 ♣ AK763

South:
 ♠ AJ10874
 ♥ KJ
 ♦ A1052
 ♣ 10

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

Board: 371
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 19
 Contract: 6N S

North:
 ♠ A97
 ♥ AQ98
 ♦ KQ93
 ♣ 76

South:
 ♠ KQ3
 ♥ K104
 ♦ A106
 ♣ AQJ8

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

Board: 372
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 11
 Contract: 3N S

North:
 ♠ AQ103
 ♥ A10
 ♦ A10
 ♣ QJ1074

South:
 ♠ J5
 ♥ K973
 ♦ KJ84
 ♣ K85

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

Board: 373
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 12
 Contract: 2♠ N

North:
 ♠ K1052
 ♥ 83
 ♦ AJ7
 ♣ 7432

South:
 ♠ A987
 ♥ J74
 ♦ K4
 ♣ KJ106

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

Board: 374
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ A4
 ♥ —
 ♦ QJ987
 ♣ AQJ1062

South:
 ♠ 965
 ♥ AKQJ1092
 ♦ 2
 ♣ 98

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

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 375	♠ Q832	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K1072	Partner bids first.
HCP: 12	♣ 105	

Board: 376	♠ K9	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: EW	♦ K6	You bid first.
HCP: 18	♣ AK1063	

Board: 377	♠ 87	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: None	♦ 10952	Partner bids first.
HCP: 6	♣ A104	

Board: 378	♠ AK8	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ J84	You bid first.
HCP: 14	♣ QJ982	

Board: 379	♠ Q972	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ Q8765	Partner bids first.
HCP: 8	♣ A9	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ A54				1♣
Vul: NS	♥ AQJ	♥ 64	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1072	♦ Q98	Pass	2NT	AP	
South HCP: 11	♣ 105	♣ AJ864				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ1086		1♣	Pass	1♠
Vul: EW	♥ AJ95	♥ K3	Pass	2♥	Pass	3♦ ¹
North HCP: 18	♦ K6	♦ J2	Pass	3NT	AP	
South HCP: 12	♣ AK1063	♣ Q754				
Contract: 3N N						

1. Fourth suit game force

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ105				1♣
Vul: None	♥ Q1064	♥ K52	Pass	1♥	Pass	1♠
North HCP: 6	♦ 10952	♦ K83	Pass	1NT	AP	
South HCP: 14	♣ A104	♣ K82				
Contract: 1N N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7532		1♣	Pass	1♠
Vul: NS	♥ K6	♥ J93	Pass	1NT	AP	
North HCP: 14	♦ J84	♦ K72				
South HCP: 11	♣ QJ982	♣ AK4				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ K1065				1♣
Vul: EW	♥ 63	♥ A82	Pass	1♦	Pass	1♠
North HCP: 8	♦ Q8765	♦ A	Pass	2♠	AP	
South HCP: 14	♣ A9	♣ QJ865				
Contract: 2♠ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 375	♠ A54	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ Q98	You bid first.
HCP: 11	♣ AJ864	

Board: 376	♠ AQ1086	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ J2	Partner bids first.
HCP: 12	♣ Q754	

Board: 377	♠ KQ105	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ K83	You bid first.
HCP: 14	♣ K82	

Board: 378	♠ 7532	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ K72	Partner bids first.
HCP: 11	♣ AK4	

Board: 379	♠ K1065	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ QJ865	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ A54				1♣
Vul: NS	♥ AQJ	♥ 64	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1072	♦ Q98	Pass	2NT	AP	
South HCP: 11	♣ 105	♣ AJ864				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ1086		1♣	Pass	1♠
Vul: EW	♥ AJ95	♥ K3	Pass	2♥	Pass	3♦ ¹
North HCP: 18	♦ K6	♦ J2	Pass	3NT	AP	
South HCP: 12	♣ AK1063	♣ Q754				
Contract: 3N N						

1. Fourth suit game force

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ105				1♣
Vul: None	♥ Q1064	♥ K52	Pass	1♥	Pass	1♠
North HCP: 6	♦ 10952	♦ K83	Pass	1NT	AP	
South HCP: 14	♣ A104	♣ K82				
Contract: 1N N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7532		1♣	Pass	1♠
Vul: NS	♥ K6	♥ J93	Pass	1NT	AP	
North HCP: 14	♦ J84	♦ K72				
South HCP: 11	♣ QJ982	♣ AK4				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ K1065				1♣
Vul: EW	♥ 63	♥ A82	Pass	1♦	Pass	1♠
North HCP: 8	♦ Q8765	♦ A	Pass	2♠	AP	
South HCP: 14	♣ A9	♣ QJ865				
Contract: 2♠ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 380	♠ 942	The opponents are silent.
Dealer: N	♥ K753	
Vul: NS	♦ A	You bid first.
HCP: 14	♣ AK1092	

Board: 381	♠ 863	The opponents are silent.
Dealer: S	♥ 10872	
Vul: EW	♦ KJ72	Partner bids first.
HCP: 8	♣ A4	

Board: 382	♠ A1075	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: Both	♦ 2	You bid first.
HCP: 12	♣ KJ86	

Board: 383	♠ AKQ1092	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ 4	Partner bids first.
HCP: 21	♣ AJ	

Board: 384	♠ KQ84	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 986	You bid first.
HCP: 12	♣ 732	

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

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 942

♥ K753

♦ A

♣ AK1092

South:

♠ A106

♥ J64

♦ KJ1085

♣ J4

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 19

Contract: 4♥ N

North:

♠ 863

♥ 10872

♦ KJ72

♣ A4

South:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

West North East South

1♣

Pass 1♥ Pass 4♥

AP

Board: 382

Dealer: N

Vul: Both

North HCP: 12

South HCP: 17

Contract: 6♠ S

North:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

South:

♠ 98432

♥ AQ

♦ AK109

♣ A3

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 4NT¹

Pass 5♦² Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7♣ S

North:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

South:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

West North East South

1♣

Pass 1♠ Pass 2♣

Pass 4NT¹ Pass 5♠²

Pass 5NT³ Pass 6♣⁴

Pass 7♣ AP

1. Blackwood 0314, for ♣

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

3. King ask by 5NT

4. K=0

Board: 384

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ N

North:

♠ KQ84

♥ AK6

♦ 986

♣ 732

South:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2♦¹

Pass 2♥ Pass 4♠

AP

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 380	♠ A106	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ KJ1085	Partner bids first.
HCP: 10	♣ J4	

Board: 381	♠ QJ	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ A63	You bid first.
HCP: 19	♣ KQ105	

Board: 382	♠ 98432	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK109	Partner bids first.
HCP: 17	♣ A3	

Board: 383	♠ 3	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AJ83	You bid first.
HCP: 12	♣ KQ9876	

Board: 384	♠ A765	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: None	♦ KJ3	Partner bids first.
HCP: 15	♣ A4	

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

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 942

♥ K753

♦ A

♣ AK1092

South:

♠ A106

♥ J64

♦ KJ1085

♣ J4

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

	1♣	Pass	1♦
--	----	------	----

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

AP

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 19

Contract: 4♥ N

North:

♠ 863

♥ 10872

♦ KJ72

♣ A4

South:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

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

1♣

Pass	1♥	Pass	4♥
------	----	------	----

AP

Board: 382

Dealer: N

Vul: Both

North HCP: 12

South HCP: 17

Contract: 6♠ S

North:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

South:

♠ 98432

♥ AQ

♦ AK109

♣ A3

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

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	4NT ¹
------	----	------	------------------

Pass	5♦ ²	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7♣ S

North:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

South:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

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

1♣

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

Pass	4NT ¹	Pass	5♠ ²
------	------------------	------	-----------------

Pass	5NT ³	Pass	6♣ ⁴
------	------------------	------	-----------------

Pass	7♣	AP	
------	----	----	--

1. Blackwood 0314, for ♣

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

3. King ask by 5NT

4. K=0

Board: 384

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ N

North:

♠ KQ84

♥ AK6

♦ 986

♣ 732

South:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	2♥	Pass	4♠
------	----	------	----

AP

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 385	♠ Q32	The opponents are silent.
Dealer: S	♥ K10732	
Vul: NS	♦ Q5	Partner bids first.
HCP: 8	♣ J64	

Board: 386	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: None	♦ Q4	You bid first.
HCP: 18	♣ A1085	

Board: 387	♠ QJ32	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 72	Partner bids first.
HCP: 9	♣ K1093	

Board: 388	♠ 105	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AKQ5	You bid first.
HCP: 12	♣ QJ943	

Board: 389	♠ AJ92	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ 10542	Partner bids first.
HCP: 14	♣ A	

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

Board: 385

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ Q32

♥ K10732

♦ Q5

♣ J64

South:

♠ KJ5

♥ 9

♦ A43

♣ AKQ1093

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 3♣

AP

Board: 386

Dealer: N

Vul: None

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ AQ6

♥ AQ76

♦ Q4

♣ A1085

South:

♠ K1032

♥ 1092

♦ K1052

♣ Q6

West North East South

Pass 1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: NS

North HCP: 9

South HCP: 19

Contract: 3N S

North:

♠ QJ32

♥ K65

♦ 72

♣ K1093

South:

♠ K75

♥ A92

♦ KQ5

♣ AQJ6

West North East South

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 388

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ 105

♥ 96

♦ AKQ5

♣ QJ943

South:

♠ AKJ632

♥ QJ83

♦ 2

♣ A7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT Pass 4♠

AP

1. New Minor Forcing

Board: 389

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AJ92

♥ KQ63

♦ 10542

♣ A

South:

♠ 85

♥ 875

♦ AK9

♣ KQ653

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 385	♠ KJ5	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ A43	You bid first.
HCP: 17	♣ AKQ1093	

Board: 386	♠ K1032	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ K1052	Partner bids first.
HCP: 8	♣ Q6	

Board: 387	♠ K75	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ KQ5	You bid first.
HCP: 19	♣ AQJ6	

Board: 388	♠ AKJ632	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: None	♦ 2	Partner bids first.
HCP: 15	♣ A7	

Board: 389	♠ 85	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ AK9	You bid first.
HCP: 12	♣ KQ653	

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

Board: 385

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ Q32

♥ K10732

♦ Q5

♣ J64

South:

♠ KJ5

♥ 9

♦ A43

♣ AKQ1093

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 3♣

AP

Board: 386

Dealer: N

Vul: None

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ AQ6

♥ AQ76

♦ Q4

♣ A1085

South:

♠ K1032

♥ 1092

♦ K1052

♣ Q6

West North East South

Pass 1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: NS

North HCP: 9

South HCP: 19

Contract: 3N S

North:

♠ QJ32

♥ K65

♦ 72

♣ K1093

South:

♠ K75

♥ A92

♦ KQ5

♣ AQJ6

West North East South

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 388

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ 105

♥ 96

♦ AKQ5

♣ QJ943

South:

♠ AKJ632

♥ QJ83

♦ 2

♣ A7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT Pass 4♠

AP

1. New Minor Forcing

Board: 389

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AJ92

♥ KQ63

♦ 10542

♣ A

South:

♠ 85

♥ 875

♦ AK9

♣ KQ653

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 390	♠ 97	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: EW	♦ AJ4	You bid first.
HCP: 14	♣ A543	

Board: 391	♠ AJ103	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AKQ10	Partner bids first.
HCP: 17	♣ 96	

Board: 392	♠ Q	The opponents are silent.
Dealer: N	♥ K1084	
Vul: NS	♦ 976	You bid first.
HCP: 13	♣ AKJ84	

Board: 393	♠ 932	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ 73	Partner bids first.
HCP: 10	♣ AQ109	

Board: 394	♠ 4	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: EW	♦ K3	You bid first.
HCP: 14	♣ KQJ1083	

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

Board: 390
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 1N N

North:
 ♠ 97
 ♥ AJ108
 ♦ AJ4
 ♣ A543

South:
 ♠ A432
 ♥ 65
 ♦ KQ72
 ♣ J92

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

Board: 391
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ AJ103
 ♥ QJ4
 ♦ AKQ10
 ♣ 96

South:
 ♠ Q6
 ♥ A10
 ♦ 5
 ♣ KQJ108754

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

Board: 392
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 6
 Contract: 2♠ S

North:
 ♠ Q
 ♥ K1084
 ♦ 976
 ♣ AKJ84

South:
 ♠ J109853
 ♥ 3
 ♦ AJ3
 ♣ 972

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

Board: 393
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 18
 Contract: 3N S

North:
 ♠ 932
 ♥ A762
 ♦ 73
 ♣ AQ109

South:
 ♠ AKJ4
 ♥ Q10
 ♦ A108
 ♣ KJ65

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

Board: 394
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ 4
 ♥ KQ94
 ♦ K3
 ♣ KQJ1083

South:
 ♠ AK652
 ♥ 87632
 ♦ 92
 ♣ A

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 390	♠ A432	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ KQ72	Partner bids first.
HCP: 10	♣ J92	

Board: 391	♠ Q6	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ 5	You bid first.
HCP: 12	♣ KQJ108754	

Board: 392	♠ J109853	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AJ3	Partner bids first.
HCP: 6	♣ 972	

Board: 393	♠ AKJ4	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ A108	You bid first.
HCP: 18	♣ KJ65	

Board: 394	♠ AK652	The opponents are silent.
Dealer: N	♥ 87632	
Vul: EW	♦ 92	Partner bids first.
HCP: 11	♣ A	

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

Board: 390
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 1N N

North:
 ♠ 97
 ♥ AJ108
 ♦ AJ4
 ♣ A543

South:
 ♠ A432
 ♥ 65
 ♦ KQ72
 ♣ J92

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

Board: 391
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ AJ103
 ♥ QJ4
 ♦ AKQ10
 ♣ 96

South:
 ♠ Q6
 ♥ A10
 ♦ 5
 ♣ KQJ108754

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

Board: 392
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 6
 Contract: 2♠ S

North:
 ♠ Q
 ♥ K1084
 ♦ 976
 ♣ AKJ84

South:
 ♠ J109853
 ♥ 3
 ♦ AJ3
 ♣ 972

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

Board: 393
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 18
 Contract: 3N S

North:
 ♠ 932
 ♥ A762
 ♦ 73
 ♣ AQ109

South:
 ♠ AKJ4
 ♥ Q10
 ♦ A108
 ♣ KJ65

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

Board: 394
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ 4
 ♥ KQ94
 ♦ K3
 ♣ KQJ1083

South:
 ♠ AK652
 ♥ 87632
 ♦ 92
 ♣ A

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 395	♠ Q95	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ KQ9742	Partner bids first.
HCP: 10	♣ 4	

Board: 396	♠ A4	West Doubles Pass if possible.
Dealer: N	♥ K1074	East Bids 2♠ if possible.
Vul: None	♦ Q52	
HCP: 13	♣ A1084	You bid first.

Board: 397	♠ 1098	The opponents are silent.
Dealer: S	♥ KQ1054	
Vul: None	♦ AQJ5	Partner bids first.
HCP: 12	♣ 3	

Board: 398	♠ A2	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ AQJ4	You bid first.
HCP: 18	♣ AJ754	

Board: 399	♠ 93	The opponents are silent.
Dealer: S	♥ K10643	
Vul: EW	♦ AK94	Partner bids first.
HCP: 14	♣ A7	

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

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 643				1♣
Vul: Both	♥ K84	♥ AJ75	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9742	♦ A	Pass	3♦	Pass	3NT
South HCP: 17	♣ 4	♣ AKJ109	AP			
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 765		1♣	Pass	1♥
Vul: None	♥ K1074	♥ 9852	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ AJ6	X	Pass	2♠	Pass
South HCP: 6	♣ A1084	♣ J65	Pass	3♥	AP	
Contract: 3♥ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AK7				1♣
Vul: None	♥ KQ1054	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQJ5	♦ 762	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13	♣ 3	♣ Q852	Pass	4♦ ³	Pass	4♥
Contract: 4♥ N			AP			

1. New Minor Forcing
2. 3♥
3. Cue bid, a ♦ stopper

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 103		1♣	Pass	1♥
Vul: NS	♥ Q2	♥ A10543	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQJ4	♦ K87	AP			
South HCP: 10	♣ AJ754	♣ K93				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J82				1♣
Vul: EW	♥ K10643	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14	♦ AK94	♦ Q6	Pass	3♣	AP	
South HCP: 13	♣ A7	♣ KQJ1085				
Contract: 3♣ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 395	♠ 643	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ A	You bid first.
HCP: 17	♣ AKJ109	
Board: 396	♠ 765	West Doubles Pass if possible.
Dealer: N	♥ 9852	East Bids 2♠ if possible.
Vul: None	♦ AJ6	
HCP: 6	♣ J65	Partner bids first.
Board: 397	♠ AK7	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ 762	You bid first.
HCP: 13	♣ Q852	
Board: 398	♠ 103	The opponents are silent.
Dealer: N	♥ A10543	
Vul: NS	♦ K87	Partner bids first.
HCP: 10	♣ K93	
Board: 399	♠ J82	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ Q6	You bid first.
HCP: 13	♣ KQJ1085	

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

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 643				1♣
Vul: Both	♥ K84	♥ AJ75	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9742	♦ A	Pass	3♦	Pass	3NT
South HCP: 17	♣ 4	♣ AKJ109	AP			
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 765		1♣	Pass	1♥
Vul: None	♥ K1074	♥ 9852	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ AJ6	X	Pass	2♠	Pass
South HCP: 6	♣ A1084	♣ J65	Pass	3♥	AP	
Contract: 3♥ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AK7				1♣
Vul: None	♥ KQ1054	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQJ5	♦ 762	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13	♣ 3	♣ Q852	Pass	4♦ ³	Pass	4♥
Contract: 4♥ N			AP			

1. New Minor Forcing
2. 3♥
3. Cue bid, a ♦ stopper

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 103		1♣	Pass	1♥
Vul: NS	♥ Q2	♥ A10543	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQJ4	♦ K87	AP			
South HCP: 10	♣ AJ754	♣ K93				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J82				1♣
Vul: EW	♥ K10643	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14	♦ AK94	♦ Q6	Pass	3♣	AP	
South HCP: 13	♣ A7	♣ KQJ1085				
Contract: 3♣ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 400	♠ AK53	West Doubles Pass if possible.
Dealer: N	♥ KQ62	East Bids 3♦ if possible.
Vul: None	♦ 6	
HCP: 12	♣ 9732	You bid first.
Board: 401	♠ AK5	West Doubles 1NT if possible.
Dealer: S	♥ J87432	
Vul: NS	♦ K109	Partner bids first.
HCP: 11	♣ 8	
Board: 402	♠ K	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AK852	
Board: 403	♠ AJ3	The opponents are silent.
Dealer: S	♥ A10543	
Vul: Both	♦ 85	Partner bids first.
HCP: 9	♣ 873	
Board: 404	♠ AQ32	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ J7	You bid first.
HCP: 13	♣ QJ942	

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

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 108		1♣	Pass	1♥
Vul: None	♥ KQ62	♥ A983	Pass	2♥	Pass	Pass
North HCP: 12	♦ 6	♦ AJ74	X	Pass	3♦	3♥
South HCP: 9	♣ 9732	♣ 854	AP			
Contract: 3♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q87				1♣
Vul: NS	♥ J87432	♥ Q106	Pass	1♥	Pass	1NT
North HCP: 11	♦ K109	♦ 763	X	3♥	Pass	4♥
South HCP: 12	♣ 8	♣ AKJ4	AP			
Contract: 4♥ N						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10974				
Vul: EW	♥ 10962	♥ A84		1♣	Pass	1♠
North HCP: 15	♦ AJ2	♦ Q7	Pass	1NT	AP	
South HCP: 10	♣ AK852	♣ Q109				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K98				1♣
Vul: Both	♥ A10543	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 85	♦ AK4	Pass	3NT	AP	
South HCP: 18	♣ 873	♣ KQJ106				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ KJ				
Vul: NS	♥ K5	♥ J9432		1♣	Pass	1♥
North HCP: 13	♦ J7	♦ A853	Pass	1♠	Pass	3NT
South HCP: 13	♣ QJ942	♣ A3	AP			
Contract: 3N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 400	♠ 108	West Doubles Pass if possible.
Dealer: N	♥ A983	East Bids 3♦ if possible.
Vul: None	♦ AJ74	
HCP: 9	♣ 854	Partner bids first.
Board: 401	♠ Q87	West Doubles 1NT if possible.
Dealer: S	♥ Q106	
Vul: NS	♦ 763	You bid first.
HCP: 12	♣ AKJ4	
Board: 402	♠ Q10974	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ Q7	Partner bids first.
HCP: 10	♣ Q109	
Board: 403	♠ K98	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK4	You bid first.
HCP: 18	♣ KQJ106	
Board: 404	♠ KJ	The opponents are silent.
Dealer: N	♥ J9432	
Vul: NS	♦ A853	Partner bids first.
HCP: 13	♣ A3	

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

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 108		1♣	Pass	1♥
Vul: None	♥ KQ62	♥ A983	Pass	2♥	Pass	Pass
North HCP: 12	♦ 6	♦ AJ74	X	Pass	3♦	3♥
South HCP: 9	♣ 9732	♣ 854	AP			
Contract: 3♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q87				1♣
Vul: NS	♥ J87432	♥ Q106	Pass	1♥	Pass	1NT
North HCP: 11	♦ K109	♦ 763	X	3♥	Pass	4♥
South HCP: 12	♣ 8	♣ AKJ4	AP			
Contract: 4♥ N						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10974				
Vul: EW	♥ 10962	♥ A84		1♣	Pass	1♠
North HCP: 15	♦ AJ2	♦ Q7	Pass	1NT	AP	
South HCP: 10	♣ AK852	♣ Q109				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K98				1♣
Vul: Both	♥ A10543	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 85	♦ AK4	Pass	3NT	AP	
South HCP: 18	♣ 873	♣ KQJ106				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ KJ				
Vul: NS	♥ K5	♥ J9432		1♣	Pass	1♥
North HCP: 13	♦ J7	♦ A853	Pass	1♠	Pass	3NT
South HCP: 13	♣ QJ942	♣ A3	AP			
Contract: 3N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 405	♠ A	The opponents are silent.
Dealer: S	♥ AJ10865	
Vul: EW	♦ KJ1064	Partner bids first.
HCP: 13	♣ 6	
Board: 406	♠ Q87	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ A9	You bid first.
HCP: 13	♣ AK762	
Board: 407	♠ A10932	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ A9865	Partner bids first.
HCP: 12	♣ —	
Board: 408	♠ K1065	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ A2	You bid first.
HCP: 14	♣ 8652	
Board: 409	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ1043	
Vul: Both	♦ QJ97	Partner bids first.
HCP: 13	♣ J	

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

Board: 405

Dealer: S

Vul: EW

North HCP: 13

South HCP: 14

Contract: 4♥ N

North:

♠ A

♥ AJ10865

♦ KJ1064

♣ 6

South:

♠ Q864

♥ K43

♦ A

♣ KQ842

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 4♥

AP

Board: 406

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 1N N

North:

♠ Q87

♥ 532

♦ A9

♣ AK762

South:

♠ AK652

♥ 108

♦ K10873

♣ 3

West North East South

Pass 1♣ Pass 1♠

Pass 1NT AP

Board: 407

Dealer: S

Vul: None

North HCP: 12

South HCP: 16

Contract: 3N S

North:

♠ A10932

♥ A53

♦ A9865

♣ —

South:

♠ 4

♥ KQJ9

♦ K2

♣ AQJ1063

West North East South

Pass 1♠ Pass 2♥

Pass 3♦¹ Pass 3NT

AP

1. Fourth suit game force

Board: 408

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 1N S

North:

♠ K1065

♥ AK3

♦ A2

♣ 8652

South:

♠ QJ7

♥ J8

♦ J9653

♣ KQJ

West North East South

Pass 1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 409

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 4♠ S

North:

♠ J4

♥ AKJ1043

♦ QJ97

♣ J

South:

♠ AK1072

♥ —

♦ 53

♣ AK8743

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 4♠

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 405	♠ Q864	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ KQ842	
Board: 406	♠ AK652	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ K10873	Partner bids first.
HCP: 10	♣ 3	
Board: 407	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ AQJ1063	
Board: 408	♠ QJ7	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ J9653	Partner bids first.
HCP: 11	♣ KQJ	
Board: 409	♠ AK1072	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 53	You bid first.
HCP: 14	♣ AK8743	

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

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q864				1♣
Vul: EW	♥ AJ10865	♥ K43	Pass	1♥	Pass	1♠
North HCP: 13	♦ KJ1064	♦ A	Pass	3♥	Pass	4♥
South HCP: 14	♣ 6	♣ KQ842	AP			
Contract: 4♥ N						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AK652				
Vul: Both	♥ 532	♥ 108		1♣	Pass	1♠
North HCP: 13	♦ A9	♦ K10873	Pass	1NT	AP	
South HCP: 10	♣ AK762	♣ 3				
Contract: 1N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ A10932	♠ 4				1♣
Vul: None	♥ A53	♥ KQJ9	Pass	1♠	Pass	2♥
North HCP: 12	♦ A9865	♦ K2	Pass	3♦ ¹	Pass	3NT
South HCP: 16	♣ —	♣ AQJ1063	AP			
Contract: 3N S			1. Fourth suit game force			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ QJ7				
Vul: EW	♥ AK3	♥ J8		1♣	Pass	1♦
North HCP: 14	♦ A2	♦ J9653	Pass	1♠	Pass	1NT
South HCP: 11	♣ 8652	♣ KQJ	AP			
Contract: 1N S						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK1072				1♣
Vul: Both	♥ AKJ1043	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ QJ97	♦ 53	Pass	3♥	Pass	4♠
South HCP: 14	♣ J	♣ AK8743	AP			
Contract: 4♠ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 410	♠ J82	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ A	You bid first.
HCP: 15	♣ AQJ10743	

Board: 411	♠ 43	The opponents are silent.
Dealer: S	♥ AK964	
Vul: NS	♦ K32	Partner bids first.
HCP: 13	♣ K106	

Board: 412	♠ AJ72	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ K54	You bid first.
HCP: 14	♣ KJ863	

Board: 413	♠ 10965	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AK1096	Partner bids first.
HCP: 14	♣ AJ	

Board: 414	♠ 8	The opponents are silent.
Dealer: N	♥ K643	
Vul: NS	♦ K53	You bid first.
HCP: 14	♣ AKJ43	

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

Board: 410
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 5♣ N

North:
 ♠ J82
 ♥ K5
 ♦ A
 ♣ AQJ10743

South:
 ♠ A3
 ♥ AJ32
 ♦ 10954
 ♣ 986

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

Board: 411
 Dealer: S
 Vul: NS
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ 43
 ♥ AK964
 ♦ K32
 ♣ K106

South:
 ♠ KQ96
 ♥ J32
 ♦ AQ9
 ♣ J32

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

Board: 412
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ AJ72
 ♥ Q
 ♦ K54
 ♣ KJ863

South:
 ♠ K1094
 ♥ A975
 ♦ A8
 ♣ 1094

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

Board: 413
 Dealer: S
 Vul: None
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ 10965
 ♥ Q2
 ♦ AK1096
 ♣ AJ

South:
 ♠ KQJ
 ♥ K87
 ♦ Q52
 ♣ Q984

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

Board: 414
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 14
 Contract: 5♣ N

North:
 ♠ 8
 ♥ K643
 ♦ K53
 ♣ AKJ43

South:
 ♠ AQ654
 ♥ AQ10
 ♦ 108
 ♣ Q62

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

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 410	♠ A3	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: None	♦ 10954	Partner bids first.
HCP: 9	♣ 986	

Board: 411	♠ KQ96	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ AQ9	You bid first.
HCP: 13	♣ J32	

Board: 412	♠ K1094	The opponents are silent.
Dealer: N	♥ A975	
Vul: Both	♦ A8	Partner bids first.
HCP: 11	♣ 1094	

Board: 413	♠ KQJ	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ Q52	You bid first.
HCP: 13	♣ Q984	

Board: 414	♠ AQ654	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ Q62	

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

Board: 410
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 5♣ N

North:
 ♠ J82
 ♥ K5
 ♦ A
 ♣ AQJ10743

South:
 ♠ A3
 ♥ AJ32
 ♦ 10954
 ♣ 986

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

Board: 411
 Dealer: S
 Vul: NS
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ 43
 ♥ AK964
 ♦ K32
 ♣ K106

South:
 ♠ KQ96
 ♥ J32
 ♦ AQ9
 ♣ J32

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

Board: 412
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ AJ72
 ♥ Q
 ♦ K54
 ♣ KJ863

South:
 ♠ K1094
 ♥ A975
 ♦ A8
 ♣ 1094

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

Board: 413
 Dealer: S
 Vul: None
 North HCP: 14
 South HCP: 13
 Contract: 3N S

North:
 ♠ 10965
 ♥ Q2
 ♦ AK1096
 ♣ AJ

South:
 ♠ KQJ
 ♥ K87
 ♦ Q52
 ♣ Q984

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

Board: 414
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 14
 Contract: 5♣ N

North:
 ♠ 8
 ♥ K643
 ♦ K53
 ♣ AKJ43

South:
 ♠ AQ654
 ♥ AQ10
 ♦ 108
 ♣ Q62

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

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 415 ♠ K9653

Dealer: S ♥ A865

Vul: EW ♦ A105

HCP: 13 ♣ Q

The opponents are silent.

Partner bids first.

Board: 416 ♠ J

Dealer: N ♥ Q3

Vul: None ♦ A107

HCP: 12 ♣ AJ108632

The opponents are silent.

You bid first.

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

Board: 415

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♣ S

North:

♠ K9653

♥ A865

♦ A105

♣ Q

South:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

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

Board: 416

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J

♥ Q3

♦ A107

♣ AJ108632

South:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

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

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 415	♠ A8	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ 74	You bid first.
HCP: 12	♣ AJ109652	

Board: 416	♠ AQ74	The opponents are silent.
Dealer: N	♥ AJ874	
Vul: None	♦ J2	Partner bids first.
HCP: 14	♣ Q9	

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

Board: 415

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♣ S

North:

♠ K9653

♥ A865

♦ A105

♣ Q

South:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

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

Board: 416

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J

♥ Q3

♦ A107

♣ AJ108632

South:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

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