

## North hands (Practice Page)

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

Board: 1	♠ AK1052	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ 965	Partner bids first.
HCP: 8	♣ J84	

Board: 2	♠ 10	East Bids 1♠ if possible.
Dealer: N	♥ QJ109	West Bids 2♠ if possible.
Vul: NS	♦ AKQ	
HCP: 15	♣ QJ1087	You bid first.

Board: 3	♠ J64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ Q982	Partner bids first.
HCP: 11	♣ J107	

Board: 4	♠ Q32	East Bids 1♦ if possible.
Dealer: N	♥ AK8	
Vul: NS	♦ 54	You bid first.
HCP: 14	♣ KQ973	

Board: 5	♠ 652	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ AQJ632	Partner bids first.
HCP: 9	♣ 3	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AK1052	♠ J874				1♣
Vul: None	♥ 97	♥ KJ3	Pass	1♠	Pass	3♠
North HCP: 8	♦ 965	♦ Q	Pass	4♠	AP	
South HCP: 16	♣ J84	♣ AKQ32				
Contract: 4♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ 986				
Vul: NS	♥ QJ109	♥ K643		1♣	1♠	X
North HCP: 15	♦ AKQ	♦ 104	2♠	AP		
South HCP: 6	♣ QJ1087	♣ K942				
Contract: 2♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1♣
Vul: EW	♥ AQJ	♥ K1092	Pass	1♦	Pass	1♥
North HCP: 11	♦ Q982	♦ K3	Pass	1NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086		1♣	1♦	1♠
Vul: NS	♥ AK8	♥ 964	Pass	1NT	Pass	2♠
North HCP: 14	♦ 54	♦ KQJ	Pass	3♦ <sup>1</sup>	Pass	3♠
South HCP: 10	♣ KQ973	♣ 82	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ QJ97				1♣
Vul: EW	♥ Q83	♥ AK94	Pass	1♦	Pass	1♥
North HCP: 9	♦ AQJ632	♦ —	Pass	2♦	AP	
South HCP: 12	♣ 3	♣ Q10962				
Contract: 2♦ N						

## South hands (Practice Page)

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

Board: 1	♠ J874	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ Q	You bid first.
HCP: 16	♣ AKQ32	

Board: 2	♠ 986	East Bids 1♠ if possible.
Dealer: N	♥ K643	West Bids 2♠ if possible.
Vul: NS	♦ 104	
HCP: 6	♣ K942	Partner bids first.

Board: 3	♠ A953	The opponents are silent.
Dealer: S	♥ K1092	
Vul: EW	♦ K3	You bid first.
HCP: 14	♣ A42	

Board: 4	♠ KJ1086	East Bids 1♦ if possible.
Dealer: N	♥ 964	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	

Board: 5	♠ QJ97	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ —	You bid first.
HCP: 12	♣ Q10962	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AK1052	♠ J874				1♣
Vul: None	♥ 97	♥ KJ3	Pass	1♠	Pass	3♠
North HCP: 8	♦ 965	♦ Q	Pass	4♠	AP	
South HCP: 16	♣ J84	♣ AKQ32				
Contract: 4♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ 986				
Vul: NS	♥ QJ109	♥ K643		1♣	1♠	X
North HCP: 15	♦ AKQ	♦ 104	2♠	AP		
South HCP: 6	♣ QJ1087	♣ K942				
Contract: 2♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A953				1♣
Vul: EW	♥ AQJ	♥ K1092	Pass	1♦	Pass	1♥
North HCP: 11	♦ Q982	♦ K3	Pass	1NT	AP	
South HCP: 14	♣ J107	♣ A42				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ KJ1086		1♣	1♦	1♠
Vul: NS	♥ AK8	♥ 964	Pass	1NT	Pass	2♠
North HCP: 14	♦ 54	♦ KQJ	Pass	3♦ <sup>1</sup>	Pass	3♠
South HCP: 10	♣ KQ973	♣ 82	Pass	4♠	AP	
Contract: 4♠ S						

1. limit raise or better in ♠

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ QJ97				1♣
Vul: EW	♥ Q83	♥ AK94	Pass	1♦	Pass	1♥
North HCP: 9	♦ AQJ632	♦ —	Pass	2♦	AP	
South HCP: 12	♣ 3	♣ Q10962				
Contract: 2♦ N						

## North hands (Practice Page)

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

Board: 6	♠ QJ5	West Doubles 1♠ if possible.
Dealer: N	♥ QJ4	East Bids 2♦ if possible.
Vul: Both	♦ A	
HCP: 17	♣ AK7632	You bid first.

Board: 7	♠ QJ852	The opponents are silent.
Dealer: S	♥ K874	
Vul: EW	♦ 102	Partner bids first.
HCP: 6	♣ 106	

Board: 8	♠ AJ10	The opponents are silent.
Dealer: N	♥ K1062	
Vul: Both	♦ A62	You bid first.
HCP: 12	♣ 875	

Board: 9	♠ A1042	West Doubles 1♣ if possible.
Dealer: S	♥ 95	East Bids 2♥ if possible.
Vul: None	♦ K1083	
HCP: 9	♣ Q93	Partner bids first.

Board: 10	♠ 106	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQJ6	You bid first.
HCP: 14	♣ AQ1097	

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

Board: 6  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 5♣ N

North:  
♠ QJ5  
♥ QJ4  
♦ A  
♣ AK7632

South:  
♠ K743  
♥ A9  
♦ Q632  
♣ J94

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

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

Board: 7  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 15  
Contract: 2♠ N

North:  
♠ QJ852  
♥ K874  
♦ 102  
♣ 106

South:  
♠ 9  
♥ 3  
♦ AQ864  
♣ AKQ543

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

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 7  
Contract: 1N N

North:  
♠ AJ10  
♥ K1062  
♦ A62  
♣ 875

South:  
♠ Q8743  
♥ J7  
♦ K954  
♣ J3

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

Board: 9  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 2♠ N

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

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

Board: 10  
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	

## South hands (Practice Page)

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

Board: 6	♠ K743	West Doubles 1♠ if possible.
Dealer: N	♥ A9	East Bids 2♦ if possible.
Vul: Both	♦ Q632	
HCP: 10	♣ J94	Partner bids first.

Board: 7	♠ 9	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ AQ864	You bid first.
HCP: 15	♣ AKQ543	

Board: 8	♠ Q8743	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ K954	Partner bids first.
HCP: 7	♣ J3	

Board: 9	♠ K963	West Doubles 1♣ if possible.
Dealer: S	♥ Q43	East Bids 2♥ if possible.
Vul: None	♦ 42	
HCP: 13	♣ AKJ8	You bid first.

Board: 10	♠ KJ72	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: NS	♦ 1052	Partner bids first.
HCP: 9	♣ K5	

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

Board: 6  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 5♣ N

North:  
♠ QJ5  
♥ QJ4  
♦ A  
♣ AK7632

South:  
♠ K743  
♥ A9  
♦ Q632  
♣ J94

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

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

Board: 7  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 15  
Contract: 2♠ N

North:  
♠ QJ852  
♥ K874  
♦ 102  
♣ 106

South:  
♠ 9  
♥ 3  
♦ AQ864  
♣ AKQ543

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

Board: 8  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 7  
Contract: 1N N

North:  
♠ AJ10  
♥ K1062  
♦ A62  
♣ 875

South:  
♠ Q8743  
♥ J7  
♦ K954  
♣ J3

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

Board: 9  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 2♠ N

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

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

Board: 10  
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	



## North hands (Practice Page)

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

Board: 11      ♠ A864  
Dealer: S      ♥ QJ10  
Vul: Both     ♦ A95  
HCP: 13      ♣ Q64

The opponents are silent.

Partner bids first.

Board: 12      ♠ Q3  
Dealer: N      ♥ KQ104  
Vul: NS       ♦ 972  
HCP: 13      ♣ AQ72

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

You bid first.

Board: 13      ♠ 92  
Dealer: S      ♥ AQJ7  
Vul: None     ♦ Q843  
HCP: 9       ♣ 872

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 14      ♠ 4  
Dealer: N      ♥ AQJ9  
Vul: NS       ♦ AQ  
HCP: 17      ♣ KJ10852

The opponents are silent.

You bid first.

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

Board: 11  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ A864  
 ♥ QJ10  
 ♦ A95  
 ♣ Q64

South:  
 ♠ K53  
 ♥ A95  
 ♦ 843  
 ♣ AK105

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

Board: 12  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ S

North:  
 ♠ Q3  
 ♥ KQ104  
 ♦ 972  
 ♣ AQ72

South:  
 ♠ A109764  
 ♥ 83  
 ♦ Q43  
 ♣ 106

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

1. max 2 ♠  
 2. limit raise or better in ♠

Board: 13  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 92  
 ♥ AQJ7  
 ♦ Q843  
 ♣ 872

South:  
 ♠ A75  
 ♥ K1065  
 ♦ A97  
 ♣ J95

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

Board: 14  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 4  
 ♥ AQJ9  
 ♦ AQ  
 ♣ KJ10852

South:  
 ♠ KQ86  
 ♥ K73  
 ♦ 1084  
 ♣ A64

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

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 11	♠ K53	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ 843	You bid first.
HCP: 14	♣ AK105	

Board: 12	♠ A109764	West Doubles 1♠ if possible.
Dealer: N	♥ 83	East Bids 2♦ if possible.
Vul: NS	♦ Q43	
HCP: 6	♣ 106	Partner bids first.

Board: 13	♠ A75	East Bids 1♠ if possible.
Dealer: S	♥ K1065	West Bids 2♠ if possible.
Vul: None	♦ A97	West Bids 3♠ if possible.
HCP: 12	♣ J95	You bid first.

Board: 14	♠ KQ86	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ 1084	Partner bids first.
HCP: 12	♣ A64	

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

Board: 11  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ A864  
 ♥ QJ10  
 ♦ A95  
 ♣ Q64

South:  
 ♠ K53  
 ♥ A95  
 ♦ 843  
 ♣ AK105

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

Board: 12  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ S

North:  
 ♠ Q3  
 ♥ KQ104  
 ♦ 972  
 ♣ AQ72

South:  
 ♠ A109764  
 ♥ 83  
 ♦ Q43  
 ♣ 106

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

1. max 2 ♠  
 2. limit raise or better in ♠

Board: 13  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 92  
 ♥ AQJ7  
 ♦ Q843  
 ♣ 872

South:  
 ♠ A75  
 ♥ K1065  
 ♦ A97  
 ♣ J95

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

Board: 14  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 4  
 ♥ AQJ9  
 ♦ AQ  
 ♣ KJ10852

South:  
 ♠ KQ86  
 ♥ K73  
 ♦ 1084  
 ♣ A64

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

1. Fourth suit game force

## North hands (Practice Page)

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

Board: 15	♠ A4	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ Q8	Partner bids first.
HCP: 14	♣ Q10732	

Board: 16	♠ A1085	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ Q4	You bid first.
HCP: 13	♣ 954	

Board: 17	♠ J985	West Bids 1♦ if possible.
Dealer: S	♥ A109763	
Vul: EW	♦ K	Partner bids first.
HCP: 13	♣ AJ	

Board: 18	♠ AQ64	West Bids 1♠ if possible.
Dealer: N	♥ 862	
Vul: Both	♦ AJ4	You bid first.
HCP: 13	♣ Q105	

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

Board: 15  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

Board: 16  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 16  
Contract: 3N S

North:  
♠ A1085  
♥ AK43  
♦ Q4  
♣ 954

South:  
♠ KJ32  
♥ 9  
♦ AK632  
♣ KQ10

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

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

North:  
♠ J985  
♥ A109763  
♦ K  
♣ AJ

South:  
♠ A106  
♥ K  
♦ J742  
♣ KQ432

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

Board: 18  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 4♥ S

North:  
♠ AQ64  
♥ 862  
♦ AJ4  
♣ Q105

South:  
♠ K105  
♥ KQJ104  
♦ 1097  
♣ K6

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

1. Support double redouble
2. strength cue bid

## South hands (Practice Page)

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

Board: 15	♠ K62	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AJ54	You bid first.
HCP: 16	♣ AKJ95	

Board: 16	♠ KJ32	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

Board: 17	♠ A106	West Bids 1♦ if possible.
Dealer: S	♥ K	
Vul: EW	♦ J742	You bid first.
HCP: 13	♣ KQ432	

Board: 18	♠ K105	West Bids 1♠ if possible.
Dealer: N	♥ KQJ104	
Vul: Both	♦ 1097	Partner bids first.
HCP: 12	♣ K6	

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

Board: 15  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

Board: 16  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 16  
Contract: 3N S

North:  
♠ A1085  
♥ AK43  
♦ Q4  
♣ 954

South:  
♠ KJ32  
♥ 9  
♦ AK632  
♣ KQ10

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

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

North:  
♠ J985  
♥ A109763  
♦ K  
♣ AJ

South:  
♠ A106  
♥ K  
♦ J742  
♣ KQ432

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

Board: 18  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 4♥ S

North:  
♠ AQ64  
♥ 862  
♦ AJ4  
♣ Q105

South:  
♠ K105  
♥ KQJ104  
♦ 1097  
♣ K6

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

1. Support double redouble
2. strength cue bid



## North hands (Practice Page)

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

Board: 19	♠ Q10963	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ Q53	Partner bids first.
HCP: 11	♣ 2	
Board: 20	♠ 4	The opponents are silent.
Dealer: N	♥ A108	
Vul: EW	♦ KJ97	You bid first.
HCP: 14	♣ AQ953	
Board: 21	♠ 1086	West Doubles 1♣ if possible.
Dealer: S	♥ AQJ98	West Doubles 1NT if possible.
Vul: Both	♦ 8	
HCP: 9	♣ Q753	Partner bids first.
Board: 22	♠ A742	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ 93	You bid first.
HCP: 13	♣ AJ7	
Board: 23	♠ Q1073	The opponents are silent.
Dealer: S	♥ 643	
Vul: None	♦ AJ1093	Partner bids first.
HCP: 10	♣ K	

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

Board: 19  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10963  
 ♥ AK86  
 ♦ Q53  
 ♣ 2

South:  
 ♠ J7  
 ♥ 54  
 ♦ A1072  
 ♣ AKJ53

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			
1. New Minor Forcing			

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ 4  
 ♥ A108  
 ♦ KJ97  
 ♣ AQ953

South:  
 ♠ QJ108  
 ♥ 963  
 ♦ 64  
 ♣ KJ87

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

Board: 21  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 11  
 Contract: 1NX S

North:  
 ♠ 1086  
 ♥ AQJ98  
 ♦ 8  
 ♣ Q753

South:  
 ♠ KQ2  
 ♥ 4  
 ♦ Q976  
 ♣ KJ1082

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

Board: 22  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ A742  
 ♥ KJ65  
 ♦ 93  
 ♣ AJ7

South:  
 ♠ QJ5  
 ♥ 104  
 ♦ KQ74  
 ♣ Q942

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

Board: 23  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 17  
 Contract: 6♠ S

North:  
 ♠ Q1073  
 ♥ 643  
 ♦ AJ1093  
 ♣ K

South:  
 ♠ AJ95  
 ♥ AQ108  
 ♦ 7  
 ♣ AQ86

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1NT	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	6♠	AP	
1. Blackwood 0314, for ♠			
2. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 19	♠ J7	The opponents are silent.
Dealer: S	♥ 54	
Vul: None	♦ A1072	You bid first.
HCP: 13	♣ AKJ53	
Board: 20	♠ QJ108	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ KJ87	
Board: 21	♠ KQ2	West Doubles 1♣ if possible.
Dealer: S	♥ 4	West Doubles 1NT if possible.
Vul: Both	♦ Q976	
HCP: 11	♣ KJ1082	You bid first.
Board: 22	♠ QJ5	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	
Board: 23	♠ AJ95	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: None	♦ 7	You bid first.
HCP: 17	♣ AQ86	

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

Board: 19  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10963  
 ♥ AK86  
 ♦ Q53  
 ♣ 2

South:  
 ♠ J7  
 ♥ 54  
 ♦ A1072  
 ♣ AKJ53

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			
1. New Minor Forcing			

Board: 20  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ 4  
 ♥ A108  
 ♦ KJ97  
 ♣ AQ953

South:  
 ♠ QJ108  
 ♥ 963  
 ♦ 64  
 ♣ KJ87

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

Board: 21  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 11  
 Contract: 1NX S

North:  
 ♠ 1086  
 ♥ AQJ98  
 ♦ 8  
 ♣ Q753

South:  
 ♠ KQ2  
 ♥ 4  
 ♦ Q976  
 ♣ KJ1082

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

Board: 22  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ A742  
 ♥ KJ65  
 ♦ 93  
 ♣ AJ7

South:  
 ♠ QJ5  
 ♥ 104  
 ♦ KQ74  
 ♣ Q942

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

Board: 23  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 17  
 Contract: 6♠ S

North:  
 ♠ Q1073  
 ♥ 643  
 ♦ AJ1093  
 ♣ K

South:  
 ♠ AJ95  
 ♥ AQ108  
 ♦ 7  
 ♣ AQ86

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1NT	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	6♠	AP	
1. Blackwood 0314, for ♠			
2. A=0/5 or 3/5			

## North hands (Practice Page)

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

Board: 24	♠ A95	East Bids 1♥ if possible.
Dealer: N	♥ K105	East Doubles 1NT if possible.
Vul: EW	♦ K42	
HCP: 14	♣ KJ108	You bid first.
Board: 25	♠ 62	East Bids 2♠ if possible.
Dealer: S	♥ KJ62	
Vul: NS	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	
Board: 26	♠ AJ	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ KJ8	You bid first.
HCP: 14	♣ AJ1097643	
Board: 27	♠ 94	West Bids 1♠ if possible.
Dealer: S	♥ KQ98	
Vul: Both	♦ KQ42	Partner bids first.
HCP: 11	♣ J74	
Board: 28	♠ Q	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AKQ74	

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

Board: 24  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1NX N

North:  
 ♠ A95  
 ♥ K105  
 ♦ K42  
 ♣ KJ108

South:  
 ♠ J1083  
 ♥ AJ4  
 ♦ 1085  
 ♣ Q42

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

Board: 25  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 62  
 ♥ KJ62  
 ♦ AJ  
 ♣ AJ872

South:  
 ♠ AJ3  
 ♥ Q875  
 ♦ Q5  
 ♣ KQ65

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

Board: 26  
 Dealer: N  
 Vul: EW  
 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: 27  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 11  
 Contract: 2♣ S

North:  
 ♠ 94  
 ♥ KQ98  
 ♦ KQ42  
 ♣ J74

South:  
 ♠ A106  
 ♥ 107  
 ♦ 65  
 ♣ AK10952

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

Board: 28  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ Q  
 ♥ Q1083  
 ♦ AQJ  
 ♣ AKQ74

South:  
 ♠ AJ983  
 ♥ KJ9  
 ♦ 75  
 ♣ 1062

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

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 24      ♠ J1083  
Dealer: N      ♥ AJ4  
Vul: EW      ♦ 1085  
HCP: 8      ♣ Q42

East Bids 1♥ if possible.  
East Doubles 1NT if possible.

Partner bids first.

Board: 25      ♠ AJ3  
Dealer: S      ♥ Q875  
Vul: NS      ♦ Q5  
HCP: 14      ♣ KQ65

East Bids 2♠ if possible.

You bid first.

Board: 26      ♠ 8632  
Dealer: N      ♥ QJ10654  
Vul: EW      ♦ A7  
HCP: 10      ♣ K

The opponents are silent.

Partner bids first.

Board: 27      ♠ A106  
Dealer: S      ♥ 107  
Vul: Both      ♦ 65  
HCP: 11      ♣ AK10952

West Bids 1♠ if possible.

You bid first.

Board: 28      ♠ AJ983  
Dealer: N      ♥ KJ9  
Vul: EW      ♦ 75  
HCP: 9      ♣ 1062

The opponents are silent.

Partner bids first.

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

Board: 24  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1NX N

North:  
 ♠ A95  
 ♥ K105  
 ♦ K42  
 ♣ KJ108

South:  
 ♠ J1083  
 ♥ AJ4  
 ♦ 1085  
 ♣ Q42

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

Board: 25  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 62  
 ♥ KJ62  
 ♦ AJ  
 ♣ AJ872

South:  
 ♠ AJ3  
 ♥ Q875  
 ♦ Q5  
 ♣ KQ65

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

Board: 26  
 Dealer: N  
 Vul: EW  
 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: 27  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 11  
 Contract: 2♣ S

North:  
 ♠ 94  
 ♥ KQ98  
 ♦ KQ42  
 ♣ J74

South:  
 ♠ A106  
 ♥ 107  
 ♦ 65  
 ♣ AK10952

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

Board: 28  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ Q  
 ♥ Q1083  
 ♦ AQJ  
 ♣ AKQ74

South:  
 ♠ AJ983  
 ♥ KJ9  
 ♦ 75  
 ♣ 1062

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

1. Fourth suit game force



## North hands (Practice Page)

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

Board: 29	♠ A63	The opponents are silent.
Dealer: S	♥ J105	
Vul: Both	♦ 7632	Partner bids first.
HCP: 9	♣ A95	
Board: 30	♠ K432	East Bids 1♥ if possible.
Dealer: N	♥ A	
Vul: None	♦ AJ6	You bid first.
HCP: 12	♣ 87654	
Board: 31	♠ A1064	West Doubles Pass if possible.
Dealer: S	♥ K754	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ AJ8	
Board: 32	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ Q73	You bid first.
HCP: 13	♣ A108	
Board: 33	♠ 10875	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ 7653	Partner bids first.
HCP: 6	♣ J	

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

Board: 29

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ A63

♥ J105

♦ 7632

♣ A95

South:

♠ 854

♥ A9

♦ AQ

♣ KQ10632

West North East South

Pass 1NT Pass 3♣

AP

Board: 30

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ K432

♥ A

♦ AJ6

♣ 87654

South:

♠ AQJ9

♥ QJ942

♦ 107

♣ Q10

West North East South

Pass 1♣ 1♥ X

Pass 2♠ Pass 4♠

AP

Board: 31

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 6♥XN

North:

♠ A1064

♥ K754

♦ 104

♣ AJ8

South:

♠ KQ

♥ AQ82

♦ AJ8

♣ Q1092

West North East South

Pass 1♥ Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♠<sup>2</sup>

Pass 6♥ Pass Pass

X AP

1. Blackwood 0314, for ♥

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

Board: 32

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♦ S

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

West North East South

Pass 1♣ Pass 1♦

Pass 1♠ Pass 2♦

Pass 3♦ AP

Board: 33

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 2♣ S

North:

♠ 10875

♥ KQ32

♦ 7653

♣ J

South:

♠ AK6

♥ A84

♦ 8

♣ AKQ986

West North East South

Pass 1♥ Pass 2♣

AP

## South hands (Practice Page)

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

Board: 29	♠ 854	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ KQ10632	
Board: 30	♠ AQJ9	East Bids 1♥ if possible.
Dealer: N	♥ QJ942	
Vul: None	♦ 107	Partner bids first.
HCP: 12	♣ Q10	
Board: 31	♠ KQ	West Doubles Pass if possible.
Dealer: S	♥ AQ82	
Vul: EW	♦ AJ8	You bid first.
HCP: 18	♣ Q1092	
Board: 32	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	
Board: 33	♠ AK6	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ 8	You bid first.
HCP: 20	♣ AKQ986	

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

Board: 29

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ A63

♥ J105

♦ 7632

♣ A95

South:

♠ 854

♥ A9

♦ AQ

♣ KQ10632

West North East South

Pass 1NT Pass 3♣

AP

Board: 30

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ K432

♥ A

♦ AJ6

♣ 87654

South:

♠ AQJ9

♥ QJ942

♦ 107

♣ Q10

West North East South

Pass 1♣ 1♥ X

Pass 2♠ Pass 4♠

AP

Board: 31

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 6♥X N

North:

♠ A1064

♥ K754

♦ 104

♣ AJ8

South:

♠ KQ

♥ AQ82

♦ AJ8

♣ Q1092

West North East South

Pass 1♥ Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♠<sup>2</sup>

Pass 6♥ Pass Pass

X AP

1. Blackwood 0314, for ♥

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

Board: 32

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♦ S

North:

♠ K1095

♥ A97

♦ Q73

♣ A108

South:

♠ 3

♥ J4

♦ AKJ854

♣ 7643

West North East South

Pass 1♣ Pass 1♦

Pass 1♠ Pass 2♦

Pass 3♦ AP

Board: 33

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 2♣ S

North:

♠ 10875

♥ KQ32

♦ 7653

♣ J

South:

♠ AK6

♥ A84

♦ 8

♣ AKQ986

West North East South

Pass 1♥ Pass 2♣

AP

## North hands (Practice Page)

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

Board: 34      ♠ 74  
Dealer: N      ♥ Q6  
Vul: EW      ♦ AK  
HCP: 16      ♣ AK109876

East Bids 1♥ if possible.

You bid first.

Board: 35      ♠ 6  
Dealer: S      ♥ K109  
Vul: None      ♦ QJ1063  
HCP: 8      ♣ Q1072

West Doubles 1♣ if possible.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 36      ♠ 6  
Dealer: N      ♥ K63  
Vul: NS      ♦ A106  
HCP: 11      ♣ KJ10983

West Bids 3♠ if possible.

You bid first.

Board: 37      ♠ 1042  
Dealer: S      ♥ J965  
Vul: EW      ♦ AJ76  
HCP: 7      ♣ J3

The opponents are silent.

Partner bids first.

Board: 38      ♠ J5  
Dealer: N      ♥ KJ98  
Vul: Both      ♦ 82  
HCP: 12      ♣ AQJ94

The opponents are silent.

You bid first.

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

Board: 34  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ 74  
 ♥ Q6  
 ♦ AK  
 ♣ AK109876

South:  
 ♠ A95  
 ♥ A5432  
 ♦ 87532  
 ♣ —

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

Board: 35  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ 6  
 ♥ K109  
 ♦ QJ1063  
 ♣ Q1072

South:  
 ♠ A984  
 ♥ A52  
 ♦ 4  
 ♣ KJ543

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

Board: 36  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 11  
 Contract: 3♠ W

North:  
 ♠ 6  
 ♥ K63  
 ♦ A106  
 ♣ KJ10983

South:  
 ♠ 54  
 ♥ AQ72  
 ♦ QJ742  
 ♣ Q7

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

Board: 37  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 18  
 Contract: 4♥ N

North:  
 ♠ 1042  
 ♥ J965  
 ♦ AJ76  
 ♣ J3

South:  
 ♠ AKQ3  
 ♥ K1042  
 ♦ Q  
 ♣ A1075

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

Board: 38  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 19  
 Contract: 3N N

North:  
 ♠ J5  
 ♥ KJ98  
 ♦ 82  
 ♣ AQJ94

South:  
 ♠ AQ32  
 ♥ 4  
 ♦ AKQJ4  
 ♣ K75

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

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 34	♠ A95	East Bids 1♥ if possible.
Dealer: N	♥ A5432	
Vul: EW	♦ 87532	Partner bids first.
HCP: 8	♣ —	

Board: 35	♠ A984	West Doubles 1♣ if possible.
Dealer: S	♥ A52	East Bids 1♠ if possible.
Vul: None	♦ 4	West Bids 2♠ if possible.
HCP: 12	♣ KJ543	You bid first.

Board: 36	♠ 54	West Bids 3♠ if possible.
Dealer: N	♥ AQ72	
Vul: NS	♦ QJ742	Partner bids first.
HCP: 11	♣ Q7	

Board: 37	♠ AKQ3	The opponents are silent.
Dealer: S	♥ K1042	
Vul: EW	♦ Q	You bid first.
HCP: 18	♣ A1075	

Board: 38	♠ AQ32	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AKQJ4	Partner bids first.
HCP: 19	♣ K75	

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

Board: 34  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ 74  
 ♥ Q6  
 ♦ AK  
 ♣ AK109876

South:  
 ♠ A95  
 ♥ A5432  
 ♦ 87532  
 ♣ —

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

Board: 35  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ 6  
 ♥ K109  
 ♦ QJ1063  
 ♣ Q1072

South:  
 ♠ A984  
 ♥ A52  
 ♦ 4  
 ♣ KJ543

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

Board: 36  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 11  
 Contract: 3♠ W

North:  
 ♠ 6  
 ♥ K63  
 ♦ A106  
 ♣ KJ10983

South:  
 ♠ 54  
 ♥ AQ72  
 ♦ QJ742  
 ♣ Q7

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

Board: 37  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 18  
 Contract: 4♥ N

North:  
 ♠ 1042  
 ♥ J965  
 ♦ AJ76  
 ♣ J3

South:  
 ♠ AKQ3  
 ♥ K1042  
 ♦ Q  
 ♣ A1075

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

Board: 38  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 19  
 Contract: 3N N

North:  
 ♠ J5  
 ♥ KJ98  
 ♦ 82  
 ♣ AQJ94

South:  
 ♠ AQ32  
 ♥ 4  
 ♦ AKQJ4  
 ♣ K75

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

1. Fourth suit game force



## North hands (Practice Page)

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

Board: 39	♠ K976	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ A8	

Board: 40	♠ Q98	East Bids 1♦ if possible.
Dealer: N	♥ QJ102	West Bids 3♠ if possible.
Vul: EW	♦ A8	
HCP: 13	♣ A854	You bid first.

Board: 41	♠ Q764	West Bids 1♥ if possible.
Dealer: S	♥ Q1054	East Bids 1NT if possible.
Vul: Both	♦ 104	East Bids 3♣ if possible.
HCP: 6	♣ Q92	Partner bids first.

Board: 42	♠ K109	West Doubles 1♠ if possible.
Dealer: N	♥ KQ62	East Bids 2♦ if possible.
Vul: None	♦ 3	
HCP: 12	♣ KJ1097	You bid first.

Board: 43	♠ QJ432	East Bids 1NT if possible.
Dealer: S	♥ 93	
Vul: EW	♦ A86	Partner bids first.
HCP: 8	♣ J72	

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K976	♠ AQ10				1♣
Vul: NS	♥ AJ95	♥ 3	Pass	1♥	Pass	1NT
North HCP: 15	♦ K94	♦ 8762	Pass	3NT	AP	
South HCP: 12	♣ A8	♣ KQJ107				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6				
Vul: EW	♥ QJ102	♥ A9765		1♣	1♦	1♥
North HCP: 13	♦ A8	♦ 10952	3♠	AP		
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q764	♠ K952				1♣
Vul: Both	♥ Q1054	♥ A63	1♥	X	1NT	2♠
North HCP: 6	♦ 104	♦ K98	Pass	Pass	3♣	AP
South HCP: 13	♣ Q92	♣ K103				
Contract: 3♣ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQ63		1♣	Pass	1♠
Vul: None	♥ KQ62	♥ J4	X	XX <sup>1</sup>	2♦	X
North HCP: 12	♦ 3	♦ Q752	Pass	2♥	Pass	3♣
South HCP: 11	♣ KJ1097	♣ Q53	Pass	3♠	Pass	4♣
Contract: 4♠ S			Pass	4♠	AP	

1. Support double redouble

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ QJ432	♠ K106				1♣
Vul: EW	♥ 93	♥ KQ82	Pass	1♠	1NT	X <sup>1</sup>
North HCP: 8	♦ A86	♦ 9	Pass	2♠	AP	
South HCP: 14	♣ J72	♣ AQ865				
Contract: 2♠ N						

1. Support double redouble

## South hands (Practice Page)

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

Board: 39	♠ AQ10	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ 8762	You bid first.
HCP: 12	♣ KQJ107	

Board: 40	♠ 6	East Bids 1♦ if possible.
Dealer: N	♥ A9765	West Bids 3♠ if possible.
Vul: EW	♦ 10952	
HCP: 7	♣ QJ3	Partner bids first.

Board: 41	♠ K952	West Bids 1♥ if possible.
Dealer: S	♥ A63	East Bids 1NT if possible.
Vul: Both	♦ K98	East Bids 3♣ if possible.
HCP: 13	♣ K103	You bid first.

Board: 42	♠ AQ63	West Doubles 1♠ if possible.
Dealer: N	♥ J4	East Bids 2♦ if possible.
Vul: None	♦ Q752	
HCP: 11	♣ Q53	Partner bids first.

Board: 43	♠ K106	East Bids 1NT if possible.
Dealer: S	♥ KQ82	
Vul: EW	♦ 9	You bid first.
HCP: 14	♣ AQ865	

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K976	♠ AQ10				1♣
Vul: NS	♥ AJ95	♥ 3	Pass	1♥	Pass	1NT
North HCP: 15	♦ K94	♦ 8762	Pass	3NT	AP	
South HCP: 12	♣ A8	♣ KQJ107				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ 6				
Vul: EW	♥ QJ102	♥ A9765		1♣	1♦	1♥
North HCP: 13	♦ A8	♦ 10952	3♠	AP		
South HCP: 7	♣ A854	♣ QJ3				
Contract: 3♠ W						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q764	♠ K952				1♣
Vul: Both	♥ Q1054	♥ A63	1♥	X	1NT	2♣
North HCP: 6	♦ 104	♦ K98	Pass	Pass	3♣	AP
South HCP: 13	♣ Q92	♣ K103				
Contract: 3♣ E						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AQ63		1♣	Pass	1♠
Vul: None	♥ KQ62	♥ J4	X	XX <sup>1</sup>	2♦	X
North HCP: 12	♦ 3	♦ Q752	Pass	2♥	Pass	3♣
South HCP: 11	♣ KJ1097	♣ Q53	Pass	3♠	Pass	4♣
Contract: 4♠ S			Pass	4♠	AP	

1. Support double redouble

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ QJ432	♠ K106				1♣
Vul: EW	♥ 93	♥ KQ82	Pass	1♠	1NT	X <sup>1</sup>
North HCP: 8	♦ A86	♦ 9	Pass	2♠	AP	
South HCP: 14	♣ J72	♣ AQ865				
Contract: 2♠ N						

1. Support double redouble

## North hands (Practice Page)

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

Board: 44	♠ Q75	The opponents are silent.
Dealer: N	♥ AK104	
Vul: Both	♦ K94	You bid first.
HCP: 12	♣ 986	

Board: 45	♠ 9754	West Bids 1♦ if possible.
Dealer: S	♥ 953	East Bids 3♦ if possible.
Vul: NS	♦ AK10	
HCP: 7	♣ 1085	Partner bids first.

Board: 46	♠ A1063	East Bids 1♥ if possible.
Dealer: N	♥ QJ4	
Vul: Both	♦ 4	You bid first.
HCP: 11	♣ KJ1076	

Board: 47	♠ Q4	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: None	♦ 10863	Partner bids first.
HCP: 7	♣ K9	

Board: 48	♠ KQ96	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ Q65	You bid first.
HCP: 19	♣ AK6	

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A842		1♣	Pass	1♥
Vul: Both	♥ AK104	♥ 9753	Pass	2♥	Pass	4♥
North HCP: 12	♦ K94	♦ AQ	AP			
South HCP: 17	♣ 986	♣ AK2				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 9754	♠ KQJ				1♣
Vul: NS	♥ 953	♥ AQJ4	1♦	1♠	3♦	X
North HCP: 7	♦ AK10	♦ 7	Pass	3♥	Pass	4♠
South HCP: 16	♣ 1085	♣ QJ974	AP			
Contract: 4♠ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 742		1♣	1♥	3NT
Vul: Both	♥ QJ4	♥ A52	AP			
North HCP: 11	♦ 4	♦ KQ83				
South HCP: 13	♣ KJ1076	♣ A42				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J982				1♣
Vul: None	♥ Q10876	♥ AK42	Pass	1♥	Pass	2♥
North HCP: 7	♦ 10863	♦ A2	AP			
South HCP: 13	♣ K9	♣ J102				
Contract: 2♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ85		1♣	Pass	1♥
Vul: NS	♥ KQ6	♥ A984	Pass	2NT	Pass	3♠
North HCP: 19	♦ Q65	♦ 83	Pass	4♠	AP	
South HCP: 9	♣ AK6	♣ 873				
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 44	♠ A842	The opponents are silent.
Dealer: N	♥ 9753	
Vul: Both	♦ AQ	Partner bids first.
HCP: 17	♣ AK2	

Board: 45	♠ KQJ	West Bids 1♦ if possible.
Dealer: S	♥ AQJ4	East Bids 3♦ if possible.
Vul: NS	♦ 7	
HCP: 16	♣ QJ974	You bid first.

Board: 46	♠ 742	East Bids 1♥ if possible.
Dealer: N	♥ A52	
Vul: Both	♦ KQ83	Partner bids first.
HCP: 13	♣ A42	

Board: 47	♠ J982	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ A2	You bid first.
HCP: 13	♣ J102	

Board: 48	♠ AJ85	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ 83	Partner bids first.
HCP: 9	♣ 873	

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ A842		1♣	Pass	1♥
Vul: Both	♥ AK104	♥ 9753	Pass	2♥	Pass	4♥
North HCP: 12	♦ K94	♦ AQ	AP			
South HCP: 17	♣ 986	♣ AK2				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 9754	♠ KQJ				1♣
Vul: NS	♥ 953	♥ AQJ4	1♦	1♠	3♦	X
North HCP: 7	♦ AK10	♦ 7	Pass	3♥	Pass	4♠
South HCP: 16	♣ 1085	♣ QJ974	AP			
Contract: 4♠ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ 742		1♣	1♥	3NT
Vul: Both	♥ QJ4	♥ A52	AP			
North HCP: 11	♦ 4	♦ KQ83				
South HCP: 13	♣ KJ1076	♣ A42				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ J982				1♣
Vul: None	♥ Q10876	♥ AK42	Pass	1♥	Pass	2♥
North HCP: 7	♦ 10863	♦ A2	AP			
South HCP: 13	♣ K9	♣ J102				
Contract: 2♥ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ85		1♣	Pass	1♥
Vul: NS	♥ KQ6	♥ A984	Pass	2NT	Pass	3♠
North HCP: 19	♦ Q65	♦ 83	Pass	4♠	AP	
South HCP: 9	♣ AK6	♣ 873				
Contract: 4♠ S						



## North hands (Practice Page)

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

Board: 49	♠ AK752	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: EW	♦ J64	Partner bids first.
HCP: 10	♣ 3	

Board: 50	♠ 852	East Doubles 1♣ if possible.
Dealer: N	♥ J93	West Bids 1♠ if possible.
Vul: NS	♦ K6	West Bids 3♦ if possible.
HCP: 11	♣ AK643	You bid first.

Board: 51	♠ AK32	East Bids 1♥ if possible.
Dealer: S	♥ A74	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 14	♣ 5	

Board: 52	♠ A983	West Bids 1♠ if possible.
Dealer: N	♥ K4	
Vul: NS	♦ 97	You bid first.
HCP: 12	♣ KQ863	

Board: 53	♠ A865	West Bids 1♠ if possible.
Dealer: S	♥ 10754	East Bids 2♠ if possible.
Vul: EW	♦ 642	
HCP: 7	♣ K9	Partner bids first.

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ AK752	♠ 10				1♣
Vul: EW	♥ Q1094	♥ K863	Pass	1♠	Pass	2♣
North HCP: 10	♦ J64	♦ Q2	Pass	2♥	Pass	3♥
South HCP: 13	♣ 3	♣ AKJ965	AP			
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ Q6		1♣	X	XX
Vul: NS	♥ J93	♥ A104	1♠	2♣	Pass	3♣
North HCP: 11	♦ K6	♦ A5	3♦	Pass	Pass	4♣
South HCP: 13	♣ AK643	♣ QJ10972	AP			
Contract: 4♣ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AK32	♠ Q965				1♣
Vul: EW	♥ A74	♥ 9	Pass	1♦	1♥	2♣
North HCP: 14	♦ QJ752	♦ A	Pass	3NT	AP	
South HCP: 14	♣ 5	♣ AKJ8762				
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ 62		1♣	Pass	1♦
Vul: NS	♥ K4	♥ A105				
North HCP: 12	♦ 97	♦ Q832	1♠	AP		
South HCP: 7	♣ KQ863	♣ J754				
Contract: 1♠ W						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A865	♠ Q				1♣
Vul: EW	♥ 10754	♥ A6				
North HCP: 7	♦ 642	♦ J973	1♠	X	2♠	AP
South HCP: 13	♣ K9	♣ AQ10432				
Contract: 2♠ W						

## South hands (Practice Page)

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

Board: 49	♠ 10	The opponents are silent.
Dealer: S	♥ K863	
Vul: EW	♦ Q2	You bid first.
HCP: 13	♣ AKJ965	

Board: 50	♠ Q6	East Doubles 1♣ if possible.
Dealer: N	♥ A104	West Bids 1♠ if possible.
Vul: NS	♦ A5	West Bids 3♦ if possible.
HCP: 13	♣ QJ10972	Partner bids first.

Board: 51	♠ Q965	East Bids 1♥ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ AKJ8762	

Board: 52	♠ 62	West Bids 1♠ if possible.
Dealer: N	♥ A105	
Vul: NS	♦ Q832	Partner bids first.
HCP: 7	♣ J754	

Board: 53	♠ Q	West Bids 1♠ if possible.
Dealer: S	♥ A6	East Bids 2♠ if possible.
Vul: EW	♦ J973	
HCP: 13	♣ AQ10432	You bid first.

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ AK752	♠ 10				1♣
Vul: EW	♥ Q1094	♥ K863	Pass	1♠	Pass	2♣
North HCP: 10	♦ J64	♦ Q2	Pass	2♥	Pass	3♥
South HCP: 13	♣ 3	♣ AKJ965	AP			
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ Q6		1♣	X	XX
Vul: NS	♥ J93	♥ A104	1♠	2♣	Pass	3♣
North HCP: 11	♦ K6	♦ A5	3♦	Pass	Pass	4♣
South HCP: 13	♣ AK643	♣ QJ10972	AP			
Contract: 4♣ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AK32	♠ Q965				1♣
Vul: EW	♥ A74	♥ 9	Pass	1♦	1♥	2♣
North HCP: 14	♦ QJ752	♦ A	Pass	3NT	AP	
South HCP: 14	♣ 5	♣ AKJ8762				
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ 62		1♣	Pass	1♦
Vul: NS	♥ K4	♥ A105				
North HCP: 12	♦ 97	♦ Q832	1♠	AP		
South HCP: 7	♣ KQ863	♣ J754				
Contract: 1♠ W						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A865	♠ Q				1♣
Vul: EW	♥ 10754	♥ A6				
North HCP: 7	♦ 642	♦ J973	1♠	X	2♠	AP
South HCP: 13	♣ K9	♣ AQ10432				
Contract: 2♠ W						

## North hands (Practice Page)

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

Board: 54	♠ K	The opponents are silent.
Dealer: N	♥ Q832	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ AK10752	
Board: 55	♠ K74	East Doubles 1♦ if possible.
Dealer: S	♥ A63	East Doubles Pass if possible.
Vul: EW	♦ K6532	West Bids 2♥ if possible.
HCP: 10	♣ 83	Partner bids first.
Board: 56	♠ 972	East Bids 1♦ if possible.
Dealer: N	♥ AK8	
Vul: Both	♦ K	You bid first.
HCP: 15	♣ KQ10764	
Board: 57	♠ 10	The opponents are silent.
Dealer: S	♥ A1097	
Vul: NS	♦ AJ965	Partner bids first.
HCP: 9	♣ 942	
Board: 58	♠ AK	East Bids 1♠ if possible.
Dealer: N	♥ Q754	
Vul: None	♦ Q2	You bid first.
HCP: 14	♣ QJ1093	

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

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ54		1♣	Pass	1♥
Vul: Both	♥ Q832	♥ AJ105	Pass	3♥	Pass	4♥
North HCP: 15	♦ K3	♦ 8542	AP			
South HCP: 10	♣ AK10752	♣ 3				
Contract: 4♥ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A52				1♣
Vul: EW	♥ A63	♥ 10	Pass	1♦	X	2♣
North HCP: 10	♦ K6532	♦ J8	Pass	Pass	X	Pass
South HCP: 11	♣ 83	♣ KQJ6542	2♥	3♣	AP	
Contract: 3♣ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ K103		1♣	1♦	1♥
Vul: Both	♥ AK8	♥ Q1043	Pass	2♣	AP	
North HCP: 15	♦ K	♦ AJ10853				
South HCP: 10	♣ KQ10764	♣ —				
Contract: 2♣ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K98				1♣
Vul: NS	♥ A1097	♥ 83	Pass	1♦	Pass	1NT
North HCP: 9	♦ AJ965	♦ 1073	AP			
South HCP: 11	♣ 942	♣ AKJ106				
Contract: 1N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J642		1♣	1♠	1NT
Vul: None	♥ Q754	♥ A6	AP			
North HCP: 14	♦ Q2	♦ A984				
South HCP: 9	♣ QJ1093	♣ 765				
Contract: 1N S						

## South hands (Practice Page)

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

Board: 54      ♠ AJ54  
Dealer: N      ♥ AJ105  
Vul: Both     ♦ 8542  
HCP: 10      ♣ 3

The opponents are silent.

Partner bids first.

Board: 55      ♠ A52  
Dealer: S      ♥ 10  
Vul: EW      ♦ J8  
HCP: 11      ♣ KQJ6542

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

You bid first.

Board: 56      ♠ K103  
Dealer: N      ♥ Q1043  
Vul: Both     ♦ AJ10853  
HCP: 10      ♣ —

East Bids 1♦ if possible.

Partner bids first.

Board: 57      ♠ K98  
Dealer: S      ♥ 83  
Vul: NS      ♦ 1073  
HCP: 11      ♣ AKJ106

The opponents are silent.

You bid first.

Board: 58      ♠ J642  
Dealer: N      ♥ A6  
Vul: None     ♦ A984  
HCP: 9      ♣ 765

East Bids 1♠ if possible.

Partner bids first.

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

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ54		1♣	Pass	1♥
Vul: Both	♥ Q832	♥ AJ105	Pass	3♥	Pass	4♥
North HCP: 15	♦ K3	♦ 8542	AP			
South HCP: 10	♣ AK10752	♣ 3				
Contract: 4♥ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ A52				1♣
Vul: EW	♥ A63	♥ 10	Pass	1♦	X	2♣
North HCP: 10	♦ K6532	♦ J8	Pass	Pass	X	Pass
South HCP: 11	♣ 83	♣ KQJ6542	2♥	3♣	AP	
Contract: 3♣ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ K103		1♣	1♦	1♥
Vul: Both	♥ AK8	♥ Q1043	Pass	2♣	AP	
North HCP: 15	♦ K	♦ AJ10853				
South HCP: 10	♣ KQ10764	♣ —				
Contract: 2♣ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ K98				1♣
Vul: NS	♥ A1097	♥ 83	Pass	1♦	Pass	1NT
North HCP: 9	♦ AJ965	♦ 1073	AP			
South HCP: 11	♣ 942	♣ AKJ106				
Contract: 1N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J642		1♣	1♠	1NT
Vul: None	♥ Q754	♥ A6	AP			
North HCP: 14	♦ Q2	♦ A984				
South HCP: 9	♣ QJ1093	♣ 765				
Contract: 1N S						



## North hands (Practice Page)

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

Board: 59	♠ K10652	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 60	♠ AJ62	West Bids 3♥ if possible.
Dealer: N	♥ QJ	
Vul: EW	♦ 10	You bid first.
HCP: 18	♣ AKQJ84	

Board: 61	♠ 106	The opponents are silent.
Dealer: S	♥ J107643	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	

Board: 62	♠ Q852	East Bids 1♦ if possible.
Dealer: N	♥ 7	
Vul: None	♦ KQ5	You bid first.
HCP: 11	♣ A8542	

Board: 63	♠ 654	East Bids 1♠ if possible.
Dealer: S	♥ 98	West Bids 2♠ if possible.
Vul: EW	♦ Q9874	
HCP: 6	♣ KJ2	Partner bids first.

Board: 59			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K10652	♠ A843	Pass	1♠	Pass	2♠
North HCP: 13	♥ 6	♥ 105	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
South HCP: 13	♦ AQJ63	♦ K87	Pass	3♥ <sup>3</sup>	Pass	4♠
Contract: 4♠ N	♣ K8	♣ AQ54	AP			
			1. Cue bid, a ♣ stopper 2. Cue bid, a ♦ stopper 3. Cue bid, a ♥ stopper			
Board: 60			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AJ62	♠ K1043		1♣	Pass	1♦
North HCP: 18	♥ QJ	♥ K10				
South HCP: 8	♦ 10	♦ Q97652	3♥	4♣	AP	
Contract: 4♣ N	♣ AKQJ84	♣ 9				
Board: 61			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ 106	♠ AKQ5				
North HCP: 6	♥ J107643	♥ A952	Pass	1♥	Pass	2♥
South HCP: 13	♦ QJ8	♦ 74	AP			
Contract: 2♥ N	♣ Q6	♣ 954				
Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ Q852	♠ K9643		1♣	1♦	X
North HCP: 11	♥ 7	♥ J1054	Pass	1♠	Pass	2♠
South HCP: 8	♦ KQ5	♦ A107	AP			
Contract: 2♠ N	♣ A8542	♣ 10				
Board: 63			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ 654	♠ Q2				
North HCP: 6	♥ 98	♥ AK72	Pass	1♦	1♠	Pass
South HCP: 14	♦ Q9874	♦ AJ5	2♠	AP		
Contract: 2♠ E	♣ KJ2	♣ 9843				

## South hands (Practice Page)

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

Board: 59	♠ A843	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ K87	You bid first.
HCP: 13	♣ AQ54	

Board: 60	♠ K1043	West Bids 3♥ if possible.
Dealer: N	♥ K10	
Vul: EW	♦ Q97652	Partner bids first.
HCP: 8	♣ 9	

Board: 61	♠ AKQ5	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ 74	You bid first.
HCP: 13	♣ 954	

Board: 62	♠ K9643	East Bids 1♦ if possible.
Dealer: N	♥ J1054	
Vul: None	♦ A107	Partner bids first.
HCP: 8	♣ 10	

Board: 63	♠ Q2	East Bids 1♠ if possible.
Dealer: S	♥ AK72	West Bids 2♠ if possible.
Vul: EW	♦ AJ5	
HCP: 14	♣ 9843	You bid first.

Board: 59			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K10652	♠ A843	Pass	1♠	Pass	2♠
North HCP: 13	♥ 6	♥ 105	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
South HCP: 13	♦ AQJ63	♦ K87	Pass	3♥ <sup>3</sup>	Pass	4♠
Contract: 4♠ N	♣ K8	♣ AQ54	AP			
			1. Cue bid, a ♣ stopper 2. Cue bid, a ♦ stopper 3. Cue bid, a ♥ stopper			
Board: 60			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AJ62	♠ K1043		1♣	Pass	1♦
North HCP: 18	♥ QJ	♥ K10				
South HCP: 8	♦ 10	♦ Q97652	3♥	4♣	AP	
Contract: 4♣ N	♣ AKQJ84	♣ 9				
Board: 61			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ 106	♠ AKQ5				
North HCP: 6	♥ J107643	♥ A952	Pass	1♥	Pass	2♥
South HCP: 13	♦ QJ8	♦ 74	AP			
Contract: 2♥ N	♣ Q6	♣ 954				
Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ Q852	♠ K9643		1♣	1♦	X
North HCP: 11	♥ 7	♥ J1054	Pass	1♠	Pass	2♠
South HCP: 8	♦ KQ5	♦ A107	AP			
Contract: 2♠ N	♣ A8542	♣ 10				
Board: 63			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ 654	♠ Q2				
North HCP: 6	♥ 98	♥ AK72	Pass	1♦	1♠	Pass
South HCP: 14	♦ Q9874	♦ AJ5	2♠	AP		
Contract: 2♠ E	♣ KJ2	♣ 9843				

## North hands (Practice Page)

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

Board: 64	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ 972	

Board: 65	♠ AK5	East Doubles 1♥ if possible.
Dealer: S	♥ AJ1086	
Vul: Both	♦ J10	Partner bids first.
HCP: 14	♣ J74	

Board: 66	♠ A8	East Bids 1♦ if possible.
Dealer: N	♥ K4	
Vul: None	♦ A2	You bid first.
HCP: 17	♣ AQ106532	

Board: 67	♠ J9762	East Doubles 1♠ if possible.
Dealer: S	♥ 32	West Bids 2♦ if possible.
Vul: EW	♦ AJ2	
HCP: 6	♣ 932	Partner bids first.

Board: 68	♠ J3	East Bids 1♦ if possible.
Dealer: N	♥ K108	
Vul: NS	♦ A62	You bid first.
HCP: 12	♣ A6542	

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

Board: 64  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 14  
Contract: 4♥ S

North:  
♠ AQJ10  
♥ KQJ5  
♦ 43  
♣ 972

South:  
♠ 832  
♥ A1062  
♦ A8  
♣ KQJ6

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

1. Cue bid, surplus

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 11  
Contract: 3N S

North:  
♠ AK5  
♥ AJ1086  
♦ J10  
♣ J74

South:  
♠ 10842  
♥ 53  
♦ A9  
♣ AK853

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

1. Fourth suit game force

Board: 66  
Dealer: N  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♣ N

North:  
♠ A8  
♥ K4  
♦ A2  
♣ AQ106532

South:  
♠ Q52  
♥ 9653  
♦ KQ954  
♣ J

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

Board: 67  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 13  
Contract: 2♠ N

North:  
♠ J9762  
♥ 32  
♦ AJ2  
♣ 932

South:  
♠ KQ4  
♥ AJ96  
♦ 1074  
♣ K84

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

1. Support double redouble

Board: 68  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 16  
Contract: 4♥ S

North:  
♠ J3  
♥ K108  
♦ A62  
♣ A6542

South:  
♠ K  
♥ AQJ975  
♦ KQ85  
♣ J9

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

1. limit raise or better in ♥

## South hands (Practice Page)

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

Board: 64	♠ 832	The opponents are silent.
Dealer: N	♥ A1062	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 65	♠ 10842	East Doubles 1♥ if possible.
Dealer: S	♥ 53	
Vul: Both	♦ A9	You bid first.
HCP: 11	♣ AK853	
Board: 66	♠ Q52	East Bids 1♦ if possible.
Dealer: N	♥ 9653	
Vul: None	♦ KQ954	Partner bids first.
HCP: 8	♣ J	
Board: 67	♠ KQ4	East Doubles 1♠ if possible.
Dealer: S	♥ AJ96	West Bids 2♦ if possible.
Vul: EW	♦ 1074	
HCP: 13	♣ K84	You bid first.
Board: 68	♠ K	East Bids 1♦ if possible.
Dealer: N	♥ AQJ975	
Vul: NS	♦ KQ85	Partner bids first.
HCP: 16	♣ J9	

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

Board: 64  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 14  
Contract: 4♥ S

North:  
♠ AQJ10  
♥ KQJ5  
♦ 43  
♣ 972

South:  
♠ 832  
♥ A1062  
♦ A8  
♣ KQJ6

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♥	Pass	4♥
AP			
1. Cue bid, surplus			

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 11  
Contract: 3N S

North:  
♠ AK5  
♥ AJ1086  
♦ J10  
♣ J74

South:  
♠ 10842  
♥ 53  
♦ A9  
♣ AK853

West	North	East	South
			1♣
Pass	1♥	X	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♥	Pass	3NT
AP			
1. Fourth suit game force			

Board: 66  
Dealer: N  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♣ N

North:  
♠ A8  
♥ K4  
♦ A2  
♣ AQ106532

South:  
♠ Q52  
♥ 9653  
♦ KQ954  
♣ J

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

Board: 67  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 13  
Contract: 2♠ N

North:  
♠ J9762  
♥ 32  
♦ AJ2  
♣ 932

South:  
♠ KQ4  
♥ AJ96  
♦ 1074  
♣ K84

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

Board: 68  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 16  
Contract: 4♥ S

North:  
♠ J3  
♥ K108  
♦ A62  
♣ A6542

South:  
♠ K  
♥ AQJ975  
♦ KQ85  
♣ J9

West	North	East	South
	1♣	1♦	1♥
Pass	1NT	Pass	3♥
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. limit raise or better in ♥			



## North hands (Practice Page)

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

Board: 69	♠ QJ98	East Bids 2♥ if possible.
Dealer: S	♥ KQ	
Vul: EW	♦ 104	Partner bids first.
HCP: 8	♣ 98632	

Board: 70	♠ 6	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ J106	You bid first.
HCP: 11	♣ K7652	

Board: 71	♠ Q1082	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 9	♣ 9	

Board: 72	♠ Q10	West Bids 2♣ if possible.
Dealer: N	♥ A962	East Bids 3♥ if possible.
Vul: None	♦ K42	
HCP: 12	♣ K965	You bid first.

Board: 73	♠ K10842	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

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

Board: 69  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ QJ98  
 ♥ KQ  
 ♦ 104  
 ♣ 98632

South:  
 ♠ K102  
 ♥ J976  
 ♦ 83  
 ♣ AKJ4

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

1. Support double redouble

Board: 70  
 Dealer: N  
 Vul: Both  
 North HCP: 11  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ 6  
 ♥ AK102  
 ♦ J106  
 ♣ K7652

South:  
 ♠ AJ73  
 ♥ 763  
 ♦ AK82  
 ♣ AQ

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

Board: 71  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ Q1082  
 ♥ QJ54  
 ♦ KJ73  
 ♣ 9

South:  
 ♠ J3  
 ♥ K8  
 ♦ A95  
 ♣ AJ10542

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

Board: 72  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 19  
 Contract: 5♣ N

North:  
 ♠ Q10  
 ♥ A962  
 ♦ K42  
 ♣ K965

South:  
 ♠ AJ42  
 ♥ K  
 ♦ A7  
 ♣ AQJ832

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

1. Michaels Cuebid  
 2. max 2 ♠  
 3. limit raise or better in ♣

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

North:  
 ♠ K10842  
 ♥ 52  
 ♦ KJ65  
 ♣ 98

South:  
 ♠ AQ6  
 ♥ QJ107  
 ♦ 92  
 ♣ KJ64

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

## South hands (Practice Page)

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

Board: 69	♠ K102	East Bids 2♥ if possible.
Dealer: S	♥ J976	
Vul: EW	♦ 83	You bid first.
HCP: 12	♣ AKJ4	

Board: 70	♠ AJ73	The opponents are silent.
Dealer: N	♥ 763	
Vul: Both	♦ AK82	Partner bids first.
HCP: 18	♣ AQ	

Board: 71	♠ J3	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A95	You bid first.
HCP: 13	♣ AJ10542	

Board: 72	♠ AJ42	West Bids 2♣ if possible.
Dealer: N	♥ K	East Bids 3♥ if possible.
Vul: None	♦ A7	
HCP: 19	♣ AQJ832	Partner bids first.

Board: 73	♠ AQ6	The opponents are silent.
Dealer: S	♥ QJ107	
Vul: EW	♦ 92	You bid first.
HCP: 13	♣ KJ64	

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

Board: 69  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ QJ98  
 ♥ KQ  
 ♦ 104  
 ♣ 98632

South:  
 ♠ K102  
 ♥ J976  
 ♦ 83  
 ♣ AKJ4

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

1. Support double redouble

Board: 70  
 Dealer: N  
 Vul: Both  
 North HCP: 11  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ 6  
 ♥ AK102  
 ♦ J106  
 ♣ K7652

South:  
 ♠ AJ73  
 ♥ 763  
 ♦ AK82  
 ♣ AQ

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

Board: 71  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ Q1082  
 ♥ QJ54  
 ♦ KJ73  
 ♣ 9

South:  
 ♠ J3  
 ♥ K8  
 ♦ A95  
 ♣ AJ10542

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

Board: 72  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 19  
 Contract: 5♣ N

North:  
 ♠ Q10  
 ♥ A962  
 ♦ K42  
 ♣ K965

South:  
 ♠ AJ42  
 ♥ K  
 ♦ A7  
 ♣ AQJ832

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

1. Michaels Cuebid  
 2. max 2 ♠  
 3. limit raise or better in ♣

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

North:  
 ♠ K10842  
 ♥ 52  
 ♦ KJ65  
 ♣ 98

South:  
 ♠ AQ6  
 ♥ QJ107  
 ♦ 92  
 ♣ KJ64

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

## North hands (Practice Page)

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

Board: 74	♠ A654	West Bids 2♦ if possible.
Dealer: N	♥ J9	
Vul: Both	♦ 1086	
HCP: 12	♣ AK83	You bid first.

Board: 75	♠ 852	The opponents are silent.
Dealer: S	♥ KQ9872	
Vul: Both	♦ A3	
HCP: 11	♣ Q8	Partner bids first.

Board: 76	♠ AKQ8	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 96	
HCP: 17	♣ AJ932	You bid first.

Board: 77	♠ KQ8	West Bids 3♣ if possible.
Dealer: S	♥ Q10874	
Vul: Both	♦ A1094	
HCP: 11	♣ 9	Partner bids first.

Board: 78	♠ 983	East Bids 1♥ if possible.
Dealer: N	♥ 1075	West Bids 1NT if possible.
Vul: NS	♦ AQJ	
HCP: 12	♣ AJ87	You bid first.

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

Board: 74  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♦ W

North:  
 ♠ A654  
 ♥ J9  
 ♦ 1086  
 ♣ AK83

South:  
 ♠ K9  
 ♥ A752  
 ♦ J9  
 ♣ 109765

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

Board: 75  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 11  
 Contract: 3♥ N

North:  
 ♠ 852  
 ♥ KQ9872  
 ♦ A3  
 ♣ Q8

South:  
 ♠ 3  
 ♥ A  
 ♦ Q8652  
 ♣ AJ9765

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

Board: 76  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♣ N

North:  
 ♠ AKQ8  
 ♥ K10  
 ♦ 96  
 ♣ AJ932

South:  
 ♠ 32  
 ♥ Q832  
 ♦ K87  
 ♣ K765

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

Board: 77  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣X W

North:  
 ♠ KQ8  
 ♥ Q10874  
 ♦ A1094  
 ♣ 9

South:  
 ♠ A1042  
 ♥ J96  
 ♦ KQ8  
 ♣ K84

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

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 983  
 ♥ 1075  
 ♦ AQJ  
 ♣ AJ87

South:  
 ♠ KJ76  
 ♥ 843  
 ♦ 985  
 ♣ K64

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

## South hands (Practice Page)

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

Board: 74	♠ K9	West Bids 2♦ if possible.
Dealer: N	♥ A752	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ 109765	

Board: 75	♠ 3	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ Q8652	You bid first.
HCP: 11	♣ AJ9765	

Board: 76	♠ 32	The opponents are silent.
Dealer: N	♥ Q832	
Vul: NS	♦ K87	Partner bids first.
HCP: 8	♣ K765	

Board: 77	♠ A1042	West Bids 3♣ if possible.
Dealer: S	♥ J96	
Vul: Both	♦ KQ8	You bid first.
HCP: 13	♣ K84	

Board: 78	♠ KJ76	East Bids 1♥ if possible.
Dealer: N	♥ 843	West Bids 1NT if possible.
Vul: NS	♦ 985	
HCP: 7	♣ K64	Partner bids first.

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

Board: 74  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♦ W

North:  
 ♠ A654  
 ♥ J9  
 ♦ 1086  
 ♣ AK83

South:  
 ♠ K9  
 ♥ A752  
 ♦ J9  
 ♣ 109765

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

Board: 75  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 11  
 Contract: 3♥ N

North:  
 ♠ 852  
 ♥ KQ9872  
 ♦ A3  
 ♣ Q8

South:  
 ♠ 3  
 ♥ A  
 ♦ Q8652  
 ♣ AJ9765

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

Board: 76  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♣ N

North:  
 ♠ AKQ8  
 ♥ K10  
 ♦ 96  
 ♣ AJ932

South:  
 ♠ 32  
 ♥ Q832  
 ♦ K87  
 ♣ K765

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

Board: 77  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣X W

North:  
 ♠ KQ8  
 ♥ Q10874  
 ♦ A1094  
 ♣ 9

South:  
 ♠ A1042  
 ♥ J96  
 ♦ KQ8  
 ♣ K84

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

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 983  
 ♥ 1075  
 ♦ AQJ  
 ♣ AJ87

South:  
 ♠ KJ76  
 ♥ 843  
 ♦ 985  
 ♣ K64

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



## North hands (Practice Page)

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

Board: 79      ♠ 865  
Dealer: S      ♥ 1087  
Vul: EW      ♦ AQ10643  
HCP: 6      ♣ 3

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

Partner bids first.

Board: 80      ♠ KQJ103  
Dealer: N      ♥ AQ  
Vul: Both      ♦ —  
HCP: 13      ♣ J108763

East Bids 1♦ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 81      ♠ 9843  
Dealer: S      ♥ 8732  
Vul: None      ♦ AK754  
HCP: 7      ♣ —

West Doubles 1NT if possible.

Partner bids first.

Board: 82      ♠ QJ85  
Dealer: N      ♥ 4  
Vul: EW      ♦ K32  
HCP: 11      ♣ AJ643

East Bids 1♦ if possible.  
West Bids 2♣ if possible.  
East Bids 2♦ if possible.  
East Doubles Pass if possible.

You bid first.

Board: 83      ♠ AKQJ8  
Dealer: S      ♥ Q105  
Vul: Both      ♦ J8  
HCP: 13      ♣ 1083

West Bids 1♦ if possible.  
West Bids 2♦ if possible.

Partner bids first.

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

Board: 79

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♠ E

North:

♠ 865

♥ 1087

♦ AQ10643

♣ 3

South:

♠ Q4

♥ J653

♦ 5

♣ AKQ764

West North East South

Pass 1♦ X 1♥

X Pass 2♠ AP

Board: 80

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 4♠ N

North:

♠ KQJ103

♥ AQ

♦ —

♣ J108763

South:

♠ 965

♥ 9832

♦ 9863

♣ AQ

West North East South

1♣ 1♦ 1♥

2♣<sup>1</sup> 4♠ AP

1. limit raise or better in ♦

Board: 81

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 1NX S

North:

♠ 9843

♥ 8732

♦ AK754

♣ —

South:

♠ AK6

♥ K94

♦ Q109

♣ J974

West North East South

Pass 1♦ Pass 1NT

X AP

Board: 82

Dealer: N

Vul: EW

North HCP: 11

South HCP: 9

Contract: 5♣X N

North:

♠ QJ85

♥ 4

♦ K32

♣ AJ643

South:

♠ A10

♥ 9762

♦ 8

♣ KQ9872

West North East South

1♣ 1♦ 1♥

2♣<sup>1</sup> Pass<sup>2</sup> 2♦ 5♣

Pass Pass X AP

1. limit raise or better in ♦

2. max 2 ♥

Board: 83

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ8

♥ Q105

♦ J8

♣ 1083

South:

♠ 1042

♥ J94

♦ Q10

♣ AKQ62

West North East South

1♦ 1♠ Pass 1NT

2♦ 3♠ Pass 4♠

AP

## South hands (Practice Page)

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

Board: 79      ♠ Q4  
Dealer: S      ♥ J653  
Vul: EW      ♦ 5  
HCP: 12      ♣ AKQ764

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

You bid first.

Board: 80      ♠ 965  
Dealer: N      ♥ 9832  
Vul: Both      ♦ 9863  
HCP: 6      ♣ AQ

East Bids 1♦ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 81      ♠ AK6  
Dealer: S      ♥ K94  
Vul: None      ♦ Q109  
HCP: 13      ♣ J974

West Doubles 1NT if possible.

You bid first.

Board: 82      ♠ A10  
Dealer: N      ♥ 9762  
Vul: EW      ♦ 8  
HCP: 9      ♣ KQ9872

East Bids 1♦ if possible.  
West Bids 2♣ if possible.  
East Bids 2♦ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 83      ♠ 1042  
Dealer: S      ♥ J94  
Vul: Both      ♦ Q10  
HCP: 12      ♣ AKQ62

West Bids 1♦ if possible.  
West Bids 2♦ if possible.

You bid first.

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

Board: 79

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 2♠ E

North:

♠ 865

♥ 1087

♦ AQ10643

♣ 3

South:

♠ Q4

♥ J653

♦ 5

♣ AKQ764

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

			1♣
--	--	--	----

Pass	1♦	X	1♥
------	----	---	----

X	Pass	2♠	AP
---	------	----	----

Board: 80

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 4♠ N

North:

♠ KQJ103

♥ AQ

♦ —

♣ J108763

South:

♠ 965

♥ 9832

♦ 9863

♣ AQ

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

	1♣	1♦	1♥
--	----	----	----

2♣ <sup>1</sup>	4♠	AP	
-----------------	----	----	--

1. limit raise or better in ♦

Board: 81

Dealer: S

Vul: None

North HCP: 7

South HCP: 13

Contract: 1NX S

North:

♠ 9843

♥ 8732

♦ AK754

♣ —

South:

♠ AK6

♥ K94

♦ Q109

♣ J974

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

			1♣
--	--	--	----

Pass	1♦	Pass	1NT
------	----	------	-----

X	AP		
---	----	--	--

Board: 82

Dealer: N

Vul: EW

North HCP: 11

South HCP: 9

Contract: 5♣X N

North:

♠ QJ85

♥ 4

♦ K32

♣ AJ643

South:

♠ A10

♥ 9762

♦ 8

♣ KQ9872

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

	1♣	1♦	1♥
--	----	----	----

2♣ <sup>1</sup>	Pass <sup>2</sup>	2♦	5♣
-----------------	-------------------	----	----

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

1. limit raise or better in ♦

2. max 2 ♥

Board: 83

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ8

♥ Q105

♦ J8

♣ 1083

South:

♠ 1042

♥ J94

♦ Q10

♣ AKQ62

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

			1♣
--	--	--	----

1♦	1♠	Pass	1NT
----	----	------	-----

2♦	3♠	Pass	4♠
----	----	------	----

AP			
----	--	--	--

## North hands (Practice Page)

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

Board: 84	♠ A65	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 85	♠ 643	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ AQ75	Partner bids first.
HCP: 11	♣ Q75	

Board: 86	♠ Q764	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ A72	You bid first.
HCP: 12	♣ A8752	

Board: 87	♠ AJ103	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 86543	Partner bids first.
HCP: 12	♣ K5	

Board: 88	♠ KQ	West Bids 2♦ if possible.
Dealer: N	♥ A764	
Vul: None	♦ 43	You bid first.
HCP: 13	♣ A9873	

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1♣	Pass	1♠
Vul: None	♥ Q10	♥ K654	Pass	1NT	Pass	2♥
North HCP: 14	♦ J63	♦ K85	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQJ75	♣ 8	AP			
Contract: 4♠ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ 92				1♣
Vul: NS	♥ K106	♥ QJ4	Pass	1♦	Pass	2♣
North HCP: 11	♦ AQ75	♦ K3	Pass	3♣	AP	
South HCP: 13	♣ Q75	♣ AK10964				
Contract: 3♣ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ Q764	♠ KJ93		1♣	Pass	1♥
Vul: Both	♥ Q	♥ AJ1042	Pass	1♠	Pass	4♠
North HCP: 12	♦ A72	♦ K964	AP			
South HCP: 12	♣ A8752	♣ —				
Contract: 4♠ N						

Board: 87	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: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A752		1♣	Pass	1♥
Vul: None	♥ A764	♥ KQJ1053	2♦	2♥	Pass	4♥
North HCP: 13	♦ 43	♦ 982	AP			
South HCP: 10	♣ A9873	♣ —				
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 84	♠ K10943	The opponents are silent.
Dealer: N	♥ K654	
Vul: None	♦ K85	Partner bids first.
HCP: 9	♣ 8	
Board: 85	♠ 92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ K3	You bid first.
HCP: 13	♣ AK10964	
Board: 86	♠ KJ93	The opponents are silent.
Dealer: N	♥ AJ1042	
Vul: Both	♦ K964	Partner bids first.
HCP: 12	♣ —	
Board: 87	♠ K92	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ AJ	You bid first.
HCP: 12	♣ Q10984	
Board: 88	♠ A752	West Bids 2♦ if possible.
Dealer: N	♥ KQJ1053	
Vul: None	♦ 982	Partner bids first.
HCP: 10	♣ —	

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

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ K10943		1♣	Pass	1♠
Vul: None	♥ Q10	♥ K654	Pass	1NT	Pass	2♥
North HCP: 14	♦ J63	♦ K85	Pass	3♠	Pass	4♠
South HCP: 9	♣ AQJ75	♣ 8	AP			
Contract: 4♠ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ 92				1♣
Vul: NS	♥ K106	♥ QJ4	Pass	1♦	Pass	2♣
North HCP: 11	♦ AQ75	♦ K3	Pass	3♣	AP	
South HCP: 13	♣ Q75	♣ AK10964				
Contract: 3♣ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ Q764	♠ KJ93		1♣	Pass	1♥
Vul: Both	♥ Q	♥ AJ1042	Pass	1♠	Pass	4♠
North HCP: 12	♦ A72	♦ K964	AP			
South HCP: 12	♣ A8752	♣ —				
Contract: 4♠ N						

Board: 87	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: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A752		1♣	Pass	1♥
Vul: None	♥ A764	♥ KQJ1053	2♦	2♥	Pass	4♥
North HCP: 13	♦ 43	♦ 982	AP			
South HCP: 10	♣ A9873	♣ —				
Contract: 4♥ S						



## North hands (Practice Page)

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

Board: 89	♠ K109762	West Doubles 1♣ if possible.
Dealer: S	♥ QJ7	East Bids 1NT if possible.
Vul: NS	♦ 106	
HCP: 7	♣ J4	Partner bids first.
Board: 90	♠ QJ53	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ A97	You bid first.
HCP: 12	♣ AJ98	
Board: 91	♠ J1086	West Bids 1♥ if possible.
Dealer: S	♥ 92	East Bids 2♥ if possible.
Vul: EW	♦ AJ7632	
HCP: 6	♣ 7	Partner bids first.
Board: 92	♠ J7	East Bids 1♥ if possible.
Dealer: N	♥ A642	
Vul: Both	♦ A95	You bid first.
HCP: 12	♣ K653	
Board: 93	♠ K9874	West Bids 2♣ if possible.
Dealer: S	♥ Q8532	
Vul: None	♦ A96	Partner bids first.
HCP: 9	♣ —	

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

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K109762	♠ 4				1♣
Vul: NS	♥ QJ7	♥ A54	X	1♠	1NT	Pass <sup>1</sup>
North HCP: 7	♦ 106	♦ J543	Pass	2♠	AP	
South HCP: 12	♣ J4	♣ AK732	1. max 2♠			
Contract: 2♠ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K87				
Vul: EW	♥ 54	♥ KJ8		1♣	Pass	1NT
North HCP: 12	♦ A97	♦ 642	AP			
South HCP: 10	♣ AJ98	♣ K753				
Contract: 1N S						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ A75				1♣
Vul: EW	♥ 92	♥ J7				
North HCP: 6	♦ AJ7632	♦ Q98	1♥	X	2♥	AP
South HCP: 13	♣ 7	♣ AQ986				
Contract: 2♥ W						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ A54				
Vul: Both	♥ A642	♥ 87		1♣	1♥	1NT
North HCP: 12	♦ A95	♦ KQ742	AP			
South HCP: 9	♣ K653	♣ 1072				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K9874	♠ 32				1♣
Vul: None	♥ Q8532	♥ A964	Pass	1♠	Pass	1NT
North HCP: 9	♦ A96	♦ K75	2♣	2♥	Pass	3♥
South HCP: 12	♣ —	♣ KQ72	Pass	4♥	AP	
Contract: 4♥ N						

## South hands (Practice Page)

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

Board: 89	♠ 4	West Doubles 1♣ if possible.
Dealer: S	♥ A54	East Bids 1NT if possible.
Vul: NS	♦ J543	
HCP: 12	♣ AK732	You bid first.
Board: 90	♠ K87	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ 642	Partner bids first.
HCP: 10	♣ K753	
Board: 91	♠ A75	West Bids 1♥ if possible.
Dealer: S	♥ J7	East Bids 2♥ if possible.
Vul: EW	♦ Q98	
HCP: 13	♣ AQ986	You bid first.
Board: 92	♠ A54	East Bids 1♥ if possible.
Dealer: N	♥ 87	
Vul: Both	♦ KQ742	Partner bids first.
HCP: 9	♣ 1072	
Board: 93	♠ 32	West Bids 2♣ if possible.
Dealer: S	♥ A964	
Vul: None	♦ K75	You bid first.
HCP: 12	♣ KQ72	

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

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K109762	♠ 4				1♣
Vul: NS	♥ QJ7	♥ A54	X	1♠	1NT	Pass <sup>1</sup>
North HCP: 7	♦ 106	♦ J543	Pass	2♠	AP	
South HCP: 12	♣ J4	♣ AK732	1. max 2♠			
Contract: 2♠ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K87				
Vul: EW	♥ 54	♥ KJ8		1♣	Pass	1NT
North HCP: 12	♦ A97	♦ 642	AP			
South HCP: 10	♣ AJ98	♣ K753				
Contract: 1N S						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ A75				1♣
Vul: EW	♥ 92	♥ J7				
North HCP: 6	♦ AJ7632	♦ Q98	1♥	X	2♥	AP
South HCP: 13	♣ 7	♣ AQ986				
Contract: 2♥ W						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ A54				
Vul: Both	♥ A642	♥ 87		1♣	1♥	1NT
North HCP: 12	♦ A95	♦ KQ742	AP			
South HCP: 9	♣ K653	♣ 1072				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K9874	♠ 32				1♣
Vul: None	♥ Q8532	♥ A964	Pass	1♠	Pass	1NT
North HCP: 9	♦ A96	♦ K75	2♣	2♥	Pass	3♥
South HCP: 12	♣ —	♣ KQ72	Pass	4♥	AP	
Contract: 4♥ N						

## North hands (Practice Page)

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

Board: 94	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 1085	You bid first.
HCP: 13	♣ AJ742	

Board: 95	♠ AQ107	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: NS	♦ K65	Partner bids first.
HCP: 13	♣ A10653	

Board: 96	♠ QJ73	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: Both	♦ 6	You bid first.
HCP: 14	♣ AQ73	

Board: 97	♠ Q95	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ 10876	Partner bids first.
HCP: 9	♣ K109	

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

Board: 94  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ J106  
 ♥ AK  
 ♦ 1085  
 ♣ AJ742

South:  
 ♠ AKQ7  
 ♥ Q93  
 ♦ 763  
 ♣ Q85

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

Board: 95  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 19  
 Contract: 7♣ S

North:  
 ♠ AQ107  
 ♥ 5  
 ♦ K65  
 ♣ A10653

South:  
 ♠ KJ4  
 ♥ AQ7  
 ♦ A103  
 ♣ KQ84

West	North	East	South
			1♣
Pass	1♠	3♥	3NT
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5NT <sup>4</sup>
Pass	6♦ <sup>5</sup>	Pass	7♣
			AP

1. limit raise or better in ♣
2. Blackwood 0314, for ♣
3. A=2/5 or 5/5, Q(C)=0
4. King ask by 5NT
5. K=1

Board: 96  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ QJ73  
 ♥ KQ87  
 ♦ 6  
 ♣ AQ73

South:  
 ♠ A5  
 ♥ A9532  
 ♦ 109842  
 ♣ K

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

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ Q95  
 ♥ A97  
 ♦ 10876  
 ♣ K109

South:  
 ♠ KJ10  
 ♥ K86  
 ♦ K  
 ♣ Q87642

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

## South hands (Practice Page)

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

Board: 94	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 763	Partner bids first.
HCP: 13	♣ Q85	

Board: 95	♠ KJ4	East Bids 3♥ if possible.
Dealer: S	♥ AQ7	
Vul: NS	♦ A103	You bid first.
HCP: 19	♣ KQ84	

Board: 96	♠ A5	The opponents are silent.
Dealer: N	♥ A9532	
Vul: Both	♦ 109842	Partner bids first.
HCP: 11	♣ K	

Board: 97	♠ KJ10	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ K	You bid first.
HCP: 12	♣ Q87642	

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

Board: 94  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ J106  
 ♥ AK  
 ♦ 1085  
 ♣ AJ742

South:  
 ♠ AKQ7  
 ♥ Q93  
 ♦ 763  
 ♣ Q85

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

Board: 95  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 19  
 Contract: 7♣ S

North:  
 ♠ AQ107  
 ♥ 5  
 ♦ K65  
 ♣ A10653

South:  
 ♠ KJ4  
 ♥ AQ7  
 ♦ A103  
 ♣ KQ84

West	North	East	South
			1♣
Pass	1♠	3♥	3NT
Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♥ <sup>3</sup>	Pass	5NT <sup>4</sup>
Pass	6♦ <sup>5</sup>	Pass	7♣
			AP

1. limit raise or better in ♣
2. Blackwood 0314, for ♣
3. A=2/5 or 5/5, Q(C)=0
4. King ask by 5NT
5. K=1

Board: 96  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ QJ73  
 ♥ KQ87  
 ♦ 6  
 ♣ AQ73

South:  
 ♠ A5  
 ♥ A9532  
 ♦ 109842  
 ♣ K

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

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ Q95  
 ♥ A97  
 ♦ 10876  
 ♣ K109

South:  
 ♠ KJ10  
 ♥ K86  
 ♦ K  
 ♣ Q87642

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



## North hands (Practice Page)

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

Board: 98	♠ AJ104	West Bids 2♣ if possible.
Dealer: N	♥ A63	East Bids 3♥ if possible.
Vul: EW	♦ K104	
HCP: 12	♣ 954	You bid first.

Board: 99	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ K652	Partner bids first.
HCP: 12	♣ K3	

Board: 100	♠ KQ6	East Bids 1♠ if possible.
Dealer: N	♥ 1095	West Bids 2♠ if possible.
Vul: None	♦ K8	
HCP: 13	♣ KQ942	You bid first.

Board: 101	♠ J964	West Bids 1♠ if possible.
Dealer: S	♥ K10	
Vul: EW	♦ K1084	Partner bids first.
HCP: 13	♣ KQJ	

Board: 102	♠ AJ4	The opponents are silent.
Dealer: N	♥ 9653	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ Q109	

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

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 9732		1♣	Pass	1♠
Vul: EW	♥ A63	♥ 5	2♣ <sup>1</sup>	2♠	3♥	3♠
North HCP: 12	♦ K104	♦ 5	AP			
South HCP: 8	♣ 954	♣ AKJ10863	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1♣
Vul: Both	♥ AQ86	♥ J1042	Pass	1♥	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ K3	♣ AJ2	AP			
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1♣	1♠	X
Vul: None	♥ 1095	♥ J873	Pass	1NT	Pass	Pass
North HCP: 13	♦ K8	♦ AQ1075	2♠	AP		
South HCP: 7	♣ KQ942	♣ 65				
Contract: 2♠ E						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: EW	♥ K10	♥ AQ84	1♠	2NT <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97632		1♣	Pass	1♠
Vul: Both	♥ 9653	♥ A42	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ AJ6	♦ K9	Pass	2♠ <sup>2</sup>	Pass	4♠
South HCP: 14	♣ Q109	♣ AK4	AP			
Contract: 4♠ S			1. New Minor Forcing			
			2. 3♠			

## South hands (Practice Page)

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

Board: 98	♠ 9732	West Bids 2♣ if possible.
Dealer: N	♥ 5	East Bids 3♥ if possible.
Vul: EW	♦ 5	
HCP: 8	♣ AKJ10863	Partner bids first.
Board: 99	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ AJ2	
Board: 100	♠ 93	East Bids 1♠ if possible.
Dealer: N	♥ J873	West Bids 2♠ if possible.
Vul: None	♦ AQ1075	
HCP: 7	♣ 65	Partner bids first.
Board: 101	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ AQ84	
Vul: EW	♦ A32	You bid first.
HCP: 14	♣ A8742	
Board: 102	♠ 97632	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ K9	Partner bids first.
HCP: 14	♣ AK4	

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

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 9732		1♣	Pass	1♠
Vul: EW	♥ A63	♥ 5	2♣ <sup>1</sup>	2♠	3♥	3♠
North HCP: 12	♦ K104	♦ 5	AP			
South HCP: 8	♣ 954	♣ AKJ10863	1. Michaels Cuebid			
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1♣
Vul: Both	♥ AQ86	♥ J1042	Pass	1♥	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ K3	♣ AJ2	AP			
Contract: 4♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1♣	1♠	X
Vul: None	♥ 1095	♥ J873	Pass	1NT	Pass	Pass
North HCP: 13	♦ K8	♦ AQ1075	2♠	AP		
South HCP: 7	♣ KQ942	♣ 65				
Contract: 2♠ E						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: EW	♥ K10	♥ AQ84	1♠	2NT <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97632		1♣	Pass	1♠
Vul: Both	♥ 9653	♥ A42	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ AJ6	♦ K9	Pass	2♠ <sup>2</sup>	Pass	4♠
South HCP: 14	♣ Q109	♣ AK4	AP			
Contract: 4♠ S			1. New Minor Forcing			
			2. 3♠			

## North hands (Practice Page)

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

Board: 103      ♠ 10762  
Dealer: S        ♥ Q62  
Vul: NS         ♦ A10982  
HCP: 6          ♣ 3

East Bids 1♠ if possible.

Partner bids first.

Board: 104      ♠ K54  
Dealer: N        ♥ Q64  
Vul: Both       ♦ Q32  
HCP: 14         ♣ AK93

East Bids 1♥ if possible.

You bid first.

Board: 105      ♠ A73  
Dealer: S        ♥ 10973  
Vul: NS         ♦ Q109  
HCP: 7          ♣ J42

West Doubles 1♣ if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 106      ♠ K8654  
Dealer: N        ♥ —  
Vul: EW         ♦ A10  
HCP: 12         ♣ KQ7654

East Bids 1♦ if possible.

East Bids 2♦ if possible.

You bid first.

Board: 107      ♠ 1032  
Dealer: S        ♥ J932  
Vul: None       ♦ A3  
HCP: 10         ♣ AJ32

West Bids 1♠ if possible.

East Bids 2♠ if possible.

Partner bids first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ KJ				1♣
Vul: NS	♥ Q62	♥ KJ4	Pass	1♦	1♠	2♣
North HCP: 6	♦ A10982	♦ 5	Pass	2♦	Pass	3♣
South HCP: 15	♣ 3	♣ AQJ9872	AP			
Contract: 3♣ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ1087		1♣	1♥	1♠
Vul: Both	♥ Q64	♥ A108	Pass	2♠	Pass	4♣
North HCP: 14	♦ Q32	♦ A85	AP			
South HCP: 13	♣ AK93	♣ Q6				
Contract: 4♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ Q984				1♣
Vul: NS	♥ 10973	♥ AQ6	X	1♥	2♦	X <sup>1</sup>
North HCP: 7	♦ Q109	♦ 3	Pass	2♥	Pass	Pass
South HCP: 12	♣ J42	♣ A9753	3♦	AP		
Contract: 3♦ E						

1. Support double redouble

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ K8654	♠ AJ		1♣	1♦	1♥
Vul: EW	♥ —	♥ AJ872	Pass	1♠	Pass	1NT
North HCP: 12	♦ A10	♦ 98532	Pass	2♣	2♦	X
South HCP: 10	♣ KQ7654	♣ 9	AP			
Contract: 2♦ X E						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ 65				1♣
Vul: None	♥ J932	♥ AQ8				
North HCP: 10	♦ A3	♦ K52	1♠	X	2♠	AP
South HCP: 12	♣ AJ32	♣ K10974				
Contract: 2♠ W						

## South hands (Practice Page)

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

Board: 103	♠ KJ	East Bids 1♠ if possible.
Dealer: S	♥ KJ4	
Vul: NS	♦ 5	You bid first.
HCP: 15	♣ AQJ9872	
Board: 104	♠ QJ1087	East Bids 1♥ if possible.
Dealer: N	♥ A108	
Vul: Both	♦ A85	Partner bids first.
HCP: 13	♣ Q6	
Board: 105	♠ Q984	West Doubles 1♣ if possible.
Dealer: S	♥ AQ6	East Bids 2♦ if possible.
Vul: NS	♦ 3	West Bids 3♦ if possible.
HCP: 12	♣ A9753	You bid first.
Board: 106	♠ AJ	East Bids 1♦ if possible.
Dealer: N	♥ AJ872	East Bids 2♦ if possible.
Vul: EW	♦ 98532	
HCP: 10	♣ 9	Partner bids first.
Board: 107	♠ 65	West Bids 1♠ if possible.
Dealer: S	♥ AQ8	East Bids 2♠ if possible.
Vul: None	♦ K52	
HCP: 12	♣ K10974	You bid first.

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ KJ				1♣
Vul: NS	♥ Q62	♥ KJ4	Pass	1♦	1♠	2♣
North HCP: 6	♦ A10982	♦ 5	Pass	2♦	Pass	3♣
South HCP: 15	♣ 3	♣ AQJ9872	AP			
Contract: 3♣ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ1087		1♣	1♥	1♠
Vul: Both	♥ Q64	♥ A108	Pass	2♠	Pass	4♣
North HCP: 14	♦ Q32	♦ A85	AP			
South HCP: 13	♣ AK93	♣ Q6				
Contract: 4♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ Q984				1♣
Vul: NS	♥ 10973	♥ AQ6	X	1♥	2♦	X <sup>1</sup>
North HCP: 7	♦ Q109	♦ 3	Pass	2♥	Pass	Pass
South HCP: 12	♣ J42	♣ A9753	3♦	AP		
Contract: 3♦ E						

1. Support double redouble

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ K8654	♠ AJ		1♣	1♦	1♥
Vul: EW	♥ —	♥ AJ872	Pass	1♠	Pass	1NT
North HCP: 12	♦ A10	♦ 98532	Pass	2♣	2♦	X
South HCP: 10	♣ KQ7654	♣ 9	AP			
Contract: 2♦ X E						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ 65				1♣
Vul: None	♥ J932	♥ AQ8				
North HCP: 10	♦ A3	♦ K52	1♠	X	2♠	AP
South HCP: 12	♣ AJ32	♣ K10974				
Contract: 2♠ W						



## North hands (Practice Page)

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

Board: 108      ♠ J854  
Dealer: N        ♥ AK86  
Vul: EW        ♦ 10  
HCP: 15        ♣ AK64

The opponents are silent.

You bid first.

Board: 109      ♠ A7653  
Dealer: S        ♥ 9853  
Vul: Both      ♦ 86  
HCP: 8        ♣ A10

West Bids 1♦ if possible.

West Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 110      ♠ AQ83  
Dealer: N        ♥ 105  
Vul: NS        ♦ K94  
HCP: 12        ♣ K985

West Bids 3♥ if possible.

You bid first.

Board: 111      ♠ 93  
Dealer: S        ♥ QJ65  
Vul: EW        ♦ KQJ87  
HCP: 9        ♣ 96

East Bids 3♠ if possible.

Partner bids first.

Board: 112      ♠ A5  
Dealer: N        ♥ A9  
Vul: Both      ♦ AKQ  
HCP: 21        ♣ KJ10532

The opponents are silent.

You bid first.

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

Board: 108

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ J854

♥ AK86

♦ 10

♣ AK64

South:

♠ AQ962

♥ Q4

♦ QJ9

♣ J85

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

	1♣	Pass	1♠
--	----	------	----

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

AP

Board: 109

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ X W

North:

♠ A7653

♥ 9853

♦ 86

♣ A10

South:

♠ 104

♥ AKQ

♦ A10

♣ Q87432

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

1♣

1♦	X	Pass	2♣
----	---	------	----

2♦	Pass	Pass	3♣
----	------	------	----

Pass	Pass	3♦	Pass
------	------	----	------

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

Board: 110

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 5♦ S

North:

♠ AQ83

♥ 105

♦ K94

♣ K985

South:

♠ 9

♥ 94

♦ AJ7632

♣ AQ102

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

	1♣	Pass	1♦
--	----	------	----

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

Pass	4♥ <sup>1</sup>	Pass	5♦
------	-----------------	------	----

AP

1. limit raise or better in ♦

Board: 111

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ E

North:

♠ 93

♥ QJ65

♦ KQJ87

♣ 96

South:

♠ A5

♥ K973

♦ 953

♣ AJ74

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

1♣

Pass	1♦	3♠	AP
------	----	----	----

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

	1♣	Pass	1♠
--	----	------	----

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4♦ <sup>1</sup>	Pass	4♥ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
------	------------------	------	-----------------

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♣

4. A=0/5 or 3/5

Board: 112

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 5♣ N

North:

♠ A5

♥ A9

♦ AKQ

♣ KJ10532

South:

♠ Q432

♥ KQ6

♦ 842

♣ Q97

## South hands (Practice Page)

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

Board: 108	♠ AQ962	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 12	♣ J85	

Board: 109	♠ 104	West Bids 1♦ if possible.
Dealer: S	♥ AKQ	West Bids 2♦ if possible.
Vul: Both	♦ A10	East Bids 3♦ if possible.
HCP: 15	♣ Q87432	You bid first.

Board: 110	♠ 9	West Bids 3♥ if possible.
Dealer: N	♥ 94	
Vul: NS	♦ AJ7632	Partner bids first.
HCP: 11	♣ AQ102	

Board: 111	♠ A5	East Bids 3♠ if possible.
Dealer: S	♥ K973	
Vul: EW	♦ 953	You bid first.
HCP: 12	♣ AJ74	

Board: 112	♠ Q432	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ 842	Partner bids first.
HCP: 9	♣ Q97	

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

Board: 108

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 4♠ S

North:

♠ J854

♥ AK86

♦ 10

♣ AK64

South:

♠ AQ962

♥ Q4

♦ QJ9

♣ J85

West North East South

1♣ Pass 1♠

Pass 3♠ Pass 4♠

AP

Board: 109

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ X W

North:

♠ A7653

♥ 9853

♦ 86

♣ A10

South:

♠ 104

♥ AKQ

♦ A10

♣ Q87432

West North East South

1♦ X Pass 1♣

2♦ Pass Pass 2♣

Pass Pass 3♣

Pass 3♦ Pass

Pass X AP

Board: 110

Dealer: N

Vul: NS

North HCP: 12

South HCP: 11

Contract: 5♦ S

North:

♠ AQ83

♥ 105

♦ K94

♣ K985

South:

♠ 9

♥ 94

♦ AJ7632

♣ AQ102

West North East South

1♣ Pass 1♦

3♥ Pass Pass 4♦

Pass 4♥<sup>1</sup> Pass 5♦

AP

1. limit raise or better in ♦

Board: 111

Dealer: S

Vul: EW

North HCP: 9

South HCP: 12

Contract: 3♠ E

North:

♠ 93

♥ QJ65

♦ KQJ87

♣ 96

South:

♠ A5

♥ K973

♦ 953

♣ AJ74

West North East South

1♣ Pass 1♣

Pass 1♦ 3♠ AP

Pass 1♦ 3♠ AP

Board: 112

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 5♣ N

North:

♠ A5

♥ A9

♦ AKQ

♣ KJ10532

South:

♠ Q432

♥ KQ6

♦ 842

♣ Q97

West North East South

1♣ Pass 1♠

Pass 3NT Pass 4♣

Pass 4♦<sup>1</sup> Pass 4♥<sup>2</sup>

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

AP

1. Cue bid, a ♦ stopper

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: 113	♠ K62	West Doubles 1♣ if possible.
Dealer: S	♥ KJ103	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ 1064	
Board: 114	♠ QJ103	East Bids 1♠ if possible.
Dealer: N	♥ Q94	
Vul: Both	♦ Q6	You bid first.
HCP: 12	♣ KQ83	
Board: 115	♠ QJ862	West Bids 1♦ if possible.
Dealer: S	♥ Q107	East Bids 4♥ if possible.
Vul: EW	♦ QJ4	
HCP: 8	♣ 42	Partner bids first.
Board: 116	♠ 986	East Doubles 1♣ if possible.
Dealer: N	♥ —	West Bids 2NT if possible.
Vul: None	♦ 10985	
HCP: 10	♣ AKQJ64	You bid first.

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

Board: 113  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ K62  
 ♥ KJ103  
 ♦ Q108  
 ♣ 1064

South:  
 ♠ QJ103  
 ♥ A75  
 ♦ 92  
 ♣ AQ73

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

Board: 114  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ QJ103  
 ♥ Q94  
 ♦ Q6  
 ♣ KQ83

South:  
 ♠ 72  
 ♥ AK82  
 ♦ 543  
 ♣ AJ65

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

1. strength cue bid

Board: 115  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 11  
 Contract: 4♥ E

North:  
 ♠ QJ862  
 ♥ Q107  
 ♦ QJ4  
 ♣ 42

South:  
 ♠ A93  
 ♥ 2  
 ♦ A102  
 ♣ QJ10965

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

Board: 116  
 Dealer: N  
 Vul: None  
 North HCP: 10  
 South HCP: 7  
 Contract: 2N W

North:  
 ♠ 986  
 ♥ —  
 ♦ 10985  
 ♣ AKQJ64

South:  
 ♠ QJ72  
 ♥ J10842  
 ♦ QJ3  
 ♣ 5

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

## South hands (Practice Page)

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

Board: 113	♠ QJ103	West Doubles 1♣ if possible.
Dealer: S	♥ A75	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ AQ73	
Board: 114	♠ 72	East Bids 1♠ if possible.
Dealer: N	♥ AK82	
Vul: Both	♦ 543	Partner bids first.
HCP: 12	♣ AJ65	
Board: 115	♠ A93	West Bids 1♦ if possible.
Dealer: S	♥ 2	East Bids 4♥ if possible.
Vul: EW	♦ A102	
HCP: 11	♣ QJ10965	You bid first.
Board: 116	♠ QJ72	East Doubles 1♣ if possible.
Dealer: N	♥ J10842	West Bids 2NT if possible.
Vul: None	♦ QJ3	
HCP: 7	♣ 5	Partner bids first.

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

Board: 113  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ K62  
 ♥ KJ103  
 ♦ Q108  
 ♣ 1064

South:  
 ♠ QJ103  
 ♥ A75  
 ♦ 92  
 ♣ AQ73

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

Board: 114  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ QJ103  
 ♥ Q94  
 ♦ Q6  
 ♣ KQ83

South:  
 ♠ 72  
 ♥ AK82  
 ♦ 543  
 ♣ AJ65

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

1. strength cue bid

Board: 115  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 11  
 Contract: 4♥ E

North:  
 ♠ QJ862  
 ♥ Q107  
 ♦ QJ4  
 ♣ 42

South:  
 ♠ A93  
 ♥ 2  
 ♦ A102  
 ♣ QJ10965

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

Board: 116  
 Dealer: N  
 Vul: None  
 North HCP: 10  
 South HCP: 7  
 Contract: 2N W

North:  
 ♠ 986  
 ♥ —  
 ♦ 10985  
 ♣ AKQJ64

South:  
 ♠ QJ72  
 ♥ J10842  
 ♦ QJ3  
 ♣ 5

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



## North hands (Practice Page)

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

Board: 117	♠ Q95	East Bids 2♣ if possible.
Dealer: S	♥ AK64	
Vul: NS	♦ Q10	Partner bids first.
HCP: 13	♣ Q1072	
Board: 118	♠ AJ10	The opponents are silent.
Dealer: N	♥ A976	
Vul: EW	♦ K	You bid first.
HCP: 20	♣ AKJ52	
Board: 119	♠ 43	East Doubles 1♥ if possible.
Dealer: S	♥ AKQJ74	West Bids 2♦ if possible.
Vul: Both	♦ 96	
HCP: 13	♣ K93	Partner bids first.
Board: 120	♠ A103	East Bids 1♦ if possible.
Dealer: N	♥ KQ2	East Doubles 1♠ if possible.
Vul: NS	♦ J2	West Bids 2♦ if possible.
HCP: 13	♣ K10873	You bid first.

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

Board: 117

Dealer: S

Vul: NS

North HCP: 13

South HCP: 15

Contract: 6♣ S

North:

♠ Q95

♥ AK64

♦ Q10

♣ Q1072

South:

♠ AJ

♥ Q3

♦ A74

♣ KJ9864

West North East South

Pass 1♥ 2♣<sup>1</sup> 3♣

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♣ Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 6♣ AP

1. Michaels Cuebid

2. strength cue bid

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♣

5. A=0/5 or 3/5

Board: 118

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ S

North:

♠ AJ10

♥ A976

♦ K

♣ AKJ52

South:

♠ Q752

♥ KQ1043

♦ 865

♣ 6

West North East South

Pass 1♣ Pass 1♥

Pass 4♥ AP

Board: 119

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 43

♥ AKQJ74

♦ 96

♣ K93

South:

♠ AK5

♥ 85

♦ AJ2

♣ 108654

West North East South

Pass 1♥ X Pass<sup>1</sup> 1♣

2♦ 3♥ Pass 4♥

AP

1. max 2 ♥

Board: 120

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ A103

♥ KQ2

♦ J2

♣ K10873

South:

♠ KJ962

♥ 7653

♦ Q875

♣ —

West North East South

Pass 1♣ 1♦ X

Pass 1♠ X Pass

2♦ 2♥ Pass 2♠

AP

## South hands (Practice Page)

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

Board: 117	♠ AJ	East Bids 2♣ if possible.
Dealer: S	♥ Q3	
Vul: NS	♦ A74	You bid first.
HCP: 15	♣ KJ9864	
Board: 118	♠ Q752	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: EW	♦ 865	Partner bids first.
HCP: 7	♣ 6	
Board: 119	♠ AK5	East Doubles 1♥ if possible.
Dealer: S	♥ 85	West Bids 2♦ if possible.
Vul: Both	♦ AJ2	
HCP: 12	♣ 108654	You bid first.
Board: 120	♠ KJ962	East Bids 1♦ if possible.
Dealer: N	♥ 7653	East Doubles 1♠ if possible.
Vul: NS	♦ Q875	West Bids 2♦ if possible.
HCP: 6	♣ —	Partner bids first.

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

Board: 117

Dealer: S

Vul: NS

North HCP: 13

South HCP: 15

Contract: 6♣ S

North:

♠ Q95

♥ AK64

♦ Q10

♣ Q1072

South:

♠ AJ

♥ Q3

♦ A74

♣ KJ9864

West North East South

Pass 1♥ 2♣<sup>1</sup> 3♣

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♣ Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 6♣ AP

1. Michaels Cuebid

2. strength cue bid

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♣

5. A=0/5 or 3/5

Board: 118

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ S

North:

♠ AJ10

♥ A976

♦ K

♣ AKJ52

South:

♠ Q752

♥ KQ1043

♦ 865

♣ 6

West North East South

Pass 1♣ Pass 1♥

Pass 4♥ AP

Board: 119

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ 43

♥ AKQJ74

♦ 96

♣ K93

South:

♠ AK5

♥ 85

♦ AJ2

♣ 108654

West North East South

Pass 1♥ X Pass<sup>1</sup> 1♣

2♦ 3♥ Pass 4♥

AP

1. max 2 ♥

Board: 120

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 2♠ N

North:

♠ A103

♥ KQ2

♦ J2

♣ K10873

South:

♠ KJ962

♥ 7653

♦ Q875

♣ —

West North East South

Pass 1♣ 1♦ X

Pass 1♠ X Pass

2♦ 2♥ Pass 2♠

AP

## North hands (Practice Page)

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

Board: 121	♠ 6	East Bids 2♦ if possible.
Dealer: S	♥ AQ1082	
Vul: EW	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	
Board: 122	♠ 6	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ KQ96	You bid first.
HCP: 13	♣ KQJ106	
Board: 123	♠ AQ3	The opponents are silent.
Dealer: S	♥ 653	
Vul: Both	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	
Board: 124	♠ J94	The opponents are silent.
Dealer: N	♥ J963	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	
Board: 125	♠ A763	East Doubles 3♦ if possible.
Dealer: S	♥ A109862	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ Q97	

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

Board: 121  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 14  
Contract: 4♥ N

North:  
♠ 6  
♥ AQ1082  
♦ 752  
♣ KJ76

South:  
♠ J987  
♥ K96  
♦ KJ  
♣ AQ95

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

1. Support double redouble

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 6  
♥ Q97  
♦ KQ96  
♣ KQJ106

South:  
♠ KJ83  
♥ AJ10  
♦ AJ54  
♣ 97

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

Board: 123  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 13  
Contract: 1N N

North:  
♠ AQ3  
♥ 653  
♦ Q1098  
♣ 843

South:  
♠ J64  
♥ AK94  
♦ 32  
♣ KQ75

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

Board: 124  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 3♥ S

North:  
♠ J94  
♥ J963  
♦ AQ4  
♣ KQ8

South:  
♠ Q52  
♥ A8752  
♦ K  
♣ 10643

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

Board: 125  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 12  
Contract: 4♠ S

North:  
♠ A763  
♥ A109862  
♦ —  
♣ Q97

South:  
♠ QJ54  
♥ K4  
♦ K72  
♣ K865

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

1. Splinter  
2. Cue bid, a ♥ stopper

## South hands (Practice Page)

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

Board: 121	♠ J987	East Bids 2♦ if possible.
Dealer: S	♥ K96	
Vul: EW	♦ KJ	You bid first.
HCP: 14	♣ AQ95	
Board: 122	♠ KJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AJ54	Partner bids first.
HCP: 14	♣ 97	
Board: 123	♠ J64	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ 32	You bid first.
HCP: 13	♣ KQ75	
Board: 124	♠ Q52	The opponents are silent.
Dealer: N	♥ A8752	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ 10643	
Board: 125	♠ QJ54	East Doubles 3♦ if possible.
Dealer: S	♥ K4	
Vul: Both	♦ K72	You bid first.
HCP: 12	♣ K865	

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

Board: 121  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 14  
Contract: 4♥ N

North:  
♠ 6  
♥ AQ1082  
♦ 752  
♣ KJ76

South:  
♠ J987  
♥ K96  
♦ KJ  
♣ AQ95

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

1. Support double redouble

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 6  
♥ Q97  
♦ KQ96  
♣ KQJ106

South:  
♠ KJ83  
♥ AJ10  
♦ AJ54  
♣ 97

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

Board: 123  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 13  
Contract: 1N N

North:  
♠ AQ3  
♥ 653  
♦ Q1098  
♣ 843

South:  
♠ J64  
♥ AK94  
♦ 32  
♣ KQ75

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

Board: 124  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 3♥ S

North:  
♠ J94  
♥ J963  
♦ AQ4  
♣ KQ8

South:  
♠ Q52  
♥ A8752  
♦ K  
♣ 10643

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

Board: 125  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 12  
Contract: 4♠ S

North:  
♠ A763  
♥ A109862  
♦ —  
♣ Q97

South:  
♠ QJ54  
♥ K4  
♦ K72  
♣ K865

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

1. Splinter  
2. Cue bid, a ♥ stopper



## North hands (Practice Page)

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

Board: 126	♠ 8	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ Q97	You bid first.
HCP: 14	♣ AQ7653	

Board: 127	♠ A108732	West Bids 1♦ if possible.
Dealer: S	♥ QJ65	East Bids 3♦ if possible.
Vul: NS	♦ 5	
HCP: 10	♣ K4	Partner bids first.

Board: 128	♠ 8	East Bids 1♦ if possible.
Dealer: N	♥ AJ104	East Bids 2♦ if possible.
Vul: EW	♦ J9	East Bids 3♦ if possible.
HCP: 11	♣ AJ9742	You bid first.

Board: 129	♠ K762	The opponents are silent.
Dealer: S	♥ J763	
Vul: None	♦ KJ	Partner bids first.
HCP: 8	♣ 1054	

Board: 130	♠ J432	West Bids 2♦ if possible.
Dealer: N	♥ AK3	
Vul: EW	♦ J	You bid first.
HCP: 16	♣ AQJ74	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AK10532		1♣	Pass	1♠
Vul: None	♥ AQ9	♥ 102	Pass	2♣	Pass	2♠
North HCP: 14	♦ Q97	♦ 10864	AP			
South HCP: 7	♣ AQ7653	♣ 8				
Contract: 2♠ S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A108732	♠ K4				1♣
Vul: NS	♥ QJ65	♥ AK82				
North HCP: 10	♦ 5	♦ J7	1♦	1♠	3♦	AP
South HCP: 12	♣ K4	♣ J10632				
Contract: 3♦ W						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AQ1072		1♣	1♦	X
Vul: EW	♥ AJ104	♥ K752	Pass	2♣	2♦	Pass
North HCP: 11	♦ J9	♦ 72	Pass	2♥	3♦	AP
South HCP: 11	♣ AJ9742	♣ Q10				
Contract: 3♦ E						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K762	♠ A4				1♣
Vul: None	♥ J763	♥ A10	Pass	1♥	Pass	1NT
North HCP: 8	♦ KJ	♦ Q964	AP			
South HCP: 14	♣ 1054	♣ KJ862				
Contract: 1N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J432	♠ Q10		1♣	Pass	1♥
Vul: EW	♥ AK3	♥ Q984	2♦	X <sup>1</sup>	Pass	2♥
North HCP: 16	♦ J	♦ 1076	AP			
South HCP: 7	♣ AQJ74	♣ K962				
Contract: 2♥ S						

1. Support double redouble

## South hands (Practice Page)

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

Board: 126	♠ AK10532	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ 10864	Partner bids first.
HCP: 7	♣ 8	
Board: 127	♠ K4	West Bids 1♦ if possible.
Dealer: S	♥ AK82	East Bids 3♦ if possible.
Vul: NS	♦ J7	
HCP: 12	♣ J10632	You bid first.
Board: 128	♠ AQ1072	East Bids 1♦ if possible.
Dealer: N	♥ K752	East Bids 2♦ if possible.
Vul: EW	♦ 72	East Bids 3♦ if possible.
HCP: 11	♣ Q10	Partner bids first.
Board: 129	♠ A4	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ Q964	You bid first.
HCP: 14	♣ KJ862	
Board: 130	♠ Q10	West Bids 2♦ if possible.
Dealer: N	♥ Q984	
Vul: EW	♦ 1076	Partner bids first.
HCP: 7	♣ K962	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AK10532		1♣	Pass	1♠
Vul: None	♥ AQ9	♥ 102	Pass	2♣	Pass	2♠
North HCP: 14	♦ Q97	♦ 10864	AP			
South HCP: 7	♣ AQ7653	♣ 8				
Contract: 2♠ S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A108732	♠ K4				1♣
Vul: NS	♥ QJ65	♥ AK82				
North HCP: 10	♦ 5	♦ J7	1♦	1♠	3♦	AP
South HCP: 12	♣ K4	♣ J10632				
Contract: 3♦ W						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ AQ1072		1♣	1♦	X
Vul: EW	♥ AJ104	♥ K752	Pass	2♣	2♦	Pass
North HCP: 11	♦ J9	♦ 72	Pass	2♥	3♦	AP
South HCP: 11	♣ AJ9742	♣ Q10				
Contract: 3♦ E						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K762	♠ A4				1♣
Vul: None	♥ J763	♥ A10	Pass	1♥	Pass	1NT
North HCP: 8	♦ KJ	♦ Q964	AP			
South HCP: 14	♣ 1054	♣ KJ862				
Contract: 1N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ J432	♠ Q10		1♣	Pass	1♥
Vul: EW	♥ AK3	♥ Q984	2♦	X <sup>1</sup>	Pass	2♥
North HCP: 16	♦ J	♦ 1076	AP			
South HCP: 7	♣ AQJ74	♣ K962				
Contract: 2♥ S						

1. Support double redouble

## North hands (Practice Page)

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

Board: 131	♠ K5	East Bids 1♠ if possible.
Dealer: S	♥ KJ74	West Bids 2♠ if possible.
Vul: Both	♦ Q10	
HCP: 11	♣ Q9753	Partner bids first.

Board: 132	♠ 953	East Bids 1♥ if possible.
Dealer: N	♥ AJ75	West Bids 1♠ if possible.
Vul: None	♦ A72	East Bids 2♥ if possible.
HCP: 12	♣ K82	You bid first.

Board: 133	♠ 6542	West Bids 1♦ if possible.
Dealer: S	♥ A432	
Vul: EW	♦ 742	Partner bids first.
HCP: 8	♣ A5	

Board: 134	♠ A6	The opponents are silent.
Dealer: N	♥ 932	
Vul: None	♦ AK7	You bid first.
HCP: 14	♣ K9632	

Board: 135	♠ K984	The opponents are silent.
Dealer: S	♥ J102	
Vul: Both	♦ K843	Partner bids first.
HCP: 7	♣ 43	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1♣
Vul: Both	♥ KJ74	♥ Q108	Pass	1♥	1♠	X <sup>1</sup>
North HCP: 11	♦ Q10	♦ A43	2♠	3♣	AP	
South HCP: 14	♣ Q9753	♣ AJ862	1. Support double redouble			
Contract: 3♣ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ QJ106		1♣	1♥	X
Vul: None	♥ AJ75	♥ —	1♠ <sup>1</sup>	Pass	2♥	AP
North HCP: 12	♦ A72	♦ KJ10863	1. limit raise or better in ♥			
South HCP: 8	♣ K82	♣ J75				
Contract: 2♥ E						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ QJ109				1♣
Vul: EW	♥ A432	♥ 87	1♦	X	Pass	2♠
North HCP: 8	♦ 742	♦ A8	AP			
South HCP: 12	♣ A5	♣ KQ1096				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1♣	Pass	1♥
Vul: None	♥ 932	♥ K10875	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ AK7	♦ Q3	Pass	3♥ <sup>2</sup>	Pass	3♠ <sup>3</sup>
South HCP: 12	♣ K9632	♣ A84	Pass	4♣ <sup>4</sup>	Pass	4♥
Contract: 4♥ S			AP			
			1. New Minor Forcing			
			2. 3♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ A1076				1♣
Vul: Both	♥ J102	♥ AQ83	Pass	1♠	Pass	4♠
North HCP: 7	♦ K843	♦ AJ	AP			
South HCP: 18	♣ 43	♣ K107				
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 131	♠ QJ	East Bids 1♠ if possible.
Dealer: S	♥ Q108	West Bids 2♠ if possible.
Vul: Both	♦ A43	
HCP: 14	♣ AJ862	You bid first.

Board: 132	♠ QJ106	East Bids 1♥ if possible.
Dealer: N	♥ —	West Bids 1♠ if possible.
Vul: None	♦ KJ10863	East Bids 2♥ if possible.
HCP: 8	♣ J75	Partner bids first.

Board: 133	♠ QJ109	West Bids 1♦ if possible.
Dealer: S	♥ 87	
Vul: EW	♦ A8	You bid first.
HCP: 12	♣ KQ1096	

Board: 134	♠ K87	The opponents are silent.
Dealer: N	♥ K10875	
Vul: None	♦ Q3	Partner bids first.
HCP: 12	♣ A84	

Board: 135	♠ A1076	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ K107	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ QJ				1♣
Vul: Both	♥ KJ74	♥ Q108	Pass	1♥	1♠	X <sup>1</sup>
North HCP: 11	♦ Q10	♦ A43	2♠	3♣	AP	
South HCP: 14	♣ Q9753	♣ AJ862	1. Support double redouble			
Contract: 3♣ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 953	♠ QJ106		1♣	1♥	X
Vul: None	♥ AJ75	♥ —	1♠ <sup>1</sup>	Pass	2♥	AP
North HCP: 12	♦ A72	♦ KJ10863	1. limit raise or better in ♥			
South HCP: 8	♣ K82	♣ J75				
Contract: 2♥ E						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 6542	♠ QJ109				1♣
Vul: EW	♥ A432	♥ 87	1♦	X	Pass	2♠
North HCP: 8	♦ 742	♦ A8	AP			
South HCP: 12	♣ A5	♣ KQ1096				
Contract: 2♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K87		1♣	Pass	1♥
Vul: None	♥ 932	♥ K10875	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ AK7	♦ Q3	Pass	3♥ <sup>2</sup>	Pass	3♠ <sup>3</sup>
South HCP: 12	♣ K9632	♣ A84	Pass	4♣ <sup>4</sup>	Pass	4♥
Contract: 4♥ S			AP			
			1. New Minor Forcing			
			2. 3♥			
			3. Cue bid, a ♠ stopper			
			4. Cue bid, a ♣ stopper			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K984	♠ A1076				1♣
Vul: Both	♥ J102	♥ AQ83	Pass	1♠	Pass	4♠
North HCP: 7	♦ K843	♦ AJ	AP			
South HCP: 18	♣ 43	♣ K107				
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 136      ♠ KQJ  
Dealer: N        ♥ J3  
Vul: None        ♦ J32  
HCP: 13         ♣ AJ872

East Bids 1♦ if possible.  
West Bids 4♦ if possible.  
You bid first.

Board: 137      ♠ 8652  
Dealer: S        ♥ 3  
Vul: NS         ♦ Q108732  
HCP: 6         ♣ A3

East Bids 1♥ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
Partner bids first.

Board: 138      ♠ K53  
Dealer: N        ♥ 87  
Vul: EW         ♦ K6  
HCP: 13         ♣ AK8752

The opponents are silent.  
You bid first.

Board: 139      ♠ 98  
Dealer: S        ♥ J102  
Vul: None        ♦ A982  
HCP: 6         ♣ J842

East Bids 2♠ if possible.  
Partner bids first.

Board: 140      ♠ KQ82  
Dealer: N        ♥ AJ75  
Vul: NS         ♦ Q8  
HCP: 13         ♣ J105

West Bids 2♦ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
You bid first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9876542		1♣	1♦	1♠
Vul: None	♥ J3	♥ A109				
North HCP: 13	♦ J32	♦ —	4♦	AP		
South HCP: 9	♣ AJ872	♣ KQ9				
Contract: 4♦ E						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 8652	♠ J1094				1♣
Vul: NS	♥ 3	♥ AQ85	Pass	1♦	1♥	1♠
North HCP: 6	♦ Q108732	♦ J4	2♥	2♠	3♥	3♠
South HCP: 13	♣ A3	♣ KQ8	AP			
Contract: 3♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J10982		1♣	Pass	1♠
Vul: EW	♥ 87	♥ A95				
North HCP: 13	♦ K6	♦ J43	Pass	2♣	AP	
South HCP: 6	♣ AK8752	♣ 94				
Contract: 2♣ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K32				1♣
Vul: None	♥ J102	♥ AK64	Pass	1♦	2♠	3NT
North HCP: 6	♦ A982	♦ Q	AP			
South HCP: 21	♣ J842	♣ AKQ107				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ74		1♣	Pass	1♠
Vul: NS	♥ AJ75	♥ Q109				
North HCP: 13	♦ Q8	♦ K52	2♦	2♠	Pass	Pass
South HCP: 10	♣ J105	♣ 962	X	Pass	3♦	AP
Contract: 3♦ W						

## South hands (Practice Page)

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

Board: 136	♠ 9876542	East Bids 1♦ if possible.
Dealer: N	♥ A109	West Bids 4♦ if possible.
Vul: None	♦ —	
HCP: 9	♣ KQ9	Partner bids first.
Board: 137	♠ J1094	East Bids 1♥ if possible.
Dealer: S	♥ AQ85	West Bids 2♥ if possible.
Vul: NS	♦ J4	East Bids 3♥ if possible.
HCP: 13	♣ KQ8	You bid first.
Board: 138	♠ J10982	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ J43	Partner bids first.
HCP: 6	♣ 94	
Board: 139	♠ K32	East Bids 2♠ if possible.
Dealer: S	♥ AK64	
Vul: None	♦ Q	You bid first.
HCP: 21	♣ AKQ107	
Board: 140	♠ AJ74	West Bids 2♦ if possible.
Dealer: N	♥ Q109	West Doubles Pass if possible.
Vul: NS	♦ K52	East Bids 3♦ if possible.
HCP: 10	♣ 962	Partner bids first.

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

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9876542		1♣	1♦	1♠
Vul: None	♥ J3	♥ A109				
North HCP: 13	♦ J32	♦ —	4♦	AP		
South HCP: 9	♣ AJ872	♣ KQ9				
Contract: 4♦ E						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 8652	♠ J1094				1♣
Vul: NS	♥ 3	♥ AQ85	Pass	1♦	1♥	1♠
North HCP: 6	♦ Q108732	♦ J4	2♥	2♠	3♥	3♠
South HCP: 13	♣ A3	♣ KQ8	AP			
Contract: 3♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ J10982		1♣	Pass	1♠
Vul: EW	♥ 87	♥ A95				
North HCP: 13	♦ K6	♦ J43	Pass	2♣	AP	
South HCP: 6	♣ AK8752	♣ 94				
Contract: 2♣ N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K32				1♣
Vul: None	♥ J102	♥ AK64	Pass	1♦	2♠	3NT
North HCP: 6	♦ A982	♦ Q	AP			
South HCP: 21	♣ J842	♣ AKQ107				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ AJ74		1♣	Pass	1♠
Vul: NS	♥ AJ75	♥ Q109				
North HCP: 13	♦ Q8	♦ K52	2♦	2♠	Pass	Pass
South HCP: 10	♣ J105	♣ 962	X	Pass	3♦	AP
Contract: 3♦ W						

## North hands (Practice Page)

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

Board: 141	♠ AQ1092	The opponents are silent.
Dealer: S	♥ AJ1054	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ 93	
Board: 142	♠ Q84	East Bids 1♥ if possible.
Dealer: N	♥ Q	
Vul: EW	♦ Q82	You bid first.
HCP: 13	♣ AQJ1075	
Board: 143	♠ K98	East Bids 1♥ if possible.
Dealer: S	♥ 107	West Bids 2♥ if possible.
Vul: Both	♦ Q952	
HCP: 7	♣ Q943	Partner bids first.
Board: 144	♠ J1086	West Bids 2♥ if possible.
Dealer: N	♥ —	East Bids 4♥ if possible.
Vul: None	♦ K1053	
HCP: 11	♣ AQJ75	You bid first.
Board: 145	♠ KQ6	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ A854	Partner bids first.
HCP: 16	♣ K106	

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

Board: 141  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ AQ1092  
 ♥ AJ1054  
 ♦ 8  
 ♣ 93

South:  
 ♠ 754  
 ♥ KQ86  
 ♦ A103  
 ♣ KJ8

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	4♠	AP	
1. New Minor Forcing			
2. 3♠			

Board: 142  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ Q84  
 ♥ Q  
 ♦ Q82  
 ♣ AQJ1075

South:  
 ♠ K1076  
 ♥ AK75  
 ♦ 94  
 ♣ 982

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

Board: 143  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 2♥ E

North:  
 ♠ K98  
 ♥ 107  
 ♦ Q952  
 ♣ Q943

South:  
 ♠ J765  
 ♥ A5  
 ♦ KJ4  
 ♣ KJ85

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

Board: 144  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 4♥ W

North:  
 ♠ J1086  
 ♥ —  
 ♦ K1053  
 ♣ AQJ75

South:  
 ♠ K54  
 ♥ KJ3  
 ♦ AJ974  
 ♣ 94

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

Board: 145  
 Dealer: S  
 Vul: EW  
 North HCP: 16  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ KQ6  
 ♥ A64  
 ♦ A854  
 ♣ K106

South:  
 ♠ 52  
 ♥ J1032  
 ♦ K10  
 ♣ AQJ72

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
Pass	2NT	Pass	3♣
Pass	3NT	AP	
1. Fourth suit game force			

## South hands (Practice Page)

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

Board: 141	♠ 754	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: NS	♦ A103	You bid first.
HCP: 13	♣ KJ8	

Board: 142	♠ K1076	East Bids 1♥ if possible.
Dealer: N	♥ AK75	
Vul: EW	♦ 94	Partner bids first.
HCP: 10	♣ 982	

Board: 143	♠ J765	East Bids 1♥ if possible.
Dealer: S	♥ A5	West Bids 2♥ if possible.
Vul: Both	♦ KJ4	
HCP: 13	♣ KJ85	You bid first.

Board: 144	♠ K54	West Bids 2♥ if possible.
Dealer: N	♥ KJ3	East Bids 4♥ if possible.
Vul: None	♦ AJ974	
HCP: 12	♣ 94	Partner bids first.

Board: 145	♠ 52	The opponents are silent.
Dealer: S	♥ J1032	
Vul: EW	♦ K10	You bid first.
HCP: 11	♣ AQJ72	

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

Board: 141  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ AQ1092  
 ♥ AJ1054  
 ♦ 8  
 ♣ 93

South:  
 ♠ 754  
 ♥ KQ86  
 ♦ A103  
 ♣ KJ8

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	4♠	AP	
1. New Minor Forcing			
2. 3♠			

Board: 142  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ Q84  
 ♥ Q  
 ♦ Q82  
 ♣ AQJ1075

South:  
 ♠ K1076  
 ♥ AK75  
 ♦ 94  
 ♣ 982

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

Board: 143  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 2♥ E

North:  
 ♠ K98  
 ♥ 107  
 ♦ Q952  
 ♣ Q943

South:  
 ♠ J765  
 ♥ A5  
 ♦ KJ4  
 ♣ KJ85

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

Board: 144  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 4♥ W

North:  
 ♠ J1086  
 ♥ —  
 ♦ K1053  
 ♣ AQJ75

South:  
 ♠ K54  
 ♥ KJ3  
 ♦ AJ974  
 ♣ 94

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

Board: 145  
 Dealer: S  
 Vul: EW  
 North HCP: 16  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ KQ6  
 ♥ A64  
 ♦ A854  
 ♣ K106

South:  
 ♠ 52  
 ♥ J1032  
 ♦ K10  
 ♣ AQJ72

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
Pass	2NT	Pass	3♣
Pass	3NT	AP	
1. Fourth suit game force			



## North hands (Practice Page)

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

Board: 146	♠ 3	West Bids 2NT if possible.
Dealer: N	♥ AQ43	East Bids 3♦ if possible.
Vul: Both	♦ Q	
HCP: 16	♣ AKJ8532	You bid first.
Board: 147	♠ Q10	The opponents are silent.
Dealer: S	♥ 10874	
Vul: None	♦ K542	Partner bids first.
HCP: 12	♣ AK8	
Board: 148	♠ Q108	West Bids 1♥ if possible.
Dealer: N	♥ A952	West Bids 2♠ if possible.
Vul: Both	♦ AQ9	
HCP: 12	♣ 1087	You bid first.
Board: 149	♠ Q8	East Bids 1♥ if possible.
Dealer: S	♥ AJ72	West Bids 1♠ if possible.
Vul: None	♦ 108654	East Bids 2♣ if possible.
HCP: 7	♣ 54	West Bids 2♠ if possible.
		Partner bids first.
Board: 150	♠ K106	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ 872	You bid first.
HCP: 14	♣ A1053	

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

Board: 146  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♣ N

North:  
 ♠ 3  
 ♥ AQ43  
 ♦ Q  
 ♣ AKJ8532

South:  
 ♠ 9876542  
 ♥ J  
 ♦ K76  
 ♣ Q9

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

1. Unusual 2NT

Board: 147  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ Q10  
 ♥ 10874  
 ♦ K542  
 ♣ AK8

South:  
 ♠ AKJ2  
 ♥ A932  
 ♦ 108  
 ♣ 762

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

Board: 148  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♦ S

North:  
 ♠ Q108  
 ♥ A952  
 ♦ AQ9  
 ♣ 1087

South:  
 ♠ 53  
 ♥ Q6  
 ♦ KJ642  
 ♣ KQJ9

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

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 13  
 Contract: 2♠ W

North:  
 ♠ Q8  
 ♥ AJ72  
 ♦ 108654  
 ♣ 54

South:  
 ♠ J102  
 ♥ Q9  
 ♦ KJ7  
 ♣ AQ963

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

1. limit raise or better in ♠

Board: 150  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♠ S

North:  
 ♠ K106  
 ♥ AK7  
 ♦ 872  
 ♣ A1053

South:  
 ♠ A7432  
 ♥ 8542  
 ♦ 64  
 ♣ K7

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

## South hands (Practice Page)

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

Board: 146	♠ 9876542	West Bids 2NT if possible.
Dealer: N	♥ J	East Bids 3♦ if possible.
Vul: Both	♦ K76	
HCP: 6	♣ Q9	Partner bids first.
Board: 147	♠ AKJ2	The opponents are silent.
Dealer: S	♥ A932	
Vul: None	♦ 108	You bid first.
HCP: 12	♣ 762	
Board: 148	♠ 53	West Bids 1♥ if possible.
Dealer: N	♥ Q6	West Bids 2♠ if possible.
Vul: Both	♦ KJ642	
HCP: 12	♣ KQJ9	Partner bids first.
Board: 149	♠ J102	East Bids 1♥ if possible.
Dealer: S	♥ Q9	West Bids 1♠ if possible.
Vul: None	♦ KJ7	East Bids 2♣ if possible.
HCP: 13	♣ AQ963	West Bids 2♠ if possible.
		You bid first.
Board: 150	♠ A7432	The opponents are silent.
Dealer: N	♥ 8542	
Vul: None	♦ 64	Partner bids first.
HCP: 7	♣ K7	

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

Board: 146  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♣ N

North:  
 ♠ 3  
 ♥ AQ43  
 ♦ Q  
 ♣ AKJ8532

South:  
 ♠ 9876542  
 ♥ J  
 ♦ K76  
 ♣ Q9

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

1. Unusual 2NT

Board: 147  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ Q10  
 ♥ 10874  
 ♦ K542  
 ♣ AK8

South:  
 ♠ AKJ2  
 ♥ A932  
 ♦ 108  
 ♣ 762

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

Board: 148  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♦ S

North:  
 ♠ Q108  
 ♥ A952  
 ♦ AQ9  
 ♣ 1087

South:  
 ♠ 53  
 ♥ Q6  
 ♦ KJ642  
 ♣ KQJ9

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

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 13  
 Contract: 2♠ W

North:  
 ♠ Q8  
 ♥ AJ72  
 ♦ 108654  
 ♣ 54

South:  
 ♠ J102  
 ♥ Q9  
 ♦ KJ7  
 ♣ AQ963

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

1. limit raise or better in ♠

Board: 150  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♠ S

North:  
 ♠ K106  
 ♥ AK7  
 ♦ 872  
 ♣ A1053

South:  
 ♠ A7432  
 ♥ 8542  
 ♦ 64  
 ♣ K7

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

## North hands (Practice Page)

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

Board: 151	♠ Q984	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ K1094	Partner bids first.
HCP: 11	♣ 964	
Board: 152	♠ KJ103	East Bids 1♦ if possible.
Dealer: N	♥ 98	West Doubles 1♥ if possible.
Vul: Both	♦ Q8	East Bids 1NT if possible.
HCP: 12	♣ KQJ74	You bid first.
Board: 153	♠ AK5	The opponents are silent.
Dealer: S	♥ J108	
Vul: NS	♦ A742	Partner bids first.
HCP: 12	♣ 1052	
Board: 154	♠ Q5	West Bids 2NT if possible.
Dealer: N	♥ AQ75	East Bids 3♥ if possible.
Vul: EW	♦ Q102	East Doubles Pass if possible.
HCP: 12	♣ Q1075	You bid first.
Board: 155	♠ 83	East Bids 1♠ if possible.
Dealer: S	♥ 953	West Bids 2♠ if possible.
Vul: Both	♦ AJ82	
HCP: 9	♣ A1095	Partner bids first.

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

Board: 151  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 14  
 Contract: 5♣ S

North:  
 ♠ Q984  
 ♥ AQ  
 ♦ K1094  
 ♣ 964

South:  
 ♠ A10  
 ♥ 6  
 ♦ 32  
 ♣ AKQJ10832

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

Board: 152  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 1N E

North:  
 ♠ KJ103  
 ♥ 98  
 ♦ Q8  
 ♣ KQJ74

South:  
 ♠ 75  
 ♥ 6532  
 ♦ A954  
 ♣ A82

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

Board: 153  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 2N S

North:  
 ♠ AK5  
 ♥ J108  
 ♦ A742  
 ♣ 1052

South:  
 ♠ J102  
 ♥ K32  
 ♦ J53  
 ♣ AKJ9

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

Board: 154  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 5♣X N

North:  
 ♠ Q5  
 ♥ AQ75  
 ♦ Q102  
 ♣ Q1075

South:  
 ♠ A10742  
 ♥ 9  
 ♦ 64  
 ♣ AK842

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

Board: 155  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♠X E

North:  
 ♠ 83  
 ♥ 953  
 ♦ AJ82  
 ♣ A1095

South:  
 ♠ K64  
 ♥ A102  
 ♦ K104  
 ♣ KJ32

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

## South hands (Practice Page)

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

Board: 151      ♠ A10  
Dealer: S        ♥ 6  
Vul: EW        ♦ 32  
HCP: 14        ♣ AKQJ10832

The opponents are silent.

You bid first.

Board: 152      ♠ 75  
Dealer: N        ♥ 6532  
Vul: Both      ♦ A954  
HCP: 8        ♣ A82

East Bids 1♦ if possible.  
West Doubles 1♥ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 153      ♠ J102  
Dealer: S        ♥ K32  
Vul: NS        ♦ J53  
HCP: 13        ♣ AKJ9

The opponents are silent.

You bid first.

Board: 154      ♠ A10742  
Dealer: N        ♥ 9  
Vul: EW        ♦ 64  
HCP: 11        ♣ AK842

West Bids 2NT if possible.  
East Bids 3♥ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 155      ♠ K64  
Dealer: S        ♥ A102  
Vul: Both      ♦ K104  
HCP: 14        ♣ KJ32

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

You bid first.

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

Board: 151

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 5♣ S

North:

♠ Q984

♥ AQ

♦ K1094

♣ 964

South:

♠ A10

♥ 6

♦ 32

♣ AKQJ10832

West North East South

1♣

Pass 1♠ Pass 5♣

AP

Board: 152

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N E

North:

♠ KJ103

♥ 98

♦ Q8

♣ KQJ74

South:

♠ 75

♥ 6532

♦ A954

♣ A82

West North East South

1♣ 1♦ 1♥

X Pass<sup>1</sup> 1NT AP

1. max 2 ♥

Board: 153

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ AK5

♥ J108

♦ A742

♣ 1052

South:

♠ J102

♥ K32

♦ J53

♣ AKJ9

West North East South

1♣

Pass 1♦ Pass 1NT

Pass 2NT AP

Board: 154

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 5♣X N

North:

♠ Q5

♥ AQ75

♦ Q102

♣ Q1075

South:

♠ A10742

♥ 9

♦ 64

♣ AK842

West North East South

1♣ Pass 1♠

2NT<sup>1</sup> Pass 3♥ 5♣

Pass Pass X AP

1. Unusual 2NT

Board: 155

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♠X E

North:

♠ 83

♥ 953

♦ AJ82

♣ A1095

South:

♠ K64

♥ A102

♦ K104

♣ KJ32

West North East South

1♣

Pass 1♦ 1♠ X

2♠ X AP



## North hands (Practice Page)

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

Board: 156	♠ 1043	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ A92	You bid first.
HCP: 12	♣ J1086	

Board: 157	♠ Q104	East Bids 2NT if possible.
Dealer: S	♥ 953	
Vul: EW	♦ 8543	Partner bids first.
HCP: 6	♣ A94	

Board: 158	♠ K86	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ 832	You bid first.
HCP: 14	♣ AKQ96	

Board: 159	♠ 103	East Bids 2♣ if possible.
Dealer: S	♥ 6	West Bids 4♥ if possible.
Vul: NS	♦ K87642	
HCP: 6	♣ K986	Partner bids first.

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

Board: 156  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 3♠ S

North:  
♠ 1043  
♥ AK10  
♦ A92  
♣ J1086

South:  
♠ AQ875  
♥ 73  
♦ Q853  
♣ A9

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♠ <sup>2</sup>	Pass	3♠
AP			
1. New Minor Forcing			
2. 3♠			

Board: 157  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 15  
Contract: 3♣ S

North:  
♠ Q104  
♥ 953  
♦ 8543  
♣ A94

South:  
♠ AJ2  
♥ AQ102  
♦ J  
♣ K6532

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

Board: 158  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 13  
Contract: 5♠ S

North:  
♠ K86  
♥ Q7  
♦ 832  
♣ AKQ96

South:  
♠ AJ10543  
♥ A1053  
♦ KJ  
♣ 8

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♥ <sup>6</sup>	Pass	5♠
AP			
1. New Minor Forcing			
2. 3♠			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♣ stopper			
5. Blackwood 0314, for ♠			
6. A=2/5 or 5/5, Q(S)=0			

Board: 159  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 19  
Contract: 4♥ X W

North:  
♠ 103  
♥ 6  
♦ K87642  
♣ K986

South:  
♠ AK87  
♥ AJ  
♦ AQ5  
♣ J1073

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

## South hands (Practice Page)

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

Board: 156	♠ AQ875	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ Q853	Partner bids first.
HCP: 12	♣ A9	
Board: 157	♠ AJ2	East Bids 2NT if possible.
Dealer: S	♥ AQ102	
Vul: EW	♦ J	You bid first.
HCP: 15	♣ K6532	
Board: 158	♠ AJ10543	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ KJ	Partner bids first.
HCP: 13	♣ 8	
Board: 159	♠ AK87	East Bids 2♣ if possible.
Dealer: S	♥ AJ	West Bids 4♥ if possible.
Vul: NS	♦ AQ5	
HCP: 19	♣ J1073	You bid first.

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

Board: 156  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 3♠ S

North:  
♠ 1043  
♥ AK10  
♦ A92  
♣ J1086

South:  
♠ AQ875  
♥ 73  
♦ Q853  
♣ A9

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♠ <sup>2</sup>	Pass	3♠
AP			
1. New Minor Forcing			
2. 3♠			

Board: 157  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 15  
Contract: 3♣ S

North:  
♠ Q104  
♥ 953  
♦ 8543  
♣ A94

South:  
♠ AJ2  
♥ AQ102  
♦ J  
♣ K6532

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

Board: 158  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 13  
Contract: 5♠ S

North:  
♠ K86  
♥ Q7  
♦ 832  
♣ AKQ96

South:  
♠ AJ10543  
♥ A1053  
♦ KJ  
♣ 8

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♥ <sup>6</sup>	Pass	5♠
AP			
1. New Minor Forcing			
2. 3♠			
3. Cue bid, a ♦ stopper			
4. Cue bid, a ♣ stopper			
5. Blackwood 0314, for ♠			
6. A=2/5 or 5/5, Q(S)=0			

Board: 159  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 19  
Contract: 4♥ X W

North:  
♠ 103  
♥ 6  
♦ K87642  
♣ K986

South:  
♠ AK87  
♥ AJ  
♦ AQ5  
♣ J1073

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

## North hands (Practice Page)

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

Board: 160	♠ AJ64	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ Q2	You bid first.
HCP: 13	♣ Q9854	
Board: 161	♠ 10	East Bids 2♠ if possible.
Dealer: S	♥ Q63	West Bids 3♠ if possible.
Vul: NS	♦ A109543	
HCP: 6	♣ 1054	Partner bids first.
Board: 162	♠ AQ107	The opponents are silent.
Dealer: N	♥ 742	
Vul: EW	♦ Q63	You bid first.
HCP: 13	♣ AJ6	
Board: 163	♠ J9	East Bids 2♣ if possible.
Dealer: S	♥ AJ10432	West Bids 4♠ if possible.
Vul: NS	♦ 98	
HCP: 7	♣ J97	Partner bids first.
Board: 164	♠ 95	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ Q93	You bid first.
HCP: 12	♣ AJ72	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 2		1♣	Pass	1♥
Vul: None	♥ KJ	♥ 108762				
North HCP: 13	♦ Q2	♦ A984	Pass	1♠	Pass	1NT
South HCP: 8	♣ Q9854	♣ A102	AP			
Contract: 1N S						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ5				1♣
Vul: NS	♥ Q63	♥ 9875				
North HCP: 6	♦ A109543	♦ J6	Pass	1♦	2♠	Pass
South HCP: 13	♣ 1054	♣ AKQ6	3♠	AP		
Contract: 3♠ E						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQ107	♠ K954		1♣	Pass	1♠
Vul: EW	♥ 742	♥ J3				
North HCP: 13	♦ Q63	♦ K1098	Pass	2♠	AP	
South HCP: 10	♣ AJ6	♣ K94				
Contract: 2♠ S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 103				1♣
Vul: NS	♥ AJ10432	♥ Q865	Pass	1♥	2♣ <sup>1</sup>	2♥
North HCP: 7	♦ 98	♦ A6	4♠	AP		
South HCP: 12	♣ J97	♣ AQ1032				
Contract: 4♠ W						

1. Michaels Cuebid

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ A86		1♣	Pass	1♥
Vul: EW	♥ KQ87	♥ 106432				
North HCP: 12	♦ Q93	♦ KJ5	Pass	2♥	AP	
South HCP: 10	♣ AJ72	♣ Q4				
Contract: 2♥ S						

## South hands (Practice Page)

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

Board: 160	♠ 2	The opponents are silent.
Dealer: N	♥ 108762	
Vul: None	♦ A984	Partner bids first.
HCP: 8	♣ A102	

Board: 161	♠ QJ5	East Bids 2♠ if possible.
Dealer: S	♥ 9875	West Bids 3♠ if possible.
Vul: NS	♦ J6	
HCP: 13	♣ AKQ6	You bid first.

Board: 162	♠ K954	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ K1098	Partner bids first.
HCP: 10	♣ K94	

Board: 163	♠ 103	East Bids 2♣ if possible.
Dealer: S	♥ Q865	West Bids 4♠ if possible.
Vul: NS	♦ A6	
HCP: 12	♣ AQ1032	You bid first.

Board: 164	♠ A86	The opponents are silent.
Dealer: N	♥ 106432	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 10	♣ Q4	

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

Board: 160  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 8  
Contract: 1N S

North:  
♠ AJ64  
♥ KJ  
♦ Q2  
♣ Q9854

South:  
♠ 2  
♥ 108762  
♦ A984  
♣ A102

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

Board: 161  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 13  
Contract: 3♠ E

North:  
♠ 10  
♥ Q63  
♦ A109543  
♣ 1054

South:  
♠ QJ5  
♥ 9875  
♦ J6  
♣ AKQ6

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

Board: 162  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 2♠ S

North:  
♠ AQ107  
♥ 742  
♦ Q63  
♣ AJ6

South:  
♠ K954  
♥ J3  
♦ K1098  
♣ K94

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 12  
Contract: 4♠ W

North:  
♠ J9  
♥ AJ10432  
♦ 98  
♣ J97

South:  
♠ 103  
♥ Q865  
♦ A6  
♣ AQ1032

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

1. Michaels Cuebid

Board: 164  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 10  
Contract: 2♥ S

North:  
♠ 95  
♥ KQ87  
♦ Q93  
♣ AJ72

South:  
♠ A86  
♥ 106432  
♦ KJ5  
♣ Q4

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



## North hands (Practice Page)

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

Board: 165	♠ A8732	The opponents are silent.
Dealer: S	♥ A643	
Vul: Both	♦ Q82	Partner bids first.
HCP: 11	♣ J	

Board: 166	♠ A82	The opponents are silent.
Dealer: N	♥ J643	
Vul: Both	♦ J104	You bid first.
HCP: 13	♣ AK8	

Board: 167	♠ Q	East Bids 1♠ if possible.
Dealer: S	♥ 109873	West Bids 4♠ if possible.
Vul: None	♦ K104	
HCP: 7	♣ Q1094	Partner bids first.

Board: 168	♠ K542	The opponents are silent.
Dealer: N	♥ Q972	
Vul: Both	♦ AK	You bid first.
HCP: 19	♣ AK2	

Board: 169	♠ K984	The opponents are silent.
Dealer: S	♥ K982	
Vul: None	♦ J103	Partner bids first.
HCP: 7	♣ 96	

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

Board: 165

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ A8732

♥ A643

♦ Q82

♣ J

South:

♠ Q1094

♥ K52

♦ AJ6

♣ Q84

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

			1♣
--	--	--	----

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

Pass	4♠	AP	
------	----	----	--

Board: 166

Dealer: N

Vul: Both

North HCP: 13

South HCP: 16

Contract: 4♥ S

North:

♠ A82

♥ J643

♦ J104

♣ AK8

South:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 167

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♠ E

North:

♠ Q

♥ 109873

♦ K104

♣ Q1094

South:

♠ 4

♥ KQJ

♦ 7632

♣ AKJ32

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

			1♣
--	--	--	----

Pass	1♥	1♠	X <sup>1</sup>
------	----	----	----------------

4♠	AP		
----	----	--	--

1. Support double redouble

Board: 168

Dealer: N

Vul: Both

North HCP: 19

South HCP: 6

Contract: 4♠ S

North:

♠ K542

♥ Q972

♦ AK

♣ AK2

South:

♠ 10963

♥ J6

♦ QJ

♣ Q10865

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

	1♣	Pass	1♠
--	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 169

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ K984

♥ K982

♦ J103

♣ 96

South:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

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

			1♣
--	--	--	----

Pass	1♥	Pass	3♥
------	----	------	----

AP			
----	--	--	--

## South hands (Practice Page)

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

Board: 165	♠ Q1094	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ Q84	

Board: 166	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: Both	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 167	♠ 4	East Bids 1♠ if possible.
Dealer: S	♥ KQJ	West Bids 4♠ if possible.
Vul: None	♦ 7632	
HCP: 14	♣ AKJ32	You bid first.

Board: 168	♠ 10963	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ QJ	Partner bids first.
HCP: 6	♣ Q10865	

Board: 169	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: None	♦ A94	You bid first.
HCP: 18	♣ AQ8	

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

Board: 165

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ A8732

♥ A643

♦ Q82

♣ J

South:

♠ Q1094

♥ K52

♦ AJ6

♣ Q84

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

			1♣
--	--	--	----

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

Pass	4♠	AP	
------	----	----	--

Board: 166

Dealer: N

Vul: Both

North HCP: 13

South HCP: 16

Contract: 4♥ S

North:

♠ A82

♥ J643

♦ J104

♣ AK8

South:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 167

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 4♠ E

North:

♠ Q

♥ 109873

♦ K104

♣ Q1094

South:

♠ 4

♥ KQJ

♦ 7632

♣ AKJ32

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

			1♣
--	--	--	----

Pass	1♥	1♠	X <sup>1</sup>
------	----	----	----------------

4♠	AP		
----	----	--	--

1. Support double redouble

Board: 168

Dealer: N

Vul: Both

North HCP: 19

South HCP: 6

Contract: 4♠ S

North:

♠ K542

♥ Q972

♦ AK

♣ AK2

South:

♠ 10963

♥ J6

♦ QJ

♣ Q10865

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

	1♣	Pass	1♠
--	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 169

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ K984

♥ K982

♦ J103

♣ 96

South:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

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

			1♣
--	--	--	----

Pass	1♥	Pass	3♥
------	----	------	----

AP			
----	--	--	--

## North hands (Practice Page)

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

Board: 170	♠ A963	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AJ5	You bid first.
HCP: 14	♣ A9763	

Board: 171	♠ A952	The opponents are silent.
Dealer: S	♥ AKQ54	
Vul: Both	♦ J95	Partner bids first.
HCP: 15	♣ J	

Board: 172	♠ AK9	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: None	♦ J52	You bid first.
HCP: 18	♣ KQ6	

Board: 173	♠ AK98	East Bids 2♥ if possible.
Dealer: S	♥ Q	West Bids 4♥ if possible.
Vul: NS	♦ Q964	
HCP: 12	♣ J876	Partner bids first.

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

Board: 170

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A963

♥ J

♦ AJ5

♣ A9763

South:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 171

Dealer: S

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A952

♥ AKQ54

♦ J95

♣ J

South:

♠ 73

♥ 763

♦ AK8

♣ A8532

West North East South

1♣

Pass 1♥ Pass 1NT

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

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

Pass 3♠<sup>5</sup> Pass 4♣<sup>6</sup>

Pass 4♥ AP

1. New Minor Forcing

2. 3♥

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♠ stopper

6. Cue bid, a ♦ stopper

Board: 172

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

Board: 173

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ X E

North:

♠ AK98

♥ Q

♦ Q964

♣ J876

South:

♠ J54

♥ A

♦ K852

♣ A10954

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♣ 2♥ 3♣

4♥ X AP

## South hands (Practice Page)

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

Board: 170	♠ 84	The opponents are silent.
Dealer: N	♥ AQ1064	
Vul: NS	♦ Q106	Partner bids first.
HCP: 11	♣ K84	

Board: 171	♠ 73	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ AK8	You bid first.
HCP: 11	♣ A8532	

Board: 172	♠ J6	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK1076	Partner bids first.
HCP: 10	♣ 10752	

Board: 173	♠ J54	East Bids 2♥ if possible.
Dealer: S	♥ A	West Bids 4♥ if possible.
Vul: NS	♦ K852	
HCP: 12	♣ A10954	You bid first.

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

Board: 170

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A963

♥ J

♦ AJ5

♣ A9763

South:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 171

Dealer: S

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♥ N

North:

♠ A952

♥ AKQ54

♦ J95

♣ J

South:

♠ 73

♥ 763

♦ AK8

♣ A8532

West North East South

1♣

Pass 1♥ Pass 1NT

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

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

Pass 3♠<sup>5</sup> Pass 4♣<sup>6</sup>

Pass 4♥ AP

1. New Minor Forcing

2. 3♥

3. Cue bid, surplus

4. Cue bid, a ♣ stopper

5. Cue bid, a ♠ stopper

6. Cue bid, a ♦ stopper

Board: 172

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

Board: 173

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ X E

North:

♠ AK98

♥ Q

♦ Q964

♣ J876

South:

♠ J54

♥ A

♦ K852

♣ A10954

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♣ 2♥ 3♣

4♥ X AP



## North hands (Practice Page)

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

Board: 174	♠ A8	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: EW	♦ KQJ	You bid first.
HCP: 18	♣ A875	

Board: 175	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

Board: 176	♠ A732	West Bids 2♥ if possible.
Dealer: N	♥ 76	
Vul: NS	♦ K84	You bid first.
HCP: 12	♣ AJ108	

Board: 177	♠ —	West Bids 1♠ if possible.
Dealer: S	♥ J942	East Bids 3♠ if possible.
Vul: Both	♦ QJ8642	
HCP: 7	♣ K106	Partner bids first.

Board: 178	♠ KQ5	The opponents are silent.
Dealer: N	♥ 5432	
Vul: EW	♦ AK6	You bid first.
HCP: 13	♣ J109	

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ1097652		1♣	Pass	1♠
Vul: EW	♥ KJ43	♥ Q	Pass	2NT	Pass	6♠
North HCP: 18	♦ KQJ	♦ 632	AP			
South HCP: 9	♣ A875	♣ Q				
Contract: 6♠ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1♣
Vul: None	♥ 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: 176	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ 8		1♣	Pass	1♦
Vul: NS	♥ 76	♥ A104	2♥	Pass	Pass	3♦
North HCP: 12	♦ K84	♦ AJ10953	AP			
South HCP: 11	♣ AJ108	♣ Q65				
Contract: 3♦ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1♣
Vul: Both	♥ J942	♥ KQ7	1♠	X	3♠	AP
North HCP: 7	♦ QJ8642	♦ A75				
South HCP: 14	♣ K106	♣ AJ4				
Contract: 3♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43		1♣	Pass	1♦
Vul: EW	♥ 5432	♥ AQJ	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 13	♦ AK6	♦ J1053	Pass	3NT	AP	
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 174	♠ KQ1097652	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 632	Partner bids first.
HCP: 9	♣ Q	

Board: 175	♠ A102	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: None	♦ AJ9	You bid first.
HCP: 14	♣ 985	

Board: 176	♠ 8	West Bids 2♥ if possible.
Dealer: N	♥ A104	
Vul: NS	♦ AJ10953	Partner bids first.
HCP: 11	♣ Q65	

Board: 177	♠ 9543	West Bids 1♠ if possible.
Dealer: S	♥ KQ7	East Bids 3♠ if possible.
Vul: Both	♦ A75	
HCP: 14	♣ AJ4	You bid first.

Board: 178	♠ A43	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ J1053	Partner bids first.
HCP: 16	♣ A76	

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

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ1097652		1♣	Pass	1♠
Vul: EW	♥ KJ43	♥ Q	Pass	2NT	Pass	6♠
North HCP: 18	♦ KQJ	♦ 632	AP			
South HCP: 9	♣ A875	♣ Q				
Contract: 6♠ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ A102				1♣
Vul: None	♥ 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: 176	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ 8		1♣	Pass	1♦
Vul: NS	♥ 76	♥ A104	2♥	Pass	Pass	3♦
North HCP: 12	♦ K84	♦ AJ10953	AP			
South HCP: 11	♣ AJ108	♣ Q65				
Contract: 3♦ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 9543				1♣
Vul: Both	♥ J942	♥ KQ7	1♠	X	3♠	AP
North HCP: 7	♦ QJ8642	♦ A75				
South HCP: 14	♣ K106	♣ AJ4				
Contract: 3♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A43		1♣	Pass	1♦
Vul: EW	♥ 5432	♥ AQJ	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 13	♦ AK6	♦ J1053	Pass	3NT	AP	
South HCP: 16	♣ J109	♣ A76				
Contract: 3N N						

1. Fourth suit game force

## North hands (Practice Page)

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

Board: 179	♠ A983	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AQJ4	Partner bids first.
HCP: 22	♣ AK6	

Board: 180	♠ 82	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ 8	You bid first.
HCP: 10	♣ AKJ754	

Board: 181	♠ AK102	East Doubles 1♠ if possible.
Dealer: S	♥ 853	West Bids 2♣ if possible.
Vul: None	♦ J873	
HCP: 8	♣ 87	Partner bids first.

Board: 182	♠ 85	West Doubles 1♦ if possible.
Dealer: N	♥ AK43	East Doubles 1♥ if possible.
Vul: None	♦ AQ5	West Bids 1♠ if possible.
HCP: 13	♣ 10754	You bid first.

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

Board: 179  
 Dealer: S  
 Vul: Both  
 North HCP: 22  
 South HCP: 10  
 Contract: 7♣ S

North:  
 ♠ A983  
 ♥ KJ  
 ♦ AQJ4  
 ♣ AK6

South:  
 ♠ K54  
 ♥ A95  
 ♦ 9  
 ♣ QJ8542

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♥	Pass	5♠ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♦ <sup>5</sup>
Pass	7♣	AP	

1. Blackwood 0314, for ♣  
 2. A=1/5 or 4/5  
 3. ♣ queen and ♠ king  
 4. King ask by 5NT  
 5. K=1

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 82  
 ♥ Q1076  
 ♦ 8  
 ♣ AKJ754

South:  
 ♠ AKQ1075  
 ♥ K3  
 ♦ J1075  
 ♣ 2

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

Board: 181  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♣ W

North:  
 ♠ AK102  
 ♥ 853  
 ♦ J873  
 ♣ 87

South:  
 ♠ 63  
 ♥ QJ74  
 ♦ Q6  
 ♣ AK1053

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

1. max 2 ♠

Board: 182  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 1♠ W

North:  
 ♠ 85  
 ♥ AK43  
 ♦ AQ5  
 ♣ 10754

South:  
 ♠ Q1074  
 ♥ 2  
 ♦ K8642  
 ♣ J92

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

## South hands (Practice Page)

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

Board: 179	♠ K54	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ 9	You bid first.
HCP: 10	♣ QJ8542	

Board: 180	♠ AKQ1075	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ J1075	Partner bids first.
HCP: 13	♣ 2	

Board: 181	♠ 63	East Doubles 1♠ if possible.
Dealer: S	♥ QJ74	West Bids 2♣ if possible.
Vul: None	♦ Q6	
HCP: 12	♣ AK1053	You bid first.

Board: 182	♠ Q1074	West Doubles 1♦ if possible.
Dealer: N	♥ 2	East Doubles 1♥ if possible.
Vul: None	♦ K8642	West Bids 1♠ if possible.
HCP: 6	♣ J92	Partner bids first.

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

Board: 179  
 Dealer: S  
 Vul: Both  
 North HCP: 22  
 South HCP: 10  
 Contract: 7♣ S

North:  
 ♠ A983  
 ♥ KJ  
 ♦ AQJ4  
 ♣ AK6

South:  
 ♠ K54  
 ♥ A95  
 ♦ 9  
 ♣ QJ8542

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♥	Pass	5♠ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♦ <sup>5</sup>
Pass	7♣	AP	

1. Blackwood 0314, for ♣  
 2. A=1/5 or 4/5  
 3. ♣ queen and ♠ king  
 4. King ask by 5NT  
 5. K=1

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 82  
 ♥ Q1076  
 ♦ 8  
 ♣ AKJ754

South:  
 ♠ AKQ1075  
 ♥ K3  
 ♦ J1075  
 ♣ 2

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

Board: 181  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♣ W

North:  
 ♠ AK102  
 ♥ 853  
 ♦ J873  
 ♣ 87

South:  
 ♠ 63  
 ♥ QJ74  
 ♦ Q6  
 ♣ AK1053

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

1. max 2 ♠

Board: 182  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 1♠ W

North:  
 ♠ 85  
 ♥ AK43  
 ♦ AQ5  
 ♣ 10754

South:  
 ♠ Q1074  
 ♥ 2  
 ♦ K8642  
 ♣ J92

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



## North hands (Practice Page)

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

Board: 183	♠ 1073	The opponents are silent.
Dealer: S	♥ A87654	
Vul: EW	♦ A109	Partner bids first.
HCP: 8	♣ 3	
Board: 184	♠ AJ64	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ 4	You bid first.
HCP: 15	♣ KQJ743	
Board: 185	♠ KJ5	The opponents are silent.
Dealer: S	♥ A109762	
Vul: NS	♦ 95	Partner bids first.
HCP: 8	♣ 54	
Board: 186	♠ 6	East Bids 1♥ if possible.
Dealer: N	♥ A732	West Bids 1NT if possible.
Vul: EW	♦ A82	
HCP: 12	♣ KJ753	You bid first.
Board: 187	♠ AJ7	West Bids 1♠ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ A52	Partner bids first.
HCP: 15	♣ KQJ75	

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

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ QJ4				1♣
Vul: EW	♥ A87654	♥ Q1093	Pass	1♥	Pass	2♥
North HCP: 8	♦ A109	♦ 63	AP			
South HCP: 12	♣ 3	♣ AK87				
Contract: 2♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q1083				
Vul: None	♥ A6	♥ 1042		1♣	Pass	1♠
North HCP: 15	♦ 4	♦ A652	Pass	3♠	AP	
South HCP: 6	♣ KQJ743	♣ 95				
Contract: 3♠ S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 8643				1♣
Vul: NS	♥ A109762	♥ —	Pass	1♥	Pass	1♠
North HCP: 8	♦ 95	♦ AJ102	Pass	2♥	AP	
South HCP: 11	♣ 54	♣ AQ862				
Contract: 2♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J743				
Vul: EW	♥ A732	♥ QJ104		1♣	1♥	X
North HCP: 12	♦ A82	♦ 10	1NT	AP		
South HCP: 8	♣ KJ753	♣ A1094				
Contract: 1N W						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ Q6				
Vul: Both	♥ 105	♥ AJ64				1♣
North HCP: 15	♦ A52	♦ Q3	1♠	3NT	AP	
South HCP: 13	♣ KQJ75	♣ A10984				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 183	♠ QJ4	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ 63	You bid first.
HCP: 12	♣ AK87	

Board: 184	♠ Q1083	The opponents are silent.
Dealer: N	♥ 1042	
Vul: None	♦ A652	Partner bids first.
HCP: 6	♣ 95	

Board: 185	♠ 8643	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AJ102	You bid first.
HCP: 11	♣ AQ862	

Board: 186	♠ J743	East Bids 1♥ if possible.
Dealer: N	♥ QJ104	West Bids 1NT if possible.
Vul: EW	♦ 10	
HCP: 8	♣ A1094	Partner bids first.

Board: 187	♠ Q6	West Bids 1♠ if possible.
Dealer: S	♥ AJ64	
Vul: Both	♦ Q3	You bid first.
HCP: 13	♣ A10984	

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

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ QJ4				1♣
Vul: EW	♥ A87654	♥ Q1093	Pass	1♥	Pass	2♥
North HCP: 8	♦ A109	♦ 63	AP			
South HCP: 12	♣ 3	♣ AK87				
Contract: 2♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q1083				
Vul: None	♥ A6	♥ 1042		1♣	Pass	1♠
North HCP: 15	♦ 4	♦ A652	Pass	3♠	AP	
South HCP: 6	♣ KQJ743	♣ 95				
Contract: 3♠ S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 8643				1♣
Vul: NS	♥ A109762	♥ —	Pass	1♥	Pass	1♠
North HCP: 8	♦ 95	♦ AJ102	Pass	2♥	AP	
South HCP: 11	♣ 54	♣ AQ862				
Contract: 2♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J743				
Vul: EW	♥ A732	♥ QJ104		1♣	1♥	X
North HCP: 12	♦ A82	♦ 10	1NT	AP		
South HCP: 8	♣ KJ753	♣ A1094				
Contract: 1N W						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ Q6				
Vul: Both	♥ 105	♥ AJ64				1♣
North HCP: 15	♦ A52	♦ Q3	1♠	3NT	AP	
South HCP: 13	♣ KQJ75	♣ A10984				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 188      ♠ 4  
Dealer: N        ♥ AJ74  
Vul: EW         ♦ AQ5  
HCP: 12         ♣ J9752

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

You bid first.

Board: 189      ♠ AK96  
Dealer: S        ♥ AJ86  
Vul: None       ♦ K64  
HCP: 15         ♣ 94

East Bids 1♠ if possible.

Partner bids first.

Board: 190      ♠ A3  
Dealer: N        ♥ AKJ8  
Vul: Both       ♦ K  
HCP: 21         ♣ AQ10987

The opponents are silent.

You bid first.

Board: 191      ♠ QJ1098  
Dealer: S        ♥ J9743  
Vul: EW         ♦ K2  
HCP: 11         ♣ A

The opponents are silent.

Partner bids first.

Board: 192      ♠ 64  
Dealer: N        ♥ 93  
Vul: NS         ♦ AQ2  
HCP: 11         ♣ AJ8753

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

You bid first.

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

Board: 188

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♦ S

North:

♠ 4

♥ AJ74

♦ AQ5

♣ J9752

South:

♠ 65

♥ Q9

♦ K8642

♣ KQ83

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

1♣

Pass

1♦

1♠

Pass

Pass

2♦

2♠

3♦

3♠

4♦

AP

Board: 189

Dealer: S

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ AK96

♥ AJ86

♦ K64

♣ 94

South:

♠ 82

♥ K973

♦ A2

♣ KQ1032

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

1♣

Pass

1♥

1♠

2♥

Pass

2♠<sup>1</sup>

Pass

3♣<sup>2</sup>

Pass

4♦<sup>3</sup>

Pass

4♥

AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 190

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 3N N

North:

♠ A3

♥ AKJ8

♦ K

♣ AQ10987

South:

♠ KJ109

♥ 1097

♦ AJ1093

♣ K

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

1♣

Pass

1♦

Pass

2♥

Pass

2♠<sup>1</sup>

Pass

3♣

Pass

3♦

Pass

3NT

AP

1. Fourth suit game force

Board: 191

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ QJ1098

♥ J9743

♦ K2

♣ A

South:

♠ K764

♥ AK10

♦ A54

♣ 975

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

1♣

Pass

1♠

Pass

2♠

Pass

4♠

AP

Board: 192

Dealer: N

Vul: NS

North HCP: 11

South HCP: 9

Contract: 2♥ E

North:

♠ 64

♥ 93

♦ AQ2

♣ AJ8753

South:

♠ AJ93

♥ 82

♦ J1086

♣ K94

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

1♣

1♥

X

Pass

2♣

2♥

AP

## South hands (Practice Page)

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

Board: 188      ♠ 65  
Dealer: N        ♥ Q9  
Vul: EW        ♦ K8642  
HCP: 10        ♣ KQ83

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

Partner bids first.

Board: 189      ♠ 82  
Dealer: S        ♥ K973  
Vul: None      ♦ A2  
HCP: 12        ♣ KQ1032

East Bids 1♠ if possible.

You bid first.

Board: 190      ♠ KJ109  
Dealer: N        ♥ 1097  
Vul: Both      ♦ AJ1093  
HCP: 12        ♣ K

The opponents are silent.

Partner bids first.

Board: 191      ♠ K764  
Dealer: S        ♥ AK10  
Vul: EW        ♦ A54  
HCP: 14        ♣ 975

The opponents are silent.

You bid first.

Board: 192      ♠ AJ93  
Dealer: N        ♥ 82  
Vul: NS        ♦ J1086  
HCP: 9        ♣ K94

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

Partner bids first.

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

Board: 188

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♦ S

North:

♠ 4

♥ AJ74

♦ AQ5

♣ J9752

South:

♠ 65

♥ Q9

♦ K8642

♣ KQ83

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

1♣

Pass

1♦

1♠

Pass

Pass

2♦

2♠

3♦

3♠

4♦

AP

Board: 189

Dealer: S

Vul: None

North HCP: 15

South HCP: 12

Contract: 4♥ N

North:

♠ AK96

♥ AJ86

♦ K64

♣ 94

South:

♠ 82

♥ K973

♦ A2

♣ KQ1032

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

1♣

Pass

1♥

1♠

2♥

Pass

2♠<sup>1</sup>

Pass

3♣<sup>2</sup>

Pass

4♦<sup>3</sup>

Pass

4♥

AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

Board: 190

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 3N N

North:

♠ A3

♥ AKJ8

♦ K

♣ AQ10987

South:

♠ KJ109

♥ 1097

♦ AJ1093

♣ K

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

1♣

Pass

1♦

Pass

2♥

Pass

2♠<sup>1</sup>

Pass

3♣

Pass

3♦

Pass

3NT

AP

1. Fourth suit game force

Board: 191

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♠ N

North:

♠ QJ1098

♥ J9743

♦ K2

♣ A

South:

♠ K764

♥ AK10

♦ A54

♣ 975

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

1♣

Pass

1♠

Pass

2♠

Pass

4♠

AP

Board: 192

Dealer: N

Vul: NS

North HCP: 11

South HCP: 9

Contract: 2♥ E

North:

♠ 64

♥ 93

♦ AQ2

♣ AJ8753

South:

♠ AJ93

♥ 82

♦ J1086

♣ K94

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

1♣

1♥

X

Pass

2♣

2♥

AP



## North hands (Practice Page)

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

Board: 193	♠ 9876	The opponents are silent.
Dealer: S	♥ AJ762	
Vul: Both	♦ J10	Partner bids first.
HCP: 7	♣ J7	

Board: 194	♠ Q86	The opponents are silent.
Dealer: N	♥ K874	
Vul: EW	♦ A42	You bid first.
HCP: 12	♣ K103	

Board: 195	♠ AK2	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ K1065	Partner bids first.
HCP: 10	♣ 10965	

Board: 196	♠ Q76	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ QJ4	You bid first.
HCP: 12	♣ Q962	

Board: 197	♠ A93	The opponents are silent.
Dealer: S	♥ AQ5432	
Vul: EW	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ AK102				1♣
Vul: Both	♥ AJ762	♥ Q8	Pass	1♥	Pass	2NT
North HCP: 7	♦ J10	♦ A94	Pass	3♠	Pass	4♠
South HCP: 18	♣ J7	♣ KQ84	AP			
Contract: 4♠ N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A932		1♣	Pass	1♠
Vul: EW	♥ K874	♥ QJ	Pass	1NT	Pass	3NT
North HCP: 12	♦ A42	♦ K7	AP			
South HCP: 13	♣ K103	♣ QJ954				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ QJ				1♣
Vul: Both	♥ 96	♥ A843	Pass	1♦	Pass	1♥
North HCP: 10	♦ K1065	♦ Q82	Pass	1NT	AP	
South HCP: 12	♣ 10965	♣ QJ84				
Contract: 1N N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K1053		1♣	Pass	1♠
Vul: None	♥ KQ7	♥ AJ5	Pass	1NT	Pass	3NT
North HCP: 12	♦ QJ4	♦ K1093	AP			
South HCP: 15	♣ Q962	♣ A4				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1♣
Vul: EW	♥ AQ5432	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q32	♦ K64	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ 9	♣ KQJ86	AP			
Contract: 3N S						

1. New Minor Forcing

## South hands (Practice Page)

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

Board: 193	♠ AK102	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ A94	You bid first.
HCP: 18	♣ KQ84	

Board: 194	♠ A932	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K7	Partner bids first.
HCP: 13	♣ QJ954	

Board: 195	♠ QJ	The opponents are silent.
Dealer: S	♥ A843	
Vul: Both	♦ Q82	You bid first.
HCP: 12	♣ QJ84	

Board: 196	♠ K1053	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ K1093	Partner bids first.
HCP: 15	♣ A4	

Board: 197	♠ J85	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ K64	You bid first.
HCP: 14	♣ KQJ86	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ AK102				1♣
Vul: Both	♥ AJ762	♥ Q8	Pass	1♥	Pass	2NT
North HCP: 7	♦ J10	♦ A94	Pass	3♠	Pass	4♠
South HCP: 18	♣ J7	♣ KQ84	AP			
Contract: 4♠ N						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A932		1♣	Pass	1♠
Vul: EW	♥ K874	♥ QJ	Pass	1NT	Pass	3NT
North HCP: 12	♦ A42	♦ K7	AP			
South HCP: 13	♣ K103	♣ QJ954				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ QJ				1♣
Vul: Both	♥ 96	♥ A843	Pass	1♦	Pass	1♥
North HCP: 10	♦ K1065	♦ Q82	Pass	1NT	AP	
South HCP: 12	♣ 10965	♣ QJ84				
Contract: 1N N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ K1053		1♣	Pass	1♠
Vul: None	♥ KQ7	♥ AJ5	Pass	1NT	Pass	3NT
North HCP: 12	♦ QJ4	♦ K1093	AP			
South HCP: 15	♣ Q962	♣ A4				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J85				1♣
Vul: EW	♥ AQ5432	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q32	♦ K64	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ 9	♣ KQJ86	AP			
Contract: 3N S						

1. New Minor Forcing

## North hands (Practice Page)

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

Board: 198      ♠ AKQ7  
Dealer: N        ♥ 72  
Vul: Both        ♦ Q9  
HCP: 14         ♣ QJ532

The opponents are silent.

You bid first.

Board: 199      ♠ Q842  
Dealer: S        ♥ 986  
Vul: NS         ♦ KQ7  
HCP: 7          ♣ 1093

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 200      ♠ AK4  
Dealer: N        ♥ Q8  
Vul: None       ♦ 1093  
HCP: 13         ♣ A7532

West Bids 2♠ if possible.

You bid first.

Board: 201      ♠ K863  
Dealer: S        ♥ 104  
Vul: NS         ♦ K542  
HCP: 10         ♣ KJ2

West Bids 1♥ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 202      ♠ 872  
Dealer: N        ♥ K76  
Vul: None       ♦ 9  
HCP: 10         ♣ AQJ543

East Bids 1♥ if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♥ if possible.

You bid first.

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

Board: 198  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ AKQ7  
 ♥ 72  
 ♦ Q9  
 ♣ QJ532

South:  
 ♠ 1083  
 ♥ A943  
 ♦ AKJ2  
 ♣ A4

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2♦ <sup>1</sup>
Pass	3♣	Pass	3NT
AP			
1. Fourth suit game force			

Board: 199  
 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: 200  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ W

North:  
 ♠ AK4  
 ♥ Q8  
 ♦ 1093  
 ♣ A7532

South:  
 ♠ 1087  
 ♥ 964  
 ♦ A542  
 ♣ K84

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

Board: 201  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 14  
 Contract: 2♥ W

North:  
 ♠ K863  
 ♥ 104  
 ♦ K542  
 ♣ KJ2

South:  
 ♠ QJ10  
 ♥ 93  
 ♦ AJ9  
 ♣ AQ654

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

Board: 202  
 Dealer: N  
 Vul: None  
 North HCP: 10  
 South HCP: 7  
 Contract: 3♥ E

North:  
 ♠ 872  
 ♥ K76  
 ♦ 9  
 ♣ AQJ543

South:  
 ♠ A1095  
 ♥ 43  
 ♦ K6432  
 ♣ 62

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

## South hands (Practice Page)

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

Board: 198	♠ 1083	The opponents are silent.
Dealer: N	♥ A943	
Vul: Both	♦ AKJ2	Partner bids first.
HCP: 16	♣ A4	
Board: 199	♠ AJ63	East Doubles Pass if possible.
Dealer: S	♥ AQJ	West Bids 3♦ if possible.
Vul: NS	♦ 65	
HCP: 14	♣ Q854	You bid first.
Board: 200	♠ 1087	West Bids 2♠ if possible.
Dealer: N	♥ 964	
Vul: None	♦ A542	Partner bids first.
HCP: 7	♣ K84	
Board: 201	♠ QJ10	West Bids 1♥ if possible.
Dealer: S	♥ 93	East Bids 2♥ if possible.
Vul: NS	♦ AJ9	
HCP: 14	♣ AQ654	You bid first.
Board: 202	♠ A1095	East Bids 1♥ if possible.
Dealer: N	♥ 43	East Bids 2♥ if possible.
Vul: None	♦ K6432	West Bids 2♠ if possible.
HCP: 7	♣ 62	East Bids 3♥ if possible.
		Partner bids first.

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

Board: 198  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ AKQ7  
 ♥ 72  
 ♦ Q9  
 ♣ QJ532

South:  
 ♠ 1083  
 ♥ A943  
 ♦ AKJ2  
 ♣ A4

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2♦ <sup>1</sup>
Pass	3♣	Pass	3NT
AP			
1. Fourth suit game force			

Board: 199  
 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: 200  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ W

North:  
 ♠ AK4  
 ♥ Q8  
 ♦ 1093  
 ♣ A7532

South:  
 ♠ 1087  
 ♥ 964  
 ♦ A542  
 ♣ K84

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

Board: 201  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 14  
 Contract: 2♥ W

North:  
 ♠ K863  
 ♥ 104  
 ♦ K542  
 ♣ KJ2

South:  
 ♠ QJ10  
 ♥ 93  
 ♦ AJ9  
 ♣ AQ654

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

Board: 202  
 Dealer: N  
 Vul: None  
 North HCP: 10  
 South HCP: 7  
 Contract: 3♥ E

North:  
 ♠ 872  
 ♥ K76  
 ♦ 9  
 ♣ AQJ543

South:  
 ♠ A1095  
 ♥ 43  
 ♦ K6432  
 ♣ 62

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



## North hands (Practice Page)

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

Board: 203	♠ QJ732	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ KJ	Partner bids first.
HCP: 12	♣ A63	

Board: 204	♠ J10	West Bids 2♦ if possible.
Dealer: N	♥ KQ85	
Vul: EW	♦ 6	You bid first.
HCP: 13	♣ AK6432	

Board: 205	♠ KQ85	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ K1052	Partner bids first.
HCP: 12	♣ A95	

Board: 206	♠ K3	West Bids 2♣ if possible.
Dealer: N	♥ Q63	East Bids 2♠ if possible.
Vul: EW	♦ J96	
HCP: 13	♣ AQJ97	You bid first.

Board: 207	♠ KQJ106	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ K2	Partner bids first.
HCP: 13	♣ J54	

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

Board: 203  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ QJ732  
 ♥ J76  
 ♦ KJ  
 ♣ A63

South:  
 ♠ —  
 ♥ AK92  
 ♦ AQ84  
 ♣ J9872

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

1. New Minor Forcing

Board: 204  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ J10  
 ♥ KQ85  
 ♦ 6  
 ♣ AK6432

South:  
 ♠ K962  
 ♥ 1072  
 ♦ QJ7  
 ♣ QJ10

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

Board: 205  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 19  
 Contract: 5♣ S

North:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

South:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

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

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

Board: 206  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ K3  
 ♥ Q63  
 ♦ J96  
 ♣ AQJ97

South:  
 ♠ 1075  
 ♥ KJ102  
 ♦ 43  
 ♣ K832

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

1. Michaels Cuebid  
 2. Support double redouble

Board: 207  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

## South hands (Practice Page)

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

Board: 203	♠ —	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ AQ84	You bid first.
HCP: 14	♣ J9872	
Board: 204	♠ K962	West Bids 2♦ if possible.
Dealer: N	♥ 1072	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 9	♣ QJ10	
Board: 205	♠ J	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A74	You bid first.
HCP: 19	♣ KQ10762	
Board: 206	♠ 1075	West Bids 2♣ if possible.
Dealer: N	♥ KJ102	East Bids 2♠ if possible.
Vul: EW	♦ 43	
HCP: 7	♣ K832	Partner bids first.
Board: 207	♠ A4	The opponents are silent.
Dealer: S	♥ 9765	
Vul: None	♦ A10	You bid first.
HCP: 13	♣ KQ872	

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

Board: 203  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ QJ732  
 ♥ J76  
 ♦ KJ  
 ♣ A63

South:  
 ♠ —  
 ♥ AK92  
 ♦ AQ84  
 ♣ J9872

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

1. New Minor Forcing

Board: 204  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ J10  
 ♥ KQ85  
 ♦ 6  
 ♣ AK6432

South:  
 ♠ K962  
 ♥ 1072  
 ♦ QJ7  
 ♣ QJ10

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

Board: 205  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 19  
 Contract: 5♣ S

North:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

South:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

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

1. Cue bid, a ♦ stopper

2. Cue bid, a ♠ stopper

Board: 206  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ K3  
 ♥ Q63  
 ♦ J96  
 ♣ AQJ97

South:  
 ♠ 1075  
 ♥ KJ102  
 ♦ 43  
 ♣ K832

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

1. Michaels Cuebid

2. Support double redouble

Board: 207  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

## North hands (Practice Page)

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

Board: 208	♠ AQJ95	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ —	You bid first.
HCP: 16	♣ AKQ762	
Board: 209	♠ 7632	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ A1084	Partner bids first.
HCP: 12	♣ A54	
Board: 210	♠ AK985	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ —	You bid first.
HCP: 14	♣ K109854	
Board: 211	♠ AK63	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ A9864	Partner bids first.
HCP: 12	♣ 4	
Board: 212	♠ A42	East Bids 1♦ if possible.
Dealer: N	♥ KQJ	West Bids 1♠ if possible.
Vul: NS	♦ AJ6	
HCP: 18	♣ K632	You bid first.

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

Board: 208  
Dealer: N  
Vul: Both  
North HCP: 16  
South HCP: 6  
Contract: 5♣ N

North:  
♠ AQJ95  
♥ 83  
♦ —  
♣ AKQ762

South:  
♠ 10  
♥ K974  
♦ QJ10742  
♣ 84

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

Board: 209  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 15  
Contract: 4♠ N

North:  
♠ 7632  
♥ A7  
♦ A1084  
♣ A54

South:  
♠ AKJ4  
♥ J1053  
♦ K  
♣ QJ83

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

Board: 210  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♠ N

North:  
♠ AK985  
♥ A7  
♦ —  
♣ K109854

South:  
♠ QJ4  
♥ 9532  
♦ K4  
♣ AQJ3

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

Board: 211  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 14  
Contract: 3N N

North:  
♠ AK63  
♥ J92  
♦ A9864  
♣ 4

South:  
♠ Q9  
♥ Q4  
♦ KJ  
♣ KQJ6532

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

1. Fourth suit game force

Board: 212  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 6  
Contract: 2N N

North:  
♠ A42  
♥ KQJ  
♦ AJ6  
♣ K632

South:  
♠ KQ  
♥ 7654  
♦ 952  
♣ J985

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

1. Support double redouble

## South hands (Practice Page)

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

Board: 208	♠ 10	The opponents are silent.
Dealer: N	♥ K974	
Vul: Both	♦ QJ10742	Partner bids first.
HCP: 6	♣ 84	
Board: 209	♠ AKJ4	The opponents are silent.
Dealer: S	♥ J1053	
Vul: None	♦ K	You bid first.
HCP: 15	♣ QJ83	
Board: 210	♠ QJ4	The opponents are silent.
Dealer: N	♥ 9532	
Vul: NS	♦ K4	Partner bids first.
HCP: 13	♣ AQJ3	
Board: 211	♠ Q9	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ KJ	You bid first.
HCP: 14	♣ KQJ6532	
Board: 212	♠ KQ	East Bids 1♦ if possible.
Dealer: N	♥ 7654	West Bids 1♠ if possible.
Vul: NS	♦ 952	
HCP: 6	♣ J985	Partner bids first.

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

Board: 208  
Dealer: N  
Vul: Both  
North HCP: 16  
South HCP: 6  
Contract: 5♣ N

North:  
♠ AQJ95  
♥ 83  
♦ —  
♣ AKQ762

South:  
♠ 10  
♥ K974  
♦ QJ10742  
♣ 84

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

Board: 209  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 15  
Contract: 4♠ N

North:  
♠ 7632  
♥ A7  
♦ A1084  
♣ A54

South:  
♠ AKJ4  
♥ J1053  
♦ K  
♣ QJ83

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

Board: 210  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 4♠ N

North:  
♠ AK985  
♥ A7  
♦ —  
♣ K109854

South:  
♠ QJ4  
♥ 9532  
♦ K4  
♣ AQJ3

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

Board: 211  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 14  
Contract: 3N N

North:  
♠ AK63  
♥ J92  
♦ A9864  
♣ 4

South:  
♠ Q9  
♥ Q4  
♦ KJ  
♣ KQJ6532

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

1. Fourth suit game force

Board: 212  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 6  
Contract: 2N N

North:  
♠ A42  
♥ KQJ  
♦ AJ6  
♣ K632

South:  
♠ KQ  
♥ 7654  
♦ 952  
♣ J985

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

1. Support double redouble



## North hands (Practice Page)

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

Board: 213	♠ K107	The opponents are silent.
Dealer: S	♥ 965	
Vul: EW	♦ 1092	Partner bids first.
HCP: 6	♣ QJ72	
Board: 214	♠ AJ95	East Doubles 1♣ if possible.
Dealer: N	♥ Q54	West Bids 1♥ if possible.
Vul: Both	♦ J92	
HCP: 12	♣ A86	You bid first.
Board: 215	♠ Q1073	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: None	♦ Q7	Partner bids first.
HCP: 15	♣ AJ5	
Board: 216	♠ K754	The opponents are silent.
Dealer: N	♥ Q75	
Vul: Both	♦ 3	You bid first.
HCP: 12	♣ AQJ82	
Board: 217	♠ AQ8	East Bids 2♦ if possible.
Dealer: S	♥ Q1098	
Vul: None	♦ 952	Partner bids first.
HCP: 8	♣ 743	

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

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q852				1♣
Vul: EW	♥ 965	♥ A102				
North HCP: 6	♦ 1092	♦ AK5	Pass	1NT	AP	
South HCP: 13	♣ QJ72	♣ 1098				
Contract: 1N N						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 10643		1♣	X	XX
Vul: Both	♥ Q54	♥ 107	1♥	1♠	Pass	2♠
North HCP: 12	♦ J92	♦ AK5	AP			
South HCP: 11	♣ A86	♣ KJ102				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ A854				1♣
Vul: None	♥ KQJ7	♥ A104	Pass	1♥	Pass	1♠
North HCP: 15	♦ Q7	♦ J10	Pass	4♠	AP	
South HCP: 12	♣ AJ5	♣ K432				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ AJ82		1♣	Pass	1♠
Vul: Both	♥ Q75	♥ J82	Pass	2♠	Pass	4♠
North HCP: 12	♦ 3	♦ A975	AP			
South HCP: 13	♣ AQJ82	♣ K5				
Contract: 4♠ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K1074				1♣
Vul: None	♥ Q1098	♥ AJ4	Pass	1♥	2♦	X <sup>1</sup>
North HCP: 8	♦ 952	♦ AJ	Pass	2♥	AP	
South HCP: 13	♣ 743	♣ 8652				
Contract: 2♥ N						

1. Support double redouble

## South hands (Practice Page)

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

Board: 213	♠ Q852	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ AK5	You bid first.
HCP: 13	♣ 1098	

Board: 214	♠ 10643	East Doubles 1♣ if possible.
Dealer: N	♥ 107	West Bids 1♥ if possible.
Vul: Both	♦ AK5	
HCP: 11	♣ KJ102	Partner bids first.

Board: 215	♠ A854	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ J10	You bid first.
HCP: 12	♣ K432	

Board: 216	♠ AJ82	The opponents are silent.
Dealer: N	♥ J82	
Vul: Both	♦ A975	Partner bids first.
HCP: 13	♣ K5	

Board: 217	♠ K1074	East Bids 2♦ if possible.
Dealer: S	♥ AJ4	
Vul: None	♦ AJ	You bid first.
HCP: 13	♣ 8652	

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

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q852				1♣
Vul: EW	♥ 965	♥ A102				
North HCP: 6	♦ 1092	♦ AK5	Pass	1NT	AP	
South HCP: 13	♣ QJ72	♣ 1098				
Contract: 1N N						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 10643		1♣	X	XX
Vul: Both	♥ Q54	♥ 107	1♥	1♠	Pass	2♠
North HCP: 12	♦ J92	♦ AK5	AP			
South HCP: 11	♣ A86	♣ KJ102				
Contract: 2♠ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ A854				1♣
Vul: None	♥ KQJ7	♥ A104	Pass	1♥	Pass	1♠
North HCP: 15	♦ Q7	♦ J10	Pass	4♠	AP	
South HCP: 12	♣ AJ5	♣ K432				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ AJ82		1♣	Pass	1♠
Vul: Both	♥ Q75	♥ J82	Pass	2♠	Pass	4♠
North HCP: 12	♦ 3	♦ A975	AP			
South HCP: 13	♣ AQJ82	♣ K5				
Contract: 4♠ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K1074				1♣
Vul: None	♥ Q1098	♥ AJ4	Pass	1♥	2♦	X <sup>1</sup>
North HCP: 8	♦ 952	♦ AJ	Pass	2♥	AP	
South HCP: 13	♣ 743	♣ 8652				
Contract: 2♥ N						

1. Support double redouble

## North hands (Practice Page)

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

Board: 218	♠ 2	East Doubles 1♣ if possible.
Dealer: N	♥ J8	West Bids 3♥ if possible.
Vul: NS	♦ AK82	
HCP: 11	♣ K97543	You bid first.
Board: 219	♠ A832	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ K95	Partner bids first.
HCP: 11	♣ A632	
Board: 220	♠ Q86	East Doubles 1NT if possible.
Dealer: N	♥ QJ9	West Bids 2♦ if possible.
Vul: NS	♦ K72	
HCP: 12	♣ A984	You bid first.
Board: 221	♠ AJ84	The opponents are silent.
Dealer: S	♥ K862	
Vul: None	♦ 8	Partner bids first.
HCP: 15	♣ AK65	
Board: 222	♠ Q1092	West Bids 1♥ if possible.
Dealer: N	♥ A9	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ AQ10873	

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

Board: 218  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 10  
 Contract: 3♥ W

North:  
 ♠ 2  
 ♥ J8  
 ♦ AK82  
 ♣ K97543

South:  
 ♠ K1095  
 ♥ K4  
 ♦ Q10543  
 ♣ Q6

West	North	East	South
	1♣	X	XX
3♥	AP		

Board: 219  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ A832  
 ♥ 86  
 ♦ K95  
 ♣ A632

South:  
 ♠ Q76  
 ♥ KQ53  
 ♦ A3  
 ♣ Q987

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

Board: 220  
 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: 221  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ AJ84  
 ♥ K862  
 ♦ 8  
 ♣ AK65

South:  
 ♠ Q1095  
 ♥ AJ5  
 ♦ KJ7  
 ♣ Q92

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

1. Fourth suit game force

Board: 222  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q1092  
 ♥ A9  
 ♦ 4  
 ♣ AQ10873

South:  
 ♠ 65  
 ♥ QJ76  
 ♦ AK872  
 ♣ K9

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

## South hands (Practice Page)

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

Board: 218	♠ K1095	East Doubles 1♣ if possible.
Dealer: N	♥ K4	West Bids 3♥ if possible.
Vul: NS	♦ Q10543	
HCP: 10	♣ Q6	Partner bids first.
Board: 219	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: None	♦ A3	You bid first.
HCP: 13	♣ Q987	
Board: 220	♠ AJ53	East Doubles 1NT if possible.
Dealer: N	♥ K752	West Bids 2♦ if possible.
Vul: NS	♦ J5	
HCP: 9	♣ 532	Partner bids first.
Board: 221	♠ Q1095	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ KJ7	You bid first.
HCP: 13	♣ Q92	
Board: 222	♠ 65	West Bids 1♥ if possible.
Dealer: N	♥ QJ76	
Vul: NS	♦ AK872	Partner bids first.
HCP: 13	♣ K9	

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

Board: 218  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 10  
 Contract: 3♥ W

North:  
 ♠ 2  
 ♥ J8  
 ♦ AK82  
 ♣ K97543

South:  
 ♠ K1095  
 ♥ K4  
 ♦ Q10543  
 ♣ Q6

West	North	East	South
	1♣	X	XX
3♥	AP		

Board: 219  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ A832  
 ♥ 86  
 ♦ K95  
 ♣ A632

South:  
 ♠ Q76  
 ♥ KQ53  
 ♦ A3  
 ♣ Q987

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

Board: 220  
 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: 221  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ AJ84  
 ♥ K862  
 ♦ 8  
 ♣ AK65

South:  
 ♠ Q1095  
 ♥ AJ5  
 ♦ KJ7  
 ♣ Q92

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

1. Fourth suit game force

Board: 222  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q1092  
 ♥ A9  
 ♦ 4  
 ♣ AQ10873

South:  
 ♠ 65  
 ♥ QJ76  
 ♦ AK872  
 ♣ K9

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



## North hands (Practice Page)

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

Board: 223	♠ 7	East Bids 1♠ if possible.
Dealer: S	♥ A1092	East Bids 2♠ if possible.
Vul: EW	♦ KQ9873	
HCP: 9	♣ 98	Partner bids first.
Board: 224	♠ 3	East Bids 1♠ if possible.
Dealer: N	♥ K954	
Vul: Both	♦ —	You bid first.
HCP: 13	♣ AKQJ7652	
Board: 225	♠ J963	West Bids 1♠ if possible.
Dealer: S	♥ 63	
Vul: EW	♦ AK432	Partner bids first.
HCP: 8	♣ 82	
Board: 226	♠ Q532	East Doubles 1♣ if possible.
Dealer: N	♥ Q93	West Bids 1NT if possible.
Vul: Both	♦ AKJ	
HCP: 12	♣ 963	You bid first.
Board: 227	♠ Q10765	West Bids 1♦ if possible.
Dealer: S	♥ KJ74	East Bids 1♥ if possible.
Vul: None	♦ 10	West Bids 2♦ if possible.
HCP: 6	♣ 1074	Partner bids first.

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q1093				1♣
Vul: EW	♥ A1092	♥ KQ63	Pass	1♦	1♠	Pass
North HCP: 9	♦ KQ9873	♦ A5	Pass	2♦	2♠	Pass
South HCP: 12	♣ 98	♣ J76	Pass	3♦	AP	
Contract: 3♦ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ1098				
Vul: Both	♥ K954	♥ Q1082		1♣	1♠	X
North HCP: 13	♦ —	♦ KJ	Pass	4♥	AP	
South HCP: 10	♣ AKQJ7652	♣ 94				
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J963	♠ AK10				1♣
Vul: EW	♥ 63	♥ K982				
North HCP: 8	♦ AK432	♦ 75	1♠	1NT	AP	
South HCP: 12	♣ 82	♣ Q654				
Contract: 1N N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ K74		1♣	X	1♥
Vul: Both	♥ Q93	♥ J874	1NT	X <sup>1</sup>	Pass	2♦
North HCP: 12	♦ AKJ	♦ 8632	AP			
South HCP: 6	♣ 963	♣ Q10				
Contract: 2♦ S						

1. Support double redouble

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q10765	♠ K92				1♣
Vul: None	♥ KJ74	♥ 1095	1♦	X	1♥ <sup>1</sup>	Pass
North HCP: 6	♦ 10	♦ AK9	2♦	AP		
South HCP: 13	♣ 1074	♣ K652				
Contract: 2♦ W						

1. limit raise or better in ♦

## South hands (Practice Page)

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

Board: 223	♠ Q1093	East Bids 1♠ if possible.
Dealer: S	♥ KQ63	East Bids 2♠ if possible.
Vul: EW	♦ A5	
HCP: 12	♣ J76	You bid first.

Board: 224	♠ KJ1098	East Bids 1♠ if possible.
Dealer: N	♥ Q1082	
Vul: Both	♦ KJ	Partner bids first.
HCP: 10	♣ 94	

Board: 225	♠ AK10	West Bids 1♠ if possible.
Dealer: S	♥ K982	
Vul: EW	♦ 75	You bid first.
HCP: 12	♣ Q654	

Board: 226	♠ K74	East Doubles 1♣ if possible.
Dealer: N	♥ J874	West Bids 1NT if possible.
Vul: Both	♦ 8632	
HCP: 6	♣ Q10	Partner bids first.

Board: 227	♠ K92	West Bids 1♦ if possible.
Dealer: S	♥ 1095	East Bids 1♥ if possible.
Vul: None	♦ AK9	West Bids 2♦ if possible.
HCP: 13	♣ K652	You bid first.

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q1093				1♣
Vul: EW	♥ A1092	♥ KQ63	Pass	1♦	1♠	Pass
North HCP: 9	♦ KQ9873	♦ A5	Pass	2♦	2♠	Pass
South HCP: 12	♣ 98	♣ J76	Pass	3♦	AP	
Contract: 3♦ N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ1098				
Vul: Both	♥ K954	♥ Q1082		1♣	1♠	X
North HCP: 13	♦ —	♦ KJ	Pass	4♥	AP	
South HCP: 10	♣ AKQJ7652	♣ 94				
Contract: 4♥ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J963	♠ AK10				1♣
Vul: EW	♥ 63	♥ K982				
North HCP: 8	♦ AK432	♦ 75	1♠	1NT	AP	
South HCP: 12	♣ 82	♣ Q654				
Contract: 1N N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ K74		1♣	X	1♥
Vul: Both	♥ Q93	♥ J874	1NT	X <sup>1</sup>	Pass	2♦
North HCP: 12	♦ AKJ	♦ 8632	AP			
South HCP: 6	♣ 963	♣ Q10				
Contract: 2♦ S						

1. Support double redouble

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q10765	♠ K92				1♣
Vul: None	♥ KJ74	♥ 1095	1♦	X	1♥ <sup>1</sup>	Pass
North HCP: 6	♦ 10	♦ AK9	2♦	AP		
South HCP: 13	♣ 1074	♣ K652				
Contract: 2♦ W						

1. limit raise or better in ♦

## North hands (Practice Page)

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

Board: 228	♠ J1065	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ KQ97	
Board: 229	♠ J4	East Bids 1♥ if possible.
Dealer: S	♥ 5	West Bids 3♥ if possible.
Vul: NS	♦ AQJ6532	
HCP: 9	♣ J65	Partner bids first.
Board: 230	♠ K963	East Bids 1♠ if possible.
Dealer: N	♥ 107	West Bids 3♦ if possible.
Vul: Both	♦ —	West Doubles 5♣ if possible.
HCP: 10	♣ AK105432	You bid first.
Board: 231	♠ 108542	West Bids 1♦ if possible.
Dealer: S	♥ Q32	
Vul: None	♦ J42	Partner bids first.
HCP: 7	♣ A3	
Board: 232	♠ K3	East Doubles 1♣ if possible.
Dealer: N	♥ A108	West Bids 2♦ if possible.
Vul: None	♦ J6	
HCP: 14	♣ AQ8732	You bid first.

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

Board: 228

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♥ S

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥	AP	
------	----	----	--

Board: 229

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 4♦ N

North:

♠ J4

♥ 5

♦ AQJ6532

♣ J65

South:

♠ K953

♥ KQ

♦ 104

♣ AQ973

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

1♣

Pass	1♦	1♥	1♠
------	----	----	----

3♥	4♦	AP	
----	----	----	--

Board: 230

Dealer: N

Vul: Both

North HCP: 10

South HCP: 14

Contract: 5♣ X N

North:

♠ K963

♥ 107

♦ —

♣ AK105432

South:

♠ 54

♥ AKJ3

♦ K873

♣ QJ6

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

	1♣	1♠	X
--	----	----	---

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

3♦	4♣	Pass	5♣
----	----	------	----

X	AP		
---	----	--	--

1. strength cue bid

Board: 231

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 2♠ N

North:

♠ 108542

♥ Q32

♦ J42

♣ A3

South:

♠ AK97

♥ K109

♦ 85

♣ Q984

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

1♣

1♦	1♠	Pass	2♠
----	----	------	----

AP

Board: 232

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♣ N

North:

♠ K3

♥ A108

♦ J6

♣ AQ8732

South:

♠ A1065

♥ 975

♦ A102

♣ 1095

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

	1♣	X	1♠
--	----	---	----

2♦	3♣	AP	
----	----	----	--

## South hands (Practice Page)

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

Board: 228	♠ Q7	The opponents are silent.
Dealer: N	♥ K107653	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 9	♣ 102	
Board: 229	♠ K953	East Bids 1♥ if possible.
Dealer: S	♥ KQ	West Bids 3♥ if possible.
Vul: NS	♦ 104	
HCP: 14	♣ AQ973	You bid first.
Board: 230	♠ 54	East Bids 1♠ if possible.
Dealer: N	♥ AKJ3	West Bids 3♦ if possible.
Vul: Both	♦ K873	West Doubles 5♣ if possible.
HCP: 14	♣ QJ6	Partner bids first.
Board: 231	♠ AK97	West Bids 1♦ if possible.
Dealer: S	♥ K109	
Vul: None	♦ 85	You bid first.
HCP: 12	♣ Q984	
Board: 232	♠ A1065	East Doubles 1♣ if possible.
Dealer: N	♥ 975	West Bids 2♦ if possible.
Vul: None	♦ A102	
HCP: 8	♣ 1095	Partner bids first.

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

Board: 228

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♥ S

North:

♠ J1065

♥ Q82

♦ AQ

♣ KQ97

South:

♠ Q7

♥ K107653

♦ KJ5

♣ 102

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥	AP	
------	----	----	--

Board: 229

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 4♦ N

North:

♠ J4

♥ 5

♦ AQJ6532

♣ J65

South:

♠ K953

♥ KQ

♦ 104

♣ AQ973

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

1♣

Pass	1♦	1♥	1♠
------	----	----	----

3♥	4♦	AP	
----	----	----	--

Board: 230

Dealer: N

Vul: Both

North HCP: 10

South HCP: 14

Contract: 5♣X N

North:

♠ K963

♥ 107

♦ —

♣ AK105432

South:

♠ 54

♥ AKJ3

♦ K873

♣ QJ6

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

	1♣	1♠	X
--	----	----	---

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

3♦	4♣	Pass	5♣
----	----	------	----

X	AP		
---	----	--	--

1. strength cue bid

Board: 231

Dealer: S

Vul: None

North HCP: 7

South HCP: 12

Contract: 2♠ N

North:

♠ 108542

♥ Q32

♦ J42

♣ A3

South:

♠ AK97

♥ K109

♦ 85

♣ Q984

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

1♣

1♦	1♠	Pass	2♠
----	----	------	----

AP

Board: 232

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♣ N

North:

♠ K3

♥ A108

♦ J6

♣ AQ8732

South:

♠ A1065

♥ 975

♦ A102

♣ 1095

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

	1♣	X	1♠
--	----	---	----

2♦	3♣	AP	
----	----	----	--



## North hands (Practice Page)

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

Board: 233	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: NS	♦ K9542	Partner bids first.
HCP: 13	♣ 4	

Board: 234	♠ A93	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AK104	You bid first.
HCP: 16	♣ AJ862	

Board: 235	♠ AQ93	West Bids 1♥ if possible.
Dealer: S	♥ Q65	East Bids 1♠ if possible.
Vul: Both	♦ 64	West Bids 2♥ if possible.
HCP: 9	♣ J652	West Bids 3♥ if possible.
		Partner bids first.

Board: 236	♠ KJ63	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ J4	You bid first.
HCP: 14	♣ A43	

Board: 237	♠ J2	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: None	♦ AJ732	Partner bids first.
HCP: 11	♣ Q8	

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

Board: 233

Dealer: S

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2N N

North:

♠ AJ9

♥ AJ76

♦ K9542

♣ 4

South:

♠ K432

♥ KQ

♦ 107

♣ K10763

West North East South

Pass 1♦ Pass 1♣

Pass 2NT AP

Board: 234

Dealer: N

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3N S

North:

♠ A93

♥ 10

♦ AK104

♣ AJ862

South:

♠ Q1076

♥ AK83

♦ 92

♣ 1094

West North East South

Pass 1♣ Pass 1♥

Pass 2♦ Pass 3NT

AP

Board: 235

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 4♣ S

North:

♠ AQ93

♥ Q65

♦ 64

♣ J652

South:

♠ 1086

♥ 8

♦ AK5

♣ KQ10843

West North East South

1♥ X 1♠<sup>1</sup> 2♣

2♥ 3♣ Pass Pass

3♥ 4♣ AP

1. limit raise or better in ♥

Board: 236

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

West North East South

Pass 1♣ Pass 1♦

Pass 1♥ Pass 4♥

AP

Board: 237

Dealer: S

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♣ S

North:

♠ J2

♥ QJ98

♦ AJ732

♣ Q8

South:

♠ K84

♥ A6

♦ 104

♣ KJ9742

West North East South

Pass 1♦ Pass 1♣

Pass 2♣

AP

## South hands (Practice Page)

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

Board: 233	♠ K432	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 107	You bid first.
HCP: 11	♣ K10763	

Board: 234	♠ Q1076	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ 1094	

Board: 235	♠ 1086	West Bids 1♥ if possible.
Dealer: S	♥ 8	East Bids 1♠ if possible.
Vul: Both	♦ AK5	West Bids 2♥ if possible.
HCP: 12	♣ KQ10843	West Bids 3♥ if possible.
		You bid first.

Board: 236	♠ 1098	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: NS	♦ A8653	Partner bids first.
HCP: 12	♣ K	

Board: 237	♠ K84	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ 104	You bid first.
HCP: 11	♣ KJ9742	

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

Board: 233

Dealer: S

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2N N

North:

♠ AJ9

♥ AJ76

♦ K9542

♣ 4

South:

♠ K432

♥ KQ

♦ 107

♣ K10763

West North East South

Pass 1♦ Pass 1♣

Pass 2NT AP

Board: 234

Dealer: N

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3N S

North:

♠ A93

♥ 10

♦ AK104

♣ AJ862

South:

♠ Q1076

♥ AK83

♦ 92

♣ 1094

West North East South

Pass 1♣ Pass 1♥

Pass 2♦ Pass 3NT

AP

Board: 235

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 4♣ S

North:

♠ AQ93

♥ Q65

♦ 64

♣ J652

South:

♠ 1086

♥ 8

♦ AK5

♣ KQ10843

West North East South

1♥ X 1♠<sup>1</sup> 2♣

2♥ 3♣ Pass Pass

3♥ 4♣ AP

1. limit raise or better in ♥

Board: 236

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

West North East South

Pass 1♣ Pass 1♦

Pass 1♥ Pass 4♥

AP

Board: 237

Dealer: S

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♣ S

North:

♠ J2

♥ QJ98

♦ AJ732

♣ Q8

South:

♠ K84

♥ A6

♦ 104

♣ KJ9742

West North East South

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

AP

## North hands (Practice Page)

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

Board: 238	♠ 843	West Bids 3♦ if possible.
Dealer: N	♥ A52	
Vul: EW	♦ AJ	You bid first.
HCP: 12	♣ K9742	
Board: 239	♠ 97	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ KJ764	Partner bids first.
HCP: 9	♣ 32	
Board: 240	♠ Q8	West Bids 2♠ if possible.
Dealer: N	♥ AK75	
Vul: None	♦ 43	You bid first.
HCP: 18	♣ AKQ102	
Board: 241	♠ QJ743	West Bids 1♦ if possible.
Dealer: S	♥ KQJ108	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ 10	
Board: 242	♠ AQ98	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ 108	You bid first.
HCP: 14	♣ KJ98	

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

Board: 238

Dealer: N

Vul: EW

North HCP: 12

South HCP: 16

Contract: 5♠ S

North:

♠ 843

♥ A52

♦ AJ

♣ K9742

South:

♠ AKJ109

♥ J104

♦ K

♣ A653

West North East South

1♣ Pass 1♠

3♦ Pass Pass 3♠

Pass 4♦<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 5♠

AP

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 239

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

Board: 240

Dealer: N

Vul: None

North HCP: 18

South HCP: 15

Contract: 6♥ S

North:

♠ Q8

♥ AK75

♦ 43

♣ AKQ102

South:

♠ AJ7

♥ QJ963

♦ AQ92

♣ J

West North East South

1♣ Pass 1♥

2♠ 4♥ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 241

Dealer: S

Vul: NS

North HCP: 9

South HCP: 11

Contract: 2♥ N

North:

♠ QJ743

♥ KQJ108

♦ 102

♣ 10

South:

♠ A5

♥ A64

♦ Q84

♣ J9542

West North East South

1♣

1♦ 1♠ Pass 1NT

Pass 2♥ AP

Board: 242

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

South:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

## South hands (Practice Page)

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

Board: 238	♠ AKJ109	West Bids 3♦ if possible.
Dealer: N	♥ J104	
Vul: EW	♦ K	Partner bids first.
HCP: 16	♣ A653	

Board: 239	♠ K63	The opponents are silent.
Dealer: S	♥ K1043	
Vul: Both	♦ AQ	You bid first.
HCP: 18	♣ KQJ9	

Board: 240	♠ AJ7	West Bids 2♠ if possible.
Dealer: N	♥ QJ963	
Vul: None	♦ AQ92	Partner bids first.
HCP: 15	♣ J	

Board: 241	♠ A5	West Bids 1♦ if possible.
Dealer: S	♥ A64	
Vul: NS	♦ Q84	You bid first.
HCP: 11	♣ J9542	

Board: 242	♠ K3	The opponents are silent.
Dealer: N	♥ 10764	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

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

Board: 238

Dealer: N

Vul: EW

North HCP: 12

South HCP: 16

Contract: 5♠ S

North:

♠ 843

♥ A52

♦ AJ

♣ K9742

South:

♠ AKJ109

♥ J104

♦ K

♣ A653

West North East South

1♣ Pass 1♠

3♦ Pass Pass 3♠

Pass 4♦<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 5♠

AP

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 239

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

Board: 240

Dealer: N

Vul: None

North HCP: 18

South HCP: 15

Contract: 6♥ S

North:

♠ Q8

♥ AK75

♦ 43

♣ AKQ102

South:

♠ AJ7

♥ QJ963

♦ AQ92

♣ J

West North East South

1♣ Pass 1♥

2♠ 4♥ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 241

Dealer: S

Vul: NS

North HCP: 9

South HCP: 11

Contract: 2♥ N

North:

♠ QJ743

♥ KQJ108

♦ 102

♣ 10

South:

♠ A5

♥ A64

♦ Q84

♣ J9542

West North East South

1♣

1♦ 1♠ Pass 1NT

Pass 2♥ AP

Board: 242

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

South:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP



## North hands (Practice Page)

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

Board: 243	♠ AKQ108	West Bids 1♠ if possible.
Dealer: S	♥ KQ3	
Vul: None	♦ 1032	Partner bids first.
HCP: 14	♣ 104	

Board: 244	♠ Q1052	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ 3	You bid first.
HCP: 11	♣ AK862	

Board: 245	♠ J964	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ 10865	Partner bids first.
HCP: 8	♣ K4	

Board: 246	♠ K10	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: NS	♦ K83	You bid first.
HCP: 12	♣ 10842	

Board: 247	♠ 632	East Bids 2♣ if possible.
Dealer: S	♥ K97	
Vul: None	♦ A1074	Partner bids first.
HCP: 8	♣ J102	

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

Board: 243  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AKQ108  
 ♥ KQ3  
 ♦ 1032  
 ♣ 104

South:  
 ♠ —  
 ♥ 1094  
 ♦ AQ4  
 ♣ KQ98763

West	North	East	South
			1♣
1♠	3NT	AP	

Board: 244  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ Q1052  
 ♥ Q62  
 ♦ 3  
 ♣ AK862

South:  
 ♠ A983  
 ♥ K95  
 ♦ AK1097  
 ♣ 5

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

Board: 245  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 2N N

North:  
 ♠ J964  
 ♥ A107  
 ♦ 10865  
 ♣ K4

South:  
 ♠ KQ  
 ♥ K953  
 ♦ KQ  
 ♣ AJ987

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

Board: 246  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K10  
 ♥ AQ43  
 ♦ K83  
 ♣ 10842

South:  
 ♠ Q9643  
 ♥ 2  
 ♦ Q764  
 ♣ AQ3

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

Board: 247  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦ N

North:  
 ♠ 632  
 ♥ K97  
 ♦ A1074  
 ♣ J102

South:  
 ♠ AJ  
 ♥ QJ  
 ♦ K652  
 ♣ AQ965

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

1. Michaels Cuebid

## South hands (Practice Page)

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

Board: 243	♠ —	West Bids 1♠ if possible.
Dealer: S	♥ 1094	
Vul: None	♦ AQ4	You bid first.
HCP: 11	♣ KQ98763	

Board: 244	♠ A983	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ AK1097	Partner bids first.
HCP: 14	♣ 5	

Board: 245	♠ KQ	The opponents are silent.
Dealer: S	♥ K953	
Vul: Both	♦ KQ	You bid first.
HCP: 18	♣ AJ987	

Board: 246	♠ Q9643	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ Q764	Partner bids first.
HCP: 10	♣ AQ3	

Board: 247	♠ AJ	East Bids 2♣ if possible.
Dealer: S	♥ QJ	
Vul: None	♦ K652	You bid first.
HCP: 17	♣ AQ965	

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

Board: 243  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AKQ108  
 ♥ KQ3  
 ♦ 1032  
 ♣ 104

South:  
 ♠ —  
 ♥ 1094  
 ♦ AQ4  
 ♣ KQ98763

West	North	East	South
			1♣
1♠	3NT	AP	

Board: 244  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ Q1052  
 ♥ Q62  
 ♦ 3  
 ♣ AK862

South:  
 ♠ A983  
 ♥ K95  
 ♦ AK1097  
 ♣ 5

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

Board: 245  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 2N N

North:  
 ♠ J964  
 ♥ A107  
 ♦ 10865  
 ♣ K4

South:  
 ♠ KQ  
 ♥ K953  
 ♦ KQ  
 ♣ AJ987

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

Board: 246  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K10  
 ♥ AQ43  
 ♦ K83  
 ♣ 10842

South:  
 ♠ Q9643  
 ♥ 2  
 ♦ Q764  
 ♣ AQ3

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

Board: 247  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦ N

North:  
 ♠ 632  
 ♥ K97  
 ♦ A1074  
 ♣ J102

South:  
 ♠ AJ  
 ♥ QJ  
 ♦ K652  
 ♣ AQ965

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

1. Michaels Cuebid

## North hands (Practice Page)

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

Board: 248	♠ AK7	West Bids 2♥ if possible.
Dealer: N	♥ Q632	
Vul: EW	♦ 5	You bid first.
HCP: 15	♣ AQ986	
Board: 249	♠ AKJ85	West Doubles 2♠ if possible.
Dealer: S	♥ K32	
Vul: None	♦ J95	Partner bids first.
HCP: 12	♣ 97	
Board: 250	♠ 652	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: NS	♦ A83	You bid first.
HCP: 14	♣ A54	
Board: 251	♠ 1083	The opponents are silent.
Dealer: S	♥ A86	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 10	♣ J752	
Board: 252	♠ AK98	East Bids 1♦ if possible.
Dealer: N	♥ AQ5	West Bids 3♦ if possible.
Vul: None	♦ A	
HCP: 21	♣ A8765	You bid first.

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

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J864		1♣	Pass	1♦
Vul: EW	♥ Q632	♥ 7	2♥	X	Pass	2♠
North HCP: 15	♦ 5	♦ AQ1083	Pass	2NT	Pass	3NT
South HCP: 10	♣ AQ986	♣ K104	AP			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AKJ85	♠ Q963				1♣
Vul: None	♥ K32	♥ 108	Pass	1♠	Pass	2♠
North HCP: 12	♦ J95	♦ KQ10	X	4♠	AP	
South HCP: 12	♣ 97	♣ KQ108				
Contract: 4♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1♣	Pass	1♥
Vul: NS	♥ AQ102	♥ KJ43	Pass	2♥	AP	
North HCP: 14	♦ A83	♦ KJ65				
South HCP: 10	♣ A54	♣ J102				
Contract: 2♥ S						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ K65				1♣
Vul: Both	♥ A86	♥ KJ95	Pass	1NT	AP	
North HCP: 10	♦ AJ10	♦ 832				
South HCP: 13	♣ J752	♣ AQ9				
Contract: 1N N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 10643		1♣	1♦	1♠
Vul: None	♥ AQ5	♥ J9	3♦	4♦ <sup>1</sup>	Pass	4♠
North HCP: 21	♦ A	♦ 8532	AP			
South HCP: 6	♣ A8765	♣ KQ10				
Contract: 4♠ S						

1. limit raise or better in ♠

## South hands (Practice Page)

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

Board: 248	♠ J864	West Bids 2♥ if possible.
Dealer: N	♥ 7	
Vul: EW	♦ AQ1083	Partner bids first.
HCP: 10	♣ K104	
Board: 249	♠ Q963	West Doubles 2♠ if possible.
Dealer: S	♥ 108	
Vul: None	♦ KQ10	You bid first.
HCP: 12	♣ KQ108	
Board: 250	♠ J9	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	
Board: 251	♠ K65	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: Both	♦ 832	You bid first.
HCP: 13	♣ AQ9	
Board: 252	♠ 10643	East Bids 1♦ if possible.
Dealer: N	♥ J9	West Bids 3♦ if possible.
Vul: None	♦ 8532	
HCP: 6	♣ KQ10	Partner bids first.

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

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J864		1♣	Pass	1♦
Vul: EW	♥ Q632	♥ 7	2♥	X	Pass	2♠
North HCP: 15	♦ 5	♦ AQ1083	Pass	2NT	Pass	3NT
South HCP: 10	♣ AQ986	♣ K104	AP			
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AKJ85	♠ Q963				1♣
Vul: None	♥ K32	♥ 108	Pass	1♠	Pass	2♠
North HCP: 12	♦ J95	♦ KQ10	X	4♠	AP	
South HCP: 12	♣ 97	♣ KQ108				
Contract: 4♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1♣	Pass	1♥
Vul: NS	♥ AQ102	♥ KJ43	Pass	2♥	AP	
North HCP: 14	♦ A83	♦ KJ65				
South HCP: 10	♣ A54	♣ J102				
Contract: 2♥ S						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ K65				1♣
Vul: Both	♥ A86	♥ KJ95	Pass	1NT	AP	
North HCP: 10	♦ AJ10	♦ 832				
South HCP: 13	♣ J752	♣ AQ9				
Contract: 1N N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 10643		1♣	1♦	1♠
Vul: None	♥ AQ5	♥ J9	3♦	4♦ <sup>1</sup>	Pass	4♠
North HCP: 21	♦ A	♦ 8532	AP			
South HCP: 6	♣ A8765	♣ KQ10				
Contract: 4♠ S						

1. limit raise or better in ♠



## North hands (Practice Page)

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

Board: 253      ♠ Q82  
Dealer: S        ♥ Q9852  
Vul: NS         ♦ 862  
HCP: 6          ♣ Q3

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

Partner bids first.

Board: 254      ♠ AKJ7  
Dealer: N        ♥ KQ6  
Vul: None       ♦ 1076  
HCP: 13         ♣ 743

The opponents are silent.

You bid first.

Board: 255      ♠ KQ3  
Dealer: S        ♥ J104  
Vul: Both       ♦ AK732  
HCP: 13         ♣ 65

West Bids 1♦ if possible.

Partner bids first.

Board: 256      ♠ 96  
Dealer: N        ♥ K103  
Vul: EW         ♦ J8  
HCP: 11         ♣ AQJ942

The opponents are silent.

You bid first.

Board: 257      ♠ A832  
Dealer: S        ♥ 865  
Vul: Both       ♦ 973  
HCP: 7          ♣ K52

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

Partner bids first.

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

Board: 253

Dealer: S

Vul: NS

North HCP: 6

South HCP: 10

Contract: 3♠ W

North:

♠ Q82

♥ Q9852

♦ 862

♣ Q3

South:

♠ 3

♥ KJ74

♦ K9

♣ K108742

West North East South

Pass 1♥ 1NT 2♥

2♠ 3♥ 3♠ AP

Board: 254

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

South:

♠ Q6542

♥ 5

♦ A9854

♣ AK

West North East South

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 4♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♥ stopper

Board: 255

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ KQ3

♥ J104

♦ AK732

♣ 65

South:

♠ AJ82

♥ Q72

♦ J64

♣ A102

West North East South

1♦ 2NT<sup>1</sup> AP

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

Board: 256

Dealer: N

Vul: EW

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ 96

♥ K103

♦ J8

♣ AQJ942

South:

♠ AK

♥ AJ62

♦ A732

♣ 1075

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 257

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

Pass 1♠ X XX<sup>1</sup>

2♦ Pass Pass 2♥

AP

1. Support double redouble

## South hands (Practice Page)

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

Board: 253      ♠ 3  
Dealer: S      ♥ KJ74  
Vul: NS      ♦ K9  
HCP: 10      ♣ K108742

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

You bid first.

Board: 254      ♠ Q6542  
Dealer: N      ♥ 5  
Vul: None      ♦ A9854  
HCP: 13      ♣ AK

The opponents are silent.

Partner bids first.

Board: 255      ♠ AJ82  
Dealer: S      ♥ Q72  
Vul: Both      ♦ J64  
HCP: 12      ♣ A102

West Bids 1♦ if possible.

You bid first.

Board: 256      ♠ AK  
Dealer: N      ♥ AJ62  
Vul: EW      ♦ A732  
HCP: 16      ♣ 1075

The opponents are silent.

Partner bids first.

Board: 257      ♠ J96  
Dealer: S      ♥ AQ73  
Vul: Both      ♦ A85  
HCP: 14      ♣ QJ10

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

You bid first.

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

Board: 253

Dealer: S

Vul: NS

North HCP: 6

South HCP: 10

Contract: 3♠ W

North:

♠ Q82

♥ Q9852

♦ 862

♣ Q3

South:

♠ 3

♥ KJ74

♦ K9

♣ K108742

West North East South

Pass 1♥ 1NT 2♥

2♠ 3♥ 3♠ AP

Board: 254

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

South:

♠ Q6542

♥ 5

♦ A9854

♣ AK

West North East South

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 4♠

AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♥ stopper

Board: 255

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ KQ3

♥ J104

♦ AK732

♣ 65

South:

♠ AJ82

♥ Q72

♦ J64

♣ A102

West North East South

1♦ 2NT<sup>1</sup> AP

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

Board: 256

Dealer: N

Vul: EW

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ 96

♥ K103

♦ J8

♣ AQJ942

South:

♠ AK

♥ AJ62

♦ A732

♣ 1075

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 257

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♥ S

North:

♠ A832

♥ 865

♦ 973

♣ K52

South:

♠ J96

♥ AQ73

♦ A85

♣ QJ10

West North East South

Pass 1♠ X XX<sup>1</sup>

2♦ Pass Pass 2♥

AP

1. Support double redouble

## North hands (Practice Page)

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

Board: 258      ♠ Q1092  
Dealer: N        ♥ A9  
Vul: None        ♦ 5  
HCP: 13         ♣ AK10432

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

You bid first.

Board: 259      ♠ K9732  
Dealer: S        ♥ KQ10  
Vul: EW         ♦ K864  
HCP: 11         ♣ 7

The opponents are silent.

Partner bids first.

Board: 260      ♠ QJ  
Dealer: N        ♥ KQ107  
Vul: Both        ♦ K6  
HCP: 12         ♣ J9853

East Bids 1♦ if possible.

You bid first.

Board: 261      ♠ 73  
Dealer: S        ♥ 764  
Vul: Both        ♦ A1032  
HCP: 6         ♣ Q976

East Bids 1♥ if possible.  
East Doubles 2♣ if possible.

Partner bids first.

Board: 262      ♠ 9643  
Dealer: N        ♥ AKQ  
Vul: NS         ♦ K76  
HCP: 14         ♣ Q63

The opponents are silent.

You bid first.

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

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 743		1♣	1♦	1♥
Vul: None	♥ A9	♥ Q10742	1♠	2♣	2♦	Pass
North HCP: 13	♦ 5	♦ QJ7	Pass	3♣	Pass	Pass
South HCP: 7	♣ AK10432	♣ Q6	3♦	AP		
Contract: 3♦ E						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K9732	♠ Q865				1♣
Vul: EW	♥ KQ10	♥ J84	Pass	1♠	Pass	2♠
North HCP: 11	♦ K864	♦ AQ10	Pass	4♠	AP	
South HCP: 13	♣ 7	♣ A52				
Contract: 4♠ N						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1072				
Vul: Both	♥ KQ107	♥ J432		1♣	1♦	1♥
North HCP: 12	♦ K6	♦ J94	Pass	2♥	AP	
South HCP: 11	♣ J9853	♣ AKQ				
Contract: 2♥ S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A1054				1♣
Vul: Both	♥ 764	♥ QJ98	Pass	1♦	1♥	1♠
North HCP: 6	♦ A1032	♦ Q	Pass	2♣	X	AP
South HCP: 14	♣ Q976	♣ AJ84				
Contract: 2♣X S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ 9643	♠ AK5		1♣	Pass	1♥
Vul: NS	♥ AKQ	♥ 9854	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ K76	♦ A1094	Pass	3♥	Pass	3NT
South HCP: 15	♣ Q63	♣ A10	AP			
Contract: 3N S						

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 258      ♠ 743  
Dealer: N        ♥ Q10742  
Vul: None       ♦ QJ7  
HCP: 7           ♣ Q6

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

Partner bids first.

Board: 259      ♠ Q865  
Dealer: S        ♥ J84  
Vul: EW         ♦ AQ10  
HCP: 13          ♣ A52

The opponents are silent.

You bid first.

Board: 260      ♠ 1072  
Dealer: N        ♥ J432  
Vul: Both       ♦ J94  
HCP: 11          ♣ AKQ

East Bids 1♦ if possible.

Partner bids first.

Board: 261      ♠ A1054  
Dealer: S        ♥ QJ98  
Vul: Both       ♦ Q  
HCP: 14          ♣ AJ84

East Bids 1♥ if possible.  
East Doubles 2♣ if possible.

You bid first.

Board: 262      ♠ AK5  
Dealer: N        ♥ 9854  
Vul: NS         ♦ A1094  
HCP: 15          ♣ A10

The opponents are silent.

Partner bids first.

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

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 743		1♣	1♦	1♥
Vul: None	♥ A9	♥ Q10742	1♠	2♣	2♦	Pass
North HCP: 13	♦ 5	♦ QJ7	Pass	3♣	Pass	Pass
South HCP: 7	♣ AK10432	♣ Q6	3♦	AP		
Contract: 3♦ E						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K9732	♠ Q865				1♣
Vul: EW	♥ KQ10	♥ J84	Pass	1♠	Pass	2♠
North HCP: 11	♦ K864	♦ AQ10	Pass	4♠	AP	
South HCP: 13	♣ 7	♣ A52				
Contract: 4♠ N						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1072				
Vul: Both	♥ KQ107	♥ J432		1♣	1♦	1♥
North HCP: 12	♦ K6	♦ J94	Pass	2♥	AP	
South HCP: 11	♣ J9853	♣ AKQ				
Contract: 2♥ S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A1054				1♣
Vul: Both	♥ 764	♥ QJ98	Pass	1♦	1♥	1♠
North HCP: 6	♦ A1032	♦ Q	Pass	2♣	X	AP
South HCP: 14	♣ Q976	♣ AJ84				
Contract: 2♣X S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ 9643	♠ AK5		1♣	Pass	1♥
Vul: NS	♥ AKQ	♥ 9854	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 14	♦ K76	♦ A1094	Pass	3♥	Pass	3NT
South HCP: 15	♣ Q63	♣ A10	AP			
Contract: 3N S						

1. Fourth suit game force



## North hands (Practice Page)

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

Board: 263	♠ AK8742	West Bids 2♣ if possible.
Dealer: S	♥ 97	
Vul: EW	♦ J6	Partner bids first.
HCP: 10	♣ Q54	
Board: 264	♠ K52	East Bids 1♠ if possible.
Dealer: N	♥ 753	West Bids 2♠ if possible.
Vul: None	♦ 105	
HCP: 11	♣ AKJ82	You bid first.
Board: 265	♠ 74	West Bids 1♠ if possible.
Dealer: S	♥ A732	East Bids 2♠ if possible.
Vul: NS	♦ K1063	
HCP: 10	♣ QJ3	Partner bids first.
Board: 266	♠ 83	West Bids 2♥ if possible.
Dealer: N	♥ A10	
Vul: EW	♦ J106	You bid first.
HCP: 11	♣ KQJ764	
Board: 267	♠ Q9652	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 11	♣ 43	

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

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AK8742	♠ Q93				1♣
Vul: EW	♥ 97	♥ J54	Pass	1♠	Pass	1NT
North HCP: 10	♦ J6	♦ KQ5	2♣	2♠	Pass	3♠
South HCP: 12	♣ Q54	♣ A763	Pass	4♠	AP	
Contract: 4♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 109		1♣	1♠	X
Vul: None	♥ 753	♥ AKJ6	2♠	Pass	Pass	X
North HCP: 11	♦ 105	♦ J63	Pass	3♣	AP	
South HCP: 9	♣ AKJ82	♣ 7653				
Contract: 3♣ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K3				1♣
Vul: NS	♥ A732	♥ QJ	1♠	X	2♠	AP
North HCP: 10	♦ K1063	♦ QJ75				
South HCP: 12	♣ QJ3	♣ K10984				
Contract: 2♠ W						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ K9762		1♣	Pass	1♠
Vul: EW	♥ A10	♥ KJ632	2♥	Pass <sup>1</sup>	Pass	Pass
North HCP: 11	♦ J106	♦ 73	1. max 2 ♠			
South HCP: 7	♣ KQJ764	♣ 5				
Contract: 2♥ W						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q9652	♠ K3				1♣
Vul: Both	♥ A83	♥ J1092	Pass	1♠	Pass	1NT
North HCP: 11	♦ AJ10	♦ Q92	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ 43	♣ AQ82	AP			
Contract: 2♥ S			1. New Minor Forcing			

## South hands (Practice Page)

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

Board: 263	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ J54	
Vul: EW	♦ KQ5	You bid first.
HCP: 12	♣ A763	

Board: 264	♠ 109	East Bids 1♠ if possible.
Dealer: N	♥ AKJ6	West Bids 2♠ if possible.
Vul: None	♦ J63	
HCP: 9	♣ 7653	Partner bids first.

Board: 265	♠ K3	West Bids 1♠ if possible.
Dealer: S	♥ QJ	East Bids 2♠ if possible.
Vul: NS	♦ QJ75	
HCP: 12	♣ K10984	You bid first.

Board: 266	♠ K9762	West Bids 2♥ if possible.
Dealer: N	♥ KJ632	
Vul: EW	♦ 73	Partner bids first.
HCP: 7	♣ 5	

Board: 267	♠ K3	The opponents are silent.
Dealer: S	♥ J1092	
Vul: Both	♦ Q92	You bid first.
HCP: 12	♣ AQ82	

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

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AK8742	♠ Q93				1♣
Vul: EW	♥ 97	♥ J54	Pass	1♠	Pass	1NT
North HCP: 10	♦ J6	♦ KQ5	2♣	2♠	Pass	3♠
South HCP: 12	♣ Q54	♣ A763	Pass	4♠	AP	
Contract: 4♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 109		1♣	1♠	X
Vul: None	♥ 753	♥ AKJ6	2♠	Pass	Pass	X
North HCP: 11	♦ 105	♦ J63	Pass	3♣	AP	
South HCP: 9	♣ AKJ82	♣ 7653				
Contract: 3♣ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K3				1♣
Vul: NS	♥ A732	♥ QJ	1♠	X	2♠	AP
North HCP: 10	♦ K1063	♦ QJ75				
South HCP: 12	♣ QJ3	♣ K10984				
Contract: 2♠ W						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ K9762		1♣	Pass	1♠
Vul: EW	♥ A10	♥ KJ632	2♥	Pass <sup>1</sup>	Pass	Pass
North HCP: 11	♦ J106	♦ 73	1. max 2 ♠			
South HCP: 7	♣ KQJ764	♣ 5				
Contract: 2♥ W						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ Q9652	♠ K3				1♣
Vul: Both	♥ A83	♥ J1092	Pass	1♠	Pass	1NT
North HCP: 11	♦ AJ10	♦ Q92	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ 43	♣ AQ82	AP			
Contract: 2♥ S			1. New Minor Forcing			

## North hands (Practice Page)

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

Board: 268      ♠ K87  
Dealer: N        ♥ K62  
Vul: EW         ♦ 92  
HCP: 13         ♣ AK1097

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

You bid first.

Board: 269      ♠ K985  
Dealer: S        ♥ 875  
Vul: None       ♦ AJ872  
HCP: 12         ♣ A

The opponents are silent.

Partner bids first.

Board: 270      ♠ A1065  
Dealer: N        ♥ A5  
Vul: EW         ♦ Q83  
HCP: 13         ♣ QJ83

The opponents are silent.

You bid first.

Board: 271      ♠ K  
Dealer: S        ♥ KJ10872  
Vul: Both       ♦ 9732  
HCP: 7          ♣ 85

The opponents are silent.

Partner bids first.

Board: 272      ♠ Q75  
Dealer: N        ♥ A73  
Vul: None       ♦ Q104  
HCP: 12         ♣ A842

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

You bid first.

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

Board: 268

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 2♥ E

North:

♠ K87

♥ K62

♦ 92

♣ AK1097

South:

♠ Q1092

♥ 4

♦ AQJ3

♣ 8543

West North East South

1♣ 1♥ X

1♠<sup>1</sup> Pass 2♥ AP

1. limit raise or better in ♥

Board: 269

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K985

♥ 875

♦ AJ872

♣ A

South:

♠ J

♥ AKQ3

♦ K

♣ Q875432

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2NT Pass 3♣

Pass 3NT AP

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ A1065

♥ A5

♦ Q83

♣ QJ83

South:

♠ KQ

♥ QJ984

♦ 74

♣ 10765

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 271

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ K

♥ KJ10872

♦ 9732

♣ 85

South:

♠ 642

♥ A

♦ KQJ8

♣ AKJ63

West North East South

1♣

Pass 1♥ Pass 3NT

AP

Board: 272

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♥ S

North:

♠ Q75

♥ A73

♦ Q104

♣ A842

South:

♠ K6

♥ K86542

♦ K863

♣ 7

West North East South

1♣ Pass 1♥

1♠ X<sup>1</sup> 2♠ 3♥

AP

1. Support double redouble

## South hands (Practice Page)

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

Board: 268      ♠ Q1092  
Dealer: N        ♥ 4  
Vul: EW        ♦ AQJ3  
HCP: 9         ♣ 8543

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

Partner bids first.

Board: 269      ♠ J  
Dealer: S        ♥ AKQ3  
Vul: None      ♦ K  
HCP: 15        ♣ Q875432

The opponents are silent.

You bid first.

Board: 270      ♠ KQ  
Dealer: N        ♥ QJ984  
Vul: EW        ♦ 74  
HCP: 8         ♣ 10765

The opponents are silent.

Partner bids first.

Board: 271      ♠ 642  
Dealer: S        ♥ A  
Vul: Both      ♦ KQJ8  
HCP: 18        ♣ AKJ63

The opponents are silent.

You bid first.

Board: 272      ♠ K6  
Dealer: N        ♥ K86542  
Vul: None      ♦ K863  
HCP: 9         ♣ 7

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

Partner bids first.

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

Board: 268

Dealer: N

Vul: EW

North HCP: 13

South HCP: 9

Contract: 2♥ E

North:

♠ K87

♥ K62

♦ 92

♣ AK1097

South:

♠ Q1092

♥ 4

♦ AQJ3

♣ 8543

West North East South

1♣ 1♥ X

1♠<sup>1</sup> Pass 2♥ AP

1. limit raise or better in ♥

Board: 269

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K985

♥ 875

♦ AJ872

♣ A

South:

♠ J

♥ AKQ3

♦ K

♣ Q875432

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2NT Pass 3♣

Pass 3NT AP

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ A1065

♥ A5

♦ Q83

♣ QJ83

South:

♠ KQ

♥ QJ984

♦ 74

♣ 10765

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 271

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ K

♥ KJ10872

♦ 9732

♣ 85

South:

♠ 642

♥ A

♦ KQJ8

♣ AKJ63

West North East South

1♣

Pass 1♥ Pass 3NT

AP

Board: 272

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♥ S

North:

♠ Q75

♥ A73

♦ Q104

♣ A842

South:

♠ K6

♥ K86542

♦ K863

♣ 7

West North East South

1♣ Pass 1♥

1♠ X<sup>1</sup> 2♠ 3♥

AP

1. Support double redouble



## North hands (Practice Page)

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

Board: 273	♠ 1084	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	
Board: 274	♠ A1042	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 275	♠ A86532	East Bids 2♣ if possible.
Dealer: S	♥ 2	West Bids 4♦ if possible.
Vul: NS	♦ 8	
HCP: 9	♣ AJ762	Partner bids first.
Board: 276	♠ J108	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K75	You bid first.
HCP: 13	♣ Q8653	
Board: 277	♠ K98	The opponents are silent.
Dealer: S	♥ AK1097	
Vul: NS	♦ QJ	Partner bids first.
HCP: 15	♣ Q72	

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

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KJ73				1♣
Vul: None	♥ 976	♥ Q8	Pass	1♦	Pass	1♠
North HCP: 9	♦ AQJ1075	♦ 632	Pass	2♦	Pass	3♦
South HCP: 14	♣ Q	♣ AKJ8	AP			
Contract: 3♦ N						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ 765		1♣	Pass	1♦
Vul: None	♥ A92	♥ J85	Pass	1♠	Pass	1NT
North HCP: 14	♦ K10	♦ AJ872	AP			
South HCP: 6	♣ K976	♣ 32				
Contract: 1N S						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A86532	♠ J74				1♣
Vul: NS	♥ 2	♥ AQ85	Pass	1♠	2♣ <sup>1</sup>	X <sup>2</sup>
North HCP: 9	♦ 8	♦ 765	4♦	4♠	AP	
South HCP: 12	♣ AJ762	♣ KQ4				
Contract: 4♠ N						

1. Michaels Cuebid  
2. Support double redouble

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32		1♣	Pass	1♥
Vul: EW	♥ AK	♥ 9875	Pass	1NT	AP	
North HCP: 13	♦ K75	♦ A983				
South HCP: 7	♣ Q8653	♣ K74				
Contract: 1N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J652				1♣
Vul: NS	♥ AK1097	♥ QJ3	Pass	1♥	Pass	1♠
North HCP: 15	♦ QJ	♦ A96	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ Q72	♣ A43	Pass	4♥	AP	
Contract: 4♥ N						

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 273	♠ KJ73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ 632	You bid first.
HCP: 14	♣ AKJ8	

Board: 274	♠ 765	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	

Board: 275	♠ J74	East Bids 2♣ if possible.
Dealer: S	♥ AQ85	West Bids 4♦ if possible.
Vul: NS	♦ 765	
HCP: 12	♣ KQ4	You bid first.

Board: 276	♠ 32	The opponents are silent.
Dealer: N	♥ 9875	
Vul: EW	♦ A983	Partner bids first.
HCP: 7	♣ K74	

Board: 277	♠ J652	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: NS	♦ A96	You bid first.
HCP: 12	♣ A43	

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

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KJ73				1♣
Vul: None	♥ 976	♥ Q8	Pass	1♦	Pass	1♠
North HCP: 9	♦ AQJ1075	♦ 632	Pass	2♦	Pass	3♦
South HCP: 14	♣ Q	♣ AKJ8	AP			
Contract: 3♦ N						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ 765		1♣	Pass	1♦
Vul: None	♥ A92	♥ J85	Pass	1♠	Pass	1NT
North HCP: 14	♦ K10	♦ AJ872	AP			
South HCP: 6	♣ K976	♣ 32				
Contract: 1N S						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A86532	♠ J74				1♣
Vul: NS	♥ 2	♥ AQ85	Pass	1♠	2♣ <sup>1</sup>	X <sup>2</sup>
North HCP: 9	♦ 8	♦ 765	4♦	4♠	AP	
South HCP: 12	♣ AJ762	♣ KQ4				
Contract: 4♠ N						

1. Michaels Cuebid  
2. Support double redouble

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ 32		1♣	Pass	1♥
Vul: EW	♥ AK	♥ 9875	Pass	1NT	AP	
North HCP: 13	♦ K75	♦ A983				
South HCP: 7	♣ Q8653	♣ K74				
Contract: 1N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J652				1♣
Vul: NS	♥ AK1097	♥ QJ3	Pass	1♥	Pass	1♠
North HCP: 15	♦ QJ	♦ A96	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ Q72	♣ A43	Pass	4♥	AP	
Contract: 4♥ N						

1. Fourth suit game force

## North hands (Practice Page)

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

Board: 278	♠ 1063	East Doubles 1♣ if possible.
Dealer: N	♥ K52	
Vul: EW	♦ Q6	You bid first.
HCP: 14	♣ AKQ32	

Board: 279	♠ A1092	West Bids 1♥ if possible.
Dealer: S	♥ Q964	West Bids 3♥ if possible.
Vul: None	♦ K7652	
HCP: 9	♣ —	Partner bids first.

Board: 280	♠ J102	East Bids 1♥ if possible.
Dealer: N	♥ A	
Vul: EW	♦ A98	You bid first.
HCP: 16	♣ AK9762	

Board: 281	♠ KQ42	West Doubles 1♣ if possible.
Dealer: S	♥ K	East Bids 1♥ if possible.
Vul: None	♦ Q9872	
HCP: 12	♣ Q106	Partner bids first.

Board: 282	♠ 543	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ K4	You bid first.
HCP: 13	♣ AKQ103	

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

Board: 278

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

South:

♠ K74

♥ AJ1096

♦ J10732

♣ —

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

	1♣	X	1♥
--	----	---	----

Pass	1NT	AP	
------	-----	----	--

Board: 279

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ A1092

♥ Q964

♦ K7652

♣ —

South:

♠ K765

♥ J10

♦ AJ

♣ K5432

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

			1♣
--	--	--	----

1♥	X	Pass	2♠
----	---	------	----

3♥	3♠	AP	
----	----	----	--

Board: 280

Dealer: N

Vul: EW

North HCP: 16

South HCP: 12

Contract: 6♠ S

North:

♠ J102

♥ A

♦ A98

♣ AK9762

South:

♠ AK8543

♥ QJ

♦ 7543

♣ Q

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

	1♣	1♥	1♠
--	----	----	----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 281

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ KQ42

♥ K

♦ Q9872

♣ Q106

South:

♠ 98

♥ AJ62

♦ K63

♣ A975

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

			1♣
--	--	--	----

X	XX	1♥	1NT
---	----	----	-----

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

Board: 282

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ 543

♥ J65

♦ K4

♣ AKQ103

South:

♠ A1076

♥ 2

♦ AJ10965

♣ 82

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--

## South hands (Practice Page)

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

Board: 278	♠ K74	East Doubles 1♣ if possible.
Dealer: N	♥ AJ1096	
Vul: EW	♦ J10732	Partner bids first.
HCP: 9	♣ —	

Board: 279	♠ K765	West Bids 1♥ if possible.
Dealer: S	♥ J10	West Bids 3♥ if possible.
Vul: None	♦ AJ	
HCP: 12	♣ K5432	You bid first.

Board: 280	♠ AK8543	East Bids 1♥ if possible.
Dealer: N	♥ QJ	
Vul: EW	♦ 7543	Partner bids first.
HCP: 12	♣ Q	

Board: 281	♠ 98	West Doubles 1♣ if possible.
Dealer: S	♥ AJ62	East Bids 1♥ if possible.
Vul: None	♦ K63	
HCP: 12	♣ A975	You bid first.

Board: 282	♠ A1076	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AJ10965	Partner bids first.
HCP: 9	♣ 82	

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

Board: 278

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

South:

♠ K74

♥ AJ1096

♦ J10732

♣ —

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

	1♣	X	1♥
--	----	---	----

Pass	1NT	AP	
------	-----	----	--

Board: 279

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 3♠ S

North:

♠ A1092

♥ Q964

♦ K7652

♣ —

South:

♠ K765

♥ J10

♦ AJ

♣ K5432

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

			1♣
--	--	--	----

1♥	X	Pass	2♠
----	---	------	----

3♥	3♠	AP	
----	----	----	--

Board: 280

Dealer: N

Vul: EW

North HCP: 16

South HCP: 12

Contract: 6♠ S

North:

♠ J102

♥ A

♦ A98

♣ AK9762

South:

♠ AK8543

♥ QJ

♦ 7543

♣ Q

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

	1♣	1♥	1♠
--	----	----	----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♣ <sup>2</sup>	Pass	5♠
------	-----------------	------	----

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 281

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ KQ42

♥ K

♦ Q9872

♣ Q106

South:

♠ 98

♥ AJ62

♦ K63

♣ A975

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

			1♣
--	--	--	----

X	XX	1♥	1NT
---	----	----	-----

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

Board: 282

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N N

North:

♠ 543

♥ J65

♦ K4

♣ AKQ103

South:

♠ A1076

♥ 2

♦ AJ10965

♣ 82

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

	1♣	Pass	1♦
--	----	------	----

Pass	1NT	AP	
------	-----	----	--



## North hands (Practice Page)

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

Board: 283	♠ AQ2	The opponents are silent.
Dealer: S	♥ 975	
Vul: NS	♦ A432	Partner bids first.
HCP: 14	♣ A52	

Board: 284	♠ 652	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ Q86	You bid first.
HCP: 14	♣ AKJ106	

Board: 285	♠ Q10864	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ 853	Partner bids first.
HCP: 8	♣ Q4	

Board: 286	♠ —	West Doubles 2♦ if possible.
Dealer: N	♥ A1054	
Vul: EW	♦ A642	You bid first.
HCP: 12	♣ KJ872	

Board: 287	♠ Q82	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ J8742	Partner bids first.
HCP: 8	♣ QJ	

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

Board: 283  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ2  
 ♥ 975  
 ♦ A432  
 ♣ A52

South:  
 ♠ J87  
 ♥ AJ108  
 ♦ —  
 ♣ KQ9764

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

1. Fourth suit game force

Board: 284  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 652  
 ♥ A8  
 ♦ Q86  
 ♣ AKJ106

South:  
 ♠ AQ83  
 ♥ Q92  
 ♦ 1075  
 ♣ 982

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

Board: 285  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ Q10864  
 ♥ A83  
 ♦ 853  
 ♣ Q4

South:  
 ♠ 9  
 ♥ J74  
 ♦ AQJ7  
 ♣ AJ1065

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

Board: 286  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ —  
 ♥ A1054  
 ♦ A642  
 ♣ KJ872

South:  
 ♠ AKQJ9863  
 ♥ K63  
 ♦ J3  
 ♣ —

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

1. New Minor Forcing

Board: 287  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ Q82  
 ♥ Q82  
 ♦ J8742  
 ♣ QJ

South:  
 ♠ J743  
 ♥ A53  
 ♦ A  
 ♣ A10964

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

## South hands (Practice Page)

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

Board: 283	♠ J87	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ —	You bid first.
HCP: 11	♣ KQ9764	

Board: 284	♠ AQ83	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ 1075	Partner bids first.
HCP: 8	♣ 982	

Board: 285	♠ 9	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ AQJ7	You bid first.
HCP: 13	♣ AJ1065	

Board: 286	♠ AKQJ9863	West Doubles 2♦ if possible.
Dealer: N	♥ K63	
Vul: EW	♦ J3	Partner bids first.
HCP: 14	♣ —	

Board: 287	♠ J743	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ A	You bid first.
HCP: 13	♣ A10964	

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

Board: 283  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ2  
 ♥ 975  
 ♦ A432  
 ♣ A52

South:  
 ♠ J87  
 ♥ AJ108  
 ♦ —  
 ♣ KQ9764

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

1. Fourth suit game force

Board: 284  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 652  
 ♥ A8  
 ♦ Q86  
 ♣ AKJ106

South:  
 ♠ AQ83  
 ♥ Q92  
 ♦ 1075  
 ♣ 982

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

Board: 285  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ Q10864  
 ♥ A83  
 ♦ 853  
 ♣ Q4

South:  
 ♠ 9  
 ♥ J74  
 ♦ AQJ7  
 ♣ AJ1065

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

Board: 286  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ —  
 ♥ A1054  
 ♦ A642  
 ♣ KJ872

South:  
 ♠ AKQJ9863  
 ♥ K63  
 ♦ J3  
 ♣ —

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

1. New Minor Forcing

Board: 287  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ Q82  
 ♥ Q82  
 ♦ J8742  
 ♣ QJ

South:  
 ♠ J743  
 ♥ A53  
 ♦ A  
 ♣ A10964

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

## North hands (Practice Page)

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

Board: 288	♠ QJ54	East Bids 1♦ if possible.
Dealer: N	♥ —	East Doubles 2♣ if possible.
Vul: NS	♦ K82	
HCP: 11	♣ AJ9863	You bid first.
Board: 289	♠ K	West Bids 1♠ if possible.
Dealer: S	♥ K976	West Bids 2♠ if possible.
Vul: EW	♦ KJ63	
HCP: 10	♣ 10964	Partner bids first.
Board: 290	♠ A96	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ AQJ	You bid first.
HCP: 14	♣ 10864	
Board: 291	♠ AK96	West Bids 1♠ if possible.
Dealer: S	♥ J10543	
Vul: None	♦ 1043	Partner bids first.
HCP: 8	♣ 2	
Board: 292	♠ A76	West Doubles 1♠ if possible.
Dealer: N	♥ AJ3	East Bids 2♥ if possible.
Vul: Both	♦ 54	
HCP: 11	♣ Q7653	You bid first.

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

Board: 288  
 Dealer: N  
 Vul: NS  
 North HCP: 11  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ QJ54  
 ♥ —  
 ♦ K82  
 ♣ AJ9863

South:  
 ♠ 1086  
 ♥ QJ75  
 ♦ 974  
 ♣ KQ4

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

Board: 289  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 11  
 Contract: 3♣ S

North:  
 ♠ K  
 ♥ K976  
 ♦ KJ63  
 ♣ 10964

South:  
 ♠ J1094  
 ♥ AJ8  
 ♦ 5  
 ♣ AJ872

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

Board: 290  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠ S

North:  
 ♠ A96  
 ♥ K76  
 ♦ AQJ  
 ♣ 10864

South:  
 ♠ KJ832  
 ♥ Q10852  
 ♦ K3  
 ♣ 2

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

Board: 291  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ AK96  
 ♥ J10543  
 ♦ 1043  
 ♣ 2

South:  
 ♠ Q108  
 ♥ A8  
 ♦ A65  
 ♣ Q8653

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 292  
 Dealer: N  
 Vul: Both  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ A76  
 ♥ AJ3  
 ♦ 54  
 ♣ Q7653

South:  
 ♠ KQ1083  
 ♥ 9  
 ♦ KQ1073  
 ♣ A4

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

1. Support double redouble

## South hands (Practice Page)

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

Board: 288	♠ 1086	East Bids 1♦ if possible.
Dealer: N	♥ QJ75	East Doubles 2♣ if possible.
Vul: NS	♦ 974	
HCP: 8	♣ KQ4	Partner bids first.
Board: 289	♠ J1094	West Bids 1♠ if possible.
Dealer: S	♥ AJ8	West Bids 2♠ if possible.
Vul: EW	♦ 5	
HCP: 11	♣ AJ872	You bid first.
Board: 290	♠ KJ832	The opponents are silent.
Dealer: N	♥ Q10852	
Vul: Both	♦ K3	Partner bids first.
HCP: 9	♣ 2	
Board: 291	♠ Q108	West Bids 1♠ if possible.
Dealer: S	♥ A8	
Vul: None	♦ A65	You bid first.
HCP: 12	♣ Q8653	
Board: 292	♠ KQ1083	West Doubles 1♠ if possible.
Dealer: N	♥ 9	East Bids 2♥ if possible.
Vul: Both	♦ KQ1073	
HCP: 14	♣ A4	Partner bids first.

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ 1086		1♣	1♦	1♥
Vul: NS	♥ —	♥ QJ75	Pass	1♠	Pass	1NT
North HCP: 11	♦ K82	♦ 974	Pass	2♣	X	3♣
South HCP: 8	♣ AJ9863	♣ KQ4	AP			
Contract: 3♣ N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ J1094				1♣
Vul: EW	♥ K976	♥ AJ8	1♠	X	Pass	1NT
North HCP: 10	♦ KJ63	♦ 5	2♠	3♣	AP	
South HCP: 11	♣ 10964	♣ AJ872				
Contract: 3♣ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KJ832		1♣	Pass	1♠
Vul: Both	♥ K76	♥ Q10852	Pass	1NT	Pass	2♥
North HCP: 14	♦ AQJ	♦ K3	Pass	2♠	AP	
South HCP: 9	♣ 10864	♣ 2				
Contract: 2♠ S						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ Q108				1♣
Vul: None	♥ J10543	♥ A8	1♠	1NT	AP	
North HCP: 8	♦ 1043	♦ A65				
South HCP: 12	♣ 2	♣ Q8653				
Contract: 1N N						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ KQ1083		1♣	Pass	1♠
Vul: Both	♥ AJ3	♥ 9	X	XX <sup>1</sup>	2♥	4♠
North HCP: 11	♦ 54	♦ KQ1073	AP			
South HCP: 14	♣ Q7653	♣ A4				
Contract: 4♠ S						

1. Support double redouble



## North hands (Practice Page)

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

Board: 293	♠ A4	The opponents are silent.
Dealer: S	♥ 875432	
Vul: None	♦ QJ	Partner bids first.
HCP: 10	♣ K75	

Board: 294	♠ Q873	West Bids 1♠ if possible.
Dealer: N	♥ K	
Vul: NS	♦ J43	You bid first.
HCP: 13	♣ AQJ85	

Board: 295	♠ KQJ	East Bids 3♦ if possible.
Dealer: S	♥ A1065	
Vul: Both	♦ J8	Partner bids first.
HCP: 14	♣ K986	

Board: 296	♠ AK10	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ 1086	You bid first.
HCP: 12	♣ KQ9862	

Board: 297	♠ 10954	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ 32	Partner bids first.
HCP: 8	♣ A1075	

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

Board: 293

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♥ N

North:

♠ A4

♥ 875432

♦ QJ

♣ K75

South:

♠ QJ95

♥ AQ109

♦ 103

♣ QJ2

West North East South

1♣

Pass 1♥ Pass 2♥

AP

Board: 294

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♦ S

North:

♠ Q873

♥ K

♦ J43

♣ AQJ85

South:

♠ K94

♥ Q53

♦ AQ10975

♣ 7

West North East South

1♣ Pass 1♦

1♠ 1NT Pass 3♦

AP

Board: 295

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ N

North:

♠ KQJ

♥ A1065

♦ J8

♣ K986

South:

♠ A65

♥ J983

♦ A9

♣ A732

West North East South

1♣

Pass 1♥ 3♦ 3♥

Pass 4♥ AP

Board: 296

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ AK10

♥ 4

♦ 1086

♣ KQ9862

South:

♠ QJ63

♥ AK72

♦ QJ5

♣ J10

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 297

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ 10954

♥ A62

♦ 32

♣ A1075

South:

♠ K63

♥ K743

♦ A74

♣ K86

West North East South

1♣

Pass 1♠ Pass 1NT

AP

## South hands (Practice Page)

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

Board: 293	♠ QJ95	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ 103	You bid first.
HCP: 12	♣ QJ2	

Board: 294	♠ K94	West Bids 1♠ if possible.
Dealer: N	♥ Q53	
Vul: NS	♦ AQ10975	Partner bids first.
HCP: 11	♣ 7	

Board: 295	♠ A65	East Bids 3♦ if possible.
Dealer: S	♥ J983	
Vul: Both	♦ A9	You bid first.
HCP: 13	♣ A732	

Board: 296	♠ QJ63	The opponents are silent.
Dealer: N	♥ AK72	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 14	♣ J10	

Board: 297	♠ K63	The opponents are silent.
Dealer: S	♥ K743	
Vul: NS	♦ A74	You bid first.
HCP: 13	♣ K86	

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

Board: 293

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♥ N

North:

♠ A4

♥ 875432

♦ QJ

♣ K75

South:

♠ QJ95

♥ AQ109

♦ 103

♣ QJ2

West North East South

Pass 1♥ Pass 2♥

AP

Board: 294

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♦ S

North:

♠ Q873

♥ K

♦ J43

♣ AQJ85

South:

♠ K94

♥ Q53

♦ AQ10975

♣ 7

West North East South

1♣ 1♥ Pass 1♦

1♠ 1NT Pass 3♦

AP

Board: 295

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ N

North:

♠ KQJ

♥ A1065

♦ J8

♣ K986

South:

♠ A65

♥ J983

♦ A9

♣ A732

West North East South

Pass 1♥ 3♦ 3♥

Pass 4♥ AP

Board: 296

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ AK10

♥ 4

♦ 1086

♣ KQ9862

South:

♠ QJ63

♥ AK72

♦ QJ5

♣ J10

West North East South

1♣ 1♥ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 297

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ 10954

♥ A62

♦ 32

♣ A1075

South:

♠ K63

♥ K743

♦ A74

♣ K86

West North East South

Pass 1♠ Pass 1NT

AP

## North hands (Practice Page)

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

Board: 298	♠ 5	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ Q109	You bid first.
HCP: 14	♣ AKQ972	
Board: 299	♠ AJ986	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ A872	Partner bids first.
HCP: 9	♣ 102	
Board: 300	♠ KQ9	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ A62	You bid first.
HCP: 12	♣ 532	
Board: 301	♠ AQ105	West Bids 1♥ if possible.
Dealer: S	♥ Q10965	West Doubles 2♣ if possible.
Vul: Both	♦ J53	East Bids 2♦ if possible.
HCP: 9	♣ 5	Partner bids first.
Board: 302	♠ AJ85	East Doubles 1♣ if possible.
Dealer: N	♥ QJ4	West Bids 2♦ if possible.
Vul: None	♦ K	East Bids 3♦ if possible.
HCP: 14	♣ QJ754	You bid first.

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

Board: 298

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

South:

♠ A862

♥ K732

♦ AJ

♣ 1085

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 299

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ986

♥ 87

♦ A872

♣ 102

South:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 300

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N S

North:

♠ KQ9

♥ K864

♦ A62

♣ 532

South:

♠ A43

♥ A73

♦ Q854

♣ 974

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ AQ105

♥ Q10965

♦ J53

♣ 5

South:

♠ K62

♥ K2

♦ A10

♣ Q109764

West North East South

1♣

1♥ X Pass 2♣

X Pass 2♦ 2♠

AP

Board: 302

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ W

North:

♠ AJ85

♥ QJ4

♦ K

♣ QJ754

South:

♠ K974

♥ K73

♦ Q96

♣ 862

West North East South

1♣ X 1♠

2♦ 2♠ 3♦ AP

## South hands (Practice Page)

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

Board: 298	♠ A862	The opponents are silent.
Dealer: N	♥ K732	
Vul: EW	♦ AJ	Partner bids first.
HCP: 12	♣ 1085	
Board: 299	♠ Q3	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ QJ6	You bid first.
HCP: 14	♣ KQJ54	
Board: 300	♠ A43	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ Q854	Partner bids first.
HCP: 10	♣ 974	
Board: 301	♠ K62	West Bids 1♥ if possible.
Dealer: S	♥ K2	West Doubles 2♣ if possible.
Vul: Both	♦ A10	East Bids 2♦ if possible.
HCP: 12	♣ Q109764	You bid first.
Board: 302	♠ K974	East Doubles 1♣ if possible.
Dealer: N	♥ K73	West Bids 2♦ if possible.
Vul: None	♦ Q96	East Bids 3♦ if possible.
HCP: 8	♣ 862	Partner bids first.

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

Board: 298

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

South:

♠ A862

♥ K732

♦ AJ

♣ 1085

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 299

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ986

♥ 87

♦ A872

♣ 102

South:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 300

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N S

North:

♠ KQ9

♥ K864

♦ A62

♣ 532

South:

♠ A43

♥ A73

♦ Q854

♣ 974

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ AQ105

♥ Q10965

♦ J53

♣ 5

South:

♠ K62

♥ K2

♦ A10

♣ Q109764

West North East South

1♣

1♥ X Pass 2♣

X Pass 2♦ 2♠

AP

Board: 302

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ W

North:

♠ AJ85

♥ QJ4

♦ K

♣ QJ754

South:

♠ K974

♥ K73

♦ Q96

♣ 862

West North East South

1♣ X 1♠

2♦ 2♠ 3♦ AP



## North hands (Practice Page)

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

Board: 303      ♠ KQ1032  
Dealer: S        ♥ 7654  
Vul: Both        ♦ J64  
HCP: 6           ♣ 4

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
West Redoubles if possible.

Partner bids first.

Board: 304      ♠ KJ95  
Dealer: N        ♥ A  
Vul: None        ♦ K109  
HCP: 11          ♣ 109543

West Bids 3♥ if possible.

You bid first.

Board: 305      ♠ K9  
Dealer: S        ♥ J983  
Vul: None        ♦ A52  
HCP: 16          ♣ AKJ3

The opponents are silent.

Partner bids first.

Board: 306      ♠ Q872  
Dealer: N        ♥ A75  
Vul: EW         ♦ KJ  
HCP: 12          ♣ Q983

West Bids 2♦ if possible.

You bid first.

Board: 307      ♠ A103  
Dealer: S        ♥ AJ10  
Vul: NS         ♦ 10942  
HCP: 9           ♣ 1062

East Bids 2♥ if possible.

Partner bids first.

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

Board: 303  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 4♥XX W

North:  
 ♠ KQ1032  
 ♥ 7654  
 ♦ J64  
 ♣ 4

South:  
 ♠ J86  
 ♥ 2  
 ♦ Q82  
 ♣ AKQ963

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

1. Support double redouble

Board: 304  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ KJ95  
 ♥ A  
 ♦ K109  
 ♣ 109543

South:  
 ♠ A64  
 ♥ K103  
 ♦ J832  
 ♣ AK2

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

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 16  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ K9  
 ♥ J983  
 ♦ A52  
 ♣ AKJ3

South:  
 ♠ AJ105  
 ♥ K4  
 ♦ QJ8  
 ♣ Q952

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

Board: 306  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 16  
 Contract: 2♠ S

North:  
 ♠ Q872  
 ♥ A75  
 ♦ KJ  
 ♣ Q983

South:  
 ♠ AKJ4  
 ♥ QJ102  
 ♦ Q85  
 ♣ K10

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

1. Support double redouble

Board: 307  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ A103  
 ♥ AJ10  
 ♦ 10942  
 ♣ 1062

South:  
 ♠ K762  
 ♥ 54  
 ♦ Q53  
 ♣ AQJ7

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

## South hands (Practice Page)

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

Board: 303      ♠ J86  
Dealer: S        ♥ 2  
Vul: Both        ♦ Q82  
HCP: 12         ♣ AKQ963

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
West Redoubles if possible.

You bid first.

Board: 304      ♠ A64  
Dealer: N        ♥ K103  
Vul: None        ♦ J832  
HCP: 15         ♣ AK2

West Bids 3♥ if possible.

Partner bids first.

Board: 305      ♠ AJ105  
Dealer: S        ♥ K4  
Vul: None        ♦ QJ8  
HCP: 13         ♣ Q952

The opponents are silent.

You bid first.

Board: 306      ♠ AKJ4  
Dealer: N        ♥ QJ102  
Vul: EW         ♦ Q85  
HCP: 16         ♣ K10

West Bids 2♦ if possible.

Partner bids first.

Board: 307      ♠ K762  
Dealer: S        ♥ 54  
Vul: NS         ♦ Q53  
HCP: 12         ♣ AQJ7

East Bids 2♥ if possible.

You bid first.

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

Board: 303  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 4♥XX W

North:  
 ♠ KQ1032  
 ♥ 7654  
 ♦ J64  
 ♣ 4

South:  
 ♠ J86  
 ♥ 2  
 ♦ Q82  
 ♣ AKQ963

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

1. Support double redouble

Board: 304  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ KJ95  
 ♥ A  
 ♦ K109  
 ♣ 109543

South:  
 ♠ A64  
 ♥ K103  
 ♦ J832  
 ♣ AK2

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

Board: 305  
 Dealer: S  
 Vul: None  
 North HCP: 16  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ K9  
 ♥ J983  
 ♦ A52  
 ♣ AKJ3

South:  
 ♠ AJ105  
 ♥ K4  
 ♦ QJ8  
 ♣ Q952

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

Board: 306  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 16  
 Contract: 2♠ S

North:  
 ♠ Q872  
 ♥ A75  
 ♦ KJ  
 ♣ Q983

South:  
 ♠ AKJ4  
 ♥ QJ102  
 ♦ Q85  
 ♣ K10

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

1. Support double redouble

Board: 307  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ A103  
 ♥ AJ10  
 ♦ 10942  
 ♣ 1062

South:  
 ♠ K762  
 ♥ 54  
 ♦ Q53  
 ♣ AQJ7

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

## North hands (Practice Page)

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

Board: 308	♠ KQ8	East Bids 1♦ if possible.
Dealer: N	♥ A6	
Vul: EW	♦ J102	You bid first.
HCP: 13	♣ QJ752	

Board: 309	♠ A876	West Bids 1♠ if possible.
Dealer: S	♥ J1085	
Vul: Both	♦ A83	Partner bids first.
HCP: 13	♣ A10	

Board: 310	♠ AJ64	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ 10	You bid first.
HCP: 13	♣ KQ52	

Board: 311	♠ 1082	West Bids 1♦ if possible.
Dealer: S	♥ KQJ6	East Bids 2♦ if possible.
Vul: None	♦ 942	
HCP: 6	♣ 972	Partner bids first.

Board: 312	♠ A104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ A95	You bid first.
HCP: 14	♣ AQ96	

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

Board: 308  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 1N N

North:  
♠ KQ8  
♥ A6  
♦ J102  
♣ QJ752

South:  
♠ J762  
♥ 1052  
♦ KQ97  
♣ K3

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

Board: 309  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 13  
Contract: 4♥ S

North:  
♠ A876  
♥ J1085  
♦ A83  
♣ A10

South:  
♠ 5  
♥ AQ97  
♦ KJ9  
♣ K8764

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

Board: 310  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 16  
Contract: 3N S

North:  
♠ AJ64  
♥ QJ74  
♦ 10  
♣ KQ52

South:  
♠ K93  
♥ AK2  
♦ KQJ8  
♣ 864

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

1. Fourth suit game force

Board: 311  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 14  
Contract: 2♥ N

North:  
♠ 1082  
♥ KQJ6  
♦ 942  
♣ 972

South:  
♠ AK64  
♥ A53  
♦ 53  
♣ K854

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

1. Support double redouble

Board: 312  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 11  
Contract: 1N N

North:  
♠ A104  
♥ 1084  
♦ A95  
♣ AQ96

South:  
♠ KJ3  
♥ KQ63  
♦ Q63  
♣ 732

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

## South hands (Practice Page)

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

Board: 308	♠ J762	East Bids 1♦ if possible.
Dealer: N	♥ 1052	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 9	♣ K3	

Board: 309	♠ 5	West Bids 1♠ if possible.
Dealer: S	♥ AQ97	
Vul: Both	♦ KJ9	You bid first.
HCP: 13	♣ K8764	

Board: 310	♠ K93	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 16	♣ 864	

Board: 311	♠ AK64	West Bids 1♦ if possible.
Dealer: S	♥ A53	East Bids 2♦ if possible.
Vul: None	♦ 53	
HCP: 14	♣ K854	You bid first.

Board: 312	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: NS	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

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

Board: 308  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 9  
Contract: 1N N

North:  
♠ KQ8  
♥ A6  
♦ J102  
♣ QJ752

South:  
♠ J762  
♥ 1052  
♦ KQ97  
♣ K3

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

Board: 309  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 13  
Contract: 4♥ S

North:  
♠ A876  
♥ J1085  
♦ A83  
♣ A10

South:  
♠ 5  
♥ AQ97  
♦ KJ9  
♣ K8764

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

Board: 310  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 16  
Contract: 3N S

North:  
♠ AJ64  
♥ QJ74  
♦ 10  
♣ KQ52

South:  
♠ K93  
♥ AK2  
♦ KQJ8  
♣ 864

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

1. Fourth suit game force

Board: 311  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 14  
Contract: 2♥ N

North:  
♠ 1082  
♥ KQJ6  
♦ 942  
♣ 972

South:  
♠ AK64  
♥ A53  
♦ 53  
♣ K854

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

1. Support double redouble

Board: 312  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 11  
Contract: 1N N

North:  
♠ A104  
♥ 1084  
♦ A95  
♣ AQ96

South:  
♠ KJ3  
♥ KQ63  
♦ Q63  
♣ 732

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



## North hands (Practice Page)

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

Board: 313      ♠ AJ765  
Dealer: S        ♥ 109  
Vul: Both        ♦ Q83  
HCP: 11         ♣ A98

West Bids 1♥ if possible.  
West Bids 3♥ if possible.  
  
Partner bids first.

Board: 314      ♠ KQ10  
Dealer: N        ♥ J542  
Vul: None       ♦ —  
HCP: 13         ♣ AQJ732

East Bids 1♦ if possible.  
West Bids 1♠ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 315      ♠ A108  
Dealer: S        ♥ QJ1076  
Vul: EW         ♦ K53  
HCP: 14         ♣ A9

East Bids 2♠ if possible.  
  
Partner bids first.

Board: 316      ♠ 8  
Dealer: N        ♥ A64  
Vul: NS         ♦ K983  
HCP: 12         ♣ AJ952

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

Board: 317      ♠ 98542  
Dealer: S        ♥ K2  
Vul: Both       ♦ AQ  
HCP: 10         ♣ J643

The opponents are silent.  
  
Partner bids first.

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

Board: 313  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♥X W

North:  
 ♠ AJ765  
 ♥ 109  
 ♦ Q83  
 ♣ A98

South:  
 ♠ KQ102  
 ♥ J3  
 ♦ A62  
 ♣ QJ63

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

Board: 314  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 5♦ E

North:  
 ♠ KQ10  
 ♥ J542  
 ♦ —  
 ♣ AQJ732

South:  
 ♠ J64  
 ♥ K9876  
 ♦ K92  
 ♣ 85

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

Board: 315  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 5♥ N

North:  
 ♠ A108  
 ♥ QJ1076  
 ♦ K53  
 ♣ A9

South:  
 ♠ 5  
 ♥ K943  
 ♦ A6  
 ♣ KQ10832

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

1. Cue bid, a ♠ stopper  
 2. Cue bid, a ♠ stopper  
 3. Blackwood 0314, for ♥  
 4. A=2/5 or 5/5, Q(H)=0

Board: 316  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ E

North:  
 ♠ 8  
 ♥ A64  
 ♦ K983  
 ♣ AJ952

South:  
 ♠ Q63  
 ♥ J95  
 ♦ AJ1054  
 ♣ 107

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

Board: 317  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 3♠ N

North:  
 ♠ 98542  
 ♥ K2  
 ♦ AQ  
 ♣ J643

South:  
 ♠ KQ106  
 ♥ Q106  
 ♦ J64  
 ♣ A98

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

## South hands (Practice Page)

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

Board: 313      ♠ KQ102  
Dealer: S        ♥ J3  
Vul: Both        ♦ A62  
HCP: 13         ♣ QJ63

West Bids 1♥ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

Board: 314      ♠ J64  
Dealer: N        ♥ K9876  
Vul: None       ♦ K92  
HCP: 7          ♣ 85

East Bids 1♦ if possible.  
West Bids 1♠ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 315      ♠ 5  
Dealer: S        ♥ K943  
Vul: EW         ♦ A6  
HCP: 12         ♣ KQ10832

East Bids 2♠ if possible.  
  
You bid first.

Board: 316      ♠ Q63  
Dealer: N        ♥ J95  
Vul: NS         ♦ AJ1054  
HCP: 8          ♣ 107

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

Board: 317      ♠ KQ106  
Dealer: S        ♥ Q106  
Vul: Both       ♦ J64  
HCP: 12         ♣ A98

The opponents are silent.  
  
You bid first.

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

Board: 313  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♥X W

North:  
 ♠ AJ765  
 ♥ 109  
 ♦ Q83  
 ♣ A98

South:  
 ♠ KQ102  
 ♥ J3  
 ♦ A62  
 ♣ QJ63

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

Board: 314  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 5♦ E

North:  
 ♠ KQ10  
 ♥ J542  
 ♦ —  
 ♣ AQJ732

South:  
 ♠ J64  
 ♥ K9876  
 ♦ K92  
 ♣ 85

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

Board: 315  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 5♥ N

North:  
 ♠ A108  
 ♥ QJ1076  
 ♦ K53  
 ♣ A9

South:  
 ♠ 5  
 ♥ K943  
 ♦ A6  
 ♣ KQ10832

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

1. Cue bid, a ♠ stopper  
 2. Cue bid, a ♠ stopper  
 3. Blackwood 0314, for ♥  
 4. A=2/5 or 5/5, Q(H)=0

Board: 316  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ E

North:  
 ♠ 8  
 ♥ A64  
 ♦ K983  
 ♣ AJ952

South:  
 ♠ Q63  
 ♥ J95  
 ♦ AJ1054  
 ♣ 107

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

Board: 317  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 3♠ N

North:  
 ♠ 98542  
 ♥ K2  
 ♦ AQ  
 ♣ J643

South:  
 ♠ KQ106  
 ♥ Q106  
 ♦ J64  
 ♣ A98

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

## North hands (Practice Page)

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

Board: 318	♠ KJ76	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ 104	You bid first.
HCP: 14	♣ AK53	

Board: 319	♠ J42	West Bids 1♥ if possible.
Dealer: S	♥ AK4	
Vul: Both	♦ J976	Partner bids first.
HCP: 9	♣ 542	

Board: 320	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

Board: 321	♠ A874	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ A1072	Partner bids first.
HCP: 13	♣ 73	

Board: 322	♠ AQ54	East Bids 1♥ if possible.
Dealer: N	♥ KJ9	West Bids 2♥ if possible.
Vul: NS	♦ 53	
HCP: 13	♣ K1084	You bid first.

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 95		1♣	Pass	1♦
Vul: NS	♥ K32	♥ 7	Pass	1♠	Pass	3♦
North HCP: 14	♦ 104	♦ AKJ873	Pass	3NT	AP	
South HCP: 10	♣ AK53	♣ Q1087				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ AQ97				1♣
Vul: Both	♥ AK4	♥ 972	1♥	1NT	AP	
North HCP: 9	♦ J976	♦ 43				
South HCP: 13	♣ 542	♣ AK108				
Contract: 1N N						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: None	♥ QJ84	♥ K52	Pass	1NT	AP	
North HCP: 14	♦ 63	♦ K974				
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: EW	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J963		1♣	1♥	X
Vul: NS	♥ KJ9	♥ A3	2♥	2♠	Pass	4♠
North HCP: 13	♦ 53	♦ KQ92	AP			
South HCP: 15	♣ K1084	♣ AJ9				
Contract: 4♠ N						

## South hands (Practice Page)

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

Board: 318	♠ 95	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ AKJ873	Partner bids first.
HCP: 10	♣ Q1087	

Board: 319	♠ AQ97	West Bids 1♥ if possible.
Dealer: S	♥ 972	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ AK108	

Board: 320	♠ KJ653	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ K974	Partner bids first.
HCP: 10	♣ 9	

Board: 321	♠ K63	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ K43	You bid first.
HCP: 13	♣ Q64	

Board: 322	♠ J963	East Bids 1♥ if possible.
Dealer: N	♥ A3	West Bids 2♥ if possible.
Vul: NS	♦ KQ92	
HCP: 15	♣ AJ9	Partner bids first.

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

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 95		1♣	Pass	1♦
Vul: NS	♥ K32	♥ 7	Pass	1♠	Pass	3♦
North HCP: 14	♦ 104	♦ AKJ873	Pass	3NT	AP	
South HCP: 10	♣ AK53	♣ Q1087				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ AQ97				1♣
Vul: Both	♥ AK4	♥ 972	1♥	1NT	AP	
North HCP: 9	♦ J976	♦ 43				
South HCP: 13	♣ 542	♣ AK108				
Contract: 1N N						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ653		1♣	Pass	1♠
Vul: None	♥ QJ84	♥ K52	Pass	1NT	AP	
North HCP: 14	♦ 63	♦ K974				
South HCP: 10	♣ AKQ10	♣ 9				
Contract: 1N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A874	♠ K63				1♣
Vul: EW	♥ KQ8	♥ AJ65	Pass	1♠	Pass	1NT
North HCP: 13	♦ A1072	♦ K43	Pass	3NT	AP	
South HCP: 13	♣ 73	♣ Q64				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J963		1♣	1♥	X
Vul: NS	♥ KJ9	♥ A3	2♥	2♠	Pass	4♠
North HCP: 13	♦ 53	♦ KQ92	AP			
South HCP: 15	♣ K1084	♣ AJ9				
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 323	♠ A102	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ Q1098532	Partner bids first.
HCP: 12	♣ K	

Board: 324	♠ AKJ9	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ KQ	You bid first.
HCP: 19	♣ AQ7532	

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

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ A102

♥ K8

♦ Q1098532

♣ K

South:

♠ KJ97

♥ A763

♦ J

♣ AJ53

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

1♣

Pass	3NT	AP	
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Board: 324

Dealer: N

Vul: Both

North HCP: 19

South HCP: 6

Contract: 3N N

North:

♠ AKJ9

♥ 8

♦ KQ

♣ AQ7532

South:

♠ 875

♥ Q97643

♦ 87

♣ KJ

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

1♣

Pass

1♥

Pass

2♠

Pass

3♥

Pass

3NT

AP

## South hands (Practice Page)

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

Board: 323	♠ KJ97	The opponents are silent.
Dealer: S	♥ A763	
Vul: EW	♦ J	You bid first.
HCP: 14	♣ AJ53	

Board: 324	♠ 875	The opponents are silent.
Dealer: N	♥ Q97643	
Vul: Both	♦ 87	Partner bids first.
HCP: 6	♣ KJ	

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

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ A102

♥ K8

♦ Q1098532

♣ K

South:

♠ KJ97

♥ A763

♦ J

♣ AJ53

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

1♣

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

Board: 324

Dealer: N

Vul: Both

North HCP: 19

South HCP: 6

Contract: 3N N

North:

♠ AKJ9

♥ 8

♦ KQ

♣ AQ7532

South:

♠ 875

♥ Q97643

♦ 87

♣ KJ

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

1♣

Pass

1♥

Pass	2♠	Pass	3♥
------	----	------	----

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