

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

Board: 3	♠ KJ1086	West Bids 1♦ if possible.
Dealer: S	♥ 964	
Vul: NS	♦ KQJ	Partner bids first.
HCP: 10	♣ 82	

Board: 4	♠ QJ97	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ —	You bid first.
HCP: 12	♣ Q10962	

Board: 5	♠ AK2	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ J1085	Partner bids first.
HCP: 15	♣ AQ93	

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

Board: 3	♠ Q32	West Bids 1♦ if possible.
Dealer: S	♥ AK8	
Vul: NS	♦ 54	You bid first.
HCP: 14	♣ KQ973	

Board: 4	♠ 652	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ AQJ632	Partner bids first.
HCP: 9	♣ 3	

Board: 5	♠ Q1094	The opponents are silent.
Dealer: S	♥ K1097	
Vul: None	♦ A2	You bid first.
HCP: 12	♣ K75	

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

Board: 1
Dealer: S
Vul: None
North HCP: 8
South HCP: 16
Contract: 4♠ N

North:
♠ AK1052
♥ 97
♦ 965
♣ J84

South:
♠ J874
♥ KJ3
♦ Q
♣ AKQ32

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

Board: 2
Dealer: N
Vul: EW
North HCP: 14
South HCP: 11
Contract: 1N S

North:
♠ A953
♥ K1092
♦ K3
♣ A42

South:
♠ J64
♥ AQJ
♦ Q982
♣ J107

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

Board: 3
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 4♠ N

North:
♠ KJ1086
♥ 964
♦ KQJ
♣ 82

South:
♠ Q32
♥ AK8
♦ 54
♣ KQ973

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

1. limit raise or better in ♠

Board: 4
Dealer: N
Vul: EW
North HCP: 12
South HCP: 9
Contract: 2♦ S

North:
♠ QJ97
♥ AK94
♦ —
♣ Q10962

South:
♠ 652
♥ Q83
♦ AQJ632
♣ 3

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

Board: 5
Dealer: S
Vul: None
North HCP: 15
South HCP: 12
Contract: 3N S

North:
♠ AK2
♥ J5
♦ J1085
♣ AQ93

South:
♠ Q1094
♥ K1097
♦ A2
♣ K75

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

1. Inverted minors

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 6	♠ 9	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AQ864	You bid first.
HCP: 15	♣ AKQ543	

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

Board: 8	♠ 106	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AQJ6	You bid first.
HCP: 14	♣ AQ1097	

Board: 9	♠ A864	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ A95	Partner bids first.
HCP: 13	♣ Q64	

Board: 10	♠ 4	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ AQ	You bid first.
HCP: 17	♣ KJ10852	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ QJ852		1♣	Pass	1♠
Vul: EW	♥ 3	♥ K874	Pass	2♦	Pass	2♠
North HCP: 15	♦ AQ864	♦ 102	AP			
South HCP: 6	♣ AKQ543	♣ 106				
Contract: 2♠ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q8743	♠ AJ10				1♣
Vul: Both	♥ J7	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 7	♦ K954	♦ A62	AP			
South HCP: 12	♣ J3	♣ 875				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ KJ72		1♣	Pass	1♥
Vul: NS	♥ J2	♥ Q1084	Pass	1NT	AP	
North HCP: 14	♦ AQJ6	♦ 1052				
South HCP: 9	♣ AQ1097	♣ K5				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1♣
Vul: Both	♥ QJ10	♥ A95	Pass	1♠	Pass	1NT
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ KQ86		1♣	Pass	1♠
Vul: NS	♥ AQJ9	♥ K73	Pass	2♥	Pass	3♦ ¹
North HCP: 17	♦ AQ	♦ 1084	Pass	3NT	AP	
South HCP: 12	♣ KJ10852	♣ A64				
Contract: 3N N						

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

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

Board: 7	♠ AJ10	The opponents are silent.
Dealer: S	♥ K1062	
Vul: Both	♦ A62	You bid first.
HCP: 12	♣ 875	

Board: 8	♠ KJ72	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: NS	♦ 1052	Partner bids first.
HCP: 9	♣ K5	

Board: 9	♠ K53	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ 843	You bid first.
HCP: 14	♣ AK105	

Board: 10	♠ 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: 6	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ QJ852		1♣	Pass	1♠
Vul: EW	♥ 3	♥ K874	Pass	2♦	Pass	2♠
North HCP: 15	♦ AQ864	♦ 102	AP			
South HCP: 6	♣ AKQ543	♣ 106				
Contract: 2♠ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q8743	♠ AJ10				1♣
Vul: Both	♥ J7	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 7	♦ K954	♦ A62	AP			
South HCP: 12	♣ J3	♣ 875				
Contract: 1N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ KJ72		1♣	Pass	1♥
Vul: NS	♥ J2	♥ Q1084	Pass	1NT	AP	
North HCP: 14	♦ AQJ6	♦ 1052				
South HCP: 9	♣ AQ1097	♣ K5				
Contract: 1N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ A864	♠ K53				1♣
Vul: Both	♥ QJ10	♥ A95	Pass	1♠	Pass	1NT
North HCP: 13	♦ A95	♦ 843	Pass	3NT	AP	
South HCP: 14	♣ Q64	♣ AK105				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ KQ86		1♣	Pass	1♠
Vul: NS	♥ AQJ9	♥ K73	Pass	2♥	Pass	3♦ ¹
North HCP: 17	♦ AQ	♦ 1084	Pass	3NT	AP	
South HCP: 12	♣ KJ10852	♣ A64				
Contract: 3N N						

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 11	♠ A4	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ Q8	Partner bids first.
HCP: 14	♣ Q10732	

Board: 12	♠ A1085	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ Q4	You bid first.
HCP: 13	♣ 954	

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

Board: 14	♠ J7	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ A1072	You bid first.
HCP: 13	♣ AKJ53	

Board: 15	♠ QJ108	The opponents are silent.
Dealer: S	♥ 963	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ KJ87	

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

Board: 11			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	2♦
North HCP: 14	♠ A4	♠ K62	Pass	2♠ ¹	Pass	3NT
South HCP: 16	♥ AQ95	♥ 6	Pass	4♣	Pass	4♦ ²
Contract: 6♣ S	♦ Q8	♦ AJ54	Pass	4NT ³	Pass	5♣ ⁴
	♣ Q10732	♣ AKJ95	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: 12			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: Both	♠ A1085	♠ KJ32	Pass	1♥	Pass	3NT
North HCP: 13	♥ AK43	♥ 9	AP			
South HCP: 16	♦ Q4	♦ AK632				
Contract: 3N S	♣ 954	♣ KQ10				

Board: 13			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ J985	♠ A106	1♦	1♥	Pass	1NT
North HCP: 13	♥ A109763	♥ K	Pass	2♠	Pass	3NT
South HCP: 13	♦ K	♦ J742	AP			
Contract: 3N S	♣ AJ	♣ KQ432				

Board: 14			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♠
Vul: None	♠ J7	♠ Q10963	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♥ 54	♥ AK86	Pass	3NT	AP	
South HCP: 11	♦ A1072	♦ Q53				
Contract: 3N N	♣ AKJ53	♣ 2				

1. New Minor Forcing

Board: 15			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ QJ108	♠ 4	Pass	1♠	Pass	1NT
North HCP: 7	♥ 963	♥ A108	AP			
South HCP: 14	♦ 64	♦ KJ97				
Contract: 1N S	♣ KJ87	♣ AQ953				

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 11	♠ K62	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AJ54	You bid first.
HCP: 16	♣ AKJ95	

Board: 12	♠ KJ32	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AK632	Partner bids first.
HCP: 16	♣ KQ10	

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

Board: 14	♠ Q10963	The opponents are silent.
Dealer: N	♥ AK86	
Vul: None	♦ Q53	Partner bids first.
HCP: 11	♣ 2	

Board: 15	♠ 4	The opponents are silent.
Dealer: S	♥ A108	
Vul: EW	♦ KJ97	You bid first.
HCP: 14	♣ AQ953	

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

Board: 11			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	2♦
North HCP: 14	♠ A4	♠ K62	Pass	2♠ ¹	Pass	3NT
South HCP: 16	♥ AQ95	♥ 6	Pass	4♣	Pass	4♦ ²
Contract: 6♣ S	♦ Q8	♦ AJ54	Pass	4NT ³	Pass	5♣ ⁴
	♣ Q10732	♣ AKJ95	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: 12			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: Both	♠ A1085	♠ KJ32	Pass	1♥	Pass	3NT
North HCP: 13	♥ AK43	♥ 9	AP			
South HCP: 16	♦ Q4	♦ AK632				
Contract: 3N S	♣ 954	♣ KQ10				

Board: 13			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ J985	♠ A106	1♦	1♥	Pass	1NT
North HCP: 13	♥ A109763	♥ K	Pass	2♠	Pass	3NT
South HCP: 13	♦ K	♦ J742	AP			
Contract: 3N S	♣ AJ	♣ KQ432				

Board: 14			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♠
Vul: None	♠ J7	♠ Q10963	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♥ 54	♥ AK86	Pass	3NT	AP	
South HCP: 11	♦ A1072	♦ Q53				
Contract: 3N N	♣ AKJ53	♣ 2				

1. New Minor Forcing

Board: 15			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ QJ108	♠ 4	Pass	1♠	Pass	1NT
North HCP: 7	♥ 963	♥ A108	AP			
South HCP: 14	♦ 64	♦ KJ97				
Contract: 1N S	♣ KJ87	♣ AQ953				

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 16	♠ KQ2	East Doubles 1♣ if possible.
Dealer: N	♥ 4	East Doubles 1NT if possible.
Vul: Both	♦ Q976	
HCP: 11	♣ KJ1082	You bid first.
Board: 17	♠ AK876	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J876	Partner bids first.
HCP: 15	♣ AK43	
Board: 18	♠ A742	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ 93	You bid first.
HCP: 13	♣ AJ7	
Board: 19	♠ 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: 16
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 9
 Contract: 1NX N

North:
 ♠ KQ2
 ♥ 4
 ♦ Q976
 ♣ KJ1082

South:
 ♠ 1086
 ♥ AQJ98
 ♦ 8
 ♣ Q753

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

Board: 17
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AK876
 ♥ —
 ♦ J876
 ♣ AK43

South:
 ♠ 102
 ♥ AQ32
 ♦ A4
 ♣ Q10852

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

Board: 18
 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: 19
 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 ¹	Pass	5♣ ²
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: 16	♠ 1086	East Doubles 1♣ if possible.
Dealer: N	♥ AQJ98	East Doubles 1NT if possible.
Vul: Both	♦ 8	
HCP: 9	♣ Q753	Partner bids first.
Board: 17	♠ 102	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: None	♦ A4	You bid first.
HCP: 12	♣ Q10852	
Board: 18	♠ QJ5	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	
Board: 19	♠ 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: 16
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 9
 Contract: 1NX N

North:
 ♠ KQ2
 ♥ 4
 ♦ Q976
 ♣ KJ1082

South:
 ♠ 1086
 ♥ AQJ98
 ♦ 8
 ♣ Q753

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

Board: 17
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AK876
 ♥ —
 ♦ J876
 ♣ AK43

South:
 ♠ 102
 ♥ AQ32
 ♦ A4
 ♣ Q10852

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

Board: 18
 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: 19
 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 ¹	Pass	5♣ ²
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: 20	♠ KQ6	The opponents are silent.
Dealer: N	♥ 10864	
Vul: NS	♦ AKQ	You bid first.
HCP: 19	♣ KQ3	
Board: 21	♠ J1083	West Bids 1♥ if possible.
Dealer: S	♥ AJ4	West Doubles 1NT if possible.
Vul: EW	♦ 1085	
HCP: 8	♣ Q42	Partner bids first.
Board: 22	♠ AJ	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ KJ8	You bid first.
HCP: 14	♣ AJ1097643	
Board: 23	♠ 94	West Bids 1♠ if possible.
Dealer: S	♥ KQ98	
Vul: Both	♦ KQ42	Partner bids first.
HCP: 11	♣ J74	
Board: 24	♠ K93	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: NS	♦ 8	You bid first.
HCP: 11	♣ AQ865	

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

Board: 20
Dealer: N
Vul: NS
North HCP: 19
South HCP: 13
Contract: 6♣ N

North:
♠ KQ6
♥ 10864
♦ AKQ
♣ KQ3

South:
♠ A10
♥ K3
♦ J952
♣ AJ754

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=1

Board: 21
Dealer: S
Vul: EW
North HCP: 8
South HCP: 14
Contract: 1NX S

North:
♠ J1083
♥ AJ4
♦ 1085
♣ Q42

South:
♠ A95
♥ K105
♦ K42
♣ KJ108

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

Board: 22
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: 23
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: 24
Dealer: N
Vul: NS
North HCP: 11
South HCP: 15
Contract: 5♣ N

North:
♠ K93
♥ Q1074
♦ 8
♣ AQ865

South:
♠ 74
♥ AK9
♦ A1043
♣ KJ97

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	3♣	Pass	3♥
Pass	5♣	AP	

1. Inverted minors

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 20 ♠ A10
Dealer: N ♥ K3
Vul: NS ♦ J952
HCP: 13 ♣ AJ754

The opponents are silent.

Partner bids first.

Board: 21 ♠ A95
Dealer: S ♥ K105
Vul: EW ♦ K42
HCP: 14 ♣ KJ108

West Bids 1♥ if possible.

West Doubles 1NT if possible.

You bid first.

Board: 22 ♠ 8632
Dealer: N ♥ QJ10654
Vul: EW ♦ A7
HCP: 10 ♣ K

The opponents are silent.

Partner bids first.

Board: 23 ♠ A106
Dealer: S ♥ 107
Vul: Both ♦ 65
HCP: 11 ♣ AK10952

West Bids 1♠ if possible.

You bid first.

Board: 24 ♠ 74
Dealer: N ♥ AK9
Vul: NS ♦ A1043
HCP: 15 ♣ KJ97

The opponents are silent.

Partner bids first.

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

Board: 20
Dealer: N
Vul: NS
North HCP: 19
South HCP: 13
Contract: 6♣ N

North:
♠ KQ6
♥ 10864
♦ AKQ
♣ KQ3

South:
♠ A10
♥ K3
♦ J952
♣ AJ754

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=1

Board: 21
Dealer: S
Vul: EW
North HCP: 8
South HCP: 14
Contract: 1NX S

North:
♠ J1083
♥ AJ4
♦ 1085
♣ Q42

South:
♠ A95
♥ K105
♦ K42
♣ KJ108

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

Board: 22
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: 23
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: 24
Dealer: N
Vul: NS
North HCP: 11
South HCP: 15
Contract: 5♣ N

North:
♠ K93
♥ Q1074
♦ 8
♣ AQ865

South:
♠ 74
♥ AK9
♦ A1043
♣ KJ97

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	3♣	Pass	3♥
Pass	5♣	AP	

1. Inverted minors

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 25	♠ AJ983	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ 1062	
Board: 26	♠ 854	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ KQ10632	
Board: 27	♠ AQJ9	West Bids 1♥ if possible.
Dealer: S	♥ QJ942	
Vul: None	♦ 107	Partner bids first.
HCP: 12	♣ Q10	
Board: 28	♠ KQ	East Doubles Pass if possible.
Dealer: N	♥ AQ82	
Vul: EW	♦ AJ8	You bid first.
HCP: 18	♣ Q1092	
Board: 29	♠ Q87	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ Q874	Partner bids first.
HCP: 13	♣ AQ65	

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

Board: 25
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 20
 Contract: 3N S

North:
 ♠ AJ983
 ♥ KJ9
 ♦ 75
 ♣ 1062

South:
 ♠ Q
 ♥ Q1083
 ♦ AQJ
 ♣ AKQ74

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

1. Fourth suit game force

Board: 26
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 854
 ♥ A9
 ♦ AQ
 ♣ KQ10632

South:
 ♠ A63
 ♥ J105
 ♦ 7632
 ♣ A95

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

Board: 27
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ AQJ9
 ♥ QJ942
 ♦ 107
 ♣ Q10

South:
 ♠ K432
 ♥ A
 ♦ AJ6
 ♣ 87654

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

Board: 28
 Dealer: N
 Vul: EW
 North HCP: 18
 South HCP: 12
 Contract: 6♥X S

North:
 ♠ KQ
 ♥ AQ82
 ♦ AJ8
 ♣ Q1092

South:
 ♠ A1064
 ♥ K754
 ♦ 104
 ♣ AJ8

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

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

Board: 29
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 2N S

North:
 ♠ Q87
 ♥ K7
 ♦ Q874
 ♣ AQ65

South:
 ♠ K1093
 ♥ AQ4
 ♦ 62
 ♣ K743

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

1. Inverted minors

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 25	♠ Q	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AKQ74	

Board: 26	♠ A63	The opponents are silent.
Dealer: N	♥ J105	
Vul: Both	♦ 7632	Partner bids first.
HCP: 9	♣ A95	

Board: 27	♠ K432	West Bids 1♥ if possible.
Dealer: S	♥ A	
Vul: None	♦ AJ6	You bid first.
HCP: 12	♣ 87654	

Board: 28	♠ A1064	East Doubles Pass if possible.
Dealer: N	♥ K754	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ AJ8	

Board: 29	♠ K1093	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ 62	You bid first.
HCP: 12	♣ K743	

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

Board: 25
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 20
 Contract: 3N S

North:
 ♠ AJ983
 ♥ KJ9
 ♦ 75
 ♣ 1062

South:
 ♠ Q
 ♥ Q1083
 ♦ AQJ
 ♣ AKQ74

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

1. Fourth suit game force

Board: 26
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 854
 ♥ A9
 ♦ AQ
 ♣ KQ10632

South:
 ♠ A63
 ♥ J105
 ♦ 7632
 ♣ A95

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

Board: 27
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ AQJ9
 ♥ QJ942
 ♦ 107
 ♣ Q10

South:
 ♠ K432
 ♥ A
 ♦ AJ6
 ♣ 87654

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

Board: 28
 Dealer: N
 Vul: EW
 North HCP: 18
 South HCP: 12
 Contract: 6♥X S

North:
 ♠ KQ
 ♥ AQ82
 ♦ AJ8
 ♣ Q1092

South:
 ♠ A1064
 ♥ K754
 ♦ 104
 ♣ AJ8

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

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

Board: 29
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 2N S

North:
 ♠ Q87
 ♥ K7
 ♦ Q874
 ♣ AQ65

South:
 ♠ K1093
 ♥ AQ4
 ♦ 62
 ♣ K743

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

1. Inverted minors

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 30	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ Q73	You bid first.
HCP: 13	♣ A108	

Board: 31	♠ 10875	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ 7653	Partner bids first.
HCP: 6	♣ J	

Board: 32	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ 983	You bid first.
HCP: 14	♣ KQJ3	

Board: 33	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ109	
Vul: NS	♦ J2	Partner bids first.
HCP: 15	♣ 9862	

Board: 34	♠ 74	East Bids 1♥ if possible.
Dealer: N	♥ Q6	
Vul: EW	♦ AK	You bid first.
HCP: 16	♣ AK109876	

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

Board: 30
 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
	1♣	Pass	1♦
Pass	1♠	Pass	2♦
Pass	3♦	AP	

Board: 31
 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
			1♣
Pass	1♥	Pass	2♣
AP			

Board: 32
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ AKJ5
 ♥ 108
 ♦ 983
 ♣ KQJ3

South:
 ♠ 9
 ♥ AKQJ9654
 ♦ KJ10
 ♣ 5

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

Board: 33
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AQ
 ♥ AKJ109
 ♦ J2
 ♣ 9862

South:
 ♠ J94
 ♥ Q8
 ♦ K43
 ♣ AQ1073

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

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	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 30	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	

Board: 31	♠ AK6	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ 8	You bid first.
HCP: 20	♣ AKQ986	

Board: 32	♠ 9	The opponents are silent.
Dealer: N	♥ AKQJ9654	
Vul: None	♦ KJ10	Partner bids first.
HCP: 14	♣ 5	

Board: 33	♠ J94	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ K43	You bid first.
HCP: 12	♣ AQ1073	

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

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

Board: 30
 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
	1♣	Pass	1♦
Pass	1♠	Pass	2♦
Pass	3♦	AP	

Board: 31
 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
			1♣
Pass	1♥	Pass	2♣
AP			

Board: 32
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ AKJ5
 ♥ 108
 ♦ 983
 ♣ KQJ3

South:
 ♠ 9
 ♥ AKQJ9654
 ♦ KJ10
 ♣ 5

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

Board: 33
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AQ
 ♥ AKJ109
 ♦ J2
 ♣ 9862

South:
 ♠ J94
 ♥ Q8
 ♦ K43
 ♣ AQ1073

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

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	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 35	♠ 1042	The opponents are silent.
Dealer: S	♥ J965	
Vul: EW	♦ AJ76	Partner bids first.
HCP: 7	♣ J3	

Board: 36	♠ J5	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: Both	♦ 82	You bid first.
HCP: 12	♣ AQJ94	

Board: 37	♠ K976	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ A8	

Board: 38	♠ Q75	The opponents are silent.
Dealer: N	♥ AK104	
Vul: Both	♦ K94	You bid first.
HCP: 12	♣ 986	

Board: 39	♠ 742	West Bids 1♥ if possible.
Dealer: S	♥ A52	
Vul: Both	♦ KQ83	Partner bids first.
HCP: 13	♣ A42	

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

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ AKQ3				1♣
Vul: EW	♥ J965	♥ K1042	Pass	1♥	Pass	4♥
North HCP: 7	♦ AJ76	♦ Q	AP			
South HCP: 18	♣ J3	♣ A1075				
Contract: 4♥ N						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AQ32		1♣	Pass	1♦
Vul: Both	♥ KJ98	♥ 4	Pass	1♥	Pass	1♠ ¹
North HCP: 12	♦ 82	♦ AKQJ4	Pass	2♣	Pass	3♠
South HCP: 19	♣ AQJ94	♣ K75	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 37	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: 38	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: 39	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ A1063				1♣
Vul: Both	♥ A52	♥ QJ4	1♥	3NT	AP	
North HCP: 13	♦ KQ83	♦ 4				
South HCP: 11	♣ A42	♣ KJ1076				
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 35	♠ AKQ3	The opponents are silent.
Dealer: S	♥ K1042	
Vul: EW	♦ Q	You bid first.
HCP: 18	♣ A1075	

Board: 36	♠ AQ32	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AKQJ4	Partner bids first.
HCP: 19	♣ K75	

Board: 37	♠ AQ10	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ 8762	You bid first.
HCP: 12	♣ KQJ107	

Board: 38	♠ A842	The opponents are silent.
Dealer: N	♥ 9753	
Vul: Both	♦ AQ	Partner bids first.
HCP: 17	♣ AK2	

Board: 39	♠ A1063	West Bids 1♥ if possible.
Dealer: S	♥ QJ4	
Vul: Both	♦ 4	You bid first.
HCP: 11	♣ KJ1076	

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

Board: 35
 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: 36
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 19
 Contract: 3N N

North:
 ♠ J5
 ♥ KJ98
 ♦ 82
 ♣ AQJ94

South:
 ♠ AQ32
 ♥ 4
 ♦ AKQJ4
 ♣ K75

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

1. Fourth suit game force

Board: 37
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N S

North:
 ♠ K976
 ♥ AJ95
 ♦ K94
 ♣ A8

South:
 ♠ AQ10
 ♥ 3
 ♦ 8762
 ♣ KQJ107

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

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 17
 Contract: 4♥ S

North:
 ♠ Q75
 ♥ AK104
 ♦ K94
 ♣ 986

South:
 ♠ A842
 ♥ 9753
 ♦ AQ
 ♣ AK2

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

Board: 39
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3N N

North:
 ♠ 742
 ♥ A52
 ♦ KQ83
 ♣ A42

South:
 ♠ A1063
 ♥ QJ4
 ♦ 4
 ♣ KJ1076

West	North	East	South
			1♣
1♥	3NT	AP	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 40	♠ J982	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ A2	You bid first.
HCP: 13	♣ J102	

Board: 41	♠ AJ85	The opponents are silent.
Dealer: S	♥ A984	
Vul: NS	♦ 83	Partner bids first.
HCP: 9	♣ 873	

Board: 42	♠ 10	The opponents are silent.
Dealer: N	♥ K863	
Vul: EW	♦ Q2	You bid first.
HCP: 13	♣ AKJ965	

Board: 43	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: Both	♦ 8542	Partner bids first.
HCP: 10	♣ 3	

Board: 44	♠ 972	East Bids 1♦ if possible.
Dealer: N	♥ AK8	
Vul: Both	♦ K	You bid first.
HCP: 15	♣ KQ10764	

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J982	♠ Q4		1♣	Pass	1♥
Vul: None	♥ AK42	♥ Q10876				
North HCP: 13	♦ A2	♦ 10863	Pass	2♥	AP	
South HCP: 7	♣ J102	♣ K9				
Contract: 2♥ S						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AJ85	♠ KQ96				1♣
Vul: NS	♥ A984	♥ KQ6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 83	♦ Q65	Pass	3♠	Pass	4♠
South HCP: 19	♣ 873	♣ AK6	AP			
Contract: 4♠ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AK752		1♣	Pass	1♠
Vul: EW	♥ K863	♥ Q1094	Pass	2♣	Pass	2♥
North HCP: 13	♦ Q2	♦ J64	Pass	3♥	AP	
South HCP: 10	♣ AKJ965	♣ 3				
Contract: 3♥ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ K				1♣
Vul: Both	♥ AJ105	♥ Q832	Pass	1♥	Pass	3♥
North HCP: 10	♦ 8542	♦ K3	Pass	4♥	AP	
South HCP: 15	♣ 3	♣ AK10752				
Contract: 4♥ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ K103		1♣	1♦	1♥
Vul: Both	♥ AK8	♥ Q1043				
North HCP: 15	♦ K	♦ AJ10853	Pass	2♣	AP	
South HCP: 10	♣ KQ10764	♣ —				
Contract: 2♣ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 40	♠ Q4	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: None	♦ 10863	Partner bids first.
HCP: 7	♣ K9	
Board: 41	♠ KQ96	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ Q65	You bid first.
HCP: 19	♣ AK6	
Board: 42	♠ AK752	The opponents are silent.
Dealer: N	♥ Q1094	
Vul: EW	♦ J64	Partner bids first.
HCP: 10	♣ 3	
Board: 43	♠ K	The opponents are silent.
Dealer: S	♥ Q832	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ AK10752	
Board: 44	♠ K103	East Bids 1♦ if possible.
Dealer: N	♥ Q1043	
Vul: Both	♦ AJ10853	Partner bids first.
HCP: 10	♣ —	

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J982	♠ Q4		1♣	Pass	1♥
Vul: None	♥ AK42	♥ Q10876				
North HCP: 13	♦ A2	♦ 10863	Pass	2♥	AP	
South HCP: 7	♣ J102	♣ K9				
Contract: 2♥ S						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AJ85	♠ KQ96				1♣
Vul: NS	♥ A984	♥ KQ6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 83	♦ Q65	Pass	3♠	Pass	4♠
South HCP: 19	♣ 873	♣ AK6	AP			
Contract: 4♠ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AK752		1♣	Pass	1♠
Vul: EW	♥ K863	♥ Q1094	Pass	2♣	Pass	2♥
North HCP: 13	♦ Q2	♦ J64	Pass	3♥	AP	
South HCP: 10	♣ AKJ965	♣ 3				
Contract: 3♥ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ K				1♣
Vul: Both	♥ AJ105	♥ Q832	Pass	1♥	Pass	3♥
North HCP: 10	♦ 8542	♦ K3	Pass	4♥	AP	
South HCP: 15	♣ 3	♣ AK10752				
Contract: 4♥ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ K103		1♣	1♦	1♥
Vul: Both	♥ AK8	♥ Q1043				
North HCP: 15	♦ K	♦ AJ10853	Pass	2♣	AP	
South HCP: 10	♣ KQ10764	♣ —				
Contract: 2♣ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 45	♠ 10	The opponents are silent.
Dealer: S	♥ A1097	
Vul: NS	♦ AJ965	Partner bids first.
HCP: 9	♣ 942	

Board: 46	♠ AK	East Bids 1♠ if possible.
Dealer: N	♥ Q754	
Vul: None	♦ Q2	You bid first.
HCP: 14	♣ QJ1093	

Board: 47	♠ K10652	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 48	♠ J1075	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ K	You bid first.
HCP: 12	♣ AQ8754	

Board: 49	♠ A64	The opponents are silent.
Dealer: S	♥ 963	
Vul: NS	♦ J65	Partner bids first.
HCP: 12	♣ AQJ6	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 45	♠ K98	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ 1073	You bid first.
HCP: 11	♣ AKJ106	

Board: 46	♠ J642	East Bids 1♠ if possible.
Dealer: N	♥ A6	
Vul: None	♦ A984	Partner bids first.
HCP: 9	♣ 765	

Board: 47	♠ A843	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ K87	You bid first.
HCP: 13	♣ AQ54	

Board: 48	♠ AKQ62	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ J976	Partner bids first.
HCP: 15	♣ 9	

Board: 49	♠ 1092	The opponents are silent.
Dealer: S	♥ AK108	
Vul: NS	♦ A92	You bid first.
HCP: 14	♣ K92	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 50	♠ A9	East Bids 1NT if possible.
Dealer: N	♥ A632	
Vul: Both	♦ 64	You bid first.
HCP: 12	♣ KJ842	
Board: 51	♠ 106	The opponents are silent.
Dealer: S	♥ J107643	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	
Board: 52	♠ Q852	East Bids 1♦ if possible.
Dealer: N	♥ 7	
Vul: None	♦ KQ5	You bid first.
HCP: 11	♣ A8542	
Board: 53	♠ 832	The opponents are silent.
Dealer: S	♥ A1062	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 54	♠ A8	East Bids 1♦ if possible.
Dealer: N	♥ K4	
Vul: None	♦ A2	You bid first.
HCP: 17	♣ AQ106532	

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

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 2♠ S

North:
 ♠ A9
 ♥ A632
 ♦ 64
 ♣ KJ842

South:
 ♠ KJ876
 ♥ KJ1094
 ♦ K3
 ♣ 5

West	North	East	South
	1♣	1NT	2♠
AP			

Board: 51
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ 106
 ♥ J107643
 ♦ QJ8
 ♣ Q6

South:
 ♠ AKQ5
 ♥ A952
 ♦ 74
 ♣ 954

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

Board: 52
 Dealer: N
 Vul: None
 North HCP: 11
 South HCP: 8
 Contract: 2♠ N

North:
 ♠ Q852
 ♥ 7
 ♦ KQ5
 ♣ A8542

South:
 ♠ K9643
 ♥ J1054
 ♦ A107
 ♣ 10

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

Board: 53
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ 832
 ♥ A1062
 ♦ A8
 ♣ KQJ6

South:
 ♠ AQJ10
 ♥ KQJ5
 ♦ 43
 ♣ 972

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

1. Cue bid, surplus

Board: 54
 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	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 50	♠ KJ876	East Bids 1NT if possible.
Dealer: N	♥ KJ1094	
Vul: Both	♦ K3	Partner bids first.
HCP: 11	♣ 5	

Board: 51	♠ AKQ5	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ 74	You bid first.
HCP: 13	♣ 954	

Board: 52	♠ K9643	East Bids 1♦ if possible.
Dealer: N	♥ J1054	
Vul: None	♦ A107	Partner bids first.
HCP: 8	♣ 10	

Board: 53	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ 972	

Board: 54	♠ Q52	East Bids 1♦ if possible.
Dealer: N	♥ 9653	
Vul: None	♦ KQ954	Partner bids first.
HCP: 8	♣ J	

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

Board: 50
Dealer: N
Vul: Both
North HCP: 12
South HCP: 11
Contract: 2♠ S

North:
♠ A9
♥ A632
♦ 64
♣ KJ842

South:
♠ KJ876
♥ KJ1094
♦ K3
♣ 5

West	North	East	South
	1♣	1NT	2♠
AP			

Board: 51
Dealer: S
Vul: Both
North HCP: 6
South HCP: 13
Contract: 2♥ N

North:
♠ 106
♥ J107643
♦ QJ8
♣ Q6

South:
♠ AKQ5
♥ A952
♦ 74
♣ 954

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

Board: 52
Dealer: N
Vul: None
North HCP: 11
South HCP: 8
Contract: 2♠ N

North:
♠ Q852
♥ 7
♦ KQ5
♣ A8542

South:
♠ K9643
♥ J1054
♦ A107
♣ 10

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

Board: 53
Dealer: S
Vul: Both
North HCP: 14
South HCP: 13
Contract: 4♥ N

North:
♠ 832
♥ A1062
♦ A8
♣ KQJ6

South:
♠ AQJ10
♥ KQJ5
♦ 43
♣ 972

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

1. Cue bid, surplus

Board: 54
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	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 55	♠ AKQ10976	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ A	Partner bids first.
HCP: 15	♣ Q63	
Board: 56	♠ J3	East Bids 1♦ if possible.
Dealer: N	♥ K108	
Vul: NS	♦ A62	You bid first.
HCP: 12	♣ A6542	
Board: 57	♠ AJ73	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ AK82	Partner bids first.
HCP: 18	♣ AQ	
Board: 58	♠ Q106	The opponents are silent.
Dealer: N	♥ 9865	
Vul: NS	♦ AK5	You bid first.
HCP: 12	♣ QJ9	

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

Board: 55
Dealer: S
Vul: NS
North HCP: 15
South HCP: 14
Contract: 6♠ N

North:
♠ AKQ10976
♥ 75
♦ A
♣ Q63

South:
♠ 542
♥ AJ106
♦ KQ8
♣ A82

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

1. Cue bid, a ♦ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0
5. King ask by 5NT
6. K=1

Board: 56
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♦ ¹	Pass	4♥
	AP		

1. limit raise or better in ♥

Board: 57
Dealer: S
Vul: Both
North HCP: 18
South HCP: 11
Contract: 3N S

North:
♠ AJ73
♥ 763
♦ AK82
♣ AQ

South:
♠ 6
♥ AK102
♦ J106
♣ K7652

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

Board: 58
Dealer: N
Vul: NS
North HCP: 12
South HCP: 18
Contract: 3N N

North:
♠ Q106
♥ 9865
♦ AK5
♣ QJ9

South:
♠ AK3
♥ AKJ
♦ 632
♣ K1074

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

1. Inverted minors

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 55	♠ 542	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: NS	♦ KQ8	You bid first.
HCP: 14	♣ A82	

Board: 56	♠ K	East Bids 1♦ if possible.
Dealer: N	♥ AQJ975	
Vul: NS	♦ KQ85	Partner bids first.
HCP: 16	♣ J9	

Board: 57	♠ 6	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ J106	You bid first.
HCP: 11	♣ K7652	

Board: 58	♠ AK3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 632	Partner bids first.
HCP: 18	♣ K1074	

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

Board: 55
Dealer: S
Vul: NS
North HCP: 15
South HCP: 14
Contract: 6♠ N

North:
♠ AKQ10976
♥ 75
♦ A
♣ Q63

South:
♠ 542
♥ AJ106
♦ KQ8
♣ A82

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

1. Cue bid, a ♦ stopper
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0
5. King ask by 5NT
6. K=1

Board: 56
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♦ ¹	Pass	4♥
	AP		

1. limit raise or better in ♥

Board: 57
Dealer: S
Vul: Both
North HCP: 18
South HCP: 11
Contract: 3N S

North:
♠ AJ73
♥ 763
♦ AK82
♣ AQ

South:
♠ 6
♥ AK102
♦ J106
♣ K7652

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

Board: 58
Dealer: N
Vul: NS
North HCP: 12
South HCP: 18
Contract: 3N N

North:
♠ Q106
♥ 9865
♦ AK5
♣ QJ9

South:
♠ AK3
♥ AKJ
♦ 632
♣ K1074

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

1. Inverted minors

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 59 ♠ Q1082 The opponents are silent.
Dealer: S ♥ QJ54
Vul: Both ♦ KJ73 Partner bids first.
HCP: 9 ♣ 9

Board: 60 ♠ AQ6 The opponents are silent.
Dealer: N ♥ QJ107
Vul: EW ♦ 92 You bid first.
HCP: 13 ♣ KJ64

Board: 61 ♠ 852 The opponents are silent.
Dealer: S ♥ KQ9872
Vul: Both ♦ A3 Partner bids first.
HCP: 11 ♣ Q8

Board: 62 ♠ AQ97 East Bids 1♠ if possible.
Dealer: N ♥ 853 East Doubles Pass if possible.
Vul: NS ♦ 64 West Bids 2♥ if possible.
HCP: 13 ♣ AK97 You bid first.

Board: 63 ♠ AKQ West Bids 1♥ if possible.
Dealer: S ♥ 9762
Vul: EW ♦ KJ432 Partner bids first.
HCP: 13 ♣ 2

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

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ J3				1♣
Vul: Both	♥ QJ54	♥ K8	Pass	1♥	Pass	2♣
North HCP: 9	♦ KJ73	♦ A95	AP			
South HCP: 13	♣ 9	♣ AJ10542				
Contract: 2♣ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842		1♣	Pass	1♠
Vul: EW	♥ QJ107	♥ 52	Pass	1NT	AP	
North HCP: 13	♦ 92	♦ KJ65				
South HCP: 7	♣ KJ64	♣ 98				
Contract: 1N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ 3				1♣
Vul: Both	♥ KQ9872	♥ A	Pass	1♥	Pass	2♣
North HCP: 11	♦ A3	♦ Q8652	Pass	3♥	AP	
South HCP: 11	♣ Q8	♣ AJ9765				
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84		1♣	1♠	2♣
Vul: NS	♥ 853	♥ AK	Pass	Pass	X	Pass
North HCP: 13	♦ 64	♦ J8753	2♥	3♣	AP	
South HCP: 8	♣ AK97	♣ 8652				
Contract: 3♣ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1♣
Vul: EW	♥ 9762	♥ QJ3	1♥	2♦ ¹	Pass	3♣
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3♣ S						

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 59	♠ J3	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ A95	You bid first.
HCP: 13	♣ AJ10542	

Board: 60	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 61	♠ 3	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ Q8652	You bid first.
HCP: 11	♣ AJ9765	

Board: 62	♠ 84	East Bids 1♠ if possible.
Dealer: N	♥ AK	East Doubles Pass if possible.
Vul: NS	♦ J8753	West Bids 2♥ if possible.
HCP: 8	♣ 8652	Partner bids first.

Board: 63	♠ 843	West Bids 1♥ if possible.
Dealer: S	♥ QJ3	
Vul: EW	♦ A8	You bid first.
HCP: 13	♣ AQ983	

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

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q1082	♠ J3				1♣
Vul: Both	♥ QJ54	♥ K8	Pass	1♥	Pass	2♣
North HCP: 9	♦ KJ73	♦ A95	AP			
South HCP: 13	♣ 9	♣ AJ10542				
Contract: 2♣ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K10842		1♣	Pass	1♠
Vul: EW	♥ QJ107	♥ 52	Pass	1NT	AP	
North HCP: 13	♦ 92	♦ KJ65				
South HCP: 7	♣ KJ64	♣ 98				
Contract: 1N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ 3				1♣
Vul: Both	♥ KQ9872	♥ A	Pass	1♥	Pass	2♣
North HCP: 11	♦ A3	♦ Q8652	Pass	3♥	AP	
South HCP: 11	♣ Q8	♣ AJ9765				
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 84		1♣	1♠	2♣
Vul: NS	♥ 853	♥ AK	Pass	Pass	X	Pass
North HCP: 13	♦ 64	♦ J8753	2♥	3♣	AP	
South HCP: 8	♣ AK97	♣ 8652				
Contract: 3♣ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AKQ	♠ 843				1♣
Vul: EW	♥ 9762	♥ QJ3	1♥	2♦ ¹	Pass	3♣
North HCP: 13	♦ KJ432	♦ A8	AP			
South HCP: 13	♣ 2	♣ AQ983				
Contract: 3♣ S						

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 64	♠ 104	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ A5	You bid first.
HCP: 16	♣ AKQJ105	
Board: 65	♠ 32	The opponents are silent.
Dealer: S	♥ Q832	
Vul: NS	♦ K87	Partner bids first.
HCP: 8	♣ K765	
Board: 66	♠ A1042	East Bids 3♣ if possible.
Dealer: N	♥ J96	
Vul: Both	♦ KQ8	You bid first.
HCP: 13	♣ K84	
Board: 67	♠ KJ76	West Bids 1♥ if possible.
Dealer: S	♥ 843	East Bids 1NT if possible.
Vul: NS	♦ 985	
HCP: 7	♣ K64	Partner bids first.
Board: 68	♠ AK6	East Doubles 1NT if possible.
Dealer: N	♥ K94	
Vul: None	♦ Q109	You bid first.
HCP: 13	♣ J974	

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

Board: 64
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 15
 Contract: 5♣ N

North:
 ♠ 104
 ♥ Q64
 ♦ A5
 ♣ AKQJ105

South:
 ♠ AKJ63
 ♥ KJ10
 ♦ K87
 ♣ 63

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

Board: 65
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 17
 Contract: 4♣ S

North:
 ♠ 32
 ♥ Q832
 ♦ K87
 ♣ K765

South:
 ♠ AKQ8
 ♥ K10
 ♦ 96
 ♣ AJ932

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

Board: 66
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3♣X E

North:
 ♠ A1042
 ♥ J96
 ♦ KQ8
 ♣ K84

South:
 ♠ KQ8
 ♥ Q10874
 ♦ A1094
 ♣ 9

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 12
 Contract: 1N E

North:
 ♠ KJ76
 ♥ 843
 ♦ 985
 ♣ K64

South:
 ♠ 983
 ♥ 1075
 ♦ AQJ
 ♣ AJ87

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

Board: 68
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 7
 Contract: 1NX N

North:
 ♠ AK6
 ♥ K94
 ♦ Q109
 ♣ J974

South:
 ♠ 9843
 ♥ 8732
 ♦ AK754
 ♣ —

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 64	♠ AKJ63	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ K87	Partner bids first.
HCP: 15	♣ 63	
Board: 65	♠ AKQ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ 96	You bid first.
HCP: 17	♣ AJ932	
Board: 66	♠ KQ8	East Bids 3♣ if possible.
Dealer: N	♥ Q10874	
Vul: Both	♦ A1094	Partner bids first.
HCP: 11	♣ 9	
Board: 67	♠ 983	West Bids 1♥ if possible.
Dealer: S	♥ 1075	East Bids 1NT if possible.
Vul: NS	♦ AQJ	
HCP: 12	♣ AJ87	You bid first.
Board: 68	♠ 9843	East Doubles 1NT if possible.
Dealer: N	♥ 8732	
Vul: None	♦ AK754	Partner bids first.
HCP: 7	♣ —	

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

Board: 64
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 15
 Contract: 5♣ N

North:
 ♠ 104
 ♥ Q64
 ♦ A5
 ♣ AKQJ105

South:
 ♠ AKJ63
 ♥ KJ10
 ♦ K87
 ♣ 63

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

Board: 65
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 17
 Contract: 4♣ S

North:
 ♠ 32
 ♥ Q832
 ♦ K87
 ♣ K765

South:
 ♠ AKQ8
 ♥ K10
 ♦ 96
 ♣ AJ932

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

Board: 66
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3♣X E

North:
 ♠ A1042
 ♥ J96
 ♦ KQ8
 ♣ K84

South:
 ♠ KQ8
 ♥ Q10874
 ♦ A1094
 ♣ 9

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 12
 Contract: 1N E

North:
 ♠ KJ76
 ♥ 843
 ♦ 985
 ♣ K64

South:
 ♠ 983
 ♥ 1075
 ♦ AQJ
 ♣ AJ87

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

Board: 68
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 7
 Contract: 1NX N

North:
 ♠ AK6
 ♥ K94
 ♦ Q109
 ♣ J974

South:
 ♠ 9843
 ♥ 8732
 ♦ AK754
 ♣ —

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 69	♠ AKQJ8	West Bids 1♦ if possible.
Dealer: S	♥ Q105	West Bids 2♦ if possible.
Vul: Both	♦ J8	
HCP: 13	♣ 1083	Partner bids first.

Board: 70	♠ A65	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 71	♠ 643	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ AQ75	Partner bids first.
HCP: 11	♣ Q75	

Board: 72	♠ Q764	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ A72	You bid first.
HCP: 12	♣ A8752	

Board: 73	♠ AJ103	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 86543	Partner bids first.
HCP: 12	♣ K5	

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

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ8	♠ 1042				1♣
Vul: Both	♥ Q105	♥ J94	1♦	1♠	Pass	1NT
North HCP: 13	♦ J8	♦ Q10	2♦	3♠	Pass	4♠
South HCP: 12	♣ 1083	♣ AKQ62	AP			
Contract: 4♠ N						

Board: 70	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: 71	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: 72	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: 73	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						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 69	♠ 1042	West Bids 1♦ if possible.
Dealer: S	♥ J94	West Bids 2♦ if possible.
Vul: Both	♦ Q10	
HCP: 12	♣ AKQ62	You bid first.
Board: 70	♠ K10943	The opponents are silent.
Dealer: N	♥ K654	
Vul: None	♦ K85	Partner bids first.
HCP: 9	♣ 8	
Board: 71	♠ 92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ K3	You bid first.
HCP: 13	♣ AK10964	
Board: 72	♠ KJ93	The opponents are silent.
Dealer: N	♥ AJ1042	
Vul: Both	♦ K964	Partner bids first.
HCP: 12	♣ —	
Board: 73	♠ K92	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ AJ	You bid first.
HCP: 12	♣ Q10984	

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

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AKQJ8	♠ 1042				1♣
Vul: Both	♥ Q105	♥ J94	1♦	1♠	Pass	1NT
North HCP: 13	♦ J8	♦ Q10	2♦	3♠	Pass	4♠
South HCP: 12	♣ 1083	♣ AKQ62	AP			
Contract: 4♠ N						

Board: 70	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: 71	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: 72	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: 73	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						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 74	♠ QJ53	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ A97	You bid first.
HCP: 12	♣ AJ98	

Board: 75	♠ A54	West Bids 1♥ if possible.
Dealer: S	♥ 87	
Vul: Both	♦ KQ742	Partner bids first.
HCP: 9	♣ 1072	

Board: 76	♠ 32	East Bids 2♣ if possible.
Dealer: N	♥ A964	
Vul: None	♦ K75	You bid first.
HCP: 12	♣ KQ72	

Board: 77	♠ 93	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ A62	Partner bids first.
HCP: 11	♣ A9743	

Board: 78	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 1085	You bid first.
HCP: 13	♣ AJ742	

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

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K87		1♣	Pass	1NT
Vul: EW	♥ 54	♥ KJ8				
North HCP: 12	♦ A97	♦ 642	AP			
South HCP: 10	♣ AJ98	♣ K753				
Contract: 1N S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ J7				1♣
Vul: Both	♥ 87	♥ A642				
North HCP: 9	♦ KQ742	♦ A95	1♥	1NT	AP	
South HCP: 12	♣ 1072	♣ K653				
Contract: 1N N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ K9874		1♣	Pass	1♠
Vul: None	♥ A964	♥ Q8532	Pass	1NT	2♣	2♥
North HCP: 12	♦ K75	♦ A96	Pass	3♥	Pass	4♥
South HCP: 9	♣ KQ72	♣ —	AP			
Contract: 4♥ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AKJ8				1♣
Vul: Both	♥ QJ2	♥ 6	Pass	2♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A62	♦ KJ9	Pass	5♣	AP	
South HCP: 15	♣ A9743	♣ K10862	1. Inverted minors			
Contract: 5♣ S			2. Splitter			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1♣	Pass	1♠
Vul: None	♥ AK	♥ Q93				
North HCP: 13	♦ 1085	♦ 763	Pass	1NT	Pass	2NT
South HCP: 13	♣ AJ742	♣ Q85	Pass	3NT	AP	
Contract: 3N N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 74	♠ K87	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ 642	Partner bids first.
HCP: 10	♣ K753	

Board: 75	♠ J7	West Bids 1♥ if possible.
Dealer: S	♥ A642	
Vul: Both	♦ A95	You bid first.
HCP: 12	♣ K653	

Board: 76	♠ K9874	East Bids 2♣ if possible.
Dealer: N	♥ Q8532	
Vul: None	♦ A96	Partner bids first.
HCP: 9	♣ —	

Board: 77	♠ AKJ8	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KJ9	You bid first.
HCP: 15	♣ K10862	

Board: 78	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ 763	Partner bids first.
HCP: 13	♣ Q85	

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

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K87		1♣	Pass	1NT
Vul: EW	♥ 54	♥ KJ8				
North HCP: 12	♦ A97	♦ 642	AP			
South HCP: 10	♣ AJ98	♣ K753				
Contract: 1N S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ J7				1♣
Vul: Both	♥ 87	♥ A642				
North HCP: 9	♦ KQ742	♦ A95	1♥	1NT	AP	
South HCP: 12	♣ 1072	♣ K653				
Contract: 1N N						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ K9874		1♣	Pass	1♠
Vul: None	♥ A964	♥ Q8532	Pass	1NT	2♣	2♥
North HCP: 12	♦ K75	♦ A96	Pass	3♥	Pass	4♥
South HCP: 9	♣ KQ72	♣ —	AP			
Contract: 4♥ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AKJ8				1♣
Vul: Both	♥ QJ2	♥ 6	Pass	2♣ ¹	Pass	4♥ ²
North HCP: 11	♦ A62	♦ KJ9	Pass	5♣	AP	
South HCP: 15	♣ A9743	♣ K10862	1. Inverted minors			
Contract: 5♣ S			2. Splitter			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1♣	Pass	1♠
Vul: None	♥ AK	♥ Q93				
North HCP: 13	♦ 1085	♦ 763	Pass	1NT	Pass	2NT
South HCP: 13	♣ AJ742	♣ Q85	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 79	♠ A5	The opponents are silent.
Dealer: S	♥ A9532	
Vul: Both	♦ 109842	Partner bids first.
HCP: 11	♣ K	

Board: 80	♠ K	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: None	♦ J10	You bid first.
HCP: 13	♣ AJ10975	

Board: 81	♠ AK	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ Q542	Partner bids first.
HCP: 17	♣ K1074	

Board: 82	♠ KJ10	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ K	You bid first.
HCP: 12	♣ Q87642	

Board: 83	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ K652	Partner bids first.
HCP: 12	♣ K3	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ QJ73				1♣
Vul: Both	♥ A9532	♥ KQ87	Pass	1♥	Pass	2♥
North HCP: 11	♦ 109842	♦ 6	Pass	4♥	AP	
South HCP: 14	♣ K	♣ AQ73				
Contract: 4♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AQ1074		1♣	Pass	2♠
Vul: None	♥ KJ98	♥ A76	Pass	3♥	Pass	4♥
North HCP: 13	♦ J10	♦ AK8	AP			
South HCP: 17	♣ AJ10975	♣ 64				
Contract: 4♥ N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 107				1♣
Vul: NS	♥ AJ9	♥ Q543	Pass	2♣ ¹	Pass	2♦
North HCP: 17	♦ Q542	♦ AJ	Pass	3NT	AP	
South HCP: 14	♣ K1074	♣ AQJ65				
Contract: 3N N						

1. Inverted minors

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q95		1♣	Pass	1NT
Vul: NS	♥ K86	♥ A97	Pass	2♣	AP	
North HCP: 12	♦ K	♦ 10876				
South HCP: 9	♣ Q87642	♣ K109				
Contract: 2♣ N						

Board: 83	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						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 79	♠ QJ73	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ 6	You bid first.
HCP: 14	♣ AQ73	

Board: 80	♠ AQ1074	The opponents are silent.
Dealer: N	♥ A76	
Vul: None	♦ AK8	Partner bids first.
HCP: 17	♣ 64	

Board: 81	♠ 107	The opponents are silent.
Dealer: S	♥ Q543	
Vul: NS	♦ AJ	You bid first.
HCP: 14	♣ AQJ65	

Board: 82	♠ Q95	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ 10876	Partner bids first.
HCP: 9	♣ K109	

Board: 83	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: Both	♦ AQ	You bid first.
HCP: 14	♣ AJ2	

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

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 14
 Contract: 4♥ N

North:
 ♠ A5
 ♥ A9532
 ♦ 109842
 ♣ K

South:
 ♠ QJ73
 ♥ KQ87
 ♦ 6
 ♣ AQ73

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

Board: 80
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 17
 Contract: 4♥ N

North:
 ♠ K
 ♥ KJ98
 ♦ J10
 ♣ AJ10975

South:
 ♠ AQ1074
 ♥ A76
 ♦ AK8
 ♣ 64

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

Board: 81
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 14
 Contract: 3N N

North:
 ♠ AK
 ♥ AJ9
 ♦ Q542
 ♣ K1074

South:
 ♠ 107
 ♥ Q543
 ♦ AJ
 ♣ AQJ65

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

1. Inverted minors

Board: 82
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ KJ10
 ♥ K86
 ♦ K
 ♣ Q87642

South:
 ♠ Q95
 ♥ A97
 ♦ 10876
 ♣ K109

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

Board: 83
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 4♥ N

North:
 ♠ 1086
 ♥ AQ86
 ♦ K652
 ♣ K3

South:
 ♠ Q543
 ♥ J1042
 ♦ AQ
 ♣ AJ2

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 84	♠ KQ6	East Bids 1♠ if possible.
Dealer: N	♥ 1095	West Bids 2♠ if possible.
Vul: None	♦ K8	
HCP: 13	♣ KQ942	You bid first.

Board: 85	♠ J964	West Bids 1♠ if possible.
Dealer: S	♥ K10	
Vul: EW	♦ K1084	Partner bids first.
HCP: 13	♣ KQJ	

Board: 86	♠ AJ4	The opponents are silent.
Dealer: N	♥ 9653	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ Q109	

Board: 87	♠ QJ1087	West Bids 1♥ if possible.
Dealer: S	♥ A108	
Vul: Both	♦ A85	Partner bids first.
HCP: 13	♣ Q6	

Board: 88	♠ A103	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ 72	You bid first.
HCP: 14	♣ A973	

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

Board: 84	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: 85	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: EW	♥ K10	♥ AQ84	1♠	2NT ¹	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97632		1♣	Pass	1♠
Vul: Both	♥ 9653	♥ A42	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ AJ6	♦ K9	Pass	2♠ ²	Pass	4♠
South HCP: 14	♣ Q109	♣ AK4	AP			
Contract: 4♠ S			1. New Minor Forcing			
			2. 3♠			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54				1♣
Vul: Both	♥ A108	♥ Q64	1♥	1♠	Pass	2♠
North HCP: 13	♦ A85	♦ Q32	Pass	4♠	AP	
South HCP: 14	♣ Q6	♣ AK93				
Contract: 4♠ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1♣	Pass	2♣ ¹
Vul: None	♥ AQ83	♥ K6	Pass	2♥	Pass	4♣
North HCP: 14	♦ 72	♦ AK10	Pass	4♥ ²	Pass	4NT ³
South HCP: 18	♣ A973	♣ KQJ65	Pass	5♣ ⁴	Pass	6NT
Contract: 6N S			AP			
			1. Inverted minors			
			2. Cue bid, a ♥ stopper			
			3. Blackwood 0314, for ♣			
			4. A=0/5 or 3/5			

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 84	♠ 93	East Bids 1♠ if possible.
Dealer: N	♥ J873	West Bids 2♠ if possible.
Vul: None	♦ AQ1075	
HCP: 7	♣ 65	Partner bids first.

Board: 85	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ AQ84	
Vul: EW	♦ A32	You bid first.
HCP: 14	♣ A8742	

Board: 86	♠ 97632	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ K9	Partner bids first.
HCP: 14	♣ AK4	

Board: 87	♠ K54	West Bids 1♥ if possible.
Dealer: S	♥ Q64	
Vul: Both	♦ Q32	You bid first.
HCP: 14	♣ AK93	

Board: 88	♠ Q42	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AK10	Partner bids first.
HCP: 18	♣ KQJ65	

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

Board: 84	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: 85	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: EW	♥ K10	♥ AQ84	1♠	2NT ¹	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 97632		1♣	Pass	1♠
Vul: Both	♥ 9653	♥ A42	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ AJ6	♦ K9	Pass	2♠ ²	Pass	4♠
South HCP: 14	♣ Q109	♣ AK4	AP			
Contract: 4♠ S			1. New Minor Forcing			
			2. 3♠			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ1087	♠ K54				1♣
Vul: Both	♥ A108	♥ Q64	1♥	1♠	Pass	2♠
North HCP: 13	♦ A85	♦ Q32	Pass	4♠	AP	
South HCP: 14	♣ Q6	♣ AK93				
Contract: 4♠ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ Q42		1♣	Pass	2♣ ¹
Vul: None	♥ AQ83	♥ K6	Pass	2♥	Pass	4♣
North HCP: 14	♦ 72	♦ AK10	Pass	4♥ ²	Pass	4NT ³
South HCP: 18	♣ A973	♣ KQJ65	Pass	5♣ ⁴	Pass	6NT
Contract: 6N S			AP			
			1. Inverted minors			
			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: 89 ♠ AJ
Dealer: S ♥ AJ872
Vul: EW ♦ 98532
HCP: 10 ♣ 9

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

Partner bids first.

Board: 90 ♠ J854
Dealer: N ♥ AK86
Vul: EW ♦ 10
HCP: 15 ♣ AK64

The opponents are silent.

You bid first.

Board: 91 ♠ 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: 92 ♠ A5
Dealer: N ♥ A9
Vul: Both ♦ AKQ
HCP: 21 ♣ KJ10532

The opponents are silent.

You bid first.

Board: 93 ♠ K62
Dealer: S ♥ KJ103
Vul: Both ♦ Q108
HCP: 9 ♣ 1064

West Doubles 1♣ if possible.

Partner bids first.

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

Board: 89
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 2♦X W

North:
 ♠ AJ
 ♥ AJ872
 ♦ 98532
 ♣ 9

South:
 ♠ K8654
 ♥ —
 ♦ A10
 ♣ KQ7654

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

Board: 90
 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♣
	1♣	Pass	1♠
Pass	3♠	Pass	4♠
AP			

Board: 91
 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: 92
 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♣
	1♣	Pass	1♠
Pass	3NT	Pass	4♣
Pass	4♦ ¹	Pass	4♥ ²
Pass	4NT ³	Pass	5♣ ⁴
AP			

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

Board: 93
 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	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 89	♠ K8654	West Bids 1♦ if possible.
Dealer: S	♥ —	West Bids 2♦ if possible.
Vul: EW	♦ A10	
HCP: 12	♣ KQ7654	You bid first.
Board: 90	♠ AQ962	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 12	♣ J85	
Board: 91	♠ 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: 92	♠ Q432	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ 842	Partner bids first.
HCP: 9	♣ Q97	
Board: 93	♠ QJ103	West Doubles 1♣ if possible.
Dealer: S	♥ A75	
Vul: Both	♦ 92	You bid first.
HCP: 13	♣ AQ73	

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

Board: 89
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 2♦X W

North:
 ♠ AJ
 ♥ AJ872
 ♦ 98532
 ♣ 9

South:
 ♠ K8654
 ♥ —
 ♦ A10
 ♣ KQ7654

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

Board: 90
 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♣
	1♣	Pass	1♠
Pass	3♠	Pass	4♠
AP			

Board: 91
 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: 92
 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♣
	1♣	Pass	1♠
Pass	3NT	Pass	4♣
Pass	4♦ ¹	Pass	4♥ ²
Pass	4NT ³	Pass	5♣ ⁴
AP			

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

Board: 93
 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	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 94 ♠ Q96 The opponents are silent.
Dealer: N ♥ Q43
Vul: NS ♦ AK10 You bid first.
HCP: 14 ♣ K865

Board: 95 ♠ 72 West Bids 1♠ if possible.
Dealer: S ♥ AK82
Vul: Both ♦ 543 Partner bids first.
HCP: 12 ♣ AJ65

Board: 96 ♠ A1092 The opponents are silent.
Dealer: N ♥ 98
Vul: NS ♦ AQ2 You bid first.
HCP: 12 ♣ Q942

Board: 97 ♠ Q752 The opponents are silent.
Dealer: S ♥ KQ1043
Vul: EW ♦ 865 Partner bids first.
HCP: 7 ♣ 6

Board: 98 ♠ 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: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ AK5		1♣	Pass	2♣ ¹
Vul: NS	♥ Q43	♥ KJ5	Pass	2♦	Pass	3NT
North HCP: 14	♦ AK10	♦ 63	AP			
South HCP: 16	♣ K865	♣ AJ942	1. Inverted minors			
Contract: 3N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ QJ103				1♣
Vul: Both	♥ AK82	♥ Q94	1♠	X	Pass	2♥
North HCP: 12	♦ 543	♦ Q6	Pass	2♠ ¹	Pass	3NT
South HCP: 12	♣ AJ65	♣ KQ83	AP			
Contract: 3N S			1. strength cue bid			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A1092	♠ 87				
Vul: NS	♥ 98	♥ 105		1♣	Pass	3♣
North HCP: 12	♦ AQ2	♦ KJ43	AP			
South HCP: 9	♣ Q942	♣ AJ876				
Contract: 3♣ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q752	♠ AJ10				1♣
Vul: EW	♥ KQ1043	♥ A976	Pass	1♥	Pass	4♥
North HCP: 7	♦ 865	♦ K	AP			
South HCP: 20	♣ 6	♣ AKJ52				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962		1♣	1♦	X
Vul: NS	♥ KQ2	♥ 7653	Pass	1♠	X	Pass
North HCP: 13	♦ J2	♦ Q875	2♦	2♥	Pass	2♠
South HCP: 6	♣ K10873	♣ —	AP			
Contract: 2♠ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 94	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ 63	Partner bids first.
HCP: 16	♣ AJ942	

Board: 95	♠ QJ103	West Bids 1♠ if possible.
Dealer: S	♥ Q94	
Vul: Both	♦ Q6	You bid first.
HCP: 12	♣ KQ83	

Board: 96	♠ 87	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ KJ43	Partner bids first.
HCP: 9	♣ AJ876	

Board: 97	♠ AJ10	The opponents are silent.
Dealer: S	♥ A976	
Vul: EW	♦ K	You bid first.
HCP: 20	♣ AKJ52	

Board: 98	♠ 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: 94	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ AK5		1♣	Pass	2♣ ¹
Vul: NS	♥ Q43	♥ KJ5	Pass	2♦	Pass	3NT
North HCP: 14	♦ AK10	♦ 63	AP			
South HCP: 16	♣ K865	♣ AJ942	1. Inverted minors			
Contract: 3N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ QJ103				1♣
Vul: Both	♥ AK82	♥ Q94	1♠	X	Pass	2♥
North HCP: 12	♦ 543	♦ Q6	Pass	2♠ ¹	Pass	3NT
South HCP: 12	♣ AJ65	♣ KQ83	AP			
Contract: 3N S			1. strength cue bid			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A1092	♠ 87				
Vul: NS	♥ 98	♥ 105		1♣	Pass	3♣
North HCP: 12	♦ AQ2	♦ KJ43	AP			
South HCP: 9	♣ Q942	♣ AJ876				
Contract: 3♣ N						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q752	♠ AJ10				1♣
Vul: EW	♥ KQ1043	♥ A976	Pass	1♥	Pass	4♥
North HCP: 7	♦ 865	♦ K	AP			
South HCP: 20	♣ 6	♣ AKJ52				
Contract: 4♥ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ962		1♣	1♦	X
Vul: NS	♥ KQ2	♥ 7653	Pass	1♠	X	Pass
North HCP: 13	♦ J2	♦ Q875	2♦	2♥	Pass	2♠
South HCP: 6	♣ K10873	♣ —	AP			
Contract: 2♠ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 99	♠ KJ83	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ AJ54	Partner bids first.
HCP: 14	♣ 97	
Board: 100	♠ J64	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ 32	You bid first.
HCP: 13	♣ KQ75	
Board: 101	♠ Q52	The opponents are silent.
Dealer: S	♥ A8752	
Vul: None	♦ K	Partner bids first.
HCP: 9	♣ 10643	
Board: 102	♠ QJ54	West Doubles 3♦ if possible.
Dealer: N	♥ K4	
Vul: Both	♦ K72	You bid first.
HCP: 12	♣ K865	
Board: 103	♠ AK10532	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ 10864	Partner bids first.
HCP: 7	♣ 8	

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

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ 6				1♣
Vul: EW	♥ AJ10	♥ Q97	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ54	♦ KQ96	Pass	3NT	AP	
South HCP: 13	♣ 97	♣ KQJ106				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ AQ3		1♣	Pass	1♦
Vul: Both	♥ AK94	♥ 653	Pass	1♥	Pass	1NT
North HCP: 13	♦ 32	♦ Q1098	AP			
South HCP: 8	♣ KQ75	♣ 843				
Contract: 1N S						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1♣
Vul: None	♥ A8752	♥ J963	Pass	1♥	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	3♥	AP	
South HCP: 13	♣ 10643	♣ KQ8				
Contract: 3♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ A763		1♣	Pass	1♥
Vul: Both	♥ K4	♥ A109862	Pass	1♠	Pass	3♦ ¹
North HCP: 12	♦ K72	♦ —	X	3♥ ²	Pass	3♠
South HCP: 10	♣ K865	♣ Q97	Pass	4♠	AP	
Contract: 4♠ N						

1. Splinter
2. Cue bid, a ♥ stopper

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AK10532	♠ 8				1♣
Vul: None	♥ 102	♥ AQ9	Pass	1♠	Pass	2♣
North HCP: 7	♦ 10864	♦ Q97	Pass	2♠	AP	
South HCP: 14	♣ 8	♣ AQ7653				
Contract: 2♠ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 99	♠ 6	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ KQ96	You bid first.
HCP: 13	♣ KQJ106	
Board: 100	♠ AQ3	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	
Board: 101	♠ J94	The opponents are silent.
Dealer: S	♥ J963	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	
Board: 102	♠ A763	West Doubles 3♦ if possible.
Dealer: N	♥ A109862	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ Q97	
Board: 103	♠ 8	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ Q97	You bid first.
HCP: 14	♣ AQ7653	

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

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ 6				1♣
Vul: EW	♥ AJ10	♥ Q97	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ54	♦ KQ96	Pass	3NT	AP	
South HCP: 13	♣ 97	♣ KQJ106				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ AQ3		1♣	Pass	1♦
Vul: Both	♥ AK94	♥ 653	Pass	1♥	Pass	1NT
North HCP: 13	♦ 32	♦ Q1098	AP			
South HCP: 8	♣ KQ75	♣ 843				
Contract: 1N S						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J94				1♣
Vul: None	♥ A8752	♥ J963	Pass	1♥	Pass	2♥
North HCP: 9	♦ K	♦ AQ4	Pass	3♥	AP	
South HCP: 13	♣ 10643	♣ KQ8				
Contract: 3♥ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ A763		1♣	Pass	1♥
Vul: Both	♥ K4	♥ A109862	Pass	1♠	Pass	3♦ ¹
North HCP: 12	♦ K72	♦ —	X	3♥ ²	Pass	3♠
South HCP: 10	♣ K865	♣ Q97	Pass	4♠	AP	
Contract: 4♠ N						

1. Splinter
2. Cue bid, a ♥ stopper

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ AK10532	♠ 8				1♣
Vul: None	♥ 102	♥ AQ9	Pass	1♠	Pass	2♣
North HCP: 7	♦ 10864	♦ Q97	Pass	2♠	AP	
South HCP: 14	♣ 8	♣ AQ7653				
Contract: 2♠ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 104 ♠ 8
Dealer: N ♥ AJ104
Vul: EW ♦ J9
HCP: 11 ♣ AJ9742

East Bids 1♦ if possible.
East Bids 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 105 ♠ K762
Dealer: S ♥ J763
Vul: None ♦ KJ
HCP: 8 ♣ 1054

The opponents are silent.

Partner bids first.

Board: 106 ♠ 853
Dealer: N ♥ AJ82
Vul: Both ♦ A104
HCP: 13 ♣ A103

The opponents are silent.

You bid first.

Board: 107 ♠ 6542
Dealer: S ♥ A432
Vul: EW ♦ 742
HCP: 8 ♣ A5

West Bids 1♦ if possible.

Partner bids first.

Board: 108 ♠ A6
Dealer: N ♥ 932
Vul: None ♦ AK7
HCP: 14 ♣ K9632

The opponents are silent.

You bid first.

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

Board: 104

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♦ E

North:

♠ 8

♥ AJ104

♦ J9

♣ AJ9742

South:

♠ AQ1072

♥ K752

♦ 72

♣ Q10

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

	1♣	1♦	X
--	----	----	---

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

Pass	2♥	3♦	AP
------	----	----	----

Board: 105

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ K762

♥ J763

♦ KJ

♣ 1054

South:

♠ A4

♥ A10

♦ Q964

♣ KJ862

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

			1♣
--	--	--	----

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

AP

Board: 106

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ 853

♥ AJ82

♦ A104

♣ A103

South:

♠ A96

♥ Q9

♦ Q6

♣ Q87542

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

	1♣	Pass	3♣
--	----	------	----

AP

Board: 107

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 2♠ S

North:

♠ 6542

♥ A432

♦ 742

♣ A5

South:

♠ QJ109

♥ 87

♦ A8

♣ KQ1096

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

			1♣
--	--	--	----

1♦	X	Pass	2♠
----	---	------	----

AP

Board: 108

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ A6

♥ 932

♦ AK7

♣ K9632

South:

♠ K87

♥ K10875

♦ Q3

♣ A84

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥ ²	Pass	3♠ ³
------	-----------------	------	-----------------

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

AP

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♠ stopper

4. Cue bid, a ♣ stopper

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 104 ♠ AQ1072
Dealer: N ♥ K752
Vul: EW ♦ 72
HCP: 11 ♣ Q10

East Bids 1♦ if possible.
East Bids 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 105 ♠ A4
Dealer: S ♥ A10
Vul: None ♦ Q964
HCP: 14 ♣ KJ862

The opponents are silent.

You bid first.

Board: 106 ♠ A96
Dealer: N ♥ Q9
Vul: Both ♦ Q6
HCP: 10 ♣ Q87542

The opponents are silent.

Partner bids first.

Board: 107 ♠ QJ109
Dealer: S ♥ 87
Vul: EW ♦ A8
HCP: 12 ♣ KQ1096

West Bids 1♦ if possible.

You bid first.

Board: 108 ♠ K87
Dealer: N ♥ K10875
Vul: None ♦ Q3
HCP: 12 ♣ A84

The opponents are silent.

Partner bids first.

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

Board: 104

Dealer: N

Vul: EW

North HCP: 11

South HCP: 11

Contract: 3♦ E

North:

♠ 8

♥ AJ104

♦ J9

♣ AJ9742

South:

♠ AQ1072

♥ K752

♦ 72

♣ Q10

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

	1♣	1♦	X
--	----	----	---

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

Pass	2♥	3♦	AP
------	----	----	----

Board: 105

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ K762

♥ J763

♦ KJ

♣ 1054

South:

♠ A4

♥ A10

♦ Q964

♣ KJ862

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

			1♣
--	--	--	----

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

AP

Board: 106

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3♣ N

North:

♠ 853

♥ AJ82

♦ A104

♣ A103

South:

♠ A96

♥ Q9

♦ Q6

♣ Q87542

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

	1♣	Pass	3♣
--	----	------	----

AP

Board: 107

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 2♠ S

North:

♠ 6542

♥ A432

♦ 742

♣ A5

South:

♠ QJ109

♥ 87

♦ A8

♣ KQ1096

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

			1♣
--	--	--	----

1♦	X	Pass	2♠
----	---	------	----

AP

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	3♥ ²	Pass	3♠ ³
------	-----------------	------	-----------------

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

AP

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♠ stopper

4. Cue bid, a ♣ stopper

Board: 108

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ A6

♥ 932

♦ AK7

♣ K9632

South:

♠ K87

♥ K10875

♦ Q3

♣ A84

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 109	♠ K984	The opponents are silent.
Dealer: S	♥ J102	
Vul: Both	♦ K843	Partner bids first.
HCP: 7	♣ 43	
Board: 110	♠ K53	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ K6	You bid first.
HCP: 13	♣ AK8752	
Board: 111	♠ AQ1092	The opponents are silent.
Dealer: S	♥ AJ1054	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ 93	
Board: 112	♠ Q84	East Bids 1♥ if possible.
Dealer: N	♥ Q	
Vul: EW	♦ Q82	You bid first.
HCP: 13	♣ AQJ1075	
Board: 113	♠ 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: 109

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 4♠ N

North:

♠ K984

♥ J102

♦ K843

♣ 43

South:

♠ A1076

♥ AQ83

♦ AJ

♣ K107

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 4♠

AP

Board: 110

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♣ N

North:

♠ K53

♥ 87

♦ K6

♣ AK8752

South:

♠ J10982

♥ A95

♦ J43

♣ 94

West North East South

Pass 1♣ Pass 1♠

Pass 2♣ AP

Board: 111

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

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♠²

Pass 4♠ AP

1. New Minor Forcing

2. 3 ♠

Board: 112

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

Pass 1♣ 1♥ X

Pass 2♣ AP

Board: 113

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

Pass 1♦ Pass 1♣

Pass 1♠¹ 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: 109	♠ A1076	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ K107	

Board: 110	♠ J10982	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ J43	Partner bids first.
HCP: 6	♣ 94	

Board: 111	♠ 754	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: NS	♦ A103	You bid first.
HCP: 13	♣ KJ8	

Board: 112	♠ K1076	East Bids 1♥ if possible.
Dealer: N	♥ AK75	
Vul: EW	♦ 94	Partner bids first.
HCP: 10	♣ 982	

Board: 113	♠ 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: 109

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 4♠ N

North:

♠ K984

♥ J102

♦ K843

♣ 43

South:

♠ A1076

♥ AQ83

♦ AJ

♣ K107

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 4♠

AP

Board: 110

Dealer: N

Vul: EW

North HCP: 13

South HCP: 6

Contract: 2♣ N

North:

♠ K53

♥ 87

♦ K6

♣ AK8752

South:

♠ J10982

♥ A95

♦ J43

♣ 94

West North East South

Pass 1♣ Pass 1♠

Pass 2♣ AP

Board: 111

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

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♠²

Pass 4♠ AP

1. New Minor Forcing

2. 3 ♠

Board: 112

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

Pass 1♣ 1♥ X

Pass 2♣ AP

Board: 113

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

Pass 1♦ Pass 1♣

Pass 1♠¹ 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: 114	♠ AKJ2	The opponents are silent.
Dealer: N	♥ A932	
Vul: None	♦ 108	You bid first.
HCP: 12	♣ 762	

Board: 115	♠ 6	West Bids 1♠ if possible.
Dealer: S	♥ KQ964	
Vul: NS	♦ AQ72	Partner bids first.
HCP: 14	♣ QJ10	

Board: 116	♠ 72	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ AJ3	You bid first.
HCP: 15	♣ AQ107652	

Board: 117	♠ A7432	The opponents are silent.
Dealer: S	♥ 8542	
Vul: None	♦ 64	Partner bids first.
HCP: 7	♣ K7	

Board: 118	♠ A10	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 32	You bid first.
HCP: 14	♣ AKQJ10832	

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

Board: 114

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2♥ S

North:

♠ AKJ2

♥ A932

♦ 108

♣ 762

South:

♠ Q10

♥ 10874

♦ K542

♣ AK8

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 115

Dealer: S

Vul: NS

North HCP: 14

South HCP: 10

Contract: 5♣ S

North:

♠ 6

♥ KQ964

♦ AQ72

♣ QJ10

South:

♠ AQ92

♥ 87

♦ 3

♣ A96432

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

			1♣
--	--	--	----

1♠	2♥ ¹	Pass	3♣
----	-----------------	------	----

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

Pass	5♣	AP	
------	----	----	--

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

2. strength cue bid

Board: 116

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 5♣ N

North:

♠ 72

♥ A

♦ AJ3

♣ AQ107652

South:

♠ J94

♥ Q3

♦ Q102

♣ KJ843

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

	1♣	Pass	3♣
--	----	------	----

Pass	5♣	AP	
------	----	----	--

Board: 117

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

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

			1♣
--	--	--	----

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

Pass	2♥	Pass	3♠
------	----	------	----

AP			
----	--	--	--

Board: 118

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 5♣ N

North:

♠ A10

♥ 6

♦ 32

♣ AKQJ10832

South:

♠ Q984

♥ AQ

♦ K1094

♣ 964

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

	1♣	Pass	1♠
--	----	------	----

Pass	5♣	AP	
------	----	----	--

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 114	♠ Q10	The opponents are silent.
Dealer: N	♥ 10874	
Vul: None	♦ K542	Partner bids first.
HCP: 12	♣ AK8	

Board: 115	♠ AQ92	West Bids 1♠ if possible.
Dealer: S	♥ 87	
Vul: NS	♦ 3	You bid first.
HCP: 10	♣ A96432	

Board: 116	♠ J94	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ Q102	Partner bids first.
HCP: 9	♣ KJ843	

Board: 117	♠ K106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ 872	You bid first.
HCP: 14	♣ A1053	

Board: 118	♠ Q984	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ K1094	Partner bids first.
HCP: 11	♣ 964	

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

Board: 114

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2♥ S

North:

♠ AKJ2

♥ A932

♦ 108

♣ 762

South:

♠ Q10

♥ 10874

♦ K542

♣ AK8

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

Board: 115

Dealer: S

Vul: NS

North HCP: 14

South HCP: 10

Contract: 5♣ S

North:

♠ 6

♥ KQ964

♦ AQ72

♣ QJ10

South:

♠ AQ92

♥ 87

♦ 3

♣ A96432

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

			1♣
--	--	--	----

1♠	2♥ ¹	Pass	3♣
----	-----------------	------	----

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

Pass	5♣	AP	
------	----	----	--

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

2. strength cue bid

Board: 116

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 5♣ N

North:

♠ 72

♥ A

♦ AJ3

♣ AQ107652

South:

♠ J94

♥ Q3

♦ Q102

♣ KJ843

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

	1♣	Pass	3♣
--	----	------	----

Pass	5♣	AP	
------	----	----	--

Board: 117

Dealer: S

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ N

North:

♠ A7432

♥ 8542

♦ 64

♣ K7

South:

♠ K106

♥ AK7

♦ 872

♣ A1053

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

			1♣
--	--	--	----

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

Pass	2♥	Pass	3♠
------	----	------	----

AP			
----	--	--	--

Board: 118

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 5♣ N

North:

♠ A10

♥ 6

♦ 32

♣ AKQJ10832

South:

♠ Q984

♥ AQ

♦ K1094

♣ 964

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

	1♣	Pass	1♠
--	----	------	----

Pass	5♣	AP	
------	----	----	--

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 119	♠ AK5	The opponents are silent.
Dealer: S	♥ J108	
Vul: NS	♦ A742	Partner bids first.
HCP: 12	♣ 1052	

Board: 120	♠ 1043	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ A92	You bid first.
HCP: 12	♣ J1086	

Board: 121	♠ AJ10543	The opponents are silent.
Dealer: S	♥ A1053	
Vul: None	♦ KJ	Partner bids first.
HCP: 13	♣ 8	

Board: 122	♠ AJ64	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ Q2	You bid first.
HCP: 13	♣ Q9854	

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

Board: 119

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: 120

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♦ ¹
------	-----	------	-----------------

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

AP

1. New Minor Forcing

2. 3♠

Board: 121

Dealer: S

Vul: None

North HCP: 13

South HCP: 14

Contract: 5♠ N

North:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

South:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

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

1♣

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

Pass	2♦ ¹	Pass	3♠ ²
------	-----------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♥ ⁶
------	------------------	------	-----------------

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: 122

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 119	♠ J102	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ J53	You bid first.
HCP: 13	♣ AKJ9	

Board: 120	♠ AQ875	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ Q853	Partner bids first.
HCP: 12	♣ A9	

Board: 121	♠ K86	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ 832	You bid first.
HCP: 14	♣ AKQ96	

Board: 122	♠ 2	The opponents are silent.
Dealer: N	♥ 108762	
Vul: None	♦ A984	Partner bids first.
HCP: 8	♣ A102	

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

Board: 119

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: 120

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♦ ¹
------	-----	------	-----------------

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

AP

1. New Minor Forcing

2. 3♠

Board: 121

Dealer: S

Vul: None

North HCP: 13

South HCP: 14

Contract: 5♠ N

North:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

South:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

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

1♣

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

Pass	2♦ ¹	Pass	3♠ ²
------	-----------------	------	-----------------

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

Pass	4NT ⁵	Pass	5♥ ⁶
------	------------------	------	-----------------

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: 122

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 123	♠ K954	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K1098	Partner bids first.
HCP: 10	♣ K94	

Board: 124	♠ 95	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ Q93	You bid first.
HCP: 12	♣ AJ72	

Board: 125	♠ A8732	The opponents are silent.
Dealer: S	♥ A643	
Vul: Both	♦ Q82	Partner bids first.
HCP: 11	♣ J	

Board: 126	♠ K102	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ KQ4	You bid first.
HCP: 13	♣ K1065	

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

Board: 123

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♠ N

North:

♠ K954

♥ J3

♦ K1098

♣ K94

South:

♠ AQ107

♥ 742

♦ Q63

♣ AJ6

West North East South

1♣

Pass 1♠ Pass 2♠

AP

Board: 124

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

Board: 125

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: 126

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 5♠ S

North:

♠ K102

♥ Q82

♦ KQ4

♣ K1065

South:

♠ AQJ97654

♥ KJ9

♦ A

♣ 8

West North East South

1♣ Pass 2♠

Pass 3♠ Pass 4NT¹

Pass 5♦² Pass 5♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 123	♠ AQ107	The opponents are silent.
Dealer: S	♥ 742	
Vul: EW	♦ Q63	You bid first.
HCP: 13	♣ AJ6	
Board: 124	♠ A86	The opponents are silent.
Dealer: N	♥ 106432	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 10	♣ Q4	
Board: 125	♠ Q1094	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ Q84	
Board: 126	♠ AQJ97654	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ A	Partner bids first.
HCP: 15	♣ 8	

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

Board: 123

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♠ N

North:

♠ K954

♥ J3

♦ K1098

♣ K94

South:

♠ AQ107

♥ 742

♦ Q63

♣ AJ6

West North East South

1♣

Pass 1♠ Pass 2♠

AP

Board: 124

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

Board: 125

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: 126

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 5♠ S

North:

♠ K102

♥ Q82

♦ KQ4

♣ K1065

South:

♠ AQJ97654

♥ KJ9

♦ A

♣ 8

West North East South

1♣ Pass 2♠

Pass 3♠ Pass 4NT¹

Pass 5♦² Pass 5♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 127	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: Both	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 128	♠ KJ102	East Bids 1♥ if possible.
Dealer: N	♥ A1065	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ A43	

Board: 129	♠ 10963	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ QJ	Partner bids first.
HCP: 6	♣ Q10865	

Board: 130	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: None	♦ A94	You bid first.
HCP: 18	♣ AQ8	

Board: 131	♠ 84	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: NS	♦ Q106	Partner bids first.
HCP: 11	♣ K84	

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

Board: 127
Dealer: S
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♥ N

North:
♠ KQ9
♥ AQ108
♦ K763
♣ Q7

South:
♠ A82
♥ J643
♦ J104
♣ AK8

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

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

Board: 128
Dealer: N
Vul: EW
North HCP: 14
South HCP: 9
Contract: 3♦ S

North:
♠ KJ102
♥ A1065
♦ Q5
♣ A43

South:
♠ 943
♥ 7
♦ KJ10873
♣ KQ8

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

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

Board: 129
Dealer: S
Vul: Both
North HCP: 6
South HCP: 19
Contract: 4♠ N

North:
♠ 10963
♥ J6
♦ QJ
♣ Q10865

South:
♠ K542
♥ Q972
♦ AK
♣ AK2

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

Board: 130
Dealer: N
Vul: None
North HCP: 18
South HCP: 7
Contract: 3♥ S

North:
♠ AQ10
♥ Q1063
♦ A94
♣ AQ8

South:
♠ K984
♥ K982
♦ J103
♣ 96

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

Board: 131
Dealer: S
Vul: NS
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ 84
♥ AQ1064
♦ Q106
♣ K84

South:
♠ A963
♥ J
♦ AJ5
♣ A9763

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 127	♠ A82	The opponents are silent.
Dealer: S	♥ J643	
Vul: Both	♦ J104	You bid first.
HCP: 13	♣ AK8	

Board: 128	♠ 943	East Bids 1♥ if possible.
Dealer: N	♥ 7	
Vul: EW	♦ KJ10873	Partner bids first.
HCP: 9	♣ KQ8	

Board: 129	♠ K542	The opponents are silent.
Dealer: S	♥ Q972	
Vul: Both	♦ AK	You bid first.
HCP: 19	♣ AK2	

Board: 130	♠ K984	The opponents are silent.
Dealer: N	♥ K982	
Vul: None	♦ J103	Partner bids first.
HCP: 7	♣ 96	

Board: 131	♠ A963	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AJ5	You bid first.
HCP: 14	♣ A9763	

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

Board: 127
Dealer: S
Vul: Both
North HCP: 16
South HCP: 13
Contract: 4♥ N

North:
♠ KQ9
♥ AQ108
♦ K763
♣ Q7

South:
♠ A82
♥ J643
♦ J104
♣ AK8

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

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

Board: 128
Dealer: N
Vul: EW
North HCP: 14
South HCP: 9
Contract: 3♦ S

North:
♠ KJ102
♥ A1065
♦ Q5
♣ A43

South:
♠ 943
♥ 7
♦ KJ10873
♣ KQ8

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

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

Board: 129
Dealer: S
Vul: Both
North HCP: 6
South HCP: 19
Contract: 4♠ N

North:
♠ 10963
♥ J6
♦ QJ
♣ Q10865

South:
♠ K542
♥ Q972
♦ AK
♣ AK2

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

Board: 130
Dealer: N
Vul: None
North HCP: 18
South HCP: 7
Contract: 3♥ S

North:
♠ AQ10
♥ Q1063
♦ A94
♣ AQ8

South:
♠ K984
♥ K982
♦ J103
♣ 96

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

Board: 131
Dealer: S
Vul: NS
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ 84
♥ AQ1064
♦ Q106
♣ K84

South:
♠ A963
♥ J
♦ AJ5
♣ A9763

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 132	♠ 73	The opponents are silent.
Dealer: N	♥ 763	
Vul: Both	♦ AK8	You bid first.
HCP: 11	♣ A8532	

Board: 133	♠ J6	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AK1076	Partner bids first.
HCP: 10	♣ 10752	

Board: 134	♠ J54	West Bids 2♥ if possible.
Dealer: N	♥ A	East Bids 4♥ if possible.
Vul: NS	♦ K852	
HCP: 12	♣ A10954	You bid first.

Board: 135	♠ KQ1097652	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ 632	Partner bids first.
HCP: 9	♣ Q	

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

Board: 132
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ 73
 ♥ 763
 ♦ AK8
 ♣ A8532

South:
 ♠ A952
 ♥ AKQ54
 ♦ J95
 ♣ J

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ ¹
Pass	2♥ ²	Pass	2NT ³
Pass	3♣ ⁴	Pass	3♠ ⁵
Pass	4♣ ⁶	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: 133
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 18
 Contract: 3N S

North:
 ♠ J6
 ♥ Q8
 ♦ AK1076
 ♣ 10752

South:
 ♠ AK9
 ♥ AJ96
 ♦ J52
 ♣ KQ6

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

Board: 134
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♥X W

North:
 ♠ J54
 ♥ A
 ♦ K852
 ♣ A10954

South:
 ♠ AK98
 ♥ Q
 ♦ Q964
 ♣ J876

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

Board: 135
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 18
 Contract: 6♠ N

North:
 ♠ KQ1097652
 ♥ Q
 ♦ 632
 ♣ Q

South:
 ♠ A8
 ♥ KJ43
 ♦ KQJ
 ♣ A875

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 132	♠ A952	The opponents are silent.
Dealer: N	♥ AKQ54	
Vul: Both	♦ J95	Partner bids first.
HCP: 15	♣ J	

Board: 133	♠ AK9	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: None	♦ J52	You bid first.
HCP: 18	♣ KQ6	

Board: 134	♠ AK98	West Bids 2♥ if possible.
Dealer: N	♥ Q	East Bids 4♥ if possible.
Vul: NS	♦ Q964	
HCP: 12	♣ J876	Partner bids first.

Board: 135	♠ A8	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: EW	♦ KQJ	You bid first.
HCP: 18	♣ A875	

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

Board: 132
 Dealer: N
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ 73
 ♥ 763
 ♦ AK8
 ♣ A8532

South:
 ♠ A952
 ♥ AKQ54
 ♦ J95
 ♣ J

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ ¹
Pass	2♥ ²	Pass	2NT ³
Pass	3♣ ⁴	Pass	3♠ ⁵
Pass	4♣ ⁶	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: 133
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 18
 Contract: 3N S

North:
 ♠ J6
 ♥ Q8
 ♦ AK1076
 ♣ 10752

South:
 ♠ AK9
 ♥ AJ96
 ♦ J52
 ♣ KQ6

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

Board: 134
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 4♥X W

North:
 ♠ J54
 ♥ A
 ♦ K852
 ♣ A10954

South:
 ♠ AK98
 ♥ Q
 ♦ Q964
 ♣ J876

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

Board: 135
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 18
 Contract: 6♠ N

North:
 ♠ KQ1097652
 ♥ Q
 ♦ 632
 ♣ Q

South:
 ♠ A8
 ♥ KJ43
 ♦ KQJ
 ♣ A875

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 136	♠ A102	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: None	♦ AJ9	You bid first.
HCP: 14	♣ 985	
Board: 137	♠ A43	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ J1053	Partner bids first.
HCP: 16	♣ A76	
Board: 138	♠ K54	The opponents are silent.
Dealer: N	♥ A95	
Vul: Both	♦ 9	You bid first.
HCP: 10	♣ QJ8542	
Board: 139	♠ AKQ1075	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ J1075	Partner bids first.
HCP: 13	♣ 2	

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

Board: 136

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ S

North:

♠ A102

♥ AJ65

♦ AJ9

♣ 985

South:

♠ KJ93

♥ 4

♦ Q743

♣ AJ42

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

	1♣	Pass	1♠
--	----	------	----

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

Pass	2♠	AP	
------	----	----	--

Board: 137

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ A43

♥ AQJ

♦ J1053

♣ A76

South:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

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

			1♣
--	--	--	----

Pass	1♦	Pass	1♥
------	----	------	----

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

AP

1. Fourth suit game force

Board: 138

Dealer: N

Vul: Both

North HCP: 10

South HCP: 22

Contract: 7♣ N

North:

♠ K54

♥ A95

♦ 9

♣ QJ8542

South:

♠ A983

♥ KJ

♦ AQJ4

♣ AK6

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

	1♣	Pass	1♠
--	----	------	----

Pass	2♣	Pass	4NT ¹
------	----	------	------------------

Pass	5♦ ²	Pass	5♥
------	-----------------	------	----

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

Pass	6♦ ⁵	Pass	7♣
------	-----------------	------	----

AP

1. Blackwood 0314, for ♣

2. A=1/5 or 4/5

3. ♣ queen and ♠ king

4. King ask by 5NT

5. K=1

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ1075

♥ K3

♦ J1075

♣ 2

South:

♠ 82

♥ Q1076

♦ 8

♣ AKJ754

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

			1♣
--	--	--	----

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

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

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 136	♠ KJ93	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

Board: 137	♠ KQ5	The opponents are silent.
Dealer: S	♥ 5432	
Vul: EW	♦ AK6	You bid first.
HCP: 13	♣ J109	

Board: 138	♠ A983	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AQJ4	Partner bids first.
HCP: 22	♣ AK6	

Board: 139	♠ 82	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: Both	♦ 8	You bid first.
HCP: 10	♣ AKJ754	

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

Board: 136

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ S

North:

♠ A102

♥ AJ65

♦ AJ9

♣ 985

South:

♠ KJ93

♥ 4

♦ Q743

♣ AJ42

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

	1♣	Pass	1♠
--	----	------	----

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

Pass	2♠	AP	
------	----	----	--

Board: 137

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ A43

♥ AQJ

♦ J1053

♣ A76

South:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

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

			1♣
--	--	--	----

Pass	1♦	Pass	1♥
------	----	------	----

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

AP

1. Fourth suit game force

Board: 138

Dealer: N

Vul: Both

North HCP: 10

South HCP: 22

Contract: 7♣ N

North:

♠ K54

♥ A95

♦ 9

♣ QJ8542

South:

♠ A983

♥ KJ

♦ AQJ4

♣ AK6

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

	1♣	Pass	1♠
--	----	------	----

Pass	2♣	Pass	4NT ¹
------	----	------	------------------

Pass	5♦ ²	Pass	5♥
------	-----------------	------	----

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

Pass	6♦ ⁵	Pass	7♣
------	-----------------	------	----

AP

1. Blackwood 0314, for ♣

2. A=1/5 or 4/5

3. ♣ queen and ♠ king

4. King ask by 5NT

5. K=1

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ1075

♥ K3

♦ J1075

♣ 2

South:

♠ 82

♥ Q1076

♦ 8

♣ AKJ754

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

			1♣
--	--	--	----

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

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

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 140	♠ 6	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ 86	You bid first.
HCP: 12	♣ AKQ7542	
Board: 141	♠ A82	West Bids 1♥ if possible.
Dealer: S	♥ Q6	West Doubles Pass if possible.
Vul: NS	♦ KJ43	East Bids 2♥ if possible.
HCP: 10	♣ 10972	Partner bids first.
Board: 142	♠ QJ4	The opponents are silent.
Dealer: N	♥ Q1093	
Vul: EW	♦ 63	You bid first.
HCP: 12	♣ AK87	
Board: 143	♠ Q1083	The opponents are silent.
Dealer: S	♥ 1042	
Vul: None	♦ A652	Partner bids first.
HCP: 6	♣ 95	
Board: 144	♠ 8643	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AJ102	You bid first.
HCP: 11	♣ AQ862	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AKQ10974		1♣	Pass	2♠
Vul: NS	♥ K95	♥ Q87	Pass	4♣	Pass	4♠
North HCP: 12	♦ 86	♦ AK	Pass	6♣	AP	
South HCP: 19	♣ AKQ7542	♣ J				
Contract: 6♣ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K1064				1♣
Vul: NS	♥ Q6	♥ 1085	1♥	2♣	Pass	Pass
North HCP: 10	♦ KJ43	♦ Q86	X	Pass	2♥	AP
South HCP: 13	♣ 10972	♣ AKJ				
Contract: 2♥ W						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 1073		1♣	Pass	1♥
Vul: EW	♥ Q1093	♥ A87654	Pass	2♥	AP	
North HCP: 12	♦ 63	♦ A109				
South HCP: 8	♣ AK87	♣ 3				
Contract: 2♥ S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ AJ64				1♣
Vul: None	♥ 1042	♥ A6	Pass	1♠	Pass	3♠
North HCP: 6	♦ A652	♦ 4	AP			
South HCP: 15	♣ 95	♣ KQJ743				
Contract: 3♠ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 8643	♠ KJ5		1♣	Pass	1♥
Vul: NS	♥ —	♥ A109762	Pass	1♠	Pass	2♥
North HCP: 11	♦ AJ102	♦ 95	AP			
South HCP: 8	♣ AQ862	♣ 54				
Contract: 2♥ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 140 ♠ AKQ10974
Dealer: N ♥ Q87
Vul: NS ♦ AK
HCP: 19 ♣ J

The opponents are silent.

Partner bids first.

Board: 141 ♠ K1064
Dealer: S ♥ 1085
Vul: NS ♦ Q86
HCP: 13 ♣ AKJ

West Bids 1♥ if possible.

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

Board: 142 ♠ 1073
Dealer: N ♥ A87654
Vul: EW ♦ A109
HCP: 8 ♣ 3

The opponents are silent.

Partner bids first.

Board: 143 ♠ AJ64
Dealer: S ♥ A6
Vul: None ♦ 4
HCP: 15 ♣ KQJ743

The opponents are silent.

You bid first.

Board: 144 ♠ KJ5
Dealer: N ♥ A109762
Vul: NS ♦ 95
HCP: 8 ♣ 54

The opponents are silent.

Partner bids first.

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

Board: 140
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 19
 Contract: 6♣ N

North:
 ♠ 6
 ♥ K95
 ♦ 86
 ♣ AKQ7542

South:
 ♠ AKQ10974
 ♥ Q87
 ♦ AK
 ♣ J

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

Board: 141
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 2♥ W

North:
 ♠ A82
 ♥ Q6
 ♦ KJ43
 ♣ 10972

South:
 ♠ K1064
 ♥ 1085
 ♦ Q86
 ♣ AKJ

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

Board: 142
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 8
 Contract: 2♥ S

North:
 ♠ QJ4
 ♥ Q1093
 ♦ 63
 ♣ AK87

South:
 ♠ 1073
 ♥ A87654
 ♦ A109
 ♣ 3

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

Board: 143
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 15
 Contract: 3♠ N

North:
 ♠ Q1083
 ♥ 1042
 ♦ A652
 ♣ 95

South:
 ♠ AJ64
 ♥ A6
 ♦ 4
 ♣ KQJ743

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

Board: 144
 Dealer: N
 Vul: NS
 North HCP: 11
 South HCP: 8
 Contract: 2♥ S

North:
 ♠ 8643
 ♥ —
 ♦ AJ102
 ♣ AQ862

South:
 ♠ KJ5
 ♥ A109762
 ♦ 95
 ♣ 54

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 145	♠ AJ7	West Bids 1♠ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ A52	Partner bids first.
HCP: 15	♣ KQJ75	

Board: 146	♠ A10	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ AQ9	You bid first.
HCP: 19	♣ KQ1042	

Board: 147	♠ KJ109	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ AJ1093	Partner bids first.
HCP: 12	♣ K	

Board: 148	♠ AJ4	The opponents are silent.
Dealer: N	♥ J532	
Vul: None	♦ A92	You bid first.
HCP: 14	♣ A109	

Board: 149	♠ QJ1098	The opponents are silent.
Dealer: S	♥ J9743	
Vul: EW	♦ K2	Partner bids first.
HCP: 11	♣ A	

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

Board: 145
Dealer: S
Vul: Both
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ AJ7
♥ 105
♦ A52
♣ KQJ75

South:
♠ Q6
♥ AJ64
♦ Q3
♣ A10984

West	North	East	South
			1♣
1♠	3NT	AP	

Board: 146
Dealer: N
Vul: NS
North HCP: 19
South HCP: 12
Contract: 6♣ N

North:
♠ A10
♥ A62
♦ AQ9
♣ KQ1042

South:
♠ J63
♥ Q
♦ KJ83
♣ AJ975

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5

Board: 147
Dealer: S
Vul: Both
North HCP: 12
South HCP: 21
Contract: 3N S

North:
♠ KJ109
♥ 1097
♦ AJ1093
♣ K

South:
♠ A3
♥ AKJ8
♦ K
♣ AQ10987

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

1. Fourth suit game force

Board: 148
Dealer: N
Vul: None
North HCP: 14
South HCP: 7
Contract: 3♣ N

North:
♠ AJ4
♥ J532
♦ A92
♣ A109

South:
♠ Q86
♥ K104
♦ 10
♣ Q65432

West	North	East	South
	1♣	Pass	3♣
AP			

Board: 149
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	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 145	♠ Q6	West Bids 1♠ if possible.
Dealer: S	♥ AJ64	
Vul: Both	♦ Q3	You bid first.
HCP: 13	♣ A10984	
Board: 146	♠ J63	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ KJ83	Partner bids first.
HCP: 12	♣ AJ975	
Board: 147	♠ A3	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ K	You bid first.
HCP: 21	♣ AQ10987	
Board: 148	♠ Q86	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ 10	Partner bids first.
HCP: 7	♣ Q65432	
Board: 149	♠ K764	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ A54	You bid first.
HCP: 14	♣ 975	

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

Board: 145
Dealer: S
Vul: Both
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ AJ7
♥ 105
♦ A52
♣ KQJ75

South:
♠ Q6
♥ AJ64
♦ Q3
♣ A10984

West	North	East	South
			1♣
1♠	3NT	AP	

Board: 146
Dealer: N
Vul: NS
North HCP: 19
South HCP: 12
Contract: 6♣ N

North:
♠ A10
♥ A62
♦ AQ9
♣ KQ1042

South:
♠ J63
♥ Q
♦ KJ83
♣ AJ975

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5

Board: 147
Dealer: S
Vul: Both
North HCP: 12
South HCP: 21
Contract: 3N S

North:
♠ KJ109
♥ 1097
♦ AJ1093
♣ K

South:
♠ A3
♥ AKJ8
♦ K
♣ AQ10987

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

1. Fourth suit game force

Board: 148
Dealer: N
Vul: None
North HCP: 14
South HCP: 7
Contract: 3♣ N

North:
♠ AJ4
♥ J532
♦ A92
♣ A109

South:
♠ Q86
♥ K104
♦ 10
♣ Q65432

West	North	East	South
	1♣	Pass	3♣
AP			

Board: 149
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	

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 150	♠ 64	East Bids 1♥ if possible.
Dealer: N	♥ 93	East Bids 2♥ if possible.
Vul: NS	♦ AQ2	
HCP: 11	♣ AJ8753	You bid first.

Board: 151	♠ 9876	The opponents are silent.
Dealer: S	♥ AJ762	
Vul: Both	♦ J10	Partner bids first.
HCP: 7	♣ J7	

Board: 152	♠ A65	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ 932	You bid first.
HCP: 12	♣ A1073	

Board: 153	♠ A932	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ K7	Partner bids first.
HCP: 13	♣ QJ954	

Board: 154	♠ QJ	The opponents are silent.
Dealer: N	♥ A843	
Vul: Both	♦ Q82	You bid first.
HCP: 12	♣ QJ84	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AJ93		1♣	1♥	X
Vul: NS	♥ 93	♥ 82				
North HCP: 11	♦ AQ2	♦ J1086	Pass	2♣	2♥	AP
South HCP: 9	♣ AJ8753	♣ K94				
Contract: 2♥ E						

Board: 151	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: 152	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q9		1♣	Pass	2♣ ¹
Vul: NS	♥ A85	♥ KQ	Pass	2NT	Pass	3♣
North HCP: 12	♦ 932	♦ Q1064	AP			
South HCP: 12	♣ A1073	♣ QJ864				
Contract: 3♣ N						

1. Inverted minors

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A932	♠ Q86				1♣
Vul: EW	♥ QJ	♥ K874	Pass	1♠	Pass	1NT
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 12	♣ QJ954	♣ K103				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ AK2		1♣	Pass	1♦
Vul: Both	♥ A843	♥ 96	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q82	♦ K1065	AP			
South HCP: 10	♣ QJ84	♣ 10965				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 150	♠ AJ93	East Bids 1♥ if possible.
Dealer: N	♥ 82	East Bids 2♥ if possible.
Vul: NS	♦ J1086	
HCP: 9	♣ K94	Partner bids first.

Board: 151	♠ AK102	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ A94	You bid first.
HCP: 18	♣ KQ84	

Board: 152	♠ Q9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 12	♣ QJ864	

Board: 153	♠ Q86	The opponents are silent.
Dealer: S	♥ K874	
Vul: EW	♦ A42	You bid first.
HCP: 12	♣ K103	

Board: 154	♠ AK2	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ K1065	Partner bids first.
HCP: 10	♣ 10965	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ AJ93		1♣	1♥	X
Vul: NS	♥ 93	♥ 82				
North HCP: 11	♦ AQ2	♦ J1086	Pass	2♣	2♥	AP
South HCP: 9	♣ AJ8753	♣ K94				
Contract: 2♥ E						

Board: 151	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: 152	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q9		1♣	Pass	2♣ ¹
Vul: NS	♥ A85	♥ KQ	Pass	2NT	Pass	3♣
North HCP: 12	♦ 932	♦ Q1064	AP			
South HCP: 12	♣ A1073	♣ QJ864				
Contract: 3♣ N						

1. Inverted minors

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A932	♠ Q86				1♣
Vul: EW	♥ QJ	♥ K874	Pass	1♠	Pass	1NT
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 12	♣ QJ954	♣ K103				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ AK2		1♣	Pass	1♦
Vul: Both	♥ A843	♥ 96	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q82	♦ K1065	AP			
South HCP: 10	♣ QJ84	♣ 10965				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 155	♠ K1053	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ K1093	Partner bids first.
HCP: 15	♣ A4	
Board: 156	♠ J85	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ K64	You bid first.
HCP: 14	♣ KQJ86	
Board: 157	♠ 1083	The opponents are silent.
Dealer: S	♥ A943	
Vul: Both	♦ AKJ2	Partner bids first.
HCP: 16	♣ A4	
Board: 158	♠ AJ63	West Doubles Pass if possible.
Dealer: N	♥ AQJ	East Bids 3♦ if possible.
Vul: NS	♦ 65	
HCP: 14	♣ Q854	You bid first.
Board: 159	♠ J86	West Bids 1♦ if possible.
Dealer: S	♥ 86	
Vul: Both	♦ Q4	Partner bids first.
HCP: 12	♣ AKQ743	

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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ Q76				1♣
Vul: None	♥ AJ5	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1093	♦ QJ4	Pass	3NT	AP	
South HCP: 12	♣ A4	♣ Q962				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A93		1♣	Pass	1♥
Vul: EW	♥ KJ	♥ AQ5432	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ K64	♦ Q32	Pass	3NT	AP	
South HCP: 12	♣ KQJ86	♣ 9				
Contract: 3N N						

1. New Minor Forcing

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AKQ7				1♣
Vul: Both	♥ A943	♥ 72	Pass	1♥	Pass	1♠
North HCP: 16	♦ AKJ2	♦ Q9	Pass	2♦ ¹	Pass	3♣
South HCP: 14	♣ A4	♣ QJ532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ Q842		1♣	Pass	1♠
Vul: NS	♥ AQJ	♥ 986	Pass	2♠	Pass	Pass
North HCP: 14	♦ 65	♦ KQ7	X	Pass	3♦	AP
South HCP: 7	♣ Q854	♣ 1093				
Contract: 3♦ E						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ AQ2				1♣
Vul: Both	♥ 86	♥ 1042	1♦	2♦ ¹	Pass	3NT
North HCP: 12	♦ Q4	♦ AK2	AP			
South HCP: 13	♣ AKQ743	♣ 9852				
Contract: 3N S						

1. artificial

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 155	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ QJ4	You bid first.
HCP: 12	♣ Q962	

Board: 156	♠ A93	The opponents are silent.
Dealer: N	♥ AQ5432	
Vul: EW	♦ Q32	Partner bids first.
HCP: 12	♣ 9	

Board: 157	♠ AKQ7	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ Q9	You bid first.
HCP: 14	♣ QJ532	

Board: 158	♠ Q842	West Doubles Pass if possible.
Dealer: N	♥ 986	East Bids 3♦ if possible.
Vul: NS	♦ KQ7	
HCP: 7	♣ 1093	Partner bids first.

Board: 159	♠ AQ2	West Bids 1♦ if possible.
Dealer: S	♥ 1042	
Vul: Both	♦ AK2	You bid first.
HCP: 13	♣ 9852	

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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ Q76				1♣
Vul: None	♥ AJ5	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1093	♦ QJ4	Pass	3NT	AP	
South HCP: 12	♣ A4	♣ Q962				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A93		1♣	Pass	1♥
Vul: EW	♥ KJ	♥ AQ5432	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ K64	♦ Q32	Pass	3NT	AP	
South HCP: 12	♣ KQJ86	♣ 9				
Contract: 3N N						

1. New Minor Forcing

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AKQ7				1♣
Vul: Both	♥ A943	♥ 72	Pass	1♥	Pass	1♠
North HCP: 16	♦ AKJ2	♦ Q9	Pass	2♦ ¹	Pass	3♣
South HCP: 14	♣ A4	♣ QJ532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ Q842		1♣	Pass	1♠
Vul: NS	♥ AQJ	♥ 986	Pass	2♠	Pass	Pass
North HCP: 14	♦ 65	♦ KQ7	X	Pass	3♦	AP
South HCP: 7	♣ Q854	♣ 1093				
Contract: 3♦ E						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ AQ2				1♣
Vul: Both	♥ 86	♥ 1042	1♦	2♦ ¹	Pass	3NT
North HCP: 12	♦ Q4	♦ AK2	AP			
South HCP: 13	♣ AKQ743	♣ 9852				
Contract: 3N S						

1. artificial

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 160 ♠ J6
Dealer: N ♥ 86
Vul: EW ♦ A1054
HCP: 14 ♣ AKQ52

The opponents are silent.

You bid first.

Board: 161 ♠ A1095
Dealer: S ♥ 43
Vul: None ♦ K6432
HCP: 7 ♣ 62

West Bids 1♥ if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♥ if possible.

Partner bids first.

Board: 162 ♠ Q
Dealer: N ♥ Q1087
Vul: NS ♦ AKJ
HCP: 18 ♣ AQ863

West Doubles 3♠ if possible.

You bid first.

Board: 163 ♠ A74
Dealer: S ♥ A8
Vul: EW ♦ AQ8732
HCP: 14 ♣ 85

The opponents are silent.

Partner bids first.

Board: 164 ♠ —
Dealer: N ♥ AK92
Vul: Both ♦ AQ84
HCP: 14 ♣ J9872

The opponents are silent.

You bid first.

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

Board: 160

Dealer: N

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ J6

♥ 86

♦ A1054

♣ AKQ52

South:

♠ KQ1095

♥ AQ5

♦ K7

♣ J73

West North East South

1♣ Pass 2♠

Pass 3♦ Pass 3NT

AP

Board: 161

Dealer: S

Vul: None

North HCP: 7

South HCP: 10

Contract: 3♥ W

North:

♠ A1095

♥ 43

♦ K6432

♣ 62

South:

♠ 872

♥ K76

♦ 9

♣ AQJ543

West North East South

1♣

1♥ X Pass 2♣

2♥ Pass 2♠¹ Pass

3♥ AP

1. limit raise or better in ♥

Board: 162

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7♥ S

North:

♠ Q

♥ Q1087

♦ AKJ

♣ AQ863

South:

♠ A7

♥ AK654

♦ 54

♣ KJ54

West North East South

1♣ Pass 2♥

Pass 3♥ Pass 3♠¹

X 4♦² Pass 4♥

Pass 4NT³ Pass 5♣⁴

Pass 7♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 163

Dealer: S

Vul: EW

North HCP: 14

South HCP: 16

Contract: 3N N

North:

♠ A74

♥ A8

♦ AQ8732

♣ 85

South:

♠ K8653

♥ K7

♦ —

♣ AKQJ107

West North East South

1♣

Pass 2♦ Pass 2♠

Pass 3NT AP

Board: 164

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ —

♥ AK92

♦ AQ84

♣ J9872

South:

♠ QJ732

♥ J76

♦ KJ

♣ A63

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 2♥ Pass 3♣

Pass 3NT AP

1. New Minor Forcing

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 160 ♠ KQ1095
Dealer: N ♥ AQ5
Vul: EW ♦ K7
HCP: 15 ♣ J73

The opponents are silent.

Partner bids first.

Board: 161 ♠ 872
Dealer: S ♥ K76
Vul: None ♦ 9
HCP: 10 ♣ AQJ543

West Bids 1♥ if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 162 ♠ A7
Dealer: N ♥ AK654
Vul: NS ♦ 54
HCP: 15 ♣ KJ54

West Doubles 3♠ if possible.

Partner bids first.

Board: 163 ♠ K8653
Dealer: S ♥ K7
Vul: EW ♦ —
HCP: 16 ♣ AKQJ107

The opponents are silent.

You bid first.

Board: 164 ♠ QJ732
Dealer: N ♥ J76
Vul: Both ♦ KJ
HCP: 12 ♣ A63

The opponents are silent.

Partner bids first.

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

Board: 160

Dealer: N

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ J6

♥ 86

♦ A1054

♣ AKQ52

South:

♠ KQ1095

♥ AQ5

♦ K7

♣ J73

West North East South

1♣ Pass 2♠

Pass 3♦ Pass 3NT

AP

Board: 161

Dealer: S

Vul: None

North HCP: 7

South HCP: 10

Contract: 3♥ W

North:

♠ A1095

♥ 43

♦ K6432

♣ 62

South:

♠ 872

♥ K76

♦ 9

♣ AQJ543

West North East South

1♣

1♥ X Pass 2♣

2♥ Pass 2♠¹ Pass

3♥ AP

1. limit raise or better in ♥

Board: 162

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7♥ S

North:

♠ Q

♥ Q1087

♦ AKJ

♣ AQ863

South:

♠ A7

♥ AK654

♦ 54

♣ KJ54

West North East South

1♣ Pass 2♥

Pass 3♥ Pass 3♠¹

X 4♦² Pass 4♥

Pass 4NT³ Pass 5♣⁴

Pass 7♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 163

Dealer: S

Vul: EW

North HCP: 14

South HCP: 16

Contract: 3N N

North:

♠ A74

♥ A8

♦ AQ8732

♣ 85

South:

♠ K8653

♥ K7

♦ —

♣ AKQJ107

West North East South

1♣

Pass 2♦ Pass 2♠

Pass 3NT AP

Board: 164

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ —

♥ AK92

♦ AQ84

♣ J9872

South:

♠ QJ732

♥ J76

♦ KJ

♣ A63

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 2♥ Pass 3♣

Pass 3NT AP

1. New Minor Forcing

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 165	♠ K962	East Bids 2♦ if possible.
Dealer: S	♥ 1072	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 9	♣ QJ10	

Board: 166	♠ J	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A74	You bid first.
HCP: 19	♣ KQ10762	

Board: 167	♠ KQJ106	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ K2	Partner bids first.
HCP: 13	♣ J54	

Board: 168	♠ AQJ95	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ —	You bid first.
HCP: 16	♣ AKQ762	

Board: 169	♠ 7632	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ A1084	Partner bids first.
HCP: 12	♣ A54	

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

Board: 165
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 13
 Contract: 3♣ S

North:
 ♠ K962
 ♥ 1072
 ♦ QJ7
 ♣ QJ10

South:
 ♠ J10
 ♥ KQ85
 ♦ 6
 ♣ AK6432

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

Board: 166
 Dealer: N
 Vul: None
 North HCP: 19
 South HCP: 12
 Contract: 5♣ N

North:
 ♠ J
 ♥ AKQ
 ♦ A74
 ♣ KQ10762

South:
 ♠ KQ85
 ♥ 106
 ♦ K1052
 ♣ A95

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

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

Board: 167
 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♦ ¹	Pass	2♥
Pass	3NT	AP	

1. New Minor Forcing

Board: 168
 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: 169
 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	

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 165	♠ J10	East Bids 2♦ if possible.
Dealer: S	♥ KQ85	
Vul: EW	♦ 6	
HCP: 13	♣ AK6432	You bid first.

Board: 166	♠ KQ85	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ K1052	Partner bids first.
HCP: 12	♣ A95	

Board: 167	♠ A4	The opponents are silent.
Dealer: S	♥ 9765	
Vul: None	♦ A10	You bid first.
HCP: 13	♣ KQ872	

Board: 168	♠ 10	The opponents are silent.
Dealer: N	♥ K974	
Vul: Both	♦ QJ10742	Partner bids first.
HCP: 6	♣ 84	

Board: 169	♠ AKJ4	The opponents are silent.
Dealer: S	♥ J1053	
Vul: None	♦ K	You bid first.
HCP: 15	♣ QJ83	

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

Board: 165

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 3♣ S

North:

♠ K962

♥ 1072

♦ QJ7

♣ QJ10

South:

♠ J10

♥ KQ85

♦ 6

♣ AK6432

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

			1♣
--	--	--	----

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

Pass	Pass	2♦	Pass
------	------	----	------

Pass	3♣	AP	
------	----	----	--

Board: 166

Dealer: N

Vul: None

North HCP: 19

South HCP: 12

Contract: 5♣ N

North:

♠ J

♥ AKQ

♦ A74

♣ KQ10762

South:

♠ KQ85

♥ 106

♦ K1052

♣ A95

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

	1♣	Pass	1♠
--	----	------	----

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

Pass	4♦ ¹	Pass	4♠ ²
------	-----------------	------	-----------------

Pass	5♣	AP	
------	----	----	--

1. Cue bid, a ♦ stopper

2. Cue bid, a ♠ stopper

Board: 167

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

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

1. New Minor Forcing

Board: 168

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: 169

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	
------	----	----	--

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 170	♠ AK985	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ —	You bid first.
HCP: 14	♣ K109854	
Board: 171	♠ AK63	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ A9864	Partner bids first.
HCP: 12	♣ 4	
Board: 172	♠ K95	The opponents are silent.
Dealer: N	♥ A1095	
Vul: NS	♦ Q85	You bid first.
HCP: 13	♣ A87	
Board: 173	♠ K107	The opponents are silent.
Dealer: S	♥ 965	
Vul: EW	♦ 1092	Partner bids first.
HCP: 6	♣ QJ72	
Board: 174	♠ A854	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ J10	You bid first.
HCP: 12	♣ K432	

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

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK985	♠ QJ4		1♣	Pass	1♥
Vul: NS	♥ A7	♥ 9532	Pass	1♠	Pass	2NT
North HCP: 14	♦ —	♦ K4	Pass	3♣	Pass	4♠
South HCP: 13	♣ K109854	♣ AQJ3	AP			
Contract: 4♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK63	♠ Q9				1♣
Vul: EW	♥ J92	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 12	♦ A9864	♦ KJ	Pass	2♠	Pass	3♥ ¹
South HCP: 14	♣ 4	♣ KQJ6532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 1042				
Vul: NS	♥ A1095	♥ J6		1♣	Pass	3♣
North HCP: 13	♦ Q85	♦ 63	AP			
South HCP: 6	♣ A87	♣ KQ6432				
Contract: 3♣ N						

Board: 173	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: 174	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q1073		1♣	Pass	1♥
Vul: None	♥ A104	♥ KQJ7				
North HCP: 12	♦ J10	♦ Q7	Pass	1♠	Pass	4♠
South HCP: 15	♣ K432	♣ AJ5	AP			
Contract: 4♠ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 170	♠ QJ4	The opponents are silent.
Dealer: N	♥ 9532	
Vul: NS	♦ K4	Partner bids first.
HCP: 13	♣ AQJ3	

Board: 171	♠ Q9	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ KJ	You bid first.
HCP: 14	♣ KQJ6532	

Board: 172	♠ 1042	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ 63	Partner bids first.
HCP: 6	♣ KQ6432	

Board: 173	♠ Q852	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ AK5	You bid first.
HCP: 13	♣ 1098	

Board: 174	♠ Q1073	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ Q7	Partner bids first.
HCP: 15	♣ AJ5	

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

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK985	♠ QJ4		1♣	Pass	1♥
Vul: NS	♥ A7	♥ 9532	Pass	1♠	Pass	2NT
North HCP: 14	♦ —	♦ K4	Pass	3♣	Pass	4♠
South HCP: 13	♣ K109854	♣ AQJ3	AP			
Contract: 4♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ AK63	♠ Q9				1♣
Vul: EW	♥ J92	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 12	♦ A9864	♦ KJ	Pass	2♠	Pass	3♥ ¹
South HCP: 14	♣ 4	♣ KQJ6532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 1042				
Vul: NS	♥ A1095	♥ J6		1♣	Pass	3♣
North HCP: 13	♦ Q85	♦ 63	AP			
South HCP: 6	♣ A87	♣ KQ6432				
Contract: 3♣ N						

Board: 173	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: 174	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q1073		1♣	Pass	1♥
Vul: None	♥ A104	♥ KQJ7				
North HCP: 12	♦ J10	♦ Q7	Pass	1♠	Pass	4♠
South HCP: 15	♣ K432	♣ AJ5	AP			
Contract: 4♠ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 175	♠ AJ82	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ A975	Partner bids first.
HCP: 13	♣ K5	
Board: 176	♠ Q76	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: None	♦ A3	You bid first.
HCP: 13	♣ Q987	
Board: 177	♠ AJ53	West Doubles 1NT if possible.
Dealer: S	♥ K752	East Bids 2♦ if possible.
Vul: NS	♦ J5	
HCP: 9	♣ 532	Partner bids first.
Board: 178	♠ AK4	East Bids 1♠ if possible.
Dealer: N	♥ KJ54	
Vul: EW	♦ A2	You bid first.
HCP: 18	♣ K752	
Board: 179	♠ AJ84	The opponents are silent.
Dealer: S	♥ K862	
Vul: None	♦ 8	Partner bids first.
HCP: 15	♣ AK65	

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

Board: 175

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AJ82

♥ J82

♦ A975

♣ K5

South:

♠ K754

♥ Q75

♦ 3

♣ AQJ82

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 4♠ AP

Board: 176

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♣ N

North:

♠ Q76

♥ KQ53

♦ A3

♣ Q987

South:

♠ A832

♥ 86

♦ K95

♣ A632

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♣

AP

Board: 177

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 2♦ E

North:

♠ AJ53

♥ K752

♦ J5

♣ 532

South:

♠ Q86

♥ QJ9

♦ K72

♣ A984

West North East South

1♣

Pass 1♥ Pass 1NT

X Pass 2♦ AP

Board: 178

Dealer: N

Vul: EW

North HCP: 18

South HCP: 9

Contract: 5♥ S

North:

♠ AK4

♥ KJ54

♦ A2

♣ K752

South:

♠ J85

♥ A108762

♦ Q109

♣ Q

West North East South

1♣ 1♠ 2♥¹

Pass 4NT² Pass 5♦³

Pass 5♥ AP

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

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 179

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♦¹ Pass 2♥

Pass 4♠ AP

1. Fourth suit game force

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 175	♠ K754	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ 3	You bid first.
HCP: 12	♣ AQJ82	
Board: 176	♠ A832	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ K95	Partner bids first.
HCP: 11	♣ A632	
Board: 177	♠ Q86	West Doubles 1NT if possible.
Dealer: S	♥ QJ9	East Bids 2♦ if possible.
Vul: NS	♦ K72	
HCP: 12	♣ A984	You bid first.
Board: 178	♠ J85	East Bids 1♠ if possible.
Dealer: N	♥ A108762	
Vul: EW	♦ Q109	Partner bids first.
HCP: 9	♣ Q	
Board: 179	♠ Q1095	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ KJ7	You bid first.
HCP: 13	♣ Q92	

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

Board: 175

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AJ82

♥ J82

♦ A975

♣ K5

South:

♠ K754

♥ Q75

♦ 3

♣ AQJ82

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 4♠ AP

Board: 176

Dealer: N

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♣ N

North:

♠ Q76

♥ KQ53

♦ A3

♣ Q987

South:

♠ A832

♥ 86

♦ K95

♣ A632

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♣

AP

Board: 177

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 2♦ E

North:

♠ AJ53

♥ K752

♦ J5

♣ 532

South:

♠ Q86

♥ QJ9

♦ K72

♣ A984

West North East South

1♣

Pass 1♥ Pass 1NT

X Pass 2♦ AP

Board: 178

Dealer: N

Vul: EW

North HCP: 18

South HCP: 9

Contract: 5♥ S

North:

♠ AK4

♥ KJ54

♦ A2

♣ K752

South:

♠ J85

♥ A108762

♦ Q109

♣ Q

West North East South

1♣ 1♠ 2♥¹

Pass 4NT² Pass 5♦³

Pass 5♥ AP

1. 1X-(Y)-2Z forcing
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 179

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♦¹ Pass 2♥

Pass 4♠ AP

1. Fourth suit game force

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 180	♠ 3	East Bids 1♠ if possible.
Dealer: N	♥ K954	
Vul: Both	♦ —	You bid first.
HCP: 13	♣ AKQJ7652	
Board: 181	♠ J963	West Bids 1♠ if possible.
Dealer: S	♥ 63	
Vul: EW	♦ AK432	Partner bids first.
HCP: 8	♣ 82	
Board: 182	♠ J1065	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ KQ97	
Board: 183	♠ J	West Bids 1♠ if possible.
Dealer: S	♥ A43	
Vul: None	♦ 972	Partner bids first.
HCP: 8	♣ K98653	
Board: 184	♠ 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.

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

Board: 180
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ 3
 ♥ K954
 ♦ —
 ♣ AKQJ7652

South:
 ♠ KJ1098
 ♥ Q1082
 ♦ KJ
 ♣ 94

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

Board: 181
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 12
 Contract: 1N N

North:
 ♠ J963
 ♥ 63
 ♦ AK432
 ♣ 82

South:
 ♠ AK10
 ♥ K982
 ♦ 75
 ♣ Q654

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 182
 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: 183
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J
 ♥ A43
 ♦ 972
 ♣ K98653

South:
 ♠ KQ102
 ♥ K98
 ♦ Q
 ♣ AQJ72

West	North	East	South
			1♣
1♠	3♣	AP	

Board: 184
 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♠ ¹
3♦	4♣	Pass	5♣
X	AP		

1. strength cue bid

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 180 ♠ KJ1098
Dealer: N ♥ Q1082
Vul: Both ♦ KJ
HCP: 10 ♣ 94

East Bids 1♠ if possible.

Partner bids first.

Board: 181 ♠ AK10
Dealer: S ♥ K982
Vul: EW ♦ 75
HCP: 12 ♣ Q654

West Bids 1♠ if possible.

You bid first.

Board: 182 ♠ Q7
Dealer: N ♥ K107653
Vul: EW ♦ KJ5
HCP: 9 ♣ 102

The opponents are silent.

Partner bids first.

Board: 183 ♠ KQ102
Dealer: S ♥ K98
Vul: None ♦ Q
HCP: 17 ♣ AQJ72

West Bids 1♠ if possible.

You bid first.

Board: 184 ♠ 54
Dealer: N ♥ AKJ3
Vul: Both ♦ K873
HCP: 14 ♣ QJ6

East Bids 1♠ if possible.

West Bids 3♦ if possible.

West Doubles 5♣ if possible.

Partner bids first.

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

Board: 180
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ 3
 ♥ K954
 ♦ —
 ♣ AKQJ7652

South:
 ♠ KJ1098
 ♥ Q1082
 ♦ KJ
 ♣ 94

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

Board: 181
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 12
 Contract: 1N N

North:
 ♠ J963
 ♥ 63
 ♦ AK432
 ♣ 82

South:
 ♠ AK10
 ♥ K982
 ♦ 75
 ♣ Q654

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 182
 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: 183
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J
 ♥ A43
 ♦ 972
 ♣ K98653

South:
 ♠ KQ102
 ♥ K98
 ♦ Q
 ♣ AQJ72

West	North	East	South
			1♣
1♠	3♣	AP	

Board: 184
 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♠ ¹
3♦	4♣	Pass	5♣
X	AP		

1. strength cue bid

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 185	♠ 108542	West Bids 1♦ if possible.
Dealer: S	♥ Q32	
Vul: None	♦ J42	Partner bids first.
HCP: 7	♣ A3	

Board: 186	♠ 863	East Bids 1♠ if possible.
Dealer: N	♥ AQ106	
Vul: NS	♦ K83	You bid first.
HCP: 13	♣ A98	

Board: 187	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: NS	♦ K9542	Partner bids first.
HCP: 13	♣ 4	

Board: 188	♠ A93	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AK104	You bid first.
HCP: 16	♣ AJ862	

Board: 189	♠ 1098	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: NS	♦ A8653	Partner bids first.
HCP: 12	♣ K	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AK97				1♣
Vul: None	♥ Q32	♥ K109	1♦	1♠	Pass	2♠
North HCP: 7	♦ J42	♦ 85	AP			
South HCP: 12	♣ A3	♣ Q984				
Contract: 2♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ J95		1♣	1♠	2♦ ¹
Vul: NS	♥ AQ106	♥ K4	Pass	2♥	Pass	3♦
North HCP: 13	♦ K83	♦ A109654	Pass	4♦	AP	
South HCP: 8	♣ A98	♣ 75				
Contract: 4♦ S						

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K432				1♣
Vul: NS	♥ AJ76	♥ KQ	Pass	1♦	Pass	1♠
North HCP: 13	♦ K9542	♦ 107	Pass	2NT	AP	
South HCP: 11	♣ 4	♣ K10763				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1076		1♣	Pass	1♥
Vul: EW	♥ 10	♥ AK83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK104	♦ 92	AP			
South HCP: 9	♣ AJ862	♣ 1094				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KJ63				1♣
Vul: NS	♥ KQ52	♥ AJ94	Pass	1♦	Pass	1♥
North HCP: 12	♦ A8653	♦ J4	Pass	4♥	AP	
South HCP: 14	♣ K	♣ A43				
Contract: 4♥ S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 185 ♠ AK97
Dealer: S ♥ K109
Vul: None ♦ 85
HCP: 12 ♣ Q984

West Bids 1♦ if possible.

You bid first.

Board: 186 ♠ J95
Dealer: N ♥ K4
Vul: NS ♦ A109654
HCP: 8 ♣ 75

East Bids 1♠ if possible.

Partner bids first.

Board: 187 ♠ K432
Dealer: S ♥ KQ
Vul: NS ♦ 107
HCP: 11 ♣ K10763

The opponents are silent.

You bid first.

Board: 188 ♠ Q1076
Dealer: N ♥ AK83
Vul: EW ♦ 92
HCP: 9 ♣ 1094

The opponents are silent.

Partner bids first.

Board: 189 ♠ KJ63
Dealer: S ♥ AJ94
Vul: NS ♦ J4
HCP: 14 ♣ A43

The opponents are silent.

You bid first.

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 108542	♠ AK97				1♣
Vul: None	♥ Q32	♥ K109	1♦	1♠	Pass	2♠
North HCP: 7	♦ J42	♦ 85	AP			
South HCP: 12	♣ A3	♣ Q984				
Contract: 2♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ J95		1♣	1♠	2♦ ¹
Vul: NS	♥ AQ106	♥ K4	Pass	2♥	Pass	3♦
North HCP: 13	♦ K83	♦ A109654	Pass	4♦	AP	
South HCP: 8	♣ A98	♣ 75				
Contract: 4♦ S						

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K432				1♣
Vul: NS	♥ AJ76	♥ KQ	Pass	1♦	Pass	1♠
North HCP: 13	♦ K9542	♦ 107	Pass	2NT	AP	
South HCP: 11	♣ 4	♣ K10763				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1076		1♣	Pass	1♥
Vul: EW	♥ 10	♥ AK83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK104	♦ 92	AP			
South HCP: 9	♣ AJ862	♣ 1094				
Contract: 3N S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KJ63				1♣
Vul: NS	♥ KQ52	♥ AJ94	Pass	1♦	Pass	1♥
North HCP: 12	♦ A8653	♦ J4	Pass	4♥	AP	
South HCP: 14	♣ K	♣ A43				
Contract: 4♥ S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 190	♠ J43	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ KQ10	You bid first.
HCP: 16	♣ AKJ876	

Board: 191	♠ J2	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: None	♦ AJ732	Partner bids first.
HCP: 11	♣ Q8	

Board: 192	♠ K63	The opponents are silent.
Dealer: N	♥ K1043	
Vul: Both	♦ AQ	You bid first.
HCP: 18	♣ KQJ9	

Board: 193	♠ QJ743	West Bids 1♦ if possible.
Dealer: S	♥ KQJ108	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ 10	

Board: 194	♠ A3	The opponents are silent.
Dealer: N	♥ K963	
Vul: Both	♦ AKJ	You bid first.
HCP: 18	♣ QJ65	

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

Board: 190
Dealer: N
Vul: EW
North HCP: 16
South HCP: 18
Contract: 6♥ S

North:
♠ J43
♥ Q
♦ KQ10
♣ AKJ876

South:
♠ AQ5
♥ AKJ8642
♦ A43
♣ —

West	North	East	South
	1♣	Pass	2♥
Pass	4♣	Pass	4NT ¹
Pass	5♥ ²	Pass	6♥
AP			
1. Blackwood 0314, for ♣			
2. A=2/5 or 5/5, Q(C)=0			

Board: 191
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
			1♣
Pass	1♦	Pass	2♣
AP			

Board: 192
Dealer: N
Vul: Both
North HCP: 18
South HCP: 9
Contract: 4♥ S

North:
♠ K63
♥ K1043
♦ AQ
♣ KQJ9

South:
♠ 97
♥ AJ76
♦ KJ764
♣ 32

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

Board: 193
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: 194
Dealer: N
Vul: Both
North HCP: 18
South HCP: 14
Contract: 3N S

North:
♠ A3
♥ K963
♦ AKJ
♣ QJ65

South:
♠ KQ10
♥ Q10
♦ 986
♣ AK1074

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 190	♠ AQ5	The opponents are silent.
Dealer: N	♥ AKJ8642	
Vul: EW	♦ A43	Partner bids first.
HCP: 18	♣ —	
Board: 191	♠ K84	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ 104	You bid first.
HCP: 11	♣ KJ9742	
Board: 192	♠ 97	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: Both	♦ KJ764	Partner bids first.
HCP: 9	♣ 32	
Board: 193	♠ A5	West Bids 1♦ if possible.
Dealer: S	♥ A64	
Vul: NS	♦ Q84	You bid first.
HCP: 11	♣ J9542	
Board: 194	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ 986	Partner bids first.
HCP: 14	♣ AK1074	

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

Board: 190
Dealer: N
Vul: EW
North HCP: 16
South HCP: 18
Contract: 6♥ S

North:
♠ J43
♥ Q
♦ KQ10
♣ AKJ876

South:
♠ AQ5
♥ AKJ8642
♦ A43
♣ —

West	North	East	South
	1♣	Pass	2♥
Pass	4♣	Pass	4NT ¹
Pass	5♥ ²	Pass	6♥
AP			
1. Blackwood 0314, for ♣			
2. A=2/5 or 5/5, Q(C)=0			

Board: 191
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
			1♣
Pass	1♦	Pass	2♣
AP			

Board: 192
Dealer: N
Vul: Both
North HCP: 18
South HCP: 9
Contract: 4♥ S

North:
♠ K63
♥ K1043
♦ AQ
♣ KQJ9

South:
♠ 97
♥ AJ76
♦ KJ764
♣ 32

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

Board: 193
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: 194
Dealer: N
Vul: Both
North HCP: 18
South HCP: 14
Contract: 3N S

North:
♠ A3
♥ K963
♦ AKJ
♣ QJ65

South:
♠ KQ10
♥ Q10
♦ 986
♣ AK1074

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 195	♠ AQ876	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 84	Partner bids first.
HCP: 15	♣ 962	

Board: 196	♠ AQ98	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 197	♠ AKQ108	West Bids 1♠ if possible.
Dealer: S	♥ KQ3	
Vul: None	♦ 1032	Partner bids first.
HCP: 14	♣ 104	

Board: 198	♠ A1076	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ 9	You bid first.
HCP: 15	♣ AQJ107	

Board: 199	♠ A983	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AK1097	Partner bids first.
HCP: 14	♣ 5	

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

Board: 195
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 16
 Contract: 6N N

North:
 ♠ AQ876
 ♥ AKQ
 ♦ 84
 ♣ 962

South:
 ♠ K
 ♥ J876
 ♦ K72
 ♣ AKQ75

West	North	East	South
			1♣
Pass	2♠	Pass	3♥
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	
1. Quantitative 4NT			

Board: 196
 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			

Board: 197
 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: 198
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 15
 Contract: 3N S

North:
 ♠ A1076
 ♥ A83
 ♦ 9
 ♣ AQJ107

South:
 ♠ 3
 ♥ KQ7
 ♦ AK8754
 ♣ K95

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

Board: 199
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ A983
 ♥ K95
 ♦ AK1097
 ♣ 5

South:
 ♠ Q1052
 ♥ Q62
 ♦ 3
 ♣ AK862

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 195	♠ K	The opponents are silent.
Dealer: S	♥ J876	
Vul: None	♦ K72	You bid first.
HCP: 16	♣ AKQ75	

Board: 196	♠ K3	The opponents are silent.
Dealer: N	♥ 10764	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 197	♠ —	West Bids 1♠ if possible.
Dealer: S	♥ 1094	
Vul: None	♦ AQ4	You bid first.
HCP: 11	♣ KQ98763	

Board: 198	♠ 3	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ AK8754	Partner bids first.
HCP: 15	♣ K95	

Board: 199	♠ Q1052	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ 3	You bid first.
HCP: 11	♣ AK862	

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

Board: 195
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 16
 Contract: 6N N

North:
 ♠ AQ876
 ♥ AKQ
 ♦ 84
 ♣ 962

South:
 ♠ K
 ♥ J876
 ♦ K72
 ♣ AKQ75

West	North	East	South
			1♣
Pass	2♠	Pass	3♥
Pass	3NT	Pass	4NT ¹
Pass	6NT	AP	
1. Quantitative 4NT			

Board: 196
 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			

Board: 197
 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: 198
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 15
 Contract: 3N S

North:
 ♠ A1076
 ♥ A83
 ♦ 9
 ♣ AQJ107

South:
 ♠ 3
 ♥ KQ7
 ♦ AK8754
 ♣ K95

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

Board: 199
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ A983
 ♥ K95
 ♦ AK1097
 ♣ 5

South:
 ♠ Q1052
 ♥ Q62
 ♦ 3
 ♣ AK862

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 200	♠ KQ	The opponents are silent.
Dealer: N	♥ K953	
Vul: Both	♦ KQ	You bid first.
HCP: 18	♣ AJ987	
Board: 201	♠ Q9643	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ Q764	Partner bids first.
HCP: 10	♣ AQ3	
Board: 202	♠ Q963	East Doubles 2♠ if possible.
Dealer: N	♥ 108	
Vul: None	♦ KQ10	You bid first.
HCP: 12	♣ KQ108	
Board: 203	♠ J9	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: NS	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	
Board: 204	♠ K65	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: Both	♦ 832	You bid first.
HCP: 13	♣ AQ9	

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

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J964		1♣	Pass	1♠
Vul: Both	♥ K953	♥ A107	Pass	2♥	Pass	2NT
North HCP: 18	♦ KQ	♦ 10865	AP			
South HCP: 8	♣ AJ987	♣ K4				
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q9643	♠ K10				1♣
Vul: NS	♥ 2	♥ AQ43	Pass	1♠	Pass	1NT
North HCP: 10	♦ Q764	♦ K83	AP			
South HCP: 12	♣ AQ3	♣ 10842				
Contract: 1N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ AKJ85		1♣	Pass	1♠
Vul: None	♥ 108	♥ K32	Pass	2♠	X	4♠
North HCP: 12	♦ KQ10	♦ J95	AP			
South HCP: 12	♣ KQ108	♣ 97				
Contract: 4♠ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 652				1♣
Vul: NS	♥ KJ43	♥ AQ102	Pass	1♥	Pass	2♥
North HCP: 10	♦ KJ65	♦ A83	AP			
South HCP: 14	♣ J102	♣ A54				
Contract: 2♥ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083		1♣	Pass	1NT
Vul: Both	♥ KJ95	♥ A86	AP			
North HCP: 13	♦ 832	♦ AJ10				
South HCP: 10	♣ AQ9	♣ J752				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 200	♠ J964	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ 10865	Partner bids first.
HCP: 8	♣ K4	
Board: 201	♠ K10	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: NS	♦ K83	You bid first.
HCP: 12	♣ 10842	
Board: 202	♠ AKJ85	East Doubles 2♠ if possible.
Dealer: N	♥ K32	
Vul: None	♦ J95	Partner bids first.
HCP: 12	♣ 97	
Board: 203	♠ 652	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: NS	♦ A83	You bid first.
HCP: 14	♣ A54	
Board: 204	♠ 1083	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 10	♣ J752	

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

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J964		1♣	Pass	1♠
Vul: Both	♥ K953	♥ A107	Pass	2♥	Pass	2NT
North HCP: 18	♦ KQ	♦ 10865	AP			
South HCP: 8	♣ AJ987	♣ K4				
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ Q9643	♠ K10				1♣
Vul: NS	♥ 2	♥ AQ43	Pass	1♠	Pass	1NT
North HCP: 10	♦ Q764	♦ K83	AP			
South HCP: 12	♣ AQ3	♣ 10842				
Contract: 1N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ AKJ85		1♣	Pass	1♠
Vul: None	♥ 108	♥ K32	Pass	2♠	X	4♠
North HCP: 12	♦ KQ10	♦ J95	AP			
South HCP: 12	♣ KQ108	♣ 97				
Contract: 4♠ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ 652				1♣
Vul: NS	♥ KJ43	♥ AQ102	Pass	1♥	Pass	2♥
North HCP: 10	♦ KJ65	♦ A83	AP			
South HCP: 14	♣ J102	♣ A54				
Contract: 2♥ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 1083		1♣	Pass	1NT
Vul: Both	♥ KJ95	♥ A86	AP			
North HCP: 13	♦ 832	♦ AJ10				
South HCP: 10	♣ AQ9	♣ J752				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 205	♠ Q6542	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ A9854	Partner bids first.
HCP: 13	♣ AK	

Board: 206	♠ AJ82	East Bids 1♦ if possible.
Dealer: N	♥ Q72	
Vul: Both	♦ J64	You bid first.
HCP: 12	♣ A102	

Board: 207	♠ AK	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: EW	♦ A732	Partner bids first.
HCP: 16	♣ 1075	

Board: 208	♠ Q865	The opponents are silent.
Dealer: N	♥ J84	
Vul: EW	♦ AQ10	You bid first.
HCP: 13	♣ A52	

Board: 209	♠ 1072	West Bids 1♦ if possible.
Dealer: S	♥ J432	
Vul: Both	♦ J94	Partner bids first.
HCP: 11	♣ AKQ	

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

Board: 205

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ Q6542

♥ 5

♦ A9854

♣ AK

South:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 3♣¹ Pass 3♥²

Pass 4♠ AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♥ stopper

Board: 206

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ AJ82

♥ Q72

♦ J64

♣ A102

South:

♠ KQ3

♥ J104

♦ AK732

♣ 65

West North East South

1♣ 1♦ 2NT¹

AP

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

Board: 207

Dealer: S

Vul: EW

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ AK

♥ AJ62

♦ A732

♣ 1075

South:

♠ 96

♥ K103

♦ J8

♣ AQJ942

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 208

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q865

♥ J84

♦ AQ10

♣ A52

South:

♠ K9732

♥ KQ10

♦ K864

♣ 7

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 209

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♥ N

North:

♠ 1072

♥ J432

♦ J94

♣ AKQ

South:

♠ QJ

♥ KQ107

♦ K6

♣ J9853

West North East South

1♣

1♦ 1♥ Pass 2♥

AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 205	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ 1076	You bid first.
HCP: 13	♣ 743	

Board: 206	♠ KQ3	East Bids 1♦ if possible.
Dealer: N	♥ J104	
Vul: Both	♦ AK732	Partner bids first.
HCP: 13	♣ 65	

Board: 207	♠ 96	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ J8	You bid first.
HCP: 11	♣ AQJ942	

Board: 208	♠ K9732	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ K864	Partner bids first.
HCP: 11	♣ 7	

Board: 209	♠ QJ	West Bids 1♦ if possible.
Dealer: S	♥ KQ107	
Vul: Both	♦ K6	You bid first.
HCP: 12	♣ J9853	

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

Board: 205

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ Q6542

♥ 5

♦ A9854

♣ AK

South:

♠ AKJ7

♥ KQ6

♦ 1076

♣ 743

West North East South

1♣

Pass 1♠ Pass 2♠

Pass 3♣¹ Pass 3♥²

Pass 4♠ AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♥ stopper

Board: 206

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ AJ82

♥ Q72

♦ J64

♣ A102

South:

♠ KQ3

♥ J104

♦ AK732

♣ 65

West North East South

1♣ 1♦ 2NT¹

AP

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

Board: 207

Dealer: S

Vul: EW

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ AK

♥ AJ62

♦ A732

♣ 1075

South:

♠ 96

♥ K103

♦ J8

♣ AQJ942

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 208

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ Q865

♥ J84

♦ AQ10

♣ A52

South:

♠ K9732

♥ KQ10

♦ K864

♣ 7

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 209

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♥ N

North:

♠ 1072

♥ J432

♦ J94

♣ AKQ

South:

♠ QJ

♥ KQ107

♦ K6

♣ J9853

West North East South

1♣

1♦ 1♥ Pass 2♥

AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 210	♠ 9643	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ K76	You bid first.
HCP: 14	♣ Q63	

Board: 211	♠ AK8742	West Bids 2♣ if possible.
Dealer: S	♥ 97	
Vul: EW	♦ J6	Partner bids first.
HCP: 10	♣ Q54	

Board: 212	♠ K3	The opponents are silent.
Dealer: N	♥ J1092	
Vul: Both	♦ Q92	You bid first.
HCP: 12	♣ AQ82	

Board: 213	♠ K985	The opponents are silent.
Dealer: S	♥ 875	
Vul: None	♦ AJ872	Partner bids first.
HCP: 12	♣ A	

Board: 214	♠ A1065	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ Q83	You bid first.
HCP: 13	♣ QJ83	

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

Board: 210
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 15
 Contract: 3N S

North:
 ♠ 9643
 ♥ AKQ
 ♦ K76
 ♣ Q63

South:
 ♠ AK5
 ♥ 9854
 ♦ A1094
 ♣ A10

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

1. Fourth suit game force

Board: 211
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ AK8742
 ♥ 97
 ♦ J6
 ♣ Q54

South:
 ♠ Q93
 ♥ J54
 ♦ KQ5
 ♣ A763

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

Board: 212
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ K3
 ♥ J1092
 ♦ Q92
 ♣ AQ82

South:
 ♠ Q9652
 ♥ A83
 ♦ AJ10
 ♣ 43

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

1. New Minor Forcing

Board: 213
 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: 214
 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			

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 210	♠ AK5	The opponents are silent.
Dealer: N	♥ 9854	
Vul: NS	♦ A1094	Partner bids first.
HCP: 15	♣ A10	
Board: 211	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ J54	
Vul: EW	♦ KQ5	You bid first.
HCP: 12	♣ A763	
Board: 212	♠ Q9652	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 11	♣ 43	
Board: 213	♠ J	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ K	You bid first.
HCP: 15	♣ Q875432	
Board: 214	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ984	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ 10765	

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

Board: 210
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 15
 Contract: 3N S

North:
 ♠ 9643
 ♥ AKQ
 ♦ K76
 ♣ Q63

South:
 ♠ AK5
 ♥ 9854
 ♦ A1094
 ♣ A10

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

1. Fourth suit game force

Board: 211
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 12
 Contract: 4♠ N

North:
 ♠ AK8742
 ♥ 97
 ♦ J6
 ♣ Q54

South:
 ♠ Q93
 ♥ J54
 ♦ KQ5
 ♣ A763

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

Board: 212
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ K3
 ♥ J1092
 ♦ Q92
 ♣ AQ82

South:
 ♠ Q9652
 ♥ A83
 ♦ AJ10
 ♣ 43

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

1. New Minor Forcing

Board: 213
 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: 214
 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			

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 215	♠ K	The opponents are silent.
Dealer: S	♥ KJ10872	
Vul: Both	♦ 9732	Partner bids first.
HCP: 7	♣ 85	
Board: 216	♠ K86	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: NS	♦ KJ4	You bid first.
HCP: 12	♣ 862	
Board: 217	♠ 1084	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	
Board: 218	♠ A1042	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ K10	You bid first.
HCP: 14	♣ K976	
Board: 219	♠ 32	The opponents are silent.
Dealer: S	♥ 9875	
Vul: EW	♦ A983	Partner bids first.
HCP: 7	♣ K74	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 642				1♣
Vul: Both	♥ KJ10872	♥ A	Pass	1♥	Pass	3NT
North HCP: 7	♦ 9732	♦ KQJ8	AP			
South HCP: 18	♣ 85	♣ AKJ63				
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ543				
Vul: NS	♥ AJ42	♥ KQ5		1♣	Pass	2♠
North HCP: 12	♦ KJ4	♦ 982	Pass	4♠	AP	
South HCP: 15	♣ 862	♣ A4				
Contract: 4♠ S						

Board: 217	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: 218	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: 219	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ J108				1♣
Vul: EW	♥ 9875	♥ AK	Pass	1♥	Pass	1NT
North HCP: 7	♦ A983	♦ K75	AP			
South HCP: 13	♣ K74	♣ Q8653				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 215	♠ 642	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ KQJ8	You bid first.
HCP: 18	♣ AKJ63	

Board: 216	♠ AQ543	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ 982	Partner bids first.
HCP: 15	♣ A4	

Board: 217	♠ KJ73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ 632	You bid first.
HCP: 14	♣ AKJ8	

Board: 218	♠ 765	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	

Board: 219	♠ J108	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K75	You bid first.
HCP: 13	♣ Q8653	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 642				1♣
Vul: Both	♥ KJ10872	♥ A	Pass	1♥	Pass	3NT
North HCP: 7	♦ 9732	♦ KQJ8	AP			
South HCP: 18	♣ 85	♣ AKJ63				
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ543				
Vul: NS	♥ AJ42	♥ KQ5		1♣	Pass	2♠
North HCP: 12	♦ KJ4	♦ 982	Pass	4♠	AP	
South HCP: 15	♣ 862	♣ A4				
Contract: 4♠ S						

Board: 217	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: 218	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: 219	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ J108				1♣
Vul: EW	♥ 9875	♥ AK	Pass	1♥	Pass	1NT
North HCP: 7	♦ A983	♦ K75	AP			
South HCP: 13	♣ K74	♣ Q8653				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 220 ♠ J652
Dealer: N ♥ QJ3
Vul: NS ♦ A96
HCP: 12 ♣ A43

The opponents are silent.

You bid first.

Board: 221 ♠ K74
Dealer: S ♥ AJ1096
Vul: EW ♦ J10732
HCP: 9 ♣ —

West Doubles 1♣ if possible.

Partner bids first.

Board: 222 ♠ K765
Dealer: N ♥ J10
Vul: None ♦ AJ
HCP: 12 ♣ K5432

East Bids 1♥ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 223 ♠ AK8543
Dealer: S ♥ QJ
Vul: EW ♦ 7543
HCP: 12 ♣ Q

West Bids 1♥ if possible.

Partner bids first.

Board: 224 ♠ 42
Dealer: N ♥ 92
Vul: Both ♦ KQ9
HCP: 11 ♣ KQJ1096

East Bids 1♠ if possible.

You bid first.

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

Board: 220

Dealer: N

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♥ S

North:

♠ J652

♥ QJ3

♦ A96

♣ A43

South:

♠ K98

♥ AK1097

♦ QJ

♣ Q72

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2♦¹

Pass 2♥ Pass 4♥

AP

1. Fourth suit game force

Board: 221

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

West North East South

1♣

X 1♥ Pass 1NT

AP

Board: 222

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♠ N

North:

♠ K765

♥ J10

♦ AJ

♣ K5432

South:

♠ A1092

♥ Q964

♦ K7652

♣ —

West North East South

1♣ 1♥ X

Pass 2♠ 3♥ 3♠

AP

Board: 223

Dealer: S

Vul: EW

North HCP: 12

South HCP: 16

Contract: 6♠ N

North:

♠ AK8543

♥ QJ

♦ 7543

♣ Q

South:

♠ J102

♥ A

♦ A98

♣ AK9762

West North East South

1♣

1♥ 1♠ Pass 4♠

Pass 4NT¹ Pass 5♣²

Pass 5♠ Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 224

Dealer: N

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♣ N

North:

♠ 42

♥ 92

♦ KQ9

♣ KQJ1096

South:

♠ AQJ9

♥ KQ1083

♦ 764

♣ 4

West North East South

1♣ 1♠ 2♥¹

Pass 3♣ AP

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 220	♠ K98	The opponents are silent.
Dealer: N	♥ AK1097	
Vul: NS	♦ QJ	Partner bids first.
HCP: 15	♣ Q72	
Board: 221	♠ 1063	West Doubles 1♣ if possible.
Dealer: S	♥ K52	
Vul: EW	♦ Q6	You bid first.
HCP: 14	♣ AKQ32	
Board: 222	♠ A1092	East Bids 1♥ if possible.
Dealer: N	♥ Q964	East Bids 3♥ if possible.
Vul: None	♦ K7652	
HCP: 9	♣ —	Partner bids first.
Board: 223	♠ J102	West Bids 1♥ if possible.
Dealer: S	♥ A	
Vul: EW	♦ A98	You bid first.
HCP: 16	♣ AK9762	
Board: 224	♠ AQJ9	East Bids 1♠ if possible.
Dealer: N	♥ KQ1083	
Vul: Both	♦ 764	Partner bids first.
HCP: 12	♣ 4	

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

Board: 220

Dealer: N

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♥ S

North:

♠ J652

♥ QJ3

♦ A96

♣ A43

South:

♠ K98

♥ AK1097

♦ QJ

♣ Q72

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2♦¹

Pass 2♥ Pass 4♥

AP

1. Fourth suit game force

Board: 221

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ K74

♥ AJ1096

♦ J10732

♣ —

South:

♠ 1063

♥ K52

♦ Q6

♣ AKQ32

West North East South

1♣

X 1♥ Pass 1NT

AP

Board: 222

Dealer: N

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♠ N

North:

♠ K765

♥ J10

♦ AJ

♣ K5432

South:

♠ A1092

♥ Q964

♦ K7652

♣ —

West North East South

1♣ 1♥ X

Pass 2♠ 3♥ 3♠

AP

Board: 223

Dealer: S

Vul: EW

North HCP: 12

South HCP: 16

Contract: 6♠ N

North:

♠ AK8543

♥ QJ

♦ 7543

♣ Q

South:

♠ J102

♥ A

♦ A98

♣ AK9762

West North East South

1♣

1♥ 1♠ Pass 4♠

Pass 4NT¹ Pass 5♣²

Pass 5♠ Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 224

Dealer: N

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♣ N

North:

♠ 42

♥ 92

♦ KQ9

♣ KQJ1096

South:

♠ AQJ9

♥ KQ1083

♦ 764

♣ 4

West North East South

1♣ 1♠ 2♥¹

Pass 3♣ AP

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 225	♠ A1076	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AJ10965	Partner bids first.
HCP: 9	♣ 82	
Board: 226	♠ J87	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: NS	♦ —	You bid first.
HCP: 11	♣ KQ9764	
Board: 227	♠ AQ83	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ 1075	Partner bids first.
HCP: 8	♣ 982	
Board: 228	♠ 9	The opponents are silent.
Dealer: N	♥ J74	
Vul: None	♦ AQJ7	You bid first.
HCP: 13	♣ AJ1065	
Board: 229	♠ AKQJ9863	East Doubles 2♦ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ J3	Partner bids first.
HCP: 14	♣ —	

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

Board: 225

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ A1076

♥ 2

♦ AJ10965

♣ 82

South:

♠ 543

♥ J65

♦ K4

♣ AKQ103

West North East South

1♣

Pass 1♦ Pass 1NT

AP

Board: 226

Dealer: N

Vul: NS

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ J87

♥ AJ108

♦ —

♣ KQ9764

South:

♠ AQ2

♥ 975

♦ A432

♣ A52

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1♠¹

Pass 2♣ Pass 3NT

AP

1. Fourth suit game force

Board: 227

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ AQ83

♥ Q92

♦ 1075

♣ 982

South:

♠ 652

♥ A8

♦ Q86

♣ AKJ106

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 228

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ 9

♥ J74

♦ AQJ7

♣ AJ1065

South:

♠ Q10864

♥ A83

♦ 853

♣ Q4

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 229

Dealer: S

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ9863

♥ K63

♦ J3

♣ —

South:

♠ —

♥ A1054

♦ A642

♣ KJ872

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦¹ X 2♥

Pass 4♠ AP

1. New Minor Forcing

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 225	♠ 543	The opponents are silent.
Dealer: S	♥ J65	
Vul: Both	♦ K4	You bid first.
HCP: 13	♣ AKQ103	
Board: 226	♠ AQ2	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ A432	Partner bids first.
HCP: 14	♣ A52	
Board: 227	♠ 652	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ Q86	You bid first.
HCP: 14	♣ AKJ106	
Board: 228	♠ Q10864	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ 853	Partner bids first.
HCP: 8	♣ Q4	
Board: 229	♠ —	East Doubles 2♦ if possible.
Dealer: S	♥ A1054	
Vul: EW	♦ A642	You bid first.
HCP: 12	♣ KJ872	

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

Board: 225

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ A1076

♥ 2

♦ AJ10965

♣ 82

South:

♠ 543

♥ J65

♦ K4

♣ AKQ103

West North East South

1♣

Pass 1♦ Pass 1NT

AP

Board: 226

Dealer: N

Vul: NS

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ J87

♥ AJ108

♦ —

♣ KQ9764

South:

♠ AQ2

♥ 975

♦ A432

♣ A52

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1♠¹

Pass 2♣ Pass 3NT

AP

1. Fourth suit game force

Board: 227

Dealer: S

Vul: EW

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ AQ83

♥ Q92

♦ 1075

♣ 982

South:

♠ 652

♥ A8

♦ Q86

♣ AKJ106

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 228

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ 9

♥ J74

♦ AQJ7

♣ AJ1065

South:

♠ Q10864

♥ A83

♦ 853

♣ Q4

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 229

Dealer: S

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ9863

♥ K63

♦ J3

♣ —

South:

♠ —

♥ A1054

♦ A642

♣ KJ872

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦¹ X 2♥

Pass 4♠ AP

1. New Minor Forcing

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 230	♠ J743	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A	You bid first.
HCP: 13	♣ A10964	
Board: 231	♠ 1086	West Bids 1♦ if possible.
Dealer: S	♥ QJ75	West Doubles 2♣ if possible.
Vul: NS	♦ 974	
HCP: 8	♣ KQ4	Partner bids first.
Board: 232	♠ J1094	East Bids 1♠ if possible.
Dealer: N	♥ AJ8	East Bids 2♠ if possible.
Vul: EW	♦ 5	
HCP: 11	♣ AJ872	You bid first.
Board: 233	♠ KJ832	The opponents are silent.
Dealer: S	♥ Q10852	
Vul: Both	♦ K3	Partner bids first.
HCP: 9	♣ 2	
Board: 234	♠ Q108	East Bids 1♠ if possible.
Dealer: N	♥ A8	
Vul: None	♦ A65	You bid first.
HCP: 12	♣ Q8653	

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

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ J743	♠ Q82		1♣	Pass	1♦
Vul: Both	♥ A53	♥ Q82	Pass	1♠	Pass	1NT
North HCP: 13	♦ A	♦ J8742	AP			
South HCP: 8	♣ A10964	♣ QJ				
Contract: 1N S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ QJ54				1♣
Vul: NS	♥ QJ75	♥ —	1♦	1♥	Pass	1♠
North HCP: 8	♦ 974	♦ K82	Pass	1NT	Pass	2♣
South HCP: 11	♣ KQ4	♣ AJ9863	X	3♣	AP	
Contract: 3♣ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ K		1♣	1♠	X
Vul: EW	♥ AJ8	♥ K976	Pass	1NT	2♠	3♣
North HCP: 11	♦ 5	♦ KJ63	AP			
South HCP: 10	♣ AJ872	♣ 10964				
Contract: 3♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ A96				1♣
Vul: Both	♥ Q10852	♥ K76	Pass	1♠	Pass	1NT
North HCP: 9	♦ K3	♦ AQJ	Pass	2♥	Pass	2♠
South HCP: 14	♣ 2	♣ 10864	AP			
Contract: 2♠ N						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK96				
Vul: None	♥ A8	♥ J10543		1♣	1♠	1NT
North HCP: 12	♦ A65	♦ 1043	AP			
South HCP: 8	♣ Q8653	♣ 2				
Contract: 1N S						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 230	♠ Q82	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ J8742	Partner bids first.
HCP: 8	♣ QJ	
Board: 231	♠ QJ54	West Bids 1♦ if possible.
Dealer: S	♥ —	West Doubles 2♣ if possible.
Vul: NS	♦ K82	
HCP: 11	♣ AJ9863	You bid first.
Board: 232	♠ K	East Bids 1♠ if possible.
Dealer: N	♥ K976	East Bids 2♠ if possible.
Vul: EW	♦ KJ63	
HCP: 10	♣ 10964	Partner bids first.
Board: 233	♠ A96	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ AQJ	You bid first.
HCP: 14	♣ 10864	
Board: 234	♠ AK96	East Bids 1♠ if possible.
Dealer: N	♥ J10543	
Vul: None	♦ 1043	Partner bids first.
HCP: 8	♣ 2	

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

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ J743	♠ Q82		1♣	Pass	1♦
Vul: Both	♥ A53	♥ Q82	Pass	1♠	Pass	1NT
North HCP: 13	♦ A	♦ J8742	AP			
South HCP: 8	♣ A10964	♣ QJ				
Contract: 1N S						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ QJ54				1♣
Vul: NS	♥ QJ75	♥ —	1♦	1♥	Pass	1♠
North HCP: 8	♦ 974	♦ K82	Pass	1NT	Pass	2♣
South HCP: 11	♣ KQ4	♣ AJ9863	X	3♣	AP	
Contract: 3♣ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ K		1♣	1♠	X
Vul: EW	♥ AJ8	♥ K976	Pass	1NT	2♠	3♣
North HCP: 11	♦ 5	♦ KJ63	AP			
South HCP: 10	♣ AJ872	♣ 10964				
Contract: 3♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ A96				1♣
Vul: Both	♥ Q10852	♥ K76	Pass	1♠	Pass	1NT
North HCP: 9	♦ K3	♦ AQJ	Pass	2♥	Pass	2♠
South HCP: 14	♣ 2	♣ 10864	AP			
Contract: 2♠ N						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK96				
Vul: None	♥ A8	♥ J10543		1♣	1♠	1NT
North HCP: 12	♦ A65	♦ 1043	AP			
South HCP: 8	♣ Q8653	♣ 2				
Contract: 1N S						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 235	♠ A4	The opponents are silent.
Dealer: S	♥ 875432	
Vul: None	♦ QJ	Partner bids first.
HCP: 10	♣ K75	

Board: 236	♠ AKQ	The opponents are silent.
Dealer: N	♥ A972	
Vul: None	♦ 5	You bid first.
HCP: 14	♣ J10873	

Board: 237	♠ QJ63	The opponents are silent.
Dealer: S	♥ AK72	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 14	♣ J10	

Board: 238	♠ K63	The opponents are silent.
Dealer: N	♥ K743	
Vul: NS	♦ A74	You bid first.
HCP: 13	♣ K86	

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

Board: 235

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: 236

Dealer: N

Vul: None

North HCP: 14

South HCP: 17

Contract: 6N S

North:

♠ AKQ

♥ A972

♦ 5

♣ J10873

South:

♠ 83

♥ K

♦ AK972

♣ AK652

West North East South

1♣ Pass 2♣¹

Pass 3♦² Pass 4NT³

Pass 5♥⁴ Pass 5NT⁵

Pass 6♦⁶ Pass 6NT

AP

1. Inverted minors

2. shortness

3. Blackwood 0314, for ♣

4. A=2/5 or 5/5, Q(C)=0

5. King ask by 5NT

6. K=1

Board: 237

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ QJ63

♥ AK72

♦ QJ5

♣ J10

South:

♠ AK10

♥ 4

♦ 1086

♣ KQ9862

West North East South

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K743

♦ A74

♣ K86

South:

♠ 10954

♥ A62

♦ 32

♣ A1075

West North East South

Pass 1♣ Pass 1♠

Pass 1NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 235	♠ QJ95	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ 103	You bid first.
HCP: 12	♣ QJ2	

Board: 236	♠ 83	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ AK972	Partner bids first.
HCP: 17	♣ AK652	

Board: 237	♠ AK10	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ 1086	You bid first.
HCP: 12	♣ KQ9862	

Board: 238	♠ 10954	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ 32	Partner bids first.
HCP: 8	♣ A1075	

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

Board: 235

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: 236

Dealer: N

Vul: None

North HCP: 14

South HCP: 17

Contract: 6N S

North:

♠ AKQ

♥ A972

♦ 5

♣ J10873

South:

♠ 83

♥ K

♦ AK972

♣ AK652

West North East South

1♣ Pass 2♣¹

Pass 3♦² Pass 4NT³

Pass 5♥⁴ Pass 5NT⁵

Pass 6♦⁶ Pass 6NT

AP

1. Inverted minors

2. shortness

3. Blackwood 0314, for ♣

4. A=2/5 or 5/5, Q(C)=0

5. King ask by 5NT

6. K=1

Board: 237

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ QJ63

♥ AK72

♦ QJ5

♣ J10

South:

♠ AK10

♥ 4

♦ 1086

♣ KQ9862

West North East South

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N N

North:

♠ K63

♥ K743

♦ A74

♣ K86

South:

♠ 10954

♥ A62

♦ 32

♣ A1075

West North East South

Pass 1♣ Pass 1♠

Pass 1NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 239	♠ A862	The opponents are silent.
Dealer: S	♥ K732	
Vul: EW	♦ AJ	Partner bids first.
HCP: 12	♣ 1085	
Board: 240	♠ J854	East Bids 1♠ if possible.
Dealer: N	♥ 5	
Vul: Both	♦ A86	You bid first.
HCP: 12	♣ AK1076	
Board: 241	♠ AJ986	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ A872	Partner bids first.
HCP: 9	♣ 102	
Board: 242	♠ KQ9	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ A62	You bid first.
HCP: 12	♣ 532	
Board: 243	♠ 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.

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

Board: 239

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ A862

♥ K732

♦ AJ

♣ 1085

South:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J854

♥ 5

♦ A86

♣ AK1076

South:

♠ A93

♥ AQ6

♦ J5432

♣ Q9

West North East South

1♣ 1♠ 2♦¹

Pass 3♦ Pass 3NT

AP

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

Board: 241

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: 242

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: 243

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

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 239	♠ 5	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ Q109	You bid first.
HCP: 14	♣ AKQ972	
Board: 240	♠ A93	East Bids 1♠ if possible.
Dealer: N	♥ AQ6	
Vul: Both	♦ J5432	Partner bids first.
HCP: 13	♣ Q9	
Board: 241	♠ Q3	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ QJ6	You bid first.
HCP: 14	♣ KQJ54	
Board: 242	♠ A43	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ Q854	Partner bids first.
HCP: 10	♣ 974	
Board: 243	♠ 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.

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

Board: 239

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ A862

♥ K732

♦ AJ

♣ 1085

South:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

West North East South

1♣

Pass 1♥ Pass 2♣

Pass 3NT AP

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J854

♥ 5

♦ A86

♣ AK1076

South:

♠ A93

♥ AQ6

♦ J5432

♣ Q9

West North East South

1♣ 1♠ 2♦¹

Pass 3♦ Pass 3NT

AP

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

Board: 241

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: 242

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: 243

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

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 244	♠ AKJ	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ Q9	You bid first.
HCP: 14	♣ QJ863	

Board: 245	♠ K9	The opponents are silent.
Dealer: S	♥ J983	
Vul: None	♦ A52	Partner bids first.
HCP: 16	♣ AKJ3	

Board: 246	♠ KQ8	East Bids 1♦ if possible.
Dealer: N	♥ A6	
Vul: EW	♦ J102	You bid first.
HCP: 13	♣ QJ752	

Board: 247	♠ A876	West Bids 1♠ if possible.
Dealer: S	♥ J1085	
Vul: Both	♦ A83	Partner bids first.
HCP: 13	♣ A10	

Board: 248	♠ AJ64	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ 10	You bid first.
HCP: 13	♣ KQ52	

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

Board: 244

Dealer: N

Vul: NS

North HCP: 14

South HCP: 16

Contract: 5♦ N

North:

♠ AKJ

♥ J53

♦ Q9

♣ QJ863

South:

♠ Q

♥ 98

♦ AK1085

♣ AK972

West North East South

1♣ Pass 2♣¹

Pass 2♠ Pass 4NT²

Pass 5♦³ AP

1. Inverted minors

2. Blackwood 0314, for ♣

3. A=1/5 or 4/5

Board: 245

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: 246

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: 247

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: 248

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♠¹

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: 244	♠ Q	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ AK1085	Partner bids first.
HCP: 16	♣ AK972	

Board: 245	♠ AJ105	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ QJ8	You bid first.
HCP: 13	♣ Q952	

Board: 246	♠ J762	East Bids 1♦ if possible.
Dealer: N	♥ 1052	
Vul: EW	♦ KQ97	Partner bids first.
HCP: 9	♣ K3	

Board: 247	♠ 5	West Bids 1♠ if possible.
Dealer: S	♥ AQ97	
Vul: Both	♦ KJ9	You bid first.
HCP: 13	♣ K8764	

Board: 248	♠ K93	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 16	♣ 864	

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

Board: 244

Dealer: N

Vul: NS

North HCP: 14

South HCP: 16

Contract: 5♦ N

North:

♠ AKJ

♥ J53

♦ Q9

♣ QJ863

South:

♠ Q

♥ 98

♦ AK1085

♣ AK972

West North East South

1♣ Pass 2♣¹

Pass 2♠ Pass 4NT²

Pass 5♦³ AP

1. Inverted minors

2. Blackwood 0314, for ♣

3. A=1/5 or 4/5

Board: 245

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: 246

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: 247

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: 248

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♠¹

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: 249	♠ K84	The opponents are silent.
Dealer: S	♥ AKQ53	
Vul: EW	♦ AQ102	Partner bids first.
HCP: 18	♣ 9	

Board: 250	♠ A104	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ A95	You bid first.
HCP: 14	♣ AQ96	

Board: 251	♠ AJ765	West Bids 1♥ if possible.
Dealer: S	♥ 109	West Bids 3♥ if possible.
Vul: Both	♦ Q83	
HCP: 11	♣ A98	Partner bids first.

Board: 252	♠ A763	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ KQJ	You bid first.
HCP: 14	♣ 532	

Board: 253	♠ J3	West Bids 1♠ if possible.
Dealer: S	♥ Q42	
Vul: EW	♦ AQ9874	Partner bids first.
HCP: 10	♣ J4	

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A52				1♣
Vul: EW	♥ AKQ53	♥ J6	Pass	2♥	Pass	3♣
North HCP: 18	♦ AQ102	♦ J84	Pass	3♦	Pass	3NT
South HCP: 13	♣ 9	♣ AQJ64	AP			
Contract: 3N S						
Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3				
Vul: NS	♥ 1084	♥ KQ63		1♣	Pass	1♥
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						
Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AJ765	♠ KQ102				1♣
Vul: Both	♥ 109	♥ J3	1♥	1♠	Pass	2♠
North HCP: 11	♦ Q83	♦ A62	3♥	X	AP	
South HCP: 13	♣ A98	♣ QJ63				
Contract: 3♥X W						
Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ K84		1♣	Pass	2♣ ¹
Vul: None	♥ A104	♥ Q87	Pass	2♦	Pass	3NT
North HCP: 14	♦ KQJ	♦ A102	AP			
South HCP: 14	♣ 532	♣ KQ96	1. Inverted minors			
Contract: 3N S						
Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A94				1♣
Vul: EW	♥ Q42	♥ A986	1♠	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9874	♦ J2	Pass	3♦	AP	
South HCP: 12	♣ J4	♣ K632	1. 1X-(Y)-2Z forcing			
Contract: 3♦ N						

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 249	♠ A52	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ J84	You bid first.
HCP: 13	♣ AQJ64	

Board: 250	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: NS	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

Board: 251	♠ KQ102	West Bids 1♥ if possible.
Dealer: S	♥ J3	West Bids 3♥ if possible.
Vul: Both	♦ A62	
HCP: 13	♣ QJ63	You bid first.

Board: 252	♠ K84	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ A102	Partner bids first.
HCP: 14	♣ KQ96	

Board: 253	♠ A94	West Bids 1♠ if possible.
Dealer: S	♥ A986	
Vul: EW	♦ J2	You bid first.
HCP: 12	♣ K632	

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

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ A52				1♣
Vul: EW	♥ AKQ53	♥ J6	Pass	2♥	Pass	3♣
North HCP: 18	♦ AQ102	♦ J84	Pass	3♦	Pass	3NT
South HCP: 13	♣ 9	♣ AQJ64	AP			
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ3				
Vul: NS	♥ 1084	♥ KQ63		1♣	Pass	1♥
North HCP: 14	♦ A95	♦ Q63	Pass	1NT	AP	
South HCP: 11	♣ AQ96	♣ 732				
Contract: 1N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AJ765	♠ KQ102				1♣
Vul: Both	♥ 109	♥ J3	1♥	1♠	Pass	2♠
North HCP: 11	♦ Q83	♦ A62	3♥	X	AP	
South HCP: 13	♣ A98	♣ QJ63				
Contract: 3♥X W						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ K84		1♣	Pass	2♣ ¹
Vul: None	♥ A104	♥ Q87	Pass	2♦	Pass	3NT
North HCP: 14	♦ KQJ	♦ A102	AP			
South HCP: 14	♣ 532	♣ KQ96	1. Inverted minors			
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A94				1♣
Vul: EW	♥ Q42	♥ A986	1♠	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9874	♦ J2	Pass	3♦	AP	
South HCP: 12	♣ J4	♣ K632	1. 1X-(Y)-2Z forcing			
Contract: 3♦ N						

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 254	♠ KQ106	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ J64	You bid first.
HCP: 12	♣ A98	

Board: 255	♠ 95	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ AKJ873	Partner bids first.
HCP: 10	♣ Q1087	

Board: 256	♠ A10	The opponents are silent.
Dealer: N	♥ 10942	
Vul: EW	♦ K2	You bid first.
HCP: 14	♣ AQJ74	

Board: 257	♠ J42	West Bids 1♥ if possible.
Dealer: S	♥ AK4	
Vul: Both	♦ J976	Partner bids first.
HCP: 9	♣ 542	

Board: 258	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

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

Board: 254

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ KQ106

♥ Q106

♦ J64

♣ A98

South:

♠ 98542

♥ K2

♦ AQ

♣ J643

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♠

AP

Board: 255

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ 95

♥ 7

♦ AKJ873

♣ Q1087

South:

♠ KJ76

♥ K32

♦ 104

♣ AK53

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 3♦ Pass 3NT

AP

Board: 256

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ A10

♥ 10942

♦ K2

♣ AQJ74

South:

♠ KQJ963

♥ A76

♦ A10

♣ 103

West North East South

1♣ Pass 2♠

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 5♣²

Pass 5♦ Pass 5NT³

Pass 6♠ AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen no ♥ king no ♣ king no ♦ king

Board: 257

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N N

North:

♠ J42

♥ AK4

♦ J976

♣ 542

South:

♠ AQ97

♥ 972

♦ 43

♣ AK108

West North East South

1♣

1♥ 1NT AP

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

South:

♠ KJ653

♥ K52

♦ K974

♣ 9

West North East South

1♣ Pass 1♠

Pass 1NT AP

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 254	♠ 98542	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ AQ	Partner bids first.
HCP: 10	♣ J643	

Board: 255	♠ KJ76	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ 104	You bid first.
HCP: 14	♣ AK53	

Board: 256	♠ KQJ963	The opponents are silent.
Dealer: N	♥ A76	
Vul: EW	♦ A10	Partner bids first.
HCP: 14	♣ 103	

Board: 257	♠ AQ97	West Bids 1♥ if possible.
Dealer: S	♥ 972	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ AK108	

Board: 258	♠ KJ653	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ K974	Partner bids first.
HCP: 10	♣ 9	

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

Board: 254

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 3♠ S

North:

♠ KQ106

♥ Q106

♦ J64

♣ A98

South:

♠ 98542

♥ K2

♦ AQ

♣ J643

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♠

AP

Board: 255

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N S

North:

♠ 95

♥ 7

♦ AKJ873

♣ Q1087

South:

♠ KJ76

♥ K32

♦ 104

♣ AK53

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 3♦ Pass 3NT

AP

Board: 256

Dealer: N

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♠ S

North:

♠ A10

♥ 10942

♦ K2

♣ AQJ74

South:

♠ KQJ963

♥ A76

♦ A10

♣ 103

West North East South

1♣ Pass 2♠

Pass 3♥ Pass 3♠

Pass 4NT¹ Pass 5♣²

Pass 5♦ Pass 5NT³

Pass 6♠ AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen no ♥ king no ♣ king no ♦ king

Board: 257

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1N N

North:

♠ J42

♥ AK4

♦ J976

♣ 542

South:

♠ AQ97

♥ 972

♦ 43

♣ AK108

West North East South

1♣

1♥ 1NT AP

Board: 258

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

South:

♠ KJ653

♥ K52

♦ K974

♣ 9

West North East South

1♣ Pass 1♠

Pass 1NT AP

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 259	♠ A874	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ A1072	Partner bids first.
HCP: 13	♣ 73	

Board: 260	♠ Q5	East Bids 1♥ if possible.
Dealer: N	♥ K10	
Vul: None	♦ A6	You bid first.
HCP: 14	♣ KQ107642	

Board: 261	♠ 63	West Bids 1♠ if possible.
Dealer: S	♥ K7	
Vul: NS	♦ Q95	Partner bids first.
HCP: 9	♣ KJ9653	

Board: 262	♠ K9	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: Both	♦ 1093	You bid first.
HCP: 12	♣ A943	

Board: 263	♠ J6	West Bids 1♠ if possible.
Dealer: S	♥ K107	
Vul: None	♦ 732	Partner bids first.
HCP: 11	♣ AK842	

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

Board: 259

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ A874

♥ KQ8

♦ A1072

♣ 73

South:

♠ K63

♥ AJ65

♦ K43

♣ Q64

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

1♣

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

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

Board: 260

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ S

North:

♠ Q5

♥ K10

♦ A6

♣ KQ107642

South:

♠ J7

♥ Q75

♦ Q109732

♣ A5

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

1♣

1♥

2♦¹

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

AP

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

Board: 261

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3N S

North:

♠ 63

♥ K7

♦ Q95

♣ KJ9653

South:

♠ Q754

♥ Q103

♦ A103

♣ AQ7

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

1♣

1♠	2♠ ¹	Pass	3NT
----	-----------------	------	-----

AP

1. limit raise or better in ♣

Board: 262

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N N

North:

♠ K9

♥ KQ109

♦ 1093

♣ A943

South:

♠ 3

♥ A64

♦ AKQJ5

♣ KJ102

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

1♣

Pass

2♣¹

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

AP

1. Inverted minors

Board: 263

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ J6

♥ K107

♦ 732

♣ AK842

South:

♠ KQ4

♥ QJ96

♦ KJ

♣ J965

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

1♣

1♠	2♠ ¹	Pass	3♣
----	-----------------	------	----

AP

1. limit raise or better in ♣

South hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 259	♠ K63	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ K43	You bid first.
HCP: 13	♣ Q64	
Board: 260	♠ J7	East Bids 1♥ if possible.
Dealer: N	♥ Q75	
Vul: None	♦ Q109732	Partner bids first.
HCP: 9	♣ A5	
Board: 261	♠ Q754	West Bids 1♠ if possible.
Dealer: S	♥ Q103	
Vul: NS	♦ A103	You bid first.
HCP: 14	♣ AQ7	
Board: 262	♠ 3	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AKQJ5	Partner bids first.
HCP: 18	♣ KJ102	
Board: 263	♠ KQ4	West Bids 1♠ if possible.
Dealer: S	♥ QJ96	
Vul: None	♦ KJ	You bid first.
HCP: 13	♣ J965	

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

Board: 259

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ A874

♥ KQ8

♦ A1072

♣ 73

South:

♠ K63

♥ AJ65

♦ K43

♣ Q64

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

1♣

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

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

Board: 260

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♦ S

North:

♠ Q5

♥ K10

♦ A6

♣ KQ107642

South:

♠ J7

♥ Q75

♦ Q109732

♣ A5

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

1♣

1♥

2♦¹

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

AP

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

Board: 261

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 3N S

North:

♠ 63

♥ K7

♦ Q95

♣ KJ9653

South:

♠ Q754

♥ Q103

♦ A103

♣ AQ7

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

1♣

1♠	2♠ ¹	Pass	3NT
----	-----------------	------	-----

AP

1. limit raise or better in ♣

Board: 262

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N N

North:

♠ K9

♥ KQ109

♦ 1093

♣ A943

South:

♠ 3

♥ A64

♦ AKQJ5

♣ KJ102

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

1♣

Pass

2♣¹

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

AP

1. Inverted minors

Board: 263

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ J6

♥ K107

♦ 732

♣ AK842

South:

♠ KQ4

♥ QJ96

♦ KJ

♣ J965

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

1♣

1♠	2♠ ¹	Pass	3♣
----	-----------------	------	----

AP

1. limit raise or better in ♣

North hands (Practice Page)

Transfer Walsh w/X-Y-NT

Board: 264	♠ KJ97	The opponents are silent.
Dealer: N	♥ A763	
Vul: EW	♦ J	You bid first.
HCP: 14	♣ AJ53	

Board: 265	♠ 742	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ KJ75	Partner bids first.
HCP: 7	♣ K10986	

Board: 266	♠ 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: 264

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ KJ97

♥ A763

♦ J

♣ AJ53

South:

♠ A102

♥ K8

♦ Q1098532

♣ K

West North East South

1♣ Pass 3NT

AP

Board: 265

Dealer: S

Vul: NS

North HCP: 7

South HCP: 14

Contract: 3♣ S

North:

♠ 742

♥ 6

♦ KJ75

♣ K10986

South:

♠ K6

♥ KQJ8

♦ 643

♣ AJ53

West North East South

1♣

Pass 3♣ AP

Board: 266

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: 264	♠ A102	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ Q1098532	Partner bids first.
HCP: 12	♣ K	

Board: 265	♠ K6	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: NS	♦ 643	You bid first.
HCP: 14	♣ AJ53	

Board: 266	♠ 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: 264

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ KJ97

♥ A763

♦ J

♣ AJ53

South:

♠ A102

♥ K8

♦ Q1098532

♣ K

West North East South

1♣ Pass 3NT

AP

Board: 265

Dealer: S

Vul: NS

North HCP: 7

South HCP: 14

Contract: 3♣ S

North:

♠ 742

♥ 6

♦ KJ75

♣ K10986

South:

♠ K6

♥ KQJ8

♦ 643

♣ AJ53

West North East South

1♣

Pass 3♣ AP

Board: 266

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