

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ 652  
♥ Q83  
♦ AQJ632  
♣ 3

South:  
♠ QJ97  
♥ AK94  
♦ —  
♣ Q10962

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

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

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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

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

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

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

North:  
♠ AJ  
♥ —  
♦ KJ8  
♣ AJ1097643

South:  
♠ 8632  
♥ QJ10654  
♦ A7  
♣ K

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

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

North:  
♠ AJ983  
♥ KJ9  
♦ 75  
♣ 1062

South:  
♠ Q  
♥ Q1083  
♦ AQJ  
♣ AKQ74

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

1. Fourth suit game force

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ 652  
♥ Q83  
♦ AQJ632  
♣ 3

South:  
♠ QJ97  
♥ AK94  
♦ —  
♣ Q10962

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

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

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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

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

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

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

North:  
♠ AJ  
♥ —  
♦ KJ8  
♣ AJ1097643

South:  
♠ 8632  
♥ QJ10654  
♦ A7  
♣ K

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

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

North:  
♠ AJ983  
♥ KJ9  
♦ 75  
♣ 1062

South:  
♠ Q  
♥ Q1083  
♦ AQJ  
♣ AKQ74

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

1. Fourth suit game force

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ KQ  
♥ AQ82  
♦ AJ8  
♣ Q1092

South:  
♠ A1064  
♥ K754  
♦ 104  
♣ AJ8

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

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

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

North:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

South:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

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

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

North:  
♠ J5  
♥ KJ98  
♦ 82  
♣ AQJ94

South:  
♠ AQ32  
♥ 4  
♦ AKQJ4  
♣ K75

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

1. Fourth suit game force

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

North:  
♠ A842  
♥ 9753  
♦ AQ  
♣ AK2

South:  
♠ Q75  
♥ AK104  
♦ K94  
♣ 986

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

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

North:  
♠ Q764  
♥ Q  
♦ A72  
♣ A8752

South:  
♠ KJ93  
♥ AJ1042  
♦ K964  
♣ —

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

## South hands (Practice Page)

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

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

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

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

North:  
♠ KQ  
♥ AQ82  
♦ AJ8  
♣ Q1092

South:  
♠ A1064  
♥ K754  
♦ 104  
♣ AJ8

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

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

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

North:  
♠ 3  
♥ J4  
♦ AKJ854  
♣ 7643

South:  
♠ K1095  
♥ A97  
♦ Q73  
♣ A108

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

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

North:  
♠ J5  
♥ KJ98  
♦ 82  
♣ AQJ94

South:  
♠ AQ32  
♥ 4  
♦ AKQJ4  
♣ K75

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

1. Fourth suit game force

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

North:  
♠ A842  
♥ 9753  
♦ AQ  
♣ AK2

South:  
♠ Q75  
♥ AK104  
♦ K94  
♣ 986

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

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

North:  
♠ Q764  
♥ Q  
♦ A72  
♣ A8752

South:  
♠ KJ93  
♥ AJ1042  
♦ K964  
♣ —

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

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

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

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

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

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

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

AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

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

Pass	3♥	AP	
------	----	----	--

Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

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

			1♣
--	--	--	----

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

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

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

AP

## South hands (Practice Page)

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

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

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

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

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

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

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

Board: 16

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 2♥ S

North:

♠ 95

♥ KQ87

♦ Q93

♣ AJ72

South:

♠ A86

♥ 106432

♦ KJ5

♣ Q4

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

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

1♣

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

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

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

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

AP

1. Cue bid, surplus

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

Board: 17

Dealer: S

Vul: NS

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

Board: 18

Dealer: N

Vul: EW

North HCP: 18

South HCP: 7

Contract: 3♥ S

North:

♠ AQ10

♥ Q1063

♦ A94

♣ AQ8

South:

♠ K984

♥ K982

♦ J103

♣ 96

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

	1♣	Pass	1♥
--	----	------	----

Pass	3♥	AP	
------	----	----	--

Board: 19

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 84

♥ AQ1064

♦ Q106

♣ K84

South:

♠ A963

♥ J

♦ AJ5

♣ A9763

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

1♣

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

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

AP

Board: 20

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK9

♥ AJ96

♦ J52

♣ KQ6

South:

♠ J6

♥ Q8

♦ AK1076

♣ 10752

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

	1♣	Pass	1♦
--	----	------	----

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

AP



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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

## South hands (Practice Page)

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

Board: 21	♠ A102	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ AJ9	You bid first.
HCP: 14	♣ 985	
Board: 22	♠ KJ5	The opponents are silent.
Dealer: N	♥ A109762	
Vul: Both	♦ 95	Partner bids first.
HCP: 8	♣ 54	
Board: 23	♠ A3	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ K	You bid first.
HCP: 21	♣ AQ10987	
Board: 24	♠ 9876	The opponents are silent.
Dealer: N	♥ AJ762	
Vul: NS	♦ J10	Partner bids first.
HCP: 7	♣ J7	
Board: 25	♠ Q86	The opponents are silent.
Dealer: S	♥ K874	
Vul: Both	♦ A42	You bid first.
HCP: 12	♣ K103	

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

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

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

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

1. Fourth suit game force

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ J85  
 ♥ KJ  
 ♦ K64  
 ♣ KQJ86

South:  
 ♠ A93  
 ♥ AQ5432  
 ♦ Q32  
 ♣ 9

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

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

North:  
 ♠ Q842  
 ♥ 986  
 ♦ KQ7  
 ♣ 1093

South:  
 ♠ AJ63  
 ♥ AQJ  
 ♦ 65  
 ♣ Q854

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

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

North:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

South:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

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

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

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

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

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

North:  
 ♠ AKJ4  
 ♥ J1053  
 ♦ K  
 ♣ QJ83

South:  
 ♠ 7632  
 ♥ A7  
 ♦ A1084  
 ♣ A54

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ J85  
 ♥ KJ  
 ♦ K64  
 ♣ KQJ86

South:  
 ♠ A93  
 ♥ AQ5432  
 ♦ Q32  
 ♣ 9

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

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

North:  
 ♠ Q842  
 ♥ 986  
 ♦ KQ7  
 ♣ 1093

South:  
 ♠ AJ63  
 ♥ AQJ  
 ♦ 65  
 ♣ Q854

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

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

North:  
 ♠ J  
 ♥ AKQ  
 ♦ A74  
 ♣ KQ10762

South:  
 ♠ KQ85  
 ♥ 106  
 ♦ K1052  
 ♣ A95

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

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

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

North:  
 ♠ KQJ106  
 ♥ K43  
 ♦ K2  
 ♣ J54

South:  
 ♠ A4  
 ♥ 9765  
 ♦ A10  
 ♣ KQ872

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

1. New Minor Forcing

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

North:  
 ♠ AKJ4  
 ♥ J1053  
 ♦ K  
 ♣ QJ83

South:  
 ♠ 7632  
 ♥ A7  
 ♦ A1084  
 ♣ A54

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ AK63  
 ♥ J92  
 ♦ A9864  
 ♣ 4

South:  
 ♠ Q9  
 ♥ Q4  
 ♦ KJ  
 ♣ KQJ6532

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

1. Fourth suit game force

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

North:  
 ♠ Q86  
 ♥ QJ9  
 ♦ K72  
 ♣ A984

South:  
 ♠ AJ53  
 ♥ K752  
 ♦ J5  
 ♣ 532

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

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

North:  
 ♠ AJ9  
 ♥ AJ76  
 ♦ K9542  
 ♣ 4

South:  
 ♠ K432  
 ♥ KQ  
 ♦ 107  
 ♣ K10763

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

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

North:  
 ♠ A93  
 ♥ 10  
 ♦ AK104  
 ♣ AJ862

South:  
 ♠ Q1076  
 ♥ AK83  
 ♦ 92  
 ♣ 1094

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

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

North:  
 ♠ 97  
 ♥ AJ76  
 ♦ KJ764  
 ♣ 32

South:  
 ♠ K63  
 ♥ K1043  
 ♦ AQ  
 ♣ KQJ9

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ AK63  
 ♥ J92  
 ♦ A9864  
 ♣ 4

South:  
 ♠ Q9  
 ♥ Q4  
 ♦ KJ  
 ♣ KQJ6532

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

1. Fourth suit game force

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

North:  
 ♠ Q86  
 ♥ QJ9  
 ♦ K72  
 ♣ A984

South:  
 ♠ AJ53  
 ♥ K752  
 ♦ J5  
 ♣ 532

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

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

North:  
 ♠ AJ9  
 ♥ AJ76  
 ♦ K9542  
 ♣ 4

South:  
 ♠ K432  
 ♥ KQ  
 ♦ 107  
 ♣ K10763

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

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

North:  
 ♠ A93  
 ♥ 10  
 ♦ AK104  
 ♣ AJ862

South:  
 ♠ Q1076  
 ♥ AK83  
 ♦ 92  
 ♣ 1094

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

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

North:  
 ♠ 97  
 ♥ AJ76  
 ♦ KJ764  
 ♣ 32

South:  
 ♠ K63  
 ♥ K1043  
 ♦ AQ  
 ♣ KQJ9

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force



## North hands (Practice Page)

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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



## North hands (Practice Page)

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

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

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

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

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

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

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

North:  
 ♠ QJ632  
 ♥ K9  
 ♦ AK854  
 ♣ K

South:  
 ♠ 1085  
 ♥ AJ53  
 ♦ Q  
 ♣ AQ1082

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

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

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

North:  
 ♠ 10952  
 ♥ A843  
 ♦ AJ  
 ♣ A52

South:  
 ♠ A  
 ♥ KJ7  
 ♦ Q9632  
 ♣ K983

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

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

North:  
 ♠ AJ4  
 ♥ A532  
 ♦ KJ109  
 ♣ J10

South:  
 ♠ 105  
 ♥ J4  
 ♦ AQ7  
 ♣ AKQ763

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

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

North:  
 ♠ J72  
 ♥ AKQ8  
 ♦ QJ  
 ♣ AQ103

South:  
 ♠ AK1043  
 ♥ 73  
 ♦ 754  
 ♣ 964

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

## South hands (Practice Page)

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

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

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

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

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

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

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

North:  
♠ QJ632  
♥ K9  
♦ AK854  
♣ K

South:  
♠ 1085  
♥ AJ53  
♦ Q  
♣ AQ1082

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

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

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

North:  
♠ 10952  
♥ A843  
♦ AJ  
♣ A52

South:  
♠ A  
♥ KJ7  
♦ Q9632  
♣ K983

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

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

North:  
♠ AJ4  
♥ A532  
♦ KJ109  
♣ J10

South:  
♠ 105  
♥ J4  
♦ AQ7  
♣ AKQ763

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

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

North:  
♠ J72  
♥ AKQ8  
♦ QJ  
♣ AQ103

South:  
♠ AK1043  
♥ 73  
♦ 754  
♣ 964

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

## North hands (Practice Page)

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

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

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

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

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

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

Board: 55

Dealer: S

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

West North East South

Pass 1♣ Pass 1♣

Pass 3♥ Pass 2♣

Pass 3♥ Pass 3NT

AP

Board: 56

Dealer: N

Vul: Both

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

West North East South

Pass 1♣ Pass 1♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 5♦

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

Pass 6♦<sup>5</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: NS

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥

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

Pass 7NT AP

1. Fourth suit game force

2. Blackwood 0314, for ♥

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

Board: 58

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

## South hands (Practice Page)

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

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

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

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

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

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

Board: 55

Dealer: S

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A98643

♥ AKQJ

♦ 52

♣ 7

South:

♠ K10

♥ 62

♦ 1094

♣ AKJ964

West North East South

Pass 1♣ Pass 1♣

Pass 3♥ Pass 2♣

Pass 3♥ Pass 3NT

AP

Board: 56

Dealer: N

Vul: Both

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

West North East South

Pass 1♣ Pass 1♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 5♦

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

Pass 6♦<sup>5</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

3. ♠ queen and ♥ king

4. King ask by 5NT

5. K=1

Board: 57

Dealer: S

Vul: NS

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥

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

Pass 7NT AP

1. Fourth suit game force

2. Blackwood 0314, for ♥

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

Board: 58

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

South:

♠ Q94

♥ 942

♦ AK643

♣ AQ

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

North:  
 ♠ 82  
 ♥ K3  
 ♦ 9865  
 ♣ AKJ105

South:  
 ♠ AJ3  
 ♥ J9876  
 ♦ Q4  
 ♣ Q82

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

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

North:  
 ♠ K65  
 ♥ 102  
 ♦ AJ865  
 ♣ J108

South:  
 ♠ AQJ2  
 ♥ A965  
 ♦ 10  
 ♣ KQ96

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

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

North:  
 ♠ AK94  
 ♥ 654  
 ♦ A73  
 ♣ K103

South:  
 ♠ QJ65  
 ♥ J2  
 ♦ J642  
 ♣ Q54

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

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

North:  
 ♠ A6  
 ♥ AK83  
 ♦ A52  
 ♣ AJ65

South:  
 ♠ KQJ5  
 ♥ QJ7  
 ♦ K84  
 ♣ 943

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

North:  
 ♠ 82  
 ♥ K3  
 ♦ 9865  
 ♣ AKJ105

South:  
 ♠ AJ3  
 ♥ J9876  
 ♦ Q4  
 ♣ Q82

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

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

North:  
 ♠ K65  
 ♥ 102  
 ♦ AJ865  
 ♣ J108

South:  
 ♠ AQJ2  
 ♥ A965  
 ♦ 10  
 ♣ KQ96

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

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

North:  
 ♠ AK94  
 ♥ 654  
 ♦ A73  
 ♣ K103

South:  
 ♠ QJ65  
 ♥ J2  
 ♦ J642  
 ♣ Q54

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

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

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

North:  
 ♠ A6  
 ♥ AK83  
 ♦ A52  
 ♣ AJ65

South:  
 ♠ KQJ5  
 ♥ QJ7  
 ♦ K84  
 ♣ 943

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



## North hands (Practice Page)

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

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

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1♣
Vul: Both	♥ J654	♥ AK97	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 14	♣ KJ	♣ A43	Pass	4♥	AP	
Contract: 4♥ N						

1. Cue bid, surplus

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ 632				1♣
Vul: Both	♥ J654	♥ AK97	Pass	1♥	Pass	2♥
North HCP: 14	♦ Q76	♦ K94	Pass	2NT <sup>1</sup>	Pass	3♥
South HCP: 14	♣ KJ	♣ A43	Pass	4♥	AP	
Contract: 4♥ N						

1. Cue bid, surplus

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

1. New Minor Forcing  
2. 3 ♠

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

1. New Minor Forcing  
2. 3 ♠



## North hands (Practice Page)

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

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

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

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

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

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

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

Board: 78  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 14  
 Contract: 6N N

North:  
 ♠ AQ62  
 ♥ A  
 ♦ AQ6  
 ♣ Q10852

South:  
 ♠ J10  
 ♥ KQJ85  
 ♦ K107  
 ♣ A94

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

1. Fourth suit game force  
 2. Quantitative 4NT

Board: 79  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ 10984  
 ♥ A652  
 ♦ K1085  
 ♣ 9

South:  
 ♠ A6  
 ♥ Q9  
 ♦ AQ43  
 ♣ AK1074

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

Board: 80  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ KJ95  
 ♥ K2  
 ♦ 85  
 ♣ AQJ54

South:  
 ♠ 1042  
 ♥ Q843  
 ♦ AQ7  
 ♣ K93

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

Board: 81  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ 765  
 ♥ AQ7  
 ♦ A10763  
 ♣ 103

South:  
 ♠ AKQJ  
 ♥ 82  
 ♦ Q84  
 ♣ J874

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

Board: 82  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ 103  
 ♥ 10  
 ♦ AJ62  
 ♣ AKJ652

South:  
 ♠ QJ96  
 ♥ A7643  
 ♦ K5  
 ♣ Q7

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

## South hands (Practice Page)

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

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

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

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

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

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

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

Board: 78  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 14  
 Contract: 6N N

North:  
 ♠ AQ62  
 ♥ A  
 ♦ AQ6  
 ♣ Q10852

South:  
 ♠ J10  
 ♥ KQJ85  
 ♦ K107  
 ♣ A94

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

1. Fourth suit game force  
 2. Quantitative 4NT

Board: 79  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ 10984  
 ♥ A652  
 ♦ K1085  
 ♣ 9

South:  
 ♠ A6  
 ♥ Q9  
 ♦ AQ43  
 ♣ AK1074

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

Board: 80  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ KJ95  
 ♥ K2  
 ♦ 85  
 ♣ AQJ54

South:  
 ♠ 1042  
 ♥ Q843  
 ♦ AQ7  
 ♣ K93

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

Board: 81  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ 765  
 ♥ AQ7  
 ♦ A10763  
 ♣ 103

South:  
 ♠ AKQJ  
 ♥ 82  
 ♦ Q84  
 ♣ J874

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

Board: 82  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ 103  
 ♥ 10  
 ♦ AJ62  
 ♣ AKJ652

South:  
 ♠ QJ96  
 ♥ A7643  
 ♦ K5  
 ♣ Q7

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ 106  
 ♥ KQ92  
 ♦ Q10865  
 ♣ K4

South:  
 ♠ AJ4  
 ♥ J643  
 ♦ 74  
 ♣ AQ96

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

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

North:  
 ♠ J9  
 ♥ KJ104  
 ♦ Q7  
 ♣ AK854

South:  
 ♠ AQ84  
 ♥ AQ65  
 ♦ K9532  
 ♣ —

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

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

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

North:  
 ♠ A1043  
 ♥ AK953  
 ♦ 1094  
 ♣ 3

South:  
 ♠ 52  
 ♥ 8  
 ♦ K762  
 ♣ AKJ542

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

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

North:  
 ♠ 75  
 ♥ AJ86  
 ♦ KJ6  
 ♣ K1097

South:  
 ♠ AKQ1093  
 ♥ Q3  
 ♦ 83  
 ♣ J43

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

1. New Minor Forcing

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

North:  
 ♠ K7  
 ♥ A65  
 ♦ QJ1065  
 ♣ Q87

South:  
 ♠ J43  
 ♥ J1074  
 ♦ K  
 ♣ AK952

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ 106  
 ♥ KQ92  
 ♦ Q10865  
 ♣ K4

South:  
 ♠ AJ4  
 ♥ J643  
 ♦ 74  
 ♣ AQ96

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

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

North:  
 ♠ J9  
 ♥ KJ104  
 ♦ Q7  
 ♣ AK854

South:  
 ♠ AQ84  
 ♥ AQ65  
 ♦ K9532  
 ♣ —

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

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

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

North:  
 ♠ A1043  
 ♥ AK953  
 ♦ 1094  
 ♣ 3

South:  
 ♠ 52  
 ♥ 8  
 ♦ K762  
 ♣ AKJ542

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

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

North:  
 ♠ 75  
 ♥ AJ86  
 ♦ KJ6  
 ♣ K1097

South:  
 ♠ AKQ1093  
 ♥ Q3  
 ♦ 83  
 ♣ J43

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

1. New Minor Forcing

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

North:  
 ♠ K7  
 ♥ A65  
 ♦ QJ1065  
 ♣ Q87

South:  
 ♠ J43  
 ♥ J1074  
 ♦ K  
 ♣ AK952

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ AK954  
 ♥ A7  
 ♦ 652  
 ♣ 1082

South:  
 ♠ 3  
 ♥ J4  
 ♦ A109  
 ♣ AKQJ654

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

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

North:  
 ♠ AK109  
 ♥ Q1075  
 ♦ 104  
 ♣ AJ5

South:  
 ♠ 875  
 ♥ 83  
 ♦ AK865  
 ♣ 863

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

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

North:  
 ♠ 105  
 ♥ J854  
 ♦ AK72  
 ♣ AK9

South:  
 ♠ KQJ  
 ♥ AQ107  
 ♦ Q  
 ♣ J10874

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

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

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

North:  
 ♠ KJ65  
 ♥ AQ42  
 ♦ 2  
 ♣ AQ103

South:  
 ♠ AQ1082  
 ♥ J9  
 ♦ A954  
 ♣ 54

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

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

North:  
 ♠ A10654  
 ♥ 873  
 ♦ Q653  
 ♣ Q

South:  
 ♠ K87  
 ♥ AQ  
 ♦ AKJ  
 ♣ J9853

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

## South hands (Practice Page)

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

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

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

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

North:  
 ♠ AK954  
 ♥ A7  
 ♦ 652  
 ♣ 1082

South:  
 ♠ 3  
 ♥ J4  
 ♦ A109  
 ♣ AKQJ654

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

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

North:  
 ♠ AK109  
 ♥ Q1075  
 ♦ 104  
 ♣ AJ5

South:  
 ♠ 875  
 ♥ 83  
 ♦ AK865  
 ♣ 863

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

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

North:  
 ♠ 105  
 ♥ J854  
 ♦ AK72  
 ♣ AK9

South:  
 ♠ KQJ  
 ♥ AQ107  
 ♦ Q  
 ♣ J10874

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

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

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

North:  
 ♠ KJ65  
 ♥ AQ42  
 ♦ 2  
 ♣ AQ103

South:  
 ♠ AQ1082  
 ♥ J9  
 ♦ A954  
 ♣ 54

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

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

North:  
 ♠ A10654  
 ♥ 873  
 ♦ Q653  
 ♣ Q

South:  
 ♠ K87  
 ♥ AQ  
 ♦ AKJ  
 ♣ J9853

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## North hands (Practice Page)

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

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

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

Board: 113

Dealer: S

Vul: Both

North HCP: 11

South HCP: 11

Contract: 3♠ S

North:

♠ A532

♥ A973

♦ J986

♣ Q

South:

♠ KQJ10

♥ Q108

♦ 3

♣ K9853

West North East South

Pass 1♥ Pass 1♣

Pass 3♠ AP

Board: 114

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ AK8

♥ Q973

♦ 875

♣ A63

South:

♠ QJ9

♥ A1086

♦ Q96

♣ K107

West North East South

Pass 1♣ Pass 1♥

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 115

Dealer: S

Vul: EW

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ AK10

♥ J74

♦ QJ962

♣ AK

South:

♠ QJ72

♥ 10

♦ A4

♣ QJ5432

West North East South

Pass 1♦ Pass 1♣

Pass 2♥<sup>1</sup> Pass 3♣

Pass 3NT AP

1. Fourth suit game force

Board: 116

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ K65

♥ 5

♦ K52

♣ AQ10653

South:

♠ Q109874

♥ AKQ6

♦ J98

♣ —

West North East South

Pass 1♣ Pass 1♠

Pass 2♣ Pass 2♥

Pass 2♠ Pass 4♠

AP

Board: 117

Dealer: S

Vul: None

North HCP: 11

South HCP: 18

Contract: 3N S

North:

♠ A75

♥ K9874

♦ K10

♣ J62

South:

♠ Q632

♥ AQ2

♦ A3

♣ AQ98

West North East South

Pass 1♥ Pass 1♣

Pass 3NT AP

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

1. Fourth suit game force

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

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ Q84  
♥ AJ  
♦ 75  
♣ AQJ762

South:  
♠ KJ75  
♥ Q5  
♦ KQ642  
♣ 85

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

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

North:  
♠ A72  
♥ 10864  
♦ A863  
♣ 83

South:  
♠ 6  
♥ AQ9  
♦ K104  
♣ AKQJ105

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

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

North:  
♠ AQJ  
♥ Q94  
♦ QJ3  
♣ Q1084

South:  
♠ 8732  
♥ A8  
♦ A10654  
♣ J2

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

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

North:  
♠ Q973  
♥ K10932  
♦ Q96  
♣ Q

South:  
♠ 5  
♥ AQ4  
♦ J7  
♣ AKJ10643

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

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

North:  
♠ 1098  
♥ A1073  
♦ K42  
♣ AK9

South:  
♠ KQ2  
♥ KJ98  
♦ AQ87  
♣ 54

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ Q84  
♥ AJ  
♦ 75  
♣ AQJ762

South:  
♠ KJ75  
♥ Q5  
♦ KQ642  
♣ 85

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

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

North:  
♠ A72  
♥ 10864  
♦ A863  
♣ 83

South:  
♠ 6  
♥ AQ9  
♦ K104  
♣ AKQJ105

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

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

North:  
♠ AQJ  
♥ Q94  
♦ QJ3  
♣ Q1084

South:  
♠ 8732  
♥ A8  
♦ A10654  
♣ J2

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

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

North:  
♠ Q973  
♥ K10932  
♦ Q96  
♣ Q

South:  
♠ 5  
♥ AQ4  
♦ J7  
♣ AKJ10643

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

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

North:  
♠ 1098  
♥ A1073  
♦ K42  
♣ AK9

South:  
♠ KQ2  
♥ KJ98  
♦ AQ87  
♣ 54

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

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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



## North hands (Practice Page)

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

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

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

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

North:  
♠ 6  
♥ AQ63  
♦ J9  
♣ KQJ1098

South:  
♠ AJ94  
♥ K42  
♦ AK3  
♣ A74

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

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

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

North:  
♠ K83  
♥ QJ1054  
♦ Q986  
♣ 6

South:  
♠ A2  
♥ A976  
♦ 74  
♣ KQ1084

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

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

North:  
♠ Q  
♥ AKJ8  
♦ A92  
♣ A9875

South:  
♠ AK10952  
♥ 1054  
♦ J84  
♣ K

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

1. Fourth suit game force

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

North:  
♠ K104  
♥ AQ65  
♦ K104  
♣ A65

South:  
♠ A752  
♥ KJ3  
♦ J62  
♣ KQ10

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

1. Fourth suit game force

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

North:  
♠ AK82  
♥ J43  
♦ J7  
♣ KQ75

South:  
♠ Q1093  
♥ 952  
♦ Q65  
♣ AJ10

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

## South hands (Practice Page)

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

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

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

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

North:  
♠ 6  
♥ AQ63  
♦ J9  
♣ KQJ1098

South:  
♠ AJ94  
♥ K42  
♦ AK3  
♣ A74

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

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

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

North:  
♠ K83  
♥ QJ1054  
♦ Q986  
♣ 6

South:  
♠ A2  
♥ A976  
♦ 74  
♣ KQ1084

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

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

North:  
♠ Q  
♥ AKJ8  
♦ A92  
♣ A9875

South:  
♠ AK10952  
♥ 1054  
♦ J84  
♣ K

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

1. Fourth suit game force

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

North:  
♠ K104  
♥ AQ65  
♦ K104  
♣ A65

South:  
♠ A752  
♥ KJ3  
♦ J62  
♣ KQ10

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

1. Fourth suit game force

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

North:  
♠ AK82  
♥ J43  
♦ J7  
♣ KQ75

South:  
♠ Q1093  
♥ 952  
♦ Q65  
♣ AJ10

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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



## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ K82  
♥ K  
♦ QJ83  
♣ A10532

South:  
♠ A1096  
♥ J1095  
♦ K96  
♣ J9

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

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

North:  
♠ AQ3  
♥ 9864  
♦ AQ87  
♣ Q6

South:  
♠ KJ7  
♥ J105  
♦ KJ6  
♣ A1097

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

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

North:  
♠ Q963  
♥ J97  
♦ A  
♣ AK1075

South:  
♠ A1054  
♥ AKQ2  
♦ QJ3  
♣ 62

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

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

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

North:  
♠ 854  
♥ AQ543  
♦ A102  
♣ 82

South:  
♠ AKQ9  
♥ 8  
♦ J53  
♣ AKQJ4

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

1. Fourth suit game force

Board: 142

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ Q752

♥ 64

♦ 72

♣ AKQJ6

South:

♠ AJ6

♥ AQ72

♦ AK986

♣ 8

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

	1♣	Pass	1♦
--	----	------	----

Pass	1♠	Pass	2♥ <sup>1</sup>
------	----	------	-----------------

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

AP

1. Fourth suit game force

## South hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
♠ K82  
♥ K  
♦ QJ83  
♣ A10532

South:  
♠ A1096  
♥ J1095  
♦ K96  
♣ J9

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

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

North:  
♠ AQ3  
♥ 9864  
♦ AQ87  
♣ Q6

South:  
♠ KJ7  
♥ J105  
♦ KJ6  
♣ A1097

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

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

North:  
♠ Q963  
♥ J97  
♦ A  
♣ AK1075

South:  
♠ A1054  
♥ AKQ2  
♦ QJ3  
♣ 62

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

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

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

North:  
♠ 854  
♥ AQ543  
♦ A102  
♣ 82

South:  
♠ AKQ9  
♥ 8  
♦ J53  
♣ AKQJ4

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

1. Fourth suit game force

Board: 142

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3N S

North:

♠ Q752

♥ 64

♦ 72

♣ AKQJ6

South:

♠ AJ6

♥ AQ72

♦ AK986

♣ 8

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

	1♣	Pass	1♦
--	----	------	----

Pass	1♠	Pass	2♥ <sup>1</sup>
------	----	------	-----------------

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

AP

1. Fourth suit game force

## North hands (Practice Page)

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

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

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

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

North:  
 ♠ AKQ5  
 ♥ 987652  
 ♦ J10  
 ♣ 6

South:  
 ♠ J2  
 ♥ K10  
 ♦ Q8  
 ♣ AQJ10754

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

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

North:  
 ♠ K62  
 ♥ 94  
 ♦ A97  
 ♣ A9874

South:  
 ♠ AQ43  
 ♥ AKJ  
 ♦ J865  
 ♣ Q10

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

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

North:  
 ♠ K5  
 ♥ Q93  
 ♦ KJ107542  
 ♣ 4

South:  
 ♠ 1063  
 ♥ KJ102  
 ♦ A8  
 ♣ AJ53

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

1. Two suit takeout double

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

North:  
 ♠ A1084  
 ♥ AJ86  
 ♦ K7  
 ♣ AQ9

South:  
 ♠ K2  
 ♥ KQ9  
 ♦ QJ932  
 ♣ KJ5

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

1. Quantitative 4NT

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

North:  
 ♠ K92  
 ♥ A1043  
 ♦ QJ64  
 ♣ 95

South:  
 ♠ A6  
 ♥ K85  
 ♦ 5  
 ♣ AK87632

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



## South hands (Practice Page)

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

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

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

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

North:  
 ♠ AKQ5  
 ♥ 987652  
 ♦ J10  
 ♣ 6

South:  
 ♠ J2  
 ♥ K10  
 ♦ Q8  
 ♣ AQJ10754

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

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

North:  
 ♠ K62  
 ♥ 94  
 ♦ A97  
 ♣ A9874

South:  
 ♠ AQ43  
 ♥ AKJ  
 ♦ J865  
 ♣ Q10

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

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

North:  
 ♠ K5  
 ♥ Q93  
 ♦ KJ107542  
 ♣ 4

South:  
 ♠ 1063  
 ♥ KJ102  
 ♦ A8  
 ♣ AJ53

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

1. Two suit takeout double

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

North:  
 ♠ A1084  
 ♥ AJ86  
 ♦ K7  
 ♣ AQ9

South:  
 ♠ K2  
 ♥ KQ9  
 ♦ QJ932  
 ♣ KJ5

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

1. Quantitative 4NT

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

North:  
 ♠ K92  
 ♥ A1043  
 ♦ QJ64  
 ♣ 95

South:  
 ♠ A6  
 ♥ K85  
 ♦ 5  
 ♣ AK87632

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

## North hands (Practice Page)

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

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

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

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

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

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

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

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

North:  
 ♠ 93  
 ♥ A9  
 ♦ AK53  
 ♣ J10983

South:  
 ♠ Q10752  
 ♥ KQ53  
 ♦ J4  
 ♣ KQ

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♥ N

North:  
 ♠ K8  
 ♥ QJ9764  
 ♦ 743  
 ♣ K4

South:  
 ♠ QJ52  
 ♥ 10  
 ♦ AJ  
 ♣ AQJ832

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♥	AP	

Board: 150  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ A54  
 ♥ AQ73  
 ♦ Q107  
 ♣ Q72

South:  
 ♠ Q106  
 ♥ K10  
 ♦ AK982  
 ♣ A96

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			

Board: 151  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ QJ3  
 ♥ J10632  
 ♦ AK3  
 ♣ A2

South:  
 ♠ A75  
 ♥ AQ75  
 ♦ 97  
 ♣ Q1096

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♠ stopper

Board: 152  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 8  
 Contract: 2♠ S

North:  
 ♠ A7  
 ♥ 92  
 ♦ K962  
 ♣ A10542

South:  
 ♠ KJ1065  
 ♥ K654  
 ♦ J4  
 ♣ 87

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♥
Pass	2♠	AP	

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 148	♠ Q10752	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: EW	♦ J4	Partner bids first.
HCP: 13	♣ KQ	

Board: 149	♠ QJ52	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ AQJ832	

Board: 150	♠ Q106	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK982	Partner bids first.
HCP: 16	♣ A96	

Board: 151	♠ A75	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: Both	♦ 97	You bid first.
HCP: 12	♣ Q1096	

Board: 152	♠ KJ1065	The opponents are silent.
Dealer: N	♥ K654	
Vul: EW	♦ J4	Partner bids first.
HCP: 8	♣ 87	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 148  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 93  
 ♥ A9  
 ♦ AK53  
 ♣ J10983

South:  
 ♠ Q10752  
 ♥ KQ53  
 ♦ J4  
 ♣ KQ

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing

Board: 149  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 2♥ N

North:  
 ♠ K8  
 ♥ QJ9764  
 ♦ 743  
 ♣ K4

South:  
 ♠ QJ52  
 ♥ 10  
 ♦ AJ  
 ♣ AQJ832

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♥	AP	

Board: 150  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ A54  
 ♥ AQ73  
 ♦ Q107  
 ♣ Q72

South:  
 ♠ Q106  
 ♥ K10  
 ♦ AK982  
 ♣ A96

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			

Board: 151  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ QJ3  
 ♥ J10632  
 ♦ AK3  
 ♣ A2

South:  
 ♠ A75  
 ♥ AQ75  
 ♦ 97  
 ♣ Q1096

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♠ stopper

Board: 152  
 Dealer: N  
 Vul: EW  
 North HCP: 11  
 South HCP: 8  
 Contract: 2♠ S

North:  
 ♠ A7  
 ♥ 92  
 ♦ K962  
 ♣ A10542

South:  
 ♠ KJ1065  
 ♥ K654  
 ♦ J4  
 ♣ 87

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♥
Pass	2♠	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 153	♠ 652	The opponents are silent.
Dealer: S	♥ A762	
Vul: Both	♦ 103	Partner bids first.
HCP: 10	♣ AQ76	
Board: 154	♠ K872	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ 2	You bid first.
HCP: 12	♣ AJ842	
Board: 155	♠ Q9862	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ K2	Partner bids first.
HCP: 15	♣ AQ6	
Board: 156	♠ K2	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ 6	You bid first.
HCP: 13	♣ AKQJ8652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 153  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 652  
 ♥ A762  
 ♦ 103  
 ♣ AQ76

South:  
 ♠ AQ3  
 ♥ Q1094  
 ♦ A94  
 ♣ J52

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 154  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 2N S

North:  
 ♠ K872  
 ♥ A73  
 ♦ 2  
 ♣ AJ842

South:  
 ♠ Q54  
 ♥ 10965  
 ♦ AKQ86  
 ♣ 10

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2NT
AP			

Board: 155  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 18  
 Contract: 6N S

North:  
 ♠ Q9862  
 ♥ KJ2  
 ♦ K2  
 ♣ AQ6

South:  
 ♠ AJ10  
 ♥ A3  
 ♦ AQ4  
 ♣ K10843

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
Pass	6NT	AP	

Board: 156  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♣ N

North:  
 ♠ K2  
 ♥ 62  
 ♦ 6  
 ♣ AKQJ8652

South:  
 ♠ Q873  
 ♥ KQ105  
 ♦ AJ87  
 ♣ 9

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	3♠
Pass	4♣	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 153	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: Both	♦ A94	You bid first.
HCP: 13	♣ J52	

Board: 154	♠ Q54	The opponents are silent.
Dealer: N	♥ 10965	
Vul: None	♦ AKQ86	Partner bids first.
HCP: 11	♣ 10	

Board: 155	♠ AJ10	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ AQ4	You bid first.
HCP: 18	♣ K10843	

Board: 156	♠ Q873	The opponents are silent.
Dealer: N	♥ KQ105	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 12	♣ 9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 153  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♥ N

North:  
 ♠ 652  
 ♥ A762  
 ♦ 103  
 ♣ AQ76

South:  
 ♠ AQ3  
 ♥ Q1094  
 ♦ A94  
 ♣ J52

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 154  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 2N S

North:  
 ♠ K872  
 ♥ A73  
 ♦ 2  
 ♣ AJ842

South:  
 ♠ Q54  
 ♥ 10965  
 ♦ AKQ86  
 ♣ 10

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2NT
AP			

Board: 155  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 18  
 Contract: 6N S

North:  
 ♠ Q9862  
 ♥ KJ2  
 ♦ K2  
 ♣ AQ6

South:  
 ♠ AJ10  
 ♥ A3  
 ♦ AQ4  
 ♣ K10843

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
Pass	6NT	AP	

Board: 156  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♣ N

North:  
 ♠ K2  
 ♥ 62  
 ♦ 6  
 ♣ AKQJ8652

South:  
 ♠ Q873  
 ♥ KQ105  
 ♦ AJ87  
 ♣ 9

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	3♠
Pass	4♣	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 157	♠ 975	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: None	♦ A	Partner bids first.
HCP: 14	♣ A10974	

Board: 158	♠ 9652	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQ	You bid first.
HCP: 12	♣ 97543	

Board: 159	♠ AQ8	West Doubles Pass if possible.
Dealer: S	♥ Q107	East Bids 2♥ if possible.
Vul: NS	♦ J9532	East Bids 3♥ if possible.
HCP: 9	♣ 43	Partner bids first.

Board: 160	♠ K4	The opponents are silent.
Dealer: N	♥ 742	
Vul: EW	♦ QJ10	You bid first.
HCP: 12	♣ AQ1032	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 157 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 6♣ S	North: ♠ 975 ♥ AQ105 ♦ A ♣ A10974	South: ♠ AK108 ♥ K84 ♦ 986 ♣ Q53	West	North	East	South
						1♣
			Pass	1♥	Pass	1♠
			Pass	2♦ <sup>1</sup>	Pass	2♥
			Pass	3♣	Pass	3NT
			Pass	4♣	Pass	4♠ <sup>2</sup>
			Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
			Pass	6♣	AP	

1. Fourth suit game force
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5

Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N S	North: ♠ 9652 ♥ AK ♦ KQ ♣ 97543	South: ♠ QJ ♥ 9642 ♦ A8754 ♣ 82	West	North	East	South
				1♣	Pass	1♦
			Pass	1♠	Pass	1NT
			AP			

Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♥ E	North: ♠ AQ8 ♥ Q107 ♦ J9532 ♣ 43	South: ♠ KJ52 ♥ K4 ♦ 64 ♣ AJ952	West	North	East	South
						1♣
			Pass	1♦	Pass	1♠
			Pass	1NT	Pass	Pass
			X	Pass	2♥	Pass
			Pass	2♠	3♥	AP

Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N N	North: ♠ K4 ♥ 742 ♦ QJ10 ♣ AQ1032	South: ♠ A1052 ♥ A865 ♦ 952 ♣ J6	West	North	East	South
				1♣	Pass	1♥
			Pass	1NT	AP	

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 157	♠ AK108	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ 986	You bid first.
HCP: 12	♣ Q53	

Board: 158	♠ QJ	The opponents are silent.
Dealer: N	♥ 9642	
Vul: None	♦ A8754	Partner bids first.
HCP: 7	♣ 82	

Board: 159	♠ KJ52	West Doubles Pass if possible.
Dealer: S	♥ K4	East Bids 2♥ if possible.
Vul: NS	♦ 64	East Bids 3♥ if possible.
HCP: 12	♣ AJ952	You bid first.

Board: 160	♠ A1052	The opponents are silent.
Dealer: N	♥ A865	
Vul: EW	♦ 952	Partner bids first.
HCP: 9	♣ J6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 157 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 6♣ S	North: ♠ 975 ♥ AQ105 ♦ A ♣ A10974	South: ♠ AK108 ♥ K84 ♦ 986 ♣ Q53	West	North	East	South
						1♣
			Pass	1♥	Pass	1♠
			Pass	2♦ <sup>1</sup>	Pass	2♥
			Pass	3♣	Pass	3NT
			Pass	4♣	Pass	4♠ <sup>2</sup>
			Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
			Pass	6♣	AP	

1. Fourth suit game force
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5

Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N S	North: ♠ 9652 ♥ AK ♦ KQ ♣ 97543	South: ♠ QJ ♥ 9642 ♦ A8754 ♣ 82	West	North	East	South
				1♣	Pass	1♦
			Pass	1♠	Pass	1NT
			AP			

Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♥ E	North: ♠ AQ8 ♥ Q107 ♦ J9532 ♣ 43	South: ♠ KJ52 ♥ K4 ♦ 64 ♣ AJ952	West	North	East	South
						1♣
			Pass	1♦	Pass	1♠
			Pass	1NT	Pass	Pass
			X	Pass	2♥	Pass
			Pass	2♠	3♥	AP

Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N N	North: ♠ K4 ♥ 742 ♦ QJ10 ♣ AQ1032	South: ♠ A1052 ♥ A865 ♦ 952 ♣ J6	West	North	East	South
				1♣	Pass	1♥
			Pass	1NT	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 161	♠ J74	The opponents are silent.
Dealer: S	♥ K862	
Vul: None	♦ AQ63	Partner bids first.
HCP: 10	♣ 105	

Board: 162	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: NS	♦ 9	You bid first.
HCP: 17	♣ A752	

Board: 163	♠ J852	The opponents are silent.
Dealer: S	♥ AKQ32	
Vul: EW	♦ J764	Partner bids first.
HCP: 11	♣ —	

Board: 164	♠ A42	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: NS	♦ K83	You bid first.
HCP: 14	♣ A105	

Board: 165	♠ AQ8	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ K10953	Partner bids first.
HCP: 15	♣ K4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A62				1♣
Vul: None	♥ K862	♥ J105	Pass	1♥	Pass	2NT
North HCP: 10	♦ AQ63	♦ KJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ 105	♣ AKQ4	AP			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K985		1♣	Pass	1♦
Vul: NS	♥ AQ65	♥ 3	Pass	1♥	Pass	1NT
North HCP: 17	♦ 9	♦ KJ1087	Pass	2♠	Pass	4♠
South HCP: 7	♣ A752	♣ 943	AP			
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK				1♣
Vul: EW	♥ AKQ32	♥ 106	Pass	1♥	Pass	2♣
North HCP: 11	♦ J764	♦ Q5	Pass	2♠	Pass	3♦ <sup>1</sup>
South HCP: 14	♣ —	♣ AJ109873	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K7		1♣	Pass	1♥
Vul: NS	♥ QJ85	♥ K10973	Pass	2♥	Pass	4♥
North HCP: 14	♦ K83	♦ A65	AP			
South HCP: 11	♣ A105	♣ J84				
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 1032				1♣
Vul: EW	♥ QJ6	♥ AK104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K10953	♦ J7	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 13	♣ K4	♣ AJ95	Pass	2♦	Pass	2NT
Contract: 3N S			Pass	3NT	AP	
			1. Fourth suit game force			



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 161	♠ A62	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ KJ4	You bid first.
HCP: 18	♣ AKQ4	

Board: 162	♠ K985	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 7	♣ 943	

Board: 163	♠ AK	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ Q5	You bid first.
HCP: 14	♣ AJ109873	

Board: 164	♠ K7	The opponents are silent.
Dealer: N	♥ K10973	
Vul: NS	♦ A65	Partner bids first.
HCP: 11	♣ J84	

Board: 165	♠ 1032	The opponents are silent.
Dealer: S	♥ AK104	
Vul: EW	♦ J7	You bid first.
HCP: 13	♣ AJ95	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ A62				1♣
Vul: None	♥ K862	♥ J105	Pass	1♥	Pass	2NT
North HCP: 10	♦ AQ63	♦ KJ4	Pass	3♦	Pass	3NT
South HCP: 18	♣ 105	♣ AKQ4	AP			
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K985		1♣	Pass	1♦
Vul: NS	♥ AQ65	♥ 3	Pass	1♥	Pass	1NT
North HCP: 17	♦ 9	♦ KJ1087	Pass	2♠	Pass	4♠
South HCP: 7	♣ A752	♣ 943	AP			
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ AK				1♣
Vul: EW	♥ AKQ32	♥ 106	Pass	1♥	Pass	2♣
North HCP: 11	♦ J764	♦ Q5	Pass	2♠	Pass	3♦ <sup>1</sup>
South HCP: 14	♣ —	♣ AJ109873	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit game force			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K7		1♣	Pass	1♥
Vul: NS	♥ QJ85	♥ K10973	Pass	2♥	Pass	4♥
North HCP: 14	♦ K83	♦ A65	AP			
South HCP: 11	♣ A105	♣ J84				
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 1032				1♣
Vul: EW	♥ QJ6	♥ AK104	Pass	1♦	Pass	1♥
North HCP: 15	♦ K10953	♦ J7	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 13	♣ K4	♣ AJ95	Pass	2♦	Pass	2NT
Contract: 3N S			Pass	3NT	AP	
			1. Fourth suit game force			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 166	♠ 742	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: None	♦ A85	You bid first.
HCP: 12	♣ Q82	

Board: 167	♠ 10842	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 854	Partner bids first.
HCP: 11	♣ KQ7	

Board: 168	♠ QJ65	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 1094	You bid first.
HCP: 13	♣ AKJ103	

Board: 169	♠ KQJ3	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ AJ32	Partner bids first.
HCP: 15	♣ J10	

Board: 170	♠ K32	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ AJ103	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 166  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 742  
 ♥ AQ72  
 ♦ A85  
 ♣ Q82

South:  
 ♠ KJ65  
 ♥ K4  
 ♦ QJ64  
 ♣ KJ3

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
AP			

Board: 167  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ 10842  
 ♥ KQJ  
 ♦ 854  
 ♣ KQ7

South:  
 ♠ KJ7  
 ♥ 42  
 ♦ AQ  
 ♣ AJ10964

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	3NT	AP	

Board: 168  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ QJ65  
 ♥ Q  
 ♦ 1094  
 ♣ AKJ103

South:  
 ♠ A93  
 ♥ AK953  
 ♦ J5  
 ♣ 952

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 169  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ KQJ3  
 ♥ K65  
 ♦ AJ32  
 ♣ J10

South:  
 ♠ A52  
 ♥ 7  
 ♦ Q97  
 ♣ AKQ942

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
AP			

1. Blackwood 0314, for ♣
2. A=0/5 or 3/5

Board: 170  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ63  
 ♦ Q7  
 ♣ AJ103

South:  
 ♠ A984  
 ♥ 7  
 ♦ K105  
 ♣ Q9765

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♣
AP			

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 166	♠ KJ65	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ QJ64	Partner bids first.
HCP: 14	♣ KJ3	
Board: 167	♠ KJ7	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ AJ10964	
Board: 168	♠ A93	The opponents are silent.
Dealer: N	♥ AK953	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ 952	
Board: 169	♠ A52	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ AKQ942	
Board: 170	♠ A984	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ K105	Partner bids first.
HCP: 9	♣ Q9765	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 166  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 742  
 ♥ AQ72  
 ♦ A85  
 ♣ Q82

South:  
 ♠ KJ65  
 ♥ K4  
 ♦ QJ64  
 ♣ KJ3

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
AP			

Board: 167  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ 10842  
 ♥ KQJ  
 ♦ 854  
 ♣ KQ7

South:  
 ♠ KJ7  
 ♥ 42  
 ♦ AQ  
 ♣ AJ10964

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	3NT	AP	

Board: 168  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ QJ65  
 ♥ Q  
 ♦ 1094  
 ♣ AKJ103

South:  
 ♠ A93  
 ♥ AK953  
 ♦ J5  
 ♣ 952

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 169  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ KQJ3  
 ♥ K65  
 ♦ AJ32  
 ♣ J10

South:  
 ♠ A52  
 ♥ 7  
 ♦ Q97  
 ♣ AKQ942

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
AP			

1. Blackwood 0314, for ♣
2. A=0/5 or 3/5

Board: 170  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ K32  
 ♥ KJ63  
 ♦ Q7  
 ♣ AJ103

South:  
 ♠ A984  
 ♥ 7  
 ♦ K105  
 ♣ Q9765

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♣
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 171	♠ K107	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ KJ97	Partner bids first.
HCP: 15	♣ A2	

Board: 172	♠ Q	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ QJ65	You bid first.
HCP: 16	♣ AQJ106	

Board: 173	♠ Q7432	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: EW	♦ A108	Partner bids first.
HCP: 13	♣ Q	

Board: 174	♠ A74	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ QJ	You bid first.
HCP: 14	♣ AK543	

Board: 175	♠ A953	The opponents are silent.
Dealer: S	♥ QJ654	
Vul: EW	♦ K93	Partner bids first.
HCP: 10	♣ 3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 171  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ K107  
 ♥ A653  
 ♦ KJ97  
 ♣ A2

South:  
 ♠ J2  
 ♥ K1084  
 ♦ AQ3  
 ♣ Q1086

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♦ stopper

Board: 172  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ Q  
 ♥ A93  
 ♦ QJ65  
 ♣ AQJ106

South:  
 ♠ 10976  
 ♥ KQ4  
 ♦ A942  
 ♣ 54

West	North	East	South
	1♣	Pass	1♠
Pass	2♦	Pass	3NT
AP			

Board: 173  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q7432  
 ♥ AJ102  
 ♦ A108  
 ♣ Q

South:  
 ♠ KJ  
 ♥ Q7  
 ♦ Q942  
 ♣ AJ974

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			

1. New Minor Forcing

Board: 174  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ A74  
 ♥ 1062  
 ♦ QJ  
 ♣ AK543

South:  
 ♠ J986  
 ♥ AK8  
 ♦ A963  
 ♣ Q6

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
Pass	4♠	AP	

Board: 175  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ A953  
 ♥ QJ654  
 ♦ K93  
 ♣ 3

South:  
 ♠ KQ  
 ♥ 8  
 ♦ AJ42  
 ♣ AQ8652

West	North	East	South
			1♣
Pass	1♥	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3NT
AP			

1. Fourth suit game force



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 171	♠ J2	The opponents are silent.
Dealer: S	♥ K1084	
Vul: None	♦ AQ3	You bid first.
HCP: 12	♣ Q1086	

Board: 172	♠ 10976	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ A942	Partner bids first.
HCP: 9	♣ 54	

Board: 173	♠ KJ	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ Q942	You bid first.
HCP: 13	♣ AJ974	

Board: 174	♠ J986	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ A963	Partner bids first.
HCP: 14	♣ Q6	

Board: 175	♠ KQ	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AJ42	You bid first.
HCP: 16	♣ AQ8652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 171  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ K107  
 ♥ A653  
 ♦ KJ97  
 ♣ A2

South:  
 ♠ J2  
 ♥ K1084  
 ♦ AQ3  
 ♣ Q1086

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♦ stopper

Board: 172  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 3N S

North:  
 ♠ Q  
 ♥ A93  
 ♦ QJ65  
 ♣ AQJ106

South:  
 ♠ 10976  
 ♥ KQ4  
 ♦ A942  
 ♣ 54

West	North	East	South
	1♣	Pass	1♠
Pass	2♦	Pass	3NT
AP			

Board: 173  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q7432  
 ♥ AJ102  
 ♦ A108  
 ♣ Q

South:  
 ♠ KJ  
 ♥ Q7  
 ♦ Q942  
 ♣ AJ974

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
AP			

1. New Minor Forcing

Board: 174  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ A74  
 ♥ 1062  
 ♦ QJ  
 ♣ AK543

South:  
 ♠ J986  
 ♥ AK8  
 ♦ A963  
 ♣ Q6

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
Pass	4♠	AP	

Board: 175  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ A953  
 ♥ QJ654  
 ♦ K93  
 ♣ 3

South:  
 ♠ KQ  
 ♥ 8  
 ♦ AJ42  
 ♣ AQ8652

West	North	East	South
			1♣
Pass	1♥	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3NT
AP			

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 176	♠ AJ6	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ A87	You bid first.
HCP: 12	♣ QJ964	

Board: 177	♠ AKJ	The opponents are silent.
Dealer: S	♥ J532	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 14	♣ 72	

Board: 178	♠ J7	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ A964	

Board: 179	♠ K10832	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ KQJ86	Partner bids first.
HCP: 14	♣ J	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 176  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ AJ6  
 ♥ 94  
 ♦ A87  
 ♣ QJ964

South:  
 ♠ K102  
 ♥ KQJ105  
 ♦ 92  
 ♣ A32

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing

Board: 177  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ N

North:  
 ♠ AKJ  
 ♥ J532  
 ♦ KQ109  
 ♣ 72

South:  
 ♠ 109  
 ♥ A1086  
 ♦ 87  
 ♣ AQJ53

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♣ stopper

Board: 178  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ J7  
 ♥ Q1076  
 ♦ AJ6  
 ♣ A964

South:  
 ♠ AK65  
 ♥ AK  
 ♦ Q94  
 ♣ Q852

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
AP			

Board: 179  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ K10832  
 ♥ KJ  
 ♦ KQJ86  
 ♣ J

South:  
 ♠ AJ6  
 ♥ Q52  
 ♦ 732  
 ♣ AQ82

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Pass	4♦ <sup>5</sup>	Pass	4♠

AP

1. New Minor Forcing  
 2. 3♠  
 3. Cue bid, surplus  
 4. Cue bid, a ♣ stopper  
 5. Cue bid, a ♦ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 176	♠ K102	The opponents are silent.
Dealer: N	♥ KQJ105	
Vul: Both	♦ 92	Partner bids first.
HCP: 13	♣ A32	

Board: 177	♠ 109	The opponents are silent.
Dealer: S	♥ A1086	
Vul: NS	♦ 87	You bid first.
HCP: 11	♣ AQJ53	

Board: 178	♠ AK65	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q94	Partner bids first.
HCP: 18	♣ Q852	

Board: 179	♠ AJ6	The opponents are silent.
Dealer: S	♥ Q52	
Vul: EW	♦ 732	You bid first.
HCP: 13	♣ AQ82	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 176  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ AJ6  
 ♥ 94  
 ♦ A87  
 ♣ QJ964

South:  
 ♠ K102  
 ♥ KQJ105  
 ♦ 92  
 ♣ A32

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing

Board: 177  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ N

North:  
 ♠ AKJ  
 ♥ J532  
 ♦ KQ109  
 ♣ 72

South:  
 ♠ 109  
 ♥ A1086  
 ♦ 87  
 ♣ AQJ53

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	4♥	AP	

1. Cue bid, surplus  
 2. Cue bid, a ♣ stopper

Board: 178  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ J7  
 ♥ Q1076  
 ♦ AJ6  
 ♣ A964

South:  
 ♠ AK65  
 ♥ AK  
 ♦ Q94  
 ♣ Q852

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3NT
AP			

Board: 179  
 Dealer: S  
 Vul: EW  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ K10832  
 ♥ KJ  
 ♦ KQJ86  
 ♣ J

South:  
 ♠ AJ6  
 ♥ Q52  
 ♦ 732  
 ♣ AQ82

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♠ <sup>2</sup>
Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Pass	4♦ <sup>5</sup>	Pass	4♠

AP

1. New Minor Forcing  
 2. 3♠  
 3. Cue bid, surplus  
 4. Cue bid, a ♣ stopper  
 5. Cue bid, a ♦ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 180	♠ AK9	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ 96	You bid first.
HCP: 18	♣ AK532	

Board: 181	♠ K863	The opponents are silent.
Dealer: S	♥ Q742	
Vul: None	♦ 32	Partner bids first.
HCP: 11	♣ AQ6	

Board: 182	♠ AQ432	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ K	You bid first.
HCP: 12	♣ 965432	

Board: 183	♠ K642	West Doubles 1NT if possible.
Dealer: S	♥ J10542	East Bids 3♦ if possible.
Vul: None	♦ 42	
HCP: 8	♣ A10	Partner bids first.

Board: 184	♠ AK10	The opponents are silent.
Dealer: N	♥ Q976	
Vul: NS	♦ 1062	You bid first.
HCP: 13	♣ A105	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 15  
 Contract: 6N N

North:  
 ♠ AK9  
 ♥ A43  
 ♦ 96  
 ♣ AK532

South:  
 ♠ J6  
 ♥ KJ92  
 ♦ AKQ7  
 ♣ J97

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3♦
Pass	3NT	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 181  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ K863  
 ♥ Q742  
 ♦ 32  
 ♣ AQ6

South:  
 ♠ QJ7  
 ♥ K1083  
 ♦ K64  
 ♣ K97

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 182  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AQ432  
 ♥ K  
 ♦ K  
 ♣ 965432

South:  
 ♠ J97  
 ♥ A1094  
 ♦ AJ54  
 ♣ Q7

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3♠	Pass	4♠
AP			

Board: 183  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 3♥ N

North:  
 ♠ K642  
 ♥ J10542  
 ♦ 42  
 ♣ A10

South:  
 ♠ J83  
 ♥ KQ9  
 ♦ Q5  
 ♣ KQJ96

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
X	2♠	3♦	3♥
AP			

Board: 184  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ AK10  
 ♥ Q976  
 ♦ 1062  
 ♣ A105

South:  
 ♠ Q5  
 ♥ K84  
 ♦ KQJ74  
 ♣ K42

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ <sup>1</sup>
Pass	3NT	AP	

1. Fourth suit game force



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 180	♠ J6	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: Both	♦ AKQ7	Partner bids first.
HCP: 15	♣ J97	

Board: 181	♠ QJ7	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ K64	You bid first.
HCP: 12	♣ K97	

Board: 182	♠ J97	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ AJ54	Partner bids first.
HCP: 12	♣ Q7	

Board: 183	♠ J83	West Doubles 1NT if possible.
Dealer: S	♥ KQ9	East Bids 3♦ if possible.
Vul: None	♦ Q5	
HCP: 14	♣ KQJ96	You bid first.

Board: 184	♠ Q5	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ KQJ74	Partner bids first.
HCP: 14	♣ K42	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 180  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 15  
 Contract: 6N N

North:  
 ♠ AK9  
 ♥ A43  
 ♦ 96  
 ♣ AK532

South:  
 ♠ J6  
 ♥ KJ92  
 ♦ AKQ7  
 ♣ J97

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3♦
Pass	3NT	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 181  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ K863  
 ♥ Q742  
 ♦ 32  
 ♣ AQ6

South:  
 ♠ QJ7  
 ♥ K1083  
 ♦ K64  
 ♣ K97

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 182  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AQ432  
 ♥ K  
 ♦ K  
 ♣ 965432

South:  
 ♠ J97  
 ♥ A1094  
 ♦ AJ54  
 ♣ Q7

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3♠	Pass	4♠
AP			

Board: 183  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 3♥ N

North:  
 ♠ K642  
 ♥ J10542  
 ♦ 42  
 ♣ A10

South:  
 ♠ J83  
 ♥ KQ9  
 ♦ Q5  
 ♣ KQJ96

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
X	2♠	3♦	3♥
AP			

Board: 184  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ AK10  
 ♥ Q976  
 ♦ 1062  
 ♣ A105

South:  
 ♠ Q5  
 ♥ K84  
 ♦ KQJ74  
 ♣ K42

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ <sup>1</sup>
Pass	3NT	AP	

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 185	♠ Q10	The opponents are silent.
Dealer: S	♥ K8543	
Vul: EW	♦ K9652	Partner bids first.
HCP: 8	♣ 6	
Board: 186	♠ AKJ	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ J72	You bid first.
HCP: 12	♣ QJ1074	
Board: 187	♠ J9654	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ AKJ9	Partner bids first.
HCP: 12	♣ K10	
Board: 188	♠ K102	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 93	You bid first.
HCP: 16	♣ AKQ642	
Board: 189	♠ 10743	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ KJ87	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 185  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ Q10  
 ♥ K8543  
 ♦ K9652  
 ♣ 6

South:  
 ♠ J854  
 ♥ QJ7  
 ♦ A10  
 ♣ AQ82

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	1NT	AP	

Board: 186  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AKJ  
 ♥ 96  
 ♦ J72  
 ♣ QJ1074

South:  
 ♠ 62  
 ♥ A754  
 ♦ A10843  
 ♣ K6

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	2♦
Pass	3NT	AP	

Board: 187  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ J9654  
 ♥ 107  
 ♦ AKJ9  
 ♣ K10

South:  
 ♠ A3  
 ♥ K94  
 ♦ Q53  
 ♣ A7542

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
	AP		

1. New Minor Forcing

Board: 188  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ K102  
 ♥ A4  
 ♦ 93  
 ♣ AKQ642

South:  
 ♠ AJ964  
 ♥ Q7653  
 ♦ AK  
 ♣ 8

West	North	East	South
	1♣	Pass	1♠
Pass	3♣	Pass	4♥
Pass	4♠	AP	

Board: 189  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 10743  
 ♥ J74  
 ♦ A4  
 ♣ KJ87

South:  
 ♠ A92  
 ♥ AK53  
 ♦ Q65  
 ♣ 1096

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
AP			

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 185	♠ J854	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ A10	You bid first.
HCP: 14	♣ AQ82	

Board: 186	♠ 62	The opponents are silent.
Dealer: N	♥ A754	
Vul: None	♦ A10843	Partner bids first.
HCP: 11	♣ K6	

Board: 187	♠ A3	The opponents are silent.
Dealer: S	♥ K94	
Vul: NS	♦ Q53	You bid first.
HCP: 13	♣ A7542	

Board: 188	♠ AJ964	The opponents are silent.
Dealer: N	♥ Q7653	
Vul: EW	♦ AK	Partner bids first.
HCP: 14	♣ 8	

Board: 189	♠ A92	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ Q65	You bid first.
HCP: 13	♣ 1096	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 185  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ Q10  
 ♥ K8543  
 ♦ K9652  
 ♣ 6

South:  
 ♠ J854  
 ♥ QJ7  
 ♦ A10  
 ♣ AQ82

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	1NT	AP	

Board: 186  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AKJ  
 ♥ 96  
 ♦ J72  
 ♣ QJ1074

South:  
 ♠ 62  
 ♥ A754  
 ♦ A10843  
 ♣ K6

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	2♦
Pass	3NT	AP	

Board: 187  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ J9654  
 ♥ 107  
 ♦ AKJ9  
 ♣ K10

South:  
 ♠ A3  
 ♥ K94  
 ♦ Q53  
 ♣ A7542

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
	AP		

1. New Minor Forcing

Board: 188  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ K102  
 ♥ A4  
 ♦ 93  
 ♣ AKQ642

South:  
 ♠ AJ964  
 ♥ Q7653  
 ♦ AK  
 ♣ 8

West	North	East	South
	1♣	Pass	1♠
Pass	3♣	Pass	4♥
Pass	4♠	AP	

Board: 189  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 10743  
 ♥ J74  
 ♦ A4  
 ♣ KJ87

South:  
 ♠ A92  
 ♥ AK53  
 ♦ Q65  
 ♣ 1096

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 190	♠ KQ64	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ A107	You bid first.
HCP: 15	♣ AQ743	

Board: 191	♠ AK8	The opponents are silent.
Dealer: S	♥ J10965	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 6	

Board: 192	♠ A7	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ K	You bid first.
HCP: 16	♣ KJ9752	

Board: 193	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ1093	
Vul: EW	♦ QJ54	Partner bids first.
HCP: 8	♣ 85	

Board: 194	♠ AQ73	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: None	♦ K	You bid first.
HCP: 17	♣ K1084	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 190  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ KQ64  
 ♥ 8  
 ♦ A107  
 ♣ AQ743

South:  
 ♠ A1073  
 ♥ K10763  
 ♦ KJ2  
 ♣ 9

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	3♠
Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
Pass	4♠	AP	

1. Cue bid, a ♣ stopper  
 2. Cue bid, a ♦ stopper

Board: 191  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ AK8  
 ♥ J10965  
 ♦ 10652  
 ♣ 6

South:  
 ♠ QJ76  
 ♥ K8  
 ♦ AK4  
 ♣ J1087

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	1NT	AP	

Board: 192  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ A7  
 ♥ AJ64  
 ♦ K  
 ♣ KJ9752

South:  
 ♠ J53  
 ♥ K92  
 ♦ QJ8753  
 ♣ A

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3♦
Pass	3NT	AP	

Board: 193  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ Q8  
 ♥ QJ1093  
 ♦ QJ54  
 ♣ 85

South:  
 ♠ K1054  
 ♥ K  
 ♦ K3  
 ♣ AKQ1097

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	1NT	Pass	3NT
AP			

Board: 194  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ73  
 ♥ AJ42  
 ♦ K  
 ♣ K1084

South:  
 ♠ KJ92  
 ♥ 7  
 ♦ AJ10532  
 ♣ Q3

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3♦
Pass	3NT	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 190	♠ A1073	The opponents are silent.
Dealer: N	♥ K10763	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 11	♣ 9	

Board: 191	♠ QJ76	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK4	You bid first.
HCP: 14	♣ J1087	

Board: 192	♠ J53	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ QJ8753	Partner bids first.
HCP: 11	♣ A	

Board: 193	♠ K1054	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ K3	You bid first.
HCP: 18	♣ AKQ1097	

Board: 194	♠ KJ92	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AJ10532	Partner bids first.
HCP: 11	♣ Q3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 190

Dealer: N

Vul: NS

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ KQ64

♥ 8

♦ A107

♣ AQ743

South:

♠ A1073

♥ K10763

♦ KJ2

♣ 9

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♠

Pass 4♣<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♠ AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

Board: 191

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1N N

North:

♠ AK8

♥ J10965

♦ 10652

♣ 6

South:

♠ QJ76

♥ K8

♦ AK4

♣ J1087

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 192

Dealer: N

Vul: None

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ A7

♥ AJ64

♦ K

♣ KJ9752

South:

♠ J53

♥ K92

♦ QJ8753

♣ A

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 3♦

Pass 3NT AP

Board: 193

Dealer: S

Vul: EW

North HCP: 8

South HCP: 18

Contract: 3N N

North:

♠ Q8

♥ QJ1093

♦ QJ54

♣ 85

South:

♠ K1054

♥ K

♦ K3

♣ AKQ1097

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT Pass 3NT

AP

Board: 194

Dealer: N

Vul: None

North HCP: 17

South HCP: 11

Contract: 3N N

North:

♠ AQ73

♥ AJ42

♦ K

♣ K1084

South:

♠ KJ92

♥ 7

♦ AJ10532

♣ Q3

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 3♦

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 195	♠ J92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: NS	♦ AK1085	Partner bids first.
HCP: 11	♣ 94	

Board: 196	♠ Q	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ J63	You bid first.
HCP: 18	♣ AKQJ32	

Board: 197	♠ AK102	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ A982	Partner bids first.
HCP: 14	♣ 63	

Board: 198	♠ KQJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ KQJ3	

Board: 199	♠ KQ3	The opponents are silent.
Dealer: S	♥ K75432	
Vul: None	♦ KJ64	Partner bids first.
HCP: 12	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 195  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ J92  
 ♥ QJ4  
 ♦ AK1085  
 ♣ 94

South:  
 ♠ AQ83  
 ♥ A92  
 ♦ 973  
 ♣ A72

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	AP	

Board: 196  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ Q  
 ♥ KQ8  
 ♦ J63  
 ♣ AKQJ32

South:  
 ♠ AJ86  
 ♥ A1094  
 ♦ Q972  
 ♣ 9

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	3♠
Pass	4♥	AP	

Board: 197  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AK102  
 ♥ K53  
 ♦ A982  
 ♣ 63

South:  
 ♠ 643  
 ♥ A974  
 ♦ Q104  
 ♣ AKJ

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	3NT	AP	

Board: 198  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♥ S

North:  
 ♠ KQJ8  
 ♥ 954  
 ♦ 108  
 ♣ KQJ3

South:  
 ♠ A4  
 ♥ AQJ3  
 ♦ 9642  
 ♣ 986

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
Pass	2♥	AP	

Board: 199  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ KQ3  
 ♥ K75432  
 ♦ KJ64  
 ♣ —

South:  
 ♠ A4  
 ♥ A10  
 ♦ A109  
 ♣ J106532

West	North	East	South
			1♣
Pass	1♥	Pass	2♣
Pass	3♥	Pass	4♥
AP			

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 195	♠ AQ83	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ 973	You bid first.
HCP: 14	♣ A72	

Board: 196	♠ AJ86	The opponents are silent.
Dealer: N	♥ A1094	
Vul: None	♦ Q972	Partner bids first.
HCP: 11	♣ 9	

Board: 197	♠ 643	The opponents are silent.
Dealer: S	♥ A974	
Vul: NS	♦ Q104	You bid first.
HCP: 14	♣ AKJ	

Board: 198	♠ A4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: EW	♦ 9642	Partner bids first.
HCP: 11	♣ 986	

Board: 199	♠ A4	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A109	You bid first.
HCP: 13	♣ J106532	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 195  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ J92  
 ♥ QJ4  
 ♦ AK1085  
 ♣ 94

South:  
 ♠ AQ83  
 ♥ A92  
 ♦ 973  
 ♣ A72

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	AP	

Board: 196  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ Q  
 ♥ KQ8  
 ♦ J63  
 ♣ AKQJ32

South:  
 ♠ AJ86  
 ♥ A1094  
 ♦ Q972  
 ♣ 9

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	3♠
Pass	4♥	AP	

Board: 197  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AK102  
 ♥ K53  
 ♦ A982  
 ♣ 63

South:  
 ♠ 643  
 ♥ A974  
 ♦ Q104  
 ♣ AKJ

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	3NT	AP	

Board: 198  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♥ S

North:  
 ♠ KQJ8  
 ♥ 954  
 ♦ 108  
 ♣ KQJ3

South:  
 ♠ A4  
 ♥ AQJ3  
 ♦ 9642  
 ♣ 986

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
Pass	2♥	AP	

Board: 199  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ KQ3  
 ♥ K75432  
 ♦ KJ64  
 ♣ —

South:  
 ♠ A4  
 ♥ A10  
 ♦ A109  
 ♣ J106532

West	North	East	South
			1♣
Pass	1♥	Pass	2♣
Pass	3♥	Pass	4♥
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 200	♠ Q98	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ KJ43	You bid first.
HCP: 13	♣ A8762	

Board: 201	♠ K106	The opponents are silent.
Dealer: S	♥ KJ932	
Vul: Both	♦ J65	Partner bids first.
HCP: 9	♣ J6	

Board: 202	♠ A8	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ AK4	You bid first.
HCP: 18	♣ K875	

Board: 203	♠ Q3	The opponents are silent.
Dealer: S	♥ A1094	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 13	♣ A107	

Board: 204	♠ J83	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ K5	You bid first.
HCP: 14	♣ AKQJ83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ KJ103		1♣	Pass	1♥
Vul: NS	♥ K	♥ A109874	Pass	1NT	Pass	2♠
North HCP: 13	♦ KJ43	♦ Q98	AP			
South HCP: 10	♣ A8762	♣ —				
Contract: 2♠ S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ AQ4				1♣
Vul: Both	♥ KJ932	♥ Q10	Pass	1♥	Pass	2♣
North HCP: 9	♦ J65	♦ Q7	AP			
South HCP: 14	♣ J6	♣ A98532				
Contract: 2♣ S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J642		1♣	Pass	1♠
Vul: NS	♥ A984	♥ 1063	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK4	♦ 653	AP			
South HCP: 7	♣ K875	♣ AQ6				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ K1064				1♣
Vul: EW	♥ A1094	♥ KQ83	Pass	1♥	Pass	2♥
North HCP: 13	♦ QJ72	♦ K10	Pass	3♥	Pass	4♥
South HCP: 13	♣ A107	♣ Q83	AP			
Contract: 4♥ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ Q		1♣	Pass	1♥
Vul: None	♥ 64	♥ KQ7532	Pass	2♣	Pass	2♦
North HCP: 14	♦ K5	♦ A9876	Pass	2♥	Pass	4♥
South HCP: 11	♣ AKQJ83	♣ 4	AP			
Contract: 4♥ S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 200	♠ KJ103	The opponents are silent.
Dealer: N	♥ A109874	
Vul: NS	♦ Q98	Partner bids first.
HCP: 10	♣ —	
Board: 201	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ A98532	
Board: 202	♠ J642	The opponents are silent.
Dealer: N	♥ 1063	
Vul: NS	♦ 653	Partner bids first.
HCP: 7	♣ AQ6	
Board: 203	♠ K1064	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ K10	You bid first.
HCP: 13	♣ Q83	
Board: 204	♠ Q	The opponents are silent.
Dealer: N	♥ KQ7532	
Vul: None	♦ A9876	Partner bids first.
HCP: 11	♣ 4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 200

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q98

♥ K

♦ KJ43

♣ A8762

South:

♠ KJ103

♥ A109874

♦ Q98

♣ —

West North East South

1♣ Pass 1♥

Pass 1NT Pass 2♠

AP

Board: 201

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K106

♥ KJ932

♦ J65

♣ J6

South:

♠ AQ4

♥ Q10

♦ Q7

♣ A98532

West North East South

1♣

Pass 1♥ Pass 2♣

AP

Board: 202

Dealer: N

Vul: NS

North HCP: 18

South HCP: 7

Contract: 3N N

North:

♠ A8

♥ A984

♦ AK4

♣ K875

South:

♠ J642

♥ 1063

♦ 653

♣ AQ6

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 203

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ Q3

♥ A1094

♦ QJ72

♣ A107

South:

♠ K1064

♥ KQ83

♦ K10

♣ Q83

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ Pass 4♥

AP

Board: 204

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ J83

♥ 64

♦ K5

♣ AKQJ83

South:

♠ Q

♥ KQ7532

♦ A9876

♣ 4

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 2♦

Pass 2♥ Pass 4♥

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 205	♠ K642	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 10976	Partner bids first.
HCP: 6	♣ 1097	

Board: 206	♠ A4	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ 1097	You bid first.
HCP: 13	♣ AQ985	

Board: 207	♠ AJ73	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AJ1042	Partner bids first.
HCP: 18	♣ KJ2	

Board: 208	♠ K642	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ K54	You bid first.
HCP: 13	♣ QJ873	

Board: 209	♠ KQJ8	The opponents are silent.
Dealer: S	♥ A8654	
Vul: None	♦ J964	Partner bids first.
HCP: 11	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 205

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N S

North:

♠ K642

♥ K4

♦ 10976

♣ 1097

South:

♠ A93

♥ 9865

♦ Q4

♣ KQJ6

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ A4

♥ K72

♦ 1097

♣ AQ985

South:

♠ Q10973

♥ AJ

♦ KJ5

♣ KJ7

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 207

Dealer: S

Vul: None

North HCP: 18

South HCP: 14

Contract: 7♣ S

North:

♠ AJ73

♥ A

♦ AJ1042

♣ KJ2

South:

♠ Q10

♥ KQJ43

♦ —

♣ AQ7643

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♣

Pass 3♠ Pass 4♥

Pass 7♣ AP

1. Fourth suit game force

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ K642

♥ A

♦ K54

♣ QJ873

South:

♠ AJ10

♥ 9852

♦ 10763

♣ A5

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 209

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ KQJ8

♥ A8654

♦ J964

♣ —

South:

♠ A

♥ QJ73

♦ 85

♣ AKJ1043

West North East South

1♣

Pass 1♥ Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 205	♠ A93	The opponents are silent.
Dealer: S	♥ 9865	
Vul: EW	♦ Q4	You bid first.
HCP: 12	♣ KQJ6	
Board: 206	♠ Q10973	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 15	♣ KJ7	
Board: 207	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: None	♦ —	You bid first.
HCP: 14	♣ AQ7643	
Board: 208	♠ AJ10	The opponents are silent.
Dealer: N	♥ 9852	
Vul: Both	♦ 10763	Partner bids first.
HCP: 9	♣ A5	
Board: 209	♠ A	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: None	♦ 85	You bid first.
HCP: 15	♣ AKJ1043	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 205

Dealer: S

Vul: EW

North HCP: 6

South HCP: 12

Contract: 1N S

North:

♠ K642

♥ K4

♦ 10976

♣ 1097

South:

♠ A93

♥ 9865

♦ Q4

♣ KQJ6

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 206

Dealer: N

Vul: Both

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ A4

♥ K72

♦ 1097

♣ AQ985

South:

♠ Q10973

♥ AJ

♦ KJ5

♣ KJ7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT AP

1. New Minor Forcing

Board: 207

Dealer: S

Vul: None

North HCP: 18

South HCP: 14

Contract: 7♣ S

North:

♠ AJ73

♥ A

♦ AJ1042

♣ KJ2

South:

♠ Q10

♥ KQJ43

♦ —

♣ AQ7643

West North East South

Pass 1♦ Pass 1♣

Pass 1♠<sup>1</sup> Pass 2♣

Pass 3♠ Pass 4♥

Pass 7♣ AP

1. Fourth suit game force

Board: 208

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ K642

♥ A

♦ K54

♣ QJ873

South:

♠ AJ10

♥ 9852

♦ 10763

♣ A5

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 209

Dealer: S

Vul: None

North HCP: 11

South HCP: 15

Contract: 4♥ N

North:

♠ KQJ8

♥ A8654

♦ J964

♣ —

South:

♠ A

♥ QJ73

♦ 85

♣ AKJ1043

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♥ AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 210	♠ QJ86	The opponents are silent.
Dealer: N	♥ J974	
Vul: NS	♦ Q2	You bid first.
HCP: 13	♣ AK2	
Board: 211	♠ J102	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ KJ986	Partner bids first.
HCP: 10	♣ A5	
Board: 212	♠ QJ7	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K975	You bid first.
HCP: 15	♣ AKQ106	
Board: 213	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ A873	Partner bids first.
HCP: 19	♣ KJ2	
Board: 214	♠ 93	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K109	You bid first.
HCP: 13	♣ A9853	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 210  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ QJ86  
 ♥ J974  
 ♦ Q2  
 ♣ AK2

South:  
 ♠ K543  
 ♥ AQ  
 ♦ A843  
 ♣ Q54

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
Pass	3♠	Pass	4♥ <sup>4</sup>
Pass	4♠	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 211  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 14  
 Contract: 1N N

North:  
 ♠ J102  
 ♥ J43  
 ♦ KJ986  
 ♣ A5

South:  
 ♠ AQ8  
 ♥ Q1096  
 ♦ A103  
 ♣ Q76

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1NT	AP	

Board: 212  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♠ S

North:  
 ♠ QJ7  
 ♥ 6  
 ♦ K975  
 ♣ AKQ106

South:  
 ♠ AK843  
 ♥ J542  
 ♦ Q10  
 ♣ 98

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♥
Pass	3♠	Pass	4♠
AP			

Board: 213  
 Dealer: S  
 Vul: NS  
 North HCP: 19  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ AQ  
 ♥ KQ63  
 ♦ A873  
 ♣ KJ2

South:  
 ♠ K1096  
 ♥ J8  
 ♦ KQ5  
 ♣ A1043

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	3NT	AP	

Board: 214  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 93  
 ♥ KQJ  
 ♦ K109  
 ♣ A9853

South:  
 ♠ KJ1054  
 ♥ A97  
 ♦ A853  
 ♣ 7

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 210	♠ K543	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A843	Partner bids first.
HCP: 15	♣ Q54	

Board: 211	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ A103	You bid first.
HCP: 14	♣ Q76	

Board: 212	♠ AK843	The opponents are silent.
Dealer: N	♥ J542	
Vul: None	♦ Q10	Partner bids first.
HCP: 10	♣ 98	

Board: 213	♠ K1096	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ KQ5	You bid first.
HCP: 13	♣ A1043	

Board: 214	♠ KJ1054	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ A853	Partner bids first.
HCP: 12	♣ 7	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 210  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 15  
Contract: 4♠ S

North:  
♠ QJ86  
♥ J974  
♦ Q2  
♣ AK2

South:  
♠ K543  
♥ AQ  
♦ A843  
♣ Q54

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
Pass	3♠	Pass	4♥ <sup>4</sup>
Pass	4♠	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 211  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 14  
Contract: 1N N

North:  
♠ J102  
♥ J43  
♦ KJ986  
♣ A5

South:  
♠ AQ8  
♥ Q1096  
♦ A103  
♣ Q76

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1NT	AP	

Board: 212  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 10  
Contract: 4♠ S

North:  
♠ QJ7  
♥ 6  
♦ K975  
♣ AKQ106

South:  
♠ AK843  
♥ J542  
♦ Q10  
♣ 98

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♥
Pass	3♠	Pass	4♠
AP			

Board: 213  
Dealer: S  
Vul: NS  
North HCP: 19  
South HCP: 13  
Contract: 3N N

North:  
♠ AQ  
♥ KQ63  
♦ A873  
♣ KJ2

South:  
♠ K1096  
♥ J8  
♦ KQ5  
♣ A1043

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	3NT	AP	

Board: 214  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 3N N

North:  
♠ 93  
♥ KQJ  
♦ K109  
♣ A9853

South:  
♠ KJ1054  
♥ A97  
♦ A853  
♣ 7

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. New Minor Forcing

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 215	♠ 3	The opponents are silent.
Dealer: S	♥ Q942	
Vul: NS	♦ A983	Partner bids first.
HCP: 11	♣ AJ104	

Board: 216	♠ AQ4	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AJ2	You bid first.
HCP: 19	♣ K8752	

Board: 217	♠ KQ843	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ 8763	Partner bids first.
HCP: 13	♣ Q	

Board: 218	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ A6	You bid first.
HCP: 18	♣ J532	

Board: 219	♠ K8	The opponents are silent.
Dealer: S	♥ KQ942	
Vul: None	♦ 875	Partner bids first.
HCP: 12	♣ A98	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: EW	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: Both	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: None	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S						

1. Blackwood 0314, for ♠  
2. A=0/5 or 3/5

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ7				1♣
Vul: None	♥ KQ942	♥ 873	Pass	1♥	Pass	2NT
North HCP: 12	♦ 875	♦ AK6	Pass	3NT	AP	
South HCP: 18	♣ A98	♣ KQ65				
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 215	♠ KQ104	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ KJ6	You bid first.
HCP: 14	♣ 965	

Board: 216	♠ 976	The opponents are silent.
Dealer: N	♥ AJ743	
Vul: EW	♦ KQ43	Partner bids first.
HCP: 10	♣ 6	

Board: 217	♠ AJ	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ 54	You bid first.
HCP: 13	♣ AKJ832	

Board: 218	♠ 10742	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ AK96	

Board: 219	♠ AQ7	The opponents are silent.
Dealer: S	♥ 873	
Vul: None	♦ AK6	You bid first.
HCP: 18	♣ KQ65	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2♣	Pass	2♥
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 2♥ N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 976		1♣	Pass	1♥
Vul: EW	♥ KQ	♥ AJ743	Pass	2NT	Pass	3♦
North HCP: 19	♦ AJ2	♦ KQ43	Pass	3NT	AP	
South HCP: 10	♣ K8752	♣ 6				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ KQ843	♠ AJ				1♣
Vul: Both	♥ AQ10	♥ 643	Pass	1♠	Pass	2♣
North HCP: 13	♦ 8763	♦ 54	Pass	2NT	AP	
South HCP: 13	♣ Q	♣ AKJ832				
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10742		1♣	Pass	1♠
Vul: None	♥ KJ6	♥ Q75	Pass	4♠	Pass	4NT <sup>1</sup>
North HCP: 18	♦ A6	♦ KQ	Pass	5♣ <sup>2</sup>	Pass	5♠
South HCP: 14	♣ J532	♣ AK96	Pass	6♠	AP	
Contract: 6♠ S						

1. Blackwood 0314, for ♠  
2. A=0/5 or 3/5

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ7				1♣
Vul: None	♥ KQ942	♥ 873	Pass	1♥	Pass	2NT
North HCP: 12	♦ 875	♦ AK6	Pass	3NT	AP	
South HCP: 18	♣ A98	♣ KQ65				
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 220	♠ K94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ 1043	You bid first.
HCP: 14	♣ KQ85	

Board: 221	♠ 7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ J9753	Partner bids first.
HCP: 11	♣ KJ62	

Board: 222	♠ Q985	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ 852	You bid first.
HCP: 13	♣ AQ10	

Board: 223	♠ AJ753	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ KJ103	Partner bids first.
HCP: 10	♣ 3	

Board: 224	♠ A953	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q72	You bid first.
HCP: 12	♣ AQ1084	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 220

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K94

♥ AQ9

♦ 1043

♣ KQ85

South:

♠ Q7652

♥ K832

♦ Q52

♣ A

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 221

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ 7

♥ AQ7

♦ J9753

♣ KJ62

South:

♠ KQ82

♥ J2

♦ Q42

♣ AQ107

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 2♣ AP

Board: 222

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q985

♥ KQ8

♦ 852

♣ AQ10

South:

♠ 103

♥ A1094

♦ A10643

♣ 53

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 223

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ AJ753

♥ J75

♦ KJ103

♣ 3

South:

♠ KQ2

♥ A643

♦ 84

♣ AJ62

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 224

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ A953

♥ 10

♦ Q72

♣ AQ1084

South:

♠ KQ82

♥ J654

♦ A1098

♣ 5

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♠

AP



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 220	♠ Q7652	The opponents are silent.
Dealer: N	♥ K832	
Vul: NS	♦ Q52	Partner bids first.
HCP: 11	♣ A	

Board: 221	♠ KQ82	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ Q42	You bid first.
HCP: 14	♣ AQ107	

Board: 222	♠ 103	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ A10643	Partner bids first.
HCP: 8	♣ 53	

Board: 223	♠ KQ2	The opponents are silent.
Dealer: S	♥ A643	
Vul: EW	♦ 84	You bid first.
HCP: 14	♣ AJ62	

Board: 224	♠ KQ82	The opponents are silent.
Dealer: N	♥ J654	
Vul: EW	♦ A1098	Partner bids first.
HCP: 10	♣ 5	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 220

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K94

♥ AQ9

♦ 1043

♣ KQ85

South:

♠ Q7652

♥ K832

♦ Q52

♣ A

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

AP

1. New Minor Forcing

2. 3♠

Board: 221

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♣ S

North:

♠ 7

♥ AQ7

♦ J9753

♣ KJ62

South:

♠ KQ82

♥ J2

♦ Q42

♣ AQ107

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 2♣ AP

Board: 222

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ Q985

♥ KQ8

♦ 852

♣ AQ10

South:

♠ 103

♥ A1094

♦ A10643

♣ 53

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 223

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ AJ753

♥ J75

♦ KJ103

♣ 3

South:

♠ KQ2

♥ A643

♦ 84

♣ AJ62

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 224

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ A953

♥ 10

♦ Q72

♣ AQ1084

South:

♠ KQ82

♥ J654

♦ A1098

♣ 5

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♠

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 225	♠ KQJ83	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ Q10872	Partner bids first.
HCP: 8	♣ 8	

Board: 226	♠ 97	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ 1075	You bid first.
HCP: 14	♣ AK54	

Board: 227	♠ AK9865	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 11	♣ 4	

Board: 228	♠ K962	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ Q8	You bid first.
HCP: 13	♣ AQ52	

Board: 229	♠ KQ65	The opponents are silent.
Dealer: S	♥ A862	
Vul: EW	♦ AJ93	Partner bids first.
HCP: 15	♣ J	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ A104				1♣
Vul: EW	♥ A862	♥ KQ10	Pass	1♥	Pass	2♣
North HCP: 15	♦ AJ93	♦ 4	Pass	3NT	AP	
South HCP: 11	♣ J	♣ Q108632				
Contract: 3N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 225	♠ 10	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AJ43	You bid first.
HCP: 12	♣ AJ762	
Board: 226	♠ AQ54	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ K9864	Partner bids first.
HCP: 12	♣ Q7	
Board: 227	♠ —	The opponents are silent.
Dealer: S	♥ AK107	
Vul: EW	♦ 103	You bid first.
HCP: 14	♣ AQJ8752	
Board: 228	♠ A5	The opponents are silent.
Dealer: N	♥ K10632	
Vul: None	♦ AJ63	Partner bids first.
HCP: 12	♣ 84	
Board: 229	♠ A104	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ 4	You bid first.
HCP: 11	♣ Q108632	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQJ83	♠ 10				1♣
Vul: Both	♥ 104	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 8	♦ Q10872	♦ AJ43	AP			
South HCP: 12	♣ 8	♣ AJ762				
Contract: 1N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ 97	♠ AQ54		1♣	Pass	1♦
Vul: NS	♥ AK82	♥ J9	Pass	1♥	Pass	2NT
North HCP: 14	♦ 1075	♦ K9864	Pass	3NT	AP	
South HCP: 12	♣ AK54	♣ Q7				
Contract: 3N S						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ AK9865	♠ —				1♣
Vul: EW	♥ J62	♥ AK107	Pass	1♠	Pass	3♣
North HCP: 11	♦ QJ6	♦ 103	Pass	3♠	Pass	4♣
South HCP: 14	♣ 4	♣ AQJ8752	AP			
Contract: 4♣ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K962	♠ A5		1♣	Pass	1♥
Vul: None	♥ Q75	♥ K10632	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q8	♦ AJ63	Pass	3♥	Pass	4♥
South HCP: 12	♣ AQ52	♣ 84	AP			
Contract: 4♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KQ65	♠ A104				1♣
Vul: EW	♥ A862	♥ KQ10	Pass	1♥	Pass	2♣
North HCP: 15	♦ AJ93	♦ 4	Pass	3NT	AP	
South HCP: 11	♣ J	♣ Q108632				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 230	♠ Q83	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J95	You bid first.
HCP: 19	♣ AKQ4	

Board: 231	♠ A107543	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 13	♣ 3	

Board: 232	♠ J1042	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AJ	You bid first.
HCP: 14	♣ A832	

Board: 233	♠ AJ106	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ KJ103	Partner bids first.
HCP: 11	♣ Q6	

Board: 234	♠ Q9	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K1097	You bid first.
HCP: 14	♣ AQ1096	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ A52		1♣	Pass	1♥
Vul: None	♥ AQJ	♥ 9432	Pass	2NT	Pass	3NT
North HCP: 19	♦ J95	♦ KQ10	AP			
South HCP: 10	♣ AKQ4	♣ J73				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A107543	♠ Q				1♣
Vul: NS	♥ K84	♥ A109	Pass	1♠	Pass	2♣
North HCP: 13	♦ AQ4	♦ K82	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ KJ9762	AP			
Contract: 4♠ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 853		1♣	Pass	1♥
Vul: Both	♥ A82	♥ KQ973	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ	♦ K4	AP			
South HCP: 11	♣ A832	♣ K95				
Contract: 1N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ Q2				1♣
Vul: None	♥ 943	♥ AQJ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ103	♦ 862	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q6	♣ AJ97	AP			
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J1087		1♣	Pass	1♥
Vul: NS	♥ K2	♥ AQ106	Pass	1NT	Pass	3NT
North HCP: 14	♦ K1097	♦ AQ64	AP			
South HCP: 16	♣ AQ1096	♣ K				
Contract: 3N N						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 230	♠ A52	The opponents are silent.
Dealer: N	♥ 9432	
Vul: None	♦ KQ10	Partner bids first.
HCP: 10	♣ J73	

Board: 231	♠ Q	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ K82	You bid first.
HCP: 13	♣ KJ9762	

Board: 232	♠ 853	The opponents are silent.
Dealer: N	♥ KQ973	
Vul: Both	♦ K4	Partner bids first.
HCP: 11	♣ K95	

Board: 233	♠ Q2	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ 862	You bid first.
HCP: 14	♣ AJ97	

Board: 234	♠ J1087	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 16	♣ K	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ A52		1♣	Pass	1♥
Vul: None	♥ AQJ	♥ 9432	Pass	2NT	Pass	3NT
North HCP: 19	♦ J95	♦ KQ10	AP			
South HCP: 10	♣ AKQ4	♣ J73				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ A107543	♠ Q				1♣
Vul: NS	♥ K84	♥ A109	Pass	1♠	Pass	2♣
North HCP: 13	♦ AQ4	♦ K82	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ KJ9762	AP			
Contract: 4♠ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ J1042	♠ 853		1♣	Pass	1♥
Vul: Both	♥ A82	♥ KQ973	Pass	1♠	Pass	1NT
North HCP: 14	♦ AJ	♦ K4	AP			
South HCP: 11	♣ A832	♣ K95				
Contract: 1N S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ AJ106	♠ Q2				1♣
Vul: None	♥ 943	♥ AQJ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ103	♦ 862	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q6	♣ AJ97	AP			
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ J1087		1♣	Pass	1♥
Vul: NS	♥ K2	♥ AQ106	Pass	1NT	Pass	3NT
North HCP: 14	♦ K1097	♦ AQ64	AP			
South HCP: 16	♣ AQ1096	♣ K				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 235	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: EW	♦ AQ7	Partner bids first.
HCP: 19	♣ J7	

Board: 236	♠ Q10	The opponents are silent.
Dealer: N	♥ J973	
Vul: None	♦ AJ4	You bid first.
HCP: 12	♣ KJ93	

Board: 237	♠ K108	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ J9642	Partner bids first.
HCP: 12	♣ K6	

Board: 238	♠ A975	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ K9	You bid first.
HCP: 11	♣ 85432	

Board: 239	♠ 102	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ Q10765	Partner bids first.
HCP: 10	♣ 1098	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 235

Dealer: S

Vul: EW

North HCP: 19

South HCP: 12

Contract: 3N S

North:

♠ AKJ3

♥ KJ83

♦ AQ7

♣ J7

South:

♠ 876

♥ A92

♦ K93

♣ KQ53

West North East South

Pass 1♥ Pass 1♣

Pass 3NT AP

Board: 236

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ Q10

♥ J973

♦ AJ4

♣ KJ93

South:

♠ 9643

♥ KQ10

♦ K1073

♣ 84

West North East South

Pass 1♣ Pass 1♠

Pass 1NT AP

Board: 237

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K108

♥ AJ10

♦ J9642

♣ K6

South:

♠ J6

♥ 94

♦ AK3

♣ AQJ985

West North East South

Pass 1♦ Pass 3♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♠ S

North:

♠ A975

♥ A6

♦ K9

♣ 85432

South:

♠ Q10832

♥ Q95

♦ A10

♣ AKQ

West North East South

Pass 2♠ Pass 2NT<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠

Pass 4♥<sup>3</sup> Pass 4♠

AP

1. Cue bid, surplus

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 239

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 1N N

North:

♠ 102

♥ AKJ

♦ Q10765

♣ 1098

South:

♠ AQ65

♥ Q87

♦ 4

♣ AK532

West North East South

Pass 1♦ Pass 1♣

Pass 1NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 235	♠ 876	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ K93	You bid first.
HCP: 12	♣ KQ53	

Board: 236	♠ 9643	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ K1073	Partner bids first.
HCP: 8	♣ 84	

Board: 237	♠ J6	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ AQJ985	

Board: 238	♠ Q10832	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A10	Partner bids first.
HCP: 17	♣ AKQ	

Board: 239	♠ AQ65	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ 4	You bid first.
HCP: 15	♣ AK532	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 235

Dealer: S

Vul: EW

North HCP: 19

South HCP: 12

Contract: 3N S

North:

♠ AKJ3

♥ KJ83

♦ AQ7

♣ J7

South:

♠ 876

♥ A92

♦ K93

♣ KQ53

West North East South

Pass 1♥ Pass 1♣

Pass 3NT AP

Board: 236

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 1N N

North:

♠ Q10

♥ J973

♦ AJ4

♣ KJ93

South:

♠ 9643

♥ KQ10

♦ K1073

♣ 84

West North East South

Pass 1♣ Pass 1♠

Pass 1NT AP

Board: 237

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ K108

♥ AJ10

♦ J9642

♣ K6

South:

♠ J6

♥ 94

♦ AK3

♣ AQJ985

West North East South

Pass 1♦ Pass 3♣

Pass 3NT AP

Board: 238

Dealer: N

Vul: NS

North HCP: 11

South HCP: 17

Contract: 4♠ S

North:

♠ A975

♥ A6

♦ K9

♣ 85432

South:

♠ Q10832

♥ Q95

♦ A10

♣ AKQ

West North East South

Pass 2♠ Pass 2NT<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♠

Pass 4♥<sup>3</sup> Pass 4♠

AP

1. Cue bid, surplus

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 239

Dealer: S

Vul: EW

North HCP: 10

South HCP: 15

Contract: 1N N

North:

♠ 102

♥ AKJ

♦ Q10765

♣ 1098

South:

♠ AQ65

♥ Q87

♦ 4

♣ AK532

West North East South

Pass 1♦ Pass 1♣

Pass 1NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 240	♠ A	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KJ753	You bid first.
HCP: 12	♣ KJ9842	

Board: 241	♠ KQ97	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A72	Partner bids first.
HCP: 13	♣ K98	

Board: 242	♠ 92	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 103	You bid first.
HCP: 11	♣ KQ987	

Board: 243	♠ 87	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AJ9432	Partner bids first.
HCP: 7	♣ 1062	

Board: 244	♠ AKQJ	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ J	You bid first.
HCP: 19	♣ KJ1063	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ A

♥ 6

♦ KJ753

♣ KJ9842

South:

♠ Q1098642

♥ KJ109

♦ —

♣ A6

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4♠

AP

Board: 241

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ97

♥ J74

♦ A72

♣ K98

South:

♠ A53

♥ Q83

♦ 954

♣ AQJ3

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 242

Dealer: N

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♣ N

North:

♠ 92

♥ AQ97

♦ 103

♣ KQ987

South:

♠ AKJ104

♥ 1043

♦ J9

♣ A64

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♣

AP

1. New Minor Forcing

Board: 243

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♦ N

North:

♠ 87

♥ Q3

♦ AJ9432

♣ 1062

South:

♠ KJ52

♥ A862

♦ —

♣ AQ753

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2♦ AP

Board: 244

Dealer: N

Vul: None

North HCP: 19

South HCP: 9

Contract: 5♠ S

North:

♠ AKQJ

♥ KJ8

♦ J

♣ KJ1063

South:

♠ 109842

♥ Q432

♦ AK107

♣ —

West North East South

1♣ Pass 1♠

Pass 4♦<sup>1</sup> Pass 4♥<sup>2</sup>

Pass 4♠ Pass 4NT<sup>3</sup>

Pass 5♠<sup>4</sup> AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 240	♠ Q1098642	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ A6	

Board: 241	♠ A53	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ 954	You bid first.
HCP: 13	♣ AQJ3	

Board: 242	♠ AKJ104	The opponents are silent.
Dealer: N	♥ 1043	
Vul: EW	♦ J9	Partner bids first.
HCP: 13	♣ A64	

Board: 243	♠ KJ52	The opponents are silent.
Dealer: S	♥ A862	
Vul: Both	♦ —	You bid first.
HCP: 14	♣ AQ753	

Board: 244	♠ 109842	The opponents are silent.
Dealer: N	♥ Q432	
Vul: None	♦ AK107	Partner bids first.
HCP: 9	♣ —	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 240

Dealer: N

Vul: Both

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ A

♥ 6

♦ KJ753

♣ KJ9842

South:

♠ Q1098642

♥ KJ109

♦ —

♣ A6

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 4♠

AP

Board: 241

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ KQ97

♥ J74

♦ A72

♣ K98

South:

♠ A53

♥ Q83

♦ 954

♣ AQJ3

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 3NT AP

Board: 242

Dealer: N

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♣ N

North:

♠ 92

♥ AQ97

♦ 103

♣ KQ987

South:

♠ AKJ104

♥ 1043

♦ J9

♣ A64

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♣

AP

1. New Minor Forcing

Board: 243

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 2♦ N

North:

♠ 87

♥ Q3

♦ AJ9432

♣ 1062

South:

♠ KJ52

♥ A862

♦ —

♣ AQ753

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 2♦ AP

Board: 244

Dealer: N

Vul: None

North HCP: 19

South HCP: 9

Contract: 5♠ S

North:

♠ AKQJ

♥ KJ8

♦ J

♣ KJ1063

South:

♠ 109842

♥ Q432

♦ AK107

♣ —

West North East South

1♣ Pass 1♠

Pass 4♦<sup>1</sup> Pass 4♥<sup>2</sup>

Pass 4♠ Pass 4NT<sup>3</sup>

Pass 5♠<sup>4</sup> AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 245	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: NS	♦ K86	Partner bids first.
HCP: 14	♣ 653	
Board: 246	♠ J	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ KQ7	You bid first.
HCP: 16	♣ KQJ8643	
Board: 247	♠ A2	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: NS	♦ KQ63	Partner bids first.
HCP: 16	♣ J53	
Board: 248	♠ Q96	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ K5	You bid first.
HCP: 13	♣ A5432	
Board: 249	♠ KQ32	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: None	♦ 65	Partner bids first.
HCP: 13	♣ A104	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 245

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ AQ4

♥ AJ93

♦ K86

♣ 653

South:

♠ K

♥ 1042

♦ QJ103

♣ AK1074

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 246

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ A7

♦ KQ7

♣ KQJ8643

South:

♠ AKQ9754

♥ K109

♦ 98

♣ 7

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4♠

AP

Board: 247

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

South:

♠ K653

♥ J1095

♦ J10

♣ AK7

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♥ Pass 3♠<sup>3</sup>

Pass 4♦<sup>4</sup> Pass 4♥

AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 248

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

South:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

AP

Board: 249

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 3N N

North:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

South:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 245	♠ K	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ QJ103	You bid first.
HCP: 13	♣ AK1074	

Board: 246	♠ AKQ9754	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ 98	Partner bids first.
HCP: 12	♣ 7	

Board: 247	♠ K653	The opponents are silent.
Dealer: S	♥ J1095	
Vul: NS	♦ J10	You bid first.
HCP: 12	♣ AK7	

Board: 248	♠ AJ105	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ AQ109	Partner bids first.
HCP: 15	♣ 96	

Board: 249	♠ 6	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ AQJ3	You bid first.
HCP: 17	♣ KQJ83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 245

Dealer: S

Vul: NS

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ AQ4

♥ AJ93

♦ K86

♣ 653

South:

♠ K

♥ 1042

♦ QJ103

♣ AK1074

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

Board: 246

Dealer: N

Vul: Both

North HCP: 16

South HCP: 12

Contract: 4♠ S

North:

♠ J

♥ A7

♦ KQ7

♣ KQJ8643

South:

♠ AKQ9754

♥ K109

♦ 98

♣ 7

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4♠

AP

Board: 247

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 4♥ N

North:

♠ A2

♥ AQ62

♦ KQ63

♣ J53

South:

♠ K653

♥ J1095

♦ J10

♣ AK7

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♥ Pass 3♠<sup>3</sup>

Pass 4♦<sup>4</sup> Pass 4♥

AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♦ stopper

Board: 248

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ Q96

♥ KJ7

♦ K5

♣ A5432

South:

♠ AJ105

♥ A65

♦ AQ109

♣ 96

West North East South

1♣ Pass 1♠

Pass 1NT Pass 3NT

AP

Board: 249

Dealer: S

Vul: None

North HCP: 13

South HCP: 17

Contract: 3N N

North:

♠ KQ32

♥ KJ93

♦ 65

♣ A104

South:

♠ 6

♥ A84

♦ AQJ3

♣ KQJ83

West North East South

1♣

Pass 1♥ Pass 2♦

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 250	♠ K8	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: NS	♦ KQ6	You bid first.
HCP: 14	♣ J764	

Board: 251	♠ 109864	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ J32	Partner bids first.
HCP: 8	♣ Q72	

Board: 252	♠ J96	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ AK8	You bid first.
HCP: 18	♣ AK63	

Board: 253	♠ A9	West Doubles Pass if possible.
Dealer: S	♥ K932	East Bids 2♦ if possible.
Vul: NS	♦ J93	
HCP: 11	♣ K742	Partner bids first.

Board: 254	♠ 9843	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ QJ7	You bid first.
HCP: 13	♣ AJ83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J532		1♣	Pass	1♠
Vul: NS	♥ AJ43	♥ 852	Pass	1NT	AP	
North HCP: 14	♦ KQ6	♦ A42				
South HCP: 8	♣ J764	♣ K83				
Contract: 1N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ QJ2				1♣
Vul: EW	♥ KQ	♥ A842	Pass	1♠	Pass	1NT
North HCP: 8	♦ J32	♦ KQ4	AP			
South HCP: 12	♣ Q72	♣ 863				
Contract: 1N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K854		1♣	Pass	1♥
Vul: Both	♥ K76	♥ AQJ4	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK8	♦ 63	Pass	3NT	AP	
South HCP: 11	♣ AK63	♣ J109				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ43				1♣
Vul: NS	♥ K932	♥ 765	Pass	1♥	Pass	1♠
North HCP: 11	♦ J93	♦ Q10	Pass	1NT	Pass	Pass
South HCP: 12	♣ K742	♣ AJ53	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 9843	♠ A106		1♣	Pass	1♥
Vul: EW	♥ AJ	♥ Q942	Pass	1♠	Pass	1NT
North HCP: 13	♦ QJ7	♦ A1065	AP			
South HCP: 10	♣ AJ83	♣ 107				
Contract: 1N S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 250	♠ J532	The opponents are silent.
Dealer: N	♥ 852	
Vul: NS	♦ A42	Partner bids first.
HCP: 8	♣ K83	

Board: 251	♠ QJ2	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ KQ4	You bid first.
HCP: 12	♣ 863	

Board: 252	♠ K854	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ 63	Partner bids first.
HCP: 11	♣ J109	

Board: 253	♠ KQ43	West Doubles Pass if possible.
Dealer: S	♥ 765	East Bids 2♦ if possible.
Vul: NS	♦ Q10	
HCP: 12	♣ AJ53	You bid first.

Board: 254	♠ A106	The opponents are silent.
Dealer: N	♥ Q942	
Vul: EW	♦ A1065	Partner bids first.
HCP: 10	♣ 107	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J532		1♣	Pass	1♠
Vul: NS	♥ AJ43	♥ 852	Pass	1NT	AP	
North HCP: 14	♦ KQ6	♦ A42				
South HCP: 8	♣ J764	♣ K83				
Contract: 1N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 109864	♠ QJ2				1♣
Vul: EW	♥ KQ	♥ A842	Pass	1♠	Pass	1NT
North HCP: 8	♦ J32	♦ KQ4	AP			
South HCP: 12	♣ Q72	♣ 863				
Contract: 1N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ K854		1♣	Pass	1♥
Vul: Both	♥ K76	♥ AQJ4	Pass	2NT	Pass	3♠
North HCP: 18	♦ AK8	♦ 63	Pass	3NT	AP	
South HCP: 11	♣ AK63	♣ J109				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ43				1♣
Vul: NS	♥ K932	♥ 765	Pass	1♥	Pass	1♠
North HCP: 11	♦ J93	♦ Q10	Pass	1NT	Pass	Pass
South HCP: 12	♣ K742	♣ AJ53	X	Pass	2♦	AP
Contract: 2♦ E						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ 9843	♠ A106		1♣	Pass	1♥
Vul: EW	♥ AJ	♥ Q942	Pass	1♠	Pass	1NT
North HCP: 13	♦ QJ7	♦ A1065	AP			
South HCP: 10	♣ AJ83	♣ 107				
Contract: 1N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 255	♠ 984	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ AQ1063	Partner bids first.
HCP: 10	♣ 65	
Board: 256	♠ K987	The opponents are silent.
Dealer: N	♥ A652	
Vul: EW	♦ A	You bid first.
HCP: 12	♣ J1083	
Board: 257	♠ QJ975	The opponents are silent.
Dealer: S	♥ 8743	
Vul: None	♦ AJ4	Partner bids first.
HCP: 10	♣ Q	
Board: 258	♠ AQ42	The opponents are silent.
Dealer: N	♥ A62	
Vul: NS	♦ K65	You bid first.
HCP: 13	♣ 1083	
Board: 259	♠ 65	The opponents are silent.
Dealer: S	♥ AKQJ864	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ 73	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ K73				1♣
Vul: Both	♥ A53	♥ K82	Pass	1♦	Pass	2NT
North HCP: 10	♦ AQ1063	♦ K7	Pass	3NT	AP	
South HCP: 18	♣ 65	♣ AKQ94				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ 65		1♣	Pass	1♦
Vul: EW	♥ A652	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12	♦ A	♦ J9872	AP			
South HCP: 7	♣ J1083	♣ KQ2				
Contract: 1N S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ QJ975	♠ —				1♣
Vul: None	♥ 8743	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 10	♦ AJ4	♦ Q982	Pass	2♥	Pass	3♥
South HCP: 14	♣ Q	♣ A10742	AP			
Contract: 3♥ N						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 107		1♣	Pass	1♥
Vul: NS	♥ A62	♥ KQ75	Pass	1♠	Pass	3NT
North HCP: 13	♦ K65	♦ AJ73	AP			
South HCP: 14	♣ 1083	♣ A52				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A873				1♣
Vul: Both	♥ AKQJ864	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ K9	♦ 1076	Pass	4♥	AP	
South HCP: 11	♣ 73	♣ AK9652				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 255	♠ K73	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ K7	You bid first.
HCP: 18	♣ AKQ94	

Board: 256	♠ 65	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ J9872	Partner bids first.
HCP: 7	♣ KQ2	

Board: 257	♠ —	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ Q982	You bid first.
HCP: 14	♣ A10742	

Board: 258	♠ 107	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ AJ73	Partner bids first.
HCP: 14	♣ A52	

Board: 259	♠ A873	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 1076	You bid first.
HCP: 11	♣ AK9652	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ K73				1♣
Vul: Both	♥ A53	♥ K82	Pass	1♦	Pass	2NT
North HCP: 10	♦ AQ1063	♦ K7	Pass	3NT	AP	
South HCP: 18	♣ 65	♣ AKQ94				
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ 65		1♣	Pass	1♦
Vul: EW	♥ A652	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12	♦ A	♦ J9872	AP			
South HCP: 7	♣ J1083	♣ KQ2				
Contract: 1N S						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ QJ975	♠ —				1♣
Vul: None	♥ 8743	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 10	♦ AJ4	♦ Q982	Pass	2♥	Pass	3♥
South HCP: 14	♣ Q	♣ A10742	AP			
Contract: 3♥ N						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 107		1♣	Pass	1♥
Vul: NS	♥ A62	♥ KQ75	Pass	1♠	Pass	3NT
North HCP: 13	♦ K65	♦ AJ73	AP			
South HCP: 14	♣ 1083	♣ A52				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ A873				1♣
Vul: Both	♥ AKQJ864	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ K9	♦ 1076	Pass	4♥	AP	
South HCP: 11	♣ 73	♣ AK9652				
Contract: 4♥ N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 260	♠ K986	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: None	♦ QJ	You bid first.
HCP: 19	♣ AK9	

Board: 261	♠ KQ109	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ A1082	Partner bids first.
HCP: 17	♣ KQ103	

Board: 262	♠ 9	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: None	♦ K52	You bid first.
HCP: 11	♣ K9542	

Board: 263	♠ KQ104	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ J764	Partner bids first.
HCP: 9	♣ 102	

Board: 264	♠ 3	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: EW	♦ K6	You bid first.
HCP: 15	♣ AK8752	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 260  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ K986  
 ♥ AQ32  
 ♦ QJ  
 ♣ AK9

South:  
 ♠ 52  
 ♥ 1064  
 ♦ AK943  
 ♣ 632

West	North	East	South
	1♣	Pass	1♦
Pass	2NT	Pass	3NT
AP			

Board: 261  
 Dealer: S  
 Vul: EW  
 North HCP: 17  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ KQ109  
 ♥ K  
 ♦ A1082  
 ♣ KQ103

South:  
 ♠ AJ6  
 ♥ J42  
 ♦ J93  
 ♣ AJ96

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♣	AP	

Board: 262  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ 9  
 ♥ AJ108  
 ♦ K52  
 ♣ K9542

South:  
 ♠ A10743  
 ♥ Q76  
 ♦ J106  
 ♣ 108

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 263  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ KQ104  
 ♥ K92  
 ♦ J764  
 ♣ 102

South:  
 ♠ A5  
 ♥ AQ  
 ♦ 109  
 ♣ AK97643

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	3NT	AP	

Board: 264  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♥ S

North:  
 ♠ 3  
 ♥ AJ105  
 ♦ K6  
 ♣ AK8752

South:  
 ♠ A1064  
 ♥ K874  
 ♦ QJ103  
 ♣ 10

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 260	♠ 52	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ AK943	Partner bids first.
HCP: 7	♣ 632	
Board: 261	♠ AJ6	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ J93	You bid first.
HCP: 12	♣ AJ96	
Board: 262	♠ A10743	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ J106	Partner bids first.
HCP: 7	♣ 108	
Board: 263	♠ A5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ 109	You bid first.
HCP: 17	♣ AK97643	
Board: 264	♠ A1064	The opponents are silent.
Dealer: N	♥ K874	
Vul: EW	♦ QJ103	Partner bids first.
HCP: 10	♣ 10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 260  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ K986  
 ♥ AQ32  
 ♦ QJ  
 ♣ AK9

South:  
 ♠ 52  
 ♥ 1064  
 ♦ AK943  
 ♣ 632

West	North	East	South
	1♣	Pass	1♦
Pass	2NT	Pass	3NT
AP			

Board: 261  
 Dealer: S  
 Vul: EW  
 North HCP: 17  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ KQ109  
 ♥ K  
 ♦ A1082  
 ♣ KQ103

South:  
 ♠ AJ6  
 ♥ J42  
 ♦ J93  
 ♣ AJ96

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♣	AP	

Board: 262  
 Dealer: N  
 Vul: None  
 North HCP: 11  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ 9  
 ♥ AJ108  
 ♦ K52  
 ♣ K9542

South:  
 ♠ A10743  
 ♥ Q76  
 ♦ J106  
 ♣ 108

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 263  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ KQ104  
 ♥ K92  
 ♦ J764  
 ♣ 102

South:  
 ♠ A5  
 ♥ AQ  
 ♦ 109  
 ♣ AK97643

West	North	East	South
			1♣
Pass	1♠	Pass	3♣
Pass	3NT	AP	

Board: 264  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♥ S

North:  
 ♠ 3  
 ♥ AJ105  
 ♦ K6  
 ♣ AK8752

South:  
 ♠ A1064  
 ♥ K874  
 ♦ QJ103  
 ♣ 10

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 265	♠ 9876	The opponents are silent.
Dealer: S	♥ AQ954	
Vul: Both	♦ K53	Partner bids first.
HCP: 9	♣ 7	

Board: 266	♠ J107	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ A9	You bid first.
HCP: 12	♣ KQ10873	

Board: 267	♠ AK984	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ J82	Partner bids first.
HCP: 11	♣ 106	

Board: 268	♠ A1092	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ J9	You bid first.
HCP: 11	♣ KQJ1098	

Board: 269	♠ K42	The opponents are silent.
Dealer: S	♥ AK10854	
Vul: EW	♦ 743	Partner bids first.
HCP: 13	♣ K	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 265

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♣ S

North:

♠ 9876

♥ AQ954

♦ K53

♣ 7

South:

♠ K2

♥ K107

♦ 42

♣ AK8652

West North East South

Pass 1♥ Pass 2♣

AP

Board: 266

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

South:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

West North East South

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3NT

AP

Board: 267

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ AK984

♥ K76

♦ J82

♣ 106

South:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

West North East South

Pass 1♠ Pass 3♣

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 11

South HCP: 23

Contract: 6N N

North:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

South:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Fourth suit game force

Board: 269

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ K42

♥ AK10854

♦ 743

♣ K

South:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

West North East South

Pass 1♥ Pass 2♣

Pass 3♥ Pass 4♥

AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 265	♠ K2	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ 42	You bid first.
HCP: 13	♣ AK8652	

Board: 266	♠ KQ8	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: NS	♦ 108754	Partner bids first.
HCP: 13	♣ 2	

Board: 267	♠ Q7	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ AKQJ875	

Board: 268	♠ KQ6	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ KQ65	Partner bids first.
HCP: 23	♣ A2	

Board: 269	♠ Q9	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ KJ	You bid first.
HCP: 12	♣ AQ86532	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 265

Dealer: S

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♣ S

North:

♠ 9876

♥ AQ954

♦ K53

♣ 7

South:

♠ K2

♥ K107

♦ 42

♣ AK8652

West North East South

Pass 1♥ Pass 2♣

AP

Board: 266

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J107

♥ Q4

♦ A9

♣ KQ10873

South:

♠ KQ8

♥ AKJ2

♦ 108754

♣ 2

West North East South

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3NT

AP

Board: 267

Dealer: S

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ AK984

♥ K76

♦ J82

♣ 106

South:

♠ Q7

♥ 32

♦ A3

♣ AKQJ875

West North East South

Pass 1♠ Pass 3♣

Pass 3NT AP

Board: 268

Dealer: N

Vul: None

North HCP: 11

South HCP: 23

Contract: 6N N

North:

♠ A1092

♥ 6

♦ J9

♣ KQJ1098

South:

♠ KQ6

♥ AKQ8

♦ KQ65

♣ A2

West North East South

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 3NT Pass 6NT

AP

1. Fourth suit game force

Board: 269

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ K42

♥ AK10854

♦ 743

♣ K

South:

♠ Q9

♥ 73

♦ KJ

♣ AQ86532

West North East South

Pass 1♥ Pass 2♣

Pass 3♥ Pass 4♥

AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 270	♠ AJ6	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ 10	You bid first.
HCP: 14	♣ KQ108532	
Board: 271	♠ AK83	The opponents are silent.
Dealer: S	♥ A106432	
Vul: Both	♦ 65	Partner bids first.
HCP: 11	♣ 8	
Board: 272	♠ AKJ3	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ J	You bid first.
HCP: 13	♣ J9542	
Board: 273	♠ 8	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ Q10643	Partner bids first.
HCP: 7	♣ J73	
Board: 274	♠ A65	The opponents are silent.
Dealer: N	♥ K762	
Vul: EW	♦ K109	You bid first.
HCP: 14	♣ A98	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

South:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

Pass	3♣	Pass	3♥
------	----	------	----

Pass	4♣	AP	
------	----	----	--

Board: 271

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 5♥ N

North:

♠ AK83

♥ A106432

♦ 65

♣ 8

South:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	2♣
------	----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♥ <sup>2</sup>	AP	
------	-----------------	----	--

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ K74

♦ J

♣ J9542

South:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♦ <sup>1</sup>
------	----	------	-----------------

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Fourth suit game force

Board: 273

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 4♥ S

North:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

South:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	2♥
------	----	------	----

Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Splinter

2. Cue bid, a ♣ stopper

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ A65

♥ K762

♦ K109

♣ A98

South:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 270	♠ 832	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: NS	♦ AQJ72	Partner bids first.
HCP: 10	♣ 4	
Board: 271	♠ J	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ10	You bid first.
HCP: 15	♣ KJ10953	
Board: 272	♠ Q9	The opponents are silent.
Dealer: N	♥ 108532	
Vul: NS	♦ AKQ93	Partner bids first.
HCP: 15	♣ A	
Board: 273	♠ AQ97	The opponents are silent.
Dealer: S	♥ Q986	
Vul: EW	♦ A	You bid first.
HCP: 18	♣ AQ95	
Board: 274	♠ J43	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: EW	♦ Q82	Partner bids first.
HCP: 7	♣ Q43	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♣ N

North:

♠ AJ6

♥ A3

♦ 10

♣ KQ108532

South:

♠ 832

♥ QJ76

♦ AQJ72

♣ 4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

Pass	3♣	Pass	3♥
------	----	------	----

Pass	4♣	AP	
------	----	----	--

Board: 271

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 5♥ N

North:

♠ AK83

♥ A106432

♦ 65

♣ 8

South:

♠ J

♥ KQJ

♦ KJ10

♣ KJ10953

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	2♣
------	----	------	----

Pass	3♥	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♥ <sup>2</sup>	AP	
------	-----------------	----	--

1. Blackwood 0314, for ♥

2. A=2/5 or 5/5, Q(H)=0

Board: 272

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ K74

♦ J

♣ J9542

South:

♠ Q9

♥ 108532

♦ AKQ93

♣ A

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♦ <sup>1</sup>
------	----	------	-----------------

Pass	2♥	Pass	4♥
------	----	------	----

AP

1. Fourth suit game force

Board: 273

Dealer: S

Vul: EW

North HCP: 7

South HCP: 18

Contract: 4♥ S

North:

♠ 8

♥ KJ74

♦ Q10643

♣ J73

South:

♠ AQ97

♥ Q986

♦ A

♣ AQ95

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	2♥
------	----	------	----

Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Splinter

2. Cue bid, a ♣ stopper

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ A65

♥ K762

♦ K109

♣ A98

South:

♠ J43

♥ Q1083

♦ Q82

♣ Q43

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 275	♠ A7	The opponents are silent.
Dealer: S	♥ A7642	
Vul: Both	♦ 106	Partner bids first.
HCP: 12	♣ A653	

Board: 276	♠ AQ53	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ K92	You bid first.
HCP: 14	♣ K1043	

Board: 277	♠ Q54	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q8753	Partner bids first.
HCP: 9	♣ A84	

Board: 278	♠ AJ52	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ K96	You bid first.
HCP: 18	♣ AK8	

Board: 279	♠ AJ108	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AJ1084	Partner bids first.
HCP: 13	♣ 98	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ K85				1♣
Vul: Both	♥ A7642	♥ J	Pass	1♥	Pass	1NT
North HCP: 12	♦ 106	♦ KQ54	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ A653	♣ KQ1087	AP			
Contract: 3N S			1. New Minor Forcing			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 72		1♣	Pass	1♥
Vul: NS	♥ Q7	♥ AK84	Pass	1♠	Pass	3NT
North HCP: 14	♦ K92	♦ AJ107	AP			
South HCP: 13	♣ K1043	♣ J96				
Contract: 3N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AKJ2				1♣
Vul: Both	♥ J10	♥ A742	Pass	1♦	Pass	2NT
North HCP: 9	♦ Q8753	♦ AJ	Pass	3NT	AP	
South HCP: 18	♣ A84	♣ J63				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q1043		1♣	Pass	1♠
Vul: EW	♥ K108	♥ A62	Pass	3♠	Pass	4♠
North HCP: 18	♦ K96	♦ 108	AP			
South HCP: 8	♣ AK8	♣ Q654				
Contract: 4♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ Q52				1♣
Vul: Both	♥ K8	♥ A5	Pass	1♦	Pass	2♣
North HCP: 13	♦ AJ1084	♦ 95	Pass	3NT	AP	
South HCP: 10	♣ 98	♣ KJ10754				
Contract: 3N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 275	♠ K85	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ KQ54	You bid first.
HCP: 14	♣ KQ1087	

Board: 276	♠ 72	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 13	♣ J96	

Board: 277	♠ AKJ2	The opponents are silent.
Dealer: S	♥ A742	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ J63	

Board: 278	♠ Q1043	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ Q654	

Board: 279	♠ Q52	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ 95	You bid first.
HCP: 10	♣ KJ10754	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ K85				1♣
Vul: Both	♥ A7642	♥ J	Pass	1♥	Pass	1NT
North HCP: 12	♦ 106	♦ KQ54	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ A653	♣ KQ1087	AP			
Contract: 3N S			1. New Minor Forcing			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ 72		1♣	Pass	1♥
Vul: NS	♥ Q7	♥ AK84	Pass	1♠	Pass	3NT
North HCP: 14	♦ K92	♦ AJ107	AP			
South HCP: 13	♣ K1043	♣ J96				
Contract: 3N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AKJ2				1♣
Vul: Both	♥ J10	♥ A742	Pass	1♦	Pass	2NT
North HCP: 9	♦ Q8753	♦ AJ	Pass	3NT	AP	
South HCP: 18	♣ A84	♣ J63				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q1043		1♣	Pass	1♠
Vul: EW	♥ K108	♥ A62	Pass	3♠	Pass	4♠
North HCP: 18	♦ K96	♦ 108	AP			
South HCP: 8	♣ AK8	♣ Q654				
Contract: 4♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ108	♠ Q52				1♣
Vul: Both	♥ K8	♥ A5	Pass	1♦	Pass	2♣
North HCP: 13	♦ AJ1084	♦ 95	Pass	3NT	AP	
South HCP: 10	♣ 98	♣ KJ10754				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 280	♠ KQ	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ KJ932	

Board: 281	♠ KQ10932	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ 732	Partner bids first.
HCP: 10	♣ A	

Board: 282	♠ 9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ Q84	You bid first.
HCP: 13	♣ AK107632	

Board: 283	♠ A76	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: None	♦ J2	Partner bids first.
HCP: 10	♣ Q1042	

Board: 284	♠ KQ7	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ A94	You bid first.
HCP: 12	♣ K983	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 280  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ A10  
 ♦ AQ43  
 ♣ KJ932

South:  
 ♠ 10532  
 ♥ KQJ97  
 ♦ J65  
 ♣ A

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3♠
Pass	3NT	AP	

Board: 281  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 11  
 Contract: 2♠ N

North:  
 ♠ KQ10932  
 ♥ J75  
 ♦ 732  
 ♣ A

South:  
 ♠ A5  
 ♥ 1062  
 ♦ A4  
 ♣ K97652

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	2♠	AP	

Board: 282  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♣ N

North:  
 ♠ 9  
 ♥ A4  
 ♦ Q84  
 ♣ AK107632

South:  
 ♠ KQ863  
 ♥ 107532  
 ♦ A6  
 ♣ Q

West	North	East	South
	1♣	Pass	1♠
Pass	2♣	Pass	2♥
Pass	3♣	Pass	3♥
Pass	4♣	AP	

Board: 283  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 2♥ N

North:  
 ♠ A76  
 ♥ QJ82  
 ♦ J2  
 ♣ Q1042

South:  
 ♠ K54  
 ♥ A654  
 ♦ K54  
 ♣ A86

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 284  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ KQ7  
 ♥ 832  
 ♦ A94  
 ♣ K983

South:  
 ♠ 109  
 ♥ AKQ5  
 ♦ 763  
 ♣ 10542

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 280	♠ 10532	The opponents are silent.
Dealer: N	♥ KQJ97	
Vul: None	♦ J65	Partner bids first.
HCP: 11	♣ A	

Board: 281	♠ A5	The opponents are silent.
Dealer: S	♥ 1062	
Vul: NS	♦ A4	You bid first.
HCP: 11	♣ K97652	

Board: 282	♠ KQ863	The opponents are silent.
Dealer: N	♥ 107532	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ Q	

Board: 283	♠ K54	The opponents are silent.
Dealer: S	♥ A654	
Vul: None	♦ K54	You bid first.
HCP: 14	♣ A86	

Board: 284	♠ 109	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ 763	Partner bids first.
HCP: 9	♣ 10542	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 280  
 Dealer: N  
 Vul: None  
 North HCP: 19  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ KQ  
 ♥ A10  
 ♦ AQ43  
 ♣ KJ932

South:  
 ♠ 10532  
 ♥ KQJ97  
 ♦ J65  
 ♣ A

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3♠
Pass	3NT	AP	

Board: 281  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 11  
 Contract: 2♠ N

North:  
 ♠ KQ10932  
 ♥ J75  
 ♦ 732  
 ♣ A

South:  
 ♠ A5  
 ♥ 1062  
 ♦ A4  
 ♣ K97652

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	2♠	AP	

Board: 282  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♣ N

North:  
 ♠ 9  
 ♥ A4  
 ♦ Q84  
 ♣ AK107632

South:  
 ♠ KQ863  
 ♥ 107532  
 ♦ A6  
 ♣ Q

West	North	East	South
	1♣	Pass	1♠
Pass	2♣	Pass	2♥
Pass	3♣	Pass	3♥
Pass	4♣	AP	

Board: 283  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 2♥ N

North:  
 ♠ A76  
 ♥ QJ82  
 ♦ J2  
 ♣ Q1042

South:  
 ♠ K54  
 ♥ A654  
 ♦ K54  
 ♣ A86

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
AP			

Board: 284  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ KQ7  
 ♥ 832  
 ♦ A94  
 ♣ K983

South:  
 ♠ 109  
 ♥ AKQ5  
 ♦ 763  
 ♣ 10542

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 285	♠ Q72	The opponents are silent.
Dealer: S	♥ K1093	
Vul: None	♦ AK93	Partner bids first.
HCP: 15	♣ K6	

Board: 286	♠ AK5	The opponents are silent.
Dealer: N	♥ 985	
Vul: NS	♦ KQ	You bid first.
HCP: 12	♣ 96532	

Board: 287	♠ AJ10762	The opponents are silent.
Dealer: S	♥ Q852	
Vul: EW	♦ K76	Partner bids first.
HCP: 10	♣ —	

Board: 288	♠ 985	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K105	You bid first.
HCP: 11	♣ J8543	

Board: 289	♠ AK8542	The opponents are silent.
Dealer: S	♥ 854	
Vul: NS	♦ Q3	Partner bids first.
HCP: 11	♣ Q6	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 285  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 11  
 Contract: 6♦ N

North:  
 ♠ Q72  
 ♥ K1093  
 ♦ AK93  
 ♣ K6

South:  
 ♠ AK43  
 ♥ —  
 ♦ J1086  
 ♣ QJ843

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	6♦	AP	

1. Fourth suit game force  
 2. Blackwood 0314, for ♦  
 3. A=1/5 or 4/5

Board: 286  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ AK5  
 ♥ 985  
 ♦ KQ  
 ♣ 96532

South:  
 ♠ 8432  
 ♥ AJ1073  
 ♦ AJ7  
 ♣ K

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♥ <sup>2</sup>	Pass	3♥
Pass	4♥	AP	

1. New Minor Forcing  
 2. 3♥

Board: 287  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♣ S

North:  
 ♠ AJ10762  
 ♥ Q852  
 ♦ K76  
 ♣ —

South:  
 ♠ —  
 ♥ 943  
 ♦ AQ5  
 ♣ KQJ9743

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	2♥	Pass	3♣
Pass	3♠	Pass	4♣
	AP		

Board: 288  
 Dealer: N  
 Vul: Both  
 North HCP: 11  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ 985  
 ♥ AK  
 ♦ K105  
 ♣ J8543

South:  
 ♠ AQJ  
 ♥ J104  
 ♦ AJ974  
 ♣ A10

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	3NT
	AP		

Board: 289  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ AK8542  
 ♥ 854  
 ♦ Q3  
 ♣ Q6

South:  
 ♠ 97  
 ♥ AJ3  
 ♦ A95  
 ♣ K8432

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
	AP		

1. New Minor Forcing

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 285	♠ AK43	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J1086	You bid first.
HCP: 11	♣ QJ843	
Board: 286	♠ 8432	The opponents are silent.
Dealer: N	♥ AJ1073	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 13	♣ K	
Board: 287	♠ —	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ AQ5	You bid first.
HCP: 12	♣ KQJ9743	
Board: 288	♠ AQJ	The opponents are silent.
Dealer: N	♥ J104	
Vul: Both	♦ AJ974	Partner bids first.
HCP: 17	♣ A10	
Board: 289	♠ 97	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ A95	You bid first.
HCP: 12	♣ K8432	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 285  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 11  
 Contract: 6♦ N

North:  
 ♠ Q72  
 ♥ K1093  
 ♦ AK93  
 ♣ K6

South:  
 ♠ AK43  
 ♥ —  
 ♦ J1086  
 ♣ QJ843

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	6♦	AP	

1. Fourth suit game force  
 2. Blackwood 0314, for ♦  
 3. A=1/5 or 4/5

Board: 286  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ AK5  
 ♥ 985  
 ♦ KQ  
 ♣ 96532

South:  
 ♠ 8432  
 ♥ AJ1073  
 ♦ AJ7  
 ♣ K

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♥ <sup>2</sup>	Pass	3♥
Pass	4♥	AP	

1. New Minor Forcing  
 2. 3♥

Board: 287  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♣ S

North:  
 ♠ AJ10762  
 ♥ Q852  
 ♦ K76  
 ♣ —

South:  
 ♠ —  
 ♥ 943  
 ♦ AQ5  
 ♣ KQJ9743

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	2♥	Pass	3♣
Pass	3♠	Pass	4♣
	AP		

Board: 288  
 Dealer: N  
 Vul: Both  
 North HCP: 11  
 South HCP: 17  
 Contract: 3N N

North:  
 ♠ 985  
 ♥ AK  
 ♦ K105  
 ♣ J8543

South:  
 ♠ AQJ  
 ♥ J104  
 ♦ AJ974  
 ♣ A10

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	3NT
	AP		

Board: 289  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ AK8542  
 ♥ 854  
 ♦ Q3  
 ♣ Q6

South:  
 ♠ 97  
 ♥ AJ3  
 ♦ A95  
 ♣ K8432

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3NT
	AP		

1. New Minor Forcing

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 290	♠ J52	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AQ83	You bid first.
HCP: 12	♣ AJ842	

Board: 291	♠ 10962	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ AK5	Partner bids first.
HCP: 12	♣ 85	

Board: 292	♠ A85	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ A8	You bid first.
HCP: 13	♣ KQ954	

Board: 293	♠ A108	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: EW	♦ 976	Partner bids first.
HCP: 11	♣ 654	

Board: 294	♠ QJ32	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ A92	You bid first.
HCP: 13	♣ KJ7	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 290			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: EW	North:	South:	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♠ J52	♠ AK43	Pass	3♦	Pass	4NT <sup>2</sup>
South HCP: 20	♥ 9	♥ AKJ62	Pass	5♠ <sup>3</sup>	Pass	6NT
Contract: 6N N	♦ AQ83	♦ K9	AP			
	♣ AJ842	♣ Q10				
			1. New Minor Forcing			
			2. Blackwood 0314, for ♦			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 291			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	1NT
North HCP: 12	♠ 10962	♠ QJ4	Pass	2NT	AP	
South HCP: 12	♥ KQ87	♥ 104				
Contract: 2N S	♦ AK5	♦ Q62				
	♣ 85	♣ AQJ97				

Board: 292			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 13	♠ A85	♠ J3				
South HCP: 11	♥ 1063	♥ AKQJ8				
Contract: 1N N	♦ A8	♦ 106432				
	♣ KQ954	♣ 10				

Board: 293			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 11	♠ A108	♠ Q53	AP			
South HCP: 11	♥ AQJ9	♥ 83				
Contract: 1N S	♦ 976	♦ A105				
	♣ 654	♣ AJ973				

Board: 294			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	3NT
North HCP: 13	♠ QJ32	♠ K6	AP			
South HCP: 13	♥ Q65	♥ AK73				
Contract: 3N S	♦ A92	♦ QJ64				
	♣ KJ7	♣ 952				



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 290	♠ AK43	The opponents are silent.
Dealer: N	♥ AKJ62	
Vul: EW	♦ K9	Partner bids first.
HCP: 20	♣ Q10	

Board: 291	♠ QJ4	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ Q62	You bid first.
HCP: 12	♣ AQJ97	

Board: 292	♠ J3	The opponents are silent.
Dealer: N	♥ AKQJ8	
Vul: None	♦ 106432	Partner bids first.
HCP: 11	♣ 10	

Board: 293	♠ Q53	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ A105	You bid first.
HCP: 11	♣ AJ973	

Board: 294	♠ K6	The opponents are silent.
Dealer: N	♥ AK73	
Vul: Both	♦ QJ64	Partner bids first.
HCP: 13	♣ 952	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 290			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: EW	North:	South:	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♠ J52	♠ AK43	Pass	3♦	Pass	4NT <sup>2</sup>
South HCP: 20	♥ 9	♥ AKJ62	Pass	5♠ <sup>3</sup>	Pass	6NT
Contract: 6N N	♦ AQ83	♦ K9	AP			
	♣ AJ842	♣ Q10				
			1. New Minor Forcing			
			2. Blackwood 0314, for ♦			
			3. A=2/5 or 5/5, Q(D)=1			

Board: 291			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	1NT
North HCP: 12	♠ 10962	♠ QJ4	Pass	2NT	AP	
South HCP: 12	♥ KQ87	♥ 104				
Contract: 2N S	♦ AK5	♦ Q62				
	♣ 85	♣ AQJ97				

Board: 292			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 13	♠ A85	♠ J3				
South HCP: 11	♥ 1063	♥ AKQJ8				
Contract: 1N N	♦ A8	♦ 106432				
	♣ KQ954	♣ 10				

Board: 293			West	North	East	South
Dealer: S						1♣
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 11	♠ A108	♠ Q53	AP			
South HCP: 11	♥ AQJ9	♥ 83				
Contract: 1N S	♦ 976	♦ A105				
	♣ 654	♣ AJ973				

Board: 294			West	North	East	South
Dealer: N				1♣	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	3NT
North HCP: 13	♠ QJ32	♠ K6	AP			
South HCP: 13	♥ Q65	♥ AK73				
Contract: 3N S	♦ A92	♦ QJ64				
	♣ KJ7	♣ 952				

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 295	♠ Q6	The opponents are silent.
Dealer: S	♥ AKJ1043	
Vul: None	♦ 96	Partner bids first.
HCP: 14	♣ A65	
Board: 296	♠ AK7	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ 984	You bid first.
HCP: 13	♣ A1085	
Board: 297	♠ 3	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ K109752	Partner bids first.
HCP: 7	♣ QJ5	
Board: 298	♠ K4	The opponents are silent.
Dealer: N	♥ A873	
Vul: None	♦ AQ2	You bid first.
HCP: 18	♣ AJ72	
Board: 299	♠ AQ86	The opponents are silent.
Dealer: S	♥ 7632	
Vul: NS	♦ Q95	Partner bids first.
HCP: 11	♣ K9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 295  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 14  
Contract: 3N S

North:  
♠ Q6  
♥ AKJ1043  
♦ 96  
♣ A65

South:  
♠ K983  
♥ 7  
♦ AK5  
♣ KJ932

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♥	Pass	3NT
AP			

1. Fourth suit game force

Board: 296  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 12  
Contract: 4♥ S

North:  
♠ AK7  
♥ Q82  
♦ 984  
♣ A1085

South:  
♠ 94  
♥ AKJ63  
♦ J52  
♣ K72

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♥ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
AP			

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

Board: 297  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 18  
Contract: 3N S

North:  
♠ 3  
♥ J98  
♦ K109752  
♣ QJ5

South:  
♠ KQ9  
♥ Q42  
♦ A4  
♣ AK1098

West	North	East	South
			1♣
Pass	1♦	Pass	2NT
Pass	3♦	Pass	3NT
AP			

Board: 298  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 15  
Contract: 6N N

North:  
♠ K4  
♥ A873  
♦ AQ2  
♣ AJ72

South:  
♠ AJ108  
♥ Q2  
♦ K107  
♣ KQ104

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	6NT
AP			

Board: 299  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 12  
Contract: 1N S

North:  
♠ AQ86  
♥ 7632  
♦ Q95  
♣ K9

South:  
♠ K74  
♥ Q9  
♦ A108  
♣ QJ876

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 295	♠ K983	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ AK5	You bid first.
HCP: 14	♣ KJ932	

Board: 296	♠ 94	The opponents are silent.
Dealer: N	♥ AKJ63	
Vul: NS	♦ J52	Partner bids first.
HCP: 12	♣ K72	

Board: 297	♠ KQ9	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ A4	You bid first.
HCP: 18	♣ AK1098	

Board: 298	♠ AJ108	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ K107	Partner bids first.
HCP: 15	♣ KQ104	

Board: 299	♠ K74	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ A108	You bid first.
HCP: 12	♣ QJ876	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 295  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 14  
Contract: 3N S

North:  
♠ Q6  
♥ AKJ1043  
♦ 96  
♣ A65

South:  
♠ K983  
♥ 7  
♦ AK5  
♣ KJ932

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♥	Pass	3NT
AP			

1. Fourth suit game force

Board: 296  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 12  
Contract: 4♥ S

North:  
♠ AK7  
♥ Q82  
♦ 984  
♣ A1085

South:  
♠ 94  
♥ AKJ63  
♦ J52  
♣ K72

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♥ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♦ <sup>4</sup>	Pass	4♥
AP			

1. New Minor Forcing

2. 3♥

3. Cue bid, a ♣ stopper

4. Cue bid, a ♠ stopper

Board: 297  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 18  
Contract: 3N S

North:  
♠ 3  
♥ J98  
♦ K109752  
♣ QJ5

South:  
♠ KQ9  
♥ Q42  
♦ A4  
♣ AK1098

West	North	East	South
			1♣
Pass	1♦	Pass	2NT
Pass	3♦	Pass	3NT
AP			

Board: 298  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 15  
Contract: 6N N

North:  
♠ K4  
♥ A873  
♦ AQ2  
♣ AJ72

South:  
♠ AJ108  
♥ Q2  
♦ K107  
♣ KQ104

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	6NT
AP			

Board: 299  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 12  
Contract: 1N S

North:  
♠ AQ86  
♥ 7632  
♦ Q95  
♣ K9

South:  
♠ K74  
♥ Q9  
♦ A108  
♣ QJ876

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 300	♠ 983	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ AJ5	You bid first.
HCP: 13	♣ KJ92	

Board: 301	♠ KJ	The opponents are silent.
Dealer: S	♥ Q932	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ J982	

Board: 302	♠ K1063	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ 72	You bid first.
HCP: 14	♣ KJ6	

Board: 303	♠ AJ765	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ J1086	Partner bids first.
HCP: 6	♣ 62	

Board: 304	♠ Q10	The opponents are silent.
Dealer: N	♥ A1087	
Vul: NS	♦ J2	You bid first.
HCP: 12	♣ KQ1062	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 300  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ 983  
 ♥ A82  
 ♦ AJ5  
 ♣ KJ92

South:  
 ♠ AQ62  
 ♥ J1073  
 ♦ KQ4  
 ♣ AQ

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	3NT
AP			

Board: 301  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ KJ  
 ♥ Q932  
 ♦ A42  
 ♣ J982

South:  
 ♠ 1083  
 ♥ J5  
 ♦ KQ3  
 ♣ AK1064

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
Pass	2♣	AP	

Board: 302  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ K1063  
 ♥ AK53  
 ♦ 72  
 ♣ KJ6

South:  
 ♠ AJ5  
 ♥ Q8  
 ♦ A10643  
 ♣ Q75

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			

Board: 303  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 18  
 Contract: 2N S

North:  
 ♠ AJ765  
 ♥ 87  
 ♦ J1086  
 ♣ 62

South:  
 ♠ K83  
 ♥ AK103  
 ♦ A5  
 ♣ A1097

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
AP			

Board: 304  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10  
 ♥ A1087  
 ♦ J2  
 ♣ KQ1062

South:  
 ♠ K876  
 ♥ J4  
 ♦ KQ864  
 ♣ A9

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 300	♠ AQ62	The opponents are silent.
Dealer: N	♥ J1073	
Vul: EW	♦ KQ4	Partner bids first.
HCP: 18	♣ AQ	

Board: 301	♠ 1083	The opponents are silent.
Dealer: S	♥ J5	
Vul: None	♦ KQ3	You bid first.
HCP: 13	♣ AK1064	

Board: 302	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A10643	Partner bids first.
HCP: 13	♣ Q75	

Board: 303	♠ K83	The opponents are silent.
Dealer: S	♥ AK103	
Vul: EW	♦ A5	You bid first.
HCP: 18	♣ A1097	

Board: 304	♠ K876	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ KQ864	Partner bids first.
HCP: 13	♣ A9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 300  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ 983  
 ♥ A82  
 ♦ AJ5  
 ♣ KJ92

South:  
 ♠ AQ62  
 ♥ J1073  
 ♦ KQ4  
 ♣ AQ

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	3NT
AP			

Board: 301  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ KJ  
 ♥ Q932  
 ♦ A42  
 ♣ J982

South:  
 ♠ 1083  
 ♥ J5  
 ♦ KQ3  
 ♣ AK1064

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
Pass	2♣	AP	

Board: 302  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ K1063  
 ♥ AK53  
 ♦ 72  
 ♣ KJ6

South:  
 ♠ AJ5  
 ♥ Q8  
 ♦ A10643  
 ♣ Q75

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			

Board: 303  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 18  
 Contract: 2N S

North:  
 ♠ AJ765  
 ♥ 87  
 ♦ J1086  
 ♣ 62

South:  
 ♠ K83  
 ♥ AK103  
 ♦ A5  
 ♣ A1097

West	North	East	South
			1♣
Pass	1♠	Pass	2NT
AP			

Board: 304  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10  
 ♥ A1087  
 ♦ J2  
 ♣ KQ1062

South:  
 ♠ K876  
 ♥ J4  
 ♦ KQ864  
 ♣ A9

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	3NT
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 305	♠ 8543	The opponents are silent.
Dealer: S	♥ KQ8765	
Vul: EW	♦ AK5	Partner bids first.
HCP: 12	♣ —	
Board: 306	♠ —	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ AQ94	You bid first.
HCP: 18	♣ AKQ943	
Board: 307	♠ 105	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AK1072	Partner bids first.
HCP: 12	♣ K105	
Board: 308	♠ J9	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 853	You bid first.
HCP: 12	♣ KQ75	
Board: 309	♠ 984	The opponents are silent.
Dealer: S	♥ J973	
Vul: Both	♦ 10732	Partner bids first.
HCP: 6	♣ AJ	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 305  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 8543  
 ♥ KQ8765  
 ♦ AK5  
 ♣ —

South:  
 ♠ KQ2  
 ♥ 3  
 ♦ 982  
 ♣ AKQ943

West	North	East	South
			1♣
Pass	1♥	Pass	2♣
Pass	2♠	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. Fourth suit game force

Board: 306  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 5♦ S

North:  
 ♠ —  
 ♥ QJ3  
 ♦ AQ94  
 ♣ AKQ943

South:  
 ♠ AQJ5  
 ♥ K8  
 ♦ J86532  
 ♣ 10

West	North	East	South
	1♣	Pass	1♦
Pass	3♦	Pass	4♠ <sup>1</sup>
Pass	5♦	AP	

1. Cue bid, a ♠ stopper

Board: 307  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ 105  
 ♥ Q43  
 ♦ AK1072  
 ♣ K105

South:  
 ♠ K6  
 ♥ KJ98  
 ♦ 63  
 ♣ AJ743

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	2NT	AP	

Board: 308  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♥ S

North:  
 ♠ J9  
 ♥ KQJ4  
 ♦ 853  
 ♣ KQ75

South:  
 ♠ KQ63  
 ♥ A876  
 ♦ 92  
 ♣ 1086

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	AP	

Board: 309  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ 984  
 ♥ J973  
 ♦ 10732  
 ♣ AJ

South:  
 ♠ AQ10  
 ♥ 86  
 ♦ KQJ  
 ♣ 108654

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 305	♠ KQ2	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ 982	You bid first.
HCP: 14	♣ AKQ943	
Board: 306	♠ AQJ5	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ J86532	Partner bids first.
HCP: 11	♣ 10	
Board: 307	♠ K6	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: None	♦ 63	You bid first.
HCP: 12	♣ AJ743	
Board: 308	♠ KQ63	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ 92	Partner bids first.
HCP: 9	♣ 1086	
Board: 309	♠ AQ10	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ KQJ	You bid first.
HCP: 12	♣ 108654	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 305  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 8543  
 ♥ KQ8765  
 ♦ AK5  
 ♣ —

South:  
 ♠ KQ2  
 ♥ 3  
 ♦ 982  
 ♣ AKQ943

West	North	East	South
			1♣
Pass	1♥	Pass	2♣
Pass	2♠	Pass	3♦ <sup>1</sup>
Pass	4♥	AP	

1. Fourth suit game force

Board: 306  
 Dealer: N  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 5♦ S

North:  
 ♠ —  
 ♥ QJ3  
 ♦ AQ94  
 ♣ AKQ943

South:  
 ♠ AQJ5  
 ♥ K8  
 ♦ J86532  
 ♣ 10

West	North	East	South
	1♣	Pass	1♦
Pass	3♦	Pass	4♠ <sup>1</sup>
Pass	5♦	AP	

1. Cue bid, a ♠ stopper

Board: 307  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ 105  
 ♥ Q43  
 ♦ AK1072  
 ♣ K105

South:  
 ♠ K6  
 ♥ KJ98  
 ♦ 63  
 ♣ AJ743

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	2NT	AP	

Board: 308  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♥ S

North:  
 ♠ J9  
 ♥ KQJ4  
 ♦ 853  
 ♣ KQ75

South:  
 ♠ KQ63  
 ♥ A876  
 ♦ 92  
 ♣ 1086

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	AP	

Board: 309  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ 984  
 ♥ J973  
 ♦ 10732  
 ♣ AJ

South:  
 ♠ AQ10  
 ♥ 86  
 ♦ KQJ  
 ♣ 108654

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 310	♠ Q63	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ AQ6	You bid first.
HCP: 14	♣ Q654	
Board: 311	♠ K9743	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ J52	Partner bids first.
HCP: 7	♣ QJ	
Board: 312	♠ Q76	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ K9	You bid first.
HCP: 14	♣ Q876	
Board: 313	♠ Q5	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KQJ8765	Partner bids first.
HCP: 8	♣ 3	
Board: 314	♠ AQ10	West Doubles Pass if possible.
Dealer: N	♥ KQ92	East Bids 2♠ if possible.
Vul: NS	♦ Q52	
HCP: 13	♣ 987	You bid first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ A1075		1♣	Pass	1♠
Vul: None	♥ KJ4	♥ A97	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ6	♦ K72	Pass	3NT	AP	
South HCP: 12	♣ Q654	♣ J109				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9743	♠ Q65				1♣
Vul: NS	♥ 873	♥ AQJ2	Pass	1♠	Pass	1NT
North HCP: 7	♦ J52	♦ 743	AP			
South HCP: 13	♣ QJ	♣ A93				
Contract: 1N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AK3		1♣	Pass	1♦
Vul: Both	♥ AK84	♥ 73	Pass	1♥	Pass	3NT
North HCP: 14	♦ K9	♦ AQ765	AP			
South HCP: 13	♣ Q876	♣ 954				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ4				1♣
Vul: None	♥ 964	♥ AQ53	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQJ8765	♦ 10	Pass	2♦	AP	
South HCP: 14	♣ 3	♣ 10974				
Contract: 2♦ N						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 82		1♣	Pass	1♥
Vul: NS	♥ KQ92	♥ A8764	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ 10643	X	Pass	2♠	3♥
South HCP: 8	♣ 987	♣ A6	AP			
Contract: 3♥ S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 310	♠ A1075	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ K72	Partner bids first.
HCP: 12	♣ J109	

Board: 311	♠ Q65	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: NS	♦ 743	You bid first.
HCP: 13	♣ A93	

Board: 312	♠ AK3	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AQ765	Partner bids first.
HCP: 13	♣ 954	

Board: 313	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: None	♦ 10	You bid first.
HCP: 14	♣ 10974	

Board: 314	♠ 82	West Doubles Pass if possible.
Dealer: N	♥ A8764	East Bids 2♠ if possible.
Vul: NS	♦ 10643	
HCP: 8	♣ A6	Partner bids first.

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ A1075		1♣	Pass	1♠
Vul: None	♥ KJ4	♥ A97	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ6	♦ K72	Pass	3NT	AP	
South HCP: 12	♣ Q654	♣ J109				
Contract: 3N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ K9743	♠ Q65				1♣
Vul: NS	♥ 873	♥ AQJ2	Pass	1♠	Pass	1NT
North HCP: 7	♦ J52	♦ 743	AP			
South HCP: 13	♣ QJ	♣ A93				
Contract: 1N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AK3		1♣	Pass	1♦
Vul: Both	♥ AK84	♥ 73	Pass	1♥	Pass	3NT
North HCP: 14	♦ K9	♦ AQ765	AP			
South HCP: 13	♣ Q876	♣ 954				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ AKJ4				1♣
Vul: None	♥ 964	♥ AQ53	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQJ8765	♦ 10	Pass	2♦	AP	
South HCP: 14	♣ 3	♣ 10974				
Contract: 2♦ N						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 82		1♣	Pass	1♥
Vul: NS	♥ KQ92	♥ A8764	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ 10643	X	Pass	2♠	3♥
South HCP: 8	♣ 987	♣ A6	AP			
Contract: 3♥ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 315	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ KJ1043	Partner bids first.
HCP: 13	♣ 6	
Board: 316	♠ KQ5	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ 96	You bid first.
HCP: 15	♣ AKQ872	
Board: 317	♠ 109	The opponents are silent.
Dealer: S	♥ Q982	
Vul: NS	♦ KJ76	Partner bids first.
HCP: 9	♣ K87	
Board: 318	♠ AK6	The opponents are silent.
Dealer: N	♥ Q982	
Vul: EW	♦ A92	You bid first.
HCP: 19	♣ AQ5	
Board: 319	♠ 1043	The opponents are silent.
Dealer: S	♥ AK72	
Vul: NS	♦ KQ876	Partner bids first.
HCP: 14	♣ Q	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ J8				1♣
Vul: EW	♥ 986	♥ KQ7	Pass	1♦	Pass	1NT
North HCP: 13	♦ KJ1043	♦ 765	Pass	2♠	Pass	3NT
South HCP: 13	♣ 6	♣ AK975	AP			
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ1073		1♣	Pass	1♠
Vul: None	♥ J2	♥ 985	Pass	3♣	Pass	3NT
North HCP: 15	♦ 96	♦ KJ2	AP			
South HCP: 10	♣ AKQ872	♣ J9				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A854				1♣
Vul: NS	♥ Q982	♥ AK54	Pass	1♥	Pass	2♥
North HCP: 9	♦ KJ76	♦ Q2	AP			
South HCP: 13	♣ K87	♣ 642				
Contract: 2♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J10983		1♣	Pass	1♠
Vul: EW	♥ Q982	♥ K10	Pass	2NT	AP	
North HCP: 19	♦ A92	♦ Q105				
South HCP: 6	♣ AQ5	♣ 1072				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: NS	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ <sup>2</sup>	Pass	6♥
Contract: 6♥ S			AP			

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=0

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 315	♠ J8	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ 765	You bid first.
HCP: 13	♣ AK975	

Board: 316	♠ AJ1073	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ KJ2	Partner bids first.
HCP: 10	♣ J9	

Board: 317	♠ A854	The opponents are silent.
Dealer: S	♥ AK54	
Vul: NS	♦ Q2	You bid first.
HCP: 13	♣ 642	

Board: 318	♠ J10983	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q105	Partner bids first.
HCP: 6	♣ 1072	

Board: 319	♠ AK2	The opponents are silent.
Dealer: S	♥ Q984	
Vul: NS	♦ 5	You bid first.
HCP: 17	♣ AKJ97	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AKQ2	♠ J8				1♣
Vul: EW	♥ 986	♥ KQ7	Pass	1♦	Pass	1NT
North HCP: 13	♦ KJ1043	♦ 765	Pass	2♠	Pass	3NT
South HCP: 13	♣ 6	♣ AK975	AP			
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ1073		1♣	Pass	1♠
Vul: None	♥ J2	♥ 985	Pass	3♣	Pass	3NT
North HCP: 15	♦ 96	♦ KJ2	AP			
South HCP: 10	♣ AKQ872	♣ J9				
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ A854				1♣
Vul: NS	♥ Q982	♥ AK54	Pass	1♥	Pass	2♥
North HCP: 9	♦ KJ76	♦ Q2	AP			
South HCP: 13	♣ K87	♣ 642				
Contract: 2♥ N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J10983		1♣	Pass	1♠
Vul: EW	♥ Q982	♥ K10	Pass	2NT	AP	
North HCP: 19	♦ A92	♦ Q105				
South HCP: 6	♣ AQ5	♣ 1072				
Contract: 2N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK2				1♣
Vul: NS	♥ AK72	♥ Q984	Pass	1♦	Pass	1♥
North HCP: 14	♦ KQ876	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 17	♣ Q	♣ AKJ97	Pass	5♥ <sup>2</sup>	Pass	6♥
Contract: 6♥ S			AP			

1. Blackwood 0314, for ♥
2. A=2/5 or 5/5, Q(H)=0

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 320	♠ QJ108	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ K4	You bid first.
HCP: 14	♣ QJ75	

Board: 321	♠ K742	The opponents are silent.
Dealer: S	♥ Q765	
Vul: Both	♦ Q7	Partner bids first.
HCP: 8	♣ J62	

Board: 322	♠ J5	The opponents are silent.
Dealer: N	♥ A872	
Vul: None	♦ Q65	You bid first.
HCP: 14	♣ AQJ5	

Board: 323	♠ AJ985	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ K75	Partner bids first.
HCP: 9	♣ J65	

Board: 324	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ A10962	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: EW	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ J63				1♣
Vul: Both	♥ Q765	♥ KJ109	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q7	♦ J62	AP			
South HCP: 13	♣ J62	♣ AK4				
Contract: 2♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ KQ93		1♣	Pass	1♠
Vul: None	♥ A872	♥ QJ5	Pass	1NT	Pass	2NT
North HCP: 14	♦ Q65	♦ J982	Pass	3NT	AP	
South HCP: 12	♣ AQJ5	♣ K9				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ985	♠ Q10				1♣
Vul: EW	♥ 96	♥ A732	Pass	1♠	Pass	1NT
North HCP: 9	♦ K75	♦ A43	AP			
South HCP: 13	♣ J65	♣ K987				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 53		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J1082	Pass	1♠	Pass	1NT
North HCP: 15	♦ K32	♦ AQ9	AP			
South HCP: 10	♣ A10962	♣ K875				
Contract: 1N S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 320	♠ K975	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 12	♣ A4	

Board: 321	♠ J63	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: Both	♦ J62	You bid first.
HCP: 13	♣ AK4	

Board: 322	♠ KQ93	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ J982	Partner bids first.
HCP: 12	♣ K9	

Board: 323	♠ Q10	The opponents are silent.
Dealer: S	♥ A732	
Vul: EW	♦ A43	You bid first.
HCP: 13	♣ K987	

Board: 324	♠ 53	The opponents are silent.
Dealer: N	♥ J1082	
Vul: Both	♦ AQ9	Partner bids first.
HCP: 10	♣ K875	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♠
Vul: EW	♥ AJ4	♥ Q65	Pass	2♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ J63				1♣
Vul: Both	♥ Q765	♥ KJ109	Pass	1♥	Pass	2♥
North HCP: 8	♦ Q7	♦ J62	AP			
South HCP: 13	♣ J62	♣ AK4				
Contract: 2♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ KQ93		1♣	Pass	1♠
Vul: None	♥ A872	♥ QJ5	Pass	1NT	Pass	2NT
North HCP: 14	♦ Q65	♦ J982	Pass	3NT	AP	
South HCP: 12	♣ AQJ5	♣ K9				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AJ985	♠ Q10				1♣
Vul: EW	♥ 96	♥ A732	Pass	1♠	Pass	1NT
North HCP: 9	♦ K75	♦ A43	AP			
South HCP: 13	♣ J65	♣ K987				
Contract: 1N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 53		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J1082	Pass	1♠	Pass	1NT
North HCP: 15	♦ K32	♦ AQ9	AP			
South HCP: 10	♣ A10962	♣ K875				
Contract: 1N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 325	♠ AQ75	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ K87	Partner bids first.
HCP: 22	♣ AKQ2	

Board: 326	♠ Q1062	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ —	You bid first.
HCP: 18	♣ AKQ1052	

Board: 327	♠ 2	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ Q42	Partner bids first.
HCP: 7	♣ 109876	

Board: 328	♠ A92	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ A6	You bid first.
HCP: 13	♣ J965	

Board: 329	♠ KJ	The opponents are silent.
Dealer: S	♥ K865	
Vul: NS	♦ A10763	Partner bids first.
HCP: 11	♣ 87	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 325

Dealer: S

Vul: None

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

West	North	East	South
------	-------	------	-------

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

Board: 326

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 4♠ N

North:

♠ Q1062

♥ AK6

♦ —

♣ AKQ1052

South:

♠ AK4

♥ J875

♦ QJ63

♣ 43

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♠	Pass	3♦ <sup>1</sup>
------	----	------	-----------------

Pass	4♣	Pass	4♠
------	----	------	----

AP

1. Fourth suit game force

Board: 327

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ 2

♥ KQ87

♦ Q42

♣ 109876

South:

♠ AQJ

♥ 9543

♦ A73

♣ AK3

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	3♥
------	----	------	----

AP

Board: 328

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ A92

♥ A984

♦ A6

♣ J965

South:

♠ K76

♥ J1075

♦ KQ2

♣ A103

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ KJ

♥ K865

♦ A10763

♣ 87

South:

♠ AQ863

♥ 4

♦ Q

♣ KQ10952

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♠
------	----	------	----

Pass	1NT	Pass	2♣
------	-----	------	----

Pass	3♣	AP	
------	----	----	--

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 325	♠ K	The opponents are silent.
Dealer: S	♥ K652	
Vul: None	♦ AQJ	You bid first.
HCP: 14	♣ J10843	
Board: 326	♠ AK4	The opponents are silent.
Dealer: N	♥ J875	
Vul: NS	♦ QJ63	Partner bids first.
HCP: 11	♣ 43	
Board: 327	♠ AQJ	The opponents are silent.
Dealer: S	♥ 9543	
Vul: Both	♦ A73	You bid first.
HCP: 18	♣ AK3	
Board: 328	♠ K76	The opponents are silent.
Dealer: N	♥ J1075	
Vul: None	♦ KQ2	Partner bids first.
HCP: 13	♣ A103	
Board: 329	♠ AQ863	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q	You bid first.
HCP: 13	♣ KQ10952	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 325

Dealer: S

Vul: None

North HCP: 22

South HCP: 14

Contract: 6N S

North:

♠ AQ75

♥ A4

♦ K87

♣ AKQ2

South:

♠ K

♥ K652

♦ AQJ

♣ J10843

West	North	East	South
------	-------	------	-------

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

Board: 326

Dealer: N

Vul: NS

North HCP: 18

South HCP: 11

Contract: 4♠ N

North:

♠ Q1062

♥ AK6

♦ —

♣ AKQ1052

South:

♠ AK4

♥ J875

♦ QJ63

♣ 43

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♠	Pass	3♦ <sup>1</sup>
------	----	------	-----------------

Pass	4♣	Pass	4♠
------	----	------	----

AP

1. Fourth suit game force

Board: 327

Dealer: S

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3♥ N

North:

♠ 2

♥ KQ87

♦ Q42

♣ 109876

South:

♠ AQJ

♥ 9543

♦ A73

♣ AK3

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	3♥
------	----	------	----

AP

Board: 328

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♥ S

North:

♠ A92

♥ A984

♦ A6

♣ J965

South:

♠ K76

♥ J1075

♦ KQ2

♣ A103

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 3♣ S

North:

♠ KJ

♥ K865

♦ A10763

♣ 87

South:

♠ AQ863

♥ 4

♦ Q

♣ KQ10952

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♠
------	----	------	----

Pass	1NT	Pass	2♣
------	-----	------	----

Pass	3♣	AP	
------	----	----	--

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 330	♠ A97	The opponents are silent.
Dealer: N	♥ K987	
Vul: EW	♦ 10	You bid first.
HCP: 12	♣ KQ853	
Board: 331	♠ —	The opponents are silent.
Dealer: S	♥ KQ863	
Vul: None	♦ AJ62	Partner bids first.
HCP: 12	♣ Q1085	
Board: 332	♠ A10	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ KJ	You bid first.
HCP: 16	♣ A109763	
Board: 333	♠ KQ87	West Doubles 1♠ if possible.
Dealer: S	♥ J9874	East Bids 2♦ if possible.
Vul: EW	♦ Q5	
HCP: 11	♣ QJ	Partner bids first.
Board: 334	♠ Q43	The opponents are silent.
Dealer: N	♥ K1095	
Vul: Both	♦ Q8	You bid first.
HCP: 13	♣ AQ104	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ83		1♣	Pass	1♦
Vul: EW	♥ K987	♥ 1063				
North HCP: 12	♦ 10	♦ A8753	Pass	1♥	Pass	1NT
South HCP: 9	♣ KQ853	♣ J	AP			
Contract: 1N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ5				1♣
Vul: None	♥ KQ863	♥ J4	Pass	1♥	Pass	2NT
North HCP: 12	♦ AJ62	♦ Q94	Pass	3♦	Pass	3♠
South HCP: 19	♣ Q1085	♣ AKJ4	Pass	6♣	AP	
Contract: 6♣ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ43		1♣	Pass	1♦
Vul: NS	♥ A63	♥ K985				
North HCP: 16	♦ KJ	♦ AQ943	Pass	3♣	Pass	3♥
South HCP: 13	♣ A109763	♣ —	Pass	3NT	AP	
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ AJ32				1♣
Vul: EW	♥ J9874	♥ 102	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q5	♦ K63	X <sup>1</sup>	Pass	2♦	Pass
South HCP: 12	♣ QJ	♣ A1064	Pass	3♠	AP	
Contract: 3♠ S						

1. Two suit takeout double

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 97		1♣	Pass	1♦
Vul: Both	♥ K1095	♥ 74				
North HCP: 13	♦ Q8	♦ AKJ106	Pass	1♥	Pass	1NT
South HCP: 8	♣ AQ104	♣ 9862	AP			
Contract: 1N S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 330	♠ KJ83	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ A8753	Partner bids first.
HCP: 9	♣ J	

Board: 331	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ Q94	You bid first.
HCP: 19	♣ AKJ4	

Board: 332	♠ KJ43	The opponents are silent.
Dealer: N	♥ K985	
Vul: NS	♦ AQ943	Partner bids first.
HCP: 13	♣ —	

Board: 333	♠ AJ32	West Doubles 1♠ if possible.
Dealer: S	♥ 102	East Bids 2♦ if possible.
Vul: EW	♦ K63	
HCP: 12	♣ A1064	You bid first.

Board: 334	♠ 97	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AKJ106	Partner bids first.
HCP: 8	♣ 9862	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ KJ83		1♣	Pass	1♦
Vul: EW	♥ K987	♥ 1063				
North HCP: 12	♦ 10	♦ A8753	Pass	1♥	Pass	1NT
South HCP: 9	♣ KQ853	♣ J	AP			
Contract: 1N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ5				1♣
Vul: None	♥ KQ863	♥ J4	Pass	1♥	Pass	2NT
North HCP: 12	♦ AJ62	♦ Q94	Pass	3♦	Pass	3♠
South HCP: 19	♣ Q1085	♣ AKJ4	Pass	6♣	AP	
Contract: 6♣ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KJ43		1♣	Pass	1♦
Vul: NS	♥ A63	♥ K985				
North HCP: 16	♦ KJ	♦ AQ943	Pass	3♣	Pass	3♥
South HCP: 13	♣ A109763	♣ —	Pass	3NT	AP	
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ AJ32				1♣
Vul: EW	♥ J9874	♥ 102	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q5	♦ K63	X <sup>1</sup>	Pass	2♦	Pass
South HCP: 12	♣ QJ	♣ A1064	Pass	3♠	AP	
Contract: 3♠ S						

1. Two suit takeout double

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 97		1♣	Pass	1♦
Vul: Both	♥ K1095	♥ 74				
North HCP: 13	♦ Q8	♦ AKJ106	Pass	1♥	Pass	1NT
South HCP: 8	♣ AQ104	♣ 9862	AP			
Contract: 1N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 335	♠ J9	The opponents are silent.
Dealer: S	♥ Q9652	
Vul: NS	♦ A732	Partner bids first.
HCP: 7	♣ 32	

Board: 336	♠ AK	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ Q10	You bid first.
HCP: 19	♣ A10872	

Board: 337	♠ QJ9	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ K1097	Partner bids first.
HCP: 10	♣ 102	

Board: 338	♠ Q742	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ AK3	You bid first.
HCP: 18	♣ KQJ8	

Board: 339	♠ A10876	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ K53	Partner bids first.
HCP: 12	♣ K109	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A653				1♣
Vul: NS	♥ Q9652	♥ K	Pass	1♥	Pass	1♠
North HCP: 7	♦ A732	♦ 98	Pass	1NT	Pass	2♣
South HCP: 16	♣ 32	♣ AKQ987	AP			
Contract: 2♣ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q932		1♣	Pass	1♦
Vul: EW	♥ KQJ4	♥ 3	Pass	2♥	Pass	2NT
North HCP: 19	♦ Q10	♦ K9843	Pass	3NT	AP	
South HCP: 6	♣ A10872	♣ J63				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A843				1♣
Vul: Both	♥ A952	♥ K8	Pass	1♥	Pass	1♠
North HCP: 10	♦ K1097	♦ 864	Pass	1NT	AP	
South HCP: 12	♣ 102	♣ AJ76				
Contract: 1N N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ K953		1♣	Pass	1♠
Vul: None	♥ QJ	♥ K54	Pass	3♠	AP	
North HCP: 18	♦ AK3	♦ Q74				
South HCP: 8	♣ KQJ8	♣ 1075				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A10876	♠ J				1♣
Vul: EW	♥ Q10	♥ K875	Pass	1♠	Pass	2♣
North HCP: 12	♦ K53	♦ QJ	AP			
South HCP: 14	♣ K109	♣ AQJ865				
Contract: 2♣ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 335	♠ A653	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ 98	You bid first.
HCP: 16	♣ AKQ987	
Board: 336	♠ Q932	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ K9843	Partner bids first.
HCP: 6	♣ J63	
Board: 337	♠ A843	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ 864	You bid first.
HCP: 12	♣ AJ76	
Board: 338	♠ K953	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ Q74	Partner bids first.
HCP: 8	♣ 1075	
Board: 339	♠ J	The opponents are silent.
Dealer: S	♥ K875	
Vul: EW	♦ QJ	You bid first.
HCP: 14	♣ AQJ865	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A653				1♣
Vul: NS	♥ Q9652	♥ K	Pass	1♥	Pass	1♠
North HCP: 7	♦ A732	♦ 98	Pass	1NT	Pass	2♣
South HCP: 16	♣ 32	♣ AKQ987	AP			
Contract: 2♣ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q932		1♣	Pass	1♦
Vul: EW	♥ KQJ4	♥ 3	Pass	2♥	Pass	2NT
North HCP: 19	♦ Q10	♦ K9843	Pass	3NT	AP	
South HCP: 6	♣ A10872	♣ J63				
Contract: 3N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A843				1♣
Vul: Both	♥ A952	♥ K8	Pass	1♥	Pass	1♠
North HCP: 10	♦ K1097	♦ 864	Pass	1NT	AP	
South HCP: 12	♣ 102	♣ AJ76				
Contract: 1N N						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q742	♠ K953		1♣	Pass	1♠
Vul: None	♥ QJ	♥ K54	Pass	3♠	AP	
North HCP: 18	♦ AK3	♦ Q74				
South HCP: 8	♣ KQJ8	♣ 1075				
Contract: 3♠ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A10876	♠ J				1♣
Vul: EW	♥ Q10	♥ K875	Pass	1♠	Pass	2♣
North HCP: 12	♦ K53	♦ QJ	AP			
South HCP: 14	♣ K109	♣ AQJ865				
Contract: 2♣ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 340	♠ 107	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ K32	You bid first.
HCP: 11	♣ KQ10874	

Board: 341	♠ K65	The opponents are silent.
Dealer: S	♥ J653	
Vul: None	♦ K1094	Partner bids first.
HCP: 8	♣ J5	

Board: 342	♠ A85	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ Q54	You bid first.
HCP: 19	♣ A53	

Board: 343	♠ AKJ63	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ 1096	Partner bids first.
HCP: 10	♣ 108	

Board: 344	♠ K85	The opponents are silent.
Dealer: N	♥ Q632	
Vul: None	♦ J2	You bid first.
HCP: 13	♣ AK32	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQJ65		1♣	Pass	1♠
Vul: Both	♥ K2	♥ J43	Pass	2♣	Pass	3NT
North HCP: 11	♦ K32	♦ AJ109	AP			
South HCP: 13	♣ KQ10874	♣ 6				
Contract: 3N S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A109				1♣
Vul: None	♥ J653	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 8	♦ K1094	♦ Q32	AP			
South HCP: 14	♣ J5	♣ AQ72				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ94		1♣	Pass	1♠
Vul: NS	♥ AKQ5	♥ 84	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q54	♦ AJ6	AP			
South HCP: 11	♣ A53	♣ K642				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AKJ63	♠ Q1095				1♣
Vul: Both	♥ Q52	♥ 4	Pass	1♠	Pass	2♠
North HCP: 10	♦ 1096	♦ AKQ	Pass	4♠	AP	
South HCP: 14	♣ 108	♣ QJ975				
Contract: 4♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q76		1♣	Pass	1♥
Vul: None	♥ Q632	♥ AJ94	Pass	2♥	AP	
North HCP: 13	♦ J2	♦ 1064				
South HCP: 8	♣ AK32	♣ J86				
Contract: 2♥ S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 340	♠ AQJ65	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ AJ109	Partner bids first.
HCP: 13	♣ 6	

Board: 341	♠ A109	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ Q32	You bid first.
HCP: 14	♣ AQ72	

Board: 342	♠ QJ94	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 11	♣ K642	

Board: 343	♠ Q1095	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AKQ	You bid first.
HCP: 14	♣ QJ975	

Board: 344	♠ Q76	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: None	♦ 1064	Partner bids first.
HCP: 8	♣ J86	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AQJ65		1♣	Pass	1♠
Vul: Both	♥ K2	♥ J43	Pass	2♣	Pass	3NT
North HCP: 11	♦ K32	♦ AJ109	AP			
South HCP: 13	♣ KQ10874	♣ 6				
Contract: 3N S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ A109				1♣
Vul: None	♥ J653	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 8	♦ K1094	♦ Q32	AP			
South HCP: 14	♣ J5	♣ AQ72				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ QJ94		1♣	Pass	1♠
Vul: NS	♥ AKQ5	♥ 84	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q54	♦ AJ6	AP			
South HCP: 11	♣ A53	♣ K642				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ AKJ63	♠ Q1095				1♣
Vul: Both	♥ Q52	♥ 4	Pass	1♠	Pass	2♠
North HCP: 10	♦ 1096	♦ AKQ	Pass	4♠	AP	
South HCP: 14	♣ 108	♣ QJ975				
Contract: 4♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ Q76		1♣	Pass	1♥
Vul: None	♥ Q632	♥ AJ94	Pass	2♥	AP	
North HCP: 13	♦ J2	♦ 1064				
South HCP: 8	♣ AK32	♣ J86				
Contract: 2♥ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 345	♠ 732	The opponents are silent.
Dealer: S	♥ J8752	
Vul: NS	♦ Q102	Partner bids first.
HCP: 10	♣ AK	

Board: 346	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ 8632	

Board: 347	♠ Q865	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ Q5	Partner bids first.
HCP: 15	♣ A62	

Board: 348	♠ A74	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ A6	You bid first.
HCP: 13	♣ QJ1075	

Board: 349	♠ 7	The opponents are silent.
Dealer: S	♥ AK1073	
Vul: EW	♦ QJ76	Partner bids first.
HCP: 10	♣ 932	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A65				1♣
Vul: NS	♥ J8752	♥ A96	Pass	1♥	Pass	1NT
North HCP: 10	♦ Q102	♦ A76	AP			
South HCP: 14	♣ AK	♣ Q742				
Contract: 1N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972				
Vul: EW	♥ Q105	♥ KJ86		1♣	Pass	1♥
North HCP: 12	♦ KJ4	♦ 65	Pass	1NT	AP	
South HCP: 11	♣ 8632	♣ KJ5				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ K94				1♣
Vul: None	♥ AK86	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q5	♦ K73	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KQ1093				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ82				
Vul: NS	♥ Q62	♥ KJ4		1♣	Pass	1♦
North HCP: 13	♦ A6	♦ K7542	Pass	1NT	Pass	3NT
South HCP: 14	♣ QJ1075	♣ K	AP			
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ94				1♣
Vul: EW	♥ AK1073	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ76	♦ A8	Pass	1NT	AP	
South HCP: 13	♣ 932	♣ J10764				
Contract: 1N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 345	♠ A65	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ A76	You bid first.
HCP: 14	♣ Q742	

Board: 346	♠ K972	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: EW	♦ 65	Partner bids first.
HCP: 11	♣ KJ5	

Board: 347	♠ K94	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ K73	You bid first.
HCP: 13	♣ KQ1093	

Board: 348	♠ KJ82	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ K7542	Partner bids first.
HCP: 14	♣ K	

Board: 349	♠ AQ94	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ A8	You bid first.
HCP: 13	♣ J10764	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A65				1♣
Vul: NS	♥ J8752	♥ A96	Pass	1♥	Pass	1NT
North HCP: 10	♦ Q102	♦ A76	AP			
South HCP: 14	♣ AK	♣ Q742				
Contract: 1N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972				
Vul: EW	♥ Q105	♥ KJ86		1♣	Pass	1♥
North HCP: 12	♦ KJ4	♦ 65	Pass	1NT	AP	
South HCP: 11	♣ 8632	♣ KJ5				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q865	♠ K94				1♣
Vul: None	♥ AK86	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q5	♦ K73	Pass	3NT	AP	
South HCP: 13	♣ A62	♣ KQ1093				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KJ82				
Vul: NS	♥ Q62	♥ KJ4		1♣	Pass	1♦
North HCP: 13	♦ A6	♦ K7542	Pass	1NT	Pass	3NT
South HCP: 14	♣ QJ1075	♣ K	AP			
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ94				1♣
Vul: EW	♥ AK1073	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ76	♦ A8	Pass	1NT	AP	
South HCP: 13	♣ 932	♣ J10764				
Contract: 1N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 350	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ Q7	You bid first.
HCP: 12	♣ 87632	

Board: 351	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: NS	♦ Q95	Partner bids first.
HCP: 14	♣ J73	

Board: 352	♠ QJ	The opponents are silent.
Dealer: N	♥ QJ72	
Vul: EW	♦ A62	You bid first.
HCP: 14	♣ KJ86	

Board: 353	♠ K1092	The opponents are silent.
Dealer: S	♥ Q876	
Vul: Both	♦ A82	Partner bids first.
HCP: 14	♣ AJ	

Board: 354	♠ 54	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ K98	You bid first.
HCP: 13	♣ AQ9875	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 350  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 3N N

North:  
♠ KQ3  
♥ KQ7  
♦ Q7  
♣ 87632

South:  
♠ AJ76  
♥ 109  
♦ A9862  
♣ K5

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	2♠
Pass	3NT	AP	

Board: 351  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 14  
Contract: 4♥ N

North:  
♠ KQJ  
♥ KQ43  
♦ Q95  
♣ J73

South:  
♠ 75  
♥ A1082  
♦ A32  
♣ AQ54

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♥
Pass	4♥	AP	

1. Cue bid, surplus

Board: 352  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 7  
Contract: 1N N

North:  
♠ QJ  
♥ QJ72  
♦ A62  
♣ KJ86

South:  
♠ A752  
♥ 1094  
♦ K1075  
♣ 53

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 353  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 11  
Contract: 4♠ S

North:  
♠ K1092  
♥ Q876  
♦ A82  
♣ AJ

South:  
♠ AQ75  
♥ 4  
♦ QJ3  
♣ Q10763

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	4♠	AP	

Board: 354  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 10  
Contract: 2♣ N

North:  
♠ 54  
♥ A3  
♦ K98  
♣ AQ9875

South:  
♠ A1082  
♥ Q1054  
♦ A1075  
♣ 4

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 350	♠ AJ76	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ A9862	Partner bids first.
HCP: 12	♣ K5	

Board: 351	♠ 75	The opponents are silent.
Dealer: S	♥ A1082	
Vul: NS	♦ A32	You bid first.
HCP: 14	♣ AQ54	

Board: 352	♠ A752	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ K1075	Partner bids first.
HCP: 7	♣ 53	

Board: 353	♠ AQ75	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ QJ3	You bid first.
HCP: 11	♣ Q10763	

Board: 354	♠ A1082	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: None	♦ A1075	Partner bids first.
HCP: 10	♣ 4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 350  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ KQ3  
 ♥ KQ7  
 ♦ Q7  
 ♣ 87632

South:  
 ♠ AJ76  
 ♥ 109  
 ♦ A9862  
 ♣ K5

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	Pass	2♠
Pass	3NT	AP	

Board: 351  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ KQJ  
 ♥ KQ43  
 ♦ Q95  
 ♣ J73

South:  
 ♠ 75  
 ♥ A1082  
 ♦ A32  
 ♣ AQ54

West	North	East	South
			1♣
Pass	1♥	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♥
Pass	4♥	AP	

1. Cue bid, surplus

Board: 352  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ QJ  
 ♥ QJ72  
 ♦ A62  
 ♣ KJ86

South:  
 ♠ A752  
 ♥ 1094  
 ♦ K1075  
 ♣ 53

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 353  
 Dealer: S  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ K1092  
 ♥ Q876  
 ♦ A82  
 ♣ AJ

South:  
 ♠ AQ75  
 ♥ 4  
 ♦ QJ3  
 ♣ Q10763

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	4♠	AP	

Board: 354  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣ N

North:  
 ♠ 54  
 ♥ A3  
 ♦ K98  
 ♣ AQ9875

South:  
 ♠ A1082  
 ♥ Q1054  
 ♦ A1075  
 ♣ 4

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 355	♠ A9	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 12	♣ 974	

Board: 356	♠ —	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ AJ62	You bid first.
HCP: 14	♣ AJ106432	

Board: 357	♠ J2	The opponents are silent.
Dealer: S	♥ A732	
Vul: None	♦ Q1043	Partner bids first.
HCP: 8	♣ J98	

Board: 358	♠ Q1062	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ QJ	You bid first.
HCP: 18	♣ AQJ6	

Board: 359	♠ K102	The opponents are silent.
Dealer: S	♥ AJ62	
Vul: Both	♦ J54	Partner bids first.
HCP: 14	♣ KQ2	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 355

Dealer: S

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

South:

♠ KJ8

♥ A873

♦ 653

♣ A53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ AP

Board: 356

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 7N S

North:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

South:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 7NT

AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: None

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ J2

♥ A732

♦ Q1043

♣ J98

South:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

South:

♠ A

♥ J653

♦ K7432

♣ 732

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 359

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

South:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 355	♠ KJ8	The opponents are silent.
Dealer: S	♥ A873	
Vul: EW	♦ 653	You bid first.
HCP: 12	♣ A53	

Board: 356	♠ AKQ84	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ —	Partner bids first.
HCP: 19	♣ KQ85	

Board: 357	♠ A765	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ AK6	You bid first.
HCP: 19	♣ AQ2	

Board: 358	♠ A	The opponents are silent.
Dealer: N	♥ J653	
Vul: NS	♦ K7432	Partner bids first.
HCP: 8	♣ 732	

Board: 359	♠ Q43	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KQ8	You bid first.
HCP: 13	♣ A10854	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 355

Dealer: S

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

South:

♠ KJ8

♥ A873

♦ 653

♣ A53

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♥ AP

Board: 356

Dealer: N

Vul: Both

North HCP: 14

South HCP: 19

Contract: 7N S

North:

♠ —

♥ A6

♦ AJ62

♣ AJ106432

South:

♠ AKQ84

♥ KQ43

♦ —

♣ KQ85

West North East South

1♣ Pass 1♠

Pass 3♣ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 7NT

AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: None

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ J2

♥ A732

♦ Q1043

♣ J98

South:

♠ A765

♥ Q64

♦ AK6

♣ AQ2

West North East South

1♣

Pass 1♥ Pass 2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: NS

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ Q1062

♥ AQ10

♦ QJ

♣ AQJ6

South:

♠ A

♥ J653

♦ K7432

♣ 732

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

AP

Board: 359

Dealer: S

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3N S

North:

♠ K102

♥ AJ62

♦ J54

♣ KQ2

South:

♠ Q43

♥ Q10

♦ KQ8

♣ A10854

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 360	♠ AJ6	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ A2	You bid first.
HCP: 12	♣ Q98752	

Board: 361	♠ 932	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ KQ1092	Partner bids first.
HCP: 8	♣ QJ5	

Board: 362	♠ KQ74	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: EW	♦ A	You bid first.
HCP: 15	♣ K642	

Board: 363	♠ K	The opponents are silent.
Dealer: S	♥ KJ964	
Vul: None	♦ A9753	Partner bids first.
HCP: 12	♣ J8	

Board: 364	♠ A6	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ J1063	You bid first.
HCP: 18	♣ AK942	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 10874		1♣	Pass	1♦
Vul: None	♥ J8	♥ AK9	Pass	2♣	Pass	2♦
North HCP: 12	♦ A2	♦ QJ983	AP			
South HCP: 11	♣ Q98752	♣ J				
Contract: 2♦ S						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ76				1♣
Vul: NS	♥ 32	♥ KQJ7	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQ1092	♦ 6	Pass	1NT	AP	
South HCP: 14	♣ QJ5	♣ K1096				
Contract: 1N N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1093		1♣	Pass	1♦
Vul: EW	♥ QJ32	♥ A75	Pass	1♥	Pass	2NT
North HCP: 15	♦ A	♦ Q10873	Pass	3♠	Pass	3NT
South HCP: 12	♣ K642	♣ AQ	AP			
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q873				1♣
Vul: None	♥ KJ964	♥ 53	Pass	1♥	Pass	1♠
North HCP: 12	♦ A9753	♦ KQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J8	♣ AK65	AP			
Contract: 3N N						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10954		1♣	Pass	1♠
Vul: NS	♥ AQ	♥ K73	Pass	2NT	Pass	3NT
North HCP: 18	♦ J1063	♦ A94	AP			
South HCP: 9	♣ AK942	♣ 75				
Contract: 3N N						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 360	♠ 10874	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ QJ983	Partner bids first.
HCP: 11	♣ J	

Board: 361	♠ AJ76	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ 6	You bid first.
HCP: 14	♣ K1096	

Board: 362	♠ 1093	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ Q10873	Partner bids first.
HCP: 12	♣ AQ	

Board: 363	♠ Q873	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ KQ10	You bid first.
HCP: 14	♣ AK65	

Board: 364	♠ Q10954	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ A94	Partner bids first.
HCP: 9	♣ 75	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 10874		1♣	Pass	1♦
Vul: None	♥ J8	♥ AK9	Pass	2♣	Pass	2♦
North HCP: 12	♦ A2	♦ QJ983	AP			
South HCP: 11	♣ Q98752	♣ J				
Contract: 2♦ S						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AJ76				1♣
Vul: NS	♥ 32	♥ KQJ7	Pass	1♦	Pass	1♥
North HCP: 8	♦ KQ1092	♦ 6	Pass	1NT	AP	
South HCP: 14	♣ QJ5	♣ K1096				
Contract: 1N N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ 1093		1♣	Pass	1♦
Vul: EW	♥ QJ32	♥ A75	Pass	1♥	Pass	2NT
North HCP: 15	♦ A	♦ Q10873	Pass	3♠	Pass	3NT
South HCP: 12	♣ K642	♣ AQ	AP			
Contract: 3N S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q873				1♣
Vul: None	♥ KJ964	♥ 53	Pass	1♥	Pass	1♠
North HCP: 12	♦ A9753	♦ KQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J8	♣ AK65	AP			
Contract: 3N N						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10954		1♣	Pass	1♠
Vul: NS	♥ AQ	♥ K73	Pass	2NT	Pass	3NT
North HCP: 18	♦ J1063	♦ A94	AP			
South HCP: 9	♣ AK942	♣ 75				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 365	♠ AQ73	The opponents are silent.
Dealer: S	♥ K1052	
Vul: Both	♦ 952	Partner bids first.
HCP: 13	♣ A10	
Board: 366	♠ AK	East Doubles 1♥ if possible.
Dealer: N	♥ QJ108	
Vul: NS	♦ K3	You bid first.
HCP: 14	♣ J7632	
Board: 367	♠ 8742	The opponents are silent.
Dealer: S	♥ Q984	
Vul: EW	♦ AQJ2	Partner bids first.
HCP: 10	♣ J	
Board: 368	♠ J108	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ 9	You bid first.
HCP: 17	♣ AKQJ7	
Board: 369	♠ 102	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ A652	Partner bids first.
HCP: 16	♣ AJ10	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ K				1♣
Vul: Both	♥ K1052	♥ A64	Pass	1♥	Pass	1NT
North HCP: 13	♦ 952	♦ Q876	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ KQ632				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1♣	Pass	1♦
Vul: NS	♥ QJ108	♥ 43	Pass	1♥	X <sup>1</sup>	3NT
North HCP: 14	♦ K3	♦ AQJ65	AP			
South HCP: 13	♣ J7632	♣ A85				
Contract: 3N S						

1. Two suit takeout double

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 65				1♣
Vul: EW	♥ Q984	♥ A53	Pass	1♥	Pass	1NT
North HCP: 10	♦ AQJ2	♦ K106	AP			
South HCP: 11	♣ J	♣ A10964				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ KQ93		1♣	Pass	1♦
Vul: Both	♥ AQ53	♥ 2	Pass	1♥	Pass	3NT
North HCP: 17	♦ 9	♦ AKQ65	AP			
South HCP: 14	♣ AKQJ7	♣ 654				
Contract: 3N S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ4				1♣
Vul: None	♥ AQJ10	♥ 964	Pass	1♥	Pass	1♠
North HCP: 16	♦ A652	♦ KJ3	Pass	3NT	AP	
South HCP: 14	♣ AJ10	♣ Q83				
Contract: 3N N						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 365	♠ K	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ Q876	You bid first.
HCP: 14	♣ KQ632	
Board: 366	♠ Q94	East Doubles 1♥ if possible.
Dealer: N	♥ 43	
Vul: NS	♦ AQJ65	Partner bids first.
HCP: 13	♣ A85	
Board: 367	♠ 65	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ K106	You bid first.
HCP: 11	♣ A10964	
Board: 368	♠ KQ93	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKQ65	Partner bids first.
HCP: 14	♣ 654	
Board: 369	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KJ3	You bid first.
HCP: 14	♣ Q83	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ AQ73	♠ K				1♣
Vul: Both	♥ K1052	♥ A64	Pass	1♥	Pass	1NT
North HCP: 13	♦ 952	♦ Q876	Pass	3NT	AP	
South HCP: 14	♣ A10	♣ KQ632				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1♣	Pass	1♦
Vul: NS	♥ QJ108	♥ 43	Pass	1♥	X <sup>1</sup>	3NT
North HCP: 14	♦ K3	♦ AQJ65	AP			
South HCP: 13	♣ J7632	♣ A85				
Contract: 3N S						

1. Two suit takeout double

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ 65				1♣
Vul: EW	♥ Q984	♥ A53	Pass	1♥	Pass	1NT
North HCP: 10	♦ AQJ2	♦ K106	AP			
South HCP: 11	♣ J	♣ A10964				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ KQ93		1♣	Pass	1♦
Vul: Both	♥ AQ53	♥ 2	Pass	1♥	Pass	3NT
North HCP: 17	♦ 9	♦ AKQ65	AP			
South HCP: 14	♣ AKQJ7	♣ 654				
Contract: 3N S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKJ4				1♣
Vul: None	♥ AQJ10	♥ 964	Pass	1♥	Pass	1♠
North HCP: 16	♦ A652	♦ KJ3	Pass	3NT	AP	
South HCP: 14	♣ AJ10	♣ Q83				
Contract: 3N N						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 370	♠ 2	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ KQ76	You bid first.
HCP: 12	♣ AK763	
Board: 371	♠ A97	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ KQ93	Partner bids first.
HCP: 15	♣ 76	
Board: 372	♠ AQ103	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A10	You bid first.
HCP: 17	♣ QJ1074	
Board: 373	♠ K1052	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 8	♣ 7432	
Board: 374	♠ A4	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ QJ987	You bid first.
HCP: 14	♣ AQJ1062	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 370  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 2  
 ♥ 943  
 ♦ KQ76  
 ♣ AK763

South:  
 ♠ AJ10874  
 ♥ KJ  
 ♦ A1052  
 ♣ 10

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3♠
Pass	3NT	AP	

Board: 371  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 19  
 Contract: 6N S

North:  
 ♠ A97  
 ♥ AQ98  
 ♦ KQ93  
 ♣ 76

South:  
 ♠ KQ3  
 ♥ K104  
 ♦ A106  
 ♣ AQJ8

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3♦	Pass	3NT
Pass	6NT	AP	

Board: 372  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 11  
 Contract: 3N S

North:  
 ♠ AQ103  
 ♥ A10  
 ♦ A10  
 ♣ QJ1074

South:  
 ♠ J5  
 ♥ K973  
 ♦ KJ84  
 ♣ K85

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
Pass	2NT	Pass	3NT
AP			

Board: 373  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ K1052  
 ♥ 83  
 ♦ AJ7  
 ♣ 7432

South:  
 ♠ A987  
 ♥ J74  
 ♦ K4  
 ♣ KJ106

West	North	East	South
			1♣
Pass	1♠	Pass	2♠
AP			

Board: 374  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 10  
 Contract: 4♥ S

North:  
 ♠ A4  
 ♥ —  
 ♦ QJ987  
 ♣ AQJ1062

South:  
 ♠ 965  
 ♥ AKQJ1092  
 ♦ 2  
 ♣ 98

West	North	East	South
	1♣	Pass	1♥
Pass	2♦	Pass	2♠ <sup>1</sup>
Pass	3♣	Pass	4♥
AP			

1. Fourth suit game force



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 370	♠ AJ10874	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A1052	Partner bids first.
HCP: 13	♣ 10	

Board: 371	♠ KQ3	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ A106	You bid first.
HCP: 19	♣ AQJ8	

Board: 372	♠ J5	The opponents are silent.
Dealer: N	♥ K973	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 11	♣ K85	

Board: 373	♠ A987	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ K4	You bid first.
HCP: 12	♣ KJ106	

Board: 374	♠ 965	The opponents are silent.
Dealer: N	♥ AKQJ1092	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ 98	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 370  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 2  
 ♥ 943  
 ♦ KQ76  
 ♣ AK763

South:  
 ♠ AJ10874  
 ♥ KJ  
 ♦ A1052  
 ♣ 10

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	3♠
Pass	3NT	AP	

Board: 371  
 Dealer: S  
 Vul: None  
 North HCP: 15  
 South HCP: 19  
 Contract: 6N S

North:  
 ♠ A97  
 ♥ AQ98  
 ♦ KQ93  
 ♣ 76

South:  
 ♠ KQ3  
 ♥ K104  
 ♦ A106  
 ♣ AQJ8

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3♦	Pass	3NT
Pass	6NT	AP	

Board: 372  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 11  
 Contract: 3N S

North:  
 ♠ AQ103  
 ♥ A10  
 ♦ A10  
 ♣ QJ1074

South:  
 ♠ J5  
 ♥ K973  
 ♦ KJ84  
 ♣ K85

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
Pass	2NT	Pass	3NT
AP			

Board: 373  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ K1052  
 ♥ 83  
 ♦ AJ7  
 ♣ 7432

South:  
 ♠ A987  
 ♥ J74  
 ♦ K4  
 ♣ KJ106

West	North	East	South
			1♣
Pass	1♠	Pass	2♠
AP			

Board: 374  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 10  
 Contract: 4♥ S

North:  
 ♠ A4  
 ♥ —  
 ♦ QJ987  
 ♣ AQJ1062

South:  
 ♠ 965  
 ♥ AKQJ1092  
 ♦ 2  
 ♣ 98

West	North	East	South
	1♣	Pass	1♥
Pass	2♦	Pass	2♠ <sup>1</sup>
Pass	3♣	Pass	4♥
AP			

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 375	♠ Q832	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ K1072	Partner bids first.
HCP: 12	♣ 105	

Board: 376	♠ K9	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: EW	♦ K6	You bid first.
HCP: 18	♣ AK1063	

Board: 377	♠ 87	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: None	♦ 10952	Partner bids first.
HCP: 6	♣ A104	

Board: 378	♠ AK8	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ J84	You bid first.
HCP: 14	♣ QJ982	

Board: 379	♠ Q972	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ Q8765	Partner bids first.
HCP: 8	♣ A9	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ A54				1♣
Vul: NS	♥ AQJ	♥ 64	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1072	♦ Q98	Pass	2NT	AP	
South HCP: 11	♣ 105	♣ AJ864				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ1086		1♣	Pass	1♠
Vul: EW	♥ AJ95	♥ K3	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 18	♦ K6	♦ J2	Pass	3NT	AP	
South HCP: 12	♣ AK1063	♣ Q754				
Contract: 3N N						

1. Fourth suit game force

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ105				1♣
Vul: None	♥ Q1064	♥ K52	Pass	1♥	Pass	1♠
North HCP: 6	♦ 10952	♦ K83	Pass	1NT	AP	
South HCP: 14	♣ A104	♣ K82				
Contract: 1N N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7532		1♣	Pass	1♠
Vul: NS	♥ K6	♥ J93	Pass	1NT	AP	
North HCP: 14	♦ J84	♦ K72				
South HCP: 11	♣ QJ982	♣ AK4				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ K1065				1♣
Vul: EW	♥ 63	♥ A82	Pass	1♦	Pass	1♠
North HCP: 8	♦ Q8765	♦ A	Pass	2♠	AP	
South HCP: 14	♣ A9	♣ QJ865				
Contract: 2♠ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 375	♠ A54	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ Q98	You bid first.
HCP: 11	♣ AJ864	

Board: 376	♠ AQ1086	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ J2	Partner bids first.
HCP: 12	♣ Q754	

Board: 377	♠ KQ105	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ K83	You bid first.
HCP: 14	♣ K82	

Board: 378	♠ 7532	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ K72	Partner bids first.
HCP: 11	♣ AK4	

Board: 379	♠ K1065	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ QJ865	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ A54				1♣
Vul: NS	♥ AQJ	♥ 64	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1072	♦ Q98	Pass	2NT	AP	
South HCP: 11	♣ 105	♣ AJ864				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ1086		1♣	Pass	1♠
Vul: EW	♥ AJ95	♥ K3	Pass	2♥	Pass	3♦ <sup>1</sup>
North HCP: 18	♦ K6	♦ J2	Pass	3NT	AP	
South HCP: 12	♣ AK1063	♣ Q754				
Contract: 3N N						

1. Fourth suit game force

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ105				1♣
Vul: None	♥ Q1064	♥ K52	Pass	1♥	Pass	1♠
North HCP: 6	♦ 10952	♦ K83	Pass	1NT	AP	
South HCP: 14	♣ A104	♣ K82				
Contract: 1N N						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7532		1♣	Pass	1♠
Vul: NS	♥ K6	♥ J93	Pass	1NT	AP	
North HCP: 14	♦ J84	♦ K72				
South HCP: 11	♣ QJ982	♣ AK4				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ K1065				1♣
Vul: EW	♥ 63	♥ A82	Pass	1♦	Pass	1♠
North HCP: 8	♦ Q8765	♦ A	Pass	2♠	AP	
South HCP: 14	♣ A9	♣ QJ865				
Contract: 2♠ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 380	♠ 942	The opponents are silent.
Dealer: N	♥ K753	
Vul: NS	♦ A	You bid first.
HCP: 14	♣ AK1092	
Board: 381	♠ 863	The opponents are silent.
Dealer: S	♥ 10872	
Vul: EW	♦ KJ72	Partner bids first.
HCP: 8	♣ A4	
Board: 382	♠ A1075	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: Both	♦ 2	You bid first.
HCP: 12	♣ KJ86	
Board: 383	♠ AKQ1092	The opponents are silent.
Dealer: S	♥ AK105	
Vul: EW	♦ 4	Partner bids first.
HCP: 21	♣ AJ	
Board: 384	♠ KQ84	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 986	You bid first.
HCP: 12	♣ 732	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 942

♥ K753

♦ A

♣ AK1092

South:

♠ A106

♥ J64

♦ KJ1085

♣ J4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

Pass	1♥	Pass	1NT
------	----	------	-----

AP

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 19

Contract: 4♥ N

North:

♠ 863

♥ 10872

♦ KJ72

♣ A4

South:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	4♥
------	----	------	----

AP

Board: 382

Dealer: N

Vul: Both

North HCP: 12

South HCP: 17

Contract: 6♠ S

North:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

South:

♠ 98432

♥ AQ

♦ AK109

♣ A3

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♦ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7♣ S

North:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

South:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

West	North	East	South
------	-------	------	-------

1♣

Pass	1♠	Pass	2♣
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
------	------------------	------	-----------------

Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	7♣	AP	
------	----	----	--

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

3. King ask by 5NT

4. K=0

Board: 384

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ N

North:

♠ KQ84

♥ AK6

♦ 986

♣ 732

South:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♦ <sup>1</sup>
------	----	------	-----------------

Pass	2♥	Pass	4♠
------	----	------	----

AP

1. Fourth suit game force



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 380	♠ A106	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ KJ1085	Partner bids first.
HCP: 10	♣ J4	

Board: 381	♠ QJ	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ A63	You bid first.
HCP: 19	♣ KQ105	

Board: 382	♠ 98432	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK109	Partner bids first.
HCP: 17	♣ A3	

Board: 383	♠ 3	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AJ83	You bid first.
HCP: 12	♣ KQ9876	

Board: 384	♠ A765	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: None	♦ KJ3	Partner bids first.
HCP: 15	♣ A4	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 380

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 942

♥ K753

♦ A

♣ AK1092

South:

♠ A106

♥ J64

♦ KJ1085

♣ J4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

Pass	1♥	Pass	1NT
------	----	------	-----

AP

Board: 381

Dealer: S

Vul: EW

North HCP: 8

South HCP: 19

Contract: 4♥ N

North:

♠ 863

♥ 10872

♦ KJ72

♣ A4

South:

♠ QJ

♥ AK95

♦ A63

♣ KQ105

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	4♥
------	----	------	----

AP

Board: 382

Dealer: N

Vul: Both

North HCP: 12

South HCP: 17

Contract: 6♠ S

North:

♠ A1075

♥ KJ93

♦ 2

♣ KJ86

South:

♠ 98432

♥ AQ

♦ AK109

♣ A3

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♦ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7♣ S

North:

♠ AKQ1092

♥ AK105

♦ 4

♣ AJ

South:

♠ 3

♥ Q2

♦ AJ83

♣ KQ9876

West	North	East	South
------	-------	------	-------

1♣

Pass	1♠	Pass	2♣
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
------	------------------	------	-----------------

Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	7♣	AP	
------	----	----	--

1. Blackwood 0314, for ♣

2. A=2/5 or 5/5, Q(C)=1

3. King ask by 5NT

4. K=0

Board: 384

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ N

North:

♠ KQ84

♥ AK6

♦ 986

♣ 732

South:

♠ A765

♥ QJ53

♦ KJ3

♣ A4

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♦ <sup>1</sup>
------	----	------	-----------------

Pass	2♥	Pass	4♠
------	----	------	----

AP

1. Fourth suit game force

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 385	♠ Q32	The opponents are silent.
Dealer: S	♥ K10732	
Vul: NS	♦ Q5	Partner bids first.
HCP: 8	♣ J64	

Board: 386	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: None	♦ Q4	You bid first.
HCP: 18	♣ A1085	

Board: 387	♠ QJ32	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ 72	Partner bids first.
HCP: 9	♣ K1093	

Board: 388	♠ 105	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AKQ5	You bid first.
HCP: 12	♣ QJ943	

Board: 389	♠ AJ92	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ 10542	Partner bids first.
HCP: 14	♣ A	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ KJ5				1♣
Vul: NS	♥ K10732	♥ 9	Pass	1♥	Pass	3♣
North HCP: 8	♦ Q5	♦ A43	AP			
South HCP: 17	♣ J64	♣ AKQ1093				
Contract: 3♣ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K1032		1♣	Pass	1♠
Vul: None	♥ AQ76	♥ 1092	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q4	♦ K1052	AP			
South HCP: 8	♣ A1085	♣ Q6				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ QJ32	♠ K75				1♣
Vul: NS	♥ K65	♥ A92	Pass	1♠	Pass	2NT
North HCP: 9	♦ 72	♦ KQ5	Pass	3NT	AP	
South HCP: 19	♣ K1093	♣ AQJ6				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ AKJ632		1♣	Pass	1♠
Vul: None	♥ 96	♥ QJ83	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ AKQ5	♦ 2	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ943	♣ A7	AP			
Contract: 4♠ S			1. New Minor Forcing			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ AJ92	♠ 85				1♣
Vul: NS	♥ KQ63	♥ 875	Pass	1♥	Pass	1NT
North HCP: 14	♦ 10542	♦ AK9	Pass	3NT	AP	
South HCP: 12	♣ A	♣ KQ653				
Contract: 3N S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 385	♠ KJ5	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ A43	You bid first.
HCP: 17	♣ AKQ1093	

Board: 386	♠ K1032	The opponents are silent.
Dealer: N	♥ 1092	
Vul: None	♦ K1052	Partner bids first.
HCP: 8	♣ Q6	

Board: 387	♠ K75	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ KQ5	You bid first.
HCP: 19	♣ AQJ6	

Board: 388	♠ AKJ632	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: None	♦ 2	Partner bids first.
HCP: 15	♣ A7	

Board: 389	♠ 85	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ AK9	You bid first.
HCP: 12	♣ KQ653	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 385

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ Q32

♥ K10732

♦ Q5

♣ J64

South:

♠ KJ5

♥ 9

♦ A43

♣ AKQ1093

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 3♣

AP

Board: 386

Dealer: N

Vul: None

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ AQ6

♥ AQ76

♦ Q4

♣ A1085

South:

♠ K1032

♥ 1092

♦ K1052

♣ Q6

West North East South

Pass 1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: NS

North HCP: 9

South HCP: 19

Contract: 3N S

North:

♠ QJ32

♥ K65

♦ 72

♣ K1093

South:

♠ K75

♥ A92

♦ KQ5

♣ AQJ6

West North East South

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 388

Dealer: N

Vul: None

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ 105

♥ 96

♦ AKQ5

♣ QJ943

South:

♠ AKJ632

♥ QJ83

♦ 2

♣ A7

West North East South

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♠

AP

1. New Minor Forcing

Board: 389

Dealer: S

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AJ92

♥ KQ63

♦ 10542

♣ A

South:

♠ 85

♥ 875

♦ AK9

♣ KQ653

West North East South

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT AP

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 390	♠ 97	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: EW	♦ AJ4	You bid first.
HCP: 14	♣ A543	

Board: 391	♠ AJ103	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AKQ10	Partner bids first.
HCP: 17	♣ 96	

Board: 392	♠ Q	The opponents are silent.
Dealer: N	♥ K1084	
Vul: NS	♦ 976	You bid first.
HCP: 13	♣ AKJ84	

Board: 393	♠ 932	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ 73	Partner bids first.
HCP: 10	♣ AQ109	

Board: 394	♠ 4	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: EW	♦ K3	You bid first.
HCP: 14	♣ KQJ1083	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 390  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ 97  
 ♥ AJ108  
 ♦ AJ4  
 ♣ A543

South:  
 ♠ A432  
 ♥ 65  
 ♦ KQ72  
 ♣ J92

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 391  
 Dealer: S  
 Vul: Both  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ AJ103  
 ♥ QJ4  
 ♦ AKQ10  
 ♣ 96

South:  
 ♠ Q6  
 ♥ A10  
 ♦ 5  
 ♣ KQJ108754

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	3NT	AP	

Board: 392  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♠ S

North:  
 ♠ Q  
 ♥ K1084  
 ♦ 976  
 ♣ AKJ84

South:  
 ♠ J109853  
 ♥ 3  
 ♦ AJ3  
 ♣ 972

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♠
AP			

Board: 393  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ 932  
 ♥ A762  
 ♦ 73  
 ♣ AQ109

South:  
 ♠ AKJ4  
 ♥ Q10  
 ♦ A108  
 ♣ KJ65

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3NT	AP	

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ 4  
 ♥ KQ94  
 ♦ K3  
 ♣ KQJ1083

South:  
 ♠ AK652  
 ♥ 87632  
 ♦ 92  
 ♣ A

West	North	East	South
	1♣	Pass	1♠
Pass	2♣	Pass	2♥
Pass	4♥	AP	



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 390	♠ A432	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ KQ72	Partner bids first.
HCP: 10	♣ J92	

Board: 391	♠ Q6	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ 5	You bid first.
HCP: 12	♣ KQJ108754	

Board: 392	♠ J109853	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AJ3	Partner bids first.
HCP: 6	♣ 972	

Board: 393	♠ AKJ4	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ A108	You bid first.
HCP: 18	♣ KJ65	

Board: 394	♠ AK652	The opponents are silent.
Dealer: N	♥ 87632	
Vul: EW	♦ 92	Partner bids first.
HCP: 11	♣ A	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 390  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ 97  
 ♥ AJ108  
 ♦ AJ4  
 ♣ A543

South:  
 ♠ A432  
 ♥ 65  
 ♦ KQ72  
 ♣ J92

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	AP	

Board: 391  
 Dealer: S  
 Vul: Both  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ AJ103  
 ♥ QJ4  
 ♦ AKQ10  
 ♣ 96

South:  
 ♠ Q6  
 ♥ A10  
 ♦ 5  
 ♣ KQJ108754

West	North	East	South
			1♣
Pass	1♠	Pass	2♣
Pass	3NT	AP	

Board: 392  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♠ S

North:  
 ♠ Q  
 ♥ K1084  
 ♦ 976  
 ♣ AKJ84

South:  
 ♠ J109853  
 ♥ 3  
 ♦ AJ3  
 ♣ 972

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♠
AP			

Board: 393  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ 932  
 ♥ A762  
 ♦ 73  
 ♣ AQ109

South:  
 ♠ AKJ4  
 ♥ Q10  
 ♦ A108  
 ♣ KJ65

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3NT	AP	

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♥ S

North:  
 ♠ 4  
 ♥ KQ94  
 ♦ K3  
 ♣ KQJ1083

South:  
 ♠ AK652  
 ♥ 87632  
 ♦ 92  
 ♣ A

West	North	East	South
	1♣	Pass	1♠
Pass	2♣	Pass	2♥
Pass	4♥	AP	

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 395	♠ Q95	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ KQ9742	Partner bids first.
HCP: 10	♣ 4	

Board: 396	♠ A4	West Doubles Pass if possible.
Dealer: N	♥ K1074	East Bids 2♠ if possible.
Vul: None	♦ Q52	
HCP: 13	♣ A1084	You bid first.

Board: 397	♠ 1098	The opponents are silent.
Dealer: S	♥ KQ1054	
Vul: None	♦ AQJ5	Partner bids first.
HCP: 12	♣ 3	

Board: 398	♠ A2	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ AQJ4	You bid first.
HCP: 18	♣ AJ754	

Board: 399	♠ 93	The opponents are silent.
Dealer: S	♥ K10643	
Vul: EW	♦ AK94	Partner bids first.
HCP: 14	♣ A7	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 643				1♣
Vul: Both	♥ K84	♥ AJ75	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9742	♦ A	Pass	3♦	Pass	3NT
South HCP: 17	♣ 4	♣ AKJ109	AP			
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 765		1♣	Pass	1♥
Vul: None	♥ K1074	♥ 9852	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ AJ6	X	Pass	2♠	Pass
South HCP: 6	♣ A1084	♣ J65	Pass	3♥	AP	
Contract: 3♥ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AK7				1♣
Vul: None	♥ KQ1054	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQJ5	♦ 762	Pass	2♦ <sup>1</sup>	Pass	3♥ <sup>2</sup>
South HCP: 13	♣ 3	♣ Q852	Pass	4♦ <sup>3</sup>	Pass	4♥
Contract: 4♥ N			AP			

1. New Minor Forcing  
2. 3♥  
3. Cue bid, a ♦ stopper

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 103		1♣	Pass	1♥
Vul: NS	♥ Q2	♥ A10543	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQJ4	♦ K87	AP			
South HCP: 10	♣ AJ754	♣ K93				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J82				1♣
Vul: EW	♥ K10643	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14	♦ AK94	♦ Q6	Pass	3♣	AP	
South HCP: 13	♣ A7	♣ KQJ1085				
Contract: 3♣ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 395	♠ 643	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ A	You bid first.
HCP: 17	♣ AKJ109	
Board: 396	♠ 765	West Doubles Pass if possible.
Dealer: N	♥ 9852	East Bids 2♠ if possible.
Vul: None	♦ AJ6	
HCP: 6	♣ J65	Partner bids first.
Board: 397	♠ AK7	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ 762	You bid first.
HCP: 13	♣ Q852	
Board: 398	♠ 103	The opponents are silent.
Dealer: N	♥ A10543	
Vul: NS	♦ K87	Partner bids first.
HCP: 10	♣ K93	
Board: 399	♠ J82	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ Q6	You bid first.
HCP: 13	♣ KQJ1085	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ 643				1♣
Vul: Both	♥ K84	♥ AJ75	Pass	1♦	Pass	1♥
North HCP: 10	♦ KQ9742	♦ A	Pass	3♦	Pass	3NT
South HCP: 17	♣ 4	♣ AKJ109	AP			
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 765		1♣	Pass	1♥
Vul: None	♥ K1074	♥ 9852	Pass	2♥	Pass	Pass
North HCP: 13	♦ Q52	♦ AJ6	X	Pass	2♠	Pass
South HCP: 6	♣ A1084	♣ J65	Pass	3♥	AP	
Contract: 3♥ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AK7				1♣
Vul: None	♥ KQ1054	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQJ5	♦ 762	Pass	2♦ <sup>1</sup>	Pass	3♥ <sup>2</sup>
South HCP: 13	♣ 3	♣ Q852	Pass	4♦ <sup>3</sup>	Pass	4♥
Contract: 4♥ N			AP			

1. New Minor Forcing  
2. 3♥  
3. Cue bid, a ♦ stopper

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 103		1♣	Pass	1♥
Vul: NS	♥ Q2	♥ A10543	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQJ4	♦ K87	AP			
South HCP: 10	♣ AJ754	♣ K93				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ J82				1♣
Vul: EW	♥ K10643	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14	♦ AK94	♦ Q6	Pass	3♣	AP	
South HCP: 13	♣ A7	♣ KQJ1085				
Contract: 3♣ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 400	♠ AK53	West Doubles Pass if possible.
Dealer: N	♥ KQ62	East Bids 3♦ if possible.
Vul: None	♦ 6	
HCP: 12	♣ 9732	You bid first.
Board: 401	♠ AK5	West Doubles 1NT if possible.
Dealer: S	♥ J87432	
Vul: NS	♦ K109	Partner bids first.
HCP: 11	♣ 8	
Board: 402	♠ K	The opponents are silent.
Dealer: N	♥ 10962	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AK852	
Board: 403	♠ AJ3	The opponents are silent.
Dealer: S	♥ A10543	
Vul: Both	♦ 85	Partner bids first.
HCP: 9	♣ 873	
Board: 404	♠ AQ32	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ J7	You bid first.
HCP: 13	♣ QJ942	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 108		1♣	Pass	1♥
Vul: None	♥ KQ62	♥ A983	Pass	2♥	Pass	Pass
North HCP: 12	♦ 6	♦ AJ74	X	Pass	3♦	3♥
South HCP: 9	♣ 9732	♣ 854	AP			
Contract: 3♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q87				1♣
Vul: NS	♥ J87432	♥ Q106	Pass	1♥	Pass	1NT
North HCP: 11	♦ K109	♦ 763	X	3♥	Pass	4♥
South HCP: 12	♣ 8	♣ AKJ4	AP			
Contract: 4♥ N						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10974				
Vul: EW	♥ 10962	♥ A84		1♣	Pass	1♠
North HCP: 15	♦ AJ2	♦ Q7	Pass	1NT	AP	
South HCP: 10	♣ AK852	♣ Q109				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K98				1♣
Vul: Both	♥ A10543	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 85	♦ AK4	Pass	3NT	AP	
South HCP: 18	♣ 873	♣ KQJ106				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ KJ				
Vul: NS	♥ K5	♥ J9432		1♣	Pass	1♥
North HCP: 13	♦ J7	♦ A853	Pass	1♠	Pass	3NT
South HCP: 13	♣ QJ942	♣ A3	AP			
Contract: 3N S						



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 400	♠ 108	West Doubles Pass if possible.
Dealer: N	♥ A983	East Bids 3♦ if possible.
Vul: None	♦ AJ74	
HCP: 9	♣ 854	Partner bids first.
Board: 401	♠ Q87	West Doubles 1NT if possible.
Dealer: S	♥ Q106	
Vul: NS	♦ 763	You bid first.
HCP: 12	♣ AKJ4	
Board: 402	♠ Q10974	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ Q7	Partner bids first.
HCP: 10	♣ Q109	
Board: 403	♠ K98	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK4	You bid first.
HCP: 18	♣ KQJ106	
Board: 404	♠ KJ	The opponents are silent.
Dealer: N	♥ J9432	
Vul: NS	♦ A853	Partner bids first.
HCP: 13	♣ A3	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 108		1♣	Pass	1♥
Vul: None	♥ KQ62	♥ A983	Pass	2♥	Pass	Pass
North HCP: 12	♦ 6	♦ AJ74	X	Pass	3♦	3♥
South HCP: 9	♣ 9732	♣ 854	AP			
Contract: 3♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ Q87				1♣
Vul: NS	♥ J87432	♥ Q106	Pass	1♥	Pass	1NT
North HCP: 11	♦ K109	♦ 763	X	3♥	Pass	4♥
South HCP: 12	♣ 8	♣ AKJ4	AP			
Contract: 4♥ N						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q10974				
Vul: EW	♥ 10962	♥ A84		1♣	Pass	1♠
North HCP: 15	♦ AJ2	♦ Q7	Pass	1NT	AP	
South HCP: 10	♣ AK852	♣ Q109				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K98				1♣
Vul: Both	♥ A10543	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 9	♦ 85	♦ AK4	Pass	3NT	AP	
South HCP: 18	♣ 873	♣ KQJ106				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ KJ				
Vul: NS	♥ K5	♥ J9432		1♣	Pass	1♥
North HCP: 13	♦ J7	♦ A853	Pass	1♠	Pass	3NT
South HCP: 13	♣ QJ942	♣ A3	AP			
Contract: 3N S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 405	♠ A	The opponents are silent.
Dealer: S	♥ AJ10865	
Vul: EW	♦ KJ1064	Partner bids first.
HCP: 13	♣ 6	
Board: 406	♠ Q87	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ A9	You bid first.
HCP: 13	♣ AK762	
Board: 407	♠ A10932	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ A9865	Partner bids first.
HCP: 12	♣ —	
Board: 408	♠ K1065	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ A2	You bid first.
HCP: 14	♣ 8652	
Board: 409	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ1043	
Vul: Both	♦ QJ97	Partner bids first.
HCP: 13	♣ J	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q864				1♣
Vul: EW	♥ AJ10865	♥ K43	Pass	1♥	Pass	1♠
North HCP: 13	♦ KJ1064	♦ A	Pass	3♥	Pass	4♥
South HCP: 14	♣ 6	♣ KQ842	AP			
Contract: 4♥ N						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AK652				
Vul: Both	♥ 532	♥ 108		1♣	Pass	1♠
North HCP: 13	♦ A9	♦ K10873	Pass	1NT	AP	
South HCP: 10	♣ AK762	♣ 3				
Contract: 1N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ A10932	♠ 4				1♣
Vul: None	♥ A53	♥ KQJ9	Pass	1♠	Pass	2♥
North HCP: 12	♦ A9865	♦ K2	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 16	♣ —	♣ AQJ1063	AP			
Contract: 3N S			1. Fourth suit game force			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ QJ7				
Vul: EW	♥ AK3	♥ J8		1♣	Pass	1♦
North HCP: 14	♦ A2	♦ J9653	Pass	1♠	Pass	1NT
South HCP: 11	♣ 8652	♣ KQJ	AP			
Contract: 1N S						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK1072				1♣
Vul: Both	♥ AKJ1043	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ QJ97	♦ 53	Pass	3♥	Pass	4♠
South HCP: 14	♣ J	♣ AK8743	AP			
Contract: 4♠ S						

## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 405	♠ Q864	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ KQ842	
Board: 406	♠ AK652	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ K10873	Partner bids first.
HCP: 10	♣ 3	
Board: 407	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ K2	You bid first.
HCP: 16	♣ AQJ1063	
Board: 408	♠ QJ7	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ J9653	Partner bids first.
HCP: 11	♣ KQJ	
Board: 409	♠ AK1072	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ 53	You bid first.
HCP: 14	♣ AK8743	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q864				1♣
Vul: EW	♥ AJ10865	♥ K43	Pass	1♥	Pass	1♠
North HCP: 13	♦ KJ1064	♦ A	Pass	3♥	Pass	4♥
South HCP: 14	♣ 6	♣ KQ842	AP			
Contract: 4♥ N						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q87	♠ AK652				
Vul: Both	♥ 532	♥ 108		1♣	Pass	1♠
North HCP: 13	♦ A9	♦ K10873	Pass	1NT	AP	
South HCP: 10	♣ AK762	♣ 3				
Contract: 1N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ A10932	♠ 4				1♣
Vul: None	♥ A53	♥ KQJ9	Pass	1♠	Pass	2♥
North HCP: 12	♦ A9865	♦ K2	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 16	♣ —	♣ AQJ1063	AP			
Contract: 3N S			1. Fourth suit game force			

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ QJ7				
Vul: EW	♥ AK3	♥ J8		1♣	Pass	1♦
North HCP: 14	♦ A2	♦ J9653	Pass	1♠	Pass	1NT
South HCP: 11	♣ 8652	♣ KQJ	AP			
Contract: 1N S						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK1072				1♣
Vul: Both	♥ AKJ1043	♥ —	Pass	1♥	Pass	1♠
North HCP: 13	♦ QJ97	♦ 53	Pass	3♥	Pass	4♠
South HCP: 14	♣ J	♣ AK8743	AP			
Contract: 4♠ S						

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 410	♠ J82	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ A	You bid first.
HCP: 15	♣ AQJ10743	

Board: 411	♠ 43	The opponents are silent.
Dealer: S	♥ AK964	
Vul: NS	♦ K32	Partner bids first.
HCP: 13	♣ K106	

Board: 412	♠ AJ72	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ K54	You bid first.
HCP: 14	♣ KJ863	

Board: 413	♠ 10965	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AK1096	Partner bids first.
HCP: 14	♣ AJ	

Board: 414	♠ 8	The opponents are silent.
Dealer: N	♥ K643	
Vul: NS	♦ K53	You bid first.
HCP: 14	♣ AKJ43	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 410  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♣ N

North:  
 ♠ J82  
 ♥ K5  
 ♦ A  
 ♣ AQJ10743

South:  
 ♠ A3  
 ♥ AJ32  
 ♦ 10954  
 ♣ 986

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	5♣
AP			

Board: 411  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 43  
 ♥ AK964  
 ♦ K32  
 ♣ K106

South:  
 ♠ KQ96  
 ♥ J32  
 ♦ AQ9  
 ♣ J32

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	3NT	AP	

Board: 412  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ AJ72  
 ♥ Q  
 ♦ K54  
 ♣ KJ863

South:  
 ♠ K1094  
 ♥ A975  
 ♦ A8  
 ♣ 1094

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	4♠
AP			

Board: 413  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ 10965  
 ♥ Q2  
 ♦ AK1096  
 ♣ AJ

South:  
 ♠ KQJ  
 ♥ K87  
 ♦ Q52  
 ♣ Q984

West	North	East	South
			1♣
Pass	1♦	Pass	1NT
Pass	2♠	Pass	3NT
AP			

Board: 414  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 5♣ N

North:  
 ♠ 8  
 ♥ K643  
 ♦ K53  
 ♣ AKJ43

South:  
 ♠ AQ654  
 ♥ AQ10  
 ♦ 108  
 ♣ Q62

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
Pass	5♣	AP	

1. New Minor Forcing
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper



## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 410	♠ A3	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: None	♦ 10954	Partner bids first.
HCP: 9	♣ 986	

Board: 411	♠ KQ96	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ AQ9	You bid first.
HCP: 13	♣ J32	

Board: 412	♠ K1094	The opponents are silent.
Dealer: N	♥ A975	
Vul: Both	♦ A8	Partner bids first.
HCP: 11	♣ 1094	

Board: 413	♠ KQJ	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ Q52	You bid first.
HCP: 13	♣ Q984	

Board: 414	♠ AQ654	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ 108	Partner bids first.
HCP: 14	♣ Q62	

# Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 410  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♣ N

North:  
 ♠ J82  
 ♥ K5  
 ♦ A  
 ♣ AQJ10743

South:  
 ♠ A3  
 ♥ AJ32  
 ♦ 10954  
 ♣ 986

West	North	East	South
	1♣	Pass	1♥
Pass	3♣	Pass	5♣
AP			

Board: 411  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N N

North:  
 ♠ 43  
 ♥ AK964  
 ♦ K32  
 ♣ K106

South:  
 ♠ KQ96  
 ♥ J32  
 ♦ AQ9  
 ♣ J32

West	North	East	South
			1♣
Pass	1♥	Pass	1♠
Pass	3NT	AP	

Board: 412  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ AJ72  
 ♥ Q  
 ♦ K54  
 ♣ KJ863

South:  
 ♠ K1094  
 ♥ A975  
 ♦ A8  
 ♣ 1094

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	4♠
AP			

Board: 413  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ 10965  
 ♥ Q2  
 ♦ AK1096  
 ♣ AJ

South:  
 ♠ KQJ  
 ♥ K87  
 ♦ Q52  
 ♣ Q984

West	North	East	South
			1♣
Pass	1♦	Pass	1NT
Pass	2♠	Pass	3NT
AP			

Board: 414  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 14  
 Contract: 5♣ N

North:  
 ♠ 8  
 ♥ K643  
 ♦ K53  
 ♣ AKJ43

South:  
 ♠ AQ654  
 ♥ AQ10  
 ♦ 108  
 ♣ Q62

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
Pass	5♣	AP	

1. New Minor Forcing
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

## North hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 415      ♠ K9653

Dealer: S      ♥ A865

Vul: EW      ♦ A105

HCP: 13      ♣ Q

The opponents are silent.

Partner bids first.

Board: 416      ♠ J

Dealer: N      ♥ Q3

Vul: None      ♦ A107

HCP: 12      ♣ AJ108632

The opponents are silent.

You bid first.

## Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 415

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♣ S

North:

♠ K9653

♥ A865

♦ A105

♣ Q

South:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

West	North	East	South
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			1♣
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Pass	1♠	Pass	2♣
------	----	------	----

Pass	3♥	Pass	4♣
------	----	------	----

AP			
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Board: 416

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J

♥ Q3

♦ A107

♣ AJ108632

South:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

West	North	East	South
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	1♣	Pass	1♥
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Pass	2♣	Pass	3NT
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AP			
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## South hands (Practice Page)

### Transfer Walsh w/X-Y-NT

Board: 415	♠ A8	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ 74	You bid first.
HCP: 12	♣ AJ109652	

Board: 416	♠ AQ74	The opponents are silent.
Dealer: N	♥ AJ874	
Vul: None	♦ J2	Partner bids first.
HCP: 14	♣ Q9	

## Transfer Walsh w/X-Y-NT Both hands (Answers Page)

Board: 415

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♣ S

North:

♠ K9653

♥ A865

♦ A105

♣ Q

South:

♠ A8

♥ QJ

♦ 74

♣ AJ109652

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	1♠	Pass	2♣
------	----	------	----

Pass	3♥	Pass	4♣
------	----	------	----

AP			
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Board: 416

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J

♥ Q3

♦ A107

♣ AJ108632

South:

♠ AQ74

♥ AJ874

♦ J2

♣ Q9

West	North	East	South
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	1♣	Pass	1♥
--	----	------	----

Pass	2♣	Pass	3NT
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AP			
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