

## North hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

1. limit raise or better in ♠

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

## South hands (Practice Page)

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

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

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

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

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

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

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

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

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

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

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

1. limit raise or better in ♠

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

## North hands (Practice Page)

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

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

Board: 7	♠ QJ852	The opponents are silent.
Dealer: S	♥ K874	
Vul: None	♦ 102	Partner bids first.
HCP: 6	♣ 106	

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

Board: 9	♠ A1042	West Doubles 1♣ if possible.
Dealer: S	♥ 95	East Bids 2♥ if possible.
Vul: Both	♦ K1083	
HCP: 9	♣ Q93	Partner bids first.

Board: 10	♠ 106	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ AQJ6	You bid first.
HCP: 14	♣ AQ1097	

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

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

North:  
♠ QJ5  
♥ QJ4  
♦ A  
♣ AK7632

South:  
♠ K743  
♥ A9  
♦ Q632  
♣ J94

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

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

Board: 7  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 15  
Contract: 2♠ N

North:  
♠ QJ852  
♥ K874  
♦ 102  
♣ 106

South:  
♠ 9  
♥ 3  
♦ AQ864  
♣ AKQ543

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

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

North:  
♠ AJ10  
♥ K1062  
♦ A62  
♣ 875

South:  
♠ Q8743  
♥ J7  
♦ K954  
♣ J3

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

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 2♠ N

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

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

Board: 10  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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

## South hands (Practice Page)

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

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

Board: 7	♠ 9	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ AQ864	You bid first.
HCP: 15	♣ AKQ543	

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

Board: 9	♠ K963	West Doubles 1♣ if possible.
Dealer: S	♥ Q43	East Bids 2♥ if possible.
Vul: Both	♦ 42	
HCP: 13	♣ AKJ8	You bid first.

Board: 10	♠ KJ72	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: None	♦ 1052	Partner bids first.
HCP: 9	♣ K5	

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

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

North:  
♠ QJ5  
♥ QJ4  
♦ A  
♣ AK7632

South:  
♠ K743  
♥ A9  
♦ Q632  
♣ J94

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

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

Board: 7  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 15  
Contract: 2♠ N

North:  
♠ QJ852  
♥ K874  
♦ 102  
♣ 106

South:  
♠ 9  
♥ 3  
♦ AQ864  
♣ AKQ543

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

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

North:  
♠ AJ10  
♥ K1062  
♦ A62  
♣ 875

South:  
♠ Q8743  
♥ J7  
♦ K954  
♣ J3

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

Board: 9  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 13  
Contract: 2♠ N

North:  
♠ A1042  
♥ 95  
♦ K1083  
♣ Q93

South:  
♠ K963  
♥ Q43  
♦ 42  
♣ AKJ8

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

Board: 10  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 9  
Contract: 1N N

North:  
♠ 106  
♥ J2  
♦ AQJ6  
♣ AQ1097

South:  
♠ KJ72  
♥ Q1084  
♦ 1052  
♣ K5

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



## North hands (Practice Page)

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

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

The opponents are silent.

Partner bids first.

Board: 12      ♠ Q3  
Dealer: N      ♥ KQ104  
Vul: None      ♦ 972  
HCP: 13      ♣ AQ72

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

You bid first.

Board: 13      ♠ 92  
Dealer: S      ♥ AQJ7  
Vul: NS      ♦ Q843  
HCP: 9      ♣ 872

East Bids 1♠ if possible.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

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

The opponents are silent.

You bid first.

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

Board: 11

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ A864

♥ QJ10

♦ A95

♣ Q64

South:

♠ K53

♥ A95

♦ 843

♣ AK105

West	North	East	South
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1♣

Pass	1♠	Pass	1NT
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Pass	3NT	AP	
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Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 3♠ S

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

1. max 2 ♠

2. limit raise or better in ♠

Board: 13

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♠ E

North:

♠ 92

♥ AQJ7

♦ Q843

♣ 872

South:

♠ A75

♥ K1065

♦ A97

♣ J95

West	North	East	South
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1♣

Pass	1♥	1♠	2♥
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2♠	3♥	Pass	Pass
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3♠	AP		
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Board: 14

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 3N N

North:

♠ 4

♥ AQJ9

♦ AQ

♣ KJ10852

South:

♠ KQ86

♥ K73

♦ 1084

♣ A64

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

## South hands (Practice Page)

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

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

Board: 12	♠ A109764	West Doubles 1♠ if possible.
Dealer: N	♥ 83	East Bids 2♦ if possible.
Vul: None	♦ Q43	
HCP: 6	♣ 106	Partner bids first.

Board: 13	♠ A75	East Bids 1♠ if possible.
Dealer: S	♥ K1065	West Bids 2♠ if possible.
Vul: NS	♦ A97	West Bids 3♠ if possible.
HCP: 12	♣ J95	You bid first.

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

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

Board: 11

Dealer: S

Vul: NS

North HCP: 13

South HCP: 14

Contract: 3N S

North:

♠ A864

♥ QJ10

♦ A95

♣ Q64

South:

♠ K53

♥ A95

♦ 843

♣ AK105

West	North	East	South
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1♣

Pass	1♠	Pass	1NT
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Pass	3NT	AP	
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Board: 12

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 3♠ S

North:

♠ Q3

♥ KQ104

♦ 972

♣ AQ72

South:

♠ A109764

♥ 83

♦ Q43

♣ 106

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

1. max 2 ♠

2. limit raise or better in ♠

Board: 13

Dealer: S

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♠ E

North:

♠ 92

♥ AQJ7

♦ Q843

♣ 872

South:

♠ A75

♥ K1065

♦ A97

♣ J95

West	North	East	South
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1♣

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

3♠	AP		
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Board: 14

Dealer: N

Vul: EW

North HCP: 17

South HCP: 12

Contract: 3N N

North:

♠ 4

♥ AQJ9

♦ AQ

♣ KJ10852

South:

♠ KQ86

♥ K73

♦ 1084

♣ A64

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

## North hands (Practice Page)

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

Board: 15	♠ A4	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: None	♦ Q8	Partner bids first.
HCP: 14	♣ Q10732	

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

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

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

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

Board: 15  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

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

North:  
♠ A1085  
♥ AK43  
♦ Q4  
♣ 954

South:  
♠ KJ32  
♥ 9  
♦ AK632  
♣ KQ10

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

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

North:  
♠ J985  
♥ A109763  
♦ K  
♣ AJ

South:  
♠ A106  
♥ K  
♦ J742  
♣ KQ432

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

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

North:  
♠ AQ64  
♥ 862  
♦ AJ4  
♣ Q105

South:  
♠ K105  
♥ KQJ104  
♦ 1097  
♣ K6

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

1. Support double redouble
2. strength cue bid

## South hands (Practice Page)

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

Board: 15	♠ K62	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ AJ54	You bid first.
HCP: 16	♣ AKJ95	

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

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

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

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

Board: 15  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 16  
Contract: 6♣ S

North:  
♠ A4  
♥ AQ95  
♦ Q8  
♣ Q10732

South:  
♠ K62  
♥ 6  
♦ AJ54  
♣ AKJ95

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

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

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

North:  
♠ A1085  
♥ AK43  
♦ Q4  
♣ 954

South:  
♠ KJ32  
♥ 9  
♦ AK632  
♣ KQ10

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

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

North:  
♠ J985  
♥ A109763  
♦ K  
♣ AJ

South:  
♠ A106  
♥ K  
♦ J742  
♣ KQ432

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

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

North:  
♠ AQ64  
♥ 862  
♦ AJ4  
♣ Q105

South:  
♠ K105  
♥ KQJ104  
♦ 1097  
♣ K6

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

1. Support double redouble
2. strength cue bid



## North hands (Practice Page)

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

Board: 19	♠ Q10963	The opponents are silent.
Dealer: S	♥ AK86	
Vul: NS	♦ Q53	Partner bids first.
HCP: 11	♣ 2	
Board: 20	♠ 4	The opponents are silent.
Dealer: N	♥ A108	
Vul: EW	♦ KJ97	You bid first.
HCP: 14	♣ AQ953	
Board: 21	♠ QJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	
Board: 22	♠ AJ95	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: Both	♦ 7	You bid first.
HCP: 17	♣ AQ86	
Board: 23	♠ J1083	West Bids 1♥ if possible.
Dealer: S	♥ AJ4	West Doubles 1NT if possible.
Vul: NS	♦ 1085	East Bids 2♦ if possible.
HCP: 8	♣ Q42	Partner bids first.

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

Board: 19  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 13  
Contract: 3N S

North:  
♠ Q10963  
♥ AK86  
♦ Q53  
♣ 2

South:  
♠ J7  
♥ 54  
♦ A1072  
♣ AKJ53

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

1. New Minor Forcing

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

North:  
♠ 4  
♥ A108  
♦ KJ97  
♣ AQ953

South:  
♠ QJ108  
♥ 963  
♦ 64  
♣ KJ87

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

Board: 21  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 1N N

North:  
♠ QJ5  
♥ 104  
♦ KQ74  
♣ Q942

South:  
♠ A742  
♥ KJ65  
♦ 93  
♣ AJ7

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

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 6♠ N

North:  
♠ AJ95  
♥ AQ108  
♦ 7  
♣ AQ86

South:  
♠ Q1073  
♥ 643  
♦ AJ1093  
♣ K

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

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

Board: 23  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 14  
Contract: 2♠ S

North:  
♠ J1083  
♥ AJ4  
♦ 1085  
♣ Q42

South:  
♠ A95  
♥ K105  
♦ K42  
♣ KJ108

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

## South hands (Practice Page)

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

Board: 19	♠ J7	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ A1072	You bid first.
HCP: 13	♣ AKJ53	

Board: 20	♠ QJ108	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ KJ87	

Board: 21	♠ A742	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: None	♦ 93	You bid first.
HCP: 13	♣ AJ7	

Board: 22	♠ Q1073	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ AJ1093	Partner bids first.
HCP: 10	♣ K	

Board: 23	♠ A95	West Bids 1♥ if possible.
Dealer: S	♥ K105	West Doubles 1NT if possible.
Vul: NS	♦ K42	East Bids 2♦ if possible.
HCP: 14	♣ KJ108	You bid first.

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

Board: 19  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ Q10963  
 ♥ AK86  
 ♦ Q53  
 ♣ 2

South:  
 ♠ J7  
 ♥ 54  
 ♦ A1072  
 ♣ AKJ53

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

1. New Minor Forcing

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

North:  
 ♠ 4  
 ♥ A108  
 ♦ KJ97  
 ♣ AQ953

South:  
 ♠ QJ108  
 ♥ 963  
 ♦ 64  
 ♣ KJ87

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

Board: 21  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ QJ5  
 ♥ 104  
 ♦ KQ74  
 ♣ Q942

South:  
 ♠ A742  
 ♥ KJ65  
 ♦ 93  
 ♣ AJ7

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

Board: 22  
 Dealer: N  
 Vul: Both  
 North HCP: 17  
 South HCP: 10  
 Contract: 6♠ N

North:  
 ♠ AJ95  
 ♥ AQ108  
 ♦ 7  
 ♣ AQ86

South:  
 ♠ Q1073  
 ♥ 643  
 ♦ AJ1093  
 ♣ K

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

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

Board: 23  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 14  
 Contract: 2♠ S

North:  
 ♠ J1083  
 ♥ AJ4  
 ♦ 1085  
 ♣ Q42

South:  
 ♠ A95  
 ♥ K105  
 ♦ K42  
 ♣ KJ108

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

## North hands (Practice Page)

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

Board: 24	♠ AJ3	West Bids 2♠ if possible.
Dealer: N	♥ Q875	
Vul: None	♦ Q5	You bid first.
HCP: 14	♣ KQ65	

Board: 25	♠ 8632	The opponents are silent.
Dealer: S	♥ QJ10654	
Vul: NS	♦ A7	Partner bids first.
HCP: 10	♣ K	

Board: 26	♠ Q	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AKQ74	

Board: 27	♠ A63	The opponents are silent.
Dealer: S	♥ J105	
Vul: None	♦ 7632	Partner bids first.
HCP: 9	♣ A95	

Board: 28	♠ K432	East Bids 1♥ if possible.
Dealer: N	♥ A	
Vul: NS	♦ AJ6	You bid first.
HCP: 12	♣ 87654	

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

Board: 24

Dealer: N

Vul: None

North HCP: 14

South HCP: 14

Contract: 4♥ S

North:

♠ AJ3

♥ Q875

♦ Q5

♣ KQ65

South:

♠ 62

♥ KJ62

♦ AJ

♣ AJ872

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

	1♣	Pass	1♥
--	----	------	----

2♠	3♥	Pass	4♥
----	----	------	----

AP			
----	--	--	--

Board: 25

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 5♣ S

North:

♠ 8632

♥ QJ10654

♦ A7

♣ K

South:

♠ AJ

♥ —

♦ KJ8

♣ AJ1097643

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

			1♣
--	--	--	----

Pass	1♥	Pass	3♣
------	----	------	----

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

Pass	4♥	Pass	5♣
------	----	------	----

AP			
----	--	--	--

Board: 26

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ Q

♥ Q1083

♦ AQJ

♣ AKQ74

South:

♠ AJ983

♥ KJ9

♦ 75

♣ 1062

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

	1♣	Pass	1♠
--	----	------	----

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

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

1. Fourth suit game force

Board: 27

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ A63

♥ J105

♦ 7632

♣ A95

South:

♠ 854

♥ A9

♦ AQ

♣ KQ10632

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

			1♣
--	--	--	----

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

AP			
----	--	--	--

Board: 28

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ K432

♥ A

♦ AJ6

♣ 87654

South:

♠ AQJ9

♥ QJ942

♦ 107

♣ Q10

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

	1♣	1♥	X
--	----	----	---

Pass	2♠	Pass	4♠
------	----	------	----

AP			
----	--	--	--

## South hands (Practice Page)

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

Board: 24	♠ 62	West Bids 2♠ if possible.
Dealer: N	♥ KJ62	
Vul: None	♦ AJ	Partner bids first.
HCP: 14	♣ AJ872	

Board: 25	♠ AJ	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KJ8	You bid first.
HCP: 14	♣ AJ1097643	

Board: 26	♠ AJ983	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ 1062	

Board: 27	♠ 854	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ KQ10632	

Board: 28	♠ AQJ9	East Bids 1♥ if possible.
Dealer: N	♥ QJ942	
Vul: NS	♦ 107	Partner bids first.
HCP: 12	♣ Q10	

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

Board: 24  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ AJ3  
 ♥ Q875  
 ♦ Q5  
 ♣ KQ65

South:  
 ♠ 62  
 ♥ KJ62  
 ♦ AJ  
 ♣ AJ872

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

Board: 25  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 14  
 Contract: 5♣ S

North:  
 ♠ 8632  
 ♥ QJ10654  
 ♦ A7  
 ♣ K

South:  
 ♠ AJ  
 ♥ —  
 ♦ KJ8  
 ♣ AJ1097643

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

Board: 26  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ Q  
 ♥ Q1083  
 ♦ AQJ  
 ♣ AKQ74

South:  
 ♠ AJ983  
 ♥ KJ9  
 ♦ 75  
 ♣ 1062

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

1. Fourth suit game force

Board: 27  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ A63  
 ♥ J105  
 ♦ 7632  
 ♣ A95

South:  
 ♠ 854  
 ♥ A9  
 ♦ AQ  
 ♣ KQ10632

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

Board: 28  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ K432  
 ♥ A  
 ♦ AJ6  
 ♣ 87654

South:  
 ♠ AQJ9  
 ♥ QJ942  
 ♦ 107  
 ♣ Q10

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



## North hands (Practice Page)

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

Board: 29	♠ A1064	West Doubles Pass if possible.
Dealer: S	♥ K754	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ AJ8	
Board: 30	♠ K1095	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ Q73	You bid first.
HCP: 13	♣ A108	
Board: 31	♠ 10875	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ 7653	Partner bids first.
HCP: 6	♣ J	
Board: 32	♠ 74	East Bids 1♥ if possible.
Dealer: N	♥ Q6	
Vul: Both	♦ AK	You bid first.
HCP: 16	♣ AK109876	
Board: 33	♠ 6	West Doubles 1♣ if possible.
Dealer: S	♥ K109	East Bids 1♠ if possible.
Vul: None	♦ QJ1063	West Bids 2♠ if possible.
HCP: 8	♣ Q1072	Partner bids first.

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

Board: 29  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 18  
 Contract: 6♥XN

North:  
 ♠ A1064  
 ♥ K754  
 ♦ 104  
 ♣ AJ8

South:  
 ♠ KQ  
 ♥ AQ82  
 ♦ AJ8  
 ♣ Q1092

West	North	East	South
			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: 30  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♦S

North:  
 ♠ K1095  
 ♥ A97  
 ♦ Q73  
 ♣ A108

South:  
 ♠ 3  
 ♥ J4  
 ♦ AKJ854  
 ♣ 7643

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

Board: 31  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 20  
 Contract: 2♣S

North:  
 ♠ 10875  
 ♥ KQ32  
 ♦ 7653  
 ♣ J

South:  
 ♠ AK6  
 ♥ A84  
 ♦ 8  
 ♣ AKQ986

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

Board: 32  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣N

North:  
 ♠ 74  
 ♥ Q6  
 ♦ AK  
 ♣ AK109876

South:  
 ♠ A95  
 ♥ A5432  
 ♦ 87532  
 ♣ —

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

Board: 33  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠E

North:  
 ♠ 6  
 ♥ K109  
 ♦ QJ1063  
 ♣ Q1072

South:  
 ♠ A984  
 ♥ A52  
 ♦ 4  
 ♣ KJ543

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

## South hands (Practice Page)

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

Board: 29	♠ KQ	West Doubles Pass if possible.
Dealer: S	♥ AQ82	
Vul: EW	♦ AJ8	You bid first.
HCP: 18	♣ Q1092	
Board: 30	♠ 3	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AKJ854	Partner bids first.
HCP: 9	♣ 7643	
Board: 31	♠ AK6	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ 8	You bid first.
HCP: 20	♣ AKQ986	
Board: 32	♠ A95	East Bids 1♥ if possible.
Dealer: N	♥ A5432	
Vul: Both	♦ 87532	Partner bids first.
HCP: 8	♣ —	
Board: 33	♠ A984	West Doubles 1♣ if possible.
Dealer: S	♥ A52	East Bids 1♠ if possible.
Vul: None	♦ 4	West Bids 2♠ if possible.
HCP: 12	♣ KJ543	You bid first.

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

Board: 29  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 18  
 Contract: 6♥XN

North:  
 ♠ A1064  
 ♥ K754  
 ♦ 104  
 ♣ AJ8

South:  
 ♠ KQ  
 ♥ AQ82  
 ♦ AJ8  
 ♣ Q1092

West	North	East	South
			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: 30  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♦S

North:  
 ♠ K1095  
 ♥ A97  
 ♦ Q73  
 ♣ A108

South:  
 ♠ 3  
 ♥ J4  
 ♦ AKJ854  
 ♣ 7643

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

Board: 31  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 20  
 Contract: 2♣S

North:  
 ♠ 10875  
 ♥ KQ32  
 ♦ 7653  
 ♣ J

South:  
 ♠ AK6  
 ♥ A84  
 ♦ 8  
 ♣ AKQ986

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

Board: 32  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣N

North:  
 ♠ 74  
 ♥ Q6  
 ♦ AK  
 ♣ AK109876

South:  
 ♠ A95  
 ♥ A5432  
 ♦ 87532  
 ♣ —

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

Board: 33  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠E

North:  
 ♠ 6  
 ♥ K109  
 ♦ QJ1063  
 ♣ Q1072

South:  
 ♠ A984  
 ♥ A52  
 ♦ 4  
 ♣ KJ543

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

## North hands (Practice Page)

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

Board: 34	♠ AKQ3	The opponents are silent.
Dealer: N	♥ K1042	
Vul: NS	♦ Q	You bid first.
HCP: 18	♣ A1075	

Board: 35	♠ AQ32	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AKQJ4	Partner bids first.
HCP: 19	♣ K75	

Board: 36	♠ AQ10	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ 8762	You bid first.
HCP: 12	♣ KQJ107	

Board: 37	♠ 6	West Bids 1♦ if possible.
Dealer: S	♥ A9765	East Bids 3♠ if possible.
Vul: NS	♦ 10952	
HCP: 7	♣ QJ3	Partner bids first.

Board: 38	♠ K952	East Bids 1♥ if possible.
Dealer: N	♥ A63	West Bids 1NT if possible.
Vul: EW	♦ K98	West Bids 3♣ if possible.
HCP: 13	♣ K103	You bid first.

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

Board: 34  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ AKQ3  
 ♥ K1042  
 ♦ Q  
 ♣ A1075

South:  
 ♠ 1042  
 ♥ J965  
 ♦ AJ76  
 ♣ J3

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

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

North:  
 ♠ AQ32  
 ♥ 4  
 ♦ AKQJ4  
 ♣ K75

South:  
 ♠ J5  
 ♥ KJ98  
 ♦ 82  
 ♣ AQJ94

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: 36  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ AQ10  
 ♥ 3  
 ♦ 8762  
 ♣ KQJ107

South:  
 ♠ K976  
 ♥ AJ95  
 ♦ K94  
 ♣ A8

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

Board: 37  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠ E

North:  
 ♠ 6  
 ♥ A9765  
 ♦ 10952  
 ♣ QJ3

South:  
 ♠ Q98  
 ♥ QJ102  
 ♦ A8  
 ♣ A854

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

Board: 38  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♣ W

North:  
 ♠ K952  
 ♥ A63  
 ♦ K98  
 ♣ K103

South:  
 ♠ Q764  
 ♥ Q1054  
 ♦ 104  
 ♣ Q92

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

## South hands (Practice Page)

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

Board: 34	♠ 1042	The opponents are silent.
Dealer: N	♥ J965	
Vul: NS	♦ AJ76	Partner bids first.
HCP: 7	♣ J3	

Board: 35	♠ J5	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: Both	♦ 82	You bid first.
HCP: 12	♣ AQJ94	

Board: 36	♠ K976	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: None	♦ K94	Partner bids first.
HCP: 15	♣ A8	

Board: 37	♠ Q98	West Bids 1♦ if possible.
Dealer: S	♥ QJ102	East Bids 3♠ if possible.
Vul: NS	♦ A8	
HCP: 13	♣ A854	You bid first.

Board: 38	♠ Q764	East Bids 1♥ if possible.
Dealer: N	♥ Q1054	West Bids 1NT if possible.
Vul: EW	♦ 104	West Bids 3♣ if possible.
HCP: 6	♣ Q92	Partner bids first.

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

Board: 34  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ AKQ3  
 ♥ K1042  
 ♦ Q  
 ♣ A1075

South:  
 ♠ 1042  
 ♥ J965  
 ♦ AJ76  
 ♣ J3

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

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

North:  
 ♠ AQ32  
 ♥ 4  
 ♦ AKQJ4  
 ♣ K75

South:  
 ♠ J5  
 ♥ KJ98  
 ♦ 82  
 ♣ AQJ94

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: 36  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ AQ10  
 ♥ 3  
 ♦ 8762  
 ♣ KQJ107

South:  
 ♠ K976  
 ♥ AJ95  
 ♦ K94  
 ♣ A8

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

Board: 37  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♠ E

North:  
 ♠ 6  
 ♥ A9765  
 ♦ 10952  
 ♣ QJ3

South:  
 ♠ Q98  
 ♥ QJ102  
 ♦ A8  
 ♣ A854

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

Board: 38  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♣ W

North:  
 ♠ K952  
 ♥ A63  
 ♦ K98  
 ♣ K103

South:  
 ♠ Q764  
 ♥ Q1054  
 ♦ 104  
 ♣ Q92

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



## North hands (Practice Page)

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

Board: 39	♠ AQ63	East Doubles 1♠ if possible.
Dealer: S	♥ J4	West Bids 2♦ if possible.
Vul: None	♦ Q752	
HCP: 11	♣ Q53	Partner bids first.
Board: 40	♠ K106	West Bids 1NT if possible.
Dealer: N	♥ KQ82	
Vul: NS	♦ 9	You bid first.
HCP: 14	♣ AQ865	
Board: 41	♠ A842	The opponents are silent.
Dealer: S	♥ 9753	
Vul: EW	♦ AQ	Partner bids first.
HCP: 17	♣ AK2	
Board: 42	♠ KQJ	East Bids 1♦ if possible.
Dealer: N	♥ AQJ4	West Bids 2♦ if possible.
Vul: Both	♦ 7	
HCP: 16	♣ QJ974	You bid first.
Board: 43	♠ Q4	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: NS	♦ 10863	Partner bids first.
HCP: 7	♣ K9	

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

Board: 39

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ AQ63

♥ J4

♦ Q752

♣ Q53

South:

♠ K109

♥ KQ62

♦ 3

♣ KJ1097

West North East South

Pass 1♠ X XX<sup>1</sup>

2♦ X Pass 2♥

Pass 3♣ Pass 3♠

Pass 4♣ Pass 4♠

AP

1. Support double redouble

Board: 40

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 2♠ S

North:

♠ K106

♥ KQ82

♦ 9

♣ AQ865

South:

♠ QJ432

♥ 93

♦ A86

♣ J72

West North East South

Pass 1♣ Pass 1♠

1NT X<sup>1</sup> Pass 2♠

AP

1. Support double redouble

Board: 41

Dealer: S

Vul: EW

North HCP: 17

South HCP: 12

Contract: 4♥ N

North:

♠ A842

♥ 9753

♦ AQ

♣ AK2

South:

♠ Q75

♥ AK104

♦ K94

♣ 986

West North East South

Pass 1♥ Pass 2♥

Pass 4♥ AP

Board: 42

Dealer: N

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2♠ S

North:

♠ KQJ

♥ AQJ4

♦ 7

♣ QJ974

South:

♠ 9754

♥ 953

♦ AK10

♣ 1085

West North East South

Pass 1♣ 1♦ 1♠

2♦ X<sup>1</sup> Pass 2♠

AP

1. Support double redouble

Board: 43

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♥ N

North:

♠ Q4

♥ Q10876

♦ 10863

♣ K9

South:

♠ J982

♥ AK42

♦ A2

♣ J102

West North East South

Pass 1♥ Pass 2♥

AP

## South hands (Practice Page)

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

Board: 39	♠ K109	East Doubles 1♠ if possible.
Dealer: S	♥ KQ62	West Bids 2♦ if possible.
Vul: None	♦ 3	
HCP: 12	♣ KJ1097	You bid first.

Board: 40	♠ QJ432	West Bids 1NT if possible.
Dealer: N	♥ 93	
Vul: NS	♦ A86	Partner bids first.
HCP: 8	♣ J72	

Board: 41	♠ Q75	The opponents are silent.
Dealer: S	♥ AK104	
Vul: EW	♦ K94	You bid first.
HCP: 12	♣ 986	

Board: 42	♠ 9754	East Bids 1♦ if possible.
Dealer: N	♥ 953	West Bids 2♦ if possible.
Vul: Both	♦ AK10	
HCP: 7	♣ 1085	Partner bids first.

Board: 43	♠ J982	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ A2	You bid first.
HCP: 13	♣ J102	

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

Board: 39

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ AQ63

♥ J4

♦ Q752

♣ Q53

South:

♠ K109

♥ KQ62

♦ 3

♣ KJ1097

West North East South

1♣

Pass 1♠ X XX<sup>1</sup>

2♦ X Pass 2♥

Pass 3♣ Pass 3♠

Pass 4♣ Pass 4♠

AP

1. Support double redouble

Board: 40

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 2♠ S

North:

♠ K106

♥ KQ82

♦ 9

♣ AQ865

South:

♠ QJ432

♥ 93

♦ A86

♣ J72

West North East South

1♣ Pass 1♠

1NT X<sup>1</sup> Pass 2♠

AP

1. Support double redouble

Board: 41

Dealer: S

Vul: EW

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: 42

Dealer: N

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2♠ S

North:

♠ KQJ

♥ AQJ4

♦ 7

♣ QJ974

South:

♠ 9754

♥ 953

♦ AK10

♣ 1085

West North East South

1♣ 1♦ 1♠

2♦ X<sup>1</sup> Pass 2♠

AP

1. Support double redouble

Board: 43

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♥ N

North:

♠ Q4

♥ Q10876

♦ 10863

♣ K9

South:

♠ J982

♥ AK42

♦ A2

♣ J102

West North East South

1♣

Pass 1♥ Pass 2♥

AP

## North hands (Practice Page)

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

Board: 44	♠ KQ96	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ Q65	You bid first.
HCP: 19	♣ AK6	
Board: 45	♠ AK752	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: Both	♦ J64	Partner bids first.
HCP: 10	♣ 3	
Board: 46	♠ Q965	West Bids 1♥ if possible.
Dealer: N	♥ 9	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ AKJ8762	
Board: 47	♠ 62	East Bids 1♠ if possible.
Dealer: S	♥ A105	
Vul: Both	♦ Q832	Partner bids first.
HCP: 7	♣ J754	
Board: 48	♠ Q	East Bids 1♠ if possible.
Dealer: N	♥ A6	West Bids 2♠ if possible.
Vul: None	♦ J973	
HCP: 13	♣ AQ10432	You bid first.

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ85		1♣	Pass	1♥
Vul: EW	♥ KQ6	♥ A984	Pass	2NT	Pass	3♠
North HCP: 19	♦ Q65	♦ 83	Pass	4♠	AP	
South HCP: 9	♣ AK6	♣ 873				
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK752	♠ 10				1♣
Vul: Both	♥ Q1094	♥ K863	Pass	1♠	Pass	2♣
North HCP: 10	♦ J64	♦ Q2	Pass	2♥	Pass	3♥
South HCP: 13	♣ 3	♣ AKJ965	AP			
Contract: 3♥ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q965	♠ AK32		1♣	Pass	1♦
Vul: EW	♥ 9	♥ A74	1♥	2♣	Pass	3NT
North HCP: 14	♦ A	♦ QJ752	AP			
South HCP: 14	♣ AKJ8762	♣ 5				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ A983				1♣
Vul: Both	♥ A105	♥ K4	Pass	1♦	1♠	AP
North HCP: 7	♦ Q832	♦ 97				
South HCP: 12	♣ J754	♣ KQ863				
Contract: 1♠ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A865		1♣	1♠	X
Vul: None	♥ A6	♥ 10754	2♠	AP		
North HCP: 13	♦ J973	♦ 642				
South HCP: 7	♣ AQ10432	♣ K9				
Contract: 2♠ E						

## South hands (Practice Page)

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

Board: 44	♠ AJ85	The opponents are silent.
Dealer: N	♥ A984	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ 873	

Board: 45	♠ 10	The opponents are silent.
Dealer: S	♥ K863	
Vul: Both	♦ Q2	You bid first.
HCP: 13	♣ AKJ965	

Board: 46	♠ AK32	West Bids 1♥ if possible.
Dealer: N	♥ A74	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 14	♣ 5	

Board: 47	♠ A983	East Bids 1♠ if possible.
Dealer: S	♥ K4	
Vul: Both	♦ 97	You bid first.
HCP: 12	♣ KQ863	

Board: 48	♠ A865	East Bids 1♠ if possible.
Dealer: N	♥ 10754	West Bids 2♠ if possible.
Vul: None	♦ 642	
HCP: 7	♣ K9	Partner bids first.

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ AJ85		1♣	Pass	1♥
Vul: EW	♥ KQ6	♥ A984	Pass	2NT	Pass	3♠
North HCP: 19	♦ Q65	♦ 83	Pass	4♠	AP	
South HCP: 9	♣ AK6	♣ 873				
Contract: 4♠ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AK752	♠ 10				1♣
Vul: Both	♥ Q1094	♥ K863	Pass	1♠	Pass	2♣
North HCP: 10	♦ J64	♦ Q2	Pass	2♥	Pass	3♥
South HCP: 13	♣ 3	♣ AKJ965	AP			
Contract: 3♥ N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q965	♠ AK32		1♣	Pass	1♦
Vul: EW	♥ 9	♥ A74	1♥	2♣	Pass	3NT
North HCP: 14	♦ A	♦ QJ752	AP			
South HCP: 14	♣ AKJ8762	♣ 5				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ A983				1♣
Vul: Both	♥ A105	♥ K4	Pass	1♦	1♠	AP
North HCP: 7	♦ Q832	♦ 97				
South HCP: 12	♣ J754	♣ KQ863				
Contract: 1♠ E						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ A865		1♣	1♠	X
Vul: None	♥ A6	♥ 10754	2♠	AP		
North HCP: 13	♦ J973	♦ 642				
South HCP: 7	♣ AQ10432	♣ K9				
Contract: 2♠ E						



## North hands (Practice Page)

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

Board: 49	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ105	
Vul: NS	♦ 8542	Partner bids first.
HCP: 10	♣ 3	
Board: 50	♠ 972	East Bids 1♦ if possible.
Dealer: N	♥ AK8	
Vul: None	♦ K	You bid first.
HCP: 15	♣ KQ10764	
Board: 51	♠ J642	West Bids 1♠ if possible.
Dealer: S	♥ A6	
Vul: EW	♦ A984	Partner bids first.
HCP: 9	♣ 765	
Board: 52	♠ A843	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ K87	You bid first.
HCP: 13	♣ AQ54	
Board: 53	♠ K1043	East Bids 3♥ if possible.
Dealer: S	♥ K10	
Vul: NS	♦ Q97652	Partner bids first.
HCP: 8	♣ 9	

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

Board: 49

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ AJ54

♥ AJ105

♦ 8542

♣ 3

South:

♠ K

♥ Q832

♦ K3

♣ AK10752

West North East South

1♣

Pass 1♥ Pass 3♥

Pass 4♥ AP

Board: 50

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 2♣ N

North:

♠ 972

♥ AK8

♦ K

♣ KQ10764

South:

♠ K103

♥ Q1043

♦ AJ10853

♣ —

West North East South

1♣ 1♦ 1♥

Pass 2♣ AP

Board: 51

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1N N

North:

♠ J642

♥ A6

♦ A984

♣ 765

South:

♠ AK

♥ Q754

♦ Q2

♣ QJ1093

West North East South

1♣

1♠ 1NT AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ A843

♥ 105

♦ K87

♣ AQ54

South:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♥<sup>3</sup>

Pass 4♠ AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 53

Dealer: S

Vul: NS

North HCP: 8

South HCP: 18

Contract: 4♣ S

North:

♠ K1043

♥ K10

♦ Q97652

♣ 9

South:

♠ AJ62

♥ QJ

♦ 10

♣ AKQJ84

West North East South

1♣

Pass 1♦ 3♥ 4♣

AP

## South hands (Practice Page)

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

Board: 49	♠ K	The opponents are silent.
Dealer: S	♥ Q832	
Vul: NS	♦ K3	You bid first.
HCP: 15	♣ AK10752	

Board: 50	♠ K103	East Bids 1♦ if possible.
Dealer: N	♥ Q1043	
Vul: None	♦ AJ10853	Partner bids first.
HCP: 10	♣ —	

Board: 51	♠ AK	West Bids 1♠ if possible.
Dealer: S	♥ Q754	
Vul: EW	♦ Q2	You bid first.
HCP: 14	♣ QJ1093	

Board: 52	♠ K10652	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ AQJ63	Partner bids first.
HCP: 13	♣ K8	

Board: 53	♠ AJ62	East Bids 3♥ if possible.
Dealer: S	♥ QJ	
Vul: NS	♦ 10	You bid first.
HCP: 18	♣ AKQJ84	

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

Board: 49

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ N

North:

♠ AJ54

♥ AJ105

♦ 8542

♣ 3

South:

♠ K

♥ Q832

♦ K3

♣ AK10752

West North East South

1♣

Pass 1♥ Pass 3♥

Pass 4♥ AP

Board: 50

Dealer: N

Vul: None

North HCP: 15

South HCP: 10

Contract: 2♣ N

North:

♠ 972

♥ AK8

♦ K

♣ KQ10764

South:

♠ K103

♥ Q1043

♦ AJ10853

♣ —

West North East South

1♣ 1♦ 1♥

Pass 2♣ AP

Board: 51

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 1N N

North:

♠ J642

♥ A6

♦ A984

♣ 765

South:

♠ AK

♥ Q754

♦ Q2

♣ QJ1093

West North East South

1♣

1♠ 1NT AP

Board: 52

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ A843

♥ 105

♦ K87

♣ AQ54

South:

♠ K10652

♥ 6

♦ AQJ63

♣ K8

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♥<sup>3</sup>

Pass 4♠ AP

1. Cue bid, a ♣ stopper

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 53

Dealer: S

Vul: NS

North HCP: 8

South HCP: 18

Contract: 4♣ S

North:

♠ K1043

♥ K10

♦ Q97652

♣ 9

South:

♠ AJ62

♥ QJ

♦ 10

♣ AKQJ84

West North East South

1♣

Pass 1♦ 3♥ 4♣

AP

## North hands (Practice Page)

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

Board: 54	♠ AKQ5	The opponents are silent.
Dealer: N	♥ A952	
Vul: None	♦ 74	You bid first.
HCP: 13	♣ 954	
Board: 55	♠ 654	East Bids 1♠ if possible.
Dealer: S	♥ 98	West Bids 2♠ if possible.
Vul: EW	♦ Q9874	
HCP: 6	♣ KJ2	Partner bids first.
Board: 56	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: Both	♦ 43	You bid first.
HCP: 13	♣ 972	
Board: 57	♠ Q52	West Bids 1♦ if possible.
Dealer: S	♥ 9653	
Vul: NS	♦ KQ954	Partner bids first.
HCP: 8	♣ J	
Board: 58	♠ KQ4	West Doubles 1♠ if possible.
Dealer: N	♥ AJ96	East Bids 2♦ if possible.
Vul: None	♦ 1074	
HCP: 13	♣ K84	You bid first.

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

Board: 54  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 6  
Contract: 2♥ S

North:  
♠ AKQ5  
♥ A952  
♦ 74  
♣ 954

South:  
♠ 106  
♥ J107643  
♦ QJ8  
♣ Q6

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

Board: 55  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 14  
Contract: 2♠ E

North:  
♠ 654  
♥ 98  
♦ Q9874  
♣ KJ2

South:  
♠ Q2  
♥ AK72  
♦ AJ5  
♣ 9843

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

Board: 56  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 14  
Contract: 4♥ S

North:  
♠ AQJ10  
♥ KQJ5  
♦ 43  
♣ 972

South:  
♠ 832  
♥ A1062  
♦ A8  
♣ KQJ6

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

1. Cue bid, surplus

Board: 57  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 17  
Contract: 3♣ S

North:  
♠ Q52  
♥ 9653  
♦ KQ954  
♣ J

South:  
♠ A8  
♥ K4  
♦ A2  
♣ AQ106532

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

Board: 58  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 6  
Contract: 2♠ S

North:  
♠ KQ4  
♥ AJ96  
♦ 1074  
♣ K84

South:  
♠ J9762  
♥ 32  
♦ AJ2  
♣ 932

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

1. Support double redouble

## South hands (Practice Page)

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

Board: 54	♠ 106	The opponents are silent.
Dealer: N	♥ J107643	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ Q6	
Board: 55	♠ Q2	East Bids 1♠ if possible.
Dealer: S	♥ AK72	West Bids 2♠ if possible.
Vul: EW	♦ AJ5	
HCP: 14	♣ 9843	You bid first.
Board: 56	♠ 832	The opponents are silent.
Dealer: N	♥ A1062	
Vul: Both	♦ A8	Partner bids first.
HCP: 14	♣ KQJ6	
Board: 57	♠ A8	West Bids 1♦ if possible.
Dealer: S	♥ K4	
Vul: NS	♦ A2	You bid first.
HCP: 17	♣ AQ106532	
Board: 58	♠ J9762	West Doubles 1♠ if possible.
Dealer: N	♥ 32	East Bids 2♦ if possible.
Vul: None	♦ AJ2	
HCP: 6	♣ 932	Partner bids first.

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

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♥ S

North:  
 ♠ AKQ5  
 ♥ A952  
 ♦ 74  
 ♣ 954

South:  
 ♠ 106  
 ♥ J107643  
 ♦ QJ8  
 ♣ Q6

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

Board: 55  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 2♠ E

North:  
 ♠ 654  
 ♥ 98  
 ♦ Q9874  
 ♣ KJ2

South:  
 ♠ Q2  
 ♥ AK72  
 ♦ AJ5  
 ♣ 9843

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

Board: 56  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ AQJ10  
 ♥ KQJ5  
 ♦ 43  
 ♣ 972

South:  
 ♠ 832  
 ♥ A1062  
 ♦ A8  
 ♣ KQJ6

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

1. Cue bid, surplus

Board: 57  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♣ S

North:  
 ♠ Q52  
 ♥ 9653  
 ♦ KQ954  
 ♣ J

South:  
 ♠ A8  
 ♥ K4  
 ♦ A2  
 ♣ AQ106532

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

Board: 58  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♠ S

North:  
 ♠ KQ4  
 ♥ AJ96  
 ♦ 1074  
 ♣ K84

South:  
 ♠ J9762  
 ♥ 32  
 ♦ AJ2  
 ♣ 932

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

1. Support double redouble



## North hands (Practice Page)

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

Board: 59	♠ K	West Bids 1♦ if possible.
Dealer: S	♥ AQJ975	
Vul: EW	♦ KQ85	Partner bids first.
HCP: 16	♣ J9	

Board: 60	♠ J3	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ A95	You bid first.
HCP: 13	♣ AJ10542	

Board: 61	♠ AJ42	East Bids 2♣ if possible.
Dealer: S	♥ K	West Bids 3♥ if possible.
Vul: NS	♦ A7	
HCP: 19	♣ AQJ832	Partner bids first.

Board: 62	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ107	
Vul: EW	♦ 92	You bid first.
HCP: 13	♣ KJ64	

Board: 63	♠ K9	East Bids 2♦ if possible.
Dealer: S	♥ A752	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ 109765	

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

Board: 59  
Dealer: S  
Vul: EW  
North HCP: 16  
South HCP: 12  
Contract: 4♥ N

North:  
♠ K  
♥ AQJ975  
♦ KQ85  
♣ J9

South:  
♠ J3  
♥ K108  
♦ A62  
♣ A6542

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

1. limit raise or better in ♥

Board: 60  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 9  
Contract: 2♣ N

North:  
♠ J3  
♥ K8  
♦ A95  
♣ AJ10542

South:  
♠ Q1082  
♥ QJ54  
♦ KJ73  
♣ 9

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

Board: 61  
Dealer: S  
Vul: NS  
North HCP: 19  
South HCP: 12  
Contract: 5♣ S

North:  
♠ AJ42  
♥ K  
♦ A7  
♣ AQJ832

South:  
♠ Q10  
♥ A962  
♦ K42  
♣ K965

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

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

Board: 62  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 7  
Contract: 1N N

North:  
♠ AQ6  
♥ QJ107  
♦ 92  
♣ KJ64

South:  
♠ K10842  
♥ 52  
♦ KJ65  
♣ 98

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

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 12  
Contract: 2♦ E

North:  
♠ K9  
♥ A752  
♦ J9  
♣ 109765

South:  
♠ A654  
♥ J9  
♦ 1086  
♣ AK83

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

1. max 2 ♥

## South hands (Practice Page)

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

Board: 59	♠ J3	West Bids 1♦ if possible.
Dealer: S	♥ K108	
Vul: EW	♦ A62	You bid first.
HCP: 12	♣ A6542	

Board: 60	♠ Q1082	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 9	♣ 9	

Board: 61	♠ Q10	East Bids 2♣ if possible.
Dealer: S	♥ A962	West Bids 3♥ if possible.
Vul: NS	♦ K42	
HCP: 12	♣ K965	You bid first.

Board: 62	♠ K10842	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 7	♣ 98	

Board: 63	♠ A654	East Bids 2♦ if possible.
Dealer: S	♥ J9	
Vul: Both	♦ 1086	You bid first.
HCP: 12	♣ AK83	

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

Board: 59  
 Dealer: S  
 Vul: EW  
 North HCP: 16  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ K  
 ♥ AQJ975  
 ♦ KQ85  
 ♣ J9

South:  
 ♠ J3  
 ♥ K108  
 ♦ A62  
 ♣ A6542

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

1. limit raise or better in ♥

Board: 60  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 9  
 Contract: 2♣ N

North:  
 ♠ J3  
 ♥ K8  
 ♦ A95  
 ♣ AJ10542

South:  
 ♠ Q1082  
 ♥ QJ54  
 ♦ KJ73  
 ♣ 9

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

Board: 61  
 Dealer: S  
 Vul: NS  
 North HCP: 19  
 South HCP: 12  
 Contract: 5♣ S

North:  
 ♠ AJ42  
 ♥ K  
 ♦ A7  
 ♣ AQJ832

South:  
 ♠ Q10  
 ♥ A962  
 ♦ K42  
 ♣ K965

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

AP

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

Board: 62  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 7  
 Contract: 1N N

North:  
 ♠ AQ6  
 ♥ QJ107  
 ♦ 92  
 ♣ KJ64

South:  
 ♠ K10842  
 ♥ 52  
 ♦ KJ65  
 ♣ 98

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

Board: 63  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♦ E

North:  
 ♠ K9  
 ♥ A752  
 ♦ J9  
 ♣ 109765

South:  
 ♠ A654  
 ♥ J9  
 ♦ 1086  
 ♣ AK83

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

1. max 2 ♥

## North hands (Practice Page)

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

Board: 64      ♠ AKQ8  
Dealer: N      ♥ K10  
Vul: None     ♦ 96  
HCP: 17       ♣ AJ932

The opponents are silent.

You bid first.

Board: 65      ♠ KQ8  
Dealer: S      ♥ Q10874  
Vul: EW       ♦ A1094  
HCP: 11       ♣ 9

West Bids 3♣ if possible.

Partner bids first.

Board: 66      ♠ 983  
Dealer: N      ♥ 1075  
Vul: None     ♦ AQJ  
HCP: 12       ♣ AJ87

East Bids 1♥ if possible.

West Bids 1NT if possible.

You bid first.

Board: 67      ♠ 865  
Dealer: S      ♥ 1087  
Vul: NS       ♦ AQ10643  
HCP: 6       ♣ 3

East Doubles 1♦ if possible.

West Doubles 1♥ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 68      ♠ KQJ103  
Dealer: N      ♥ AQ  
Vul: EW       ♦ —  
HCP: 13       ♣ J108763

East Bids 1♦ if possible.

West Bids 2♣ if possible.

You bid first.

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

Board: 64  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♣ N

North:  
 ♠ AKQ8  
 ♥ K10  
 ♦ 96  
 ♣ AJ932

South:  
 ♠ 32  
 ♥ Q832  
 ♦ K87  
 ♣ K765

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

Board: 65  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣X W

North:  
 ♠ KQ8  
 ♥ Q10874  
 ♦ A1094  
 ♣ 9

South:  
 ♠ A1042  
 ♥ J96  
 ♦ KQ8  
 ♣ K84

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

Board: 66  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 983  
 ♥ 1075  
 ♦ AQJ  
 ♣ AJ87

South:  
 ♠ KJ76  
 ♥ 843  
 ♦ 985  
 ♣ K64

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

Board: 67  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ 865  
 ♥ 1087  
 ♦ AQ10643  
 ♣ 3

South:  
 ♠ Q4  
 ♥ J653  
 ♦ 5  
 ♣ AKQ764

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

Board: 68  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQJ103  
 ♥ AQ  
 ♦ —  
 ♣ J108763

South:  
 ♠ 965  
 ♥ 9832  
 ♦ 9863  
 ♣ AQ

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

1. limit raise or better in ♦

## South hands (Practice Page)

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

Board: 64      ♠ 32  
Dealer: N      ♥ Q832  
Vul: None     ♦ K87  
HCP: 8        ♣ K765

The opponents are silent.

Partner bids first.

Board: 65      ♠ A1042  
Dealer: S      ♥ J96  
Vul: EW       ♦ KQ8  
HCP: 13       ♣ K84

West Bids 3♣ if possible.

You bid first.

Board: 66      ♠ KJ76  
Dealer: N      ♥ 843  
Vul: None     ♦ 985  
HCP: 7        ♣ K64

East Bids 1♥ if possible.

West Bids 1NT if possible.

Partner bids first.

Board: 67      ♠ Q4  
Dealer: S      ♥ J653  
Vul: NS       ♦ 5  
HCP: 12       ♣ AKQ764

East Doubles 1♦ if possible.

West Doubles 1♥ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 68      ♠ 965  
Dealer: N      ♥ 9832  
Vul: EW       ♦ 9863  
HCP: 6        ♣ AQ

East Bids 1♦ if possible.

West Bids 2♣ if possible.

Partner bids first.

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

Board: 64  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♣ N

North:  
 ♠ AKQ8  
 ♥ K10  
 ♦ 96  
 ♣ AJ932

South:  
 ♠ 32  
 ♥ Q832  
 ♦ K87  
 ♣ K765

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

Board: 65  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 3♣X W

North:  
 ♠ KQ8  
 ♥ Q10874  
 ♦ A1094  
 ♣ 9

South:  
 ♠ A1042  
 ♥ J96  
 ♦ KQ8  
 ♣ K84

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

Board: 66  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 1N W

North:  
 ♠ 983  
 ♥ 1075  
 ♦ AQJ  
 ♣ AJ87

South:  
 ♠ KJ76  
 ♥ 843  
 ♦ 985  
 ♣ K64

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

Board: 67  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♠ E

North:  
 ♠ 865  
 ♥ 1087  
 ♦ AQ10643  
 ♣ 3

South:  
 ♠ Q4  
 ♥ J653  
 ♦ 5  
 ♣ AKQ764

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

Board: 68  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQJ103  
 ♥ AQ  
 ♦ —  
 ♣ J108763

South:  
 ♠ 965  
 ♥ 9832  
 ♦ 9863  
 ♣ AQ

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



## North hands (Practice Page)

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

Board: 69	♠ 9843	West Doubles 1NT if possible.
Dealer: S	♥ 8732	
Vul: Both	♦ AK754	Partner bids first.
HCP: 7	♣ —	
Board: 70	♠ 1042	East Bids 1♦ if possible.
Dealer: N	♥ J94	East Bids 2♦ if possible.
Vul: NS	♦ Q10	
HCP: 12	♣ AKQ62	You bid first.
Board: 71	♠ K10943	The opponents are silent.
Dealer: S	♥ K654	
Vul: EW	♦ K85	Partner bids first.
HCP: 9	♣ 8	
Board: 72	♠ 92	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ K3	You bid first.
HCP: 13	♣ AK10964	
Board: 73	♠ KJ93	The opponents are silent.
Dealer: S	♥ AJ1042	
Vul: None	♦ K964	Partner bids first.
HCP: 12	♣ —	

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

Board: 69  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 1NX S

North:  
 ♠ 9843  
 ♥ 8732  
 ♦ AK754  
 ♣ —

South:  
 ♠ AK6  
 ♥ K94  
 ♦ Q109  
 ♣ J974

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

Board: 70  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 1042  
 ♥ J94  
 ♦ Q10  
 ♣ AKQ62

South:  
 ♠ AKQJ8  
 ♥ Q105  
 ♦ J8  
 ♣ 1083

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

Board: 71  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ K10943  
 ♥ K654  
 ♦ K85  
 ♣ 8

South:  
 ♠ A65  
 ♥ Q10  
 ♦ J63  
 ♣ AQJ75

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

Board: 72  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 3♣ N

North:  
 ♠ 92  
 ♥ QJ4  
 ♦ K3  
 ♣ AK10964

South:  
 ♠ 643  
 ♥ K106  
 ♦ AQ75  
 ♣ Q75

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

Board: 73  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ KJ93  
 ♥ AJ1042  
 ♦ K964  
 ♣ —

South:  
 ♠ Q764  
 ♥ Q  
 ♦ A72  
 ♣ A8752

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

## South hands (Practice Page)

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

Board: 69	♠ AK6	West Doubles 1NT if possible.
Dealer: S	♥ K94	
Vul: Both	♦ Q109	You bid first.
HCP: 13	♣ J974	

Board: 70	♠ AKQJ8	East Bids 1♦ if possible.
Dealer: N	♥ Q105	East Bids 2♦ if possible.
Vul: NS	♦ J8	
HCP: 13	♣ 1083	Partner bids first.

Board: 71	♠ A65	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ J63	You bid first.
HCP: 14	♣ AQJ75	

Board: 72	♠ 643	The opponents are silent.
Dealer: N	♥ K106	
Vul: Both	♦ AQ75	Partner bids first.
HCP: 11	♣ Q75	

Board: 73	♠ Q764	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ A72	You bid first.
HCP: 12	♣ A8752	

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

Board: 69  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 1NX S

North:  
 ♠ 9843  
 ♥ 8732  
 ♦ AK754  
 ♣ —

South:  
 ♠ AK6  
 ♥ K94  
 ♦ Q109  
 ♣ J974

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

Board: 70  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 1042  
 ♥ J94  
 ♦ Q10  
 ♣ AKQ62

South:  
 ♠ AKQJ8  
 ♥ Q105  
 ♦ J8  
 ♣ 1083

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

Board: 71  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ K10943  
 ♥ K654  
 ♦ K85  
 ♣ 8

South:  
 ♠ A65  
 ♥ Q10  
 ♦ J63  
 ♣ AQJ75

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

Board: 72  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 3♣ N

North:  
 ♠ 92  
 ♥ QJ4  
 ♦ K3  
 ♣ AK10964

South:  
 ♠ 643  
 ♥ K106  
 ♦ AQ75  
 ♣ Q75

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

Board: 73  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ KJ93  
 ♥ AJ1042  
 ♦ K964  
 ♣ —

South:  
 ♠ Q764  
 ♥ Q  
 ♦ A72  
 ♣ A8752

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

## North hands (Practice Page)

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

Board: 74	♠ K92	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ AJ	You bid first.
HCP: 12	♣ Q10984	

Board: 75	♠ A752	East Bids 2♦ if possible.
Dealer: S	♥ KQJ1053	
Vul: NS	♦ 982	Partner bids first.
HCP: 10	♣ —	

Board: 76	♠ 4	East Doubles 1♣ if possible.
Dealer: N	♥ A54	West Bids 1NT if possible.
Vul: Both	♦ J543	
HCP: 12	♣ AK732	You bid first.

Board: 77	♠ J1086	West Bids 1♥ if possible.
Dealer: S	♥ 92	East Bids 2♥ if possible.
Vul: None	♦ AJ7632	
HCP: 6	♣ 7	Partner bids first.

Board: 78	♠ J7	East Bids 1♥ if possible.
Dealer: N	♥ A642	
Vul: NS	♦ A95	You bid first.
HCP: 12	♣ K653	

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

Board: 74  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ K92  
 ♥ Q62  
 ♦ AJ  
 ♣ Q10984

South:  
 ♠ AJ103  
 ♥ A3  
 ♦ 86543  
 ♣ K5

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

Board: 75  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ A752  
 ♥ KQJ1053  
 ♦ 982  
 ♣ —

South:  
 ♠ KQ  
 ♥ A764  
 ♦ 43  
 ♣ A9873

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

Board: 76  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ S

North:  
 ♠ 4  
 ♥ A54  
 ♦ J543  
 ♣ AK732

South:  
 ♠ K109762  
 ♥ QJ7  
 ♦ 106  
 ♣ J4

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

Board: 77  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♥ W

North:  
 ♠ J1086  
 ♥ 92  
 ♦ AJ7632  
 ♣ 7

South:  
 ♠ A75  
 ♥ J7  
 ♦ Q98  
 ♣ AQ986

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

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ J7  
 ♥ A642  
 ♦ A95  
 ♣ K653

South:  
 ♠ A54  
 ♥ 87  
 ♦ KQ742  
 ♣ 1072

West	North	East	South
	1♣	1♥	1NT
AP			

## South hands (Practice Page)

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

Board: 74	♠ AJ103	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 86543	Partner bids first.
HCP: 12	♣ K5	

Board: 75	♠ KQ	East Bids 2♦ if possible.
Dealer: S	♥ A764	
Vul: NS	♦ 43	You bid first.
HCP: 13	♣ A9873	

Board: 76	♠ K109762	East Doubles 1♣ if possible.
Dealer: N	♥ QJ7	West Bids 1NT if possible.
Vul: Both	♦ 106	
HCP: 7	♣ J4	Partner bids first.

Board: 77	♠ A75	West Bids 1♥ if possible.
Dealer: S	♥ J7	East Bids 2♥ if possible.
Vul: None	♦ Q98	
HCP: 13	♣ AQ986	You bid first.

Board: 78	♠ A54	East Bids 1♥ if possible.
Dealer: N	♥ 87	
Vul: NS	♦ KQ742	Partner bids first.
HCP: 9	♣ 1072	

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

Board: 74  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ K92  
 ♥ Q62  
 ♦ AJ  
 ♣ Q10984

South:  
 ♠ AJ103  
 ♥ A3  
 ♦ 86543  
 ♣ K5

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

Board: 75  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ A752  
 ♥ KQJ1053  
 ♦ 982  
 ♣ —

South:  
 ♠ KQ  
 ♥ A764  
 ♦ 43  
 ♣ A9873

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

Board: 76  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠ S

North:  
 ♠ 4  
 ♥ A54  
 ♦ J543  
 ♣ AK732

South:  
 ♠ K109762  
 ♥ QJ7  
 ♦ 106  
 ♣ J4

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

Board: 77  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♥ W

North:  
 ♠ J1086  
 ♥ 92  
 ♦ AJ7632  
 ♣ 7

South:  
 ♠ A75  
 ♥ J7  
 ♦ Q98  
 ♣ AQ986

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

Board: 78  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 1N S

North:  
 ♠ J7  
 ♥ A642  
 ♦ A95  
 ♣ K653

South:  
 ♠ A54  
 ♥ 87  
 ♦ KQ742  
 ♣ 1072

West	North	East	South
	1♣	1♥	1NT
AP			



## North hands (Practice Page)

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

Board: 79	♠ K9874	West Bids 2♣ if possible.
Dealer: S	♥ Q8532	
Vul: EW	♦ A96	Partner bids first.
HCP: 9	♣ —	

Board: 80	♠ J106	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ 1085	You bid first.
HCP: 13	♣ AJ742	

Board: 81	♠ AQ107	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: Both	♦ K65	Partner bids first.
HCP: 13	♣ A10653	

Board: 82	♠ QJ73	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ 6	You bid first.
HCP: 14	♣ AQ73	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ K9874	♠ 32				1♣
Vul: EW	♥ Q8532	♥ A964	Pass	1♠	Pass	1NT
North HCP: 9	♦ A96	♦ K75	2♣	2♥	Pass	3♥
South HCP: 12	♣ —	♣ KQ72	Pass	4♥	AP	
Contract: 4♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1♣	Pass	1♠
Vul: EW	♥ AK	♥ Q93	Pass	1NT	Pass	2NT
North HCP: 13	♦ 1085	♦ 763	Pass	3NT	AP	
South HCP: 13	♣ AJ742	♣ Q85				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ KJ4				1♣
Vul: Both	♥ 5	♥ AQ7	Pass	1♠	3♥	3NT
North HCP: 13	♦ K65	♦ A103	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
South HCP: 19	♣ A10653	♣ KQ84	Pass	5♥ <sup>3</sup>	Pass	5NT <sup>4</sup>
Contract: 7♣ S			Pass	6♦ <sup>5</sup>	Pass	7♣
			AP			

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ A5		1♣	Pass	1♥
Vul: None	♥ KQ87	♥ A9532	Pass	2♥	Pass	4♥
North HCP: 14	♦ 6	♦ 109842				
South HCP: 11	♣ AQ73	♣ K	AP			
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 79	♠ 32	West Bids 2♣ if possible.
Dealer: S	♥ A964	
Vul: EW	♦ K75	You bid first.
HCP: 12	♣ KQ72	

Board: 80	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q93	
Vul: EW	♦ 763	Partner bids first.
HCP: 13	♣ Q85	

Board: 81	♠ KJ4	East Bids 3♥ if possible.
Dealer: S	♥ AQ7	
Vul: Both	♦ A103	You bid first.
HCP: 19	♣ KQ84	

Board: 82	♠ A5	The opponents are silent.
Dealer: N	♥ A9532	
Vul: None	♦ 109842	Partner bids first.
HCP: 11	♣ K	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ K9874	♠ 32				1♣
Vul: EW	♥ Q8532	♥ A964	Pass	1♠	Pass	1NT
North HCP: 9	♦ A96	♦ K75	2♣	2♥	Pass	3♥
South HCP: 12	♣ —	♣ KQ72	Pass	4♥	AP	
Contract: 4♥ N						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J106	♠ AKQ7		1♣	Pass	1♠
Vul: EW	♥ AK	♥ Q93	Pass	1NT	Pass	2NT
North HCP: 13	♦ 1085	♦ 763	Pass	3NT	AP	
South HCP: 13	♣ AJ742	♣ Q85				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ KJ4				1♣
Vul: Both	♥ 5	♥ AQ7	Pass	1♠	3♥	3NT
North HCP: 13	♦ K65	♦ A103	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
South HCP: 19	♣ A10653	♣ KQ84	Pass	5♥ <sup>3</sup>	Pass	5NT <sup>4</sup>
Contract: 7♣ S			Pass	6♦ <sup>5</sup>	Pass	7♣
			AP			

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ A5		1♣	Pass	1♥
Vul: None	♥ KQ87	♥ A9532	Pass	2♥	Pass	4♥
North HCP: 14	♦ 6	♦ 109842				
South HCP: 11	♣ AQ73	♣ K	AP			
Contract: 4♥ S						

## North hands (Practice Page)

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

Board: 83	♠ Q95	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ 10876	Partner bids first.
HCP: 9	♣ K109	

Board: 84	♠ AJ104	West Bids 2♣ if possible.
Dealer: N	♥ A63	East Bids 4♥ if possible.
Vul: NS	♦ K104	
HCP: 12	♣ 954	You bid first.

Board: 85	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: NS	♦ K652	Partner bids first.
HCP: 12	♣ K3	

Board: 86	♠ KQ6	East Bids 1♠ if possible.
Dealer: N	♥ 1095	West Bids 2♠ if possible.
Vul: EW	♦ K8	
HCP: 13	♣ KQ942	You bid first.

Board: 87	♠ J964	West Bids 1♠ if possible.
Dealer: S	♥ K10	
Vul: None	♦ K1084	Partner bids first.
HCP: 13	♣ KQJ	

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

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ10				1♣
Vul: None	♥ A97	♥ K86	Pass	1NT	Pass	2♣
North HCP: 9	♦ 10876	♦ K	AP			
South HCP: 12	♣ K109	♣ Q87642				
Contract: 2♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 9732		1♣	Pass	1♣
Vul: NS	♥ A63	♥ 5	2♣ <sup>1</sup>	2♠	4♥	4♠
North HCP: 12	♦ K104	♦ 5	AP			
South HCP: 8	♣ 954	♣ AKJ10863	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1♣
Vul: NS	♥ AQ86	♥ J1042	Pass	1♥	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ K3	♣ AJ2	AP			
Contract: 4♥ N						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1♣	1♠	X
Vul: EW	♥ 1095	♥ J873	Pass	1NT	Pass	Pass
North HCP: 13	♦ K8	♦ AQ1075	2♠	AP		
South HCP: 7	♣ KQ942	♣ 65				
Contract: 2♠ E						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: None	♥ K10	♥ AQ84	1♠	2NT <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 83	♠ KJ10	The opponents are silent.
Dealer: S	♥ K86	
Vul: None	♦ K	You bid first.
HCP: 12	♣ Q87642	
Board: 84	♠ 9732	West Bids 2♣ if possible.
Dealer: N	♥ 5	East Bids 4♥ if possible.
Vul: NS	♦ 5	
HCP: 8	♣ AKJ10863	Partner bids first.
Board: 85	♠ Q543	The opponents are silent.
Dealer: S	♥ J1042	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ AJ2	
Board: 86	♠ 93	East Bids 1♠ if possible.
Dealer: N	♥ J873	West Bids 2♠ if possible.
Vul: EW	♦ AQ1075	
HCP: 7	♣ 65	Partner bids first.
Board: 87	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ AQ84	
Vul: None	♦ A32	You bid first.
HCP: 14	♣ A8742	

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

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ10				1♣
Vul: None	♥ A97	♥ K86	Pass	1NT	Pass	2♣
North HCP: 9	♦ 10876	♦ K	AP			
South HCP: 12	♣ K109	♣ Q87642				
Contract: 2♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 9732		1♣	Pass	1♣
Vul: NS	♥ A63	♥ 5	2♣ <sup>1</sup>	2♠	4♥	4♠
North HCP: 12	♦ K104	♦ 5	AP			
South HCP: 8	♣ 954	♣ AKJ10863	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ Q543				1♣
Vul: NS	♥ AQ86	♥ J1042	Pass	1♥	Pass	2♥
North HCP: 12	♦ K652	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 14	♣ K3	♣ AJ2	AP			
Contract: 4♥ N						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 93		1♣	1♠	X
Vul: EW	♥ 1095	♥ J873	Pass	1NT	Pass	Pass
North HCP: 13	♦ K8	♦ AQ1075	2♠	AP		
South HCP: 7	♣ KQ942	♣ 65				
Contract: 2♠ E						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J964	♠ 8				1♣
Vul: None	♥ K10	♥ AQ84	1♠	2NT <sup>1</sup>	Pass	3NT
North HCP: 13	♦ K1084	♦ A32	AP			
South HCP: 14	♣ KQJ	♣ A8742	1. 1X-(1Y)-2Z weak			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 88	♠ AJ4	The opponents are silent.
Dealer: N	♥ 9653	
Vul: NS	♦ AJ6	You bid first.
HCP: 12	♣ Q109	

Board: 89	♠ 10762	East Bids 1♠ if possible.
Dealer: S	♥ Q62	
Vul: EW	♦ A10982	Partner bids first.
HCP: 6	♣ 3	

Board: 90	♠ K54	East Bids 1♥ if possible.
Dealer: N	♥ Q64	
Vul: Both	♦ Q32	You bid first.
HCP: 14	♣ AK93	

Board: 91	♠ A73	West Doubles 1♣ if possible.
Dealer: S	♥ 10973	East Bids 2♦ if possible.
Vul: EW	♦ Q109	
HCP: 7	♣ J42	Partner bids first.

Board: 92	♠ K8654	East Bids 1♦ if possible.
Dealer: N	♥ —	East Bids 2♦ if possible.
Vul: Both	♦ A10	
HCP: 12	♣ KQ7654	You bid first.

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

Board: 88  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ AJ4  
 ♥ 9653  
 ♦ AJ6  
 ♣ Q109

South:  
 ♠ 97632  
 ♥ A42  
 ♦ K9  
 ♣ AK4

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

Board: 89  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ 10762  
 ♥ Q62  
 ♦ A10982  
 ♣ 3

South:  
 ♠ KJ  
 ♥ KJ4  
 ♦ 5  
 ♣ AQJ9872

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

Board: 90  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ K54  
 ♥ Q64  
 ♦ Q32  
 ♣ AK93

South:  
 ♠ QJ1087  
 ♥ A108  
 ♦ A85  
 ♣ Q6

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

Board: 91  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ A73  
 ♥ 10973  
 ♦ Q109  
 ♣ J42

South:  
 ♠ Q984  
 ♥ AQ6  
 ♦ 3  
 ♣ A9753

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

Board: 92  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 10  
 Contract: 2♦ X E

North:  
 ♠ K8654  
 ♥ —  
 ♦ A10  
 ♣ KQ7654

South:  
 ♠ AJ  
 ♥ AJ872  
 ♦ 98532  
 ♣ 9

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

## South hands (Practice Page)

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

Board: 88	♠ 97632	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ K9	Partner bids first.
HCP: 14	♣ AK4	

Board: 89	♠ KJ	East Bids 1♠ if possible.
Dealer: S	♥ KJ4	
Vul: EW	♦ 5	You bid first.
HCP: 15	♣ AQJ9872	

Board: 90	♠ QJ1087	East Bids 1♥ if possible.
Dealer: N	♥ A108	
Vul: Both	♦ A85	Partner bids first.
HCP: 13	♣ Q6	

Board: 91	♠ Q984	West Doubles 1♣ if possible.
Dealer: S	♥ AQ6	East Bids 2♦ if possible.
Vul: EW	♦ 3	
HCP: 12	♣ A9753	You bid first.

Board: 92	♠ AJ	East Bids 1♦ if possible.
Dealer: N	♥ AJ872	East Bids 2♦ if possible.
Vul: Both	♦ 98532	
HCP: 10	♣ 9	Partner bids first.

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

Board: 88  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 14  
Contract: 4♠ S

North:  
♠ AJ4  
♥ 9653  
♦ AJ6  
♣ Q109

South:  
♠ 97632  
♥ A42  
♦ K9  
♣ AK4

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

Board: 89  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 15  
Contract: 3♣ S

North:  
♠ 10762  
♥ Q62  
♦ A10982  
♣ 3

South:  
♠ KJ  
♥ KJ4  
♦ 5  
♣ AQJ9872

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

Board: 90  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 13  
Contract: 4♠ S

North:  
♠ K54  
♥ Q64  
♦ Q32  
♣ AK93

South:  
♠ QJ1087  
♥ A108  
♦ A85  
♣ Q6

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

Board: 91  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 12  
Contract: 2♥ N

North:  
♠ A73  
♥ 10973  
♦ Q109  
♣ J42

South:  
♠ Q984  
♥ AQ6  
♦ 3  
♣ A9753

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

Board: 92  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 10  
Contract: 2♦ X E

North:  
♠ K8654  
♥ —  
♦ A10  
♣ KQ7654

South:  
♠ AJ  
♥ AJ872  
♦ 98532  
♣ 9

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

## North hands (Practice Page)

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

Board: 93	♠ 1032	West Bids 1♠ if possible.
Dealer: S	♥ J932	East Bids 2♠ if possible.
Vul: None	♦ A3	
HCP: 10	♣ AJ32	Partner bids first.

Board: 94	♠ J854	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ 10	You bid first.
HCP: 15	♣ AK64	

Board: 95	♠ A7653	West Bids 1♦ if possible.
Dealer: S	♥ 9853	West Bids 2♦ if possible.
Vul: Both	♦ 86	East Bids 3♦ if possible.
HCP: 8	♣ A10	Partner bids first.

Board: 96	♠ AQ83	West Bids 3♥ if possible.
Dealer: N	♥ 105	
Vul: None	♦ K94	You bid first.
HCP: 12	♣ K985	

Board: 97	♠ 93	East Bids 3♠ if possible.
Dealer: S	♥ QJ65	
Vul: NS	♦ KQJ87	Partner bids first.
HCP: 9	♣ 96	

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

Board: 93  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ 1032  
 ♥ J932  
 ♦ A3  
 ♣ AJ32

South:  
 ♠ 65  
 ♥ AQ8  
 ♦ K52  
 ♣ K10974

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

Board: 94  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ J854  
 ♥ AK86  
 ♦ 10  
 ♣ AK64

South:  
 ♠ AQ962  
 ♥ Q4  
 ♦ QJ9  
 ♣ J85

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

Board: 95  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ X W

North:  
 ♠ A7653  
 ♥ 9853  
 ♦ 86  
 ♣ A10

South:  
 ♠ 104  
 ♥ AKQ  
 ♦ A10  
 ♣ Q87432

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 5♦ S

North:  
 ♠ AQ83  
 ♥ 105  
 ♦ K94  
 ♣ K985

South:  
 ♠ 9  
 ♥ 94  
 ♦ AJ7632  
 ♣ AQ102

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

1. limit raise or better in ♦

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 93  
 ♥ QJ65  
 ♦ KQJ87  
 ♣ 96

South:  
 ♠ A5  
 ♥ K973  
 ♦ 953  
 ♣ AJ74

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

## South hands (Practice Page)

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

Board: 93	♠ 65	West Bids 1♠ if possible.
Dealer: S	♥ AQ8	East Bids 2♠ if possible.
Vul: None	♦ K52	
HCP: 12	♣ K10974	You bid first.

Board: 94	♠ AQ962	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 12	♣ J85	

Board: 95	♠ 104	West Bids 1♦ if possible.
Dealer: S	♥ AKQ	West Bids 2♦ if possible.
Vul: Both	♦ A10	East Bids 3♦ if possible.
HCP: 15	♣ Q87432	You bid first.

Board: 96	♠ 9	West Bids 3♥ if possible.
Dealer: N	♥ 94	
Vul: None	♦ AJ7632	Partner bids first.
HCP: 11	♣ AQ102	

Board: 97	♠ A5	East Bids 3♠ if possible.
Dealer: S	♥ K973	
Vul: NS	♦ 953	You bid first.
HCP: 12	♣ AJ74	

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

Board: 93  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ 1032  
 ♥ J932  
 ♦ A3  
 ♣ AJ32

South:  
 ♠ 65  
 ♥ AQ8  
 ♦ K52  
 ♣ K10974

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

Board: 94  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ J854  
 ♥ AK86  
 ♦ 10  
 ♣ AK64

South:  
 ♠ AQ962  
 ♥ Q4  
 ♦ QJ9  
 ♣ J85

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

Board: 95  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ X W

North:  
 ♠ A7653  
 ♥ 9853  
 ♦ 86  
 ♣ A10

South:  
 ♠ 104  
 ♥ AKQ  
 ♦ A10  
 ♣ Q87432

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

Board: 96  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 11  
 Contract: 5♦ S

North:  
 ♠ AQ83  
 ♥ 105  
 ♦ K94  
 ♣ K985

South:  
 ♠ 9  
 ♥ 94  
 ♦ AJ7632  
 ♣ AQ102

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

1. limit raise or better in ♦

Board: 97  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 93  
 ♥ QJ65  
 ♦ KQJ87  
 ♣ 96

South:  
 ♠ A5  
 ♥ K973  
 ♦ 953  
 ♣ AJ74

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



## North hands (Practice Page)

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

Board: 98	♠ A5	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ KJ10532	
Board: 99	♠ K62	West Doubles 1♣ if possible.
Dealer: S	♥ KJ103	
Vul: NS	♦ Q108	Partner bids first.
HCP: 9	♣ 1064	
Board: 100	♠ QJ103	East Bids 1♠ if possible.
Dealer: N	♥ Q94	East Doubles 2♥ if possible.
Vul: None	♦ Q6	
HCP: 12	♣ KQ83	You bid first.
Board: 101	♠ Q95	East Bids 2♣ if possible.
Dealer: S	♥ AK64	
Vul: Both	♦ Q10	Partner bids first.
HCP: 13	♣ Q1072	

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 5♣ N

North:  
 ♠ A5  
 ♥ A9  
 ♦ AKQ  
 ♣ KJ10532

South:  
 ♠ Q432  
 ♥ KQ6  
 ♦ 842  
 ♣ Q97

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

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

Board: 99  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ K62  
 ♥ KJ103  
 ♦ Q108  
 ♣ 1064

South:  
 ♠ QJ103  
 ♥ A75  
 ♦ 92  
 ♣ AQ73

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

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♣ N

North:  
 ♠ QJ103  
 ♥ Q94  
 ♦ Q6  
 ♣ KQ83

South:  
 ♠ 72  
 ♥ AK82  
 ♦ 543  
 ♣ AJ65

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

1. strength cue bid

Board: 101  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ Q95  
 ♥ AK64  
 ♦ Q10  
 ♣ Q1072

South:  
 ♠ AJ  
 ♥ Q3  
 ♦ A74  
 ♣ KJ9864

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

- AP
1. Michaels Cuebid
  2. strength cue bid
  3. Cue bid, a ♦ stopper
  4. Cue bid, a ♥ stopper

## South hands (Practice Page)

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

Board: 98      ♠ Q432  
Dealer: N      ♥ KQ6  
Vul: Both     ♦ 842  
HCP: 9        ♣ Q97

The opponents are silent.

Partner bids first.

Board: 99      ♠ QJ103  
Dealer: S      ♥ A75  
Vul: NS       ♦ 92  
HCP: 13       ♣ AQ73

West Doubles 1♣ if possible.

You bid first.

Board: 100     ♠ 72  
Dealer: N      ♥ AK82  
Vul: None     ♦ 543  
HCP: 12       ♣ AJ65

East Bids 1♠ if possible.

East Doubles 2♥ if possible.

Partner bids first.

Board: 101     ♠ AJ  
Dealer: S      ♥ Q3  
Vul: Both     ♦ A74  
HCP: 15       ♣ KJ9864

East Bids 2♣ if possible.

You bid first.

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

Board: 98  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 5♣ N

North:  
 ♠ A5  
 ♥ A9  
 ♦ AKQ  
 ♣ KJ10532

South:  
 ♠ Q432  
 ♥ KQ6  
 ♦ 842  
 ♣ Q97

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

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

Board: 99  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ K62  
 ♥ KJ103  
 ♦ Q108  
 ♣ 1064

South:  
 ♠ QJ103  
 ♥ A75  
 ♦ 92  
 ♣ AQ73

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

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♣ N

North:  
 ♠ QJ103  
 ♥ Q94  
 ♦ Q6  
 ♣ KQ83

South:  
 ♠ 72  
 ♥ AK82  
 ♦ 543  
 ♣ AJ65

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

1. strength cue bid

Board: 101  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 15  
 Contract: 5♣ S

North:  
 ♠ Q95  
 ♥ AK64  
 ♦ Q10  
 ♣ Q1072

South:  
 ♠ AJ  
 ♥ Q3  
 ♦ A74  
 ♣ KJ9864

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

- AP
1. Michaels Cuebid
  2. strength cue bid
  3. Cue bid, a ♦ stopper
  4. Cue bid, a ♥ stopper

## North hands (Practice Page)

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

Board: 102	♠ AJ10	The opponents are silent.
Dealer: N	♥ A976	
Vul: NS	♦ K	You bid first.
HCP: 20	♣ AKJ52	
Board: 103	♠ 43	East Doubles 1♥ if possible.
Dealer: S	♥ AKQJ74	West Bids 2♦ if possible.
Vul: EW	♦ 96	
HCP: 13	♣ K93	Partner bids first.
Board: 104	♠ A103	East Bids 1♦ if possible.
Dealer: N	♥ KQ2	East Doubles 1♠ if possible.
Vul: Both	♦ J2	West Bids 2♦ if possible.
HCP: 13	♣ K10873	You bid first.
Board: 105	♠ 6	East Bids 2♦ if possible.
Dealer: S	♥ AQ1082	
Vul: None	♦ 752	Partner bids first.
HCP: 10	♣ KJ76	
Board: 106	♠ 6	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ KQ96	You bid first.
HCP: 13	♣ KQJ106	

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

Board: 102  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ AJ10  
 ♥ A976  
 ♦ K  
 ♣ AKJ52

South:  
 ♠ Q752  
 ♥ KQ1043  
 ♦ 865  
 ♣ 6

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

Board: 103  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ 43  
 ♥ AKQJ74  
 ♦ 96  
 ♣ K93

South:  
 ♠ AK5  
 ♥ 85  
 ♦ AJ2  
 ♣ 108654

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

1. max 2♥

Board: 104  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♠ N

North:  
 ♠ A103  
 ♥ KQ2  
 ♦ J2  
 ♣ K10873

South:  
 ♠ KJ962  
 ♥ 7653  
 ♦ Q875  
 ♣ —

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

Board: 105  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 6  
 ♥ AQ1082  
 ♦ 752  
 ♣ KJ76

South:  
 ♠ J987  
 ♥ K96  
 ♦ KJ  
 ♣ AQ95

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

1. Support double redouble

Board: 106  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 6  
 ♥ Q97  
 ♦ KQ96  
 ♣ KQJ106

South:  
 ♠ KJ83  
 ♥ AJ10  
 ♦ AJ54  
 ♣ 97

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

## South hands (Practice Page)

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

Board: 102	♠ Q752	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: NS	♦ 865	Partner bids first.
HCP: 7	♣ 6	
Board: 103	♠ AK5	East Doubles 1♥ if possible.
Dealer: S	♥ 85	West Bids 2♦ if possible.
Vul: EW	♦ AJ2	
HCP: 12	♣ 108654	You bid first.
Board: 104	♠ KJ962	East Bids 1♦ if possible.
Dealer: N	♥ 7653	East Doubles 1♠ if possible.
Vul: Both	♦ Q875	West Bids 2♦ if possible.
HCP: 6	♣ —	Partner bids first.
Board: 105	♠ J987	East Bids 2♦ if possible.
Dealer: S	♥ K96	
Vul: None	♦ KJ	You bid first.
HCP: 14	♣ AQ95	
Board: 106	♠ KJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ AJ54	Partner bids first.
HCP: 14	♣ 97	

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

Board: 102  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ AJ10  
 ♥ A976  
 ♦ K  
 ♣ AKJ52

South:  
 ♠ Q752  
 ♥ KQ1043  
 ♦ 865  
 ♣ 6

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

Board: 103  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 12  
 Contract: 4♥ N

North:  
 ♠ 43  
 ♥ AKQJ74  
 ♦ 96  
 ♣ K93

South:  
 ♠ AK5  
 ♥ 85  
 ♦ AJ2  
 ♣ 108654

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

1. max 2♥

Board: 104  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 6  
 Contract: 2♠ N

North:  
 ♠ A103  
 ♥ KQ2  
 ♦ J2  
 ♣ K10873

South:  
 ♠ KJ962  
 ♥ 7653  
 ♦ Q875  
 ♣ —

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

Board: 105  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ 6  
 ♥ AQ1082  
 ♦ 752  
 ♣ KJ76

South:  
 ♠ J987  
 ♥ K96  
 ♦ KJ  
 ♣ AQ95

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

1. Support double redouble

Board: 106  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 14  
 Contract: 3N N

North:  
 ♠ 6  
 ♥ Q97  
 ♦ KQ96  
 ♣ KQJ106

South:  
 ♠ KJ83  
 ♥ AJ10  
 ♦ AJ54  
 ♣ 97

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



## North hands (Practice Page)

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

Board: 107	♠ AQ3	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 8	♣ 843	
Board: 108	♠ J94	The opponents are silent.
Dealer: N	♥ J963	
Vul: Both	♦ AQ4	You bid first.
HCP: 13	♣ KQ8	
Board: 109	♠ A763	East Doubles 3♦ if possible.
Dealer: S	♥ A109862	West Bids 5♦ if possible.
Vul: NS	♦ —	
HCP: 10	♣ Q97	Partner bids first.
Board: 110	♠ 8	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ Q97	You bid first.
HCP: 14	♣ AQ7653	
Board: 111	♠ A108732	West Bids 1♦ if possible.
Dealer: S	♥ QJ65	East Bids 3♦ if possible.
Vul: None	♦ 5	
HCP: 10	♣ K4	Partner bids first.

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

Board: 107

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 1N N

North:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

South:

♠ J64

♥ AK94

♦ 32

♣ KQ75

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

1♣

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

Pass	1NT	AP	
------	-----	----	--

Board: 108

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 3♥ S

North:

♠ J94

♥ J963

♦ AQ4

♣ KQ8

South:

♠ Q52

♥ A8752

♦ K

♣ 10643

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

1♣

Pass 1♥

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

AP

Board: 109

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 5♦ X W

North:

♠ A763

♥ A109862

♦ —

♣ Q97

South:

♠ QJ54

♥ K4

♦ K72

♣ K865

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

1♣

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

Pass	3♦ <sup>1</sup>	X	3♥ <sup>2</sup>
------	-----------------	---	-----------------

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

5♦	X	AP	
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1. Splinter

2. Cue bid, a ♥ stopper

Board: 110

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♠ S

North:

♠ 8

♥ AQ9

♦ Q97

♣ AQ7653

South:

♠ AK10532

♥ 102

♦ 10864

♣ 8

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

1♣

Pass 1♠

Pass	2♣	Pass	2♠
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AP

Board: 111

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ W

North:

♠ A108732

♥ QJ65

♦ 5

♣ K4

South:

♠ K4

♥ AK82

♦ J7

♣ J10632

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

1♣

1♦	1♠	3♦	AP
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## South hands (Practice Page)

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

Board: 107	♠ J64	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ 32	You bid first.
HCP: 13	♣ KQ75	
Board: 108	♠ Q52	The opponents are silent.
Dealer: N	♥ A8752	
Vul: Both	♦ K	Partner bids first.
HCP: 9	♣ 10643	
Board: 109	♠ QJ54	East Doubles 3♦ if possible.
Dealer: S	♥ K4	West Bids 5♦ if possible.
Vul: NS	♦ K72	
HCP: 12	♣ K865	You bid first.
Board: 110	♠ AK10532	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ 10864	Partner bids first.
HCP: 7	♣ 8	
Board: 111	♠ K4	West Bids 1♦ if possible.
Dealer: S	♥ AK82	East Bids 3♦ if possible.
Vul: None	♦ J7	
HCP: 12	♣ J10632	You bid first.

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

Board: 107

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 1N N

North:

♠ AQ3

♥ 653

♦ Q1098

♣ 843

South:

♠ J64

♥ AK94

♦ 32

♣ KQ75

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1NT AP

Board: 108

Dealer: N

Vul: Both

North HCP: 13

South HCP: 9

Contract: 3♥ S

North:

♠ J94

♥ J963

♦ AQ4

♣ KQ8

South:

♠ Q52

♥ A8752

♦ K

♣ 10643

West North East South

1♣ Pass 1♥

Pass 2♥ Pass 3♥

AP

Board: 109

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 5♦ X W

North:

♠ A763

♥ A109862

♦ —

♣ Q97

South:

♠ QJ54

♥ K4

♦ K72

♣ K865

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 3♦<sup>1</sup> X 3♥<sup>2</sup>

Pass 3♠ Pass 4♠

5♦ X AP

1. Splinter

2. Cue bid, a ♥ stopper

Board: 110

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 2♠ S

North:

♠ 8

♥ AQ9

♦ Q97

♣ AQ7653

South:

♠ AK10532

♥ 102

♦ 10864

♣ 8

West North East South

1♣ Pass 1♠

Pass 2♣ Pass 2♠

AP

Board: 111

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♦ W

North:

♠ A108732

♥ QJ65

♦ 5

♣ K4

South:

♠ K4

♥ AK82

♦ J7

♣ J10632

West North East South

1♣

1♦ 1♠ 3♦ AP

## North hands (Practice Page)

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

Board: 112	♠ A4	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ Q964	You bid first.
HCP: 14	♣ KJ862	

Board: 113	♠ Q10	East Bids 2♦ if possible.
Dealer: S	♥ Q984	
Vul: Both	♦ 1076	Partner bids first.
HCP: 7	♣ K962	

Board: 114	♠ QJ	West Bids 1♠ if possible.
Dealer: N	♥ Q108	East Bids 3♠ if possible.
Vul: None	♦ A43	
HCP: 14	♣ AJ862	You bid first.

Board: 115	♠ QJ106	West Bids 1♥ if possible.
Dealer: S	♥ —	East Bids 1♠ if possible.
Vul: EW	♦ KJ10863	West Bids 2♥ if possible.
HCP: 8	♣ J75	Partner bids first.

Board: 116	♠ QJ109	East Bids 1♦ if possible.
Dealer: N	♥ 87	
Vul: Both	♦ A8	You bid first.
HCP: 12	♣ KQ1096	

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

Board: 112  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ A4  
 ♥ A10  
 ♦ Q964  
 ♣ KJ862

South:  
 ♠ K762  
 ♥ J763  
 ♦ KJ  
 ♣ 1054

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

Board: 113  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 16  
 Contract: 2♥ N

North:  
 ♠ Q10  
 ♥ Q984  
 ♦ 1076  
 ♣ K962

South:  
 ♠ J432  
 ♥ AK3  
 ♦ J  
 ♣ AQJ74

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

1. Support double redouble

Board: 114  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 3♠ W

North:  
 ♠ QJ  
 ♥ Q108  
 ♦ A43  
 ♣ AJ862

South:  
 ♠ K5  
 ♥ KJ74  
 ♦ Q10  
 ♣ Q9753

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

1. Support double redouble

Board: 115  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♥ W

North:  
 ♠ QJ106  
 ♥ —  
 ♦ KJ10863  
 ♣ J75

South:  
 ♠ 953  
 ♥ AJ75  
 ♦ A72  
 ♣ K82

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

1. limit raise or better in ♥

Board: 116  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ N

North:  
 ♠ QJ109  
 ♥ 87  
 ♦ A8  
 ♣ KQ1096

South:  
 ♠ 6542  
 ♥ A432  
 ♦ 742  
 ♣ A5

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

## South hands (Practice Page)

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

Board: 112	♠ K762	The opponents are silent.
Dealer: N	♥ J763	
Vul: NS	♦ KJ	Partner bids first.
HCP: 8	♣ 1054	

Board: 113	♠ J432	East Bids 2♦ if possible.
Dealer: S	♥ AK3	
Vul: Both	♦ J	You bid first.
HCP: 16	♣ AQJ74	

Board: 114	♠ K5	West Bids 1♠ if possible.
Dealer: N	♥ KJ74	East Bids 3♠ if possible.
Vul: None	♦ Q10	
HCP: 11	♣ Q9753	Partner bids first.

Board: 115	♠ 953	West Bids 1♥ if possible.
Dealer: S	♥ AJ75	East Bids 1♠ if possible.
Vul: EW	♦ A72	West Bids 2♥ if possible.
HCP: 12	♣ K82	You bid first.

Board: 116	♠ 6542	East Bids 1♦ if possible.
Dealer: N	♥ A432	
Vul: Both	♦ 742	Partner bids first.
HCP: 8	♣ A5	

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

Board: 112  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ A4  
 ♥ A10  
 ♦ Q964  
 ♣ KJ862

South:  
 ♠ K762  
 ♥ J763  
 ♦ KJ  
 ♣ 1054

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

Board: 113  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 16  
 Contract: 2♥ N

North:  
 ♠ Q10  
 ♥ Q984  
 ♦ 1076  
 ♣ K962

South:  
 ♠ J432  
 ♥ AK3  
 ♦ J  
 ♣ AQJ74

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

1. Support double redouble

Board: 114  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 11  
 Contract: 3♠ W

North:  
 ♠ QJ  
 ♥ Q108  
 ♦ A43  
 ♣ AJ862

South:  
 ♠ K5  
 ♥ KJ74  
 ♦ Q10  
 ♣ Q9753

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

1. Support double redouble

Board: 115  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♥ W

North:  
 ♠ QJ106  
 ♥ —  
 ♦ KJ10863  
 ♣ J75

South:  
 ♠ 953  
 ♥ AJ75  
 ♦ A72  
 ♣ K82

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

1. limit raise or better in ♥

Board: 116  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 8  
 Contract: 2♠ N

North:  
 ♠ QJ109  
 ♥ 87  
 ♦ A8  
 ♣ KQ1096

South:  
 ♠ 6542  
 ♥ A432  
 ♦ 742  
 ♣ A5

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



## North hands (Practice Page)

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

Board: 117	♠ K87	The opponents are silent.
Dealer: S	♥ K10875	
Vul: None	♦ Q3	Partner bids first.
HCP: 12	♣ A84	

Board: 118	♠ A1076	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: NS	♦ AJ	You bid first.
HCP: 18	♣ K107	

Board: 119	♠ 9876542	West Bids 1♦ if possible.
Dealer: S	♥ A109	East Bids 3♦ if possible.
Vul: Both	♦ —	East Bids 5♦ if possible.
HCP: 9	♣ KQ9	Partner bids first.

Board: 120	♠ J1094	West Bids 1♥ if possible.
Dealer: N	♥ AQ85	East Bids 2♥ if possible.
Vul: None	♦ J4	West Bids 3♥ if possible.
HCP: 13	♣ KQ8	You bid first.

Board: 121	♠ J10982	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ J43	Partner bids first.
HCP: 6	♣ 94	

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

Board: 117  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ K87  
 ♥ K10875  
 ♦ Q3  
 ♣ A84

South:  
 ♠ A6  
 ♥ 932  
 ♦ AK7  
 ♣ K9632

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♥ <sup>2</sup>
Pass	3♠ <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: 118  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♠ S

North:  
 ♠ A1076  
 ♥ AQ83  
 ♦ AJ  
 ♣ K107

South:  
 ♠ K984  
 ♥ J102  
 ♦ K843  
 ♣ 43

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

Board: 119  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 5♦ X W

North:  
 ♠ 9876542  
 ♥ A109  
 ♦ —  
 ♣ KQ9

South:  
 ♠ KQJ  
 ♥ J3  
 ♦ J32  
 ♣ AJ872

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

Board: 120  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ N

North:  
 ♠ J1094  
 ♥ AQ85  
 ♦ J4  
 ♣ KQ8

South:  
 ♠ 8652  
 ♥ 3  
 ♦ Q108732  
 ♣ A3

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ J10982  
 ♥ A95  
 ♦ J43  
 ♣ 94

South:  
 ♠ K53  
 ♥ 87  
 ♦ K6  
 ♣ AK8752

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

## South hands (Practice Page)

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

Board: 117	♠ A6	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ AK7	You bid first.
HCP: 14	♣ K9632	
Board: 118	♠ K984	The opponents are silent.
Dealer: N	♥ J102	
Vul: NS	♦ K843	Partner bids first.
HCP: 7	♣ 43	
Board: 119	♠ KQJ	West Bids 1♦ if possible.
Dealer: S	♥ J3	East Bids 3♦ if possible.
Vul: Both	♦ J32	East Bids 5♦ if possible.
HCP: 13	♣ AJ872	You bid first.
Board: 120	♠ 8652	West Bids 1♥ if possible.
Dealer: N	♥ 3	East Bids 2♥ if possible.
Vul: None	♦ Q108732	West Bids 3♥ if possible.
HCP: 6	♣ A3	Partner bids first.
Board: 121	♠ K53	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ K6	You bid first.
HCP: 13	♣ AK8752	

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

Board: 117  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 4♥ N

North:  
 ♠ K87  
 ♥ K10875  
 ♦ Q3  
 ♣ A84

South:  
 ♠ A6  
 ♥ 932  
 ♦ AK7  
 ♣ K9632

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	3♥ <sup>2</sup>
Pass	3♠ <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: 118  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♠ S

North:  
 ♠ A1076  
 ♥ AQ83  
 ♦ AJ  
 ♣ K107

South:  
 ♠ K984  
 ♥ J102  
 ♦ K843  
 ♣ 43

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

Board: 119  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 13  
 Contract: 5♦ X W

North:  
 ♠ 9876542  
 ♥ A109  
 ♦ —  
 ♣ KQ9

South:  
 ♠ KQJ  
 ♥ J3  
 ♦ J32  
 ♣ AJ872

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

Board: 120  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ N

North:  
 ♠ J1094  
 ♥ AQ85  
 ♦ J4  
 ♣ KQ8

South:  
 ♠ 8652  
 ♥ 3  
 ♦ Q108732  
 ♣ A3

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

Board: 121  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ J10982  
 ♥ A95  
 ♦ J43  
 ♣ 94

South:  
 ♠ K53  
 ♥ 87  
 ♦ K6  
 ♣ AK8752

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

## North hands (Practice Page)

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

Board: 122	♠ K32	West Bids 2♠ if possible.
Dealer: N	♥ AK64	
Vul: EW	♦ Q	You bid first.
HCP: 21	♣ AKQ107	
Board: 123	♠ AJ74	East Bids 2♦ if possible.
Dealer: S	♥ Q109	East Doubles Pass if possible.
Vul: None	♦ K52	West Bids 3♦ if possible.
HCP: 10	♣ 962	Partner bids first.
Board: 124	♠ 754	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: NS	♦ A103	You bid first.
HCP: 13	♣ KJ8	
Board: 125	♠ K1076	West Bids 1♥ if possible.
Dealer: S	♥ AK75	
Vul: EW	♦ 94	Partner bids first.
HCP: 10	♣ 982	
Board: 126	♠ J765	West Bids 1♥ if possible.
Dealer: N	♥ A5	East Bids 2♥ if possible.
Vul: Both	♦ KJ4	
HCP: 13	♣ KJ85	You bid first.

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

Board: 122  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ K32  
♥ AK64  
♦ Q  
♣ AKQ107

South:  
♠ 98  
♥ J102  
♦ A982  
♣ J842

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

Board: 123  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 13  
Contract: 3♠ N

North:  
♠ AJ74  
♥ Q109  
♦ K52  
♣ 962

South:  
♠ KQ82  
♥ AJ75  
♦ Q8  
♣ J105

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

Board: 124  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 11  
Contract: 4♠ S

North:  
♠ 754  
♥ KQ86  
♦ A103  
♣ KJ8

South:  
♠ AQ1092  
♥ AJ1054  
♦ 8  
♣ 93

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: 125  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 13  
Contract: 2♣ S

North:  
♠ K1076  
♥ AK75  
♦ 94  
♣ 982

South:  
♠ Q84  
♥ Q  
♦ Q82  
♣ AQJ1075

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

Board: 126  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 7  
Contract: 2♥ W

North:  
♠ J765  
♥ A5  
♦ KJ4  
♣ KJ85

South:  
♠ K98  
♥ 107  
♦ Q952  
♣ Q943

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

## South hands (Practice Page)

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

Board: 122	♠ 98	West Bids 2♠ if possible.
Dealer: N	♥ J102	
Vul: EW	♦ A982	Partner bids first.
HCP: 6	♣ J842	
Board: 123	♠ KQ82	East Bids 2♦ if possible.
Dealer: S	♥ AJ75	East Doubles Pass if possible.
Vul: None	♦ Q8	West Bids 3♦ if possible.
HCP: 13	♣ J105	You bid first.
Board: 124	♠ AQ1092	The opponents are silent.
Dealer: N	♥ AJ1054	
Vul: NS	♦ 8	Partner bids first.
HCP: 11	♣ 93	
Board: 125	♠ Q84	West Bids 1♥ if possible.
Dealer: S	♥ Q	
Vul: EW	♦ Q82	You bid first.
HCP: 13	♣ AQJ1075	
Board: 126	♠ K98	West Bids 1♥ if possible.
Dealer: N	♥ 107	East Bids 2♥ if possible.
Vul: Both	♦ Q952	
HCP: 7	♣ Q943	Partner bids first.

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

Board: 122  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ K32  
 ♥ AK64  
 ♦ Q  
 ♣ AKQ107

South:  
 ♠ 98  
 ♥ J102  
 ♦ A982  
 ♣ J842

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

Board: 123  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 3♠ N

North:  
 ♠ AJ74  
 ♥ Q109  
 ♦ K52  
 ♣ 962

South:  
 ♠ KQ82  
 ♥ AJ75  
 ♦ Q8  
 ♣ J105

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

Board: 124  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♠ S

North:  
 ♠ 754  
 ♥ KQ86  
 ♦ A103  
 ♣ KJ8

South:  
 ♠ AQ1092  
 ♥ AJ1054  
 ♦ 8  
 ♣ 93

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: 125  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♣ S

North:  
 ♠ K1076  
 ♥ AK75  
 ♦ 94  
 ♣ 982

South:  
 ♠ Q84  
 ♥ Q  
 ♦ Q82  
 ♣ AQJ1075

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

Board: 126  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♥ W

North:  
 ♠ J765  
 ♥ A5  
 ♦ KJ4  
 ♣ KJ85

South:  
 ♠ K98  
 ♥ 107  
 ♦ Q952  
 ♣ Q943

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



## North hands (Practice Page)

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

Board: 127	♠ 9876542	East Bids 2♣ if possible.
Dealer: S	♥ J	West Bids 3♦ if possible.
Vul: NS	♦ K76	
HCP: 6	♣ Q9	Partner bids first.

Board: 128	♠ AKJ2	The opponents are silent.
Dealer: N	♥ A932	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ 762	

Board: 129	♠ 53	East Bids 1♥ if possible.
Dealer: S	♥ Q6	East Bids 2♠ if possible.
Vul: Both	♦ KJ642	
HCP: 12	♣ KQJ9	Partner bids first.

Board: 130	♠ J102	West Bids 1♥ if possible.
Dealer: N	♥ Q9	East Bids 1♠ if possible.
Vul: None	♦ KJ7	West Bids 2♣ if possible.
HCP: 13	♣ AQ963	East Bids 2♠ if possible.
		You bid first.

Board: 131	♠ A7432	The opponents are silent.
Dealer: S	♥ 8542	
Vul: Both	♦ 64	Partner bids first.
HCP: 7	♣ K7	

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

Board: 127  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 16  
 Contract: 4♣ S

North:  
 ♠ 9876542  
 ♥ J  
 ♦ K76  
 ♣ Q9

South:  
 ♠ 3  
 ♥ AQ43  
 ♦ Q  
 ♣ AKJ8532

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

Board: 128  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2♥ S

North:  
 ♠ AKJ2  
 ♥ A932  
 ♦ 108  
 ♣ 762

South:  
 ♠ Q10  
 ♥ 10874  
 ♦ K542  
 ♣ AK8

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

Board: 129  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♦ N

North:  
 ♠ 53  
 ♥ Q6  
 ♦ KJ642  
 ♣ KQJ9

South:  
 ♠ Q108  
 ♥ A952  
 ♦ AQ9  
 ♣ 1087

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

Board: 130  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ J102  
 ♥ Q9  
 ♦ KJ7  
 ♣ AQ963

South:  
 ♠ Q8  
 ♥ AJ72  
 ♦ 108654  
 ♣ 54

West	North	East	South
	1♣	Pass	1♦
1♥	Pass	1♠	Pass
2♣ <sup>1</sup>	Pass	2♠	AP
1. limit raise or better in ♠			

Board: 131  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♠ N

North:  
 ♠ A7432  
 ♥ 8542  
 ♦ 64  
 ♣ K7

South:  
 ♠ K106  
 ♥ AK7  
 ♦ 872  
 ♣ A1053

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

## South hands (Practice Page)

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

Board: 127	♠ 3	East Bids 2♣ if possible.
Dealer: S	♥ AQ43	West Bids 3♦ if possible.
Vul: NS	♦ Q	
HCP: 16	♣ AKJ8532	You bid first.
Board: 128	♠ Q10	The opponents are silent.
Dealer: N	♥ 10874	
Vul: EW	♦ K542	Partner bids first.
HCP: 12	♣ AK8	
Board: 129	♠ Q108	East Bids 1♥ if possible.
Dealer: S	♥ A952	East Bids 2♠ if possible.
Vul: Both	♦ AQ9	
HCP: 12	♣ 1087	You bid first.
Board: 130	♠ Q8	West Bids 1♥ if possible.
Dealer: N	♥ AJ72	East Bids 1♠ if possible.
Vul: None	♦ 108654	West Bids 2♣ if possible.
HCP: 7	♣ 54	East Bids 2♠ if possible.
		Partner bids first.
Board: 131	♠ K106	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ 872	You bid first.
HCP: 14	♣ A1053	

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

Board: 127  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 16  
 Contract: 4♣ S

North:  
 ♠ 9876542  
 ♥ J  
 ♦ K76  
 ♣ Q9

South:  
 ♠ 3  
 ♥ AQ43  
 ♦ Q  
 ♣ AKJ8532

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

Board: 128  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 2♥ S

North:  
 ♠ AKJ2  
 ♥ A932  
 ♦ 108  
 ♣ 762

South:  
 ♠ Q10  
 ♥ 10874  
 ♦ K542  
 ♣ AK8

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

Board: 129  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 3♦ N

North:  
 ♠ 53  
 ♥ Q6  
 ♦ KJ642  
 ♣ KQJ9

South:  
 ♠ Q108  
 ♥ A952  
 ♦ AQ9  
 ♣ 1087

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

Board: 130  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 2♠ E

North:  
 ♠ J102  
 ♥ Q9  
 ♦ KJ7  
 ♣ AQ963

South:  
 ♠ Q8  
 ♥ AJ72  
 ♦ 108654  
 ♣ 54

West	North	East	South
	1♣	Pass	1♦
1♥	Pass	1♠	Pass
2♣ <sup>1</sup>	Pass	2♠	AP
1. limit raise or better in ♠			

Board: 131  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 14  
 Contract: 3♠ N

North:  
 ♠ A7432  
 ♥ 8542  
 ♦ 64  
 ♣ K7

South:  
 ♠ K106  
 ♥ AK7  
 ♦ 872  
 ♣ A1053

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

## North hands (Practice Page)

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

Board: 132	♠ A10	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 32	You bid first.
HCP: 14	♣ AKQJ10832	
Board: 133	♠ 75	West Bids 1♦ if possible.
Dealer: S	♥ 6532	East Doubles 1♥ if possible.
Vul: Both	♦ A954	West Bids 1NT if possible.
HCP: 8	♣ A82	Partner bids first.
Board: 134	♠ J102	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ J53	You bid first.
HCP: 13	♣ AKJ9	
Board: 135	♠ A10742	East Bids 2♣ if possible.
Dealer: S	♥ 9	West Bids 4♥ if possible.
Vul: NS	♦ 64	Partner bids first.
HCP: 11	♣ AK842	
Board: 136	♠ K64	West Bids 1♠ if possible.
Dealer: N	♥ A102	East Bids 2♠ if possible.
Vul: EW	♦ K104	
HCP: 14	♣ KJ32	You bid first.

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

Board: 132  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 11  
 Contract: 5♣ N

North:  
 ♠ A10  
 ♥ 6  
 ♦ 32  
 ♣ AKQJ10832

South:  
 ♠ Q984  
 ♥ AQ  
 ♦ K1094  
 ♣ 964

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

Board: 133  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 1N W

North:  
 ♠ 75  
 ♥ 6532  
 ♦ A954  
 ♣ A82

South:  
 ♠ KJ103  
 ♥ 98  
 ♦ Q8  
 ♣ KQJ74

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

Board: 134  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ J102  
 ♥ K32  
 ♦ J53  
 ♣ AKJ9

South:  
 ♠ AK5  
 ♥ J108  
 ♦ A742  
 ♣ 1052

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

Board: 135  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 12  
 Contract: 4♥ W

North:  
 ♠ A10742  
 ♥ 9  
 ♦ 64  
 ♣ AK842

South:  
 ♠ Q5  
 ♥ AQ75  
 ♦ Q102  
 ♣ Q1075

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

Board: 136  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠X W

North:  
 ♠ K64  
 ♥ A102  
 ♦ K104  
 ♣ KJ32

South:  
 ♠ 83  
 ♥ 953  
 ♦ AJ82  
 ♣ A1095

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

## South hands (Practice Page)

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

Board: 132	♠ Q984	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ K1094	Partner bids first.
HCP: 11	♣ 964	

Board: 133	♠ KJ103	West Bids 1♦ if possible.
Dealer: S	♥ 98	East Doubles 1♥ if possible.
Vul: Both	♦ Q8	West Bids 1NT if possible.
HCP: 12	♣ KQJ74	You bid first.

Board: 134	♠ AK5	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ A742	Partner bids first.
HCP: 12	♣ 1052	

Board: 135	♠ Q5	East Bids 2♣ if possible.
Dealer: S	♥ AQ75	West Bids 4♥ if possible.
Vul: NS	♦ Q102	
HCP: 12	♣ Q1075	You bid first.

Board: 136	♠ 83	West Bids 1♠ if possible.
Dealer: N	♥ 953	East Bids 2♠ if possible.
Vul: EW	♦ AJ82	
HCP: 9	♣ A1095	Partner bids first.

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

Board: 132

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 5♣ N

North:

♠ A10

♥ 6

♦ 32

♣ AKQJ10832

South:

♠ Q984

♥ AQ

♦ K1094

♣ 964

West North East South

1♣ Pass 1♠

Pass 5♣ AP

Board: 133

Dealer: S

Vul: Both

North HCP: 8

South HCP: 12

Contract: 1N W

North:

♠ 75

♥ 6532

♦ A954

♣ A82

South:

♠ KJ103

♥ 98

♦ Q8

♣ KQJ74

West North East South

1♣

1♦ 1♥ X Pass<sup>1</sup>

1NT AP

1. max 2 ♥

Board: 134

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ J102

♥ K32

♦ J53

♣ AKJ9

South:

♠ AK5

♥ J108

♦ A742

♣ 1052

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2NT

AP

Board: 135

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♥ W

North:

♠ A10742

♥ 9

♦ 64

♣ AK842

South:

♠ Q5

♥ AQ75

♦ Q102

♣ Q1075

West North East South

1♣

Pass 1♠ 2♣<sup>1</sup> Pass<sup>2</sup>

4♥ AP

1. Michaels Cuebid

2. max 2 ♠

Board: 136

Dealer: N

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2♠X W

North:

♠ K64

♥ A102

♦ K104

♣ KJ32

South:

♠ 83

♥ 953

♦ AJ82

♣ A1095

West North East South

1♣ Pass 1♦

1♠ X 2♠ X

AP



## North hands (Practice Page)

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

Board: 137	♠ AQ875	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ Q853	Partner bids first.
HCP: 12	♣ A9	
Board: 138	♠ AJ2	West Bids 2NT if possible.
Dealer: N	♥ AQ102	
Vul: NS	♦ J	You bid first.
HCP: 15	♣ K6532	
Board: 139	♠ AJ10543	The opponents are silent.
Dealer: S	♥ A1053	
Vul: Both	♦ KJ	Partner bids first.
HCP: 13	♣ 8	
Board: 140	♠ AK87	West Bids 2♣ if possible.
Dealer: N	♥ AJ	East Bids 4♥ if possible.
Vul: NS	♦ AQ5	
HCP: 19	♣ J1073	You bid first.

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

Board: 137

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ N

North:

♠ AQ875

♥ 73

♦ Q853

♣ A9

South:

♠ 1043

♥ AK10

♦ A92

♣ J1086

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♠<sup>2</sup>

Pass 3♠ AP

1. New Minor Forcing

2. 3♠

Board: 138

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♣ N

North:

♠ AJ2

♥ AQ102

♦ J

♣ K6532

South:

♠ Q104

♥ 953

♦ 8543

♣ A94

West North East South

1♣ Pass 1NT

2NT<sup>1</sup> 3♣ AP

1. Unusual 2NT

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 5♠ N

North:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

South:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4♥<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♥<sup>6</sup>

Pass 5♠ AP

1. New Minor Forcing

2. 3♠

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

6. A=2/5 or 5/5, Q(S)=0

Board: 140

Dealer: N

Vul: NS

North HCP: 19

South HCP: 6

Contract: 4♥ X E

North:

♠ AK87

♥ AJ

♦ AQ5

♣ J1073

South:

♠ 103

♥ 6

♦ K87642

♣ K986

West North East South

1♣ Pass 1♦

2♣<sup>1</sup> 3NT 4♥ Pass

Pass X AP

1. Michaels Cuebid

## South hands (Practice Page)

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

Board: 137	♠ 1043	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ A92	You bid first.
HCP: 12	♣ J1086	
Board: 138	♠ Q104	West Bids 2NT if possible.
Dealer: N	♥ 953	
Vul: NS	♦ 8543	Partner bids first.
HCP: 6	♣ A94	
Board: 139	♠ K86	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ 832	You bid first.
HCP: 14	♣ AKQ96	
Board: 140	♠ 103	West Bids 2♣ if possible.
Dealer: N	♥ 6	East Bids 4♥ if possible.
Vul: NS	♦ K87642	
HCP: 6	♣ K986	Partner bids first.

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

Board: 137

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♠ N

North:

♠ AQ875

♥ 73

♦ Q853

♣ A9

South:

♠ 1043

♥ AK10

♦ A92

♣ J1086

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♠<sup>2</sup>

Pass 3♠ AP

1. New Minor Forcing

2. 3♠

Board: 138

Dealer: N

Vul: NS

North HCP: 15

South HCP: 6

Contract: 3♣ N

North:

♠ AJ2

♥ AQ102

♦ J

♣ K6532

South:

♠ Q104

♥ 953

♦ 8543

♣ A94

West North East South

1♣ Pass 1NT

2NT<sup>1</sup> 3♣ AP

1. Unusual 2NT

Board: 139

Dealer: S

Vul: Both

North HCP: 13

South HCP: 14

Contract: 5♠ N

North:

♠ AJ10543

♥ A1053

♦ KJ

♣ 8

South:

♠ K86

♥ Q7

♦ 832

♣ AKQ96

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4♥<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♥<sup>6</sup>

Pass 5♠ AP

1. New Minor Forcing

2. 3♠

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

6. A=2/5 or 5/5, Q(S)=0

Board: 140

Dealer: N

Vul: NS

North HCP: 19

South HCP: 6

Contract: 4♥ X E

North:

♠ AK87

♥ AJ

♦ AQ5

♣ J1073

South:

♠ 103

♥ 6

♦ K87642

♣ K986

West North East South

1♣ Pass 1♦

2♣<sup>1</sup> 3NT 4♥ Pass

Pass X AP

1. Michaels Cuebid

## North hands (Practice Page)

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

Board: 141	♠ 2	The opponents are silent.
Dealer: S	♥ 108762	
Vul: Both	♦ A984	Partner bids first.
HCP: 8	♣ A102	

Board: 142	♠ QJ5	West Bids 2♠ if possible.
Dealer: N	♥ 9875	East Bids 3♠ if possible.
Vul: None	♦ J6	
HCP: 13	♣ AKQ6	You bid first.

Board: 143	♠ K954	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K1098	Partner bids first.
HCP: 10	♣ K94	

Board: 144	♠ 103	West Bids 2♣ if possible.
Dealer: N	♥ Q865	East Bids 4♠ if possible.
Vul: None	♦ A6	East Bids 5♠ if possible.
HCP: 12	♣ AQ1032	You bid first.

Board: 145	♠ A86	The opponents are silent.
Dealer: S	♥ 106432	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 10	♣ Q4	

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

Board: 141  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ 2  
 ♥ 108762  
 ♦ A984  
 ♣ A102

South:  
 ♠ AJ64  
 ♥ KJ  
 ♦ Q2  
 ♣ Q9854

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

Board: 142  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ W

North:  
 ♠ QJ5  
 ♥ 9875  
 ♦ J6  
 ♣ AKQ6

South:  
 ♠ 10  
 ♥ Q63  
 ♦ A109543  
 ♣ 1054

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

Board: 143  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♠ N

North:  
 ♠ K954  
 ♥ J3  
 ♦ K1098  
 ♣ K94

South:  
 ♠ AQ107  
 ♥ 742  
 ♦ Q63  
 ♣ AJ6

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

Board: 144  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 5♠X E

North:  
 ♠ 103  
 ♥ Q865  
 ♦ A6  
 ♣ AQ1032

South:  
 ♠ J9  
 ♥ AJ10432  
 ♦ 98  
 ♣ J97

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

1. Michaels Cuebid

Board: 145  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ A86  
 ♥ 106432  
 ♦ KJ5  
 ♣ Q4

South:  
 ♠ 95  
 ♥ KQ87  
 ♦ Q93  
 ♣ AJ72

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

## South hands (Practice Page)

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

Board: 141	♠ AJ64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ Q2	You bid first.
HCP: 13	♣ Q9854	
Board: 142	♠ 10	West Bids 2♠ if possible.
Dealer: N	♥ Q63	East Bids 3♠ if possible.
Vul: None	♦ A109543	
HCP: 6	♣ 1054	Partner bids first.
Board: 143	♠ AQ107	The opponents are silent.
Dealer: S	♥ 742	
Vul: EW	♦ Q63	You bid first.
HCP: 13	♣ AJ6	
Board: 144	♠ J9	West Bids 2♣ if possible.
Dealer: N	♥ AJ10432	East Bids 4♠ if possible.
Vul: None	♦ 98	East Bids 5♠ if possible.
HCP: 7	♣ J97	Partner bids first.
Board: 145	♠ 95	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: NS	♦ Q93	You bid first.
HCP: 12	♣ AJ72	

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

Board: 141  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ 2  
 ♥ 108762  
 ♦ A984  
 ♣ A102

South:  
 ♠ AJ64  
 ♥ KJ  
 ♦ Q2  
 ♣ Q9854

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

Board: 142  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ W

North:  
 ♠ QJ5  
 ♥ 9875  
 ♦ J6  
 ♣ AKQ6

South:  
 ♠ 10  
 ♥ Q63  
 ♦ A109543  
 ♣ 1054

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

Board: 143  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 13  
 Contract: 2♠ N

North:  
 ♠ K954  
 ♥ J3  
 ♦ K1098  
 ♣ K94

South:  
 ♠ AQ107  
 ♥ 742  
 ♦ Q63  
 ♣ AJ6

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

Board: 144  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 5♠X E

North:  
 ♠ 103  
 ♥ Q865  
 ♦ A6  
 ♣ AQ1032

South:  
 ♠ J9  
 ♥ AJ10432  
 ♦ 98  
 ♣ J97

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

1. Michaels Cuebid

Board: 145  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ A86  
 ♥ 106432  
 ♦ KJ5  
 ♣ Q4

South:  
 ♠ 95  
 ♥ KQ87  
 ♦ Q93  
 ♣ AJ72

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



## North hands (Practice Page)

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

Board: 146	♠ Q1094	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ AJ6	You bid first.
HCP: 12	♣ Q84	

Board: 147	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: EW	♦ K763	Partner bids first.
HCP: 16	♣ Q7	

Board: 148	♠ 4	West Bids 1♠ if possible.
Dealer: N	♥ KQJ	East Bids 4♠ if possible.
Vul: None	♦ 7632	
HCP: 14	♣ AKJ32	You bid first.

Board: 149	♠ 10963	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ QJ	Partner bids first.
HCP: 6	♣ Q10865	

Board: 150	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: Both	♦ A94	You bid first.
HCP: 18	♣ AQ8	

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

Board: 146

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ S

North:

♠ Q1094

♥ K52

♦ AJ6

♣ Q84

South:

♠ A8732

♥ A643

♦ Q82

♣ J

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 147

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 2NT<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: 148

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♠ W

North:

♠ 4

♥ KQJ

♦ 7632

♣ AKJ32

South:

♠ Q

♥ 109873

♦ K104

♣ Q1094

West North East South

1♣ Pass 1♥

1♠ X<sup>1</sup> 4♠ AP

1. Support double redouble

Board: 149

Dealer: S

Vul: EW

North HCP: 6

South HCP: 19

Contract: 4♠ N

North:

♠ 10963

♥ J6

♦ QJ

♣ Q10865

South:

♠ K542

♥ Q972

♦ AK

♣ AK2

West North East South

1♣

Pass 1♠ Pass 4♠

AP

Board: 150

Dealer: N

Vul: Both

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

## South hands (Practice Page)

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

Board: 146	♠ A8732	The opponents are silent.
Dealer: N	♥ A643	
Vul: Both	♦ Q82	Partner bids first.
HCP: 11	♣ J	

Board: 147	♠ A82	The opponents are silent.
Dealer: S	♥ J643	
Vul: EW	♦ J104	You bid first.
HCP: 13	♣ AK8	

Board: 148	♠ Q	West Bids 1♠ if possible.
Dealer: N	♥ 109873	East Bids 4♠ if possible.
Vul: None	♦ K104	
HCP: 7	♣ Q1094	Partner bids first.

Board: 149	♠ K542	The opponents are silent.
Dealer: S	♥ Q972	
Vul: EW	♦ AK	You bid first.
HCP: 19	♣ AK2	

Board: 150	♠ K984	The opponents are silent.
Dealer: N	♥ K982	
Vul: Both	♦ J103	Partner bids first.
HCP: 7	♣ 96	

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

Board: 146

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♠ S

North:

♠ Q1094

♥ K52

♦ AJ6

♣ Q84

South:

♠ A8732

♥ A643

♦ Q82

♣ J

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

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	4♠
------	----	------	----

AP

Board: 147

Dealer: S

Vul: EW

North HCP: 16

South HCP: 13

Contract: 4♥ N

North:

♠ KQ9

♥ AQ108

♦ K763

♣ Q7

South:

♠ A82

♥ J643

♦ J104

♣ AK8

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

1♣

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

Pass	2NT <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: 148

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♠ W

North:

♠ 4

♥ KQJ

♦ 7632

♣ AKJ32

South:

♠ Q

♥ 109873

♦ K104

♣ Q1094

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

	1♣	Pass	1♥
--	----	------	----

1♠	X <sup>1</sup>	4♠	AP
----	----------------	----	----

1. Support double redouble

Board: 149

Dealer: S

Vul: EW

North HCP: 6

South HCP: 19

Contract: 4♠ N

North:

♠ 10963

♥ J6

♦ QJ

♣ Q10865

South:

♠ K542

♥ Q972

♦ AK

♣ AK2

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

1♣

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

AP

Board: 150

Dealer: N

Vul: Both

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

## North hands (Practice Page)

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

Board: 151	♠ 84	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: NS	♦ Q106	Partner bids first.
HCP: 11	♣ K84	

Board: 152	♠ AK9	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: EW	♦ J52	You bid first.
HCP: 18	♣ KQ6	

Board: 153	♠ AK98	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ Q964	Partner bids first.
HCP: 12	♣ J876	

Board: 154	♠ A8	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ KQJ	You bid first.
HCP: 18	♣ A875	

Board: 155	♠ KJ93	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q743	Partner bids first.
HCP: 11	♣ AJ42	

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

Board: 151  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ 84  
♥ AQ1064  
♦ Q106  
♣ K84

South:  
♠ A963  
♥ J  
♦ AJ5  
♣ A9763

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

Board: 152  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 10  
Contract: 3N N

North:  
♠ AK9  
♥ AJ96  
♦ J52  
♣ KQ6

South:  
♠ J6  
♥ Q8  
♦ AK1076  
♣ 10752

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

Board: 153  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2♣ S

North:  
♠ AK98  
♥ Q  
♦ Q964  
♣ J876

South:  
♠ J54  
♥ A  
♦ K852  
♣ A10954

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

Board: 154  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 9  
Contract: 6♠ S

North:  
♠ A8  
♥ KJ43  
♦ KQJ  
♣ A875

South:  
♠ KQ1097652  
♥ Q  
♦ 632  
♣ Q

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

Board: 155  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 14  
Contract: 2♠ N

North:  
♠ KJ93  
♥ 4  
♦ Q743  
♣ AJ42

South:  
♠ A102  
♥ AJ65  
♦ AJ9  
♣ 985

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

Board: 152	♠ J6	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ AK1076	Partner bids first.
HCP: 10	♣ 10752	

Board: 153	♠ J54	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ K852	You bid first.
HCP: 12	♣ A10954	

Board: 154	♠ KQ1097652	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 632	Partner bids first.
HCP: 9	♣ Q	

Board: 155	♠ A102	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ AJ9	You bid first.
HCP: 14	♣ 985	

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

Board: 151  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 14  
Contract: 3N N

North:  
♠ 84  
♥ AQ1064  
♦ Q106  
♣ K84

South:  
♠ A963  
♥ J  
♦ AJ5  
♣ A9763

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

Board: 152  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 10  
Contract: 3N N

North:  
♠ AK9  
♥ AJ96  
♦ J52  
♣ KQ6

South:  
♠ J6  
♥ Q8  
♦ AK1076  
♣ 10752

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

Board: 153  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2♣ S

North:  
♠ AK98  
♥ Q  
♦ Q964  
♣ J876

South:  
♠ J54  
♥ A  
♦ K852  
♣ A10954

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

Board: 154  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 9  
Contract: 6♠ S

North:  
♠ A8  
♥ KJ43  
♦ KQJ  
♣ A875

South:  
♠ KQ1097652  
♥ Q  
♦ 632  
♣ Q

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

Board: 155  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 14  
Contract: 2♠ N

North:  
♠ KJ93  
♥ 4  
♦ Q743  
♣ AJ42

South:  
♠ A102  
♥ AJ65  
♦ AJ9  
♣ 985

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: 156      ♠ A732  
Dealer: N        ♥ 76  
Vul: Both        ♦ K84  
HCP: 12         ♣ AJ108

West Bids 2♥ if possible.

You bid first.

Board: 157      ♠ A43  
Dealer: S        ♥ AQJ  
Vul: None        ♦ J1053  
HCP: 16         ♣ A76

The opponents are silent.

Partner bids first.

Board: 158      ♠ 63  
Dealer: N        ♥ QJ74  
Vul: EW         ♦ Q6  
HCP: 12         ♣ AK1053

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

You bid first.

Board: 159      ♠ Q1074  
Dealer: S        ♥ 2  
Vul: EW         ♦ K8642  
HCP: 6         ♣ J92

East Doubles 1♦ if possible.

West Doubles 1♥ if possible.

East Bids 1♠ if possible.

Partner bids first.

Board: 160      ♠ QJ4  
Dealer: N        ♥ Q1093  
Vul: NS         ♦ 63  
HCP: 12         ♣ AK87

The opponents are silent.

You bid first.

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

Board: 156

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♦ S

North:

♠ A732

♥ 76

♦ K84

♣ AJ108

South:

♠ 8

♥ A104

♦ AJ10953

♣ Q65

West North East South

1♣ Pass 1♦

2♥ Pass Pass 3♦

AP

Board: 157

Dealer: S

Vul: None

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ A43

♥ AQJ

♦ J1053

♣ A76

South:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 158

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 2♣ E

North:

♠ 63

♥ QJ74

♦ Q6

♣ AK1053

South:

♠ AK102

♥ 853

♦ J873

♣ 87

West North East South

1♣ Pass 1♠

X Pass<sup>1</sup> 2♣ AP

1. max 2 ♠

Board: 159

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1♠ E

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

1♣

Pass 1♦ X 1♥

X Pass 1♠ AP

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ QJ4

♥ Q1093

♦ 63

♣ AK87

South:

♠ 1073

♥ A87654

♦ A109

♣ 3

West North East South

1♣ Pass 1♥

Pass 2♥ AP

## South hands (Practice Page)

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

Board: 156	♠ 8	West Bids 2♥ if possible.
Dealer: N	♥ A104	
Vul: Both	♦ AJ10953	Partner bids first.
HCP: 11	♣ Q65	
Board: 157	♠ KQ5	The opponents are silent.
Dealer: S	♥ 5432	
Vul: None	♦ AK6	You bid first.
HCP: 13	♣ J109	
Board: 158	♠ AK102	West Doubles 1♠ if possible.
Dealer: N	♥ 853	East Bids 2♣ if possible.
Vul: EW	♦ J873	
HCP: 8	♣ 87	Partner bids first.
Board: 159	♠ 85	East Doubles 1♦ if possible.
Dealer: S	♥ AK43	West Doubles 1♥ if possible.
Vul: EW	♦ AQ5	East Bids 1♠ if possible.
HCP: 13	♣ 10754	You bid first.
Board: 160	♠ 1073	The opponents are silent.
Dealer: N	♥ A87654	
Vul: NS	♦ A109	Partner bids first.
HCP: 8	♣ 3	

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

Board: 156

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3♦ S

North:

♠ A732

♥ 76

♦ K84

♣ AJ108

South:

♠ 8

♥ A104

♦ AJ10953

♣ Q65

West North East South

1♣ Pass 1♦

2♥ Pass Pass 3♦

AP

Board: 157

Dealer: S

Vul: None

North HCP: 16

South HCP: 13

Contract: 3N S

North:

♠ A43

♥ AQJ

♦ J1053

♣ A76

South:

♠ KQ5

♥ 5432

♦ AK6

♣ J109

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 3NT

AP

1. Fourth suit game force

Board: 158

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 2♣ E

North:

♠ 63

♥ QJ74

♦ Q6

♣ AK1053

South:

♠ AK102

♥ 853

♦ J873

♣ 87

West North East South

1♣ Pass 1♠

X Pass<sup>1</sup> 2♣ AP

1. max 2 ♠

Board: 159

Dealer: S

Vul: EW

North HCP: 6

South HCP: 13

Contract: 1♠ E

North:

♠ Q1074

♥ 2

♦ K8642

♣ J92

South:

♠ 85

♥ AK43

♦ AQ5

♣ 10754

West North East South

1♣

Pass 1♦ X 1♥

X Pass 1♠ AP

Board: 160

Dealer: N

Vul: NS

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ QJ4

♥ Q1093

♦ 63

♣ AK87

South:

♠ 1073

♥ A87654

♦ A109

♣ 3

West North East South

1♣ Pass 1♥

Pass 2♥ AP

## North hands (Practice Page)

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

Board: 161	♠ Q1083	The opponents are silent.
Dealer: S	♥ 1042	
Vul: EW	♦ A652	Partner bids first.
HCP: 6	♣ 95	

Board: 162	♠ 6	East Bids 1♥ if possible.
Dealer: N	♥ A732	West Bids 1NT if possible.
Vul: EW	♦ A82	
HCP: 12	♣ KJ753	You bid first.

Board: 163	♠ AJ7	West Bids 1♠ if possible.
Dealer: S	♥ 105	
Vul: Both	♦ A52	Partner bids first.
HCP: 15	♣ KQJ75	

Board: 164	♠ 4	West Bids 1♠ if possible.
Dealer: N	♥ AJ74	East Bids 3♠ if possible.
Vul: None	♦ AQ5	
HCP: 12	♣ J9752	You bid first.

Board: 165	♠ AK96	East Bids 1♠ if possible.
Dealer: S	♥ AJ86	
Vul: Both	♦ K64	Partner bids first.
HCP: 15	♣ 94	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ AJ64				1♣
Vul: EW	♥ 1042	♥ A6	Pass	1♠	Pass	3♠
North HCP: 6	♦ A652	♦ 4	AP			
South HCP: 15	♣ 95	♣ KQJ743				
Contract: 3♠ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J743				
Vul: EW	♥ A732	♥ QJ104		1♣	1♥	X
North HCP: 12	♦ A82	♦ 10	1NT	AP		
South HCP: 8	♣ KJ753	♣ A1094				
Contract: 1N W						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ Q6				1♣
Vul: Both	♥ 105	♥ AJ64				
North HCP: 15	♦ A52	♦ Q3	1♠	3NT	AP	
South HCP: 13	♣ KQJ75	♣ A10984				
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 65				
Vul: None	♥ AJ74	♥ Q9		1♣	Pass	1♦
North HCP: 12	♦ AQ5	♦ K8642	1♠	Pass	3♠	AP
South HCP: 10	♣ J9752	♣ KQ83				
Contract: 3♠ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ 82				1♣
Vul: Both	♥ AJ86	♥ K973	Pass	1♥	1♠	2♥
North HCP: 15	♦ K64	♦ A2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
South HCP: 12	♣ 94	♣ KQ1032	Pass	4♦ <sup>3</sup>	Pass	4♥
Contract: 4♥ N			AP			

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

## South hands (Practice Page)

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

Board: 161	♠ AJ64	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ 4	You bid first.
HCP: 15	♣ KQJ743	
Board: 162	♠ J743	East Bids 1♥ if possible.
Dealer: N	♥ QJ104	West Bids 1NT if possible.
Vul: EW	♦ 10	
HCP: 8	♣ A1094	Partner bids first.
Board: 163	♠ Q6	West Bids 1♠ if possible.
Dealer: S	♥ AJ64	
Vul: Both	♦ Q3	You bid first.
HCP: 13	♣ A10984	
Board: 164	♠ 65	West Bids 1♠ if possible.
Dealer: N	♥ Q9	East Bids 3♠ if possible.
Vul: None	♦ K8642	
HCP: 10	♣ KQ83	Partner bids first.
Board: 165	♠ 82	East Bids 1♠ if possible.
Dealer: S	♥ K973	
Vul: Both	♦ A2	You bid first.
HCP: 12	♣ KQ1032	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ AJ64				1♣
Vul: EW	♥ 1042	♥ A6	Pass	1♠	Pass	3♠
North HCP: 6	♦ A652	♦ 4	AP			
South HCP: 15	♣ 95	♣ KQJ743				
Contract: 3♠ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ J743				
Vul: EW	♥ A732	♥ QJ104		1♣	1♥	X
North HCP: 12	♦ A82	♦ 10	1NT	AP		
South HCP: 8	♣ KJ753	♣ A1094				
Contract: 1N W						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ Q6				1♣
Vul: Both	♥ 105	♥ AJ64				
North HCP: 15	♦ A52	♦ Q3	1♠	3NT	AP	
South HCP: 13	♣ KQJ75	♣ A10984				
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 65				
Vul: None	♥ AJ74	♥ Q9		1♣	Pass	1♦
North HCP: 12	♦ AQ5	♦ K8642	1♠	Pass	3♠	AP
South HCP: 10	♣ J9752	♣ KQ83				
Contract: 3♠ W						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ AK96	♠ 82				1♣
Vul: Both	♥ AJ86	♥ K973	Pass	1♥	1♠	2♥
North HCP: 15	♦ K64	♦ A2	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
South HCP: 12	♣ 94	♣ KQ1032	Pass	4♦ <sup>3</sup>	Pass	4♥
Contract: 4♥ N			AP			

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



## North hands (Practice Page)

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

Board: 166	♠ A3	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: NS	♦ K	You bid first.
HCP: 21	♣ AQ10987	

Board: 167	♠ QJ1098	The opponents are silent.
Dealer: S	♥ J9743	
Vul: None	♦ K2	Partner bids first.
HCP: 11	♣ A	

Board: 168	♠ AK102	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ A94	You bid first.
HCP: 18	♣ KQ84	

Board: 169	♠ A932	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ K7	Partner bids first.
HCP: 13	♣ QJ954	

Board: 170	♠ QJ	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ Q82	You bid first.
HCP: 12	♣ QJ84	

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

Board: 166  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ A3  
 ♥ AKJ8  
 ♦ K  
 ♣ AQ10987

South:  
 ♠ KJ109  
 ♥ 1097  
 ♦ AJ1093  
 ♣ K

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

1. Fourth suit game force

Board: 167  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ QJ1098  
 ♥ J9743  
 ♦ K2  
 ♣ A

South:  
 ♠ K764  
 ♥ AK10  
 ♦ A54  
 ♣ 975

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

Board: 168  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♠ S

North:  
 ♠ AK102  
 ♥ Q8  
 ♦ A94  
 ♣ KQ84

South:  
 ♠ 9876  
 ♥ AJ762  
 ♦ J10  
 ♣ J7

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

Board: 169  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ A932  
 ♥ QJ  
 ♦ K7  
 ♣ QJ954

South:  
 ♠ Q86  
 ♥ K874  
 ♦ A42  
 ♣ K103

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

Board: 170  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ QJ  
 ♥ A843  
 ♦ Q82  
 ♣ QJ84

South:  
 ♠ AK2  
 ♥ 96  
 ♦ K1065  
 ♣ 10965

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

## South hands (Practice Page)

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

Board: 166	♠ KJ109	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ AJ1093	Partner bids first.
HCP: 12	♣ K	

Board: 167	♠ K764	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ A54	You bid first.
HCP: 14	♣ 975	

Board: 168	♠ 9876	The opponents are silent.
Dealer: N	♥ AJ762	
Vul: EW	♦ J10	Partner bids first.
HCP: 7	♣ J7	

Board: 169	♠ Q86	The opponents are silent.
Dealer: S	♥ K874	
Vul: NS	♦ A42	You bid first.
HCP: 12	♣ K103	

Board: 170	♠ AK2	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ K1065	Partner bids first.
HCP: 10	♣ 10965	

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

Board: 166  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ A3  
 ♥ AKJ8  
 ♦ K  
 ♣ AQ10987

South:  
 ♠ KJ109  
 ♥ 1097  
 ♦ AJ1093  
 ♣ K

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

1. Fourth suit game force

Board: 167  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 4♠ N

North:  
 ♠ QJ1098  
 ♥ J9743  
 ♦ K2  
 ♣ A

South:  
 ♠ K764  
 ♥ AK10  
 ♦ A54  
 ♣ 975

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

Board: 168  
 Dealer: N  
 Vul: EW  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♠ S

North:  
 ♠ AK102  
 ♥ Q8  
 ♦ A94  
 ♣ KQ84

South:  
 ♠ 9876  
 ♥ AJ762  
 ♦ J10  
 ♣ J7

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

Board: 169  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ A932  
 ♥ QJ  
 ♦ K7  
 ♣ QJ954

South:  
 ♠ Q86  
 ♥ K874  
 ♦ A42  
 ♣ K103

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

Board: 170  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N S

North:  
 ♠ QJ  
 ♥ A843  
 ♦ Q82  
 ♣ QJ84

South:  
 ♠ AK2  
 ♥ 96  
 ♦ K1065  
 ♣ 10965

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

## North hands (Practice Page)

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

Board: 171	♠ K1053	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ K1093	Partner bids first.
HCP: 15	♣ A4	
Board: 172	♠ J85	East Doubles 1NT if possible.
Dealer: N	♥ KJ	
Vul: None	♦ K64	You bid first.
HCP: 14	♣ KQJ86	
Board: 173	♠ 1083	The opponents are silent.
Dealer: S	♥ A943	
Vul: EW	♦ AKJ2	Partner bids first.
HCP: 16	♣ A4	
Board: 174	♠ AJ63	West Doubles Pass if possible.
Dealer: N	♥ AQJ	East Bids 3♦ if possible.
Vul: Both	♦ 65	
HCP: 14	♣ Q854	You bid first.
Board: 175	♠ 1087	East Bids 2♠ if possible.
Dealer: S	♥ 964	
Vul: NS	♦ A542	Partner bids first.
HCP: 7	♣ K84	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ Q76				1♣
Vul: Both	♥ AJ5	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1093	♦ QJ4	Pass	3NT	AP	
South HCP: 12	♣ A4	♣ Q962				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A93		1♣	Pass	1♥
Vul: None	♥ KJ	♥ AQ5432	Pass	1NT	X	3♥
North HCP: 14	♦ K64	♦ Q32	Pass	4♥	AP	
South HCP: 12	♣ KQJ86	♣ 9				
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AKQ7				1♣
Vul: EW	♥ A943	♥ 72	Pass	1♥	Pass	1♠
North HCP: 16	♦ AKJ2	♦ Q9	Pass	2♦ <sup>1</sup>	Pass	3♣
South HCP: 14	♣ A4	♣ QJ532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ Q842		1♣	Pass	1♠
Vul: Both	♥ AQJ	♥ 986	Pass	2♠	Pass	Pass
North HCP: 14	♦ 65	♦ KQ7	X	Pass	3♦	Pass
South HCP: 7	♣ Q854	♣ 1093	Pass	3♠	AP	
Contract: 3♠ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AK4				1♣
Vul: NS	♥ 964	♥ Q8				
North HCP: 7	♦ A542	♦ 1093	Pass	1♦	2♠	AP
South HCP: 13	♣ K84	♣ A7532				
Contract: 2♠ E						

## South hands (Practice Page)

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

Board: 171	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ QJ4	You bid first.
HCP: 12	♣ Q962	
Board: 172	♠ A93	East Doubles 1NT if possible.
Dealer: N	♥ AQ5432	
Vul: None	♦ Q32	Partner bids first.
HCP: 12	♣ 9	
Board: 173	♠ AKQ7	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ Q9	You bid first.
HCP: 14	♣ QJ532	
Board: 174	♠ Q842	West Doubles Pass if possible.
Dealer: N	♥ 986	East Bids 3♦ if possible.
Vul: Both	♦ KQ7	
HCP: 7	♣ 1093	Partner bids first.
Board: 175	♠ AK4	East Bids 2♠ if possible.
Dealer: S	♥ Q8	
Vul: NS	♦ 1093	You bid first.
HCP: 13	♣ A7532	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K1053	♠ Q76				1♣
Vul: Both	♥ AJ5	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1093	♦ QJ4	Pass	3NT	AP	
South HCP: 12	♣ A4	♣ Q962				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A93		1♣	Pass	1♥
Vul: None	♥ KJ	♥ AQ5432	Pass	1NT	X	3♥
North HCP: 14	♦ K64	♦ Q32	Pass	4♥	AP	
South HCP: 12	♣ KQJ86	♣ 9				
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AKQ7				1♣
Vul: EW	♥ A943	♥ 72	Pass	1♥	Pass	1♠
North HCP: 16	♦ AKJ2	♦ Q9	Pass	2♦ <sup>1</sup>	Pass	3♣
South HCP: 14	♣ A4	♣ QJ532	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit game force

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AJ63	♠ Q842		1♣	Pass	1♠
Vul: Both	♥ AQJ	♥ 986	Pass	2♠	Pass	Pass
North HCP: 14	♦ 65	♦ KQ7	X	Pass	3♦	Pass
South HCP: 7	♣ Q854	♣ 1093	Pass	3♠	AP	
Contract: 3♠ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AK4				1♣
Vul: NS	♥ 964	♥ Q8				
North HCP: 7	♦ A542	♦ 1093	Pass	1♦	2♠	AP
South HCP: 13	♣ K84	♣ A7532				
Contract: 2♠ E						



## North hands (Practice Page)

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

Board: 176	♠ QJ10	East Bids 1♥ if possible.
Dealer: N	♥ 93	
Vul: Both	♦ AJ9	You bid first.
HCP: 14	♣ AQ654	

Board: 177	♠ K962	East Bids 2♦ if possible.
Dealer: S	♥ 1072	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 9	♣ QJ10	

Board: 178	♠ J	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ A74	You bid first.
HCP: 19	♣ KQ10762	

Board: 179	♠ 1075	East Bids 2♣ if possible.
Dealer: S	♥ KJ102	West Bids 4♠ if possible.
Vul: NS	♦ 43	
HCP: 7	♣ K832	Partner bids first.

Board: 180	♠ A4	The opponents are silent.
Dealer: N	♥ 9765	
Vul: Both	♦ A10	You bid first.
HCP: 13	♣ KQ872	

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

Board: 176

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2N S

North:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

South:

♠ K863

♥ 104

♦ K542

♣ KJ2

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

	1♣	1♥	X
--	----	----	---

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

Pass	2NT	AP	
------	-----	----	--

Board: 177

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 3♣ S

North:

♠ K962

♥ 1072

♦ QJ7

♣ QJ10

South:

♠ J10

♥ KQ85

♦ 6

♣ AK6432

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

			1♣
--	--	--	----

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

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

Pass	3♣	AP	
------	----	----	--

Board: 178

Dealer: N

Vul: Both

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: 179

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♠ W

North:

♠ 1075

♥ KJ102

♦ 43

♣ K832

South:

♠ K3

♥ Q63

♦ J96

♣ AQJ97

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

			1♣
--	--	--	----

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

4♠	AP		
----	----	--	--

1. Michaels Cuebid

2. Support double redouble

Board: 180

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ A4

♥ 9765

♦ A10

♣ KQ872

South:

♠ KQJ106

♥ K43

♦ K2

♣ J54

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

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

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

AP			
----	--	--	--

1. New Minor Forcing

## South hands (Practice Page)

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

Board: 176	♠ K863	East Bids 1♥ if possible.
Dealer: N	♥ 104	
Vul: Both	♦ K542	Partner bids first.
HCP: 10	♣ KJ2	

Board: 177	♠ J10	East Bids 2♦ if possible.
Dealer: S	♥ KQ85	
Vul: EW	♦ 6	You bid first.
HCP: 13	♣ AK6432	

Board: 178	♠ KQ85	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ K1052	Partner bids first.
HCP: 12	♣ A95	

Board: 179	♠ K3	East Bids 2♣ if possible.
Dealer: S	♥ Q63	West Bids 4♠ if possible.
Vul: NS	♦ J96	
HCP: 13	♣ AQJ97	You bid first.

Board: 180	♠ KQJ106	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ K2	Partner bids first.
HCP: 13	♣ J54	

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

Board: 176

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2N S

North:

♠ QJ10

♥ 93

♦ AJ9

♣ AQ654

South:

♠ K863

♥ 104

♦ K542

♣ KJ2

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

	1♣	1♥	X
--	----	----	---

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

Pass	2NT	AP	
------	-----	----	--

Board: 177

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 3♣ S

North:

♠ K962

♥ 1072

♦ QJ7

♣ QJ10

South:

♠ J10

♥ KQ85

♦ 6

♣ AK6432

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

1♣

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

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

Pass	3♣	AP	
------	----	----	--

Board: 178

Dealer: N

Vul: Both

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: 179

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 4♠ W

North:

♠ 1075

♥ KJ102

♦ 43

♣ K832

South:

♠ K3

♥ Q63

♦ J96

♣ AQJ97

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

1♣

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

4♠	AP		
----	----	--	--

1. Michaels Cuebid

2. Support double redouble

Board: 180

Dealer: N

Vul: Both

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ A4

♥ 9765

♦ A10

♣ KQ872

South:

♠ KQJ106

♥ K43

♦ K2

♣ J54

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

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

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

AP

1. New Minor Forcing

## North hands (Practice Page)

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

Board: 181	♠ 10	The opponents are silent.
Dealer: S	♥ K974	
Vul: EW	♦ QJ10742	Partner bids first.
HCP: 6	♣ 84	
Board: 182	♠ AKJ4	The opponents are silent.
Dealer: N	♥ J1053	
Vul: Both	♦ K	You bid first.
HCP: 15	♣ QJ83	
Board: 183	♠ QJ4	The opponents are silent.
Dealer: S	♥ 9532	
Vul: None	♦ K4	Partner bids first.
HCP: 13	♣ AQJ3	
Board: 184	♠ Q9	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ KJ	You bid first.
HCP: 14	♣ KQJ6532	
Board: 185	♠ KQ	West Bids 1♦ if possible.
Dealer: S	♥ 7654	East Bids 1♠ if possible.
Vul: Both	♦ 952	
HCP: 6	♣ J985	Partner bids first.

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

Board: 181  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 16  
Contract: 5♣ S

North:  
♠ 10  
♥ K974  
♦ QJ10742  
♣ 84

South:  
♠ AQJ95  
♥ 83  
♦ —  
♣ AKQ762

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

Board: 182  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 12  
Contract: 4♠ S

North:  
♠ AKJ4  
♥ J1053  
♦ K  
♣ QJ83

South:  
♠ 7632  
♥ A7  
♦ A1084  
♣ A54

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

Board: 183  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 4♠ S

North:  
♠ QJ4  
♥ 9532  
♦ K4  
♣ AQJ3

South:  
♠ AK985  
♥ A7  
♦ —  
♣ K109854

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

Board: 184  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ Q9  
♥ Q4  
♦ KJ  
♣ KQJ6532

South:  
♠ AK63  
♥ J92  
♦ A9864  
♣ 4

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

1. Fourth suit game force

Board: 185  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 18  
Contract: 2N S

North:  
♠ KQ  
♥ 7654  
♦ 952  
♣ J985

South:  
♠ A42  
♥ KQJ  
♦ AJ6  
♣ K632

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

1. Support double redouble

## South hands (Practice Page)

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

Board: 181	♠ AQJ95	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ —	You bid first.
HCP: 16	♣ AKQ762	
Board: 182	♠ 7632	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ A1084	Partner bids first.
HCP: 12	♣ A54	
Board: 183	♠ AK985	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ —	You bid first.
HCP: 14	♣ K109854	
Board: 184	♠ AK63	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ A9864	Partner bids first.
HCP: 12	♣ 4	
Board: 185	♠ A42	West Bids 1♦ if possible.
Dealer: S	♥ KQJ	East Bids 1♠ if possible.
Vul: Both	♦ AJ6	
HCP: 18	♣ K632	You bid first.

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

Board: 181  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 16  
Contract: 5♣ S

North:  
♠ 10  
♥ K974  
♦ QJ10742  
♣ 84

South:  
♠ AQJ95  
♥ 83  
♦ —  
♣ AKQ762

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

Board: 182  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 12  
Contract: 4♠ S

North:  
♠ AKJ4  
♥ J1053  
♦ K  
♣ QJ83

South:  
♠ 7632  
♥ A7  
♦ A1084  
♣ A54

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

Board: 183  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 4♠ S

North:  
♠ QJ4  
♥ 9532  
♦ K4  
♣ AQJ3

South:  
♠ AK985  
♥ A7  
♦ —  
♣ K109854

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

Board: 184  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ Q9  
♥ Q4  
♦ KJ  
♣ KQJ6532

South:  
♠ AK63  
♥ J92  
♦ A9864  
♣ 4

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

1. Fourth suit game force

Board: 185  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 18  
Contract: 2N S

North:  
♠ KQ  
♥ 7654  
♦ 952  
♣ J985

South:  
♠ A42  
♥ KQJ  
♦ AJ6  
♣ K632

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

1. Support double redouble



## North hands (Practice Page)

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

Board: 186	♠ Q852	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ AK5	You bid first.
HCP: 13	♣ 1098	

Board: 187	♠ 10643	West Doubles 1♣ if possible.
Dealer: S	♥ 107	East Bids 1♥ if possible.
Vul: NS	♦ AK5	
HCP: 11	♣ KJ102	Partner bids first.

Board: 188	♠ A854	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ J10	You bid first.
HCP: 12	♣ K432	

Board: 189	♠ AJ82	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ A975	Partner bids first.
HCP: 13	♣ K5	

Board: 190	♠ K1074	West Bids 2♦ if possible.
Dealer: N	♥ AJ4	
Vul: NS	♦ AJ	You bid first.
HCP: 13	♣ 8652	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ Q852	♠ K107		1♣	Pass	1NT
Vul: None	♥ A102	♥ 965				
North HCP: 13	♦ AK5	♦ 1092	AP			
South HCP: 6	♣ 1098	♣ QJ72				
Contract: 1N S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AJ95				1♣
Vul: NS	♥ 107	♥ Q54	X	XX	1♥	1♠
North HCP: 11	♦ AK5	♦ J92	Pass	2♠	AP	
South HCP: 12	♣ KJ102	♣ A86				
Contract: 2♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q1073		1♣	Pass	1♥
Vul: EW	♥ A104	♥ KQJ7	Pass	1♠	Pass	4♠
North HCP: 12	♦ J10	♦ Q7	AP			
South HCP: 15	♣ K432	♣ AJ5				
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K754				1♣
Vul: Both	♥ J82	♥ Q75	Pass	1♠	Pass	2♠
North HCP: 13	♦ A975	♦ 3	Pass	4♠	AP	
South HCP: 12	♣ K5	♣ AQJ82				
Contract: 4♠ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ AQ8		1♣	Pass	1♥
Vul: NS	♥ AJ4	♥ Q1098	2♦	X <sup>1</sup>	Pass	2♥
North HCP: 13	♦ AJ	♦ 952	AP			
South HCP: 8	♣ 8652	♣ 743				
Contract: 2♥ S						

1. Support double redouble

## South hands (Practice Page)

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

Board: 186	♠ K107	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ 1092	Partner bids first.
HCP: 6	♣ QJ72	

Board: 187	♠ AJ95	West Doubles 1♣ if possible.
Dealer: S	♥ Q54	East Bids 1♥ if possible.
Vul: NS	♦ J92	
HCP: 12	♣ A86	You bid first.

Board: 188	♠ Q1073	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: EW	♦ Q7	Partner bids first.
HCP: 15	♣ AJ5	

Board: 189	♠ K754	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ 3	You bid first.
HCP: 12	♣ AQJ82	

Board: 190	♠ AQ8	West Bids 2♦ if possible.
Dealer: N	♥ Q1098	
Vul: NS	♦ 952	Partner bids first.
HCP: 8	♣ 743	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ Q852	♠ K107		1♣	Pass	1NT
Vul: None	♥ A102	♥ 965				
North HCP: 13	♦ AK5	♦ 1092	AP			
South HCP: 6	♣ 1098	♣ QJ72				
Contract: 1N S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AJ95				1♣
Vul: NS	♥ 107	♥ Q54	X	XX	1♥	1♠
North HCP: 11	♦ AK5	♦ J92	Pass	2♠	AP	
South HCP: 12	♣ KJ102	♣ A86				
Contract: 2♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q1073		1♣	Pass	1♥
Vul: EW	♥ A104	♥ KQJ7	Pass	1♠	Pass	4♠
North HCP: 12	♦ J10	♦ Q7	AP			
South HCP: 15	♣ K432	♣ AJ5				
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K754				1♣
Vul: Both	♥ J82	♥ Q75	Pass	1♠	Pass	2♠
North HCP: 13	♦ A975	♦ 3	Pass	4♠	AP	
South HCP: 12	♣ K5	♣ AQJ82				
Contract: 4♠ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ AQ8		1♣	Pass	1♥
Vul: NS	♥ AJ4	♥ Q1098	2♦	X <sup>1</sup>	Pass	2♥
North HCP: 13	♦ AJ	♦ 952	AP			
South HCP: 8	♣ 8652	♣ 743				
Contract: 2♥ S						

1. Support double redouble

## North hands (Practice Page)

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

Board: 191	♠ A832	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ K95	Partner bids first.
HCP: 11	♣ A632	
Board: 192	♠ Q86	East Doubles 1NT if possible.
Dealer: N	♥ QJ9	West Bids 2♦ if possible.
Vul: None	♦ K72	
HCP: 12	♣ A984	You bid first.
Board: 193	♠ AJ84	The opponents are silent.
Dealer: S	♥ K862	
Vul: Both	♦ 8	Partner bids first.
HCP: 15	♣ AK65	
Board: 194	♠ Q1092	West Bids 1♥ if possible.
Dealer: N	♥ A9	
Vul: None	♦ 4	You bid first.
HCP: 12	♣ AQ10873	
Board: 195	♠ 7	East Bids 1♠ if possible.
Dealer: S	♥ A1092	East Bids 2♠ if possible.
Vul: NS	♦ KQ9873	West Bids 3♠ if possible.
HCP: 9	♣ 98	Partner bids first.

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1♣
Vul: Both	♥ 86	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 11	♦ K95	♦ A3	Pass	2♣	AP	
South HCP: 13	♣ A632	♣ Q987				
Contract: 2♣ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ53		1♣	Pass	1♥
Vul: None	♥ QJ9	♥ K752	Pass	1NT	X	Pass
North HCP: 12	♦ K72	♦ J5	2♦	2♥	AP	
South HCP: 9	♣ A984	♣ 532				
Contract: 2♥ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ Q1095				1♣
Vul: Both	♥ K862	♥ AJ5	Pass	1♥	Pass	1♠
North HCP: 15	♦ 8	♦ KJ7	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 13	♣ AK65	♣ Q92	Pass	4♠	AP	
Contract: 4♠ S						

1. Fourth suit game force

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 65		1♣	Pass	1♦
Vul: None	♥ A9	♥ QJ76	1♥	1♠	Pass	3NT
North HCP: 12	♦ 4	♦ AK872	AP			
South HCP: 13	♣ AQ10873	♣ K9				
Contract: 3N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q1093				1♣
Vul: NS	♥ A1092	♥ KQ63	Pass	1♦	1♠	Pass
North HCP: 9	♦ KQ9873	♦ A5	Pass	2♦	2♠	Pass
South HCP: 12	♣ 98	♣ J76	Pass	3♦	Pass	Pass
Contract: 3♠ E			3♠	AP		

## South hands (Practice Page)

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

Board: 191	♠ Q76	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: Both	♦ A3	You bid first.
HCP: 13	♣ Q987	

Board: 192	♠ AJ53	East Doubles 1NT if possible.
Dealer: N	♥ K752	West Bids 2♦ if possible.
Vul: None	♦ J5	
HCP: 9	♣ 532	Partner bids first.

Board: 193	♠ Q1095	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ KJ7	You bid first.
HCP: 13	♣ Q92	

Board: 194	♠ 65	West Bids 1♥ if possible.
Dealer: N	♥ QJ76	
Vul: None	♦ AK872	Partner bids first.
HCP: 13	♣ K9	

Board: 195	♠ Q1093	East Bids 1♠ if possible.
Dealer: S	♥ KQ63	East Bids 2♠ if possible.
Vul: NS	♦ A5	West Bids 3♠ if possible.
HCP: 12	♣ J76	You bid first.

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

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ Q76				1♣
Vul: Both	♥ 86	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 11	♦ K95	♦ A3	Pass	2♣	AP	
South HCP: 13	♣ A632	♣ Q987				
Contract: 2♣ S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ53		1♣	Pass	1♥
Vul: None	♥ QJ9	♥ K752	Pass	1NT	X	Pass
North HCP: 12	♦ K72	♦ J5	2♦	2♥	AP	
South HCP: 9	♣ A984	♣ 532				
Contract: 2♥ S						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ Q1095				1♣
Vul: Both	♥ K862	♥ AJ5	Pass	1♥	Pass	1♠
North HCP: 15	♦ 8	♦ KJ7	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 13	♣ AK65	♣ Q92	Pass	4♠	AP	
Contract: 4♠ S						

1. Fourth suit game force

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ 65		1♣	Pass	1♦
Vul: None	♥ A9	♥ QJ76	1♥	1♠	Pass	3NT
North HCP: 12	♦ 4	♦ AK872	AP			
South HCP: 13	♣ AQ10873	♣ K9				
Contract: 3N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q1093				1♣
Vul: NS	♥ A1092	♥ KQ63	Pass	1♦	1♠	Pass
North HCP: 9	♦ KQ9873	♦ A5	Pass	2♦	2♠	Pass
South HCP: 12	♣ 98	♣ J76	Pass	3♦	Pass	Pass
Contract: 3♠ E			3♠	AP		



## North hands (Practice Page)

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

Board: 196	♠ 3	East Bids 1♠ if possible.
Dealer: N	♥ K954	
Vul: Both	♦ —	You bid first.
HCP: 13	♣ AKQJ7652	
Board: 197	♠ J963	West Bids 1♠ if possible.
Dealer: S	♥ 63	
Vul: NS	♦ AK432	Partner bids first.
HCP: 8	♣ 82	
Board: 198	♠ Q532	East Doubles 1♣ if possible.
Dealer: N	♥ Q93	West Bids 1NT if possible.
Vul: EW	♦ AKJ	
HCP: 12	♣ 963	You bid first.
Board: 199	♠ Q10765	West Bids 1♦ if possible.
Dealer: S	♥ KJ74	East Bids 1♥ if possible.
Vul: None	♦ 10	West Bids 2♦ if possible.
HCP: 6	♣ 1074	Partner bids first.
Board: 200	♠ J1065	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ KQ97	

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

Board: 196  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ 3  
 ♥ K954  
 ♦ —  
 ♣ AKQJ7652

South:  
 ♠ KJ1098  
 ♥ Q1082  
 ♦ KJ  
 ♣ 94

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

Board: 197  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ J963  
 ♥ 63  
 ♦ AK432  
 ♣ 82

South:  
 ♠ AK10  
 ♥ K982  
 ♦ 75  
 ♣ Q654

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 198  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 6  
 Contract: 2♦ S

North:  
 ♠ Q532  
 ♥ Q93  
 ♦ AKJ  
 ♣ 963

South:  
 ♠ K74  
 ♥ J874  
 ♦ 8632  
 ♣ Q10

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

1. Support double redouble

Board: 199  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♦ W

North:  
 ♠ Q10765  
 ♥ KJ74  
 ♦ 10  
 ♣ 1074

South:  
 ♠ K92  
 ♥ 1095  
 ♦ AK9  
 ♣ K652

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

1. limit raise or better in ♦

Board: 200  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♥ S

North:  
 ♠ J1065  
 ♥ Q82  
 ♦ AQ  
 ♣ KQ97

South:  
 ♠ Q7  
 ♥ K107653  
 ♦ KJ5  
 ♣ 102

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

## South hands (Practice Page)

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

Board: 196      ♠ KJ1098  
Dealer: N        ♥ Q1082  
Vul: Both        ♦ KJ  
HCP: 10         ♣ 94

East Bids 1♠ if possible.

Partner bids first.

Board: 197      ♠ AK10  
Dealer: S        ♥ K982  
Vul: NS         ♦ 75  
HCP: 12         ♣ Q654

West Bids 1♠ if possible.

You bid first.

Board: 198      ♠ K74  
Dealer: N        ♥ J874  
Vul: EW         ♦ 8632  
HCP: 6         ♣ Q10

East Doubles 1♣ if possible.

West Bids 1NT if possible.

Partner bids first.

Board: 199      ♠ K92  
Dealer: S        ♥ 1095  
Vul: None       ♦ AK9  
HCP: 13         ♣ K652

West Bids 1♦ if possible.

East Bids 1♥ if possible.

West Bids 2♦ if possible.

You bid first.

Board: 200      ♠ Q7  
Dealer: N        ♥ K107653  
Vul: NS         ♦ KJ5  
HCP: 9         ♣ 102

The opponents are silent.

Partner bids first.

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

Board: 196  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ 3  
 ♥ K954  
 ♦ —  
 ♣ AKQJ7652

South:  
 ♠ KJ1098  
 ♥ Q1082  
 ♦ KJ  
 ♣ 94

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

Board: 197  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ J963  
 ♥ 63  
 ♦ AK432  
 ♣ 82

South:  
 ♠ AK10  
 ♥ K982  
 ♦ 75  
 ♣ Q654

West	North	East	South
			1♣
1♠	1NT	AP	

Board: 198  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 6  
 Contract: 2♦ S

North:  
 ♠ Q532  
 ♥ Q93  
 ♦ AKJ  
 ♣ 963

South:  
 ♠ K74  
 ♥ J874  
 ♦ 8632  
 ♣ Q10

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

1. Support double redouble

Board: 199  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 13  
 Contract: 2♦ W

North:  
 ♠ Q10765  
 ♥ KJ74  
 ♦ 10  
 ♣ 1074

South:  
 ♠ K92  
 ♥ 1095  
 ♦ AK9  
 ♣ K652

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

1. limit raise or better in ♦

Board: 200  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 3♥ S

North:  
 ♠ J1065  
 ♥ Q82  
 ♦ AQ  
 ♣ KQ97

South:  
 ♠ Q7  
 ♥ K107653  
 ♦ KJ5  
 ♣ 102

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

## North hands (Practice Page)

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

Board: 201      ♠ J4  
Dealer: S        ♥ 5  
Vul: Both      ♦ AQJ6532  
HCP: 9         ♣ J65

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

Board: 202      ♠ AK97  
Dealer: N        ♥ K109  
Vul: NS         ♦ 85  
HCP: 12        ♣ Q984

East Bids 1♦ if possible.  
  
You bid first.

Board: 203      ♠ A1065  
Dealer: S        ♥ 975  
Vul: Both      ♦ A102  
HCP: 8         ♣ 1095

West Doubles 1♣ if possible.  
East Bids 2♦ if possible.  
  
Partner bids first.

Board: 204      ♠ A93  
Dealer: N        ♥ 10  
Vul: None      ♦ AK104  
HCP: 16        ♣ AJ862

The opponents are silent.  
  
You bid first.

Board: 205      ♠ AQ93  
Dealer: S        ♥ Q65  
Vul: EW         ♦ 64  
HCP: 9         ♣ J652

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

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K953				1♣
Vul: Both	♥ 5	♥ KQ	Pass	1♦	1♥	1♠
North HCP: 9	♦ AQJ6532	♦ 104	2♥	3♦	Pass	3NT
South HCP: 14	♣ J65	♣ AQ973	AP			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 108542				
Vul: NS	♥ K109	♥ Q32		1♣	1♦	1♠
North HCP: 12	♦ 85	♦ J42	Pass	2♠	AP	
South HCP: 7	♣ Q984	♣ A3				
Contract: 2♠ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A1065	♠ K3				1♣
Vul: Both	♥ 975	♥ A108	X	1♠	2♦	3♣
North HCP: 8	♦ A102	♦ J6	AP			
South HCP: 14	♣ 1095	♣ AQ8732				
Contract: 3♣ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1076				1♥
Vul: None	♥ 10	♥ AK83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK104	♦ 92	AP			
South HCP: 9	♣ AJ862	♣ 1094				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AQ93	♠ 1086				1♣
Vul: EW	♥ Q65	♥ 8	1♥	X	1♠ <sup>1</sup>	2♣
North HCP: 9	♦ 64	♦ AK5	2♥	3♣	Pass	Pass
South HCP: 12	♣ J652	♣ KQ10843	3♥	4♣	AP	
Contract: 4♣ S						

1. limit raise or better in ♥

## South hands (Practice Page)

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

Board: 201      ♠ K953  
Dealer: S        ♥ KQ  
Vul: Both       ♦ 104  
HCP: 14        ♣ AQ973

East Bids 1♥ if possible.  
West Bids 2♥ if possible.  
  
You bid first.

Board: 202      ♠ 108542  
Dealer: N        ♥ Q32  
Vul: NS         ♦ J42  
HCP: 7         ♣ A3

East Bids 1♦ if possible.  
  
Partner bids first.

Board: 203      ♠ K3  
Dealer: S        ♥ A108  
Vul: Both       ♦ J6  
HCP: 14        ♣ AQ8732

West Doubles 1♣ if possible.  
East Bids 2♦ if possible.  
  
You bid first.

Board: 204      ♠ Q1076  
Dealer: N        ♥ AK83  
Vul: None       ♦ 92  
HCP: 9         ♣ 1094

The opponents are silent.  
  
Partner bids first.

Board: 205      ♠ 1086  
Dealer: S        ♥ 8  
Vul: EW         ♦ AK5  
HCP: 12        ♣ KQ10843

West Bids 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♥ if possible.  
West Bids 3♥ if possible.  
  
You bid first.

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ K953				1♣
Vul: Both	♥ 5	♥ KQ	Pass	1♦	1♥	1♠
North HCP: 9	♦ AQJ6532	♦ 104	2♥	3♦	Pass	3NT
South HCP: 14	♣ J65	♣ AQ973	AP			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 108542				
Vul: NS	♥ K109	♥ Q32		1♣	1♦	1♠
North HCP: 12	♦ 85	♦ J42	Pass	2♠	AP	
South HCP: 7	♣ Q984	♣ A3				
Contract: 2♠ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ A1065	♠ K3				1♣
Vul: Both	♥ 975	♥ A108	X	1♠	2♦	3♣
North HCP: 8	♦ A102	♦ J6	AP			
South HCP: 14	♣ 1095	♣ AQ8732				
Contract: 3♣ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1076				1♥
Vul: None	♥ 10	♥ AK83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK104	♦ 92	AP			
South HCP: 9	♣ AJ862	♣ 1094				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AQ93	♠ 1086				1♣
Vul: EW	♥ Q65	♥ 8	1♥	X	1♠ <sup>1</sup>	2♣
North HCP: 9	♦ 64	♦ AK5	2♥	3♣	Pass	Pass
South HCP: 12	♣ J652	♣ KQ10843	3♥	4♣	AP	
Contract: 4♣ S						

1. limit raise or better in ♥



## North hands (Practice Page)

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

Board: 206	♠ KJ63	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ J4	You bid first.
HCP: 14	♣ A43	

Board: 207	♠ AKJ109	East Bids 3♦ if possible.
Dealer: S	♥ J104	
Vul: NS	♦ K	Partner bids first.
HCP: 16	♣ A653	

Board: 208	♠ K63	The opponents are silent.
Dealer: N	♥ K1043	
Vul: Both	♦ AQ	You bid first.
HCP: 18	♣ KQJ9	

Board: 209	♠ AJ7	East Bids 2♠ if possible.
Dealer: S	♥ QJ963	
Vul: None	♦ AQ92	Partner bids first.
HCP: 15	♣ J	

Board: 210	♠ AQ98	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ 108	You bid first.
HCP: 14	♣ KJ98	

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

Board: 206

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 4♥

AP

Board: 207

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 5♠ N

North:

♠ AKJ109

♥ J104

♦ K

♣ A653

South:

♠ 843

♥ A52

♦ AJ

♣ K9742

West North East South

1♣

Pass 1♠ 3♦ Pass

Pass 3♠ Pass 4♦<sup>1</sup>

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

Pass 5♠ AP

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 208

Dealer: N

Vul: Both

North HCP: 18

South HCP: 9

Contract: 4♥ S

North:

♠ K63

♥ K1043

♦ AQ

♣ KQJ9

South:

♠ 97

♥ AJ76

♦ KJ764

♣ 32

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 4♥ AP

West North East South

1♣

Pass 1♥ 2♠ 4♥

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

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 209

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6♥ N

North:

♠ AJ7

♥ QJ963

♦ AQ92

♣ J

South:

♠ Q8

♥ AK75

♦ 43

♣ AKQ102

West North East South

1♣

Pass 1♥ 2♠ 4♥

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

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 210

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

South:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

## South hands (Practice Page)

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

Board: 206	♠ 1098	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ A8653	Partner bids first.
HCP: 12	♣ K	
Board: 207	♠ 843	East Bids 3♦ if possible.
Dealer: S	♥ A52	
Vul: NS	♦ AJ	You bid first.
HCP: 12	♣ K9742	
Board: 208	♠ 97	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: Both	♦ KJ764	Partner bids first.
HCP: 9	♣ 32	
Board: 209	♠ Q8	East Bids 2♠ if possible.
Dealer: S	♥ AK75	
Vul: None	♦ 43	You bid first.
HCP: 18	♣ AKQ102	
Board: 210	♠ K3	The opponents are silent.
Dealer: N	♥ 10764	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

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

Board: 206

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♥ N

North:

♠ KJ63

♥ AJ94

♦ J4

♣ A43

South:

♠ 1098

♥ KQ52

♦ A8653

♣ K

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 4♥

AP

Board: 207

Dealer: S

Vul: NS

North HCP: 16

South HCP: 12

Contract: 5♠ N

North:

♠ AKJ109

♥ J104

♦ K

♣ A653

South:

♠ 843

♥ A52

♦ AJ

♣ K9742

West North East South

1♣

Pass 1♠ 3♦ Pass

Pass 3♠ Pass 4♦<sup>1</sup>

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

Pass 5♠ AP

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=2/5 or 5/5, Q(S)=0

Board: 208

Dealer: N

Vul: Both

North HCP: 18

South HCP: 9

Contract: 4♥ S

North:

♠ K63

♥ K1043

♦ AQ

♣ KQJ9

South:

♠ 97

♥ AJ76

♦ KJ764

♣ 32

West North East South

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 4♥ AP

West North East South

1♣

Pass 1♥ 2♠ 4♥

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

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 209

Dealer: S

Vul: None

North HCP: 15

South HCP: 18

Contract: 6♥ N

North:

♠ AJ7

♥ QJ963

♦ AQ92

♣ J

South:

♠ Q8

♥ AK75

♦ 43

♣ AKQ102

Board: 210

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ AQ98

♥ KJ9

♦ 108

♣ KJ98

South:

♠ K3

♥ 10764

♦ AQJ9

♣ 632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

## North hands (Practice Page)

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

Board: 211	♠ J964	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ 10865	Partner bids first.
HCP: 8	♣ K4	
Board: 212	♠ K10	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: NS	♦ K83	You bid first.
HCP: 12	♣ 10842	
Board: 213	♠ 632	East Bids 2NT if possible.
Dealer: S	♥ K97	West Doubles 3♦ if possible.
Vul: Both	♦ A1074	
HCP: 8	♣ J102	Partner bids first.
Board: 214	♠ AK7	West Bids 2♥ if possible.
Dealer: N	♥ Q632	
Vul: None	♦ 5	You bid first.
HCP: 15	♣ AQ986	
Board: 215	♠ AKJ85	West Doubles 2♠ if possible.
Dealer: S	♥ K32	
Vul: EW	♦ J95	Partner bids first.
HCP: 12	♣ 97	

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

Board: 211  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 2N N

North:  
 ♠ J964  
 ♥ A107  
 ♦ 10865  
 ♣ K4

South:  
 ♠ KQ  
 ♥ K953  
 ♦ KQ  
 ♣ AJ987

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

Board: 212  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K10  
 ♥ AQ43  
 ♦ K83  
 ♣ 10842

South:  
 ♠ Q9643  
 ♥ 2  
 ♦ Q764  
 ♣ AQ3

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

Board: 213  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦X N

North:  
 ♠ 632  
 ♥ K97  
 ♦ A1074  
 ♣ J102

South:  
 ♠ AJ  
 ♥ QJ  
 ♦ K652  
 ♣ AQ965

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

1. Unusual 2NT

Board: 214  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK7  
 ♥ Q632  
 ♦ 5  
 ♣ AQ986

South:  
 ♠ J864  
 ♥ 7  
 ♦ AQ1083  
 ♣ K104

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

Board: 215  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKJ85  
 ♥ K32  
 ♦ J95  
 ♣ 97

South:  
 ♠ Q963  
 ♥ 108  
 ♦ KQ10  
 ♣ KQ108

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

## South hands (Practice Page)

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

Board: 211	♠ KQ	The opponents are silent.
Dealer: S	♥ K953	
Vul: Both	♦ KQ	You bid first.
HCP: 18	♣ AJ987	
Board: 212	♠ Q9643	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ Q764	Partner bids first.
HCP: 10	♣ AQ3	
Board: 213	♠ AJ	East Bids 2NT if possible.
Dealer: S	♥ QJ	West Doubles 3♦ if possible.
Vul: Both	♦ K652	
HCP: 17	♣ AQ965	You bid first.
Board: 214	♠ J864	West Bids 2♥ if possible.
Dealer: N	♥ 7	
Vul: None	♦ AQ1083	Partner bids first.
HCP: 10	♣ K104	
Board: 215	♠ Q963	West Doubles 2♠ if possible.
Dealer: S	♥ 108	
Vul: EW	♦ KQ10	You bid first.
HCP: 12	♣ KQ108	

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

Board: 211  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 18  
 Contract: 2N N

North:  
 ♠ J964  
 ♥ A107  
 ♦ 10865  
 ♣ K4

South:  
 ♠ KQ  
 ♥ K953  
 ♦ KQ  
 ♣ AJ987

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

Board: 212  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K10  
 ♥ AQ43  
 ♦ K83  
 ♣ 10842

South:  
 ♠ Q9643  
 ♥ 2  
 ♦ Q764  
 ♣ AQ3

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

Board: 213  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦X N

North:  
 ♠ 632  
 ♥ K97  
 ♦ A1074  
 ♣ J102

South:  
 ♠ AJ  
 ♥ QJ  
 ♦ K652  
 ♣ AQ965

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

1. Unusual 2NT

Board: 214  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ AK7  
 ♥ Q632  
 ♦ 5  
 ♣ AQ986

South:  
 ♠ J864  
 ♥ 7  
 ♦ AQ1083  
 ♣ K104

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

Board: 215  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AKJ85  
 ♥ K32  
 ♦ J95  
 ♣ 97

South:  
 ♠ Q963  
 ♥ 108  
 ♦ KQ10  
 ♣ KQ108

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



## North hands (Practice Page)

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

Board: 216	♠ 652	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: Both	♦ A83	You bid first.
HCP: 14	♣ A54	

Board: 217	♠ 1083	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ AJ10	Partner bids first.
HCP: 10	♣ J752	

Board: 218	♠ AK98	East Bids 1♦ if possible.
Dealer: N	♥ AQ5	West Bids 3♦ if possible.
Vul: NS	♦ A	
HCP: 21	♣ A8765	You bid first.

Board: 219	♠ Q6542	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ A9854	Partner bids first.
HCP: 13	♣ AK	

Board: 220	♠ AJ82	East Bids 1♦ if possible.
Dealer: N	♥ Q72	
Vul: EW	♦ J64	You bid first.
HCP: 12	♣ A102	

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ 652	♠ J9		1♣	Pass	1♥
Vul: Both	♥ AQ102	♥ KJ43	Pass	2♥	AP	
North HCP: 14	♦ A83	♦ KJ65				
South HCP: 10	♣ A54	♣ J102				
Contract: 2♥ S						
Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ K65				1♣
Vul: None	♥ A86	♥ KJ95	Pass	1NT	AP	
North HCP: 10	♦ AJ10	♦ 832				
South HCP: 13	♣ J752	♣ AQ9				
Contract: 1N N						
Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 10643		1♣	1♦	1♠
Vul: NS	♥ AQ5	♥ J9	3♦	4♦ <sup>1</sup>	Pass	4♠
North HCP: 21	♦ A	♦ 8532	AP			
South HCP: 6	♣ A8765	♣ KQ10	1. limit raise or better in ♠			
Contract: 4♠ S						
Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q6542	♠ AKJ7	Pass	1♠	Pass	2♠
Vul: Both	♥ 5	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♥ <sup>2</sup>
North HCP: 13	♦ A9854	♦ 1076	Pass	4♠	AP	
South HCP: 13	♣ AK	♣ 743				
Contract: 4♠ N			1. Cue bid, a ♣ stopper			
			2. Cue bid, a ♥ stopper			
Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ KQ3		1♣	1♦	2NT <sup>1</sup>
Vul: EW	♥ Q72	♥ J104	AP			
North HCP: 12	♦ J64	♦ AK732	1. 1X-(1Y)-2Z weak			
South HCP: 13	♣ A102	♣ 65				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 216	♠ J9	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: Both	♦ KJ65	Partner bids first.
HCP: 10	♣ J102	

Board: 217	♠ K65	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: None	♦ 832	You bid first.
HCP: 13	♣ AQ9	

Board: 218	♠ 10643	East Bids 1♦ if possible.
Dealer: N	♥ J9	West Bids 3♦ if possible.
Vul: NS	♦ 8532	
HCP: 6	♣ KQ10	Partner bids first.

Board: 219	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ 1076	You bid first.
HCP: 13	♣ 743	

Board: 220	♠ KQ3	East Bids 1♦ if possible.
Dealer: N	♥ J104	
Vul: EW	♦ AK732	Partner bids first.
HCP: 13	♣ 65	



## North hands (Practice Page)

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

Board: 221      ♠ A832  
Dealer: S        ♥ 865  
Vul: None        ♦ 973  
HCP: 7           ♣ K52

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

Partner bids first.

Board: 222      ♠ Q1092  
Dealer: N        ♥ A9  
Vul: NS          ♦ 5  
HCP: 13          ♣ AK10432

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

You bid first.

Board: 223      ♠ K9732  
Dealer: S        ♥ KQ10  
Vul: EW        ♦ K864  
HCP: 11        ♣ 7

The opponents are silent.

Partner bids first.

Board: 224      ♠ QJ  
Dealer: N        ♥ KQ107  
Vul: Both       ♦ K6  
HCP: 12        ♣ J9853

East Bids 1♦ if possible.

You bid first.

Board: 225      ♠ 73  
Dealer: S        ♥ 764  
Vul: EW        ♦ A1032  
HCP: 6           ♣ Q976

East Bids 1♥ if possible.  
East Doubles 2♣ if possible.

Partner bids first.

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

Board: 221  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 14  
 Contract: 2♥ S

North:  
 ♠ A832  
 ♥ 865  
 ♦ 973  
 ♣ K52

South:  
 ♠ J96  
 ♥ AQ73  
 ♦ A85  
 ♣ QJ10

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

Board: 222  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♦ E

North:  
 ♠ Q1092  
 ♥ A9  
 ♦ 5  
 ♣ AK10432

South:  
 ♠ 743  
 ♥ Q10742  
 ♦ QJ7  
 ♣ Q6

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

Board: 223  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ K9732  
 ♥ KQ10  
 ♦ K864  
 ♣ 7

South:  
 ♠ Q865  
 ♥ J84  
 ♦ AQ10  
 ♣ A52

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

Board: 224  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♥ S

North:  
 ♠ QJ  
 ♥ KQ107  
 ♦ K6  
 ♣ J9853

South:  
 ♠ 1072  
 ♥ J432  
 ♦ J94  
 ♣ AKQ

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

Board: 225  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 2♣ X S

North:  
 ♠ 73  
 ♥ 764  
 ♦ A1032  
 ♣ Q976

South:  
 ♠ A1054  
 ♥ QJ98  
 ♦ Q  
 ♣ AJ84

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

## South hands (Practice Page)

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

Board: 221	♠ J96	East Doubles 1♠ if possible.
Dealer: S	♥ AQ73	West Bids 2♦ if possible.
Vul: None	♦ A85	
HCP: 14	♣ QJ10	You bid first.
Board: 222	♠ 743	East Bids 1♦ if possible.
Dealer: N	♥ Q10742	West Bids 1♠ if possible.
Vul: NS	♦ QJ7	East Bids 2♦ if possible.
HCP: 7	♣ Q6	West Bids 3♦ if possible.
		Partner bids first.
Board: 223	♠ Q865	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ AQ10	You bid first.
HCP: 13	♣ A52	
Board: 224	♠ 1072	East Bids 1♦ if possible.
Dealer: N	♥ J432	
Vul: Both	♦ J94	Partner bids first.
HCP: 11	♣ AKQ	
Board: 225	♠ A1054	East Bids 1♥ if possible.
Dealer: S	♥ QJ98	East Doubles 2♣ if possible.
Vul: EW	♦ Q	
HCP: 14	♣ AJ84	You bid first.

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

Board: 221  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 14  
 Contract: 2♥ S

North:  
 ♠ A832  
 ♥ 865  
 ♦ 973  
 ♣ K52

South:  
 ♠ J96  
 ♥ AQ73  
 ♦ A85  
 ♣ QJ10

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

Board: 222  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 7  
 Contract: 3♦ E

North:  
 ♠ Q1092  
 ♥ A9  
 ♦ 5  
 ♣ AK10432

South:  
 ♠ 743  
 ♥ Q10742  
 ♦ QJ7  
 ♣ Q6

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

Board: 223  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 4♠ N

North:  
 ♠ K9732  
 ♥ KQ10  
 ♦ K864  
 ♣ 7

South:  
 ♠ Q865  
 ♥ J84  
 ♦ AQ10  
 ♣ A52

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

Board: 224  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 11  
 Contract: 2♥ S

North:  
 ♠ QJ  
 ♥ KQ107  
 ♦ K6  
 ♣ J9853

South:  
 ♠ 1072  
 ♥ J432  
 ♦ J94  
 ♣ AKQ

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

Board: 225  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 14  
 Contract: 2♣ X S

North:  
 ♠ 73  
 ♥ 764  
 ♦ A1032  
 ♣ Q976

South:  
 ♠ A1054  
 ♥ QJ98  
 ♦ Q  
 ♣ AJ84

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



## North hands (Practice Page)

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

Board: 226	♠ 9643	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ K76	You bid first.
HCP: 14	♣ Q63	

Board: 227	♠ AK8742	West Bids 2♣ if possible.
Dealer: S	♥ 97	
Vul: None	♦ J6	Partner bids first.
HCP: 10	♣ Q54	

Board: 228	♠ K3	East Bids 1♠ if possible.
Dealer: N	♥ QJ	East Bids 2♠ if possible.
Vul: EW	♦ QJ75	
HCP: 12	♣ K10984	You bid first.

Board: 229	♠ Q9652	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 11	♣ 43	

Board: 230	♠ K87	East Bids 1♥ if possible.
Dealer: N	♥ K62	West Bids 1♠ if possible.
Vul: NS	♦ 92	East Bids 2♥ if possible.
HCP: 13	♣ AK1097	You bid first.

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

Board: 226  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ 9643  
 ♥ AKQ  
 ♦ K76  
 ♣ Q63

South:  
 ♠ AK5  
 ♥ 9854  
 ♦ A1094  
 ♣ A10

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

1. Fourth suit game force

Board: 227  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♠ N

North:  
 ♠ AK8742  
 ♥ 97  
 ♦ J6  
 ♣ Q54

South:  
 ♠ Q93  
 ♥ J54  
 ♦ KQ5  
 ♣ A763

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

Board: 228  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 2♠ E

North:  
 ♠ K3  
 ♥ QJ  
 ♦ QJ75  
 ♣ K10984

South:  
 ♠ 74  
 ♥ A732  
 ♦ K1063  
 ♣ QJ3

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

Board: 229  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♥ S

North:  
 ♠ Q9652  
 ♥ A83  
 ♦ AJ10  
 ♣ 43

South:  
 ♠ K3  
 ♥ J1092  
 ♦ Q92  
 ♣ AQ82

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

1. New Minor Forcing

Board: 230  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 9  
 Contract: 2♥ E

North:  
 ♠ K87  
 ♥ K62  
 ♦ 92  
 ♣ AK1097

South:  
 ♠ Q1092  
 ♥ 4  
 ♦ AQJ3  
 ♣ 8543

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

1. limit raise or better in ♥

## South hands (Practice Page)

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

Board: 226	♠ AK5	The opponents are silent.
Dealer: N	♥ 9854	
Vul: Both	♦ A1094	Partner bids first.
HCP: 15	♣ A10	

Board: 227	♠ Q93	West Bids 2♣ if possible.
Dealer: S	♥ J54	
Vul: None	♦ KQ5	You bid first.
HCP: 12	♣ A763	

Board: 228	♠ 74	East Bids 1♠ if possible.
Dealer: N	♥ A732	East Bids 2♠ if possible.
Vul: EW	♦ K1063	
HCP: 10	♣ QJ3	Partner bids first.

Board: 229	♠ K3	The opponents are silent.
Dealer: S	♥ J1092	
Vul: Both	♦ Q92	You bid first.
HCP: 12	♣ AQ82	

Board: 230	♠ Q1092	East Bids 1♥ if possible.
Dealer: N	♥ 4	West Bids 1♠ if possible.
Vul: NS	♦ AQJ3	East Bids 2♥ if possible.
HCP: 9	♣ 8543	Partner bids first.

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

Board: 226  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 15  
Contract: 3N S

North:  
♠ 9643  
♥ AKQ  
♦ K76  
♣ Q63

South:  
♠ AK5  
♥ 9854  
♦ A1094  
♣ A10

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

Board: 227  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 12  
Contract: 4♠ N

North:  
♠ AK8742  
♥ 97  
♦ J6  
♣ Q54

South:  
♠ Q93  
♥ J54  
♦ KQ5  
♣ A763

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

Board: 228  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 10  
Contract: 2♠ E

North:  
♠ K3  
♥ QJ  
♦ QJ75  
♣ K10984

South:  
♠ 74  
♥ A732  
♦ K1063  
♣ QJ3

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

Board: 229  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 2♥ S

North:  
♠ Q9652  
♥ A83  
♦ AJ10  
♣ 43

South:  
♠ K3  
♥ J1092  
♦ Q92  
♣ AQ82

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

Board: 230  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 9  
Contract: 2♥ E

North:  
♠ K87  
♥ K62  
♦ 92  
♣ AK1097

South:  
♠ Q1092  
♥ 4  
♦ AQJ3  
♣ 8543

West	North	East	South
	1♣	1♥	X
1♠ <sup>1</sup>	Pass	2♥	AP
1. limit raise or better in ♥			

## North hands (Practice Page)

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

Board: 231	♠ K985	The opponents are silent.
Dealer: S	♥ 875	
Vul: Both	♦ AJ872	Partner bids first.
HCP: 12	♣ A	
Board: 232	♠ A1065	East Doubles Pass if possible.
Dealer: N	♥ A5	West Bids 2♦ if possible.
Vul: None	♦ Q83	
HCP: 13	♣ QJ83	You bid first.
Board: 233	♠ K	The opponents are silent.
Dealer: S	♥ KJ10872	
Vul: NS	♦ 9732	Partner bids first.
HCP: 7	♣ 85	
Board: 234	♠ Q75	West Bids 1♠ if possible.
Dealer: N	♥ A73	East Bids 2♠ if possible.
Vul: EW	♦ Q104	
HCP: 12	♣ A842	You bid first.
Board: 235	♠ 1084	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ AQJ1075	Partner bids first.
HCP: 9	♣ Q	

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

Board: 231  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ K985  
 ♥ 875  
 ♦ AJ872  
 ♣ A

South:  
 ♠ J  
 ♥ AKQ3  
 ♦ K  
 ♣ Q875432

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

Board: 232  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 2♦ W

North:  
 ♠ A1065  
 ♥ A5  
 ♦ Q83  
 ♣ QJ83

South:  
 ♠ KQ  
 ♥ QJ984  
 ♦ 74  
 ♣ 10765

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

Board: 233  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ K  
 ♥ KJ10872  
 ♦ 9732  
 ♣ 85

South:  
 ♠ 642  
 ♥ A  
 ♦ KQJ8  
 ♣ AKJ63

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

Board: 234  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♥ S

North:  
 ♠ Q75  
 ♥ A73  
 ♦ Q104  
 ♣ A842

South:  
 ♠ K6  
 ♥ K86542  
 ♦ K863  
 ♣ 7

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

Board: 235  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 3♦ N

North:  
 ♠ 1084  
 ♥ 976  
 ♦ AQJ1075  
 ♣ Q

South:  
 ♠ KJ73  
 ♥ Q8  
 ♦ 632  
 ♣ AKJ8

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

## South hands (Practice Page)

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

Board: 231	♠ J	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ K	You bid first.
HCP: 15	♣ Q875432	
Board: 232	♠ KQ	East Doubles Pass if possible.
Dealer: N	♥ QJ984	West Bids 2♦ if possible.
Vul: None	♦ 74	
HCP: 8	♣ 10765	Partner bids first.
Board: 233	♠ 642	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ KQJ8	You bid first.
HCP: 18	♣ AKJ63	
Board: 234	♠ K6	West Bids 1♠ if possible.
Dealer: N	♥ K86542	East Bids 2♠ if possible.
Vul: EW	♦ K863	
HCP: 9	♣ 7	Partner bids first.
Board: 235	♠ KJ73	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 632	You bid first.
HCP: 14	♣ AKJ8	

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

Board: 231  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ K985  
 ♥ 875  
 ♦ AJ872  
 ♣ A

South:  
 ♠ J  
 ♥ AKQ3  
 ♦ K  
 ♣ Q875432

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

Board: 232  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 8  
 Contract: 2♦ W

North:  
 ♠ A1065  
 ♥ A5  
 ♦ Q83  
 ♣ QJ83

South:  
 ♠ KQ  
 ♥ QJ984  
 ♦ 74  
 ♣ 10765

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

Board: 233  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 18  
 Contract: 3N S

North:  
 ♠ K  
 ♥ KJ10872  
 ♦ 9732  
 ♣ 85

South:  
 ♠ 642  
 ♥ A  
 ♦ KQJ8  
 ♣ AKJ63

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

Board: 234  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♥ S

North:  
 ♠ Q75  
 ♥ A73  
 ♦ Q104  
 ♣ A842

South:  
 ♠ K6  
 ♥ K86542  
 ♦ K863  
 ♣ 7

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

Board: 235  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 14  
 Contract: 3♦ N

North:  
 ♠ 1084  
 ♥ 976  
 ♦ AQJ1075  
 ♣ Q

South:  
 ♠ KJ73  
 ♥ Q8  
 ♦ 632  
 ♣ AKJ8

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



## North hands (Practice Page)

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

Board: 236	♠ A1042	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ K10	You bid first.
HCP: 14	♣ K976	

Board: 237	♠ A86532	East Bids 2NT if possible.
Dealer: S	♥ 2	West Bids 3♥ if possible.
Vul: Both	♦ 8	
HCP: 9	♣ AJ762	Partner bids first.

Board: 238	♠ J652	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: EW	♦ A96	You bid first.
HCP: 12	♣ A43	

Board: 239	♠ K74	West Doubles 1♣ if possible.
Dealer: S	♥ AJ1096	
Vul: Both	♦ J10732	Partner bids first.
HCP: 9	♣ —	

Board: 240	♠ K765	East Bids 1♥ if possible.
Dealer: N	♥ J10	East Bids 3♥ if possible.
Vul: NS	♦ AJ	
HCP: 12	♣ K5432	You bid first.

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

Board: 236	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: 237	North:	South:	West	North	East	South
Dealer: S	♠ A86532	♠ J74				1♣
Vul: Both	♥ 2	♥ AQ85	Pass	1♠	2NT <sup>1</sup>	Pass
North HCP: 9	♦ 8	♦ 765	3♥	AP		
South HCP: 12	♣ AJ762	♣ KQ4	1. Unusual 2NT			
Contract: 3♥ W						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ K98		1♣	Pass	1♥
Vul: EW	♥ QJ3	♥ AK1097	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ A96	♦ QJ	Pass	2♥	Pass	4♥
South HCP: 15	♣ A43	♣ Q72	AP			
Contract: 4♥ S			1. Fourth suit game force			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 1063				1♣
Vul: Both	♥ AJ1096	♥ K52	X	1♥	Pass	1NT
North HCP: 9	♦ J10732	♦ Q6	AP			
South HCP: 14	♣ —	♣ AKQ32				
Contract: 1N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1092		1♣	1♥	X
Vul: NS	♥ J10	♥ Q964	Pass	2♠	3♥	3♠
North HCP: 12	♦ AJ	♦ K7652	AP			
South HCP: 9	♣ K5432	♣ —				
Contract: 3♠ N						

## South hands (Practice Page)

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

Board: 236	♠ 765	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ AJ872	Partner bids first.
HCP: 6	♣ 32	
Board: 237	♠ J74	East Bids 2NT if possible.
Dealer: S	♥ AQ85	West Bids 3♥ if possible.
Vul: Both	♦ 765	
HCP: 12	♣ KQ4	You bid first.
Board: 238	♠ K98	The opponents are silent.
Dealer: N	♥ AK1097	
Vul: EW	♦ QJ	Partner bids first.
HCP: 15	♣ Q72	
Board: 239	♠ 1063	West Doubles 1♣ if possible.
Dealer: S	♥ K52	
Vul: Both	♦ Q6	You bid first.
HCP: 14	♣ AKQ32	
Board: 240	♠ A1092	East Bids 1♥ if possible.
Dealer: N	♥ Q964	East Bids 3♥ if possible.
Vul: NS	♦ K7652	
HCP: 9	♣ —	Partner bids first.

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ 765		1♣	Pass	1♦
Vul: EW	♥ A92	♥ J85				
North HCP: 14	♦ K10	♦ AJ872	Pass	1♠	Pass	1NT
South HCP: 6	♣ K976	♣ 32	AP			
Contract: 1N S						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ A86532	♠ J74				1♣
Vul: Both	♥ 2	♥ AQ85	Pass	1♠	2NT <sup>1</sup>	Pass
North HCP: 9	♦ 8	♦ 765	3♥	AP		
South HCP: 12	♣ AJ762	♣ KQ4				
Contract: 3♥ W			1. Unusual 2NT			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ K98		1♣	Pass	1♥
Vul: EW	♥ QJ3	♥ AK1097	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ A96	♦ QJ	Pass	2♥	Pass	4♥
South HCP: 15	♣ A43	♣ Q72	AP			
Contract: 4♥ S			1. Fourth suit game force			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ 1063				1♣
Vul: Both	♥ AJ1096	♥ K52				
North HCP: 9	♦ J10732	♦ Q6	X	1♥	Pass	1NT
South HCP: 14	♣ —	♣ AKQ32	AP			
Contract: 1N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K765	♠ A1092		1♣	1♥	X
Vul: NS	♥ J10	♥ Q964				
North HCP: 12	♦ AJ	♦ K7652	Pass	2♠	3♥	3♠
South HCP: 9	♣ K5432	♣ —	AP			
Contract: 3♠ N						

## North hands (Practice Page)

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

Board: 241	♠ AK8543	West Bids 1♥ if possible.
Dealer: S	♥ QJ	
Vul: Both	♦ 7543	Partner bids first.
HCP: 12	♣ Q	
Board: 242	♠ 98	East Doubles 1♣ if possible.
Dealer: N	♥ AJ62	West Bids 1♥ if possible.
Vul: None	♦ K63	
HCP: 12	♣ A975	You bid first.
Board: 243	♠ A1076	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AJ10965	Partner bids first.
HCP: 9	♣ 82	
Board: 244	♠ 652	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ Q86	You bid first.
HCP: 14	♣ AKJ106	
Board: 245	♠ Q10864	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ 853	Partner bids first.
HCP: 8	♣ Q4	

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

Board: 241  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 16  
Contract: 6♠ N

North:  
♠ AK8543  
♥ QJ  
♦ 7543  
♣ Q

South:  
♠ J102  
♥ A  
♦ A98  
♣ AK9762

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

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

Board: 242  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 3N N

North:  
♠ 98  
♥ AJ62  
♦ K63  
♣ A975

South:  
♠ KQ42  
♥ K  
♦ Q9872  
♣ Q106

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

Board: 243  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 13  
Contract: 1N S

North:  
♠ A1076  
♥ 2  
♦ AJ10965  
♣ 82

South:  
♠ 543  
♥ J65  
♦ K4  
♣ AKQ103

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

Board: 244  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 8  
Contract: 1N N

North:  
♠ 652  
♥ A8  
♦ Q86  
♣ AKJ106

South:  
♠ AQ83  
♥ Q92  
♦ 1075  
♣ 982

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

Board: 245  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 13  
Contract: 1N S

North:  
♠ Q10864  
♥ A83  
♦ 853  
♣ Q4

South:  
♠ 9  
♥ J74  
♦ AQJ7  
♣ AJ1065

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

## South hands (Practice Page)

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

Board: 241	♠ J102	West Bids 1♥ if possible.
Dealer: S	♥ A	
Vul: Both	♦ A98	You bid first.
HCP: 16	♣ AK9762	
Board: 242	♠ KQ42	East Doubles 1♣ if possible.
Dealer: N	♥ K	West Bids 1♥ if possible.
Vul: None	♦ Q9872	
HCP: 12	♣ Q106	Partner bids first.
Board: 243	♠ 543	The opponents are silent.
Dealer: S	♥ J65	
Vul: EW	♦ K4	You bid first.
HCP: 13	♣ AKQ103	
Board: 244	♠ AQ83	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ 1075	Partner bids first.
HCP: 8	♣ 982	
Board: 245	♠ 9	The opponents are silent.
Dealer: S	♥ J74	
Vul: NS	♦ AQJ7	You bid first.
HCP: 13	♣ AJ1065	

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

Board: 241

Dealer: S

Vul: Both

North HCP: 12

South HCP: 16

Contract: 6♠ N

North:

♠ AK8543

♥ QJ

♦ 7543

♣ Q

South:

♠ J102

♥ A

♦ A98

♣ AK9762

West North East South

1♥ 1♠ Pass 1♣

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

Pass 5♠ Pass 6♠

AP

1. Blackwood 0314, for ♠

2. A=0/5 or 3/5

Board: 242

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ 98

♥ AJ62

♦ K63

♣ A975

South:

♠ KQ42

♥ K

♦ Q9872

♣ Q106

West North East South

1♥ 1♣ X XX

1♥ 1NT Pass 3NT

AP

Board: 243

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ A1076

♥ 2

♦ AJ10965

♣ 82

South:

♠ 543

♥ J65

♦ K4

♣ AKQ103

West North East South

Pass 1♦ Pass 1♣

AP 1NT

Board: 244

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ 652

♥ A8

♦ Q86

♣ AKJ106

South:

♠ AQ83

♥ Q92

♦ 1075

♣ 982

West North East South

Pass 1♣ Pass 1♠

AP 1NT

Board: 245

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 1N S

North:

♠ Q10864

♥ A83

♦ 853

♣ Q4

South:

♠ 9

♥ J74

♦ AQJ7

♣ AJ1065

West North East South

Pass 1♠ Pass 1♣

AP 1NT



## North hands (Practice Page)

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

Board: 246	♠ Q9	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ Q4	You bid first.
HCP: 15	♣ AJ9853	
Board: 247	♠ AKQJ9863	East Doubles 2♦ if possible.
Dealer: S	♥ K63	
Vul: Both	♦ J3	Partner bids first.
HCP: 14	♣ —	
Board: 248	♠ J743	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ A	You bid first.
HCP: 13	♣ A10964	
Board: 249	♠ KJ832	The opponents are silent.
Dealer: S	♥ Q10852	
Vul: EW	♦ K3	Partner bids first.
HCP: 9	♣ 2	
Board: 250	♠ Q108	East Bids 1♠ if possible.
Dealer: N	♥ A8	
Vul: Both	♦ A65	You bid first.
HCP: 12	♣ Q8653	

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

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N S

North:

♠ Q9

♥ AQ10

♦ Q4

♣ AJ9853

South:

♠ KJ2

♥ 832

♦ A1065

♣ K104

West North East South

1♣ Pass 1♦

Pass 3♣ Pass 3NT

AP

Board: 247

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ9863

♥ K63

♦ J3

♣ —

South:

♠ —

♥ A1054

♦ A642

♣ KJ872

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> X 2♥

Pass 4♠ AP

1. New Minor Forcing

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ J743

♥ A53

♦ A

♣ A10964

South:

♠ Q82

♥ Q82

♦ J8742

♣ QJ

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 249

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♠ N

North:

♠ KJ832

♥ Q10852

♦ K3

♣ 2

South:

♠ A96

♥ K76

♦ AQJ

♣ 10864

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♥ Pass 2♠

AP

Board: 250

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N S

North:

♠ Q108

♥ A8

♦ A65

♣ Q8653

South:

♠ AK96

♥ J10543

♦ 1043

♣ 2

West North East South

1♣ 1♠ 1NT

AP

## South hands (Practice Page)

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

Board: 246	♠ KJ2	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ A1065	Partner bids first.
HCP: 11	♣ K104	
Board: 247	♠ —	East Doubles 2♦ if possible.
Dealer: S	♥ A1054	
Vul: Both	♦ A642	You bid first.
HCP: 12	♣ KJ872	
Board: 248	♠ Q82	The opponents are silent.
Dealer: N	♥ Q82	
Vul: NS	♦ J8742	Partner bids first.
HCP: 8	♣ QJ	
Board: 249	♠ A96	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ AQJ	You bid first.
HCP: 14	♣ 10864	
Board: 250	♠ AK96	East Bids 1♠ if possible.
Dealer: N	♥ J10543	
Vul: Both	♦ 1043	Partner bids first.
HCP: 8	♣ 2	

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

Board: 246

Dealer: N

Vul: EW

North HCP: 15

South HCP: 11

Contract: 3N S

North:

♠ Q9

♥ AQ10

♦ Q4

♣ AJ9853

South:

♠ KJ2

♥ 832

♦ A1065

♣ K104

West North East South

1♣ Pass 1♦

Pass 3♣ Pass 3NT

AP

Board: 247

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♠ N

North:

♠ AKQJ9863

♥ K63

♦ J3

♣ —

South:

♠ —

♥ A1054

♦ A642

♣ KJ872

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> X 2♥

Pass 4♠ AP

1. New Minor Forcing

Board: 248

Dealer: N

Vul: NS

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ J743

♥ A53

♦ A

♣ A10964

South:

♠ Q82

♥ Q82

♦ J8742

♣ QJ

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 1NT

AP

Board: 249

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♠ N

North:

♠ KJ832

♥ Q10852

♦ K3

♣ 2

South:

♠ A96

♥ K76

♦ AQJ

♣ 10864

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♥ Pass 2♠

AP

Board: 250

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1N S

North:

♠ Q108

♥ A8

♦ A65

♣ Q8653

South:

♠ AK96

♥ J10543

♦ 1043

♣ 2

West North East South

1♣ 1♠ 1NT

AP

## North hands (Practice Page)

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

Board: 251	♠ A4	The opponents are silent.
Dealer: S	♥ 875432	
Vul: EW	♦ QJ	Partner bids first.
HCP: 10	♣ K75	

Board: 252	♠ Q873	West Bids 1♠ if possible.
Dealer: N	♥ K	
Vul: Both	♦ J43	You bid first.
HCP: 13	♣ AQJ85	

Board: 253	♠ KQJ	East Bids 3♦ if possible.
Dealer: S	♥ A1065	
Vul: None	♦ J8	Partner bids first.
HCP: 14	♣ K986	

Board: 254	♠ AK10	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ 1086	You bid first.
HCP: 12	♣ KQ9862	

Board: 255	♠ 10954	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ 32	Partner bids first.
HCP: 8	♣ A1075	

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

Board: 251  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ A4  
 ♥ 875432  
 ♦ QJ  
 ♣ K75

South:  
 ♠ QJ95  
 ♥ AQ109  
 ♦ 103  
 ♣ QJ2

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

Board: 252  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 3♦ S

North:  
 ♠ Q873  
 ♥ K  
 ♦ J43  
 ♣ AQJ85

South:  
 ♠ K94  
 ♥ Q53  
 ♦ AQ10975  
 ♣ 7

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

Board: 253  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ KQJ  
 ♥ A1065  
 ♦ J8  
 ♣ K986

South:  
 ♠ A65  
 ♥ J983  
 ♦ A9  
 ♣ A732

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

Board: 254  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AK10  
 ♥ 4  
 ♦ 1086  
 ♣ KQ9862

South:  
 ♠ QJ63  
 ♥ AK72  
 ♦ QJ5  
 ♣ J10

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

Board: 255  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 10954  
 ♥ A62  
 ♦ 32  
 ♣ A1075

South:  
 ♠ K63  
 ♥ K743  
 ♦ A74  
 ♣ K86

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

## South hands (Practice Page)

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

Board: 251	♠ QJ95	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: EW	♦ 103	You bid first.
HCP: 12	♣ QJ2	

Board: 252	♠ K94	West Bids 1♠ if possible.
Dealer: N	♥ Q53	
Vul: Both	♦ AQ10975	Partner bids first.
HCP: 11	♣ 7	

Board: 253	♠ A65	East Bids 3♦ if possible.
Dealer: S	♥ J983	
Vul: None	♦ A9	You bid first.
HCP: 13	♣ A732	

Board: 254	♠ QJ63	The opponents are silent.
Dealer: N	♥ AK72	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 14	♣ J10	

Board: 255	♠ K63	The opponents are silent.
Dealer: S	♥ K743	
Vul: NS	♦ A74	You bid first.
HCP: 13	♣ K86	

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

Board: 251  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♥ N

North:  
 ♠ A4  
 ♥ 875432  
 ♦ QJ  
 ♣ K75

South:  
 ♠ QJ95  
 ♥ AQ109  
 ♦ 103  
 ♣ QJ2

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

Board: 252  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 11  
 Contract: 3♦ S

North:  
 ♠ Q873  
 ♥ K  
 ♦ J43  
 ♣ AQJ85

South:  
 ♠ K94  
 ♥ Q53  
 ♦ AQ10975  
 ♣ 7

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

Board: 253  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 4♥ N

North:  
 ♠ KQJ  
 ♥ A1065  
 ♦ J8  
 ♣ K986

South:  
 ♠ A65  
 ♥ J983  
 ♦ A9  
 ♣ A732

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

Board: 254  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ AK10  
 ♥ 4  
 ♦ 1086  
 ♣ KQ9862

South:  
 ♠ QJ63  
 ♥ AK72  
 ♦ QJ5  
 ♣ J10

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

Board: 255  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 10954  
 ♥ A62  
 ♦ 32  
 ♣ A1075

South:  
 ♠ K63  
 ♥ K743  
 ♦ A74  
 ♣ K86

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



## North hands (Practice Page)

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

Board: 256	♠ 5	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ Q109	You bid first.
HCP: 14	♣ AKQ972	
Board: 257	♠ AJ986	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ A872	Partner bids first.
HCP: 9	♣ 102	
Board: 258	♠ KQ9	The opponents are silent.
Dealer: N	♥ K864	
Vul: EW	♦ A62	You bid first.
HCP: 12	♣ 532	
Board: 259	♠ AQ105	West Bids 1♥ if possible.
Dealer: S	♥ Q10965	West Doubles 2♣ if possible.
Vul: Both	♦ J53	East Bids 2♦ if possible.
HCP: 9	♣ 5	Partner bids first.
Board: 260	♠ AJ85	East Doubles 1♣ if possible.
Dealer: N	♥ QJ4	West Bids 2♦ if possible.
Vul: NS	♦ K	East Bids 3♦ if possible.
HCP: 14	♣ QJ754	You bid first.

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

Board: 256

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

South:

♠ A862

♥ K732

♦ AJ

♣ 1085

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 257

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ986

♥ 87

♦ A872

♣ 102

South:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 258

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N S

North:

♠ KQ9

♥ K864

♦ A62

♣ 532

South:

♠ A43

♥ A73

♦ Q854

♣ 974

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 259

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ AQ105

♥ Q10965

♦ J53

♣ 5

South:

♠ K62

♥ K2

♦ A10

♣ Q109764

West North East South

1♣

1♥ X Pass 2♣

X Pass 2♦ 2♠

AP

Board: 260

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 3♦ W

North:

♠ AJ85

♥ QJ4

♦ K

♣ QJ754

South:

♠ K974

♥ K73

♦ Q96

♣ 862

West North East South

1♣ X 1♠

2♦ 2♠ 3♦ AP

## South hands (Practice Page)

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

Board: 256	♠ A862	The opponents are silent.
Dealer: N	♥ K732	
Vul: EW	♦ AJ	Partner bids first.
HCP: 12	♣ 1085	
Board: 257	♠ Q3	The opponents are silent.
Dealer: S	♥ K42	
Vul: NS	♦ QJ6	You bid first.
HCP: 14	♣ KQJ54	
Board: 258	♠ A43	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ Q854	Partner bids first.
HCP: 10	♣ 974	
Board: 259	♠ K62	West Bids 1♥ if possible.
Dealer: S	♥ K2	West Doubles 2♣ if possible.
Vul: Both	♦ A10	East Bids 2♦ if possible.
HCP: 12	♣ Q109764	You bid first.
Board: 260	♠ K974	East Doubles 1♣ if possible.
Dealer: N	♥ K73	West Bids 2♦ if possible.
Vul: NS	♦ Q96	East Bids 3♦ if possible.
HCP: 8	♣ 862	Partner bids first.

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

Board: 256

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 5

♥ QJ5

♦ Q109

♣ AKQ972

South:

♠ A862

♥ K732

♦ AJ

♣ 1085

West North East South

1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 257

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ AJ986

♥ 87

♦ A872

♣ 102

South:

♠ Q3

♥ K42

♦ QJ6

♣ KQJ54

West North East South

1♣

Pass 1♠ Pass 1NT

AP

Board: 258

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 1N S

North:

♠ KQ9

♥ K864

♦ A62

♣ 532

South:

♠ A43

♥ A73

♦ Q854

♣ 974

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 259

Dealer: S

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♠ S

North:

♠ AQ105

♥ Q10965

♦ J53

♣ 5

South:

♠ K62

♥ K2

♦ A10

♣ Q109764

West North East South

1♣

1♥ X Pass 2♣

X Pass 2♦ 2♠

AP

Board: 260

Dealer: N

Vul: NS

North HCP: 14

South HCP: 8

Contract: 3♦ W

North:

♠ AJ85

♥ QJ4

♦ K

♣ QJ754

South:

♠ K974

♥ K73

♦ Q96

♣ 862

West North East South

1♣ X 1♠

2♦ 2♠ 3♦ AP

## North hands (Practice Page)

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

Board: 261      ♠ KQ1032  
Dealer: S        ♥ 7654  
Vul: Both       ♦ J64  
HCP: 6           ♣ 4

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
West Redoubles if possible.

Partner bids first.

Board: 262      ♠ AJ105  
Dealer: N        ♥ K4  
Vul: NS          ♦ QJ8  
HCP: 13          ♣ Q952

The opponents are silent.

You bid first.

Board: 263      ♠ AKJ4  
Dealer: S        ♥ QJ102  
Vul: Both       ♦ Q85  
HCP: 16          ♣ K10

East Bids 2♦ if possible.

Partner bids first.

Board: 264      ♠ K762  
Dealer: N        ♥ 54  
Vul: None       ♦ Q53  
HCP: 12          ♣ AQJ7

West Bids 2♥ if possible.

You bid first.

Board: 265      ♠ J762  
Dealer: S        ♥ 1052  
Vul: NS          ♦ KQ97  
HCP: 9           ♣ K3

West Bids 1♦ if possible.

Partner bids first.

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

Board: 261  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 4♥XX W

North:  
 ♠ KQ1032  
 ♥ 7654  
 ♦ J64  
 ♣ 4

South:  
 ♠ J86  
 ♥ 2  
 ♦ Q82  
 ♣ AKQ963

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

1. Support double redouble

Board: 262  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ AJ105  
 ♥ K4  
 ♦ QJ8  
 ♣ Q952

South:  
 ♠ K9  
 ♥ J983  
 ♦ A52  
 ♣ AKJ3

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

Board: 263  
 Dealer: S  
 Vul: Both  
 North HCP: 16  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ AKJ4  
 ♥ QJ102  
 ♦ Q85  
 ♣ K10

South:  
 ♠ Q872  
 ♥ A75  
 ♦ KJ  
 ♣ Q983

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

1. Support double redouble

Board: 264  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♥ W

North:  
 ♠ K762  
 ♥ 54  
 ♦ Q53  
 ♣ AQJ7

South:  
 ♠ A103  
 ♥ AJ10  
 ♦ 10942  
 ♣ 1062

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

Board: 265  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ J762  
 ♥ 1052  
 ♦ KQ97  
 ♣ K3

South:  
 ♠ KQ8  
 ♥ A6  
 ♦ J102  
 ♣ QJ752

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

## South hands (Practice Page)

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

Board: 261      ♠ J86  
Dealer: S        ♥ 2  
Vul: Both        ♦ Q82  
HCP: 12         ♣ AKQ963

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.  
West Redoubles if possible.

You bid first.

Board: 262      ♠ K9  
Dealer: N        ♥ J983  
Vul: NS         ♦ A52  
HCP: 16         ♣ AKJ3

The opponents are silent.

Partner bids first.

Board: 263      ♠ Q872  
Dealer: S        ♥ A75  
Vul: Both        ♦ KJ  
HCP: 12         ♣ Q983

East Bids 2♦ if possible.

You bid first.

Board: 264      ♠ A103  
Dealer: N        ♥ AJ10  
Vul: None        ♦ 10942  
HCP: 9          ♣ 1062

West Bids 2♥ if possible.

Partner bids first.

Board: 265      ♠ KQ8  
Dealer: S        ♥ A6  
Vul: NS         ♦ J102  
HCP: 13         ♣ QJ752

West Bids 1♦ if possible.

You bid first.

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

Board: 261  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 4♥XX W

North:  
 ♠ KQ1032  
 ♥ 7654  
 ♦ J64  
 ♣ 4

South:  
 ♠ J86  
 ♥ 2  
 ♦ Q82  
 ♣ AKQ963

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

1. Support double redouble

Board: 262  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ AJ105  
 ♥ K4  
 ♦ QJ8  
 ♣ Q952

South:  
 ♠ K9  
 ♥ J983  
 ♦ A52  
 ♣ AKJ3

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

Board: 263  
 Dealer: S  
 Vul: Both  
 North HCP: 16  
 South HCP: 12  
 Contract: 2♠ N

North:  
 ♠ AKJ4  
 ♥ QJ102  
 ♦ Q85  
 ♣ K10

South:  
 ♠ Q872  
 ♥ A75  
 ♦ KJ  
 ♣ Q983

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

1. Support double redouble

Board: 264  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♥ W

North:  
 ♠ K762  
 ♥ 54  
 ♦ Q53  
 ♣ AQJ7

South:  
 ♠ A103  
 ♥ AJ10  
 ♦ 10942  
 ♣ 1062

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

Board: 265  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ J762  
 ♥ 1052  
 ♦ KQ97  
 ♣ K3

South:  
 ♠ KQ8  
 ♥ A6  
 ♦ J102  
 ♣ QJ752

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



## North hands (Practice Page)

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

Board: 266	♠ 5	East Bids 1♠ if possible.
Dealer: N	♥ AQ97	
Vul: EW	♦ KJ9	You bid first.
HCP: 13	♣ K8764	

Board: 267	♠ K93	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 16	♣ 864	

Board: 268	♠ AK64	East Bids 1♦ if possible.
Dealer: N	♥ A53	West Bids 2♦ if possible.
Vul: Both	♦ 53	
HCP: 14	♣ K854	You bid first.

Board: 269	♠ KJ3	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

Board: 270	♠ KQ102	East Bids 1♥ if possible.
Dealer: N	♥ J3	East Bids 3♥ if possible.
Vul: EW	♦ A62	
HCP: 13	♣ QJ63	You bid first.

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

Board: 266

Dealer: N

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ 5

♥ AQ97

♦ KJ9

♣ K8764

South:

♠ A876

♥ J1085

♦ A83

♣ A10

West North East South

1♣

1♠

X

Pass

2♥

Pass

3NT

Pass

4♥

AP

Board: 267

Dealer: S

Vul: None

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ K93

♥ AK2

♦ KQJ8

♣ 864

South:

♠ AJ64

♥ QJ74

♦ 10

♣ KQ52

West North East South

1♣

Pass

1♦

Pass

1♥

Pass

1♠<sup>1</sup>

Pass

2♣

Pass

2NT

Pass

3♠

Pass

3NT

AP

1. Fourth suit game force

Board: 268

Dealer: N

Vul: Both

North HCP: 14

South HCP: 6

Contract: 2♥ S

North:

♠ AK64

♥ A53

♦ 53

♣ K854

South:

♠ 1082

♥ KQJ6

♦ 942

♣ 972

West North East South

1♣

1♦

1♥

2♦

X<sup>1</sup>

Pass

2♥

AP

1. Support double redouble

Board: 269

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ KJ3

♥ KQ63

♦ Q63

♣ 732

South:

♠ A104

♥ 1084

♦ A95

♣ AQ96

West North East South

1♣

Pass

1♥

Pass

1NT

AP

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3♥ X E

North:

♠ KQ102

♥ J3

♦ A62

♣ QJ63

South:

♠ AJ765

♥ 109

♦ Q83

♣ A98

West North East South

1♣

1♥

1♠

Pass

2♠

3♥

X

AP

## South hands (Practice Page)

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

Board: 266	♠ A876	East Bids 1♠ if possible.
Dealer: N	♥ J1085	
Vul: EW	♦ A83	Partner bids first.
HCP: 13	♣ A10	
Board: 267	♠ AJ64	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: None	♦ 10	You bid first.
HCP: 13	♣ KQ52	
Board: 268	♠ 1082	East Bids 1♦ if possible.
Dealer: N	♥ KQJ6	West Bids 2♦ if possible.
Vul: Both	♦ 942	
HCP: 6	♣ 972	Partner bids first.
Board: 269	♠ A104	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ A95	You bid first.
HCP: 14	♣ AQ96	
Board: 270	♠ AJ765	East Bids 1♥ if possible.
Dealer: N	♥ 109	East Bids 3♥ if possible.
Vul: EW	♦ Q83	
HCP: 11	♣ A98	Partner bids first.

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

Board: 266

Dealer: N

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♥ N

North:

♠ 5

♥ AQ97

♦ KJ9

♣ K8764

South:

♠ A876

♥ J1085

♦ A83

♣ A10

West North East South

1♣

1♠

X

Pass

2♥

Pass

3NT

Pass

4♥

AP

Board: 267

Dealer: S

Vul: None

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ K93

♥ AK2

♦ KQJ8

♣ 864

South:

♠ AJ64

♥ QJ74

♦ 10

♣ KQ52

West North East South

1♣

Pass

1♦

Pass

1♥

Pass

1♠<sup>1</sup>

Pass

2♣

Pass

2NT

Pass

3♠

Pass

3NT

AP

1. Fourth suit game force

Board: 268

Dealer: N

Vul: Both

North HCP: 14

South HCP: 6

Contract: 2♥ S

North:

♠ AK64

♥ A53

♦ 53

♣ K854

South:

♠ 1082

♥ KQJ6

♦ 942

♣ 972

West North East South

1♣

1♦

1♥

2♦

X<sup>1</sup>

Pass

2♥

AP

1. Support double redouble

Board: 269

Dealer: S

Vul: NS

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ KJ3

♥ KQ63

♦ Q63

♣ 732

South:

♠ A104

♥ 1084

♦ A95

♣ AQ96

West North East South

1♣

Pass

1♥

Pass

1NT

AP

Board: 270

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3♥ X E

North:

♠ KQ102

♥ J3

♦ A62

♣ QJ63

South:

♠ AJ765

♥ 109

♦ Q83

♣ A98

West North East South

1♣

1♥

1♠

Pass

2♠

3♥

X

AP

## North hands (Practice Page)

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

Board: 271      ♠ J64  
Dealer: S        ♥ K9876  
Vul: Both       ♦ K92  
HCP: 7          ♣ 85

West Bids 1♦ if possible.  
East Bids 1♠ if possible.  
East Bids 3♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 272      ♠ 5  
Dealer: N        ♥ K943  
Vul: None       ♦ A6  
HCP: 12        ♣ KQ10832

West Bids 2♠ if possible.

You bid first.

Board: 273      ♠ Q63  
Dealer: S        ♥ J95  
Vul: Both       ♦ AJ1054  
HCP: 8          ♣ 107

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

Partner bids first.

Board: 274      ♠ KQ106  
Dealer: N        ♥ Q106  
Vul: NS         ♦ J64  
HCP: 12        ♣ A98

The opponents are silent.

You bid first.

Board: 275      ♠ 95  
Dealer: S        ♥ 7  
Vul: Both       ♦ AKJ873  
HCP: 10        ♣ Q1087

The opponents are silent.

Partner bids first.

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

Board: 271  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 5♦X W

North:  
 ♠ J64  
 ♥ K9876  
 ♦ K92  
 ♣ 85

South:  
 ♠ KQ10  
 ♥ J542  
 ♦ —  
 ♣ AQJ732

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

Board: 272  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 5♥ S

North:  
 ♠ 5  
 ♥ K943  
 ♦ A6  
 ♣ KQ10832

South:  
 ♠ A108  
 ♥ QJ1076  
 ♦ K53  
 ♣ A9

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

1. Cue bid, a ♠ stopper
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♥
4. A=2/5 or 5/5, Q(H)=0

Board: 273  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ Q63  
 ♥ J95  
 ♦ AJ1054  
 ♣ 107

South:  
 ♠ 8  
 ♥ A64  
 ♦ K983  
 ♣ AJ952

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

Board: 274  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 3♠ S

North:  
 ♠ KQ106  
 ♥ Q106  
 ♦ J64  
 ♣ A98

South:  
 ♠ 98542  
 ♥ K2  
 ♦ AQ  
 ♣ J643

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

Board: 275  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ 95  
 ♥ 7  
 ♦ AKJ873  
 ♣ Q1087

South:  
 ♠ KJ76  
 ♥ K32  
 ♦ 104  
 ♣ AK53

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

## South hands (Practice Page)

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

Board: 271      ♠ KQ10  
Dealer: S        ♥ J542  
Vul: Both       ♦ —  
HCP: 13        ♣ AQJ732

West Bids 1♦ if possible.  
East Bids 1♠ if possible.  
East Bids 3♦ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 272      ♠ A108  
Dealer: N        ♥ QJ1076  
Vul: None       ♦ K53  
HCP: 14        ♣ A9

West Bids 2♠ if possible.

Partner bids first.

Board: 273      ♠ 8  
Dealer: S        ♥ A64  
Vul: Both       ♦ K983  
HCP: 12        ♣ AJ952

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

You bid first.

Board: 274      ♠ 98542  
Dealer: N        ♥ K2  
Vul: NS         ♦ AQ  
HCP: 10        ♣ J643

The opponents are silent.

Partner bids first.

Board: 275      ♠ KJ76  
Dealer: S        ♥ K32  
Vul: Both       ♦ 104  
HCP: 14        ♣ AK53

The opponents are silent.

You bid first.

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

Board: 271  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 5♦X W

North:  
 ♠ J64  
 ♥ K9876  
 ♦ K92  
 ♣ 85

South:  
 ♠ KQ10  
 ♥ J542  
 ♦ —  
 ♣ AQJ732

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

Board: 272  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 14  
 Contract: 5♥ S

North:  
 ♠ 5  
 ♥ K943  
 ♦ A6  
 ♣ KQ10832

South:  
 ♠ A108  
 ♥ QJ1076  
 ♦ K53  
 ♣ A9

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

1. Cue bid, a ♠ stopper  
 2. Cue bid, a ♠ stopper  
 3. Blackwood 0314, for ♥  
 4. A=2/5 or 5/5, Q(H)=0

Board: 273  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 12  
 Contract: 2♠ W

North:  
 ♠ Q63  
 ♥ J95  
 ♦ AJ1054  
 ♣ 107

South:  
 ♠ 8  
 ♥ A64  
 ♦ K983  
 ♣ AJ952

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

Board: 274  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 3♠ S

North:  
 ♠ KQ106  
 ♥ Q106  
 ♦ J64  
 ♣ A98

South:  
 ♠ 98542  
 ♥ K2  
 ♦ AQ  
 ♣ J643

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

Board: 275  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 14  
 Contract: 3N S

North:  
 ♠ 95  
 ♥ 7  
 ♦ AKJ873  
 ♣ Q1087

South:  
 ♠ KJ76  
 ♥ K32  
 ♦ 104  
 ♣ AK53

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



## North hands (Practice Page)

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

Board: 276	♠ AQ97	East Bids 1♥ if possible.
Dealer: N	♥ 972	
Vul: NS	♦ 43	
HCP: 13	♣ AK108	You bid first.

Board: 277	♠ KJ653	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ K974	
HCP: 10	♣ 9	Partner bids first.

Board: 278	♠ K63	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: None	♦ K43	
HCP: 13	♣ Q64	You bid first.

Board: 279	♠ J963	West Bids 1♥ if possible.
Dealer: S	♥ A3	
Vul: EW	♦ KQ92	
HCP: 15	♣ AJ9	Partner bids first.

Board: 280	♠ KJ97	The opponents are silent.
Dealer: N	♥ A763	
Vul: Both	♦ J	
HCP: 14	♣ AJ53	You bid first.

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

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ AQ97

♥ 972

♦ 43

♣ AK108

South:

♠ J42

♥ AK4

♦ J976

♣ 542

West North East South

1♣

1♥

1NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ KJ653

♥ K52

♦ K974

♣ 9

South:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

West North East South

1♣

Pass

1♠

Pass

1NT

AP

Board: 278

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ K63

♥ AJ65

♦ K43

♣ Q64

South:

♠ A874

♥ KQ8

♦ A1072

♣ 73

West North East South

1♣

Pass

1♠

Pass

1NT

Pass

3NT

AP

Board: 279

Dealer: S

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ S

North:

♠ J963

♥ A3

♦ KQ92

♣ AJ9

South:

♠ AQ54

♥ KJ9

♦ 53

♣ K1084

West North East South

1♣

1♥

X

Pass

2♠

Pass

2NT<sup>1</sup>

Pass

3♣<sup>2</sup>

Pass

4♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

Board: 280

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ KJ97

♥ A763

♦ J

♣ AJ53

South:

♠ A102

♥ K8

♦ Q1098532

♣ K

West North East South

1♣

Pass

3NT

AP

## South hands (Practice Page)

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

Board: 276	♠ J42	East Bids 1♥ if possible.
Dealer: N	♥ AK4	
Vul: NS	♦ J976	Partner bids first.
HCP: 9	♣ 542	

Board: 277	♠ Q94	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: EW	♦ 63	You bid first.
HCP: 14	♣ AKQ10	

Board: 278	♠ A874	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ A1072	Partner bids first.
HCP: 13	♣ 73	

Board: 279	♠ AQ54	West Bids 1♥ if possible.
Dealer: S	♥ KJ9	
Vul: EW	♦ 53	You bid first.
HCP: 13	♣ K1084	

Board: 280	♠ A102	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ Q1098532	Partner bids first.
HCP: 12	♣ K	

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

Board: 276

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 1N S

North:

♠ AQ97

♥ 972

♦ 43

♣ AK108

South:

♠ J42

♥ AK4

♦ J976

♣ 542

West North East South

1♣

1♥

1NT

AP

Board: 277

Dealer: S

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ KJ653

♥ K52

♦ K974

♣ 9

South:

♠ Q94

♥ QJ84

♦ 63

♣ AKQ10

West North East South

1♣

Pass

1♠

Pass

1NT

AP

Board: 278

Dealer: N

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N N

North:

♠ K63

♥ AJ65

♦ K43

♣ Q64

South:

♠ A874

♥ KQ8

♦ A1072

♣ 73

West North East South

1♣

Pass

1♠

Pass

1NT

Pass

3NT

AP

Board: 279

Dealer: S

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ S

North:

♠ J963

♥ A3

♦ KQ92

♣ AJ9

South:

♠ AQ54

♥ KJ9

♦ 53

♣ K1084

West North East South

1♣

1♥

X

Pass

2♠

Pass

2NT<sup>1</sup>

Pass

3♣<sup>2</sup>

Pass

4♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

Board: 280

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ KJ97

♥ A763

♦ J

♣ AJ53

South:

♠ A102

♥ K8

♦ Q1098532

♣ K

West North East South

1♣

Pass

3NT

AP

## North hands (Practice Page)

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

Board: 281	♠ 875	The opponents are silent.
Dealer: S	♥ Q97643	
Vul: Both	♦ 87	Partner bids first.
HCP: 6	♣ KJ	
Board: 282	♠ AQ	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ 764	You bid first.
HCP: 13	♣ KQJ652	
Board: 283	♠ K87	East Bids 2♣ if possible.
Dealer: S	♥ Q	West Bids 3♥ if possible.
Vul: Both	♦ KJ10953	East Doubles Pass if possible.
HCP: 11	♣ Q43	Partner bids first.
Board: 284	♠ 1085	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: None	♦ Q	You bid first.
HCP: 13	♣ AQ1082	

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

Board: 281

Dealer: S

Vul: Both

North HCP: 6

South HCP: 19

Contract: 3N S

North:

♠ 875

♥ Q97643

♦ 87

♣ KJ

South:

♠ AKJ9

♥ 8

♦ KQ

♣ AQ7532

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♠

Pass 3♥ Pass 3NT

AP

Board: 282

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AQ

♥ J3

♦ 764

♣ KQJ652

South:

♠ 9853

♥ AK62

♦ AJ53

♣ 9

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 283

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 6♣X S

North:

♠ K87

♥ Q

♦ KJ10953

♣ Q43

South:

♠ AJ65

♥ J93

♦ A

♣ AKJ95

West North East South

Pass 1♦ 2♣<sup>1</sup> 1♣

3♥ 3♠<sup>2</sup> X

Pass 5♣ Pass 4♣

Pass 5♣ Pass 6♣

Pass Pass X AP

1. Michaels Cuebid

2. strength cue bid

Board: 284

Dealer: N

Vul: None

North HCP: 13

South HCP: 16

Contract: 5♠ S

North:

♠ 1085

♥ AJ53

♦ Q

♣ AQ1082

South:

♠ QJ632

♥ K9

♦ AK854

♣ K

West North East South

Pass 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

## South hands (Practice Page)

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

Board: 281      ♠ AKJ9  
Dealer: S        ♥ 8  
Vul: Both       ♦ KQ  
HCP: 19        ♣ AQ7532

The opponents are silent.

You bid first.

Board: 282      ♠ 9853  
Dealer: N        ♥ AK62  
Vul: NS         ♦ AJ53  
HCP: 12        ♣ 9

The opponents are silent.

Partner bids first.

Board: 283      ♠ AJ65  
Dealer: S        ♥ J93  
Vul: Both       ♦ A  
HCP: 18        ♣ AKJ95

East Bids 2♣ if possible.

West Bids 3♥ if possible.

East Doubles Pass if possible.

You bid first.

Board: 284      ♠ QJ632  
Dealer: N        ♥ K9  
Vul: None       ♦ AK854  
HCP: 16        ♣ K

The opponents are silent.

Partner bids first.

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

Board: 281

Dealer: S

Vul: Both

North HCP: 6

South HCP: 19

Contract: 3N S

North:

♠ 875

♥ Q97643

♦ 87

♣ KJ

South:

♠ AKJ9

♥ 8

♦ KQ

♣ AQ7532

West North East South

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♠

Pass 3♥ Pass 3NT

AP

Board: 282

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AQ

♥ J3

♦ 764

♣ KQJ652

South:

♠ 9853

♥ AK62

♦ AJ53

♣ 9

West North East South

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 283

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 6♣X S

North:

♠ K87

♥ Q

♦ KJ10953

♣ Q43

South:

♠ AJ65

♥ J93

♦ A

♣ AKJ95

West North East South

Pass 1♦ 2♣<sup>1</sup> 1♣

3♥ 3♠<sup>2</sup> X

Pass 5♣ Pass 4♣

Pass 5♣ Pass 6♣

Pass Pass X AP

1. Michaels Cuebid

2. strength cue bid

West North East South

Pass 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: 284

Dealer: N

Vul: None

North HCP: 13

South HCP: 16

Contract: 5♠ S

North:

♠ 1085

♥ AJ53

♦ Q

♣ AQ1082

South:

♠ QJ632

♥ K9

♦ AK854

♣ K



## North hands (Practice Page)

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

Board: 285	♠ 64	West Bids 1♥ if possible.
Dealer: S	♥ KJ9	
Vul: NS	♦ Q862	Partner bids first.
HCP: 11	♣ KQ103	
Board: 286	♠ 654	East Bids 1♥ if possible.
Dealer: N	♥ Q543	
Vul: EW	♦ KJ10	You bid first.
HCP: 12	♣ AQ4	
Board: 287	♠ Q94	East Bids 2♥ if possible.
Dealer: S	♥ K6	West Bids 3♥ if possible.
Vul: None	♦ 5432	
HCP: 6	♣ J652	Partner bids first.
Board: 288	♠ Q82	East Doubles 1♣ if possible.
Dealer: N	♥ AJ76	
Vul: NS	♦ A87	You bid first.
HCP: 12	♣ J86	
Board: 289	♠ AK82	West Doubles 1♣ if possible.
Dealer: S	♥ 5	East Bids 1♥ if possible.
Vul: EW	♦ K1053	
HCP: 10	♣ 10653	Partner bids first.

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

Board: 285

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 1N N

North:

♠ 64

♥ KJ9

♦ Q862

♣ KQ103

South:

♠ K832

♥ 865

♦ AJ10

♣ A85

West North East South

1♥ 1NT AP 1♣

Board: 286

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 1♠ N

North:

♠ 654

♥ Q543

♦ KJ10

♣ AQ4

South:

♠ A1098

♥ 76

♦ A94

♣ 9632

West North East South

1♣ 1♥ X

Pass 1♠ AP

Board: 287

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♥ X E

North:

♠ Q94

♥ K6

♦ 5432

♣ J652

South:

♠ A865

♥ 43

♦ Q10

♣ AK1074

West North East South

1♣

Pass 1NT Pass 2♣

Pass Pass 2♥ 3♣

3♥ Pass Pass X

AP

Board: 288

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 2♥ S

North:

♠ Q82

♥ AJ76

♦ A87

♣ J86

South:

♠ 9643

♥ K542

♦ 96

♣ A72

West North East South

1♣ X 1♥

Pass 2♥ AP

Board: 289

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 2♣ S

North:

♠ AK82

♥ 5

♦ K1053

♣ 10653

South:

♠ 97

♥ QJ97

♦ AJ9

♣ A982

West North East South

1♣

X XX 1♥ Pass

Pass 1♠ Pass 2♣

AP

## South hands (Practice Page)

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

Board: 285      ♠ K832  
Dealer: S        ♥ 865  
Vul: NS         ♦ AJ10  
HCP: 12         ♣ A85

West Bids 1♥ if possible.

You bid first.

Board: 286      ♠ A1098  
Dealer: N        ♥ 76  
Vul: EW         ♦ A94  
HCP: 8           ♣ 9632

East Bids 1♥ if possible.

Partner bids first.

Board: 287      ♠ A865  
Dealer: S        ♥ 43  
Vul: None       ♦ Q10  
HCP: 13         ♣ AK1074

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 288      ♠ 9643  
Dealer: N        ♥ K542  
Vul: NS         ♦ 96  
HCP: 7           ♣ A72

East Doubles 1♣ if possible.

Partner bids first.

Board: 289      ♠ 97  
Dealer: S        ♥ QJ97  
Vul: EW         ♦ AJ9  
HCP: 12         ♣ A982

West Doubles 1♣ if possible.

East Bids 1♥ if possible.

You bid first.

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

Board: 285

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 1N N

North:

♠ 64

♥ KJ9

♦ Q862

♣ KQ103

South:

♠ K832

♥ 865

♦ AJ10

♣ A85

West North East South

1♥ 1NT AP 1♣

Board: 286

Dealer: N

Vul: EW

North HCP: 12

South HCP: 8

Contract: 1♠ N

North:

♠ 654

♥ Q543

♦ KJ10

♣ AQ4

South:

♠ A1098

♥ 76

♦ A94

♣ 9632

West North East South

1♣ 1♥ X

Pass 1♠ AP

Board: 287

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 3♥ X E

North:

♠ Q94

♥ K6

♦ 5432

♣ J652

South:

♠ A865

♥ 43

♦ Q10

♣ AK1074

West North East South

1♣

Pass 1NT Pass 2♣

Pass Pass 2♥ 3♣

3♥ Pass Pass X

AP

Board: 288

Dealer: N

Vul: NS

North HCP: 12

South HCP: 7

Contract: 2♥ S

North:

♠ Q82

♥ AJ76

♦ A87

♣ J86

South:

♠ 9643

♥ K542

♦ 96

♣ A72

West North East South

1♣ X 1♥

Pass 2♥ AP

Board: 289

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 2♣ S

North:

♠ AK82

♥ 5

♦ K1053

♣ 10653

South:

♠ 97

♥ QJ97

♦ AJ9

♣ A982

West North East South

1♣

X XX 1♥ Pass

Pass 1♠ Pass 2♣

AP

## North hands (Practice Page)

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

Board: 290	♠ AK7	The opponents are silent.
Dealer: N	♥ 6543	
Vul: None	♦ Q65	You bid first.
HCP: 14	♣ KQ6	

Board: 291	♠ 7	East Bids 1♠ if possible.
Dealer: S	♥ AKJ10986	
Vul: EW	♦ K86	Partner bids first.
HCP: 13	♣ Q4	

Board: 292	♠ KQJ9	East Bids 1♦ if possible.
Dealer: N	♥ A93	West Bids 1♠ if possible.
Vul: Both	♦ 97	
HCP: 12	♣ Q832	You bid first.

Board: 293	♠ Q964	East Bids 1♠ if possible.
Dealer: S	♥ Q10865	
Vul: None	♦ J2	Partner bids first.
HCP: 10	♣ KQ	

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

Board: 290

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ AK7

♥ 6543

♦ Q65

♣ KQ6

South:

♠ J10865

♥ A

♦ J94

♣ 8742

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 291

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ N

North:

♠ 7

♥ AKJ10986

♦ K86

♣ Q4

South:

♠ AK

♥ 52

♦ 974

♣ AKJ962

West North East South

1♣

Pass 1♥ 1♠ 2♣

Pass 3♥ Pass 3♠<sup>1</sup>

Pass 3NT<sup>2</sup> Pass 4♣<sup>3</sup>

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

Pass 6♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=2/5 or 5/5, Q(H)=0

Board: 292

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ KQJ9

♥ A93

♦ 97

♣ Q832

South:

♠ A65

♥ QJ765

♦ K2

♣ J106

West North East South

1♣ 1♦ 1♥

1♠ X<sup>1</sup> Pass 4♥

AP

1. Support double redouble

Board: 293

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ Q964

♥ Q10865

♦ J2

♣ KQ

South:

♠ 103

♥ J

♦ AK87

♣ A109532

West North East South

1♣

Pass 1♥ 1♠ 2♣

Pass 2NT AP

## South hands (Practice Page)

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

Board: 290	♠ J10865	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ J94	Partner bids first.
HCP: 6	♣ 8742	
Board: 291	♠ AK	East Bids 1♠ if possible.
Dealer: S	♥ 52	
Vul: EW	♦ 974	You bid first.
HCP: 15	♣ AKJ962	
Board: 292	♠ A65	East Bids 1♦ if possible.
Dealer: N	♥ QJ765	West Bids 1♠ if possible.
Vul: Both	♦ K2	
HCP: 11	♣ J106	Partner bids first.
Board: 293	♠ 103	East Bids 1♠ if possible.
Dealer: S	♥ J	
Vul: None	♦ AK87	You bid first.
HCP: 12	♣ A109532	

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

Board: 290

Dealer: N

Vul: None

North HCP: 14

South HCP: 6

Contract: 1N N

North:

♠ AK7

♥ 6543

♦ Q65

♣ KQ6

South:

♠ J10865

♥ A

♦ J94

♣ 8742

West North East South

1♣ Pass 1♠

Pass 1NT AP

Board: 291

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 6♥ N

North:

♠ 7

♥ AKJ10986

♦ K86

♣ Q4

South:

♠ AK

♥ 52

♦ 974

♣ AKJ962

West North East South

1♣

Pass 1♥ 1♠ 2♣

Pass 3♥ Pass 3♠<sup>1</sup>

Pass 3NT<sup>2</sup> Pass 4♣<sup>3</sup>

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

Pass 6♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=2/5 or 5/5, Q(H)=0

Board: 292

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ KQJ9

♥ A93

♦ 97

♣ Q832

South:

♠ A65

♥ QJ765

♦ K2

♣ J106

West North East South

1♣ 1♦ 1♥

1♠ X<sup>1</sup> Pass 4♥

AP

1. Support double redouble

Board: 293

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2N N

North:

♠ Q964

♥ Q10865

♦ J2

♣ KQ

South:

♠ 103

♥ J

♦ AK87

♣ A109532

West North East South

1♣

Pass 1♥ 1♠ 2♣

Pass 2NT AP



## North hands (Practice Page)

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

Board: 294	♠ 10952	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ AJ	You bid first.
HCP: 13	♣ A52	
Board: 295	♠ AJ4	The opponents are silent.
Dealer: S	♥ A532	
Vul: Both	♦ KJ109	Partner bids first.
HCP: 14	♣ J10	
Board: 296	♠ J62	West Bids 3♥ if possible.
Dealer: N	♥ 972	
Vul: None	♦ KQ6	You bid first.
HCP: 12	♣ AQ106	
Board: 297	♠ K9532	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ AK32	Partner bids first.
HCP: 13	♣ QJ3	
Board: 298	♠ K85	West Bids 2♣ if possible.
Dealer: N	♥ Q76	East Bids 4♠ if possible.
Vul: None	♦ 64	West Doubles 5♥ if possible.
HCP: 12	♣ AK876	You bid first.

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

Board: 294

Dealer: N

Vul: NS

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: 295

Dealer: S

Vul: Both

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: 296

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 4♠ S

North:

♠ J62

♥ 972

♦ KQ6

♣ AQ106

South:

♠ KQ108543

♥ J

♦ A104

♣ J9

West North East South

1♣ Pass 1♠

3♥ Pass Pass 4♠

AP

Board: 297

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ K9532

♥ 2

♦ AK32

♣ QJ3

South:

♠ A8

♥ K1093

♦ Q107

♣ K864

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. New Minor Forcing

Board: 298

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 5♥ X S

North:

♠ K85

♥ Q76

♦ 64

♣ AK876

South:

♠ J

♥ AJ109842

♦ J10

♣ J102

West North East South

1♣ Pass 1♥

2♣<sup>1</sup> X<sup>2</sup> 4♠ 5♥

X AP

1. Michaels Cuebid

2. Support double redouble

## South hands (Practice Page)

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

Board: 294	♠ A	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ Q9632	Partner bids first.
HCP: 13	♣ K983	
Board: 295	♠ 105	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ AQ7	You bid first.
HCP: 16	♣ AKQ763	
Board: 296	♠ KQ108543	West Bids 3♥ if possible.
Dealer: N	♥ J	
Vul: None	♦ A104	Partner bids first.
HCP: 11	♣ J9	
Board: 297	♠ A8	The opponents are silent.
Dealer: S	♥ K1093	
Vul: EW	♦ Q107	You bid first.
HCP: 12	♣ K864	
Board: 298	♠ J	West Bids 2♣ if possible.
Dealer: N	♥ AJ109842	East Bids 4♠ if possible.
Vul: None	♦ J10	West Doubles 5♥ if possible.
HCP: 8	♣ J102	Partner bids first.

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

Board: 294

Dealer: N

Vul: NS

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: 295

Dealer: S

Vul: Both

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: 296

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 4♠ S

North:

♠ J62

♥ 972

♦ KQ6

♣ AQ106

South:

♠ KQ108543

♥ J

♦ A104

♣ J9

West North East South

1♣ Pass 1♠

3♥ Pass Pass 4♠

AP

Board: 297

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ K9532

♥ 2

♦ AK32

♣ QJ3

South:

♠ A8

♥ K1093

♦ Q107

♣ K864

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. New Minor Forcing

Board: 298

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 5♥ X S

North:

♠ K85

♥ Q76

♦ 64

♣ AK876

South:

♠ J

♥ AJ109842

♦ J10

♣ J102

West North East South

1♣ Pass 1♥

2♣<sup>1</sup> X<sup>2</sup> 4♠ 5♥

X AP

1. Michaels Cuebid

2. Support double redouble

## North hands (Practice Page)

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

Board: 299	♠ K72	West Bids 1♦ if possible.
Dealer: S	♥ J104	
Vul: Both	♦ K95	Partner bids first.
HCP: 10	♣ QJ85	
Board: 300	♠ J8	West Doubles 1♦ if possible.
Dealer: N	♥ AQ8	East Bids 1♠ if possible.
Vul: EW	♦ K97	
HCP: 13	♣ QJ1084	You bid first.
Board: 301	♠ AJ94	West Bids 1♠ if possible.
Dealer: S	♥ 1042	
Vul: Both	♦ A853	Partner bids first.
HCP: 9	♣ 42	
Board: 302	♠ J72	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ QJ	You bid first.
HCP: 19	♣ AQ103	
Board: 303	♠ KQJ6	West Doubles 2♠ if possible.
Dealer: S	♥ A86	East Bids 3♥ if possible.
Vul: Both	♦ 9875	
HCP: 10	♣ 54	Partner bids first.

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

Board: 299

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K72

♥ J104

♦ K95

♣ QJ85

South:

♠ Q43

♥ AKQ2

♦ J106

♣ 942

West North East South

1♦ 1NT AP 1♣

Board: 300

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ J8

♥ AQ8

♦ K97

♣ QJ1084

South:

♠ K10

♥ J974

♦ AQJ83

♣ 92

West North East South

1♣ Pass 1♦

X Pass 1♠ 2♦

Pass 2♠<sup>1</sup> Pass 3♥

Pass 3NT AP

1. limit raise or better in ♦

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N N

North:

♠ AJ94

♥ 1042

♦ A853

♣ 42

South:

♠ 8

♥ AJ7

♦ KQJ2

♣ KQJ93

West North East South

1♠ 1NT Pass 3NT

AP

Board: 302

Dealer: N

Vul: EW

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

Board: 303

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ KQJ6

♥ A86

♦ 9875

♣ 54

South:

♠ A1042

♥ 4

♦ Q2

♣ KQJ963

West North East South

Pass 1♠ Pass 2♠

X Pass 3♥ Pass

Pass 3♠ AP

## South hands (Practice Page)

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

Board: 299	♠ Q43	West Bids 1♦ if possible.
Dealer: S	♥ AKQ2	
Vul: Both	♦ J106	You bid first.
HCP: 12	♣ 942	
Board: 300	♠ K10	West Doubles 1♦ if possible.
Dealer: N	♥ J974	East Bids 1♠ if possible.
Vul: EW	♦ AQJ83	
HCP: 11	♣ 92	Partner bids first.
Board: 301	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ AJ7	
Vul: Both	♦ KQJ2	You bid first.
HCP: 17	♣ KQJ93	
Board: 302	♠ AK1043	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ 754	Partner bids first.
HCP: 7	♣ 964	
Board: 303	♠ A1042	West Doubles 2♠ if possible.
Dealer: S	♥ 4	East Bids 3♥ if possible.
Vul: Both	♦ Q2	
HCP: 12	♣ KQJ963	You bid first.

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

Board: 299

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K72

♥ J104

♦ K95

♣ QJ85

South:

♠ Q43

♥ AKQ2

♦ J106

♣ 942

West North East South

1♦ 1NT AP 1♣

Board: 300

Dealer: N

Vul: EW

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ J8

♥ AQ8

♦ K97

♣ QJ1084

South:

♠ K10

♥ J974

♦ AQJ83

♣ 92

West North East South

1♣ Pass 1♦

X Pass 1♠ 2♦

Pass 2♠<sup>1</sup> Pass 3♥

Pass 3NT AP

1. limit raise or better in ♦

Board: 301

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N N

North:

♠ AJ94

♥ 1042

♦ A853

♣ 42

South:

♠ 8

♥ AJ7

♦ KQJ2

♣ KQJ93

West North East South

1♠ 1NT Pass 3NT

AP

Board: 302

Dealer: N

Vul: EW

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

Board: 303

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ KQJ6

♥ A86

♦ 9875

♣ 54

South:

♠ A1042

♥ 4

♦ Q2

♣ KQJ963

West North East South

Pass 1♠ Pass 2♠

X Pass 3♥ Pass

Pass 3♠ AP



## North hands (Practice Page)

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

Board: 304	♠ AQ5	West Bids 1♠ if possible.
Dealer: N	♥ AK63	East Bids 2♠ if possible.
Vul: None	♦ J86	
HCP: 14	♣ 874	You bid first.

Board: 305	♠ AQ	The opponents are silent.
Dealer: S	♥ K942	
Vul: NS	♦ K973	Partner bids first.
HCP: 12	♣ 642	

Board: 306	♠ A1097	West Bids 2♦ if possible.
Dealer: N	♥ J103	West Bids 3♦ if possible.
Vul: Both	♦ 1075	
HCP: 12	♣ AQJ	You bid first.

Board: 307	♠ A4	East Bids 2♦ if possible.
Dealer: S	♥ AJ10953	East Bids 5♦ if possible.
Vul: None	♦ 85	
HCP: 9	♣ 1074	Partner bids first.

Board: 308	♠ Q5	The opponents are silent.
Dealer: N	♥ K1098	
Vul: NS	♦ K6	You bid first.
HCP: 14	♣ KQJ107	

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

Board: 304

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♥ S

North:

♠ AQ5

♥ AK63

♦ J86

♣ 874

South:

♠ 109

♥ J1095

♦ A97

♣ Q632

West North East South

1♣ Pass 1♥

1♠ 2♥ 2♠ 3♥

AP

Board: 305

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQ

♥ K942

♦ K973

♣ 642

South:

♠ K6

♥ Q5

♦ J1042

♣ AQ987

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 306

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 3♦ W

North:

♠ A1097

♥ J103

♦ 1075

♣ AQJ

South:

♠ 642

♥ K865

♦ 943

♣ K109

West North East South

1♣ Pass 1♥

2♦ X<sup>1</sup> Pass 2♥

3♦ AP

1. Support double redouble

Board: 307

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 5♦ X E

North:

♠ A4

♥ AJ10953

♦ 85

♣ 1074

South:

♠ K653

♥ 8764

♦ 7

♣ AKQ8

West North East South

1♣

Pass 1♥ 2♦ 2♥

Pass 4♥ 5♦ X

AP

Board: 308

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ Q5

♥ K1098

♦ K6

♣ KQJ107

South:

♠ J984

♥ AQ632

♦ 8532

♣ —

West North East South

1♣ Pass 1♥

Pass 2♥ AP

## South hands (Practice Page)

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

Board: 304	♠ 109	West Bids 1♠ if possible.
Dealer: N	♥ J1095	East Bids 2♠ if possible.
Vul: None	♦ A97	
HCP: 7	♣ Q632	Partner bids first.

Board: 305	♠ K6	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ J1042	You bid first.
HCP: 12	♣ AQ987	

Board: 306	♠ 642	West Bids 2♦ if possible.
Dealer: N	♥ K865	West Bids 3♦ if possible.
Vul: Both	♦ 943	
HCP: 6	♣ K109	Partner bids first.

Board: 307	♠ K653	East Bids 2♦ if possible.
Dealer: S	♥ 8764	East Bids 5♦ if possible.
Vul: None	♦ 7	
HCP: 12	♣ AKQ8	You bid first.

Board: 308	♠ J984	The opponents are silent.
Dealer: N	♥ AQ632	
Vul: NS	♦ 8532	Partner bids first.
HCP: 7	♣ —	

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

Board: 304

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♥ S

North:

♠ AQ5

♥ AK63

♦ J86

♣ 874

South:

♠ 109

♥ J1095

♦ A97

♣ Q632

West North East South

1♣ Pass 1♥

1♠ 2♥ 2♠ 3♥

AP

Board: 305

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQ

♥ K942

♦ K973

♣ 642

South:

♠ K6

♥ Q5

♦ J1042

♣ AQ987

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 306

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 3♦ W

North:

♠ A1097

♥ J103

♦ 1075

♣ AQJ

South:

♠ 642

♥ K865

♦ 943

♣ K109

West North East South

1♣ Pass 1♥

2♦ X<sup>1</sup> Pass 2♥

3♦ AP

1. Support double redouble

Board: 307

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 5♦ X E

North:

♠ A4

♥ AJ10953

♦ 85

♣ 1074

South:

♠ K653

♥ 8764

♦ 7

♣ AKQ8

West North East South

1♣

Pass 1♥ 2♦ 2♥

Pass 4♥ 5♦ X

AP

Board: 308

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 2♥ S

North:

♠ Q5

♥ K1098

♦ K6

♣ KQJ107

South:

♠ J984

♥ AQ632

♦ 8532

♣ —

West North East South

1♣ Pass 1♥

Pass 2♥ AP

## North hands (Practice Page)

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

Board: 309	♠ Q8763	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ 1097	Partner bids first.
HCP: 12	♣ AQ	

Board: 310	♠ AKQ5	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ Q64	You bid first.
HCP: 18	♣ A984	

Board: 311	♠ QJ932	West Bids 1♥ if possible.
Dealer: S	♥ J106	
Vul: Both	♦ AJ42	Partner bids first.
HCP: 10	♣ J	

Board: 312	♠ AQ4	The opponents are silent.
Dealer: N	♥ Q953	
Vul: NS	♦ AQ	You bid first.
HCP: 18	♣ A983	

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

Board: 309

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ Q8763

♥ A74

♦ 1097

♣ AQ

South:

♠ J

♥ K3

♦ KJ8

♣ KJ107432

West North East South

Pass 1♠ Pass 1♣

Pass 3NT AP

Pass 3NT AP

Board: 310

Dealer: N

Vul: EW

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: 311

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ QJ932

♥ J106

♦ AJ42

♣ J

South:

♠ 75

♥ A98

♦ K85

♣ AK975

West North East South

1♥ 1♠ Pass 1NT

AP

Board: 312

Dealer: N

Vul: NS

North HCP: 18

South HCP: 7

Contract: 4♥ S

North:

♠ AQ4

♥ Q953

♦ AQ

♣ A983

South:

♠ K1076

♥ KJ1087

♦ 432

♣ 7

West North East South

Pass 1♣ Pass 1♥

Pass 4♥ AP

## South hands (Practice Page)

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

Board: 309	♠ J	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ KJ8	You bid first.
HCP: 12	♣ KJ107432	

Board: 310	♠ J10974	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ AK1085	Partner bids first.
HCP: 17	♣ KQ	

Board: 311	♠ 75	West Bids 1♥ if possible.
Dealer: S	♥ A98	
Vul: Both	♦ K85	You bid first.
HCP: 14	♣ AK975	

Board: 312	♠ K1076	The opponents are silent.
Dealer: N	♥ KJ1087	
Vul: NS	♦ 432	Partner bids first.
HCP: 7	♣ 7	

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

Board: 309

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3N N

North:

♠ Q8763

♥ A74

♦ 1097

♣ AQ

South:

♠ J

♥ K3

♦ KJ8

♣ KJ107432

West North East South

1♣

Pass 1♠ Pass 2♣

Pass 3NT AP

Board: 310

Dealer: N

Vul: EW

North HCP: 18

South HCP: 17

Contract: 7♠ S

North:

♠ AKQ5

♥ K10

♦ Q64

♣ A984

South:

♠ J10974

♥ A

♦ AK1085

♣ KQ

West North East South

1♣

Pass 1♠

Pass 4♠ Pass 4NT<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: 311

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ QJ932

♥ J106

♦ AJ42

♣ J

South:

♠ 75

♥ A98

♦ K85

♣ AK975

West North East South

1♣

1♥ 1♠ Pass 1NT

AP

Board: 312

Dealer: N

Vul: NS

North HCP: 18

South HCP: 7

Contract: 4♥ S

North:

♠ AQ4

♥ Q953

♦ AQ

♣ A983

South:

♠ K1076

♥ KJ1087

♦ 432

♣ 7

West North East South

1♣

Pass 1♥

Pass 4♥ AP



## North hands (Practice Page)

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

Board: 313	♠ AQ93	East Doubles 1♠ if possible.
Dealer: S	♥ 104	
Vul: EW	♦ 932	Partner bids first.
HCP: 9	♣ K762	

Board: 314	♠ 2	West Bids 2♣ if possible.
Dealer: N	♥ K107	East Bids 4♠ if possible.
Vul: Both	♦ A1095	
HCP: 13	♣ AQ652	You bid first.

Board: 315	♠ QJ	The opponents are silent.
Dealer: S	♥ A1093	
Vul: EW	♦ AK5	Partner bids first.
HCP: 21	♣ AK52	

Board: 316	♠ K1096	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ Q	You bid first.
HCP: 14	♣ Q9743	

Board: 317	♠ J1074	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ J63	Partner bids first.
HCP: 11	♣ J6	

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

Board: 313

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ AQ93

♥ 104

♦ 932

♣ K762

South:

♠ 7

♥ K83

♦ KQ75

♣ AJ984

West North East South

Pass 1♠ X 1NT

AP

Board: 314

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ E

North:

♠ 2

♥ K107

♦ A1095

♣ AQ652

South:

♠ 94

♥ AQJ932

♦ Q8

♣ K107

West North East South

1♣ Pass 1♥

2♣<sup>1</sup> X<sup>2</sup> 4♠ AP

1. Michaels Cuebid

2. Support double redouble

Board: 315

Dealer: S

Vul: EW

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦<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: 316

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K1096

♥ AK10

♦ Q

♣ Q9743

South:

♠ AQ2

♥ J932

♦ K1052

♣ KJ

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT AP

1. Fourth suit game force

Board: 317

Dealer: S

Vul: None

North HCP: 11

South HCP: 18

Contract: 4♠ N

North:

♠ J1074

♥ AKJ4

♦ J63

♣ J6

South:

♠ AK83

♥ 876

♦ AK10

♣ A72

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: 313	♠ 7	East Doubles 1♠ if possible.
Dealer: S	♥ K83	
Vul: EW	♦ KQ75	You bid first.
HCP: 13	♣ AJ984	
Board: 314	♠ 94	West Bids 2♣ if possible.
Dealer: N	♥ AQJ932	East Bids 4♠ if possible.
Vul: Both	♦ Q8	
HCP: 12	♣ K107	Partner bids first.
Board: 315	♠ AK103	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ Q42	You bid first.
HCP: 14	♣ 1086	
Board: 316	♠ AQ2	The opponents are silent.
Dealer: N	♥ J932	
Vul: Both	♦ K1052	Partner bids first.
HCP: 14	♣ KJ	
Board: 317	♠ AK83	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ AK10	You bid first.
HCP: 18	♣ A72	

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

Board: 313

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 1N S

North:

♠ AQ93

♥ 104

♦ 932

♣ K762

South:

♠ 7

♥ K83

♦ KQ75

♣ AJ984

West North East South

Pass 1♠ X 1NT

AP

Board: 314

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ E

North:

♠ 2

♥ K107

♦ A1095

♣ AQ652

South:

♠ 94

♥ AQJ932

♦ Q8

♣ K107

West North East South

1♣ Pass 1♥

2♣<sup>1</sup> X<sup>2</sup> 4♠ AP

1. Michaels Cuebid

2. Support double redouble

Board: 315

Dealer: S

Vul: EW

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ QJ

♥ A1093

♦ AK5

♣ AK52

South:

♠ AK103

♥ KQ2

♦ Q42

♣ 1086

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2♦<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: 316

Dealer: N

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3N N

North:

♠ K1096

♥ AK10

♦ Q

♣ Q9743

South:

♠ AQ2

♥ J932

♦ K1052

♣ KJ

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT AP

1. Fourth suit game force

Board: 317

Dealer: S

Vul: None

North HCP: 11

South HCP: 18

Contract: 4♠ N

North:

♠ J1074

♥ AKJ4

♦ J63

♣ J6

South:

♠ AK83

♥ 876

♦ AK10

♣ A72

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: 318	♠ J852	East Bids 1♥ if possible.
Dealer: N	♥ J95	East Doubles 2♠ if possible.
Vul: NS	♦ AJ	
HCP: 12	♣ AJ63	You bid first.
Board: 319	♠ Q94	The opponents are silent.
Dealer: S	♥ 942	
Vul: Both	♦ AK643	Partner bids first.
HCP: 15	♣ AQ	
Board: 320	♠ KQJ2	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ K43	You bid first.
HCP: 14	♣ AJ1062	
Board: 321	♠ 10	East Bids 1♠ if possible.
Dealer: S	♥ AKJ4	
Vul: EW	♦ KQJ103	Partner bids first.
HCP: 14	♣ 1087	
Board: 322	♠ AK32	East Bids 1♦ if possible.
Dealer: N	♥ Q83	
Vul: None	♦ Q3	You bid first.
HCP: 12	♣ J1053	

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

Board: 318

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ S

North:

♠ J852

♥ J95

♦ AJ

♣ AJ63

South:

♠ AK7643

♥ Q8

♦ KQ

♣ 942

West North East South

1♣ 1♥ 1♠

Pass 2♠ X 4♠

AP

Board: 319

Dealer: S

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ Q94

♥ 942

♦ AK643

♣ AQ

South:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

West North East South

1♣

Pass 1♦ Pass 1NT

Pass 3NT AP

Board: 320

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 1N S

North:

♠ KQJ2

♥ 10

♦ K43

♣ AJ1062

South:

♠ 964

♥ AJ63

♦ J1098

♣ K4

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 321

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♣ S

North:

♠ 10

♥ AKJ4

♦ KQJ103

♣ 1087

South:

♠ A864

♥ 76

♦ A9

♣ KQJ42

West North East South

1♣

Pass 1♦ 1♠ 2♣

Pass 2♥ Pass 3NT

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

Pass 5♦<sup>3</sup> Pass 6♣

AP

1. limit raise or better in ♣
2. Blackwood 0314, for ♣
3. A=1/5 or 4/5

Board: 322

Dealer: N

Vul: None

North HCP: 12

South HCP: 17

Contract: 4♠ S

North:

♠ AK32

♥ Q83

♦ Q3

♣ J1053

South:

♠ J1097

♥ AK4

♦ KJ54

♣ KQ

West North East South

1♣ 1♦ 1♠

Pass 2♠ Pass 2NT<sup>1</sup>

Pass 4♠ AP

1. Cue bid, a ♦ stopper

## South hands (Practice Page)

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

Board: 318	♠ AK7643	East Bids 1♥ if possible.
Dealer: N	♥ Q8	East Doubles 2♠ if possible.
Vul: NS	♦ KQ	
HCP: 14	♣ 942	Partner bids first.
Board: 319	♠ KJ7	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ Q10	You bid first.
HCP: 13	♣ 97652	
Board: 320	♠ 964	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: None	♦ J1098	Partner bids first.
HCP: 9	♣ K4	
Board: 321	♠ A864	East Bids 1♠ if possible.
Dealer: S	♥ 76	
Vul: EW	♦ A9	You bid first.
HCP: 14	♣ KQJ42	
Board: 322	♠ J1097	East Bids 1♦ if possible.
Dealer: N	♥ AK4	
Vul: None	♦ KJ54	Partner bids first.
HCP: 17	♣ KQ	

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

Board: 318

Dealer: N

Vul: NS

North HCP: 12

South HCP: 14

Contract: 4♠ S

North:

♠ J852

♥ J95

♦ AJ

♣ AJ63

South:

♠ AK7643

♥ Q8

♦ KQ

♣ 942

West North East South

1♣ 1♥ 1♠

Pass 2♠ X 4♠

AP

Board: 319

Dealer: S

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N S

North:

♠ Q94

♥ 942

♦ AK643

♣ AQ

South:

♠ KJ7

♥ AK8

♦ Q10

♣ 97652

West North East South

1♣

Pass 1♦ Pass 1NT

Pass 3NT AP

Board: 320

Dealer: N

Vul: None

North HCP: 14

South HCP: 9

Contract: 1N S

North:

♠ KQJ2

♥ 10

♦ K43

♣ AJ1062

South:

♠ 964

♥ AJ63

♦ J1098

♣ K4

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 321

Dealer: S

Vul: EW

North HCP: 14

South HCP: 14

Contract: 6♣ S

North:

♠ 10

♥ AKJ4

♦ KQJ103

♣ 1087

South:

♠ A864

♥ 76

♦ A9

♣ KQJ42

West North East South

1♣

Pass 1♦ 1♠ 2♣

Pass 2♥ Pass 3NT

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

Pass 5♦<sup>3</sup> Pass 6♣

AP

1. limit raise or better in ♣
2. Blackwood 0314, for ♣
3. A=1/5 or 4/5

Board: 322

Dealer: N

Vul: None

North HCP: 12

South HCP: 17

Contract: 4♠ S

North:

♠ AK32

♥ Q83

♦ Q3

♣ J1053

South:

♠ J1097

♥ AK4

♦ KJ54

♣ KQ

West North East South

1♣ 1♦ 1♠

Pass 2♠ Pass 2NT<sup>1</sup>

Pass 4♠ AP

1. Cue bid, a ♦ stopper



## North hands (Practice Page)

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

Board: 323	♠ 7	West Doubles 1♣ if possible.
Dealer: S	♥ A2	East Bids 1♠ if possible.
Vul: NS	♦ AKJ943	
HCP: 12	♣ 10872	Partner bids first.
Board: 324	♠ AK5	The opponents are silent.
Dealer: N	♥ K1087	
Vul: EW	♦ A63	You bid first.
HCP: 14	♣ 953	
Board: 325	♠ J4	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ K10864	Partner bids first.
HCP: 10	♣ A63	
Board: 326	♠ AJ104	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ A	You bid first.
HCP: 21	♣ AKJ108	
Board: 327	♠ AK1076	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ Q9854	Partner bids first.
HCP: 10	♣ 3	

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

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K96				1♣
Vul: NS	♥ A2	♥ J974	X	XX	1♠	2♥
North HCP: 12	♦ AKJ943	♦ Q5	Pass	3♦	Pass	3NT
South HCP: 13	♣ 10872	♣ AQJ4	AP			
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1097				
Vul: EW	♥ K1087	♥ Q9		1♣	Pass	1♠
North HCP: 14	♦ A63	♦ K104	Pass	1NT	AP	
South HCP: 10	♣ 953	♣ A1082				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK6				1♣
Vul: Both	♥ Q73	♥ K105	Pass	1♦	Pass	1NT
North HCP: 10	♦ K10864	♦ Q32	AP			
South HCP: 14	♣ A63	♣ Q1054				
Contract: 1N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 853				
Vul: NS	♥ A87	♥ KQJ10		1♣	Pass	1♥
North HCP: 21	♦ A	♦ 107	Pass	2♠	Pass	2NT
South HCP: 6	♣ AKJ108	♣ 9654	Pass	3NT	AP	
Contract: 3N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ 85				1♣
Vul: EW	♥ J9	♥ AK62	Pass	1♠	Pass	2♥
North HCP: 10	♦ Q9854	♦ A	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 18	♣ 3	♣ AK6542	AP			
Contract: 3N S						

1. Fourth suit game force

## South hands (Practice Page)

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

Board: 323	♠ K96	West Doubles 1♣ if possible.
Dealer: S	♥ J974	East Bids 1♠ if possible.
Vul: NS	♦ Q5	
HCP: 13	♣ AQJ4	You bid first.
Board: 324	♠ J1097	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ K104	Partner bids first.
HCP: 10	♣ A1082	
Board: 325	♠ AK6	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ Q32	You bid first.
HCP: 14	♣ Q1054	
Board: 326	♠ 853	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ 107	Partner bids first.
HCP: 6	♣ 9654	
Board: 327	♠ 85	The opponents are silent.
Dealer: S	♥ AK62	
Vul: EW	♦ A	You bid first.
HCP: 18	♣ AK6542	

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

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K96				1♣
Vul: NS	♥ A2	♥ J974	X	XX	1♠	2♥
North HCP: 12	♦ AKJ943	♦ Q5	Pass	3♦	Pass	3NT
South HCP: 13	♣ 10872	♣ AQJ4	AP			
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1097				
Vul: EW	♥ K1087	♥ Q9		1♣	Pass	1♠
North HCP: 14	♦ A63	♦ K104	Pass	1NT	AP	
South HCP: 10	♣ 953	♣ A1082				
Contract: 1N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK6				1♣
Vul: Both	♥ Q73	♥ K105	Pass	1♦	Pass	1NT
North HCP: 10	♦ K10864	♦ Q32	AP			
South HCP: 14	♣ A63	♣ Q1054				
Contract: 1N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 853				
Vul: NS	♥ A87	♥ KQJ10		1♣	Pass	1♥
North HCP: 21	♦ A	♦ 107	Pass	2♠	Pass	2NT
South HCP: 6	♣ AKJ108	♣ 9654	Pass	3NT	AP	
Contract: 3N S						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ AK1076	♠ 85				1♣
Vul: EW	♥ J9	♥ AK62	Pass	1♠	Pass	2♥
North HCP: 10	♦ Q9854	♦ A	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 18	♣ 3	♣ AK6542	AP			
Contract: 3N S						

1. Fourth suit game force

## North hands (Practice Page)

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

Board: 328	♠ K6	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ A1064	You bid first.
HCP: 12	♣ KQ10742	
Board: 329	♠ K10984	West Doubles 1♣ if possible.
Dealer: S	♥ K654	
Vul: None	♦ 52	Partner bids first.
HCP: 6	♣ 83	
Board: 330	♠ AKJ	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ A1043	You bid first.
HCP: 19	♣ AQJ42	
Board: 331	♠ J10743	West Bids 1♥ if possible.
Dealer: S	♥ 98	
Vul: None	♦ K1076	Partner bids first.
HCP: 8	♣ A3	

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

Board: 328

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♣ N

North:

♠ K6

♥ 6

♦ A1064

♣ KQ10742

South:

♠ Q93

♥ AJ32

♦ 932

♣ J93

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

1♣

Pass

1♥

Pass

2♣

AP

Board: 329

Dealer: S

Vul: None

North HCP: 6

South HCP: 16

Contract: 3♣ S

North:

♠ K10984

♥ K654

♦ 52

♣ 83

South:

♠ A

♥ 2

♦ A973

♣ AKJ10962

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

1♣

X

1♠

Pass

3♣

AP

Board: 330

Dealer: N

Vul: Both

North HCP: 19

South HCP: 15

Contract: 6♦ N

North:

♠ AKJ

♥ 4

♦ A1043

♣ AQJ42

South:

♠ Q1076

♥ AJ103

♦ KQ98

♣ K

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

1♣

Pass

1♥

Pass

2♦

Pass

2♠<sup>1</sup>

Pass

2NT

Pass

4♦

Pass

4NT<sup>2</sup>

Pass

5♠<sup>3</sup>

Pass

6♦

AP

1. Fourth suit game force

2. Blackwood 0314, for ♦

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

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

1♣

1♥

1♠

Pass

4♦<sup>1</sup>

Pass

4♠

Pass

4NT<sup>2</sup>

Pass

5♦<sup>3</sup>

Pass

6♠

AP

1. Splinter

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 331

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ N

North:

♠ J10743

♥ 98

♦ K1076

♣ A3

South:

♠ AK52

♥ AQ10

♦ A

♣ QJ742

## South hands (Practice Page)

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

Board: 328	♠ Q93	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: Both	♦ 932	Partner bids first.
HCP: 8	♣ J93	
Board: 329	♠ A	West Doubles 1♣ if possible.
Dealer: S	♥ 2	
Vul: None	♦ A973	You bid first.
HCP: 16	♣ AKJ10962	
Board: 330	♠ Q1076	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: Both	♦ KQ98	Partner bids first.
HCP: 15	♣ K	
Board: 331	♠ AK52	West Bids 1♥ if possible.
Dealer: S	♥ AQ10	
Vul: None	♦ A	You bid first.
HCP: 20	♣ QJ742	

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

Board: 328

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♣ N

North:

♠ K6

♥ 6

♦ A1064

♣ KQ10742

South:

♠ Q93

♥ AJ32

♦ 932

♣ J93

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

1♣

Pass

1♥

Pass

2♣

AP

Board: 329

Dealer: S

Vul: None

North HCP: 6

South HCP: 16

Contract: 3♣ S

North:

♠ K10984

♥ K654

♦ 52

♣ 83

South:

♠ A

♥ 2

♦ A973

♣ AKJ10962

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

1♣

X

1♠

Pass

3♣

AP

Board: 330

Dealer: N

Vul: Both

North HCP: 19

South HCP: 15

Contract: 6♦ N

North:

♠ AKJ

♥ 4

♦ A1043

♣ AQJ42

South:

♠ Q1076

♥ AJ103

♦ KQ98

♣ K

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

1♣

Pass

1♥

Pass

2♦

Pass

2♠<sup>1</sup>

Pass

2NT

Pass

4♦

Pass

4NT<sup>2</sup>

Pass

5♠<sup>3</sup>

Pass

6♦

AP

1. Fourth suit game force

2. Blackwood 0314, for ♦

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

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

1♣

1♥

1♠

Pass

4♦<sup>1</sup>

Pass

4♠

Pass

4NT<sup>2</sup>

Pass

5♦<sup>3</sup>

Pass

6♠

AP

1. Splinter

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

Board: 331

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♠ N

North:

♠ J10743

♥ 98

♦ K1076

♣ A3

South:

♠ AK52

♥ AQ10

♦ A

♣ QJ742



## North hands (Practice Page)

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

Board: 332	♠ A53	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ 32	You bid first.
HCP: 13	♣ J873	
Board: 333	♠ 52	East Doubles 1♥ if possible.
Dealer: S	♥ AJ764	West Doubles Pass if possible.
Vul: None	♦ A106	
HCP: 9	♣ 853	Partner bids first.
Board: 334	♠ A105	The opponents are silent.
Dealer: N	♥ 9864	
Vul: EW	♦ 642	You bid first.
HCP: 13	♣ AKQ	
Board: 335	♠ AJ7	East Bids 1♠ if possible.
Dealer: S	♥ AKQ9643	West Bids 3♠ if possible.
Vul: NS	♦ 753	
HCP: 14	♣ —	Partner bids first.
Board: 336	♠ Q987	West Doubles 1♥ if possible.
Dealer: N	♥ AQ2	West Bids 1♠ if possible.
Vul: EW	♦ J10	East Bids 1NT if possible.
HCP: 12	♣ K976	You bid first.

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

Board: 332

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 1N S

North:

♠ A53

♥ AKJ10

♦ 32

♣ J873

South:

♠ J1062

♥ Q52

♦ AKJ86

♣ 2

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 333

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 4♥XN

North:

♠ 52

♥ AJ764

♦ A106

♣ 853

South:

♠ A86

♥ KQ105

♦ Q3

♣ J1094

West North East South

1♣

Pass 1♥ X 2♥

Pass 4♥ Pass Pass

X AP

Board: 334

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ A105

♥ 9864

♦ 642

♣ AKQ

South:

♠ QJ6

♥ 532

♦ AJ1095

♣ 96

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 335

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♦ S

North:

♠ AJ7

♥ AKQ9643

♦ 753

♣ —

South:

♠ K

♥ —

♦ AJ1084

♣ AQJ9842

West North East South

1♣

Pass 1♥ 1♠ 2♦

3♠ 4♠<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♦

AP

1. limit raise or better in ♦

2. Blackwood 0314, for ♦

3. A=2/5 or 5/5, Q(D)=0

Board: 336

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 1N E

North:

♠ Q987

♥ AQ2

♦ J10

♣ K976

South:

♠ A3

♥ K9876

♦ A642

♣ 32

West North East South

1♣ Pass 1♥

X XX<sup>1</sup> Pass Pass

1♠ Pass 1NT AP

1. Support double redouble

## South hands (Practice Page)

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

Board: 332	♠ J1062	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ AKJ86	Partner bids first.
HCP: 11	♣ 2	
Board: 333	♠ A86	East Doubles 1♥ if possible.
Dealer: S	♥ KQ105	West Doubles Pass if possible.
Vul: None	♦ Q3	
HCP: 12	♣ J1094	You bid first.
Board: 334	♠ QJ6	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ AJ1095	Partner bids first.
HCP: 8	♣ 96	
Board: 335	♠ K	East Bids 1♠ if possible.
Dealer: S	♥ —	West Bids 3♠ if possible.
Vul: NS	♦ AJ1084	
HCP: 15	♣ AQJ9842	You bid first.
Board: 336	♠ A3	West Doubles 1♥ if possible.
Dealer: N	♥ K9876	West Bids 1♠ if possible.
Vul: EW	♦ A642	East Bids 1NT if possible.
HCP: 11	♣ 32	Partner bids first.

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

Board: 332

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 1N S

North:

♠ A53

♥ AKJ10

♦ 32

♣ J873

South:

♠ J1062

♥ Q52

♦ AKJ86

♣ 2

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 333

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 4♥XN

North:

♠ 52

♥ AJ764

♦ A106

♣ 853

South:

♠ A86

♥ KQ105

♦ Q3

♣ J1094

West North East South

1♣

Pass 1♥ X 2♥

Pass 4♥ Pass Pass

X AP

Board: 334

Dealer: N

Vul: EW

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ A105

♥ 9864

♦ 642

♣ AKQ

South:

♠ QJ6

♥ 532

♦ AJ1095

♣ 96

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 335

Dealer: S

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♦ S

North:

♠ AJ7

♥ AKQ9643

♦ 753

♣ —

South:

♠ K

♥ —

♦ AJ1084

♣ AQJ9842

West North East South

1♣

Pass 1♥ 1♠ 2♦

3♠ 4♠<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♦

AP

1. limit raise or better in ♦

2. Blackwood 0314, for ♦

3. A=2/5 or 5/5, Q(D)=0

Board: 336

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 1N E

North:

♠ Q987

♥ AQ2

♦ J10

♣ K976

South:

♠ A3

♥ K9876

♦ A642

♣ 32

West North East South

1♣ Pass 1♥

X XX<sup>1</sup> Pass Pass

1♠ Pass 1NT AP

1. Support double redouble

## North hands (Practice Page)

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

Board: 337	♠ A107	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AKJ73	Partner bids first.
HCP: 17	♣ J43	
Board: 338	♠ 10875	East Bids 1♥ if possible.
Dealer: N	♥ 2	West Bids 4♥ if possible.
Vul: NS	♦ AK2	
HCP: 12	♣ AJ532	You bid first.
Board: 339	♠ KQ1043	West Doubles 1♣ if possible.
Dealer: S	♥ J4	East Bids 2♥ if possible.
Vul: EW	♦ K962	
HCP: 9	♣ 104	Partner bids first.
Board: 340	♠ KQ98	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ Q	You bid first.
HCP: 15	♣ J10854	
Board: 341	♠ KJ73	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ Q742	Partner bids first.
HCP: 14	♣ Q7	

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

Board: 337  
 Dealer: S  
 Vul: Both  
 North HCP: 17  
 South HCP: 18  
 Contract: 7♣ S

North:  
 ♠ A107  
 ♥ A2  
 ♦ AKJ73  
 ♣ J43

South:  
 ♠ KJ4  
 ♥ QJ5  
 ♦ Q  
 ♣ AKQ1097

West	North	East	South
			1♣
Pass	1♦	Pass	3♣
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=1

Board: 338  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 4♥ X E

North:  
 ♠ 10875  
 ♥ 2  
 ♦ AK2  
 ♣ AJ532

South:  
 ♠ Q643  
 ♥ A7  
 ♦ Q10975  
 ♣ 94

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

Board: 339  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ KQ1043  
 ♥ J4  
 ♦ K962  
 ♣ 104

South:  
 ♠ 86  
 ♥ KQ6  
 ♦ Q83  
 ♣ KQ863

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

1. max 2 ♠

Board: 340  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 3♣ N

North:  
 ♠ KQ98  
 ♥ AK3  
 ♦ Q  
 ♣ J10854

South:  
 ♠ A3  
 ♥ 1087  
 ♦ 10954  
 ♣ AQ97

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

Board: 341  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KJ73  
 ♥ AQ10  
 ♦ Q742  
 ♣ Q7

South:  
 ♠ A95  
 ♥ KJ64  
 ♦ 108  
 ♣ AJ63

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

## South hands (Practice Page)

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

Board: 337	♠ KJ4	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ Q	You bid first.
HCP: 18	♣ AKQ1097	
Board: 338	♠ Q643	East Bids 1♥ if possible.
Dealer: N	♥ A7	West Bids 4♥ if possible.
Vul: NS	♦ Q10975	
HCP: 8	♣ 94	Partner bids first.
Board: 339	♠ 86	West Doubles 1♣ if possible.
Dealer: S	♥ KQ6	East Bids 2♥ if possible.
Vul: EW	♦ Q83	
HCP: 12	♣ KQ863	You bid first.
Board: 340	♠ A3	The opponents are silent.
Dealer: N	♥ 1087	
Vul: Both	♦ 10954	Partner bids first.
HCP: 10	♣ AQ97	
Board: 341	♠ A95	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: None	♦ 108	You bid first.
HCP: 13	♣ AJ63	

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

Board: 337  
 Dealer: S  
 Vul: Both  
 North HCP: 17  
 South HCP: 18  
 Contract: 7♣ S

North:  
 ♠ A107  
 ♥ A2  
 ♦ AKJ73  
 ♣ J43

South:  
 ♠ KJ4  
 ♥ QJ5  
 ♦ Q  
 ♣ AKQ1097

West	North	East	South
			1♣
Pass	1♦	Pass	3♣
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=1

Board: 338  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 8  
 Contract: 4♥ X E

North:  
 ♠ 10875  
 ♥ 2  
 ♦ AK2  
 ♣ AJ532

South:  
 ♠ Q643  
 ♥ A7  
 ♦ Q10975  
 ♣ 94

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

Board: 339  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ KQ1043  
 ♥ J4  
 ♦ K962  
 ♣ 104

South:  
 ♠ 86  
 ♥ KQ6  
 ♦ Q83  
 ♣ KQ863

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

1. max 2 ♠

Board: 340  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 3♣ N

North:  
 ♠ KQ98  
 ♥ AK3  
 ♦ Q  
 ♣ J10854

South:  
 ♠ A3  
 ♥ 1087  
 ♦ 10954  
 ♣ AQ97

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

Board: 341  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ KJ73  
 ♥ AQ10  
 ♦ Q742  
 ♣ Q7

South:  
 ♠ A95  
 ♥ KJ64  
 ♦ 108  
 ♣ AJ63

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



## North hands (Practice Page)

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

Board: 342	♠ KQ7	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ K76	You bid first.
HCP: 12	♣ A842	

Board: 343	♠ 52	East Bids 1♥ if possible.
Dealer: S	♥ Q87	West Bids 2♥ if possible.
Vul: Both	♦ QJ642	
HCP: 7	♣ Q62	Partner bids first.

Board: 344	♠ 6	West Doubles 1♠ if possible.
Dealer: N	♥ K986	
Vul: Both	♦ AQ5	You bid first.
HCP: 13	♣ KJ842	

Board: 345	♠ 652	The opponents are silent.
Dealer: S	♥ AJ932	
Vul: None	♦ KJ97	Partner bids first.
HCP: 9	♣ 2	

Board: 346	♠ J53	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ A64	You bid first.
HCP: 14	♣ AK85	

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

Board: 342  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ KQ7  
 ♥ 654  
 ♦ K76  
 ♣ A842

South:  
 ♠ A1064  
 ♥ J872  
 ♦ A1082  
 ♣ J

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

Board: 343  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ 52  
 ♥ Q87  
 ♦ QJ642  
 ♣ Q62

South:  
 ♠ AJ86  
 ♥ 4  
 ♦ A97  
 ♣ K9843

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

Board: 344  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 6  
 ♥ K986  
 ♦ AQ5  
 ♣ KJ842

South:  
 ♠ KQ82  
 ♥ Q32  
 ♦ J764  
 ♣ 65

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

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ 652  
 ♥ AJ932  
 ♦ KJ97  
 ♣ 2

South:  
 ♠ AQ73  
 ♥ Q74  
 ♦ —  
 ♣ AQ10864

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

Board: 346  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ J53  
 ♥ Q64  
 ♦ A64  
 ♣ AK85

South:  
 ♠ K742  
 ♥ A98  
 ♦ J9  
 ♣ Q743

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

## South hands (Practice Page)

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

Board: 342	♠ A1064	The opponents are silent.
Dealer: N	♥ J872	
Vul: EW	♦ A1082	Partner bids first.
HCP: 10	♣ J	
Board: 343	♠ AJ86	East Bids 1♥ if possible.
Dealer: S	♥ 4	West Bids 2♥ if possible.
Vul: Both	♦ A97	
HCP: 12	♣ K9843	You bid first.
Board: 344	♠ KQ82	West Doubles 1♠ if possible.
Dealer: N	♥ Q32	
Vul: Both	♦ J764	Partner bids first.
HCP: 8	♣ 65	
Board: 345	♠ AQ73	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ —	You bid first.
HCP: 14	♣ AQ10864	
Board: 346	♠ K742	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ J9	Partner bids first.
HCP: 10	♣ Q743	

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

Board: 342  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ KQ7  
 ♥ 654  
 ♦ K76  
 ♣ A842

South:  
 ♠ A1064  
 ♥ J872  
 ♦ A1082  
 ♣ J

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

Board: 343  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ 52  
 ♥ Q87  
 ♦ QJ642  
 ♣ Q62

South:  
 ♠ AJ86  
 ♥ 4  
 ♦ A97  
 ♣ K9843

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

Board: 344  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 8  
 Contract: 1N N

North:  
 ♠ 6  
 ♥ K986  
 ♦ AQ5  
 ♣ KJ842

South:  
 ♠ KQ82  
 ♥ Q32  
 ♦ J764  
 ♣ 65

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

Board: 345  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 14  
 Contract: 2♣ S

North:  
 ♠ 652  
 ♥ AJ932  
 ♦ KJ97  
 ♣ 2

South:  
 ♠ AQ73  
 ♥ Q74  
 ♦ —  
 ♣ AQ10864

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

Board: 346  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ J53  
 ♥ Q64  
 ♦ A64  
 ♣ AK85

South:  
 ♠ K742  
 ♥ A98  
 ♦ J9  
 ♣ Q743

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

## North hands (Practice Page)

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

Board: 347	♠ 1096	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ J975432	Partner bids first.
HCP: 6	♣ —	

Board: 348	♠ AQ104	The opponents are silent.
Dealer: N	♥ J102	
Vul: None	♦ K	You bid first.
HCP: 16	♣ AQ842	

Board: 349	♠ K107	East Bids 1♥ if possible.
Dealer: S	♥ 542	West Bids 2♦ if possible.
Vul: NS	♦ A1092	East Bids 2♥ if possible.
HCP: 7	♣ 764	Partner bids first.

Board: 350	♠ J	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ J742	You bid first.
HCP: 13	♣ AK1052	

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

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ3				1♣
Vul: EW	♥ AJ2	♥ 10743	Pass	1♦	Pass	1♥
North HCP: 6	♦ J975432	♦ A86	Pass	2♦	Pass	3♦
South HCP: 12	♣ —	♣ K82	AP			
Contract: 3♦ N						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ 6		1♣	Pass	1♦
Vul: None	♥ J102	♥ Q853	Pass	1♠	Pass	2♦
North HCP: 16	♦ K	♦ AJ8642	AP			
South HCP: 7	♣ AQ842	♣ 65				
Contract: 2♦ S						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q862				1♣
Vul: NS	♥ 542	♥ K3	Pass	1♦	1♥	1♠
North HCP: 7	♦ A1092	♦ KQ8	2♦ <sup>1</sup>	Pass	2♥	AP
South HCP: 12	♣ 764	♣ Q1082	1. limit raise or better in ♥			
Contract: 2♥ E						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ AK9765		1♣	Pass	1♠
Vul: Both	♥ A42	♥ J3	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ J742	♦ A9	Pass	3♦	Pass	4♣
South HCP: 12	♣ AK1052	♣ 943	AP			
Contract: 4♣ N			1. New Minor Forcing			

## South hands (Practice Page)

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

Board: 347	♠ AJ3	The opponents are silent.
Dealer: S	♥ 10743	
Vul: EW	♦ A86	You bid first.
HCP: 12	♣ K82	

Board: 348	♠ 6	The opponents are silent.
Dealer: N	♥ Q853	
Vul: None	♦ AJ8642	Partner bids first.
HCP: 7	♣ 65	

Board: 349	♠ Q862	East Bids 1♥ if possible.
Dealer: S	♥ K3	West Bids 2♦ if possible.
Vul: NS	♦ KQ8	East Bids 2♥ if possible.
HCP: 12	♣ Q1082	You bid first.

Board: 350	♠ AK9765	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ A9	Partner bids first.
HCP: 12	♣ 943	

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

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AJ3				1♣
Vul: EW	♥ AJ2	♥ 10743	Pass	1♦	Pass	1♥
North HCP: 6	♦ J975432	♦ A86	Pass	2♦	Pass	3♦
South HCP: 12	♣ —	♣ K82	AP			
Contract: 3♦ N						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ 6		1♣	Pass	1♦
Vul: None	♥ J102	♥ Q853	Pass	1♠	Pass	2♦
North HCP: 16	♦ K	♦ AJ8642	AP			
South HCP: 7	♣ AQ842	♣ 65				
Contract: 2♦ S						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q862				1♣
Vul: NS	♥ 542	♥ K3	Pass	1♦	1♥	1♠
North HCP: 7	♦ A1092	♦ KQ8	2♦ <sup>1</sup>	Pass	2♥	AP
South HCP: 12	♣ 764	♣ Q1082	1. limit raise or better in ♥			
Contract: 2♥ E						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ AK9765		1♣	Pass	1♠
Vul: Both	♥ A42	♥ J3	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13	♦ J742	♦ A9	Pass	3♦	Pass	4♣
South HCP: 12	♣ AK1052	♣ 943	AP			
Contract: 4♣ N			1. New Minor Forcing			