Transfers

Hand 1

North opens 1NT.

South bids 2♥ – North completes the transfer with 2♠ - and North passes.

East will probably lead one of his top Clubs and will then switch, perhaps to ♥6.

Declarer should engineer a Heart ruff, and then clear trumps, subsequently leading towards the ♦KQ and making 9 tricks for +140.

♣

Hand 2

East opens 1NT - West bids 2♦ – and Esat completes the transfer with 2♥.

With 12 points West now bids 2NT, and with a minimum East passes.

South will usually lead ♠5 from his long suit.

Declarer should rise with the King, then unblock East's Hearts.

Either a small Diamond to the 9, or an attack on Spades, should ensure 9 tricks.

Hand 3

South opens 1NT - North transfers with 2♦ – South completes the transfer to 2♥.

With a balanced hand and game-going values facing partner's opener North bids 3NT, and with three hearts and weak clubs South corrects to 4♥.

West leads 2 top Clubs and then switches, probably to ♠2.

Declarer then has no difficulty in clearing trumps, taking 5 Hearts, 4 Diamonds and 1 Spade for 10 tricks.

Note that 3NT can lose the first 6 tricks, if the defence get it right.

Hand 4

West opens 1NT – East transfers with 2♥ – and West completes with 2♠.

East now shows his invitational values with 2NT, and with a minimum West signs off in 3♠.

North has a difficult opening lead choice – ♦8 is possibly best.

East takes the King, and leads a small Diamond in the hope of setting up a ruffing trick in dummy. North counters this with Ace and another Spade, and South is able to clear the third trump from dummy.

Declarer is now able to cash his Diamonds along with 1 trick in each of Hearts and Clubs for a total of 9 tricks – contract made.

Note that in no trumps, if NS play a waiting game leading Diamonds from North and Clubs from South (North must keep his Ace over the Queen) declarer will be hard pressed to get more than 6 tricks.

Hand 5

North opens 1NT – South bids 2♥ – and North completes the transfer with 2♠.

South shows his invitational points in a balanced hand with 2NT, and with a maximum and only 2 Spades North raises to 3NT.

South's best lead is either H2 C6, but they're not obvious.

North takes the 3rd Heart and leads a Spade to dummy's King which takes. He then returns to hand with a Diamond (not a Club – must retain an entry) and leads again to the Spades, playing low when the Ace appears.

East must then exit in a minor suit, but whatever he does declarer can take his top Diamond and Spade, and clean up the Clubs overtaking the second round, to make 9 tricks.

Transfers

Hand 6

East opens 1NT.

Note that this is not a transfer hand. With only 4 cards in the major West bids 2♣ (Stayman).

East bids 2♠. West rebids 2NT to show his invitational points in a balanced hand, and with a maximum East raises to 3NT.

If South leads anything other than a Club (likely) and fails to switch to a Club at the first opportunity then East may well take 10 tricks.
However, a lead of a high club from South will set up the suit and hold East to 7.
Similarly, if played by West the obvious Club lead will take 7 immediate tricks for the defence.

Hand 7

South opens 1NT and North transfers with 2♦.

If by any chance East does not pre-empt in Spades then South will complete the transfer with 2♥, North will bid 3NT and South will correct to 4♥.

EW will take the first 2 Spades, but then declarer will quickly claim the rest.

More likely is that East will come in with 3♠, South should pass, West will consider raising to 4♠, and North must double. If the bidding is at the level of 3♠ then South must find 4♥.

If West raises to 4♠ then South should let the double stand.
EW make just the 7 trump tricks in Spades.

NS score 650 in 4♥ – 3♠x – 2 scores 500 – 4♠x – 3 scores 800 (West should not have competed beyond the level of the fit.

Hand 8

West opens 1NT.

This is the weak take-out hand with 5-4 in the majors.

East bids 2♣, West bids 2♦, East bids 2♠ and West passes.

South has no obvious lead – a nothing lead of ♦5 is probably as good as any.

Declarer can see 8 tricks if he has time to establish and then reach the ♣K, but if the defence concentrates on giving nothing away and killing dummies entries then he can be held to 7 tricks.
However, 1 off is an excellent score, as NS can make 8 tricks in any other denomination – the power of the weak no trump.

Hand 9

North opens 1NT.

South transfers with 2♥, North completes with 2♠, and South invites with 2NT. North accepts with 4♠.

At first glance declarer can see 5 trump tricks, 1♥, 1♦, 2♣ and a ♦ ruff for 10 tricks, but if the defence can find A and another Heart, ♦A and a second ruff then declarer will be held to 9 tricks at best, and can be held to 8 tricks – just an unfortunate lie of the cards.

Hand 10

East opens 1NT.

West transfers with 2♦ and East completes to 2♥.

West now shows his invitational values and 6 Hearts with 3♥ – he might even be tempted to 4♥, either of which East will pass.
The contract might make in practice, but if the defence can catch the ♣Q then they can take 5 quick tricks to take the contract 2 down.

Hand 11

South opens 1NT, and North transfers with 2♥.
North will then show his invitational values and 6-card suit with 3♠, and South will raise to 4♠.
If declarer manages to catch the SQ then the defence will just take their 2 Aces – and the Club will go on a Heart if they don't take it early.
More likely is that declarer will play for the drop (unless West showed his long suit in the bidding), but even so 10 tricks are assured.

Hand 12

West opens 2NT.
Transfers and Stayman work exactly as over 1NT, except 1 level higher.
East transfers with 3♥, West bids 3♠, East bids 3NT and West can choose between 3NT and 4♠.
Provided that South switches to a Club when he gets in the defence will always take 2 Aces and the ♣K, but declarer will still make 10 tricks in either contract.