Print off and fold down the middle.

1	West Pass	North 1NT 2 •	East Pass Pass	South 2 ?	♠ 6♥ KJ7652♦ 52♣ 9862	Pass With a weak hand you pass partner's conversion to 2♥. If you did not play transfers then your initial response would have been 2♥ and partner would have passed, leaving you as declarer. The big advantage of transfers is that your weak hand will be dummy and partner's stronger hand will be hidden from your opponents.
2	West	North 1NT	East Pass	South ?	▲ A87▼ 76◆ AJ873♣ 965	You have 11 HCP, enough for game (25 HCP) if partner has a maximum 14 HCP. With a balanced hand and no major you just make an invitational bid in NT. If partner is maximum (14 HCP) then she will accept the invitation by bidding 3NT.
3	West	North 1NT	East Pass	South ?	A A✓ AKQ75✓ -✓ J743	Pass You can describe this hand quite well by transferring into hearts and then rebidding 3NT, which shows EXACTLY five hearts, a balanced(ish) hand and game values. If partner has 3+ hearts she will bid 4♥, otherwise pass.
4	West Pass	North 2NT 3♥	East Pass Pass	South 3 ◆ ?	♣ 7♥ KJ9874♦ J2♣ J874	Partner has 20-22 points and at least two hearts, so this should be the right contract. You could have bid 4♥ on the first round, but by using transfers we have ensured that partner will play the contract and my weak hand will be dummy.
5	West	North 1NT	East Pass	South ?	▲ Q876 ♥ 6 ◆ QJ876 ♣ 972	3NT Playing transfers, you can't sign off in a minor suit at the two level. With only five diamonds, it's best to pass.
6	West	North 1NT	East Pass	South ?	♠ 8♥ 543◆ Q98762♣ 972	You cannot make a weak takeout at the 2 level by bidding 2 • as partner will take this as a request to transfer to hearts. Your 2 • bid is a request to partner to bid 3 •. You will then bid 3 •, showing a weak hand and long diamonds (6+), and asking partner to pass.

	T		Γ_			Pass
7	West	North 1NT	Pass	South ?	↑ 7♥ A54◆ Q98762♣ K72	You should pass rather than make a weak takeout into 3 ◆. You have a combined 21+ HCP and two good entries to your diamonds (♥A and ♣K). so should make 1NT. 7 tricks bid and made in No Trumps scores the same (90) as 9 tricks bid and made in a diamond contract.
8	West	North	East	South		3♥
	vvcst	2NT	Pass	3 🗸	♠ 6♥ 1098732♦ 52	You will pass partner's 3♥ rebid. Your hand is
	Pass	2♥	Pass	?		worthless in No Trumps but will produce tricks in a heart contract.
					♣ 8752	Note that if not playing transfers you would have to pass. A direct bid of 3♥ would be game forcing
						2*
9	West	North 1NT	East Pass	South	★ KJ1087♥ 4♦ K5	You have enough points for game, but which one,
	Pass	2 🏚	Pass	2 ♥ ?		3NT, 4 or 5 . Your 3 bid is game forcing and lets partner know that you have a good 4 card club
10	West	North	East	South	♠ KJ10543	sui and that you don't have a 'notrumpy' hand. 3 \(\hat{A} \)
	Pass	1NT 2♠	Pass Pass	2 ♥ ?	♥ 4 ♦ K54 ♣ A107	Your 2♥ response shows 5+ spades. Your 3♠ rebid shows 6+ spades (so a spade fit), and invitational to game. With a stronger hand you would have jumped to 4♠.
						Pass
11	West	North	East	South	♠ KQ987	We have guaranteed five spades and four hearts.
		1NT	Pass	2♥	♥ AJ94 ♦ K54	North's 3NT denies three spades and denies four hearts. We have no undisclosed length in either
	Pass	2♠ 3NT	Pass	3♥	♣ A107	major.
	Pass	JIVI	Pass	ŗ		
	1144 -					Answer: 4♥
11	West	North 1NT	East Pass	South	♠ KQ987♥ A10542♦ K5	Our 3♥ bid only guarantees five spades and four
	Pass	2 🖈	Pass	2♥		hearts. Partner does not know that we have a fifth
	Pass	3NT	Pass	?	♣ 5	heart. Partner's 3NT bid shows a maximum and denies 3 card spade support (or 4 card heart support) so partner must have a doubleton spade. Partner has opened 1NT so will rarely have two doubletons and must therefore have three hearts.
						doubletons and must therefore have three hearts.