This month and the next we take a look at one of the best-kept secrets of expert bidding: transfers.

Most of you play them in no-trump sequences, so you understand the concept. As you know, transfers allow you to describe many more hand types than do natural methods. The primary reason for this is that you can use the same initial bid (the transfer) to cater for weak, intermediate and strong hands. There are many other situations in which transfers can also be very useful. In the 1970s, Jeff Rubens introduced the concept of using transfers in response to an overcall. This is one of the most significant bidding innovations of recent times and yet, for some reason, the idea never caught on outside of expert circles. Quite why this should be so is particularly perplexing, since Transfer Advances of Overcalls have one major advantage over just about every other convention ever devised: they do not take away a single natural bid.

Let's start with three bidding problems:

<table>
<thead>
<tr>
<th>Hand</th>
<th>Shape</th>
<th>Length</th>
<th>Values</th>
<th>Club</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>543</td>
<td>9</td>
<td>KJ8643</td>
<td>86</td>
</tr>
<tr>
<td>B</td>
<td>543</td>
<td>9</td>
<td>KQ8654</td>
<td>A6</td>
</tr>
<tr>
<td>C</td>
<td>43</td>
<td>KJ9</td>
<td>KQ654</td>
<td>A6</td>
</tr>
</tbody>
</table>

In case each case, the auction starts:

```
RHO  You  LHO  Partner
Pass  ?    1 1
```

You would like to bid 2 on each of these hands - but for a different reason. With Hand A, you would want 2 to be non-forcing and non-invitational, since 2 will surely be a better contract than 1. Furthermore, if the opponents bid again, you want partner to compete if he has some kind of diamond fit.

When you are dealt Hand B, you want to bid a natural and constructive 2.

With Hand C, you want to investigate a slam. Ideally, you would like to start with a descriptive and forcing 2 before supporting hearts.

With your regular partner, you will have agreed to play a change of suit in response to an overcall as showing one of these hand types. On the others, you will have to find some other way of bidding your hand. Wouldn't it be nice if you could bid 2 on all of them, and have it mean whatever you want? Transfers give you that luxury. So, how do they work?

First - when do transfers apply? You can set your own parameters for using Transfer Advances with your regular partner, but here is one rule that works effectively:
Transfer Advances apply after any second-seat non-jump suit overcall at the one, two or three level.

Next, which bids become transfers? Here is the basic premise:

Bids between a simple cue-bid and a simple raise are conventional (rotated).

Thus, a transfer into overcaller's suit now becomes the sound raise. (If this sounds obscure, do not give up - yet!)

Other bids are unaffected, but here is a sound set of principles that works effectively:

- Bids in other suits are natural and forcing
- Bids of NT are natural
- Raises of overcaller's suit are always pre-emptive
- Jumps in new suits are fit-showing
- Jumps in opener's suit are splinters

Many of you will already follow some variation of these, but I have included them here for the sake of completeness.

The basic concept of the Transfer Advance is that you rotate the meaning of all bids between and including the simple cue-bid to the bid below the raise. That may sound complicated, but a couple of examples should make it clear. Let's say the auction begins:

RHO You LHO Partner - - 1 1 Pass ?

Most pairs would use a bid of 2 © as a sound spade raise and 2 © as a weak raise. Playing Transfer Advances does not change this at all, because there are no bids between the cue-bid (2 ©) and the bid below a raise (2 ©).

Now, let's change the auction slightly RHO You LHO Partner - - 1 1 Pass ?

Now there are two relevant bids: 2 © and 2 ©. Playing standard methods, 2 © would show a sound spade raise and 2 © would be natural and either weak, constructive, or forcing depending on your preference. Playing Transfer Advances, you simply switch the meaning of those two bids.

Thus: RHO You LHO Partner 1 1 Pass 2

This 2 © bid is now a transfer to hearts. (We will see later how the auction continues.)

RHO You LHO Partner 1 1 Pass 2

This is now the sound spade raise. Think of the 2 © bid as a transfer to spades.

Now let's look at the auction with the most space between the bid suits:

RHO You LHO Partner 1 1 Pass ?
In standard methods, 2 and 2 would be natural and 2 would be used to show the sound spade raise. Rotating these bids, 2 becomes a transfer to diamonds, 2 a transfer to hearts, and 2 a transfer to spades (i.e. the sound raise).

Notice that no natural bids have been lost: any hand that you could show with your current methods can still be shown, albeit via a different route.

This structure works equally well to give you much-needed extra space at higher levels:

RHO You LHO Partner - - 2 Pass ?

Weak two

Using Transfer Advances: 3 = natural and forcing 3 = transfer to spades 3 = good hand with a club fit

And even higher: RHO You LHO Partner 3 Pass ?

3NT = natural
4 = at least five diamonds
4 = at least five hearts
4 = slam try in spades
4 = normal raise

Transfer Advances (Part 2)
Marc Smith

Last month, we saw how you can use transfers to increase your options when responding to partner's overcall. This month we take a look at how the auction continues and consider some deals illustrating the method in action.

To recap, we established last month that transfers could be used by switching the meaning of the bids between a cue-bid raise and the bid immediately below a simple raise. Thus:

<table>
<thead>
<tr>
<th></th>
<th>RHO</th>
<th>You</th>
<th>LHO</th>
<th>Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pass</td>
<td>?</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Standard methods:

2 Sound spade raise
2 Natural (weak, invitational or forcing - choose one only)
2 Natural (weak, invitational or forcing - choose one only)
2 Competitive-only raise
Using Transfer Advances:

2[] Transfer to diamonds (may be weak, invitational or strong, with or without a spade fit)
2   Transfer to hearts (may be weak, invitational or strong, with or without a spade fit)
2   Transfer to spades (sound spade raise)
2   Competitive-only raise

Note: Any hands that you could have shown using standard methods can still be shown using transfers.

The advantage is that so too can many of the hand types that could not be described using standard methods.

OK, so how does partner respond to your transfer? In most cases, he simply accepts the transfer.

    RHO   You   LHO   Partner
    Pass   2[]   Pass   2

Partner should always remember that you might have a very weak hand - something like:

        4   Q72   KJ107642   95

Which do you think would be a better contract: 1[] or 2[]? You will be wrong occasionally, but I'll bet you voted for 2[].

Partner's simple acceptance of the transfer is neutral and suggests that he would have passed a non-forcing bid in the suit. This allows you to correct the contract when you hold a weakish hand with a long suit and no fit for partner's overcall. Partner is allowed to rebid his own suit (with a good six-card suit but usually longer and no fit for your suit). This does not show extra values:

    RHO   You   LHO   Partner
    Pass   2[]   Pass   2

        AK652   76   K863   J5

If your RHO has a weak hand with five or six hearts, he is quite likely to take the opportunity to show his suit if your partner simply bids 2[]. The pre-emptive jump may shut out the enemy's best suit. Again, this jump does not show extra high-card values. If you now return to partner's suit, this is non-forcing, but you have shown an invitational raise with values in the suit to which you transferred.

A bid of the fourth suit is natural and shows extra values.

    RHO   You   LHO   Partner
    Pass   2[]   Pass   2
Partner will often be 5-5, but may be 5-4-3-1 with a three-card fit for your suit.

A cue-bid, as in the auction below:

<table>
<thead>
<tr>
<th>RHO</th>
<th>You</th>
<th>LHO</th>
<th>Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1♣</td>
<td>1</td>
<td>Pass</td>
</tr>
<tr>
<td>Pass</td>
<td>2♣*</td>
<td>Pass</td>
<td>3♣</td>
</tr>
</tbody>
</table>

shows a good hand with a fit for your suit.

2NT is natural with extra values and usually doubleton support for your suit. With a weak hand and a long suit, you can now repeat (bid) your suit and partner will pass. Thus:

<table>
<thead>
<tr>
<th>RHO</th>
<th>You</th>
<th>LHO</th>
<th>Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1♣</td>
<td>1</td>
<td>Pass</td>
</tr>
<tr>
<td>Pass</td>
<td>2♣*</td>
<td>Pass</td>
<td>2NT</td>
</tr>
</tbody>
</table>

It is when you intend to bid on after transferring that the method offers the greatest flexibility. Assuming partner makes the neutral transfer-completion response, you can now describe your hand much more accurately than standard methods allow. Let's use the following auction as an example:

<table>
<thead>
<tr>
<th>RHO</th>
<th>You</th>
<th>LHO</th>
<th>Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1♣</td>
<td>1</td>
<td>Pass</td>
</tr>
<tr>
<td></td>
<td>2♣*</td>
<td>Pass</td>
<td>2</td>
</tr>
<tr>
<td>?</td>
<td></td>
<td></td>
<td>Pass</td>
</tr>
</tbody>
</table>

2  A sound three-card heart raise with diamond values/length
e.g.  J73  J85  AQ1054  Q5

2  Natural reverse,
e.g.  AQ105  94  AQ1054  92

2NT Natural and invitational,
e.g.  K84  93  AQJ83  K106

3  STOP-ASKING,
e.g.  A95  83  AKQ1086  96

3  Invitational,
e.g.  543  9  KQJ9654  A8

3  Invitational three-card heart raise with diamond values.
e.g.  J65  A85  AQ1076  Q9

3  Splinter with hearts support,
e.g.  8  A96  AQJ975  K109
Let's finish by looking at a few complete auctions. In each case, you are sitting West.

```
  N      W      E      S
J73     A85
J85     AQ764
AQ1054  9
Q5      K863
```

You  LHO  Partner  RHO
1♣    1    Pass
2♣    2    Pass
2      End

You have shown a constructive heart raise with length/values in diamonds. With a misfitting hand, partner has an easy pass despite having some extra high cards to spare. By contrast:

```
  N      W      E      S
A73     A      AQ764
J85     AQ764
AQ1054  K96
Q5      8643
```

You  LHO  Partner  RHO
1♣    1    Pass
2♣    2    Pass
3      Pass 4    End

The auction begins in the same way but, with a diamond fit and a non-minimum overcall, partner bids game confidently.

```
  N      W      E      S
543     QJ7
9       A10875
KQJ9654 10
A8       K1054
```

You  LHO  Partner  RHO
1♣    1    Pass
2♣    2    Pass
3      Pass 3NT  End

On the lay-out above, you transfer and then raise yourself to show an invitational hand with very good diamonds. With stops in the other two suits, partner takes a reasonable shot at game.
This time, you transfer to diamonds and then jump to 4♥, showing slam interest with good diamonds, a heart fit and a club control (remember that 3♣ would be forcing). Opposite a slam try, partner's hand looks good. Once he shows a spade control, you can take over with Blackwood and bid the excellent slam.

When electing to add a new toy to your system, you must always remember to discuss situations that may arise. For example, suppose opener's partner does not pass. Do transfers still apply? My suggestion is that they should do so if LHO's bid is below a raise of opener's suit (i.e. if the bid does not remove one of your artificial bids). What if responder makes a negative double? Then you can play that a Redouble is a lead-directing raise (a la Rosencrantz) showing a top honour in the overcaller's, suit while a simple raise denies one. (The transfer-raise says nothing about a top honour.) If third hand bids a new suit below a raise, then Double can still be used as a normal responsive double, showing the fourth suit and at least tolerance for partner's overcall.

If opener's partner raises or bids anything higher, then all transfer advances are off and you bid as you would using standard methods.