

# LESSON 2

## *Jacoby Transfers*



General Concepts

General Introduction



Group Activities

Sample Deals

## GENERAL CONCEPTS

### ***Jacoby Transfers***

This lesson covers the use of the *Jacoby transfer* for the major suits and one method for handling the minor suits. For the most part, some of the students are likely to be unfamiliar with these concepts. The lesson may prove quite challenging.

This lesson includes the construction of a chart which isn't in the textbook. You might want to have copies available for the students to take with them. The charts are included on a separate page at the end of the lesson, so that they can be photocopied. Even students who have used the *Jacoby transfer* before seem to find the charts very useful.

This is the first convention in this course that falls under the ACBL Alert procedure. Toward the end of this lesson, you might want to familiarize the students with the convention card and the appropriate procedure. *Jacoby transfer bids* are Announced. Transfers for minor suits are Alerted. Information on the current Alert procedure is in the Appendix of the student text. You can simply refer the students to this Appendix, if you don't want to discuss the topic during the class.

### **Bidding**

Even if they already use *Jacoby transfers*, the students are likely to find a review of the basics worthwhile. Here are the topics covered:

#### **Jacoby Transfers for the Majors**

This is the basis of *Jacoby transfers*. You may need to spend some additional time if the students are not too familiar with the basic principles behind responding to a notrump opening bid with a five-card or longer major suit.

#### **Stopping in Partscore in a Major Suit**

The mechanics for stopping in a partscore when using transfers are discussed.

#### **Inviting Game in a Major Suit**

These are important concepts. You could spend time discussing the difference between using transfers and using Stayman to show the same type of hand (Lesson 1). *Jacoby transfers* handle some of these hands more efficiently.

#### **Bidding Game in a Major Suit**

An illustration of how responder gets the partnership to game using *Jacoby transfers*.

#### **Opener's Rebid after the Transfer**

Opener usually follows responder's instructions after a transfer. The idea of super acceptance may be new to those already familiar with transfer bids.

### The Subsequent Auction

It's important to walk through this section to make sure the students are comfortable with the complete auction following a transfer bid. You could introduce the subject of the Alert procedure at this point.

### Signing Off in a Minor Suit

For basic students, treat this as the way to handle minor suits and then move on. With a more experienced group, you may discuss alternatives, such as four-suit transfers.

### When the Opponents Interfere

All students should know how to handle direct interference when using transfer bids.

### Responding to 2NT and 3NT

The students should be aware that transfers also are used over 2NT. You can omit the later examples if pressed for time.

### Other Responses to 1NT

This section could be skipped for a basic class. For more experienced students, spend some time on this section, making certain that they are clear on the different ways of handling minor suits: sign-off sequences, invitational sequences and slam-try sequences.

## **Play & Defense**

The deals in this lesson are designed to show the advantage of using transfer bids, but they do include some points of interest for the more experienced player. There are examples of:

- Avoidance.
- Combining chances.
- Loser on a loser.

Deals played in partscore are difficult to construct, since there is likely to be competition for the contract. The sample deals are designed to avoid this as much as possible, but there may be questions from the students about entering the auction. That's fine. It will lead to different results, and that's part of the game. None of the interference is clear-cut, however, so during the discussion you can focus on the recommended auction.

The second deal provides some scope for discussion of the hold-up play in a suit contract. It's also interesting from the defenders' point of view. You can spend some extra time discussing the play and defense with more experienced students.

The fourth deal contains another application of the loser-on-a-loser concept. This is likely to be of interest to the more experienced players in the group.

## **GENERAL INTRODUCTION**

Jacoby transfers are outside the realm of “standard” bidding for most players. You might start with something like this:

“In the last lesson, we discussed one of the most important conventions that partnerships use when responding to opening notrump bids, the Stayman convention. It helps find major-suit fits. It’s so useful that it’s hardly considered a convention at all. It’s assumed to be part of ‘standard’ bidding in most bridge circles.

“In this lesson, we’ll look at another convention that is useful when responding to an opening notrump bid. It’s popular among competitive bridge players, but it isn’t part of what might be considered standard practice in a social bridge game. When you’re finished, you can judge for yourself whether you want to adopt transfers into your bidding system.”

## GROUP ACTIVITIES

### *Jacoby Transfers for the Majors*

#### Introduction

“We’ll look at an idea that originally came from Sweden in the early 1950’s. It was made popular in North America by a famous player named Oswald Jacoby. The convention bears his name, Jacoby transfer bids.

“To see how this convention works, let’s start by reviewing the standard method of responding to a notrump bid when you have a long major suit.”

#### Instructions

“The cards are sorted into suits. Give each player one suit. Start by constructing a hand in front of the North player.”

	NORTH
“In spades: three low cards.	♠ x x x
“In hearts: the queen, the ten and four low cards.	♥ Q 10 x x x x
“In diamonds: two low cards.	♦ x x
“In clubs: the ten and one low card.”	♣ 10 x

Check to make sure that each table has the correct hand set up, dummy style, in front of North.

“Put aside the remaining cards face-down in front of you. You’re sitting North, and you’re the dealer. With only a queen, you’re probably not expecting to have much to do with this hand.

“I’ll be your partner in the South position and open 1NT.

“**Playing standard methods, what would you bid with this hand if the next player passes?** Take a moment to discuss your choice with the others at your table.

“**Do you want to pass? To bid 2♥? To do something else?**”

The questions are meant to stimulate thought. Avoid asking or accepting answers from individual students. There will be a gentle “buzz” in the room as students “answer” questions. They’re “talking among themselves.”

“As responder, you’re the captain. I’ve described my hand in detail with the 1NT bid. It’s up to you to place the contract, if you know how high and where the partnership belongs.

“**Does the partnership belong in game or partscore?** (Partscore.) Counting 2 high-card points and 2 length points for the six-card suit gives this hand a value of 4 points. My 1NT bid promises 15 to 17 HCP, so partscore is high enough.

**“Does the partnership have an eight-card or longer fit? (Yes.)** I must have at least two hearts, so the partnership has an eight-card or longer heart fit. So, you know that the partnership belongs in a partscore contract with hearts as the trump suit. Using standard methods, the way to do that is to bid 2♥.

“I’m the opener and need to recognize that 2♥ is a sign-off bid. If you wanted to be any higher, you would have jumped in hearts or used the Stayman convention.

**“Is 2♥ likely to be a better contract than 1NT? (Yes.)”**

Some of the students may not be convinced that responder should be saying anything with this hand or that 2♥ will be a better contract than 1NT. The next example should help to assure them.

“Construct a typical hand for my opening notrump bid as South. Leave the North hand as it is and put the following cards in front of South.

“In spades: the king and two low cards.

“In hearts: the jack and a low card.

“In diamonds: the ace, the queen and two low cards.

“In clubs: the king, the queen, the jack and a low card.”

NORTH ♠ x x x ♥ Q 10 x x x ♦ x x ♣ 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;">           NORTH            2♦            Pass         </td> <td style="width: 50%; vertical-align: top;">           SOUTH            1NT            2♥         </td> </tr> </table>	NORTH 2♦ Pass	SOUTH 1NT 2♥	SOUTH ♠ K x x ♥ J x ♦ A Q x x ♣ K Q J x
NORTH 2♦ Pass	SOUTH 1NT 2♥			

Make sure the students have both hands laid out correctly, dummy style, in front of North and South.

**“Would South open the bidding 1NT? (Yes.)** South has a balanced hand with 16 high-card points. A standard 1NT opening. Look at the combined hands.

**“How many tricks is South likely to take if you leave South in a contract of 1NT? (Four or five.)** South might get a trick with the ♠K if the opponents lead the suit. It will be difficult if South has to play the suit, since there’s no entry to the North hand so that declarer can lead toward the ♠K.

**“What’s the problem in the heart suit? (No entry.)** Even if South can establish heart winners by driving out the ♥A and ♥K, there’s no sure way to reach them. In diamonds, South’s going to get at least one trick, but may have difficulty getting a trick with the ♦Q unless the defenders lead the suit. Again, there’s no entry to dummy to take the finesse. The only good news is the club suit. South can promote three winners in that suit. In conclusion, South is unlikely to make 1NT, even if the cards lie favorably and the defenders help. 1NT will probably be defeated at least two tricks.

“Now suppose North bids 2♥ instead of passing 1NT. There are a lot of losers. North could lose three spade tricks, two heart tricks, a diamond trick and a club trick.

**“But does North have a chance of making 2♥?”** (Yes.) If the hearts divide favorably, North should get four tricks from that suit. North also might get three tricks from the club suit and be able to discard some losers. North may be able to use the trump suit as an entry to lead toward the ♠K or to take the diamond finesse. On a lucky day, North could take eight or nine tricks with hearts as trumps. Even if 2♥ is defeated, most likely it will go down fewer tricks than 1NT.

“I hope you’re convinced that North should be taking some action over 1NT to get the partnership to a partscore in hearts.

**“Is there any disadvantage to having North play the contract in 2♥?”** (Yes.) The major disadvantage is that the contract will be played from the weaker hand. Most of the partnership’s assets will be in the dummy for the defenders to see. That may help them defend the contract correctly. It also may help them, because the opening lead will come *through* South’s strength rather than *up to* the high cards in the South hand.

“To illustrate this, let’s put in the East and West hands. Leave the North and South hands as they are and put the following hand in front of East.

“In spades: the queen, the jack, the ten and one low card.

“In hearts: the ace and two low cards.

“In diamonds: the jack, the ten and one low card.

“In clubs: three low cards.

“Lay out the remaining cards in front of West.”

Check that the students have all four hands laid out correctly, dummy style, in front of each player.

	♠ x x x	
	♥ Q 10 x x x x	
	♦ x x	
	♣ 10 x	
♠ A x x	<div style="display: flex; justify-content: space-around; align-items: center;"> <span>N</span> </div> <div style="display: flex; justify-content: space-between; align-items: center;"> <span>W</span> <span>E</span> </div> <div style="display: flex; justify-content: center; align-items: center;"> <span>S</span> </div>	♠ Q J 10 x
♥ K x		♥ A x x
♦ K x x x		♦ J 10 x
♣ A x x x		♣ x x x
	♠ K x x	
	♥ J x	
	♦ A Q x x	
	♣ K Q J x	

**“If North is declarer in the 2♥ contract, who is on lead?”** (East.)

**“What would East be most likely to lead?”** (♠Q.)

**“What will happen to the contract after East leads the ♠ Q?** (It will most likely be defeated.) East’s lead traps the ♠ K in dummy and the defenders will take three tricks in the suit. They also have the ♥ A and ♥ K, as well as the ♣ A. North stands no chance. With careful defense, they can even arrange to take a diamond trick and defeat the contract two tricks. It won’t be very difficult for East, having seen all of the high cards in the dummy, to lead a diamond through the ♦ A Q at some point.

“That’s the disadvantage of putting the stronger hand down in the dummy. It’s easier for the opening lead to trap the high cards, and it’s easier for the defenders to decide how best to defeat the contract.

“This is where Jacoby transfer bids come in handy. The partnership still wants to play in a contract of 2♥, but it would be much better if it were played by the stronger hand with the weaker hand being the dummy.

“The way transfer bids work is that you change the meaning of responder’s bids. A response of 2♦ asks opener to bid 2♥; a response of 2♥ asks opener to bid 2♠.

“That’s all there is to it. Well, almost. Let’s see how it would work on these hands.

**“South opens 1NT and West passes. Playing transfer bids, what would you bid as North? (2♦.)** Instead of bidding 2♥, you bid 2♦, asking *opener* to bid hearts.

**“When East passes, what does South bid? (2♥.)** South accepts the transfer by bidding 2♥. South doesn’t have a choice, even though South doesn’t like hearts. North’s 2♦ bid asks South to bid 2♥, and South complies. North knows a lot about South’s hand from the 1NT bid. South doesn’t know anything about the North hand.

**“After South bids 2♥, what does North do when the bidding comes around? (Pass.)** North passes, and the partnership has again arrived in a contract of 2♥.

**“What’s the difference?** (South is declarer.) Since South bid hearts first, the contract is played from the South hand, the strong hand.

**“Who is on lead?** (West.) To see the difference that makes, turn the cards in the North, South and East hands face down. Leave West’s cards face up.

**“What would you lead against 2♥ if you held the West hand?** (Tough to say.) West doesn’t have an easy choice. West doesn’t want to lead away from an ace against a suit contract. A heart lead is unattractive. West might lead a low diamond, hoping partner has help in that suit. I don’t know what’s right. I’d be happy not to be in that position. Put out a low diamond as the lead.

“Even after West makes the opening lead, things aren’t so easy for the defenders. Turn the rest of West’s cards face down. Turn North’s cards face up. That’s the dummy. Now turn East’s cards face up. That’s what East sees:

partner's opening lead and the dummy. When East gets the lead with the ♥A during the play, it won't be so clear what to do. Should East return partner's suit? Should East lead the top of the sequence in spades, or the top of the sequence in diamonds? It's much more difficult when the strong hand is hidden from view.

“Turn all of the cards face up.

**“How will a contract of 2♥ fare when played from the South side of the table?** (Probably very well.) If West leads a diamond, that lead will potentially cost the defenders a trick, since it goes right into South's ♦A Q. If West leads a spade, South will take a trick with the ♠K. If West leads the ♣A, that lead will help declarer establish that suit. In fact, the winning lead for the defense is a heart — the most difficult lead to find!

“Suppose West does lead a diamond. Declarer wins the first trick with the ♦Q and may lead clubs to drive out West's ♣A. Without being able to see South's cards, it's unlikely that West will find the winning defense after winning the ♣A. West has to lead a heart to East's ♥A. East then has to lead a spade to defeat the contract. More likely, the defenders will slip up, and the contract will be made.

“Enough discussion about this deal and the theory behind transfer bids. Keep the North and South hands intact and sort the East and West hands into suits. We'll look in more detail at the mechanics of Jacoby transfer bids.”

## Summary

“Remember, when you are playing transfer bids in response to an opening bid of 1NT, a response of 2♦ asks opener to bid hearts and a response of 2♥ asks opener to bid spades.”

## Stopping in Partscore in a Major Suit

### Introduction

“Transfer bids take the place of standard responses when you hold a five-card or longer major suit. You still have to be able to do everything you could do using standard methods. You have to be able to stop in partscore, invite game and get to game. Let’s start by seeing how you stop in partscore. You’ve already seen one example.”

### Instructions

“To play partscore in a major suit, you transfer opener to the major suit and then pass. Let’s review that with the North hand.

NORTH ♠ x x x ♥ Q 10 x x x ♦ x x ♣ 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">NORTH</td> <td style="padding: 5px;">SOUTH</td> </tr> <tr> <td style="padding: 5px;">2♦</td> <td style="padding: 5px;">1NT</td> </tr> <tr> <td style="padding: 5px;">Pass</td> <td style="padding: 5px;">2♥</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	Pass	2♥	SOUTH ♠ K x x ♥ J x ♦ A Q x x ♣ K Q J x
NORTH	SOUTH							
2♦	1NT							
Pass	2♥							

“Your partner, South, opens 1NT. What do you respond? (2♦.) 2♦ asks partner to bid hearts.

“What do you do when South dutifully bids 2♥? (Pass.) Pass and the partnership stops in partscore in the correct suit. The only difference is opener will be declarer.

“Change the North hand.

“In spades: add four low cards.

“In hearts: take away the queen and three low cards.

“Change the South hand.

“In spades: take away a low card and add the ten.

NORTH ♠ x x x x x x ♥ 10 x ♦ x x ♣ 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">NORTH</td> <td style="padding: 5px;">SOUTH</td> </tr> <tr> <td style="padding: 5px;">2♥</td> <td style="padding: 5px;">1NT</td> </tr> <tr> <td style="padding: 5px;">Pass</td> <td style="padding: 5px;">2♠</td> </tr> </table>	NORTH	SOUTH	2♥	1NT	Pass	2♠	SOUTH ♠ K 10 x ♥ J x ♦ A Q x x ♣ K Q J x
NORTH	SOUTH							
2♥	1NT							
Pass	2♠							

“Not a high card in the hand!

“Partner opens 1NT. What do you respond? (2♥.) You can see why it’s important that you have an agreement with partner about the methods you are using.

“**What’s your worst fear?** (Partner will pass.) That’s one of the drawbacks of artificial bids — they require some memory work. Once you’ve made your agreement, however, you have to assume that partner will remember.

“**After you hold your breath and partner bids 2♠, what do you bid next?** (Pass.) Passing gets you to the right contract, and the good news is that you don’t have to declare the hand.

“Once you get used to the idea of transfer bids, signing off in a major suit is straightforward. That doesn’t mean that you don’t have to use your judgment on occasion.

“Change the North hand.

“In spades: take away two low cards.

“In clubs: add the ace and a low card.

“Change the South hand.

“In spades: take away the 10 and add a low card.

<p>NORTH</p> <p>♠ x x x x x</p> <p>♥ 10 x</p> <p>♦ x x</p> <p>♣ A 10 x x</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>NORTH</p> <p>2♥</p> <p>Pass</p> </td> <td style="width: 50%; vertical-align: top;"> <p>SOUTH</p> <p>1NT</p> <p>2♠</p> </td> </tr> </table>	<p>NORTH</p> <p>2♥</p> <p>Pass</p>	<p>SOUTH</p> <p>1NT</p> <p>2♠</p>	<p>SOUTH</p> <p>♠ K x x</p> <p>♥ J x</p> <p>♦ A Q x x</p> <p>♣ K Q J x</p>
<p>NORTH</p> <p>2♥</p> <p>Pass</p>	<p>SOUTH</p> <p>1NT</p> <p>2♠</p>			

“South again opens 1NT and the bidding comes to North. What now? Take a moment to discuss with the others at your table what you would bid?

“**Do you know for sure that you have an eight-card major-suit fit?** (No.) Partner could have only two spades. So North–South may have only seven spades. Since you can’t afford to go beyond the two level, you don’t have enough room to ask whether partner has three or more spades.

“**What should you bid?** (Pass/2♥.) You have a choice of passing and leaving partner to play in 1NT or bidding 2♥ to play in a partscore of 2♠. It’s usually better to transfer to the five-card suit. Partner is more likely to have three or four spades than a doubleton. Partner could have five spades. If you look at the combined hands, you’ll see that 2♠ is a better contract than 1NT. 1NT will definitely go down if the defenders lead hearts and take all of their tricks. 2♠ is likely to make.

“On the other hand, transferring to 2♠ could be risky. If South’s hearts and spades are exchanged, 1NT figures to be a better spot than 2♠. When you have a weak hand with a five-card major suit, you’ll have to exercise your judgment. *Jacoby transfers* don’t take that away.

“Change the North hand.

“In spades: take away a low card.

“In hearts: add a low card.

NORTH ♠ x x x x ♥ 10 x x ♦ x x ♣ A 10 x x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">Pass</td> <td style="text-align: center;">1NT</td> </tr> </table>	NORTH	SOUTH	Pass	1NT	SOUTH ♠ K x x ♥ J x ♦ A Q x x ♣ K Q J x
NORTH	SOUTH					
Pass	1NT					

**“What would you bid with the North hand now if partner opened 1NT? (Pass.)** With four cards or fewer in the major suit, you would pass and hope for the best. Remember, you can’t use the Stayman convention with a weak hand, unless you are short in clubs. Otherwise, you risk getting too high.”

## Summary

“When partner opens 1NT and you hold a weak hand and a long major suit, transfer partner to the major suit and then pass. To help keep this in mind, you’re going to fill out a chart for responding to 1NT based on the number of cards you have in the major suit. What do you bid in the following situations?”

**“With a weak hand of 0 to 7 points and a six-card major suit?** (Transfer to the major suit and then pass.) Sign off in the major suit.

**“With a weak hand of 0 to 7 points and a five-card major suit?** (Transfer and pass.) It’s usually best to sign off in the major suit.

**“With a weak hand of 0 to 7 points and a four-card major suit?** (Pass.) Leave well enough alone. We’d pass also with fewer than four cards.”

Complete the appropriate section of the summary chart on page 106 of this manual. You can make copies for your students.

## Inviting Game in a Major Suit

### Introduction

“In the lesson on Stayman, you saw one way of handling invitational-strength hands with a five-card or longer major suit. The Jacoby transfer handles these hands more efficiently.”

### Instructions

“Change the North hand.

“In spades: add the queen and the jack.

“In clubs: take away two low cards.

<p>NORTH</p> <p>♠ Q J x x x x</p> <p>♥ 10 x x</p> <p>♦ x x</p> <p>♣ A 10</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">2♥</td> <td style="text-align: center;">1NT</td> </tr> <tr> <td style="text-align: center;">3♠</td> <td style="text-align: center;">2♠</td> </tr> <tr> <td style="text-align: center;">Pass</td> <td style="text-align: center;">4♠/Pass</td> </tr> </table>	NORTH	SOUTH	2♥	1NT	3♠	2♠	Pass	4♠/Pass	<p>SOUTH</p> <p>♠ K x x</p> <p>♥ J x</p> <p>♦ A Q x x</p> <p>♣ K Q J x</p>
NORTH	SOUTH									
2♥	1NT									
3♠	2♠									
Pass	4♠/Pass									

“South opens with 1NT and West passes. **What are your thoughts with the North hand?** Take a moment to discuss it with the others at your table.

“**How much is the North hand worth?** (9 points.) There are 7 high-card points plus 2 for the six-card suit. That puts this hand in the invitational category. It’s too strong to sign off in 2♠, but not strong enough to commit the partnership to the game level.

“**What two things do you want to do?** (Show the spades and invite opener to game.)

“**How do you let opener know about the spade suit?** (Bid 2♥.) You start by transferring opener to spades.

“**What do you bid when the bidding comes back around?** (3♠.) By raising to 3♠, you are inviting opener to game in spades. With a minimum, opener may pass. With a maximum, opener may bid 4♠.

“**What will South bid?** (4♠/Pass.) With 16 points, South is right on the borderline. With a nice fit for spades, South should probably accept the invitation. Looking at the combined hands, 4♠ is a good contract. If South’s ♠K were the ♥K, South would have the same point count, but 4♠ would not be as good a contract. The Jacoby transfer doesn’t improve your judgment. It just puts you in a good position to exercise it.

“If you weren’t playing Jacoby transfers, you would have to start with the Stayman convention to show an invitational hand with a major suit. The auction would begin 1NT by South, 2♣ by North, 2♦ by South and 2♠ by North. North’s 2♠ bid would show an invitational hand with five or more spades. The partnership still might get to game, but the route is a little dif-

ferent. One advantage of using Jacoby transfers with invitational hands is that you can distinguish between hands with a five-card major and hands with a six-card or longer major suit. Let's see how that works.

“Change the North hand.

“In spades: take away a low card.

“In clubs: add a low card.

NORTH ♠ Q J x x x ♥ 10 x x ♦ x x ♣ A 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;">           NORTH            2♥            2NT            Pass         </td> <td style="width: 50%; vertical-align: top;">           SOUTH            1NT            2♠            3♠/4♠         </td> </tr> </table>	NORTH 2♥ 2NT Pass	SOUTH 1NT 2♠ 3♠/4♠	SOUTH ♠ K x x ♥ J x ♦ A Q x x ♣ K Q J x
NORTH 2♥ 2NT Pass	SOUTH 1NT 2♠ 3♠/4♠			

“**How would the auction start?** (1NT–2♥–2♠.) South would open 1NT and North would bid 2♥ to transfer to spades.

“**After South accepts the transfer, how do you think North shows an invitational-strength hand with only a five-card spade suit?** (2NT.) A bid of 2NT at this point describes the hand perfectly. It's as though North had raised from 1NT to 2NT — inviting game — but took time out along the way to show a spade suit.

“**Opener now has a number of options. What do you think they are?** (Pass, 3♠, 3NT, 4♠.) With a minimum hand and only two spades, South may pass 2NT. With a minimum hand and three or more spades, South may return to 3♠. With a maximum hand, South may continue to 3NT with only a doubleton spade or jump to 4♠ with three-card support or more.

“**What would South bid?** (3♠/4♠.) It's close between 3♠ and 4♠. Neither is right nor wrong. 4♠ is a reasonable contract. The defenders have a spade trick and two heart tricks off the top. Making game will probably depend on the location of the ♦K. Do you want to be there? It depends how aggressive you are — and perhaps the type of scoring. At duplicate scoring, you tend to be a little more conservative. You'll probably get a reasonable score if you stop in partscore and make an overtrick. You'll get an excellent score if you stop and game doesn't make. In a team game, you tend to be more aggressive when bidding games. There's more to gain than to lose by bidding close games.

“Notice one of the advantages of Jacoby transfers on these hands. South will be declarer. That will make it more difficult for the defenders to get a diamond trick, even if West holds the ♦K. West might lead a diamond, or East might not get the lead in time to lead a diamond. Declarer may be able to discard one of North's diamonds on a club winner.

“Try another example.

“Change the North hand.

“In spades: take away the queen and a low card.

“In hearts: add the king and a low card.

“Change the South hand.

“In spades: add the queen.

“In clubs: take away the king.

NORTH ♠ J x x ♥ K 10 x x x ♦ x x ♣ A 10 x	<table style="border-collapse: collapse; width: 100%;"> <tr> <td style="padding: 2px 10px;">NORTH</td> <td style="padding: 2px 10px;">SOUTH</td> </tr> <tr> <td style="padding: 2px 10px;">2♦</td> <td style="padding: 2px 10px;">1NT</td> </tr> <tr> <td style="padding: 2px 10px;">2NT</td> <td style="padding: 2px 10px;">2♥</td> </tr> <tr> <td style="padding: 2px 10px;"></td> <td style="padding: 2px 10px;">Pass</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	2NT	2♥		Pass	SOUTH ♠ K Q x x ♥ J x ♦ A Q x x ♣ Q J x
NORTH	SOUTH									
2♦	1NT									
2NT	2♥									
	Pass									

“**South is the dealer. How would the auction go now when using transfer bids?** (1NT–2♦–2♥–2NT–Pass.) With 15 high-card points, South would open 1NT. North would bid 2♦ asking South to transfer to hearts. South would accept the transfer by bidding 2♥. North now shows an invitational-strength hand with specifically five hearts by bidding 2NT. With a minimum for the 1NT bid and only a doubleton heart, South would reject the invitation by passing. The partnership would rest in 2NT, and that looks like a good contract.

“Change the South hand slightly.

“In hearts: take away a low card and add the queen.

NORTH ♠ J x x ♥ K 10 x x x ♦ x x ♣ A 10 x	<table style="border-collapse: collapse; width: 100%;"> <tr> <td style="padding: 2px 10px;">NORTH</td> <td style="padding: 2px 10px;">SOUTH</td> </tr> <tr> <td style="padding: 2px 10px;">2♦</td> <td style="padding: 2px 10px;">1NT</td> </tr> <tr> <td style="padding: 2px 10px;">2NT</td> <td style="padding: 2px 10px;">2♥</td> </tr> <tr> <td style="padding: 2px 10px;">Pass</td> <td style="padding: 2px 10px;">3NT</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	2NT	2♥	Pass	3NT	SOUTH ♠ K Q x x ♥ Q J ♦ A Q x x ♣ Q J x
NORTH	SOUTH									
2♦	1NT									
2NT	2♥									
Pass	3NT									

“Now South has a maximum hand. Again, South is the dealer.

“**How would the auction go?** (1NT–2♦–2♥–2NT–3NT.) The auction would start the same way, but after North’s invitational 2NT bid, South would raise to 3NT. That looks like a good spot for North–South.”

## Summary

“Now you can fill in the second column on your chart (see page 88). With a hand of invitational strength — 8 or 9 points — and a six-card or longer major suit, responder transfers to the major and then raises to the three level. With an invitational hand and a five-card suit, responder transfers to the major suit and then bids 2NT.

**“Going back to the previous lesson, what does responder do with an invitational hand and a four-card major suit? (2♣.)** Responder uses the Stayman convention to look for a fit by asking opener to bid a four-card major suit. If a fit is found, responder raises to the three level. If a fit isn’t found, responder bids 2NT. Notice how the Stayman convention and Jacoby transfers work together and have some similar-sounding sequences.

“Finally, with no interest in a major suit, responder simply raises to 2NT. That’s the standard way to invite opener to game.”

## Bidding Game in a Major Suit

### Introduction

“Now you have to complete the final column in your chart. Let’s see how responder gets the partnership to game using Jacoby transfers. Responder generally wants to get the partnership to game when holding 10 or more points.”

### Instructions

“Change the North hand.

“In spades: take away the jack.

“In hearts: add a low card.

“In clubs: take away a low card and add the king.

“Change the South hand.

“In spades: take away the queen.

“In hearts: add a low card.

NORTH

♠ x x  
♥ K 10 x x x  
♦ x x  
♣ A K 10

NORTH

2♦  
4♥

SOUTH

1NT  
2♥  
Pass

SOUTH

♠ K x x  
♥ Q J x  
♦ A Q x x  
♣ Q J x

**“Playing transfer bids, how would the auction go, starting with South?**

(1NT–2♦–2♥–4♥.) With 15 points, South would open 1NT. Holding 10 high-card points plus 2 points for the six-card suit, North knows the partnership has enough combined strength for game. North also knows the partnership has at least an eight-card heart fit, so the partnership belongs in game in hearts. North starts by bidding 2♦ to transfer to hearts. South accepts the transfer, and North now takes the partnership right to the game level. North–South reach a contract of 4♥, played from the South side of the table.

“In standard bidding, North would simply have jumped to 4♥ directly over the 1NT bid.

**“Is there any advantage to using the transfer bid on these hands? (Yes.)**

The contract is played by the stronger hand, and South might get a favorable lead. West is on lead. If West leads either a spade or a diamond, the chances of making the contract improve dramatically. If North were declarer and East were on lead, a spade or a diamond lead would be uncomfortable.”

Some students might want to know whether they could bid 4♥ anyway, without going through the transfer bid. Let them know that’s fine. North would get to play the contract. The only issue is whether it’s better to play the hand from the North or South side of the table. Since it is usually better to have the 1NT opener declaring the hand, suggest that they always go through the transfer process. For the more experienced students, you might want to suggest that there are other conventions that

are sometimes used in this situation. You can refer them to the section on Texas transfers in the Appendix of the student text.

“So, with a six-card or longer major suit, responder transfers and then jumps to game in the major suit. Let’s see how responder handles a five-card major suit with enough strength for game.

“Change the North hand.

“In hearts: take away a low card.

“In clubs: add a low card.

NORTH ♠ x x ♥ K 10 x x x ♦ x x ♣ A K 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">2♦</td> <td style="text-align: center;">1NT</td> </tr> <tr> <td style="text-align: center;">3NT</td> <td style="text-align: center;">2♥</td> </tr> <tr> <td style="text-align: center;">Pass</td> <td style="text-align: center;">4♥</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	3NT	2♥	Pass	4♥	SOUTH ♠ K x x ♥ Q J x ♦ A Q x x ♣ Q J x
NORTH	SOUTH									
2♦	1NT									
3NT	2♥									
Pass	4♥									

“The auction would begin the same way. South is the dealer and opens 1NT. North responds 2♦ and South accepts the transfer by bidding 2♥.

“**Now what does North bid?** (3NT/3♣.) North jumps to 3NT. This tells opener that North wants to be at the game level but also has a five-card heart suit. South can choose between 3NT and 4♥. This is similar to the standard approach in which South would open 1NT and North would jump to 3♥, asking South to choose between 3NT and 4♥.

“**On the actual hand, what would South bid over 3NT?** (4♥.) With three-card support for partner’s suit, South should put the partnership in its eight-card major-suit fit. South could choose to pass 3NT, but that would be a matter of judgment — choosing not to play in the major-suit fit. South might be right, but on these two hands, 4♥ is probably a better contract.

“Instead of jumping to 3NT, North could show the second suit by bidding 3♣. A new suit by responder after the transfer bid is forcing. It is usually done with a more distributional hand, however, or a hand in which responder is interested in slam. If one of North’s low spades or diamonds were a low club, a bid of 3♣ would be more appropriate. You don’t really want to suggest a club contract with this particular hand. The choice is really between 3NT and 4♥.

“Change the South hand.

“In spades: add the queen.

“In hearts: take away the jack.

NORTH ♠ x x ♥ K 10 x x x ♦ x x ♣ A K 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">2♦</td> <td style="text-align: center;">1NT</td> </tr> <tr> <td style="text-align: center;">3NT</td> <td style="text-align: center;">2♥</td> </tr> <tr> <td style="text-align: center;">Pass</td> <td style="text-align: center;">Pass</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	3NT	2♥	Pass	Pass	SOUTH ♠ K Q x x ♥ Q x ♦ A Q x x ♣ Q J x
NORTH	SOUTH									
2♦	1NT									
3NT	2♥									
Pass	Pass									

“Now how would the auction go with South as the dealer? (1NT–2♦–2♥–3NT–Pass.) South opens 1NT and North responds 2♦ to transfer to hearts. After South bids 2♥, North jumps to 3NT, giving South a choice between 3NT and 4♥. With only two hearts, South would pass and play in 3NT.

“Change the North hand.

“In spades: add a low card.

“In hearts: take away a low card.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ K 10 x x</p> <p>♦ x x</p> <p>♣ A K 10 x</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; padding: 5px;">NORTH</td> <td style="width: 50%; text-align: center; padding: 5px;">SOUTH</td> </tr> <tr> <td style="padding: 5px;">2♣</td> <td style="padding: 5px;">1NT</td> </tr> <tr> <td style="padding: 5px;">3NT</td> <td style="padding: 5px;">2♠</td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">Pass</td> </tr> </table>	NORTH	SOUTH	2♣	1NT	3NT	2♠		Pass	<p>SOUTH</p> <p>♠ K Q x x</p> <p>♥ Q x</p> <p>♦ A Q x x</p> <p>♣ Q J x</p>
NORTH	SOUTH									
2♣	1NT									
3NT	2♠									
	Pass									

“Now how would the auction go with South as the dealer? (1NT–2♣–2♠–3NT–Pass.) With a four-card major suit, North would use the Stayman convention rather than the Jacoby transfer bid. When South shows the four-card spade suit, North puts the partnership in game in notrump. North knows there’s no heart fit, since South shows major suits up the line.”

## Summary

“Now you can fill in the last column on your chart (see page 88). With a game-going hand of 10 or more points and a six-card or longer major suit, responder transfers to the major and then jumps to game in the major suit. With exactly five cards in the major suit, responder transfers to the major and then jumps to 3NT, giving opener a choice. With a four-card major suit, responder uses the Stayman convention to look for a fit. And, with no interest in a major suit, responder simply takes the partnership to game in notrump.

“That’s a little bit of oversimplification, since we haven’t allowed for slam bidding, but it gives you the general idea. We’ll look at an example of bidding a slam after using transfers in a moment . . . and there will be more about slams in another lesson.”

➡ “Let’s do Exercise 1 in the student text to review what we have just discussed.”

**Exercise One — Using Jacoby Transfer Bids**

Partner opens 1NT. What do you respond with each of the following hands? What do you plan to do next?

1) ♠ 4  
♥ J 10 8 7 5 3  
♦ Q 8 3 2  
♣ 9 8

\_\_\_\_\_

2) ♠ K J 9 6 5 4  
♥ 8 3  
♦ K 6  
♣ 7 4 2

\_\_\_\_\_

3) ♠ A K  
♥ 10 9 7 6 5 2  
♦ K 7 6  
♣ 5 4

\_\_\_\_\_

4) ♠ Q J 6 4 2  
♥ Q 8 3  
♦ 8 4 2  
♣ K 6

\_\_\_\_\_

5) ♠ K Q 6  
♥ A 10 8 5 2  
♦ 10 3  
♣ Q 4 3

\_\_\_\_\_

6) ♠ K Q J 8 2  
♥ —  
♦ A Q 9 7 4  
♣ 10 8 3

\_\_\_\_\_

**Exercise One Answer — Using Jacoby Transfer Bids**

- 1) 2♦ (transfer). Pass partner's 2♥ bid.
- 2) 2♥ (transfer). Raise to 3♠, invitational.
- 3) 2♦ (transfer). Raise to 4♥.
- 4) 2♥ (transfer). Bid 2NT, invitational.
- 5) 2♦ (transfer). Jump to 3NT.
- 6) 2♥ (transfer). Bid 3♦ (forcing) to show the second suit.

## Opener's Rebid after the Transfer

### Introduction

“When South opens 1NT, it’s up to North, the responder, to act as captain and steer the partnership toward the best contract. Most of opener’s rebids are automatic. Opener usually answers the questions posed by responder. On occasion, however, opener may use some judgment.”

### Instructions

“Change the North hand.

“In hearts: add two low cards.

“In clubs: take away the ace and the king.

“Change the South hand.

“In hearts: take away the queen and add a low card.

“In clubs: take away the jack and add the ace.

NORTH ♠ x x x ♥ K 10 x x x ♦ x x ♣ 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">NORTH</td> <td style="width: 50%; padding: 5px;">SOUTH</td> </tr> <tr> <td style="padding: 5px;">2♦</td> <td style="padding: 5px;">1NT</td> </tr> <tr> <td style="padding: 5px;">Pass</td> <td style="padding: 5px;">2♥</td> </tr> </table>	NORTH	SOUTH	2♦	1NT	Pass	2♥	SOUTH ♠ K Q x x ♥ x x ♦ A Q x x ♣ A Q x
NORTH	SOUTH							
2♦	1NT							
Pass	2♥							

“Focus on the South hand.

“**What would be the opening bid?** (1NT.) 17 points and a balanced hand — a top-of-the-line 1NT opening bid.

“**West passes, and North bids 2♦. East passes, and what do you bid?** (2♥.) North’s transfer bid is a request that you bid 2♥. It doesn’t ask for your opinion. Even though you don’t like hearts, you should accept the transfer. You don’t know what North’s hand is like. On this deal, North will pass 2♥, and that’s the best contract for your side. If you were to bid 2♠ or 2NT instead of accepting the transfer, you’d probably get the partnership too high.

“Of course, partner might ask your opinion after you’ve accepted the transfer. If partner were to rebid 2NT, for example, you’d accept the invitation and raise to 3NT, since you don’t like hearts. If partner were to jump to 3NT, you’d choose to pass rather than play game in hearts. So you may get some voice later in the auction.

“Change the North hand.

“In spades: add the ace, the jack and a low card.

“In hearts: take away the king and two low cards.

<p>NORTH</p> <p>♠ A J x x x x</p> <p>♥ 10 x x</p> <p>♦ x x</p> <p>♣ 10 x</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>NORTH</p> <p>2♥</p> <p>4♠</p> </td> <td style="width: 50%; vertical-align: top;"> <p>SOUTH</p> <p>1NT</p> <p>3♠</p> <p>Pass</p> </td> </tr> </table>	<p>NORTH</p> <p>2♥</p> <p>4♠</p>	<p>SOUTH</p> <p>1NT</p> <p>3♠</p> <p>Pass</p>	<p>SOUTH</p> <p>♠ K Q x x</p> <p>♥ x x</p> <p>♦ A Q x x</p> <p>♣ A Q x</p>
<p>NORTH</p> <p>2♥</p> <p>4♠</p>	<p>SOUTH</p> <p>1NT</p> <p>3♠</p> <p>Pass</p>			

“You open 1NT, but this time partner responds 2♥, a transfer to spades. This is much more to your liking. You could simply accept the transfer by bidding 2♠, but with a maximum hand and an excellent fit, you do have a little leeway. Instead of bidding 2♠, you may jump to 3♠. This is called a super acceptance of the transfer. You’re telling partner that the transfer bid has struck gold.

“Now look at the hand from North’s point of view. North has 5 high-card points plus 2 points for the six-card suit. With only 7 points, North was planning to sign off by passing 2♠. When South shows a maximum hand and excellent support for spades, North may reconsider. North might decide to stretch to the 4♠ game. On the combined hands, that’s a good contract. It won’t make all of the time, but if either the diamond finesse or the club finesse works, you’ll come to ten tricks. Besides, South is playing the hand, and West might lead a diamond or a club. Now it should be easy.

“Of course, North might have a much weaker hand. If North’s ♠A were a low spade, North would pass the super acceptance. North would be wishing that South had peacefully accepted the transfer by bidding 2♠. Still, 3♠ is likely to be a reasonable contract, even when North has a very weak hand.”

## Summary

“Opener does have some leeway over the transfer bid. With a maximum hand and excellent support — usually four-card support — opener may super accept the transfer by jumping a level. With a minimum hand or poor support, opener should accept the transfer at the lowest possible level.”

➔ “Let’s do Exercise 2 in the student text to review what we have just discussed.”

**Exercise Two** — Opener's Response to a Jacoby Transfer

You are North and open 1NT with the following hand:

♠ K 6  
 ♥ K Q 8 2  
 ♦ A J 9 3  
 ♣ K J 4

What is your rebid in each of the following auctions?

- |    |      |              |      |       |
|----|------|--------------|------|-------|
| 1) | WEST | <b>NORTH</b> | EAST | SOUTH |
|    |      | 1NT          | Pass | 2♥    |
|    | Pass | ? _____      |      |       |
| 2) | WEST | <b>NORTH</b> | EAST | SOUTH |
|    |      | 1NT          | Pass | 2♦    |
|    | Pass | ? _____      |      |       |
| 3) | WEST | <b>NORTH</b> | EAST | SOUTH |
|    |      | 1NT          | Pass | 2♥    |
|    | Pass | 2♠           | Pass | 3NT   |
|    | Pass | ? _____      |      |       |
| 4) | WEST | <b>NORTH</b> | EAST | SOUTH |
|    |      | 1NT          | Pass | 2♥    |
|    | Pass | 2♠           | Pass | 2NT   |
|    | Pass | ? _____      |      |       |

**Exercise Two Answer**— Opener's Response to a Jacoby Transfer

- 1) 2♠. Accept the transfer.
- 2) 3♥. With a maximum and four-card support, super accept the transfer.
- 3) Pass. Partner is showing a game-going hand with a five-card spade suit, asking you to choose between 3NT and 4♠.
- 4) 3NT. Partner has shown an invitational hand with five spades; accept in notrump with a maximum but no spade fit.

## The Subsequent Auction

### Introduction

“Now that you’re familiar with the idea of Jacoby transfers, let’s walk through a couple of examples that expand the concept.”

### Instructions

“Change the North hand.

“In spades: take away a low card.

“In hearts: add the ace and the jack.

“In diamonds: take away a low card.

“Change the South hand.

“In spades: take away the king and the queen.

“In hearts: add the king and a low card.

NORTH ♠ A J x x x ♥ A J 10 x x ♦ x ♣ 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;">           NORTH            2♥            3♥            Pass         </td> <td style="width: 50%; vertical-align: top;">           SOUTH            1NT            2♠            4♥         </td> </tr> </table>	NORTH 2♥ 3♥ Pass	SOUTH 1NT 2♠ 4♥	SOUTH ♠ x x ♥ K x x x ♦ A Q x x ♣ A Q x
NORTH 2♥ 3♥ Pass	SOUTH 1NT 2♠ 4♥			

“**How would the auction proceed with South as the dealer?** (1NT–2♥–2♠–3♥–4♥.) After South’s 1NT opening bid, North wants to show both major suits and have South choose. North starts with 2♥, transferring to spades. When South accepts the transfer, North shows the second suit by bidding 3♥. It may sound to South as though North forgot about transfer bids and really has a long heart suit, but 3♥ is a forcing bid in this sequence, showing at least five spades and five hearts. With five spades and four hearts, North would start with the Stayman convention to look for a fit. South prefers hearts to spades and puts the partnership in game in the appropriate suit.

“Change the North hand.

“In spades: add the king and the queen.

“In hearts: take away the ace, the ten and two low cards.

“In diamonds: add a low card.

“In clubs: add the king.

NORTH ♠ A K Q J x x x ♥ J ♦ x x ♣ K 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;">           NORTH            2♥            6♠         </td> <td style="width: 50%; vertical-align: top;">           SOUTH            1NT            2♠            Pass         </td> </tr> </table>	NORTH 2♥ 6♠	SOUTH 1NT 2♠ Pass	SOUTH ♠ x x ♥ K x x x ♦ A Q x x ♣ A Q x
NORTH 2♥ 6♠	SOUTH 1NT 2♠ Pass			

**“How might the auction go, starting with South? (1NT–2♥–2♠–6♠.)**

With a hand worth 17 points, North should consider a slam opposite partner’s 1NT opening. North starts by transferring to spades. The simple approach is to then bid the slam, hoping for the best. If the partnership has more scientific methods available, North might want to use them.”

For the more experienced players, you might suggest that leaping to slam might be the best bid with this hand unless the partnership knows exactly what it is doing. Technically, 4NT in this sequence would be quantitative, not Blackwood. 4♣ would be Gerber, asking for aces, but that’s not a perfect bid holding a doubleton diamond. Experienced partnerships might try 3♣ with the North hand after transferring. That’s a forcing bid, and they might hope to get into a cuebidding sequence with South.

Point out that it is better to play 6♠ from the South hand. If North is declarer, a diamond lead would force declarer to stake everything on the diamond finesse. From South’s side, declarer will have extra chances. Either a heart lead or a diamond lead will make the contract easy. On a club or a spade lead, South will have two chances: leading toward the ♥K and falling back on the diamond finesse, if that fails. This line of play also makes 6♠ a better contract than 6NT. On a club or spade lead, South will have to guess which finesse to take.

## Summary

“Transfer bids cover a lot of ground — from showing two-suited hands to getting to slam. Once you understand the basics, you’ll find that there are many advantages to this convention.”

➡ “Let’s do Exercise 3 in the student text to review what we have just discussed.”

**Exercise Three – The Subsequent Auction**

As North, you open 1NT with the following hand:

♠ A Q 6 3  
 ♥ K Q J 5  
 ♦ Q 6 5  
 ♣ J 4

What is your next bid in each of the following auctions?

- |    |                          |  |                      |                    |
|----|--------------------------|--|----------------------|--------------------|
| 1) | WEST<br>1NT<br><br>PASS  | <b>NORTH</b><br>PASS<br><br>? _____      | EAST<br><br>2♠       | SOUTH              |
| 2) | WEST<br>1NT<br>PASS      | <b>NORTH</b><br>PASS<br>3♣               | EAST<br>2♠<br>PASS   | SOUTH<br><br>3♦    |
| 3) | WEST<br><br>PASS         | <b>NORTH</b><br>1NT<br><br>? _____       | EAST<br>PASS         | SOUTH<br>3♣        |
| 4) | WEST<br>PASS<br><br>PASS | <b>NORTH</b><br>1NT<br>2♥<br><br>? _____ | EAST<br>PASS<br>PASS | SOUTH<br>2♣<br>3NT |
| 5) | WEST<br>PASS<br><br>PASS | <b>NORTH</b><br>1NT<br>2♥<br><br>? _____ | EAST<br>PASS<br>PASS | SOUTH<br>2♣<br>3♣  |

**Exercise Three Answer – The Subsequent Auction**

- 1) 3♣. Accept the transfer.
- 2) Pass. Partner is showing a weak hand with a long diamond suit.
- 3) Pass. Partner is showing an invitational hand with a long club suit; with a minimum-strength hand, decline the invitation and settle for partscore in clubs.
- 4) 4♠. Partner has a game-going hand with a four-card spade suit; play game in the major-suit fit.
- 5) 3NT. Partner is showing a hand with a club suit and slam interest; with no fit and a minimum-strength hand, show no interest in slam by rebidding 3NT.

## Signing Off in a Minor Suit

### Introduction

“Now that you’ve looked at how to handle the major suits, it’s time to look at the minor suits. After all, you’ve had to give up the natural sign-off bid of 2♦. That’s now a transfer to hearts. What do you bid when you really want to play a partscore in diamonds?”

### Instructions

“Although the major suit transfer bids have used up the responses of 2♦ and 2♥, what response is now available? (2♠.) Since responder bids 2♥ to show a spade suit, the response of 2♠ is now available for another purpose. One popular approach is to use this bid to help you sign off in a minor suit. You’ll have to sign off at the three level rather than the two level, but that’s the compromise you have to make for the advantages of using the Stayman convention and Jacoby transfers.

“It works like this. A response of 2♠ asks opener to bid 3♣. Responder can now pass with a long club suit and a weak hand, or responder can correct to 3♦ with a long diamond suit and a weak hand. Let’s see an example.

“Change the North hand.

“In spades: take away the ace, the king, the queen and the jack.

“In clubs: add four low cards.

“Change the South hand.

“In spades: add the ace and a low card.

“In diamonds: take away a low card.

“In clubs: take away the ace.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ J</p> <p>♦ x x</p> <p>♣ K 10 x x x x x</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">2♠</td> <td style="text-align: center;">1NT</td> </tr> <tr> <td style="text-align: center;">Pass</td> <td style="text-align: center;">3♣</td> </tr> </table>	NORTH	SOUTH	2♠	1NT	Pass	3♣	<p>SOUTH</p> <p>♠ A x x x</p> <p>♥ K x x x</p> <p>♦ A Q x</p> <p>♣ Q x</p>
NORTH	SOUTH							
2♠	1NT							
Pass	3♣							

“What would South open? (1NT.) With 15 points and a balanced hand, South starts with 1NT. After West passes, what would North bid? (2♠.) North bids 2♠, asking South to bid 3♣. It’s similar to transfer bids in the major suits.

“So what does South bid? (3♣.) South dutifully does what North has asked and bids 3♣. North hasn’t asked whether South likes clubs.

“Now what happens? (North passes.) The partnership has arrived at its best spot. A contract of 1NT by South is unlikely to fare well. Expect the defenders to hold up the ♣A until the second round of the suit, so South

will only get one club trick. South will be lucky to take four or five tricks. A 3♣ contract has some chance of success. If the clubs lie favorably and the diamond finesse works, the contract should make. It might be made without the help of the diamond finesse, if South gets a trick with the ♥K.

“Change the North hand.

“In diamonds: add four low cards.

“In clubs: take away the king and three low cards.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ J</p> <p>♦ x x x x x x</p> <p>♣ 10 x x</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">2♠</td> <td style="text-align: center;">1NT</td> </tr> <tr> <td style="text-align: center;">3♦</td> <td style="text-align: center;">3♣</td> </tr> <tr> <td></td> <td style="text-align: center;">Pass</td> </tr> </table>	NORTH	SOUTH	2♠	1NT	3♦	3♣		Pass	<p>SOUTH</p> <p>♠ A x x x</p> <p>♥ K x x x</p> <p>♦ A Q x</p> <p>♣ Q x</p>
NORTH	SOUTH									
2♠	1NT									
3♦	3♣									
	Pass									

“**South opens 1NT and West passes. What does North bid?** (2♠.) North might not want to do much at this point with such a meager collection of cards. Nonetheless, it’s North’s responsibility to put the partnership in the best partscore. North’s hand is unlikely to take any tricks in a notrump contract, but it can probably take a few with diamonds as trumps. North would like to sign off in 2♦, but that’s not possible using transfer bids. In fact, North needs to be careful not to bid 2♦ with this hand. Instead, North bids 2♠, asking opener to bid 3♣.

“**After South bids 3♣, what does North bid?** (3♦.) North bids 3♦ as a sign-off bid, showing long diamonds and a weak hand.

“**What does South bid?** (Pass.) South is expected to pass. North hasn’t asked South’s opinion on the contract.

“The final contract isn’t perfect. North will probably be defeated a couple of tricks in 3♦. Still, a contract of 1NT is probably worse. It’s more likely that East–West can make 3NT than that South can make 1NT. North has done the best that can be done for the partnership. It’s a judgment call. With one fewer diamond and one more heart, North should leave partner in 1NT rather than venture to the three level.

“Using 2♠ to sign off in either minor suit isn’t the only method available to handle minor suits.

**“Can anyone see a disadvantage to this approach?** (Diamonds are played by the weaker hand.) If responder has clubs, opener will play the contract. If responder has diamonds, the strong hand will be on the table as dummy. Another popular approach is to use 2♠ as a transfer to clubs and 2NT as a transfer to diamonds. That gets around this problem and has some other advantages as well. Opener has a little more room available and can show a good fit and a maximum hand by making the cheapest available bid, rather than accepting the transfer. This is like a super acceptance over a major-suit transfer. There’s a disadvantage to this method. You give up 2NT as an invitational raise. There are ways around this, but you’ll need to read the section on four-suit transfers in the Appendix of the student text if you and your partner want to try this out.”

### Summary

“After an opening bid of 1NT, a response of 2♠ can be used to sign off in a minor suit, if the partnership is using Jacoby transfer bids. The 2♠ response asks opener to bid 3♣. Responder then passes with clubs or corrects to 3♦ when holding diamonds. Opener is expected to pass the 3♦ bid.”

➡ “Let’s do Exercise 4 in the student text to review what we have just discussed.”

**Exercise Four — Responding with Minor Suits**

Partner opens 1NT. What do you respond with each of the following hands? What do you plan to do next?

1) ♠ 9 4 3  
♥ 8  
♦ 8 6 3  
♣ Q 10 8 7 6 4

\_\_\_\_\_

2) ♠ 6  
♥ Q 9 5  
♦ J 9 8 6 5 4 2  
♣ J 5

\_\_\_\_\_

3) ♠ 3 2  
♥ 8 5 4  
♦ J 7 6  
♣ K 10 8 6 4

\_\_\_\_\_

4) ♠ 9 4 2  
♥ K 8  
♦ K J 10 8 6 3  
♣ 8 4

\_\_\_\_\_

5) ♠ 7 4 2  
♥ K Q  
♦ A Q J 9 7 3  
♣ 10 8

\_\_\_\_\_

6) ♠ A 4  
♥ 6 4  
♦ K Q 7  
♣ K Q J 10 8 3

\_\_\_\_\_

**Exercise Four Answer — Responding with Minor Suits**

- 1) 2♠ (extended Jacoby transfer). Pass partner's 3♣ bid.
- 2) 2♠ (extended Jacoby transfer). Bid 3♦ as a sign-off bid in diamonds.
- 3) Pass. Since you can't sign off at the two level in clubs, the choice is between playing partscore in 1NT or transferring to 3♣; it should be easier to take seven tricks in 1NT than nine tricks in 3♣.
- 4) 3♦ (invitational). With 7 HCPs plus 2 points for the six-card suit, make an invitational bid of 3♦; partner can pass to play a partscore in diamonds, or accept and play game in notrump (or diamonds).
- 5) 3NT. With enough strength for game but not enough for slam, bid game in notrump; it should be easier to take nine tricks than 11.
- 6) 2♣ (Stayman). Rebid 3♣ (forcing) after hearing partner's response to show slam interest.

## When the Opponents Interfere

### Introduction

“When your partnership agrees to use transfer bids, it’s important to know what your bids mean if the opponents interfere. For example, suppose you open 1NT and the next player overcalls 2♦. If your partner now bids 2♥, does that show hearts or is it a transfer to spades? You can see how you might run into difficulty if you don’t have a firm agreement.

“The standard agreement is to continue to use transfer bids over 1NT if the opponent doubles, since no bidding room has been used. If an opponent overcalls, however, you have to abandon transfer bids, because there is no longer sufficient room to do everything. Let’s see how that works.”

### Instructions

“Change the North hand.

“In hearts: add the queen and three low cards.

“In diamonds: take away four low cards.

“In clubs: take away two low cards and add the king and the jack.

“Change the South hand.

“In hearts: take away a low card.

“In diamonds: take away the queen.

“In clubs: take away the queen and add the ace and two low cards.

NORTH ♠ x x x ♥ Q J x x x ♦ x x ♣ K J 10		<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">WEST</th> <th style="width: 25%;">NORTH</th> <th style="width: 25%;">EAST</th> <th style="width: 25%;">SOUTH</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>2♦</td> <td>2♥</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	WEST	NORTH	EAST	SOUTH				1NT	2♦	2♥	Pass	Pass	Pass					SOUTH ♠ A x x x ♥ K x x ♦ A x ♣ A x x x
WEST	NORTH	EAST	SOUTH																	
			1NT																	
2♦	2♥	Pass	Pass																	
Pass																				

“**What would South open the bidding?** (1NT.) **After South opens 1NT, what would North plan to bid?** (Transfer to hearts, then bid 2NT.) With 7 high-card points plus 1 for the five-card suit, North might plan an invitational sequence. North could bid 2♦ to transfer to hearts and then bid 2NT to invite game.

“**Suppose, however, that West overcalls 2♦. Now what?** (2♥.) North can no longer bid 2♦ to transfer to hearts. *Transfers are off after an overcall.* Instead, North bids a natural 2♥. This is invitational, since North could pass with a weak hand. With a minimum hand, South is happy to stop in partscore.

“You can see why transfers are off after an overcall. If 2♥ were a transfer to spades, North would have no way to show the heart suit at a low level. If West had doubled instead of overcalling, North could still bid 2♦ as a transfer to hearts. No room has been taken up by the double.

“Give North a stronger hand.

“In spades: take away a low card and add the king.

NORTH	WEST	NORTH	EAST	SOUTH	SOUTH
♠ K x x				1NT	♠ A x x x
♥ Q J x x x	2♦	3♥	Pass	4♥	♥ K x x
♦ x x	Pass	Pass	Pass		♦ A x
♣ K J 10					♣ A x x x

“If South opens 1NT and West overcalls 2♦, what does North bid? (3♥.) Transfers are off, so North has to fall back on standard methods. A jump to 3♥ shows a five-card suit and asks South to choose between 3NT and 4♥.

“What will South choose? (4♥.) With three-card support for hearts, South will raise to game. Without transfer bids available, the contract would be played from the North hand.

“Change the North hand.

“In spades: take away a low card.

“In hearts: add a low card.

NORTH	WEST	NORTH	EAST	SOUTH	SOUTH
♠ K x				1NT	♠ A x x x
♥ Q J x x x x	2♦	4♥	Pass	Pass	♥ K x x
♦ x x	Pass				♦ A x
♣ K J 10					♣ A x x x

“Now what would North bid if South opens 1NT and West overcalls 2♦? With a six-card major suit, North will jump right to game.”

## Summary

“If an opponent overcalls directly over the 1NT bid, revert to standard bidding. Jacoby transfers no longer apply. If the opponent doubles, however, transfers can still be used.”

With a more experienced group, you can suggest that they look at the lebensohl convention in the Appendix of the student text for a more complex method of handling the auction after interference. Texas transfers are also discussed in the Appendix of the student text.

➡ “Let’s do Exercise 5 in the student text to review what we have just discussed.”

**Exercise Five — Handling Interference**

Partner opens 1NT, and the opponent on your right overcalls 2♥. What call do you make with each of these hands?

1) ♠ 8 4 2  
♥ J 7  
♦ Q 8 6 4 3  
♣ 10 5 3

\_\_\_\_\_

2) ♠ K J 7 6 5  
♥ 8 2  
♦ Q 9 6 4  
♣ J 8

\_\_\_\_\_

3) ♠ A Q J 8 3  
♥ 5  
♦ 10 8 5  
♣ K J 9 6

\_\_\_\_\_

4) ♠ Q J 8 7 4 2  
♥ 10 3  
♦ A K 6  
♣ 9 5

\_\_\_\_\_

5) ♠ A J 7 4  
♥ 9 2  
♦ A Q 6 5  
♣ 7 4 2

\_\_\_\_\_

6) ♠ 9 7 3  
♥ J 4  
♦ Q 8 2  
♣ K Q 7 6 3

\_\_\_\_\_

**Exercise Five Answer — Handling Interference**

- 1) Pass. With a weak hand, it's best to defend 2♥ and hope to defeat the contract.
- 2) 2♠, natural and invitational, showing a five-card or longer suit. Jacoby transfers no longer apply after an overcall; with a weak hand, you would have passed.
- 3) 3♠, forcing, asking opener to choose between 3NT and 4♠. Jacoby transfers no longer apply after an overcall.
- 4) 4♠. You want to be in game in spades and can no longer use a Jacoby transfer.
- 5) 3♥. A cuebid of the opponent's suit replaces Stayman when there is interference.
- 6) 2NT. Make an invitational raise, as you would have done without the interference.

## Responding to 2NT

### Introduction

“If you use Jacoby transfers over 1NT, you usually agree to use them over a 2NT opening bid as well. After 2NT, a response of 3♦ is a transfer to hearts and a response of 3♥ is a transfer to spades.”

### Instructions

“Change the North hand.

“In spades: take away the king and add two low cards.

“In hearts: take away the queen and add a low card.

“In clubs: take away the king.

“Change the South hand.

“In spades: take away a low card and add the king.

“In hearts: take away a low card.

“In diamonds: add the queen.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ J x x x x x</p> <p>♦ x x</p> <p>♣ J 10</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>NORTH</p> <p>3♦</p> <p>Pass</p> </td> <td style="width: 50%; vertical-align: top;"> <p>SOUTH</p> <p>2NT</p> <p>3♥</p> </td> </tr> </table>	<p>NORTH</p> <p>3♦</p> <p>Pass</p>	<p>SOUTH</p> <p>2NT</p> <p>3♥</p>	<p>SOUTH</p> <p>♠ A K x x</p> <p>♥ K x</p> <p>♦ A Q x</p> <p>♣ A x x x</p>
<p>NORTH</p> <p>3♦</p> <p>Pass</p>	<p>SOUTH</p> <p>2NT</p> <p>3♥</p>			

“**What would South open?** (2NT.) A balanced hand with 20 high-card points falls within the range for an opening bid of 2NT, showing 20 or 21 points.

“**What would North bid?** (3♦.) With a long major suit and a weak hand, North would bid 3♦ to transfer to hearts.

“**After South bids 3♥, what would North bid?** (Pass.) 3♥ should be high enough. North should pass and play partscore in the eight-card fit.

“Change the North hand.

“In hearts: take away two low cards and add the queen.

“In diamonds: add the king.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ Q J x x x</p> <p>♦ K x x</p> <p>♣ J 10</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>NORTH</p> <p>3♦</p> <p>3NT</p> </td> <td style="width: 50%; vertical-align: top;"> <p>SOUTH</p> <p>2NT</p> <p>3♥</p> <p>Pass</p> </td> </tr> </table>	<p>NORTH</p> <p>3♦</p> <p>3NT</p>	<p>SOUTH</p> <p>2NT</p> <p>3♥</p> <p>Pass</p>	<p>SOUTH</p> <p>♠ A K x x</p> <p>♥ K x</p> <p>♦ A Q x</p> <p>♣ A x x x</p>
<p>NORTH</p> <p>3♦</p> <p>3NT</p>	<p>SOUTH</p> <p>2NT</p> <p>3♥</p> <p>Pass</p>			

“Take a moment to discuss with the others at your table how you think the auction should proceed.

“**How would the auction continue after South opens 2NT?** (2NT–3♦–3♥–3NT–Pass.) North would bid 3♥ to transfer opener to hearts. After South accepts the transfer, North bids 3NT. This gives South the choice of playing in 3NT or 4♥. With only a doubleton heart, South would choose to play in 3NT.

“Change the North hand.

“In hearts: add a low card.

“In clubs: take away the jack.

<p>NORTH</p> <p>♠ x x x</p> <p>♥ Q J x x x x</p> <p>♦ K x x</p> <p>♣ 10</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">NORTH</td> <td style="width: 50%; text-align: center;">SOUTH</td> </tr> <tr> <td style="text-align: center;">3♦</td> <td style="text-align: center;">2NT</td> </tr> <tr> <td style="text-align: center;">4♥</td> <td style="text-align: center;">3♥</td> </tr> <tr> <td></td> <td style="text-align: center;">Pass</td> </tr> </table>	NORTH	SOUTH	3♦	2NT	4♥	3♥		Pass	<p>SOUTH</p> <p>♠ A K x x</p> <p>♥ K x</p> <p>♦ A Q x</p> <p>♣ A x x x</p>
NORTH	SOUTH									
3♦	2NT									
4♥	3♥									
	Pass									

“**What would happen after South opens 2NT?** (2NT–3♦–3♥–4♥.) With a six-card suit and enough strength to put the partnership in game, North would transfer to the major suit and then raise to the game level.”

## Summary

“Jacoby transfers for the major suits can be used over an opening bid of 2NT as well as an opening bid of 1NT. The transfer to a minor suit usually is not used over 2NT, since you would be at the four level. Better to pass 2NT or take a chance on 3NT.

“You also can use transfer bids after an opening bid of 3NT. 4♦ would be a transfer to 4♥, and 4♥ would be a transfer to 4♠. You might want to check with partner beforehand, however. Not everyone plays transfer bids over a 3NT opening bid.”

With a more experienced group, you can point out that Jacoby transfer bids are used also after a strong 2♣ opening, a 2♦ response and a 2NT or 3NT rebid.

➔ “Let’s do Exercise 6 in the student text to review what we have just discussed.”

**Exercise Six – Responding to 2NT**

Partner opens the bidding 2NT (20 or 21). What do you respond with each of these hands? What's your plan?

1) ♠ 7 5  
♥ 10 8 6 4 3 2  
♦ 7 5 3  
♣ 4 2

\_\_\_\_\_

2) ♠ Q J 8 6 5  
♥ K 7 3  
♦ 9 2  
♣ 10 7 3

\_\_\_\_\_

3) ♠ J 10 4  
♥ Q 10 7 6 5 2  
♦ K 3  
♣ 8 6

\_\_\_\_\_

4) ♠ K 10 7 5 2  
♥ Q 8 6 3  
♦ 9 5  
♣ J 7

\_\_\_\_\_

5) ♠ J 8 3  
♥ 6  
♦ Q 9 7 6 4  
♣ K 8 5 4

\_\_\_\_\_

6) ♠ K J 8  
♥ Q 10 4  
♦ K 7 6 5  
♣ A J 2

\_\_\_\_\_

**Exercise Six Answer – Responding to 2NT**

- 1) 3♦ (transfer). Pass. Partner will play the partscore contract of 3♥.
- 2) 3♥ (transfer). Bid 3NT, giving opener the choice of 3NT or 4♠.
- 3) 3♦ (transfer). Raise to game, 4♥; opener will play the contract.
- 4) 3♣ (Stayman). If opener shows a four-card major, raise to game; if opener bids 3♦, you bid 3♠, showing the five-card suit and asking opener to choose between 3NT and 4♠. If you were to transfer to 3♠ right away, you would not have room to search for a fit in hearts.
- 5) 3NT. Settle for game in notrump, even with an unbalanced hand; there's no way to explore for a minor-suit fit using standard methods.

## Other Responses to 1NT

### Introduction

“If you use both Stayman and Jacoby transfers, then all responses at the two level have an assigned meaning: 2♣ is Stayman; 2♦ is a transfer to hearts; 2♥ is a transfer to spades; 2♠ is a transfer to 3♣; and 2NT is an invitational raise to game. In addition to these bids, most partnerships assign some special meanings to jumps to the three level in a suit.

“In the previous lesson, you saw how the Stayman convention could be used to show a strong hand with a five-card or longer minor suit. You start with 2♣ and then bid the minor at the three level after opener’s rebid. Your bid of 3♣ or 3♦ is forcing. In this lesson, you’ve seen what to do with a weak hand and a long minor suit: respond 2♠ to transfer opener to 3♣, and then pass or correct to 3♦. What’s missing is a way to show an invitational hand with a long minor suit. Many partnerships use an immediate jump to 3♣ or 3♦ to show that type of hand. Let’s look at an example.”

### Instructions

“Change the North hand.

“In hearts: take away the queen and four low cards.

“In clubs: add the king and four low cards.

“Change the South hand.

“In spades: take away the king and add a low card.

“In hearts: add two low cards.

“In clubs: take away the ace and two low cards and add the queen.

NORTH	<table> <thead> <tr> <th>NORTH</th> <th>SOUTH</th> </tr> </thead> <tbody> <tr> <td>3♣</td> <td>1NT Pass</td> </tr> </tbody> </table>	NORTH	SOUTH	3♣	1NT Pass	SOUTH
NORTH	SOUTH					
3♣	1NT Pass					
♠ x x x		♠ A x x x				
♥ J		♥ K x x x				
♦ K x x		♦ A Q x				
♣ K 10 x x x		♣ Q x				

“South opens 1NT and North has to decide what to respond. North has 7 high-card points plus 2 points for the six-card suit. That’s enough to invite opener to game. A raise to 2NT isn’t very descriptive, and if opener passes, the partnership may be in the wrong partscore. This is the type of hand that some players would have for a jump to 3♣, showing a six-card suit and inviting opener to bid game.

“**What would South bid if North bids 3♣?** (Pass.) With a minimum hand for the 1NT opening bid, South would pass. The partnership would rest in the reasonable partscore of 3♣.

“Change the North hand.

“In diamonds: add three low cards.

“In clubs: take away three low cards.

“Change the South hand.

“In clubs: take away the queen and add the ace.

NORTH ♠ x x x ♥ J ♦ K x x x x x ♣ K 10 x	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">NORTH</td> <td style="width: 50%;">SOUTH</td> </tr> <tr> <td>3♦</td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>3NT</td> </tr> </table>	NORTH	SOUTH	3♦	1NT	Pass	3NT	SOUTH ♠ A x x x ♥ K x x x ♦ A Q x ♣ A x
NORTH	SOUTH							
3♦	1NT							
Pass	3NT							

“Take a moment to discuss with the others at your table how you think the auction should go with these hands.

“Over South’s 1NT, North makes an invitational jump to 3♦. With a maximum hand and a nice fit for diamonds, South accepts the invitation by bidding 3NT. The partnership should take at least nine tricks.

“If you use a jump to 3♣ or 3♦ as an invitational hand with a long minor suit, what about jumps to 3♥ or 3♠? There’s no need to use these bids as invitational in the major suit. You can handle sign-off bids, invitational bids and game-going bids in a major by using Jacoby transfers.

“**What’s left?** (Slams.) A common meaning assigned to the jump to 3♥ or 3♠ is to show a hand with a six-card or longer major suit and interest in slam.

“Change the North hand.

“In spades: add the king, the queen and the jack.

“In diamonds: take away three low cards.

“In clubs: take away a low card and add the jack.

NORTH ♠ K Q J x x x ♥ J ♦ K x x ♣ K J 10	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">NORTH</td> <td style="width: 50%;">SOUTH</td> </tr> <tr> <td>3♠</td> <td>1NT</td> </tr> <tr> <td>(4NT)</td> <td>4♠</td> </tr> <tr> <td>(6♠)</td> <td>(5♠)</td> </tr> <tr> <td></td> <td>(Pass)</td> </tr> </table>	NORTH	SOUTH	3♠	1NT	(4NT)	4♠	(6♠)	(5♠)		(Pass)	SOUTH ♠ A x x x ♥ K x x x ♦ A Q x ♣ A x
NORTH	SOUTH											
3♠	1NT											
(4NT)	4♠											
(6♠)	(5♠)											
	(Pass)											

“North would be interested in a slam when South opens 1NT. North would jump to 3♠ to see how South feels about slam. With a maximum and a fit with partner’s spades, South will be happy to cooperate in getting to slam. We’re not going to discuss slam bidding here, but if South raises to 4♠, North can check for aces using the Blackwood convention and then bid 6♠. South might even take the initiative over 3♠ and get the partnership to the good slam contract.”

## Summary

“The partnership may agree to use a jump to 3♣ or 3♦ in response to 1NT as an invitational bid, showing a six-card or longer minor suit. A jump to 3♥ or 3♠ can be used to show a six-card or longer major suit and interest in slam.”

**NOTE: Sample Deals** Review the instructions on page 44.



## Suggested Bidding

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

WEST	NORTH	EAST	SOUTH
	1NT	Pass	2♦
Pass	2♥	Pass	Pass
Pass			

“After North opens 1NT and East passes, South knows the partnership belongs in a partscore in hearts. Using the Jacoby transfer bid, South responds 2♦, asking opener to bid hearts. North accepts by rebidding 2♥. South now passes to leave the partnership in its best partscore contract.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards with 2♥ by North as the contract.

## Suggested Opening Lead

“East is on lead. With nothing much to go on, East will most likely select the ♦10, top of a sequence.”

## Suggested Play

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“One consequence of playing transfer bids is that the contract is played from the short side — the hand with the fewer trumps. In such situations, it’s sometimes easier for declarer to count the losers from dummy’s perspective. Looked at in this manner, there are three spade losers in the South hand, two heart losers and one club loser.

“North could hope that West has the ♠A and could plan to eliminate a loser by leading toward the ♠K. After a diamond lead from East, however, there’s a much easier solution. Whether or not West plays the ♦Q, declarer will get three diamond tricks. Before playing trumps, declarer can discard two of South’s spade losers on the extra diamond winners. Then it’s safe to lead hearts. Declarer should finish with an overtrick, losing one spade, two hearts and one club.

“Notice that the 2♥ contract might be less successful if played from South’s side of the table. West might lead the ♠Q, trapping North’s ♠K. The defenders could take three spade tricks, two heart tricks and the ♣A to defeat the contract. The transfer bid makes quite a difference to the outcome.”

**Suggested Defense**

“East–West will have difficulty defeating a 2♥ contract played from the North hand. The only winning defense is for East to find a heart lead! West can get a trick with the ♥A and then lead the ♠Q to trap North’s ♠K. Defending this way, the defenders could get three spade tricks, two heart tricks and one club trick. From East’s point of view, a heart lead is very unattractive, especially when North is known to hold most of the high cards. Without seeing all four hands, East probably will make the standard lead of a diamond.

“This hand illustrates one of the advantages of Jacoby transfer bids. The opening leader has to choose a lead that plays into the strong hand. This frequently costs the defense one or more tricks.

South does well to remove partner from the 1NT contract. After a diamond lead against 1NT, careful defense will restrict North to three diamond tricks and two club tricks. That’s down two in a 1NT contract.”

**Bid and Play** — Deal 2: *Jacoby* with a Game-Going Hand

**Guidelines for Teachers:** This second deal demonstrates the use of the *Jacoby* Transfer bid to make the strong hand the declarer. There is almost always an advantage in having the opening lead come into the strong hand. With East on lead, a heart would give the defenders an excellent chance to defeat the contract. There is also some opportunity for discussion of the hold-up play in a suit contract. Declarer can win the second club trick to make certain that East can't gain the lead for a heart shift.

**Introduction**

“Let's play another deal to see how the *Jacoby* Transfer bid helps the declaring side get to the right contract and make it.”

**Instructions**

“East is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

*(E–Z Deal Cards: #2, Deal 2 — Dealer, East)*

Dealer: East	♠ A K J 9 6 3				
Vul: N–S	♥ 8 4 2				
	♦ J 9				
	♣ 7 5				
♠ 8 4	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr><td style="padding: 5px;">N</td></tr> <tr><td style="padding: 5px;">W   E</td></tr> <tr><td style="padding: 5px;">S</td></tr> </table>	N	W   E	S	♠ 10 2
N					
W   E					
S					
♥ A 9 3		♥ Q J 10 7 5			
♦ K 5 2		♦ 8 7 4			
♣ Q J 10 6 2		♣ K 8 4			
	♠ Q 7 5				
	♥ K 6				
	♦ A Q 10 6 3				
	♣ A 9 3				

**Suggested Opening Lead**

“Because of the use of the transfer bid, West is on lead and would make the standard opening lead of the ♣Q, top of a sequence.”

**Suggested Bidding**

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

WEST	NORTH	EAST	SOUTH
		Pass	1NT
Pass	2♥	Pass	2♠
Pass	4♠	Pass	Pass
Pass			

“After South opens 1NT, North uses the Jacoby transfer bid of 2♥ to request that partner bid spades. After South accepts the transfer, North has enough strength to put the partnership in a game contract. Knowing there is at least an eight-card spade fit, North raises to 4♠. The advantage of the transfer bid is that South is now the declarer and West will have to make the opening lead.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards in a contract of 4♠ by South.

### Suggested Play

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“Counting losers from dummy’s perspective, South has three potential heart losers, a potential diamond loser and one club loser. South’s plan should be to draw trumps and then take the diamond finesse. If East has the ♦K, South will avoid a diamond loser. Even if West has the ♦K, South can discard two of dummy’s hearts on the established diamond winners and avoid losing two heart tricks — West can’t lead hearts without giving declarer a trick with the ♥K.

“The only danger for declarer is if East can gain the lead. East could then lead a heart, trapping South’s ♥K if West holds the ♥A. If declarer wins the first trick with the ♣A and the diamond finesse loses later, West can lead a club to East’s ♣K, and East can lead a heart. To avoid this possibility, declarer should let West win the first trick with the ♣Q. Now there’s no danger that East can ever gain the lead and trap South’s ♥K. Of course, duplicate bridge players may be reluctant to give up a club trick to ensure the contract. If the diamond finesse is successful, they can discard all of dummy’s hearts and make two overtricks. Even if the diamond finesse is unsuccessful, they still would be okay if East holds the ♥A or if the defense is less than accurate.”

## Suggested Defense

“Although East–West can’t legitimately defeat a contract of 4♠ played by South if declarer is careful, they may get an opportunity. When West leads the ♣Q, East should play the ♣8 as an encouraging signal. If declarer wins the first trick with the ♣A, draws trumps and then takes the diamond finesse, West can win the ♦K and lead a club to East’s ♣K. East can finish off a fine defense by leading the ♥Q to trap declarer’s ♥K.

“If North–South aren’t using transfer bids, East–West will have an excellent chance to defeat the contract. East would be on lead and could lead the ♥Q, giving the defenders the first two tricks. If they now switch to clubs, they can take a club trick after declarer loses the finesse to West’s ♦K.”

**Bid and Play** — Deal 3: Jacoby with an Invitational Hand

**Guidelines for Teachers:** On this third deal, responder initiates a Jacoby Transfer first to show at least a five-card heart suit and then describes the hand as invitational. Declarer has two chances to make the 4♥ contract and should play the hand to take advantage of both.

**Introduction**

“Let’s play a deal that demonstrates how to use the Jacoby Transfer bid to show both a five-card major and an invitational hand. Let’s see what happens.”

**Instructions**

“South is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

*(E-Z Deal Cards: #2, Deal 3 — Dealer, South)*

Dealer: South	♠ J 10 3										
Vul: E-W	♥ A 6										
	♦ J 10 9 6 3										
	♣ Q 5 2										
♠ A K 8 5	<table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ 7 4 2
	N										
W		E									
	S										
♥ Q 10 5		♥ K J 7 4 3									
♦ A 7 4		♦ 8 5									
♣ K J 4		♣ A 7 6									
	♠ Q 9 6										
	♥ 9 8 2										
	♦ K Q 2										
	♣ 10 9 8 3										

**Suggested Bidding**

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

WEST	NORTH	EAST	SOUTH
			Pass
1NT	Pass	2♦	Pass
2♥	Pass	2NT	Pass
4♥	Pass	Pass	Pass

“With an invitational-strength hand and a five-card major suit, East transfers West to 2♥ and then bids 2NT. With a maximum-strength hand for the 1NT opening bid, West has enough to accept the invitation. With the knowledge that East has five hearts, West puts the partnership in game in the eight-card fit.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards in a contract of 4♥ by West.

### **Suggested Opening Lead**

“North is on lead and would probably start with the ♦J, top of a sequence.”

### **Suggested Play**

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“West has two spade losers, a heart loser, two diamond losers and a club loser. With only three spades and two diamonds in the dummy, West can probably restrict each of these suits to one loser. Since there’s nothing that can be done about the heart loser, West will have to try to avoid losing a club trick. One choice is to take the club finesse — hoping South holds the ♣Q — but there’s another option. If the missing spades are divided 3–3, one of dummy’s clubs can be discarded on the established spade winner. West should organize the play to take advantage of both possibilities.

“After winning the ♦A, West should lead trumps to drive out the ♥A. On regaining the lead, West should plan to draw trumps and then play spades. When the spades divide 3–3, West no longer needs the club finesse.”

### **Suggested Defense**

“The defenders will establish a diamond trick with the opening lead and have a second sure trick with the ♥A. They will eventually get a spade trick, but that will be all unless declarer chooses to take the club finesse rather than establish the spade suit.

“If East–West reach 3NT, rather than 4♥, the defenders have an opportunity to defeat the contract. North will start with the ♦J, and South must be careful to play a high diamond on this trick to avoid blocking the suit. If South plays the two high diamonds early, North–South can get four diamond tricks to go along with the ♥A.”

**Bid and Play** — Deal 4: Minor Suit Contracts and the Jacoby Transfer Bid

**Guidelines for Teachers:** On this fourth deal, responder uses transfers to get to a diamond partscore contract. In the play, declarer must address the losing hearts before tackling trumps in order to make the contract.

**Introduction**

“Let’s play a deal that shows us how to use transfers after an opening 1NT bid to get to a partscore contract in diamonds. Let’s see what happens.”

**Instructions**

“West is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

*(E–Z Deal Cards: #2, Deal 4 — Dealer, West)*

Dealer: West																
Vul: Both																
		♠ K 8 4 2														
		♥ 10 9 5 3														
		♦ A 5														
		♣ Q J 10														
♠ A Q J 10						♠ 3										
♥ A 8 6						♥ 7 4 2										
♦ J 9						♦ Q 10 8 7 6 3										
♣ A 8 5 3						♣ 9 6 4										
			<table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S					
	N															
W		E														
	S															
		♠ 9 7 6 5														
		♥ K Q J														
		♦ K 4 2														
		♣ K 7 2														

**Suggested Bidding**

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

WEST	NORTH	EAST	SOUTH
1NT	Pass	2♠	Pass
3♣	Pass	3♦	Pass
Pass	Pass		

“After West’s opening 1NT bid, East has a hand for which the best contract is likely to be a partscore in diamonds. Since a 2♦ response would be a transfer to hearts, East starts by responding 2♠. This asks West to bid 3♣. East now bids 3♦, a sign-off bid, and West passes.

“If the partnership uses four-suit transfers, East would respond 2NT as a transfer to diamonds. Without a good fit for diamonds, West would simply accept the transfer by bidding 3♦, and the contract would be played by West instead of East.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards in a contract of 3♦ with East as declarer.

## Suggested Opening Lead

“South is on lead and can start with the ♥K, top of a sequence.”

## Suggested Play

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“After the opening lead, East has two immediate heart losers to go along with the two top trump losers. East also has two club losers. The best chance to make the contract is to use dummy’s spades. After winning the ♥A, East should lead the ♠A and then the ♠Q. If North covers the ♠Q with the ♠K, East ruffs and can start to draw trumps, having established two spade winners in dummy on which to discard clubs. If the defenders switch to clubs before the high diamonds have been driven out, East will have to play the spade winners before leading any more trumps and attempt to discard two losers.

“If North doesn’t play the ♠K when the ♠Q is led from dummy, East should discard a heart loser. Even if it turned out that South held the ♠K, East would still have eliminated a loser and established the remaining spade honors in dummy as winners. This type of play is called “discarding a loser on a loser” — if you lose the trick, you’ve eliminated a loser anyway, so nothing is lost.”

## Suggested Defense

“The lead of the ♥K establishes two winners for the defense. If declarer doesn’t discard either of the losers before leading trumps, the defenders can take their heart winners and switch to clubs. Now it will be too late for declarer to establish any spade winners, before the defenders can regain the lead and take their club winners to defeat the contract.

“If West is left to play in 1NT, the defenders can defeat that contract. Declarer can develop three spade tricks to go along with the ♥A and ♣A, but that should be all. Even if declarer can establish an extra trick in the club suit, that’s still one trick short.”

Number of cards in the major suit	Responder's point range		
	0 to 7 points	8 or 9 points	10+ points
6 or more cards			
5 cards			
4 cards			
3 or fewer cards			

Number of cards in the major suit	Responder's point range		
	0 to 7 points	8 or 9 points	10+ points
6 or more cards	Transfer & pass		
5 cards	Transfer & pass		
4 cards	Pass		
3 or fewer cards	Pass		

Number of cards in the major suit	Responder's point range		
	0 to 7 points	8 or 9 points	10+ points
6 or more cards	Transfer & pass	Transfer & raise	
5 cards	Transfer & pass	Transfer & bid 2NT	
4 cards	Pass	2♣ (Stayman)	
3 or fewer cards	Pass	2NT	

Number of cards in the major suit	Responder's point range		
	0 to 7 points	8 or 9 points	10+ points
6 or more cards	Transfer & pass	Transfer & raise	Transfer & bid game
5 cards	Transfer & pass	Transfer & bid 2NT	Transfer & bid 3NT
4 cards	Pass	2♣ (Stayman)	2♣ (Stayman)
3 or fewer cards	Pass	2NT	3NT