

Lesson 4 by Roger Lord

Jacoby Transfer

What do you do with this hand after partner opens one notrump (showing 15-17 HCP)?

S 982 H KQ965 D 107 C Q106

When natural methods are employed, there is no right answer. If you say two hearts, meaning a “bust” or sign-off bid, partner will pass, and a game may be missed. If you start with two clubs (non-forcing Stayman) and, over partner’s response, let’s say, of two spades, if you bid two notrump, you might deprive your side of a 5-3 heart fit, whereas if you rebid three hearts, you might already be too high opposite a minimum opening notrump with a doubleton heart.

The solution is a Jacoby transfer bid. A transfer bid designates a suit other than the one actually bid, and it forces partner to bid the suit designated. Transfers were originated by the late David Carter of St. Louis, who was a great friend of ours. Oswald Jacoby modified the transfer idea and introduced major-suit transfers (over notrump openings) to the public in the Bridge World magazine in 1956. In the years since, diverse methods have been developed, some of them including transfers to minor suits. Most hands with long minor suits can be bid and played in notrump, and the exceptions are beyond the scope of this lesson. We will limit discussion to major-suit transfers.

The Jacoby transfer into a major is accomplished by bidding the suit below the major. After the one notrump opening is passed by the next opponent, a two diamond bid by responder shows five or more hearts and forces opener to rebid two hearts (see the example hand above), or a two heart bid by responder shows five or more spades and forces opener to rebid two spades. A transfer applies over a double, but it is off after an overcall.

Transfer bids are used for hands with five or more of one or both majors and no four-card major. Responder’s strength is unlimited, anything from a Yarborough to a grand slam try. The advantages of transfer bids are: 1. A defender must make the opening lead into, rather than through, the stronger hand, which may contain side-suit tenaces. 2. The stronger hand remains hidden, increasing the difficulty for the defense. 3. After the initial transfer bid, responder can make good use of the flexibility the transfer has created (it has both shown a major suit and ensured that the auction is kept open). Responder can take further action as follows: A. Sign off (pass opener’s forced bid of the major). B. Force the auction to any level by bidding a new suit and then continuing. C. Jump to three notrump to offer a choice of a notrump or major-suit game. D. Invite game while describing the hand (by making a natural new-suit bid, which is a one-round force at least invitational to game but unlimited, or by bidding two notrump, which is non-forcing and invitational).

This latter use solves many problems inherent in responding hands of intermediate strength such as our initial example above. On that hand, responder says two diamonds, opener says two hearts, and responder rebids two notrump. Opener will act as follows: 1. Pass with a minimum and two hearts. 2. Bid three hearts (declining the game invitation) with a minimum and three or four hearts. 3. Bid three notrump with a maximum and two hearts. 4. Bid four hearts with a maximum and three or four hearts. An example hand for the four heart rebid is: S A743 H A103 D J6 C AKJ5.

Examples of Jacoby transfer hands appear below, with explanations and comments.

1. Responder: S 987532 H 4 D 753 C 1086

Opener	Responder
1 Notrump	2 Hearts
2 spades	Pass

Although you may be tempted to pass one notrump with a bust hand such as #1., usually you will gain by taking out to your suit. Here, spades will make tricks as trumps, but there will be no entry to your hand in notrump. If two spades does not make, the opponents might have been deprived of a partscore or even a game.

2. Responder: S KJ987 H 4 D Q532 C 1086

Opener	Responder
1 Notrump	2 Hearts
2 Spades	Pass

or

1 Notrump	2 Hearts
3 Spades	4 Spades

Responder on #2. intends to pass opener's rebid of two spades. However, opener is entitled to jump over the transfer to three spades holding a maximum including four good trumps and a ruffing value (a doubleton in a side suit). Over three spades, opener in this example should go to game. Opener might hold S AQ53 H Q63 D AJ108 C KJ.

3. Responder: S K98753 H 4 D K53 C 1086

Opener	Responder
1 Notrump	2 Hearts
2 Spades	3 Spades
?	

This hand is worth a game invitation. Responder's rebid of three spades promises six or more cards in the suit.

4. Responder: S J5 H Q10962 D KJ2 C J107

Opener	Responder
1 Notrump	2 Diamonds
2 Hearts	2 Notrump
?	

This also is an invitational hand, but the two notrump rebid announces a five-card heart suit with balanced or semi-balanced distribution and gives partner a choice of denominations as well as levels.

5. Responder: S A5 H Q10962 D KJ C J1073

Opener	Responder
1 Notrump	2 Diamonds
2 Hearts	3 Notrump

With #5., go directly to game over opener's two hearts. There is no point in rebidding three clubs. Your jump to three notrump gives opener the option of passing with a two-card heart holding or correcting to four hearts with three or four cards in the suit.

6. Responder: S AJ1043 H 42 D --- C Q97532

Opener	Responder
1 Notrump	2 Hearts
2 Spades	3 Clubs
?	

Show the five-card major first on #6., even though the minor is longer. The subsequent bid of three clubs forces opener for one round. You may then pass opener's sign-off bid of three spades. Instead, over your three clubs, opener may accept game either by jumping to four spades with spade support or by making a strength-showing bid of three of a red suit when holding length and strength in your second suit, clubs.

7. Responder: S AJ10 432 H 42 D 5 C AK87

Opener	Responder
1 Notrump	2 Hearts
2 Spades	3 Clubs
?	

The #7. hand is worth a slam try. While you probably won't end up in a club contract, the three club rebid is a convenient way to exchange more information. If partner tries to slow you down by rebidding three spades, you will settle for four spades. You will also bid four spades if partner raises to four clubs, and partner should recognize the sequence as slam-going. However, if partner shows extra strength by bidding three of a new suit, you will temporize with three spades (forcing, now that partner has accepted game), and then you will move toward slam. And if partner jumps over three clubs to four spades, you may bid Blackwood.

8. Responder: S Q105 H KQ1065 D A4 C A54

Opener	Responder
1 Notrump	2 Diamonds
2 Hearts	4 Notrump
?	

Hand #8. Is big enough to try to induce partner to bid a slam, but not big enough to force to slam. Therefore, after showing the five-card heart suit, responder jumps to four notrump. This is a

“quantitative” bid (natural non-forcing, showing a balanced hand and inviting slam). If opener’s hand is minimum and has a doubleton heart, such as S K94 H J3 D KQ73 C KQJ3, opener passes four notrump. With a better hand, such as S K94 H AJ3 D Q73 C KQJ3, opener cooperates in the slam venture. The latter hand makes six hearts opposite the example hand.

9. Responder: S J8742 H AK1097 D 2 C Q2

Opener	Responder
1 Notrump	2 Hearts
2 Spades	3 Hearts
?	

Responder on #9. will show both five-card majors, by first transferring to spades, then rebidding a natural three hearts. The new suit is forcing and, by inference, indicates at least five hearts, because responder would have bid Stayman if she had only four hearts. Opener takes a preference to her longer or better major.

10. Responder: S QJ10972 H AJ3 D 2 C KQ10

Opener	Responder
1 Notrump	2 Hearts
2 Spades	4 Diamonds
?	

The transfer bidder’s second bid, four diamonds, is a “splinter”. It suggests bidding a slam without going beyond game and describes this hand precisely—a six-card suit (not needing a raise to play in spades), a singleton diamond, and honors in all other suits. Splinters may be discussed further in the future.

With regard to #11. and #12., these deals illustrate increased benefits for the use of transfers. Over two notrump (or two clubs—two diamonds—two notrump), it is even more important to make the strong hand declarer. Also, the transfer conserves the bidding space needed in some auctions for responder to continue describing the hand.

11. Responder: S 82 H 109765 D J654 C 73

Opener	Responder
2 Notrump	3 Diamonds
3 Hearts	Pass
Or 2 Notrump	3 Diamonds
4 Hearts	Pass

This hand demonstrates yet another benefit. If a transfer were not available, would you bid over partner’s 20+ to 22 HCP two notrump opening? In a traditional auction, any bid over two notrump is a game force. By forcing the auction to a higher level, the chances are great that you would increase

your negative score. In contrast, the transfer bid of three diamonds affords you the better of two worlds. You can pass partner's forced three heart bid and hope to have improved the contract. Alternatively, with a maximum including four hearts, opener would not wish to allow you to pass short of game—opener instead would jump to four hearts, where game could be made on such a hand as S AK10 H KQJ8 D A3 C KQ54.

12. Responder: S 75 H K10743 D AJ832 C 4

Opener	Responder
2 Clubs	2 Diamonds
2 Notrump	3 Diamonds
3 Hearts	4 Diamonds
?	

Opener's sequence on #12, two clubs followed by two notrump, signifies a balanced 23-24 HCP. Stayman and transfers both apply. Here, you transfer to hearts, then rebid a natural four diamonds to complete the picture of a two-suited slam try.