

## Jacoby Transfers – Ron Kral

Vul None South deals Lead: ♣Q	♠ Q10952 ♥ K42 ♦ A9 ♣ 876	<table border="1" style="margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ 64 ♥ 10965 ♦ Q1052 ♣ AK2	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">West</th> <th style="text-align: left; border-bottom: 1px solid black;">North</th> <th style="text-align: left; border-bottom: 1px solid black;">East</th> <th style="text-align: left; border-bottom: 1px solid black;">South</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1NT<sup>1</sup></td> </tr> <tr> <td>Pass</td> <td>2♥<sup>2</sup></td> <td>Pass</td> <td>2♠<sup>3</sup></td> </tr> <tr> <td>Pass</td> <td>2NT<sup>4</sup></td> <td>Pass</td> <td>4♠<sup>5</sup></td> </tr> </tbody> </table>	West	North	East	South				1NT <sup>1</sup>	Pass	2♥ <sup>2</sup>	Pass	2♠ <sup>3</sup>	Pass	2NT <sup>4</sup>	Pass	4♠ <sup>5</sup>
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♠ J73 ♥ 73 ♦ J76 ♣ QJ1093	♠ AK8 ♥ AQJ8 ♦ K843 ♣ 54			<sup>1</sup> 15-17 high card points, balanced <sup>2</sup> Transfer to ♠'s (announced by opener as "transfer") <sup>3</sup> Accepting the transfer <sup>4</sup> I have an invitational (8-9 HCP) hand with 5 spades <sup>5</sup> I accept your invitation in spades – I have 3 spades and a 16-17 HCP maximum  <b>NOTE:</b> 3NT is hopeless on this hand – the opponents cash the first 5 club tricks. Four spades makes 5.																									

Jacoby major suit transfers were invented by Jim Jacoby when his wife began playing bridge. The story is that they were having trouble winning events (Jim was a nationally ranked "A" player so they had to play in high level events). When his wife held a 5-card major and Jim opened 1NT, Jim suggested that she bid the suit underneath her major so he could bid the "real" suit and play the hand. This convention took on a life of it's own and swept the bridge world because many other advantages quickly became apparent:

- 1) The "big" hand becomes declarer and the high cards are hidden making the defense much more difficult.
- 2) The opening lead comes up to the big hand, often presenting declarer with a trick.
- 3) You always get to the right suit and right level every time without guessing.

In standard bidding, when responder bids 2♥ or 2♠, opener has to guess whether this is to play or invitational. There's no way to invite game in the majors, you just have to guess. To force to game, responder bids 3♥ or 3♠. Opener bids 4♥ or 4♠ with three trump, or bids 3NT with only 2 trump. Using transfers solves this dilemma. The original transfer system was simple – responder bids 2♦ to transfer the 1NT opener to hearts, responder bids 2♥ to transfer the opener to spades.

After the transfer is accepted, responder:

- 1) PASSES with a bad hand (0-7 HCP)
- 2) INVITES with an intermediate hand (8-9 HCP) by either bidding 3 of the major with 6 cards or 2NT with 5 cards in the major. If responder invites and opener has 3 cards in the transfer suit, opener bids 3 of the transfer suit to reject the invitation, 4 of the transfer suit to accept the invitation. With only 2 cards in the major, opener PASSES the 2NT invitation with a minimum (15 HCP) or bids 3NT with a maximum.
- 3) FORCES to game by bidding 3NT with 5 cards or 4 of the major with 6 cards (remember, the 1NT opener has at least 2 cards in every suit). If responder bids 3NT, opener corrects to four of the major with 3 cards in the suit and passes 3NT with only 2 cards in the transferred suit.

It's important to note transfers require ZERO HCP – in fact, it's MORE important to transfer when you have a very weak hand. Say you have 0 HCP. Give partner an average 1NT opener of 16 HCP. How many HCP do the opponents have? 24. THEY almost have enough to make 3NT! If you leave opener in 1NT, he's going to go for his life. So, with bad hands, you ALWAYS transfer to a 5+card major if you have one.

### Minor suit transfers

Eventually someone extended transfers to include the minor suits. To transfer to a **6-card** minor, 2♠ asks opener to bid 3♣. Responder either passes 3♣ or "corrects" to 3♦. This keeps 2NT as a game invitational bid denying a 4 or 5 card major. There are MANY extensions to transfers, but this is the simplest one and easiest to use.

### Notes

You MUST agree with your partner which form (if any) of transfers you're using. IF you decide to play transfers (my recommendation) THEN 2♦ and 2♥ and 2♠ are ALWAYS transfers and NEVER natural. Your opponents are entitled to know you're playing transfers and that your responses to 1NT opening bids are artificial. In tournaments, when responder bids a transfer, **opener** announces this by simply stating the one word "transfer".