

LESSON 9

Jacoby Transfers



General Concepts

General Introduction



Group Activities

Sample Deals

GENERAL CONCEPTS

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

This is the first convention that falls under the ACBL Alert procedure. Toward the end of this chapter, you might want to familiarize the students with the appropriate procedure. *Jacoby transfer* bids are *Announced*. Transfers for the minor suits are *Alerted*.

Bidding

Students will likely need more time understanding the basic concept of a transfer.

Jacoby Transfers for the Majors

- *Jacoby transfers* allow the strong hand to become declarer. This convention reinforces the basic principles behind responding to a notrump opening bid with a five-card or longer major suit.

Signing Off in a Partscore in a Major Suit

- The mechanics for signing off in a partscore when using transfers are discussed.

Inviting Game in a Major Suit

- This is an important concept. You should spend time to show how *Stayman* and transfers work together.

Bidding Game in a Major Suit

- The mechanics of how responder gets the partnership to game using transfers are discussed.

Opener's Rebid after the Transfer

- Opener usually follows responder's instructions after a transfer. The idea of *super acceptance* is introduced.

The Subsequent Auction

- It is important that students understand the complete auction following a transfer bid. You could introduce the subject of the Alert procedure at this point.

When Responder has Both Majors

- Understanding how to describe both invitational and forcing hands with both major suits are covered.

Signing off in a Minor Suit

- For newer students, this is a basic way to handle minor suits.

Other Responses to 1NT

- This may be a bit advanced for your class, but it is still part of the basic understanding for notrump bidding.

When the Opponents Interfere

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

Play & Defense

The deals in the chapter are designed to show the advantage of using transfer bids, but they do include some other points:

- Danger hand
- Combining chances
- Trump-drawing postponement

GENERAL INTRODUCTION

Jacoby transfers will be a new concepts for your students. You might start with something like this:

“We have discussed a few conventions – *Stayman*, *Blackwood* and *Gerber* to be specific. One of the most important conventions is *Stayman*, because it helps find major-suit fits after partner opens the bidding with 1NT. It’s so useful, that it is 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 is popular among competitive bridge players, and it is becoming popular even among social bridge players. The reason for its popularity is its effectiveness.”

GROUP ACTIVITIES

EXERCISE ONE: *Jacoby Transfers for the Majors*

Introduction

“Let’s take a 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 begin to understand this convention, let’s first review the standard method of responding to a notrump bid when you have a long major suit.

“Sort the cards into suits with each player taking one suit. Start by constructing the following hand in front of the South player.

	SOUTH
“In spades, three low cards.	♠ x x x
“In hearts, the Q, the J and four small hearts.	♥ Q J x x x x
“In diamonds, two small cards.	♦ x x
“In clubs, two small cards.	♣ x x

“Put the remaining cards face-down in front of you. You’re sitting South, and your partner has opened the bidding 1NT. As the captain, you need to determine the level and strain for the final contract.

“You know the strain – you have six hearts, and you know your partner has at least two hearts. You also know the level – you only have 5 total points, and with partner having a maximum of 17, there are not enough points for game. So, you know the level is partscore, and you bid 2♥, which partner will pass.

“Let’s give the following hand to North.

	NORTH
“In spades, the K and two small cards.	♠ K x x
“In hearts, the 10 and a small card.	♥ 10 x
“In diamonds, the K, the Q, the J and one small card.	♦ K Q J x
“In clubs, the A, the Q and two small cards.	♣ A Q x x

“With normal bidding, North would open 1NT and South would bid 2♥. Expecting North to pass. South becomes the declarer with North’s hand becoming the dummy. When the opponents lead, they give the opening defensive blow to the contract. A player with a 1NT opening bid will invariably have a lot of high cards, and if it can be arranged that this player is the declarer, some of those high cards will be protected from immediate attack.

“So, how do we get North to be the declarer? The answer is to use Jacoby transfer bids. A Jacoby transfer bid promises at least five cards in the next

higher-ranking suit. Therefore, a 2♦ response to a 1NT opening promises at least five hearts and requests the opener to bid 2♥. If the response is 2♥ to a 1NT opening bid, the responder promises five spades and requests the opener to bid 2♠.

“After the initial transfer and opener’s acceptance of the transfer, the auction can proceed in several ways. With the hand on the table, even if North has a maximum notrump bid, there are not enough points for game. Therefore, after North accepts by bidding 2♥, South will pass. You can see that the final contract is the same 2♥ with or without Jacoby transfers. The only difference is that with Jacoby transfers the stronger hand gets to be the declarer.

“Now, from the South hand take away a small spade and replace it with the ♠A. Take away a small heart and replace it with the ♣J. As you can see, South now has an invitational hand.

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

“After North’s opening 1NT bid, South will bid 2♦, transferring to hearts. North will bid 2♥, and South will then bid 2NT. The 2NT bid, therefore, shows an invitational hand with five hearts.

“Take away the ♣J and add another small heart. This time the responder will bid 3♥, showing an invitational hand with six hearts.

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

“Let’s change South’s hand again. Take away a small diamond and add the ♦A. Take away a small spade and add the ♠Q. Replace a small heart with a small club. The hand now has enough points to go to game.

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

“This time, after transferring to hearts, South will bid 3NT. This bid tells North that South has enough points for game along with five hearts.”

Instructions

Have your students keep both the North and South hands on the table for use in the next exercise. The students should open their textbooks to the appropriate page to complete the remainder of this exercise.

“Partner opens 1NT. What do you respond with each of the following hands? What do you plan to do after partner accepts the transfer?”

- | | |
|---|--|
| 1. ♠ J 10 8 6 5 4
♥ 5
♦ 8 4
♣ J 8 6 4 | 1. 2♥, transfer. Pass partner’s 2♠ bid. |
| 2. ♠ 8 3
♥ K J 9 5 4 3
♦ 6 4 2
♣ K 6 | 2. 2♦, transfer. Raise to 3♥, invitational. |
| 3. ♠ 10 9 8 7 6 5
♥ A K
♦ 5 4
♣ K 4 3 | 3. 2♥, transfer. Raise to 4♠. |
| 4. ♠ 9 8 7
♥ Q J 7 5 4
♦ Q 5 4
♣ K 4 | 4. 2♦, transfer. Bid 2NT, invitational. |
| 5. ♠ —
♥ K Q J 4 3
♦ 5 4 2
♣ A Q 9 7 4 | 5. 2♦, transfer. Bid 3♣, forcing, to show second suit. |
| 6. ♠ A 10 5 4 3
♥ 10 5
♦ K Q 6
♣ Q 4 3 | 6. 2♥, transfer. Jump to 3NT. |
| 7. ♠ 10 9 5 4 3
♥ Q J 9 4 3
♦ 5 4
♣ 7 | 7. 2♦, transfer. Pass partner’s 2♥ bid. |

- | | |
|--|--|
| 8. ♠ A 9 7 5 4
♥ 10 9 5 4 3
♦ Q 8
♣ 6 | 8. 2♦, transfer. Bid 2♠, invitational, over partner's 2♥ response. This is the way to show an invitational hand with five cards in each major. |
| 9. ♠ A K 5 4 3
♥ Q J 6 5 3
♦ 9 4
♣ 9 | 9. Bid 2♥, transfer. Bid 3♥, forcing, over partner's 2♠ response. This is the way to show a game-forcing hand with five cards in each major. |

Follow-up

Make sure the students understand how the responder uses Jacoby transfers.

Conclusion

“When using Jacoby transfers, the responder’s bid of 2♦ promises five hearts, and a bid of 2♥ promises five spades. After the opener’s accepts the transfer, the responder will define the hand by doing one of the following:

- Responder passes to play in a partscore in the major suit.
- Responder rebids 2NT to show an invitational hand with five cards in the suit.
- Responder rebids three of a major suit to show an invitational hand with six cards in the suit.
- Responder rebids 3NT to show five cards in the major suit and enough points for game.
- Responder rebids four of a major to show enough points for game with six cards in the suit.
- The bid of a new suit is natural and forcing to game.

EXERCISE TWO: Opener's Response to a Jacoby Transfer**Introduction**

“When you open 1NT and partner makes a Jacoby transfer bid, more often than not you will just accept the transfer.

“Let's look at the hands that are still on the table.

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



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

“Let's recall the bidding:

NORTH	SOUTH
1NT	2♦
2♥	3NT

“As you can see, the proper contract has been reached. Now, let's change North's hand a little. Take away a small club and add a small heart. Now North knows there is a Golden Fit in the heart suit. When South rebids 3NT, North will correct to the proper contract of 4♥. South's rebid of 3NT is not necessarily a sign-off bid. It is meant to suggest a final contract of 3NT if the opener does not have three hearts.

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



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

“From the South hand, take away the ♦A and replace it with a small diamond. Replace the ♠Q with a small spade. Replace a small club with the ♣J.

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



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

“This time South will rebid 2NT after transferring to hearts, showing an invitational hand with five hearts. Again, North hears the Golden Fit in hearts, but does not have enough points to accept the game invitation. North rebids 3♥ to sign off in the Golden Fit. If North had only two hearts, North would pass the 2NT rebid by South.

“Most of the time, the notrump opener will just accept a Jacoby transfer bid, but there is one exception. With a maximum hand, including four-card support for partner’s major, the 1NT opener should jump to the three level in responder’s suit. This is called *super-acceptance*.

“In the North hand, take away a small spade and add the ♥A. Take away the ♣Q and replace it with a small club.

NORTH
 ♠ K x
 ♥ A 10 x x
 ♦ K Q J x
 ♣ A x x

“As you can see, North’s hand is a maximum notrump along with a four-card heart suit. When responder bids 2♦ to transfer to hearts, North will rebid 3♥, jumping a level.

“Put the cards back into suits and open your textbook to Exercise 2.”

Instructions

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

♠ K Q 4 3
 ♥ A 8
 ♦ A J 7 3
 ♣ Q J 5

“What is your rebid in each of the following auctions?”

1.	WEST	NORTH	EAST	SOUTH
	Pass	1NT	Pass	2♦
		?		

2♥. Accept the transfer.

2.	WEST	NORTH	EAST	SOUTH
	Pass	1NT	Pass	2♥
		?		

3♠. With a maximum and four-card support, super-accept the transfer.

3.	WEST	NORTH	EAST	SOUTH
	Pass	1NT	Pass	2♦
	Pass	2♥	Pass	3NT
	Pass	?		

Pass. Partner is showing a game-going hand with a five-card heart suit, asking you to choose between 3NT and 4♥.

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

3NT. Partner has shown an invitational hand with five hearts. Accept the invitation with a maximum but no heart fit.

Follow-up

The students should recognize that the 1NT opening bidder has the responsibility to hear not only what responder is saying through the transfer bids, but also should act to make sure the final contract is the correct one.

Conclusion

“When the 1NT opener hears partner make a Jacoby transfer bid, opener will more often than not just accept the transfer and await further clarification from partner. The partnership will work together to make sure the correct final contract is reached. The 1NT opener can also use *super-acceptance* to show partner a maximum hand with four trumps.”

EXERCISE THREE: Responding with Minor Suits**Introduction**

“When partner opens 1NT and you hold the minor suits, you must remember that you cannot show them at the two level. We play that a 2♣ bid is Stayman and 2♦ is a transfer to hearts. Perhaps you have noticed that when playing Jacoby transfer bids, we have not identified what a bid of 2♠ means. Since it is no longer needed as a natural bid, we can use this bid to sign off in 3♣ or 3♦.

“Give South the following hand:

	SOUTH
“Spades, a small singleton.	♠ x
“Hearts are three small.	♥ x x x
“Diamonds are three small.	♦ x x x
“Clubs are the Q, the J, the 10 and three small.	♣ Q J 10 x x x

“When North opens the bidding with 1NT, South will bid 2♠ transferring to 3♣. When North accepts the transfer by bidding 3♣, South will pass. What if South’s diamonds and clubs were reversed? After North rebids 3♣, South rebids 3♦, which North must pass. It is unfortunate that South will be the declarer. When you have mastered this level of Jacoby transfer bids, there are more advanced techniques that can assist you with this type of situation.

“Let’s change South’s hand. Add the ♠K and take away a small diamond. Replace the ♣J with the ♣K. South now has an invitational hand with a strong six-card minor suit.

SOUTH
♠ K x
♥ x x x
♦ x x
♣ K Q 10 x x x

“South shows this hand by bidding 3♣ immediately after North’s opening 1NT bid. A bid of 3♣ or 3♦ in response to a 1NT opener shows a hand with invitational strength and a strong six-card minor. Keep this hand on the table for the moment. Open your textbooks to Exercise Three.”

Instructions

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

- | | |
|---|---|
| 1. ♠ 4
♥ 8 5 3
♦ 7 4 3
♣ Q 8 7 6 5 4 | 1. 2♠, transfer. Pass partner’s 3♣ bid. |
| 2. ♠ J 8 4
♥ 3
♦ Q 8 6 5 4 3 2
♣ 7 6 | 2. 2♠, transfer. Bid 3♦, signoff, over partner’s 3♣ bid. |
| 3. ♠ J 10 4 3
♥ 4
♦ Q J 5 4 3
♣ 8 6 4 | 3. Pass. Since you cannot signoff at 2♦, you hope partner will be able to make 1NT. This hand shows one of the few disadvantages of Jacoby transfer bids. |
| 4. ♠ K Q
♥ 4 3 2
♦ 7 3
♣ A Q J 9 4 3 | 4. 3NT. Since you do not have enough combined points for slam, bid game in notrump. |
| 5. ♠ K 8
♥ 5 4 2
♦ 10 5
♣ K J 10 5 4 2 | 5. 3♣, invitational. Partner can pass or accept to play in a notrump game or 5♣. |
| 6. ♠ 3
♥ 8 6 5
♦ K Q J 5 4 3
♣ 6 5 4 | 6. 3♦, invitational. Partner can pass or accept to play in a notrump game or 5♦. |

Follow-up

Make sure your students understand how to show minor suits.

Conclusion

“When playing Jacoby transfers, you have the ability to use 2♠ to transfer to the minor suits. The 1NT opener will bid 3♣ in response to your 2♠ bid, and you will pass or correct to 3♦. A direct bid of 3♣ or 3♦ in response to a 1NT opening bid promises an invitational hand with a strong six-card suit.”

EXERCISE FOUR: The Subsequent Auction**Introduction**

The class should still have the following South hand on their tables:

SOUTH
 ♠ K x
 ♥ x x x
 ♦ x x
 ♣ K Q 10 x x x

“Give North the following hand:

“Spades, the A and two small.	NORTH ♠ A x x
“Hearts, the A and two small.	♥ A x x
“In diamonds, the Q, the J and two small.	♦ Q J x x
“In clubs, the A and two small.	♣ A x x

“North has a minimum 1NT opening bid. We learned in the last exercise that South will invite game by bidding 3♣. When responder makes such a bid, the opener should bid 3NT, if opener thinks 9 tricks can be made in notrump opposite such a hand. When North hears the invitation, North may want to pass with a minimum hand for the notrump bid. But let’s take a closer look. South promises a strong six-card suit for the bid as well as an invitational hand. So, North can see six club tricks, plus a spade trick and a heart trick. Hopefully, South can provide assistance with another trick. Even with the minimum notrump hand that North has, game is a good bet. Let’s change North’s hand.

“Take away the ♣A and replace a small diamond with the ♦A. Replace a small spade with the ♠Q.

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

“This time North has a maximum for the 1NT opening bid. However, this time North cannot really see where nine tricks could possibly come from. This maximum notrump hand should pass responder’s 3♣ invitational bid. Please put the cards into suits.”

You have now given your students the basics for Jacoby transfer bids in a constructive auction. Although the information is given in depth in the text, examples on how to bid when responder holds both majors is not thoroughly covered in these exercises due to time constraints. This aspect of how Jacoby transfer bids work in cooperation with Stayman can and should be an entire lesson on its own to insure that your students understand how the two conventions work together. It is suggested that

you hold a number of sessions on Jacoby transfer bids to insure that your students grasp the entire convention.

Instructions

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

♠ K Q J 4
♥ A 8 5 4
♦ A 9 5
♣ J 3

“What is your next bid with each of the following auctions?”

1. WEST	NORTH	EAST	SOUTH
	1NT	Pass	2♠
Pass	?		

3♣. Accept the transfer.

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

Pass. Partner is showing a weak hand with a long diamond suit.

3. WEST	NORTH	EAST	SOUTH
	1NT	Pass	3♣
Pass	?		

Pass. Partner is showing an invitational hand with long clubs. Decline the invitation with your minimum hand, since you do not have a great club fit.

4. WEST	NORTH	EAST	SOUTH
	1NT	Pass	2♣
Pass	2♥	Pass	3NT
Pass	?		

4♠. Partner must have four spades to have started with Stayman, so play in your known 4-4 spade fit.

Follow-up

The class should now understand the basic concepts of employing Jacoby transfer bids.

Conclusion

“Jacoby transfer bids have now become part of your notrump bidding structure.”

EXERCISE FIVE: Handling Interference

Introduction

“You now know the basics of Jacoby transfer bids in auctions where only you and partner are bidding. Let’s find out what happens when there is some interference from the opponents.

“Let’s give the following hand to North:

	NORTH
“In spades, the A and a small card.	♠ A x
“In hearts, the K and two small.	♥ K x x
“In diamonds, the Q, the J and two small.	♦ Q J x x
“In clubs, the A, the Q and two small.	♣ A Q x x

“Let’s give the following hand to South:

	SOUTH
“In spades, the K, the Q and three small.	♠ K Q x x x
“In hearts, two small.	♥ x x
“In diamonds, two small.	♦ x x
“In clubs, four small cards.	♣ x x x x

“From what we have learned, this looks to be pretty simple. North will open 1NT, and South will transfer to spades and let the auction end with 2♠. But what happens when the auction goes 1NT by North and East doubles? What is South to do? What would happen if East overcalls 2♥? When you play conventions, you need to have an agreement as to what bids mean, not only when you and your partner are the only ones bidding, but also when the opponents interfere.

“The standard agreement is to continue to use transfer responses to 1NT if an opponent doubles, since no bidding room has been used. If an opponent overcalls, however, the partnership has to abandon transfer bids and bid naturally.

“So with these hands, if East should double after North’s 1NT opening, South should still bid 2♥ transferring to spades. If East should overcall 2♣, 2♦ or 2♥, then South should bid 2♠ abandoning transfers.

“Let’s think about another bidding situation with these cards. Say the interference occurs following a Jacoby transfer bid, which is a conventional response.

WEST	NORTH	EAST	SOUTH
	1NT	Pass	2♥ (transfer)
Double	?		

“Again, North has opened 1NT and South bids 2♥ transferring to spades.

This time West takes some action and doubles the heart bid. This double has given North the option of passing. This is what should happen when the notrump bidder has a doubleton in the suit that opener is being asked to bid. With the hand that is on the table, if West should double the 2♥ bid by South, North will pass, indicating to South that North has a doubleton. With South's hand, South would just bid 2♠, abandoning the transfer. This bid is a sign-off bid, and North should pass.

“Let's change North's hand a bit. Add the ♥A and a small heart. Replace the ♦Q and ♦J with a small diamond. Take away the ♣Q and a small club and replace with the ♣J.

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

“Again, North has opened 1NT and South bids 2♥ transferring to spades. Once again, West doubles 2♥. This time West seems to have made a grave error with North's holding in hearts. North can *redouble*, suggesting that North would like to play in 2♥ doubled and redoubled. Of course, South may not like this option and still may elect to bid 2♠. At least you can see how the redouble can be used in this type of auction.

“Keep these hands on the table, and open your textbooks to Exercise Five.”

Instructions

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

- | | |
|--|---|
| 1. ♠ 7 4 3
♥ Q 8 4 3
♦ 10 9 4 3
♣ J 9 | 1. Pass. With a weak hand, it's best to defend and hope to defeat the contract. |
| 2. ♠ K J 5 4 3
♥ 4 3
♦ J 8
♣ Q 8 4 3 | 2. 2♠, natural and mildly invitational. Jacoby transfer bids no longer apply. |
| 3. ♠ A 8
♥ K J 8 7 6
♦ K 7
♣ 9 6 5 2 | 3. 3♥, forcing, asking opener to choose between 3NT and 4♥. |

- | | |
|--|---|
| 4. ♠ 10 4
♥ Q J 8 4 3 2
♦ 5 3
♣ A K 5 | 4. 4♥. You want to be in game in hearts and can no longer use a Jacoby transfer bid. |
| 5. ♠ A K 5 4
♥ J 10 5 4
♦ A 8
♣ 9 6 2 | 5. 3♦. A cuebid of the opponent's suit replaces Stayman when there is interference. |
| 6. ♠ J 3
♥ 9 5 2
♦ K Q 5
♣ Q 8 4 3 2 | 6. 2NT. Make an invitational raise, which is the same thing you would have done without the interference. |

Follow-up

Make sure your students understand how to handle Jacoby transfer bids in competition.

Conclusion

“Whenever you decide to use a convention, you need to know if it applies when the opponents compete in the auction. In competition, the standard agreement is to continue to use transfer responses to 1NT if an opponent doubles, but not to use them if an opponent bids. If the opponents enter the auction after the transfer bid has been made, the opener has options including bidding, passing and redoubling.”

EXERCISE SIX: Responding to 2NT**Introduction**

“You should be happy to learn that you can use Jacoby transfer bids after partner has opened 2NT. You can even use them after partner has opened 3NT! Let’s take a look at the hands you currently have on the table.

NORTH
 ♠ A x
 ♥ A K x x x
 ♦ x x x
 ♣ A J x
 ■

SOUTH
 ♠ K Q x x x
 ♥ x x
 ♦ x x
 ♣ x x x x

“In the North hand, let’s replace the two small diamonds with the ♦ K and the ♦ Q.

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

SOUTH
 ♠ K Q x x x
 ♥ x x
 ♦ x x
 ♣ x x x x

“With 21 HCP, this is a great 2NT opening hand. Over 2NT, South will bid 3♥ asking North to bid 3♠. Over the 3♠ bid, South will bid 3NT asking North to choose between 3NT and 4♠. With North’s hand, North will pass 3NT.

“With a 2NT opening, responder can still transfer to hearts or transfer to spades. One important difference, however, between using transfers after opening 2NT is that there are no bidding sequences that are defined as being invitational to game. All sequences are either forcing to game or sign-offs.

“Put all the cards into suits and open the textbook to Exercise Six.”

Introduction

“Partner opens the bidding 2NT (20-21 HCP). What do you respond with each of these hands? What’s your plan?”

- | | |
|---|--|
| <p>1. ♠ 10 6 5 4 3 2
♥ 5 4
♦ 9 5 4
♣ 3 2</p> | <p>1. 3♥, transfer, then pass. Partner will play in 3♠.</p> |
| <p>2. ♠ 9 4
♥ Q J 8 4 3
♦ K 8 4
♣ 8 2</p> | <p>2. 3♦, transfer, then bid 3NT. Partner will choose either 3NT or 4♥.</p> |
| <p>3. ♠ Q 10 9 8 7 5
♥ K 4
♦ J 10 6
♣ 8 4</p> | <p>3. 3♥, transfer, then bid 4♠.</p> |
| <p>4. ♠ K 9 8 6 5
♥ Q 8 5 4
♦ 7 3
♣ J 5</p> | <p>4. 3♣, Stayman. If opener shows a four-card major, raise to game; if opener bids 3♦, bid 3♠, showing the five-card spade suit and asking opener to choose between 3NT and 4♠.</p> |
| <p>5. ♠ 4 3
♥ J 8 4
♦ Q 8 4 3
♣ K 8 7 5</p> | <p>5. 3NT. Settle for game in notrump.</p> |
| <p>6. ♠ Q 9 5
♥ K Q 8
♦ K 9 6 2
♣ A 8 4</p> | <p>6. 6NT. Partnership has at least 34 HCP, enough for slam.</p> |

Follow-up

Make sure your students understand how to use Jacoby transfers at higher levels.

Conclusion

“Jacoby transfer bids are flexible enough to use when partner opens the bidding with 2NT or even 3NT.”

EXERCISE TEN: Finding the Queen

“Turn up all of the cards on the fourth pre-dealt hand and arrange them as in the previous deal.”

(Deal 4)

Dealer, West	♠ 4	
	♥ 10 9 7 6 4 2	
	♦ K 9 5	
	♣ A 7 3	
♠ 10 9 7 3	N W E S	♠ Q J 8 5 2
♥ A J 3		♥ 8 5
♦ 6 3		♦ Q 7 4 2
♣ K Q J 10		♣ 5 2
	♠ A K 6	
	♥ K Q	
	♦ A J 10 8	
	♣ 9 8 6 4	

The Bidding

“West is the dealer. What does West do? (Pass.) Who should open the bidding? (South.) What should the opening bid be? (1NT.) West passes. How should North proceed? (North should transfer to hearts and rebid 3♥ to show an invitational hand with a six-card suit.) What should South do? (South should accept the transfer by bidding 2♥, and then South should go to game, recognizing that the partnership has a Golden Fit in hearts.) What is the final contract? (4♥.) Who is the declarer? (South.)”

The Play

“Who makes the opening lead? (West.) What should the opening lead be? (♣K.) How many losers does South have? (No losers in spades, since the small spade can be ruffed in dummy. Two possible losers in hearts. One possible loser in diamonds, since the queen is missing. Two losers in clubs, since one is covered by the ace and one can be ruffed in the dummy.) How can some of the losers be eliminated? (After the ♣K lead, win the trick and play the ♠A and ♠K, pitching away a club from the dummy. This play eliminates a loser in clubs. Only then can you draw the trumps. When you see that you have two heart losers, you need to find a way to eliminate a diamond loser.) What do you do eliminate a diamond loser? (Finesse against East.) How do you know who to finesse against? (West has showed up with the ♣K Q J and the ♥A J. If West also had the ♦Q, West would have opened the bidding. Therefore, it is safe to assume that East has that card.)”

