

Jacoby transfers

Jacoby transfers are a very popular treatment, and with good reason. They're easy to play, and they help describe common types of hand patterns in response to a 1NT opening.

For the purposes of this article, we will assume that 1NT is strong (15 to 17 high-card points), but Jacoby transfers may be used with other notrump ranges as well.

After a 1NT opening, responder may use a Jacoby transfer to describe a hand with a five-card or longer major. The method is simple: responder bids the suit one rank below the actual major suit he holds. Opener then accepts this "transfer" by bidding the next higher suit at her turn. For example:

<i>Opener</i>	<i>Responder</i>
1NT	2♦ ⁽¹⁾
2♥ ⁽²⁾	

(1) "I have at least five hearts. Please bid 2♥ for now and I'll tell you more on my next turn."

(2) "Okay."
or

<i>Opener</i>	<i>Responder</i>
1NT	2♥ ⁽¹⁾
2♠ ⁽²⁾	

(1) "I have at least five spades. Please bid 2♠."

(2) "I hear and obey."

What's the point of doing this? First, the strong hand becomes declarer. The opening lead comes into her hand. Without transfers, the strong hand could become dummy, allowing the defenders to see where most of your side's assets are located. Second, the transfer gives responder another chance to speak. After opener accepts the transfer, responder may then pass, invite game, show another suit or jump to game. The transfer provides an extra "step" in the auction.

How does responder know which of these actions to take? It depends on the strength and shape of responder's hand. Keeping in mind that game-level contracts generally require a combined total of 25 HCP,



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this table provides a general guideline:

Responder's HCPs	Goal	Recommended action
0-7	Partscore only	Transfer then Pass
8-9	Invite game	Transfer then bid 2NT (with a five-card major) or three of the major (with a six-card suit)
10 or more	Force to game	Transfer then bid a new suit (forcing) or 3NT (with a five-card major) or four of the major (with a six-card suit)

Here are some examples:

Partner opens 1NT and you hold ♠KQJ976 ♥Q102 ♦654 ♣74.

You have 5 HCP and partner has at most 17. This is only 22 total, not enough for game. So you should start by transferring to your five-card spade suit by bidding 2♥. After partner accepts the transfer, you pass.

If your hand is ♠A84 ♥KJ982 ♦72 ♣J93 the situation is different. You have 9 HCP, enough to invite game. Begin with a transfer to hearts by bidding 2♦, and bid 2NT after partner accepts. This tells partner you have exactly five hearts, a balanced hand and invitational values.

Opener then has these options: pass to show a minimum 1NT hand (15 HCP) and only two hearts; bid 3♥ to show a minimum and three or more hearts; bid 3NT to show a maximum with only two hearts; bid 4♥ to show a maximum with three or more hearts.

Since both hands are so well-defined, the partnership usually arrives in the right contract.

Try this:

♠KQ653 ♥5 ♦AJ72 ♣Q94.

You have 12 points, and after partner's 1NT opening you want to be in game. But which one? Start by transferring to spades. After partner accepts, bid 3♦. The

bid of new suit is forcing to game after a transfer, and it also shows an unbalanced hand. This allows opener to return to spades with a fit (three or more), or bid 3NT with values in the unbid suits (clubs and hearts) or even bid 5♦ with a fit in that suit.

Holding ♠A10 ♥AQ1053 ♦K52 ♣986, you have plenty of strength (13 HCP) to be in game, so the only question is this: 3NT or 4♥? Let partner decide. Here's how. Begin with a transfer of 2♦, and after partner accepts with 2♥, jump to 3NT. This tells partner to choose between the notrump game and the heart game. Opener will usually prefer 3NT with only a doubleton heart, but will usually bid 4♥ with three or more hearts. □

What's in a name?

The Jacoby transfer was developed by the great Oswald Jacoby, whose profile appears on page 43.