## **Jacoby Transfers**

When partner opens 1NT (15-17 HCP) what would you do with the following hand? 65432 8 7654 765. Your initial thought with no points would probably be to pass. But, how many tricks will this hand produce at no trump? The answer is **ZERO**. How many tricks will this hand produce for partner with spades as trumps? Well, not a whole lot because of the fact that there are no HCP. But you can use some of the small spades to trump hearts. This hand will actually produce two or three tricks with the small spades by trumping, depending on what partner has. No matter what, it will be more than zero. The idea then is to play the hand in the minimum number of spades and not in no trump. This is when you use transfers.

Whenever partner opens 1NT and you have a 5 card or longer **major** suit you should respond in the suit directly below your real suit. This requires partner to bid the next higher ranking suit (which is the suit that you really have).

1NT-P-2D (transfer)-P- partner **MUST** bid 2H

1NT-P-2H (transfer)-P- partner **MUST** bid 2S

By using the transfer, responder **does not guarantee any strength**, only at least a five card or longer suit.

Once the responder has transferred then he describes his hand on the next round of bidding.

- a) Weak- no chance for game (0-8 HCP)- transfer then Pass
- b) Middle- might have game 9-10 HCP)- transfer then invite game 2NT with a 5 card suit or 3 of the major with a 6 card or longer suit
- c) Strong- must have game 11+ HCP) transfer then bid game 3NT with a 5 card suit o4 4 of the major with a 6 card or longer suit

What would you do with the following hands after partner opens with 1NT?

- a) 87654 87 7654 76
- b) K8765 K8 9876 87
- c) Q7 J9876 K87 K87
- d) 7 J98763 K87 KQ7
- e) Q87 KQJ73 J82 Q8
- f) KQ87 A76 K76 987
- g) 98765 AQ7 KJ QJ8