

Jacoby Transfers

Played in conjunction with Texas Transfers

A standard version by Mike Savage

Jacoby and Texas Transfers were primarily created to enable the no-trump opener to be declarer in most major suit contracts. This is based on the premise that strong no-trump opening hands are likely to have tenace positions that are better to be led up *to* rather than led *thru* on the opening lead. Diamonds transfer to hearts and hearts transfer to spades. **Jacoby Transfers** occur at the two level (and also over 2NT, or 2C followed by a 2NT rebid) and **Texas Transfers** occur at the four level. When playing both **Jacoby** and **Texas Transfers**, transferring to two of a major and then jumping to four, is a *mild slam try*. Below are the basic transfer sequences, reflecting the use of both **Jacoby** and **Texas Transfers**, including some continuations and rebids that are played by many partnerships.

1NT: 2D = **Jacoby Transfer** to hearts with five+ hearts. Could have any number of HCP, even zero.

2H = Semi-forced response (bid 95% of the time), denies a maximum and four hearts.

2S = Shows at least five hearts, four spades and an invitational or better hand.

2NT = Denies three or more hearts or four spades and is a minimum.

3H = Shows three or more hearts, denies four spades and is a minimum.

3S = Shows four spades and is a minimum.

3NT = Denies three or more hearts or four spades and is a maximum.

4H/4S = Shows an 8-card fit & a maximum. With fits in both, choose spades.

2NT = Shows five hearts, invitational values and is often balanced.

3C/3D = Shows five+ hearts, four+ of the bid minor and at least game values.

3D (over 3C) or **3S** = Cue bid with minor fit; no 4th suit stopper or a max.

3H = Shows 3-card heart support and a non-minimum.

3NT = Denies a fit in hearts and has no slam interest in the minor.

4C (over 3D) = Cue bid with four diamonds and wants to play 5D or 6D.

4 of the bid minor = Shows a 4-card minor fit, *three* hearts and a max.

4H = Shows heart support and a minimum.

3H = Shows at least six hearts and is invitational to game.

Pass = Shows a minimum hand, regardless of your heart fit.

3NT = Rarely bid. Denies a fit, has a maximum with a long, solid minor.

4H = A non-minimum and 3/4 good hearts or a max. with two+ good ones.

3S/4C/4D = Splinters with six+ hearts and slam interest (some play 4C as Gerber).

3NT = Shows five hearts and a balanced hand, offers a choice of games.

4H = Shows six or more hearts and is mildly slam invitational.

4NT = Blackwood (Roman Key-card if you play it).

4NT = Shows 5 hearts, a balanced hand and is slam invitational.

5H = Shows a minimum and a heart fit.

2S/3C/3D = A max, 4 hearts and a doubleton (Ax or xx) in the suit bid (optional bid).

3D = Re-transfer, opener must bid 3H.

3H = Shows a maximum with four hearts (and no doubleton if you play the above).

2NT (rare, not highly recommended) = Shows three hearts with 2 of the top 3 honors, max. HCP and *something* more (aces & kings? a small dbltn? a side 5-card suit?).

Jacoby Transfers

With Texas Transfers (Continued)

1NT: 2H = Jacoby Transfer to spades with five+ spades. Could have any number of HCP, even zero.

2S = Semi-forced response (bid 95% of the time), denies a maximum and four spades.

2NT = Shows five spades, invitational values and is often balanced.

3C/3D = Shows five+ spades, four+ of the bid minor and at least game values.

3D (over 3C) or 3H = Cue bid with minor fit, no 4th suit stopper or a max.

3S = Shows 3-card spade support and a non-minimum.

3NT = Denies a fit in spades and has no slam interest in the minor.

4C (over 3D) = Cue bid with four diamonds and wants to play **5D** or **6D**.

4 of the bid minor = Shows a 4-card minor fit, *three* spades and a max.

4S = Shows a spade support and a minimum.

3H = Shows at least five spades, five hearts with game values or more.

3S = Shows at least six spades and is game invitational.

Pass = Shows a minimum hand, regardless of your spade fit.

3NT = Rarely bid. Denies a fit, has a maximum with a long, solid minor.

3NT = Shows five spades and a balanced hand, offers a choice of games.

4C/4D/4H = Splinters with six+ spades & slam interest (some play **4C** as Gerber).

4S = Shows six or more spades and is mildly slam invitational.

4NT = Blackwood (Roman Key-card, if you play it).

4NT = Shows five spades, a balanced hand and is slam invitational.

5S = Shows a minimum and a spade fit.

3C/3D/3H = A max, 4 spades and a doubleton (Ax or xx) in the suit bid (optional bid).

3H = Re-transfer, opener must bid **3S**.

3S = Shows a maximum with four trumps (and no doubleton if you play the above).

2NT (rare, not highly recommended) = Shows three spades with 2 of the top 3 honors, max. HCP and *something* more (aces & kings? a small dbltn? a side 5-card suit?).

2NT: 3D = Jacoby Transfer to hearts. Point range is yet unknown, *could* be zero.

3H = Shows any minimum or could have a maximum with only two hearts.

4C/4D = Shows five hearts and at least four of the minor with slam interest.

4H = Shows six or more hearts and is mildly invitational to slam

4NT = Natural slam try with five hearts and invitational values.

4H = Shows a non-minimum with three or four hearts.

2NT: 3H = Jacoby Transfer to spades. Point range is yet unknown, *could* be zero.

3S = Shows any minimum or could have maximum with only two hearts.

4C/4D = Shows five spades and at least four of the minor with slam interest.

4S = Shows six or more spades and is mildly invitational to slam.

4NT = Natural slam try with five spades and invitational values.

4S = Shows a non-minimum with three or four spades.

1NT or 2NT: 4D = Texas Transfer to hearts. Forces a **4H** bid and shows six or more hearts.

1NT or 2NT: 4H = Texas Transfer to spades. Forces a **4S** bid and shows six or more spades.

4NT is Roman Key-card Blackwood over **4H** and **4S**, around the major just bid.

Usually, there's only game and **4H** and **4S** are passed. An immediate **4C** is Gerber.