

*** Nonstandard Dealer Lesson Hands ***

Bridge Lesson

Board: 1

Dealer: **South**

Contract: 3NT

Declarer: North

Lead: ♠5

Board: 2

Dealer: **East**

Contract: 3NT

Declarer: East

Lead: ♠6

Board: 3

Dealer: **North**

Contract: 3NT

Declarer: South

Lead: ♠7

Board: 4

Dealer: **West**

Contract: 4NT

Declarer: West

Lead: ♥5

Board: 5

Dealer: **East**

Contract: 3♥

Declarer: North

Lead: ♠A

Board: 6

Dealer: **West**

Contract: 3NT

Declarer: East

Lead: ♠2

NT Ladder		
HCP Point Range	Bidding Sequence	Responder's Conventions
12-14	1s; 1NT	NMF
15-17	1NT	Stayman/Jacoby
18-19	1s; jump in NT	NMF
20-21	2NT	Stayman/Jacoby
22-24	2C; 2NT	Stayman/Jacoby
25-27	2C; 3NT	None...
28+	2C; 4NT	None...

Hand type	Patterns	Probability
Balanced	4-3-3-3, 4-4-3-2, 5-3-3-2	50%
Semi-Balanced	5-4-2-2	10%
Two-suiter	5-4-3-1, 5-5-2-1, 5-5-3-0, 6-5-1-1, 6-5-2-0, 6-6-1-0, 7-6-0-0	30%
Single-suiter	6-3-2-2, 6-3-3-1, 6-4-2-1, 6-4-3-0,	20%
Three-suiter	4-4-4-1, 5-4-4-0	rare

NT Ladder Practice Sheet

We use the NT Ladder when we are opening the bidding, and we have a balanced hand.

Point Range	Bidding Sequence	Responder's Conventions
		<input type="checkbox"/> Stayman and Jacoby Transfers <input type="checkbox"/> New Minor Forcing
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Exercise One — Using Jacoby Transfer Bids

Partner opens 1 NT. What do you respond with each of the hands in Exercise One? What do you plan to do next?

1-1)	♠ 4 ♥ J 10 8 7 5 3 ♦ Q 8 3 2 ♣ 9 8	North South Partner You 1 NT ____? ____? ____?
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1-2)	♠ K J 9 6 5 4 ♥ 8 3 ♦ K 6 ♣ 7 4 2	North South Partner You 1 NT ____? ____? ____?
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1-3)	♠ A K ♥ 10 9 7 6 5 2 ♦ K 7 6 ♣ 5 4	North South Partner You 1 NT ____? ____? ____?
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1-4)	♠ Q J 6 4 2 ♥ Q 8 3 ♦ 8 4 2 ♣ K 6	North South Partner You 1 NT ____? ____? ____?
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1-5)	♠ K Q 6 ♥ A 10 8 5 2 ♦ 10 3 ♣ Q 4 3	North South Partner You 1 NT ____? ____? ____?
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1-6)	♠ K Q J 8 2 ♥ — ♦ A Q 9 7 4 ♣ 10 8 3	North South Partner You 1 NT ____? ____? ____?
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Exercise One Answer

1-1) Respond 2♦ (transfer). Then pass partner's 2♥ bid.

1-2) Respond 2♥ (transfer). Then raise to 3♠, invitational.

1-3) Respond 2♦ (transfer). Then raise to 4♥.

1-4) Respond 2♥ (transfer). Then bid 2 NT, invitational and offering choice of whether to play in hearts or notrump.

1-5) Respond 2♦ (transfer). Then jump to 3 NT to offer a choice of whether to play in hearts or notrump.

1-6) Respond 2♥ (transfer). Then bid 3♦ (forcing) to show the second suit.

Jacoby Transfers Summary

Complete the chart on page 7.

Exercise Two—Opener's Response to a Jacoby Transfer

You open 1 NT with the following hand:

♠ K 6
♥ K Q 8 2
♦ A J 9 3
♣ K J 4

What is your rebid with each of the auctions in Exercise Two?

2-1)

North	South
You	Partner
1 NT	2 ♥
___?	

2-2)

North	South
You	Partner
1 NT	2 ♦
___?	

2-3)

North	South
You	Partner
1 NT	2 ♥
2 ♠	3 NT
___?	

2-4)

North	South
You	Partner
1 NT	2 ♥
2 ♠	2 NT
___?	

Exercise Two Answer

2-1) Bid 2 ♠. Accept the transfer.

2-2) Bid 3 ♥. With maximum values and four-card support, super accept the transfer.

2-3) Pass. Partner is showing a game-going hand (10–15 points) with exactly five spades, and asking you to choose between playing in 3 NT and 4 ♠.

2-4) Bid 3 NT. Partner has shown an invitational hand (8 or 9 points) with exactly five spades; accept in notrump with a maximum-strength hand but no fit in spades.

Responding to Jacoby Transfer Summary

Opener does have some leeway over the transfer bid. With a maximum-strength hand and excellent support—usually four-card support—opener may super accept the transfer by jumping a level. With a minimum hand or poor support, opener should accept the transfer at the lowest possible level.

Exercise Three — The Subsequent Auction

You open 1 NT with the following hand:

♠ A Q 6 3
♥ K Q J 5
♦ Q 6 5
♣ J 4

What is your next bid with each of the auctions in Exercise Three?

3-1)

North	South
You	Partner
1 NT	2 ♠
___?	

3-2)

North	South
You	Partner
1 NT	2 ♠
3 ♦	3 ♦
___?	

3-3)

North	South
You	Partner
1 NT	3 ♣
___?	

3-4)

North	South
You	Partner
1 NT	2 ♣
2 ♥	3 NT
___?	

3-5)

North	South
You	Partner
1 NT	2 ♣
2 ♥	3 ♣
___?	

Exercise Three Answer

3-1) Bid 3 ♣. Accept the relay.

3-2) Pass. Partner is showing a weak and with a long diamond suit.

3-3) Pass. Partner is showing an invitational hand with a long club suit; with a minimum-strength hand, settle for a partscore in clubs.

3-4) Bid 4 ♠. Partner has a game-going hand with four spades; play game in the major-suit fit.

3-5) Bid 3 ♣. Partner is showing a hand with a long club suit and interest in slam, but may also have four spades. Show your spades, then pass if partner bids 3 NT.

Exercise Three Summary

Transfer bids cover a lot of ground — from showing two-suited hands to getting to slam. Once you understand the basics, you'll find that there are many advantages to this convention.

Exercise Four—Responding with Minor Suits

Partner opens 1 NT. What do you respond with each of the hands in Exercise Four? What do you plan to do next?

4-1)	♠ 9 4 3 ♥ 8 ♦ 8 6 3 ♣ Q 10 8 7 6 4
North	South
Partner	You
1 NT	___?
___?	___?

4-2)	♠ 6 ♥ Q 9 5 ♦ J 9 8 6 5 4 2 ♣ J 5
North	South
Partner	You
1 NT	___?
___?	___?

4-3)	♠ 3 2 ♥ 8 5 4 ♦ J 7 6 ♣ K 10 8 6 4
North	South
Partner	You
1 NT	___?
___?	___?

4-4)	♠ 9 4 2 ♥ K 8 ♦ K J 10 8 6 3 ♣ 8 4
North	South
Partner	You
1 NT	___?
___?	___?

4-5)

♠ 7 4 2 ♥ K Q ♦ A Q J 9 7 3 ♣ 10 8	
North	South
Partner	You
1 NT	___?
___?	___?

4-6)

♠ A 4 ♥ 6 4 ♦ K Q 7 ♣ K Q J 10 8 3	
North	South
Partner	You
1 NT	___?
___?	___?

Exercise Four Answer

4-1) Respond 2♠. Then pass partner's 3♣ bid.

4-2) Respond 2♠. Then bid 3♦ to sign off in diamonds.

4-3) Pass. Since you cannot sign off at 2♣, the choice is between playing partscore in 1 NT or partscore in 3♣. It should be easier to take seven tricks in notrump than nine tricks in clubs.

4-4) Respond 3♦ (invitational). With nine points, make an invitational bid. Partner can pass to play a partscore in diamonds, or accept and play game in notrump (or rarely in diamonds).

4-5) Respond 3 NT. With enough strength for game, but not slam, bid game in notrump. It should be easier to take nine tricks than 11 (in 5♦).

4-6) Bid 2♣ (Stayman). Then bid 3♣ (forcing) to show slam interest in clubs.

Exercise Five — Handling Interference

Partner opens 1 NT, and the opponent on your right overcalls 2 ♥. What call do you make with each of the hands in Exercise Five?

5-1) ♠ 8 4 2
 ♥ J 7
 ♦ Q 8 6 4 3
 ♣ 10 5 3

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

5-2) ♠ K J 7 6 5
 ♥ 8 2
 ♦ Q 9 6 4
 ♣ J 8

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

5-3) ♠ A Q J 8 3
 ♥ 5
 ♦ 10 8 5
 ♣ K J 9 6

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

1. Not playing Jacoby Transfers

5-4) ♠ Q J 8 7 4 2
 ♥ 10 3
 ♦ A K 6
 ♣ 9 5

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

Exercise Five Answer

5-1) Pass. With a weak hand, it is best to stay out of trouble.

5-2) Bid 2 ♠, natural and mildly invitational. Jacoby transfers do not apply after and overall; with a weak hand you would have passed.

5-3) Bid 3 ♠ (forcing). Asks opener to choose between playing in 3 NT or 4 ♠. Jacoby transfers do not apply after an overcall.

5-4) Bid 4 ♠. You want to be in game in spades and can no longer use a Jacoby transfer.

5-4) Bid 3 ♥. A cue-bid of the opponent's suit replaces game-going Stayman when there is an overcall.

5-4) Bid 2 NT. Make an invitational raise, just as you would have done without the interference.

Handling Interference Summary

If an opponent overcalls directly over the 1 NT opening bid, revert to standard bidding. Jacoby transfers no longer apply. If the opponent doubles, however, transfers can still be used.

Exercise Six—Responding to 2 NT

Partner opens 2 NT (20 or 21 points). What do you respond with each of the hands in Exercise Six? What is your plan?

6-1)

♠ 7 5
♥ 10 8 6 4 3 2
♦ 7 5 3
♣ 4 2
North South
Partner You
2 NT ___?

6-2)

♠ Q J 8 6 5
♥ K 8 3
♦ 9 2
♣ 10 7 3
North South
Partner You
2 NT ___?

6-3)

♠ J 10 4
♥ Q 10 7 6 5 2
♦ K 3
♣ 8 6
North South
Partner You
2 NT ___?

6-4)

♠ K 10 7 5 2
♥ Q 9 6 3
♦ 9 5
♣ J 7
North South
Partner You
2 NT ___?

6-5)

♠ J 8 3
♥ 6
♦ Q 9 7 6 4
♣ K 8 5 4
North South
Partner You
2 NT ___?

6-6)

♠ K J 8
♥ Q 10 4
♦ K 7 6 5
♣ A J 2
North South
Partner You
2 NT ___?

Exercise Six Answer

6-1) Respond 3♦ (transfer). Then pass for partner to play in a 3♥ partscore.

6-2) Respond 3♥ (transfer). Then bid 3 NT to give partner the choice of 3 NT or 4♥.

6-3) Respond 3♦ (transfer). Then raise to game (4♥). Partner will play the contract.

6-4) Respond 3♣ (Stayman). If partner shows a four-card major, raise to game. If partner bids 3♦, you bid 3♠ to show a five-card suit and give partner the choice of 3 NT or 4♠. If you were to transfer to spades first, you would not have the bidding room to search for a fit in hearts.

6-5) Respond 3 NT. Settle for game in notrump, even with an unbalanced hand. There is no way to explore for a minor-suit fit using standard methods.

6-6) Respond 6 NT. Combined 34 or 35 points. Checking on aces is unnecessary when both hands are balanced.

Responding to 2 NT Summary

Jacoby transfers for the major suits can be used over an opening bid of 2 NT as well as an opening bid of 1 NT. The 3♠ relay to a minor suit usually is not used over 2 NT.

Board 1

South Deals	♠ A 7 6
None Vul	♥ A 9 8
	♦ J 10 9
	♣ K Q 8 5

♠ Q J 3	♠ K 10 8 5 2
♥ 4 3 2	♥ K 10 5
♦ A 8 7 3	♦ 4 2
♣ 10 4 2	♣ 9 7 3

N
W E
S

14	♠ 9 4
7 6	♥ Q J 7 6
13	♦ K Q 6 5
	♣ A J 6

West	North	East	South
			1 ♦
Pass	2 NT	Pass	3 NT

All pass
3 NT by North
Lead: ♠ 5

BIDDING COMMENTARY: Some play the direct jump response to 2 NT shows 11-12, HCP and is not forcing. Others (me) use 13-15. If you and partner are using 11-12, the proper response with the North hand is 3 NT. I don't like responding 3 NT with 13-15 only to find partner passing with a singleton in my 10xxx, J10x, or Qxx suit. Playing a forcing 2 NT response, there is more room to sort this stuff out; my main reason.

DEFENSIVE COMMENTARY: West plays the ♠ J at trick one (lower equal) and continues with the ♠ Q (higher of two remaining cards). If North ducks the second spade, East's spades are strong enough to overtake and continue with a high spade.

PLAY COMMENTARY: As North you have 6 top tricks: four clubs, two major suit aces, and need 3 more. The possible suits to develop are hearts and diamonds. As East is sitting over there with two good spades, it is not healthy to aim a finesse into the East hand. Better to attack diamonds and hope West has the ace. After West wins the ♦ A, you have 9 tricks. Forget the heart finesse.

Count your tricks before you begin to play. And if turns out there is a danger hand (East), try to keep that hand off lead. One way is to try not to aim any finesses into the danger hand (a death wish finesse).

Thinking Bridge, by Eddie Kantar

Board 2

East Deals ♠ 8 5
 Both Vul ♥ A 6 5
 ♦ Q 9 7 2
 ♣ Q 10 9 7

♠ Q J 10
 ♥ K Q J 10 2
 ♦ 4 3
 ♣ J 6 4

8
 10 17
 5

	N		E
W		S	
	K 4 2		
	7 4		
	A K 6 5		
	A K 3 2		
	A 9 7 6 3		
	9 8 3		
	J 10 8		
	8 5		

West	North	East	South
		1 NT	Pass
2 ♦	Pass	2 ♥	Pass
3 NT	All pass		
3 NT by East			
Lead: ♠ 6			

BIDDING COMMENTARY: East is allowed to open 1 NT with a small doubleton. If East is the nervous type he might consider putting the ace or king of diamonds in with his hearts. West transfers to hearts and then gives partner a choice of game contracts, 3 NT or 4 ♥, by showing a 5 card heart suit with a balanced-type hand. East, with a small doubleton in hearts has no trouble choosing.

DEFENSIVE COMMENTARY: When the ♠ 10 is played from dummy, North plays the ♠ 8, count. The third hand rule is this: If partner leads low from length and dummy plays the queen or a lower card that third hand cannot top, third hand gives count. The opening leader knows it is count because third hand normally covers dummy's card when possible.

PLAY COMMENTARY: As East, look ahead! To make this hand you have to bring in the hearts. If the opponents take the second heart, where is your entry to the hearts? If you play a low spade at trick one, there is no sure dummy entry in spades to the hearts once they are established. (South can duck the ♠ K and North has the ♣ Q over the ♣ J). However, if you win the opening lead with the ♠ K (key play), and then drive out the ♥ A, you have a spade entry (♠ Q) to the hearts.

Defensive Commentary #2 When declarer leads up to a strong suit in dummy missing the ace, the defender lacking the ace (South) gives count. Standard count is low from an odd and high-low from an even number of cards. When South plays the ♥ 3, North, seeing the ♥ 2, knows South has three hearts (odd) and East has two. North takes the 2nd heart, declarer's last, making it that much harder for declarer to get to dummy's hearts.

Thinking Bridge, by Eddie Kantar

Board 3	♠ 6		
North Deals	♥ K 7 3 2		
None Vul	♦ A Q 9 4 3 2		
	♣ A 4		
♠ A 10 8 7 3	♠ Q 5 4 2		
♥ 10 8 6	♥ Q J 9		
♦ 5	♦ J 8 7 6		
♣ 8 7 6 2	♣ K 9		
	♠ K J 9		
13	♥ A 5 4		
4 9	♦ K 10		
14	♣ Q J 10 5 3		
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♦	Pass	2 ♣
Pass	2 ♦	Pass	3 NT
All pass			
3 NT by South			
Lead: ♠ 7			

BIDDING COMMENTARY: North has a borderline reverse into 2 ♥ after the two level response. As many play, a reverse (2 ♥) after a two level response with a 6-4 pattern, shows extras (14+ HCP, minimum). South has an easy 3 NT rebid. A 2 NT rebid is not forcing.

PLAY COMMENTARY: When East plays the ♠ Q, South knows from the Rule of 11 that East is playing her only spade higher than the 7. Subtract the card led from 11: 7 from 11= 4. There are 4 cards higher than the 7 in the three remaining hands. South has three, dummy has none so East has one and it must be the queen. The Rule of 11 assumes a 4th highest lead. If the rule doesn't work, it means that a 4th highest card wasn't led.

DEFENSIVE COMMENTARY: When East plays the ♠ Q, West knows South has the ♠ J. With the QJ, East plays the jack, the lower equal.

PLAY COMMENTARY #2: As South, after winning the ♠ K, you know West has the A108(x) and you also know you can't stand to let East get in. Your next move is to count your sure tricks outside of your best suit, diamonds. You have four. The ♠ K, the ♣ A and the HAK. Translation: You need five, not six, diamond tricks to make 3 NT. The best play for five tricks, at the same time keeping East at bay (in case East has DJxxx) is to cross to the ♥ K and lead a diamond to the 10. If it wins, you have six diamond tricks and an overtrick. If it loses, you have five diamond tricks and your contract. You have just made an avoidance play keeping the danger hand, East, from getting in. Cheers.

Thinking Bridge, by Eddie Kantar

Board 4

West Deals

Both Vul

♠ A 4 3

♥ K Q 9

♦ A 10 6 5

♣ K 6 5

♠ 9 8 7

♥ A 10 6 5

♦ 9 4

♣ J 4 3 2



♠ 10 6 5 2

♥ J 8 7

♦ Q 8 7

♣ 9 8 7

West

North

East

South

1 NT

Pass

4 NT

All pass

4 NT by West

Lead: ♥ 5

BIDDING COMMENTARY: East's raise to 4 NT is not Blackwood, it is quantitative (invitational) and can be passed. Facing a 15-17 hand, it shows 16-17 HCP. As opener, the 4 NT invitation should be accepted with all 17 point hands and most 16 points hands. Only 16 point hands that have a 4-3-3-3 pattern should pass, the reason why West passes. One can accept a 4 NT invitation in several ways. The most common is to bid 6 NT. Bidding a four card minor at the five level might lead to finding a 4-4 fit which usually plays one trick better than notrump. A jump to the six level in any suit shows a five card suit. One can also 'sort of accept' by bidding 5 NT that says, "partner, I'm still not sure, you make the last mistake." In any case, one does not answer aces.

LEAD COMMENTARY: One leads the same against 4 NT as against 3 NT. However against 6 NT, it is not healthy to lead from broken honor strength. The ♠ 9 is best against 6 NT.

PLAY COMMENTARY: After South plays the ♥ J denying the 10 or the ace, West wins with the king (higher equal, remember?) and counts sure tricks outside of his best suit, diamonds. West has three spades, one heart, and three clubs for grand total of 7. West needs three tricks in diamonds, not four, to make 4 NT. There is also a little problem in the heart suit. West knows that North has the A10x(x) of hearts from South's play of the jack which has denied both the ten and the ace. West must be careful not to let South, the danger hand, get the lead. Accordingly, all finesses are aimed into the non- danger hand, North. A diamond is led to the king and then a diamond to the 10. Even if the finesse loses, West has three diamond tricks and remains with hearts protected.

Thinking Bridge, by Eddie Kantar

Board 5

East Deals

E-W Vul

♠ 7 6 4

♥ K Q J 9 3 2

♦ K 7 6

♣ A

♠ 10 9

♥ 8

♦ Q 4 3 2

♣ Q J 10 9 8 2



♠ A K Q 8

♥ A 7 6

♦ 9 8 5

♣ K 7 5

13
5 16
6

♠ J 5 3 2
♥ 10 5 4
♦ A J 10
♣ 6 4 3

West North East South
 1 NT Pass
3 ♣ 3 ♥ All pass

3 ♥ by North

Lead: ♠ A

BIDDING COMMENTARY: There are several ways to sign off in a minor after partner opens 1 NT. West-East were using jumps to 3 ♣ and 3 ♦ as signoffs.

Others use the jumps as invitational and others as slam tries! What does this tell you? It tells you that you have to discuss your methods for responding to 1 NT with long minors with your partner.

DEFENSIVE COMMENTARY: East starts with three high spades, West discarding the ♣ Q, showing a sequence in clubs headed by the queen. East plays a fourth spade to kill dummy's established jack, and North overtrumps when West ruffs.

PLAY COMMENTARY: As declarer, the key card to find is the ♦ Q and there is no rush to play diamonds. As much information as possible (points and distribution) should be gleaned from the other suits before attacking diamonds, a suit that can be

finessed in either direction. North drives out the ♥ A. East wins and exits safely with a club to your ace. After drawing trump, you have the following information at your disposal: East started with 9 points in spades, 4 in hearts and the ♣ K from the discard of the ♣ Q for a total of 16 HCP. That's enough. If East had the ♦ Q, he would have 18 HCP and would have been too strong to open 1 NT. Play West for the ♦ Q. Had the HCP count been inconclusive (either player could hold the ♦ Q), try to work out the distribution, eventually playing the opponent with the greater original length in diamonds for the queen. For example, if the opponents were playing a 16-18 point notrump range, you couldn't be sure who had the ♦ Q. However, the count would tell you that West started with four diamonds and East three. The odds are now 4-3 that West has the ♦ Q.

Thinking Bridge, by Eddie Kantar

Board 6

West Deals

♠ J 9 7 4

E-W Vul

♥ Q 10 9 5 2

♦ K 9 5 2

♣ —

♠ A 6

♠ K 5 3

♥ A 6 4

♥ K 7

♦ J 7 4

♦ Q 8 6

♣ A 10 9 6 4

♣ K J 5 3 2



♠ Q 10 8 2

♥ J 8 3

13 12
9

♦ A 10 3

♣ Q 8 7

West

North

East

South

1 ♣

Pass

2 NT

Pass

3 NT All pass

3 NT by East

Lead: ♠ 2

BIDDING COMMENTARY: Some play a 2 NT response to a minor suit opening shows 13-15 HCP, a game force. Others play the response shows 11-12 HCP and is not a game force. This hand sort of fits both methods because the five card suit ups the strength of the East hand. West, with a strongish five card suit, has enough to risk 3 NT even facing an 11-12 point hand.

LEAD COMMENTARY: Playing fourth highest leads, the lead of a deuce shows a four card suit. This information can help both declarer and third hand. This time it helps declarer more.

PLAY COMMENTARY: As declarer, to make this hand you need five club tricks. Easy enough if clubs break 2-1. But what if they are 3-0? Now it is important to know who has the length. If you suspect that it is North, start with the ace. If you suspect it is South, start with the king. Any clues? Yes. South is known to have four spades. In order for South to be void in clubs, South must have a side five card suit or longer. If South had a side five card suit or longer, why didn't he lead it? Ergo, South cannot logically be void in clubs, but North can. Start with the CKA. Guess what? It is North. After finessing South for the ♣ Q, you take five clubs, two spades and two hearts. Nine big ones.

When the lead against a notrump contract is from a known four card suit, the opening leader is very unlikely to have a side suit void.

NT Ladder		
HCP Point Range	Bidding Sequence	Responder's Conventions
12-14	1s; 1NT	NMF
15-17	1NT	Stayman/Jacoby
18-19	1s; jump in NT	NMF
20-21	2NT	Stayman/Jacoby
22-24	2C; 2NT	Stayman/Jacoby
25-27	2C; 3NT	None...
28+	2C; 4NT	None...

Hand type	Patterns	Probability
Balanced	4-3-3-3, 4-4-3-2, 5-3-3-2	50%
Semi-Balanced	5-4-2-2	10%
Two-suiter	5-4-3-1, 5-5-2-1, 5-5-3-0, 6-5-1-1, 6-5-2-0, 6-6-1-0, 7-6-0-0	30%
Single-suiter	6-3-2-2, 6-3-3-1, 6-4-2-1, 6-4-3-0,	20%
Three-suiter	4-4-4-1, 5-4-4-0	rare

NT Ladder Practice Sheet

We use the NT Ladder when we are opening the bidding, and we have a balanced hand.

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Exercise One — Using Jacoby Transfer Bids

Partner opens 1 NT. What do you respond with each of the hands in Exercise One? What do you plan to do next?

1-1)	♠ 4 ♥ J 10 8 7 5 3 ♦ Q 8 3 2 ♣ 9 8	North South Partner You 1 NT ____? ____? ____?
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1-2)	♠ K J 9 6 5 4 ♥ 8 3 ♦ K 6 ♣ 7 4 2	North South Partner You 1 NT ____? ____? ____?
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1-3)	♠ A K ♥ 10 9 7 6 5 2 ♦ K 7 6 ♣ 5 4	North South Partner You 1 NT ____? ____? ____?
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1-4)	♠ Q J 6 4 2 ♥ Q 8 3 ♦ 8 4 2 ♣ K 6	North South Partner You 1 NT ____? ____? ____?
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1-5)	♠ K Q 6 ♥ A 10 8 5 2 ♦ 10 3 ♣ Q 4 3	North South Partner You 1 NT ____? ____? ____?
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1-6)	♠ K Q J 8 2 ♥ — ♦ A Q 9 7 4 ♣ 10 8 3	North South Partner You 1 NT ____? ____? ____?
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Exercise One Answer

1-1) Respond 2♦ (transfer). Then pass partner's 2♥ bid.

1-2) Respond 2♥ (transfer). Then raise to 3♠, invitational.

1-3) Respond 2♦ (transfer). Then raise to 4♥.

1-4) Respond 2♥ (transfer). Then bid 2 NT, invitational and offering choice of whether to play in hearts or notrump.

1-5) Respond 2♦ (transfer). Then jump to 3 NT to offer a choice of whether to play in hearts or notrump.

1-6) Respond 2♥ (transfer). Then bid 3♦ (forcing) to show the second suit.

Jacoby Transfers Summary

Complete the chart on page 7.

Exercise Two—Opener's Response to a Jacoby Transfer

You open 1 NT with the following hand:

♠ K 6
♥ K Q 8 2
♦ A J 9 3
♣ K J 4

What is your rebid with each of the auctions in Exercise Two?

2-1)

North	South
You	Partner
1 NT	2 ♥
___?	

2-2)

North	South
You	Partner
1 NT	2 ♦
___?	

2-3)

North	South
You	Partner
1 NT	2 ♥
2 ♠	3 NT
___?	

2-4)

North	South
You	Partner
1 NT	2 ♥
2 ♠	2 NT
___?	

Exercise Two Answer

2-1) Bid 2 ♠. Accept the transfer.

2-2) Bid 3 ♥. With maximum values and four-card support, super accept the transfer.

2-3) Pass. Partner is showing a game-going hand (10–15 points) with exactly five spades, and asking you to choose between playing in 3 NT and 4 ♠.

2-4) Bid 3 NT. Partner has shown an invitational hand (8 or 9 points) with exactly five spades; accept in notrump with a maximum-strength hand but no fit in spades.

Responding to Jacoby Transfer Summary

Opener does have some leeway over the transfer bid. With a maximum-strength hand and excellent support—usually four-card support—opener may super accept the transfer by jumping a level. With a minimum hand or poor support, opener should accept the transfer at the lowest possible level.

Exercise Three — The Subsequent Auction

You open 1 NT with the following hand:

♠ A Q 6 3
♥ K Q J 5
♦ Q 6 5
♣ J 4

What is your next bid with each of the auctions in Exercise Three?

3-1)

North	South
You	Partner
1 NT	2 ♠
___?	

3-2)

North	South
You	Partner
1 NT	2 ♠
3 ♦	3 ♦
___?	

3-3)

North	South
You	Partner
1 NT	3 ♣
___?	

3-4)

North	South
You	Partner
1 NT	2 ♣
2 ♥	3 NT
___?	

3-5)

North	South
You	Partner
1 NT	2 ♣
2 ♥	3 ♣
___?	

Exercise Three Answer

3-1) Bid 3 ♣. Accept the relay.

3-2) Pass. Partner is showing a weak and with a long diamond suit.

3-3) Pass. Partner is showing an invitational hand with a long club suit; with a minimum-strength hand, settle for a partscore in clubs.

3-4) Bid 4 ♠. Partner has a game-going hand with four spades; play game in the major-suit fit.

3-5) Bid 3 ♣. Partner is showing a hand with a long club suit and interest in slam, but may also have four spades. Show your spades, then pass if partner bids 3 NT.

Exercise Three Summary

Transfer bids cover a lot of ground — from showing two-suited hands to getting to slam. Once you understand the basics, you'll find that there are many advantages to this convention.

Exercise Four—Responding with Minor Suits

Partner opens 1 NT. What do you respond with each of the hands in Exercise Four? What do you plan to do next?

4-1)	♠ 9 4 3 ♥ 8 ♦ 8 6 3 ♣ Q 10 8 7 6 4
North	South
Partner	You
1 NT	___?
___?	___?

4-2)	♠ 6 ♥ Q 9 5 ♦ J 9 8 6 5 4 2 ♣ J 5
North	South
Partner	You
1 NT	___?
___?	___?

4-3)	♠ 3 2 ♥ 8 5 4 ♦ J 7 6 ♣ K 10 8 6 4
North	South
Partner	You
1 NT	___?
___?	___?

4-4)	♠ 9 4 2 ♥ K 8 ♦ K J 10 8 6 3 ♣ 8 4
North	South
Partner	You
1 NT	___?
___?	___?

4-5)

♠ 7 4 2
♥ K Q
♦ A Q J 9 7 3
♣ 10 8

North	South
Partner	You
1 NT	___?
___?	___?

4-6)

♠ A 4
♥ 6 4
♦ K Q 7
♣ K Q J 10 8 3

North	South
Partner	You
1 NT	___?
___?	___?

Exercise Four Answer

4-1) Respond 2♠. Then pass partner's 3♣ bid.

4-2) Respond 2♠. Then bid 3♦ to sign off in diamonds.

4-3) Pass. Since you cannot sign off at 2♣, the choice is between playing partscore in 1 NT or partscore in 3♣. It should be easier to take seven tricks in notrump than nine tricks in clubs.

4-4) Respond 3♦ (invitational). With nine points, make an invitational bid. Partner can pass to play a partscore in diamonds, or accept and play game in notrump (or rarely in diamonds).

4-5) Respond 3 NT. With enough strength for game, but not slam, bid game in notrump. It should be easier to take nine tricks than 11 (in 5♦).

4-6) Bid 2♣ (Stayman). Then bid 3♣ (forcing) to show slam interest in clubs.

Exercise Five — Handling Interference

Partner opens 1 NT, and the opponent on your right overcalls 2 ♥. What call do you make with each of the hands in Exercise Five?

5-1) ♠ 8 4 2
 ♥ J 7
 ♦ Q 8 6 4 3
 ♣ 10 5 3

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

5-2) ♠ K J 7 6 5
 ♥ 8 2
 ♦ Q 9 6 4
 ♣ J 8

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

5-3) ♠ A Q J 8 3
 ♥ 5
 ♦ 10 8 5
 ♣ K J 9 6

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

1. Not playing Jacoby Transfers

5-4) ♠ Q J 8 7 4 2
 ♥ 10 3
 ♦ A K 6
 ♣ 9 5

West	North	East	South
	<i>Partner</i>		You
1 NT		2 ♥	___?

Exercise Five Answer

5-1) Pass. With a weak hand, it is best to stay out of trouble.

5-2) Bid 2 ♠, natural and mildly invitational. Jacoby transfers do not apply after and overall; with a weak hand you would have passed.

5-3) Bid 3 ♠ (forcing). Asks opener to choose between playing in 3 NT or 4 ♠. Jacoby transfers do not apply after an overcall.

5-4) Bid 4 ♠. You want to be in game in spades and can no longer use a Jacoby transfer.

5-4) Bid 3 ♥. A cue-bid of the opponent's suit replaces game-going Stayman when there is an overcall.

5-4) Bid 2 NT. Make an invitational raise, just as you would have done without the interference.

Handling Interference Summary

If an opponent overcalls directly over the 1 NT opening bid, revert to standard bidding. Jacoby transfers no longer apply. If the opponent doubles, however, transfers can still be used.

Exercise Six—Responding to 2 NT

Partner opens 2 NT (20 or 21 points). What do you respond with each of the hands in Exercise Six? What is your plan?

6-1)

♠ 7 5
♥ 10 8 6 4 3 2
♦ 7 5 3
♣ 4 2
North South
Partner You
2 NT ___?

6-2)

♠ Q J 8 6 5
♥ K 8 3
♦ 9 2
♣ 10 7 3
North South
Partner You
2 NT ___?

6-3)

♠ J 10 4
♥ Q 10 7 6 5 2
♦ K 3
♣ 8 6
North South
Partner You
2 NT ___?

6-4)

♠ K 10 7 5 2
♥ Q 9 6 3
♦ 9 5
♣ J 7
North South
Partner You
2 NT ___?

6-5)

♠ J 8 3
♥ 6
♦ Q 9 7 6 4
♣ K 8 5 4
North South
Partner You
2 NT ___?

6-6)

♠ K J 8
♥ Q 10 4
♦ K 7 6 5
♣ A J 2
North South
Partner You
2 NT ___?

Exercise Six Answer

6-1) Respond 3♦ (transfer). Then pass for partner to play in a 3♥ partscore.

6-2) Respond 3♥ (transfer). Then bid 3 NT to give partner the choice of 3 NT or 4♥.

6-3) Respond 3♦ (transfer). Then raise to game (4♥). Partner will play the contract.

6-4) Respond 3♣ (Stayman). If partner shows a four-card major, raise to game. If partner bids 3♦, you bid 3♠ to show a five-card suit and give partner the choice of 3 NT or 4♠. If you were to transfer to spades first, you would not have the bidding room to search for a fit in hearts.

6-5) Respond 3 NT. Settle for game in notrump, even with an unbalanced hand. There is no way to explore for a minor-suit fit using standard methods.

6-6) Respond 6 NT. Combined 34 or 35 points. Checking on aces is unnecessary when both hands are balanced.

Responding to 2 NT Summary

Jacoby transfers for the major suits can be used over an opening bid of 2 NT as well as an opening bid of 1 NT. The 3♠ relay to a minor suit usually is not used over 2 NT.

Board 1

South Deals	♠ A 7 6
None Vul	♥ A 9 8
	♦ J 10 9
	♣ K Q 8 5

♠ Q J 3	♠ K 10 8 5 2
♥ 4 3 2	♥ K 10 5
♦ A 8 7 3	♦ 4 2
♣ 10 4 2	♣ 9 7 3

N
 W E
 S

14	♠ 9 4
7 6	♥ Q J 7 6
13	♦ K Q 6 5
	♣ A J 6

West	North	East	South
			1 ♦
Pass	2 NT	Pass	3 NT

All pass
3 NT by North
Lead: ♠ 5

BIDDING COMMENTARY: Some play the direct jump response to 2 NT shows 11-12, HCP and is not forcing. Others (me) use 13-15. If you and partner are using 11-12, the proper response with the North hand is 3 NT. I don't like responding 3 NT with 13-15 only to find partner passing with a singleton in my 10xxx, J10x, or Qxx suit. Playing a forcing 2 NT response, there is more room to sort this stuff out; my main reason.

DEFENSIVE COMMENTARY: West plays the ♠ J at trick one (lower equal) and continues with the ♠ Q (higher of two remaining cards). If North ducks the second spade, East's spades are strong enough to overtake and continue with a high spade.

PLAY COMMENTARY: As North you have 6 top tricks: four clubs, two major suit aces, and need 3 more. The possible suits to develop are hearts and diamonds. As East is sitting over there with two good spades, it is not healthy to aim a finesse into the East hand. Better to attack diamonds and hope West has the ace. After West wins the ♦ A, you have 9 tricks. Forget the heart finesse.

Count your tricks before you begin to play. And if turns out there is a danger hand (East), try to keep that hand off lead. One way is to try not to aim any finesse into the danger hand (a death wish finesse).

Thinking Bridge, by Eddie Kantar

Board 2

East Deals ♠ 8 5
 Both Vul ♥ A 6 5
 ♦ Q 9 7 2
 ♣ Q 10 9 7

♠ Q J 10
 ♥ K Q J 10 2
 ♦ 4 3
 ♣ J 6 4

8
 10 17
 5

	N		E
W		S	
	K 4 2		
	7 4		
	A K 6 5		
	A K 3 2		
	A 9 7 6 3		
	9 8 3		
	J 10 8		
	8 5		

West	North	East	South
		1 NT	Pass
2 ♦	Pass	2 ♥	Pass
3 NT	All pass		
3 NT by East			
Lead: ♠ 6			

BIDDING COMMENTARY: East is allowed to open 1 NT with a small doubleton. If East is the nervous type he might consider putting the ace or king of diamonds in with his hearts. West transfers to hearts and then gives partner a choice of game contracts, 3 NT or 4 ♥, by showing a 5 card heart suit with a balanced-type hand. East, with a small doubleton in hearts has no trouble choosing.

DEFENSIVE COMMENTARY: When the ♠ 10 is played from dummy, North plays the ♠ 8, count. The third hand rule is this: If partner leads low from length and dummy plays the queen or a lower card that third hand cannot top, third hand gives count. The opening leader knows it is count because third hand normally covers dummy's card when possible.

PLAY COMMENTARY: As East, look ahead! To make this hand you have to bring in the hearts. If the opponents take the second heart, where is your entry to the hearts? If you play a low spade at trick one, there is no sure dummy entry in spades to the hearts once they are established. (South can duck the ♠ K and North has the ♣ Q over the ♣ J). However, if you win the opening lead with the ♠ K (key play), and then drive out the ♥ A, you have a spade entry (♠ Q) to the hearts.

Defensive Commentary #2 When declarer leads up to a strong suit in dummy missing the ace, the defender lacking the ace (South) gives count. Standard count is low from an odd and high-low from an even number of cards. When South plays the ♥ 3, North, seeing the ♥ 2, knows South has three hearts (odd) and East has two. North takes the 2nd heart, declarer's last, making it that much harder for declarer to get to dummy's hearts.

Thinking Bridge, by Eddie Kantar

Board 3	♠ 6		
North Deals	♥ K 7 3 2		
None Vul	♦ A Q 9 4 3 2		
	♣ A 4		
♠ A 10 8 7 3	♠ Q 5 4 2		
♥ 10 8 6	♥ Q J 9		
♦ 5	♦ J 8 7 6		
♣ 8 7 6 2	♣ K 9		
	♠ K J 9		
13	♥ A 5 4		
4 9	♦ K 10		
14	♣ Q J 10 5 3		
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♦	Pass	2 ♣
Pass	2 ♦	Pass	3 NT
All pass			
3 NT by South			
Lead: ♠ 7			

BIDDING COMMENTARY: North has a borderline reverse into 2 ♥ after the two level response. As many play, a reverse (2 ♥) after a two level response with a 6-4 pattern, shows extras (14+ HCP, minimum). South has an easy 3 NT rebid. A 2 NT rebid is not forcing.

PLAY COMMENTARY: When East plays the ♠ Q, South knows from the Rule of 11 that East is playing her only spade higher than the 7. Subtract the card led from 11: 7 from 11= 4. There are 4 cards higher than the 7 in the three remaining hands. South has three, dummy has none so East has one and it must be the queen. The Rule of 11 assumes a 4th highest lead. If the rule doesn't work, it means that a 4th highest card wasn't led.

DEFENSIVE COMMENTARY: When East plays the ♠ Q, West knows South has the ♠ J. With the QJ, East plays the jack, the lower equal.

PLAY COMMENTARY #2: As South, after winning the ♠ K, you know West has the A108(x) and you also know you can't stand to let East get in. Your next move is to count your sure tricks outside of your best suit, diamonds. You have four. The ♠ K, the ♣ A and the HAK. Translation: You need five, not six, diamond tricks to make 3 NT. The best play for five tricks, at the same time keeping East at bay (in case East has DJxxx) is to cross to the ♥ K and lead a diamond to the 10. If it wins, you have six diamond tricks and an overtrick. If it loses, you have five diamond tricks and your contract. You have just made an avoidance play keeping the danger hand, East, from getting in. Cheers.

Thinking Bridge, by Eddie Kantar

Board 4

West Deals

♠ 9 8 7

Both Vul

♥ A 10 6 5

♦ 9 4

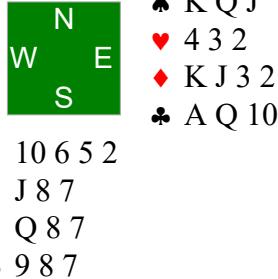
♣ J 4 3 2

♠ A 4 3

♥ K Q 9

♦ A 10 6 5

♣ K 6 5



5
16 16
3

West North East South
1 NT Pass 4 NT All pass
4 NT by West
Lead: ♥ 5

BIDDING COMMENTARY: East's raise to 4 NT is not Blackwood, it is quantitative (invitational) and can be passed. Facing a 15-17 hand, it shows 16-17 HCP. As opener, the 4 NT invitation should be accepted with all 17 point hands and most 16 points hands. Only 16 point hands that have a 4-3-3-3 pattern should pass, the reason why West passes. One can accept a 4 NT invitation in several ways. The most common is to bid 6 NT. Bidding a four card minor at the five level might lead to finding a 4-4 fit which usually plays one trick better than notrump. A jump to the six level in any suit shows a five card suit. One can also 'sort of accept' by bidding 5 NT that says, "partner, I'm still not sure, you make the last mistake." In any case, one does not answer aces.

LEAD COMMENTARY: One leads the same against 4 NT as against 3 NT. However against 6 NT, it is not healthy to lead from broken honor strength. The ♠ 9 is best against 6 NT.

PLAY COMMENTARY: After South plays the ♥ J denying the 10 or the ace, West wins with the king (higher equal, remember?) and counts sure tricks outside of his best suit, diamonds. West has three spades, one heart, and three clubs for grand total of 7. West needs three tricks in diamonds, not four, to make 4 NT. There is also a little problem in the heart suit. West knows that North has the A10x(x) of hearts from South's play of the jack which has denied both the ten and the ace. West must be careful not to let South, the danger hand, get the lead. Accordingly, all finesses are aimed into the non- danger hand, North. A diamond is led to the king and then a diamond to the 10. Even if the finesse loses, West has three diamond tricks and remains with hearts protected.

Thinking Bridge, by Eddie Kantar

Board 5

East Deals

E-W Vul

♠ 7 6 4

♥ K Q J 9 3 2

♦ K 7 6

♣ A

♠ 10 9

♥ 8

♦ Q 4 3 2

♣ Q J 10 9 8 2



♠ J 5 3 2

♥ 10 5 4

♦ A J 10

♣ 6 4 3

West

North

East

South

1 NT

Pass

3 ♣ 3 ♥

All pass

3 ♥ by North

Lead: ♠ A

BIDDING COMMENTARY: There are several ways to sign off in a minor after partner opens 1 NT. West-East were using jumps to 3 ♣ and 3 ♦ as signoffs.

Others use the jumps as invitational and others as slam tries! What does this tell you? It tells you that you have to discuss your methods for responding to 1 NT with long minors with your partner.

DEFENSIVE COMMENTARY: East starts with three high spades, West discarding the ♣ Q, showing a sequence in clubs headed by the queen. East plays a fourth spade to kill dummy's established jack, and North overtrumps when West ruffs.

PLAY COMMENTARY: As declarer, the key card to find is the ♦ Q and there is no rush to play diamonds. As much information as possible (points and distribution) should be gleaned from the other suits before attacking diamonds, a suit that can be finessed in either direction. North drives out the ♥ A. East wins and exits safely with a club to your ace.

After drawing trump, you have the following information at your disposal: East started with 9 points in spades, 4 in hearts and the ♣ K from the discard of the ♣ Q for a total of 16 HCP. That's enough. If East had the ♦ Q, he would have 18 HCP and would have been too strong to open 1 NT. Play West for the ♦ Q. Had the HCP count been inconclusive (either player could hold the ♦ Q), try to work out the distribution, eventually playing the opponent with the greater original length in diamonds for the queen. For example, if the opponents were playing a 16-18 point notrump range, you couldn't be sure who had the ♦ Q. However, the count would tell you that West started with four diamonds and East three. The odds are now 4-3 that West has the ♦ Q.

Thinking Bridge, by Eddie Kantar

Board 6

West Deals

♠ J 9 7 4

E-W Vul

♥ Q 10 9 5 2

♦ K 9 5 2

♣ —

♠ A 6

♠ K 5 3

♥ A 6 4

♥ K 7

♦ J 7 4

♦ Q 8 6

♣ A 10 9 6 4

♣ K J 5 3 2



♠ Q 10 8 2

♥ J 8 3

13 12
9

♦ A 10 3

♣ Q 8 7

West

North

East

South

1 ♣

Pass

2 NT

Pass

3 NT All pass

3 NT by East

Lead: ♠ 2

BIDDING COMMENTARY: Some play a 2 NT response to a minor suit opening shows 13-15 HCP, a game force. Others play the response shows 11-12 HCP and is not a game force. This hand sort of fits both methods because the five card suit ups the strength of the East hand. West, with a strongish five card suit, has enough to risk 3 NT even facing an 11-12 point hand.

LEAD COMMENTARY: Playing fourth highest leads, the lead of a deuce shows a four card suit. This information can help both declarer and third hand. This time it helps declarer more.

PLAY COMMENTARY: As declarer, to make this hand you need five club tricks. Easy enough if clubs break 2-1. But what if they are 3-0? Now it is important to know who has the length. If you suspect that it is North, start with the ace. If you suspect it is South, start with the king. Any clues? Yes. South is known to have four spades. In order for South to be void in clubs, South must have a side five card suit or longer. If South had a side five card suit or longer, why didn't he lead it? Ergo, South cannot logically be void in clubs, but North can. Start with the CKA. Guess what? It is North. After finessing South for the ♣ Q, you take five clubs, two spades and two hearts. Nine big ones.

When the lead against a notrump contract is from a known four card suit, the opening leader is very unlikely to have a side suit void.