

## 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?

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**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.

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

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

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

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

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

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## Jacoby Transfers Summary

Complete the chart on page 7.

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## 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 <i>You</i>	South <i>Partner</i>
1 NT	2 ♥
____?	

**2-2)**

North <i>You</i>	South <i>Partner</i>
1 NT	2 ♦
____?	

**2-3)**

North <i>You</i>	South <i>Partner</i>
1 NT	2 ♥
2 ♠	3 NT
____?	

**2-4)**

North <i>You</i>	South <i>Partner</i>
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 <i>You</i>	South <i>Partner</i>
1 NT	2 ♠
___?	

**3-2)**

North <i>You</i>	South <i>Partner</i>
1 NT	2 ♠
3 ♦	3 ♦
___?	

**3-3)**

North <i>You</i>	South <i>Partner</i>
1 NT	3 ♣
___?	

**3-4)**

North <i>You</i>	South <i>Partner</i>
1 NT	2 ♣
2 ♥	3 NT
___?	

**3-5)**

North <i>You</i>	South <i>Partner</i>
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?

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**4-1)**

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

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**4-2)**

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

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**4-3)**

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

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**4-4)**

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

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**4-5)**

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

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**4-6)**

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

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## Exercise Four Answer

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

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

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**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.

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**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).

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**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♦).

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

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## 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?

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<b>5-1)</b>	♠ 8 4 2 ♥ J 7 ♦ Q 8 6 4 3 ♣ 10 5 3		
West	North Partner 1 NT	East 2 ♥	South You ___?

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<b>5-2)</b>	♠ K J 7 6 5 ♥ 8 2 ♦ Q 9 6 4 ♣ J 8		
West	North Partner 1 NT	East 2 ♥	South You ___?

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<b>5-3)</b>	♠ A Q J 8 3 ♥ 5 ♦ 10 8 5 ♣ K J 9 6		
West	North Partner 1 NT	East 2 ♥	South You ___?

1. Not playing Jacoby Transfers

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<b>5-4)</b>	♠ Q J 8 7 4 2 ♥ 10 3 ♦ A K 6 ♣ 9 5		
West	North Partner 1 NT	East 2 ♥	South You ___?

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## Exercise Five Answer

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

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

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

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

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

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

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## 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.

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## 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.