

10. Transfers with a Five-Card Major

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	♠ K10 ♥ J987 ♦ A76 ♣ AQJ2														
♠ J72 ♥ 1043 ♦ 43 ♣ 108754			♠ Q64 ♥ A65 ♦ KJ105 ♣ K96												
	♠ A9853 ♥ KQ2 ♦ Q982 ♣ 3														
	<table style="margin: auto;"> <tr> <td style="padding: 0 10px;">W</td> <td style="padding: 0 10px;">N</td> <td style="padding: 0 10px;">E</td> <td style="padding: 0 10px;">S</td> </tr> <tr> <td></td> <td style="text-align: center;">1NT</td> <td style="text-align: center;">P</td> <td style="text-align: center;">2♥</td> </tr> <tr> <td></td> <td style="text-align: center;">P 2♠</td> <td style="text-align: center;">P</td> <td style="text-align: center;">3NT</td> </tr> </table>	W	N	E	S		1NT	P	2♥		P 2♠	P	3NT		
W	N	E	S												
	1NT	P	2♥												
	P 2♠	P	3NT												
All Pass --East-West Vulnerable--															

Transfers:

The transfer convention, commonly called the Jacoby Transfer, is used in response to a notrump opening bid with a 5-card (or longer) major. Its purpose is to ensure that the opener is the declarer, thereby placing the responder's weaker hand in the dummy. To accomplish this transfer, responder must bid the suit below the desired major. For example, a response of 2 diamonds forces the opener to bid 2 hearts, the responder's major. The transfer bid is usually used with zero to 15 HCP's. Having the strong hand hidden and having the lead up to the strong hand can easily save a trick or more.

The Bidding:

North, with 15-17 points and a balanced hand, opens 1NT. South, with five spades, bids 2 hearts transferring partner to 2 spades.

Golden Fit:

The golden fit is eight cards. If South has six of a major, he knows the notrump opener has at least two. South's responses would then be 3 of his major with 8 or 9 points and 4 of his major with 10 to 15 points.

However, if South only has 5 cards of the major, his rebid is notrump. Partner corrects to the major with 3 or more cards in that major. Here South rebids 3NT, and North, with two spades, leaves it there.

The Opening Lead: 5 of diamonds

East has 13 HCP's so his partner has 2 HCP's or less ($40-13-25=2$ or $40-13-27=0$). With KJ109, the lead would be the Jack, but with KJ105, West leads the 5 perhaps trying to catch partner with the 9. West's having the queen is very unlikely.

The Play:

Declarer wins the 8 of diamonds and attacks hearts. East holds up, and when he takes the ace, he exits a diamond. Declarer wins the queen of diamonds, plays the king of spades and then pushes the ten of spades through.

West wins the jack of spades and returns a diamond. Declarer gets back in with the ace of diamonds and cashes the ace of spades to see how they break. They break 3-3, so declarer wins four spades, three hearts, three diamonds and one club. He loses the ace of hearts and the jack of spades.

Result: 3NT+2 for +460

Note:

Declarer checks on the spade split while he still has control of the suit with the ace.