

**Esther Discusses "To 'Jacoby Transfer' or
Not to 'Transfer', That is the Question—An
'Esther Bridge Lesson' for *Beginners*, Along with
Some *Bridge History* and *Recent Developments*"**

Esther Klinktoast-Houstonhousen¹

To return to the "Esther Bridge Lessons," CLICK:

<https://esther-bridge.com/index.html>

Bruce: Today, we are honored to have with us Esther Klinktoast-Houstonhousen, Quintuple Gold Emerald Life Master (20 Million+ ACBL MasterPoints), who will talk us through "**To 'Jacoby Transfer' or Not to 'Transfer', That is the Question: An 'Esther Bridge Lesson' for *Beginners***". Ms. Klinktoast-Houstonhousen, thanks for taking the time to be with us today!

Esther: D**n it, Bruce! How many times do I have to tell you to **NEVER, ever** call me Ms. Klinktoast-Houstonhousen! Always, **ALWAYS, ALWAYS** instead call me, Esther, because I am such a *warm and caring* person!

Bruce: Errr, well, sorry again about that, Ms. Klinktoast..., err, I mean Esther. Well, in any case, before we discuss the use of the Jacoby Transfer response to Partner's **1NT** opening bid, would you talk us through a bit of bridge history about this bid?

Esther: Well, my *gracious giver*, I will certainly try to help you! The Jacoby Transfer response to Partner's **1NT** opening was invented by **Oswald Jacoby** (1902-1984), a very famous bridge player as early as the 1930s. In December, 1931 and January, 1932 Jacoby participated in an extremely famous Pairs competition, the "Bridge Battle of the

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¹ As noted in an article in the Winter/Spring, 2024 article in The American Bridge Teachers' Association (ABTA) Journal, https://esther-bridge.com/pdf/ABTA_1_24.pdf, Esther Klinktoast-Houstonhousen in fact is a hypothetical, and not a real person! So this article was really, really written by Bruce Thompson.

Century”,² which involved each night 1 Pair from 1 team playing against 1 Pair from a second team over the course of 500 bridge rubbers. NBC Radio each night aired a 15-minute report on this competition! While he was terminally ill Oswald won his last tournament, the ACBL North America Bridge Championships, in 1983.

Bruce: Errr, well, Esther... Are you actually *being nice* to me?

Esther: Well, my *inquisitive interlocutor*, of course I am being “nice” to you! Why wouldn’t I be “nice” to you?

Bruce: Ummm. Hmmmm. Well, Esther, would you tell us a little more about how the “Jacoby Transfer” became popularized?

Esther: Well, my *handsome hombre*, sure. Another very famous early-days bridge player was **Ely Culbertson** (1893-1955), who also played in the “Bridge Match of the Century”. Culbertson in 1929 founded The Bridge World magazine, which is the oldest bridge magazine in the world and is still published today!

A third very famous bridge player from the early days of bridge was **Alphonse Moyse Jr.** (1935-1973). Moyse is famous for guidance about playing “Moysian Fit”,³ or 4-3 fit Majors Game contracts.⁴ In October, 1956, Moyse published an article titled “The Jacoby Transfer Bid” in The Bridge World, and thus the Jacoby Transfer was popularized!

Bruce: OK, Esther. Well, thanks for that! Would you now give us an example Board and talk us through the use of the Jacoby Transfer response to Partner’s 1NT opening bid?

² Within the “**Esther Bridge Lessons**”, see: “Esther Bridge Convention Lesson #29: “**Lightner ‘Lead-Directing’, ‘Penalty’ DOUBLES of Slam/3NT Contracts**”:
<https://esther-bridge.com/pdf/Lightner.pdf>

³ Within the “**Esther Bridge Lessons**”, see: “Esther Bridge Lesson #70: **Esther Discusses Playing a ‘Moysian Fit’ as Declarer in a Major Suit Game Contract**”:
<https://esther-bridge.com/pdf/moysian.pdf>

⁴ The emphasis on **8+** card fits for bidding Major Game contracts did not occur until later in the history of bridge.

Esther: Well, Bruce, here is a relevant Board.

Knoxville 499er **Board #7** 4/14/25⁵

Dealer: **SOUTH**

Vul: **BOTH**

		NORTH (2)		
		S: T 7 6 5 2		
		H: J 2		
		D: J 7 4 2		
		C: T 4		
	WEST (11)		EAST (11)	
S: 4 3			S: K J 8	
H: A K 8			H: T 9 6 3	
D: 9 6 5 3			D: K 8	
C: A 9 7 2			C: K J 8 5	
		SOUTH (16)		
		S: A Q 9		
		H: Q 7 5 4		
		D: A Q T		
		C: Q 6 3		

Bidding

SOUTH	WEST	NORTH	EAST
1NT	PASS	2H!	

Bruce: OK, Esther. Are you seriously telling me that NORTH as Responder should bid 2H as a Jacoby Transfer to Spades played by SOUTH when NORTH holds (1) 5 Spades but (2) a mere 2 HCPs?

Esther: Well, my *studly salamander*, that is exactly what I am telling you! One important reason to execute a Jacoby Transfer to a Major Suit is to **spare Partner trying to play a 1NT contract with too few HCPs**. As you know, Suit contracts are not about HCPs! Suit contracts are preponderantly about Trump card counts and distributions. That is why for Suit contracts we have the "**Law of Total Tricks**" and the "**Rule of 20**".⁶ NT contracts, on the other hand, are *very much* about the HCPs!

⁵ This Board has been substantially altered by Esther for instructional purposes.

⁶ Within the "Esther Bridge Lessons", see among other postings: "Esther Bridge Lesson #43: 'Are the 'Rule of 20' and the 'Law of Total Tricks' Both broken?': ["count(s).pdf" -] [https://esther-bridge.com/pdf/count\(s\).pdf](https://esther-bridge.com/pdf/count(s).pdf)

Bruce: But Esther, does anybody else agree that you can and often *should* execute a Jacoby Transfer to a Major after Partner opens 1NT even when you as Responder hold as few as **6**, or **2**, or **even ZERO** HCPs??? And even when your 5+ card Major holds *few* or *no* Honors???

Esther: Well, my *bodacious beau*, of course every sensible bridge player agrees with this! Here are a few examples of what various bridge Website Teachers have to say:

The author of the "The Jacoby Transfer"⁷ posting on the Bonite Bridge Club website emphasizes that:

"The Jacoby Transfer has one simple criteri[on]: does the Responder have a 5-Card Major or a 6-Card Minor? If the answer is yes, then this is the way to go. You might be surprised to see that there is no HCP requirement associated with this convention. In fact, if you have **0 HCP** it is **even more important that you use this convention**, if you have a 5-Card Major or 6-Card Minor." [emphasis added.]

The author of the Canadian Bridge Group Dubai posting, "TRANSFERS AND OTHER RESPONSES TO A 1NT OPENING",⁸ suggests bidding the Jacoby Transfer with as few as **0-6** HCPs.

The Alton UK Bridge Club posting, "Understanding Stayman and Transfers", in Example 9 illustrates the use of the Jacoby Transfer with Responder holding exactly **1** HCP:
<https://www.bridgewebs.com/alton/Stayman.pdf>

Bob Herzog, in his posting on the Northwest Bridge Club website, "Jacoby Transfer: Everything You Always Wanted to Know, but Were Afraid to Ask", suggests making a Jacoby Transfer to a Major with from **0-7** HCPs.⁹

The author of the "Jacoby Transfers" posting on the "Bridge2Day" website suggests that Responder can make a

⁷ See:
<https://bonitabridge.org/wp-content/uploads/2020/07/4.-Jacoby-Transfer.pdf>

⁸ See:
<https://www.bridgewebs.com/canadianbridgedubai/Transfers.pdf>

⁹ See:
<https://www.bridgewebs.com/nwt/Bob%20Hertzog%20-%20June%2022%20-%20Jacoby%20Transfer.pdf>

Jacoby Transfer bid with from 0-7 HCPs.¹⁰

As David Germaine's noted in his article, "Putting the 'Super' in Super Accept", in the Winter, 2016 issue of the ABTA¹¹ Quarterly Magazine:

"In the final session of my 16-week course for absolute beginners, I teach Jacoby Transfers. It is usually a revelation for the students to learn that they can respond to [P]artner's 1NT opening with no [ZERO] high-card points" (p. 18) [emphasis added]

Larry Cohen has won 25 North American Bridge Championships. Cohen has long written monthly bridge columns in the ACBL Bridge Bulletin. Cohen is famous for his 1992 book, To Bid or Not to Bid: The LAW of Total Tricks, which won the Best Bridge Book Award from the American Bridge Teachers' Association. Cohen in his article, "Jacoby Transfer" on his "Bridge with Larry Cohen" website, <https://www.larryco.com/bridge-articles/jacoby-transfer> emphasized that:

"Transfers can be made with 0 points. With a hand like:

♠ 987643
♥ 43
♦ 97
♣ 982,

you are better off (even on the 2 level) with spades trump than to table this dummy in 1NT. Since transfers do not promise any points, the 1NT opener MUST accept the transfer (by bidding the suit responder has shown). Responder is in charge and opener does as told."

¹⁰ See:

<https://www.bridge2day.com/bidding/conventions/jacoby-transfers/>

¹¹ "ABTA" is the American Bridge Teachers' Association: <https://abthome.com/>

The Remainder of This Lesson is for *Advancing* Players

Bruce: Oh my goodness, Ms. Klink..., errr, I mean, Esther. Is there anything else you would like to teach me related to this topic of Jacoby Transfers?

Esther: Sure! *First*, I want to comment on a situation in which Partner opens 1NT and you as Responder hold 6+ cards in a major with a good Ron Klinger "**Suit Quality Test ('SQT') Score**" and you believe that your Partnership can make a Game contract in your Major, then you should not make a Jacoby Transfer.

You should instead make a "**Texas Transfer**"! I have written an excellent "Esther Bridge Convention Lesson", "**Texas 'Two-Step' Transfer to a Game Contract in a Major After Partner Opened 1NT or 2NT**", on this convention: https://esther-bridge.com/pdf/TX_trans.pdf

Bruce: Oh, my...

Esther: Well, my *handsome hombre*, *second*, I also want to at least mention variations on the Jacoby Transfer convention. Many readers are familiar with "**Super Acceptance of the Jacoby Transfer**"¹² Responder demand. If I as Opener hold 4 cards in the Major Suit being shown by Responder and 2 or 3 of the top Honors in the Suit, and I am at the very "top" on my 1NT opening bid, I can "jump" to a 3-level bid in the requested Suit.

What if instead I as Opener held (1) 15-17 HCPs, (2) no void, (3) no singleton, (4) no more than 1 doubleton, (5) possibly a 5-card Major, and (6) *only* 2 "weak" Spades (e.g. J,x), and Partner as Responder to my 1NT opening bids 2H? I can "**Break the Jacoby Transfer to Show Suit Weakness**".

If I open 1NT and I hold a Spade J,x (or worse) doubleton and you respond 2H to my opening bid, and I bid an "unexpected" Suit, such as 3D. I am "**Breaking the Jacoby**

¹² Within the "Esther Bridge Lessons", see: "Esther Bridge Convention Lesson #23: 'The Super-Duper Super-Accept' Variation on the Traditional Jacoby Transfer from Partner's 1NT Opening Bid":

<https://esther-bridge.com/pdf/SUPER.pdf>

This is also sometimes called "**Bouncing**" or "**Bypassing**".

Transfer to Show Suit Weakness".¹³ My "**Breaking the Jacoby Transfer**" bid says, "Partner, I hold (1) exactly **2** Spades (the minimum number of cards I can hold in my shortest Suit if I open **1NT**), (2) my Spade doubleton is J,x or worse and the "**Law of Total Tricks**" says we will be in trouble if we play a **2S** part-score contract, because $5 + 2 = 7$ Spades and $7 - 6 = 1$ and not **2**, but (3) I am at the '*top*' of my opening **1NT** bid and (4) I have a decent Diamond Suit. Please bid accordingly. As the Responder, you are the *Captain!* Please do what you can to *save the bidding ship!*"

Bruce: Oh, my... Well, Esther, are there any *arguments against* this "**Breaking the Jacoby Transfer**" bid? Are there any *alternatives* to this bid when you as Opener hold a **1NT** Hand but also a "*weak*" doubleton in the Suit to which Responder has requested you to transfer?

Esther: Well, Bruce, *yes*, and *yes*. *First*, when you as Opener shift to a *new unbid* Suit you are simply guessing and hoping that the Responder also holds cards in the new Suit you bid. That seems pretty *dicey*. *Second*, there is another way that you can "break" the Jacoby transfer. You can simply bid **2NT**. That also may be a bit *dicey* because the Responder who bid the Jacoby transfer may hold as few as **0 HCPs!** But this may be a better alternative than taking the auction to the **3 level** in a Suit about which you have very little information about Responder's holdings! Afterall, if Responder is "*long*" in the Suit to which he requested the transfer, the Responder may very *well* be "*short*" in the new Suit you introduce at the 3 level!

Note. You may also be interested in Esther's lesson on the "***Super-Duper Super-Accept***' Variation on the Traditional Jacoby Transfer":

<https://esther-bridge.com/pdf/SUPER.pdf>

Lagniappe Esther Quickie Bridge Quiz on Jacoby Transfers

"**Lagniappe**" is a word known to every New Orleanian. "Lagniappe" means "a little something extra." Every restaurant patron has received

¹³ I believe that Paul Mendelson may be an advocate of this convention in his various bridge books, such as his 2018 book, Thinking About Bridge.

lagniappe while dining in New Orleans. And there is even a Louisiana magazine about restaurants that is named Lagniappe. "Lagniappe" was even a word promoted by Mark Twain in his 1883 memoir, Life on the Mississippi, about his life as a steamboat pilot before the Civil War.

"We picked up one excellent word--a word worth traveling to New Orleans to get; a nice limber, expressive, handy word--'lagniappe.' They pronounce it lanny-yap. It is Spanish--so they said. We discovered it at the head of a column of odds and ends in the Picayune, the first day; heard twenty people use it the second; inquired what it meant the third; adopted it and got facility in swinging it the fourth. It has a restricted meaning, but I think the people spread it out a little when they choose. It is the equivalent of the thirteenth roll in a 'baker's dozen.' It is something thrown in, gratis, for good measure. The custom originated in the Spanish quarter of the city. ... If the waiter in the restaurant stumbles and spills a gill of coffee down the back of your neck, he says 'For lagniappe, sah,' and gets you another cup without extra charge."

Bruce: Esther, if Partner as Dealer opened 1NT, and your RHO PASSEd, what would you bid if you held the following Hand? Would you bid Stayman? Would you bid a *Jacoby transfer*? If so, to which Suit would you transfer?

YOU (14)

S: A K T 7 6

H: A K 9 8 4

D: 9

C: 7 6

Esther: *First*, I would not bid Stayman. Stayman shows **1** 4-card Major or **2** 4-card Majors. Bidding Stayman would be a lie to Partner *twice over!* *Exact* card counts are *critical* in bidding Suit contracts. Do not lie to Partner about your card counts!

Second, I would bid a *Jacoby transfer*. I would initially bid 2**D**. Assuming Partner who was Dealer responded 2**H**, I would then "jump" and bid 3**S**. I believe this shows a 2-Suited Hand both involving **5** cards and a "big" Hand. I would take this bid to be "*Game Forcing*" at a minimum.