

# FOUR-SUIT TRANSFERS

Barbara Seagram & Andy Stark



PRACTICE YOUR BIDDING

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# The PRACTICE YOUR BIDDING Series

Jacoby 2NT Stayman Auctions  
Roman Keycard Blackwood Jacoby Transfers  
Splinter Bids Four-Suit Transfers  
Practice Your Slam Bidding (CD-ROM)  
Practice Your NT Bidding (CD-ROM)

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# section 1

## HOW TO USE THIS BOOK

The purpose of this book is to help you and your partner practice Four-suit Transfers and better understand how they are used. The book has been designed so that it can be used either on your own or working with a partner. But while you will certainly get a lot out of it alone, it is especially good to use this book with your favorite partner to make sure that you are both on the same wavelength.

The first section of the book provides a refresher on Four-suit Transfers. It provides examples but no exercises. Don't worry, you will get plenty of chance to practice in the rest of the book. We have assumed in our example auctions that you are also playing Stayman, Gerber, and Roman Keycard Blackwood (all these are explained in detail in other books in this series). For more explanations, and as a source of other helpful conventions, you can also refer to *25 Bridge Conventions You Should Know*, by Barbara Seagram & Marc Smith, and *25 More Bridge Conventions You Should Know*, by Barbara Seagram & David Bird.

The last section of the book, 'Practice Hands', contains a set of forty pairs of North and South hands. You can print them out and use them with a partner to practice bidding (don't try to do more than ten at one sitting — that's more than enough to think and talk about at one time). We have provided space beside each hand to write down your auction; we suggest that you do this so you can refer to it when you are looking at the answers. You can also do this solo if you like: look at each hand in turn and write down the bid you would make at each step of the auction. Getting to the right spot is not the only goal; bidding the hand in the best way is another goal, so even if you see both hands you will still need to work out the correct auction. When you have

finished bidding the hands, look at the sample auctions and final contracts provided. There may be more than one way to bid the hand, so don't worry if you don't duplicate our sequence exactly. Focus in particular on your use of Four-suit Transfers, if it is appropriate, and the auction that follows, and make sure that you get that right.

There is an earlier section of the book, entitled 'Working Alone', which contains the same practice deals. In this section, we show you just one of the hands and ask you a series of questions about how to bid it as the auction develops. Working through these exercises will teach you a lot more about the convention, so even if you go through the practice deals with a partner, we suggest you go through the questions and try to answer them. This will help you to make sure that you understand the convention thoroughly.

The next chapters will provide you with plenty of opportunity to practice your transfer methods over 1NT opening bids. A few of the example hands and deals will test your knowledge of major-suit transfers, but for the most part this book concentrates on transfers to the minors. For a more comprehensive discussion of auctions involving transfer bids to the majors, please read the book *Jacoby Transfers* in this series.

A final warning: don't expect to be perfect. Some of these hands are hard. So if you are doing better at the end of the book than at the beginning, you are doing very well indeed.

# section

## HOW FOUR-SUIT TRANSFERS WORK



### *Why play Four-suit Transfers?*

Four-suit Transfers are bids used directly after a 1NT opening. The first transfer system, called Jacoby Transfers, only catered to the majors. However, playing Four-suit Transfers the partner of the 1NT bidder can now transfer to *all four* suits. Think of this convention as ‘Jacoby Transfers Extended’.

One purpose of extending transfer bids to the minors is to acquire all the advantages of having the strong hand, the 1NT bidder, play the hand, just as in Jacoby Transfers. However, Four-suit Transfers also allow the partnership to bid more effectively. How so? Well, in addition to other advantages that we’ll see later, close games can be bid. Have you ever played in three of a minor only to discover 3NT was laydown? Yes, sometimes those 23- or 24-point games are reachable – as long as the partnership knows that six or seven tricks in either clubs or diamonds are there for the taking.

There’s no guesswork, no ‘shooting’ or gambling; instead, you learn to evaluate and describe your hand at a slightly more advanced level, thus allowing you to bid better. Here’s a sample hand:

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

Many pairs would bid these cards up to three clubs and most likely make it. But upon viewing the combination, wouldn't you say the ideal spot is 3NT? Six club tricks are assured. The ace of diamonds is the seventh and declarer has excellent prospects for two more tricks. If the opponents attack spades, for example, they will only be doing declarer a favor.

Now let's tweak the West hand a little bit; let's give West stronger spade and diamond holdings but weaker clubs:

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

While 3NT might make with a friendly club position — that is, the king and jack of clubs are 'onside', able to be finessed — most of the time 3NT is going down. Another important consideration is that sometimes when 3NT is going down, it's going down a lot. So you would want to stop in three clubs with this combination of cards.

What is the main difference between the two hands? It has nothing to do with point count: it all depends on the club position. When the 1NT bidder has the king of clubs, six club tricks are ready for the taking. But when he holds a weak doubleton, only *one* club trick is assured.

Playing Four-suit Transfers allows the partnership to 'divine' their trick-taking potential in one of the minor suits. Knowing about good fits not only allows you to bid close games but it will tighten up your slam bidding too. Most of us tend to miss minor-suit slams because we are programmed to bid 3NT all the time and ignore minor-suit fits. Playing Four-suit transfers will help you find minor-suit slams too.

The next few pages will show you how to transfer to the minors. Once you learn how easy minor-suit transfer bids are, you will soon be bidding those close game contracts *and* staying out of the poor game contracts. In addition, your slam bidding will improve.

## How do you transfer?

Similar to Jacoby Transfers, in Four-suit Transfers each of Responder's transfer bids are made *underneath* the suit he intends to show. Therefore,

|         |   |                                      |
|---------|---|--------------------------------------|
| 1NT–2♦  | = | 5+ hearts                            |
| 1NT–2♥  | = | 5+ spades                            |
| 1NT–2♠  | = | 6+ clubs                             |
| 1NT–2NT | = | 6+ diamonds (don't forget this one!) |

Notice that the transfers to the minors are made two levels below the suit you have, and notice also that you can no longer use 2NT as a natural game invitation over a 1NT opening. More on both these points later.

As you probably already know, when you transfer to hearts or spades you only require a minimum of five cards in your major. However, when you transfer to clubs or diamonds you will need at least six cards in that particular minor.

Why do you need a six-card minor? There are a couple of reasons. The most important is that by transferring to a minor you take partner to the three-level. If you are going to choose a minor suit contract over a 1NT contract (because you are weak), you need a little bit more security, and that can be realized with an extra trump. Since partner only promises two in any one suit when he opens 1NT, you will need six if you want to place the contract in 3♣ or 3♦.

Secondly, as you saw in the first example of this book, it is possible to reach good games with only 24 or even 23 HCP between the two hands. To make these kinds of precarious contracts a reasonable proposition, again we need some safety. The sixth card of a minor might only be a small spot-card, but it could be the contract-fulfilling trick. Obviously bidding game on a 4-3-3-3 hand opposite a 4-3-3-3 hand requires a full 26 HCP combined, but if one hand contains a six- or perhaps even a seven-card suit, then aggressive game contracts (those with fewer than 26 HCP) may be bid. As you read through this book you will see plenty of examples in which 3NT is the desired spot even when the combined assets total less than 26 HCP.

## SOUTH HANDS

### Hand 36 - Dealer South

|           |              |       |       |
|-----------|--------------|-------|-------|
| ♠ A J 8 4 | YOUR AUCTION |       |       |
| ♥ A Q 9 8 |              | NORTH | SOUTH |
| ♦ 7 2     |              |       |       |
| ♣ A 10 3  |              |       |       |

### Hand 37 - Dealer North

|             |              |       |       |
|-------------|--------------|-------|-------|
| ♠ 7         | YOUR AUCTION |       |       |
| ♥ A J 9 7 3 |              | NORTH | SOUTH |
| ♦ 9 7 6     |              |       |       |
| ♣ K J 4 3   |              |       |       |

### Hand 38 - Dealer South

|            |              |       |       |
|------------|--------------|-------|-------|
| ♠ A J 7    | YOUR AUCTION |       |       |
| ♥ A Q 2    |              | NORTH | SOUTH |
| ♦ K 9 5    |              |       |       |
| ♣ Q 10 3 2 |              |       |       |

### Hand 39 - Dealer North

|                |              |       |       |
|----------------|--------------|-------|-------|
| ♠ 10 8         | YOUR AUCTION |       |       |
| ♥ J 3 2        |              | NORTH | SOUTH |
| ♦ 5 4          |              |       |       |
| ♣ A Q 10 8 7 4 |              |       |       |

### Hand 40 - Dealer South

|            |              |       |       |
|------------|--------------|-------|-------|
| ♠ K J 8 3  | YOUR AUCTION |       |       |
| ♥ Q 10 9 4 |              | NORTH | SOUTH |
| ♦ A K      |              |       |       |
| ♣ K J 9    |              |       |       |

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## PRACTICE YOUR BIDDING

### FOUR-SUIT TRANSFERS

With this handy little book, you can

- Learn a new convention, or extend your knowledge of it
- Learn and practice by yourself using the unique quiz format
- Practice with your partner using the specially selected example hands, and compare your results with the recommended auctions



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