Morgan Transfers are used when opener rebids 1NT over a major suit response. They are described in “The Unnecessary Information Test”, by David Morgan, Bridge World, October, 1998. The intent of these methods is to “avoid disclosing unnecessary information about the hand that will be declarer.”

- When opener is likely to declare, especially when responder is balanced with only a 4-card major, responder should describe.
- When responder is likely to declare, especially when responder is unbalanced or has a long major, responder asks opener to describe.

As in standard bidding, a simple rebid of responder’s major suit is a signoff. A transfer to responder’s suit is at least game-invitational, and a transfer to another suit is either a signoff or game-forcing. Here are the details:

<table>
<thead>
<tr>
<th></th>
<th>1♣/1♦ – 1♥ – 1NT</th>
<th>1♦/1♣ – 1♠ – 1NT</th>
<th>1♥ – 1♦ – 1NT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2♠</strong></td>
<td>Opener bids 2♣, and most of responder’s bids are invitational, usually with only 4 hearts:</td>
<td>Opener bids 2♠, and most of responder’s bids are invitational, usually with only 4 spades:</td>
<td>Opener bids 2♦, and most of responder’s bids are invitational, usually with only 4 spades:</td>
</tr>
<tr>
<td>Pass</td>
<td>Weak, to play</td>
<td>Pass</td>
<td>Pass</td>
</tr>
<tr>
<td>2♥</td>
<td>(invitational with 5 bad hearts – opener’s 2NT to play)*</td>
<td>2♥ 5 spades, 4 hearts, invitational</td>
<td>2♥ (5 spades, 3 hearts, invitational)*</td>
</tr>
<tr>
<td>2♠</td>
<td>Invitational with 4 spades and 4 hearts – optional.</td>
<td>2♠ (invitational with 5 bad spades – opener’s 2NT to play)*</td>
<td>2♠ (invitational with 5 bad spades – opener’s 2NT to play)*</td>
</tr>
<tr>
<td>2NT</td>
<td>Natural, invitational</td>
<td>2NT Natural, invitational</td>
<td>2NT Natural, invitational</td>
</tr>
<tr>
<td>3♠</td>
<td>Natural, invitational</td>
<td>3♠ Natural, invitational</td>
<td>3♠ Natural, invitational</td>
</tr>
<tr>
<td>3♥</td>
<td>Natural, invitational</td>
<td>3♥ Natural, invitational</td>
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</tr>
<tr>
<td>3♥</td>
<td>(invitational with a good 6-card suit)*</td>
<td>3♥ 5 spades, 5 hearts, invitational</td>
<td>3♥ *</td>
</tr>
<tr>
<td>3♠</td>
<td>*</td>
<td>3♠ (invitational with a good 6-card suit)*</td>
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</tr>
<tr>
<td><strong>2♦</strong></td>
<td>Promises at least 5 hearts and an invitational hand or better (see below).</td>
<td>Transfer to hearts, either signoff or forcing to game; opener chooses 2♥ or 2♠. Any bid by responder is forcing to game.</td>
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</tr>
<tr>
<td><strong>2♥</strong></td>
<td>To play.</td>
<td>Promises at least 5 spades and an invitational hand or better (see below).</td>
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</tr>
</tbody>
</table>
2♣  |  Natural reverse, forcing to game.  |  To play.  |  To play.
---|---|---|---
2NT  |  Transfer to 3♣:  
  -  weak with only four cards in responder’s major and usually six clubs, intending to pass, or  
  -  game-forcing with at least 5 cards in the major and four or more clubs – responder can bid out his shape on the next round.
3♦  |  Transfer to 3♥:  
  -  weak with only four cards in responder’s major and usually six diamonds, intending to pass, or  
  -  game-forcing with at least 5 cards in the major and four or more diamonds – responder can bid out his shape on the next round.
3♠  |  Game-forcing with only four cards in responder’s major, and at least four cards in opener’s minor. Opener’s 3♥ asks for a short suit.
3♥  |  (Hearts are trump, start cue bidding.)*  
  -  5 hearts and 5 spades, game forcing.  
  -  Natural, game forcing.
3♦  |  (splinter)*  
  -  (Spades are trump, start cue bidding.)*
3NT  |  To play.
Other  |  A double jump into any suit other than responder’s is a splinter in support of responder’s own suit.
*  |  Undefined by Morgan (my suggestion in parentheses).

A transfer to responder’s suit is at least invitational to game, and opener has choices:

**To sign off:** opener bids the transfer suit (responder’s major). Responder may then:

  -  pass
  -  make a natural, non-forcing, non-jump bid, or
  -  make a natural, forcing jump into another suit.

**To accept:** opener bids 2NT with only two cards in the major, or anything else with support (showing a concentration of values). Responder usually bids game in the major or 3NT to let opener choose.

**Competition:** My recommendation is to play the full system when applicable and all bids are available:

  -  over a double of 1NT
  -  when the opponents double or overcall at the 1-level – so long as responder bids a major or makes a negative double to show one, and opener rebids 1NT

**Note:** While this system looks great, at the time of this writing, I have not played it. I especially like the natural signoff, where a transfer signoff would let the left hand opponent cue bid responder’s suit at the 2-level.