

Lesson 3

How to find a Major Suit Fit after Partner opens 1NT, Part II: Jacoby Transfers

Takeout doubles

Choosing an Opening Lead

Defensive Attitude Signals

Finesses (part II)

Review of Stayman

- After 1NT opening, 2 ♣ asks for a 4-card major
- Must have at least 8 points to use
- Opener bids a 4 card major, or 2 ♦ if none.
- Follow-ups use the information gained to invite or place the contract

Jacoby Transfers

- This convention, like Stayman, is also about trying to find a major suit fit after partner opens 1NT
- Popular, easy, right-sides the contract
- It is used when responder has a 5 card or longer major
- It has no minimum point count
- Responder bids the suit just UNDER his 5+ card major
- Opener is commanded to bid the major suit
- Responder then follows up by passing, inviting, or bidding game
- Opener can correct as needed
- Opener must “Announce” this convention when it occurs

Opener *Responder*

1NT

2♦¹

2♥²

(1) “I have 5 or more ♥ s. Please bid 2♥ s for now and I’ll tell you more on my next turn.”

(2) “OK.”

Opener *Responder*



1NT

2♥¹

2♠²

(1) “I have 5 or more ♠ s. Please bid 2♠ s for now and I’ll tell you more on my next turn.”

(2) “OK.”

- When responder bids 2  or 2 , opener must say “Transfer”.
- Responder may not do so.
 - *Why?*
 - *What happens if opener forgets?*

What's the point?

The biggest reason is you want the strong hand to be hidden, and the weak hand to be Dummy.

Forcing opener to be the one who first speaks the name of the major accomplishes this

Why is this important?

Not only are most of the partnerships 'assets' hidden from the opponents, and thus harder to attack, the important opening lead will be made with the strong hand playing last, and not second. Recall from the previous topic that this provides a better chance to capture opponent's honors rather than having yours captured

Followups:

- After opener 'completes the transfer', responder must do some math. How many high card points do they have combined? Do they have a golden fit in the Major?

With 6+ cards in the Major:

- you are guaranteed an 8 card fit (opener cannot have a singleton to bid 1NT, therefore he has at least 2 in your major suit, therefore you have at least an 8 card fit).
- Therefore you will be playing in that major suit, the only question is at the game level or partscore
- With 10+ points, bid game in the major ($15+10=25$)
- With 8-9 points, invite game by raising the major to 3 ($8+15=23$, $8+17=25$).
- With 7 or fewer, pass ($17+7=24$)
 - You do not need to memorize these numbers... simple addition will tell you what to bid
 - Can give yourself extra points for good distribution—a topic for another day!

♠ A 10 6 5 4 2
 ♥ A
 ♦ 8 7 6 2
 ♣ K 7



♠ K Q
 ♥ Q J 10 7
 ♦ 10 9 5
 ♣ A Q J 5

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	2 ♥ ¹	Pass	1 NT
Pass	4 ♠	All pass	2 ♠

1. transfer

With 5 cards only in the Major

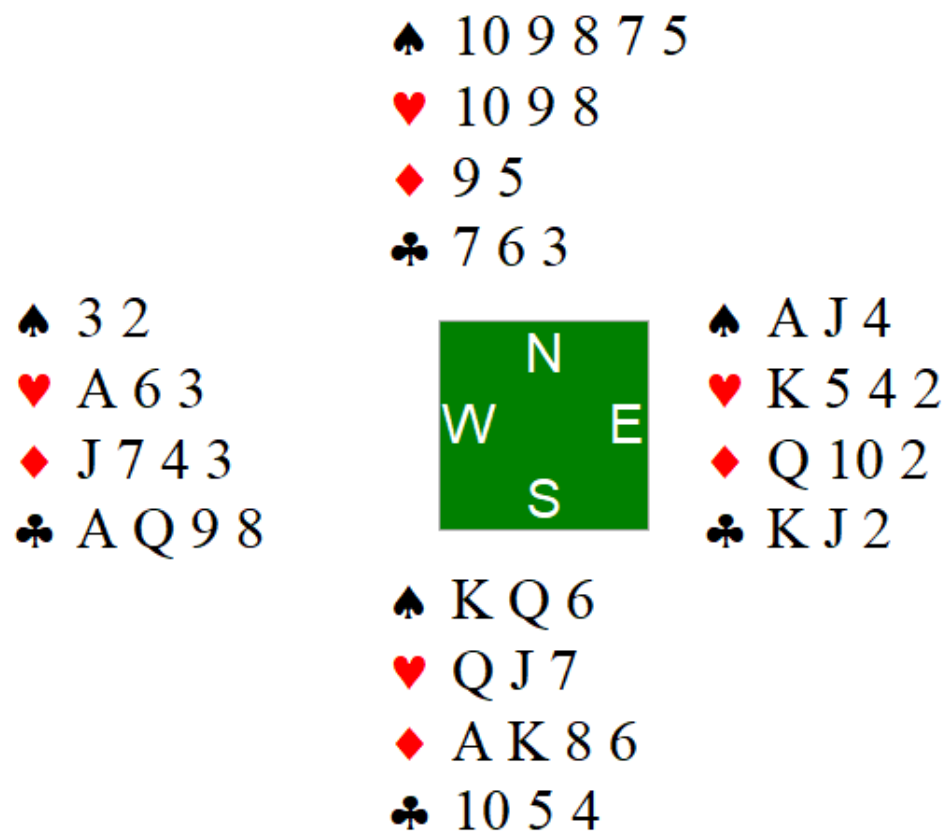
- Since opener may only have 2, simple addition will tell you you might not have a Golden Fit of 8 cards.
- Therefore next bid No Trump, either invite with 8-9 points or at the game level with 10 or more points
- Partner now knows you have exactly 5 of the major (because if you had 6, you wouldn't have gone back to No Trump)
- If partner only has 2 of the major, he'll keep in in No Trump, and will accept your invitation if he has a maximum (good 16 or 17)
- If partner has 3 or more of the major, he'll correct the contract to the major, and decide whether to accept your invitation if you made one
- BUT if responder has a very weak hand (fewer than 8 points), he must not invite, but will pass after the transfer. This may leave the pair in only a 7 card fit, but this may still be better than passing 1NT.

♠ 7
 ♥ J 10 8 7 6
 ♦ A 3 2
 ♣ A J 9 7



♠ A K Q 3
 ♥ K Q 9
 ♦ J 9 8
 ♣ Q 10 8

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥
Pass	3 NT	Pass	4 ♥
All pass			
1. transfer			



EW 3N; EW 2♥; EW 3♦; EW 2♣; E 1♠; Par -400

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2♥ ¹	Pass	2♠

All pass

1. transfer

Special Considerations

- If responder has 5-4 or more in the majors, he starts with Stayman and then if opener doesn't have a 4-card major, responder then bids his 5-card major, to give opener another chance (if he has only 3 of that major)
- This will wrong-side the contract, but that isn't the end of the world
- There is a more advanced convention called "Smollen" ...here responder bids the 4 card major instead of the 5 card major, so that if opener has 3 cards in the 5 card major, he bids it and the contract is right-sided. This is entirely optional... and can lead to forgetting and mistakes!

Defense Tip:

- You can double an artificial bid (such as 2♣ Stayman or a transfer bid) “for the lead”.)
- But beware! Opponents may stop bidding and leave the contract there, which might be a good score for them

Extensions of transfers and Stayman

- NOT for now, but...
- If partnership opens 1NT with a 5-card major, “Puppet Stayman” can be used to find 8-card major fit
- Transfers can also be done at the 4-level (“Texas transfers”)
- Stayman can be used after a bidding sequence such as 1♣-p-2NT-p-? To “checkback” for a Major-suit fit (“checkback Stayman”)
- Transfers can be made into the minor suits!
- Opener can ‘super-accept’ with a maximum and 4 trumps

NAMES _____



GENERAL APPROACH

STANDARD AMERICAN

FORCING OPENING:

2♣

Other

NOTRUMP OPENING BIDS

15 ^{1NT} to 17
_____ to _____

3♣ _____
3♦ _____
3♥ _____
3♠ _____

FORCING

2NT 20 to 21 *

* Use same as over opening 1NT

3NT 25 to 27

2♣ Stayman

2♦ Transfer to ♥

2♥ Transfer to ♠

2NT Inv.

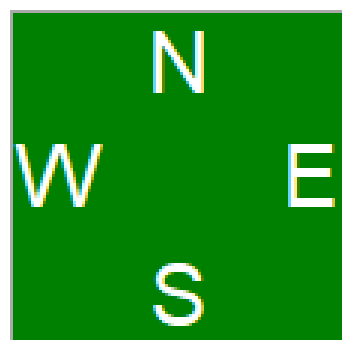
Other _____

Play Practice Boards 1-3 – 25 min

- After partner opens 1NT, if you have 5+ card major, bid the suit under it
- Partner (opener) must announce “Transfer!”
- Partner must bid the next highest suit
- Now responder will pass (0-7 points), invite (8-9 points), or bid game (10+ points). With 6 of the major, responder will keep in the major, with only 5 he’ll go back to No Trump
- If opener has a fit, she’ll go back to the major.
- Opener will accept invitation with a good 16 or 17 points

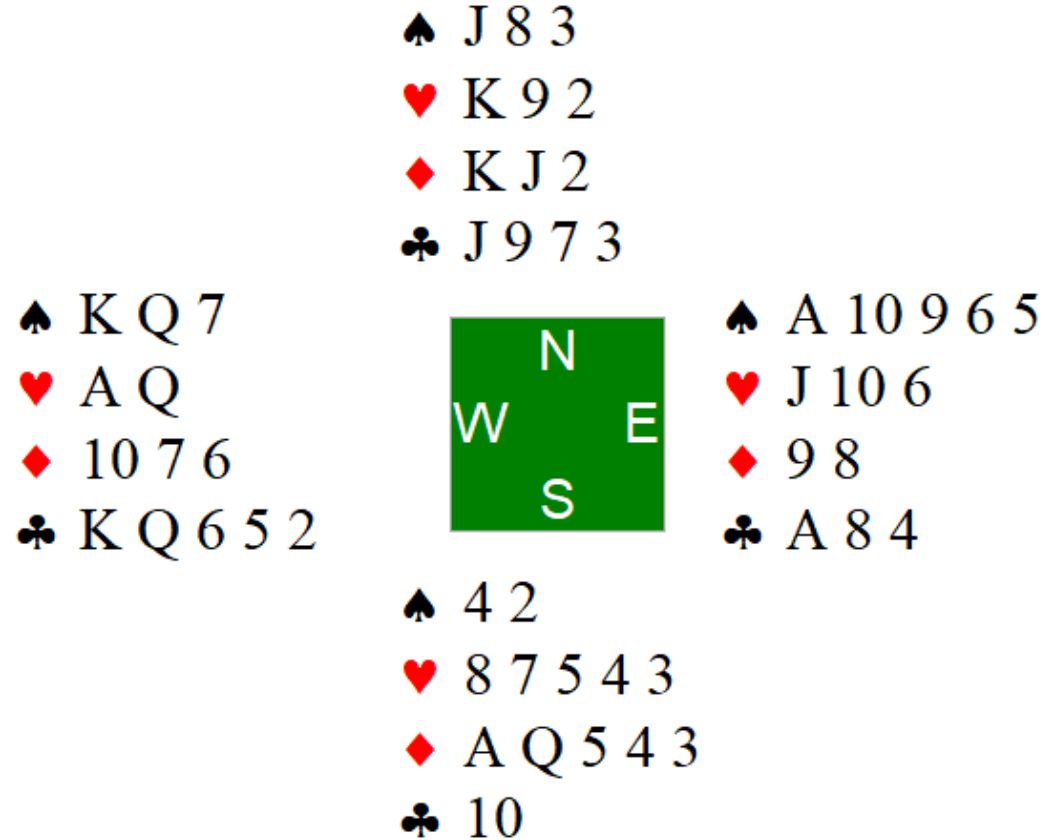
♠ J 8 3
♥ K 9 2
♦ K J 2
♣ J 9 7 3

♠ K Q 7
♥ A Q
♦ 10 7 6
♣ K Q 6 5 2



♠ A 10 9 6 5
♥ J 10 6
♦ 9 8
♣ A 8 4

♠ 4 2
♥ 8 7 5 4 3
♦ A Q 5 4 3
♣ 10



EW 4♠; EW 4♣; EW 2N; NS 1♥; NS 1♦; Par -420

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	Pass	Pass	Pass
1 NT	Pass	2♥ ¹	Pass
2♠	Pass	3 NT	Pass
4♠	All pass		

1. transfer

♠ A Q J 10

♥ K 4

♦ 5 4 3 2

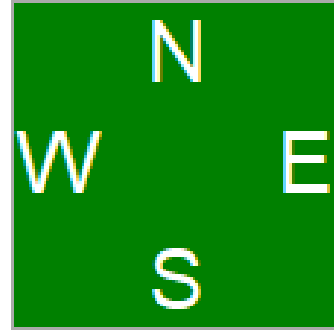
♣ 8 5 4

♠ 9 8

♥ Q J 10 8 7 6

♦ A 8

♣ Q 7 6



♠ K 6 3 2

♥ A 9

♦ K J 7 6

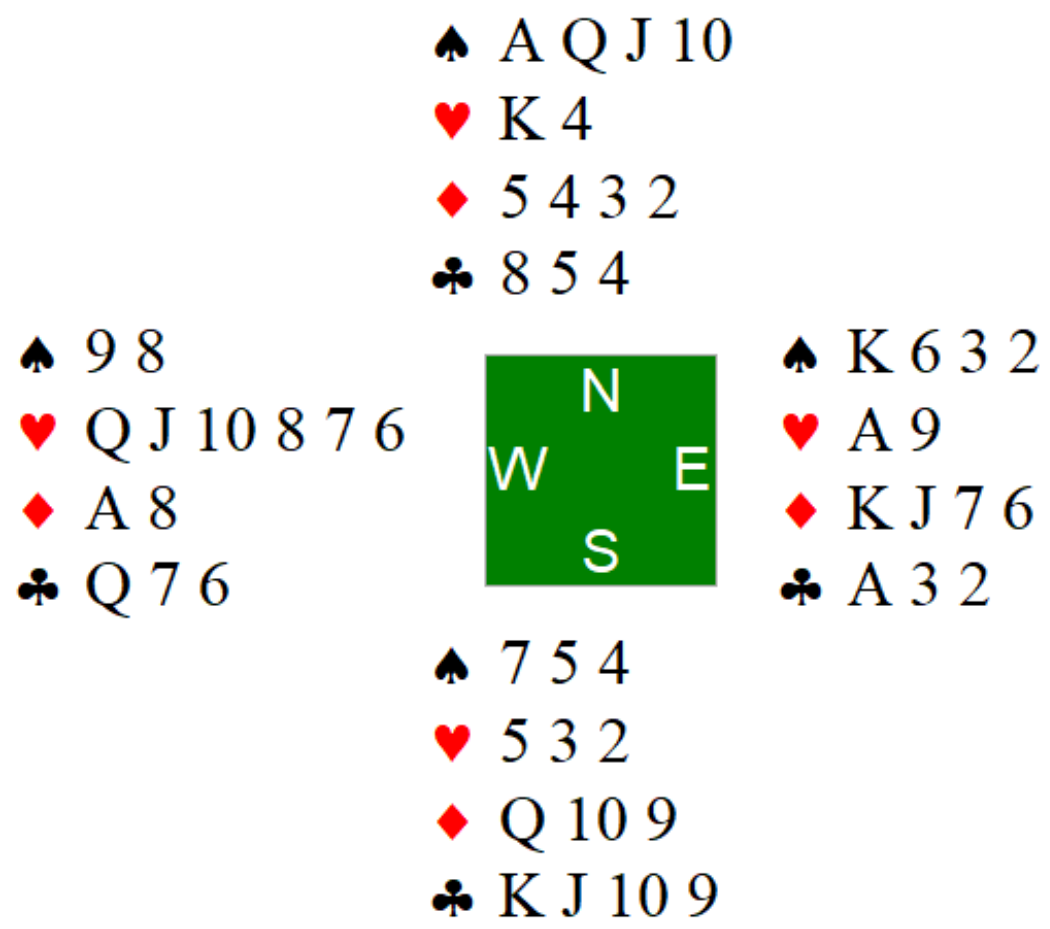
♣ A 3 2

♠ 7 5 4

♥ 5 3 2

♦ Q 10 9

♣ K J 10 9



EW 5♥; EW 3N; EW 2♠; EW 3♦; E 3♣; W 2♣; Par -450

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	Pass	1 NT	Pass
2♦ ¹	Pass	2♥	Pass
3♥	All pass		

Board 3

South Deals

E-W Vul

♠ K Q 10 7 6 5

♥ A 2

♦ 9 8 7 6

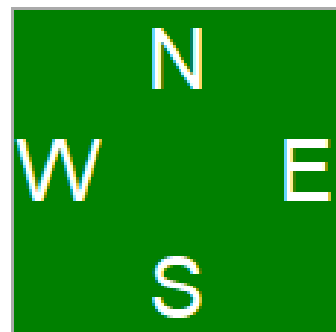
♣ 8

♠ J 3

♥ 10 9 8

♦ J 10

♣ K Q J 10 9 7



♠ 9 8 4

♥ K Q J 4 3

♦ Q 3 2

♣ 5 2

9
8 8
15

♠ A 2

♥ 7 6 5

♦ A K 5 4

♣ A 6 4 3

Summary

- Jacoby transfers right-side the contract, and allow the pair time to exchange details about their hand (strength, if they have a major suit fit).
- Again no memorization is needed, only simple addition. But you do have to remember that after 1NT, 2♦ or 2♥ is a transfer, not a real bid in that suit. And announce it!
- You have now learned the most difficult and useful of the common conventions!

1NT Overcall

- Very similar to opening 1NT, except promises a stopper in opponents' suit(s)
- A stopper is an Ace, or a protected honor
- Exact range is “partnership agreement”, often 16-18 HCPs
- Stayman and Jacoby apply!

Examples

- right hand opponent opens 1♥

- You hold:

♠ KQJ ♥ A2 ♦ J1082 ♣ AQ32

Overcall: ?

You hold:

♠ KQ65 ♥ 52 ♦ AK82 ♣ A73

Bid: ?

- opponents bid 1♥ and 1♠

- You hold:

♠ KQJ2 ♥ 2 ♦ A1082 ♣ AQ32

Bid:?

Takeout doubles

- Traditionally, doubles were ‘business’ (i.e. to earn a bigger penalty for setting opponents contract)
- With better bidding methods, it was found this wasn’t very useful against low-level contracts
- Instead, it has taken on a new (conventional) meaning: TAKE OUT this double, partner!
- In other words, I have the other (unbid) suits, please pick one
- Requires about an opening hand
- Is an alternative to an overcall, which requires a 5-card suit
- Goal is to find an 8-card fit

Examples:

- right hand opponent opens 1♥
- You hold:

♠ KQJ2 ♥ 2 ♦ J1082 ♣ AQ32

Bid: X

You hold:

♠ K2 ♥ AQ2 ♦ J1082 ♣ K732

Bid: Pass

- Can also make after both opponents bid a suit

South			
♠ KQ109			
♥ AJ98			
♦ K32			
♣ 65			
W	N	E	S
1♣	P	1♦	?

- Or after partner and opponent(s) bid suits
- Same idea but different name:

Negative Double

- ‘Negative, partner, I don’t have any of the suits that have been bid)’
- It implies perhaps partner consider picking one of the unbid suits, as those are the suits you have
- Since partner bid, it only requires about 6 points to make at the one level, and 10 at the 2 level

South

♠ 7654

♥ AQ76

♦ 5

♣ 10976

W	N	E	S
P	1♣	1♦	X
?			

South

♠ 107654

♥ AJ9

♦ 54

♣ 1097

W	N	E	S
P	1♣	1♦	1♠

Responding to Takeout Double

- You are expected to take out the double, even with zero points, unless you think you can defeat the contract (usually because you don't have a 4-card suit and you have a "trump stack")
- You generally bid your longest suit, but preferring a Major
- If you don't even have a 4 card suit to bid, consider NT if you have stoppers in any suits the opponents bid
- 0-9 points (minimum): bid your longest suit or NT at the lowest available level
- 10-12 points (invitational): jump a level
- 13+ points (game-going): bid game

- HOWEVER if opponents bid before you have a chance to respond, pass with a rock-bottom (0-6 points)

Examples

<i>North</i>	<i>East</i>	<i>South</i>	<i>West</i>
1 ♠	X	Pass	?

- You hold: ♠ K2 ♥ QJ252 ♦ J82 ♣ AQ2
- Bid: 4 ♥
- You hold: ♠ 652 ♥ J752 ♦ J832 ♣ QJ32
- Bid: 2 ♣
- You hold: ♠ KQ2 ♥ J102 ♦ J832 ♣ J932
- Bid: 1NT or 2 ♣

Takeout doubler's rebids

- Usually none. You've told your story, and using that information, partner has bid as high as is prudent
- Exception: with 17+ points, the takeout doubler is allowed to "double and originate", even without the right shape for takeout double
- This tells partner doubler was too strong to make an overcall (6-16 points).
- Partner of the doubler continues bidding naturally with this new information

South

♠ AQ32

♥ K65

♦ 54

♣ 7654

W N E S

1♣ X P 1♠

P 2♥ P 4♥

Redouble

- While once used “for business”, now usually has a special meaning:
- “I have 10 points”
- Usually means no fit for partner’s suit
- Implies a willingness to try to penalize whatever suit opponents choose

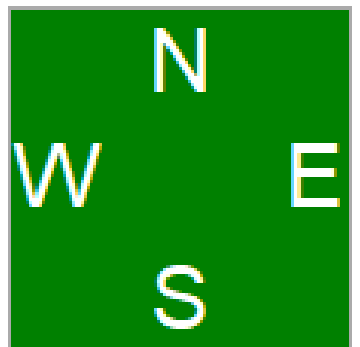
Summary

- Takeout and negative doubles are other examples of conventions: the bid doesn't mean what it literally says (you don't want to penalize opponent's contract or play in a redoubled contract). Rather it gives partner information about the strength and shape of your hand
- Takeout double: short in opponent's suit(s) and at least 4-4 in the unbid suit(s); an opening count. Prefer to overcall the suit with 5, especially if it's a Major
- Double and originate means 17+ points and not necessarily the shape of a normal takeout double
- Redouble means 10+ points and implies no fit
- Rebids are natural: bidder uses the information to sign off in part score or game or invite

Practice Board 4

♠ 10 8
♥ A J 7 5 3
♦ A K 7 6
♣ 7 5

♠ 6 3 2
♥ K 6 4 2
♦ 10 8 5 2
♣ 8 2



♠ A 9 5 4
♥ 10 9
♦ Q J 9
♣ A K 10 9

♠ K Q J 7
♥ Q 8
♦ 4 3
♣ Q J 6 4 3

10 min. coffee break

- Coming up:
 - Choosing an Opening Lead
 - Attitude Signals
 - Finesses (part II)

Cardplay Part 2

- Choosing an Opening Lead
- Attitude Signals
- Finesses (part II)

Opening Lead

- Can make the difference between defeating the contract or not
- Can give your partner clues about your hand
- Not always a right answer; still a subject under study
- Listening to the bidding and using logic can help

What we know from previous cardplay concepts

- We want to promote our side's cards into winners
- We want to be the last to play our tenaces so we can capture opponent's high cards
- Thus we do not want to play first from a tenace (unless partner holds the missing honors, in which it's really a sequence held between 2 hands, not a tenace)
- Playing from a sequence will promote our cards and not give away any tricks

Therefore....

- Playing the suit that partner bid is often right
- He likely has high cards in that suit to bid it (why?)
- He will be 3rd to play and may capture high cards played from Dummy
- Even if he has a tenace under declarer, this doesn't lose anything and his other high cards will be promoted
- Even if it doesn't go well, you will not be to blame!
- But if you don't, and it doesn't go well, you'll never hear the end of it
- Promotes partnership harmony

If partner didn't bid a suit...

- Playing an unbid suit is often right
- Playing top of a sequence is often best
- Helps promote cards in that suit, doesn't give away tricks
- Tells your partner what you have: denies the higher cards, promises the next lower card
- Doesn't give declarer much useful information: he knows he doesn't have those cards, doesn't matter which opponent has them as he has no tenace to play toward
- In NT, top of 3-card sequence, in suit, top of 2-card sequence

If you don't have a sequence and partner didn't bid a suit

- Avoid leading away from a tenace
- Avoid underleading an unsupported Ace or King
- Underleading an unsupported Queen or Jack is not as bad but not great
- A singleton is a good choice in a trump contract
- A doubleton can sometimes work in a trump contract (high-low)
- Top of nothing
- 4th best

Against a slam

- An unsupported Ace is usually not a good choice, but against a slam, it is reasonable.
- While it may cost a trick, the opponents are very strong, and if you don't take it, you may 'go to bed with it'
- Depends on scoring method

Leading a trump

- When any other lead is too dangerous
- When you think declarer is going to trump losers (they have made a sacrifice bid, when they had trouble finding a fit, when partner has doubled for penalty and likely has a trump stack)

Against No Trump

- Somewhat different. Goal is to find a long suit between you and partner
- Top of a sequence is still good, but should be a 3-card sequence (vs. 2 in trump) (why?)
- Traditional rule is “4th best from your longest and strongest” suit
- While this is not wrong, some logic and deduction may produce better leads
- If opponents don't seem to have many of the major suits, a major suit lead may be best
- The unbid suit may be good
- Leading away from a tenace is still undesirable

Examples

<i>North</i>	<i>East</i>	<i>South</i>	<i>West</i>
• 1 ♠	Pass	2 ♣	Pass
• 2 ♠	Pass	4 ♠	All Pass

- You hold: ♠ K2 ♥ QJ252 ♦ J82 ♣ AQ2
- You hold: ♠ K2 ♥ Q ♦ 8752 ♣ AQ2
- You hold: ♠ 52 ♥ AQ ♦ KJ42 ♣ AQ2
- You hold: ♠ K2 ♥ Q54 ♦ 8752 ♣ AQ2

- *North* *East* *South* *West*
- 1NT Pass 3NT All Pass

- You hold: ♠ K2 ♥ QJ252 ♦ J82 ♣ AQ2
- You hold: ♠ 8532 ♥ Q23 ♦ 8752 ♣ AQ2
- You hold: ♠ 52 ♥ AQ ♦ KQJ42 ♣ AQ2
- You hold: ♠ 102 ♥ 92 ♦ 857532 ♣ 982

Summary

- Against NT, you are trying to find your side's longest combined suit so you can keep playing on it and promote small cards in that suit into winners
- In either NT or suit, top of a sequence or partner's suit are good, and leading or underleading an unsupported honor or leading away from a tenace are not so good
- Against a suit contract, a singleton is good if you don't have a natural trump trick. Top of doubleton is less promising but sometimes an option.
- Leading a trump can be good if you think opps are sacrificing, or when opps had trouble finding a fit (they may need to ruff)
- Leading an Ace against a slam might be good

Other considerations

- Try to estimate how many HCPs partner has.
- Opponents bid game? They have about 26 points
- Opponents stopped at 2 or 3? They have about 23 points
- Opponents stopped at 1? They have about 21 points.
- (Rule of 19, 17, 14)
- You then subtract your points to see how many partner has
- If he cannot have any high cards, this may affect what you lead, plus as you see partner play honors you can know how many he has left

Defensive Signals (“Carding”)

- Signals on defense are ways of playing cards which don't affect trick-taking, which give partner more information about your hand
- Like the agreed meaning of bids, the agreed meaning of signals must be disclosed to opponents
- Signals also give declarer information and sometimes are not deliberately not used (“falsecarding”) if the information won't help partner and may help declarer
- Like bidding, there are ‘standard’ signals and many variations
- Leading from top of a sequence, top of nothing, and low from an honor (4th best) are examples of signals. Also third hand plays lowest in a sequence if trying to win the trick
- Attitude signals are the next most common, and very easy and useful

What are attitude signals?

- Played on partner's opening lead (assuming you aren't trying to win the trick) and your first discard
- A high spot card indicates you would like the suit led again
- A low card indicates you would NOT like the suit led again
- Partner is not required to obey the signal (it is information, not an order), but she should take the information into account

Partner

♥ Q

Declarer

♥ ?


Dummy

♥ K 8 4

You

♥ A T 9 3


Partner

 **K**

Declarer

 ?

Dummy

 T 6 **4**

You

 J 8 7 3

Partner



Dummy

9 6 4

9 6 4

T **6**

A J T 6 4

Declarer



You

J 8 5 3

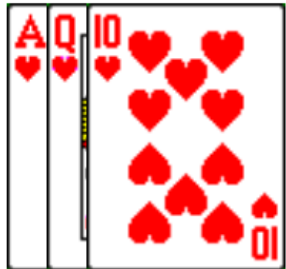
A J T 5

8 7 4 2

6

Finesses (part II)

- Recall to win as many tricks as possible with honors not in sequence, you should lead from the weaker holding toward the stronger
- You can finesse against 2 missing honors (double and combination finesses)
- If one loses, try again
- There is a 75% chance at least one finesse will work

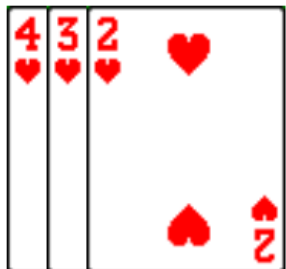


North

If West now plays the nine, your first impulse may be to try to encircle only the King, and finesse Dummy's Queen. However, this would be an unfortunate choice, as it would eliminate any chance you might have of making 3 heart tricks.

For if the Queen is played and holds, the King and Jack are still left outstanding, one of which must win a trick.

The logical objection to this line of play is that it really stands very little chance of success. The probabilities are that at least one of the missing honors (King or Jack) is located on your right. However, you must not forget the definition of a finesse.

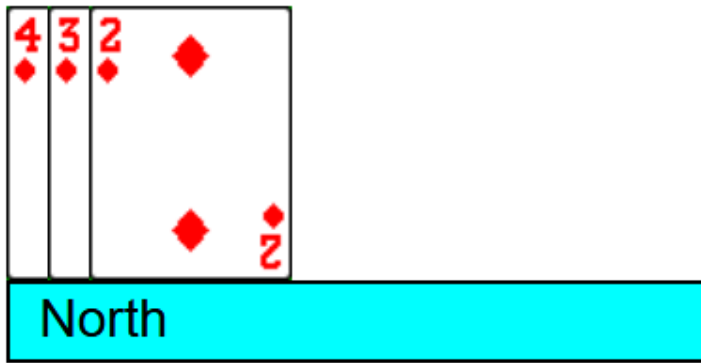


South

A finesse, you recall, is not a gamble—that is,

you do not risk something to make something more.

You risk nothing. You merely play to get something half the time which you would otherwise not get at all!



You play low to your Ten (not the Ace), not with any expectation that the Ten will win, but in order to establish a future finesse.

Here West wins the Ten with his Queen, but your Jack has now been promoted one position

Now you have a simple finesse position against the King
If the missing honors are split between both opponents, then you will win 2 tricks

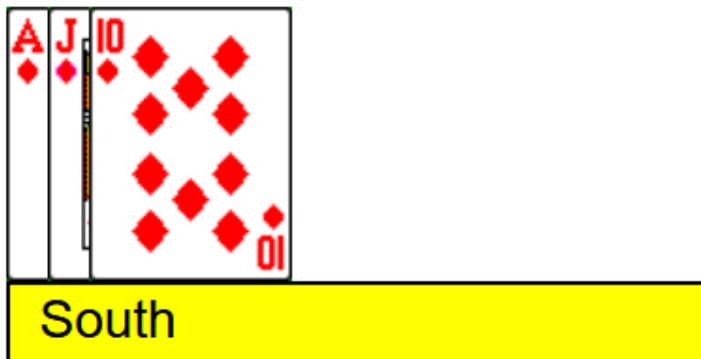
If West has both honors you will win one trick

If East has both honors you will win 2 tricks

75% of the time you win 2 tricks

If you simply plunk down the Ace, you will win 2 tricks 0% of the time

So it is not gambling, since you can only win and cannot lose compared to not finessing



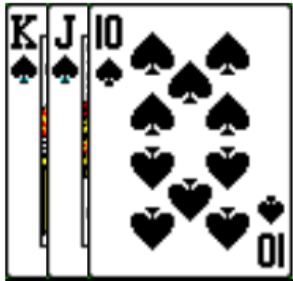
Finessing against honors lower than the King

1.)
♥ A J 2
♥ K 7 5

2.)
♥ A J 10 *
♥ K 7 5

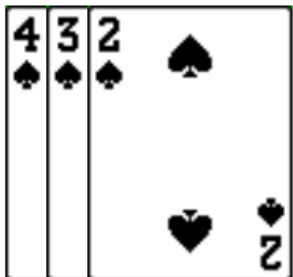
3.)
♥ K J 2
♥ A 7 5

4.)
♥ K T 2
♥ A J 5



North:

Your only hope of winning 2 tricks is to lead low to the 10 or Jack. If the Queen is in West, you will win 2 tricks by repeating the finesse. If the queen is in East, you will only win one (which is how many you would win if you played them from the top).



South: You

♦ K J 2

♦ 4 3

1.)

♣ K T 2

♣ J 9 3

2.)

♣ K J 2

♣ T 9 3

♠ Q 9 8 7

♠ K T 2

♠ A 6 5

♠ J 4 3

1.)

♥ A K 4 3

♥ J 7 5

2.)

♥ A K 4 3

♥ J (10) 5

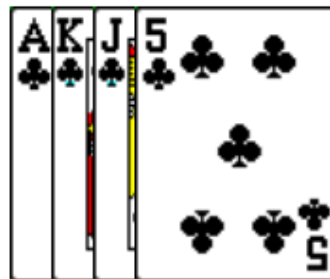
♥ A K 4 3

♥ Q 9 8

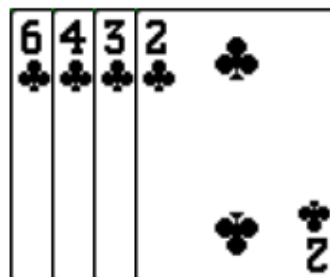
♥ 7 6 2

♥ J 10 5

Postponed finesse



North:



South: You

When Not To Finesse

♦ 6 5 4 3

♦ A Q J 10 9 8 7

You have 11 cards, therefore opponents have 2

By refusing to finesse, the King may drop (if the cards are split 1-2)

Mathematics has worked out that this will happen slightly more than 50% of the time

Therefore to “play for the drop” is better than finessing.

♠ A 10 9 8

♠ K J 7 6 5

(when you hold two top honors in a suit, it is always better to lay down one of them on the first round, so that if the missing honor happens to be a singleton, it will drop—even when a finesse is indicated as the best play on the second round.)

♥ K 10 9 8 7

♥ J 6 5 4

Summary

- When missing multiple touching honors, finesse against them repeatedly
- With more than one gap, finesse against the lowest first
- Lead an honor when finessing only when it will promote touching cards
- Do not finesse if it is more likely the missing honors will drop

Practice Hands (2)

♠ A Q 8

♥ A J 9

♦ A 5 4

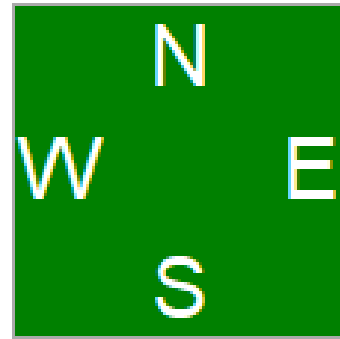
♣ J 9 7 6

♠ 10 2

♥ K 2

♦ K Q J 7 6

♣ Q 10 3 2



♠ J 5 4

♥ 8 6 4

♦ 10 8 3 2

♣ K 8 4

♠ K 9 7 6 3

♥ Q 10 7 5 3

♦ 9

♣ A 5

Board 6

East Deals

E-W Vul

♠ 9 8 7 6

♥ 8 7 5 4

♦ A

♣ A K 9 5

♠ 5 4 3

♥ Q J 9

♦ 10 9 6 3 2

♣ 4 2



♠ Q J

♥ A K 10 6 2

♦ J 5 4

♣ Q 8 3

11
3 13
13

♠ A K 10 2

♥ 3

♦ K Q 8 7

♣ J 10 7 6

NS 5♠; NS 5♣; NS 2N; NS 3♦; NS 1♥;

Par +450

Summary

- Jacoby transfers and Stayman come up frequently after 1NT opening
- They are used to find a major suit fit
- A takeout double can help your side find a fit once opponents have opened the bidding. A 1NT overcall also tells your partner a lot about your hand
- You can finesse twice when multiple cards are missing—finesse against the lower missing card when there are 2 gaps
- Don't finesse when the missing honor will drop
- Do not go to sleep when on defense. A good opening lead and smart signals can make the difference between winning and losing

Thank you!

- Congratulations! In 3 lessons, you have gone from zero to somewhat sophisticated bidding and play!
- Plan is by the 6th lesson you will know most of the useful standard bidding conventions and have been exposed to all elements of basic cardplay—a level typical of about 1 year of playing.
- BUT—you have ‘been exposed’ to these concepts, you must play to master them, or practice at home (e.g. on computer)
- Free play now, or at 4pm on Tuesday for 2h (RSVP) or Toronto Bridge
- No lesson next week (Thanksgiving)
- Lesson 4 in 2 weeks: pre-emptive bids, Blackwood (ace-asking), strong 2 club opening, entries, establishing a suit at No Trump.
- Please sign-up on sheet or email harthousebridgeclub@gmail.com