CHARGE ACCOUNT by David J. Weiss

	Nor	th	•
	S	52	
	H	K1074	
West	. D	KQ103	East
S-K9		A98	S-Q
H-Q195			H632
D-8652	Sou	th	D-AJ974
С—К43	S	AJ1087643	C-QJ107
	Н	A8	
	D	void	
	C	652	
E B	oth vulnerat	ole, Board-a-	Match
117ant	NT	F	C

West	North	East	South
Pass	ID	Pass	15
Pass	INT	Pass	3C
Pass	3NT	Pass	4S
Pass	Pass	Pass	
Trick 1: H5, 4, 2, 8		Trick 4: SJ: K. 5, D7	
	5A, 9, 2, Q HA, 9, 7, 3	Trick 5: 1	D6, K, A , S3

Declarer now claimed 12 tricks. Who gets the charge for this ineffective defense?

Marshall Miles: "East is 60% at fault, West 40%. I would have led the queen of hearts rather than the five, but my lead would allow declarer to make six, so I can't blame the ineffective defense on the opening lead.

"The major fault was East's: He could make the defense very easy for his partner by discarding the queen of clubs. West could then lead clubs safely if he had the king, and if he didn't have the king, he could count declarer's tricks and realize that the only hope was to cash a diamond trick. The next-to-smallest diamond was the sort of discard that makes life hard for bridge players—a signal that is neither fish nor fowl and, consequently, unreadable.

"When West won the king of spades, he could count eleven tricks for declarer—seven spades, three hearts, and the ace of clubs. The only time a club lead could cost would be when declarer held AII0xxxxx, A8, x, Qx. Even then, declarer wouldn't know whether to let the club lead ride around to his queen (making only four if East held the king), or whether to play the ace and make five. Also, a good partner would discard a small club from the East hand if he didn't have the queen—with JI0xxx, for example. But it may be unfair to blame West for not drawing te subtle inference that failure to discard a club guarantees the queen. West knew his partner and if East wouldn't discard the queen of clubs from QJ10x (which is an easy play), he couldn't be counted on to discard a low club without the queen."

Steve Evans: 'East gets the majority of the charge. Based on the play to tricks 1-4, East can tell declarer has three minor suit cards. If declarer has the club king, then East wants a diamond lead; otherwise, East wants a club lead. He doesn't really need to signal the diamond ace, because of declarer had it he would have the rest of the tricks. East should play the club queen. This is perfect because his partner should lead a club if he has the king and a diamond if he doesn't.

"West gets a slight charge because I think he should ignore partner's diamond signal. Leading a club costs only if declarer has the queen and is willing to play for 4 or 6 (if he has x, Qx in the minors). If this were the case, partner would probably discourage with five to the jack in clubs."

The panelists' technical analysis of this result dependsupon East's fortuitous sequence in clubs, which should have allowed an easy and effective signal. But the panelists also touched on the more general case in which East has the club queen but not, say, the jack. Marshall's subtle inference argument seems to me unnecessary, because East should simply ask for a club switch when he pitches at trick 4. East knows different has three minor suit cards. If one of them were the club king, declarer would not hae conceded the trump trick; he would have crossed to the club ace and pitched his loser (i.e., his small diamond) on the heart king. Carrying this reasoning one step further, West knows that his partner must be playing him for the club king; and when no signal appears, East must not have the queen. So for West to lead a club on this deal would be . to assume his partner had erred.

Of course, partners are inherently untrustworthy. But West had an even more compelling reason to avoid risking the club switch. His unorthodox choice of a low heart lead had worked well; obviously declarer could take twelve tricks on the queen lead—whatever he held in the minors. The way to cash in on the lucky lead is to cash the diamond (that is, to hope declarer has one diamond and two clubs). If declarer did have Qx of clubs, he would have to ride the club around if he guessed the heart position; playing "safe" for eleven tricks would be to concede the board. The only sensible way West could have shifted to a club would have been if his partner had told him it was risk-free.