CHARGE ACCOUNT . . . By David Weiss

	North S—AQ87		Both vulnerable, matchpoints			
	H-9842	and same as	East	South	West	North
West	D—KJ	East	Pass	1S	Pass	25
S-32	C—1076	S—105	Pass	Pass	Pass	
H-KJ76		H— Q9653- Q5				
D-10874	South	D-Q9653	Trick 1	: H6, 2,	Q, A.	
CK54	S-KJ964	C—AQ32	Trick 2	: SJ, 2,	7, 5.	
	H-A103			: S4, 3,		
4 - 1	D-A2		Trick 4	: C6, 3,	J, K .	
	. C J98		Trick 5	: HK, 4	, 5, 3.	
	-		Trick 6	: HJ, 8,	D3, H10).
				: D8, K,		

Declarer now pitched a club on the heart nine to make an overtrick. Who gets the charge?

Marshall Miles: "It is all East's fault. Ducking the club was a dubiousplay since East had both the ace and queen and there is no way South could misguess. Declarer might score the stiff king. But the crucial mistake was at trick six. East knows, from the bidding, that declarer has the ace of diamonds and he knows for sure that he wants a club return. So why not discard the queen of diamonds?

"The discard of a low diamond did not get the message across. West might think East had the ace of diamonds and was trying to make declarer misguess if he were missing the queen.

"At trick seven, I think West should have returned a club anyway, since East could not have the ace-queen of diamonds and East might have held Q9xx of clubs and Axxxx of diamonds. (But in that case, declarer should have attacked hearts himself instead of opening up the club suit.) West's error was very minor compared to East's."

Steve Evans: "West made two major errors on this hand. First, there was absolutely no reason to cash the two hearts at tricks 5 and 6 and it would have been disastrous if declarer had only two hearts. Partner then discouraged in diamonds but West led one anyway. East gets a slight charge because he should discard the diamond queen at trick 6. Then even the obviously sleepy West would wake up."

The first error on this deal was surely West's, cashing the heart king at trick 5. The risk in this play is that the defenders' communications will be cut. Once the king was cashed, West had to cash the jack although a trick would have been thrown away if declarer had been the one with the doubleton. But if the jack had not been cashed, a diamond exit would have allowed declarer to end-play East and thereby avoid the second heart loser. West's logical play at trick 5 is a diamond, which caters to all of the defense's prospects.

However, West's error did not cost—this time. And it gave East the opportunity to make a good play. East knew, as his partne was cashing the heart jack, that declarer had the diamond ace; without it he would not have had an opening bid. East also knew that his partne might not see through declarer's clever club play. With the heart trick established in dummy, it would look to West like a diamond might get away if South had two small diamonds and AJ9 of clubs. Therefore, it was imperative for East, who knew the whole story of the hand, to save the partnership by pitching the diamond queen. West could not misconstrue this dramatic signal.