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Charge Account by David Weiss

	North		Neither vulnerable, IMP scoring:			
	S—KJ52					
	H—K92					
West	D—K107	East	South	West	North	East
S—Q864	C—Q86	S—93	1NT*	Pass	3NT	Pass
H—Q85		H—J1063	Pass	Pass		*12-14
D—A963	South	D—Q84				
C—107	S—A107	C—KJ42				
	H—A74					
	D—J52					
	C—A953					

- Trick 1: D3, 7, 8, J.
- Trick 2: C3, 10, Q, K.
- Trick 3: H3, 4, Q, K.
- Trick 4: C8, 2, 5, 7.

After scoring his three club tricks, declarer could secure the contract by leading the spade 10 from hand, and duly did so. The defense had placed no pressure on South. Who gets the charge?

Ed Davis: "The diamond eight at trick one is the wrong play; it wins when partner has led from J9 (however, declarer would probably have played the ten from dummy) and loses whenever partner has led from the ace (if partner has led from AJ9, the eight breaks even). However, West gets 75% of the blame for his play of the club ten at trick two. This never gains and can lose (obviously). Of the two misplays, the club ten is considerably worse."

Steve Evans: "The play of the eight at trick one is a clear error by East. First, partner is more likely to be leading from the ace than from the jack. Also, declarer would likely put up the ten if he had Axx. West's play of the club ten is also a gross error. The old adage is never to signal with a trick. The ten is much too important a card to throw just to let partner know you have a doubleton. So both partners made poor plays, although West gets the majority of the charge because his play was terrible."

The panelists have identified the two terrible plays, one made by each defender. East's error, the diamond eight, could have been right; but only if declarer had erred. This play got the defense off on the wrong foot and the lost tempo would be difficult to overcome. If East had won the diamond and returned a heart, South would have been unlikely to find a winning line.

West's error, the club ten, was a play that could never gain. But whether it mattered depends on what South would have played had the seven appeared instead. South could still have made three club tricks via the intra-finesse of the eight on the first round. This may not be the best percentage play (South might hold himself to one club trick if West was dealt K107), but an inspired South might decide that West would have played the king if he had it. If South had made the normal misguess, losing the queen to the king, he would probably made the contract anyway.

After two rounds of clubs, he would duck the second heart, win the third, and lead a diamond to the king. He would be forced to guess diamonds correctly because East would cash the setting trick in hearts if he could win the trick. Then a successful spade guess would see declarer home. Thus, although West's error was more outrageous and deserves greater esthetic blame, East gets the charge because his error was more costly.