

CHARGE ACCOUNT . . . By David Weiss

	North		E—W vulnerable, IMP scoring		
	S—KJ3				
	H—K83		East	South	West
West	D—J1097	East	1D*	4S	Pass
S—	C—KJ7	S—76	Pass		
H—QJ7		H—A1092			
D—A6542	South	D—K83			*Precision
C—108542	S—AQ1098542	C—AQ93			
	H—654		Trick 1: HQ, 3, 2, 4.		
	D—Q		Trick 2: D4, 7, 8, Q.		
	C—6		Trick 3: S8, C2, SK, 6.		
			Trick 4: DJ, 3, C6, DA.		
			Trick 5: C4, J, Q, S9.		

South crossed to dummy with a middle spade, ruffed out the diamond ace, and returned northward once more with his spade deuce. The established diamond was his tenth trick. Obviously both defenders might have done better. Who gets the charge?

Steve Evans: "West went totally crazy on this hand. His underlead of the diamond ace at trick 2 was completely without reason. I doubt that a hand could be constructed where the diamond was necessary; and even if it was, partner would never figure out what was going on. East is also very guilty on this hand. Certainly he should encourage a heart continuation since it is known to be safe and partner can always switch to clubs later. If a club switch is needed now, declarer must hold: S—AQxxxx, H—xx, D—AQ, C—xx. First, that is a very unlikely hand. Even if declarer holds it, East will not know how to cash his four tricks since he doesn't know which winners will survive. Also, he should play the diamond king at trick 2. He isn't likely to guess that his partner has underled the ace but declarer could have Ax. The last error, the club lead at trick 5, is probably not West's fault. To me, it seems more logical to play partner for: S—xx, H—A109xxx, D—Kxx, C—AQ (and he opened 1D?! — DJW) than his actual hand. However, the hand would always be beaten except for West's insane diamond play, so I give him the majority of the charge."

Ed Davis: "West can reasonably assume that the defense will win two heart tricks and a black ace. The defense is likely to come to a fourth trick as long as West does not give it away at trick two. West must choose between two approaches at trick two: 1) continue hearts; 2) exit safely (?) in a minor. East's heart two indicates that East does not have the ten of hearts or that East has H—A102 and can stand the most likely shift. A heart continuation is required only when declarer has: S—AQxxxx, H—xxxx, D—, C—Q. A heart continuation costs a trick whenever declarer has the ten of hearts."

"A minor suit exit is the best percentage play at trick two. But which minor suit and which card? The ace of diamonds loses when declarer is void and can set up the diamonds for a discard; e.g., S—AQxxxx, H—10xx, D—, C—Qxx. A small diamond loses when declarer has a singleton king. A small club loses a trick when declarer has A9 or singleton 9 of clubs (it also clarifies a guess when declarer has: S—A10xxxx, H—10xx, D—, C—A9x, but that is an unlikely 4S bid). A switch to the ten of clubs is probably best at trick two (the ten gains against: S—AQxxxx, H—10xx, D—, C—9).

"This is a lot to work out at the table (even away from the table). There was no reason for West to have to work out any of these things. East should want a heart continuation and should have played the ten of hearts at trick one to get hearts continued. East needed a club shift only if declarer had: S—AQxxx2, H—xx, D—AQ, C—xx (another unlikely 4S bid). Not to ask for a heart continuation was inviting disaster."

"East's play of the eight of diamonds at trick two was silly. West's lead of a small diamond at trick two should show an honor; and even if it didn't, East is very unlikely to give away the contract by playing the king of diamonds."

"West's play at trick two was nearly the best percentage play. East's play at trick one was wrong. East's play at trick two had no reasonable chance of defeating the contract and had a reasonable chance of costing a trick. East's correct plays were not difficult to figure out at the table. East gets 99% of the charge."

This may be the worst defended hand in the history of Charge Account. Every card chosen by a defender after the opening lead was wrong. The panel has complained about most of the errors, although not always fairly, in my view. For example, East's play of the diamond eight was not so bad; it would be the winning choice if West had led from D—Qxxx or D—Qxxx. That West would have underled the ace seems inconceivable to me; why would West broach the suit from Axxx or Axxx? Even if East is allowed to have a doubleton diamond king for his opening bid, no gain can come from attacking that suit.

Ed is certainly correct in stating that it should have been easy for East to play the heart ten. The defense could not have gone wrong after cashing three rounds of that suit. East must have feared that a club could get away, presumably on a diamond (say if declarer had D—AQ). What East missed seeing was that a heart could equally get away and that he was not in position to assess the danger. His partner is bound to have

a better idea of how many hearts will cash than he does; notice that on the actual hand, West would know that three hearts will cash since East cannot have five of that suit. East should not try to direct the defense because the auction has told him very little about his partner's hand. Still, East's defensive gaffe did not cost the contract.

Nor did West's horrible, indefensible shift to a low diamond cost the contract. True, it annoyed partner because it induced East to do the wrong thing. But the defense still had the upper hand. When West won the DA, his easy inference about East's limited heart length was still available. With declarer marked with at least three hearts originally, along with one diamond and presumably at least seven spades, the club shift could be correct. South could not have two clubs remaining after his trick 4 discard. The heart jack was the marked play at trick 5 (to show an original three-card holding), and then the defenders could have smiled nervously and discussed how they might have handled the auction more successfully.