

# CHARGE ACCOUNT . . . By David Weiss

	<b>North</b>					
	S—J1098			<b>E-W vulnerable, IMP scoring</b>		
	H—9					
<b>West</b>	D—KQ73	<b>East</b>	<b>South</b>	<b>West</b>	<b>North</b>	<b>East</b>
S—Q72	C—Q982	S—A643	1C*	Pass	3D**	Pass
H—K104		H—J83	3NT	Pass	Pass	Pass
D—1052	<b>South</b>	D—A984	**4-1-4-4 pattern, 8+ HCP			
C—10654	S—K5	C—J7				
	H—AQ7652		Trick 1:	C6, 8, J, A		
	D—J6		Trick 2:	DJ, 2, 3, 4		
	C—AK3		Trick 3:	D6, 5, Q, A		
			Trick 4:	HJ, Q, K, 9		
			Trick 5:	H10, D7, H3, HA		

Declarer now conceded a heart, put up the king on the spade return and made ten tricks. Who gets the charge?

**Marshall Miles:** "I think it was mostly East's fault, although it is not easy to defend when declarer has not disclosed his distribution. East could assume that declarer was missing a spade honor since, with KQ or KQx of spades he would surely start spades rather than diamonds. Also, East knew that a diamond return at the fourth trick would establish a diamond winner. West might guess that a diamond return would establish a diamond winner (because South would be unlikely to attack diamonds by leading the jack from Jxx; East would probably hold up his ace until the third round). Nor was it realistic to try to keep dummy from gaining an entry. If declarer had Jx of diamonds and AK along of clubs, he couldn't have four spades (or he would play the hand in spades), so he would have to have six hearts. If his hand were Kxx, AQxxxx, Jx, AK, the heart return would require very double dummy defense. (For example, if the queen lost to the king, West would have to unblock in hearts later.) And, if this were declarer's hand, the diamond return would set the hand more easily."

**Steve Evans:** "There is no conceivable reason for East to return the heart jack at trick 4. In fact, since partner has the diamond 10, East should just return a diamond to set up his fourth diamond. Obviously, if declarer is attacking diamonds, there is no need for the defense to get active. Also, West should have been very leery of returning a heart at trick 5. He has no idea who has the heart suit and shouldn't assume it is necessarily East. One problem defenders have on hands like this is that they defend expecting partner to hold dummy's short suit when in reality it is declarer's suit. Defenders should base the defense on their own hands. In this case, East gets the majority of the charge because he led hearts making partner think hearts was his suit. If East wanted to lead hearts on this deal, he should have led the 8 to deny interest in the suit."

This is one of the deals which is easy to mess up if everyone is not wide awake. I think West made the first mistake here and although it probably did not determine the result, it is interesting enough to merit some attention. After the first two tricks, West knew that his partner could not have the club king. Even if the defenders were not playing Smith echo (so that East would have played a higher diamond if he had another club honor), the fact that South attacked diamonds suggests that East has a high spade honor as well as the diamond ace—declarer would not relinquish his only sure entry to dummy. This means that declarer will be able to use his club entry at a time of his own choosing, unless he has no small club. Having reasoned all this through, West should have played the diamond 10 at trick 3. Not only does this unblock the diamond suit if partner has four, but it will probably induce East to duck the trick. This development could only be good for the defense, even if declarer has a third diamond. (In fact, if declarer has a third diamond, he might seize his moment in dummy to take a major suit finesse; which may help West to decide what to do next.)

As the cards lay, if West had played the diamond 10, East would have ducked the diamond. Then the defense could not have gone wrong. Even if declarer had held AQJxxx of hearts, West could win the heart finesse, play a diamond and thus force declarer to guess spades. By missing this seemingly trivial good play, West gave his partner a chance to screw things up. As partners do, East seized the opportunity.

I can see why East played a heart instead of a spade. East correctly guessed that the club queen was an entry to dummy and he was afraid to establish spade tricks lest two tricks there be enough. Even setting up an additional diamond trick might not do the job. A heart trick was needed for the defense and so East went for it. This defense was risky since, clearly, hearts was declarer's longest suit, but the decision was not in itself fatal. I'm not sure that the jack was such a terrible card to play, but East was lucky enough to be dealt a better one. Had he returned the heart 8, West would not have dared to return a heart and would have been odds-on to find a winning defense.

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