CHARGE ACCOUNT by David J. Weiss N-S vulnerable, IMP scoring North S-AQJ105 H---08 South West North East D-93 West Pass **1**S East Pass Pass S-8642 C-AJ73 S-93 2NT Pass 3NT Pass Pass H----K6542 H-A103 Pass South D-K107 C-102 S—K7 C-K65 H-J97 D-AJ65 C---0984

Trick 1: D2, 3, K, A Trick 2: C4, 2, J, K

Trick 3: D10, J, Q, 9

Declarer quickly cashed his black suit winners, thus making 3NT. Who gets the charge?

Steve Evans: "East made the obvious error on this hand. He should know that since South has not played spades, he must have the spade king. This card would make his 2NT bid more attractive. Then if South has eight points in spades and diamonds, he is not likely to hold the heart ace as well. And if South does have the heart ace, he will almost surely be able to make the hand anyway, by developing the club suit while keeping West off lead.

"West defended the hand perfectly as the cards lie but would have looked awfully silly if declarer had the diamond 7. He should also have known that South had the spade king; and since he knew declarer also had the club queen, he could have inferred his partner's heart king. Thus there was no reason to make the dangerous diamond play since the defense already has 2 diamond tricks, 2 heart tricks, and 1 club trick there for the taking. But East gets the primary charge because his play cost the contract."

Marshall Miles: "It has to be East since West did nothing wrong. East should return a heart. If West did not have the ace, he would have no entry to hig eight of diamonds, and he would not risk underleading it. Instead, he would shift to a heart at trick 4 (with J10x or Jxx). Actually, it is possible to construct a deal on which West has the king of spades and no ace of hearts, on which the diamond return might work best: (West has Kxxx, J9x, O8xx, 10x; while East has xx, Kxxx, K107, K9xx). But (a) South would probably lead spades before clubs, and (b) West would probably play his partner for the ten of hearts rather than the seven of diamonds."

It seems clear that both defenders made terrible plays. West, at trick 4, must have said to himself that the hand could be beaten if partner has the diamond 7. True enough, but if declarer held that spot card (and the odds were two to one that he did), the hand would almost surely be made. From West's point of view, East had to have a major suit king; and a shift to a low heart was the marked defense.

East, after winning the diamond 7, must have wondered why his partner had been so desperate. He decided that West would not have the heart ace (because in that case, as we have seen, he would-or should-have shifted to a low heart) and, therefore, had the safely guarded spade king. So long as declarer could not score two heart tricks to go with his three spades, one diamond, and three clubs, he could not get home. So East played his partner for the spade king and heart jack and adopted a passive defense with the club return at trick 5.

But there were three reasons why East was wrong. The first, least trustworthy argument has been given by the panel; declarer would probably have played on spades at trick 2 if he didn't hold the king. The second reason is that West's diamond play, although clearly an error, would be inconceivable unless he had an entry and what else could it be if not the heart ace? And the third and most compelling reason that East was wrong is that declarer could succeed on his hypothesized hand via a three-suit squeeze on West and why should a defender hope for the enemy to have a hand worthy of an Ottlik account? I won't detail this squeeze, since these columns are esoteric enough already, but the key is what West must pitch on the fourth club.

Whose error was worse? Well, East's came last, at a time the defense could still prevail. But West's play could never be right and it might well have given away a contract which was about to fail routinely. At IMP scoring, West gets the charge. Had he defended correctly, his overly imaginative partner would not have had a chance to go wrong.

Trick 4: D4, C3, D7, D5

Trick 5: C6, 4, 10, A