

# Charge Account

## by David J. Weiss

	<b>North</b>		<b>Both vulnerable, IMP scoring</b>			
	S—K5					
	H—106		<b>East</b>	<b>South</b>	<b>West</b>	<b>North</b>
<b>West</b>	D—10765	<b>East</b>	Pass	1C*	Pass	2C
S—76	C—KQ864	S—109842	Pass	3C	Pass	3NT
H-952		H—QJ743	Pass	4C	Pass	4S
D—Q942	<b>South</b>	D—A83	Pass	6C	Pass	Pass
C—J1097	S—AQJ3	C—void	Pass			
	H—AK8					
	D—KJ					
	C—A532					

Trick 1: H2, 6, J, A.  
 Trick 2: CA, 7, 4, H3.  
 Trick 3: C2, 9, Q, S2.  
 Trick 4: D5, 3, K, 4.  
 Trick 5: S3, 7, K, 4.

Trick 6: H10, 4, 8, 5.  
 Trick 7: S5, 8, A, 6.  
 Trick 8: SJ, D2, D6, S9.  
 Trick 9: HK, 9, D7, H7.  
 Trick 10: SQ

And there went the last diamond, whether or not West ruffed. Who gets the charge?

**Steve Evans:** "The defenders looked like idiots on this hand. Although I think West should clearly lead a diamond to try to set up a trick if partner has the king, he clearly doesn't get most of the blame. East's duck of the diamond ace seems normal since he has no idea of what's happening on the hand. However, ducking the heart 10 was just stupid. By trick 6, it is clear that declarer has no possible losers other than diamonds or trumps. He is going to run the heart 10 if he needs to, so East should cover, hoping partner has the nine. East certainly deserved all the invective partner must have directed toward him."

**Marshall Miles:** "West is 100% at fault. East did not know that his partner had a trump trick when he ducked the ace of diamonds. Also, he had no indication that South might duck the ten of hearts. Besides, these plays should not have cost anything.

"West could have ruffed the jack of spades on the theory that the hand could not be set unless his partner had the ace of diamonds. If declarer's hand were AJx, AK8, AKx, Axxx, he surely would have finessed the jack of spades after winning a trick with the ten of hearts. If declarer had AKJ of diamonds, he would not play the hand this way. He would take a simple diamond finesse rather than make the peculiar heart play.

But if West decided not to ruff the jack of spades, he should have discarded a heart rather than a diamond."

The defenders' performance on this deal, taken from a British trials, must rank among the worst ever by a top-flight pair. Neither East nor West played a single right card when a choice existed. West made a poor opening lead—the wrong suit, as Steve has observed, and probably the wrong card in the suit. Had he chosen the heart nine, which blows apart the entire suit, the defenders would doubtless have been more desperate and would have beaten the hand. However, the lead did not really matter, as East's duck of the diamond ace shows that he knew declarer had the heart king. This unfortunate duck was probably East's best shot to defeat the contract; the auction and play had furnished no hint of West's trump trick, and South might well have had to guess diamonds correctly to make the hand.

But East did not think about the subsequent play. Why didn't declarer now play another diamond, either from hand or after crossing to dummy? Perhaps declarer's hand was AJ, AKx, KQ9, Axxxx. His plan would be to strip the majors, cross to dummy while drawing the last trump, and then lead another diamond. The percentage play would be to play the queen, but at least East could hope for declarer to guess wrongly. If the hand was all about the diamond suit, though, East might as well cover the heart 10 since it wouldn't matter.

When the heart ten went through, East probably went into shock. That would explain his last careless play. At trick 7, declarer came off dummy with a spade and East played a routine 8-spot. Had East alertly followed with the 10, the final debacle could have been averted.

East played both poorly and unluckily, but West was torpid. At trick 8 he knew the trump position and he knew that declarer had at least one pitch available from dummy (the heart king). If the defense had a chance, declarer had to have a diamond loser. South would not have AKx of diamonds (he is known to have 4 clubs, 3 hearts and at least 3 spades, and with AJx of spades he would have simply taken an ordinary finesse to pitch a diamond from dummy), so he must have Kx and his plan is to pitch three diamonds from dummy. West should simply ruff the spade jack and lead to his partner's ace. West must have thought declarer had AJ10x of spades and had misguessed which way to finesse, but this was a gross error. If declarer had a third-round diamond loser, he would have held 14 cards, so the only chance was that East had the diamond ace.