

CHARGE ACCOUNT . . . By David Weiss

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|-------------|--------------|-------------|-------------------------------------|
| | North | | Both vulnerable, matchpoints |
| | S—QJ94 | | |
| | H—AKJ8 | | |
| West | D—764 | East | West North East South |
| S—7 | C—K4 | S—K853 | 1H Pass Pass Dbl. |
| H—Q96532 | | H—10 | Pass 2H Pass 2S |
| D—KJ | South | D—1093 | Pass 4S Pass Pass |
| C—AQ53 | S—A1062 | C—J10987 | |
| | H—74 | | Trick 1: H6, A, 10, 4. |
| | D—AQ852 | | Trick 2: S4, 3, A, 7. |
| | C—62 | | Trick 3: S2, H2, SQ, K. |
| | | | Trick 4: D10, 5, J, 4. |
| | | | Trick 5: CA, 4, 7, 6. |
| | | | Trick 6: C3, K, 8, 2. |

Declarer played a diamond to the ace and when the king fell, claimed. Who gets the charge?

Steve Evans: "Was West at the table on this hand? First of all, how did he think he was going to beat this hand unless East was getting a heart ruff? Of course, everything indicated that East could ruff the heart. Declarer's play in spades and the fact that he didn't finesse the heart at trick 1, both point in that direction. If declarer had the singleton heart, he wouldn't have done either of those. So West should just give his partner a heart ruff."

Marshall Miles: "It is hard to apportion the blame when both players defended so illogically. From declarer's failure to take the trump finesse, West should realize that declarer was afraid of a ruff. The deuce of hearts at trick three should suggest a club, rather than a diamond, return. Even without a signal, East should have returned a club. West needed the ace of clubs for his opening bid (unless he had the ace-king of diamonds, and with such a holding, West would have led a diamond originally). So when East returned a diamond, he allowed the hand to be made. When declarer ducked the diamond lead, it was difficult to envision that both partner and declarer would play as they did. However, when East played the next-to-lowest missing ^{club} West should have assumed that East wanted a heart ruff (just as West should have suspected when declarer refused the trump finesse)."

This hand seems to me more complex than it does to the panelists, and first, it is necessary to clear away some of the underbrush. Firstly, declarer's failure to take the spade finesse does not necessarily mean that he knows a ruff is imminent. On the auction, West is much more likely than East to hold a particular high card and 4-1 spades are obviously a lively possibility. Indeed, declarer would likely root for West to have the spade king, since from South's perspective it looks like East had better have the diamond king. Secondly, in isolation at least, a diamond return from East at trick 4 could be best, even when West has the club ace. For example, if West has AJx of diamonds and Axx of clubs, a diamond return yields down 2, while a club return settles for down 1. It is only when declarer has an unexpected five-card diamond suit that failure to return a club jeopardizes the set.

However, West was looking at his hand when he played the heart deuce which was intended to direct the defense. His diamond holding was ominous and he knew that no endplays or squeezes were possible. So he knew that a club return could never cost and might be necessary. It was presumptuous for East, seeing the heart deuce, to ignore the signal. Had West had any doubts as to the proper tack for the defense, he could have played a middle spot and then East would have been on his own.

So West was annoyed, and rightfully so, when he won the diamond jack. He correctly cashed the club ace, since it might have been going away. But then he gave up. He knew the diamond king was dropping and he knew that declarer would have no choice but to play for the drop. What other trick could there be for the defense but a heart ruff? True, he expected that declarer would be the one with the singleton heart, since East had not obeyed orders, but declarer would have the rest of the tricks whatever West played. It is, perhaps, unfair that only South's wrong views gave West a chance to get the charge, since East made an error which should have cost the contract. But West had the final

opportunity, and he really had no sensible option but the one which would

have worked.