## **Charge Account**

## by David J. Weiss

	North S—A1063		E-W vulnerable, match points			
	H—K10		South	West	North	East
West	D-52	East	Pass	Pass	1 <b>C</b>	Pass
SJ84	CA9754	SQ72	1 <b>H</b>	Pass	1 <b>S</b>	Pass
HQ987	•	HA43	1NT	Pass	Pass	Pass
DKJ10	South	D-Q963				
CK32	SK95	C-QJ6	Trick 1: H7, <b>10</b> , 4, 2 Trick 2: C4, 6, 10, <b>K</b> Trick 3: <b>D10</b> , 2, 3, 4			
	HJ652	•				
	D-A874					
	C-108		Trick 4: S4, 3, Q, K			

When declarer surrendered another club trick, the defenders had to cash out the heart suit to hold him to seven tricks; but since he had originally no play for contract, this belated accuracy did not help their score. Who gets the charge?

Steve Evans: "This was a cooperative moronic effort. East must have been a member of the school which gives no information and then yells at partner when he does something wrong. West believed the plays of his partner and not common sense. East's duck at trick 1 is often the correct way to defend these hands, but it always comes at the expense of misleading partner. Especially on this hand, there seems no reason that East doesn't want to play his heart ace early. However, that play did not harm the defense. East's duck at trick 2 is somewhat incomprehensible since declarer might play the same way with K10x of clubs. When West guessed to play diamonds at trick 3, East made the major mistake. Why he didn't play at least the 6 is beyond me; did he think his partner had 10x for the diamond shift? As for West, when his 10 held, who did he think had all the diamonds?

"West apparently decided that diamonds was declarer's suit and decided to switch to spades. Assuming he does this, the correct card to play is the jack. It can never cost and can certainly gain—as in this layout. I'm really not sure who deserves the majority of the blame on this deal. 100% to each defender seems about right."

Marshall Miles: "I think the blame should be divided evenly. This hand (along with most other hands) would be easier to defend if upside-down signals were being used. West can't read the four of hearts as encouraging; and later, when East should have played the six of diamonds, he wouldn't be able to read that for sure.

"It is hard to demonstrate it convincingly, but I think East should have won the first trick with the ace of hearts and switched to a diamond. It will be necessary to establish tricks in two suits in order to defeat 1NT. If West had K108 of diamonds, for example, it would be much harder for West to lead them than for East. And if West should win a diamond trick, he would probably lead another heart—which is both safe and likely to establish his two long hearts. East probably should have split his club honors in order to start the diamonds. Once West led the ten of diamonds, East should have tried to encourage with the six.

"However, when West's ten of diamonds held, he should have continued diamonds despite the fact that East gave no encouragement. Suppose that South had the ace-jack of hearts and the ace-queen of diamonds. Surely he would have bid 2NT. Also, he would win the diamond immediately so as to unblock the hearts and get the clubs established before someone switched to spades. So West should realize that the low diamond and the missing heart spot meant that East wanted hearts led and, if West didn't want to continue diamonds, he should shift to a heart.

"East was at fault for not helping his partner. West was at fault for not figuring out what was going on despite having three opponents."

Poor West. He made the best opening lead and then, miraculously, found the best suit to shift to. But he choose an odd card for the shift, the 10. It is not customary to use the "10 or 9 = 0 or 2" lead convention in the middle of the hand, and apparently East decided ("thought" would be too flattering a term for East's mental processes during this hand) that the ten was West's highest diamond. So the diamond 3 meant that, despite appearances, East wanted his partner to go back to hearts.

To this point, the defense had been unseemly. East's first card was arguable, and his second and third were gross errors. But no tricks had yet gotten away. All West had to do was to realize that he had struck gold in the diamond suit and continue with the obvious king of diamonds. If declarer had a diamond winner(s) and was empty in spades, he would surely have won the ten of diamonds and cleared clubs.

Life and Charge Account scoring can be cruel sometimes. Even though East did nothing right on a deal on which he could have made his partner's life easy. West gets the charge. His failure to continue diamonds at trick 4 was the most glaring and most costly error. East's failure to help led to West's cracking, so West gets some sympathy, too.