CHARGE ACCOUNT By David Weiss

	North S—1086		N-S vul., IMP scoring:			
	H7654		South	West	North	East
West	D-Q5	East	1S	Pass	2S	Pass
SK4	CAJ85	S—2	3H	Pass	4H	Pass
H—AK		H—Q932	4 S	Pass	Pass	Pass
D-1098742	South	D—AJ63	Trick 1: D10,5,6,K			
C-642	S—AQJ9753 C—Q1097 H—J108		Trick 2: C3,2,A,7.			
			Trick 3: S10,2,9,K.			
	D-K		Trick 4	: D9,Q	A,SJ.	
	c-163					

The hand was now over. Declarer cashed the club king and crossed to dummy with a spade. He ruffed a club, failing to drop the queen. Now there was nothing left to try but a heart exit. Lo and behold, West was endplayed! The defenders had allowed declarer's odd line to succeed. Who gets the charge?

MARSHALL MILES: "I think the fault is evenly divided. I don't like West's opening lead. He has three virtually sure defensive tricks and he doesn't want East to duck any winners. So he should probably cash his high hearts, playing AK or KA, just the opposite from the way he leads from AK(xx). Not only will this prevent East from a subsequent duck, a look at dummy may indicate which minor to lead.

"However, East made a more clear-cut mistake than either of West's plays in not taking the ace of diamonds. Suppose South has Kxx of diamonds. He has no useful discard from dummy. Ducking can't gain and it could (and did) lose.

"West still had a chance to recover at the fourth trick. I can understand his reluctance to cash the high hearts (which could be the wrong play at trick one). Declarer might have held H—QJxx, or QJx. The safest way to cater to all holdings was to exit with a trump. This would use up a dummy entry prematurely and avoid the risk of a strip and end play."

STEVE EVANS: "East wasn't playing bridge on this hand. Why he would duck the diamond ace, especially on this bidding, is beyond me. It is such a stupid play that I don't know how West could figure out what is going on. I do think that West should lead the nine of diamonds rather than the ten, so that if dummy has Qxx and East AJx, partner will not duck what West knows to be the setting trick. For that same reason, it's probably best to lead the hearts since then partner will know what's going on. But on this hand, East gets the charge."

True, East's duck of the diamond ace is a terrible, no-win play. But on this deal, I give the charge to West. Had West made the correct, and obvious, opening lead of the top hearts, the hand would be down two routinely. In fact, the defenders would take five tricks even if the opposition's two black aces were interchanged in location. The possibility that the spade king may be finessable makes the heart opening even more imperative; any ace in partner's hand can produce a set and West will be able to determine which ace partner holds.

Should West have forseen the ending when he won the spade king? He cannot be sure that partner has erred in ducking the diamond; perhaps declarer has the ace. A club exit would seem to me to be correct. From West's perspective, declarer may well have begun life with a singleton club, and playing that suit would clear up East's responsibilities in that suit. Somewhat fortuitously, the club defeats the contract by avoiding the diamond strip. If declarer then exited with a heart, rather than pursuing the natural line of trying to ruff out the club queen, West would have to be careful and play a major after winning the king.