CHARGE ACCOUNT . . . By David Weiss

	North S—KQ875 H—AK4		North-South vulnerable, IMP scoring			
West	D-A43	East	North	East	South	West
S-AJ64	C-72	S—932	1NT	Pass	2H	Pass
H—93		HJ105	3H	Pass	4H	Pass
D-K96	South	D-107	Pass	Pass	5.	
CKQ86	S—10	C-AJ953				
	H-Q8762		Trick 1	CK, 2	, 9, 4.	
	D-QJ852		Trick 2: C6, 7, A, 10.			
	C-104		Trick 3	: D10,	Q, K, A.	
		. •. •	Trick 4	: HA , 5	5, 2, 3.	
Declarer	drew the	last trump and	Trick 5	: H4, 1	0, Q , 9.	

Declarer drew the last trump and claimed. Although the defenders had rather adroitly missed most of the pitfalls on this deal, in the end they succumbed. Who gets the charge?

Marshall Miles: "West committed the only error at the seventh trick. He should know the location of every card (except the eight of diamonds). For East to return he ten of diamonds, missing the nine, he should have a doubleton. Besides, if South had 1—6—4—2 distribution, it wouldn't matter what West played.

Trick 6: S10, A, 5, 2.

Trick 7: D6, 3, 7, 8.

"Rather than gamble that East's other diamond was the eight, West should lead a club. Unless East's ten of hearts was a false card, dummy couldn't afford to ruff and it does declarer no good to ruff in his own hand."

Steve Evans: "The defense was perfect until trick? It has catered to all possibilities until West made the wrong play at trick seven. The diamond return was correct only if partner had the diamond jack (impossible) or the 108(x). A spade return lets the contract make any time declarer has a singleton spade because he can set up the fifth spade. However, a club return leaves all of the defensive options open as long as partner has the heart jack. This seems quite likely, based on the heart plays, unless declarer has six hearts. In that case, he could claim. The club play is best because ruffing in dummy costs a trick, ruffing in hand doesn't help, and neither of his suits gets set up."

Wrong, wrong, wrong. The key error on this deal was committed by East when he returned the diamond 10. It was necessary to play back a diamond but only the 7 would do. Wasn't there once a Bols Bridge Tip about playing low from doubleton jacks or tens?

Because declarer (who happened to be Bob Hamman, in what must have been a tired moment during a World Championship) misplayed the hand, West got an opportunity to err. After the diamond ace was taken, South should have come to hand with a heart to lead a spade toward dummy. If West ducks, the king wins and a diamond is conceded after trumps are drawn. If West takes the ace, the heart king serves as an entry to ruff a spade and, subsequently, the heart ace is used to draw the last trump and cash three spade winners in dummy.

Because declarer was Hamman, West's defense was rational. He had to assume declarer had six hearts because, with only five, he would have adopted the line presented above. True, things looked bleak; but there was still a hope. All West needed was to cash a diamond trick. He had to (mis)trust partner to have played the wrong diamond from his jack-ten. Would you rather bet on partner to have pulled a wrong card or Hamman to have misplayed a hand? East gets the charge because if he had played the correct seven of diamonds, then Hamman's error would have been fortuitously punished when West defended as he did; that, sensibly.