Charge Account

By DAVID WEISS

	North S—K932	Neither Side Vul., Matchpoints				
West	H—J107 D—AK2	East	North	East	South	West
S7	C152	SAJ1086	1C	1S	2H	Pass
H5	•	H-K83	3H	Pass	4H	Pass
D98654	South	D-Q10	Pass	Pass		
C-AQ10873	S—Q54	C964				
	H-AQ9642		Trick 1:	S7, 2, 6	6, Q .	
	DJ73		Trick 2:	HA, 5,	7, 3.	
•	C—K		Trick 3:	Trick 3: H2, C8, H10, K.		
				Trick 4: C6, K, A, 2.		
			Trick 5:		•	

With the club jack established to cover a spade loser, the fortunate diamond position allowed South to bring home the contract despite having created a trump loser. Who gets the charge?

Marshall Miles: "I think East was entirely at fault, although he made the type of mistake one could easily make without giving the hand a lot of thought. South contributed to the problem by making an incomprehensible play. With all of his losers, how can he afford to make a 'safety play' in trumps? He needs the trump finesse to work in order to have any reasonable chance to make the contract. The defenders could go crazy trying to figure out why declarer rejected the finesse.

"The six of clubs created a problem for West. From his point of view, South could have the same major suit holding but Qx of diamonds and K9 of clubs. South shouldn't play the hand that way with that holding but he shouldn't play it that way with his actual holding. So West did not wrong.

"East should have led the four of clubs. West would surely return a spade if he had one, regardless of his club holding. Usually the danger in leading low is that West would win with KQxx and return one into a tenace. But West wouldn't signal so violently with KQ8x (he would discard a low diamond instead), and if South had Qxx, AQxxxx, x, A10x, he would surely take a spade discard on the second diamond, followed by the trump finesse."

Steve Evans: "East gets most of the charge. Returns like the club 6 almost always create problems because partner will never believe you had three small and led the middle one. If you lead high, partner will know you have no honors. Leading low will give partner count but leading middle just confuses. I think East should ignore partner's signal and return a trump. He knows the declarer's losers aren't going anywhere so it's best to play passively. West's play of the club queen can probably never gain, but I'm sure he never considered that his partner had three clubs."

The real point of the hand is that a club exit is so unlikely to be necessary. Even on deals on which West can be thrown in with a diamond and forced to lead a club, breaking up the endplay by pushing through the club early does not gain. On such constructions, the early club merely establishes the club jack for an eventual spade pitch. The trump exit avoids all accidents by allowing West to infer his partner's club length. The only risk is that West will be annoyed at having his signal ignored. So long as the defenders are careful in their discards if declarer chooses to run his trumps, the defense will collect all of its entitlement plus the gift of a trump trick.