S F D C	Vest 	S-KJ4 H-A6 D-53 C-J97543 South S-A1072 H-Q972 D-AQ10 C-K6	<b>East</b> SQ9653 HKJ1053 DK2 C2	
	N-S	vul.; IMP sco	ring	
South 1NT* 3NT *15-17	West 2D Pass	North 3C Pass	East 3D Pass	
Trick 1:	D9, 3, K, A	Trick	5: D8. C5. H5	n

Trick 2: CK, A, 3, 2 Trick 6: S2, 8, K, 5 Trick 3: DJ, 5, 2, Q Trick 7: SJ. Q. A. D4 Trick 4: C6, Q, 4, S3

Now declarer went to dummy with the heart act, cashed a club and took the marked spade finesse for nine tricks. Who gets the charge?

Trick 5: D8, C5, H5, D10

Steve Evans: "I don't think the defense did anything atrocious on this hand. Their bidding may have been illadvised and declarer certainly chose an excellent line of play. East seems blameless since there wasn't anything he could do. The question is how much blame West should get. At trick 3, he knows that South is either 2-2 or 3-2 in the minors. If South is 2-2, West must return a diamond because declarer will almost surely be able to develop nine tricks if given the time. If South is 3-2 and East has the diamond 10, then West's play is correct. My feeling is that if East is 5-5-2-1 (or 6-4-2-1), he wouldn't have raised diamonds without an ace or king in the majors. In this case, West must pick the correct major. Since even if West makes the correct assumption, he can only guess which major to lead, I would assess him very little blame on this hand."

Marshall Miles: "For a change, I don't think that either defender did much wrong. At trick three, West can be pretty sure of South's distribution. With his actual hand, a heart shift is best. If South had Qxxx, KJ10x, AQ10, Kx, then a spade shift would be best. Nor could West safely duck the king of clubs since, in either case, that could be the ninth trick. Since West can't tell what to hift to, if he shifts, his percentage action is to play his partner for the ten of diamonds. So, I consider West blameless.

"It was a mistake for East to cover the jack of spades. but it is unlikely that declarer would have guessed wrong. Once West showed up with ten cards in the minors, it would be anti-percentage to play him for the doubleton queen of spades."

The panel is in a charitable mood this month and I share their sentiments. At trick two, West knows declarer's pattern; he would have shown a 5-card major and he must have two clubs, so he has three diamonds. The problem is that West cannot get any help from partner. East's club deuce is a forced card; and ducking the club king to get a signal, a play which must have tempted West, simplyconcedes the ninth trick then and there. Nor can East, if he reads the lead correctly, duck the diamond nine, because that gives declarer three diamond tricks. Poor West knows that the hand can be set; his partner must have a key high card, but there is no sure way. On balance, the diamond continuation is correct, because partner is likely to have the K10 to raise with a doubleton. I sympathize with West, and give a minor charge to East for his foolish 3D call.