CHARGE ACCOUNT . . . By David Weiss

***	North S—6			E-W vulnerable, matchpoints			
1 to 1	H—Q852		East	South	West	North	
West	D—Q843	East	Pass	1S	Pass	1NT	
S—J104	C-10974	S-Q83	Pass	2S	Pass	Pass	
HAJ107		H-9643	Pass				
D-106	South	D-K72					
CAQ82	SAK9742	C—K53	Trick 1:	D10, C), K, A.		
	H—K		Trick 2:	SA, 10	, 6, 3.		
	DAJ95		Trick 3:	SK, 4,	H2, S8.		
-	CJ6		Trick 4:	HK, A	, 5, 6.		
			Trick 5:	C2, 4,	K, 6.		
				D7, 5,			

Declarer now pitched his club loser on the heart queen, ruffed back to hand, split the trumps and claimed. One might quarrel with the bidding and one might question the play, but South's result can only be admired. Who gets the charge?

Steve Evans: "Although I don't think much of West's opening lead, his subsequent defense was perfect. Why would East return a diamond at trick 6? If he thinks his partner will ruff it, he's playing declarer for AKxxxx, K, AJxxx, x, and his partner for J10x, AJ10x, 10, AQJxx. Both players certainly would have bid differently if that was the case. So East should just return a club to his partner and then let declarer take what he can take."

Marshall Miles: "I would assign 80% of the blame to East. West defended poorly. He should not high-low in trumps when he has no reasonable chance of getting a ruff. As a general rule, I think it is a mistake for the defenders to show their distribution as declarer runs off his suits. It is unnecessary since a good defender usually can tell the distribution from the bidding and the way declarer plays the hand. The disadvantage is that it helps declarer to play the hand, and if distribution is signalled automatically, a defender can't get a special message across when he really wants to. For example, if East had four diamonds, he would have a right to assume that West had a singleton.

"However, East lost his mind. How could South have five diamonds? Would anyone rebid 2S with AKxxxx, K, AJ9xx, x? And would West lead the deuce of clubs from AQJ82? And if South had the 6-5 hand, wouldn't he lead the third round of trumps?"

The panelists assume that East was trying for a diamond ruff when he returned a diamond at trick 6, and rightly observe that this would be a gross error. I think that East made an error, certainly, but I suspect it was of a different nature. Suppose West had led from 109x of diamonds and that he hearts were Kx. Nothing East knows disconfirms that supposition. The worry is that as the hand gets run along, West will at some point have to lead a diamond into declarer's split tenance; therefore, East supposed that he had been put on lead so that he could sent a diamond through. Why else had his partner chosen a risky underlead?

The flaw in this reasoning is that West might have had to underlead in clubs; he could have had AJ2, with declarer holding Qxx of clubs and only three diamonds. The underlead was not so risky, because declarer had already shown 14 HCP on the first three tricks. So East, knowing that declarer could always get over to dummy for a pitch, should have realized that the defense's top priority was to grab its club tricks.

But West could have, and should have, prevented his partner from making this mistake. Because declarer had not drawn the third trump, West, even without seeing his partner's trump echo, knew that the spade queen was still in East's possession. This meant that an elegant play within the club suit was available to West. The defense has either two or three club tricks coming, depending on whether declarer has two or three clubs. West could have safely played the club queen at trick five. This will hold the trick whenever East has the king. Next, West can cash the club ace and if partner has the doubleton king, the defense can score the third of its entitlement in the club suit in the form of a ruff. West, who knew a lot more about the deal than East, should have found this rather esoteric play.