CHARGE ACCOUNT . . . By David Weiss

	North S—K1072		Neither vulnerable, IMP scoring			
	H—8532 D—I	East	West 1S	North Pass	East 2C	South
West S—AQJ93 H—76	C-Q752	S—84 H—QJ109	Dbl.	Pass	Pass	2D Pass
D—A1053 C—64	South S—65 H—AK4 D—K98742 C—J8	D—Q6 C—AK1093	Trick 1: C6, 2, K, 8. Trick 2: HQ, A, 7, 2. Trick 3: CJ, 4, 5, A. Trick 4: HJ, K, 6, 3. Trick 5: S6, A, 2, 8. Trick 6: SQ, K, 4, 5. Trick 7: CQ, 3, H4, D3.			
				Trick 8: S9, 10, DQ, DK.		

As he led a diamond toward the jack, declarer could claim down one. Although the contract was defeated, the failure to extract the maximum penalty produced a significant loss against the 3NT made in the other room. Who gets the charge?

Marshall Miles: "West made the only mistake at the eighth trick. He knows the distribution of all four hands. If East's doubleton in diamonds is Qx, West can set the contract two tricks by leading a high spade (suggesting that East not ruff). If East's doubleton is 9x, it isn't necessary to uppercut declarer yet. Suppose declarer's diamonds are KQ87xx. He will ruff the high spade and lead a diamond to the jack, which leaves West with ace-ten of diamonds and East with the nine. If dummy leads the fourth spade, East can uppercut him now. If dummy leads a club or a heart, West is sure to get two trump tricks.

Perhaps East should have discarded anyway. But it was harder for him to tell. The low spade asked him to uppercut declarer, and he did what his partner asked him to do. The uppercut would have been right if West's original diamond holding had been K108x."

Steve Evans: "One way the defense might have done better would have been for East to return a spade at trick two. West must duck to preserve communications, and then precise timing leads to a two-trick set. As the play actually went, with declarer erring by not leading a diamond when he reached dummy, a two-trick set was available if East simply didn't ruff at trick 8. However, East should ruff if partner has K108 remaining in diamonds, rather than A105. How can he tell? My opinion is that West should lead a high spade at trick 8. East should ruff anyway if his trumps seem worthless but shouldn't ruff if he has trumps of value. So I would give West the charge for leading a lower spade, but it is only a minor charge."

West's original double led to problems for all three of the active players. South's rush to shed his heart loser on the club queen, a seemingly natural play, set him up to lose four trump tricks. Had he led the jack of diamonds instead, he would have lost the heart but only two trump tricks. The defense rescued South, though, with their uppercut attempt. Which defender knew enough to avoid this error? As the panel showed, East could not tell what his partner's trump spots were, so he canot be faulted for ruffing, especially when his partner's play asked him to. But West knew the entire distribution when he ruffed the club queen. He worried that his partner had no diamond honor, and that the doubleton nine had to be used to promote the ten for the setting trick. The flaw in this logic is that declarer was going to have to ruff any spade led at trick 8 in his hand and then lead a diamond toward the jack. West could afford to duck this because, even if his partner had no diamond the next lead from dummy would produce an uppercut. Partner could trump a spade with his hypothetically remaining nine while a heart or club lead would produce an instant promotion. So West could hope his partner had a diamond honor without risk and he should have protected it by leading his high spade. East then, knowing West had a choice of spades to play, should respect his partner's direction by discarding.