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Charge Account **By DAVID WEISS**

West S-Q1062 H10843 DA93 C105	North S—843 H—6 D—K105 C—KQ9862	East S—AJ9 H—A952 D—J876 C—J4	N-S vulnerable, IMPs			
			South 1NT Pass	West Pass Pass	North 3NT	East Pass
	South S		Trick 2: Trick 3: Trick 4: Trick 5:	S2, 3, 4 SJ, 7, 6 S9, K, C7, 10, H6, 2, D2, 3,	, 4. 10, 8. K , 4. K , 3.	

Having stolen one trick in each red suit, declarer was now able to run for home with his club tricks. Who gets the charge?

Marshall Miles: "West is at fault. South obviously has the ace of clubs. If he didn't have it, he would lead a club at trick six rather than a diamond. Since declarer has six club tricks and a spade trick, he would have nine tricks if he also had the ace of hearts. So West should win his ace of diamonds, cash his queen of spades, and lead a heart to partner's ace."

Steve Evans: "Both players were asleep on this hand but West's play to beat 3NT was much easier than East's. At trick 5, East knows that the contract will make unless West has a minor suit ace. So East should rise with the heart ace and lead a diamond. If partner's ace is in clubs, he will probably get it, although if declarer has seven winners in the red suits, he might not.

"West's play is clearly wrong. Why does he think declarer is playing diamonds at trick six? If South didn't have the club ace, he would try to set up clubs; if South does have the club ace, then ducking the diamond will allow declarer his ninth trick."

Evidently West decided that his partner could not have the heart ace because he did not grab it when hearts were led. He hoped that declarer needed to guess diamonds for his ninth trick. But this was a false count, because he could infer six club tricks and he had seen the major suit kings score. If South had the heart ace, that would be his ninth winner. West's duck cannot even involve a guess for an overtrick, because by winning the diamond he could ensure cashing the defense's fourth trick. The low diamond at trick six could lose a contract but could never gain a trick.

Was East equally somnolent when he smoothly ducked at trick five? Perhaps, but there was a safety margin. South could not be stealing his ninth trick in hearts. With six club tricks and one spade, South would have nine tricks if he owned the diamond ace and only seven if he did not.

In fact, it could be necessary for East to duck the heart. What if South's hand were Kxx, KOIx, AQ9x, 7x? Grabbing the heart ace to return a diamond would not be an optimal defense. West's club 10 would be a deceptive card whose purpose, from West's perspective, was to induce South to try a low club from dummy after the king held. While this construction is somewhat specific, others in which South has a point count deficiency compensated by extra diamond length, are possible. On such scenarios, East would have to return a club after taking the first heart. Rather than plunge into such depths, East is much better off to duck the trick. More information is bound to be available later, and the only risk to the set is that South will have six diamond tricks.

As East's play did not cost, and might have gained, while West's play could only lose, it is clear to assign this disaster to West.