Gary Near of San Francisco learned a hard lesson in the Robert Hattrup Side Swiss Teams on Tuesday.

On the last round, with his team in contention for the win, he was defending a 4♦ contract. At one point, as declarer played on trumps, he pulled two cards from his hand - a trump and the ♣9.

Later in the play, Near won the lead and was told by his opponent he had to play the club. When he did, declarer got a ruff and a sluff to make the vulnerable game. That cost 12 IMPs, and Near’s team lost the match, falling from first in the event to fifth.

It turns out, of course, that had a tournament director been called when the irregularity occurred, everyone at the table would have been told that Near would not have been obliged to play the ♣9 - a minor penalty card - if he won the lead later.

The lesson, of course, is that a director should have been called when the irregularity occurred.

As one TD at this tournament noted, “You can’t appeal your own rulings.”