EXHIBIT E

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B. RANKINGS, MASTERPOINTS and RACES

Section 1 - Rankings

1.1 Requirement to achieve Life Master for members who were members of ACBL as of December 31, 2009, and maintain continuous membership in the ACBL until they achieve Life Master

Rank	Min Pts	Min Gold or	Min Red//Gold	Min Silver	Min Black	Max Black
		Platinum				
Junior Master	5	0	0	0	0	5
Club Master	20	0	0	0	0	20
Sectional Master	50	0	0	5	0	45
Regional Master	100	0	5	15	0	80
NABC Master	200	5	15	25	0	155
Life Master	300	25	25	50	50	200

1.2 Requirements and rankings for members who join or re-join January 1, 2010, or later. They do not apply to those who were members before January 1, 2010, and maintain their membership continuously.

Rank	Min Pts	Min Gold or	Min Red//Gold	Min Silver	Min Black	Max Black
		Platinum				
Junior Master	5	0	0	0	0	5
Club Master	20	0	0	0	5	20
Sectional Master	50	0	0	5	10	45
Regional Master	100	0	5	15	15	80
NABC Master	200	5	15	25	20	155
Advanced NABC Master	300	25	25	50	50	200
Life Master	500	50	50	75	75	325

- 1.3 Additional Life Master designations shall be established and will be available only to players who have achieved the rank of Life Master. The Designations and requirements shall be as follows:
 - 1.3.1 Bronze Life Master: Life Master with 500 masterpoints
 - 1.3.2 Silver Life Master: A Life Master with (a) over 1000 masterpoints, including (b) no fewer than a combination of 200 silver, red, gold, or platinum points.

- 1.3.3 Gold Life Master: A Life Master with (a) over 2500 masterpoints including (b) no fewer than a combination of 500 silver, red, gold, or platinum points.
- 1.3.4 Diamond Life Master: A Life Master with (a) over 5000 masterpoints, including (b) no fewer than a combination of 250 gold or platinum points and (c) no fewer than a combination of 1000 silver, red, gold or platinum points.
- 1.3.5 Emerald Life Master: A Life Master with (a) over 7500 masterpoints, including (b) no fewer than a combination of 500 gold or platinum points and (c) no fewer than a combination of 1500 silver, red, gold or platinum points.
- 1.3.6 Platinum Life Master: A Life Master with (a) over 10 000 masterpoints, including (b) no fewer than 100 platinum points, (c) no fewer than a combination of 750 gold or platinum points, and (d) no fewer than a combination of 2000 silver, red, gold or platinum points.
- 1.3.7 Grand Life Master *: A Life Master with (a) over 10 000 masterpoints, including (b) no fewer than 100 platinum points, (c) no fewer than a combination of 750 gold or platinum points, and (d) no fewer than a combination of 2000 silver, red, gold or platinum points.
- 1.4 1.3 applies to all players who attained Life Master after 1989. These changes will not cause any player to lose the rank which he or she has obtained as of December 31, 2011. In addition, each player who has obtained the rank of Life Master or higher as of December 31, 2011, will not have to fulfill the new 2012 rank advancement requirements to obtain the next higher rank advancement. However, all players will be required to fulfill the new 2012 rank advancement requirements for any further rank advancements beyond the first advancement achieved after January 1, 2012.

Example: A current Silver Life Master on December 31, 2011 would retain the current requirements for Gold Life Master, but would need to fulfill the new requirements for Diamond Life Master.

- 1.5 Players who attained Life Master status prior to 1990 are only required to earn points of any color and/or online points to achieve the ranks beyond life master.
- 1.6 *Grand Life Master Qualification:
 - 1.6.1 Win a North American Bridge Championship with no upper masterpoint restriction (other than the Super Senior Pairs) or an Open Team Trials or its equivalent or Women's Team Trials or its equivalent or any of the following WBF events: Bermuda Bowl, Venice Cup, Rosenblum Cup, McConnell Cub, Open Pairs, Women's Pairs, Olympiad, Women's Team Olympiad, WBF Mixed Pairs, WBF Senior Pairs, WBF World Swiss Teams, WBF World Mixed Teams or WBF Senior Teams.

- 1.6.2 A player who has been expelled or suspended for a total of 120 days or more for CDR Ethics Violations, as described in Appendix B of the ACBL CDR, will be considered ineligible to be awarded the rank of Grand Life Master, even if the other requirements are satisfied. The total days can be the result of one or multiple ethics infractions.
- 1.6.3 If such a player has redeemed himself sufficiently, through substantial contributions to the bridge community and the demonstration of exemplary behavior, that player may apply for reconsideration by the Appeals & Charges Committee of the ACBL Board of Directors. This application cannot occur earlier than 5 years after completion of sentence. Additional provisions for award qualification shall be at the discretion of the ACBL Board of Directors.

See Appendix I - Life Master Rank and Regulations

- 1.7 Golden Age Master
 - 1.7.1 Any member who has 300 or more Masterpoints at age 70 or any member with at least 100 Masterpoints at age 80 may, upon application, receive a certificate from the ACBL designating him/her as a Golden Age Master.

Section 2 - Masterpoints

- 2.1 All bona fide rating points shall be recorded without regard to the date of issue.
- 2.2 Platinum Points
 - 2.2.1 Masterpoints earned in Nationally-rated events held at NABCs which have no upper masterpoint limit nor an upper age limit (i.e., junior or youth events.)
- 2.3 Online points
 - 2.3.1 All Masterpoints earned in online play will have no pigmentation.

Section 3 - Masterpoint Races

3.1 Player Masterpoint Races

The following races will be determined by Masterpoints won in ACBLsanctioned events (excluding ACBL-sanctioned events that are played on the Internet) sponsored by the ACBL or its Districts, Units and Clubs and any ACBL-sanctioned event designated by ACBL Management such as, but not limited to, an ACBL regional tournament sanctioned to and conducted by another bridge organization as long as an ACBL member may play without regard to his country of residence.

3.1.1 Barry Crane Top 500.

- 3.1.1.1 As a memorial to Barry Crane, the top 500 shall be called The Barry Crane Top 500.
- 3.1.1.2 Points won at Senior Regionals shall be included in the tabulation of total points earned for the Barry Crane Top 500 List.
- 3.1.1.3 The ACBL web site, which lists the all-time MP holders, shall include the names of the deceased players interspersed within the numbered list. A parenthesis will be used to denote the deceased and there will be a note that the deceased list includes all members whose masterpoints are able to be determined.
- 3.1.2 Mini-McKenney and Helen Shanbrom Ace of Clubs.
 - 3.1.2.1 Certificates will be awarded and medallions may be purchased by Units on an annual basis for winners in the various masterpoint rank categories, and categories of Life Master (bronze, silver, gold, etc.) for the Helen Shanbrom Ace of Clubs and Mini-McKenney races.
 - 3.1.2.2 Helen Shanbrom Ace of Clubs and Mini-McKenney eligibility at all levels (overall placements and Unit placements) will be determined by the player's total Masterpoint holding at the start of the year, not the designated rank.
 - 3.1.2.3 All sanctioned games held at clubs, with the sole exception of STACs, are to be counted in Helen Shanbrom Ace of Clubs Masterpoint racers at Unit, District and ACBL wide levels.
 - 3.1.2.4 To be eligible for an award in a Unit Mini-McKenney and Helen Shanbrom Ace of Clubs race, a player must be a member of that Unit for more than six months during the year and need not be a member on the last day of the year. This does not apply to those who have been ACBL members less than 6 months.

3.1.3 Youth

3.1.3.1 The ACBL will track Masterpoints of all youth members through the age of 19. To be eligible for a given year's contest, the member must not have reached his 20th birthday as of December 31 of the preceding year.

3.1.4 Juniors

3.1.4.1 The ACBL will track Masterpoints of all junior members through the age of 25. To be eligible for a given year's contest, the member must not have reached his 26th birthday as of December 31 of the preceding year.

- 3.1.5 Seniors
 - 3.1.5.1 The Annual Senior Masterpoint race will be determined by points won in regionally-rated or higher Senior events, excluding events that are played on the Internet for which any portion of the Masterpoint award is red, gold and/or platinum.
- 3.1.6 Championship Player of the Year
 - 3.1.6.1 The winner of the most Masterpoints earned at NABCs while playing in unlimited nationally rated events including the NAP and points won in the GNT Championship Flight NABC finals and semifinals.
- 3.1.7 Sectional Player of the Year
 - 3.1.7.1 The winner of the most points won while playing at Sectional tournaments.
- 3.1.8 Annual Top 25

The leaders of these categories shall be published periodically in the *Bridge Bulletin* in rotation with the publication of the leaders of other Masterpoint races. Online points only count in the online race.

- 3.1.9.1 Beginning the year with 500 -1,000 points.
- 3.1.9.2 Beginning the year with 1,000 2,500 points.
- 3.1.9.3 Beginning the year with 2,500 -5,000 points.
- 3.1.9.4 Beginning the year with 5,000 -7,5000 points.
- 3.1.9.5 Beginning the year with 7,500 -10,000 points.
- 3.1.9.6 Beginning the year with 10,000+ points.
- 3.2 Online Player of the Year
 - 3.2.1 The winner of the most points won while playing in online club games.

C. DUES AND LIFE MASTER SERVICE FEES

Section 1 - Dues

- 1.1 All dues processing shall be handled by ACBL Management with no charge to the Units.
- 1.2 Billing to members for dues will be done on a staggered basis throughout the year.
- 1.3 Membership dues are payable the first day of the month which has been designated as the Renewal Month for each ACBL member and shall be considered delinquent one month thereafter.
 - 1.3.1 When members pay their renewal fees within 90 days of their expiration date, the term for which they are paid up will begin from the date that their membership originally expired.
- 1.4 Those joining or rejoining ACBL after January 1, 1996, will pay dues at the established rate. When these players attain Life Master status, they will continue to pay the established rate with no service fee differential.
- 1.5 Once a month, Management will notify each affected unit and district of (1) all Life Masters who have moved out of a unit to an unknown location and (2) unpaid Life Masters who have had no contact with the ACBL for the previous two years. Unless informed to the contrary, each such Life Master will be transferred into a special holding unit not associated with any of the 25 districts. A list of the Life Masters who have been so transferred will be sent each year to the appropriate units and districts.
- 1.6 Rates for Dues
 - 1.6.1 New member one year \$28
 - 1.6.2 Regular member one year \$37
 - 1.6.3 Regular member 3 years \$105
 - 1.6.4 Life Master service fee 1 year \$34
 - 1.6.5 Life Master service fee 3 years \$96
 - 1.6.6 Household membership one year \$68
 - 1.6.7 Household membership 3 years \$192

- 1.6.8 Junior membership (under age 26) one year \$15
- 1.6.9 Patron membership 1 year \$250
- 1.6.10 Patron Household membership 1 year \$350
- 1.7 ACBL members residing outside of Zone 2 shall pay an additional amount per year for the *Bridge Bulletin* if such member requests the publication be sent to an address outside Zone 2.

Section 2 - Canadian Dues

- 2.1 Approval of the ACBL is not required for the Canadian Bridge Federation to increase the fee that is added to the membership dues billings of Canadian members. This additional fee is remitted to the CBF in support of its operation/projects.
- 2.2 Canadian Exchange Rate for Dues
 - 2.2.1 ACBL's policy with regard to setting the exchange rate for annual dues of Canadian members is to optimally balance the needs to:
 - 2.2.1.1 Protect the Canadian ACBL member from overpaying because the Canadian dollar strengthens.
 - 2.2.1.2 Protect the ACBL from exchange losses because the Canadian dollar weakens.
 - 2.2.1.3 Control the administrative burdens and costs of changing dues renewal exchange rates too often.
 - 2.2.2 The average exchange rate prevailing during the last 5 business days of July shall be used to determine the exchange rate applicable to the dues rate for new Canadian members for the succeeding calendar year.
 - 2.2.3 The exchange rate used to determine the dues rate for renewing Canadian members shall be the rate established for that year, except that the exchange rate will be modified during a year under the following conditions:
 - 2.2.3.1 Once a quarter on the 20th day (or on the first business day thereafter) of March, June, September and December, the average Canadian exchange rate as reported in the Wall Street Journal for that week will be checked.
 - 2.2.3.2 If this rate differs from the exchange rate then in effect for billing renewing ACBL Canadian members by 3 Canadian cents or more, the average exchange rate for that week shall become the rate used to bill renewing Canadian members effective with bills issued in the

following month . This revised rate will remain in effect for the remainder of the calendar year unless and until altered in accordance with this provision.

Section 3 - Life Master Service Fees

3.1 Life Master service fees must be paid in order to be eligible for inclusion on any masterpoint race list, for inclusion on any Life Master upgrade list, to receive the *Bridge Bulletin*, to receive point confirmations, and to receive qualified monetary awards to attend an NABC or any other event for which ACBL provides a monetary award.

D. GOODWILL, ETHICS and ZERO TOLERANCE

Section 1 - Goodwill Committee

- 1.1 The ACBL Goodwill Committee is named the Aileen Osofsky ACBL Goodwill Committee.
- 1.2 Appointment to the ACBL Aileen Osofsky Goodwill Committee (Goodwill Committee).
 - 1.2.1 Each year each District Director will appoint two members to be lifetime members of the Goodwill Committee.
 - 1.2.2 District Directors, in addition to the two annual appointments, may appoint replacements (maximum of two per year) to fill vacancies created by deaths of prior appointees in their District.
 - 1.2.3 Members of the Board of Directors, the Chairman of the Board of Governors and ACBL Goodwill Members of the Year shall automatically become a lifetime member of the Goodwill Committee.
 - 1.2.4 The President of the ABA will be appointed to the Goodwill Committee during the first year of his or her presidency. The appointment will be shown in the district of residence but not count toward the district's quota.
- 1.3 Suspension or removal from the Goodwill Committee
 - 1.3.1 A Goodwill Committee appointment is a lifetime appointment as long as the member is a member in "good standing". If a member loses good standing, the member's Goodwill Committee appointment shall be suspended until the member regains good standing. Expulsion from the ACBL, suspension for one year or longer or probation for two years or longer will result in permanent removal from the Goodwill Committee.
- 1.4 Replacement pins for lost or stolen pins will be provided free of charge to members of the Goodwill Committee.
- 1.5 Goodwill Committee Chair and Co-Chairmen
 - 1.5.1 The Chairman of the Goodwill Committee shall have a term of three years. He or she shall name his or her assistants for the three years.
 - 1.5.2 The Chairman of the Goodwill Committee shall be reimbursed for his/her actual ticket price using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times for the travel

dates, two nights hotel, three days per diem and free plays at NABCs (excluding charity days).

- 1.5.3 Co-Chairmen of the Goodwill Committee shall serve at the pleasure of the Chairman with the approval of the Board. The terms of office of the Co-Chairmen will run concurrently with that of the Chairman.
- 1.5.4 Seven Co-Chairmen of the Goodwill Committee shall be appointed from seven areas of the ACBL: The East, the South, the Midwest, the Northwest, the Southwest, Eastern Canada and Western Canada.
- 1.6 Goodwill Receptions
 - 1.6.1 A reception for all members of the Goodwill Committee will be held at each NABC on Goodwill Day. The budget for these receptions will be determined on an annual basis, taking into account the venue costs, etc.
- 1.7 Goodwill Member of the Year
 - 1.7.1 An ACBL Goodwill Member of the year shall be selected annually. The honorary title shall be presented to the ACBL member who has exhibited unselfish dedication to the causes of good conduct, worthy participation and ethical behavior. The Goodwill Committee shall review all nominations and present its recommendations for ACBL Goodwill Member of the year at each Fall Meeting of the Board.
 - 1.7.2 The Goodwill member will be informed by the Goodwill Committee chairman and honored at the Spring Goodwill reception.
 - 1.7.3 The ACBL Goodwill Member of the year shall receive reimbursement for roundtrip air travel from his/her home to the Spring NABC at actual ticket price using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times, 2 room nights at the host hotel, 1 day of free plays, and 3 days of per diem. The reimbursement will come from the Norman Kay Fund which will be supplemented by the ACBL general fund as needed.

Section 2 - Active Ethics

2.1 The principles set forth in the Active Ethics Pamphlet apply to all ACBL sanctioned play.

(See Appendix 2. Active Ethics Pamphlet)

Section 3 - Zero Tolerance

3.1 Zero Tolerance ("ZT") Policy

- 3.1.1 The ACBL Board of Directors and Management are committed to improving acceptable player behavior at all times. In accordance with Laws 74, 80F, 81C4, 90A, 91 and 92A (*Laws of Duplicate Bridge*), the following policy outlines what is expected of all players during NABCs and other ACBL sponsored events, as well as in the playing area before and after each session.
- 3.1.2 The ultimate purpose of the ZT policy is to create a much more pleasant atmosphere in our NABCs. We are attempting to eradicate unacceptable behavior in order to make the game of bridge more enjoyable for all.

Below are some examples of commendable behavior, which, while not required, will significantly contribute to the improved atmosphere:

- a. Being a good 'host' or 'guest' at the table.
- b. Greeting others in a friendly manner.
- c. Praising the bidding and/or play of the opponents.
- d. Having two clearly completed convention cards readily available to the opponents. (This one is a regulation, not just a nicety.)
- 3.1.3 The following are some examples of behavior which will not be tolerated:
 - a. Badgering, rudeness, insinuations, intimidation, profanity, threats, or violence.
 - b. Negative comments concerning opponents' or partner's play or bidding.
 - c. Gloating over good results.
 - d. Constant and gratuitous lessons and analyses at the table.
 - e. Loud and disruptive arguing with a director's ruling.
- 3.2 If a player at the table behaves in an unacceptable manner, **the director should be called immediately.** Annoying behavior, embarrassing remarks, or any other conduct which might interfere with the enjoyment of the game is specifically prohibited by Law 74A.

Law 91A gives the director the authority to assess disciplinary penalties.

- 3.3 Zero Tolerance Procedures The following procedures have been given to the tournament directors for implementation.
 - 3.3.1. At the start of each event, the director shall make an announcement that the tournament will be observing ZT for unacceptable behavior. It is requested that the director be called whenever behavior is not consistent with the guidelines outlined above.

- 3.3.2 The director, when called, shall attempt to determine the facts. If it is established that there was unacceptable behavior, an immediate 1/3 board disciplinary penalty (3 IMP in team games) shall be assigned to all offenders. This may involve any one or all four players at the table irrespective of who initiated the unacceptable behavior. If both members of a partnership are guilty, the penalties are additive (1/3 board each = 2/3 board) The Board of Directors strongly believes that assignment of disciplinary penalties will improve the overall behavior at our tournaments.
- 3.3.3 If it is determined that a second offense has occurred in the same event, then the offender(s) shall be ejected from future competition in that event. An offender removed from an event shall be deemed to have not played in the event, no masterpoints will be awarded and no refunds will be made. In the case of a serious offense and in the case of multiple offenses (three) during a tournament, a disciplinary committee may be convened to determine whether the offender(s) should be allowed to play in other events at the tournament and/or whether additional sanctions may be appropriate.
- 3.3.4 Warnings are strongly discouraged and will be given only when there is no clear violation or in cases where the facts cannot be determined. Offenders are to receive immediate penalties. Regardless of who may have initiated unacceptable behavior, ALL offenses are punishable. Retaliatory behavior is a punishable offense. Frivolous accusations will also be considered as offenses under this policy.
- 3.3.5 In accordance with the *Laws of Duplicate Bridge*, a director's decision to impose a disciplinary penalty is final; however, all such decisions may be appealed. An appeals committee may not overturn the director's decision, but could *recommend* that the director reconsider the imposition of a penalty. It should be noted that the committee may feel that the penalty assessed was not severe enough and may refer the matter to a disciplinary committee.
- 3.3.6 A ZT report form shall be available for players to report incidents which occur away from the table; and for directors to document complaints and action taken. The DIC shall provide a summary report of all behavioral penalties to the Tournament Chairman and/or Recorder.

EXHIBIT E

CHAPTER I - MEMBERSHIP

E. MARKETING

Section 1 - Marketing

1.1 Resources

- 1.1.1 Tournament Chairman's Guide to Planning Sectionals and Regionals
- 1.1.2 New Member Packets
- 1.1.3 Newcomers Program Manual

1.2 Sponsorship

- 1.2.1 Commercial sponsorship of ACBL sanctioned tournaments is approved
- 1.2.2 Guidelines for Soliciting and/or accepting Sponsorships. (*See Appendix V*)
- 1.3 Membership benefits
 - 1.3.1 Management is authorized to negotiate membership benefit programs (bank credit cards, wholesale warehouse clubs, car rentals, etc.)
 - 1.3.2 Management is empowered to negotiate and enter into a royalty agreement relating to group insurance for members, which agreement shall include a provision for a proper disclaimer.
- 1.4 The concept of cooperative advertising is approved.

(See Appendix VI, Cooperative Advertising Program)

F. - DISCIPLINE and ACBL CODE OF DISCIPLINARY REGULATIONS

Section 1 - Code of Disciplinary Regulations

- 1.1 The ACBL Code of Disciplinary Regulations is a living document.
 - 1.1.1 See the *Code of Disciplinary Regulations* and the *Unit and District Disciplinary Proceedings* on the ACBL web site.
 - 1.1.2 Effective date of amendments to the Code of Disciplinary Regulations.
 - 1.1.2.1 Barring exceptional circumstances, the guideline for setting the effective date for any amendment to the CDR approved during a calendar year shall be January 1 of the next calendar year.
- 1.2 The Code of Disciplinary Regulations, Handbook for Disciplinary Committees and Handbook for Bridge Appeals Committees are available on the ACBL web site and should be made available to any person who is appointed chair of a tournament disciplinary committee or a bridge appeals committee.

Section 2 - Resignation of ACBL Membership

- 2.1 Any appropriate authority of the ACBL having jurisdiction shall initiate, continue or conclude any hearing or appeal which it would have held in the absence of a member's resignation. If action is taken pursuant to the preceding sentence, the resigned member shall not be deemed to have been a member in good standing, unless subsequently exonerated of all charges.
- 2.2 In considering relief from ACBL probation pursuant to the Code of Disciplinary Regulations, Section 9.5, the entire disciplinary record of the member shall be considered.

Section 3 - Disciplinary Administrative Policies

- 3.1 The ACBL CEO or his or her designee shall maintain and administer membership disciplinary files and records to include decisions of the hearing body wherein there was a finding of any guilt or responsibility (irrespective of whether a discipline was issued) or the committee referred the matter to a Recorder.
- 3.2 Notices of discipline shall contain, in addition to the discipline issued by the hearing committee, an explanation of what that discipline involves and a description of the offense by number and titles per Appendix C of the ACBL Code of Disciplinary Regulations.
- 3.3 Notices of discipline shall be sent routinely to:

- a. The person disciplined.
- b. The ACBL Board of Directors.
- c. The disciplined person's District President, Secretary and Recorder.
- d. The disciplined person's Unit President, Secretary and Recorder.
- e. The appropriate Federation.
- f. The ABA.
- g. The ACBL CEO.
- h. ACBL staff as determined by the ACBL CEO.
- i. The complainant.
- j. The appropriate appellate body chairperson.
- k. WBF if the player is a member of an NBO outside Zone 2.
- 3.4 The disciplinary committee report on request shall be made available to (in accordance with CDR 5.2.9 the complainant and the disciplined person receive a copy of the report):
 - a. The ACBL CEO.
 - b. ACBL staff as determined by the ACBL CEO.
 - c. A member or members of the ACBL Board upon a determination by the ACBL President that such request is for a proper ACBL business purpose.
- 3.5 A person's ACBL disciplinary record or material there from may be made available only to:
 - a. The person who is the subject of the record upon request.
 - b. A disciplinary hearing committee when that person has been found guilty of a charge and the committee is considering discipline to be imposed.
 - c. The ACBL President or CEO when the person is being considered for appointment to an ACBL position or ACBL employment.
 - d. An Officer of the Court upon presentation of a subpoena.
- 3.6 Upon request from the Chairperson or Chairpersons of the Hall of Fame Committee, a list of previous ACBL disciplines, if any, issued by an ACBL disciplinary committee with an explanation of what each discipline involves for each prospective nominee shall be given to the Hall of Fame Committee.
- 3.7 Information provided to the ACBL Appeals and Charges Committee and the ACBL Disciplinary Committee (when impaneled as an appellate committee) and parties to an appeal to either body.
 - 3.7.1 The above committees are sent:
 - a. A copy of the written appeal and all supporting documents submitted by the appellant.
 - b. All information included in the record from previous bodies that have heard the case.

- c. A summary of the past disciplinary record of the person(s) charged and or disciplined.
- d. Documents concerning procedural issues or administrative matters.
- e. Any other information by instruction of the chairperson.
- 3.7.2 The parties to the appeal (complainant charged person, original committee, the appellant, and ACBL if the appellant) are each sent prior to the hearing:
 - a. A copy of the written appeal and all supporting documents submitted by the appellant.
 - b. Any information for the committee submitted in a timely manner by any party to the appeal.
 - c. All information included in the record from previous bodies that have heard the case
 - d. Other information at the instruction of the chairperson.
- 3.7.3 The committees and parties to the appeal are apprised of:
 - a. Date, time and place of hearing.
 - b. Any rights dictated by the Code of Disciplinary Regulations.
 - c. The opportunity to appear by telephone as well as in person.
- 3.8 Publication of Disciplinary Cases
 - 3.8.1 ACBL policy is to publish an individual's name and ACBL Player number, and a brief description of their offense after any appeals are exhausted or the time period for an appeal has expired.
 - 3.8.2 Upon request for information regarding publication of the facts of a disciplinary case, management will advise the requestor of the ACBL policy as cited in 3.8.1 above.
- 3.9 All disciplinary cases where a suspension of one year or longer or expulsion is imposed are reviewed by the ACBL Appeals & Charges Committee. Notwithstanding, the ACBL Appeals & Charges Committee reaffirms its right to review the final decision of any other disciplinary case, or, if appropriate under the ACBL Code of Disciplinary Regulations, to take jurisdiction.
- 3.10 Zone 2 NBO Disciplinary Actions
 - 3.10.1 Any discipline imposed by Zone 2 NBO at a Zone 2 NBO event sanctioned by ACBL shall be referred to:
 - a. The Ethical Oversight Committee of ACBL for cases of alleged cheating in any form, giving or benefiting from unauthorized information, or serious breaches of ethics, or

- b. The District Disciplinary Committee in whose geographical area the Zone 2 NBO event was held for any other cases of discipline.
- 3.10.2 The above appropriate disciplinary body will conduct a hearing to affirm or modify the findings and discipline of the Zone 2 NBO Committee in accordance with ACBL Disciplinary Regulations.

Section 4- ACBL Recorder

- 4.1 The ACBL Recorder may utilize audio and/or video recording in conjunction with an investigation.
- 4.2 Additional ACBL Recorder Duties
 - a. Advise Unit and District recorders as necessary.
 - b. Conduct seminars for recorders at NABCs as appropriate.
 - c. Supervise the National Office of Recorder as necessary concerning files.

Section 5 - ACBL Disciplinary or Ethical Oversight Hearing Committee

- 5.1 When unable to seat a five-person hearing committee from among the membership of the ACBL Disciplinary Committee, the chairperson of the ACBL Disciplinary Committee may solicit members of the hearing committee from among the members of the ACBL Ethical Oversight Committee.
- 5.2 When unable to seat a five-person hearing committee from among the membership of the Ethical Oversight Committee, the chairperson of the Ethical Oversight Committee may select members of the hearing committee from among the membership of the ACBL Disciplinary Committee.

EXHIBIT E

CHAPTER I - MEMBERSHIP

G. EDUCATION

Section 1 - School Bridge Class Program

- 1.1 ACBL will provide *Bidding in the 21st Century* textbooks, cards, t-shirts and certificates for School Bridge Class lessons under the following guidelines.
 - 1.1.1 Students must be under 26 years of age.
 - 1.1.2 Students who have graduated from high school must be enrolled full-time at a four-year college.
 - 1.1.3 There must be at least 4 students. It is recommended that all classes have at least 12+ students.
 - 1.1.4 Students may not be charged for teacher's time.
- 1.2 A stipend of \$350 will be paid to teachers of School Bridge Class Lessons if the following conditions are met.
 - 1.2.1 All classes must be registered in advance with the ACBL Education Department or stipends will not be paid.
 - 1.2.2 A minimum of eight (8) students must graduate from each class.
 - 1.2.3 The lesson series must be taught over a minimum of 16 hours.
 - 1.2.4 No one shall be denied the teacher stipend from the School Bridge Class program based solely on the receipt of payment from another source; however, the amount received from the School Bridge Class Program when added to compensation from other sources shall not exceed US \$500.00.
- 1.3 Teachers will be paid for a maximum of five classes per session with no more than ten paid classes per year (spring/summer session and fall session)
- 1.4 \$500.00 Mahaffey Scholarships for teaching a school bridge class will be awarded to full time students enrolled in college who meet the following qualifications in addition to the above requirements set forth in Sections 1.1 and 1.2 above.
 - 1.4.1 The teacher must be a Junior ACBL member under age 26 who is a High School Senior or full-time college student.
 - 1.4.2 The teacher must provide the ACBL Education Department with the following:

- 1.4.2.1 The name of the college where the scholarship should be sent.
- 1.4.2.2 Proper department of the college where the scholarship should be sent.
- 1.4.2.3 Mailing address of the college to which the scholarship should be paid.
- 1.4.2.4 Student ID number of the teacher at the college to which the scholarship will be paid.
- 1.4.3 The scholarship monies are distributed by the USBF.
- 1.5 ACBL will offer a School Lesson Membership (currently 5\$) to students until the age of 19 who are enrolled in a School Bridge Lesson Series program funded by the ACBL and/or the ACBL Educational Foundation.

Section 2 - Management Responsibilities Regarding Education

- 2.1 Management shall engage in an ongoing program of cooperation and communication with the ABTA.
- 2.2 Management shall present periodic status reports on current Bridge Education programs and related projects to the ACBL Board.
- 2.3 Management will present periodic status reports on the current IN/Novice program to the ACBL Board.
- 2.4 Charges for the Teacher's Accreditation Program shall be at a break-even cost. In those instances where the cost to ACBL is substantially less, the difference shall be refunded to the sponsor.
- 2.5 Management shall provide instructional material and backup support for activities of the District Education Coordinator.

Section 3 - Educational Liaisons

- 3.1 Units and/or Districts shall designate a member to serve as a liaison with the ACBL for the purpose of furthering our Educational programs.
- 3.2 Each District shall appoint an Education Coordinator to work with Unit Liaisons in the development of an educational program within its Units and to assist in organizing TAPs.

(See Appendix IV, Education Liaisons)

H. AWARDS AND TROPHIES

Section 1 - Trophy Policies

Policy and Criteria for acceptance of Permanent Trophies

- 1.1 Trophies honoring individuals:
 - 1.1.1 A minimum donation of \$50,000 is required for National Championships or ACBL-wide events and/or masterpoint races and a minimum donation of \$30,000 is required for Regional events at NABCs. These funds will be accepted into the general fund and for the next twenty years replicas will be provided by ACBL.
 - 1.1.2 The individual to be honored must have been a member in good standing during the entire period of his ACBL membership and have made a significant contribution to the bridge community that warrants widespread recognition.
 - 1.1.3 A maximum of 50% of the annual income earned on the donation after the purchase of the trophy shall be used for replicas or other suitable awards. Additional income shall go to the ACBL General Fund for insurance, maintenance, engraving, etc., of the trophy.
 - 1.1.4 The trophy will be retired after twenty years unless renewed by the Board of Directors. Should the trophy be retired at that time, all funds will revert to the ACBL General Fund.
- 1.2 Trophies bearing the name of a corporation, a foundation, an organization or a product.
 - 1.2.1 A minimum initial donation of \$100,000 and further donations of \$25,000 annually for ten years for National championships and a minimum donation of \$75,000 and \$15,000 annually for ten years for Regional and other ACBL-wide events.
 - 1.2.2 A trophy is subject to renewal or cancellation after ten years and the remaining funds shall revert to the ACBL General Fund.
 - 1.2.3 ACBL and the trophy sponsor shall determine mutual benefits and obligations.
- 1.3 General.

- 1.3.1 ACBL shall retain possession of all trophies and shall be responsible for insurance and maintenance of the trophies. ACBL shall have the names of winners engraved on the trophies.
- 1.3.2 A list of awards, trophies and races shall be maintained by Management and up-dated annually. If a trophy does not exist for an event/race, its title shall be changed to "award".
- 1.3.3 All events which have been on the current schedule of National-rated events at NABCs for at least 5 years will have a trophy assigned.

Section 2 - Trophy Assignment Policy

(See Appendix VI for list of Trophy Assignments)

- 2.1 A list of all trophy winners shall be published annually in the *Bridge Bulletin*.
- 2.2 Articles about events that award a trophy should have a paragraph and short bio about the trophy and its donor when it is written up.
- 2.3 Winners of NABC+ events and any ACBL members winning World Championships during the last year will be recognized during the Hall of Fame banquet ceremony.
- 2.4 Trophies for a few of the major events should be displayed at each NABC on a rotating basis. All trophies should be written up in the Daily Bulletin.
- 2.5 In the future, if an event is eliminated that has a trophy, the Board of Directors should decide on the disposition of the trophy at the time the event is terminated.
- 2.6 The Encyclopedia should show the disposition of a trophy in the event of an event change or its demise.
- 2.7 The handbook should show the current list and a short description about the trophy.
- 2.8 The Board has the prerogative of changing the name on a trophy to that of a famous player who should be remembered, but for whom no trophy was donated.

Section 3 - Specific Trophies

- 3.1 Marsha May Sternberg Memorial Trophy
 - 3.1.1 In 2002 Dr. Jim Sternberg contributed \$50,000 and furnished a trophy of his choosing to be awarded to the Women's Board-A-Match Team winners in memory of his wife Marsha May Sternberg.

- 3.1.2 Replicas of the trophy will be given to the winners and paid for out of ACBL funds for 20 years.
- 3.1.3 The trophy will be retired in the fall of 2022 unless renewed by the ACBL Board of Directors. If the trophy is retired at that time, all remaining funds will revert to the ACBL General Fund.
- 3.2 Sidney H. Lazard, Jr. Award for Sportsmanship
 - 3.2.1 An award for sportsmanship is established to recognize those players who exhibit admirable ethical behavior and a strong sense of fair play at the highest levels of bridge.
 - 3.2.2 The award will go to an individual who displayed these traits over an extended period of time not for just one good deed.
 - 3.2.3 Presentation of the award shall take place at the Hall of Fame Banquet.
 - 3.2.4 A permanent trophy for this award will be kept at ACBL Museum and Hall of Fame.
 - 3.2.5 Recipients of the award will receive certificates suitable for framing.
 - 3.2.6 Recipients of the award will be determined by a three person committee. Each committee member will appoint his/her own successor. In those circumstances in which a committee member is not able or can no longer serve on the committee and no successor has been named, the other two committee members will appoint the third member.
 - 3.2.7 The award is limited to the top echelon of players, i.e., only those that have finished 4th or better in an NABC+ event.
 - 3.2.8 The award may be given annually or less frequently as appropriate.
- 3.3 Alan Truscott USPC Senior Swiss Trophy
 - 3.3.1 The United States Playing Card (USPC) trophy is reassigned as the Senior Swiss Team trophy. The Senior Swiss Team Trophy will be named in honor of Alan Truscott. Sponsorship has been made by the US Playing Card Company. Title on the trophy will be Alan Truscott USPC Senior Swiss.
- 3.4 Goren Trophy
 - 3.4.1 The Goren trophy is reassigned and will be awarded to the player winning the most masterpoints at the Fall NABC.
- 3.5 Paul Soloway Trophy

- 3.5.1 The Herman trophy is renamed the Paul Soloway trophy and will be awarded to the player winning the most platinum points in a calendar year. (NABC Player of the Year)
- 3.6 Grant Baze Senior Knockout Team Trophy
 - 3.6.1 A sterling silver trophy presented to the ACBL in the fall of 2010 will be named in honor of Grant Baze and will be awarded to the winners of the Senior KO Teams.
 - 3.6.2 This trophy will be maintained in the ACBL Museum and Hall of Fame.
- 3.7 Morehead Trophy
 - 3.7.1 The Morehead Trophy is for the winners of the Championship Grand National Teams flight.
- 3.8 Baldwin Trophy
 - 3.8.1 The Baldwin trophy shall be for the winners of the North American Pairs for Flight A.
- 3.9 Fishbein Trophy
 - 3.9.1 The GNT Championship Flight masterpoints won at the NABC Final in the semifinals and finals will be included for the Fishbein Trophy awarded to the player winning the most masterpoints at the Summer NABC.

Section 4 - Awards

- 4.1 ACBL Honorary Member of the Year
 - 4.1.1 This information is to be included with the material that is provided annually to the "Honorary Member of the Year" Selection Committee.
 - 4.1.2 The Honorary Member of the Year is awarded to:
 - 4.1.2.1 A person who is known widely throughout the membership of the ACBL.
 - 4.1.2.2 A person who has given freely of time and ability, without thought of reward, and in the interest and welfare of the League as a whole as opposed to a segment of the League's operations.
 - 4.1.2.3 A person who is not an incumbent member of the ACBL Board of Directors.

- 4.1.3 The benefits for those members selected as "Honorary Member of the Year" are as follows:
 - 4.1.3.1 Free entries to NABCs for one year.
 - 4.1.3.2 An article in the *Bridge Bulletin* and picture on the *Bridge Bulletin* cover.
 - 4.1.3.3 A letter of congratulations from the ACBL Board of Directors signed by the ACBL President.
- 4.2 President's Nadine Wood Volunteer Member of the Year Award
 - 4.2.1 The President's Nadine Wood Volunteer Member of the Year Award will be given to one or two ACBL members who have exhibited the effort and selfless giving that makes ACBL volunteers the best in the world.
 - 4.2.2 Award winners will be selected by the ACBL President and announced at the Fall meeting.
 - 4.2.3 Management will design and provide pins that commemorate this award.
 - 4.2.4 Presentation of the award will be made to the recipient(s) at the Summer Goodwill meeting that follows the announcement.
 - 4.2.5 Airfare, using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times, and two (2) nights hotel will be provided.
 - 4.2.6 A suitable article will be carried in the *Bridge Bulletin*.

4.3 King or Queen of Bridge

- 4.3.1 High School students may compete only from January 1 of their Junior year to March 31 of their Senior year.
- 4.3.2 Since this event is conducted in the spirit of amateurism, all points earned while playing with a paid partner shall not be included for purposes of this competition.
- 4.3.3 High school students are encouraged to register prior to January 1 of their Junior year.
- 4.4 Games at NABCs named in honor of Players
 - 4.4.1 The Platinum Pairs is renamed the Norman Kay Platinum Pairs.
 - 4.4.2 The Blue Ribbon Pairs is renamed the Edgar Kaplan Blue Ribbon Pairs.

EXHIBIT E

APPENDIX VI

NAME	CURRENT USE	PAST USE
Baldwin	NAP Flight A None	
Baze	Senior KO	None
Bean	Red Ribbon	None
Bruce	0 - 5000 Life Master Pairs	None
Burns	Top Senior	Top Senior
Cavendish	Kaplan Blue Ribbon	Blue Ribbon
Corn	USBC (ITT)	USBC
Crane	Top 500	Top 500
Jo Culbertson	NAWTC	NAWTC
Fishbein	Summer NABC MP	Summer NABC
Freeman	Mixed Teams	None
Gold Cup (Von Zedtwitz)	Summer Life Master Pairs	Life Master Pairs
Golder Cup	NAP Flight B	NABC Regional Pairs
Goldman	Grand Natl Team Flight A	None
Goren	Fall NABC MP	Player of the Year
Jacoby	Spring Open Swiss Teams	None
Kaplan	Kaplan Blue Ribbon Pairs	Blue Ribbon Pairs
Kay	Platinum Pairs	None
Keohane	Fall NA Swiss	Fall NA Swiss
Landy	Jr Player Yr	None
Lazard	Sportsmanship	Sportsmanship
Lebhar	IMP Pairs	IMP Pairs
Leventritt	Silver Ribbon	Silver Ribbon
Machlin	Women's Swiss Teams	Women's Swiss Teams
Manfield	Non-Life Master Pairs	None
McNab	GNT Flight C	GNT Flight B
Miles	Non-LM Pairs	Non-LM Pairs
Mitchell	Open BAM	None
Morehead	Grand Natl Team Flight A	GNT Open
Mott-Smith	Spring NABC MP	Spring NABC MP
Nail	Spring LM Open Pairs	Spring LM Open Pairs
Pender	Jr Team Champ	Jr Team Champ
Presidents Cup	NAP Flight C	Non-LM Teams
Reisinger	Fall BAM Teams	Fall BAM Teams
Rockwell	Spring Mixed Pairs	Spring Mixed Pairs
Sheinwold	GNT Flight B	GNT Flight B
Silodor	Natl Open Pairs (I)	Natl Open Pairs (I)
Helen Sobel	LM Women's Pairs	LM Women's Pairs
Soloway	NABC Player Yr	NABC Player Yr
Spingold	Summer KO	Summer KO
Sternberg	Women's BAM	Women's BAM
US Playing Card Alan Truscott	Senior Swiss Teams	Amateur Pairs

Vanderbilt	Spring KO	Spring KO
Margaret Wagar	Women's KO	Women's KO
Wernher	Spring Open Pairs II	Spring Open Pairs II
Wetzlar	Honorary Member	Honorary Member
Whitehead	Spring Women's Pairs	Spring Women's Pairs
Young	0 - 1500 LM Pairs	None

I. JUNIORS

Section 1. - Youth and Junior Division Membership Criteria

- 1.1 The ACBL defines the Junior Division using the following guidelines.
 - 1.1.1 Under 26 years of age.
 - 1.1.2 ACBL member in good standing.
 - 1.1.3 Special Events/Benefits
 - 1.1.3.1 Junior Day at NABCs during each NABC one Saturday will be declared Junior Day. A light reception will be held for Juniors for the purpose of conducting business.
 - 1.1.3.2 February will be proclaimed Junior Month.
 - 1.1.3.3 Junior Entry coupons will be available at NABCs for all juniors who are ACBL members.
 - 1.1.3.4 Other events will be created to further interest juniors in participating in ACBL events.
 - 1.1.3.5 A newsletter will be issued by e-mail with Junior/Youth news and items of interest and to promote the continued interest of our new players.
 - 1.1.3.6 A dedicated Junior/Youth website will be created to facilitate the dissemination of news and events of interest and to promote the continued interest of our junior players.
 - 1.1.4 Awards/Positions:
 - 1.1.4.1 Goodwill Junior Player of the Year
 - 1.1.4.2 Junior Player of the Year
 - 1.1.4.3 Junior Corp Membership
 - 1.1.4.4 Junior Advocate
- 1.2 The ACBL defines the Youth Division using the following guidelines:

- 1.2.1 Under 20 years of age.
- 1.2.2 ACBL member in good standing.
- 1.2.3 Special Events/Benefits
 - 1.2.3.1 Eligible for all Junior special events and benefits.
 - 1.2.3.2 Youth NABC
 - 1.2.3.3 A class for area youth at each of the NABCs if the sponsoring organization has an interest in promoting youth bridge in their city.
 - 1.2.3.4 Teacher of Junior Bridge workshops/receptions at each NABC for bridge players interested in starting Youth programs and classes in their areas.
 - 1.2.3.5 Other events created to further the interest of Youth in participating in ACBL events and games.
- 1.2.4 Awards/Positions
 - 1.2.4.1 Goodwill Youth Player of the Year
 - 1.2.4.2 Youth Player of the Year
 - 1.2.4.3 Youth Bridge Membership
 - 1.2.4.4 Youth Advocate

Section 2 - Junior Items re NABCs

- 2.1 The first Saturday of each NABC shall be declared Junior Day.
 - 2.1.1 At the Spring and Fall NABCs, a reception will be held for Juniors for the purpose of conducting business.
 - 2.1.2 At the Summer NABC, a reception will be held where Juniors may meet ACBL officials and members of the Board of Directors and the Board of Governors.
- 2.2 A Junior Pair event may be run during the Summer NABC. It will consist of:
 - 2.2.1 Two sessions.

- 2.2.2 Regionally-rated red/gold points as appropriate.
- 2.2.3 Stratification with three strats as per other regionally-rated stratified events at the Summer NABC.
- 2.3 At all NABCs, Junior coupons will be made available for junior members in good standing for entry into events at NABCs.
 - 2.3.1 Any junior under the age of 26 years who is a full time student (must provide proof of eligibility) will be entitled to coupons that can be used for any event. These coupons will have a value of \$10.00 per session.
 - 2.3.2 Any junior under the age of 21 years will be entitled to coupons that can be used for any event. These coupons will have a value of \$10.00 per session.
 - 2.3.3 Any Junior 19 years and under will be granted free plays for each session of regionally rated events.
 - 2.3.4 ACBL encourages all districts, units and bridge clubs to consider similar policies for its Regional and sectional tournaments and club games.

Section 3 - Junior Fund Games

- 3.1 February is designated as Junior Fund month.
- 3.2 Replace all Unit or District Charity Games with one class of Fund or Foundation games. There will be a maximum of 4/year per Unit and 4/year per District. The fee structure will be the same as special Fund or Foundation games at clubs. Any of the four allotted sessions may be held as a Junior Fund game, Charity game, Educational Foundation game or International Fund game, except February is reserved for Junior Fund games, April is reserved for Charity games and September is reserved for International Fund games.
- 3.3 Monies raised from Junior Fund games will be available for all Junior activities. The first \$50,000 or the amount collected annually, whichever is less, will be given in July of the following year to the USBF to fund Junior Team activities.

Section 4 - Youth North American Bridge Championship

- 4.1 The Summer 2012 Youth NABC is to be held July 19 21 at the Marriott, in Philadelphia PA.
- 4.2.1 The Summer 2013 Youth NABC is to be held August 2 4 at the Hyatt Regency in Atlanta, GA.

Section 5 - Canadian Junior ACBL Members

5.1 ACBL will invoice Canadian Junior members for CBF fees. CBF shall determine the amount of these fees.

Section 6 - North American Junior Corps

6.1 A Junior Club within the ACBL, known as the North American Junior Corps, for which membership must be earned is established. (*See Appendix III, North American Junior Corps*)

J. ACBL BRIDGE FEDERATIONS

Section 1 - Zonal Representation

- 1.1 The ACBL Board of Directors will act as the Zonal Conference for Zone 2 of the World Bridge Federation, which consists of the following for International WBF play:
 - 1.1.1 United States Bridge Federation (USBF)
 - 1.1.2 Canadian Bridge Federation (CBF)
 - 1.1.3 Mexican Bridge Federation (MBF)
- 1.2 Bermuda Bridge Federation competes through Zone 5 by virtue of the following:
 - 1.2.1 ACBL approves BBF's request to compete internationally as a member of WBF's Zone 5 while maintaining ACBL affiliation as Unit 198 in District 2.
- 1.3 The Virgin Islands Bridge Federation competes through Zone 5 per its request to become an NCBO of the WBF as a member of Zone 5 while maintaining ACBL affiliation.

Section 2 - Player Approval

- 2.1 The authority to approve a player and NPC from Canada, Mexico and the US participating in World Bridge Federation or other international competition is delegated to the Canadian Bridge Federation, Mexican Bridge Federation and United States Bridge Federation respectively
- 2.2 The player may be approved only if the player meets all Zonal Conference requirements as well as Federation requirements.
- 2.3 Zone 2 requirements for nomination are as follows:
 - 2.3.1 When an on-site accreditation committee is needed in the future, the ACBL WBF representatives shall automatically assume this responsibility. The most senior representative will serve as the chair.
 - 2.3.2 An ACBL NBO may nominate a player for invitation to play in a WBF Championship only if he or she:
 - 2.3.2.1 is a citizen or a resident (per the appropriate Federation's regulations) of the United States, Canada, or Mexico as appropriate

- 2.3.2.2 is a member in good standing of the United States Bridge Federation (USBF), Canadian Bridge Federation (CBF) or Mexican Bridge Federation (MBF) as appropriate,
- 2.3.2.3 meets WBF criteria and/or conditions for nominations,
- 2.3.2.4 will not, at the time of the event, be under suspension from ACBL or any other NCBO or NBO,
- 2.3.2.5 will not, at the time of the event be under ACBL or ABA probation where the period of such probation was more than 90 days,
- 2.3.2.6 has not been specifically excluded from playing in such event by an appropriate disciplinary body under ACBL or ABA jurisdiction
- 2.4 The authority for selecting and subsidizing athletes who represent an ACBL country in international bridge competition rests with that country's Federation.
- 2.5 No member shall be permitted to represent any NBO belonging to the ACBL or Zone 2 of the WBF who has been expelled for cheating or resigned to avoid possible disciplinary action on charges of cheating, for at least 10 years following readmission and an application for permission has been approved by at least 75% of the ACBL Board of Directors present and voting.

Section 3 - International Fund Money

- 3.1 All international fund monies collected from ACBL-sanctioned events conducted by ACBL in the United States for the specific purpose of subsidizing United States athletes in international bridge competition will be forwarded to and retained by ACBL. Upon request of the USBF, the ACBL will disburse funds to the United States athletes. International Fund monies collected at NABCs shall be apportioned to the appropriate International Fund in proportion equal to that country's percentage of ACBL membership. International Funds collected in Canada shall be sent to the CBF to be disbursed at its discretion.
- 3.2 Money raised by and from ACBL-sanctioned events for the benefit of the International Fund shall be divided among and disbursed to members of all teams representing that Federation at the sole discretion of the Federation.

Section 4 - Junior Fund Money

- 4.1 Junior Fund money collected at ACBL-sanctioned Junior Fund games shall be:
 - 4.1.1 Submitted to ACBL from Junior Fund games conducted in the United States and to the Canadian Bridge Federation from Junior Fund games conducted in Canada.

- 4.1.2 Disbursed or used by ACBL Management at its sole discretion for the United States and by the CBF for Canada.
- 4.1.3 Submitted to ACBL from Junior Fund games conducted in Mexico or Bermuda.
- 4.1.4. Disbursed or used by ACBL Management at the direction of Mexico and Bermuda Federations respectively.
- 4.2 ACBL is responsible for determining how much, if any, of the Junior Fund monies will be transferred to the USBF for subsidy of its International Junior Team.
 - 4.2.1 In order for USBF to receive funds from ACBL for subsidy to juniors, any junior receiving such subsidy must meet the following minimum criteria:
 - 4.2.1.1 Any junior under the age of 19 receiving subsidy must be a high school graduate, have received a high school equivalency certificate or be a student attending school and making orderly progress toward graduation.
 - 4.2.2 All such juniors shall be held to the Code of Conduct developed by ACBL Management and League Counsel.
- 4.3 Junior Fund monies collected by the ACBL in the United States determined by the ACBL to be for the purpose of subsidy or training of USBF junior athletes representing the United States in international bridge competition will be dispersed or used by the ACBL for those purposes at ACBL Management's discretion. ACBL will make every effort to comply with the wishes of the United States Bridge Federation in which the funds were collected.
- 4.4 Teams receiving subsidies from the Junior Fund must ensure that all members of the team play sufficient boards to be eligible for medals won by the team unless there are physical, extenuating circumstances.

Section 5 - ACBL Sanctioned Events Regarding Federations

- 5.1 The Bermuda Bridge Federation, Canadian Bridge Federation, the Mexican Bridge Federation and the United States Bridge Federation may hold an annual ACBL-sanctioned, national championship in each of the following categories:
 - a. Open team
 - b. Women's team
 - c. Senior team
 - d. Open pairs
 - e. Women's pairs

- f. Junior team
- 5.1.1 The national finals shall be regionally rated (Regionally rated red and gold points unless otherwise indicated in the ACBL Masterpoint Plan). Qualification events, if any, shall be sectionally rated (black points).
- 5.1.2 Sanction fees shall be as follows:
- 5.1.3 The then current Regional sanction fee for the national finals and,
- 5.1.4 \$1 US/table/session for any stage of the championship conducted prior to the national final.
- 5.1.5 If the national finals of any of the championships listed in 5.1 (a-f) above are not held concurrent with an ACBL Regional or Sectional tournament, each NBO may conduct ACBL-sanctioned sectionally rated black-point events concurrent with the national finals. The sanction fee for such an event(s) is \$1 US/table/session.
- 5.1.6 The Federation is responsible for applying for the sanction through and reporting the results to the ACBL Tournament Department.
- 5.1.7 The championship may be flighted by ACBL masterpoints.
- 5.2 Each National Contract Bridge Federation in WBF Zone 2 may conduct an ACBL-sanctioned event (Trials) to qualify a team or teams to represent the Federation's country at a World Bridge Federation or Olympic Championship in an appropriate category such as Open, Senior, Junior, Women or Men, etc.
 - 5.2.1 The sanction fee for any such event is \$2 US per entered team except that such fee is waived for Junior Trials.
 - 5.2.2 The masterpoint award is determined by the ACBL Board of Directors.
 - 5.2.3 Should a National Championship as provided in section 5.1 above be used to determine the Federation's representative, section 5.1 fees shall not apply. The fees and masterpoint award in accordance with section 5.2 (this section) will apply.
 - 5.2.4 The Federation is responsible for applying for the sanction through and reporting the results to the ACBL Tournament Department.
- 5.3 ACBL shall be solely responsible for establishing sanction fees for International Fund games sanctioned by ACBL.

5.4 Upon request, ACBL will sanction one regional per year to the ACBL District of the USBF's and/or the CBF's choice.

Section 6 - Miscellaneous Regulations Regarding Federations

- 6.1 At the sole discretion of Management, dues to or donations for an ACBL Federation can be placed on the ACBL membership and renewal forms.
- 6.2 A summary of disciplinary action(s) previously made public is available upon request to NCBO governing bodies.