ACBL Codification
## Table of Contents

Chapter I – Membership .......................................................................................................................... 9  
   A. Membership ................................................................................................................................. 9  
   B. Rankings, Masterpoints and Races ............................................................................................... 17  
   C. Dues and Life Master Service Fees .............................................................................................. 24  
   D. Goodwill, Ethics and Zero Tolerance ............................................................................................ 26  
   F. ACBL Code of Disciplinary Regulations and Disciplinary Administration .......................... 32  
   G. Education ...................................................................................................................................... 34  
   H. Awards and Trophies .................................................................................................................... 36  
   I. Juniors ........................................................................................................................................... 43  
   J. ACBL Bridge Federations .............................................................................................................. 46  

Chapter II – Business Management ...................................................................................................... 51  
   A. Finance .......................................................................................................................................... 51  
   B. Employees and Consultants ......................................................................................................... 60  
   C. 401K & Canadian Registered Retirement Savings Plans ............................................................. 64  
   D. ACBL Bulletin ............................................................................................................................... 65  
   E. ACBL Mailing Lists ....................................................................................................................... 66  

Chapter III - Administration of Operations ............................................................................................ 67  
   A. Units .............................................................................................................................................. 67  
   B. Districts ......................................................................................................................................... 75  
   C. Legal ............................................................................................................................................ 77  
   D. Elections ....................................................................................................................................... 79  
   E. Advisory Council ............................................................................................................................ 89  
   F. American Bridge Association ......................................................................................................... 91  

Chapter IV – Board Procedures ............................................................................................................. 92  
   A. Administration ............................................................................................................................... 92  
   B. Expenses ....................................................................................................................................... 103  
   C. Meetings ........................................................................................................................................ 107  
   D. Committees ................................................................................................................................... 113  

Chapter V – Charity, Foundations and Special Funds ............................................................................. 126  
   A. Administration and Policy Regarding Charity ........................................................................... 126  
   B. Charity and Fund Games - Clubs .................................................................................................. 128  
   C. Unit and District Charity Games .................................................................................................. 131

Revised June 5, 2024
D. Educational Foundation ........................................................................................................133

Chapter VI - Club Sanctioned Games ......................................................................................134
  A. ACBL Sanctions for Club Masterpoint Games .................................................................134
  B. Types of Club Masterpoint Games ..................................................................................140
  C. General Club Game Regulations ....................................................................................150
  D. Club Championships and Special Events ........................................................................153
  E. Conventions ....................................................................................................................159
  F. Discipline ........................................................................................................................160
  G. Cruises/Land Cruises ......................................................................................................162

Chapter VII – International Bridge ........................................................................................164
  A. Zone 2 National Bridge Organizations (NBOs) ...............................................................164
  B. WBF Representatives and NABF Board Members .........................................................166
  C. International Fund ...........................................................................................................168
  D. World Junior Championships ...........................................................................................169

Chapter VIII - North American Bridge Championships ........................................................170
  A. ACBL / Host Organization ...............................................................................................170
  B. Sites ................................................................................................................................172
  C. Finances ............................................................................................................................173
  D. Events/Schedules ............................................................................................................177
  E. Operations ........................................................................................................................180
  F. Rules and Regulations for NABC+ Events .......................................................................184
  G. Appeals .............................................................................................................................188

Chapter IX - Regionals .............................................................................................................189
  A. Regional Tournament Sanctioning and Scheduling .......................................................189
  B. Finances ............................................................................................................................194
  C. Events ..............................................................................................................................195
  D. Operations .......................................................................................................................199

Chapter X - Sectionals ..............................................................................................................200
  A. Sectional Tournaments – Scheduling, Sanctioning and Events ......................................200
  B. Finance ..............................................................................................................................208
  C. Events/Schedules .............................................................................................................209
  D. Operations .......................................................................................................................211

Chapter XI - Special Events ....................................................................................................212

Revised June 5, 2024
A. Residency Requirements ........................................................................................................ 212
B. Grand National Teams (GNT) ............................................................................................. 215
C. North American Pairs (NAP) .............................................................................................. 217
D. ACBL-wide and Other Special Games ............................................................................... 221
E. Canadian Special Events .................................................................................................... 225

Chapter XII: Systems and Conventions ............................................................................. 226
A. Bidding, Bidding Boxes, Skip Bids and Alerts ................................................................. 226
B. Fouled Boards .................................................................................................................... 228
C. Convention Cards and Charts ......................................................................................... 230
D. Slow Play ........................................................................................................................... 232
E. Scoring .............................................................................................................................. 234
F. Victory Points .................................................................................................................... 237
G. Seeding Points .................................................................................................................. 240

Chapter XIII: General Tournament Information ............................................................. 246
A. General ............................................................................................................................... 246
B. Masterpoints ..................................................................................................................... 248
C. Appeals ............................................................................................................................. 249
E. Knockouts ......................................................................................................................... 251
F. Events ............................................................................................................................... 255
G. Tournament Directors, Finance and Tournament Assistants ........................................ 261

Chapter XIV: Conditions of Contest .................................................................................. 265
Chapter XV – Elected Positions and Appointments ............................................................ 267

APPENDICES .................................................................................................................... 268
Appendix 1-B1: ..................................................................................................................... 268
   Masterpoint Ranks - Prior to January 1, 2010 ................................................................. 268
   Masterpoint Ranks — Effective January 1, 2010 ......................................................... 270
Appendix 1-B2 ...................................................................................................................... 272
   Life Master Rank and Regulations ................................................................................. 272
   Grand Life Master Disqualification .............................................................................. 272
Appendix 1-C ......................................................................................................................... 273
   Lapsed Member Life Master Requirements .................................................................. 273
Appendix 1-D ......................................................................................................................... 274
   ACBL Code of Active Ethics ......................................................................................... 274

Revised June 5, 2024
Appendix 1-E1 .............................................................................................................. 277
  CORPORATE SPONSORSHIPS .................................................................................. 277
Appendix 1-E2 .............................................................................................................. 283
  Cooperative Advertising Program .............................................................................. 283
Appendix 1-G ............................................................................................................... 284
  THE EDUCATION LIAISON AND THE CHAIN OF COMMAND ................................. 284
APPENDIX 1-H ........................................................................................................... 287
  Trophies ..................................................................................................................... 287
Appendix 2-A ............................................................................................................... 289
  Accounts Payable and Disbursement Policies and Procedures ................................. 289
  June 2023 .................................................................................................................. 289
Appendix 2-A1 .......................................................................................................... 294
  OPERATING GUIDELINES ....................................................................................... 294
Codification Appendix 2-B ............................................................................................ 295
  EXECUTIVE DIRECTOR EMPLOYMENT AGREEMENT .............................................. 295
Codification Appendix 2-C ............................................................................................ 296
  EXECUTIVE DIRECTOR SUCCESSION PLAN .......................................................... 296
Appendix 2-E ............................................................................................................... 299
  ACBL PRIVACY POLICY ........................................................................................... 299
Appendix 4-D1 .......................................................................................................... 304
  American Contract Bridge League Charter of the Audit Committee of the Board of
  Directors ....................................................................................................................... 304
Appendix 4-D2 .......................................................................................................... 312
  Hall of Fame Operating Procedures ......................................................................... 312
  1. Powers and Purpose .............................................................................................. 312
  2. Committee Composition and Appointment .......................................................... 312
  3. Committee Records .............................................................................................. 313
  4. Nomination Criteria, Rules and Procedures ......................................................... 313
  5. Election ................................................................................................................. 315
  6. Timeline ............................................................................................................... 316
  7. Committee Operating Procedures ....................................................................... 316
  8. The Hall of Fame Banquet ................................................................................... 317
    ACBL OPEN NABC ++ EVENTS .................................................................................. 319
    ACBL WOMEN’S NABC ++ EVENTS ....................................................................... 319
Masterpoints for WBF Events ........................................................................................................................................ 359
Appendix 8A ............................................................................................................................................................ 361

NORTH AMERICAN BRIDGE CHAMPIONSHIPS ....................................................................................................... 361
  Key Result Areas/Goals: ........................................................................................................................................... 361
  Objectives: .......................................................................................................................................................... 361
  Preferred Dates .................................................................................................................................................. 361
  Area Selection .................................................................................................................................................. 362
  Rotation and Frequency ....................................................................................................................................... 362
Appendix 12-G .......................................................................................................................................................... 365

GUIDELINES AND PROCEDURES FOR SEEDING AT NABCs ................................................................................. 365
**Capitalized Terms Used in Codification (and common words not capitalized)**

<table>
<thead>
<tr>
<th>Term</th>
<th>Acronym</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACBL Education Dept</td>
<td>International Fund/International Fund Games</td>
</tr>
<tr>
<td>ACBL General Fund</td>
<td>Internet</td>
</tr>
<tr>
<td>ACBL management</td>
<td>Journal</td>
</tr>
<tr>
<td>ACBL Masterpoint Races</td>
<td>Junior Fund/Junior Fund Games</td>
</tr>
<tr>
<td>ACBL-sanctioned</td>
<td>Life Master</td>
</tr>
<tr>
<td>Aileen Osofsky Goodwill Committee (a/k/a Goodwill Committee)</td>
<td>Life Master Service Fees</td>
</tr>
<tr>
<td>American Bridge Association</td>
<td>National event (or National Finals)</td>
</tr>
<tr>
<td>Board (or ACBL Board)</td>
<td>National-rated</td>
</tr>
<tr>
<td>Charity Game</td>
<td>NABC</td>
</tr>
<tr>
<td>Classic Bridge</td>
<td>masterpoint®(or ACBL masterpoint)</td>
</tr>
<tr>
<td>Club Championship</td>
<td>Membership Game</td>
</tr>
<tr>
<td>Conference</td>
<td>NAP/NAP Flight A</td>
</tr>
<tr>
<td>CONUS</td>
<td>National Bridge Organization (or NBO)</td>
</tr>
<tr>
<td>District</td>
<td>National Championship(s)</td>
</tr>
<tr>
<td>Director</td>
<td>Norman Kay Fund</td>
</tr>
<tr>
<td>District Board</td>
<td>Patron Member Program (incl Patron or Patron Member)</td>
</tr>
<tr>
<td>Executive Sessions</td>
<td>Player Memo</td>
</tr>
<tr>
<td>expelled (or expulsion)</td>
<td>probation</td>
</tr>
<tr>
<td>Fall (when modifying a Board meeting or NABC, e.g., Fall Me* or Fall NABC)</td>
<td>Recorder</td>
</tr>
<tr>
<td>General Member (but not “member” as in ACBL member)</td>
<td>Regional</td>
</tr>
<tr>
<td>GNT Championship Flight</td>
<td>Regional-rated (not Regionally-rated)</td>
</tr>
<tr>
<td>Goodwill Committee</td>
<td>Regional tournament</td>
</tr>
<tr>
<td>Goodwill Member(s) of the Year</td>
<td>Renewal Month</td>
</tr>
<tr>
<td>Hearing (see Ch. I.A.1.2.2)</td>
<td>Sectional/Sectional tournament</td>
</tr>
<tr>
<td>Honorary Member of the Year</td>
<td>Senior/Super Senior</td>
</tr>
<tr>
<td></td>
<td>Special Events/Special Event Games</td>
</tr>
<tr>
<td></td>
<td>Spring (when modifying a Board meeting or NABC)</td>
</tr>
<tr>
<td>STaC</td>
<td>Summer (when modifying a Board meeting or NABC)</td>
</tr>
<tr>
<td></td>
<td>suspension</td>
</tr>
<tr>
<td></td>
<td>Teacher Directory</td>
</tr>
<tr>
<td></td>
<td>Tournament Chair</td>
</tr>
<tr>
<td></td>
<td>Tournament Director(s)</td>
</tr>
<tr>
<td></td>
<td>Unit</td>
</tr>
<tr>
<td></td>
<td>Unit Board/Unit President (vs president of a Unit)</td>
</tr>
<tr>
<td></td>
<td>Unit Championship</td>
</tr>
</tbody>
</table>
Chapter I – Membership

A. Membership

Section 1 - Application for ACBL Membership

1.1 New Member

1.1.1 Any person may apply for ACBL membership in accordance with administrative procedures established by ACBL management.

1.1.2 The membership application for a new member shall include a provision requiring disclosure of any prior discipline by any other bridge organization. Failure to disclose such discipline may be grounds for charges under the CDR.

1.1.3 New members that have had memberships in other bridge organizations or continue to hold membership in other bridge organizations MUST report both that affiliation and the rank achieved. Failure to report these will result in loss of any points or titles won that were not won in open events. Such new members will not be eligible for events or races that are below the comparable rank that they have achieved in other bridge organizations.

1.1.4 First time new members may provide club rating point receipts and/or references to points won at tournaments. Upon verification, the points won, to a maximum of 20, at clubs and/or tournaments will be credited to the member’s record upon joining ACBL.

1.2 Renewal or Reinstatement

1.2.1 Any person may apply for ACBL renewal or reinstatement of ACBL membership in accordance with administrative procedures established by ACBL management.

1.2.2 The membership renewal or reinstatement application for each individual shall include a provision requiring disclosure of any prior discipline by any other bridge organization and of any discipline since the last renewal. Failure to disclose such discipline may be grounds for charges under the CDR. ACBL Management has the discretion to grant or reject the application based on a review of the person’s prior disciplinary record.

1.3 Renewal Fees

1.3.1 When members pay their renewal fees within 90 days of their expiration date, the term for which they are paid will begin from the date that their membership originally expired.
1.4 Former Members who Rejoin ACBL

1.4.1 No member, having once achieved an ACBL masterpoint® ranking, may thereafter participate in any event, or receive any award, intended for players of a lower ranking, except as specifically authorized in other ACBL regulations.

Section 2 – Definitions and Rights of ACBL Membership

2.1 Membership Rights (Effective June 15, 2020)

In accordance with Article III, Membership and Fees, Section 3.2 of the ACBL Bylaws, and Article XII, Arbitration, the following voting rights, term, characteristics, rights, limitations and obligations shall attach to all classes of membership as follows:

2.1.1 With the exception of Guest Members, shall have the right to vote in any election in which the general membership is the electorate as long as he or she is a member in good standing;

2.1.2 With the exception of Guest and Foreign Members, shall be able to run for an elected ACBL position as long as he or she is 18 years of age or older and there are no other age requirements for the position;

2.1.3 Shall have an obligation to adhere to the rules and regulations of the ACBL;

2.1.4 Shall have such limitations as imposed by rules and regulations of the ACBL or actions taken by a disciplinary body under the CDR.

2.2 Classes of Membership

In addition to those rights and obligations listed in subsection 2.1 above and in accordance with Article III, Membership and Fees, Section 3.2 of the ACBL Bylaws, and Article XII, Arbitration, additional voting rights, term, characteristics, rights, limitations, and obligations shall attach to each class of membership as follows:

2.2.1 General Member:

2.2.1.1 Shall be a member as long as his or her dues are current, and receive the following services:

a. receive the Bridge Bulletin;

b. participate in some ACBL-sanctioned events;

c. receive any subsidy or remuneration from the ACBL;

b. participate in and receive recognition for achievement in masterpoint races; and/or
e. have an article published on the ACBL website or in the Bridge Bulletin

2.2.2 Honorary Member:

2.2.2.1 Shall be a member as long as his or her dues are current.

2.2.2.2 Shall have benefits as stated in Chapter I—Membership, H. Awards and Trophies, Section 4—Awards.

2.2.3 Junior Member:

2.2.3.1 Shall be considered a Junior through their 25th birthday

2.2.3.2 Shall be a member as long as his or her dues are current.

2.2.4 Youth Member

2.2.4.1 Shall be considered a Youth through their 19th birthday.

2.2.4.2 Shall be a member as long as his or her dues are current.

2.2.5 Foreign Member

2.2.5.1 Any member whose residency is outside ACBL territorial boundaries and assigned to Unit 999.

2.2.5.2 Shall be a member as long as his or her dues, established by ACBL management, are current.

2.2.6 Patron Member:

2.2.6.1 Patron membership dues will be established by ACBL management.

2.2.6.2 ACBL management will add to the Patron Member Membership and Renewal Form check-off boxes for contributions to the ACBL Charity Foundation or CBF Charity Fund and the ACBL Educational Foundation.

2.2.6.3 Patron membership benefits shall be determined by ACBL management, subject to approval by the Board of Directors.

2.2.7 Century Club

2.2.7.1 The Century Club will be established for members who reach 100 years of age, and an appropriate mention will be made in the
Bridge Bulletin of this achievement.

2.2.8 Guest Member (Effective June 15, 2020)

2.2.8.1 May join the ACBL at no cost.

2.2.8.2 Former or current ACBL members may not join as guest members.

2.2.8.3 The guest membership benefits shall be defined by ACBL management policy.

2.3 Definition of Member in Good Standing

2.3.1 An ACBL member shall be deemed to be in “good standing” when such member’s dues, if dues are required, are current and such member is not currently:

a. serving a term of suspension;
b. serving an indefinite probation;
c. serving a probation, the initial term of which was 24 or more months; or
d. serving a term of probation following a suspension, the initial term of which probation was in excess of 90 days.

2.3.2 Players who (a) have been expelled, (b) have resigned to avoid possible disciplinary action, or (c) are ACBL members. A member who is not in good standing (as defined herein) shall not be entitled to:

a. serve in any elected or appointed position in the ACBL;
b. receive any subsidy or remuneration from the ACBL;
c. participate in and receive recognition for achievement in masterpoint races;
d. receive recognition for achievement in masterpoint rank promotion;
e. have an article published on the ACBL website or in any ACBL publication;
f. vote in any election in which the general membership is the electorate;
g. serve as a club manager or Director;
h. participate in events where such participation is prohibited by the conditions of contest;
i. vote in a Hall of Fame election; and/or
j. membership on the Goodwill Committee.

2.3.3 In order to participate in a National-rated event at a NABC, a person must be an ACBL member whose service fee or dues is current. Guest members are not allowed to participate in such events. (Effective June 15, 2020)
Section 3 – Unit Membership

3.1 Members of the ACBL belong to the Unit in which they reside. Residency for the purpose of determining eligibility in GNT and NAP events is set forth in CHAPTER XI – SPECIAL EVENTS, A. RESIDENCY REQUIREMENTS, Section 1 – GNT and NAP. Residency for the purpose of membership rights and obligations shall be determined as set forth below.

3.2 Transferring an Individual Member to Another Unit.

3.2.1 If an individual member desires to belong to a Unit in which he/she does not reside, the member must specifically make this request in writing to the ACBL, stating the Unit of preference and the reasons for the request. Further, if the Unit is not in the same District where the member resides, ACBL will contact both Districts to approve the membership in the other District.

3.2.2 The following are some of the reasons why a member would be given permission to belong to a Unit outside their District of residence. To warrant consideration, a player should meet at least two of the six reasons listed:

   a. Plays at least once a month in a face to-face club in that Unit.
   b. Attends face to-face STaCs or Sectionals in that Unit at least twice a year.
   c. Attends the annual Unit dinner and/or annual membership meeting.
   d. Participates in Unit special events.
   e. Serves on the Unit Board and/or Unit committees.
   f. Serves on the District Board and/or District committees.

3.2.3 The membership approval granted by a District in which the member does not reside may be reviewed by that District from time to time to ensure the above criteria continue to justify non-residency membership.

3.2.4 Members who have multiple residences may choose to remain permanent members of one of the Units in which they reside.

3.3 Transferring a Block of Members to Another Unit.

3.3.1 A majority of members within one or more postal code boundaries may request by petition (under the procedures set out in section 3.3.4 below) to
transfer from one Unit to an adjacent Unit. The geographic area of the transfer shall include all members within those postal code boundaries. A transfer request may not isolate a geographic “island” of ACBL members from their Unit of affiliation. The Regional or District Director may assist in determining the correct procedures for creating the petition.

3.3.2 ACBL management will notify the parent Unit and the Unit of proposed affiliation for approval of the request. If both Unit Boards approve, ACBL management will take the necessary steps to make the changes. All members and the affected Unit Boards will be informed of the effective date of transfer. Should either of the Units disagree with the request, the matter will be referred to the ACBL Board of Directors for resolution as it deems proper.

3.3.3 If the ACBL Board of Directors has denied to grant a request under this section, no affected member may begin the circulation of another petition or request another special election for at least six (6) months.

3.3.4 The petition process for block transfers must include the following:

3.3.4.1 A request by email to start the petition process to implement the transfer of a block of members to another Unit must be made to ACBL management. The member requesting the action must be a member in good standing and will be designated as the official Point-of-Contact (POC) for all communications with ACBL.

3.3.4.2 ACBL will provide a petition template to the POC. It is the responsibility of the POC to solicit the required number of signatures within 60 days of the petition request.

3.3.4.3 For votes to count in an election or their names on a petition to be deemed valid, each member must a) be a member in good standing; and b) have an email address on file with the ACBL that has no failed delivery when an attempt is made to include them in determining action.

3.3.4.4 All ACBL members residing in the affected geographical area will be included as eligible signatories to the requested action.

3.3.4.5 Once the completed petition has been submitted by the POC, the members of the Units and the affected Unit Boards involved will be provided a copy of the petition by email.
3.3.4.6 Any member within the affected Unit(s) has 15 days from the date on which the petition is provided to the Unit members to protest to ACBL management. ACBL management will then verify the membership status of those protested individuals. All signatures not protested or deemed valid after verification will be considered valid.

Section 4 – Readmission

4.1 Members in good standing who resign from the ACBL shall not be required to apply to the ACBL Board of Directors for readmission. No adverse implication shall attach to such a resignation. For purposes of this subsection 4.1, a "member in good standing" is one against whom no discipline is in force and/or no disciplinary proceeding pending.

4.2 Former Member Masterpoints

4.2.1 A former member who has not paid dues for over 90 days, and has become a non-member, is entitled to pay dues that were due and owing for whatever period of time he had non-member status (this payment may be for only those years in which the non-member won masterpoints and for which the non-member wishes to pay).

4.2.2 Any former member who reinstates for a three-year period will have all unrecorded masterpoints credited at no charge. All masterpoints earned during the non-member period for which payment is received will be recorded to the extent possible.

4.2.3 Any member who pays his dues within 90 days after his membership paid-through date shall have his masterpoints recorded free of charge. Such dues payment shall be credited from the original paid-through date and no break in membership shall be recorded.

Section 5 – Disputes

5.1 Binding Arbitration - Every member in each category of membership shall be subject to binding and compulsory arbitration to settle disputes involving the ACBL and its members in accordance with the Bylaws. A binding arbitration agreement in conformance with the Bylaws shall be set forth on the ACBL’s website and may be updated from time to time on advice of counsel.

5.2 Civil Actions vs. ACBL by Members

5.2.1 Any ACBL member who files a civil action (which may or may not result in arbitration) or submits a dispute to arbitration for damages (the "action") against the ACBL shall be automatically suspended from the ACBL upon
the occurrence of any of the following (this does not apply to civil actions brought by ACBL employees for anything concerning their ACBL employment):

a. a judgment in the action which is favorable to the ACBL;
b. a dismissal of the action by the court or arbitrator with or without prejudice;
c. failure by the ACBL member to prosecute the action for any consecutive six-month period after filing of the action; or
d. a settlement of the action which does not specifically waive the provisions of this section.

5.2.2 Such suspension shall be lifted only upon the occurrence of one of the following:

a. payment by the ACBL member of costs incurred in the action by the ACBL, its officers, agents, representatives and insurers; or
b. resolution by the ACBL Board of Directors absolving the ACBL member of payment of such costs. "Costs incurred in the action" shall mean all lawyers’ fees and expenses, witness fees and expenses, court costs and other costs related to the defense of the action. The ACBL Board of Directors or its designee, the Appeals and Charges Committee, shall make all determinations and decisions relating to the case-by-case implementation of this subsection 5.2.2.
Chapter I - Membership Operating Guidelines

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:

<table>
<thead>
<tr>
<th>Rank</th>
<th>Min Pts</th>
<th>Min Gold or Platinum</th>
<th>Min Red/Gold Platinum</th>
<th>Min Silver</th>
<th>Min Black</th>
<th>Max Black</th>
</tr>
</thead>
<tbody>
<tr>
<td>Junior Master</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Club Master</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>20</td>
</tr>
<tr>
<td>Sectional Master</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>45</td>
</tr>
<tr>
<td>Regional Master</td>
<td>100</td>
<td>0</td>
<td>5</td>
<td>15</td>
<td>0</td>
<td>80</td>
</tr>
<tr>
<td>NABC Master</td>
<td>200</td>
<td>5</td>
<td>15</td>
<td>25</td>
<td>0</td>
<td>155</td>
</tr>
<tr>
<td>Life Master</td>
<td>300</td>
<td>25</td>
<td>25</td>
<td>50</td>
<td>50</td>
<td>200</td>
</tr>
</tbody>
</table>

1.2 Requirements and rankings for members who join or rejoin January 1, 2010 or later (they do not apply to those who were members before January 1, 2010 and maintain their membership continuously):

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

**Lapsed Member Life Master Requirements.** Any member who originally joined the ACBL prior to January 1, 2010 and whose membership has lapsed may have the Life Master rank requirements existing for members who joined prior to January 1, 2010 applied to them if (a) their membership was reinstated prior to July 1, 2018 or (b) if reinstated on or after July 1, 2018, upon payment of a one-time fee of $50 to the ACBL.

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 rank advancement requirements shall be as follows:
1.3.1 Bronze Life Master: Life Master with memberships prior to January 1, 2010 with 500 masterpoints. Life Master with memberships beginning after January 1, 2010 with 750 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 Ruby Life Master: A Life Master with (a) over 1500 masterpoints, including (b) no fewer than a combination of 300 silver, red, gold, or platinum points.

1.3.4 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.

1.3.5 Sapphire Life Master: A Life Master with (a) over 3500 masterpoints, including (b) no fewer than a combination of 350 gold or platinum points and (c) no fewer than a combination of 700 silver, red, gold or platinum points.

1.3.6 Diamond Life Master: A Life Master with (a) over 5000 masterpoints, including (b) no fewer than a combination of 500 gold or platinum points and (c) no fewer than a combination of 1000 silver, red, gold or platinum points.

1.3.7 Emerald Life Master: A Life Master with (a) over 7500 masterpoints, including (b) no fewer than a combination of 750 gold or platinum points and (c) no fewer than a combination of 1500 silver, red, gold or platinum points.

1.3.8 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 1000 gold or platinum points, and (d) no fewer than a combination of 2000 silver, red, gold or platinum points.

1.3.9 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 1000 gold or platinum points, and (d) no fewer than a combination of 2000 silver, red, gold or platinum points.

1.4 Subsection 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. In addition, any new ranks added by the 2015 rank motion below the next higher rank advancement mentioned in the preceding sentence are exempt from all pigmented point requirements. However, all players will be required to fulfill the new 2012 rank advancement requirements for any further rank advancements beyond the first advancement (past a rank existing as of 2012) achieved after January 1, 2012. Nothing in subsections 1.3 and 1.4 shall be construed to cause a member to lose any ranks previously granted.

Example: A current Silver Life Master on December 31, 2011 would retain the current requirements for Gold Life Master, would not have any pigmented requirements for Ruby Life Master, but would need to fulfill the new requirements for Sapphire and Diamond Life Master.

1.5 Players who attained Life Master status prior to 1990 are only required to earn masterpoints 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, the Wagar Women's KO won after 2013, and the Machlin Women's Swiss Teams won after 2013) or an Open Team Trials (includes CNTC) or its equivalent or a Women's Team Trials (included CWTC) 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 See the CDR for additional details regarding ineligibility due to disciplinary action.

See Appendix 1-B1 Masterpoint Ranks and Appendix 1-B2 Life Master Rank and Regulations. See also Appendix 1-C Lapsed Member Life Master Requirements.

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 Black Points

2.2.1 Masterpoints won at club games, Unit Championships, unrestricted events and not similarly restricted events held at restricted Regionals and Sectionals.

2.3 Silver Points

2.3.1 Masterpoints won at Sectional tournaments, STaCs, and Progressive Sectionals.

2.4 Red Points

2.4.1 Masterpoints won at Regionals, Grand National Team and North American Pairs events, Regional and NABC+ events with an upper limit of less than 750 masterpoints.

2.5 Gold Points

2.5.1 Masterpoints won at NABC+ events with an upper masterpoint limit of 750 or higher, overall and section top awards for all two or more session Regional-rated events with an upper limit of not less than 750 masterpoints.

2.6 Platinum Points

2.6.1 Masterpoints earned in National-rated events held at NABCs which have no upper masterpoint limit shall be platinum points.

2.6.2 National-rated events with an upper masterpoint limit of 10,000 will receive 10% platinum points for overall awards only.

2.7 Online Points

2.7.1 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 pigmented masterpoints won in ACBL-sanctioned events sponsored by the ACBL or its Districts, Units and
clubs and any ACBL Regional tournament or National Championship (Trials) event sanctioned to, and conducted by, a World Bridge Federation (WBF) Zone 2 National Bridge Organization (NBO). For the purposes of all ACBL masterpoint races, masterpoints won in an event are credited to the total for the year in which that event began, regardless of the tournament sanction number. The masterpoints won in the overalls of a side game series are credited to the total for the year in which that series began. This applies to events that end no later than January 10. Otherwise, masterpoints are awarded in the year which the event concludes.

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 website, which lists the all-time masterpoint 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, Helen Shanbrom Ace of Clubs and Ace of Virtual Clubs (effective January 1, 2023)

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 Life Master, etc.) for the Helen Shanbrom Ace of Clubs, Ace of Virtual Clubs and the Mini-McKenney races.

3.1.2.2 Helen Shanbrom Ace of Clubs, Ace of Virtual 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 face-to-face clubs, with the sole exception of STaCs, are to be counted in the Helen Shanbrom Ace of Clubs Masterpoint Races at Unit, District and ACBL-wide levels.

3.1.2.4 All sanctioned games held at ACBL Virtual Clubs (VACB), are to be counted in the Ace of Virtual Clubs Masterpoint Races at Unit,
District and ACBL-wide levels, and are not to be counted in the Helen Shanbrom Ace of Clubs or Mini-McKenney races.

3.1.2.5 To be eligible for an award in a Unit Mini-McKenney, a Helen Shanbrom Ace of Clubs and Ace of Virtual 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 fewer than six 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 Regional-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 National-rated events, including the NAP Flight A and in the GNT Championship Flight.

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 Player of the Year

3.1.8.1 The winner of the most platinum masterpoints earned during the preceding calendar year.

3.1.9 Player of the Decade
3.1.9.1 The winner of the most platinum masterpoints earned during the preceding 10 calendar years, beginning with the last year of the immediately preceding decade ending in a “0” and ending 10 years later with the calendar year ending with a “9”, such as 2000-2009.

3.1.10 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. On all printed lifetime masterpoint lists, online masterpoints will be included next to the total. Online masterpoints only count in the online race.

3.1.10.1 Beginning the year with 500 - 1000 points.

3.1.10.2 Beginning the year with 1000 - 2500 points.

3.1.10.3 Beginning the year with 2500 - 5000 points.

3.1.10.4 Beginning the year with 5000 - 7500 points.

3.1.10.5 Beginning the year with 7500 - 10,000 points.

3.1.10.6 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.

3.3 International Online Player of the Year

3.3.1 This category is limited to players living outside of North America who are members of District 99. This race includes points won only in BBO silver and gold instant matchpoint games.
Chapter I - Membership Operating Guidelines

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 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, ACBL 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 and Life Master Service Fees as determined by ACBL management and reviewed by the ACBL Board of Directors shall be published on the ACBL website.

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.

1.8 ACBL membership dues will be transacted in U.S. dollars only. (effective 11/18/20)

See Appendix 1-C Lapsed Member Life Master Requirements.
Section 2 - Canadian Dues

2.1 Approval of the ACBL is not required for the Canadian Bridge Federation (“CBF”) 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.

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.
Chapter I - Membership Operating Guidelines
D. Goodwill, Ethics and Zero Tolerance

Section 1 – Goodwill Committee

1.1 The ACBL Goodwill Committee is formally named the "Aileen Osofsky ACBL Goodwill Committee".

1.2 Appointment to the Goodwill Committee:

1.2.1 Each year each District President, in consultation with the Regional Director of their District, may appoint two members to be lifetime members of the Goodwill Committee.

1.2.2 If not previously appointed to the Goodwill Committee, the ACBL President shall appoint all members of the ACBL Board of Directors to be members of the national Goodwill Committee.

1.2.3 The President of the ACBL shall appoint the President of the American Bridge Association (ABA) to the Goodwill Committee during the first year of the ABA President’s 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". (See Codification, Part 1, Chapter I – Membership, A. Membership, Section 2 – Definitions and Rights of ACBL Membership, subsection 2.3.1.) If a member loses good standing status, the member’s Goodwill Committee appointment shall be removed. Upon regaining good standing status, a member shall not automatically be reinstated to the Goodwill Committee but is eligible for renomination to the committee. 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 Members appointed to the Goodwill Committee will receive a pin as an acknowledgement of their goodwill contributions.

1.4.1 Goodwill pins will be distributed by ACBL Headquarters staff to each year’s Goodwill Committee members.
1.4.2 Together with their pins, a letter acknowledging their appointments and providing them information about the next Goodwill Committee Reception will be sent to the honorees.

1.4.3 Requests for replacement pins should be submitted to ACBL management; replacement pins shall be provided free of charge.

1.5 Goodwill Committee Chair and Co-Chairs

1.5.1 The President nominates, and the Board approves, the Chair of the Goodwill Committee, who shall have a term of three years.

1.5.2 The Chair of the Goodwill Committee appoints, and the Board approves, three Co-Chairs of the Goodwill Committee, one each from the three ACBL Zones—the East, Central, and West. The terms of office of the Co-Chairs will run concurrently with that of the Chair.

1.5.3 The Chair of the Goodwill Committee shall receive two nights hotel and two days (four sessions) free plays at each NABC at which a Goodwill Reception is held. (See also Ch. VIII NABCs, C. Finances, Section 4 - Remuneration of Support Staff and Volunteers.)

1.6 Goodwill Member of the Year

1.6.1 The title of ACBL “Goodwill Member of the Year” shall be presented annually to the ACBL member who has exhibited unselfish dedication to the causes of good conduct, worthy participation and ethical behavior.

1.6.2 The Goodwill Committee Chair and Co-Chairs shall review all nominations received from the membership, consult District officials and players from each nominee’s respective District, and present the Committee’s recommendation for ACBL Goodwill Member of the Year at the fall meeting of the Board. ACBL Board members and the Chair of the Advisory Council are exempt from consideration.

1.6.3 The ACBL Goodwill Member of the Year will be informed of this honor by the Goodwill Committee Chair.

1.7 Goodwill Reception

1.7.1 A food and beverage reception for all members of the Goodwill Committee will be held annually at the Summer NABC on Goodwill Day. The budget for this reception will be determined annually.

1.7.2 The Goodwill Member of the Year, the Volunteer of the Year, and the Honorary Member of the Year—all appointed in the fall—will be honored at the annual Goodwill Reception in summer of the following year. The benefits...
accruing to each of these three honorees are detailed in Chapter 1.H—Awards and Trophies, Section 4, Awards.

1.7.3 The following individuals shall have the opportunity to bring one guest to the Goodwill Reception:

a. Current and former Goodwill Members of the Year
b. Current and former Volunteers of the Year
c. Current and former Honorary Members of the Year
d. Others as appropriate, at the invitation of the President

Section 2 - Active Ethics

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

See Appendix 1-D ACBL Code of Active Ethics

Section 3 - Zero Tolerance

3.1 Zero Tolerance ("ZT") Policy (Effective October 2018)

3.1.1 The ACBL Board of Directors and ACBL management are committed to improving acceptable player behavior at all times. In accordance with Laws 74, 80F, 81C4, 90A, 91 and 92A (from "Laws of Duplicate Bridge"), the following ZT 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 this 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 ¼ board disciplinary penalty (3 IMPs 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 (¼ board each = ½ 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 ZT Policy.

3.3.5 In accordance with the Laws of Duplicate Bridge, a director’s decision to impose a disciplinary penalty is final; provided, 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 Chair and/or the Recorder.
Chapter I - Membership Operating Guidelines
E. Marketing

Section 1 - Marketing

1.1 Resources

1.1.1 ACBL management shall develop and maintain appropriate marketing materials to assist clubs, Units, Districts and teachers in their member recruitment and member service efforts. A listing of available materials shall be published on the ACBL website.

1.2 Sponsorship

1.2.1 Commercial sponsorship of ACBL-sanctioned tournaments is approved.

1.2.2 Guidelines for soliciting and/or accepting sponsorships have been drafted.

See Appendix 1-E1 Corporate Sponsorships.

1.3 Membership benefits

1.3.1 ACBL management is authorized to negotiate membership benefit programs (bank credit cards, wholesale warehouse clubs, car rentals, etc.)

1.3.2 ACBL management is empowered to negotiate and enter into a royalty agreement relating to group insurance for ACBL members, which agreement shall include a provision for a proper disclaimer.

1.4 The concept of cooperative advertising is approved.

See Appendix 1-E2 Cooperative Advertising Program.
Chapter I - Membership Operating Guidelines

F. ACBL Code of Disciplinary Regulations and Disciplinary Administration

Section 1 - Code of Disciplinary Regulations

The ACBL Code of Disciplinary Regulations (CDR) is a dynamic document outlining comprehensive disciplinary process and structure for ACBL members (and non-members of the ACBL participating in an ACBL activity).

1.1 Participation in ACBL activity. Individuals participating in an ACBL sanctioned activity are subject to the regulations set out in the CDR.

1.2 Resignation to Avoid Possible Disciplinary Action. When an ACBL member with pending charges resigns their membership, it is considered resignation to avoid possible disciplinary action. The process for handling such resignations will follow the procedures outlined in the CDR.

1.3 Revisions of CDR. Revisions of the CDR must be approved by the ACBL Board of Directors.

1.4 Records. ACBL Management will maintain a comprehensive record of all versions of the CDR and publish the current version on the ACBL website.

Section 2 - Resignation of ACBL Membership (removed per Board motion based on incorporation of definition in 1.2 above—effective March 13, 2024)

Section 3 - Disciplinary Administration

3.1 Records. ACBL Management shall establish and maintain a comprehensive system for disciplinary records to include all disciplinary actions and investigations. Records should include the nature of the disciplinary infraction, parties involved, findings, sanctions imposed, and any subsequent actions taken. Access to these records will be restricted to authorized personnel involved in disciplinary processes, as well as any individuals or entities granted access by directive of the Executive Director and/or by approval of the ACBL Board of Directors.

3.2 Vetting of Candidate. ACBL Management shall conduct a review of the disciplinary records and ongoing investigations pertaining to all proposed candidates for all ACBL awards, honors, and national appointments. The review shall include an examination of the person’s online play using a computer-based cheating and detection tool or technique approved by the ACBL Board of Directors.
3.2.1 Timing. This review shall take place prior to their appointment. The awards subject to this review include, but are not limited to, the ACBL Hall of Fame (including the Von Zedtwitz, Blackwood, and Sydney Lazard Jr Sportsmanship Awards); the ACBL Honorary Member of the Year; the Aileen Osofsky ACBL Goodwill Member of the Year; and the President’s Nadine Wood Volunteer Member of the Year Award.

3.2.2 Management Recommendation. If ACBL Management deems the candidate unsuitable based on their disciplinary record, the ACBL shall notify the relevant ACBL Official with a recommendation that the candidate not be considered for the award or honor.

3.3 Recording. ACBL Management may utilize audio and/or video recording in conjunction with an investigation.

3.4 Recorder Regulations. The Recorder Regulations are established guidelines for handling player memos, reported incidents occurring during an ACBL activity, and investigations. ACBL Management shall update the Regulations when necessary, maintaining a record of all versions. The most current version shall be published on the ACBL website.
Chapter I - Membership Operating Guidelines
G. Education

Section 1 - School Bridge Program

1.1 The ACBL will provide materials needed to run a School Bridge Lessons program 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 two-year or four-year college.

1.1.3 There must be at least four students. It is recommended that all classes have at least 12+ students.

1.1.4 Students may not be charged for the teacher’s time.

1.2 A stipend of $350 will be paid to teachers of School Bridge 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 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 Lessons program based solely on the receipt of payment from another source; provided, however, the amount received from the School Bridge Lessons program when added to compensation from other sources shall not exceed US $500.00.

1.2.5 An end of class tournament must be held, and results must be submitted to the ACBL.

1.3 Teachers will be paid for a maximum of five classes per semester with no more than 10 paid classes per year (Spring/Summer and Fall/Winter).

1.4 A $5 Junior membership will be available to all players under the age of 26. (Effective January 2017)

1.4.1 In lieu of a hard copy of the monthly Bridge Bulletin, Junior members will have access to the Bridge Bulletin online via MyACBL.
Section 2 - Management Responsibilities Regarding Education

2.1 ACBL management shall engage in an ongoing program of cooperation and communication with the ABTA.

2.2 ACBL management shall present periodic status reports on current bridge education programs and related projects to the ACBL Board.

2.3 ACBL management will present periodic status reports on the current I/N program to the ACBL Board.

2.4 Charges for the Best Practices Teacher Certification Workshop 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 ACBL 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 Best Practices Teacher Certification Workshops.

(See Appendix 1-G The Education Liaison and the Chain of Command)

Section 4 - Teacher Directory

4.1 ACBL management will maintain a Teacher Directory on the ACBL website for supporting student recruitment. (Effective March 1, 2018)
Chapter I - Membership Operating Guidelines

H. Awards and Trophies

Section 1 - Trophy Policies

1.1 Policy and criteria for acceptance of permanent 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-rated events at NABCs. These funds will be accepted into the ACBL General Fund and, for the next 20 years, trophy 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 or her 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 20 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 Policy and criteria for acceptance of permanent 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 10 years for National Championships and a minimum initial donation of $75,000 and $15,000 annually for 10 years for Regional and other ACBL-wide events.

1.2.2 A trophy is subject to renewal or cancellation after 10 years and the remaining funds shall revert to the ACBL General Fund.

1.2.3 The 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 added to the trophy display in the ACBL Bridge Museum.

1.3.2 A list of awards, trophies and races shall be maintained by ACBL management and updated 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 five years will have a trophy assigned.

Section 2 - Trophy Assignment Policy

See Appendix 1-H Trophies

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 induction ceremony.

2.4 All trophies should be written up in the Daily Bulletin.

2.5 If an event that has a trophy is eliminated, the Board of Directors will decide on the disposition of the trophy at the time the event is terminated.

2.6 The Encyclopedia of Bridge should show the disposition of a trophy in the event of an event change or its demise.

2.7 Current list and a short description about each trophy can be found in Appendix 1H.

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.

2.9. Relinquishment of Title.

2.9.1 Any ancillary benefit coming from a 1st or 2nd place finish in a NABC or NABC+ event will be removed or returned for all members of the relinquishing pair or team. This includes but is not limited to
2.9.1.1 Any remuneration of any kind shall be returned to the ACBL.

2.9.1.2 Any trophy shall be returned to ACBL. The names of the relinquished players shall be struck from any trophy awarded.

2.9.1.3 Any rank change occurring as a result of the relinquished title shall be rescinded, including but not limited to Grand Life Master.

2.9.1.4 Any masterpoints and any event (such as Blue Ribbon Pairs) qualification shall be removed.

2.9.1.5 Any trophy or award received because of masterpoints received, including but not limited to Mott-Smith, Goren, Fishbein, Player of the Year, Barry Crane Top 500, and Richmond, shall be forfeited and those titles shall remain vacant.

2.10. Vacated Titles.

2.10.1 The following ancillary benefits derived from a 1st or 2nd place finish in a NABC or NABC+ event that was vacated under ACBL Board of Directions' resolution (Item 192-03) will be removed or returned for all members of the relinquishing pair or team:

2.10.1.1 Any trophy shall be returned to ACBL. The names of the players whose titles were vacated shall be struck from any trophy awarded.

2.10.1.2 Any rank change occurring as a result of the vacated title shall be rescinded, including but not limited to Grand Life Master.

2.10.1.3 Any masterpoints and any event (such as Blue Ribbon Pairs) qualification shall be removed.

2.10.1.4 Any trophy or award received because of masterpoints received, including but not limited to Mott-Smith, Goren, Fishbein, Player of the Year, Barry Crane Top 500, and Richmond, shall be forfeited, and those titles shall remain vacated.

Section 3 - Specific Trophies

3.1 Sidney H. Lazard, Jr. Award for Sportsmanship

3.1.1 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.
3.1.2 The Sidney H. Lazard, Jr. Award for Sportsmanship will go to an individual who displayed these traits over an extended period of time, not for just one good deed.

3.1.3 Presentation of the award shall take place at the Hall of Fame induction ceremony.

3.1.4 A permanent trophy for this award will be kept at ACBL Bridge Museum.

3.1.5 Recipients of the award will receive replica trophies.

3.1.6 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.

3.1.7 The award is limited to the top echelon of players, i.e., only those players who have finished fourth or better in an NABC+ event.

3.1.8 The award may be given annually or less frequently as appropriate.

3.2 Alan Truscott USPC/Senior Swiss Team Trophy

3.2.1 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 United States Playing Card Company. The title on the trophy will be Alan Truscott/USPC Senior Swiss.

3.3 Goren Trophy

3.3.1 The Goren Trophy is reassigned and will be awarded to the player winning the most masterpoints at the Fall NABC.

3.4 Paul Soloway Trophy

3.4.1 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 (e.g., the NABC Player of the Year).

3.5 Grant Baze Senior Knockout Team Trophy

3.5.1 This event has been discontinued from the NABC schedule of events.
3.5.2 This Grant Baze Senior Knockout Team Trophy is maintained in the ACBL Bridge Museum.

3.6 Morehead Trophy

3.6.1 The Morehead Trophy is for the winners of the Championship Flight of the Grand National Teams.

3.7 Baldwin Trophy

3.7.1 The Baldwin Trophy shall be for the winners of Flight A of the North American Pairs.

3.8 Fishbein Trophy

3.8.1 The GNT Championship Flight masterpoints won at the NABC in the semi-finals and finals will be included for the Fishbein Trophy which is 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. ACBL Management will form this committee annually and this committee will select the Honorary Member of the Year. The Board of Directors will approve the final selection. (Effective July 14, 2020)

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 ACBL as a whole as opposed to a segment of the ACBL's operations.

4.1.2.3 A person who is not an incumbent member of the ACBL Board of Directors.

4.1.3 Presentation of the award will be made to the recipient(s) at the Goodwill meeting that follows the announcement.
4.1.4 Airfare, using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times, two nights hotel, and two days of free plays will be provided for the NABC at which the award is made.

4.1.5 An article about the honoree(s) will be published in the Bridge Bulletin

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. ACBL Board members and the Chair of the Advisory Council are exempt from consideration.

4.2.2 Award winners will be selected by the ACBL President and announced at the fall Board meeting.

4.2.3 ACBL management will provide a tangible recognition award to each honoree that commemorates this appointment

4.2.4 Presentation of the award will be made to the recipient(s) at the 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, two nights hotel, and two days of free plays will be provided for the NABC at which the award is made.

4.2.6 An article about the honoree(s) will be published in the Bridge Bulletin.

4.3 ACBL Goodwill Member of the Year

4.3.1 The ACBL Goodwill Member of the Year will be selected by the Goodwill Committee as detailed in Chapter 1.D, Goodwill, Ethics, and Zero Tolerance.

4.3.2 Presentation of the award will be made to the recipient(s) at the Goodwill meeting that follows the announcement.

4.3.3 Airfare, using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times, two nights hotel, and two days of free plays will be provided for the NABC at which the award is made.

4.3.4 An article about the honoree(s) will be published in the Bridge Bulletin.
4.4 King or Queen of Bridge

4.4.1 The King or Queen of Bridge is a merit program available to a graduating high school senior that is an ACBL member who plays and promotes bridge.

4.4.2 The ACBL Educational Foundation will present a $1,000 scholarship to the King or Queen of Bridge.

4.5 Games at NABCs named in honor of players:

4.5.1 The Platinum Pairs is named the Norman Kay Platinum Pairs.

4.5.2 The Blue Ribbon Pairs is named the Edgar Kaplan Blue Ribbon Pairs.
Chapter I - Membership Operating Guidelines

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 A person under 26 years of age “Junior”.

1.1.2 An ACBL member in good standing.

1.1.3 Special Events/Benefits for Juniors

   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 January will be proclaimed Junior Month.

   1.1.3.3 Junior entry coupons will be available at NABCs for all Juniors who are ACBL members. (See also Codification Ch. VIII NABCs, C. Finances, Section 3 Entry Fees.)

   1.1.3.4 The ACBL shall dedicate a section of its website to Juniors. This section shall be used to promote events and disseminate news of interest to Junior and Youth players.

1.2 The ACBL defines the **Youth Division** using the following guidelines:

1.2.1 A person under 21 years of age (“Youth”).

1.2.2 An ACBL member in good standing.

1.2.3 Special Events/Benefits for Youth:

   1.2.3.1 Eligible for all Junior special events and benefits.

   1.2.3.2 A Youth NABC held concurrently with the Summer NABC.

   1.2.3.3 A class for local 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 Other events created to further the interest of Youth in participating in ACBL events and games.
Section 2 - Junior Items Regarding 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 incorporating a Zip KO will be held for Juniors.

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 Advisory Council.

2.2 At all NABCs, Junior entry coupons will be made available for Junior members in good standing for entry into events at NABCs.

2.2.1 Junior entry fees, including coupons for discounts, are as set forth in Codification Ch. VIII NABCs, C. Finances, Section 3 - Entry Fees.

2.2.2 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 January is designated as Junior Fund (as defined below) Month.

3.2 As approved by the ACBL Board of Directors and the Board of Directors of the Canadian Bridge Federation, an all-inclusive North American Junior Fund (the “Junior Fund”) is established.

3.2.1 All funds derived from Junior Fund Games held in North America shall be held by the ACBL.

3.2.2 ACBL management shall indicate income and expenses for Junior/Youth activities as separate line items in the budget and financial statements.

3.2.3 Funds derived from Junior Fund Games will be used only to fund activities and programs limited to Junior players.

Section 4 - Junior Fund Monies

4.1 The named federations shall provide current information to the Board about their junior activities and related financial assets and expenditures. Distributions to the federations are subject to the receipt of the above information, review and approval of such by the ACBL Board. These distributions are earmarked to send teams to international competition and are
to be held in restricted funds for junior team travel, entries, and uniform expense.

4.2 The USBF shall receive up to $65,000 per year.

4.3 The CBF shall receive up to $25,000 per year.

4.4 Any person under the age of 19 receiving a subsidy must be a high school graduate, have received a high school equivalency certificate, or be a student attending school and making orderly progress towards graduation.

4.5 All Juniors receiving a subsidy shall be held to the ACBL Youth Protection and Abuse Prevention Policy and Code of Conduct developed by ACBL management.

4.6 NBOs receiving subsidies from the Junior Fund must ensure that all members of their respective teams play sufficient boards to be eligible for medals won by the team unless there are extenuating circumstances.

Section 5 - Youth North American Bridge Championship

5.1 The Youth NABC shall be held concurrently with the Summer NABC at a location within the NABC designated playing areas.

Section 6 - Canadian Junior ACBL Members

6.1 ACBL will invoice Canadian Junior members for CBF fees. The CBF shall determine the amount of these fees.
Chapter I - Membership Operating Guidelines
J. ACBL Bridge Federations

Section 1 - Zonal Representation

1.1 The ACBL recognizes the North American Bridge Federation (NABF) 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 Federación Mexicana de Bridge (FMB)

1.2 The Bermuda Bridge Federation (BBF) 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 NBO of the WBF as a member of Zone 5 while maintaining ACBL affiliation.

See also Ch. VII International Bridge, A. Zone 2 NBOs.

Section 2 - Player Approval to Compete Internationally

2.1 The authority to approve a player and/or non-playing captain (NPC) from Canada, Mexico and the US participating in World Bridge Federation or other international competition is hereby delegated to the Canadian Bridge Federation, Federación Mexicana de Bridge 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 the particular Federation requirements.

2.3 Zone 2 requirements for nomination to represent a country in international competition 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, Canadian Bridge Federation or Federación Mexicana de Bridge, 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 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; and/or

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 who has 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 Monies

3.1 All International Fund monies collected from ACBL-sanctioned events conducted by the 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 the ACBL. Upon request of the USBF, the ACBL will disburse funds to the United States athletes. International Fund monies collected at NABCs shall be sent to the respective Federations to be disbursed at their 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. See also Ch. VII - International Bridge, C. International Fund, Section 2 International Fund Monies.
Section 4 - Junior Fund Monies

4.1 As approved by the ACBL Board of Directors and the Board of Directors of the Canadian Bridge Federation, an all-inclusive Junior Fund was established. (See also Ch. I Membership, I. Juniors, Section 3 Junior Fund Games.) All funds derived from Junior Fund games held in North America shall be held by the ACBL. In accordance with regulations established by the ACBL Board of Directors, the Junior Fund shall be used to finance Junior programs and activities, promote the game of bridge to Juniors and allocate funds to Junior teams representing NBOs located in WBF Zone 2 in Junior/Youth World Championship events (as defined by the WBF), including University World Championship events. ACBL management shall indicate income and expenses for Junior/Youth activities as separate line items in the budget and financial statements. Funds derived from Junior Fund Games will be used only to fund activities and programs limited to Junior and Youth players.

4.2 It will be the duty of ACBL management to research and determine the feasibility of amounts determined to be reasonable expenses. ACBL management shall present its report and recommendations to the ACBL Board at its Summer Board meeting for approval.

The Junior Fund shall financially support teams representing NBOs located in WBF Zone 2 for World Championship events only. Funding will be made as equally as possible on a per team basis to all NBO teams.

4.3 Any person under the age of 19 receiving a 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.

4.4 All Juniors receiving a subsidy shall be held to the ACBL Youth Protection and Abuse Prevention Policy and Code of Conduct developed by ACBL management and Counsel.

4.5 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 BBF, CBF, FMB and the USBF 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 Regional-rated (Regional-rated red and gold points unless otherwise indicated in the ACBL Masterpoint Awards Rules & Regulations (a/k/a Masterpoint Book)). Qualification events, if any, shall be Sectional-rated (black points).

5.1.2 Sanction fees will be determined by management.

5.1.3 If the National finals of any of the championships listed in subsection 5.1(a)-(f) above are not held concurrently with an ACBL Regional or Sectional tournament, each NBO may conduct ACBL-sanctioned Sectional-rated black point events concurrent with the National finals. The sanction fee for such event(s) will be determined by management.

5.1.4 The Federation is responsible for applying for the sanction through, and reporting the results to, the ACBL Tournament Department.

5.1.5 The championship may be flighted by ACBL masterpoints.

5.2 Each National Bridge Organization in WBF Zone 2 may conduct an ACBL-sanctioned event (Trials) to qualify a team or teams to represent the Federation 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 will be determined by management, 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 subsection 5.1 above be used to determine the Federation’s representative, subsection 5.1 fees shall not apply. The fees and masterpoint award in accordance with this subsection 5.2 will apply.

5.2.4 The Federation is responsible for applying for the sanction through and reporting the results to the ACBL Bridge Administration 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 CBF’s choice.

Section 6 - Miscellaneous Regulations Regarding Federations

6.1 At the sole discretion of ACBL 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 NBO governing bodies.
Chapter II – Business Management

A. Finance

Section 1 – ACBL Investment Policy Statement

1.1 Purpose

1.1.1 The purpose of this Investment Policy statement is to communicate to the ACBL Board of Directors, the Investment Manager, and other interested parties a clear understanding of the investment goals and objectives of the investment assets (the “Portfolio”). This statement outlines the responsibilities and guidelines for the Investment Manager and establishes the review and control procedures to be used in evaluating Investment Manager performance. A separate working capital reserve shall be set by ACBL management and held in a segregated cash account.

1.2 Objectives

1.2.1 The preservation of capital

1.2.2 Competitive investment yields greater than those produced by 100% insured CDs.

1.2.3 Minimal investment risk

1.3 Portfolio Standards

1.3.1 Assets Classes. The ACBL Board of Directors will determine which asset classes are to be used in the Portfolio. The following asset classes are approved:

1.3.1.1 Stocks
1.3.1.2 Fixed Income Securities
1.3.1.3 Cash Equivalents

1.3.2 Rate of Return. Total Portfolio performance will be measured against a balanced market index.

1.3.2.1 The Portfolio is to be balanced, composed of equity, fixed income, and cash equivalent securities and is intended to be more aggressive than fixed income-oriented portfolios and less aggressive than equity-oriented portfolios. The term “aggressive” relates to such investment vehicles, diversification among economic and industry sectors and individual securities, expected long-term rates of return and reduced volatility. The investment objectives are stated above.
1.3.3 Risk. Market risk will be defined for each of the asset classes in the Portfolio.

1.3.3.1 STOCKS. Risk for the entire equity portion of the Portfolio will be defined in terms of beta, using the S&P 500 as the appropriate market index and a one-year time frame. The investment manager may alter beta within the range of 0.85-1.25 as changes in the financial markets are anticipated. Adjustments in beta can be achieved through modification of the mix of equities held in the Portfolio.

1.3.3.2 FIXED INCOME. Risk for fixed income portion of the Portfolio will be defined in terms of standard deviation, using the Merrill Lynch 1-5 Year Gov’t/Corp. Index as the appropriate market index and a one-year time frame. The standard deviation of the fixed income portion of the Portfolio should not exceed 1.25 times the standard deviation of the Merrill Lynch 1-5 Year Gov’t/Corp. Index.

1.3.3.3 An investment in master limited partnerships and/or preferred stock in an amount up to 10% of our investment Portfolio shall be considered “fixed income” investments.

1.3.4 Asset Allocation. The ACBL Board of Directors will determine the allocation of each of the approved assets classes in the Portfolio within certain broad ranges. The Investment Manager has complete discretion to determine the allocation of each asset class within these broad parameters.

1.3.4.1 Stocks – Up to 25% of the Fund’s assets may be invested in core equity (generally large cap, high quality) securities.

   a. Small Capitalization issues – Up to 5% of the Portfolio’s assets may be invested in small capitalization issues (defined as $2.5 billion market capitalization or lower).

   b. International Equities – Up to 5% of the Portfolio’s assets may be invested in international equity issues.

1.3.4.2 Fixed Income – At least 75% of the Portfolio’s assets should be invested in fixed income securities, with no more than 10% invested in master limited partnerships and/or preferred stocks.
1.3.5 Miscellaneous. Other standards guiding management of the Portfolio by the Investment Manager are as follows:

1.3.5.1 Private placements or other investments without active trading markets will not be made.

1.3.5.2 There are no restrictions relating to dividends or earnings of the stocks held in the Portfolio.

1.3.5.3 Securities turnover is warranted by the need to alter strategy as prospects for the financial markets change. Since transaction costs represent a reduction of assets, and also reflect again the performance of the Portfolio, turnover will be maintained at the lowest level consistent with implementation of strategy.

1.3.5.4 There are no requirements for, or restrictions against, realization of net investment gains or losses during any calendar year.

1.3.5.5 There are to be no short sales, trading on margin, lending of securities, or purchase or sale of options other than covered calls.

1.3.5.6 Corporate High Yield Bonds, Non-Investment Grade Bonds (i.e., less than BBB quality) are not permitted at time of purchase.

1.3.5.7 None of the portfolio may be invested in securities except as authorized by these Guidelines.

1.4 Portfolio Evaluation

1.4.1 The appropriate market indices to be used to evaluate each asset category’s performance are as follows:

a. Equities - the S&P 500 Index
b. The Russell 2000 Index
c. The MSCI EAFE Index
d. Fixed Income: Merrill Lynch 1-5 Year Gov’t/Corp. Index
e. Cash Equivalents: Three Month U.S. Treasury Bills

1.5 Periodic Review

1.5.1 Standards established for the Portfolio reflect our mutual agreement as of the date of the guidelines. Guidelines will be reviewed at least annually, and more frequently as required. The investment manager will promptly advise the ACBL Board of Directors at any time these guidelines no longer seem appropriate. A compelling reason would be significant change in the evaluation by
the investment manager of the expected real return or risk over the longer term for the assets that comprise the ACBL Board of Directors’ preferred investment universe. Upon mutual agreement, the standards for the portfolio will be changed to assure the latitude necessary for exercise of special skills of the investment manager in active management.

1.5.2 The asset allocation applied under this policy shall be determined by the ACBL Finance Committee and reviewed at each Summer NABC.

Section 2 – Competitive Bidding Policy

2.1 This Competitive Bidding Policy is designed for use when a project warrants the time expended by both the vendor and the purchaser. Typically, these are large dollar purchases. For the purposes of this policy, we will use a minimum amount of $50,000 when implementing this Competitive Bidding Policy.

2.2 When the ACBL is interested in purchasing a product or service and the cost of that product warrants a competitive bid, the following will be followed:

2.2.1 Determine detailed specifications and criteria in the form of a written Request for Proposal (RFP) that will be established for the product or service.

2.2.2 Ensure the market consists of an adequate number of sellers to warrant the procedure. A minimum of three sellers is the acceptable number of suppliers to query. If there are not enough sellers in the market, the operating bidding policy will be in effect.

2.2.3 Verify the validity of the seller’s ability to supply the known quality and specifications of the desired product or service.

2.2.4 Allow sufficient time for the seller to gather the necessary information to adequately respond to the RFP. Adequately define the due date for receiving responses.

2.2.5 If possible, require a sample of the product being purchased from each bidder for comparative purposes.

2.2.6 Request a written response when clarification is needed from a bidder on some element of the proposal.

2.2.7 Bids will be extensively reviewed and compared to specifications and to each other as to cost and quality. A cost/benefit analysis will be provided to the Executive Director comparing the proposals by cost and by the important elements of the specifications. Important deficiencies of the proposal must be prominently mentioned. The report will make a recommendation to the Executive Director.
2.2.8 Give reasons for the selection that was made, as well as reasons why the other top bidders were not selected.

2.2.9 In those situations where sufficient expertise is not available within ACBL management to properly evaluate the product or service, ACBL management will seek out that expertise from other sources, including members of the Board of Directors, ACBL members and/or independent consultants.

2.2.10 ACBL management at all times retains the right to refuse any and/or all bids.

2.3 Exceptions to this ACBL Competitive Bidding Policy require prior approval by the ACBL Board or ACBL Executive Committee and subsequent notification to the Audit Committee. Appropriate exceptions include, but are not limited to:

2.3.1 Expenditures of up to $100,000; and

2.3.2 Renewals or extensions of existing agreements which increase the total purchase price to over $50,000 when the seller or consultant’s performance justifies such renewal or extension.

2.4 Excluded from this Competitive Bidding Policy are:

2.4.1 Purchases of utilities, such as water, sewage, etc., where competitive sources are not available.

2.4.2 Purchases of proprietary maintenance contracts, i.e., where alternate authorized sources are not available.

2.4.3 Purchases of maintenance contracts where use of alternate sources is inconsistent with the best interest of the ACBL.

2.4.4 Purchases involving major repairs due to the urgency of repair.

2.4.5 Purchases involving a documented sole source of supply, either where the Purchasing Dept. has exhausted the search for additional suppliers or where comparable products available from multiple sources are found not to meet the requirements of the ACBL.

Section 3 – Management Functions

3.1 The following items, previously passed as Board policy, will become operations to be performed by ACBL management:
3.1.1 Send masterpoint notifications as frequently as financially advisable.

3.1.2 Add to the Mini-McKenney, or any recognition program, at any time. They will report to the Board any such changes at its next regular meeting.

3.1.3 Set the exchange rate applicable to Canadian members.

3.1.4 Develop and maintain a package of benefits offered under the Patron Member Program.

3.1.5 Offer reduced price memberships and commissions/rebates to teachers.

3.1.6 Offer bonuses to clubs or teachers for recruiting/retaining members.

3.1.7 Create and sell scrip for the convenience of the players and tournament organizers in necessary and appropriate quantities and denominations.

3.1.8 Develop materials needed to implement bridge programs as part of school curriculums.

3.1.9 Negotiate and administer the creation of sponsored trophies.

3.1.10 Determine the reasonable fee at which copies of the annual audited financial statements shall be available to ACBL members.

3.1.11 Establish the price of all ACBL products and services.

3.1.12 Publish the Bridge Bulletin and be responsible for its editorial content. The number of pages per issue, student supplements, NABC inserts, novice sections and any and all other decisions will be made by the Editor and the Executive Director.

3.1.13 Set reasonable and competitive prices for the Bridge Bulletin commercial advertising.

3.1.14 Determine and implement reasonable late fees for reports from Units and clubs.

3.1.15 Establish the table fee for tournament supplies annually.

3.1.16 Waive or decrease sanction fees for 199er Regionals.

3.1.17 Establish annually the charges for printing tournament programs.

3.1.18 Determine the prizes to be awarded in the ACBL Instant Matchpoint Game.

3.1.19 The per diem fee for Tournament Directors charged to tournaments is
determined by IRS guidelines.

The Board of Directors retains, without exception, the complete right of oversight and review of these matters.

3.2 ACBL management is allowed to maintain a checking account balance in excess of $100,000.

3.3 Space at NABCs and advertising in ACBL publications have value and working agreements with other entities, providing for remuneration, shall be made accordingly.

3.4 ACBL management is authorized to collect fees for ACBL services provided to affiliated organizations.

3.5 The ACBL shall purchase D & O insurance.

3.6 The ACBL Board delegates authority to ACBL management in the program areas identified by, and subject to the specifications and constraints listed in, a newly created Appendix 2-A1 – Operating Guidelines.

Section 4 – Accounting

4.1 ACBL management will determine accounting policies, procedures and processes for budgeting and financial management purposes.

4.2 The presentation format will consist of the following four (4) categories consistent with audited financial statement presentation:

4.2.1 Membership will consist of the Bridge Bulletin, masterpoint recording and customer service. Customer service is defined as contact with existing members;

4.2.2 Club activities will consist of club point games and Special Event games;

4.2.3 Tournament activities will consist of Regional games, Sectional games and NABC’s; and

4.2.4 Other activities will include Marketing.

See Appendix 2-A Accounts Payable and Check Cashing Policies and Procedures

Section 5 – Budget

5.1 The following liquidity measurement is adopted as a long-term guideline for
budgetary decisions:

5.1.1 The total of current assets plus investments, to the extent they are marketable, less liabilities, not including accrued post-retirement health care, will be sufficient to satisfy four months of general, tournament directors and Bridge Bulletin expenses, and not decrease below the amount necessary for three months of such expenses.

5.1.2 Under no circumstances should the above requirement cover less than three (3) months’ expenses.

5.2 For Marketing and Education expenditures, the ACBL Executive Director has authority to direct funding authorized in the annual budget from existing Marketing and Education programs to new or other existing programs. This would not include funding in those areas specifically mandated by the Board of Directors regulations.

5.3 The budget for the next calendar year will be finalized no later than October 15, approved by the Finance Committee, and then presented to the full Board for ratification in November. (effective 1/31/21)

Section 6 – Financial Statements and Audit

6.1 The Audit Committee shall cause there to be an audit of all funds, properties, accounts, and liabilities of the ACBL. Said annual audit report shall be provided to the Board of Directors and the Advisory Council and be made available to the membership for its consideration at the annual membership meeting. Upon the request of any member of the ACBL, for a reasonable fee, the Chief Financial Officer shall furnish said member with a copy of said audited financial statement. A summary of the audited financial statement shall be published in the Bridge Bulletin and posted on the ACBL website.

6.2 Upon request, ACBL management will provide the Finance Committee with a detailed analysis of selected items that appear in the financial statements. Such items will be reviewed by the Finance Committee.

6.3 The Director of Finance shall provide both the Board of Directors and the Advisory Council with a complete financial report of the ACBL.

6.4 The annual audited ACBL financial statement shall be published on the ACBL website no later than one week after the conclusion of the Spring NABC.

Section 7 – Foreign Funds

7.1 The Canadian exchange rate for membership renewals, club sanction fees, tournament entry fees and other Canadian Fund receipts will be reviewed and
changed quarterly if warranted and posted on the ACBL website.

7.2 **ACBL’s policy with regard to setting the exchange rate for annual dues of Canadian members is to optimally balance the needs to:**

7.2.1 Protect the Canadian ACBL member from overpaying because the Canadian dollar strengthens.

7.2.2 Protect the ACBL from exchange losses because the Canadian dollar weakens.

7.2.3 Control the administrative burdens and costs of changing dues renewal exchange rates too often.

7.3 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:

7.3.1 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.

7.3.2 If this rate differs from the exchange rate then in effect for billing renewing ACBL Canadian members by three 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 8 – Bank Line of Credit**

8.1 **ACBL management is authorized to enter into an agreement with the Bank of America to establish a line of credit in the amount of $2,000,000. Line of credit borrowing requires the approval of the Executive Director, Director of Finance, and Board Treasurer. Draws on the bank line of credit can only be used to fund the Bank of America operating account.**
Chapter II – Business Management

B. Employees and Consultants

Section 1 – Employment

1.1 The ACBL shall not engage for compensation, in any capacity whatever, any individual who is a member of the Board of Directors of the ACBL, or a candidate for such position, for a period of one year after serving as a Board member, or as a candidate for such position.

1.2 ACBL management will create, maintain and administer a comprehensive employee handbook with supplemental policies/procedures in compliance with local, state, province, and federal laws relevant to all employees. On at least an annual basis, ACBL management will inform ACBL’s Board of Directors of significant changes having a material impact on employment relationships or operational/financial standard practices.

Section 2 – Awards and Recognition (removed per Board motion - effective Jan.1, 2024)

Section 3 – Benefits (removed per Board motion - effective Jan.1, 2024)

Section 4 – Corporate Compliance and Whistleblower Policy

4.1 The ACBL requires directors, officers, employees and volunteers to adhere to high standards of business and personal ethics in the conduct of their duties. As employees and representatives of the ACBL, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws, regulations and internal policies.

4.2 Reporting Responsibility - It is the responsibility of all directors, officers, employees and volunteers to report any actions taken by or within the ACBL that are suspected to be illegal, fraudulent or in violation of any adopted policy of the ACBL (hereinafter referred to as “Violations”) in accordance with this Whistleblower Policy. Examples of illegal or fraudulent activities include but are not limited to violations of federal, state or local laws, fraudulent financial reporting, or falsification of company documents.

4.3 No Retaliation - No director, officer, employee or volunteer who in good faith reports a Violation shall suffer intimidation, harassment, or other retaliation as a result of such reporting. An employee shall not suffer adverse employment consequences such as termination, compensation decreases, or inferior work assignments; a director, officer, or volunteer will not suffer adverse consequences relating to his/her position. Any person who retaliates against someone who has reported a Violation in good faith is subject to discipline up to and including termination of
employment or removal from office or position. This Whistleblower Policy is intended to encourage and enable employees and others to raise serious concerns within ACBL prior to seeking resolution outside ACBL. The right of a whistleblower for protection against retaliation does not include immunity for any proven personal wrongdoing.

4.4 Reporting Violations - ACBL has an open-door policy which encourages directors, officers, employees and volunteers to share their questions, concerns, suggestions or complaints with someone with the authority to address them properly. In most cases, this will be an employee’s supervisor. If an employee is not comfortable speaking with his/her supervisor or is not satisfied with the supervisor’s response, the employee may speak with someone in Human Resources or anyone in management with whom the employee is comfortable. For suspected fraud, an employee should promptly contact ACBL’s Compliance Officer. Directors, officers, and volunteers are encouraged to notify the Compliance Officer directly of any suspected Violations. Supervisors and managers, including Human Resources, are required to report suspected Violations to the ACBL’s Compliance Officer, who has specific and exclusive responsibility to investigate all reported Violations.

4.5 Compliance Officer - The ACBL’s Compliance Officer is the National Recorder of the ACBL. The ACBL’s Compliance Officer is responsible for investigating and resolving all reported complaints and allegations concerning Violations and shall advise the Chair of the Audit Committee (and, at his/her discretion, the Executive Director). In conducting such investigations, the Compliance Officer shall, where appropriate, seek the assistance of the Human Resources Manager or other ACBL personnel. The Compliance Officer has direct access to the Audit Committee of the Board of Directors and is required to report to the Audit Committee at each regular Board meeting on compliance activity.

4.6 Accounting and Auditing Matters - The Audit Committee of the Board of Directors shall address all reported concerns or complaints regarding corporate accounting practices, internal controls or auditing. The Compliance Officer shall immediately notify the Chair of the Audit Committee or, in the alternative, when a conflict exists with the Audit Committee, the President of the ACBL, of any such complaint and work with the Audit Committee or the President until the matter is resolved. Directors, officers, employees and volunteers may also report any concerns in these areas directly to the Chair of the Audit Committee.

4.7 Acting in Good Faith - Anyone filing a complaint concerning a violation or suspected violation must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

4.8 Confidentiality - Violations or suspected violations may be submitted on a
confidential basis by the complainant or may be submitted anonymously by phone, email or regular or overnight mail to one of the parties identified in subsection 4.9 below. Reports of violations or suspected violations will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

4.9 Handling of Reported Violations - The Compliance Officer or the Human Resources Manager will notify the sender, if known, and acknowledge receipt of the reported violation or suspected violation within five business days. All reports will be promptly investigated, and appropriate corrective action will be taken if warranted by the investigation. The person who is the subject of a whistleblower complaint or allegation may not be present at, or participate in, any Board or committee deliberations or vote on the matter relating to that complaint or allegation. However, the board or committee may request that the person who is subject to the complaint or allegation present information as background or answer questions at a committee or Board meeting prior to the commencement of deliberations or voting relating to the matter. If appropriate, the sender will be apprised of the outcome of the investigation. If, after a reasonable period of time the sender believes appropriate action has not been taken by the party to whom the violation was originally reported, he or she may submit another report to one of the other parties listed below.

4.9.1 ACBL Management Staff: Human Resources Manager 6575 Windchase Blvd., Horn Lake, MS 38637-1523 (O) 662-253-3100

4.9.2 Compliance Officer: Recorder c/o ACBL 6575 Windchase Blvd.
Horn Lake, MS 38637

4.9.3 Audit Committee Compliance Officer: Audit Committee Chair

4.10 Annually, the ACBL Audit Committee will provide a dated/reviewed/approved copy of this Whistleblower Policy to the Human Resources Manager for organizational distribution and posting on the ACBL website.

4.11 This Whistleblower Policy shall apply to all directors, officers, employees and volunteers of the ACBL. It does not apply to any director, officer, employee or volunteer of an ACBL-affiliated District, Unit or other ACBL-affiliated organization. Those organizations are encouraged to adopt their own policies in compliance with governing law.

Section 5 – Executive Director

5.1 The ACBL Board of Directors shall be responsible for the hiring, oversight, and dismissal of the chief executive in charge of the organization. A general template for employment of this executive is included as Appendix 2-B. The current Executive Director Employment Agreement, along with the applicable Job Description and Separation Pay Guidelines, are retained by the Director of Human Resources. These documents may be reviewed by any member of the
5.2 The Board of Directors shall approve an Executive Director Succession Plan, which shall be maintained by the President and the Director of Human Resources.

5.3 This plan shall be used in the event of a vacancy in the Executive Director position due to retirement or resignation of the incumbent Executive Director; immediate vacancy due to the incapacitation, disability or death of the incumbent Executive Director, termination of the Executive Director, or any other cause of a vacancy in the Executive Director position.

5.4 Such plan shall be reviewed at least annually by the Executive Director Review Committee or other authority appointed by the President with approval of the Board and shall be amended from time to time as deemed necessary.

5.5 In the event that a new Executive Director needs to be hired, the ACBL President will appoint a Search Committee to research, interview, and recommend a new Executive Director to the Board.

5.6 The Executive Director Succession Plan is attached as Appendix 2-C to this chapter.
CHAPTER II – BUSINESS MANAGEMENT

C. 401K & Canadian Registered Retirement Savings Plans

Section 1 – 401K Retirement Plan & Canadian Registered Retirement Savings Plan

1.1 ACBL employees are eligible to serve as trustees of the ACBL 401(K) Retirement Plan. At least two of the three 401(K) trustees will be members of the ACBL Board of Directors.

1.2 Operational management and administration of the ACBL’s 401K Retirement Plan shall be the sole responsibility of ACBL management with support and financial direction from the plan’s Board-appointed trustees as defined in Section 1.1 above.

1.3 Operational management and administration of the ACBL’s Canadian Group RRSP will be the sole responsibility of ACBL management with qualified legal guidance to ensure compliance with Canadian law.
Chapter II - Business Management

D. ACBL Bulletin

Section 1 - Name

1.1 The Bridge Bulletin is designated as the official publication of the ACBL (hereinafter referred to as the Bulletin).

Section 2 - Content and Editorial Policy

2.1 Subject to the following, the Editor of the Bulletin will be the sole judge of its content and editorial policy.

2.1.1 The final decision to publish or to not publish content that involves personnel and/or content that could affect the welfare of ACBL shall rest with the Executive Director.

2.1.2 The Board of Directors Meeting page(s) contained in the Bulletin shall include a condensation of major enacted motions, actions and ACBL elections and appointments. Publication of the complete minutes is not required. The ACBL President (or designee) shall prepare the content and approve the layout before publication.

2.1.3 The Editor must follow regulations regarding specific actions/notices that are detailed in other section of the Codification and are required to be included in the Bulletin.
Chapter II - Business Management

E. ACBL Mailing Lists

Section 1 - ACBL Mailing Lists

1.1 ACBL management is authorized to provide members of the ACBL Board of Directors, Chairman of the Advisory Council, Unit and District board members or officials, and club managers with the wherewithal to obtain free electronic listings of members appropriate to their positions and needs. The listing will be sent as an attachment to an email.

1.2 ACBL management is authorized to set fees that will cover costs for any other method (e.g., discs or hard copy) of providing lists and/or labels for any of the above and set prices and conditions for commercial use.

See Appendix 2-E ACBL Privacy Policy
Chapter III - Administration of Operations

A. Units

Section 1 – Unit Jurisdiction and Relationship to ACBL

1.1 A Unit shall support the mission, vision, goals and objectives of the ACBL.

1.2 A Unit is authorized by and accountable to the ACBL Board of Directors and to the ACBL to conduct sanctioned bridge activities by means of a charter process.

1.3 The geographical area within which a Unit presently and in the future shall assigned to it by the ACBL Board of Directors.

1.4 The application for and acceptance of a conditional charter constitutes an agreement to the following:

1.4.1 The relationship between the ACBL and each of its chartered Units is that of independent organizations. This relationship shall not create any association, joint venture, partnership or agency relationship of any kind between a Unit and the ACBL.

1.4.2 A Unit shall bear sole and complete responsibility and liability for its financial affairs. On an annual basis, any excess of Unit revenues over expenditures shall remain under the control of this Unit. This Unit also shall bear sole and complete responsibility for any deficit of Unit revenues over expenditures.

1.5 A Unit must be organized and operated in accordance with the purposes of the ACBL.

1.6 A Unit must be incorporated as a nonprofit corporation in good standing, or an unincorporated association in good standing, as defined by the state or other government authority in which a Unit has its primary place of business, and that it shall remain in good standing.

1.7 A Unit must adopt bylaws that are consistent with those of the ACBL and file a copy with the ACBL.

1.7.1 A Unit must comply with ACBL bylaws, rules and regulations as well as with all governmental (national, state, provincial and local) laws, rules and regulations. It is the responsibility of the Unit Board of Directors to handle any matter related to its own Unit not following its own bylaws. Failure to comply may result in censure, suspension, expulsion or other discipline in accordance with regulations established by the ACBL Board of Directors.
1.7.2 It is ACBL policy that Unit bylaws and any subsequent amendments, deletions or additions be approved by the Unit's membership.

1.8 Unless expressly agreed to in writing, neither a Unit nor the ACBL is authorized to incur any liability, obligation or expense on behalf of the other, to use the other's monetary credit in conducting its activities, or to represent to any third party that either is an agent of the other.

1.9 A Unit may not levy dues in the form of assessments or otherwise.

1.10 ACBL management may require that business between the ACBL and Units be conducted electronically.

1.11 A Unit accepts and acknowledges that it has been granted a conditional charter under the authority of the ACBL. Further, a Unit accepts and acknowledges that the privileges granted to a Unit under this conditional charter may be withdrawn according to the rules and regulations of the ACBL.

Section 2 – Unit Requirements

2.1 A Unit must meet the following ACBL requirements to receive and maintain its conditional ACBL charter:

2.1.1 Hold an annual membership meeting.

2.1.2 Produce an annual financial statement and make it available upon request to its District President and to any of its members.

2.1.3 Elect a Unit Board of Directors in accordance with its bylaws.

2.1.4 Select a designated Unit Electronic Contact (UEC).

2.1.5 Designate a member to serve as a liaison with the ACBL for the purpose of furthering educational programs.

2.2 Although not required by its charter, a Unit is strongly encouraged to:

2.2.1 Appoint an internal audit committee to, at a minimum, verify cash and cash equivalents and test major income and expense items, or conduct an annual audit of their financial records.

2.3 Participate in elections for Regional Director and Advisory Council Representatives. No ACBL employees may serve on a Unit board as voting members nor may they serve as proxies to vote at a Unit meeting.

Section 3 – Unit Responsibilities, Privileges and Suggestive Actions

Revised June 5, 2024
3.1 A Unit functions as an organization chartered by the ACBL. In accordance with its charter, a Unit:

3.1.1 Supervises and promotes many aspects of ACBL bridge within its boundaries.

3.1.2 Has the exclusive right to conduct all Sectional tournaments held within its territory.

3.1.3 Obtain sanctions from the ACBL to organize and conduct other games such as Unit Championships, Unit-wide games, Unit charity games, extended team events, and club games.

3.2 As an organization chartered by the ACBL, a Unit has certain privileges. A Unit may:

3.2.1 Conduct Sectional tournaments. Conduct Regional and/or NABC tournaments when authorized by the District.

3.2.2 Conduct up to 24 Unit Championship sessions per year.

3.2.3 Conduct up to four Unit Charity sessions per year.

3.2.4 Run games on behalf of the ACBL and/or the District where there is a void.

3.3 A Unit is encouraged:

3.3.1 Cooperate with the District and the ACBL in the promotion of District-wide and ACBL-wide events.

3.3.2 Establish and maintain amicable relations with neighboring Units, the District and Conferences, to foster cooperation on matters of mutual interest.

3.3.3 Fill the positions of Education Liaison, Tournament Coordinator, Electronic Contact, and Intermediate/Newcomer Coordinator, and other positions as required by the ACBL.

3.3.4 Conduct ACBL-sanctioned club games with a Unit.

3.3.5 Create and/or maintain a unit website and provide email capabilities to actively communicate with members.

3.3.6 Conduct other activities in keeping with its purposes.
3.4 A Unit will receive 5% of full dues payments and Life Master Service Fees paid by their members. The intended purpose is to:

3.4.1 Develop and enroll bridge players within their respective Units as members of the ACBL.

3.4.2 Increase member retention within their respective Units.

3.5 ACBL management will develop a program to enable Units to earn up an additional 10 percent of full dues payments and Life Master Service Fees paid by its members based on the following criteria:

3.5.1 Reduce the percentage of members that lapse during each calendar year.

3.5.2 Increase the percentage of new members recruited during each calendar year.

3.6 A Unit must comply with the requirements set forth in Section 2 – Unit Requirements. Failure to do so will result in an initial penalty of the withholding of a Unit’s percentage of membership dues and service fee rebates until it is in compliance. Continuation of non-compliance may result in further action up to and including revocation of the Unit’s charter.

Section 4 – Changes to a Unit Charter

4.1 Changes to Unit Charters – Options. The relationship between the ACBL and Units governed by a charter or Unit affiliation agreement as described in CHAPTER III – ADMINISTRATION OF OPERATIONS, A. UNITS, Section 1 – Unit Jurisdiction and Relationship to ACBL, may be changed in the following ways:

4.1.1 Voluntarily Dissolving a Unit. A Unit may choose to end its charter or Unit affiliation agreement with the ACBL.

4.1.2 Creating a New Unit. The ACBL may, upon the request of a majority of more members of one or more postal code boundaries within an existing Unit, create a new Unit.

4.1.3 Ending the Charter by the ACBL. The ACBL may rescind a charter or Unit affiliation agreement with an existing Unit.

4.2 Voluntarily Dissolving a Unit.

4.2.1 The current Unit President (or Chair, as the Unit bylaws may indicate) of record with the ACBL may request by email to ACBL management to
start the process to end its affiliation with the ACBL. If the current Unit President cannot be located or refuses to cooperate, a Unit official who represents that they serve the needs of the Unit may make the request. The Regional or District Director may assist in making the request.

4.2.2 ACBL management will investigate the request and determine: (1) whether the request represents the will of a majority of the Unit membership; and (2) if a majority of the Unit prefers to consolidate with an adjacent Unit. ACBL management may use a special election (under the procedures set out in section 4.5 below) or other methods of making these determinations.

4.2.3 If ACBL management determines that the request represents the will of a majority of the Unit membership and prefers to consolidate with an adjacent Unit, it shall determine if the adjacent Unit agrees to the consolidation. If the adjacent Unit agrees under terms set forth by the dissolving Unit, ACBL management shall take the necessary steps to consolidate the Units. If the adjacent Unit does not agree, the matter will be referred to the Board of Directors for additional actions as it deems proper.

4.2.4 The actual dissolution of the non-profit or unincorporated association will be determined by applicable law.

4.3 Creating a New Unit.

4.3.1 A request by email to start the process of creating a new unit must be made to ACBL management. The member requesting the action must be a member in good standing and will be designated as the official Point-of-Contact (POC) for all communications with ACBL.

4.3.2 The specific geographical boundaries and zip codes of the proposed new Unit must be included in the request.

4.3.3 Such a geographical area may not isolate any “islands” of ACBL members from their Unit of affiliation.

4.3.4 There must be at least 100 current ACBL Members in the geographical area of the proposed new unit.

4.3.5 ACBL management will investigate the request and determine whether the request represents the will of a majority of the members in the geographical area of the proposed new Unit. ACBL management may use a special election (under the procedures set out in section 4.5 below) or other methods of making these determinations.
4.3.6 If ACBL management determines that the request represents the will of a majority of the members in the geographical area of the proposed new Unit, it will attempt to mediate a solution between the existing Unit and the new proposed Unit to divide the assets of the existing Unit between of the new proposed Unit and the existing Unit. The final disposition of assets of the original Unit will be governed by applicable law.

4.3.7 If the existing Unit and the new proposed Unit agree to terms, ACBL management shall take the necessary steps to create the new Unit. If the existing Unit and the new proposed Unit do not agree, the matter will be referred to the ACBL Board of Directors for additional actions as it deems proper.

4.3.8 If the ACBL Board of Directors has denied a request to form a new Unit, no member in the geographical area of the previously proposed new Unit may request to create a new Unit for at least six (6) months.

4.4 Ending the Charter by the ACBL.

If ACBL management determines there is no effective governing body of a Unit, whether because of suspension, expulsion, revocation of charter or Unit affiliation agreement, resignation of the Unit Board, refusal to act, or for any other reason where the governing body is not in compliance with ACBL rules and regulations, it may request that the ACBL Board of Directors do one of the following:

4.4.1 Rescind the charter or Unit affiliation agreement and provide for a new charter or Unit affiliation agreement with a separate non-profit or unincorporated association or

4.4.2 Transfer all or some of the Unit members to one or more neighboring Units. The ACBL Board of Directors will review the request and take additional action as it deems proper.

4.5 Procedures for a Special Election.

If ACBL management or the ACBL Board of Directors determines that a special election is necessary, the following procedures shall be used:

4.5.1 All ACBL members residing in the affected geographical area will be included as an elector.

4.5.2 For votes to count in an election, each member must a) be a member in good standing; and b) have an email address on file with the ACBL that
has no failed delivery when an attempt is made to include them in determining action.

4.5.3. Unit members will be notified via email by the ACBL of the need for a special election and of the start and end dates of said election. The voting period is 14 days.

4.5.4 Once the election is completed, the members of the Units and the affected Unit Boards involved will receive the results by email.

Section 5 – Unit Games and Tournaments

5.1 Tournaments

5.1.1 Units bear the full responsibility for Sectional tournaments sanctioned to them, regardless of the actual individual or group undertaking management functions.

5.1.2 Sponsoring organizations are required to pay to the Director-in-Charge all funds due the ACBL at the conclusion of the tournament.

5.2 Games

5.2.1 Any Unit holding a regularly sanctioned Newcomer game is permitted to conduct a Newcomer Membership Game on the same basis as any other sanctioned club.

5.2.2 A qualified Unit may combine with another qualified Unit to hold a combined Unit-wide game. The game will be charged against the quotas of each Unit. Unit-wide championships may be conducted as stratified events.

5.2.3 A Unit that is late in reporting Unit-wide games or Unit special games will be notified that ACBL has not received the report and the monies due. Failure to submit the reports and monies due may subject the Unit to late fees and/or all subsequent Unit games may be suspended until the appropriate report and monies are received at ACBL headquarters.

5.2.4 A minimum of five tables is required at each site for Unit-wide games.

5.2.5 A playing director is permitted at Unit Championships that do not have combined site overall awards and have fewer than 17 tables with no more than one section.

5.2.6 The Unit may run games on behalf of ACBL and/or the District where there is a void.
5.2.7 At sponsor option, all sites may be required to use identical hands.

5.2.8 All clubs within a Unit that have an expectation of an adequate number of tables, that are operating in conformance with ACBL regulations, and who have not proven consistently unreliable regarding submitting report forms and monies due for such games, must be allowed to participate when a Unit Championship or a Unit-wide, District-wide, or ACBL-wide event is scheduled on a day for which the club is sanctioned. For Unit Championships, Unit Charity Championships and District Charity Championships, a club may participate if it holds a sanction for the day without regard to the session sanctioned. If a club holds multiple session sanctions, it is limited to one Championship per day. ACBL-wide, District-wide, and Unit-wide events shall be limited to designated sessions.

5.3 Extended Team Games

5.3.1 A Unit is entitled to hold three Sectional-rated (black points) extended team events per year. Extended is defined for this purpose as requiring at least three sessions of 24 boards each to complete. These events may be played with or without a qualifying stage, but a qualifying stage may not award overall masterpoints — only match awards. Some examples of formats for extended team play are: single-elimination KO, double-elimination KO, Swiss qualifying to either type of KO, round robin-qualifying to either type of KO, extended Swiss, extended round robin, and other types.

5.3.2 Should a Unit wish to hold a one-day qualifying event which awards overall masterpoints and also qualifies teams into an extended event, they may use one of their Unit Championship entitlements (Unit Championship-rated) for the qualifying stage and then use an extended-team sanction entitlement for the final stage.

5.3.2.1 For such a combination of stages, the number of teams in the extended event is based on the number of teams actually qualified and entered into the extended stage — not the number of teams in the qualifying stage.

5.3.3 Should a Unit wish to hold an extended event with overall awards, which also qualifies teams into another extended event with its own overall awards, it may do so by using two of its extended event entitlements. Each event must meet the length requirements and the number of teams in the second event is based as outlined above.
Chapter III - Administration of Operation

B. Districts

Section 1 - Rights and Responsibilities

1.1 The geographical area within which the District shall have jurisdiction shall be such an area as is presently or may in the future be assigned to it by the ACBL Board of Directors.

1.2 The relationship between the ACBL and each of its Districts is that of independent organizations.

1.3 Every District must have a District organization and District bylaws which conform to the ACBL Bylaws, rules, and regulations as well as with all governmental (national, state, provincial, and local) laws, rules, and regulations. A District must comply with ACBL Bylaws, rules and regulations. It is the responsibility of the District Board of Directors to handle any matter related to its own District not following its own bylaws. Failure to comply may result in censure, suspension, expulsion or other discipline in accordance with regulations established by the ACBL Board of Directors.

1.4 The District organization shall appoint a District Tournament Coordinator whose job shall be to screen all sanction applications for tournaments and other special games, advise the Units within the District of any scheduling conflicts, and resolve said conflicts.

1.5 Districts shall designate a member to serve as a liaison with the ACBL for the purpose of furthering educational programs.

1.6 Except where otherwise specified, each District organization shall have complete supervision over all events allocated to that District, including allocation of Regional tournaments to Units, and supervision of the Grand National Teams and North American Pairs.

Section 2 - Business Practices

2.1 Regional Tournaments

2.1.1 Districts shall bear the full responsibility for Regional tournaments sanctioned to them, regardless of the actual individual or group undertaking management functions.

2.1.2 Sponsoring organizations are required to pay to the Director-in-Charge all funds due the ACBL at the conclusion of the tournament.
2.2 District Assessments

2.2.1 Districts do not have the right to fix dues, whether in the form of assessments or otherwise.

2.2.2 Districts may enter into agreements with constituent Units for voluntary contributions for purposes consistent with the objectives of the ACBL and the District including, but not limited to, hosting an NABC or sustaining the District organization.

2.2.3 None of the foregoing shall be construed as prohibiting District organizations from controlling Regionals, including, but not limited to, a per table charge.

2.3 Districts are strongly encouraged to conduct an annual audit of their financial records. If an external audit by an independent professional is deemed too expensive, it is recommended that Districts appoint an internal audit committee to verify cash and cash equivalents and test major income and expense items.

2.4 ACBL management is authorized to require, at its discretion, business between the ACBL and Districts to be conducted electronically.
Chapter III - Administration

C. Legal

Section 1 - Civil Actions Versus the ACBL by Members

1.1 An ACBL member who files a civil action for damages (an "action") against the ACBL shall be automatically suspended from the ACBL upon the occurrence of any of the following (this does not apply to civil actions brought by ACBL employees for anything concerning their ACBL employment):

a. a judgment in the action which is favorable to the ACBL;
b. a dismissal of the action by the court (or an arbitrator) without prejudice;
c. failure by the ACBL member to prosecute the action for any consecutive six-month period after filing of the action; or
d. a settlement of the action which does not specifically waive the provisions of this paragraph.

1.2 Such suspension shall be lifted only upon the occurrence of one of the following:

a. payment by the ACBL member of costs incurred in the action by the ACBL, its officers, agents, representatives and insurers; or
b. resolution by the ACBL Board of Directors absolving the ACBL member of payment of such costs. "Costs incurred in the action" shall mean all lawyers' fees and expenses, witness fees and expenses, court costs and other costs related to the defense of the action. The ACBL Board of Directors or its designee, the Appeals and Charges Committee, shall make all determinations and decisions relating to the case-by-case implementation of this subsection 1.2.

1.3 Whenever the ACBL successfully defends a legal action instituted by a member or any other person, and Counsel determines that the litigation was from the beginning without substantial merit, ACBL shall consider all remedies available to it, including, but not limited to, the institution of an action for wrongful use of legal process.

See also ACBL Code of Disciplinary Regulations.

Section 2 – Seal and Emblem

2.1 The seal of the ACBL shall be composed of two concentric circles between which shall appear the name "The American Contract Bridge League Inc.";
within the inner circle shall appear the year “1937”, together with the name of the state (New York) in which the ACBL is incorporated.

2.2 The ACBL’s logo suite may be updated from time to time by ACBL management with Board approval.
Chapter III - Administration

D. Elections

Section 1 – Declaration of Candidacy

1.1 In order to declare candidacy, campaign for or serve as Regional Director or Advisory Council Representative, a member of the ACBL must be a member in good standing (Codification Part 1 - Governance and Policy, Chapter 1 – Membership, A. Meetings, Section 2.3), a member of a Unit in the Region or District he or she seeks to represent, at least 18 years of age and must have an email address.

1.1.1 The declaration must be received by the Director of Elections no later than 5:00 PM CT on May 31. Delivery may be by mail, hand or email. In the physical absence of the Director of Elections, the Executive Director of the ACBL (or his/her nominee) will act as Director of Elections on the last day designated to receive declarations.

1.1.2 The Director of Elections will email each candidate written confirmation that their declaration and that of any other candidate has been received by the ACBL. The onus of proof of receipt lies with the candidate.

1.1.3 The declaration must contain the name, player number, Unit to which he/she belongs, office for which the candidate is applying, and an email address to receive communication from the Director of Elections.

1.1.4 If there are no declared candidates in an election year for the position of Regional Director, the position will be declared vacant at the conclusion of the incumbent’s term by the Director of Elections. Such vacancies shall be filled in accordance with the ACBL Bylaws.

Section 2 – Candidates

2.1 If there is no opposition, qualified candidates will be deemed elected on June 1. With opposition, an election will be required.

2.2 Candidates with opposition who wish to include a biographical summary with election materials must submit such a summary to the Director of Elections by June 15.

2.2.1 The biographical summary may not exceed one letter-size page. Any summary that exceeds one letter-size page may be truncated.

2.2.2 The biographical summary is the creation of the candidate. ACBL disavows responsibility for content or accuracy of the information contained therein.
2.3 In addition to the information provided by the Director of Elections to Unit electors pursuant to section 5.1, candidates may request, free of charge, one set of labels of the Unit Board members within the District(s) comprising their Regions so that they may write and mail materials directly. In addition to or in lieu of labels, one list of elector contact information is automatically provided to the candidates. This list may contain street addresses or email addresses or both at the request of the candidate. Such request will not be fulfilled until July 1, allowing the Units time to confirm that the Unit Board members on record are accurate for the upcoming election.

2.4 Candidates or current Board members may not campaign for anyone other than themselves outside the District(s) comprising their Region, that is, candidates may send letters to those who will be voting in their election and/or post about themselves on social media (e.g., Facebook or Bridgewinners forums set up for this purpose), but they may not send letters to electors, or post about a candidate running, in another Region.

Section 3 – Electors

3.1 Regional Directors and Advisory Council Representatives shall be elected by Unit Board Members under the authority of the ACBL Director of Elections.

3.2 By June 15, the Director of Elections will provide notification to the Unit Presidents and Secretaries within the Districts in which an election is required. The notification must include:
   3.2.1 A list of the Unit Board members of record,
   3.2.2 Each Unit Board members’ email address that is on file with the ACBL and those Members’ Unit number of record and
   3.2.3 Notice that the voting method will be electronic.
   3.2.4 A copy of the election regulations from the ACBL Codification.

3.3 By June 15, the Director of Elections will provide all candidates a list of all Unit Presidents and Secretaries within their District(s). Candidates are encouraged to take an active role in the update process and contact these Unit officials to request that they provide accurate lists of Board Members together with those Members’ email addresses to the Director of Elections by the deadline set by ACBL.

3.4 By July 1, the Unit will corroborate or update the roster and email addresses.
   3.4.1 If the roster is not corroborated or updated, the Unit Board Members on record will be final for the upcoming election.
3.4.2 All Board Members on record regardless of their Unit affiliation shall be deemed valid electors, with the exception that no Board Member will be considered a valid elector if there is no email address on file for that Member and one is not provided.

3.4.3 No Unit Board Member may be designated as a valid Elector on more than one Unit Board.

3.4.4 Unit voting power, as defined below, will reflect the number of valid electors, not the number of Board Members.

Section 4 – Unit Voting Power

4.1 Each Unit Board of Directors member who has been determined to be a valid elector based on the criteria stated in section 3.3 above shall have “Unit Board Member Voting Power” based on the following formula:

4.1.1 The Unit membership divided by 100 and computed to the second decimal place.

4.1.1.1 The membership of a Unit is the number of its dues-paying members as recorded by ACBL on June 1.

4.1.2 The division of the Unit membership in subsection 4.1.1 above shall then be divided by the number of valid electors in the Unit and computed to the fourth decimal place.

4.2 By July 1, each candidate and Unit shall be sent the Unit Elector Voting Power accorded for each Unit.

4.2.1 Objections to the Unit Board Member Voting Power must be filed with the Director of Elections by July 15.

4.2.1.1 Such objection will be forwarded to the Election Protest Committee and the procedure set forth in Section 14 - Protests below will be followed.

4.2.2 If no such objection is filed, the Unit Elector Voting Power shall be considered binding, and no protest may subsequently be filed.

Section 5 – Candidate’s Right to Address Unit Boards

5.1 If a candidate requests to address a Unit board, the Unit must allow the
candidate to do so, either at the meeting at which in-person voting is conducted or at a regularly scheduled meeting if electronic voting is used. The Unit does not have to schedule a special meeting to allow the candidate to address the board, but it must accommodate the candidate if a meeting is held any time between June 1 and September 15. The candidate may appear in person or by any means by which they may be heard, e.g., Zoom, Facetime, speakerphone.

Section 6 – Voting Period

6.1 Election materials will be mailed to the Unit President for in-person election meetings. For Units that will vote electronically, the ballots will be emailed to individual voters. Both of these actions will occur prior to August 15.

6.2 The voting period commences once the Unit or individual voter is in receipt of the election materials.

6.3 In order to be included in the count, the ballots must be received by the Director of Elections by midnight on September 15.

Section 7 – Voting Methods

7.1 Electronic Election

7.1.1 The voting method will be electronic unless the Director of Elections receives written notice from the Unit President or Secretary by July 1.

7.1.2 Election materials will be emailed on or about August 15.

7.1.3 Each Unit Board member is responsible for having their email registered with the ACBL to allow the receipt of the material and to cast their ballot.

7.2 A Unit may opt to vote at an in-person Unit Meeting for the purpose of voting if written notice from the Unit President or Secretary is provided to the Director of Election by July 1. It is permissible to conduct other Unit business during the course of the meeting.

7.2.1 A Unit’s decision to hold a Unit meeting is binding for all electors in that Unit. The Unit President or Secretary must provide the Director of Elections a specific date of such meeting.

7.2.2 A Unit Board member unable to attend an in-person election meeting should notify the Unit President and Secretary that they will not be present. The Unit Board member may request, in writing, an absentee ballot from the Director of Elections (after an election has been called and the nominations have closed).
7.2.2.1 Unit Board Members that request an absentee ballot will vote electronically. The Director of Elections will email an election package directly to the elector.

7.2.3 The Unit President or Secretary will give the Unit Board of Directors and the Director of Elections appropriate notice of the special or a regular meeting for the announced specific purpose of voting.

7.2.3.1 The date, time and location should be included in the notification.

7.2.3.2 A statement with the notification of the Unit meeting that a board member may request an absentee ballot from the Director of Elections any time prior to the Unit’s scheduled in-person meeting (after an election has been called and nominations have closed).

7.2.3.3 If the Director of Elections has been notified of a Unit meeting, notification of when and where the Unit will conduct its election will be made to the candidates in a timely manner prior to the election meeting.

7.2.4 Voters should have a private area where their ballot may be cast. Voters shall:

7.2.4.1 Place their ballot in the envelope provided;

7.2.4.2 Seal the envelope; and

7.2.4.3 Sign and record their player number in the designated area on the back of the envelope. Failure to sign the envelope shall render the ballot null and void.

7.2.4.4 Proxies are not permitted.

7.2.4.5 Write-in votes are invalid.

7.2.5 Upon completion of voting, the board member conducting the meeting shall collect the sealed ballot envelopes, sign and date the Unit Board of Director roster provided, place all in the pre-paid, self-addressed overnight mail service envelope provided, and mail them to the Director of Elections.

7.3 On or about September 1, the Director of Elections will send a notice to all electors that have not cast a vote.

Section 8 – Ballot Count
8.1 Ballots are not opened until counting commences for each contested position.

8.2 Regional Director and Advisory Council Representative ballots will be counted on the first business day following September 15, followed by an audit.

8.3 The Director of Elections and one additional member of the ACBL professional staff selected by the Executive Director will jointly be responsible for counting election and recall ballots. Each candidate, or his representative, is entitled to witness the opening and counting. An ACBL employee may not represent a candidate for this purpose. The rules for counting ballots for elections and recalls shall be the same.

8.4 Per the calculation of the Unit Voting Power of valid electors stipulated in Section 4 of this Chapter, if computing the election results to the fourth decimal place produces a tie, the tie will be broken by the Director of Elections by a drawing.

Section 9 – Inadmissible Unit Vote

9.1 Under all circumstances in any ACBL District-wide election in which all of a Unit’s ballots are deemed inadmissible, the Director of Elections may establish a new election within the Unit by email ballot within 14 days following all possible appeals.

9.2 Such new election will only take place if it might affect the outcome.

9.3 Only those persons eligible to vote in the initial election are eligible to vote in the new election.

Section 10 – Regional Director Election Results

10.1 On the first business day following September 15, the Director of Elections will provide the result to the candidates.

10.2 After all candidates have been notified, the Director of Elections will communicate the names of the elected candidates, and in the event of a run-off election, the names of those candidates, to the members of the Board of Directors. The Director of Elections will include a statement that confirmation of the elected candidate will not be final until certified by the ACBL Board of Directors.

10.2.1 The names of the elected candidates or those candidates involved in a run-off shall be posted on the Election Chart on the ACBL website and will be updated as necessary.

10.2.2 Upon request from board members and other ACBL members, the election result will be distributed, without restrictions of confidentiality after the certification by the ACBL Board of Directors. The election result is defined as
the total number of votes cast and the percentage of weighted votes received for each candidate.

<table>
<thead>
<tr>
<th>Region / District</th>
<th>Candidate A</th>
<th></th>
<th>Candidate B</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Votes Cast</td>
<td>Weighted Vote</td>
<td>Votes Cast</td>
<td>Weighted Vote</td>
</tr>
<tr>
<td>R47/D28</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>R47/D29</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
</tbody>
</table>

10.3 In the event one candidate does not receive a majority of votes cast using the Unit Elector Voting Power as calculated in section 4 of this chapter, a run-off election will be held between the two candidates receiving the highest votes using that Unit Elector Voting Power.

10.3.1 If a run-off election is required, the Director of Elections will commence an electronic election.

10.3.2 Only those persons eligible to vote in the initial election are eligible to vote in the run-off election.

10.3.3 On the first business day after the determination that a run-off election is required, the Director of Elections will email electors the date on which voting will commence. Biographies per section 2.2 for the remaining candidates will be provided with this notification.

10.3.4 Voting for the run-off election will commence on September 30. This provides the run-off candidates two weeks to contact electors prior to the commencement of voting.

10.3.5 In order to be included in the count, the electronic ballots must be received by the Director of Elections by midnight on October 15.

10.3.6 Elector votes shall be calculated as described in section 4 and election results announced on the first business day after voting ends. Candidates, members of the Board of Directors, and ACBL members may request detail on the elections as described in this section. the total number of votes cast and the percentage of the weighted votes received for each candidate.

10.3.7 During the period of a run-off, the incumbent Regional Director will continue in office until his/her successor is certified by the ACBL Board.
of Directors.

10.4 If there are no declared candidates in an election year for the position of Regional Director, the position will be declared vacant at the conclusion of the incumbent’s term by the Director of Elections. Such vacancies shall be filled in accordance with the ACBL Bylaws.

Section 11 – Advisory Council Representatives Election Results

11.1 On the first business day following September 15 and before the results are formally released, the Director of Elections will communicate the outcome to all candidates.

11.2 The three candidates in each District receiving the greatest number of votes using the Unit Board Member Voting Power will be deemed elected.

11.3 If there are not three declared candidates for Advisory Council Representatives, the position(s) for which there is no candidate(s) shall be filled in accordance with the ACBL Bylaws.

Section 12 – Nullification of Election for Regional Director

12.1 The death or ineligibility to run as a candidate for Regional Director, opposed or unopposed, during the period of time from June 1 to the close of business on September 15, will cause a new election to take place.

12.1.1 The new election will commence under the direction of the Director of Elections.

12.1.1.1 The Director of Elections will set new dates for the Region’s election in order to allow the appropriate amount of time for candidates to file and campaign.

12.1.1.2 The same Unit Board members will be called upon to vote in the new election.

12.1.2 If the new election is still in progress when the term of office expires, the incumbent Regional Director will continue in office until his/her successor is certified by the ACBL Board of Directors.

12.1.3 If the incumbent does not remain in office until a successor is chosen, an expedited election will be held in accordance with the succession procedures in the ACBL Bylaws.

12.2 The resignation of a candidate for Regional Director in a two-candidate race will
cause the remaining candidate to be declared elected.

12.3 The resignation of a candidate for Regional Director in a three+ candidate race will cause only the preparation and dissemination of new balloting materials.

12.3.1 The same Unit Board members will be called upon to vote in the new election.

Section 13 – Protests

13.1 A protest to a candidacy or an election is under the authority of the ACBL Board of Directors and will be heard by the Election Protest Committee.

13.2 For elections occurring in 2021, the Election Protest Committee is composed of the three District Directors, all in the first year of their current term, who are most senior in length of service on the ACBL Board of Directors. For elections occurring in 2022 and thereafter, the Election Protest Committee is composed of the three Regional Directors, all in the first year of their current term, who are most senior in length of service (whether as a District Director or Regional Director) on the ACBL Board of Directors.

13.2.1 No member of the Election Protest Committee may serve on the Appeals and Charges Committee for the purpose of the election appeal.

13.3 A protest to a candidacy or an election should be filed with the Director of Elections in writing and must specify in detail the nature of the protest.

13.4 The protest must be sent no later than ten (10) days after (a) the deadline for receipt of declarations of candidacy when protesting a candidacy or (b) the election results are announced by the Director of Elections when protesting the results of an election.

13.4.1 If the 10th day is a postal holiday, the 10th day will be deemed to be the next business day that is not a postal holiday.

13.5 The Election Protest Committee will review the protest forthwith and will forward a copy of the protest to each candidate in said election.

13.5.1 As part of such review, the Committee may hold hearings, interrogate witnesses, examine all pertinent documents, and do any and all things necessary to decide such protest in an equitable manner.

13.5.2 If, in its judgment, it is desirable and practical, the Committee may arrange for email or mail ballots to be sent to the Board members of the Units.
involved in the protest. The time of return of ballots is to be fixed by the Election Protest Committee.

13.6 The Election Protest Committee will decide the protest and send by regular mail or email a copy of the decision, along with an explanation of such decision, to all interested parties.

13.7 An appeal of the Election Protest Committee’s decision to the ACBL Board of Directors must be filed by regular mail or email within ten (10) days after the announcement of the Committee’s decision; otherwise, such decision is final.

13.8 The investigation of the protest will be assigned to the Appeal and Charges Committee of the ACBL Board of Directors.

13.8.1 In the conduct of such investigation, the Appeals and Charges Committee may hold hearings, interrogate witnesses, examine all pertinent documents, and do any and all things necessary to determine all the facts to assist the ACBL Board of Directors in deciding the appeal in an equitable manner.

13.9 Upon disposition of any protest that will require a new election, the Director of Elections will commence an electronic election, following all procedures specified in Section 11 above.

Section 14 – Deadlines

14.1 All deadlines for action will be as stated above, with the exception that if a deadline falls on a non-business day (a weekend or a holiday), the deadline will be extended to the next business day.
Chapter III - Administration

E. Advisory Council

Section 1 – Rights and Responsibilities

1.1 The Advisory Council, through its right to make recommendations to the Board of Directors, provides an alternate organizational vehicle by which members, through their representatives, may propose changes in the operation or policies of the ACBL.

1.2 In accordance with ACBL Bylaws, the Board of Directors may accept, modify or reject proposals from the Advisory Council and must report on the action taken.

1.3 The Advisory Council has the right to establish and enforce those procedural rules necessary for it to discharge its duties, provided that, in doing so, it does not assume powers vested in another body of the ACBL.

1.4 The Advisory Council of the ACBL is the sole judge of its own membership, except in the case of First Alternate Directors and Second Alternate Directors to the Board of Directors.

Section 2 – Governance

2.1 Meetings of the Advisory Council, usually held three times a year at North American Bridge Championships, are open to any member of the ACBL although only official representatives to the Advisory Council, as defined in the ACBL Bylaws, may vote.

2.2 Counsel shall provide a written report on the status of pending litigation to the ACBL Advisory Council and will attend its meetings when practical.

2.3 The Advisory Council is requested to verify that those persons voting in Bylaws changes, elections and other important matters are voting members.

2.4 The Chairman of the Advisory Council shall present a report, or a summary thereof, of the ACBL Board of Director minutes to the Advisory Council members.

2.5 With the exception of the Chair of the Advisory Council, no expenses for Advisory Council members attending meetings of the Advisory Council will be borne by ACBL.

2.6 Advisory Council members will be notified at least one month prior to the official opening of the general reservations period of their ability to make
NABC host hotel reservations during the week before the reservations period.

2.7 ACBL will send the Advisory Council information electronically when possible.
Chapter III - Administration of Operation
F. American Bridge Association

Section 1 - Membership

1.1 Point Conversion

1.1.1 An ABA member who joins ACBL for the first time will receive 10% of his total ABA points as a credit in ACBL red masterpoints up to a maximum of 200 masterpoints.

1.1.2 For purposes of determining ACBL eligibility points, a new ACBL member will be awarded eligibility points at a ratio of three ABA points to one ACBL masterpoint. The first 1,000 ABA points will not be considered when determining the ratio described in this subsection.

1.1.2. Any current ACBL member may appeal to the ACBL to revise his current number of ACBL eligibility points pursuant to this section.

1.1.3 An ABA Life Master will be treated as an ACBL Life Master when it involves any of the items in subsection 1.1.2 above.
Chapter IV – Board Procedures

A. Administration

The mission of the ACBL is to promote, grow and sustain the game of bridge and serve the bridge-related interests of our members.

Section 1 – ACBL Board of Directors

1.1 Role

1.1.1 The ACBL Board of Directors exists to act as trustees for the members’ interests as representatives of all the members.

1.1.2 The Board of Directors will direct, oversee and inspire the organization through careful deliberation and establishment of policies.

1.1.3 Policies will be statements of values or strategies that address outcomes (what benefits, for whom, at what cost), the boundaries of prudence, effectiveness, ethics and legality to be observed by staff, Board roles and responsibilities, and the Board-staff relationship.

1.2 Duties

1.2.1 Establish an ACBL Mission Statement, in cooperation with ACBL management, which defines the purpose for existence of the association known as the American Contract Bridge League and which further defines the general goals that the ACBL will strive to achieve.

1.2.2 Establish specific goals and objectives, in cooperation with ACBL management, and ensure that plans and policies are in place to enable their achievement.

1.2.3 Monitor the organization’s progress against its goals.

1.2.4 Provide for required operating and capital resources to be available and ensure that appropriate controls are in place.

1.2.5 Hire and review the Executive Director.

1.3 Responsibilities

1.3.1 The Board should require of itself those disciplines needed for excellence in governing. These are among the expectations for Board members:

1.3.1.1 Regular and timely attendance, adequate preparation and careful attention at Board meetings.
1.3.1.2 The ability to communicate electronically via computer to facilitate communication between meetings.

1.3.1.3 Polite, pertinent discussion on the topic and addressed to the meeting chair.

1.3.1.4 Polite treatment of Board members and Board actions during and between meetings.

1.3.1.5 Newly elected Board members will be expected to attend an orientation program generally expected to be held at ACBL Headquarters on a date in January or February following their election.

1.3.1.6 Board members are expected to protect the confidentiality of the information provided to them.

1.3.1.7 Board members present at an NABC on the first Sunday are required to attend the Advisory Council meeting.

1.4 Special Considerations

1.4.1 NABC Level of NAP and GNT

Members of the ACBL Board of Directors may not play in any event that conflicts with Board meetings. Board members are allowed to play in multiple-session team events which have individual sessions that conflict with Board meetings, provided the Board member only plays in those sessions which do not conflict with Board meetings.

1.4.2 Unit and District Appeal Committees

Members of the Board of Directors may serve on bridge appeal committees in Unit and District events.

1.4.3 Members of the Board of Directors, the Chair of the Advisory Council and Goodwill Members of the Year shall automatically become a member of the ACBL Aileen Osofsky Goodwill Committee.

Section 2 – Officers

2.1 Board of Directors

The term of office of Regional Director will commence January 1 following the year of election and will continue for a period of three years or until a successor
is declared elected and certified by the Board of Directors. For Regional Director elections occurring in 2021 only for Regions 2, 4, 5, and 11, Regional Directors will be elected for an initial four year term. For all Regional Director elections occurring in 2022 (7, 8, 10 and 12), Regional Directors will be elected for an initial four-year term.

2.2 President of the Board of Directors

2.2.1 The ACBL President is elected by the Board of Directors for a one-year term commencing on January 1 of the following year.

2.2.2 At the time the ACBL President takes office, he or she may not be a member of the board of directors or a trustee of any other bridge organization other than that of a Unit or District. Restricted organizations include, but are not limited to, any ACBL-affiliated charity and/or foundation and other bridge related organizations such as the NABF, WBF, USBF, CBF or FMB. (Effective 1/1/2020)

2.2.3 Guidelines outlining the duties, responsibilities and authority of the ACBL President are in Codification Appendix 4-A1 Duties, Responsibilities and Authority of the President. See also Appendix 4-A4 Standing Rules for Meetings and Committees.

2.2.4 The current ACBL President and companion when invited by the host organization will be allowed to play in any Senior Sectional or Regional or any restricted-by-masterpoint Sectional or Regional. If not otherwise qualified, no masterpoint awards will be issued.

2.2.5 Vacancy

2.2.5.1 If a vacancy occurs in the office of President, or of President-elect subsequent to election but prior to assumption of office as President, the Board of Directors will act to elect a replacement in not less than 15 nor more than 45 days after the vacancy occurs. Declarations of candidacy will be required within 14 days.

2.2.5.2 These time periods will start to run with the date the Board of Directors is notified in writing, by any means including electronic transmission, of the vacancy. Notice may be provided by the office-holder, an officer of the corporation, or a member of ACBL management.

2.2.5.3 Should a regular scheduled meeting occur during this time span, the election will occur at that meeting, otherwise the acting President will conduct an election ballot by alternative means.

2.3 Vice-President
2.3.1 The Board of Directors shall elect from among its members a Vice-President of the ACBL to serve for the following calendar year or until a successor is elected. Only a member of the Board of Directors may serve as Vice President. The Vice-President will preside over the meetings when the President is unavailable.

2.4 Treasurer

2.4.1 The ACBL Treasurer is elected by the Board of Directors at the Fall Board meeting for a one-year term commencing on January 1 of the following year.

2.4.2 The Treasurer shall fulfill the duties set forth in the ACBL Bylaws.

2.4.2.1 A vacancy in the office of Treasurer will be filled by the Board of Directors at its next regularly scheduled meeting.

Section 3 – Elections

The Board of Directors’ election and nominating procedures for officers and other elected positions, follow.

3.1 Nominations

3.1.1 An eligible ACBL Board member desiring to be a candidate for an ACBL Board officer position, 401K Trustee, or ACBL nominee to the WBF Executive Council shall declare his own nomination by notifying the Director of Elections via email.

3.1.2 An ACBL member in good standing desiring to be a candidate for a position elected by the ACBL Board of Directors that is not listed in 3.1.1 above shall declare his own nomination by notifying the Director of Elections via email.

3.1.3 Candidates may declare interest in running for more than one position. Candidates are required to declare their interest in an elected position by submitting a declaration of intent, not to exceed one page, to the Director of Elections via email at least ten business days in advance of said election. In addition, candidates may submit a resume if desired. If there are no declared candidates for a position by the deadline, then and only then will nominations from the floor be accepted.

3.1.4 A person may only serve as ACBL President if he is also serving as a member of the Board of Directors.
3.2 Voting Procedures

3.2.1 All voting will be by secret ballot. Vote totals will be announced at the end of each round of voting. The final election results, including vote totals, shall be recorded in the official Board Meeting Minutes. Only the names of those elected and not the vote totals will be published in the monthly Bulletin or in announcements on the ACBL website or other social media platforms.

3.2.2 Elections for ACBL Board officer positions shall be conducted in the following order: President, Vice-President, Treasurer. Candidates who have formally declared their interest to the Director of Elections in more than one of these positions and who are not elected may retain or withdraw their candidacy for successive elected positions.

3.2.3 For all elected positions, if there is only one declared candidate for a position, no vote is necessary; the declared candidate is deemed elected.

3.2.4 For all elected positions, if there is more than one declared candidate for a position, an election will be held. The candidate receiving the majority of votes cast is elected.

3.2.4.1 If the vote is tied after the first ballot, each candidate (or a proxy speaker if the candidate for a non-Board-officer position is not present) will be given two minutes to address the board and the vote will be retaken after a short break.

3.2.4.2 If the vote is tied after the second ballot, a third vote will be taken no later than the end of that same day.

3.2.4.3 If the vote is still tied after three ballots, the tie will be broken by a coin flip by the Director of Elections, with heads being assigned to the candidate whose last name is alphabetically first.

3.2.5 If more than two candidates run for a Board officer, 401K Trustee, or Representative to the WBF Executive Council position, and neither receives a majority of the votes cast, then the field shall be reduced to two candidates. The candidate(s) receiving the lowest number of votes cast, shall be eliminated and a run-off election will be held between the top two.

3.2.6 For the two available positions of ACBL Representative to the NABF Board, when more than two candidates declare for these positions, the two candidates receiving the highest number of votes are elected. When two or more candidates declare for the two positions of ACBL NABF Representative, the two candidates receiving the majority of votes cast are elected. In the unlikely event of a tie among all candidates, the process detailed in 3.2.4.1 through 3.2.4.3 will be used until there are two clear winners.
Section 5 – ACBL Board of Directors Behavioral Code

5.1 The Board of Directors is the sole judge of the deportment of its members. The Board has the right and obligation to enforce its own rules and to require that its members refrain from conduct injurious to the ACBL and its purposes.

5.2 A committee of the Board to be known as the Board Oversight Committee is hereby authorized to investigate and report its findings and recommendations to the Board of Directors regarding issues of conduct by Board members.

5.3 The Board Oversight Committee will consist of three members, the Vice-President as the committee chair and the two most immediate past Board Presidents currently serving on the Board. If there are not any or a sufficient number of Past Presidents currently serving on the Board, then the Board member(s) with the longest tenure will serve. Should there be more than one member equally eligible to fill any vacancy, the decision shall be made by coin toss.

5.3.1 If any member of the committee is ineligible to serve because he is the subject of the complaint, or he recused himself or is otherwise disqualified, then temporary members will be added to the committee. Past Presidents currently serving on the Board, if any will be added as members, and if there is an insufficient number of past Presidents or they are still presently serving on the committee, then the Board member(s) with the longest tenure will fill any vacancy(s). Should there be more than one member eligible to fill any vacancy, the decision will be made by a coin toss.

5.4 The Board Oversight Committee will receive complaints from any member of the Board of Directors or the Executive Director concerning inappropriate behavior of a Board member. The committee will conduct a confidential investigation and review the facts of the case, making any necessary inquiries of the parties involved.

5.5 Offenses for which Board members may be referred to the Board Oversight Committee include, but are not limited to:

5.5.1 Inappropriate communication with any ACBL employee by telephone, mail, email or in person. Inappropriate communication includes, but is not limited to, condescending, rude or insulting remarks, and requests for significant amounts of information without going through the appropriate committee chairman.
5.5.2 Sexually explicit remarks or behavior toward any employee.

5.5.3 Condescending, rude or insulting remarks made to another Board member or to the chair of the Advisory Council in a Board meeting or by phone, mail, or email.

5.5.4 Conduct that would embarrass or damage the credibility of the ACBL or the Board of Directors.

5.5.5 Discussing any personnel matter, other than in a private conversation, in any forum except an executive session of the Board of Directors.

5.5.6 Breaching the confidentiality of any ACBL business discussion designated as confidential.

5.5.7 Failing to comply with the requirements of Codification Chapter IV – Board Procedures, A. Administration, Section 8 – Conflict of Interest Policy below.

5.5.8 Actively engaging in a campaign for a Unit, District or ACBL elected position in Districts other than his own. A candidate for Regional Director may campaign in all Districts within that Region.

5.5.9 Any action tending to injure the good name of the ACBL, disturb its well-being, or hamper it in its mission.

5.6 The Board Oversight Committee has no power to require the accused, or any other person, to appear before it, but it should quietly conduct a complete investigation to learn all relevant facts. Information obtained in strict confidence may help the committee to form an opinion, but it may not be reported to the Board of Directors or used in a hearing before the Board of Directors (see subsection 5.11 below), except as may be possible without bringing out the confidential particulars.

5.7 Any Board member accused of an offense will be promptly informed of the details of such offense and will have the right to address the Board Oversight Committee and present evidence before any action is taken.

5.8 If, after investigation, the committee’s opinion is favorable to the accused, no discipline is warranted and the matter can be resolved satisfactorily, no further action will be required, and the matter will be considered closed.

5.9 If the committee decides that disciplines are appropriate, the case will be presented to the Board of Directors by the committee in an Executive Session of the Board at its next regular meeting or at any special meeting called for that purpose.
5.10 The accused has the right to be informed of the charge, given time to prepare his defense, and to appear and defend himself.

5.11 A case before the Board cannot legally establish the guilt of the accused, as understood in a court of law, it can only establish his guilt as affecting the best interests of the ACBL. Witnesses are not sworn, and hearsay evidence is admissible. The name(s) of the accuser(s) will not be divulged to anyone except the three members of the Board Oversight Committee.

5.12 The Board, after hearing all the evidence, can determine that there is no basis for a complaint or that punishment is warranted.

5.13 If the Board determines by a majority vote of all those voting that punishment is warranted, the following will apply (and the Board member who is the subject of the case may not vote on the matter):

5.13.1 The Board may, by majority vote of all those voting, approve a motion to reprimand or privately censure the member.

5.13.2 The Board may, by majority vote of all those voting, approve a motion to publicly censure the member. If the member is publicly censured, a public censure will be included in the minutes. The motion will only say that the Board has censured the member. No other details will appear in the minutes.

5.13.3 The Board may, by majority vote of all those voting, approve a motion to remove an officer elected by the Board from his position.

5.13.4 As it deems necessary the Board may, by majority vote of all those voting, approve motions setting forth more stringent punishments such as removal from committee chairmanship or membership or other punishment deemed appropriate by the Board of Directors.

5.14 Nothing in this Section will replace or abrogate ACBL Human Resources Policy or the ACBL Code of Disciplinary Regulations with regard to sexual harassment of ACBL, District or Unit employees.

5.15 Other than as relates to Board duties, no Board member will use his Board member status to receive preferential treatment from ACBL staff and, where possible and appropriate, will take reasonable, affirmative steps to avoid receiving such preferential treatment.

Section 6 – Employment of Board of Directors

6.1 No member of the ACBL Board of Directors, or candidate for such position if elected, or the ACBL Advisory Council chair, or the spouse, child, parent, brother,
or sister, by blood or marriage, of a Board member or Advisory Council chair, will be employed as a permanent or temporary employee of the ACBL in any capacity other than that of Tournament Director until at least one year after leaving said position.

6.2 The requirement that a past Board member or chair of the Advisory Council be out-of-office for at least 12 months will not apply to employment as a Tournament Director or independent contractor in situations where sole payment is on a sales commission formula for quantifiable benefits brought to the ACBL.

Section 7 – Redistricting

7.1 The Board recognizes the problems inherent in any plan to redistrict that would change traditional alignments of ACBL’s various Units into administrative Districts for the purpose of promoting bridge. Therefore, changes in District alignments will be considered only at the request of a Unit(s) or District(s).

Section 8 – Conflict of Interest Policy

8.1 Purpose.
The purpose of these standards is to provide safeguards to members of the Board of Directors of the American Contract Bridge League (the “League”) from: (1) using their Board positions for purposes that are, or give the appearance of being, motivated by a desire for private financial gain for themselves or others such as those with whom they have family, business or other ties; (2) using their Board positions for purposes that are, or give the appearance of being, motivated by a desire to support a non-financial interest for themselves or others such as those with whom they have family, business or other ties; (3) violating their duty to the League by inappropriately disclosing confidential information about the League, and (4) any other acts which may constitute, or may appear to constitute, a conflict of interest.

This policy is intended to supplement but not replace the League’s Bylaws and applicable state and federal laws governing conflicts of interest.

8.2 Financial Interests

821. No member of the Board of Directors of the League may participate in the selection, award or administration of a contract or other transaction in which he or his immediate family has a direct or indirect financial interest or with whom he is negotiating or has any arrangement concerning prospective employment. Such contract or transaction must be determined by the Audit Committee to be fair, reasonable and in the ACBL’s best interests. “Immediate family” of any Board member means (1) his or her spouse or domestic partner, (2) his or her ancestors, brothers and sisters (whether whole or half-blood or by marriage), children (whether natural or
adopted or by marriage), grandchildren, great-grandchildren, or (3) the spouse or domestic partner of his or her brothers, sisters, children, grandchildren, and great-grandchildren.

8.2.2 No member of the Board of Directors may vote on any matter which may directly or indirectly result in financial gain to that individual member or his immediate family which may conflict with that member's obligations to another organization or to his employer, it being understood that Board members may vote on matters which have a financial effect applying equally to all Board members.

8.2.3 The following items are not considered to create a “financial interest” or a “financial gain” under subsections 8.2.1 or 8.2.2:

1. Payment of expenses (either through direct reimbursement, substitute allowances such as per diems or mileage expenses, or provision of free lodging) incurred in connection with attendance at meetings or tournaments where the Director is providing volunteer service;
2. Meals provided in conjunction with meetings and League District and Unit events;
3. Free entries to League sanctioned competitions;
4. Souvenirs or commemorative gifts from meetings or competitions;
5. Small gifts of appreciation for service with an aggregate value of less than $250 per year.

8.3 Non-Financial Interest. A “Non-Financial Interest” shall be defined as an interest, not involving financial gain, which might lead an independent observer reasonably to question whether a Board member's actions or decisions in connection with the League are influenced by considerations of such outside interest. Non-Financial Interests include, but are not limited to, personal (direct or indirect through relatives and friends), bridge related and professional interests.

A Non-Financial Interest shall not exist in connection with a member of the Board of Directors of the League serving as an officer or director of a League District or Unit. (Effective 1/1/2020)

8.4 Annual Statement.

8.4.1 Board members shall annually complete, sign and submit a conflict of interest (COI) statement to the designated ACBL staff identifying any contracts or transactions in which they have an actual or potential financial or non-financial interest that constitutes, or gives the appearance of constituting, a conflict of interest. Any such contract or transaction that arises after the submission of the COI statement must be brought by the Board member to the attention of chair of the Audit Committee, as it arises, and the Audit Committee shall address the documentation and resolution as set forth in
8.42 Newly elected directors shall provide this COI statement prior to assuming their seat on the Board.

8.43 A contract or transaction is not required to be disclosed if (1) the contract or transaction or the Board member or a related party’s financial interest in the contract or transaction is *de minimus*, (2) the contract or transaction (a) would not customarily be reviewed by the League Board (or boards of organizations similar to the League) in the ordinary course of business and (b) is available to others on the same or similar terms, or (3) the contract or transaction constitutes a benefit provided to a Board member or a related party that is the same benefit provided to all League members. A “related party” means Board member’s immediate family or any entity in which a Board member or his immediate family has a thirty-five percent or greater ownership or beneficial interest or, in the case of a partnership or professional corporation, a direct or indirect ownership interest of five percent or more.

8.5 Review of Annual Statements.

8.5.1 The designated ACBL staff must provide a copy of all completed COI statements to the chair of the Audit Committee. The Compliance Officer will review the COI statements and determine whether any Board member has a financial or non-financial interest, or possible financial or non-financial interest, that constitutes, or gives the appearance of constituting, a conflict of interest and report the results of such review to the Audit Committee in writing.

8.5.2 If a financial or non-financial interest is determined to exist, the Audit Committee will document the existence and resolution of the conflict in the minutes of the meeting in which such conflict was discussed or voted upon.

8.6 A person with a financial interest or Non-Financial Interest as defined herein may not be present or participate in Board or committee deliberation or vote on the matter giving rise to such conflict. However, at the request of a majority of the Board, they may be invited to make a brief presentation to the Board or to answer questions for the Board. Notwithstanding the foregoing, if a Non-Financial Interest has been created by service with an ACBL-related charity or foundation or other bridge related organization, such as the NABF, WBF, USFB, CBF or FMB, that person may not vote on matters giving rise to the conflict but the other restrictions in the preceding paragraph shall not apply. *(Effective 1/1/2020)*

8.7 A person with a financial interest or Non-Financial Interest as defined herein may not make any attempt to influence improperly the deliberation or voting on the matter giving rise to such conflict.
Chapter IV – Board Procedures

B. Expenses

Section 1 – ACBL President Expenses

1.1 The President will be granted an annual President’s expense allowance of $45,000. The President and the Treasurer may, prior to the Spring NABC, agree to increase this allowance by not more than $5,000 based upon relevant circumstances.

1.2 In addition to the usual Presidential administrative functions, there are additional responsibilities of the office of ACBL President, which are funded appropriately from the annual President’s expense allowance. These include, but are not limited to:

   1.2.1 Hosting committee meetings and social functions at NABCs involving the members of the Board of Directors and special groups in his suite. The President will host a welcoming buffet/reception for Board members and special guests in his suite.

   1.2.2 Attending Regional and Sectional tournaments to bring the ACBL to its members. When attending tournaments, the President is expected to host local volunteers in his suite or at a meal function.

1.3 The President may be accompanied by a person assisting the President in performing his duties. The expenses of such person(s) will be charged to the President's budget. The ACBL complies with IRS regulations which require companion travel reimbursements to be reported to the IRS as a taxable benefit.

1.4 The President is expected, within reason, to travel the most economical way to tournaments, meetings or other ACBL business. Airfare, using advance non-refundable ticketing, will reflect the lowest direct service fare available for travel at reasonable times for the travel dates.

1.5 The ACBL will reimburse the expenses for no more than one representative annually to a WBF tournament. The ACBL President may attend only if the Executive Director chooses not to attend.

1.6 Travel and other expenses related to a specific activity (incl. special committee meetings) will be charged to Board expenses and not to the President's expenses.
1.7 In addition to serving as ACBL President, the President also continues to serve as his Region’s representative on the Board of Directors and, therefore, will receive the trimester expense reimbursement identical to that provided all other Board members.

1.8 Per diem will be paid at the appropriate IRS acceptable rate to the President and traveling companion per subsection 2.4 below.

1.9 Travel to and from the NABC will be paid for up to two individuals acting as hosts at the President’s suite during each NABC. One-half of this expense will be charged to Board expenses and one-half to President’s expenses.

1.10 Any additional expense shall be charged to the President’s budget

Section 2 – Board of Directors Expenses

The ACBL will reimburse the following expenses for Board members and the Chair of the Advisory Council for ACBL meetings or functions:

2.1 Travel via Air

2.1.1 Actual ticket price using advance non-refundable ticketing, reflecting the lowest direct service fare available for travel at reasonable times for the travel dates. Travelers may upgrade to premium economy/business/first class at their own expense.

2.1.2 On an individual basis, when authorized by the President and Executive Director, spouse/companion airfare to a meeting will be paid when needed for medical support.

2.2 Travel via Automobile and Rail

2.2.1 Subject to advance approval of the Treasurer, Board members will be reimbursed at the applicable United States IRS rate for automobile travel, if it is a reasonable amount not to exceed the price of round-trip equivalent airline ticket at the rates listed above.

2.2.2 Tolls, ferries and parking at the meeting site for the number of days calculated for per diem reimbursement will also be reimbursed by the ACBL. No meals or rooms en-route will be reimbursed.

2.2.3 ACBL will reimburse the cost of train fare not to exceed the cost of equivalent airfare.
2.3 Hotel

2.3.1 Board members will be reimbursed at the ACBL host hotel room rate incurred, beginning with the night before their first officially scheduled meeting and continuing through the night the Board meetings conclude.

2.3.2 In order to qualify for reimbursement, the attendees must have paid the ACBL host hotel for the appropriate number of room nights.

2.3.3 Board members who share a room with another Board member will only receive reimbursement at the ACBL host hotel negotiated room rate for one room, not two.

2.3.4 Board members may not charge a fee for use (or sharing) of their room for which they are receiving ACBL reimbursement.

2.4 Per Diem Meals

2.4.1 Per diem for meals will be paid at the applicable IRS meals only per diem rate for travel within the 48 continental United States (including the District of Columbia) (“CONUS”). For travel outside CONUS, meals-only per diem will be paid at the applicable IRS per diem meals-only rate for the highest cost CONUS city.

2.4.2 Per diem will be paid beginning the day before the first officially scheduled meeting through the day after the last reimbursable hotel night.

2.4.3 Board member per diem may be reduced by up to 25% by the ACBL Treasurer based on the availability of concierge privileges for breakfast.

2.4.4 Board member per diem will be reduced for meals provided by the ACBL and for meals received that are directly related to a Board member’s position on the ACBL Board of Directors.

2.5 Additional Reimbursable Expenses

2.5.1 Attendees will be reimbursed for the actual costs of baggage handling and storage expenses. Attendees will also receive the allowable daily incidental expense amount included in the daily per diem allowance.

2.5.2 Ground transportation to and from airports at home and at the NABC location plus reasonable tips will be reimbursed.

2.5.3 Parking of the attendee’s personal automobile at the airport will be reimbursed for the same number of days as the per diem reimbursement.
2.6 Each Board member will receive complimentary entry fees to all events at NABCs, except on the first day of the NABC (usually Thursday) when proceeds from the games are designated for the International Fund, Educational Foundation or Charity Foundation.

2.7 Reimbursement requests by ACBL Board members and the Chair of the Advisory Council will be submitted to ACBL within 30 days of the completion of the tournament at which the expense occurred. Failure to do this will incur a penalty of 1/2 of the trimester stipend payable prior to the next Board of Directors meeting. Reimbursement requests must include a copy of air ticket(s) showing name, dates of travel, and price and paid hotel bill if reimbursement is requested for hotel stay. Receipts are also required for any individual expenditure equal to or greater than $75.

2.8 The Director of Finance, in consultation with the President and the Treasurer, will adjudicate any disputes as to whether travel expenses are eligible for reimbursement.

Section 3 – Board of Directors’ Stipend

3.1 Each member of the Board of Directors will receive an amount of $2,000 three times per year to reflect travel to Region, District and Unit events, hosting events to honor Volunteers, and miscellaneous business expenses connected with their office as a member of the Board of Directors.

3.2 The Chair of the Advisory Council will receive an amount of $1,000 three times per year to reflect travel and miscellaneous business expenses connected with their office.

Section 4 – Other Expense Reimbursement

Expenses for non-Board members and Board members traveling on ACBL business other than Board meetings will be reimbursed on the same basis as travel to Board meetings. Except for guests of the President described in subsection 1.3 above, there will be no reimbursement for expenses of guests.
Chapter IV – Board Procedures

C. Meetings

The Board of Directors will meet prior to each NABC, either online or at the site of the NABC. It is expected that each meeting will be no longer than three-and-a-half full days in duration, with committee work being done in advance. The length of each meeting will be determined by the ACBL President in consultation with ACBL management.

Section 1 – Attendance

1.1 Providing space and other practical considerations permit, meetings of the ACBL Board of Directors will be open to any ACBL member with permission of the ACBL President.

1.2 ACBL members are excluded from Executive Sessions and meetings concerning the Appeals and Charges Committee and other sensitive issues.

1.3 ACBL members attending such meetings will not participate in the proceedings unless requested to do so.

Section 2 – Conduct of Meetings

2.1 The Journal

2.1.1 The Journal is the name assigned to the formal group of motions to be considered at a meeting of the ACBL Board of Directors.

2.1.2 Any motion to be submitted for consideration at a future meeting must be sent to the ACBL Executive Director and/or his designee. Motions may be submitted by Board members, ACBL management or the Advisory Council (or members at a membership meeting) and should address policy matters. Anyone submitting a motion must use the template created by the Board. The cut-off date for submission of items for the Journal for “regular” Board meetings will be 30 days prior to each Board meeting and 12 days prior for “special” meetings per ACBL Bylaws.

2.1.3 As an initial step, motions for the Journal from Board members will be subject to screening by the appropriate committee chair (or vice-chair if the chair is unable to respond within five (5) business days) and the President. One of the following actions will be taken:

2.1.3.1 The motion will be approved as is for inclusion in the Journal.

2.1.3.2 The motion will be sent back to the maker for reorganization or rephrasing.
2.1.3.3 The maker of the motion will be informed that the motion does not belong in the Journal. The motion can still be included in the Journal (but not placed on the agenda) with comments from the committee chair explaining why the motion is inappropriate.

2.1.4 When a motion is submitted to the Journal, it should not be made available to all Board members prior to approval by the committee chair and the President.

2.2 Agenda

2.2.1 Accepted motions

2.2.1.1 The agenda for each Board meeting consists of approved motions as well as draft meeting minutes, reports, and discussion items. The agenda will incorporate all pertinent discussion, comments and references. The agenda motions will be assigned by the President to the appropriate committee or to the full Board.

2.2.1.2 Agenda items will be made available to each Board member as soon as approved. Board members will receive or be able to access the full agenda/Journal electronically approximately one week after the deadline for submission of motions.

2.2.1.3 The President, ACBL management, the Finance Committee and the Appeals and Charges Committee will be permitted to place financial or disciplinary items and similar matters on the agenda at any time.

2.2.1.4 Any motion submitted for the agenda with an anticipated cost or savings of more than $10,000 will automatically be sent to the Finance Committee for input.

2.2.2 Non-agenda items

2.2.2.1 A motion received too late for inclusion in the agenda/Journal may be presented at the initial meeting of the Board as a non-agenda item motion. A majority affirmative vote of the Board members present is required to consider a non-agenda item motion. No motion involving a potential financial impact in excess of $10,000.00 will be introduced as a non-agenda item motion without either the approval of the Executive Committee or three days’ notice to the Board. Such motion will require 2/3 vote of the Board members present for consideration. (Effective January 1, 2020.)
2.3 Reconsideration

2.3.1 A motion acted upon by the Board may only be reconsidered at the same meeting upon a motion for reconsideration by a member of the Board who voted on the prevailing side and subsequent approval of the motion to reconsider by a 2/3 vote of the Board members present.

2.3.2 A motion acted upon by the Board may be reconsidered at the next subsequent meeting upon a motion for reconsideration made by any member of the Board and subsequent approval of the motion to reconsider by a 2/3 vote of the Board members present.

2.3.3 A motion acted upon by the Board will be reconsidered at the next subsequent meeting if a request for reconsideration is submitted by the Advisory Council.

2.4 Annual Actions

2.4.1 The President will be elected at each Fall meeting.

2.4.2 The General Conditions of Contest for all bridge events will be approved annually at the Summer meeting. This subsection shall not prevent actions by the Board of Directors, at other meetings, to resolve situations that must be addressed prior to the next Summer meeting.

2.4.3 The operating budget for the following calendar year will be approved at the Fall meeting.

2.5 Consent Calendar

2.5.1 A consent calendar will be presented at the opening session of the Board meeting for approval. If an item is removed from the consent calendar, it will be considered by the full Board during the time assigned to the committee for its other items.

2.5.2 Motions that are approved or refused unanimously by a committee with no substantive changes may be placed on the consent calendar.

2.5.3 Motions that have been amended by the committee and subsequently approved unanimously by that committee must be made available to the full Board no later than seven (7) days prior to the Board meeting in order to be placed on the consent calendar.

2.5.4 One vote is sufficient to remove a motion from the consent calendar. A Board member requesting removal of an item from the consent calendar should make their intention known to the committee chair and motion maker(s) prior to the commencement of the Board meeting so that
informational questions are answered ahead of the Board meeting and removal from the consent calendar may be avoided.

Section 3 – Committees (Effective January 1, 2020.)

3.1 All motions, except those designated for the full Board, will be referred by the President to the appropriate committee chair for consideration. Committee chairs have a responsibility to read motions assigned to their committee, respond to the motion maker(s) and process the motions in a timely fashion.

3.2 Committee chairs should publish their electronic meeting schedule to the full Board at least three (3) days prior to such meetings and include an agenda of motions to be considered at the meeting. Board members who wish to express opinions on specific motions should endeavor to attend the committee meeting. If a Board member is unable to attend, he should let his position be known to the committee chair in writing before the committee meeting.

3.3 Once the committee vote has been taken on a motion, the committee chair should complete a committee decision form which records any amendments, committee recommendation, the vote and the arguments in favor of and against the motion. This form should be completed quickly after the committee meeting and posted to the Journal.

3.4 The chair of a committee or his designee is responsible for presenting his committee’s motions to the Board as a whole for consideration or vote.

3.5 When bringing a committee motion before the full Board, committee chairs should have available the following information: current policy, alternatives considered, objectives to be accomplished, discussion and financial impact.

3.6 The Board shall act upon each committee’s report, which shall include a recommendation on each motion assigned to it for consideration. After the committee chair presents a motion, Board members should only ask informational questions before the debate on the pros and cons. Debate should not be repetitive or argumentative.

3.7 No motion which has been substantively changed from its presentation in the Journal may be voted on by the Board until a copy of the revised and/or amended motion has been made available in the Journal.

3.7.1 No motion or proposed amendments to motions may be substantively changed — presenting a new concept that is different — from the presentation in the Journal. However, an amendment that is not in conflict with the spirit of the original motion submitted, and yet still relevant to it, is in order. If there is any question whether or not a change is substantive, the ACBL President, chair of the appropriate committee will make the determination as to whether or not a revised motion or proposed
amendment is, in fact, a new concept that would require a new motion to be submitted to the Journal at a subsequent meeting.

3.8 Motions from Board members may be withdrawn by the maker(s) in their sole discretion at any time prior to presentation to the full Board. Motions may be withdrawn after presentation to the full Board with the consent of a majority of the Board. Motions are considered presented to the Board when they are brought forward for discussion by the chair of the committee to which they were assigned.

Section 4 – Voting

4.1 Recording of Votes. Following are the procedures to be used when recording votes of the individual members of the Board of Directors on motions that come before them:

4.1.1 Votes will be recorded in the minutes on motions submitted by the Advisory Council and action motions. Motions not requiring action, such as reports received, need only have the notation carried or not carried or received or not received.

4.1.2 A roll call vote will be taken on a motion when requested by the committee chair or a Board member.

4.1.3 When a roll call vote is not taken, those voting on the non-prevailing side will be asked to identify themselves when the individual Board member votes are to be recorded.

4.2 Cloture Rule. A form of cloture may be employed by the Board in handling agenda items. After initial pro and con arguments on an issue, a straw vote (show of hands) should be taken and, when the result is at least 2/3 of those present and voting, either for or against, further debate should cease, and a final vote should be taken.

4.3 Second Reading

4.3.1 When a proposed regulation requires a second reading, it will be put on the full Board agenda and not be presented for committee action for the second reading unless there is ACBL member feedback, including Advisory Council. If any substantive change is made to the proposed regulation, it will require a subsequent third reading by the Board of Directors.

4.4 Electronic Voting

4.4.1 When voting on a motion to be approved by unanimous written consent pursuant to New York Not-for-Profit Law Section 708(b), the Board may do
so electronically (by email or facsimile).

4.4.2 Each member’s vote must contain a scanned,faxed or emailed copy of the voter’s signature to be valid.

Section 5 – Minutes

5.1 All actions of the Board of Directors will be reported in the minutes, including summaries of Committee Chair reports or collateral documents relating to Board actions.

5.2 To maximize the accessibility of Board actions, Board minutes will be included on the ACBL website and key actions will be published in the ACBL Bulletin.

Section 6 – Evaluation of Meeting

6.1 At least annually, the Board should rate its own performance in terms of what went well (and why) and what didn’t go well (and why) by using a Board evaluation form or some other method as determined by the Board.
Chapter IV – Board Procedures

D. Committees

The Board will utilize committees to help accomplish its work. The committees will assist by recommending policy, actions or alternatives for Board deliberations. There are five types of committees: Committees of the Board, Committees of the Corporation, Special Committees, Management Committees, and Other ACBL Bodies. At the end of every calendar year, each committee chair shall submit a committee report. This report will contain information on the process of the committee, progress made that year and thoughts of future undertakings.

Section 1 – Committees of the Board

The Board shall have Committees of the Board, which have the authority to act on behalf of and bind the Board as provided by Board resolution. Other Committees of the Board may be created by the Board to take action on behalf of the Board as provided by Board resolution.

The following are Committees of the Board named within the ACBL Bylaws:

1.1 Executive Committee

1.1.1 Purpose

1.1.1.1 The purpose of the Executive Committee is to transact business of a time-sensitive nature requiring immediate action between Board of Directors meetings. The Executive Committee is answerable to the Board of Directors and subject to its general direction. It will have additional powers as the Board may delegate to it from time to time.

1.1.1.2 When the committee determines that exigent circumstances exist, the committee may act for the Board on matters otherwise requiring two readings.

1.1.2 Composition

1.1.2.1 The committee comprises the President of the ACBL, the Vice-President, and three elected members of the Board of Directors. Both the President and Vice-President are ex-officio members with full voting rights.

1.1.2.2 The President of the ACBL is the chair of the committee. In the absence of the President, the Vice-President serves as chair of the committee.
1.1.3 Term of Office

1.1.3.1 Elected members serve a three-year term beginning January 1.

1.1.3.2 An elected representative is not eligible for election to an immediate successive term.

1.1.4 Election

1.1.4.1 Candidates will be nominated by each of the three zones: Eastern (Regions 2, 3, 4, 6, and 8); Central (Regions 1, 5, 7, and 9) and Western (Regions 10, 11, 12, and 13), and the Board will elect from these nominees.

1.1.4.2 Each zone will nominate an alternate representative to serve on the committee when the primary committee member is unavailable. Alternates will be nominated and elected in the same manner as the primary committee member.

1.1.4.3 In case an elected zonal member of the Executive Committee resigns, removed from his position due to disciplinary action, or his term as a member of the Board of Directors expires during his term as a member of the Executive Committee and he is not reelected to another term as Regional Director, the vacancy will be filled by the alternate zonal representative.

1.1.4.4 Directors from the affected zone will nominate a new alternate.

1.1.4.5 Election of zonal representatives will be at the Fall meeting of the Board of Directors.

1.1.5 Meetings

1.1.5.1 Meetings may be called by the President or by a majority of the members of the committee. Meetings (and therefore voting) may be held only in person or by conference call where a quorum is/can be present.

1.1.5.2 A majority of the members of the committee will constitute a quorum.

1.1.5.3 Notice to all members and alternates of the committee should be delivered by email, telephone, first class mail, facsimile transmission, or in person at least 72 hours in advance, if possible. Meetings may be called on shorter notice at the discretion of the President or a majority of the committee.
will be a stated time limit for the committee member to respond to the notice. The notice will include a statement of the purposes of the meeting, and the business transacted at such meeting will be limited to those stated purposes. Committee members will acknowledge receipt of notice as soon as possible.

1.1.6 Reporting: The minutes of the Executive Committee will be submitted to the Board of Directors within 14 days of the conclusion of the Executive Committee meeting.

1.2 Audit Committee

1.2.1 The Audit Committee provides independent oversight of internal controls within the ACBL, determines whether there are problems that should be reported to the Board, confers independently with the internal auditors and the independent accountants, reviews non-audit services to be performed by the independent accountants, determines the fees for audit and non-audit services performed by the independent accountants, recommends the appointment of outside auditors, and other such duties as may be relegated to it by the Board of Directors.

1.2.2 The President nominates, and the Board approves, the chair and members at the beginning of his term. The committee will be comprised of three members of the Board of Directors. Only one of those persons serving as officers of the Board in the current or prior year shall be eligible to serve on the Committee. No more than one member of the Committee who is not an officer of the Board in the current or prior year shall be concurrently serving on the Finance Committee of the ACBL.

(See Appendix 4-D1 for the Audit Committee Charter)

1.3 National Appeals and Charges Committee

1.3.1 Authority. The Board of Directors delegates authority to the A&C to act in all matters referred to it under the Bylaws, CDR and any other regulations expressly within the A&C’s jurisdiction. However:

1.3.1.1 The A&C, at its discretion, may refer any matter it deems proper to the full Board for disposition.

1.3.1.2 The Board may decide by majority vote to handle a matter itself.

1.3.1.3 Matters of a non-disciplinary nature will be decided by the Board.
1.3.2 Other Responsibilities. A&C also reviews and provides input on agenda items dealing with conduct, deportment and ethics and any regulations involving the same.

1.3.3 Committee Membership. The President nominates, and the Board approves, the chair and members at the beginning of his term. Membership is comprised of Board members. If a committee member is unavailable to seat a panel of three for a disciplinary proceeding for any reason, an alternate member of the ACBL Board of Directors shall be chosen by the A&C Chair in consultation with the ACBL President. All members of the Board of Directors are approved for consideration.

1.3.4 Proceeding Restriction. During a disciplinary proceeding that is not referred to the full board for disposition, only ACBL Board members who are members of the A&C (and their advisor) may be present.

1.3.5 Conflict of Interest. No member of the Board of Directors will serve on a committee hearing an election protest or an appeal from his/her own Region involving a player from that Region, nor will he/she be allowed to vote on such an appeal if said appeal comes before the ACBL Board of Directors.

Section 2 – Committees of the Corporation

2.1 A Committee of the Corporation is a body established by the Board of Directors to address a functional area for which there is a need for continuing evaluation. It will report the results of its deliberations to the Board of Directors at each regularly scheduled meeting of the Board of Directors.

2.2 The President appoints the chair and members at the beginning of his term. Membership is comprised of Board members.

2.3 Each of the committees will participate in planning and will recommend policies. Each committee may have subcommittees whose members need not be members of the committee.

2.4 The chair of a Committee of the Corporation or his designee is responsible for presenting his committee’s motions to the Board as a whole for consideration or vote. Other duties of chair continue to rest with the ACBL President or his designee.

2.5 The committee chair coordinates the activities of that committee and keeps the President and/or Executive Director informed of its progress toward achieving the
purpose for which it was established.

2.6 Finance Committee

2.6.1 The Finance committee examines all financial-related matters and determines whether proposed expenditures may be made within Board guidelines for liquidity and capital preservation. (It is ACBL management's function to allocate money according to policy set by the Board and objectives created under strategic planning).

2.6.2 The President appoints the chair and members at the beginning of his term. Membership is comprised of Board members.

2.7 Executive Director Review Committee

2.7.1 The term of office for each Executive Director Review Committee member will be from January 1 to December 31.

2.7.2 The President appoints the chair and members of the committee from among the members of the Board at the beginning of his term.

2.8 Laws Commission

2.8.1 There will be an ACBL Laws Commission which will prepare the Laws under which both duplicate and rubber bridge games will be governed. These Laws may be reviewed and revised periodically by the Commission.

2.8.2 The Commission will consist of a minimum of nine members and a maximum of 15 members. The Commission will elect the chair of the Laws Commission from among its members. The members will be appointed by the President of the ACBL with the approval of the Board of Directors and each will serve for a five-year term.

2.8.3 The Commission members will be appointed and confirmed at the Spring NABC. The term of office will begin on the day following the end of the Spring NABC and will expire on the day following the end of the appropriate subsequent Spring NABC.

2.8.4 If a member of the Commission is unable to serve his entire term for any reason, the vacancy so created will be filled by the President at the next meeting of the Board of Directors and is subject to Board approval. The newly appointed members will serve the remainder of the unexpired term.

2.8.5 Members of the Laws Commission who are not members of the ACBL Board of Directors or employees of the ACBL will receive one two-session entry to an NABC+ event or lower, which is good for one year from date of receipt at the conclusion of their meetings at each NABC. Only those in
attendance for all required meetings will be compensated.

2.8.6 Any member of the ACBL Laws Commission that has an unexcused absence as determined by the Commission chair for three consecutive meetings will be considered as resigned and the President will appoint someone to finish the remaining term.

2.8.7 The ACBL will send a representative from the ACBL Laws Commission to attend all meetings of the WBF Laws Committee held in conjunction with World Championships. In the years when the Drafting Committee is in session, but in any event no longer than four years.

2.8.7.1 The representative will be selected by the ACBL Laws Commission.

2.8.7.2 The ACBL will provide air fare actual ticket price using advance non-refundable ticketing reflecting the lowest direct service fare available for travel at reasonable times for the travel dates, per diem, and hotel room.

**Section 3 – Special Committees**

3.1 A special committee is a body established by the Board of Directors, the Executive Committee, or the President to address a special purpose. It will meet, exist and report as required by the provisions of the enabling legislation. Enabling legislation will include commencement and termination dates/events.

3.2 Meetings of special committees held other than at the site of an NABC must be authorized by the President.

3.3 The President appoints the chair and members of special committees.

3.4 National Tournament Committee

3.4.1 Management will, upon review of the conditions of contest, determine if there is a need to convene the National Tournament Committee.

3.4.2 The chair of the Board Bridge Committee will be the chair of the National Tournament Committee.

3.4.3 The National Tournament Committee will have a minimum of five Board members. If there are fewer than five Board members at the tournament site who can serve on the committee, a conference call will be used to include enough additional Board members to meet the five Board-member requirement. Members of the Bridge and Tournament Committees of the Board of Directors will be the first ones called for this duty.
3.5 International Committee

3.5.1 The Presidents of the WBF Zone 2 National Bridge Organizations shall be members of the "International Committee" or any successor committee whose functional area is participation in international bridge organizations and events. They may, individually or collectively, propose motions to the Board of Directors concerning international bridge or other issues that impact their NBOs. Their participation shall be limited to committee activities. Expenses attributable their participation on the committee shall not be paid nor reimbursed by the ACBL.

3.6 Bylaws Committee

3.6.1 The purpose of this committee is to review the ACBL Bylaws as needed and suggest appropriate revisions.

3.6.2 The President nominates, and the Board approves, the chair and members of the Bylaws Committee. The committee will consist of three members: two members of the Board of Directors, one of whom will be named chair, and the third member being the Chair of the Advisory Council or their designee.

Section 4 – Management Committees

4.1 A management committee is a body established by the Executive Director to accomplish functions assigned to the ACBL staff by appropriate authorities.

Section 5 – Other ACBL Bodies

Other ACBL bodies are non-Board committees established by the Board of Directors to accomplish goals and objectives deemed appropriate. These entities operate in accordance with, and under the provisions of, the enabling legislation.

5.1 ACBL Disciplinary Bodies. The ACBL Disciplinary Committee (ADC), Ethical Oversight Committee (EOC) and the Online Ethical Oversight Committee (OEOC) are ACBL disciplinary bodies that conduct disciplinary proceedings as specified in the ACBL Code of Disciplinary Regulations.

5.1.1 Composition. The ADC consists of 12 members. Both the EOC and the OEOC consist of 15 members. Members are appointed to serve staggered three-year term.

5.1.2 Appointment. The President, in consultation with the current chair, annually appoints members to the committees for three-year terms. Appointments are subject to Board approval.

5.1.2.1 The term of office for the ADC and EOC begins the day after the
Spring NABC’s conclusion and expires the day after the subsequent Spring NABC.

5.1.2.2 The term of office for the OEOC begins the day after the Summer NABC’s conclusion and expires the day after the subsequent Summer NABC.

5.1.2.3 During their tenure in office, members may not be dismissed except for grossly inappropriate behavior. If the President of the ACBL or the chair calls together the members of the committee, they may, by majority vote, remove a member of the committee.

5.1.3 Vacancy and Replacement. If a member is unable to complete the term, the President, subject to Board approval, appoints a replacement to serve the remainder of the unexpired term.

5.1.4 Chair Election and Term of Office. The committee elects the chair for a one-year term from among its members. The chair may not serve more than three consecutive one-year terms.

5.1.5 Compensation. The chair and committee members serving on a panel in a disciplinary proceeding will be compensated according to the guideline of a two-session entry to an NABC+ event for each day the committee meets.

5.2 ACBL Disciplinary Committee (removed per Board motion – effective March 13, 2024)

5.3 Competition and Conventions Committee

5.3.1 The purpose of the Competition and Conventions Committee is to review conventions and the convention charts, the alert procedure, the convention card and conditions of contest plus any other competitive aspects of bridge play, such as timing and procedures. The committee will meet and conduct work as needed between tournaments or at an NABC. The Competitions and Conventions committee may make changes to the following (effective 1/1/2022):

Alert Procedure
Convention Charts
Conditions of Contest
Defense Database

Notice of any change must be sent to the ACBL Board of Directors at least 30 days before the effective date of the change. The Board may choose to request additional information or take other action on the change within the 30-day period.(effective 1/1/2022)
The Competitions and Conventions Committee should seek affirmative approval from the Board of Directors on major changes to these documents (e.g., significant structural changes, allowing a previously prohibited controversial convention, significant changes to event structure). (effective 1/1/2022)

5.3.2 The Competition and Conventions Committee will consist of 11 members, of which eight (8) shall be expert players appointed by the President in consultation with the Competition and Conventions Committee chair. Appointments are subject to Board approval. The term of office for all eight expert players will be three-years. In addition, the chair of the ACBL Board’s Bridge Committee shall be a voting ex-officio member of the Competition and Conventions Committee. The President shall designate a second voting ex-officio member from sitting ACBL Board members. ACBL management shall designate an ACBL Tournament Director to serve as a voting member.

5.3.3 The committee will elect the chair of the ACBL Competition and Conventions Committee from among its members for a one-year term, rotating at least every three years.

5.3.4 The Competition and Conventions Committee members will be appointed and confirmed by the Board at the Spring NABC. The term of office will begin on the day following the end of the Spring NABC and will expire on the day following the end of the appropriate subsequent Spring NABC.

5.3.5 If a member of the committee is unable to serve his entire term for any reason, the vacancy so created will be filled by the President at the next meeting of the Board of Directors, subject to Board approval. The newly appointed member will serve the remainder of the unexpired term.

5.3.6 Members of the Competition and Conventions Committee who are not members of the ACBL Board of Directors or employees of the ACBL will receive one two-session entry per meeting to an NABC+ event or lower. It is good for one year from date of receipt. Only those in attendance for all required meetings will be compensated.

5.3.7 Any member of the Competition and Conventions Committee that has an unexcused absence, as determined by the committee chair, for three consecutive meetings will be considered as resigned, and the President will appoint someone to finish the remaining term.

5.3.8 The Advisory Council will appoint three members to attend the Competitions and Conventions Committee meetings as non-voting members. These representatives will receive the same compensation as the
voting members of the committee.

5.4 Ethical Oversight Committee (removed per Board motion – effective March 13, 2024)

5.5 Hall of Fame Committee

5.5.1 The Hall of Fame Committee will be a nine-member committee with staggered three-year terms, with one member from Canada, Mexico, or Bermuda. A committee member may only serve two consecutive terms but may be reappointed after a one-year hiatus.

5.5.2 The President, after consultation with the current chair, appoints Hall of Fame Committee members. Appointments are subject to Board approval.

5.5.3 The committee will elect the chair from among its members for a one-year term.

5.5.4 The Hall of Fame Committee members will be appointed and confirmed at the Spring NABC. The term of office will begin on the day following the end of the Spring NABC and will expire on the day following the end of the appropriate subsequent Spring NABC.

5.5.5 If a member of the committee is unable to serve his entire term for any reason, the vacancy so created will be filled by the President at the next meeting of the Board of Directors, subject to Board approval. The newly appointed member will serve the remainder of the unexpired term.

5.5.6 Any member of the Hall of Fame Committee that has an unexcused absence as determined by the committee chair for three consecutive meetings will be considered as resigned and the President will appoint someone to finish the remaining term.

See Appendix 4-D2 Hall of Fame Operating Procedures

5.6 ACBL 401k Trustees

5.6.1 401k Trustees will consist of two persons elected at Fall Board meetings for four-year terms, which start January 1 following the election. The ACBL Executive Director, or his designee, will serve as a 401k Trustee.

5.6.2 401k Trustees will be elected to staggered terms.

5.7 NABC Seeding Committee

At the beginning of each calendar year, the chair of the Seeding Committee will
be appointed by the President. The Executive Committee will approve the appointment before the beginning of the Spring NABC.

5.8 Masterpoint Committee

5.8.1 The purpose of the Masterpoint Committee is to review the allocation of masterpoint awards and make changes to ensure: (a) overall consistency in masterpoint awards, (b) an appropriate balance in awards between types of events, (c) appropriate award levels among finishers within an event, and (d) clarity of requirements and formulas for those organizations responsible for calculating masterpoints.

The Masterpoint Committee may make changes to masterpoint rules or policies. Notice of these changes must be sent to the ACBL Board of Directors at least 30 days before the effective date of the change. The Board may choose to request additional information or take other action on the change within the 30-day period.

The Masterpoint Committee should seek affirmative approval from the Board of Directors on major changes to masterpoint rules or policies (e.g., the ability to earn pigmented masterpoints online in clubs or ACBL-sponsored games and the multipliers to be used in each case).

5.8.2 The Masterpoint Committee will consist of a minimum of seven (7) members, three of whom shall be appointed at-large by the Board President upon consultation with the Chair of the Advisory Council, two of whom shall be members of the Board of Directors as set forth in subsection 5.9.4 below and two of whom shall be ACBL employees appointed by the Executive Director. Two of the members are members of the Board of Directors. Three of the members are appointed by the ACBL President. Two members are ACBL employees.

5.8.3 The three at-large appointees of the Chair of the Advisory Council shall be neither ACBL employees nor members of the Board of Directors. The Chair of the Advisory Council shall make recommendations for the three at-large appointees, and the ACBL President shall choose from among these recommendations.

5.8.4 The ACBL President and the Chair of the Bridge Committee shall be voting ex-officio members of the Masterpoint Committee. If either or both of these voting ex-officio members prefers not to be on the Masterpoint Committee, then the ACBL President may delegate the duties to a replacement from among the Board of Directors. In addition, any member of the Board of Directors may elect to become a member of the Masterpoint Committee by so notifying the ACBL President. ACBL management shall annually appoint two members to the Masterpoint committee.
5.8.5 The term of office for the three at-large members shall be staggered three-year terms.

5.8.6 The Chair of the Masterpoint Committee shall be annually selected from among the committee members.

5.8.7 The Masterpoint Committee members will be appointed and confirmed at the Spring NABC. The term of office will begin on the day following the end of the Spring NABC and will expire on the day following the end of the appropriate subsequent Spring NABC.

5.8.8 If a member of the committee is unable to serve his entire term for any reason, the vacancy so created will be filled by the ACBL President at the next meeting of the Board of Directors, subject to Board approval. The newly appointed member will serve the remainder of the unexpired term.

5.8.9 Members of the Masterpoint Committee who are not members of the ACBL Board of Directors or employees of the ACBL will receive one two-session entry per meeting to an NABC+ event or lower. It is good for one year from date of receipt. Only those in attendance for all required meetings will be compensated.

5.8.10 Any member of the Masterpoint Committee that has an unexcused absence, as determined by the committee Chair, for three consecutive meetings will be considered as having resigned and the ACBL President will appoint someone to finish out the remaining term.

Section 6 – Establishing New Committees

6.1 A committee may be proposed to the Board of Directors for consideration:

6.1.1 By the Advisory Council;

6.1.2 By a member, members or committee of the Board of Directors; and/or

6.1.3 By ACBL management.

6.2 On an emergency basis, a new committee may be established by the Executive Committee on the recommendation of the President.

Section 7 – Management of Committees

7.1 ACBL management will maintain a record of currently active committees. An updated notebook, Committees and Special Appointments, which includes all Committees of the Board, Committees of the Corporation, Special Committees,
Management Committees, and Other ACBL Bodies appointed by the ACBL President or ACBL management (when the committee is to work with the Board of Directors) will be maintained. Any reimbursements and/or compensation will be included.

7.2 The Executive Director will provide the required staff support to committees as approved by the President.

7.3 The Executive Director appoints employees of ACBL staff as liaison or as members to committees, subject to the provisions of the enabling legislation under which the committee is established. The staff liaison provides assistance to that committee, coordinates input to that committee from other staff elements, and keeps the Executive Director informed of the workload placed on other staff elements and the committee’s progress towards achieving the purpose for which the committee was established.
Chapter V – Charity, Foundations and Special Funds
A. Administration and Policy Regarding Charity

Section 1 – ACBL Charity Foundation and ACBL Educational Foundation

1.1 The ACBL Charity Foundation is a self-supporting, independent organization, paying all its own expenses without exception and reimbursing the ACBL for any and all expenses incurred on behalf of the ACBL Charity Foundation.

1.2 The ACBL Educational Foundation is a self-supporting, independent organization, paying all its own expenses without exception and reimbursing the ACBL for administrative services costs.

See Appendix 5-A Bylaws of the American Contract Bridge League Charity Foundation, Corp.

Section 2 – ACBL Charitable Recognition Award

2.1 Yearly, each District President shall appoint two members from their District to receive the ACBL Charitable Recognition Award.

2.2 Recipients shall receive a mailed letter of notification from the ACBL along with a recognition pin. Recipients also shall receive recognition in the ACBL Bridge Bulletin.

2.2.1 A member of ACBL management shall sign the notification letters on behalf of the ACBL Board President and the ACBL Executive Director.

2.2.2 ACBL management shall use email to notify each District President of their opportunity to name recipients and of their duty to email their selections to ACBL management within a specified time frame.

2.2.3 A reminder email will be sent to each District President who has not responded.

2.2.4 Failure to send recipients to ACBL management within the specified time frame will result in the forfeiture of awards for the annual award cycle.

2.2.5 The ACBL Regional Director or District Director representing the District(s) will be copied on email notification and reminder email.

2.2.6 Communications will be sent to District Presidents currently on file with the ACBL.

2.3 The ACBL Charitable Recognition Award is a lifetime right as long as the member
is a member in good standing. If a recipient loses good standing status, the recipient’s ACBL Charitable Recognition Award shall be removed. Upon regaining good standing status, a recipient shall not automatically be reinstated. Expulsion from the ACBL, suspension for one year or longer or probation for two years or longer will result in permanent removal of the ACBL Charitable Recognition Award. This section also shall apply to appointments to the National Charity Committee, which has been replaced by this award.

2.4 Members of the ACBL Board of Directors and the Chair of the Advisory Council will automatically receive the award. Each will receive a recognition pin but will not receive recognition in the ACBL Bridge Bulletin.

2.5 Replacement pins if lost or stolen will be provided free of charge to recipients of the ACBL Charitable Recognition Award.
Chapter V - Charity, Foundations, Special Funds

B. Charity and Fund Games - Clubs

Section 1 - Club Charity Game Requirements

1.1 Club charity games run for the ACBL Charity Foundation or the CBF Charitable Fund shall include a payment by the club to the ACBL Charity Foundation or the CBF Charitable Fund of a minimum of $1.00 per player.

1.2 Clubs are not required to run a charity game for the benefit of the ACBL Charity Foundation or the CBF Charitable Fund except as set forth below.

1.3 The first ACBL-sanctioned charity game, if any, plus at least every other subsequent charity game conducted by a club in a calendar year must be for the benefit of the ACBL Charity Foundation or, in Canada, the CBF Charitable Fund. ACBL-sanctioned charity games not required to be run for the benefit of the ACBL Charity Foundation or the CBF Charitable Fund may be for the benefit of any governmentally recognized charity, charity foundation or charity fund.

Section 2 - Special Games at Clubs

2.1. The month of January is designated as Junior Fund Month. Monies raised from Junior Fund Games will be available for all Junior activities (see also Chapter I. Membership, I. Juniors, Section 3- Junior Fund Games).

2.2 The month of February is designated as Educational Foundation Fund Month. Monies raised from the Educational Foundation Charity Games shall be distributed to the ACBL Educational Foundation.

2.3 The month of April is designated as Charity Fund Month. Monies raised from charity games will go to either the ACBL Charity Foundation or a local charity (see also Chapter V-Charity, Foundations and Special Funds, A. Administration and Policy Regarding Charity). Any club that, in any calendar year, runs one or more allowed special local charity games that are sanctioned for extra masterpoints must make available for public inspection an accounting of all funds raised in such games no later than February 28 of the following calendar year.

2.4 The month of May is designated as Grass Roots Fund Month. Clubs may hold special games under the same rules and regulations applicable to the other special fund months (currently benefitting the Junior Fund, the International Fund and the ACBL Charity Foundation). Funds raised shall be used by the individual Districts to help fund Grass Roots Events (as defined below). The ACBL shall not charge the Districts any fee for the cost of collecting and disbursing these funds.

2.4.1 Grass Roots Events are defined as the Grand National Teams (GNT) and the North American Pairs (NAP).
2.4.2 Grass Roots funds may be used to provide player stipends for attending the competition at the NABCs and encouraging attendance at Unit and District finals. In addition, at the discretion of the District, funds may be used to prepare and promote participation by players in Flights B and C at the club level. Effective 1/1/2020.

2.4.3 At the conclusion of the collection cycle, 80% of the funds, net of total entry fee awarded by the ACBL Flights A, B and C, is returned to the respective Districts that raised the monies. The remaining 20% is retained by the ACBL and distributed according to the following process:

- Calculate the amount of Grass Roots Funds raised per member in the District
- Sort the Districts based upon number of members from highest to lowest. Give the nine largest the value of ‘0’ in the Rank Column, the next eight the value of “1” in the Rank Column, and the remaining eight the value of “2” in the Rank Column;
- Calculate the Mean and Standard Deviation (SD) for the value of the amount raised per member for the 25 Districts. If the respective District raised less than 1 SD below the mean, place a value of “0” in the Fund Rank Column. If the District raised between 1 SD and 0.5 SD below the mean, place a value of “1” in the Fund Rank Column. If the District raised between 0.5 SD below the mean and the mean, place a value of “2” in the Fund Rank Column. If the District raised between the mean and 0.5 SD above the mean, place a “3” in the Fund Rank Column. If the District raised more than 0.5 SD above the mean, place a “4” in the Fund Rank Column;
- Calculate the amount of Rebate based upon the formula: Rebate = Total Pool * ((Size Rank + (Fund Rank * 4)) / (Sum of all Size Ranks +(Sum of all Fund Ranks*4))

2.5 The month of September is designated as International Fund Month. Monies raised will go to the International Fund (see also Chapter VII International Bridge, C. International Fund).

2.6 Only this section applies to Virtual Clubs. No other part of Section 2 applies. Management shall designate one week in each of the Special Games months defined in 2.1 thru 2.5 for Virtual Clubs (VACBs) to hold special games for the designated charities. During the month of April, Section 2.3 all VACB games held during the designated week shall be for the benefit of the ACBL Charity Foundation.

2.7 In the remaining eight months of the year, one game per month per sanctioned session may be a special game for any one of the Junior Fund, International
Fund, ACBL Educational Foundation, Grass Roots Fund, or a charity, charity foundation or charity fund.

2.8 When a Sectional (excluding STaCs) or higher rated event is being conducted within 25 miles of a club game’s playing site, the club is permitted to hold only its regularly scheduled club masterpoint games (i.e., no special games may be held). This regulation does not apply to Limited/Restricted Sectionals.
Chapter V - Charity, Foundations, Special Funds
C. Unit and District Charity Games

Section 1 - Unit and District Fund or Foundation Games

1.1 Units and Districts may hold a Fund or Foundation game maximum of four/year per Unit and four/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, Grass Roots Fund Game or International Fund Game, except that January is reserved for Junior Fund Games, April is reserved for Charity Games, May is reserved for Grass Roots Fund Games and September is reserved for International Fund Games.

1.2 Overall masterpoints will be awarded in District-wide Charity Games that use hand records and for which District winners are determined.

Section 2 - Special Games at Sectionals

2.1 All Units (i.e. Sectional sponsors) are permitted to run up to two special game sessions at each Sectional with the exception of STaCs. In the US, these special games may be to benefit the ACBL Charity Foundation, ACBL Educational Foundation, ACBL International Fund, ACBL Grass Roots Fund or ACBL Junior Fund. In other countries, they may benefit the NBO equivalent, if it exists, or an ACBL fund or foundation if it does not. The choice of beneficiary shall be made by the tournament sponsor.

2.2 Such a special game may be run as an open game, senior game, team or pair game, newcomer game, or any other game that is run at a Sectional.

2.3 The masterpoint awards will be Regional-rated silver points.

2.4 The normal sanction fee(s) for Sectionals will be charged to the sponsoring organization. These funds will be included in the tournament report and shall be dispersed to the appropriate organization chosen by the tournament sponsor.

Section 3 - District- and Continent-Wide Charity Games

3.1 Overall masterpoints will be awarded in continent-wide Charity Games and in continent-wide International Fund Games that use hand records and for which national and District winners are determined and published in the Bridge Bulletin.

3.2 In addition to District overall awards, continent-wide overall winners will be determined and overall masterpoints awarded.
3.3 Overall point awards will be red points with amounts and depth of awards as recommended by the Masterpoint Committee and approved by the ACBL Board of Directors.
Chapter V - Charity, Foundations, Special Funds

D. Educational Foundation

Section 1 - Educational Foundation Games at NABCs

1.1 The NABC opening night (Thursday) games, including continuing rounds of KO games, shall be designated as Educational Foundation Games with all net proceeds from the games going to the ACBL Educational Foundation.
Chapter VI - Club Sanctioned Games
A. ACBL Sanctions for Club Masterpoint Games

Section 1 - ACBL Club Masterpoint Game Sanction Eligibility

1.1 An ACBL club sanction grants the right to an entity to conduct bridge games at regularly scheduled times and locations and award masterpoints at those games in accordance with specific ACBL rules and regulations.

1.2 A club may run up to two ad hoc regular sanctioned masterpoint games per calendar year at a date and time not currently sanctioned. These games are subject to the same rules and fees as a normal club masterpoint game.

1.3 Every club running ACBL-sanctioned games must have a designated club manager who is the official representative to ACBL.

1.4 It is the responsibility of the club to comply with all local, state, and federal laws. Clubs are not authorized to use the ACBL name or logo or other ACBL identification except in connection with the issuance of masterpoints.

1.5. Games must be conducted in accordance with both the letter and the spirit of ACBL regulations as well as the Laws of Duplicate Bridge. The success or failure of games conducted by a club is the responsibility of the club manager. The club manager is free to operate the club as he or she sees fit, as long as the operation of ACBL-sanctioned games falls within the limits prescribed by ACBL.

Section 2 - Obtaining and Maintaining a Sanction

2.1 An application for an ACBL club game sanction, whether new or renewal, will not be accepted until the club manager signs the following arbitration agreement:

2.1.1 Should any dispute, of whatever kind or nature, arise between the ACBL and the undersigned club, it is agreed that such dispute shall be resolved by binding arbitration that conforms with the Bylaws and the agreement set forth on the ACBL’s website.

2.2 Waiting Period

2.2.1 When the ACBL receives an application for a new club game sanction (or reinstatement of a lapsed sanction), there is a 30-day probationary period before the sanction is issued. During this period, copies of the application are sent to an official of the Unit in which the club is located and, on request, to the District President for their assessment.

2.2.2 The ACBL will waive the 30-day probationary period if the Unit or the District President agrees in writing to the waiver.
2.3 Allowable Objections to a Sanction

2.3.1 A Unit or a District President may object to a masterpoint game sanction being granted on the grounds that:

a. the proposed quarters are not suitable, or

b. the applicant’s record as an ACBL member indicates previous failures in meeting ACBL standards.

2.3.2 The ACBL may refuse to grant a new sanction because of the club manager’s history of failure to adhere to ACBL regulations. If the ACBL rejects an application because of an objection from the Unit or the District President, the applicant may appeal the rejection to the ACBL Board of Directors. The applicant must make the appeal within 30 days of the date he or she received notice that the application was rejected.

2.4 Duration of a Sanction

2.4.1 A sanction is valid until the end of the calendar year for which it was issued.

2.4.2 The ACBL will not renew a sanction if the club fails to observe regulations, including those that concern reporting and paying for special events sanctioned by the club.

2.4.3 If for some reason, such as remodeling playing quarters or location loss, a club must close a game for an extended period of time, the ACBL will place the sanction on an inactive status. The ACBL will not renew the sanction for the following year unless the club has a location and a specific date when games will resume.

2.5 Cancellation of a Sanction

2.5.1 ACBL management has the right to cancel or suspend a club game sanction for cause upon 30 days’ notice to the club manager. Any one of the following shall constitute “cause” for cancellation or suspension: operation of a club out of compliance with ACBL regulations; unsuitable club venue; and/or the discriminatory practices in the ACBL Handbook of Rules and Regulations.

2.5.2 A suspension is for a fixed period of time whereupon the sanction shall automatically renew. If a cancellation is for a fixed period of time, the club manager may apply for renewal. Cancellations may be permanent without the possibility of renewal.

2.5.3 ACBL management may immediately suspend or cancel a club game sanction if the “cause” for cancellation is such that the continuation of the
sanction will result in substantial and immediate violation of ACBL regulations, increase the likelihood of lawsuit against the ACBL, or result in violation of Federal law.

2.5.4 The 30-day notice of suspension or cancellation shall provide the club manager with the option of providing ACBL management with reasons in writing why the suspension or cancellation should not take place, whereupon ACBL management, in its own discretion, may leave the suspension or cancellation in place, amend the suspension or cancellation, or withdraw the suspension or cancellation.

2.5.5 The club may file a written appeal of a suspension or cancellation with the Appeals and Charges Committee of the ACBL Board of Directors within 30 days of the effective date of the cancellation; provided, however, that the suspension or cancellation will remain in effect until the appeal before the Appeals and Charges Committee has been decided. In order to be considered, such written appeal must include reasons why the cancellation is inconsistent with the terms of this Part A.

Section 3 - Cost of a Sanction

3.1 New Club Games

3.1.1 The ACBL considers a club game new if it has not been sanctioned previously at the specific location for which it is applying, if it failed to renew its sanction by January 31, if it is on inactive status, or if it has not conducted regularly scheduled duplicate games during the preceding calendar year. However, if a club moves to a new location in the same area and retains its club number, the ACBL does not consider it new. Should a new club game sanction be denied, a specific reason will be given.

3.2 Annual fee

3.2.1 The annual sanction fee per sanctioned game will be determined by ACBL management.

3.2.2 When a club files its annual sanction application, it must include the fee for each regularly scheduled game session. This fee is paid once a year. Games that operate for a short time during the year (for example, during summer months) are subject to this fee, just as if sessions were held throughout the year.

3.3. Table Fees

3.3.1 ACBL management will establish table fees for club games. Management may establish different fees for face-to-face games and online games, and based on the number of deals in the game.
3.3.2 A club must pay a fee for each sanctioned game session held plus a fee for each table in play. The ACBL charges only one game session fee if different levels of games are held simultaneously.

3.3.3 Clubs will be charged an additional per game fee if they either mail a hard copy of the monthly masterpoint and financial reports or submit reports using an outdated version of ACBLscore. Small clubs can request an exemption from these additional fees. New clubs requesting sanctions will be required to report electronically using ACBLscore.

3.4 Fines for non-compliance. ACBL Management may levy fines for non-compliance

Section 4 - Sanctioned Game Provisions

4.1 Scheduling Masterpoint Games

4.1.1 A club may conduct one or more regularly scheduled games under one sanction at varying sites.

4.1.2 The club must list all regularly scheduled games that will award masterpoints and all addresses where these games will be held on the sanction application.

4.1.3 Once the sanction is granted, only those game sessions listed on the application may award masterpoints.

4.1.4 If a schedule change is contemplated or proposed, two weeks’ notice must be given to ACBL before the change may be made.

4.1.5 No notice is necessary if a club’s regularly scheduled session falls on the evening (6pm or later) of December 31 (New Year’s Eve). The club may schedule two sessions of play that night – one to begin before midnight and one after.

4.2 Adding games

4.2.1 A club may add or change game sessions on a sanction any time during the year, provided that it notifies the ACBL Club and Member Services Department and pays a fee for each game session changed.

4.3 Cancelling Sessions

4.3.1 ACBL regulations permit the cancellation of a specific session without penalty. The club manager or club director must note the canceled game session on the Monthly Report Form for Club Games (“Monthly Report”). No fees are refunded for canceled game sessions.
4.4 Non-exclusivity of Sanction

4.4.1 ACBL sanctions are not exclusive. The ACBL encourages open competition among clubs and will sanction two or more club games simultaneously in the same community but usually not at the same location. When two or more club games occupy the same quarters (as happens when a group of sanction holders cooperate to maintain a city bridge center), they may not operate simultaneously unless their games are of a different class.

4.4.2 Units may not compete with existing club sessions. A Unit may sponsor a club session or sessions when no existing club session(s) is in operation in a given area. Exception: Units operating a club-type session prior to a new session receiving sanction may continue to do so.

4.5. Clubs in Good Standing

4.5.1 Clubs that operate in full compliance with ACBL regulations remain in good standing. On application, the ACBL will renew their game sanctions for the following year. However, the ACBL will not renew sanctions for clubs that have unresolved problems with their Monthly Report or other special game reports until the problems are resolved. The ACBL is not obligated to renew sanctions for clubs with significant violations of ACBL rules and regulations.

Section 5 - Sanctioned Club Game Requirements

5.1 Club Manager

5.1.1 Every ACBL-sanctioned masterpoint club game must designate an ACBL member in good standing with all service fees and dues paid as its manager. The club manager is accountable to the ACBL for the enforcement of ACBL rules and regulations in all sanctioned games that the club conducts. The club manager must supervise the following activities:

a. Preparation and filing of the Monthly Report and the Club Masterpoint Report. The signature of the club manager must be on the form when it is filed.

b. Correspondence with the ACBL on club game matters.

c. Application for sanction renewals and reporting any change of club manager(s), change of club address or session changes on a form provided by the ACBL or via email.

Section 6 - Daylong Robot Tournaments

6.1 Up to four (4) sanctioned daylong online robot games may be held daily per approved online club. Up to 24 hours are allowed for play. Each daylong game will
play either 12 or 18 boards.

6.2 Masterpoint awards for one-session daylong robot games will be as follows:

6.2.1 Section awards capped at current 15 table level.

6.2.2 Overall awards for 100+ participants shall be:
   a. 2.50 for 1st place with 18 boards in play or 1.50 for 1st place with 12 boards in play (40% reduction) with depth and subsequent award per formula.
   b. Duplicate awards will be awarded for each additional 100 participants.
   c. Sanction fees will be determined by ACBL management.

**Section 7 - Miscellaneous Club Regulations**

7.1 Legal Defense of Clubs in Civil Actions

7.1.1 The ACBL Executive Director is authorized to have the ACBL participate to the extent and in such form as the Executive Director deems reasonable in the defense of a club/club manager/club official who is sued as the sole result of having enforced conditions of his/her sanction.

7.2 Relationship of clubs, Units and the ACBL

7.2.1 The primary concern of the ACBL is the welfare of its members as it relates to the game of bridge. Thus, regulations have been established by the ACBL to protect the interests of its members. However, these regulations are only in force during ACBL-sanctioned masterpoint games. Only the ACBL can assess discipline against a club for a violation of ACBL regulations.
Chapter VI - Club Sanctioned Games

B. Types of Club Masterpoint Games

Section 1 – Open Games

1.1 An open game is open to all ACBL members. Prohibiting or allowing non-members of ACBL to play does not affect open game status.

1.2 In an open game, a club may stipulate that each participant hold a minimum number of masterpoints but cannot stipulate a maximum. For example, an open game could specify that all players must have no fewer than 20 masterpoints but could not refuse entry to a Life Master.

1.3 Club managers may regulate conventions in games conducted at their clubs. A complete list of conventions that may be used for club play is shown on the ACBL Convention Charts: Basic, Basic+, Open and Open+.

See Appendix 6-B, *ACBL Convention Charts*.

1.4 A club that charges a membership fee may conduct an open game, but the game must be open to all ACBL members. The club may, however, allow its own members to play at a reduced fee. The entry fee for a non-club member may be as much as 100% more than a member’s entry fee.

1.5 An open pair game must have a minimum of two-and-a-half tables. A two-table individual with a one-winner movement or a two-table team game (match awards only) is allowed. In any open club game every contestant must be scheduled to play a minimum of 18 boards to receive full masterpoint awards.

1.6 Sanctioned clubs may hold shortened regular open games with a minimum number of boards played of 12-17. Masterpoints are awarded at 60% of the award for open games. Sanction fees are reduced for games of 12-17 boards.

Section 2 - Invitational/Restricted Game

2.1 An invitational game is one that limits or places restrictions on who can participate in its events. Participation commonly is limited to:

   a. Members and guests of the organization that holds the sanction (such as a country club or fraternal organization);
   b. Personnel (and their families and guests) of industries that are currently participating in commercial and industrial leagues;
c. Players who hold fewer than a stipulated number of masterpoints (when the maximum permitted is fewer than 20, the game is defined as a newcomer game);
d. Sections or directions segregated according to strong and weak pairs;
e. Strong players forbidden to play as partners;
f. Life Masters excluded or required to play with non-Life Masters; or
g. Members of one sex only.

2.2 Eligibility may be restricted for any reason except those that violate the ACBL Bylaws.

2.3 An invitational/restricted game may have no fewer than two-and-a-half tables (except in the case of a two-table individual with a one-winner movement or a team game), and every contestant must be scheduled to play a minimum of 12 boards.

Section 3 - Newcomer Games

3.1 A newcomer game is limited to players who hold fewer than 20 masterpoints, although, if it so desires, a club can set a lower maximum, such as one masterpoint.

3.2 A newcomer game is conducted to acquaint new players with duplicate bridge and to encourage participation by inexperienced players. At the discretion of club management, players may ask for advice, refer to notes and have help on any hand.

3.3 A newcomer game must consist of at least two-and-a-half tables. However, there are masterpoint awards for two-table newcomer games conducted as individuals or team games.

3.4 Participants must be scheduled to play a minimum of six (6) boards.

3.5 Any club with a sanctioned game may conduct a newcomer game session. The game session may be run any time. The club must list the newcomer game session on the sanction application and the Monthly Report. When the newcomer game is run concurrently with another sanctioned game, only the table fees are due ACBL.

3.6 When the club director or club management determines that the ability of a player is vastly superior to that of the other newcomer game participants, the club may refuse entry of that player in its newcomer events. In such a case, the director should advise the player, as diplomatically as possible, that he or she is too proficient to play in the newcomer game. The director should encourage the player instead to participate in the club’s games with a higher masterpoint limitation or in the open games.
3.7 Players with 20 or More Masterpoints

3.7.1 Subject to specified conditions, a club may allow one or two players who hold 20 or more masterpoints to play in a newcomer game. This would be the case when there is a single newcomer player available whose participation would eliminate a half-table movement. For example, if there were 13 pairs plus one single pair, there would be a six-and-a-half table game which, by adding a player, would become seven tables. In this instance, the club may allow one non-newcomer to play.

3.7.2 When there is an odd number of newcomer pairs entered, resulting in a half-table movement, the club may allow two non-newcomer players to participate if each person plays with a newcomer partner and if a Mitchell-type movement is used; that is, the two newcomer/non-newcomer pairs sit in opposite directions. These pairs are ineligible for masterpoint awards from the newcomer event. In no case may the two non-newcomer players play as partners.

3.7.3 A partnership, including one with a fill-in player (non-newcomer), may use only the conventions the club allows for that game.

3.8 Pairs in which one partner is a non-newcomer will not receive masterpoints and will not be ranked. For example, if an ineligible pair earns sufficient matchpoints to have finished second, that pair is not ranked. Instead, the third-place pair is ranked second and receives the second place masterpoint awards. In such a case, all lower-ranked pairs move up one rank, accordingly.

3.9 Ineligible pairs count in table totals. For example, the ACBL considers as a three-table game one that consists of four pairs of newcomers and two other pairs, each of which is made up of one newcomer and one non-newcomer, even though the two mixed (non-newcomer and newcomer) pairs are ineligible for masterpoint awards.

3.10 At the discretion of club management, three-member pairs may participate in newcomer games. The club will apportion earned masterpoints among the three players in a ratio that approximates the number of boards each played.

Section 4 - Special Fund Games

4.1 Clubs are allowed to hold games to benefit special funds. These games are charged an extra per table fee to be remitted to the ACBL (except for games to benefit a local charity).

4.2 The month of January is reserved for Junior Fund Games, the month of April is reserved for Charity Games, the month of May is reserved for Grass Roots Fund
Games and the month of September is reserved for International Fund Games. In those months, any and all ACBL-sanctioned club sessions may be special games for the named funds. In the remaining eight months of the year, one game per month per sanctioned session may be a special fund game for the benefit of the Grass Roots Fund, Junior Fund, International Fund, ACBL Educational Foundation or a local charity. A regularly scheduled club game held at a frequency other than weekly may hold one special "fund" game every fourth game. The masterpoint rating for all of these special games will be 70% Sectional-rated black points, maintaining the current cap of 6.00 masterpoints.

4.3 When a Sectional (excluding STaCs) or higher rated event is being conducted within 25 miles of a club game’s playing site, the club is permitted to hold only its regularly scheduled club masterpoint games (i.e., no special games may be held). This regulation does not apply to Limited/Restricted Sectionals.

4.4 Charity Games

4.4.1 Beneficiaries

4.4.1.1 The first charity Club Championship held each year must name an official ACBL beneficiary, i.e., the ACBL Charity Foundation or the CBF Charitable Fund (for games held in Canada) as its principal beneficiary. Under exceptional circumstances and on written application to the ACBL, the ACBL may permit a club to hold its first charity game of the year for a local beneficiary and its next game for an official ACBL beneficiary. Of the proceeds from the first and every other odd-numbered subsequent charity game, a minimum amount per player (currently $1.00) must be contributed to the ACBL Charity Foundation or the CBF Charitable Fund (for games held in Canada.)

4.4.1.2 A club that has selected a secondary beneficiary may make whatever contribution it chooses out of the surplus proceeds from the charity session. Some local charities provide playing space and publicity in exchange for a portion of the proceeds.

4.4.1.3 The second charity Club Championship may be conducted on behalf of a local charity if the Internal Revenue Service approves the charity as tax-exempt. Note: the ACBL Educational Foundation qualifies as a local or secondary beneficiary. A minimum amount per player must go to the beneficiary.

4.4.2 Two-Session Charity Games

4.4.2.1 Clubs may use their charity fund sessions to conduct one two-session charity fund championship. The same ACBL regulations that pertain to a two-session club championship apply to a two-
session charity fund championship. This includes the right to schedule the charity event at a time and place that differs from that of the regular game.

4.4.2.2 Both sessions give 70% Sectional-rated black points. The entire contribution must be made to an official ACBL beneficiary. (See subsection 4.4.2.3 below.) A club may charge any table fee that it chooses.

4.4.2.3 A club may divide the proceeds from a two-session event equally between an official ACBL beneficiary and local beneficiaries. If the sessions are unequal in size, the official ACBL beneficiary receives a minimum amount per player from the larger session and the local beneficiary a minimum amount per player from the smaller session.

4.4.3 Any club that, in any calendar year, runs one or more allowed special local charity games that are sanctioned for extra masterpoints must make available for public inspection an accounting of all funds raised in such games no later than February 28th of the following calendar year.

4.4.4 A club conducting invitational games may hold allocated charity championships as open events in which all ACBL members are allowed to participate, rather than conduct them as invitational events. The club must adequately advertise the fact that the game will be open. The rules for awards for an open charity championship held by an invitational club are the same as those for an open club.

4.4.5 Reporting Charity Fund Games

4.4.5.1 Clubs must report on the Monthly Report games conducted for local beneficiaries, listing the name of the beneficiary and the net amount contributed. In this case, however, they should send the contribution directly to the charity.

4.5 Educational Foundation Games

4.5.1 During any months, excluding January, April, May and September, one game per month per sanctioned session may be a special fund game for the ACBL Educational Foundation.

4.6 Grass Roots Fund Games

4.6.1 The month of May is designated as Grass Roots Fund Month. Clubs may hold special games under the same rules and regulations applicable to the other special fund months (currently benefitting the Junior Fund, the International Fund and the ACBL Charity Foundation). Funds raised shall be
used by the individual Districts to help fund Grass Roots Events (consisting of GNTs and NAPs).

4.6.1.1 At the conclusion of the collection cycle, 80% of the funds, net of total entry fee awarded by the ACBL Flights A, B and C, is returned to the respective Districts that raised the monies. The remaining 20% is retained by the ACBL and distributed according to the process shown in subsection 2.3.2 in Chapter V – Charity, Foundations and Special Funds, B. Charity and Fund Games – Clubs.

4.6.2 The Grass Roots Fund shall be considered an additional eligible beneficiary from Regional-rated games at Sectionals along with the Junior Fund, the International Fund and the ACBL Charity Foundation and Educational Foundation.

Section 5 - Other Club Games

5.1 Introductory Games

5.1.1 A club may conduct ACBL introductory games without first obtaining sanctions, but the games must have ACBL approval. The director usually issues club masterpoint receipts. Each game must have at least three tables, and each player must be scheduled to play a minimum of six (6) boards.

5.2 Handicap Games

5.2.1 Clubs may establish handicaps by considering the player’s masterpoint holdings.

5.3 Stratified Pairs

5.3.1 A stratified pair game is one that produces more than one set of winners. All pairs are ranked in the top strat; the pairs in the top strat are eliminated in determining the ranks in Strat B; both A and B pairs are eliminated in determining the ranks in Strat C. It is possible for Strat B and C pairs to place in the higher strat, but Strat A pairs are eligible for A awards only; and Strat B pairs are eligible for A and B awards only. The strat in which a pair plays is determined by the player who has the most masterpoints or by the average masterpoints of the players.

5.3.2 Stratified pair games may be conducted with two or three strats. The lowest strat may have any upper masterpoint limitation suitable for the club. The lowest strat must have at least five pairs for overall awards to be issued and at least three pairs in a comparison group for section awards to be issued. There should be approximately the same number of pairs sitting N/S and E/W in each strat, so that the section awards will be equal.
5.3.3 The game is first scored on the total number of tables in play, and masterpoints are computed from the Open/Invitational point award chart. Awards for the second strat include tables in the remainder of the game (all but the top strat) and are computed from the appropriate point award chart.

5.3.4 In a newcomer strat (0 to 20 masterpoints), only tables in this strat receive masterpoints from the newcomer award chart.

5.3.5 If a player places in more than one strat, the player receives the higher of the two awards, not both.

5.4 Homestyle

5.4.1 Homestyle bridge may be used in club games only. It may be used in Club Championships and charity Club Championships but not for ACBL-wide events, District-wide events, or any other special events. Clubs must apply to the ACBL to conduct homestyle bridge games that issue masterpoints.

5.5 College Program

5.5.1 A sanction application will be provided to any student or faculty member who is interested in operating a sanctioned bridge game on any college campus within ACBL jurisdiction.

5.5.2 Games are to be open to students, faculty members, and their spouses only.

5.5.3 No matter how many times a year a game is scheduled, an annual fee for each game session must accompany the application. The sanction year runs from January 1 through December 31.

5.5.4 The college game is not required to operate on a regular schedule. The day of the week may be changed if the change does not interfere with the schedule of an existing open club on the campus.

5.5.5 The game will be allotted one session with Club Championship rating for every 12 regular sessions played.

5.5.6 The college game is rated as an invitational game.

5.5.7 Each game must submit a Monthly Report of all game activity that occurred during the preceding month.

5.5.8 A fee for each game plus a fee for each table must be sent with the Monthly Report.

5.5.9 A faculty adviser must co-sign the sanction application and must agree to serve as the official ACBL contact.
5.6 Easybridge!

5.6.1 Easybridge! is a program and series of books designed to develop newcomer game(s) in clubs.

5.7. High School Program

5.7.1 A high school program similar to that offered to a college is available.

5.7.2 The minimum number of boards played for a 0-5 masterpoint game conducted in schools is six (6) for middle-schools through college. The masterpoint award will be 0.03 masterpoints per table.

5.7.3 There are no sanction or table fees associated with these games.

5.8 Pupil Games

5.8.1 A bridge teacher may apply for a special sanction to conduct a pupil game. The sanction will be free of charge if: (1) the applicant is an ACBL member, (2) the game is restricted to bona fide students of the sanction holder, (3) the lessons run for a minimum of 30 minutes, and (4) at least six boards are to be played.

5.8.2 A minimum of at least eight (8) participating students is required. If there are only two tables, the game must be run as a team event, individual event, or Swiss pair game.

5.8.3 The pupil game may be sanctioned as a regularly scheduled session, or periodically, subject to ACBL regulations. The sessions may be run at different times and places from the lessons.

5.8.4 A Monthly Report is not required for pupil games, and there are no session or table fees.

5.8.5 The teacher who runs the game need not be an ACBL club director.

5.9 Bridge Plus+

5.9.1 These games provide a transition from ACBL beginning bridge classes to newcomer games conducted at ACBL-sanctioned games. They may be operated by bridge teachers, club managers or ACBL club directors. Players are encouraged to ask for advice on bidding and playing the hands.

5.9.2 A sanction is required to conduct an ACBL Bridge Plus+ game. Bridge Plus+ sanctions are issued free of session fees if all of the following conditions are met:
a. Only students with fewer than five masterpoints may participate in the game.
b. The game must consist of a minimum of six boards.
c. Monthly Reports must be sent to ACBL by the 10th of the month following the month in which the game was held.

5.9.3 The teacher who runs the game need not be a club director. The teacher/director resolves all irregularities.

5.10 Foreign Clubs

5.10.1 Bridge club games at locations outside of Bermuda, Canada, Mexico and the United States may be sanctioned at the discretion of ACBL management, subject to the following guidelines:

a. Where there is no indication of a local bridge organization or local bridge club game, sanctions may be freely issued.
b. Sanctions may be issued for "isolated" locations, such as military bases, consulates, etc.

5.10.2 Where there is a local bridge club in operation, efforts will be made to minimize competition or interference between such a club and an ACBL club. If all parties agree, joint sanctions will be encouraged. If a local club appears to have legitimate concerns that an ACBL club is unduly interfering, or would unduly interfere, with the operation of the local club, then any sanction granted to the ACBL club to run sanctioned games will be subject to restrictions that minimize such interference; e.g., play restricted to citizens of ACBL NBOs with guest privileges no more than once a month.

Section 6 - Miscellaneous Rules Relating to Club Masterpoint Games

6.1 Two Table Team Games

6.1.1 Two-table sanctioned team games at club sessions will be allowed to award masterpoints. Regular session and table fees would apply.

6.1.2 Short matches are permissible, and the makeup of teams or partnerships may be changed for each match.

6.1.3 The masterpoint awards will be 0.01 masterpoint per board played, and there will be match awards only. There are no overall awards.

6.2 Club Handicapping; Masterpoint Awards

6.2.1 The masterpoint awards for club handicap games can be as currently given or at the discretion of the club as follows:
a. 100% awards for scratch winners for the class of game involved.
b. 50% awards for handicap winners.
c. Players receive the higher of the awards, but not both.

6.3 Masterpoint Races - Games at Clubs

6.3.1 All sanctioned games held at clubs, with the sole exception of STaCs, are to be counted in the Helen Shanbrom Ace of Clubs masterpoint races at Unit-, District- and ACBL-wide levels.

6.4 Addition of M Factor for Special Club Games

6.4.1 The formula for masterpoints for special games at clubs will have the appropriate “M” factor applied when there are masterpoint limitations in exactly the same manner as the “M” factor is applied to all games conducted at tournaments.
Chapter VI - Club Sanctioned Games
C. General Club Game Regulations

Section 1 – Incentive Programs for Clubs

1.1 New Member Recruitment

1.1.1 Clubs can earn an upgraded Club Championship (Sectional-rated black points) by recruiting 10 new members. The 10 new members need not be recruited within any specific time period.

1.1.1.1 A maximum of two upgraded Club Championship games per session may be held in one calendar year. (Effective March 1, 2018)

1.2 Newcomer Game Incentives

1.2.1 Clubs holding newcomer games (an upper masterpoint limit of not more than 20) at the same time as an open, invitational or restricted game may include the newcomer game tables when computing awards for the open, masterpoint-restricted or invitational game.

1.2.2 If a club chooses to run a flighted game, tables in any restricted sections count toward club masterpoint awards for any unrestricted section in play at that club during that session (subject to the usual restriction for a rating point game, that the maximum awarded shall be 1.50). If there are two or more unrestricted sections, they shall share the credit for any other tables equally.

1.3 Cooperative Advertising Program (CAP)

1.3.1 Requirements for CAP reimbursement are fully detailed in Appendix 1-E2.

Section 2 - Game Director

2.1 ACBL management is and shall be the sole arbiter of the right of any club level, or higher, director to conduct any ACBL sanctioned tournament or game. Any club, or higher-rated, Director must be ACBL member in good standing with all service fees and dues paid to be eligible to direct an ACBL-sanctioned game.

2.2 ACBL management has the right to cancel a club director’s accreditation for cause upon 30 days’ notice to the club director. Either of the following shall constitute “cause” for cancellation.

a. direction of a club game out of compliance with ACBL regulation; and/or
b. an unsuitable club venue.
2.3 A cancellation of accreditation is usually for a fixed period of time, whereupon the club director may apply for reinstatement of accreditation (a new examination may be required by ACBL management for reinstatement). A cancellation may be permanent without the possibility of reinstating accreditation.

2.4 The 30-day notice of cancellation of accreditation shall provide the club director with the option of providing ACBL management with reasons in writing why the cancellation should not take place, whereupon ACBL management, in its own discretion, may leave the cancellation of accreditation in place, amend the cancellation or withdraw the cancellation.

2.5 The club director may file a written appeal of a cancellation of accreditation with the Appeals and Charges Committee of the ACBL Board of Directors within 30 days of the effective date of the cancellation; provided, however, that the cancellation will remain in effect until the appeal before the Appeals and Charges Committee has been decided. In order to be considered, such written appeal must include reasons why the cancellation is inconsistent with the terms of this Section C.

2.6 ACBL management may cancel a club game director’s accreditation without notice if the “cause” for cancellation is such that continuation of the club director’s club activities will result in substantial and immediate violation of ACBL regulations, increase the likelihood of lawsuit against the ACBL, or result in violation of state or Federal law.

2.7 Club Directors at Special Events

2.7.1 Non-playing directors are encouraged but not required for games having not more than one section of 17 tables or fewer for the following special events held at clubs or units: ACBL-wide International Fund Games, ACBL-wide Charity Games, Junior Fund Games, International Fund Games, Educational Foundation Fund Games, Senior Pairs, Worldwide Pairs, ACBL-wide Instant Matchpoint Games, Membership Games, NABC Promotional Games, GNT Fund Raisers, Club Appreciation Games, STaC Games, the Canadian Olympiad, the COPC, the CNTC, the North American Open Pairs club and Unit qualifying stages, the Grand National Teams club and Unit qualifying stages, Unit Championships, and Unit Charity Championships.

2.7.2 Playing directors in STaC games and their partners are ineligible to receive overall STaC masterpoint (silver point) awards but are eligible to receive section awards. At sponsor option, the above restriction may be waived. Such waiver shall be noted on the sanction application submitted to ACBL headquarters.
Section 3 - Operation of Clubs

3.1 The ACBL grants a club game sanction on the condition that the club conduct all game sessions in full compliance with ACBL regulations. To retain a sanction, the club manager must observe both the letter and the spirit of ACBL regulations.

3.2 Cancellation of a Regular Game Session

3.2.1 A club must hold regularly sanctioned game sessions as provided on its approved application. A club may not change a regularly sanctioned game session to a different day or time, even temporarily, without prior ACBL approval.

3.2.2 A club may cancel a regularly scheduled game session because of:

   a. Unusual weather such as a snowstorm, hurricane, or tornado alert
   b. A conflict with a higher rated event (optional - not required, but only a regular club game may be held)
   c. Holidays such as Memorial Day, Independence Day, Thanksgiving, New Year’s Day, Christmas and other religious holidays
   d. Not enough tables for a legal game
   e. In the U.S., Canada, Mexico, and Bermuda, all statutory holidays as well as local, provincial, national and religious holidays

3.2.3 There are no game or table fees for sessions canceled for an approved reason. The club must note the reason for a cancellation on its Monthly Report.

3.2.4 A club may not make up canceled games.

3.3 Club Records

3.3.1 The club must post recap sheets at the club and/or provide electronic access to the recap for each game no later than the next session of that game. Travelers, if used, must be available for player review through the next session of that game. The club must retain the game records for at least three months. For other than regular club games, the club must retain the game records for at least six months.

3.4 Non-ACBLscore Club Fees

3.4.1 Clubs not using ACBLscore to submit their Monthly Report and Club Masterpoint Report must pay an additional per game sanction fee.
Chapter VI - Club Sanctioned Games
D. Club Championships and Special Events

Section 1 - Allocation of Club Championship Game Sessions

1.1 Every club that conducts its sanctioned games in full compliance with ACBL regulations is entitled to a number of annual Club Championship games. The number of such games depends on the number of regular games the club holds.

1.1.2 The allocation of all special games will be based on sessions sanctioned rather than the number of sanctions held.

1.2 When a club conducts two or more levels of play at the same time (for example, open and newcomer games), it must conduct its Club Championships for all levels simultaneously.

1.3 When a club recruits 10 new members, one additional upgraded Club Championship game may be run as an 81.8% Sectional-rated game.

1.4 Weekly Clubs. Each regularly scheduled weekly game is entitled to eight Club Championship sessions per year. These may be scheduled as eight one-session Club Championships, four one-session championships and two two-session championships.

1.5 Non-Weekly Clubs. A regularly scheduled club game held at a frequency other than weekly is entitled to one session with Club Championship rating for each 12 meetings of its regular game. In all other respects, ACBL regulations for the use of the Club Championship sessions by non-weekly games are the same as they are for weekly games.

1.6 Member/Guest Club Championship

1.6.1 Each ACBL-sanctioned club that operates a minimum of 18 regularly scheduled games under one session during the year is entitled to hold a one-session Member/Guest Club Championship. A club that is sanctioned for, and conducts, from six through 10 weekly sessions is entitled to hold two Member/Guest Club Championships, and a club that conducts 11 or more weekly sessions is entitled to hold three Member/Guest Club Championships.

1.6.2 Member/Guest Club Championships may be scheduled at any time during the year.

1.6.3 Once each year a Club may hold a one-session Member/Guest Club Championship at a time other than that of the regularly sanctioned session. When this is the case, written permission must be obtained from all other
sanctioned clubs within a 25-mile radius scheduled to hold a game at the same time.

1.6.4 Clubs entitled to hold more than one Member/Guest Club Championship may only move one of the events to a session for which they are not sanctioned.

1.6.5 Member/Guest Club Championships are open only to (1) any partnership made up of one ACBL member and one player who is a non-ACBL member or (2) any partnership made up of two individuals, neither of whom are ACBL members.

**Section 2 - Scheduling Club Championships**

2.1 When a Sectional (excluding STaCs) or higher rated event is being conducted within 25 miles of a club game’s playing site, the club is permitted to hold only its regularly scheduled club masterpoint games. This regulation does not apply to Limited/Restricted Sectionals.

2.2 Calendar Quarter Scheduling. A club must hold two of the eight Club Championship sessions during a different calendar quarter of the year. A club may not carry over a Club Championship from one quarter to the next.

2.3 Playing Site Changes. A club may change the playing site of a Club Championship session from that of its regular game to accommodate increased attendance or the serving of refreshments. To change the site, the club must obtain prior written approval from the Unit that has jurisdiction over the area in which the championship is to be held.

2.4 Playing Time Changes. Once a year a club may hold a one- or two-session Club Championship at a time other than that of the game it represents. To do so, the club must obtain written permission from all other clubs holding sanctioned games within a 25-mile radius that hold games on that day of the week.

2.5 Number of Boards

2.5.1 Clubs are allowed to hold either regular Club Championships (18+ boards played) or shortened Club Championships (12-17 boards played). The total number of Club Championships, including regular and shortened, will remain the same.

2.5.2 The overall awards for shortened Club Championships are 60% of regular Club Championships.

2.5.3 The online shortened Club Championship (12-17 boards) overall award is capped at 4.50 masterpoints.
2.6 Two-Session Club Championships

2.6.1 Conducting a two-session Club Championship uses two of the four quarterly Club Championships allocated for the year, whether they are played in two consecutive sessions in different quarters (last session of the quarter and first session of the next quarter) or in one quarter (afternoon and evening play through). For example, a club game sanctioned for Saturday afternoon may operate a two-session Club Championship on two consecutive Saturday afternoons. When the consecutive days fall in the same calendar quarter, the club must forgo a championship event in some other quarter.

2.6.2 Once a year a club may schedule a two-session event on a day other than that for which it is sanctioned. For example, a club sanctioned for a Wednesday session may conduct the two-session event on Saturday afternoon and evening.

2.6.3 The club must obtain written approval from all other Saturday clubs within a 25-mile radius, even if the club is itself sanctioned for either Saturday afternoon or Saturday evening. The club must forgo a Club Championship event in another calendar quarter if it makes use of this option.

2.6.4 If a club is sanctioned for Saturday afternoon and evening, it could hold a two-session Club Championship all in one day. One Club Championship session would be charged against each sanctioned game session.

2.7 Regular Game with Different Club Championship Time.

2.7.1 If a club holds its Club Championship on a day for which it is not sanctioned to hold its regular sessions, and it has the written permission of other clubs holding sessions at that time, it may still hold a club masterpoint game on its regular day. The club must note the occurrence of both games on its Monthly Report, attach all written permissions to it, and submit appropriate payment with the report.

2.8 Back-to-Back Plan. In areas in which two or more clubs are sanctioned to hold games simultaneously, attendance at some clubs may drop if one of the clubs stages a Club Championship. To prevent this, the Unit having jurisdiction may adopt and enforce a back-to-back plan, under which all clubs in the playing area holding games during the same session must schedule their Club Championships in direct competition with each other. Use of this plan is optional with the Unit.

Section 3 - Membership Games
3.1 The number of one-session Membership Games a club is allotted is proportionate to the overall club activity. A club may hold one Membership Game per year for each regularly sanctioned session. (If a club runs one game a week, it may hold one Membership Game per year; if a club runs 10 games a week, it may hold 10 Membership Games per year.)

3.2 Only paid ACBL members are eligible to play in Membership Games. Before the game begins, the director should make it clear to all participants that if an ineligible player enters, neither the player nor their partner will receive point awards.

3.3 The point awards for an open game are 81.8% Sectional-rated black points and the session designated for the game must be one for which the club is sanctioned.

3.4 Scheduling a Membership Game

3.4.1 A club may schedule a Membership Game any time during the year, as long as the date does not conflict with the dates of Sectional (excluding STACs) or higher-rated events or qualifying games for the NAP or the GNT that are being held within 25 miles of the club game’s playing site. This regulation does not apply to Limited/Restricted Sectionals.

3.4.2 The session designated for the game must be one for which the club is sanctioned.

3.4.3 A club entitled to hold more than one Membership Game must schedule each one on a different session (for example, not two Friday nights).

3.4.5 A club may change the playing site of a Membership Game from that of its regular playing site to another location by obtaining prior written approval from the Unit that has jurisdiction over the new site.

3.5 Type of Event

3.5.1 A Membership Game must be a one-session event. Usually it is an open pair contest. However, a club may conduct any type of standard event it deems appropriate for its players.

3.6 Membership Game Director

3.6.1 Only a club or higher rated director may conduct a Membership Game (a playing director is permitted, but not recommended, for a game of 17 tables or fewer in one section). The Membership Game is operated exactly the same way as a Club Championship.
Section 4 - Other Frequent Club Events

4.1 North American Bridge Championship Promotional Game

4.1.1 The ACBL allocates to each District one week of Sectional-rated face-to-face NABC fund-raising games in each of the three years prior to a North American Bridge Championship held within the District.

4.1.2 ACBL also allocates to each District one week of Sectional-rated virtual NABC fundraising games in each of the three years prior to a NABC held within the District. The last week may be held within the calendar year (but preceding) the NABC, if necessary. The week shall be selected by the District holding the NABC ("Host District"), in consultation with the ACBL Tournament Department. The extra fee for these games will also be set by the Host District (with a minimum of $4/table). All VACB clubs must run these games. Clubs running these games must collect the extra fee. All extra funds raised by these games will be provided to the Host District for NABC hospitality.

4.1.3 The District schedules weeks for the events, and the ACBL notifies all clubs within the District for face-to-face games and all virtual clubs, advising them that the events may be held during their regular meeting times.

4.1.4 Clubs may hold the same number of these sessions as their allocated number of Membership Games.

4.1.5 A participating club must remit a sanction fee per table to the ACBL with the Monthly Report.

4.1.6 The District establishes the additional fees for this event, which are submitted directly to the District.

4.1.7 If an unpredictable event occurs which affects the ability to hold these fundraising games in the first and/or second year of the three-year period, the District will be allowed to schedule the missed week(s) within the later year of the same three-year period.

4.2 Sectional Tournaments at Clubs (STaCs)

4.2.1 Clubs may also participate in STaCs and the qualifying rounds of a Progressive sectional when these are sponsored by a club’s unit.

4.3 Jane Johnson Club Appreciation Games (Effective September 1, 2019)
4.3.1 October has been designated as Club Appreciation Month. During this month, club managers may run two Club Appreciation Games in place of a regularly scheduled session.

4.4 Inter-Club Championship Games

4.4.1 ACBL management is authorized to sanction and conduct inter-Club Championships, which are administered online but played “live”. The ACBL may sanction and conduct the event or the ACBL may hold the sanction and sublet the administration of the event.

4.4.2 Overall awards are based on the entire field and the same hands are to be used by participating clubs.

4.4.3 In addition to a club’s regular Club Championships, the club may participate in inter-Club Championships administered online during a time they have a sanctioned game. (Effective January 1, 2019)

Section 5 - Fees and Charges

5.1 Clubs are expected to submit game reports, including applicable fees, to the ACBL along with their Monthly Report for special event games held in that month. If Special Event Games are sanctioned and then cancelled, failure to report the cancellation is subject to late charges and revocation of the sanction to run games.
Chapter VI - Club Sanctioned Games

E. Conventions

Section 1 - Systems and Conventions

1.1 The ACBL retains the right to approve or disapprove any bidding or defensive carding (lead or discard signal) convention for general use in ACBL-sanctioned tournament events. In exercising this right, the ACBL has established convention charts that list conventions permitted in games having varying degrees of difficulty.

1.2 A club manager can bar or allow specific conventions and can bar certain conventions in novice games but allow them in open games. The types of events for which this applies are club masterpoint games, Club Championships, club charity events, ACBL-wide events, Unit Championships, Unit charity events, District charity events, and the North American Pairs events.

1.3 The Alert procedure is used in tournaments and is optional (and strongly encouraged) in club games.

1.4 When masterpoints are awarded for overall positions in several locations, such as Unit-wide games, STaCs, etc., all conventions in the ACBL Open Chart must be allowed unless the conditions of contest specify otherwise. Use of the Alert procedure is mandatory.

1.5 Occasionally special games, such as the GNT event, may be held in clubs. In such a case the club manager must check the conditions of contest to be sure to conduct the game in conformity with rules.

1.6 The ACBL recommends that clubs which are inclined to permit patrons to test new or little-known conventions or systems restrict such testing to one of several scheduled game sessions. If experience indicates that the majority of the club players welcome this policy, it can be extended easily to other sessions. In any case, players must have the approval of the director before using any convention not specifically authorized. The ACBL recommends that each club post a list of approved conventions in a conspicuous place on its premises.

See also Appendix 6-B ACBL Convention Charts.
Chapter VI - Club Sanctioned Games

F. Discipline

Section 1 - Club Discipline

1.1 General procedures. Club management should deal promptly and fairly with all cases of improper conduct that occur during an ACBL-sanctioned masterpoint game in the club, including cases of unethical practices. Matters that could involve ethical violations such as cheating should be referred to the ACBL National Recorder for evaluation.

1.1.1 Club management should either handle these situations personally or establish a standing committee to review all disciplinary problems.

1.1.2 Club management can handle many behavior problems by discussing them with the offenders, by issuing a warning, or be declaring a period of probation.

1.1.3 Clubs holding non-sanctioned games may deal with problems arising in these games as they see fit.

1.2 Right to bar an ACBL member. In extreme cases or cases of repeat offenses, club management can bar an ACBL member from ACBL sanctioned games held at that club for either a stipulated period of time or permanently. The reason for such barring must be consistent with ACBL rules and regulations. Following are the types of barring that may be imposed:

a. Club-sponsored game barring (member is barred from club-sponsored games held at that club). In addition to regular club games, club-sponsored games include Club Championship, Club Appreciation Pair/Team, Club Membership, Upgraded Club Championship, Inter-Club Championship, Junior Fund, Charity Games, Grass Roots FUNd, International Fund, and Educational Foundation.

b. Extended barring (member is barred from Unit, District and ACBL-sponsored games held at that club except for Sectionals or Regionals held at that facility). All other games held at that club not listed in 1.2 (a) above are considered Unit, District or ACBL-sponsored games including STaCs;

c. Unit Sponsored Club barring (member is barred from all ACBL sanctioned games held at that club by Club management). See definition of Unit Sponsored Club in the CDR.

1.3 Limitations on the right to bar. No open club may bar an ACBL member, non-ACBL member or members as a class, based upon the player’s race, creed,
religion, political affiliation, sexual orientation, national origin, physical handicap, or his proficiency at bridge.

These regulations apply to a club with an invitational sanction, except that the club has the authority to refuse admittance to an invitational game to someone who does not meet the criteria upon which the invitational sanction is based (e.g. a member who has 500 masterpoints is denied admittance to an invitational game that is limited to members with less than 300 masterpoints). See Codification, Chapter VI, B, Section 2.

1.4 Notice of barring. Club management must notify the ACBL member in writing and send a copy of the notice to the ACBL Club and Member Services Department. The notice must include:

a. the ACBL member’s name  
b. the ACBL member’s player number  
c. the reason for the barring,  
d. type of barring from section 1.2 (a), (b), or (c)  
e. effective date and end date, if any, of the barring, and  
f. the ACBL member’s right to appeal, if any, as set out in the CDR.
Chapter VI - Club Sanctioned Games
G. Cruises/Land Cruises

Section 1 - Cruise Ships

1.1 The ACBL sanctions duplicate games as part of the social program aboard cruise ships. Sanction fees for cruise ships will be determined by ACBL management as part of the budgeting process.

1.2 Whoever receives sanctions for cruise ships are expected, within the constraints placed upon them by the cruise lines, to actively promote the ACBL for the purpose of recruiting new members.

1.3 Cruise ships need not hold club masterpoint games at regularly scheduled intervals.

1.4 The technical operation of the games must follow the regulations set forth for most sanctioned club games with the following exceptions:
   a. There are no table and session fees, and the Director of the sanctioned cruise game does not have to submit a Monthly Report.
   b. Masterpoint awards are 50% of the award for an open club game.
   c. Directors also may hold newcomer games if warranted.
   d. ACBL regulations require that these games have a club, or higher-rated, Director.
   e. There is no requirement that a specific number of boards be played during a session. Masterpoint awards for such events are the same as they are for a complete game.

1.5 As a supplement to the cruise games authorized, cruise championships may be scheduled in accordance with the following regulations:
   a. One cruise championship event may be held for every 14 days (or portion thereof) of a cruise; and
   b. Masterpoint awards for cruise championships are 50% of an open game championship.

1.6 Players who earn masterpoints in a cruise game receive their masterpoints from the ACBL.

1.7 Directors or managers on cruise ships need not pay the per table session fees but must submit a Club Masterpoint Report to the ACBL at the end of the cruise.
Section 2 - Land Cruises

2.1 The sanction fees for land cruises are the same as they are for cruises on ships. The only difference is that the “cruise” is held on land.

2.2 A fee will be changed to sanction land cruises. This fee will be determined by ACBL management as part of the budgeting process.

2.3 Land cruises that operate at a single site in an ACBL country for more than 14 days will be sanctioned as a club game and report as one.

2.4 All other land cruises held in an ACBL country that are open to all ACBL members will be able to award masterpoints at full open club value.

2.5 There is no charge for games held in non-ACBL countries.

2.6 Masterpoint awards for games held on land cruises will be 50% of an open club game.
Chapter VII – International Bridge
A. Zone 2 National Bridge Organizations (NBOs)

Section 1 – Zone 2 International Regulations

1.1 The authority for selecting and subsidizing bridge players who represent the United States, Canada and Mexico in international bridge competition rests with the North American Bridge Federation (NABF) and its NBOs: the United States Bridge Federation (USBF), the Canadian Bridge Federation (CBF), and the Federación Mexicana de Bridge (FMB), and respectively.

1.2 The Bermuda Bridge Federation (BBF), while maintaining ACBL affiliation as Unit 198 in District 2, competes internationally through WBF Zone 5 based on prior WBF approval to do so.

1.3 The Virgin Islands Bridge Federation while maintaining ACBL affiliation through District 9, competes internationally through WBF Zone 5 based on prior WBF approval to do so.

Section 2 – NBO Events

2.1 The BBF, CBF, FMB and the USBF may each hold an annual ACBL-sanctioned, National Championship to determine the national representatives in each of the following categories:

   a. Open team
   b. Women’s team
   c. Senior team
   d. Mixed team
   e. Open pairs
   f. Women’s pairs
   g. Junior teams

2.2 The National finals shall be Regional-rated (Regional-rated red and gold points unless otherwise indicated in the ACBL Masterpoint Plan). Qualification events, if any, shall be Sectional-rated (black points).

2.3 Sanction fees shall be determined by the ACBL, except that such fees are waived for Junior Trials.

2.4 If the National finals of any of the championships listed above are not held concurrently with an ACBL Regional or Sectional tournament, each NBO may conduct ACBL-sanctioned Sectional-rated black point events concurrently with the National finals.
2.5 Each National Federation is responsible for applying for the sanction through and reporting results to the ACBL.

2.6 The championship may be flighted by ACBL masterpoints.

2.7 Masterpoint awards are determined by the ACBL Board of Directors upon recommendation by the ACBL Masterpoint Committee.

See Appendix 7-A Masterpoints for WBF Events
Chapter VII – International Bridge

B. WBF Representatives and NABF Board Members

Section 1 – Policy Regarding ACBL Nominees to the WBF Executive Council and appointments to the NABF Board

Current regulations of the NABF allow the ACBL to name two people to the NABF board of directors, and to nominate one or more people from whom the NABF will select one person to serve as one of its representatives on the World Bridge Federation Executive Council.

1.1 To facilitate communication between the organizations, the ACBL nominee(s) to serve as a representative of the NABF to the WBF Executive Council must be elected from among members of the ACBL Board of Directors. If the nominee selected by the NABF resigns from the ACBL Board of Directors while serving on the WBF Executive Council, it is strongly recommended that the nominee also resign from serving as the representative. The ACBL appointees to the board of directors of the NABF may be selected from among the members of the ACBL Board of Directors or from any ACBL member in good standing.

1.2 Reports shall be periodically submitted to the ACBL Board of Directors from the ACBL Zone 2 Representative to the WBF Executive Council and from the ACBL appointees to the NABF Board. Reports shall include but not be limited to the following information:

a. Any actions taken by the WBF or the NABF regarding World or Zone 2 bridge that are important to current ACBL.

b. The agenda or any actions expected to come before the WBF or the NABF at their next meeting(s) of the ACBL Board.

c. Financial information such as budgets, operating statements and balance sheets, including explanations of unusual expenses.

d. The assignments that ACBL representatives or appointees have in the WBF or the NABF, respectively.

e. Any compensation, reimbursement (excluding economy transportation and hotel rooms and per diem for the length of the Executive Council meetings and one or two days before and after said meetings) or benefits from the WBF or the NABF to any member of the ACBL Board of Directors member.

1.3 Reports/notifications are required in advance of scheduled WBF and NABF meetings in time for input from ACBL to be addressed as appropriate.
Reports are required within 30 days of the conclusion of WBF and NABF meetings.

1.4 WBF and NABF Representatives from the ACBL are expected to maintain communications with the ACBL Board President or their designee regarding initiatives and best practices pertaining to topics of interest to the ACBL, NABF and WBF members.

Section 2 – Election of the ACBL Nominees to the WBF Executive Council and Appointments to the NABF Board

One or more persons shall be nominated by the ACBL Board of Directors for the one Zone 2 Representative to the WBF Executive Council position that has been allotted to the ACBL by the NABF. If only one person applies to be nominated, then that person shall be deemed to be the nominee. If more than one person applies to be nominated, the ACBL Board may choose to present multiple nominees to the NABF Board and the NABF Board will elect the representative. The ACBL Board may limit the nominee(s) to be presented to the NABF Board using the election procedures stipulated in Chapter IV—Board Procedures, A. Administration, Section 3 Elections.

Two NABF Board members, one of which may be a non-Board member, will be appointed by the ACBL Board of Directors using the election procedures stipulated in Chapter IV—Board Procedures, A. Administration, Section 3 Elections.
Chapter VII – International Bridge

C. International Fund

Section 1 – International Fund Games

1.1 The ACBL shall be solely responsible for establishing sanction fees for International Fund Games sanctioned by the ACBL.

1.2 Three ACBL-wide International Fund Games will be held, one in each of January, July and December.

Section 2 – International Fund Monies

2.1 All International Fund monies collected from ACBL-sanctioned events conducted by the 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 the USBF to be distributed at its discretion.

2.2 International Fund monies collected in Canada and Mexico shall be sent to the respective NBOs to be disbursed at their discretion.

2.3 All NABC+ event entry fees will include a $1.50 surcharge per player per session for the International Fund.

2.4 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.

2.5 ACBL provides $50,100.00 annually to the NABF for the sole purpose of contributing to the WBF dues paid by the USBF, CBF and MFB. This amount may be adjusted at the discretion of ACBL, and will be adjusted if the money is used for any purpose other than payment of the three NBOs’ WBF dues.

Section 3 – Miscellaneous

3.1 Dues to or donations for the USBF, CFB, FMB, BBF and the Virgin Islands Bridge Federation may be placed on the ACBL membership and renewal form.
Chapter VII – International Funds
D. World Junior Championships

Section 1 – Junior Fund Monies

1.1 Monies raised to benefit Junior members shall be as set forth in subsection 3.3 of Chapter I – Membership, I. Juniors, Section 3 – Junior Fund Games.

Section 2 – USBF and CBF

2.1. The USBF shall receive $50,000 per year and the CBF shall receive $25,000 per year to support international Junior and Youth participation.

2.2. Junior funds must be used for the purpose of promoting Junior bridge.

2.3. The USBF and CBF must provide a detailed annual report on Junior/Youth activities from the prior twelve months at the fall ACBL board meeting. The report must include how junior funds were utilized.

Section 3 – Junior Player Requirements - USBF

3.1 In order for the USBF to receive funds from ACBL for subsidy to Juniors, any Junior receiving such subsidy must meet the criteria as set forth in Chapter I – Membership, J. ACBL Bridge Federations, Section 4 – Junior Fund Monies.
Chapter VIII - North American Bridge Championships
A. ACBL / Host Organization

Section 1 - Host Organization

1.1 Once an area has been selected for an NABC, the District organization becomes the primary host organization. The District, at its option, may delegate the responsibility to a local Unit, but the District organization retains overall accountability.

1.1.1 The District organization will select a Tournament Chair three years prior to the NABC. The chair may not be a member of the ACBL Board of Directors or the Advisory Council Chair. (Effective April 1, 2018)

1.2 The NABC Planning Department will provide the host committee with a complete NABC Tournament Chair’s Manual that outlines all roles and responsibilities of the host organization and ACBL management.

1.3 During the three years prior to hosting a NABC, sponsoring organizations shall be permitted to conduct fund-raising events each year under the following conditions:

1.3.1 The District schedules a week for these events, and ACBL notifies all clubs within the District advising them that the events may be held during their regular meeting times.

1.3.2 ACBL club sanction fees will apply. The District sets additional fees. A participating club must remit a sanction fee per table to ACBL with the report form.

1.3.3 These events award 81.8% Sectional-rated black points.

1.4 ACBL will provide the local organization with sponsorship information used by previous NABC local committees.

Section 2 - Hospitality Funds

2.1 **Publicity and public relations functions.** ACBL will prepare all materials with input from the local organization.

2.2 **Newcomer program.** Local participation will include fliers, ads, teacher incentives, and mailings. The ACBL Meeting Planner will provide specifics.
2.3 Player hospitality has certain minimum standards. The host organization can improve to whatever degree they financially wish.

2.4 Restaurant information for the souvenir program will be provided by the local organization. ACBL will design, lay out and print the souvenir program. The local organization may sell ads either at cost or as a fundraising endeavor by charging an amount in excess of actual cost. Funds from sponsorships obtained by the local committee will be retained by the committee. (Effective April 1, 2018)

2.5 Pre-tournament spouse/companion entertainment will be planned by the local organization at a cost not to exceed $2,000 per NABC.

Section 3 - Corporate Sponsorships

3.1 ACBL management will manage all NABC corporate sponsorships contracts, including advertisement (online, printed, or otherwise), signage and exhibitor space.

3.1.1 ACBL management will publish the NABC Corporate Sponsorship Guide to detail the different levels of sponsorship available to all types of sponsors, from large corporations to small local business and individuals.

3.2 The host organization has a key role in helping identify local sponsor candidates. ACBL’s marketing Department will collaborate closely with the host organization’s marketing liaison to ensure all sponsorship opportunities are addressed. (Effective April 1, 2018)

See Appendix 8A North American Bridge Championships
Chapter VIII - North American Bridge Championships

B. Sites

Section 1 - Site Selection

1.1 ACBL management will present prospective sites for future North American Bridge Championships (NABCs) to the Finance Committee. The ACBL Board of Directors can approve or disapprove of a suggested site but cannot propose a motion to hold a NABC at a specific location.

1.2 The District President and the member of the Board of Directors from that area will be apprised and consulted prior to preliminary site investigation for future NABCs.

1.3 ACBL management may enter into multi-meeting agreements, i.e., agreements for two or more NABCs, with hotels in premiere destination cities. It is expected these agreements will provide a pricing benefit to the players and additional concessions to the ACBL.

1.4 ACBL will not schedule future NABCs in any city, county, state, province or parish that affirmatively denies gays and/or lesbians the protection of anti-discrimination legislation.

1.5 ACBL management shall attempt to avoid scheduling the Fall NABC to end on the U.S. Thanksgiving weekend.

(See also Ch. VIII – NABCs, E. Operations, Section 2 Goals for an NABC, 2. Location Guidelines, and Appendix 8A North American Bridge Championships)

Section 2 - Housing and Travel Bureaus

2.1 ACBL management may use its discretion in contracting with a third-party housing bureau for NABCs.
Chapter VIII - North American Bridge Championships
C. Finances

Section 1 - Host Organization

1.1 The following services and materials will be provided by the ACBL:

   a. **Player Hospitality.** The ACBL will provide a snack daily for the players from the first Thursday through the last Saturday. The ACBL will confer with the local committee on the choice of snacks to provide local flavor. *(effective 9/25/20)*

   b. **Concession Coupons for Volunteers.** The ACBL will provide 350 $10 coupons to be applied against entry fees for local volunteers.

   c. **Welcome Gift.** The local committee may choose a welcome gift for the players. The cost of the welcome gift is not to exceed $5 inclusive of tax and shipping to Horn Lake and must be submitted to the Meeting Services Manager for approval. The ACBL will order and pay for the welcome gifts.

   d. **Intermediate/Newcomer (I/N) Welcome Gift.** The local committee may choose a welcome gift for the I/N players. The cost of the welcome gift is not to exceed $5 inclusive of tax and shipping to Horn Lake and must be submitted to the Meeting Services Manager for approval. The ACBL will order and pay for the I/N welcome gifts.

   e. **Intermediate/Newcomer Program.** The ACBL will arrange for and compensate all I/N program speakers. The ACBL will provide promotional material to clubs and to players with fewer than 100 masterpoints within the area of dominant influence of the tournament.

   f. **Section Top Prizes.** The local committee may choose a section top prize for the players. The cost of the prize is not to exceed $4 inclusive of tax and shipping and must be submitted to the ACBL Meeting Services Manager for approval. The ACBL will order and pay for the prizes.

   g. **Printing.** Printing, as approved by the ACBL, will include the souvenir program book, restaurant guide, flyers and other promotional materials.

   h. **Supplies.** The ACBL will provide signs, bulletin boards, registration cards, partnership cards, etc.

   i. **Vu-Graph.** The ACBL will produce and fund the vu-graph program for the major team event finals.

   j. **Local Committee Appreciation.** The ACBL will provide the local committee with $7,500 to be used by the local committee at their discretion to show their
appreciation to local volunteers in lieu of the ACBL hosting a local volunteer dinner immediately prior to the tournament.

1.2 The local committee is responsible for any other expenditures and is encouraged to raise additional funds through the NABC promotional games and event sponsorship. The local committee may choose to use local funds to supplement the ACBL funds for either specific items or additional items/events.

Examples of things provided by the local tournament committee would be local bands or other entertainments, additional player hospitality or gifts.

Section 2 - NABC Free Plays

2.1 Following is the NABC free play list. Anyone entitled to free plays will receive free plays for the entirety of each NABC except for the Educational Foundation game held the first Thursday of each NABC and the $1.50 per session per player surcharge for the International Fund.

2.1.1 ACBL President and spouse or significant other

2.1.2 ACBL Executive Director and spouse or significant other

2.1.3 Salaried and full-time ACBL employees*

2.1.4 Spouses or significant others of full-time ACBL employees when the employee is assigned to the NABC or functions conducted in conjunction with the NABC*

2.1.5 Servicemen or women (enlisted ranks only) showing ID cards and wearing proper uniform attire throughout the event. This applies to US, Canada and Mexico.

2.1.6 ACBL Board of Directors members

2.1.7 Chairman of the Advisory Council

2.1.8 ACBL retirees (for full-time employees only with at least five years of employment and age 65 or older or 20 years of employment and age 55 or older) *

2.1.9 Roy and Mary Green

2.1.10 Jay Baum and Spouse

2.1.11 Robert Hartman and spouse or significant other
2.1.12 Staff assigned to the NABC (This includes any person assigned to the NABC by ACBL management and compensated by ACBL for fulfilling that assignment. However, people compensated for caddying, recording the bidding and play of hands, or similar types of assistance are not considered assigned staff.)*

* Subject to ACBL management policy

Section 3 - Entry Fees

3.1 Youth and Junior Entries

3.1.1 Any Junior member in good standing 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 as set by ACBL management from time to time.

3.1.2 Any Youth member in good standing will be entitled to coupons that can be used for any event. These coupons will have a value as set by ACBL management from time to time.

3.1.3 Any Youth member under the age of 19 who is in good standing will be granted free plays for each session of Regional-rated events.

3.1.4 Juniors named to teams to represent Zone 2 NBOs in world competitions, for NABCs occurring between the time they are named to the team and the world championship occurring, will receive free plays at NABCs when playing with members of their team or members of another team representing a Zone 2 NBO.

3.2 International Fund

3.2.1 All NABC+ event entry fees will include a $1.50 surcharge per player per session for the International Fund.

3.3 At all NABCs, entry fees for non-members and unpaid Life Masters will be higher than the entry fees for ACBL members and Life Masters who have paid their service fee. The amount will be determined by ACBL management. Charity events and events limited to players with fewer than 20 masterpoints are exempted from this requirement.

Section 4 - Remuneration of Support Staff and Volunteers (Effective June 30, 2019)

4.1 The Seeding Chair receives free room and free play privileges for the duration of the tournament.

Revised June 5, 2024
4.2 The Goodwill Chair receives financial benefits as described in Chapter I – Membership Operating Guidelines, D. Goodwill, Ethics and Zero Tolerance, Section 5 – Goodwill Committee Chair and Co-Chairs.

4.3 The ACBL Goodwill Member of the Year, the President’s Nadine Wood Volunteer of the Year, and the ACBL Honorary Member of the Year each receive financial benefits as described in Chapter I – Membership Operating Guidelines, H. Awards and Trophies, Section 4 – Awards.

4.4 Intermediate/Newcomer speakers (limited to 20 speakers) are to be paid a set fee ($75) for speaking to the I/N players.

4.5 Sleeping Rooms for Volunteers

4.5.1 Rooms will be provided to key committee chairs during the time their presence on site is necessary to the smooth running of the NABC. This may include the following committee chairs:

Partnership  
Registration  
Player Hospitality  
Information  
Intermediate/Newcomer  
Section Tops/Awards

4.5.2 Up to three more rooms will be provided as needed for other committee chairs, to include:

Volunteers  
Caddies  
Special Events (Tours)  
Transportation  
Tournament Co-Chair

4.5.3 The Tournament Chair will be provided with a one-bedroom suite. In short, the ACBL will provide ten (10) guest rooms for volunteers plus a one-bedroom suite for the Tournament Chair.

4.5.4 ACBL will provide a one-bedroom suite for the host District Director.
Chapter VIII - North American Bridge Championships
D. Events/Schedules

Section 1 - National-rated Events

1.1 The Competition and Conventions Committee shall establish the starting times and schedules for NABC events. The default starting times for NABC events (except for NABC Fast Pairs events) are 10:00 a.m. and 3:00 p.m. The Committee may make one-time exceptions to these starting times for specific NABC events, but any change in the starting times or schedules for NABC events must be made at least six months before it takes effect. Under CHAPTER IV – BOARD PROCEDURES, D. COMMITTEES, § 5.3.1, the Committee must provide notice of any change to the ACBL Board of Directors at least 30 days before the decision is finalized by the Committee. (effective Spring 2022 NABC)

1.2 The first session of each NABC+ event will have the same starting times each day throughout the length of the event. Where unusual circumstances indicate (e.g., the use of screens require a longer session, the late stages of an extended NABC team event occurs on a weekend), the Competition and Conventions Committee may make exceptions to this rule. (effective Spring 2022 NABC)

1.3 When an NABC event requires an unexpected change in the starting time of the next session (e.g., unanticipated attendance in Swiss events, re-starts of the session because of player movement or hand duplication problems), ACBL management should provide at least 45 minutes in between sessions to allow for a reasonable meal break. (effective Spring 2022 NABC)

1.4 Except for the Reisinger, which will remain as is, approximately 50% of the field but no less than 40% of an NABC+ event’s field will qualify from one level to the next (qualifying to final, qualifying to semifinal and qualifying semifinal to final).

1.5 For any NABC+ event with or without a set masterpoint award, whenever entry is fewer than 30 tables for three consecutive years, the ACBL Board of Directors must review continuing this event on the National schedule.

1.6 In order to participate in a National-rated event at an NABC, a person must be an ACBL member whose service fees or dues are current.

1.7 Voluntary Relinquishment of First or Second Place in NABC or NABC+ Events.

1.7.1 If members of a team which contains player(s) convicted of cheating, in the event in question or any others that occurred prior to those player(s) conviction for cheating, that team shall be permitted to voluntarily relinquish their title under the following circumstances
1.7.1.1 The team captain (playing or non-playing) and at least half of the team members not involved in the cheating conviction must concur. If the captain is a non-playing captain, a unanimous request from the members who played, but not including the convicted cheaters, may override the captain.

1.7.1.2 Any title or second place finish so relinquished shall be declared vacated.

1.7.1.3 To relinquish any title or second place finish, the team members desiring the relinquishment shall deliver to ACBL Headquarters, or to NABC Tournament Headquarters, a document signed and dated by all concurring team members.

1.7.2 At the discretion of ACBL management, voluntary relinquishment may be published in the Daily Bulletin at an NABC and/or the monthly ACBL Bulletin.

1.7.3 Any ancillary benefit coming from a first or second place finish in a NABC or NABC+ event will be removed or returned for all members of the relinquishing pair or team. This includes but is not limited to

1.7.3.1 Any remuneration of any kind shall be returned to the ACBL.

1.7.3.2 Any trophy shall be returned to ACBL. The names of the relinquished players shall be struck from any trophy awarded.

1.7.3.3 Any rank change occurring as a result of the relinquished title shall be rescinded, including but not limited to Grand Life Master.

1.7.3.4 Any masterpoints and any event (such as Blue Ribbon Pairs) qualification shall be removed.

1.8 Appendix 8-D contains the current schedule of National-rated events.

See Appendix 8-D National-rated Event Schedule

Section II – Other Events at an NABC

2.1 Regional-rated events at NABCs will be treated as though they are being held at a Regional tournament.

2.2 The Regional-rated schedule and conditions at NABCs will be set by ACBL management after discussion with and input from the local organization. For example, reasonable suggestions of scoring method in Swiss Team events, selection of Victory Point scale and length of KO matches.
2.3 On the first session of the first day of each NABC, there will be a one-session Regional-rated red point event for the benefit of the International Fund. Proceeds shall be determined by subtracting actual expenses from revenues. A surcharge of $1.00 will be made.

2.4 A Regional-rated knockout team game, held in conjunction with the regular Thursday night Educational Foundation game, shall be added to the schedule for each NABC. Proceeds from the first session only shall benefit the ACBL Educational Foundation.

2.5 ACBL management is authorized to set the times for all National-rated events with an upper masterpoint limit on the final Sunday to be concurrent with the scheduled Regional event.

2.6 The choice as to number of boards played in Regional-rated primetime knockout events at NABCs is up to the host organization. ACBL management will make certain the host organization’s selection is requested and implemented.

2.7 All participants in any NABC event are required to have a valid ACBL member number (even if inactive). (Effective March 1, 2018)
Chapter VIII - North American Bridge Championships

E. Operations

Section 1 - General Information

1.1 The designation "North American Championships" shall be changed to include the word "Bridge" (e.g., the 1987 Spring North American Bridge Championships). Units, Districts, etc., hosting a tournament shall be instructed to include the word "bridge" in all signs and literature concerning the tournament in general.

1.2 The hand records used in any National-rated events shall be used only in those events. This applies to all sessions (qualifying and final).

1.3 Where feasible, the semi-finals and finals of the Reisinger, Spingold, Vanderbilt, Women's KO, Championship Flight of the GNT and other events as determined by ACBL management shall be shown on Vugraph.

1.4 All pair events at a NABC will have two hospitality breaks per session of at least five minutes.

1.5 Bidding boxes will be used in all events at NABCs.

1.6 ACBL management is authorized to adjust starting times for any event of which any part appears on Vugraph.

1.7 The distribution of fliers or brochures promoting any product or service not directly related to bridge tournaments and other bridge events at NABCs must be approved by ACBL management.

1.8 Electronic Devices

1.8.1 The electronic device policy at NABCs allows players to bring electronic devices into the playing area. Except for health-related equipment and/or by permission of the Director-in-Charge of the tournament, all such devices must be inoperable and turned off.

1.8.2 Any device capable of either sending or receiving electronic signals must not be visible during the session.

1.8.3 This policy applies to all pairs, team members, captains, coaches, play recorders and kibitzers with the exception of those persons designated by the ACBL. This policy is in force throughout any actual playing session or segment of play.
1.8.4 A violation of the policy will result in an automatic penalty, pursuant to Law 91 of the Laws of Duplicate Bridge, of one full board at matchpoints/Board-a-Match, 12 IMPs at IMP Pairs/knockouts or 20% maximum of VPs available per match at Swiss Teams for the first offense. A second offense will result in disqualification from the event for the pair/team. Kibitzers violating this policy will be required to leave the playing area for the remainder of the session.

1.9 Small Children or Pets in Playing Area

1.9.1 Non-participating children under the age of six and pets are not allowed to remain in the playing area of NABC tournaments during play and for 15 minutes before and after play, subject to the following exceptions and restrictions.

1.9.2 The tournament DIC shall grant an exception to a player (a “player/owner”) with disabilities who brings a working service dog (“WSD”) to the playing area if the player/owner provides credible evidence to the DIC that his or her WSD performs tasks. The only questions which the DIC may ask are: “Is that a service dog?” and "What tasks does the service dog do?" The DIC may not ask questions regarding the player/owner’s disability or request certification or proof of the WSD’s training.

1.9.3 The tournament DIC shall grant an exception to a player/owner who brings an emotional support animal (“ESA”) to the playing area if the player/owner submits to the DIC a formal letter of prescription from a licensed mental health professional (psychiatrist, psychologist, therapist, counselor or social worker) which indicates the necessity of use of an ESA by the player/owner. The DIC may not ask questions regarding the player/owner’s emotional status or request certification or proof of the ESA’s training.

1.9.4 The WSD or ESA must remain on a leash in a sitting or lying position within three feet of the player/owner or in a kennel within three feet of the player/owner during the game.

1.9.5 The WSD or ESA must wear identification indicating that the dog is a service dog or support animal.

1.9.6 The DIC may exclude a WSD or an ESA from the playing area when the behavior of such dog or animal, in the judgment of the DIC, poses a direct threat to the health or safety of persons in the playing area.

1.9.7 The player/owner must clean up (or assure that clean-up is performed) after his or her WSD or ESA. Failure to comply with this requirement shall be documented by the DIC and may result in disciplinary action under the Code of Disciplinary Regulations.
When there is a Vugraph presentation at a NABC, the room with the presentation shall be called the Peter Pender Memorial Vugraph Theatre.

There shall be a strictly enforced Closed Room during the last three rounds of NABC+ knockout events. With the exception of a tournament official, no person may enter or leave at any time without an authorized escort.

**Dress Code**

1.12.1 Informal or casual dress is acceptable and appropriate at NABCs. While specific standards would be difficult to both formulate and enforce, conformity to generally acceptable standards of decency and cleanliness is expected.

1.12.2 Tournament Directors may, subject to consultation with the DIC, refuse to sell an entry to a person or persons inappropriately dressed. Subject to consultation with the DIC, Tournament Directors may remove from the tournament area anyone who is inappropriately dressed.

**Smoking Policy at NABCs**

1.13.1 Smoking, including e-cigarettes, is not permitted in the playing area during any bridge playing event at a NABC. This includes electronic smoking devices.

ACBL management is instructed to remind Tournament Directors to refrain from placing hand records on the table prior to game time and prior to all players being seated.

ACBL management is authorized to adjust starting times for any event of which any part which appears on PenderGraph.

**Section 2 - Goals for a NABC**

2.1 Mission Statement: ACBL will conduct North American Bridge Championships utilizing efficient and profitable methods while providing outstanding playing facilities, excellent value, unsurpassed service, and geographic accessibility to the most possible members.

2.2 The ACBL holds NABCs in order to:

2.2.1 provide ACBL members an opportunity to play in a NABC.
2.2.2 serve a broad spectrum of the ACBL membership.

2.2.3 provide a convenient location for a large number of players while rotating the tournament.

2.2.4 provide ACBL members satisfaction with the complete NABC experience.

2.2.5 provide a source of revenue for the ACBL.

2.2.6 provide promotional opportunities to attract new and social players to duplicate bridge.

2.2.7 provide a tournament that maximizes the prestige, excitement and fun of a tournament experience.

2.2.8 provide an environment of cooperation between ACBL and local Units and Districts.

2.3 Location Guidelines

2.3.1 A site for a NABC may be proposed only by ACBL management and approved by a majority vote of the Board of Directors.

2.3.2 ACBL management and the Advisory Committee, if any, will consider cities that meet NABC criteria, while attempting to equally distribute sites in each zone (East, Central and West) of the continent every year.

See also Ch. VIII – NABCs, B. Sites, Section 1 – Site Selection

2.4 Rotation Guidelines

2.4.1 An effort be made to rotate NABC’s throughout the three zones (East, Central and West). Location has a higher priority than rotation.

2.5 NABC History

2.5.1 ACBL management will maintain a spreadsheet that shows the history of NABCs that include financials, table count and hotel pick-up data.

2.6 Host Hotel

2.6.1 A host hotel is one with which the ACBL has established direct contracts for a NABC.

See also, generally, Appendix 8A North American Bridge Championships
Chapter VIII - North American Bridge Championships
F. Rules and Regulations for NABC+ Events

Section 1 - Red, Blue and Silver Ribbon Event Qualifications

1.1 Red Ribbon Qualification

1.1.1 First through eighth place finishers in all NABC knockout events with an upper masterpoint limit of at least 300 and not more than 1500.

1.1.2 First through 10th place finishers (and ties) in Non-Life Master NABCs of four or more sessions.

1.1.3 First and second place finishers (including ties) in all Regional-rated red or gold point events of two or more sessions that have an upper limit of at least 300 and no more than 1500 masterpoints.

1.1.4 Members of the Flight B and the Non-Life Master District champions in the Grand National Teams (GNT).

1.1.5 First and second place finishers (including ties) in North American Pairs (NAP) Flight B and Non-Life Master single-site District finals; first-place pairs at each site in split-site District finals.

1.1.6 First and second place finishers in the National final of Flight B and Non-Life Master Flight of the GNT and the NAP.

1.1.7 Players with a Blue Ribbon or Silver Ribbon Qualification, provided they do not have more than 2500 masterpoints as of the last point notification prior to the event.

1.1.8 First and second in any bracket of a bracketed knockout which does not award 100% gold points for overall placing when no member of the team has more than 1500 masterpoints.

1.1.9 Qualifications that were won prior to 1991 that expired and/or were credited to a player entered in a Blue Ribbon Event prior to 1991 no longer count as a Red Ribbon Qualification. No qualification earned prior to 1986 may count.

1.2 Blue Ribbon Qualification

1.2.1 First through eighth in the Vanderbilt, Spingold, Women’s, or Senior Knockout Teams at NABC Championships.
1.2.2 First through 10th and all ties in the Red Ribbon Pairs and all other National-rated events that have no upper masterpoint limit.

1.2.3 First and second (including ties) in all gold point Regional-rated events with no upper masterpoint limit. For bracketed knockouts, the foregoing applies only to brackets issuing 100% gold points.

1.2.4 The 100 players having the greatest total of masterpoints as of the Sept. 1 ACBL computer cycle.

1.2.5 All members of the Championship and Flight A District champions in the GNT and the winners and zonal champions in the Canadian National Team Championship Open Flight.

1.2.6 Winners of the Canadian Women's Team Championship.

1.2.7 First and clear second in single-site District finals of North American Open Pairs - Flight A. First and ties for first in multiple-site District finals.

1.2.8 First and second (including ties) in the National final of the Open Flight of the GNT and the NAP.

1.2.9 All past world champions.

1.2.10 Canadian Open Pairs – Regional-rated (COPC), Mexican Grand National Teams (MGNTC), Bermuda National Pairs (BNPC), and Bermuda National Teams (BNTC). First and second place finishers in the pair events and winners of the team events.

1.2.11 Qualifications that were won prior to 1991 that expired and/or were credited to a player entered in a Blue Ribbon Event prior to 1991 no longer count as a Blue Ribbon Qualification. In no instance may a qualification won prior to 1986 be counted.

1.3 Silver Ribbon Qualification

1.3.1 Silver Ribbon eligibility will be earned for first and second place (and ties) in the following qualifying events: gold and/or red point Regional- and higher-rated Senior (60 years of age or older as of January 1, 2020, 61 years of age or older as of January 1, 2021, 62 years of age or older as of January 1, 2022, 63 years of age or older as of January 1, 2023, 64 years of age or older as of January 1, 2024, and 65 years of age or older as of January 1, 2025) events of at least two sessions with an upper masterpoint limit at least 300. (Age limit transition effective January 1, 2020.)
1.3.2 Players with Blue Ribbon or Red Ribbon Qualification, provided that they are 60 years of age or older as of January 1, 2020, 61 years of age or older as of January 1, 2021, 62 years of age or older as of January 1, 2022, 63 years of age or older as of January 1, 2023, 64 years of age or older as of January 1, 2024, and 65 years of age or older as of January 1, 2025. (Age limit transition effective January 1, 2020.)

(See also Ch. XIII – General Tournament Information, F. Events, Section 1 – Tournament Events and Restrictions.)

Section 2 - Event Regulations

2.1 All players entered in the Vanderbilt and Spingold team events must play at least 40% of the boards in every match.

2.2 If, because of an emergency, a player withdraws from a team, or is declared ineligible to play further on the team for failure to fulfill the participation requirements established by the sponsoring organization, in a Regional or NABC tournament, that player is ineligible to participate in a Regional- or higher-rated championship being played concurrently with the team event in which his former teammates are still participating. Any such player may only receive match awards or section awards for his participation in the team event.

2.3 ACBL management is authorized to use Barometer play and scoring in the finals of the Non-Life Master Pairs, the finals of the Blue Ribbon Pairs and Barometer style play in the semi-finals and finals of the Reisinger Team event.

2.4 A player may play and earn masterpoints in as many sessions of bridge as possible while not entered in a concurrent or overlapping event, except as listed below. A player who is on a team that has received a bye is considered entered in that event when that event begins. Morning and evening knockout events are not considered overlapping or conflicting events regardless of times scheduled.

2.4.1 Players on teams with more than four members or teams with byes may play in concurrent one-session events only. For this purpose, Continuous Pairs are considered a one-session event.

2.4.2 The players noted in subsection 2.4.1 above may be credited with masterpoints only from the event in which they earn the larger number of points. (This may include overall awards of the Continuous Pairs.)

2.5 At the discretion of the tournament director, slow play penalties will be deemed to be either disciplinary (and unappealable) or procedural. If the latter, appeals
committees should tend strongly to reject all routine appeals against slow play penalties. Should a committee deny such an appeal, it should consider imposing an additional penalty for a frivolous appeal. The burden is on the appellant to demonstrate that some unusual circumstance makes the penalty inappropriate.

2.6 Non-ACBL members who have represented their country in World Championship events organized by the WBF, when playing in ACBL stratified or flighted events, are required to play in Flight A. Players may request exemption from this rule for valid cause.

2.7 The eligibility of all players participating in an NABC+ event shall, to the extent possible, be checked by ACBL management before the results of that event are declared official.

2.7.1 The same time period that is allowed for the protest of a director's error will be allowed for this purpose.

2.7.2 If a player, pair or team is found ineligible or a position is otherwise vacated within the above correction period, all pairs or teams will move up to fill the vacated position.

2.7.3 From the end of the above correction period until one year after the event, if a player, pair or team is found to be or is declared ineligible or a position is otherwise vacated after the protest period has expired, then the position will be vacated but pairs or teams will not be moved up.
Chapter VIII - North American Bridge Championships

G. Appeals

Section 1 - Committees at a NABC

1.1 Questions involving determination of facts upon appeal from a director’s ruling for NABC+ and non-NABC+ events will be heard by a Tournament Director panel.

1.2 At NABCs, appeals without merit points will be assessed by the Tournament Director appeals panel, but only when the experience level of the player(s) warrants.

Section 2 - Publication of Appeals Cases

2.1 The complete names and positions of all players involved in Tournament Director panel hearings and from NABC+ or Flight A events will be published in the appeals reports in the Daily Bulletin and in any other reports of these hearings. The names of the committee members will also be published along with a minority opinion, if requested.

2.2 ACBL management shall ensure that the following functions are performed:

2.2.1 Appeals handled by a Tournament Director panel will be compiled and readied for publication on the NABC website as soon as possible after each NABC.

2.2.2 A description of each appeal will be posted.

2.2.3 Each appeal should include commentary.

2.2.4 ACBL management shall publish descriptions of likely cases of interest in the Daily Bulletin of the NABC at which the decision took place.

2.2.5 The commentators for the appeals will be selected by the Laws Commission, and the number of commentators determined by ACBL management may require that a specific commentator not be used.

2.2.6 ACBL management may include appeals cases from events conducted by the USBF, CBF and MBF that qualify contestants to international competition.

2.2.7 Appeals shall be reviewed and approved by ACBL management before they can be published on the website.
Chapter IX - Regionals
A. Regional Tournament Sanctioning and Scheduling

Section 1 - Regional Tournament Allocation

1.1 Regionals are allocated to ACBL Districts. A District may conduct its Regionals or allocate them to Units within the District. Additionally, the WBF, the MBF and the CBF may be awarded a Regional according to subsection 1.8 below.

1.2 Each District is allocated four annual Regionals which may be Open or Senior. Each District is permitted to split one Regional. In addition, a District is allocated five limited Regionals which may be any of the following:

   a. Junior Regional
   b. Youth Regional
   c. Non-Life Master Regional with an upper limit of 750 masterpoints.

1.3 Upon request and verification, a District with 9,000 to 12,000 ACBL members is allowed one additional Regional each year; a District with 12,000 to 15,000 members is allowed two additional Regionals each year; a District with 15,000 to 18,000 members is allowed three additional Regionals each year, and a District with 18,000 or more members is allowed four additional Regionals each year. Membership qualifications for such additional Regionals will be based on a calendar year’s average of the four Quarterly Unit Information Package (QUIP) Reports of 3/31, 6/30, 9/30, 12/31. A District earning a qualification based on its QUIP Reports may schedule the additional Regional(s) two years after the qualifying year.

1.4 Any annual Regional held at, or near, the same site that reaches 2,000 tables in three out of four consecutive years will not count against the district’s base allocation. This tournament must remain in the same locality unless there are extraordinary circumstances verified by ACBL management. An additional Regional earned by consecutive table counts higher than 2,000 may be held in the year immediately following the qualification.

1.5 If a District fails to maintain the requirements for an additional Regional (either by a drop in its total membership or by the failure to remain a 2,000+-table tournament), the District will be entitled to keep its additional Regional(s) for two years. If, within that two-year period, the District again meets the requirements, the additional Regional(s) may continue to be scheduled without interruption.

1.6 The following offshore and special Regionals are allocated:
   
   Alaska - District 19;
   Bermuda - District 2;
Hawaii - District 20;  
Mexico (2) - District 16.

1.7 No District may be awarded more than 11 Regionals in a calendar year under the above allocation formula.

1.8 The following Regionals are not allocated to any specific District:

1.8.1 A World Bridge Federation Regional when a WBF championship is held in Zone 2. Such Regionals are to be held at the site where the WBF championship is being held. A Regional running concurrently with a WBF Championship may be of a length equal to the WBF Championship.

1.8.2 An annual Regional is awarded each year to the MBF and the CBF for the purpose of supporting teams representing Mexico and Canada in international competition. Depending on the location, the affected District and the MBF or CBF must agree on the specifics (e.g. date, schedule and fund-sharing). The normal conflict rules shall apply to the scheduling of the tournament.

1.9 The Regional Tournament Allocation Plan will be reviewed at least every five years.

Section 2 - Regional Tournament Scheduling

2.1 The minimum/maximum number of days a Regional may be held is as follows:

a. Open Regional or Senior Regional – minimum of three days; maximum of seven days.

b. Youth, Junior and masterpoint-limited Regional - minimum of two days; maximum of seven days.

c. Individual Regional – maximum of two and one-half days. In addition, a one session Charity Game or Fund Game may be held the afternoon of the first day.

d. Collegiate Regional – minimum of one and one-half days.

2.2 ACBL Regional tournaments will not be sanctioned to run concurrently with any portion of a NABC.

2.3 A Regional restricted by age or masterpoints may run an open Sectional tournament concurrently with the Regional with the permission of the Unit in which the Regional is being held. An Open Regional or Individual Regional may not run a Sectional in conjunction with the Regional.
2.4 A District may move a Regional from the calendar year in which it hosts an NABC to any of the three prior years or any of the three succeeding years, provided the Regional meets all requirements under "Regional Tournament Sanctioning" below. This regulation extends to include Acts of God or hotels canceling contracts.

2.5 A District may, with permission from the contiguous District, hold a Regional in a contiguous District.

2.6 Senior Regionals may hold open side games or an Open Sectional.

2.7 A 199er Regional may be held in conjunction with a Senior Regional:

2.8 A NAP District Final, a GNT District Final or the CNTC may be run concurrently with a Regional or Sectional. If they are run concurrently with a Sectional, the District must have permission from the sponsoring Unit. Such events must also conform to the scheduling restrictions of their respective conditions of contest.

Section 3 - Regional Tournament Sanctioning

3.1 A sanction application to hold a Regional must be submitted to the ACBL Tournament Department three years in advance to protect the dates. If a sanction is not submitted at least three years in advance, the district may lose its claim to the dates. Sanctions may be submitted for up to six years from the year of submission.

3.2 All tournament sanction applications must be submitted electronically.

3.3 A sanction application to hold a Regional will be acknowledged immediately upon receipt by the ACBL Tournament Department. All applications received must be approved by the District Tournament Coordinator.

3.4 A district that holds a Regional on the same dates and at the same sites/areas two out of three years will be placed on the traditional date list for Regionals. The traditional date list is available from tournaments@acbl.org. Easter week and other fluctuating holidays are noted as exceptions.

3.5 The traditional dates are protected except for one day at either the beginning or end of the tournament. A tournament with a two-or more day encroachment on a traditional date tournament will not be sanctioned.

3.6 If a District has a traditional annual date, but the location does not remain constant, it is no longer a traditional date.

3.7 Regionals in the schedule for a specific date and location that move their location more than 50 miles, within one year from this specific date, will be
subject to the “New Tournament Rules” (the move will be treated as a new tournament).

3.8 A Regional appearing on the traditional date list which is not held for two years within any three-year period will be removed from the traditional date list.

3.9 A Regional may be scheduled and sanctioned at any time, provided the tournament can be included in the tournament listing in the Bridge Bulletin at least two months prior to the tournament and all the rules and regulations regarding conflicts are met.

3.10 A Regional scheduled and sanctioned more than a year in advance takes precedence over a Sectional, regardless of when the Sectional was sanctioned.

Section 4 - Tournament Conflicts

4.1 If the ACBL Tournament Department determines that any previously sanctioned or traditional date Regional tournament is within 425 miles of the proposed tournament, the department should immediately notify the person applying for the sanction, the District Tournament Coordinator(s), the District President(s), and the Regional Director(s). (See Section 3 above regarding traditional date tournaments).

If there is a conflict within a District, the District President will decide whether the new tournament should be sanctioned. If there is a conflict with a Regional in another District but in the same Region, the Regional Director, in consultation with the Presidents of the involved Districts, will decide whether to approve. If there is a conflict with a tournament in another Region, the Regional Directors will consult with the appropriate District Presidents and approve the sanction only if both agree. If the Regional Directors are unable to agree, the sanctioned tournament with the traditional date or the earliest previously sanctioned tournament prevails. These approvals must be submitted to the ACBL Tournament Department in writing.

4.2 If a District Tournament Coordinator believes that a tournament request is in conflict with one of his District’s tournaments, he must first notify the ACBL Tournament Department and endeavor to resolve the conflict with the District in question. The District President(s) and any member of the Board of Directors from the Districts involved in a possible conflict will be notified by ACBL management as soon as ACBL management is made aware of it.

Section 5 - Split-Site Regionals

5.1 Split-site Regionals count as one tournament under the Regional Allocation Formula listed in Section 1 above.
5.2 Split-site Regionals award masterpoints according to the General Regional Masterpoint Formula.

5.3 Each Split-site Regional may run a different schedule than its corresponding split-site Regional and no events are combined between the two sites.

Section 6 - Regionals-at-Sea

6.1 Only the ACBL shall be permitted to sponsor Regionals-at-Sea ("RAS").

6.2 The ACBL may sponsor up to eight RAS per year.

6.3 ACBL management shall consult on the scheduling of RAS with Districts that are a point of departure, point of return, or port of call for a RAS and attempt to avoid conflicts with all land-based Regionals.

6.4 Except as specified in this regulation, a RAS must conform to the same rules and regulations as land-based Regionals.

6.5 RAS are exempt from the rules regarding maximum tournament sessions and days. The tournament schedule will be determined by the tournament manager subject to the approval of the ACBL staff.

6.6 Masterpoints awarded at Regionals-at-Sea will be 80% of the award generated by the appropriate formula for the event.
Chapter IX - Regionals

B. Finances

Section 1 - Sanction and Other Fees

1.1 Sponsoring organizations are required to pay all funds due to the ACBL at the conclusion of the tournament.

1.2 The sanction fee for 199er Regionals will be the same rate as the sanction fee for open Sectionals.

1.3 There will be no sanction fees for Junior/Youth Regionals or Junior/Youth Sectionals. Sanction fees do apply to Junior events at open Regionals or Sectionals.

1.4 The sanction fee will be waived for Sectional and Regional tournament events which are designed to introduce new players to tournaments, and which do not charge entry fees.

1.5 Each Regional will be allocated one sanction-free midnight game held to subsidize District GNT competitions. Regionals held in Canada, Mexico or Bermuda, shall be allocated one sanction-free midnight game held to benefit the zonal or national team competition.

1.6 No sanction fees will be charged for free fill-ins.

1.7 The minimum monetary contributions for Fund Games, Foundation Games or Charity Games held at a Regional is $7.00 per table, per session.

1.8 All sanction fees, per session sponsor fees and other tournament fees are subject to annual review by the Board of Directors as part of the budgeting process and are posted on the ACBL website under Prices and Fees.

Section 2 - Non-Dues Paying Players’ Surcharge

2.1 All participants in any ACBL-sanctioned Regional tournament are required to have a valid ACBL member number (even if inactive).

2.2 Except for charity events, events limited to players with fewer than 20 masterpoints, and active members of the American Bridge Association:

   a. For all Regionals, the sponsoring organization will charge a mandatory additional fee for inactive members. This fee will be determined by ACBL management. For tournaments that are hosted in Canada, this fee will be collected in Canadian dollars.

   b. It is suggested that the sale signage present this as a discount to members.

   c. The additional fee shall be remitted to the ACBL. Fees collected in Canadian dollars will have that amount converted to US dollars before being remitted.
Chapter IX - Regionals

C. Events

Section 1 - General

1.1 At least one two-session event must be scheduled for 199er Regional tournaments which are three days or longer in duration. All championship events may be single session for 199er Regional tournaments which are two days in duration.

1.2 All single-session events, except Side Series Pairs, Pro-Am Events or any event restricted to Non-Life Masters on the first day of a full seven-day Regional, must be Charity Games. The first single-session event must be run for the benefit of the ACBL Charity Foundation, the ACBL Educational Foundation, the ACBL Junior Fund, the International Fund, the Grass Roots Fund, or the Canadian equivalent of these. Subsequent single-session events on the first day of a full seven-day Regional must be run for the benefit of one of the above funds or an approved charity selected by the sponsor.

1.3 A Regional may run two-session gold point events on the first day of a full seven day Regional tournament. In addition, a Regional may schedule the first two sessions of a knockout event on the first day of the tournament. The first session of all these two-session, gold point events must be run for the benefit of the ACBL Charity Foundation, the ACBL Educational Foundation, the ACBL Junior Fund, the International Fund, the Grass Roots Fund or the Canadian equivalent of these. The second session may be run for the benefit of one of the above listed funds or an approved charity selected by the sponsor.

1.4 For all Regionals other than full seven-day tournaments, the sponsor may choose to hold a Charity Game on any day. The first game held for charity must be run for the benefit of the ACBL Charity Foundation, the ACBL Educational Foundation, the ACBL Junior Fund, the International Fund, the Grass Roots Fund or the Canadian equivalent of these. Any subsequent Charity Game(s) may be run for the benefit of one of the above listed funds or an approved charity selected by the sponsor.

1.5 Exclusive of Knockout Teams and Side Game Series events, a Regional may schedule up to four gold point sessions per day. For purposes of this regulation overlapping schedules are deemed to be the same two sessions since participation in one of the events precludes entry into the other. For example, 10 a.m./3 p.m. and 1 p.m./7:30 p.m. ACBL management may, with cause, disallow more than two gold point sessions per day.

1.6 Only events scheduled for two or more sessions at Regionals may award gold points.

Section 2 - Senior Events

Senior events may be held with minimum age restrictions of 64 as of January 1, 2024
and 65 as of January 1, 2025. Such events may be stratified by masterpoints. The masterpoint awards will be 80%.

Section 3 - Knockout Events

3.1 A sponsoring organization may run a knockout event at Regionals, handicapping all teams.

3.2 At the option of the sponsor, if fewer sessions are required than were originally scheduled, finals of knockout matches may be played at a time agreed upon by all parties. The entire match must be finished prior to the conclusion of the tournament. When this option is exercised, the two teams may enter any new event.

3.3 Whenever there are fewer than eight Flight A teams, volunteers may be solicited from the Flight B event to bring Flight A event up to eight teams. All teams in that flight will be assigned a handicap in IMPs. Pairings shall be by random draw.

3.4 In a flighted Regional Knockout team event, where one or more Flight B teams volunteer to play in Flight A to constitute an eight-team event, and thereby cause random pairings and handicapping of teams, the following method will be used to determine a team’s handicap:

a. Each team’s average masterpoint holding (counting all team members) will be subtracted from 1500. Teams with an average masterpoint holding of 1500 or greater receive a zero handicap.

b. Any remainder obtained in subsection (a) is divided by 1000.

c. The quotient arrived at in subsection (b) is multiplied by the number of boards in the match and rounded to the nearest whole number to determine the team’s handicap.

d. If two competing teams have an average of less than 1500 masterpoints, the handicap for the team with the higher average is deducted from the handicap for the team with the lower average. The difference is the lower team’s net handicap for the match.

3.5 In Regional-rated KO events, teams shall be required to win two matches, not including Byes, to receive overall masterpoint awards.

3.6 No regional Knockout will be sanctioned unless the type of Knockout to be held is specified and all sessions have a specifically stated starting time. (TBA is not acceptable).

a. Flighted. One or more flights may be bracketed by design or as necessary, but the intent to bracket must be stated in the schedule.
b. Bracketed. Bracketed with random draw matches or as a seeded event.
c. Open or Women’s. These may be bracketed, as necessary, but that possibility must be stated in the schedule.
d. Handicapped.

3.7 Regional Knockouts of three sessions in length may be scheduled. The overall masterpoints will be reduced by a factor of 30%. When there are at least four scheduled sessions, attendance may dictate less than four sessions in some cases, such as a Flight A with only eight teams entering. The intent of this regulation is to not allow 32 teams to be divided into four groups of eight to finish in three sessions.

3.8 Sponsoring organizations may choose to seed the event, randomly draw the teams into seed positions, or randomly draw the matches each round with or without stipulations on repeats. It is recommended that when an event contains two sessions of round robin play, teams who have met previously in round robins not be allowed to meet again in a second round robin. Note: For four session events, this applies only to brackets of 9, 10 or 11 teams.

Section 4 - Unrestricted Events

4.1 Flighted, Stratified and Strati-flighted events count all tables in all flights/strata to determine the number of tables in the unrestricted event (the A Flight or Stratum). Two or more concurrent unrestricted events share equally the available restricted tables but not each other’s tables. An unrestricted event with a lower limit and no upper limit is treated as an open event when there is no concurrent open event.

4.2 For the purpose of awarding masterpoints, a restricted event that is two sessions, morning and afternoon, is deemed to be totally concurrent with a two-session event that is afternoon and evening. However, if a restricted event is scheduled horizontally, it is not deemed to be totally concurrent with a two-session vertical event.

4.3 An open sectional held concurrently at the same location with a masterpoint restricted regional shall receive credit for simultaneous tables in the NLM Regional.

Section 5 - Expert/Amateur Games

5.1 For each Expert/Amateur event there will be a master point total fixed in advance that will be used to determine expert. Any player whose masterpoints are greater than that total will be an expert for that event. Any other player will be considered an amateur. The fixed total can be any number appropriate to the level of players who would normally attend the tournament. In many areas of ACBL, 300 masterpoints would be the likely choice, but it is possible that 200, 500 or even 1000 would be demographically more correct. The objective for choosing a number is to split the attendance of an event in half.
5.1.1 In a Pair event, each pair must be comprised of one expert and one amateur.

5.1.2 In a team event, the four players in play for a team must be comprised of two experts and two amateurs who can form partnerships as they wish.

5.1.3 Master points for any such event will be at 80% of Open since the event is restricted (i.e. not open to every pair). The amount of master points used to define expert would not influence the master point award.

5.2 Stratified by Expertise

5.2.1 Some arbitrary, fixed master point total would be determined to differentiate expert from amateur.

5.2.2 The event would be stratified in the following manner:

a. Strat A - Expert/Expert - Points awarded as Open Pair based on all entered
b. Strat B - Expert/Amateur - Points awarded at 80% of Open Pairs based on pairs in Strats B and C.

5.2.3 Other existing regulations for stratified pairs apply.

Section 6 - Online Events

6.1 A District may run on-line events at their Regional bridge tournament. Only members of the host District may participate in the online events. Approval for the event shall be governed by the ability of the District to meet all provisions contained in the Pair Events – General Conditions of Contest for on-line events.

6.2 ACBL management will discuss the application for the online event with the DIC of the tournament. Approval will be conditioned upon the DIC’s ability to provide adequate staffing to run the event.

6.3 Masterpoints will be awarded pursuant to the General Formula.

6.4 Tournament Organizers are responsible for all ACBL sanction fees, TD session fees, and online host fees that result from this event
Chapter IX - Regionals
D. Operations

Section 1 - Staffing

1.1 Regional tournaments will be staffed by Tournament Directors who are ACBL employees, except as noted below:

a. Tournament sponsors may choose to hire a Tournament Assistant to work at their tournament. He or she must have passed the ACBL Tournament Assistant Exam and meet the approval of the tournament DIC. All employment issues such as compensation, payroll taxes, insurance, etc., are the responsibility of the sponsoring organization. A form must be submitted to ACBL acknowledging acceptance of these employment issues.

b. The request of a Unit that its I/N Regional tournament be run by a director who is not qualified to run an open Regional may be approved by the appropriate Field Operations Department representative or ACBL management.

Section 2 - Uniform Electronic Device Policy

2.1 The Electronic Device Policy in place at NABCs shall be adopted by all ACBL Regional tournaments. Exceptions include health-related equipment by special permission of the DIC of the tournament, Conditions of Contest addressing a more stringent policy for electronic devices, and any Regional tournament not staffed by an ACBL Tournament Director.

See also Ch. VIII – NABCs, E. Operations, Section 1 – General Information.
Chapter X - Sectionals
A. Sectional Tournaments – Scheduling, Sanctioning and Events

Section 1 - Sectional Tournament Allocations

1.1 Sectionals may be Open (Championship), Open (Local), Senior, limited by masterpoints (specifically, 0-100; 0-200; 0-300; 0-500; 0-750), Junior, Youth, Collegiate, Progressive or STaCs.

1.2 Sectionals are allocated to Units. There are no restrictions as to the number of Open Sectionals a Unit may conduct. A Unit may not schedule more than six one-day Limited or Local Sectionals in any calendar year. One-day Sectionals must include at least two sessions of play. A District has the right of approval for Sectionals conducted by its Units. A Unit must abide by the decision of the District.

1.3 A Unit may join with another Unit(s) to run a Sectional or a STaC. A Unit may, with permission of the other Unit and the District(s), hold a Sectional in a contiguous Unit.

1.4 An Open Sectional may be run concurrently with a Regional restricted by age or masterpoints with the permission of the Unit in which the Regional is being held.

1.5 Senior, Youth or Junior Sectional tournaments may be combined with limited by masterpoint tournaments. In these instances, the higher sanction fee will apply.

1.6 A Sectional may schedule up to four sessions of championship-rated events per day with no decrease in masterpoint awards.

1.7 Sectionals-at-Sea and Bridge Camps are allocated only by the ACBL.

1.8 ACBL management is authorized to award a Sectional sanction to a non-ACBL sponsor to conduct a tournament in other than ACBL territory as long as:
   a. the NBO (if no NBO, the appropriate WBF zonal representative) gives written permission;
   b. Tournament Directors meet ACBL standards;
   c. normal per table sanction fees are paid to ACBL;
   d. the sponsoring organization abides by all ACBL regulations then in effect; and
   e. the host country’s laws are not contrary to ACBL regulations then in effect.
1.9 A Unit not running at least two 99er Sectional tournaments per year is encouraged to grant approval to any club within its jurisdiction that applies for a sanction to run such a tournament. Sanction notification/application per existing regulations will be forwarded to the District’s Tournament Coordinator for his or her approval.

Section 2 - Sectional Tournament Scheduling

2.1 Championship Sectionals must be at least two days and no more than five days in duration. A Championship Sectional is defined as an open sectional with an anticipated attendance of 25 or more tables per session.

2.2 Local Sectionals must be at least one day and no more than three days in duration. A Local Sectional is defined as an open sectional with an anticipated attendance of fewer than 25 tables per session.

2.3 Limited/Junior/Collegiate Sectionals must be at least one day and no more than five days in duration. A Limited Sectional is defined as a sectional with a 750 masterpoint limit.

2.4 STaCs must be at least two days and no more than seven days in duration. A Unit may not attempt to circumvent this rule by scheduling back-to-back sanctions that run consecutively.

Section 3 - Sectional Tournament Sanctioning

3.1 A sanction application to hold a Sectional will be acknowledged immediately upon receipt by the ACBL Tournament Department. The process is as follows: the Unit Tournament Coordinator will submit an online sanction application to ACBL headquarters that shall automatically be forwarded, without review, to the District Tournament Coordinator for approval. Upon the District Tournament Coordinator approval, the application will be reviewed for sanctioning by the ACBL Tournament Department.

3.2 A Sectional may be scheduled and sanctioned at any time, provided the tournament can be included in the tournament listings in the Bridge Bulletin at least one month prior to the tournament and all rules and regulations regarding conflicts are met.

3.3 Approval of Sectional sanction applications will be made at least one year out or immediately upon approval if received less than one year out.

3.4 If a sanction application is submitted less than one year in advance, the Unit loses its claim to the dates.

3.5 When a Unit perceives a conflict between its Sectional and a tournament in another District, the Unit Tournament Coordinator shall work through his District
Tournament Coordinator to initiate the processes of conflict resolution in the same manner that Regional conflicts are resolved.

3.6 Questions concerning scheduling and other conflicts for Sectionals will be resolved by the Unit(s) and the District organizations involved.

3.7 Districts and Units perceiving a conflict with other Units or Districts must notify ACBL management in writing within thirty (30) days of the tournament posting on the website.

3.8 When sanctioning Sectionals, ACBL management will notify the Tournament Chair and the District President (or his/her designee) when proposed events or masterpoint ranges seem inadvisable or inappropriate.

Section 4 - Championship Sectionals

4.1 Championship Sectional tournaments will be staffed by Tournament Directors who are ACBL employees. Championship Sectionals are defined as open sectionals with an anticipated attendance of 25 or more tables per session.

4.2 At Sectional tournaments, events which are unrestricted in any way (completely open) shall be credited with all tables in play in totally concurrent events (pairs, swiss teams or individual but not knockouts or side pairs) for the purpose of computing overall awards up to a maximum total of three times the number of tables in play in the unrestricted event. In the event that a concurrent NLM Regional is held at the same site, the unrestricted event shall be credited with 65% of any pair or Swiss tables in the NLM Regional held during the same session for the purpose of calculating overall awards.

4.3 For the purpose of awarding masterpoints, a restricted event that is two sessions, morning and afternoon, is deemed to be totally concurrent with a two-session event that is afternoon and evening. However, if a restricted event is scheduled horizontally, it is not deemed to be totally concurrent with a two-session vertical event.

4.4 Strata-flighted events at Sectionals may be advertised and run with a combined Flight A and Flight B flight in one group playing together and Flight C playing separately.

4.5 Senior events may be held with minimum age restrictions defined in Chapter XIII – Tournament Events and Restrictions, F. Events. Such events may be stratified by masterpoints. The masterpoint awards will be 80% for 60+ years of age and 70% for 75+ years of age.
Section 5 - Local and NLM Sectionals

5.1 Local Sectionals, which are defined as open sectionals with an anticipated attendance of fewer than 25 tables per session, may be staffed by Tournament Assistants or club directors who have been certified for Local Sectional staffing.

5.1.1 Masterpoints awarded: 80% Silver, 20% Black, 100% Sectional rating.

5.1.2 No more than two events in any one session: only single session pair games; swiss Team games will be allowed to be one or two sessions.

5.1.3 Maximum two sessions per day and six sessions in total.

5.1.4 ACBL will provide a specific ACBL Tournament Director to work remotely with each Local Sectional’s club director, assisting with rulings, movements, and other questions, as well as immediately posting session results online. Note: One ACBL TD would work with 3-6 Local Sectionals at a time.

5.2 For tournaments not staffed by an ACBL employee, the Sectional surcharge applies. This Sectional surcharge is to offset the cost of processing at ACBL Headquarters that would normally be done on site by a Tournament Director.

5.3 NLM Sectionals with an upper masterpoint limit of 750 masterpoints or fewer may be run by Tournament Assistants or club directors who have been certified for Local Sectional staffing.

5.4 Regardless of staffing, all tournaments are expected to follow ACBL policies and regulations relating to permitted methods, use of bidding boxes, and non-member eligibility and charges.

5.5 ACBL will produce educational content for those club directors and Tournament Assistants that want to be eligible to run our Local Sectionals and Non-Life Master Sectionals or assist at larger tournaments. This content will be made available at no charge to these directors. These club directors and Tournament Assistants would need to pass a test on directing skills once every two years to continue working at those tournaments.

Section 6 - STaCs

6.1 A STaC may be scheduled for up to seven consecutive days but may include only one weekend.

6.2 A sanction application must be sent to the appropriate District Tournament Coordinator at least 12 months prior to the scheduled tournament date. The ACBL may sanction a STaC when it receives the sanction application with fewer than 12 months advance notice if there are no scheduling conflicts.
6.3 All While only Units may apply for a sanction to hold a STaC, there is no objection to a Unit nominating a District or Districts to conduct the tournament. In District-wide STaCs, all clubs within the District(s) must be offered the opportunity to participate. Participation is at the club level when sponsored by a District. If a Unit outside of the sponsoring District chooses to participate, all clubs within that Unit must be invited to participate.

6.4 A sponsor may schedule morning, afternoon and/or evening sessions. The standard club session designations should be used for the purpose of determining in which session a club should participate. The local sponsor must designate the sessions to be scheduled. For example, morning games would be those starting prior to noon local time, afternoon games would be those starting prior to 6 p.m. local time, and evening games would be those starting at 6 p.m. and later. Morning and afternoon games may not be combined as day games.

6.5 When a club wishes to participate in a STaC for a session other than their regularly scheduled game, the Unit may decide the case. This authority to disallow a club from participating in a STaC extends only to games which conflict with another game for that session and only to games being conducted at other than their regularly scheduled time. Any club desiring to participate at their regularly scheduled time must be permitted to do so.

6.6 To be eligible for overall awards in a STaC, or any event that is scored across more than one club, the minimum number of boards played is twenty (20) except for events restricted to players with fewer than 199 masterpoints whose minimum number of boards played is eighteen (18).

6.7 Playing directors, and their partners, in STaC games are ineligible to receive overall STaC masterpoint awards (silver masterpoints) but are eligible to receive section awards. At the sponsor’s option, the above restriction may be waived. Such waiver shall be noted on the sanction application submitted to ACBL Headquarters.

Section 7 - Sectionals-at-Sea

7.1 A sanction application for a Sectional-at-Sea should be submitted to the ACBL at least three months in advance.

7.2 The application must contain the following information:

7.2.1 Ship’s name and cruise line, departure/arrival dates, and ports plus the sponsor or Unit/District name, address and email.

7.2.2 A schedule of all ACBL events with scheduled lectures.

7.2.3 The schedule must meet the same criteria as for a land-based Sectional.

7.2.4 The schedule and any advertising must be approved by ACBL.
7.2.5 A list of directors who will be operating the games.
   a. Directors must be approved by ACBL.
   b. ACBL may require the director(s) to take a certification test.

7.3 Masterpoint awards will be:
   a. 80% of an Open Sectional if an active ACBL Tournament Director is requested and assigned.
   b. 65% of an Open Sectional (non-championship) if an active ACBL Tournament Director is not utilized.

7.4 There should be adequate playing space for all sessions scheduled as well as for the expected attendance.

7.5 The SAS Bridge Package (required to participate in the Sectional-at-Sea) may be purchased by passengers in advance or on board the ship, albeit at different prices, subject to available playing space and staffing.

7.6 A Sectional-at-Sea sanction fee per table is payable to the ACBL.

7.7 If an active Tournament Director is assigned, the Tournament Director per session fee will also be payable to the ACBL. There will be no Sectional surcharge. The sponsor will be responsible for the Tournament Director(s) transportation costs.

7.8 Sectionals-at-Sea will be subject to the same general conflict rules as land-based Sectionals. No Sectional-at-Sea may depart from a port within 25 miles of a concurrent land-based Sectional or Regional.

Section 8 – Progressive Sectional

8.1 A Progressive Sectional tournament consists of one week of qualifying sessions in participating clubs, with a single-session final held at a central site after completion of club play. The sponsoring Unit should hold the one-session final within two weeks after completing the last club qualifying game. Two separate qualifying events may be held, with the single-session final of each event held on the same day.

8.2 Each Unit will be permitted to hold no more than one Progressive Sectional per calendar year.

8.3 All masterpoint awards for Progressive Sectionals will be based on Sectional rating. All masterpoints awarded will be silver.
8.4 During the qualifying rounds, there will be no overall masterpoint awards in either Pair events or Swiss Teams.

8.5 During the final, masterpoints will be calculated as though it were a two-session game (S=1.50). The table count for each stratum will be equal to 1.50 x actual tables in the final. Credit will be given for tables in a lower strata/flight in accordance with normal rules for Sectionals.

8.6 The finals may be open, with or without stratification, or flighted. The finals may only be stratified or flighted if the qualifying rounds were also stratified or flighted.

8.7 Concurrent non-championship events shall not be considered in masterpoint calculation for the progressive finals.

Section 9 – Bridge Camps

9.1 Definitions and Parameters

9.1.1 A Bridge Camp is a special instance of a Local Sectional, where a residential program of bridge instruction incorporates games which award Silver masterpoints. Similar to tournaments-at-sea, attendees purchase a comprehensive package which includes lodging, bridge instruction, sanctioned games, and potentially other amenities such as meals.

9.1.2 Bridge Camps must be at least three and not more than seven days in length.

9.1.3 Bridge Camps may be located anywhere within ACBL territory. As with tournaments-at-sea, sanctioning is done through District 99 rather than the “home” District and Unit.

9.1.4 Bridge Camps are subject to the same rules regarding conflicts with other tournaments as any other Sectional.

9.2 Bridge Play

9.2.1 Bridge Camps may include up to two sessions of sanctioned play per day.

9.2.2 Each session must be directed by a certified ACBL club director.

9.2.3 Each session must include at least 18 boards to qualify for masterpoint awards.

9.2.4 As part of the bridge instruction, sessions may include supervised play, “chat bridge”, or similar features.

9.3 Bridge Logistics

9.3.1 Masterpoints awarded are the same as for a non-championship Sectional at Sea: 65% of Sectional rating, all Silver.
9.3.2 Bridge data will be handled the same as for Local Sectionals
   9.3.2.1 A tournament schedule will be created and viewable online
   9.3.2.2 Hand records will be generated and files sent to the sponsor for duplication
   9.3.2.3 Game results will be sent to an ACBL Tournament Director for posting on ACBL Live

9.4 Financials
   9.4.1 Bridge Camps will be billed the same per-table sanction fee as an Open Sectional.
   9.4.2 The full Sectional Surcharge also applies; this covers file processing at ACBL.
   9.4.3 Bridge Camps are exempt from the $4-per-player nonmember surcharge.
   9.4.4 Sponsors will be invoiced at the conclusion of the Bridge Camp.
Chapter X - Sectionals

B. Finance

Section 1 - General

1.1. Sponsoring organizations are required to pay all funds due to the ACBL at the conclusion of the tournament.

1.2. All participants in any ACBL-sanctioned Sectional tournament are required to have a valid ACBL member number (even if inactive).

1.3. The ACBL strongly recommends Units and Districts make student discounts available at Sectionals and Regionals.

Section 2 - Fees and Charges

2.1. Sectional tournaments are charged a surcharge in lieu of the transportation cost of the nearest Tournament Director of highest rank in addition to the usual table sanction fees and Tournament Director fees. The surcharge does not apply to Progressive Sectionals, STaCs, Sectionals-at-Sea, or Sectionals held at the same site as a restricted Regional.

2.2. STaC sanction fees are calculated by management.

2.3. The sanction fee will be waived for Sectional and Regional tournament events which are designed to introduce new players to tournaments and those which do not charge entry fees.

2.4. No sanction fees will be charged for free fill-ins.

2.5. Except for charity events, events limited to players with fewer than 20 masterpoints, and active members of the American Bridge Association, at all Sectionals, the sponsoring organization will charge a mandatory additional fee for inactive members. This fee will be determined by ACBL management. For tournaments that are hosted in Canada, the fee will be collected in Canadian dollars.

   a. It is suggested that the sale signage present this as a discount to members.

   b. The additional fee shall be remitted to the ACBL. Fees collected in Canadian dollars will have that amount converted to US dollars before being remitted.

2.6. The added fee per player that is required to be collected at Sectionals from non-members or non-service fee paying Life Masters is waived for STaCs and Bridge Camps.

2.7. Sectionals-at-Sea have a unique schedule of fees and charges.

2.8. All of these fees are subject to annual review by ACBL Management as part of the budgeting process and are posted on the ACBL website under Prices and Fees.
Chapter X - Sectionals
C. Events/Schedules

1.1 Strata-flighted events at Sectionals may be advertised and run with a combined Flight A and Flight B flight in one group playing together and Flight C playing separately.

1.2 Senior events may be held with minimum age restrictions of 60 (60 as of January 1, 2020, 61 as of January 1, 2021, 62 as of January 1, 2022, 63 as of January 1, 2023, 64 as of January 1, 2024, and 65 as of January 1, 2025) or 75. Such events may be stratified by masterpoints. The masterpoint awards will be 80% for 60+ years of age and 70% for 75+ years of age. (Age limit transition effective 1/1/2020.)

(See also Ch. XIII – General Tournament Information, F. Events, Section 1 – Tournament Events and Restrictions)

Section 2 - Scheduling

2.1 When sanctioning Sectionals, ACBL management will notify the Tournament Chair and the District President (or his/her designee) when proposed events or masterpoint ranges seem inadvisable or inappropriate.

2.2 If it is in the best interests of bridge and the ACBL, ACBL management may, at its discretion, grant a sanction even though such a sanction would violate an existing regulation. Irrespective of this authority, another Unit or District retains the right of appeal for arbitration to the Arbitration Panel if the matter concerns violation of a conflict regulation.

Section 3 - Unrestricted Events

3.1 At Sectional tournaments, events which are unrestricted in any way (completely open) shall be credited with all tables in play in totally concurrent events (pairs, teams or individual but not knockouts or continuous pairs) for the purpose of computing overall awards up to a maximum total of three times the number of tables in play in the unrestricted event. In the event that a concurrent NLM Regional is held at the same site, the unrestricted event shall be credited with 65% of any pair or Swiss tables in the NLM Regional held during the same session for the purpose of calculating overall awards.

3.2 For the purpose of awarding masterpoints, a restricted event that is two sessions, morning and afternoon, is deemed to be totally concurrent with a two- session event that is afternoon and evening. However, if a restricted event is scheduled horizontally, it is not deemed to be totally concurrent with a two- session vertical event.
Section 4 - Special Games at Sectionals

4.1 All Units (i.e. Sectional sponsors) are permitted to run up to two special game sessions at each Sectional with the exception of STaCs. In the USA, these special games may be to benefit the ACBL Charity Foundation, the ACBL Educational Foundation, the ACBL International Fund, the Grass Roots Fund or the ACBL Junior Fund. In other countries, they may benefit the NBO equivalent, if it exists, or an ACBL fund/foundation if it does not. The choice of beneficiary shall be made by the tournament sponsor.

4.2 Such a special game may be run as an open game, senior game, team or pair game, newcomer game, or any other game that is run at a Sectional.

4.3 The masterpoint awards will be Regional-rated silver points.

4.4 The sponsor of the Sectional will be charged USD $1.00 per player. In Canada, the charge will be CAN $1.00 per player. In other countries, the sponsor will be charged USD $1.00 per player. These funds shall be included in the tournament report and shall be dispersed to the appropriate organization chosen by the tournament sponsor.

4.5 The normal sanction fee for Sectionals will also be charged to the sponsoring organization.
Chapter X - Sectionals
D. Operations

Section 1 - Staffing (Effective January 1, 2023)

1.1 Championship Sectional tournaments will be staffed by Tournament Directors who are ACBL employees. Championship Sectionals are defined as open sectionals with an anticipated attendance of 25 or more tables per session.

1.2 Local Sectionals, which are defined as open sectionals with an anticipated attendance of fewer than 25 tables per session, may be staffed by Tournament Assistants or club directors who have been certified for Local Sectional staffing.

1.2.1 Masterpoints awarded: 80% Silver, 20% Black, 100% Sectional rating.

1.2.2 No more than two events in any one session: only single session pair games; Swiss Team games will be allowed to be one or two sessions.

1.2.3 Maximum two sessions per day and six sessions in total.

1.2.4 ACBL will provide a specific ACBL Tournament Director to work remotely with each Local Sectional’s club director, assisting with rulings, movements, and other questions, as well as immediately posting session results online. Note: One ACBL TD would work with 3-6 Local Sectionals at a time.

1.3 For tournaments not staffed by an ACBL employee, the Sectional surcharge applies. This Sectional surcharge is to offset the cost of processing at ACBL Headquarters that would normally be done on site by a Tournament Director.

1.4 NLM Sectionals with an upper masterpoint limit of 750 masterpoints or fewer may be run by Tournament Assistants or club directors who have been certified for Local Sectional staffing.

1.5 Regardless of staffing, all tournaments are expected to follow ACBL policies and regulations relating to permitted methods, use of bidding boxes, and non-member eligibility and charges.

1.6 ACBL will produce educational content for those club directors and Tournament Assistants that want to be eligible to run our Local Sectionals and Non-Life Master Sectionals or assist at larger tournaments. This content will be made available at no charge to these directors. These club directors and Tournament Assistants would need to pass a test on directing skills once every two years to continue working at those tournaments.
Chapter XI - Special Events
A. Residency Requirements

Section 1 - Grand National Teams and North American Pairs

1.1 The Grand National Teams (GNT) and North American Pairs (NAP) were created initially with the expectation that players would play in and represent the Districts in which they lived.

1.2 For the GNTs, a member's principal physical residence as of September 1 of the year prior to the National final shall establish the District in which said member is eligible to participate beyond the club qualifying stage.

1.2.1 All residency requirements and requests for exceptions shall also apply to players augmented onto GNT teams.

1.3 For the NAPs, a member's principal residence as of June 1 of the year prior to the National final shall establish the District in which said member is eligible to participate beyond the club qualifying stage.

1.4 In both events, changes in residence after such date shall not change the District in which the player is eligible to participate.

1.5 Guidelines for Exceptions

1.5.1 A player seeking an exception must obtain permission in writing from the District Director representing the District in which the member has a principal residence and from the District Director of the District in which the member wishes to play. Both District Directors must approve the request for the exception to be granted. “District Director” shall be the Regional Director (RD) when the RD is from the involved District, and when not, a person from the involved District designated by the RD to resolve the issue(s) at hand. Such designee shall be the actual District Director if a person is still serving in that capacity.

1.5.2 Any exceptions in the highest flight of the event must also be approved by a Credentials Committee. ACBL management shall assume all duties of the Credentials Committee, including the assigning of the composition of such committee, and shall hear and adjudicate all matters pertaining to eligibility of person(s) and/or teams to participate in any stage of the GNT/NAP. *Effective 7/14/2020*
1.5.3 Listed below are examples of situations where an exception might be considered. Others may arise and will be dealt with on a case-by-case basis.

1.5.3.1 A “snowbird”, a member with seasonal residences who spends more than half of the GNT (September 1-February 28) or NAP (June 1-August 31) qualifying period in a District other than the District of his principal physical residence, may play beyond the club qualifying stage in his District of seasonal residence. If he chooses to do so, he may only play in the District level final of one District. He must play in that District’s District finals to be eligible to play in the National finals. Such a player will not be eligible to be added to a team from his other District. All necessary approvals must be obtained before play begins at the District level.

1.5.3.2 A player with multiple domiciles should apply to the Credentials Committee for a one-time choice of District in which he wishes to play. This application must be made before the start of the event’s qualifying period. This player may be asked to document his time in each of his residences. The player must spend at least three months each year in a District in order to have it considered as a domicile possibility. Once a player chooses a District in which to play, he must play only in that District until he no longer has a domicile in that District.

1.5.3.3 A participant who is a full-time student, a member of the armed forces or whose employment requires temporary relocation may play in the District in which he temporarily resides.

1.5.4 In rare cases, a player who is a member of a Unit in a District in which he does not reside may seek permission to play in the District in which he has a Unit membership. Such an exception will be considered only if the player meets all of the conditions below:

a. Lives sufficiently close to the District borders;

b. Has been a member of the Unit in which he wishes to play for at least five (5) years, continuously, prior to the start of the competition in the year for which the exception is being requested;

c. Must not have played in the GNT or NAP in another District for that period of time; and

d. Must have been actively involved as a volunteer in the Unit or District in which he wishes to play for at least two (2) years. Possibilities for such
“active involvement” include, but are not limited to, Unit or District board member, chair of a NABC or major NABC committee, District or Unit Recorder, Tournament Chair, or club manager.

**Note:** Simply playing bridge in the other District/Unit or having a regular partner who resides in the other District is not considered sufficient reason for an exception to the “play where you live” rule.

1.5.4.1 Any player seeking an exception for this reason must document the reasons why an exception should be considered and send it to both District Directors involved, as described above. This application must be made before the start of the event's qualifying period. The District Director of the District in which the player is a member must confirm the fact that the player has been an active volunteer in the District (or Unit) where the player does not live before forwarding such requests to ACBL management (Championship Flight only.) “District Director” shall be the Regional Director (RD) when the RD is from the involved District, and when not, a person from the involved District designated by the RD to resolve the issue(s) at hand. Such designee shall be the actual District Director if a person is still serving in that capacity.

1.5.4.2 Should an exception be granted for this reason, the player is eligible to play only in that District and may not change Unit affiliation unless the player’s principal physical residence changes.

1.6 The Credentials Committee is also responsible for clarifying in which District a player is allowed to play when said player's eligibility is in question. When a challenge to one’s eligibility from a Unit final stage or later stage has been made, the Credentials Committee may request documentary evidence from the member whose eligibility is in question. If a member is unable to verify to the Credentials Committee's satisfaction that he or she is playing in the District of the member's principal residence, the Credentials Committee shall automatically disqualify the member and his teammates.

1.7 When a member is disqualified by the Credentials Committee, the matter will be referred to the ACBL President who may choose to make charges to the ACBL Disciplinary Committee in accordance with section 2.2.3 (d) of the ACBL Code of Disciplinary Regulations.

1.8 The Credentials Committee may consider exceptions under unusual circumstances for otherwise eligible players who change their District through a change in their physical domicile after September 1. The request must be made at least 30 days before the appropriate District-level final.

1.9 There is no appeal from the Credentials Committee decision.
Chapter XI - Special Events
B. Grand National Teams (GNT)

Section 1 - Guidelines

1.1 Any player participating in GNT events must be a dues-paying or service-fee paid ACBL member prior to playing in any level of this event except club qualifying.

1.2 The GNT competition will have four flights as follows:
   a. Championship Flight: 0-unlimited
   b. Flight A: 0-6000 masterpoints
   c. Flight B: 0-2500 masterpoints
   d. Flight C: non-Life Master up to 500 masterpoints

1.3 The District has the option of conducting any fair bridge competition it chooses to select a winning team for each flight, which is then entitled to play in the National finals at the Summer NABC. Sometimes a GNT club-round qualifying event is scheduled, but participation by an individual club is optional.

1.4 The ACBL finals of Flight B and Flight C of the GNT will be a seeded knockout.
   1.4.1 Seeding will be by average masterpoints. Ties will be broken by lot.

1.5 At the GNT National finals, screens shall be used starting in the round of eight in the Championship Flight and Flight A and in the round of four in Flight B and Flight C. If, due to space limitations, ACBL management believes that they will be unable to comply with these regulations, ACBL management may reduce the number of screens as appropriate.

Section 2 - Fees and Fund Raising

2.1 Sanction fees will be determined by ACBL management. At District option, a surcharge may be added.

2.2 Each Regional shall be allocated one (1) sanction-free midnight Swiss game held to subsidize District GNT competition.

2.3 A District may permit each club within its geographical area to hold one Sectional-rated event (for as many game sessions as the club has sanctioned) as a fundraiser for the GNT or the Canadian National Team Championship. Each District sets the amount its clubs must remit to it.
Section 3 - Miscellaneous GNT Regulations

3.1 The regulations that apply to sanctioning Sectionals shall apply to the sanctioning of a District’s GNT final.

3.2 ACBL members representing their NBO or Zone 2 in WBF competitions shall be granted a waiver of the qualification requirements for GNTs where a conflict of dates exists. This waiver will not apply to a District final.

3.3 Districts may hold events in one or more stages.

3.4 Districts may hold Sectional-rated events in conjunction with the District finals of GNT events.

3.5 If a flight is held at a Sectional, silver points shall be awarded at that stage.

3.6 District champions of each flight will be eligible to participate in a National final to be held immediately prior to the start of the Summer NABC. A District need not be represented at the National final.

3.6.1 There will be no subsidy from the ACBL nor any required subsidy from the Districts.

3.7 The GNT Championship Flight masterpoints won at the NABC final in the semifinals and finals will be included in the Player of the Year race.

3.8 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 in NABC+ events.
Chapter XI - Special Events
C. North American Pairs (NAP)

Section 1 - Guidelines

1.1 Any player participating in NAP events must be a dues-paying or service-fee paid ACBL member prior to playing in any level of this event except club qualifying.

1.2 The NAP competition will have three flights as follows:
   a. Flight A: 0-unlimited masterpoints
   b. Flight B: 0-2500 masterpoints
   c. Flight C: Non-Life Master up to 500 masterpoints

Section 2 - Club Level Qualifying

2.1 The club qualifying round for all flights of the NAP will be held in June, July and August.

2.2 A club may conduct two qualifying events in each flight for each weekly game sanctioned in each month.

2.3 A game may be held as a stratified event. When there is a separate Non-Life Master qualifying game, the club may choose its own stratification levels.

   2.3.1 Only those players placing in the top strat will be eligible to qualify and go on to the next round. This game is an exception to the open pairs requirement of subsection 2.9 below.

2.4 A club may move the site of its NAP qualifying game to accommodate increased attendance, but the club must hold the event at the same time as one of its regular sanctioned game sessions.

2.5 Clubs hosting NAP games must return the financial report and the fees due by the 10th of the following month.

2.6 Each club must schedule its NAP game on one of its sanctioned sessions (exceptions can be approved by the Unit) within the specified month for qualification.
2.7 The ACBL recommends that games of 18 or more tables be divided into two or more sections.

2.8 Duplicated boards across all sections are desirable but not mandatory. A minimum of 21 boards must be played, and all games should be seeded. The ACBL issues all masterpoints earned at NAP events.

2.9 A club-level qualifying event must be a one-session open pair event.

2.10 A club-stage event must have a club or higher-rated director. The ACBL recommends a non-playing director, but games of one section with 17 tables or fewer may have a playing director.

2.11 In emergencies, substitutes may play up to 50% of the boards. Substitutes who play more than 50% of the boards acquire the rights of the original contestants. Masterpoint awards are 100% Sectional-rated, 50% red and 50% black.

2.12 An invitational club may participate and qualify players for the next level of competition. Masterpoint awards for invitational flights are 50% red and 50% black and are equivalent to 80% of Sectional rating.

2.13 With prior Unit approval, an invitational club may open its games to all ACBL members, with players earning the same masterpoint awards as they would at open clubs.

2.13.1 Before approval is granted, however, the Unit must be satisfied that the club will adequately advertise the fact that the game will be open. If a Unit refuses permission for an open game, a club may appeal the Unit decision to the District organization.

2.14 Players may participate in club-level NAP competitions outside their home Districts. These players will receive any masterpoints earned, and any qualifications earned are for the next level of play in their home District.

2.15 At a club-level qualifying game, all eligible individuals who earn masterpoints or finish in the top half of the field, and any individuals who score 50% or better, earn qualification to play at the next level.

Section 3 - Fees and Awards

3.1 A District may charge an additional fee, not to exceed $1.00 per table, at the club level of the NAP event.

3.2 A fixed amount subsidy for travel to the NABC finals will be awarded in all flights as follows:
3.2.1 In Districts with three qualifiers, the first-place qualifiers will receive $700 per person and the second-place qualifiers will receive $300 per person. The third-place qualifiers will be invited to participate in the National-level finals, but they will not receive any subsidy.

3.2.2 In Districts with four qualifiers, the first- and second-place qualifiers will receive $700 per person and the third-place qualifiers will receive $300 per person. The fourth-place qualifiers will be invited to participate in the National-level finals, but they will not receive any prize.

3.2.3 Invited defenders will receive $700 per person.

3.2.4 No individual may collect two concurrent subsidies.

3.2.5 In the event of a tie, the qualifiers will receive the total of the awards for the tied places, divided by the number of players involved with the tie.

3.2.6 The monetary subsidy will be available on site. Qualifiers must play in the National-level event until eliminated to receive the subsidy. If the finals are held online there will be no travel subsidy.

3.2.7 There will be no entry fee for the National level of the event.

3.2.8 ACBL management may use its best judgment in making exceptions to any of the above.

Section 4 - Miscellaneous NAP Regulations

4.1 ACBL members representing their NBO or Zone 2 in WBF competitions shall be granted a waiver of the qualification requirements for the NAP where a conflict of dates exists. This waiver will not apply to a District final.

4.2 Club or Unit NAP events may not be held within 25 miles of a Sectional tournament.

4.3 At a District’s option, clubs may not hold NAP qualifying events in conflict with a Regional in that District.

4.4 For the Unit- or District-level competition, both members of the pair must play in their home District. No player may enter more than one Unit-level competition per flight.

4.5 All participants at the Unit or District level must be ACBL members in good standing and be current in payment of their dues or their Life Master service fees. Non-members may join ACBL at the time they register to play. To
accommodate non-members and others who do not wish to play in the NAP event, a club may conduct a regular game at the same time as the qualifying event.

4.6 Districts may hold Sectional-rated events in conjunction with the District finals of NAP events.

4.7 The regulations that apply to sanctioning Sectionals shall apply to the sanctioning of a District’s final.

4.8 Each District may choose to host their NAP District finals through an ACBL approved online host according to the provisions of the NAP Conditions of Contest Appendix VII (Conditions of Contest for Online NAP Finals).

4.9 The number of members used in the formula to determine extra pairs for the National final is equivalent to the number of members in that District eligible to participate in that level of the event. The extra pairs will be based on the percentage of participation, at the club level, within each flight.

4.10 The NAP final will be a four-session event, with between 52 and 78 pairs competing in a two-session qualifying for a two-session final with carryover as per ACBL formula. In Flight A, 28 pairs will qualify for the final. In Flight B and Flight C, approximately 50% of the original entrants will qualify for the final.

4.11 The National finals of Flight A of the NAP will be held on the Wednesday and Thursday prior to the Spring NABC. Flight B and Flight C will be held at the Spring NABC on dates to be determined by ACBL. Dates will be published in the NAP Conditions of Contest and/or the Spring NABC schedule of events. If the final is held online, the dates of the event will be determined by ACBL management.
Chapter XI - Special Events
D. ACBL-wide and Other Special Games

Section 1 - General

1.1 ACBL-wide special games may not be conducted during any month that is designated as a special fund month. The months of January (Junior) April (Charity), May (Grass Roots) and September (International) are designated as special fund game months.

1.2 ACBL management will select appropriate dates for the ACBL-wide events.

1.3 ACBL-wide games held at sites where the minimum number of tables requirement is not met shall award masterpoints on the same basis as those held at sites where these requirements are met but shall be excluded from District and national ranking.

1.4 ACBL management shall publish the statistics and a financial review of all special event games in the Journal for each Spring meeting of the Board of Directors. The report is to include the administrative man-hours and advertising costs required to support these events.

1.5 For ACBL-Wide Charity Games, ACBL-Wide International Fund Games, the annual ACBL-Wide Senior Pairs, the annual ACBL-Wide Instant Matchpoint game and District-Wide Charity games, overall and District awards will be determined as follows (official hand records must be used):

a. Overall: First Place: 20 masterpoints; Depth of awards: 10 places
b. District: First Place: 10 masterpoints; Depth of awards: 5 places

1.5.1 Winners will receive the greater of the nationwide and the District awards, in addition to masterpoints won at the game itself.

Section 2 - ACBL-Wide Senior Event

2.1 The annual ACBL-Wide Senior event must be conducted on a specific weekday afternoon designated by the ACBL.

2.2 Each club applying for a sanction must either (a) already be sanctioned to conduct a game at that time or (b) submit its Unit's written approval to conduct the game.

2.3 The sanction fee will be determined by ACBL management and must be remitted with the report of the game.
2.4 Participants must be born prior to January 1, 1960. (Date effective as of 1/1/2020)
(See also subsection 1.5 in Ch. XIII – General Tournament Information, F. Events, Section 1 – Tournament Events and Restrictions)

2.5 For each site, overall and section masterpoint awards, based on 80% Sectional rating, will be issued by the ACBL.

2.6 Hand records and analyses shall be provided.

Section 3 - International Fund Games

3.1 If this game is run by a club (or clubs) in a Unit, the Unit may not schedule any bridge event at the same time, except a Sectional or Regional.

3.2 The color of masterpoints awarded for continent-wide International Fund games is 50/50 red and black.

Section 4 - WBF Worldwide Pairs (WWP)

4.1 The WWP may be held at clubs, Sectionals or Regionals.

4.2 The Friday and Saturday games are two separate events.

4.3 When this event is held at a tournament as part of a two-session event, the sponsoring organization pays the sanction fee for the WWP for those players entered in both the tournament event and the WWP. Only one sanction fee is paid. The event is scored twice – once as the WWP and once as the tournament event. Participants entered in both events are eligible only for the higher masterpoint award.

**Note:** Points remain 50/50 red and black for the WWP and either red/gold or silver as is appropriate for the tournament event.

4.4 When the WWP is held at a Sectional or Regional, it should have its own separate section, except that the organization may offer this event, in addition, to those playing in a two-session event one-session of which is concurrent with the WWP.

4.5 A one-session event may not be played as a WWP and a tournament event (i.e., the event awards only WWP masterpoints). In a one-session event, a player is only eligible for masterpoints from one event.

4.6 ACBL masterpoints will be awarded to overall winners in each District each day each direction.

4.7 The financial statistics of the WBF Worldwide Pairs will be made available to the Board of Directors for review at the summer meeting.
Section 5 - District and ACBL-Wide Games

5.1 Overall masterpoints will be awarded in continent-wide Charity Games and in continent-wide International Fund Games that use hand records and for which national and District winners are determined and published in the Bridge Bulletin.

5.2 Overall masterpoints will be awarded in District-wide Charity Games that use hand records and for which District winners are determined.

5.3 In addition to District overall awards, continent-wide overall winners will be determined and overall masterpoints will be awarded.

5.4 Overall point awards will be red points with amounts and depth of awards as recommended by the Masterpoint Committee and approved by the ACBL Board of Directors.

5.5 Instant Matchpoint Game

5.5.1 Games meeting open standards will be considered in the open contest. Note: Half-table games will be included.

5.5.2 A minimum of five tables is required.

5.5.3 The minimum number of boards to be played by any pair in the open contest is 20.

5.5.4 Howell movements meeting open standards will award a gold point for first place.

5.5.5 Games will award one gold point to section tops in each direction in each club. The remaining points will be red/black at sectional rating.

   a. Overall: 1st Place, 20 masterpoints; Depth of awards: 10 places;
   b. District winners: 1st Place, 10 masterpoints; Depth of awards: 5 places
Section 6 - State, Province, Country (SPC) Championships

6.1 This is an event in which each participating ACBL SPC may name a champion in each category by means of a fair competition that is not necessarily the same from SPC to SPC. The type of event and conditions of contest must be submitted to and approved by the ACBL Tournament Department.

6.2 There will not be a National final. The event may be flighted.

6.3 With ACBL management approval, this event or any portion may be run through an on-line service. At SPC option, each flight may be played at three or fewer levels.

6.4 ACBL rules and regulations apply to all play in the event and supersede special SPC conditions in cases of conflict.
Chapter XI - Special Events

E. Canadian Special Events

Section 1 - Canadian Special Events

1.1 The Canadian Bridge Federation (CBF) may host a Canada-wide Rookie/Master game each year. Additionally, should they desire to run more such games, consent from the Board of Directors is not required.

1.2 The CBF is granted a sanction to hold Sectional-rated black point games during Canadian Bridge Week. One or more of these games may be designated as a qualifying event for the Canadian Open Pairs Championship (COPC) by amendment of the COPC conditions of contest.

1.3 The annual one-session CBF Simultaneous Pairs Game awards Sectional-rated masterpoints. In addition to overall Canada-wide awards, there will be overall awards in each of the six CBF Zones.

1.4 Districts may hold Sectional-rated events in conjunction with the Zonal finals of the Canadian National Teams Championship (CNTC).

1.5 The ACBL will sanction two new Canadian events to be held during Canadian Bridge Week:

   a. Canadian Senior Team Championship (CSTC)
   b. Canadian IMP Pairs Championship (CIPC)
Chapter XII: Systems and Conventions
A. Bidding, Bidding Boxes, Skip Bids and Alerts

Section 1 - Psychic Bidding

1.1 A psychic bid is described as “a call that deliberately and grossly misstates high card values or suit length.”

1.2 The excessive, frivolous or unsportsmanlike use of psychic bidding is disruptive to the game and may make the offenders subject to penalty.

1.3 When three or more psychic initial actions by members of a partnership, in any one session, have come to the attention of the Tournament Director, the Tournament Director should investigate the possibility that excessive psyching is taking place.

1.4 Any psychic action apparently inspired by a spirit of malicious mischief or lack of will to win may be interpreted as frivolous.

1.5 A psychic action apparently designed to give the opponents an abnormal opportunity to win a good score; or unnatural or atypical psychics against pairs or teams in contention, may be classed as unsportsmanlike psychics.

1.6 When a player takes an action that appears to be based on an accurate "hunch" that his partner's earlier call was psychic, although that psychic was not clearly exposed by the opponents' calls or by legal psychic control, then the Tournament Director and any committee should consider such action to be presumptive evidence of an improper partnership understanding (even if implicit). Unless this presumption is refuted by the psyching partnership, a matchpoint penalty should be assessed. Repeated infractions may lead to disciplinary action.

1.7 All psychic openings of forcing artificial bids are prohibited at ACBL-sanctioned events.

1.8 These regulations shall be applicable to all ACBL-sanctioned events.

Section 2 - Bidding Boxes

2.1 When bidding boxes are in use, a player must say "Alert" aloud while tapping the Alert strip/card from the bidding box. This regulation will not apply when screens are in use.

2.2 Whenever a review of the bidding is requested, Alerts must be included.
Section 3 - Skip Bids

3.1 The Stop card should not be used.
3.2 No verbal or visual skip-bid warning should be used.
3.3 Following a jump in the bidding, left-hand opponent is obligated to wait approximately 10 seconds (while giving the appearance of studying his hand and not in excess time to determine a choice of bids) before making a call.

Section 4 - Alert Procedures

4.1 An Alert Chart is available at acbl.org/alerts.
4.2 See a pamphlet describing all Alert Procedures at acbl.org/alerts.
4.2 A pair will not be sanctioned, or their score adjusted, for alerting instead of announcing.
Chapter XII: Systems and Conventions

B. Fouled Boards

Section 1 - Fouled Boards

1.1 For scoring fouled boards in team play, the North/South team’s matchpoint score will be matchpointed within its own group as well as the East/West score. Let us add these two numbers together and call it “X”. If “X” is less than 80%, the team will lose the board. If “X” was greater than 120%, the team wins the board. In all other cases, the board is declared a tie.

1.2 Fouled board regulations for Board-A-Match events are changed to require six results or 40% of the field, whichever is less, before the matchpoint formula will be used. When only one table can have its score matchpointed, if one of the pairs has won 60% or more of the matchpoints, its team wins the point. If not, the board is declared a tie.

1.3 Swiss team matches are scored on the basis of the non-fouled boards played by both teams.

1.4 Fouled Boards in Knockout Events

1.4.1 In last segment of the match, the match is scored on the basis of the non-fouled boards played by both teams.

1.4.2 In other than last segment of the match, that segment is scored on the basis of the non-fouled boards played by both teams and the next segment is increased by the number of fouled board(s).

1.5 At matchpoint scoring, a fouled board shall be scored according to the following formula and specifications.

1.5.1 Formula for scoring fouled and adjusted boards: \[ M = \frac{(N \times S)}{n} + \frac{(N - n)}{2n} \]

\[ M = \text{final matchpoints on the board} \]
\[ N = \text{number of scores on the board} \]
\[ S = \text{matchpoint score in the group} \]
\[ n = \text{number of scores in the group} \]

1.5.2 Specifications:

a. The formula applies to groups of four or more scores on a fouled board.

b. The scores in a group of three are awarded matchpoint scores of 70%, 60% and 50%.

c. The scores in a group of two are awarded matchpoint scores of 65% and 55%.
d. Equal scores share the arbitrary matchpoint awards.
e. A single score is awarded a matchpoint score of 60% in each direction.
f. Matchpoint scores are rounded to the nearest tenth of a percent with 0.05 rounded up.

Section 2 - Fouled Board Penalties

2.1 Standard policy with regard to fouled boards at NABCs is that Tournament Directors shall make every effort to avoid fouled boards. The hand records shall be distributed odd/even in pair events using combined scoring and in BAM team games. In addition, hand records shall be redistributed at the end of round one in BAM team games (and combined score pair games at the discretion of the Director-in-Charge) to check duplication.

2.2 In Individual, Pair and BAM Team events, penalties for fouling or mis-duplicating a board will automatically apply any time the offense causes the board to be scored as a fouled board.

2.3 In events that are Sectional- or Regional-rated, a one-quarter board penalty for a foul during duplication will apply to all contestants assigned to the table at which the board was "made" unless the Tournament Director determines that there are mitigating circumstances.

2.4 In all NABC+ events, a full-board penalty shall apply. A full-board penalty for a foul during play will be imposed on the pairs responsible.
Chapter XII: Systems and Conventions
C. Convention Cards and Charts

Section 1- Convention Cards

1.1 Each player is required to have a Convention Card legibly filled out and on the table throughout the session. Both cards of a partnership must be identical and include the first and last names of each member of the partnership.

1.2 If a director determines that neither player has a substantially completed card, the partnership may only play ACBL Standard American Yellow Card (SAYC) and may only use standard carding. This restriction may only be lifted at the beginning of a subsequent round after Convention Cards have been properly prepared and approved by the Tournament Director. Further, the partnership will receive a 1/6 board matchpoint penalty for each board played, commencing with the next round and continuing until the restriction is lifted. In IMP team games, penalties shall be at the discretion of the Tournament Director.

1.3 If the Tournament Director determines the partnership has at least one substantially completed Convention Card but has not fully complied with ACBL regulations, then the Tournament Director may give warnings or assign such penalties as he deems to be appropriate under the circumstances.

1.4 The object of these warnings and penalties is the encouragement of full compliance with ACBL regulations.

1.5 Computer Generated Convention Cards

1.5.1 Individually prepared Convention Cards, including those that are computer generated, are approved for use at ACBL-sanctioned events, provided:

a. The card is approximately the same size as the current ACBL Convention Card;
b. The card follows the same general format as the current ACBL Convention Card;
c. The card has all alertable conventions and treatments marked in red and all announceable conventions and treatments marked in blue (highlighting is sufficient);
d. The card is properly completed as to General Approach and names of the partnership; and
e. There are two properly filled-out Convention Cards physically available to peruse.
1.6 With the advice of the Competitions and Conventions Committee, ACBL management may modify the ACBL Standard Yellow Card System, Convention Card and booklet as ACBL management deems necessary and appropriate.

Section 2 - Defense

2.1 ACBL management is authorized to make available and maintain a Defense Pamphlet consisting of the methods required under the ACBL Convention Charts.

2.2 This pamphlet may be used in any event in which these methods are permitted. The Defense Pamphlet is deemed to be a part of the Convention Card of a pair using such methods.

(See the Defense Database on the ACBL website: acbl.org/defense

Section 3 - Convention Charts

3.1 The current version of the ACBL Convention Charts can be found on the ACBL website: acbl.org/conventionchart
Chapter XII: Systems and Conventions

D. Slow Play

Section 1- Slow Play

1.1 Pairs exceeding the time limit per round are under an obligation to catch up and must bid, play and score hands without extraneous conversation. If a pair fails to make up the time within two rounds, the Tournament Director shall first issue a warning and thereafter assess penalties for second and successive offenses.

1.2 Slow Play in NABC+ Knockout Events.

1.2.1 Frequent lateness or egregious slow play should result in sanctions by the Tournament Director, such as removal of team’s seeding privileges in a segment or segments and/or requiring a player or players to be benched or compelled to play the next one or two segments (at the other team’s discretion). The Tournament Director shall take into consideration the ratio of the number of segments and amount of time a pair or player has been slow to the number of sessions such a pair or player has played.

1.2.2 The Tournament Director may report a player or pair who is playing excessively slowly to the National Recorder. Reporting this action should be considered especially in cases where such pair or player is on a four-player team (which could not be sanctioned by benching without forfeiture of the match). Players should call the Tournament Director when their opponents are playing slowly.

1.2.3 Tournament Directors may curtail boards, if necessary, for the orderly progress of the event.

1.2.4 In three-way or four-way matches, when a segment is not completed although time has expired, the Tournament Director shall curtail the segment by removing boards if the auction had not begun before time expired. If one team is found responsible for the slowness, its opponents will be awarded 3IMPs per board removed.

1.3 ACBL management shall publicize the regulations regarding slow play. Tournament Directors shall be instructed to actively monitor slow play and to assess warnings and penalties for violations of these regulations.

1.4 Tardiness Penalty Points in Team Games
1.4.1 There is no waiver of a penalty for tardiness or slow play in team games. When penalty points are assessed against a team for tardiness or slow play, no indemnity points are to be awarded to the non-offending team. Victory Points assigned to the non-offending team are computed as though there had been no penalty imposed on its opponents. (Note: This will result in an adjustment in the check total.) When boards are curtailed for tardiness or slow play, the non-offending side receives three IMPs per board curtailed. These three IMPs per board are added to the non-offending team's total.

1.4.2 When 30% or more of the time allotted for a Swiss Team match has elapsed before a tardy player arrives, the match is forfeited.
Chapter XII: Systems and Conventions

E. Scoring

Section 1 - Correction and Appeal Periods for ACBL Events

1.1 Pair events

1.1.1 The score correction period for player errors expires at the completion of play of the session following the one in which the error occurred or thirty minutes after completion of the last event of the tournament, whichever is earlier.

1.1.2 For Director errors, the correction period expires twenty-four hours after the completion of the event or thirty minutes after completion of the last event of the tournament, whichever is earlier. The Tournament Director-in-Charge, in consultation with the ACBL Director of Field Operations, however, may in unusual circumstances elect to make a correction of a Director error at a later time.

1.1.3 For qualifying events, the score correction period for both player and Director errors expires one hour before the first session following qualification. The carryover score for qualifiers may be corrected up until the end of the first session following qualification.

1.1.4 The appeal period of, or for, a Director's ruling expires one half hour after the completion of a session or at the starting time of the next session, whichever is earlier.

1.2 Swiss Teams

1.2.1 **Player errors.** No increase in score need be granted unless the Director's attention is called to the error prior to the announced starting time of the next match or thirty minutes after the completion of the match, whichever is earlier.

1.2.2 **Scorer errors.** A decrease in score due to players’ errors and mis-reporting the agreed result of a match expires one hour prior to the announced starting time for play on the next day of the same event, twenty-four hours after completion of the event, or thirty minutes after completion of the last event of the tournament, whichever is earlier.

1.2.3 The Tournament Director-in-Charge, however, may in unusual circumstances elect to make a correction of a Director error at a later time. Notwithstanding the foregoing, the Tournament Director-in-Charge may decline to amend the overall rankings if the team could have known at the time that one or more pairings were made based on
an incorrect cumulative total. In any case, all matches played prior to correction of an error stand as played.

1.2.4 The appeal period for, or of, a Director's ruling expires thirty minutes after the completion of the match or at the start of play in the next match, whichever is earlier. When an appeal will not be heard prior to the playing of one or more matches, each of the teams will be credited, for pairing purposes, with a score reflecting a favorable ruling. A match ends for a pair when all boards scheduled for play are completed and they leave the table or meet with their teammates.

1.3 Board-A-Match Teams

1.3.1 The score correction period for player errors expires at the completion of play of the session following the one in which the error occurred or thirty minutes after completion of the last event of the tournament, whichever is earlier.

1.3.2 For Director errors, the correction period expires twenty-four hours after the completion of the event or thirty minutes after completion of the last event of the tournament, whichever is earlier. The Tournament Director-in-Charge in consultation with the ACBL Director of Bridge of Bridge Operations, however, may in unusual circumstances elect to make a correction of a Director error at a later time.

1.3.3 For qualifying events the score correction period for both player and Director errors expires one hour before the first session following qualification. The carryover score for qualifiers may be corrected up until the end of the first session following qualification.

1.3.4 The appeal period of or for a Director's ruling expires one half hour after the completion of a session or at the starting time of the next session, whichever is earlier.

1.4 Knockout Teams

1.4.1 The score correction period for player and scorer errors expires thirty minutes after the completion of the match, at the start of play at either table of a playoff, or at the announced starting time of the next match, whichever is earlier.

1.4.2 The appeal period for or of a Director's ruling expires thirty minutes after the completion of the segment, at the start of play at either table in the next segment, or at the start of play at either table of a playoff, whichever is earlier.
1.4.3  A segment of a match is completed when the teams have agreed upon a score

Section 2- Score Corrections

2.1  Directors shall not accept score tickets unless verified by opponents' valid initials or mark.

2.2  Tickets so marked may not be changed later on in regard to the number of tricks taken, except after investigation by the Director of the reason for the change, but in no event shall a score change be made after the end of the next round, and no ticket from the last round played may be changed after it has been initialed and picked up.

2.3  Nothing in subsections 1.1 or 1.2 immediately above shall prevent a Director from using his discretion in adjusting a score in an event with a top masterpoint limit of 50 or fewer.

Section 3 - Qualification Procedures

3.1  Board-A-Match Teams Tie Breaking Procedure for Qualification

   a. Convert all fractions of boards to one = a count of board not lost;
   b. Result of head-to-head competition (e.g. in a three-way tie the team that beats the other two teams goes on);
   c. Total points of board(s) played in common;
   d. Total points on all boards.

3.2  Any margin of difference in score between contestants breaks a tie for qualification purposes.

3.3  A margin of difference in score of at least 0.01 breaks a tie for purposes of rank and masterpoints.
Chapter XII: Systems and Conventions

F. Victory Points

Section 1 - Victory Point Scales for Swiss Teams

1.1 At the option of the sponsoring organization, Swiss Teams scored by Victory Points may use either the presently approved 20-point Victory Point Scale or the 30-point Victory Point Scale (7 board matches) shown below:

<table>
<thead>
<tr>
<th>IMPs</th>
<th>VPs</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>15-15</td>
</tr>
<tr>
<td>1</td>
<td>18-12</td>
</tr>
<tr>
<td>2</td>
<td>19-11</td>
</tr>
<tr>
<td>3</td>
<td>20-10</td>
</tr>
<tr>
<td>4</td>
<td>21-9</td>
</tr>
<tr>
<td>5-6</td>
<td>22-8</td>
</tr>
<tr>
<td>7-8</td>
<td>23-7</td>
</tr>
<tr>
<td>9-10</td>
<td>24-6</td>
</tr>
<tr>
<td>11-13</td>
<td>25-5</td>
</tr>
<tr>
<td>14-16</td>
<td>26-4</td>
</tr>
<tr>
<td>17-19</td>
<td>27-3</td>
</tr>
<tr>
<td>20-23</td>
<td>28-2</td>
</tr>
<tr>
<td>24-27</td>
<td>29-1</td>
</tr>
<tr>
<td>28+</td>
<td>30-0</td>
</tr>
</tbody>
</table>

1.2 The 30-point Victory Point Scale is approved for use in any ACBL-sanctioned event at the option of the sponsoring organization. This is in addition to existing Victory Point Scales approved for use in ACBL Swiss Team events.

1.3 The ACBL-approved 20-point Victory Point Scale is amended as follows:

<table>
<thead>
<tr>
<th>IMPs</th>
<th>VPs</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>10-10</td>
</tr>
<tr>
<td>1-2</td>
<td>11-9</td>
</tr>
<tr>
<td>3-4</td>
<td>12-8</td>
</tr>
<tr>
<td>5-7</td>
<td>13-7</td>
</tr>
<tr>
<td>8-10</td>
<td>14-6</td>
</tr>
<tr>
<td>11-13</td>
<td>15-5</td>
</tr>
<tr>
<td>14-16</td>
<td>16-4</td>
</tr>
<tr>
<td>17-19</td>
<td>17-3</td>
</tr>
<tr>
<td>20-23</td>
<td>18-2</td>
</tr>
<tr>
<td>24-27</td>
<td>19-1</td>
</tr>
<tr>
<td>28+</td>
<td>20-0</td>
</tr>
</tbody>
</table>
1.4 The 20-point and the 30-point Victory Point Scales, as shown below, are approved for all matches up to 36 boards in ACBL-sanctioned events of Sectional rating or higher. No other Victory Point Scale may be used.

### 30 VPs

<table>
<thead>
<tr>
<th>Bds</th>
<th>6-8</th>
<th>9-11</th>
<th>12-15</th>
<th>16-20</th>
<th>21-27</th>
<th>28-36</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-15</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0-1</td>
<td>0-2</td>
<td>0-2</td>
</tr>
<tr>
<td>18-12</td>
<td>1</td>
<td>1</td>
<td>1-2</td>
<td>2-3</td>
<td>3-5</td>
<td>3-6</td>
</tr>
<tr>
<td>19-11</td>
<td>2</td>
<td>2</td>
<td>3-4</td>
<td>4-6</td>
<td>6-8</td>
<td>7-10</td>
</tr>
<tr>
<td>20-10</td>
<td>3</td>
<td>3-4</td>
<td>5-6</td>
<td>7-9</td>
<td>9-12</td>
<td>11-15</td>
</tr>
<tr>
<td>21-9</td>
<td>4</td>
<td>5-6</td>
<td>7-8</td>
<td>10-12</td>
<td>13-16</td>
<td>16-20</td>
</tr>
<tr>
<td>22-8</td>
<td>5-6</td>
<td>7-8</td>
<td>9-11</td>
<td>12-14</td>
<td>17-20</td>
<td>21-26</td>
</tr>
<tr>
<td>23-7</td>
<td>7-8</td>
<td>9-11</td>
<td>12-14</td>
<td>17-20</td>
<td>21-26</td>
<td>27-33</td>
</tr>
</tbody>
</table>

### 30 VPs (continued)

<table>
<thead>
<tr>
<th>Bds</th>
<th>6-8</th>
<th>9-11</th>
<th>12-15</th>
<th>16-20</th>
<th>21-27</th>
<th>28-36</th>
</tr>
</thead>
<tbody>
<tr>
<td>26-4</td>
<td>14-16</td>
<td>18-21</td>
<td>23-26</td>
<td>30-34</td>
<td>36-44</td>
<td>45-52</td>
</tr>
<tr>
<td>27-3</td>
<td>17-19</td>
<td>22-25</td>
<td>27-31</td>
<td>35-40</td>
<td>45-52</td>
<td>61-71</td>
</tr>
<tr>
<td>28-2</td>
<td>20-23</td>
<td>26-30</td>
<td>32-36</td>
<td>41-47</td>
<td>53-61</td>
<td>72-83</td>
</tr>
<tr>
<td>29-1</td>
<td>24-27</td>
<td>31-35</td>
<td>37-41</td>
<td>48-55</td>
<td>62-71</td>
<td>84-95</td>
</tr>
<tr>
<td>30-0</td>
<td>28+</td>
<td>36+</td>
<td>42+</td>
<td>56+</td>
<td>72+</td>
<td>96+</td>
</tr>
</tbody>
</table>

### 20 VPs

<table>
<thead>
<tr>
<th>Bds</th>
<th>6-8</th>
<th>9-11</th>
<th>12-15</th>
<th>16-20</th>
<th>21-27</th>
<th>28-36</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-10</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0-1</td>
<td>0-2</td>
<td>0-3</td>
</tr>
<tr>
<td>11-9</td>
<td>1-2</td>
<td>1-2</td>
<td>1-3</td>
<td>2-4</td>
<td>3-6</td>
<td>4-8</td>
</tr>
<tr>
<td>12-8</td>
<td>3-4</td>
<td>3-5</td>
<td>4-6</td>
<td>5-8</td>
<td>7-11</td>
<td>9-14</td>
</tr>
<tr>
<td>13-7</td>
<td>5-7</td>
<td>6-9</td>
<td>7-10</td>
<td>9-13</td>
<td>12-17</td>
<td>15-21</td>
</tr>
</tbody>
</table>
1.5 At the option of ACBL management and the host organization, the 20-point Victory Point Scale is approved for use in Regional-rated Swiss team events at NABCs.

1.6 The 20-point Victory Point Scale will be used in all applicable National-rated events.

Spring Events - Open Swiss/Women's Swiss
Summer Events - Non-Life Master Swiss
Fall Events - NA Swiss Teams

1.7 The ACBL shall adopt NABC+ Victory Point Scales calculated by the following formula:

Calculate 15 times the square root of the number of boards in the match. Call this value B. Calculate the “Golden Mean” which is (square root (5)-1)/2 or approximately 0.618. Call this value Tau.

For any IMP margin M<B (M is less than B), the winner’s VP will be calculated by V=10 +10* (1-Tauˆ(3 M/B))/(1-Tauˆ3). If M>=B, the winner gets 20 VP and the loser gets 20 VP minus the winner’s VP.

1.8 The conditions of contest of NABC+ Swiss team events or NABC+ events with a Swiss component shall be modified to reflect the new NABC+ Victory Point Scales.
Chapter XII: Systems and Conventions

G. Seeding Points

Section 1- Seeding of the Women’s Knockout Teams

1.1 The player shall receive the greater of the two Seeding Point (SP) totals calculated by the method specified in subsections 1.1.1 through 1.1.6 or the Alternative SP Method specified in subsection 1.1.8.

1.1.1 Vanderbilt and Spingold Knockout Teams* Years previous to current event:

<table>
<thead>
<tr>
<th></th>
<th>1st)</th>
<th>2nd)</th>
<th>3/4)</th>
<th>5/8)</th>
<th>9/16)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>40.0</td>
<td>28.0</td>
<td>20.0</td>
<td>12.0</td>
<td>4.0</td>
</tr>
<tr>
<td>1</td>
<td>36.0</td>
<td>25.2</td>
<td>18.0</td>
<td>10.8</td>
<td>3.6</td>
</tr>
<tr>
<td>2</td>
<td>32.0</td>
<td>22.4</td>
<td>16.0</td>
<td>9.6</td>
<td>3.2</td>
</tr>
<tr>
<td>3</td>
<td>28.0</td>
<td>19.6</td>
<td>14.0</td>
<td>8.4</td>
<td>2.8</td>
</tr>
<tr>
<td>4</td>
<td>24.0</td>
<td>16.8</td>
<td>12.0</td>
<td>7.2</td>
<td>2.4</td>
</tr>
<tr>
<td>5</td>
<td>20.0</td>
<td>14.0</td>
<td>10.0</td>
<td>6.0</td>
<td>1.6</td>
</tr>
<tr>
<td>6</td>
<td>16.0</td>
<td>11.2</td>
<td>8.0</td>
<td>4.8</td>
<td>1.2</td>
</tr>
<tr>
<td>7</td>
<td>12.0</td>
<td>8.4</td>
<td>6.0</td>
<td>4.0</td>
<td>0.8</td>
</tr>
<tr>
<td>8</td>
<td>8.0</td>
<td>5.6</td>
<td>4.0</td>
<td>2.0</td>
<td>0.4</td>
</tr>
<tr>
<td>9</td>
<td>4.0</td>
<td>5.6</td>
<td>3.6</td>
<td>2.4</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>4.0</td>
<td>5.6</td>
<td>3.6</td>
<td>2.4</td>
<td>1.2</td>
</tr>
</tbody>
</table>

1.1.1.1 When the team is not composed entirely of women, these SPs are reduced using the following formula:

<table>
<thead>
<tr>
<th>Number of players</th>
<th>Number of Women</th>
<th>Reduce Points By</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>1</td>
<td>$\frac{3}{4}$</td>
</tr>
<tr>
<td>6</td>
<td>2</td>
<td>$\frac{1}{2}$</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>$\frac{3}{8}$</td>
</tr>
<tr>
<td>6</td>
<td>4</td>
<td>$\frac{1}{4}$</td>
</tr>
<tr>
<td>6</td>
<td>5</td>
<td>$\frac{1}{8}$</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>$\frac{3}{4}$</td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td>$\frac{1}{2}$</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>$\frac{1}{4}$</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>$\frac{1}{8}$</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>$\frac{3}{4}$</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>$\frac{1}{2}$</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>$\frac{1}{4}$</td>
</tr>
</tbody>
</table>
1.1.2 Reisinger BAM Teams*
Years previous to current event:

<table>
<thead>
<tr>
<th></th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
<th>q/f**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>24.0</td>
<td>16.0</td>
<td>12.0</td>
<td>8.0</td>
<td>4.0</td>
</tr>
<tr>
<td>2</td>
<td>21.6</td>
<td>14.4</td>
<td>10.8</td>
<td>7.2</td>
<td>3.6</td>
</tr>
<tr>
<td>3</td>
<td>19.2</td>
<td>12.8</td>
<td>9.6</td>
<td>6.4</td>
<td>2.8</td>
</tr>
<tr>
<td>4</td>
<td>16.8</td>
<td>11.2</td>
<td>9.6</td>
<td>6.0</td>
<td>2.4</td>
</tr>
<tr>
<td>5</td>
<td>14.4</td>
<td>9.6</td>
<td>8.0</td>
<td>6.0</td>
<td>2.0</td>
</tr>
<tr>
<td>6</td>
<td>12.0</td>
<td>8.0</td>
<td>6.0</td>
<td>6.0</td>
<td>1.6</td>
</tr>
<tr>
<td>7</td>
<td>9.6</td>
<td>6.0</td>
<td>8.0</td>
<td>6.0</td>
<td>1.2</td>
</tr>
<tr>
<td>8</td>
<td>7.2</td>
<td>5.6</td>
<td>7.2</td>
<td>7.2</td>
<td>1.2</td>
</tr>
<tr>
<td>9</td>
<td>6.4</td>
<td>6.4</td>
<td>6.4</td>
<td>6.4</td>
<td>0.8</td>
</tr>
<tr>
<td>10</td>
<td>5.6</td>
<td>5.6</td>
<td>5.6</td>
<td>5.6</td>
<td>0.4</td>
</tr>
</tbody>
</table>

* When the team is not composed entirely of women, these SPs are reduced using the table in subsection 1.1.1.1 above.

** Qualifying for final and finishing fifth or lower

1.1.3 Wagar Women’s KO Teams Years previous to current event:

<table>
<thead>
<tr>
<th></th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20.0</td>
<td>14.0</td>
<td>8.0</td>
<td>4.0</td>
</tr>
<tr>
<td>2</td>
<td>18.0</td>
<td>12.0</td>
<td>6.0</td>
<td>3.6</td>
</tr>
<tr>
<td>3</td>
<td>16.0</td>
<td>10.0</td>
<td>6.0</td>
<td>3.2</td>
</tr>
<tr>
<td>4</td>
<td>14.0</td>
<td>8.0</td>
<td>8.0</td>
<td>3.2</td>
</tr>
<tr>
<td>5</td>
<td>12.0</td>
<td>7.2</td>
<td>6.0</td>
<td>3.2</td>
</tr>
<tr>
<td>6</td>
<td>10.0</td>
<td>5.6</td>
<td>4.0</td>
<td>3.2</td>
</tr>
<tr>
<td>7</td>
<td>8.0</td>
<td>4.8</td>
<td>4.8</td>
<td>3.2</td>
</tr>
<tr>
<td>8</td>
<td>6.0</td>
<td>4.0</td>
<td>4.0</td>
<td>3.2</td>
</tr>
<tr>
<td>9</td>
<td>4.0</td>
<td>3.2</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>10</td>
<td>2.0</td>
<td>2.4</td>
<td>2.4</td>
<td>3.2</td>
</tr>
</tbody>
</table>

1.1.4 Women’s BAM Teams
Years previous to current event:

<table>
<thead>
<tr>
<th></th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11.0</td>
<td>7.0</td>
<td>5.0</td>
<td>3.0</td>
</tr>
<tr>
<td>2</td>
<td>9.9</td>
<td>6.3</td>
<td>4.5</td>
<td>2.7</td>
</tr>
<tr>
<td>3</td>
<td>8.8</td>
<td>5.6</td>
<td>4.0</td>
<td>2.4</td>
</tr>
<tr>
<td>4</td>
<td>7.7</td>
<td>4.9</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>5</td>
<td>6.6</td>
<td>4.2</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>6</td>
<td>5.5</td>
<td>4.2</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>7</td>
<td>4.4</td>
<td>3.5</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>8</td>
<td>3.3</td>
<td>3.5</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>9</td>
<td>2.2</td>
<td>3.5</td>
<td>3.5</td>
<td>2.1</td>
</tr>
<tr>
<td>10</td>
<td>1.1</td>
<td>3.5</td>
<td>3.5</td>
<td>2.1</td>
</tr>
</tbody>
</table>

1.1.5 Women’s Swiss Teams
Years previous to current event:

<table>
<thead>
<tr>
<th></th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>7.0</td>
<td>5.0</td>
<td>3.0</td>
<td>1.0</td>
</tr>
<tr>
<td>2</td>
<td>6.3</td>
<td>4.5</td>
<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>3</td>
<td>5.6</td>
<td>4.0</td>
<td>2.4</td>
<td>0.8</td>
</tr>
<tr>
<td>4</td>
<td>4.9</td>
<td>3.5</td>
<td>2.1</td>
<td>0.7</td>
</tr>
<tr>
<td>5</td>
<td>4.2</td>
<td>3.5</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>6</td>
<td>3.5</td>
<td>3.5</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>7</td>
<td>2.8</td>
<td>3.5</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>8</td>
<td>2.1</td>
<td>3.5</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>9</td>
<td>2.1</td>
<td>3.5</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>10</td>
<td>1.4</td>
<td>3.5</td>
<td>1.2</td>
<td>0.4</td>
</tr>
</tbody>
</table>
1.1.6 MP* Holding

a) \[ SP = 1 + \ln \left(\frac{.22(MP-300)\text{/}700}{1} \right) + 1 \] / \ln (1.22) for players with more than 300 MPs with a cap of 11 SPs from MPs.

b) For players with fewer than 300 MPs, \( SP = \frac{MP}{300} \) (zero for players with less than 150 MPs).

(SP for ABA members will be based on their ABA MP holding where two ABA points count as one ACBL point added to their ACBL MP holding.)

* Recorded MP totals will be as of the month preceding the event being seeded.

1.1.7 Virtual Masterpoints. Virtual Masterpoints (VMPs) shall be awarded to foreign experts who play in the Wagar Knockout. Players who received VMPs shall have their VMPs converted into MPs. Those MPs will be added to MPs actually earned, and then the MP Log will be applied to the total.

1.1.8 Alternative SP Method

The alternative SP method is:

WBF Masterpoint total* divided by 100 plus WBF Placing Point total* multiplied by 1.75.

*The WBF Masterpoint total and the WBF Placing Point total will be updated each year in January.

1.1.9 Each player's total SPs shall be capped at 50. Any excess SPs will be used to break ties between teams that have identical team SPs.

1.1.10 Shuffling. The shuffling groups are 5-8. 9-12, 17-20, 21-24, 25-28, 29-32, followed by groups of eight through team 64. With 32 or fewer teams entered, teams 5-6 and 7-8 will be shuffled instead of 5-8.
**Section 2 - Seeding Points for the Vanderbilt and Spingold Team Events**

2.1 The player shall receive the greater of the two SP totals calculated by the method specified in subsections 2.1.1 through 2.1.5 below or the Alternative SP Method specified in subsection 2.1.6.

2.1.1 Vanderbilt and Spingold KO Teams Years previous to current event:

<table>
<thead>
<tr>
<th>Year</th>
<th>1st</th>
<th>2nd</th>
<th>3/4</th>
<th>5/8</th>
<th>9/16</th>
<th>17/32</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10.0</td>
<td>7.0</td>
<td>4.6</td>
<td>2.7</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>2</td>
<td>9.0</td>
<td>6.3</td>
<td>4.14</td>
<td>2.43</td>
<td>1.08</td>
<td>0.45</td>
</tr>
<tr>
<td>3</td>
<td>8.0</td>
<td>5.6</td>
<td>3.68</td>
<td>2.16</td>
<td>0.96</td>
<td>0.40</td>
</tr>
<tr>
<td>4</td>
<td>7.0</td>
<td>4.9</td>
<td>3.22</td>
<td>1.89</td>
<td>0.84</td>
<td>0.35</td>
</tr>
<tr>
<td>5</td>
<td>6.0</td>
<td>4.2</td>
<td>2.76</td>
<td>1.62</td>
<td>0.72</td>
<td>0.30</td>
</tr>
<tr>
<td>6</td>
<td>5.0</td>
<td>3.5</td>
<td>2.3</td>
<td>1.35</td>
<td>0.6</td>
<td>0.25</td>
</tr>
<tr>
<td>7</td>
<td>4.0</td>
<td>2.8</td>
<td>2.0</td>
<td>1.08</td>
<td>0.36</td>
<td>0.20</td>
</tr>
<tr>
<td>8</td>
<td>3.0</td>
<td>2.1</td>
<td>1.6</td>
<td>1.02</td>
<td>0.24</td>
<td>0.15</td>
</tr>
<tr>
<td>9</td>
<td>2.0</td>
<td>1.4</td>
<td>1.2</td>
<td>0.85</td>
<td>0.12</td>
<td>0.10</td>
</tr>
<tr>
<td>10</td>
<td>1.0</td>
<td>0.7</td>
<td>0.6</td>
<td>0.68</td>
<td>0.05</td>
<td>0.05</td>
</tr>
</tbody>
</table>

2.1.2 Reisinger BAM Teams

<table>
<thead>
<tr>
<th>Year</th>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
<th>5th</th>
<th>6th</th>
<th>7th</th>
<th>8th</th>
<th>9th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8.0</td>
<td>5.6</td>
<td>4.0</td>
<td>2.7</td>
<td>1.7</td>
<td>1.4</td>
<td>1.2</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>2</td>
<td>7.2</td>
<td>5.04</td>
<td>3.6</td>
<td>2.43</td>
<td>1.53</td>
<td>1.26</td>
<td>1.08</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>3</td>
<td>6.4</td>
<td>4.48</td>
<td>3.2</td>
<td>2.16</td>
<td>1.36</td>
<td>1.12</td>
<td>0.96</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>4</td>
<td>5.6</td>
<td>3.92</td>
<td>2.8</td>
<td>1.89</td>
<td>1.19</td>
<td>0.98</td>
<td>0.84</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>5</td>
<td>4.8</td>
<td>3.36</td>
<td>2.4</td>
<td>1.62</td>
<td>1.02</td>
<td>0.84</td>
<td>0.72</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>6</td>
<td>4.0</td>
<td>2.8</td>
<td>2.0</td>
<td>1.35</td>
<td>0.85</td>
<td>0.68</td>
<td>0.54</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>7</td>
<td>3.2</td>
<td>2.4</td>
<td>1.6</td>
<td>1.08</td>
<td>0.68</td>
<td>0.51</td>
<td>0.42</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>8</td>
<td>2.4</td>
<td>2.0</td>
<td>1.2</td>
<td>1.02</td>
<td>0.51</td>
<td>0.34</td>
<td>0.35</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>9</td>
<td>1.6</td>
<td>1.2</td>
<td>0.8</td>
<td>0.68</td>
<td>0.34</td>
<td>0.28</td>
<td>0.27</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Other Finalists</td>
<td>0.8</td>
<td>0.72</td>
<td>0.64</td>
<td>0.56</td>
<td>0.48</td>
<td>0.40</td>
<td>0.32</td>
<td>0.24</td>
<td>0.16</td>
</tr>
</tbody>
</table>

2.1.3 MP* Holding:

a) $SP = 1 + \ln \left(\frac{.22(MP-300)}{700} + 1\right) / \ln (1.22)$ for players with more than 300 MPs with a cap of 11 SPs from MPs.

b) For players with fewer than 300 MPs, $SP = \frac{MP}{300}$ (zero for players with less than 150 MPs).

(SP for ABA members will be based on their ABA MP holding where two ABA points count as one ACBL point added to their ACBL MP holding.)
2.1.4 Virtual Seeding Points (VSPs) may be awarded by the DIC to foreign experts who play in the Spingold and Vanderbilt. These SPs decay at 10% a year to zero, 10 years after initially given. These SPs are in addition to the permanent VSPs given foreign players in paragraph V below.

2.1.5 **Virtual Masterpoints.** VMPs shall be awarded to foreign experts who play in the Spingold and Vanderbilt. Players who received VMPs shall have their VMPs converted into MPs. Those MPs will be added to MPs actually earned, and then the MP Log (subsection 2.1.3 above) will be applied to the total.

2.1.6 Alternative SP Method:

The alternative SP method is: WBF Masterpoint total* divided by 100 plus WBF Placing Point total* multiplied by 1.75.

* The WBF Masterpoint total and the WBF Placing Point total will be updated each year in January.

2.1.7 Each players total SPs shall be capped at 50. Any excess SPs will be used to break ties between teams that have identical team SPs.

2.1.8 **Subjective Seeding.** In the Vanderbilt and Spingold, the event will be seeded objectively, then re-seeded subjectively by a Subjective Seeding Committee.

2.1.9 The subjective seeding process is summarized below:

After the DIC determines a team’s average SP in accordance with the seeding rules (subsections 2.1.1 through 2.1.7 above), and before shuffling in groups, the Subjective Seeding Committee will review the team’s placement in the bracket. The committee may ask the opinions of other players, including in evaluating foreign entrants.

The committee cannot change the seeding group of teams seeded in the top 16. Teams 17-20 may be moved down one shuffling group. Teams 21 and up can be moved up or down one shuffling group. Teams in the bottom shuffling group can only be moved up one group. The shuffling groups are 17-20, 21-24, 25-28, 29-32, followed by groups of eight through team 64, then in groups of 16. For example, a team in the 29-32 group could become seeded 33-40 or become seeded 25-28. For every team changed, another team must be moved reciprocally to replace it.
Any seeding change would be made before shuffling and require a majority vote of the Subjective Seeding Committee.

Section 3 - Seeding Points (for CNTC Placing)

3.1 No seeding points are assigned for either CNTC or GNT placing for the Vanderbilt, Spingold or Women’s Knockout Team events.

Section 4 - Seeding Committees

4.1 The guidelines for Seeding Committees at NABCs are approved.

4.2 The position of NABC Seeding Committee Chairman is established.

4.3 The ACBL shall provide a room for the NABC Seeding Committee Chairman at all NABCs. Seeders will be given $10 in Bridge Bucks for each session worked.

4.4 The President shall appoint the NABC Seeding Committee Chairman, subject to ratification by the Board.

(See Appendix 12-G Guidelines and Procedures for Seeding at NABCs)
Chapter XIII: General Tournament Information

A. General

Section 1- Player Entry, Rights and Expectations

1.1 The Director-in-Charge of an ACBL-sanctioned tournament may require an ACBL member to enter a Flight, Strat or Bracket above that dictated by his ACBL masterpoint holding if the member is deemed to have equivalent bridge experience. The Director-in-Charge may require a non-member to enter a Flight, Strat or Bracket equivalent to that non-member’s past bridge experience. The Director-in-Charge may require any entrant who is a member of another NBO to play in Flight A if a lower status is not confirmed by the other NBO.

1.2 Non-ACBL members who have represented their country in World Championship events organized by the WBF, when playing in ACBL stratified or flighted events, are required to play in Flight A. Players may request exemption from this rule for valid cause.

1.3 A player may play and earn masterpoints in as many sessions of bridge as possible while not entered in a concurrent or overlapping event. An exception is made for players on teams with more than four members or teams with byes who may play in concurrent one-session events only. For this purpose, Side Game Series (Continuous Pairs) are considered one-session events without access to gold points for that session (nor may that session's score be used to determine an overall rank). In such cases, masterpoints may not be earned in both events the higher award will be retained, and the lower award will be deleted.

1.4 Any pair may withdraw between sessions of a multi-session pair event if it has the permission of the Director-in-Charge, who may allow the withdrawal if there is no irreparable damage done to the seeding or the movement. Any entry fees already paid shall be kept by the sponsoring organization. Such contestants are allowed to play only in side games until the completion of the event from which they withdrew.

1.5 New entries are not allowed in team games once the initial session has begun. New pairs may be admitted to the second session of a pair game for session awards only at the discretion of the Tournament Director.

Note: This subsection is not intended to disallow exceptions by a Tournament Director or tournament chair for cause that was beyond the control of the team.

1.6 When a position in an ACBL competition is vacated, participants shall be advanced to fill the position. Insofar as possible, all awards, rights and honors associated with the vacated position will accrue to the advancing contestants.
No portion of the foregoing applies when the vacancy results from disqualification for ethics violations.

1.7 Contestants in ACBL-sanctioned events are obligated to play to win each match or board.

1.8 No player has the right to bar all kibitzers from his table, but each player has the right to bar one individual (excluding tournament officials, the recorder or his designees, or officially approved members of the press) from kibitzing play at his table during a session without assigning cause. (A traveling player may bar only one individual during a session without assigning cause.) Any kibitzer may be barred for cause by the Tournament Director.

1.9 It is improper to "wander" during ACBL-sanctioned tournaments. The following penalties shall be exacted by the Tournament Directors with the penalties being cumulative for each tournament: for the first offense during a tournament, a warning; for the second offense, a minimum penalty of one half board; for the third offense, a minimum penalty of one full board; and for the fourth offense, suspension from participation for the balance of tournament. All incidents shall be recorded by the Tournament Director with the tournament committee and all matchpoint penalties shall be recorded with ACBL management as part of the tournament report. This action shall not be deemed to preclude any further disciplinary action.

1.10 Any time an ACBL member, because of a physical disability or handicap, needs the aid of special equipment or special consideration (e.g., braille cards or bidding boxes, permanent North/South position, etc.), no ACBL-sanctioned club, Unit, District or tournament may prohibit the use of said equipment or the allowance of such special consideration.

1.11 Face-down opening leads shall be required at all ACBL-sanctioned events.

Section 2 - Miscellaneous

2.1 There shall be a regular review of the Masterpoint Plan on a five-year basis.

2.2 ACBL may sanction bridge events that run a concurrent Calcutta.

2.3 ACBL tournaments (not including STaCs) may not offer discounts, perks or amenities to players classified by affiliation with a particular District, Unit or club to attend that tournament instead of a contemporaneous tournament or club-sponsored event without written permission of the District President or Unit President or Club Manager affected. Discounts, perks or amenities offered generally to players classified in other ways (e.g., by rank or masterpoint holding) are permitted. (Effective January 1, 2020.)
Chapter XIII: General Tournament Information

B. Masterpoints

See Appendix 13-B: Masterpoint Awards, Rules and Regulations.
Chapter XIII: General Tournament Information
C. Appeals

Section 1 - Appeals

1.1 See the *Handbook for Bridge Appeals Committees* on the ACBL website.

1.2 A further appeal to the National Authority (ACBL) in accordance with
The Laws of Duplicate Bridge may be allowed only as follows:

a. On a point of law to and at the discretion of the ACBL Laws Commission.

b. On an allegation of bias of a committee member or members to and at the
discretion of the ACBL Appeals and Charges Committee. The appellant is
required to present evidence that the bias was not known at the time of the
hearing.

c. The appeal must be filed within 30 days of the decision of the Bridge
Appeals Committee that heard the issue.

Section 2 – Recorders (removed per Board motion – effective March 13, 2024)

Section 3 - Zero Tolerance

3.1 The Zero Tolerance Policy may be found at Codification Ch. I – Membership, D.
Goodwill, Ethics and Zero Tolerance, Section 3 -Zero Tolerance.
Chapter XIII: General Tournament Information

D. Swiss Teams

Section 1 - Entries, Withdrawals and Qualification

1.1 Four, five or six players shall be permitted in all team events of two or more sessions.

1.2 Sponsoring Organizations are given the option of either not allowing withdrawals in Swiss Team events or allowing withdrawals subject to conditions set-up by the Sponsoring Organization.

1.3 When there is a tie for the last qualifying position(s) of an NABC+ Swiss event, all teams tied will qualify to continue in the event. If this results in an odd number of teams, one additional team will be selected, using the current tie-breaking rules if necessary.

Section 2 - Masterpoint Awards

2.1 Members of five- or six-man teams in two-session Swiss Team events shall receive overall masterpoint awards in direct proportion to the number of boards or matches played.

Section 3 - Scoring and Stratification

3.2 At sponsor option, the stratification level of a team in a Stratified Swiss Team event may be determined by the average masterpoint holding of all team members.

3.3 ACBL recommends the following for all two-session Swiss Team events with four to nine tables in any particular flight or groupings of strata. Each team entering shall play every other team in their group. The following chart is recommended:

- a. Four Teams Three Matches of 18 to 20 Boards
- b. Five Teams Four Matches of 13 to 15 Boards
- c. Six Teams Five Matches of 10 to 12 Boards
- d. Seven Teams Six Matches of 9 Boards
- e. Eight Teams Seven Matches of 7 to 8 Boards
- f. Nine Teams Eight Matches of 6 to 7 Boards
Chapter XIII: General Tournament Information

E. Knockouts

Section 1 - Entries, Withdrawals and Qualifications

1.1 Four, five or six players shall be permitted in all team events of two or more sessions.

1.2 A team or teams wishing to play up in a Bracketed Knockout (KO) event shall be accommodated unless the upper bracket is full (e.g., 16 teams playing in a four-session knockout).

1.3 A five- or six-person team may enter a KO event at a tournament with one or two of its members not having the intent to complete the event with the following restrictions: In a seeded knockout, the players intending to withdraw must not appreciably affect the seeding or strength of the team. In a random draw, the players intending to withdraw must not appreciably affect the strength of the team. Those players withdrawing from the KO may not compete in any simultaneous ACBL sanctioned championship event at any site. Those players that withdraw will not receive any overall awards earned by the team after their withdrawal.

1.4 If, because of an emergency, a player withdraws from a team, or is declared ineligible to play further on the team for failure to fulfill the participation requirements established by the Sponsoring Organization, in a Regional or NABC tournament, that player is ineligible to participate in a Regional or higher rated championship being played concurrently with the team event in which his former teammates are still participating. Any such player may only receive match awards or section awards for his participation in the team event.

1.5 The Conditions of Contest for all random draw KO events at NABCs shall provide that the draw must be random at each level of the event, even if teams met formerly in three-way matches.

1.6 No team may enter a KO unless they have every intention of completing the event. Willful violation of this regulation will be considered a serious offense and subject to disciplinary action. No KO event is finished until there is a clear winner (a tie for first/second place is not allowed).

1.7 Teams that choose to forfeit a scheduled match will forfeit all masterpoints earned in the event, will not be allowed to participate in any other ACBL-sanctioned event (at any site) until the final match of the event has been completed, and may be subject to disciplinary action. However, with the
Director’s approval, a team may concede a match at half-time (or at the third quarter of a longer match) if they feel they have little chance of winning the match.

1.8 Any player that withdraws from a team, without cause, will only be entitled to match awards previously earned. In addition, that player will not be allowed to participate in any ACBL-sanctioned event until such time as his team is eliminated from the event or has completed the event.

1.9 Playoffs for additional overall positions may be held in the following cases:

   a. When there are eight teams in the event (or when an event of more than eight teams is reduced to four teams in the second round), there may be a playoff between the two teams losing the second match for an award equal to that for 3/4 overall.
   
   b. When there are 16 teams in the event (or when an event of more than 16 teams is reduced to eight teams in the second round), there may be a playoff for an award equal to that for 5/8 overall. Two, three or four teams may participate as they choose with matches being determined by random draw.
   
   c. When there are 32 teams in the event (or when an event of more than 32 teams is reduced to 16 teams in the second round), there may be a playoff for an award equal to that for 9/16 overall. Two, or more teams may participate as they choose with matches being determined by random draw.

1.10 To be eligible for the award in the playoff described in subsection 1.9 above, a player must play at least half of the boards in that match (excluding any tie-breaking boards).

1.11 Net IMPs won and lost will be used to determine the leader or winner of each match. A team’s net IMPs won is the gross IMPs won in play less any tardiness or slow play penalties assessed to that team. A team’s net IMPs lost is the gross IMPs lost in play less any tardiness or slow play penalties assessed to the opponents.

In three-way matches, if the standings are 1-1-1, the tie will be broken by IMP Quotient. The “IMP Quotient” for a team is the sum of the net IMPs won in both pairings divided by the sum of the net IMPs lost in both pairings.
Section 2 - Non-Playing Captains

2.1 A playing or non-playing captain may be designated by teams in KO events. He must be available at the tournament site. Such designation does not carry forward to subsequent events. The Director-in-Charge shall be notified of such selection.

2.1 Teams in KO events may name a non-playing captain at any stage of the event. The Director-in-Charge shall be notified of such selection in writing and the notification must be signed by the previously designated captain.

2.2 Non-playing captains may not kibitz their own teams.

Section 3 - Handicapping

3.4 The formula for computing the handicap in handicapped KO team games shall be N times Log 10 \([(40 + \{L/2\} + H)/(40 + \{L * 3/2\})]\), where

- \(N\) = the number of boards per match
- \(H\) = the average masterpoint holding of all team members for the team with more masterpoints per member
- \(L\) = the average masterpoint holding of all team members for the team with fewer matchpoints per member.

Upon written application, ACBL management may approve handicapped events with a different handicap formula. In the absence of a written application, only the above formula may be used.

3.5 For purposes of handicapping, no team whose average masterpoint holding is greater than 5,000 masterpoints per member will receive any handicap. For purposes of giving handicaps, two options are possible:

a. (DEFAULT) A team with an average greater than 5,000 masterpoints per member will continue to give handicaps to teams with less than 5,000 average on the basis of their actual average.

b. (SPONSOR OPTION) For all handicapping purposes, once a team achieves an average of at least 5,000 masterpoints per member, its average is 5,000.

Section 4 - Masterpoint Awards

4.1 In KO events when teams have not won two matches but would otherwise have qualified for overall awards, play-off matches may be held to determine specific overall placings. Masterpoint awards for those teams that thus win a second match will be in accordance with ACBL formulas for overall awards.
4.2 In Flighted KOs, where Flight B awards would equal or exceed the awards for Flight A, it is mandatory that Flight B be divided, at random, into two or more divisions of approximately equal size.

4.3 In National-rated KO events held without extended round robin qualification, teams which receive a bye will be required to win the next match, and the depth of the overall awards is limited to one-half of the second day qualifiers.

<table>
<thead>
<tr>
<th># of teams qualifying for day 2</th>
<th># of overall awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 teams</td>
<td>1st - 4th</td>
</tr>
<tr>
<td>16 teams</td>
<td>1st - 8th</td>
</tr>
<tr>
<td>32 teams</td>
<td>1st - 16th</td>
</tr>
<tr>
<td>64 teams</td>
<td>1st - 32nd</td>
</tr>
</tbody>
</table>

See Appendix 13-B: Masterpoint Awards, Rules and Regulations

**Section 5 - Non-NABC+ National-rated Knockouts**

5.1 The first-round bracketing for non-NABC+ National-rated KO events will be adjusted such that with odd numbers of teams there will be no bye. The bracket will have one all day three-way match with two survivors in place of the bye.

**Section 6 - Knockout Playoffs and Knockout Consolation Events**

6.1 In a four-session KO, playoffs for 5-8 will no longer be permitted.

6.2 In the case of a three-session KO event with exactly 7 or 8 teams within the bracket, a playoff for a clear third overall ranking is permitted.
Chapter XIII: General Tournament Information

F. Events

Section 1 - Tournament Events and Restrictions

1.1 The sponsor of an ACBL-sanctioned tournament must, prior to submitting a schedule for approval or publicizing a schedule, request and receive permission from ACBL management if intending to schedule an event which does not conform to practices in common tournament usage. This requirement applies in all situations, and specifically in situations where existing Conditions of Contest or other ACBL regulations appear to be silent, ambiguous or even permissive.

This includes, but is not limited to, number of boards played, number of matches played, scoring method, flight or strata limits, bracket size, awarding of masterpoints and pigmentation thereof, etc.

Permission may be denied or may be granted with specific conditions attached, including ones pertaining to masterpoint issuance. (Effective January 1, 2020 including tournaments already advertised.)

1.2 The following event types and restrictions are authorized for ACBL-sanctioned tournaments. ACBL management is authorized to sanction other events on an experimental basis:

1.2.1 Type
   a. Individual
   b. Pair
   c. Team (Swiss, BAM, Knockout or any combination of these)
   d. Pair/Team (one-session event with masterpoints to be the greater of the pair event or the team event)

1.2.2 Gender
   a. Open
   b. Women’s
   c. Mixed

1.2.3 Age
   a. Open
   b. Junior
   c. Youth
   d. Senior (born prior to January 1, 1960 or grandfathered in) (Effective January 1, 2020)
Whenever the age limit for participation in Senior events is changed by action of the ACBL Board of Directors, any members who qualified as Seniors before the effective date of the age change shall be grandfathered in and continue to be considered Seniors after that date, even if their age no longer qualifies for the new Senior definition. Note: This grandfathering provision does not affect Super Seniors.

1.2.4 Events

a. Open: No masterpoint restriction

b. Flighted (by masterpoints only): Three flights event. Each flight may have two strats. Players who win, or at any time in the past won, an ACBL or WBF event which qualifies them to achieve Grand Life Master (GLM) status upon meeting all other GLM requirements, may not enter a masterpoint-restricted event, may play only in the top stratum of the top flight in non-bracketed events, and will be assigned eligibility points (if and as necessary) to bring them to 10,000 masterpoints for bracketing purposes in bracketed events. (Passed June 17, 2020; Effective January 1, 2020) Note: Flighted KO events at Regionals may be bracketed (but may not be randomly grouped) to finish in four sessions.

c. Stratified (by masterpoints only): Two or three strats. Up to five strats are permitted in a one-session event which has an upper limit of 300 or fewer masterpoints – specifically an I/N event. Players who win, or at any time in the past won, an ACBL or WBF event which qualifies them to achieve GLM status upon meeting all other GLM requirements, may not enter a masterpoint-restricted event, may play only in the top stratum of the top flight in non-bracketed events, and will be assigned eligibility points (if and as necessary) to bring them to 10,000 masterpoints for bracketing purposes in bracketed events. (Passed June 17, 2020; Effective January 1, 2020). Note: At sponsor option, the stratification of a team in an Open Stratified Swiss event may be determined by the average masterpoint holding of all team members.

d. Stratflighetad (by masterpoints only): Two flights with up to three strats in each flight. Note: Only flights/strats with 750 masterpoints or greater in two-session Regional events are eligible for gold points.

e. Handicapped: Based on masterpoint holding of entrants.

f. Bracketed (KO and Swiss Teams): Based on the masterpoint holding of entrants. Any player entering a bracketed event who has won an event that would qualify that individual to be designated a Grand Life Master when 10,000 masterpoints are accumulated will automatically be assigned the higher of their actual masterpoint holdings or 10,000
masterpoints when determining their team’s bracket designation. In a Bracketed Swiss in which the top bracket is open to all teams, or in which there is a Flight A/X Swiss being played simultaneously, such player shall be placed in the top bracket, or Stratum A of the Flight A/X Swiss, as applicable. *(Effective January 1, 2020)*

g. **Masters**: One member of each partnership must meet the minimum limit.

h. **Non-Life Masters**: All entrants must be under the maximum limit.

i. **Life Masters**: All entrants must meet Life Master requirements.

j. **Restricted (upper masterpoint limit)**: All entrants must be under the maximum limit.

k. **Side Game Series (Open Pairs game only)**: May not be restricted by age, gender, or masterpoint holding (may be stratified for single side game session awards only).

l. **Choice (Pair game only)**: An event which is scheduled for three sessions during one calendar day (morning, afternoon and evening), and a pair must choose to play in only two of the three sessions. Concurrent event rule does not apply to any pair in this event during their un-played third session.

1.2.5 **Scoring Methods**

a. **Individual**: Matchpoints, IMP

b. **Pair**: Matchpoints, IMP, Victory Points

c. **Team**: Win-Loss, Victory Points, Total Points, Board-A-Match

d. **Pair/Team**: Matchpoints plus Board-A-Match Team (must be one-
1.2.6 Regional Strat/Flight Upper Masterpoint Limits

Pairs may be flighted or stratified or a combination (stratiflighted). If there are two flights, you are permitted up to three strata in each flight. If there are three flights, you are permitted up to two strata in each flight. Flight/strata limits are:

Pairs

<table>
<thead>
<tr>
<th>Flight</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight A</td>
<td>0-infinity; if stratified, the lower strata must be at least 500 above top of B and no more than 6,000.</td>
</tr>
<tr>
<td>Flight B</td>
<td>Must be at least 500 above C top.</td>
</tr>
<tr>
<td>Flight C</td>
<td>Can have up to two strata with the top masterpoint limit at least 500 under lower strata of B.</td>
</tr>
</tbody>
</table>

Note: Pairs can also be stratified by expertise with Strat A being both players over a certain masterpoint level, Strat B being one player over and one player under that level, and Strat C being both players under the level.

Flighted Knockout Teams

<table>
<thead>
<tr>
<th>Flight</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight A</td>
<td>0-infinity.</td>
</tr>
<tr>
<td>Flight B</td>
<td>Must have upper level of at least 500 above top of C, if that flight exists.</td>
</tr>
</tbody>
</table>

1.2.6.1 Knockout and Swiss Teams

Must be bracketed by either the average masterpoints of all team members or the total of the top two masterpoint members. Can be bracketed to end in three sessions

Swiss Teams can be flighted, stratified or stratiflighted. If there are two flights, you are permitted up to three strata in each flight. If there are three flights, you are permitted up to two strata in each flight. Flights/strata are:

<table>
<thead>
<tr>
<th>Flight</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight A</td>
<td>0-infinity. If stratified, the lower strat must be at least 500 above top of B and no more than 6,000.</td>
</tr>
<tr>
<td>Flight B</td>
<td>Must be at least 500 more than top of C.</td>
</tr>
<tr>
<td>Flight C</td>
<td>Can have up to two strata with the top masterpoint limit at least 500 under lower strat of B.</td>
</tr>
</tbody>
</table>
1.2.7 Sectional Strat/Flight Upper Masterpoint Limits

The same strat/flight rules apply to pair and team games in subsection 1.1.6.

1.3 In stratflighted events, the Sponsoring Organization may choose to stratify the top flight into two strata (A-1 and A-2).
Masterpoint awards for the second strat of the unlimited portion of a stratflighted event (two-fold stratified event) shall be as follows:

a. Additional “M” factors are:
   0-3,000 = 0.90
   0-5,000 = 0.95
   5,000+ = 1.00

b. Upper masterpoint limit for Strat A-2 is selected from among 1500, 2000, 3000, or 5000 at sponsor option with the proviso that the limit is at least 500 points higher than Strat B.

c. For this type of event only, the upper three strats in Regional events may award gold points for overall and section tops as long as the upper limit of each is at least 750 masterpoints.

d. Session and Overall Masterpoints.

   1. Session masterpoint awards for both stats will be calculated using the appropriate “M” factor and the number of pairs in the comparison group.

   2. Overall awards for the unlimited Strat A-1 are calculated as now using the general formula based on the total number of tables in play in all strats.

   3. Overall awards for the second Strat A-2 are calculated using the general formula (and the appropriate “M” factor) and based on the number of tables in A-2 plus the number of tables in the strats other than A-1 and A-2. Tables from other restricted events used in the calculation of Strat A-1 overall award are not used in the calculation of the Strat A-2 overall award.

   4. The depth of the A-2 award shall be a maximum of 35% of the A-2 field.

1.4 In stratflighted and limited pair and team events, once the flight of the pair or team is determined, stratification within each flight may be based, at sponsor option, on the average masterpoint holding of the team or pair.
1.5 In stratified events, the stratification level of a team or pair may be based, at sponsor option, on the average masterpoint holding of the team or pair. This option may be exercised in both club or Unit games, and tournaments but not in qualifying events.

1.6 Senior events may be held with minimum age restrictions of 60 (61 as of January 1, 2021, 62 as of January 1, 2022, 63 as of January 1, 2023, 64 as of January 1, 2024, and 65 as of January 1, 2025) or 75 (events for those 75+ are referred to as “Super Senior” events). Such events may be stratified by masterpoints. The masterpoint awards will be 80% for 60+ and 70% for 75+. (Age limit transition effective 1/1/2020.)

1.7 At the local host organizations option, Regional fast open pair events at NABCs may be 24, 26 or 27 boards.

1.8 At sponsor option, Classic Bridge sections may be scored separately from overall events. There may be separate winners for the open game and separate winners for Classic Bridge.

   Classic Bridge: Limited conventions and the classic convention card used; available at clubs, Sectionals, Regionals, and NABCs; masterpoints same as open games; no Alerts; no appeals committees.

1.9 ACBL management's guidelines for holding Expert/Amateur events, whether stratified or not, at Sectional and Regional tournaments are approved.

(See also Codification Chapter IX – Regional Tournaments, C. Events/Schedules, Section 6 – Expert Amateur Games.)

1.10 The conditions of contest for Team of Two Pairs are amended to require the team's total matchpoint score to be calculated in determining all rankings.

   Example: Each pair sits the same direction in different sections. The event is scored as a normal pair game. The matchpoint scores of each pair are added together. The sum is the team’s score.
Chapter XIII: General Tournament Information

G. Tournament Directors, Finance and Tournament Assistants

Section 1 - Duties, Responsibilities and Remuneration

1.1 ACBL management is charged with the ultimate responsibility for determining the rating and quantity of Tournament Directors assigned to a tournament, subject however to the proviso that, whenever possible, individuals so assigned shall be those living in the closest proximity to where the tournament is held. This shall not supersede existing regulations giving the sponsor of a tournament the right to refuse to accept for cause any staff member thus assigned.

1.2 Tournament Directors shall be required to wear their name badges at every tournament and should be introduced prior to play.

1.3 TDs may dress in ACBL shirts approved and used for other days at NABCs.

1.4 An individual may not play professionally at a tournament at which he is assigned or employed as a Tournament Director.

1.5 Salaried employees of the ACBL are prohibited from campaigning for or against a candidate in the elections of Regional Directors and Advisory Council Representatives. Nothing herein shall be deemed to deprive such employee of his right to vote.

1.6 Active, rated Tournament Directors may not serve on Unit and District boards as a voting member.

1.7 An active, rated Tournament Director may not serve as a proxy to vote at Unit and District meetings.

1.8 ACBL management is given the authority to include or exclude the Director-in-Charge in considering the staffing guideline for larger tournaments.

1.9 Each Tournament Director will be required to be certified in accordance with his rank.

1.10 Morning and midnight games are excluded for the purpose of calculating the tables/director session statistic (including morning knockout sessions).

1.11 Each Tournament Director will be required to be certified in accordance with his/her rank.
Section 2 - Finance

2.1 The ACBL shall absorb the cost of providing Tournament Directors for the charity games that are held on the Thursday evening prior to the commencement of each NABC.

2.2 The Board of Directors adopts the following goal: revenues from tournaments will recover all direct costs, excluding any indirect cost allocations, attributable to tournament operations.

2.3 Compensation for all Tournament Directors will be as with other ACBL employees and will follow normal budgetary procedures.

2.4 Sponsor fees will be reviewed on an annual basis as a part of the ACBL budget.

2.5 The Director-in-Charge fee will no longer be a separate fee charged to the tournament sponsor. The Tournament Director fees charged to the sponsor will be increased to cover the Director-in-Charge fee across the board.

2.6 When non-salaried Tournament Directors are assigned as the Director-in-Charge, the tournament invoice will reflect the Director-in-Charge fee and such fee will be paid to the Tournament Director. The salaried Tournament Director’s annual salary includes an amount to cover serving as DiC.

2.7 Tournament Directors are entitled to single rooms. These rooms shall be located in the facility, except for American Plan or resort hotels or where the facility is not a hotel. In such cases, Tournament Directors are entitled to single rooms at a hotel or motel in close proximity to the facility or, if provided elsewhere, suitable transportation arrangements must be made. Arrangements made for accommodations of Tournament Directors are subject to ACBL management’s review. The ACBL will designate arrival and departure times when it forwards the list of the assigned staff.

2.8 Tournament Directors who choose to drive rather than fly to tournaments shall be entitled to travel reimbursements of either (a) mileage at IRS allowable rates plus tolls or (b) a reasonably priced available airfare (travelling at reasonable hours), plus ground transportation fare at both ends of the trip, whichever is less. In cases of disagreement, the final decision will be made by ACBL management.

2.9 Units may request Tournament Directors of their choosing, given cause. When the sponsor of a Sectional tournament requests and receives approval to have a Tournament Director other than one who would have been assigned by the ACBL (the nearest Director of highest rank), that sponsor will assume the financial responsibility for the difference in the transportation expenses.
2.10 Tournaments will be charged IRS allowable per diem as paid to the Tournament Director in the US.

2.10.1 Tournament directors will be paid, and tournaments will be charged, the per diem amount specified as allowable by the Canadian Revenue Agency in Canada.

2.11 In Mexico and Bermuda, the per diem amount paid to Tournament Directors and charged to the tournament will be the rate approved by the appropriate local taxing authority, not to exceed $42.00. If there is no approved rate by local taxing authority, the charge will be $42.00. The per diem rate charged for all non-continental US locations of the US will be equal to but not greater than the highest continental US rate.

Section 3 - Tournament Assistants (formerly titled Tournament Computer Operator Technicians in Canada)

Tournament Assistants (TAs) are contractors/employees of the Unit or District sponsoring a tournament and are not employees of the ACBL. ACBL’s Tournament Directors are not to assist the Tournament Sponsor in recruiting, determining pay rates, scheduling and/or paying TAs, Caddies or other employees, contractors, or volunteers of the Unit/District.

Use of Tournament Assistants

- TAs must have passed the ACBL Tournament Assistant accreditation exam and meet the approval of the tournament Director-in-Charge (DIC).
- TAs will not be included or noted as staff in ACBL’s tournament management systems such as TourneyTRAX, nor in tournament advertising.
- The specific work assignment of the TA can be defined by the DIC. ACBL’s Tournament Directors may convey their scheduling needs and preferred qualifications to the Tournament Sponsor in advance of hiring any employees.
- TAs are not to be used in lieu of part-time or full-time ACBL Tournament Directors who do not incur hotel or significant transportation expenses or when such expenses are nearly equivalent.
- A TA may not be used when, in the opinion of ACBL Tournament Management, that use precludes the use and training of an ACBL- employed Tournament Director without providing the sponsor with a substantial financial benefit or substantial increase in directing capability. The determination of substantial rests with ACBL tournament management.
- If tournament attendance is lower than expected, the DIC will discuss with the Tournament Sponsor the laying off Tournament Assistants before Tournament Directors.
Tournament Sponsor Acknowledgement Form

- The ACBL will provide this document, which must be completed for all tournaments using TAs. The document must be signed by the District/Unit President or by the Tournament Chairperson, indicating that:
  - The sponsor recruited and arranged for the TA work with no involvement from an ACBL employee.
  - The TAs and any other employee or contractor hired by the Unit/District will be paid directly by the sponsor.
  - The sponsor is responsible for, and will ensure that, all required reports including 1099/W2 tax reporting documents are filed with the proper agencies. All employment issues such as compensation, payroll taxes, insurance, etc. are the sole responsibility of the sponsoring organization.
Chapter XIV: Conditions of Contest

1.1 All Conditions of Contest will start with the following language: These Conditions of Contest may not be changed at any level of play during the course of this event.

1.2 In interpreting Conditions of Contest, the statement “lack of knowledge does not constitute cause for exception” is considered to be part of each ACBL Conditions of Contest.

1.3 The review and approval of the Conditions of Contest shall be done at the Summer Board meetings for the following calendar year.

1.4 English is the international language of bridge. The ACBL recognizes that its membership is multilingual. Every effort will be made to accommodate our membership. However, once hands are removed from the boards, all calls, questions and plays will be in English. Exceptions may be made if both captains, in a team event, or all four players at the table, in a pair event, agree to use some common language understood by all four players. Should problems arise, please call for a Tournament Director.

1.5 Each contestant agrees that all, or portions, of the event may be filmed, recorded or otherwise documented or publicized at the discretion of the ACBL, and that this documentation may be used without charge by any news medium or the ACBL. Contestants may at times be required to play on Vugraph. Each contestant consents to participate in publicity photo sessions and/or have his photograph taken to publicize the contestant’s standing in the event.

1.6 The playing conditions at all tournaments shall be substantially equal for all players in one event insofar as possible given space and other considerations.

1.7 When exiting the room or on an errand within the room, a player must avoid wandering about within the room.

1.8 Tournament Directors shall make every reasonable effort to accommodate players with special needs (such as, but not limited to, players with physical disabilities). The DIC shall, in his opinion, ensure that no such accommodation provides a special advantage to such a player or significantly impedes the orderly progress of the event. Tournament Directors, in providing an accommodation, must do so in a manner that is reasonably consistent with the intent of the conditions of contest for the event. Except for minor accommodations (e.g., stationary positions), the DIC of the tournament or event must be notified in advance in order to ensure that an accommodation can be provided.

1.9 Playing Cards.
1.9.1 ACBL playing cards use the traditional playing card design. Any deck in which the faces of the cards do not significantly differ from the ACBL deck may be approved for use by the DIC of the tournament.

1.9.2 Use of specially designed cards (to accommodate players with a disability), which do not approximate the design of ACBL or similar traditional playing cards, must be approved by ACBL management. ACBL management will determine if and how these alternate decks can be used in order to ensure that other participants are not placed at an unreasonable disadvantage.

1.9.3 Decks which have received prior approval are: Braille cards which have traditional-type faces, jumbo decks which have altered the traditional design by enlarging all pips, numbers and letters, or those which use a single large, traditional marking in the center of each card. Other decks which vary from traditional markings and or colors must be submitted to the ACBL (attention: Tournament Department) for approval at least 30 days prior to intended use.

1.10 Unless instructed otherwise by a Tournament Director, a member of each side must be present and seated before cards are removed from a board.

1.11 For Barometer-style events, the Tournament Director shall, before the start of each round, advise all players to be seated. No cards shall be removed until the Tournament Director announces that play shall begin.

1.12 All conditions of contest for NABC and NABC+ matchpoint events at NABCs are amended to permit the DIC to combine as many sections as logical and practical for scoring. Qualification of contestants for subsequent stages shall be based on overall standing in the entire field, regardless of section and/or direction.

See ACBL website for the Conditions of Contest: acbl.org/coc.
Chapter XV – Elected Positions and Appointments
(last updated: January 2022)

Names of those holding elected and appointed positions can be found in the corresponding areas on the ACBL website.
These rules apply to you if you joined the ACBL prior to January 1, 2010, and maintained continuous membership after that date.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Masterpoint Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rookie</td>
<td>Fewer than 5</td>
</tr>
<tr>
<td>Junior Master</td>
<td>5</td>
</tr>
<tr>
<td>Club Master</td>
<td>20</td>
</tr>
<tr>
<td>Sectional Master</td>
<td>50 (at least 5 silver)</td>
</tr>
<tr>
<td>Regional Master</td>
<td>100 (at least 15 silver, and 5 red, or gold/platinum)</td>
</tr>
<tr>
<td>NABC Master</td>
<td>200 (at least 25 silver, 20 red or gold/platinum, of which at least 5 must be gold or platinum)</td>
</tr>
<tr>
<td>Life Master</td>
<td>300 (at least 50 black*, 50 silver, 50 red or gold/platinum** of which at least 25 must be gold or platinum)</td>
</tr>
<tr>
<td>Bronze Life Master</td>
<td>A Life Master with 500</td>
</tr>
<tr>
<td>Silver Life Master</td>
<td>A Life Master with 1000 (at least 200 silver, red, gold or platinum)***</td>
</tr>
<tr>
<td>Ruby Life Master</td>
<td>A Life Master with 1500 * *</td>
</tr>
<tr>
<td></td>
<td>At least 300 are silver/red/gold/platinum</td>
</tr>
<tr>
<td>Gold Life Master</td>
<td>A Life Master with 2500 (at least 500 silver, red, gold or platinum)***</td>
</tr>
<tr>
<td>Sapphire Life Master</td>
<td>A Life Master with 3500 *</td>
</tr>
<tr>
<td></td>
<td>At least 700 are silver/red/gold/platinum, of which 350 or more are gold/platinum</td>
</tr>
<tr>
<td>Diamond Life Master</td>
<td>A Life Master with 5000 (at least 1000 silver, red or gold/platinum, of which at least 250 must be gold or platinum)***</td>
</tr>
<tr>
<td>Emerald Life Master</td>
<td>A Life Master with 7500 (at least 1500 silver, red or gold/platinum, of which at least 500 must be gold or platinum)***</td>
</tr>
<tr>
<td>Platinum Life Master</td>
<td>A Life Master with 10,000 (at least 2000 silver, red or gold/platinum, of which at least 750 must be gold/platinum, with a minimum of 100 platinum)***</td>
</tr>
<tr>
<td>Grand Life Master****</td>
<td>A Life Master with 10,000 (at least 2000 silver, red or gold/platinum, of which at least 750 must be gold/platinum, with a minimum of 100 platinum)***</td>
</tr>
</tbody>
</table>
* Any new member or player in an unpaid status for six months or more after January 1, 1999, will be required to earn 50 black points to become a Life Master.

** A member who had red masterpoints or a fraction thereof prior to January 1, 1969, is required to possess at least 50 red or gold/platinum masterpoints in any combination to become a Life Master.

*** A member who became a Life Master prior to January 1, 1990, will be exempt from the pigmented point requirements for this rank. Each player who has attained the rank of Life Master as of December 31, 2011, will not have to fulfill the pigmented point requirements for their next rank advancement. After attaining their first rank after January 1, 2012, all players will be required to fulfill the pigmented point requirements for subsequent rank advancement. For example, a Diamond Life Master on 12/31/2011 will not have to fulfill the pigmented point requirements to attain the rank of Emerald Life Master. They would have to satisfy the pigmented point requirements for Platinum Life Master.

**** This is the highest rank in the ACBL. It requires 10,000 masterpoints and one victory in a North American Bridge Championship with no upper masterpoint restriction or an Open Team Trials or its equivalent (includes CNTC) or a Women’s Team Trials or its equivalent (includes CWTC) or any of the following WBF events: Bermuda Bowl, Venice Cup, Rosenblum Cup, McConnell Cup, Open Pairs, Women’s Pairs, Olympiad, Women’s Team Olympiad, WBF Senior Pairs event, WBF World Swiss Teams, WBF World Mixed Teams and WBF Senior Teams.
Masterpoint Ranks — Effective January 1, 2010

These rules apply to you if you joined the ACBL after January 1, 2010, or reinstated your membership after that date.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Masterpoint Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rookie</td>
<td>Fewer than 5</td>
</tr>
<tr>
<td>Junior Master</td>
<td>5</td>
</tr>
<tr>
<td>Club Master</td>
<td>20</td>
</tr>
<tr>
<td>Sectional Master</td>
<td>50 (at least 5 silver)</td>
</tr>
<tr>
<td>Regional Master</td>
<td>100 (at least 15 silver, and 5 red, or gold/platinum)</td>
</tr>
<tr>
<td>NABC Master</td>
<td>200 (at least 25 silver, 20 red or gold/platinum, of which at least 5 must be gold or platinum)</td>
</tr>
<tr>
<td>Advanced NABC Master</td>
<td>300 (at least 50 black, 50 silver, 50 red or gold/platinum, of which at least 25 must be gold/platinum)</td>
</tr>
<tr>
<td>Life Master</td>
<td>500 (at least 75 black, 75 silver, 100 red or gold/platinum, of which at least 50 must be gold/platinum)</td>
</tr>
<tr>
<td>Bronze Life Master</td>
<td>A Life Master with 750*</td>
</tr>
<tr>
<td>Silver Life Master</td>
<td>A Life Master with 1,000 (at least 200 silver, red, gold or platinum)**</td>
</tr>
<tr>
<td>Ruby Life Master</td>
<td>A Life Master with 1500 * At least 300 are silver/red/gold/platinum</td>
</tr>
<tr>
<td>Gold Life Master</td>
<td>A Life Master with 2,500 (at least 500 silver, red, gold or platinum)**</td>
</tr>
<tr>
<td>Sapphire Life Master</td>
<td>A Life Master with 3500 * At least 700 are silver/red/gold/platinum, of which 350 or more are gold/platinum</td>
</tr>
<tr>
<td>Diamond Life Master</td>
<td>A Life Master with 5,000 (at least 1,000 silver, red, gold or platinum, of which at least 250 must be gold or platinum)**</td>
</tr>
<tr>
<td>Emerald Life Master</td>
<td>A Life Master with 7,500 (at least 1,500 silver, red, gold or platinum, of which at least 500 must be gold or platinum)**</td>
</tr>
<tr>
<td>Platinum Life Master</td>
<td>A Life Master with 10,000 (at least 2,000 silver, red, gold or platinum, of which at least 750</td>
</tr>
</tbody>
</table>
**Grand Life Master**

A Life Master with 10,000 (at least 2,000 silver, red, gold or platinum, of which at least 750 must be gold or platinum, with a minimum of 100 platinum)**

* This is the highest rank in the ACBL. It requires 10,000 masterpoints and one victory in a North American Bridge Championship with no upper masterpoint restriction or an Open Team Trials or its equivalent (includes CNTC) or a Women’s Team Trials or its equivalent (includes CWTC) or any of the following WBF events: Bermuda Bowl, Venice Cup, Rosenblum Cup, McConnell Cup, Open Pairs, Women’s Pairs, Olympiad, Women’s Team Olympiad, WBF Senior Pairs event, WBF World Swiss Teams, WBF World Mixed Teams, and WBF Senior Teams.

** Each player who has attained the rank of Life Master as of December 31, 2011, will not have to fulfill the pigmented point requirements for their next rank advancement. After attaining their first rank after January 1, 2012, all players will be required to fulfill the pigmented point requirements for subsequent rank advancement. For example, a Diamond Life Master on 12/31/2011 will not have to fulfill the pigmented point requirements to attain the rank of Emerald Life Master. They would have to satisfy the pigmented point requirements for Platinum Life Master.
Appendix 1-B2
Life Master Rank and Regulations

**Black Points:** Points won at club games, Unit Championships, unrestricted events and not similarly restricted events held at restricted Regionals and Sectionals.

**Silver Points:** Points won at Sectional tournaments, STaCs, and progressive sectionals.

**Red Points:** Points won at Regionals, Grand National Team and North American Pairs events, Regional and NABC+ events with an upper limit of less than 750 masterpoints.

**Gold Points:** Points won at NABC+ events with an upper masterpoint limit of 750 or higher, overall and section top awards for all two or more session Regional-rated events with an upper limit of not less than 750 masterpoints.

**Online Points:** Points won at online Internet games. These points are un-pigmented.

**Platinum Points:** Points won in NABC+ events. (See also Codification Ch. I-Membership).

**Grand Life Master Disqualification**

See the CDR for additional details regarding ineligibility due to disciplinary action.
Appendix 1-C
Lapsed Member Life Master Requirements

Any member who originally joined the ACBL prior to January 1, 2010, and whose membership has lapsed may have the Life Master rank requirements existing for members who joined prior to January 1, 2010 applied to them if:

a. their membership is reinstated prior to July 1, 2018, or

b. if reinstated on or after July 1, 2018, upon payment of a one-time fee of $50 to the ACBL.
Appendix 1-D
ACBL Code of Active Ethics

The actively ethical bridge player does everything he can within the scope of the game to defeat his opponent at the bridge table while making that experience an otherwise enjoyable one for them.

A primary objective of the ACBL is to Continue the concerted effort begun at The Fall, 1986 Atlanta NABC to try to Instill in all players the concept that Vigorous efforts should be made to insure equity and enjoyment are benchmarks of Bridge.

Every player should strive to make sure that opponents have in no way been harmed through incomplete or misleading Information as to the meanings of his pair’s conventional calls and treatments.

An aggressive approach along these lines on the part of each and every Individual will do much to make sure that bridge remains the game that you enjoy so much.

PRINCIPLE OF FULL DISCLOSURE

The philosophy of active ethics tells us that winners should be determined solely by skill, flair and normal playing luck. Actively ethical partnerships go out of their way to make sure that their partnership agreements are made known to their opponents. A major tenet of active ethics is the principle of full disclosure. This means that all information available to your partnership must be made available to your opponents.

Let us take a look at partnership agreements concerning weak two-bids from the point of view of full disclosure. When an established partnership opens a weak two-bid, they have a great deal of information of which their opponents might not be aware. The convention card discloses the point range but little else. However, the partners are aware of the range of hands on which the bid can be made (discipline?, suit quality requirements?, five-or seven-card suits allowed?, side four-card major ok?, void ok?, positional variations?, etc.). Full disclosure requires that all these inferences, restrictions and tendencies be made known to any opponent who may inquire about partnership style.

If you are interested in knowing these things about your opponent’s bid, merely say to the bidder’s partner, “Would you tell me more about your style?” You may use the “style inquiry” to ask about any call your opponent makes.
The actively ethical player will often go beyond what is technically required in volunteering information to the opponents. Quite often, the declaring side in an actively ethical partnership will volunteer such information before the opening lead is made. (But remember when there is misinformation given, such as a failure to alert or a mis-alert, there is a legal obligation on the player whose partner misinformation the opponents. He, the bidder, must give the opponents the correct information at the end of the auction if his side is the declaring side or at the end of the play if his side is defending.)

New players or infrequent partnerships usually will not have understandings about the items discussed here and, of course, it will be perfectly proper for them to reply “We have no agreement as to style.”

**SOCIAL BEHAVIOR**

Active ethics enables players to compete on equal terms. In addition, the actively ethical player contributes to the enjoyment of all players by continuously striving to maintain a courteous attitude toward both his/her opponents and his/her partner and by avoiding any behavior that would make anyone uncomfortable. These social attributes are vital to the game of bridge and duplicate bridge.

**SLOW PLAY**

Failure to finish on time can do a great deal to chase players away from the game and is extremely distressing to waiting players. Bridge is a timed event. If a pair takes more than their share of the allotted time for each round, they are inconveniencing their fellow competitors as well as gaining an unfair advantage over them. When a pair has fallen behind it is incumbent on them to make up the time lost as quickly as possible — whether at fault or not.

The actively ethical player makes a concerted effort to catch up when they have fallen behind, regardless of the reason for their lateness. All players are expected to develop this good habit. Remember, slow play is subject to penalty, and the penalties are well earned when slow pairs disrupt the normal progression of the game.

Additionally, players should be available to start each subsequent round promptly, avoiding wherever possible being late to a table for non-bridge reasons.

**STATEMENTS ON CONVENTIONS**

The latest version of the Laws of Duplicate Bridge defines a ‘convention’ as a call that, by partnership agreement, conveys a meaning other than willingness to play in the denomination named (or in the last denomination named) or other than the high-card strength or length (three cards or more) there.
All ACBL events are governed by the appropriate convention chart which lists those conventions permitted in the event. Conventions not included on the chart are not permitted in the event.

Part of the right to use a convention is the responsibility of deciding when it applies in probable auctions. The opponents may be entitled to redress if you did not originally have a clear understanding with your partner of when and how to use a convention you are playing.

For example, a partnership that chooses to play conventional bids over opponents’ notrump opening bids is expected to have discussed at least the following:

1. Does it apply over strong no trumps?
2. Does it apply over weak no trumps?
3. Does it apply in the direct seat?
4. Does it apply in the balancing chair?
5. Does it apply when used by a passed hand?

We all occasionally encounter situations where we are not sure what partner’s bidding means. There exists an added responsibility if that uncertainty arises from a convention, you and your partner have agreed to play. In these situations, you should tell your opponents all you know. Sometimes, the director will even ask you or your partner to step away from the table so that the opponents can talk openly with the remaining player.

The actively ethical player does everything possible in these situations to bring his opponents back to even terms to remove any possible disadvantage accruing to them from his side’s failure to have a complete conventional understanding.
Appendix 1-E1
CORPORATE SPONSORSHIPS

There are basic steps to follow in obtaining corporate sponsors for events at all levels. ACBL management has prepared a general outline that may be used by Unit and District officials who are interested in securing sponsors for Sectional and Regional tournaments. The same strategies are employed to obtain sponsors at the national level.

The key elements are:

- Identify potential corporate sponsors.
- Prepare a verbal and a written presentation.
- Negotiate an agreement with the proposed sponsor.

Follow through with the ACBL (or Unit/District) commitments in the agreement.

Coordinate with the ACBL when targeting major companies which are multi-regional and/or national marketers.

IDENTIFY PROSPECTIVE CORPORATE SPONSORS

When you approach a potential sponsor, you are on a selling mission. Think about how many people approach businesses for money — you have to demonstrate that you're the one they should choose. Be creative in showing them what you have to offer and what makes bridge a good choice for their support.

Where do you find sponsors?

The local Chamber of Commerce: Keep in mind they may have some restrictions on how their money is used. Check with your local Chamber to see if they will share a list of member businesses. Chamber members are the businesses most likely to respond favorably to sponsorship proposals.

Local celebrities: Often, a local celebrity will be eager to participate in a sponsorship situation because of the prestige associated with an event.

Non-bridge conventions and sporting events: Attend non-bridge conventions and sporting events in your vicinity to see which organizations are sponsors of events.

Who's Who lists: your local weekly or monthly business newspapers and periodicals are good sources for potential sponsors.
“Network”: Poll local club members to see who their contacts may be. It’s really a matter of who you know, not what you know. If you have an "in" with a company, take advantage of that to at least determine who their audience is and what type sponsorships they would most likely be interested in.

**National company contacts:** If you have a good contact with a national company, ACBL will handle all the details for you. The ACBL works with national and multi-national companies for advertising and national tournament sponsorships. Therefore, it is very important that you coordinate your local efforts with the ACBL regarding these major companies. A joint effort will increase your share of the money generated.

**Magazines:** Research magazines whose readership is composed of people who fit duplicate bridge's current demographics (age 55+, college educated, $50,000 + annual household income, 60% female, like to travel for pleasure, dine out, etc.). For example, AARP magazine is targeted toward people age 55 and older. A large percentage of duplicate bridge players is comprised of seniors. If Buick is running advertisements in AARP, then we know Buick is targeting seniors. Your local Buick dealer could be contacted as a potential sponsor of the bridge tournament because research has confirmed that Buick is targeting the senior buyers’ market and a large percentage of our membership matches the demographics of the audience Buick wants to reach.

**Pre-Visit**

Advance planning is critical. Many companies plan their budgets at least 12 months in advance. It is imperative to meet with company officials well in advance of the tournament dates.

Find out if the potential sponsors have knowledge of bridge in general and/or duplicate bridge. Be prepared to briefly help them understand the size and scope of duplicate bridge.

**Do your homework.**

Find out all you can about the company and its products. We cannot stress enough the importance of thorough research that allows you to be as knowledgeable as possible about the potential sponsor.

Who are the company’s customers? Determine a link between bridge players and the company before you meet with company representatives.

**What do you want?**
Decide specifically what you're going to ask for before the meeting. If money, how much? Outline why that particular company should sponsor the bridge tournament. What's in it for them?

**PREPARE A PROFESSIONAL PRESENTATION**

*When You Arrive - Be Professional.* Don't be late! Dress appropriately in locally accepted business attire. Be prepared to make a good impression. You are a representative of the largest bridge association in the world. Your clothing and demeanor should reinforce your position.

Organization is essential. Be prepared to answer all the prospective sponsor's questions. Provide a Prospective Sponsor Kit and briefly discuss its contents.

Company officials receive numerous requests for sponsorships and promotional advertising. Prepare the presentation so that it will fit into the executive's busy schedule.

Determine if they have any knowledge of bridge and/or duplicate bridge. If not, quickly help them understand the size and scope of duplicate bridge, "it's not just a local event, it's a major activity worldwide".

**Prospective Sponsor Kit.** Now is the time to give the prospect the Prospective Sponsor Kit. It is a prepared set of materials presented to prospective sponsors in an attractive presentation folder. There are several essential items that you should include in the package — you may insert others that are germane to your area:

- One-page fact sheet about your tournament. The fact sheet should include the 3 W's: When/Where/Why. Also mention the size of the tournament, who the attendees will be and where they will come from (XXX local and XXX out-of-towners are expected to participate). Prominently list the benefits the sponsor will receive for his investment in the event. Detail who will handle publicity. (Note: Very often, the company will prefer to oversee their own publicity because they have a paid staff responsible for publicity and promotion.)
- ACBL fact sheet.
- A brief history of bridge.
- Copies of news clippings that promote bridge.
- Third party endorsements -- letters from previous sponsors -- confirming that the sponsorship arrangement was of benefit to them serve as testimonials for your event.
- Fliers and daily bulletins from previous tournaments.

These materials give the sponsor a visible sample of the types of publications and literature that will promote his/her company's products and services.
You must demonstrate that the people who attend tournaments are the same people who buy the sponsor’s products. Talk about the demographics of the tournament. For instance, what kind of attendance is expected. How many will be area residents? From other areas.

Where? Male/female ratio. Do you have examples of registration packets (souvenir bags)? Can you detail vendor activities?

Illustrate how the sponsor will benefit from the tournament. For example, if you are visiting a local property in a national hotel chain, you might say that the XYZ Tournament will bring in 1,000 people from out of town into your hotel. Remember, too, if you are calling on a major corporation, ACBL can offer them a larger national package with local benefits and more money to the local event. Be sure to call ACBL on this type of company.

Get the prospective sponsor involved on a personal level. Offer discounted lessons, a free play, a partner or lessons on company premises. If (s)he shows an interest in bridge, try to "fan the spark" — but don't overwhelm.

**NEGOTIATE AN AGREEMENT**

What should you ask for?

Consider money for fliers, give-away items, postage, rentals, signage, or youth involvement.

But don't just ask for money — it's not up to the company to figure out what they should do for the tournament or how they can promote themselves. Make it easy for them to see how the money will be spent and what they will get from their involvement.
Give them options.

Let them know about the various levels of sponsorship, i.e. $5,000, $10,000 and $25,000, or whatever the proposed amounts are, based on expected attendance and exposure. Give them opportunities. Provide the sponsor with an active opportunity to sell their goods or services on-site. Print their logo on hand records, cards, souvenir bags, etc. Use their products in the tournament's souvenir gift bag. Use coupons for the sponsor's products — they will reinforce the sponsor's investment if they are redeemed. Display their product in a booth. Offer door prizes, then develop a mailing list from the entries. Give the mailing list to the sponsor to provide an impact for that company beyond the impact of just the one local tournament.

In-kind services versus actual cash money sponsorships should be considered. Sometimes it is easier to obtain services or products from the company rather than receive outright cash.

**FOLLOW THROUGH**

Promote the tournament to ensure the sponsor receives top value for its sponsorship. One way to ensure the sponsor feels they've "gotten their money's worth" is to make sure the tournament is well attended. How can you do that?

Publicize upcoming tournaments at surrounding local clubs. Be creative in how you publicize and promote the tournament to out-of-towners.

Advertise for free. There are lots of opportunities to promote your tournament at no cost. How does one advertise for free?

*In the newspaper.* Most newspapers have a community calendar where free announcements can be listed. These are small notifications saying what is going to happen and when. Suburban newspapers in particular are trying to fill space and are almost always glad to include these notices.

Don't waste money buying newspaper ads. You'll be sending a message to thousands of people who have no interest in bridge. How much better it is to use your money to target the places you are more likely to reach bridge players specifically.

*On television or radio.* Television and radio stations are required to make a certain number of public service announcements. Try placing brief public service announcements on TV and radio or send information to be included on the broadcast community calendar. ACBL, upon request, will provide Unit and District officials with sample news releases and public service announcements.

After the Tournament. At the conclusion of the tournament, send a letter to the sponsor thanking them for their participation and reiterating what the money was used for and measure the success of what they got for their investment. Demonstrate, even in some non-
quantifiable ways, like "we had lots of people comment on. . .". If you show the sponsor what a good investment they made in your tournament, they will be much more likely to work with you again in the future.

Wouldn't it be nice if you were already in next year's budget before you even asked?
Appendix 1-E2
Cooperative Advertising Program

The Cooperative Advertising Program (CAP) reimburses ACBL teachers, clubs and Units for advertising expenses for programs and lessons designed for newcomers and/or to recruit ACBL members. Submission of a proposed CAP campaign and written results of the CAP campaign are required for full payment. CAP will refund 50% of eligible advertising costs with a maximum reimbursement of $500.

- Qualifying advertisements are date-specific ad campaigns for beginner bridge lessons, newcomer programs, social bridge recruitment events and ACBL member recruitment. A listing of all types of advertising media used for the campaign is required.
- Qualifying advertisements must use one of the approved ACBL CAP logos.
- If the event is one day, such as Learn Bridge in a Day, a list identifying where each attendee heard about the event must be submitted with the list of all types of advertising media used for the campaign to receive up to the $500 maximum reimbursement.
- If the event is held over multiple weeks, the following requirements must be met:
  - A list of all types of advertising media used and where each attendee heard about the event must be submitted to receive the CAP reimbursement up to a maximum of $500.
  - The attendees must be offered an ACBL guest membership by the last meeting date of the class or event. If the attendee declines the guest membership, a reason why should be stated.
- If the CAP campaign receives zero attendees, please provide information as to why the CAP campaign initiator thinks that the campaign was unsuccessful along with a request for reimbursement.
- ACBL reserves the right to refuse reimbursement for any reason for CAP submissions.
- Submissions by a person who has any ownership, management or conflict of interest in the media outlet in which they are advertising (e.g., personal websites, online publications and/or print publications) will not be approved for CAP reimbursement.

For more information on CAP guidelines and requirements visit the ACBL website: acbl.org/marketing.
Appendix 1-G
THE EDUCATION LIAISON AND THE CHAIN OF COMMAND

1. Who is the District Education Coordinator?

The District Education Coordinator (DEC) is a volunteer who is appointed by the District President or the District Board and who reports to the District. The DEC is the District’s liaison between the District and the ACBL Education Department. The DEC’s committee is made up of the Unit Education Liaisons in that District. The DEC is responsible for activities at the Regional level.

2. Who is the Unit Education Liaison?

The Unit Education Liaison (UEL) is a volunteer who is appointed by the Unit President or the Unit Board and who reports to the Unit. The UEL is a liaison between the Unit and the ACBL Education Department. The UEL works with the bridge teachers and club managers in the Unit and is part of the DEC’s committee (see Q1 above). The UEL is responsible for activities at the Sectional and local level.

3. What ACBL Education Programs should the Unit have?

The Unit should have programs that involve bridge teachers, the Teacher Accreditation Program (“TAP”) that includes the Best Practices Teacher Workshop, to generate new interest in bridge and to produce new players for the Unit. TAP will produce new bridge teachers and increase the expertise of existing bridge teachers. Programs that involve new players include an Intermediate/Novice Program that provides games specifically designed for new players and the New Player Services that makes new players comfortable and eager to continue to participate in ACBL-sanctioned bridge games.

4. For whom does the DEC/UEL work?

Job satisfaction comes from knowing for whom you are working. The DEC works for the District Board. The UEL works for the Unit Board and also reports to the DEC.

5. What is the fee for the services of the Unit Education Liaison?

In many Units, the UEL is a volunteer position. If it becomes a paid position, there are concerns that it may also become a political position. What a Unit can and will pay the UEL may also be a product of the Unit’s budget, available funds, interest and needs.
6. **What would be a reasonable amount of time spent on the job?**

   All agreed it is a full-time job.

7. **Why is there a need for such a position?**

   The UELs are used to coordinate the efforts of the Unit within that Unit and the efforts of the particular Unit with ACBL. They are also used to promote bridge locally and help the Unit take advantage of programs made available through the ACBL.

8. **What are the potential benefits of the job?**

   In some Units, this could be a paid position and therefore an income for someone who needed to work at a job where they can make their own hours. Paid or not, it is an opportunity for a great deal of personal satisfaction if the UEL’s motivation is a love of the game and a desire to perpetuate bridge.

9. **What are the possibilities for advancement?**

   The UEL could be responsible for a large increase in the membership of the Unit by organizing the teachers in the area, helping the teachers recruit students, and locating sites for lessons. The Unit might agree to pay the UEL a bonus based on the number of members the Unit gains throughout his/her work. The UEL might grow into other jobs that could have financial benefits...for instance, teaching, directing, or running a club.

10. **What are the obstacles that might need to be overcome?**

    Apathy of the Unit members, resistance of the local bridge teachers to work together, and/or lack of funds to hold a TAP in order to get an ACBL program started in the area, to name just a few.

11. **How can the success of the job be judged?**

    Success in the position can be judged by an increase in the membership of the Unit, by the number of new players produced by the teachers, by the number of high school and college programs started in the area, by the number of new player games and events offered (including Bridge Plus+, Intermediate/Novice programs at the Sectional and Regional level and/or newcomer games at the clubs); by the development of a Big Brother/Big Sister program, and/or by the establishment of a teacher chapter in the Unit.
12. **Who evaluates the success of the job done by the Unit Education Liaison?**

   The UEL knows best what has been done and what more could be done in their Unit. The growth of the Unit is the best test of success.

13. **What ACBL departments might the Unit Education Liaison need to contact?**

   The ACBL Education Department and the Club and Membership Department.

14. **What skills are required for the job?**

   Salesmanship, people skills (to infuse others with your enthusiasm and get other people in the Unit interested in working with you), and knowledge of your product.

15. **What other jobs could be compared to that of the Unit Education Liaison?**

   Recruiter, Organizer, Manager, Cheerleader.

16. **What kind of course would best improve the skills of the Unit Education Liaison?**

   Basic business courses, workshops, and/or public speaking.
## APPENDIX 1-H
### Trophies

<table>
<thead>
<tr>
<th>NAME</th>
<th>CURRENT USE</th>
<th>PAST USE</th>
<th>OLD NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baze</td>
<td>None</td>
<td>Senior KO</td>
<td>Baird</td>
</tr>
<tr>
<td>Bean</td>
<td>Red Ribbon since 1996</td>
<td>None</td>
<td>Baird</td>
</tr>
<tr>
<td>Bruce</td>
<td>LM - 5000 Life Master Pairs</td>
<td>Marcus Cup</td>
<td></td>
</tr>
<tr>
<td>Burns</td>
<td>Senior Play of the Year</td>
<td>Lewis Mark Trophy</td>
<td></td>
</tr>
<tr>
<td>Cavendish</td>
<td>Kaplan Blue Ribbon</td>
<td>Open Pairs 1928-1963</td>
<td></td>
</tr>
<tr>
<td>Chicago</td>
<td>Retired</td>
<td>Fall BAM until 1965, Mixed BAM until 2009</td>
<td></td>
</tr>
<tr>
<td>Coffin</td>
<td>Retire 1986/ Renamed 2009</td>
<td>Women’s BAM/Women’s KO</td>
<td></td>
</tr>
<tr>
<td>Congress Cup</td>
<td>Renamed 1982</td>
<td>Men’s Whist</td>
<td></td>
</tr>
<tr>
<td>Corn</td>
<td>USBC</td>
<td>Congress Cup</td>
<td></td>
</tr>
<tr>
<td>Crane</td>
<td>Top 500</td>
<td>Top 500</td>
<td>William McKenney</td>
</tr>
<tr>
<td>Jo Culbertson</td>
<td>WUSBC</td>
<td>NAWTC</td>
<td>Margurite McKenney</td>
</tr>
<tr>
<td>Fishbein</td>
<td>Summer NABC masterpoints</td>
<td>Summer NABC</td>
<td></td>
</tr>
<tr>
<td>Freeman</td>
<td>Mixed BAM</td>
<td>none</td>
<td></td>
</tr>
<tr>
<td>Goddard</td>
<td>Renamed Jacoby</td>
<td>Consolation Pairs</td>
<td></td>
</tr>
<tr>
<td>Gold Cup (von Zedwitz)</td>
<td>Summer (six-session) LM Pairs</td>
<td>LM Pairs</td>
<td></td>
</tr>
<tr>
<td>Golder Cup</td>
<td>NAP Flight B</td>
<td>NABC Regional Pairs</td>
<td></td>
</tr>
<tr>
<td>Goldman</td>
<td>GNT Flight A</td>
<td>none</td>
<td>Coffin</td>
</tr>
<tr>
<td>Goren</td>
<td>Fall NABC masterpoints</td>
<td>Player of the Year</td>
<td></td>
</tr>
<tr>
<td>Jacoby</td>
<td>Spring Open Swiss</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Keohane</td>
<td>Fall NA Open Swiss</td>
<td>Open Individual</td>
<td></td>
</tr>
<tr>
<td>Landy</td>
<td>Jr Player of the Year since 1990</td>
<td>Spring Continent-wide Charity Game</td>
<td></td>
</tr>
<tr>
<td>Lazard</td>
<td>Sportsmanship</td>
<td>Sportsmanship</td>
<td></td>
</tr>
<tr>
<td>Lebhar</td>
<td>IMP Pairs</td>
<td>Master Mixed Teams</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>---------------------------</td>
<td>------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Leventritt</td>
<td>Silver Ribbon Pairs</td>
<td>LM Pairs Consolation</td>
<td></td>
</tr>
<tr>
<td>Machlin</td>
<td>Women’s Swiss</td>
<td>Fall Charity Game</td>
<td></td>
</tr>
<tr>
<td>Manfield</td>
<td>None</td>
<td>Non-LM Pairs</td>
<td></td>
</tr>
<tr>
<td>Mac Nab</td>
<td>GNT Flight C</td>
<td>GNT Flight B</td>
<td></td>
</tr>
<tr>
<td>Miles</td>
<td>None</td>
<td>Senior/Advanced Senior Master Pairs and Non-LM Pairs 1981-2009</td>
<td></td>
</tr>
<tr>
<td>Mitchell</td>
<td>Open BAM</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Morehead</td>
<td>GNT Championship Flight</td>
<td>GNT Top Flight</td>
<td></td>
</tr>
<tr>
<td>Mott-Smith</td>
<td>Spring NABC masterpoints</td>
<td>Spring NABC</td>
<td></td>
</tr>
<tr>
<td>Nall</td>
<td>Spring LM Open Pairs</td>
<td>Spring LM Open Pairs</td>
<td></td>
</tr>
<tr>
<td>Pender</td>
<td>Junior Team Championships</td>
<td>Junior Team Championship</td>
<td></td>
</tr>
<tr>
<td>President’s Cup</td>
<td>NAP Flight C</td>
<td>Non-LM Teams</td>
<td></td>
</tr>
<tr>
<td>Reisinger</td>
<td>Fall BAM</td>
<td>Fall BAM</td>
<td></td>
</tr>
<tr>
<td>Rockwell</td>
<td>Spring Mixed Pairs</td>
<td>Spring Mixed Pairs</td>
<td></td>
</tr>
<tr>
<td>Roth</td>
<td>Summer Open Swiss (six-session)</td>
<td>Summer Open Swiss (four-session)</td>
<td></td>
</tr>
<tr>
<td>Sheinwold</td>
<td>GNT Flight B</td>
<td>GNT Flight B</td>
<td></td>
</tr>
<tr>
<td>Silodor</td>
<td>Spring NABC Open Pairs</td>
<td>National Open Pairs (I)</td>
<td></td>
</tr>
<tr>
<td>Helen Sobel-Smith</td>
<td>LM Women’s Pairs</td>
<td>LM Women’s Pairs</td>
<td></td>
</tr>
<tr>
<td>Soloway</td>
<td>Player of the Year</td>
<td>Lou Herman</td>
<td></td>
</tr>
<tr>
<td>Spingold</td>
<td>Summer KO</td>
<td>Summer KO</td>
<td></td>
</tr>
<tr>
<td>U.S. Playing Card/Truscott</td>
<td>Summer Senior Swiss</td>
<td>Amateur Pairs</td>
<td></td>
</tr>
<tr>
<td>Vanderbilt</td>
<td>Spring KO</td>
<td>Spring KO</td>
<td></td>
</tr>
<tr>
<td>Wagar</td>
<td>Women’s KO</td>
<td>Women’s KO</td>
<td></td>
</tr>
<tr>
<td>Wernher</td>
<td>Summer Open Pairs</td>
<td>Spring Open Pairs (II)</td>
<td></td>
</tr>
<tr>
<td>Wetzler</td>
<td>Honorary Member</td>
<td>Honorary Member</td>
<td></td>
</tr>
<tr>
<td>Whitehead</td>
<td>Fall Women’s Pairs</td>
<td>Spring Women’s Pairs</td>
<td></td>
</tr>
<tr>
<td>Young</td>
<td>LM-1500 Pairs</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kemp Card</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 2-A
Accounts Payable and Disbursement Policies and Procedures
June 2023

The ACBL strives to maintain efficient business practices and good cost control. The accounts payable function assists in accomplishing this goal through processing invoices and making payments for authorized transactions.

The recording of assets or expenses and the related liability is performed by an employee independent of ordering and receiving. The amounts recorded are based on the vendor invoice for the related goods or services. The vendor invoice is reviewed and approved by a supervisor or manager indicating proper authorization. Approval authorization limits are established by the Director of Finance. Invoices and related general ledger account codes are reviewed prior to posting in Great Plains.

POLICY

The ACBL policy related to processing and payment of invoices requires that:

- The vendor master file be maintained and updated on a regular basis.
- Original invoices are submitted for payment.
- Disbursements are properly authorized.
- Invoices are processed in a timely manner.
- Duplicate payments are avoided.
- Vendor credit terms and operating cash are managed for maximum benefits.

PROCEDURES

Vendor Master File. ACBL administrative departments are responsible for obtaining appropriate documentation to establish new vendors. When invoices are submitted for a new vendor or person, the department will forward the appropriate documentation to the Accounts Payable Coordinator (A/P Coordinator) for processing. The A/P Coordinator will check to see the following information is provided:

- Completed IRS form W9 for 1099 miscellaneous payments.
- Completed IRS form W8 for 1042-S payments.
- Vendor’s legal name and any DBA names(s).
- Street address.
- Telephone number.
- Fax number, if applicable

When the preceding information is not complete, all paperwork will be returned to the originator for completion.

When the preceding information is completed, the A/P Coordinator will fill out a New Vendor Setup form and forward it along with the invoice and completed tax form to the Controller for review and verification.
On an annual basis, vendors that have not been utilized over the preceding 24-month period will be evaluated to determine whether they should be marked as inactive in Great Plains. In addition, on an ongoing basis, the A/P Coordinator should perform the following procedures:

- Cross-check vendors for matching street or P. O. Box addresses.
- Review payment histories for signs of repeat invoice numbers or other signs of duplicate payments.

**Receipt and Recording of Payment Requests**

All invoices received will be date stamped with the date received by the A/P Coordinator. The A/P Coordinator makes sure the appropriate approval(s) is obtained from the department that ordered the material or services.

All accounts payable transactions must be supported by adequate documentation that explains the nature and purpose of the expenditure. Accounts payable transactions are processed for payment based upon the vendor’s credit terms. Information is entered into the Purchasing module in Great Plains from approved invoices or check requests with appropriate documentation attached.

When the original invoice is not available, a duplicate copy may be submitted to process the payment. The duplicate copy must be approved, coded and verified that the invoice has not been paid previously. Vendor statements and quotes shall not be used to support payments.

Vendor invoices that are received, approved and supported with proper documentation by the last business day of the month will be recorded as an accounts payable liability at the end of that month, providing the invoice pertains to goods and services delivered by month-end.

**Processing of Invoices**

The A/P Coordinator should perform the following steps to process invoices for payment:

- Check the mathematical accuracy of each vendor invoice.
- Compare the nature, quantity and prices of all items ordered per the vendor invoice to the purchase order, if applicable.
- Verify the account code using ACBL’s current chart of accounts.
- Verify the approval by authorized personnel, within their spending limits, associated with the goods or services purchased. Directors, managers and supervisors may not approve expenses incurred outside of their area of responsibility. Approvals shall be documented with the initials or signatures of the approving individuals.

**Vendor Discounts**

To the extent practical, ACBL shall take advantage of all prompt payment discounts offered by vendors. When availability of such discounts is noted and all required
documentation in support of payment is available, payments will be scheduled so as to take full advantage of the discounts.

**Processing Payments**

When processing payments, the following procedures are prohibited:

- Checks payable to "bearer" or "cash";
- Checks signed with no payee; and
- Altered checks or bank transfers.

Payments (checks and electronic funds transfers i.e., ACH or wires) are issued every Thursday, except during NABC weeks. After processing payments in Great Plains, the Accounts Payable Coordinator performs the following steps:

- Creates payment and invoice electronic files for ACBL, Charity and Education companies in Great Plains.
- Uploads and processes each payment and invoice file into OnPay Connect (third party payment processor that prints and mails checks or sends electronic payment files to our banks for further processing.
- Scans all backup documentation into email. Note, copies of all invoices and payment requests are filed in the company document repository, PaperWise.
- Emails each approver the back-up documentation and requests them to log into OnPay Connect to make their approvals for each company.
  - The first approver approves all payments up to $1,000. Once this has been completed, the Director of Finance approves payments over $1,000 up to $25,000 and the Executive Director approves all payments $25,000 and above.
- Builds and transmits all payment files for each company and payment type after all approvals have been made within OnPay Connect.
- Builds and transmits approved payment files for positive pay submissions to the respective bank.

**Signature Policy**

Checks $1,000.00 require two signatures. Charity and Education Foundation checks require two signatures regardless of the amount. All payments $25,000.00 or more require the signature of the Executive Director.

**Manual Checks**

The following procedures apply to the issuance of manual checks:

- The Controller approves manual checks.
- The A/P Coordinator notifies Bank of America (BOA) of each check issued through the use of positive pay.
- Checks are to be signed by officials ("signatories") other than those who approved the transaction for payment.
**Voided Checks**

Checks issued by the ACBL, which need to be voided, must be communicated by email to the A/P Coordinator for documentation purposes. The A/P Coordinator voids the check through Great Plains Accounts Payable system and notifies the bank through positive pay. The voided check will have the signature portion removed and destroyed, be filed, accounted for and protected.

**Reconciliation of A/P Subsidiary Ledger to General Ledger**

At month-end, amounts due to vendors per the accounts payable subsidiary ledger are reconciled to the total per the accounts payable general ledger account, 1.3110.999 – AP Trade (control account). All differences are investigated, and adjustments are made as necessary. The reconciliation and the results of the investigation of differences are reviewed and approved by the ACBL Controller.

**ACBL Finance & Accounting Personnel Reporting Relationships as of February 2021.**

**Finance & Accounting Positions**

Director of Finance Controller  
Senior Accountant  
Accounts Payable Coordinator  
Accounts Receivable Coordinator  
Payroll Coordinator

**Reporting Relationships**

Executive Director — Director of Finance  
Director of Finance — Controller  
Controller — Senior Accountant & Coordinators

**Designated ACBL Financial Account Signers**

A. The following positions are authorized for purposes of establishing company bank and investment accounts for the ACBL: ACBL Executive Director, Director of Finance and Controller.

   1. The resolution included in the BOA “Deposit Account Documentation”, attached hereto as Exhibit A, are approved.

   2. The resolution included in the RBC Royal Bank “Resolution Regarding Banking and Security”, attached hereto as Exhibit B, are approved.

   (Exhibits A and B were reviewed by the committee and are on file with the ACBL.)

B. The following positions are authorized to wire transfer funds from ACBL. ACBL Executive Director (confirm only), Director of Finance (initiate and confirm other than his own
initiations), and Controller (initiate only).

C. The following positions are authorized signers on checks written by the ACBL*: ACBL Executive Director, Director of Finance, Executive Coordinator and other ACBL management as designated by the Executive Director.

In addition, the following positions are authorized signers on the ACBL disbursement accounts

D. The number of signatures per check is set forth below:

1. One signature required:
   ACBL disbursements up to $1,000

2. Two signatures required:
   ACBL disbursements of $1,000 or more

3. Executive Director signature required:
   All ACBL disbursements of $25,000 or more

   In case the Executive Director is unavailable, a designated signor may sign in their absence upon their approval. The Executive Director shall review these items upon their return.

4. The Secretary of the ACBL shall provide a copy to the Chairman of the Audit Committee of all corporate resolutions dealing with signatures.
Appendix 2-A1
OPERATING GUIDELINES

1. **Overall**

As functions shift from the ACBL Board of Directors to ACBL management, the Board intends that current operations continue except here noted within these Operating Guidelines.

2. **NABC Site Selection**

- ACBL management shall maintain a standard Request for Proposal (RFP) for NABC site selection. The ACBL President and the Finance Chair must be alerted to any changes to the RFP.

- It is the expectation of the Board that NABCs will be profitable; however, ACBL management may provide any reasonable budget for any proposed NABC site. As manpower permits, ACBL management shall update budget projections for approved NABC sites if substantial changes to the projections occur.

- The Board shall continue to be responsible for any decision to change the number of annual NABC tournaments.

3. **NABC Review**

- The Board of Directors must approve substantial changes to NABC events and start times.
Codification Appendix 2-B
EXECUTIVE DIRECTOR EMPLOYMENT AGREEMENT

The ACBL Board of Directors and the Executive Director will enter into an Employment Agreement, executed and in place for no more than a three-year period, amended as deemed necessary during the period of the agreement.

The Employment Agreement will include, but may not be limited to, the following recitals:

Executive’s general duties
Devotion of the Executive
Work Location
Length of Term, including extension(s), with beginning and end dates
Compensation, Benefits, Performance Review
  • Annual salary for first year of employment
  • Annual review of performance and salary during term of agreement
  • Healthcare and retirement savings benefits
  • Paid time off
Allowable Business Expenses
Liability Insurance Coverage
Termination: causes for termination of the agreement including death, incapacity/disability, misconduct, failure to comply with the agreement, performance, without cause, mutual consent
Compensation upon Termination
Covenants Relating to Executive
  • Competition and Solicitation
  • Non-Disclosure and return of Confidential and Proprietary Information
  • Reasonableness of Covenants
  • Enforcement of the agreement
  • Arbitration
  • Confidentiality of all provisions of the agreement
  • Notices
  • General Provisions: assignability, severability, amendment, governing law

Execution of Agreement by signatures of Board of Directors President and Executive Director

Exhibit A – Job description
Exhibit B – Separation Pay Guidelines
EXECUTIVE DIRECTOR SUCCESSION PLAN

This Executive Director (ED) Succession Plan is prepared for the ACBL’s Board of Directors in the event that the ED position becomes vacant. There are several possible scenarios for why the ED position may be vacant. These include:

- Retirement of incumbent ED
- Resignation of the incumbent ED
- Immediate vacancy due, for example, to the incapacitation, disability or death of the incumbent ED
- Termination of the ED

This ED Succession Plan suggests a course of action for the ACBL Board in the event of a vacancy in the ED position.

Retirement or Resignation

Under normal conditions the incumbent ED is expected to give a minimum of two months’ notice of her or his intent to resign or six months' notice of her or his intent to retire from the position. The written notice to resign or retire should be given in person to the ACBL President, and by mail to all other Directors of the Board. When possible and appropriate, the incumbent should be expected to be a part of the transition team to assist with the orientation and training of the new ED.

Replacement Nominee

The ED is expected to provide to the President and the Executive Director Review Committee (EDR) the name of a specific nominee recommended to replace the ED in the event of an immediate vacancy, together with the name of an individual recommended to replace the ED nominee - such names to be updated in writing whenever necessary, but at least annually.

Immediate Vacancy

The President will be responsible for appointing an interim ED, with subsequent confirmation by the Board, to serve in the position until a new ED is hired. The EDR, supplemented by additional expertise appointed by the President as necessary, will review the current ED job description and strategic direction of the ACBL to determine any desirable changes in the job description or skills and competencies of the ED. Such changes will be forwarded to the Board of Directors for approval.

ED Search Committee

When it becomes known that the ACBL will need to hire a new ED, the ACBL President will appoint a 3-7-member Search Committee. The committee will consist of board
members and additional at-large members who will be responsible for interviewing and recommending to the Board a new ED. The ACBL President or her or his designee will be the chair of the committee. The ACBL President may use outside organizations, paid consultants or contractors, as needed, to assist with the search process. The Executive Committee will develop an executive search budget, to include the cost of an independent counsel to act as legal advisor to the Search Committee.

**Responsibilities of the Search Committee:**

- Approve a timeline for the recruitment and selection process.
- Approve recruitment materials and information.
- Inform ACBL’s constituency of the position opening and selection process.
- Approve an advertising plan for the position in appropriate media.
- Contact key members of the community by letter or phone.
- Post an announcement on the ACBL website to members explaining the selection process.
- Coordinate mailing of information to interested applicants.
- Determine an overall interview and selection process.
- Determine a process for screening applications and resumes.
  - Receive and screen applicant applications and resumes.
- Develop a format for the interviews, including interview questions.
- Arrange and conduct first round interviews with candidates.
- Conduct reference checks of selected candidates.
- Conduct second round interviews as needed.
- Recommend a candidate for approval to the ACBL Board of Directors.
- Communicate the hiring decision by letter to all candidates.
- Recommend terms of the employment to the Board. Counsel drafts the Agreement with direction from the Search Committee Chair.

**Conflict of Interest:** Members of the ACBL Board of Directors and members of the ED Search Committee are not eligible for the position of ED. A former ACBL Board member who wants to apply for the ED position must have left the board at least one year prior to applying. (Conflict of Interest Policy, currently Codification Part 1—Governance and Policy, Chapter II—Business Management, B. Employees and Consultants, Section 5.6) ACBL staff and members who want to apply for the ED position may not serve on the Search Committee.

**ED Transition Team**

The incumbent ED and ACBL Board of Directors are responsible for preparing the organization for a smooth transition. That preparation must include the transfer of organizational knowledge to appropriate Board and management team members. Such knowledge would include but is not limited to key constituents, collaborative relationships, existing contracts, memoranda of understanding and other relevant history.

The incumbent ED is responsible for developing and maintaining an ED Transition Plan. The ED Transition Plan will include a list of things that an interim or new ED would need to know or have access to and a list of the staff that are primaries or
backups for critical organizational tasks.

**A ED Transition Plan should include the following:**

1. List of key staff and their roles
2. List of key contracts pending
3. List of emergency contacts and telephone numbers
4. List of key community, business and government contacts and their telephone numbers
5. Bank contacts and investment account information
6. Copy of the current Bank Check Signatory Forms and a blank one for the transition
7. List of people and organizations to contact regarding the appointment of a new ED

Adopted by ACBL Board of Directors in March 2022
Appendix 2-E
ACBL PRIVACY POLICY

Last Updated: March 2018
acbl.org/privacy

The American Contract Bridge League Inc. (“ACBL”) is committed to protecting your privacy as described in this Privacy Policy. Please read this Privacy Policy to learn more about how the ACBL collects, uses, discloses and otherwise manages your information.

Information Collected

The ACBL collects both personally identifiable information and non-personally identifiable information.

The ACBL collects personally identifiable information about you, including your phone number, email address, mailing address, full name, date of birth, and gender when you voluntarily submit such information to us by, for example, filling out a survey, a membership or game registration form or similar data collection instrument.

The ACBL also collects the volume and type of bridge tournaments you attend, your event or game preferences, the date your dues are paid and your last activity date for the purposes of providing our services. We compile the ACBL masterpoints® you won in an event and track your total ACBL masterpoints so we can provide you with your approximate overall ranking relative to other ACBL members.

The ACBL automatically collects information about you in a number of ways. When you visit our website, we may collect information such as your IP address, browser type, domain name, access times and referring website address. The ABCL may also collect certain information regarding your interactions with ACBL emails ("email data"). Email data may include page visits, purchases or other interactions with emails we send to you. This information helps us facilitate your online experience and monitor and improve our website and email communications.

Furthermore, when you view our website, we might store some information on your computer. This information will be in the form of a "cookie" or similar technology. Cookies are small pieces of information stored on your hard drive, not on our website. The ACBL uses cookies to identify you and track usage patterns on our website and to deliver personalized content specific to your interests (such as helping to track tournaments you might be interested in attending or requirements to attain your next rank and "recognizing" you to speed up your log-in when you visit our sites). You may set your web browser to notify you when you receive a cookie or to not accept certain cookies. However, if you chose not to accept cookies from us, you may not be able to use all of the features of our website.
Use of Information

The personal information you provide the ACBL is used for the purposes of the ACBL’s general business operations, including processing and maintaining your account, scoring games, posting results of games and tournaments, recording your masterpoints, and facilitating the sharing of information through http://live.acbl.org/. We may also use your personal information to contact you about upcoming tournaments, game results, rank changes, and general updates. ACBL-affiliated groups may also send you communications about upcoming bridge-related events and other updates. You may request that the ACBL keep your contact information confidential from our affiliated groups. Please see the section “Sharing of Information” below.

ACBL email communications

Upon joining the ACBL, members are automatically subscribed to general ACBL email communications as part of the ACBL membership. You can opt-out of receiving general ACBL email communications from us by following the opt-out or “unsubscribe” instructions provided in our email messages. You may also change your general ACBL email communications setting in your MyACBL portal, which can be accessed by visiting www.acbl.org/myacbl, or by contacting the ACBL Member Services Department at 1-800-264-2743. If you choose to unsubscribe from receiving general ACBL email communications, you will not be notified via email of the following: game results, tournament announcements, rank change updates, surveys, ACBL news, and other member benefits. Please note that you may continue to receive transactional and account-related emails from us. Members may reverse these settings at any time.

ACBL text communications

Members are not automatically subscribed to receive mobile phone text communications. If you choose to receive text messages, you must activate this service in your MyACBL portal, which can be accessed by visiting www.acbl.org/myacbl, or by contacting the ACBL Member Services Department at 1-800-264-2743. Standard text messaging and data rates from your cellular service provider may apply. The ACBL is not responsible for any charges to your cellular service bill. You can opt-out of receiving text messages from us by replying “STOP”.

Sharing of Information

We will not disclose, trade, rent, sell or otherwise transfer your personal information without your consent, except as set out herein.

Service Providers. The ACBL may share the personal information you provide with other ACBL agents and service providers for the purposes of their performance of services for the ACBL. We may use service providers to send our emails, process your payments, host our website and operate certain of its features. Our service providers are given the information they need to perform their designated
functions, and, with certain limited exceptions, we do not authorize them to use or disclose personal information for their own marketing or other purposes. For example, credit card information provided by you to pay for membership fees and services is shared only with our credit card payment processor. Your personal information may be maintained and processed by third party service providers in the United States or other jurisdictions.

ACBL-affiliated groups. The ACBL partners with certain entities to provide benefits to ACBL members. All ACBL-affiliated groups must agree to our Terms of Use for Information and Data (“Terms”) which may be accessed at [www.acbl.org/termsofuse](http://www.acbl.org/termsofuse). ACBL-affiliated groups include designated appointees of clubs, the ACBL Units and Districts (“Electronic Contacts”) as well as national bridge organizations, bridge teachers, volunteers, and recruiters. We share your information, including your name, contact information, gender, masterpoints information, last activity date, and date dues paid, to ACBL-affiliated groups only for legitimate bridge purposes that have been approved by the ACBL as described in the Terms. ACBL-affiliated groups may send you communications about upcoming events and other updates. However, you may request that your contact information (email address, street address and phone numbers) not be shared by the ACBL with ACBL-affiliated groups by changing the privacy settings in your MyACBL portal, which can be accessed by visiting [www.acbl.org/myacbl](http://www.acbl.org/myacbl), or by contacting the ACBL Member Services Department at 1-800-264-2743.

The Member Roster may be accessed by other entities for specific uses beyond routine bridge operations. In such circumstances, approval from the ACBL CEO and a written data usage agreement must be obtained. The data usage agreement between the receiver of information and the ACBL will provide that the use of the information is clearly stated; the information shall be used for purposes which are consistent with the goals and objectives of the ACBL; the information shall remain confidential using adequate methods for maintenance of such confidentiality; and, except as expressly permitted, the information shall not be used for personal or commercial purposes. The ACBL does not sell membership information to outside entities for the ACBL’s profit.

Business Transactions. The ACBL may transfer any information we have about you as an asset in connection with a proposed or completed merger or sale (including transfers made as part of insolvency or bankruptcy proceedings) involving all or part of the ACBL or as a part of a corporate reorganization or other change in control.

Legal Requirements. The ACBL and our agents and service providers may share your information in response to a search warrant or other legally valid inquiry or order, or to an organization in case of a breach of an agreement or contravention of law, or as otherwise required or permitted by applicable United States, Canadian or other law. We may also disclose your information where necessary for the establishment, exercise or defense of legal claims, to detect, suppress or prevent fraud, and to investigate or prevent actual or suspected loss or harm to persons or property.
Conditions of Use

As a member of ACBL, a visitor to ACBL’s website (acbl.org) or a participant in ACBL activities, you accept the practices described in this Privacy Policy.

Security

Our site has industry-standard security measures in place to protect the loss, misuse and alteration of the information under our control. We will take all reasonable steps to insure the safety of your personal information.

We have personal information retention processes designed to retain personal information for no longer than necessary for the purposes stated above or to otherwise meet our legal requirements.

Changes to our Privacy Policy

If this Privacy Policy is revised, the new policy will be posted on our website, and we will revise the “last updated” date at the top of this policy. If we make any material changes in the way we collect, use and/or share personal information that may impact you, we will notify you by email and/or by prominently posting notice of the changes on our website.

Miscellaneous

Terms of Use. The Terms of Use for Information and Data, which can be found at www.acbl.org/termsofuse, provides additional details related to use of ACBL member information.

Visiting our website from outside the United States

The ACBL is headquartered in the United States. Please be aware that information you provide to us or we obtain as a result of your use of our website may be processed and transferred to the United States and be subject to United States law. The privacy and data protection laws in the United States may not be equivalent to such laws in your country of residence. By using our website or providing us with your information, you consent to the collection, transfer, storage and processing of your information to and in the United States.

Third-Party Links

The ACBL website may also contain links to other third-party websites that are not under our control. Except as provided in this Privacy Policy, we will not provide any of your personal information to these third parties without your consent. These links are not intended as an endorsement of or referral to the linked websites. These websites have separate and independent privacy statements, notices and terms of use, which we recommend you read carefully. The ACBL assumes no responsibility for linked websites and provides these links solely for the convenience and information of our visitors. The ACBL also maintains a strict “no-spam” policy and fully complies with applicable anti-spam legislation.
Access & Correction

Depending on the jurisdiction of your residence, you may have the right to access, update and correct any inaccuracies in your personal information in our custody or control—subject to limited exceptions prescribed by law—by contacting us as set out in the “Contact Us” section below. We may request certain personal information for the purposes of verifying the identity of the individual seeking access to their personal information records.

Contact Us

If you have any questions about this Privacy Policy or if you otherwise have a question or complaint about the manner in which we or our service providers treat your information, please contact our Chief Privacy Officer at membership@acbl.org.
Appendix 4-D1
American Contract Bridge League Charter of the Audit Committee of the Board of Directors

The Audit Committee (the “Committee”) is appointed by the President of the Board of Directors (the “Board”) of the American Contract Bridge League (the “ACBL”). The primary function of the Committee is to assist the Board in fulfilling its oversight responsibilities, primarily through:

- Overseeing ACBL management’s conduct of the ACBL’s financial reporting process and systems of internal accounting and financial controls;
- Monitoring the independence and performance of the ACBL’s outside auditors; and
- Providing an avenue of communication among the outside auditors, ACBL management and the Board.

Composition

1. The Committee shall have three (3) members at all times, each of whom must be members of the Board independent of ACBL management, as well the ACBL and each of its affiliates. A member of the Committee shall be considered independent if, in the sole discretion of the Board, it is determined that he or she has no relationship that may interfere with the exercise of his or her independent judgment. Only one of those persons serving as officers of the Board in the current or prior year shall be eligible to serve on the Committee. No more than one member of the Committee who is not an officer of the Board in the current or prior year shall be concurrently serving on the Finance Committee of the ACBL.

2. If any member of the Committee enters into or develops a relationship that, pursuant to paragraph 1 above, may interfere with the exercise of his or her independent judgment, such member shall have an affirmative obligation to promptly disclose such relationship to the Board.

3. No member of the Committee shall accept any consulting, advisory or other compensatory fee from the ACBL other than in connection with serving on the Committee or as a member of the Board.

4. All members of the Committee shall have a practical knowledge of finance and accounting and be able to read and understand fundamental financial statements or be able to do so within a reasonable period of time after appointment to the Committee.
At least one member of the Committee shall have accounting or related financial management expertise, as the Board interprets such qualification in its business judgment.

At least one member of the Committee shall not concurrently serve on the Finance Committee of the ACBL.

Each member of the Committee shall be appointed by the President of the Board and shall serve until the earlier event occurs: of the date on which he or she shall be replaced by the President of the Board, resigns from the Committee, or resigns from the Board. In making appointments to the Committee, the President shall strive to assure continuity of expertise and shall to that end, if practical, appoint no more than one member per year who has never served on the Committee.

Meetings

The Committee shall meet as frequently as circumstances dictate, but no less than one time annually. The President of the Board shall name a chairperson of the Committee, who shall prepare and/or approve an agenda in advance of each meeting. A majority of the members of the Committee shall constitute a quorum. The Committee may meet by telephonic conference. The Committee shall maintain minutes or other records of meetings and activities of the Committee.

The Committee shall, through its chairperson, report regularly to the Board following the meetings of the Committee, addressing such matters as the quality of the ACBL’s financial statements, the ACBL’s compliance with legal or regulatory requirements, the performance and independence of the outside auditors, or other matters related to the Committee’s functions and responsibilities.

Responsibilities and Duties

The Committee’s principal responsibility is one of oversight. ACBL management is responsible for preparing the ACBL’s financial statements and the outside auditors are responsible for auditing and/or reviewing those financial statements.

While the Committee has the powers and responsibilities set forth in this charter, it is not the responsibility of the Committee to plan or conduct audits or to determine that the ACBL’s financial statements present fairly the financial position, the results of operations and the cash flows of the ACBL, in compliance with generally accepted accounting principles. This is the responsibility of ACBL management and the outside auditors. In carrying out these oversight responsibilities, the Committee is not providing any expert or special assurance as to the ACBL’s financial statements or any professional certification as to the outside auditors’ work. The Committee’s specific responsibilities are as follows.
**General**

1. The Committee shall have the power to conduct or authorize investigations into any matters within the Committee’s scope of responsibilities. The Committee shall have unrestricted access to members of management and other employees of the ACBL, as well as all information relevant to the carrying out of its responsibilities.

2. The Committee shall, with the assistance of ACBL management, the outside auditors and legal counsel, as the Committee deems appropriate, review and evaluate, at least annually, the Committee’s:
   a. charter;
   b. powers and responsibilities; and
   c. performance (including, but not limited to, a review of all Committee obligations to the Board and under this charter).

3. The Committee shall report and make recommendations to the Board with respect to the foregoing, as appropriate.

4. The Committee shall, in addition to the performance of the duties described in this charter, undertake such additional duties as may be:
   a. delegated to it by the Board;
   b. required by law; or
   c. deemed desirable, in the Committee’s discretion, in connection with its functions described in this charter.

The Committee shall be empowered to retain, at the ACBL’s expense, independent counsel, accountants or others for such purposes as the Committee, in its sole discretion, determines to be appropriate to carry out its responsibilities.

**Internal Controls and Risk Assessment**

1. The Committee shall review annually, with ACBL management and the outside auditors, if deemed appropriate by the Committee the effectiveness of or weaknesses in the ACBL’s internal controls, including computerized information system controls and security, the overall control environment and accounting and financial controls.

2. The Committee acknowledges the existence of other bridge-related organizations such as the ACBL Educational Foundation, ACBL Charity
Foundation and others. Except for transactions directly between the ACBL and such organizations, the Committee shall not be responsible for reviewing or approving financial transactions nor internal audit procedures of such organizations.

3. The Committee shall establish procedures for:
   a. the receipt, retention and treatment of complaints received by the ACBL regarding accounting, internal accounting controls or auditing matters; and
   b. the confidential, anonymous submission by employees of the ACBL of concerns regarding questionable accounting or auditing matters.

4. The Committee shall review major financial risk exposures and the guidelines and policies which management has put in place to govern the process of monitoring, controlling and reporting such exposures. In order to facilitate such review, prior to executing any third party agreements or contracts committing the ACBL to accept significant risks of such party failing to provide goods or services critical to the execution of ACBL’s mission, management shall refer any relevant agreements or contract(s) to the Audit Committee together with an explanation of the risks involved.

Outside Auditors; Their Performance and Independence

1. The outside auditors are ultimately accountable to the Board and the Committee, as the representatives of the members of the ACBL. The Committee shall evaluate and recommend to the Board the selection and, where appropriate, the replacement of the outside auditors.

2. The Committee shall:
   a. confer with the outside auditors concerning the scope of their examinations of the books and records of the ACBL;
   b. review the scope, plan and procedures to be used on the annual audit, as recommended by the outside auditors;
   c. review the results of the annual audits and interim financial reviews performed by the outside auditors, including:
      i. the outside auditors’ audit of the ACBL’s annual financial statements, accompanying footnotes and its report thereon;
      ii. any significant changes required in the outside auditors’ audit plans or scope;
      iii. any material differences or disputes with ACBL management encountered during the course of the audit (the Committee to be responsible for overseeing the resolution of such differences and disputes);
      iv. any material management letter comments and ACBL management’s responses to recommendations made by the outside auditors in connection with the audit; and
v. matters required to be discussed by Statement on Auditing Standards No. 114, as amended (Communications with Audit Committees), relating to the conduct of the audit; and
d. authorize the outside auditors to perform such supplemental reviews or audits as the Committee may deem desirable.

3. The Committee shall inquire into any accounting adjustments that were noted or proposed by the outside auditors but were “passed” as immaterial or otherwise.

4. The Committee shall, if applicable, inquire as to any matters that were referred to the outside auditors’ national office relating to accounting policies and/or financial statement disclosure within the ACBL’s financial statements and, to the extent deemed appropriate, request an opportunity to address such issues directly with a representative of such national office.

5. The Committee shall, at least annually, obtain and review a report by the independent auditors’ describing:
a. the outside auditors’ internal quality control procedures; and
b. any material issues raised by the most recent internal quality-control review or peer review of the outside auditors, or by any inquiry or investigation by governmental or professional authorities, within the preceding five years, respecting one or more independent audits carried out by the outside auditors and any steps taken to deal with any such issues.

6. Pre-approval by the Committee shall be required with respect to the fees for all audit and other services performed by the outside auditors as negotiated by ACBL management.

7. The Committee’s approval of any non-audit services to be rendered by the outside auditors must be obtained in advance of engaging the outside auditors to render such services. The Committee shall not approve the engagement of the outside auditors to render non-audit services prohibited by law. The Committee shall consider whether the provision of non-audit services is compatible with maintaining the outside auditors’ independence, including, but not limited to, the nature and scope of the specific non-audit services to be performed and whether the audit process would require the outside auditors to review any advice rendered by the outside auditors in connection with the provision of non-audit services.

8. The Committee shall receive from the outside auditors on a periodic basis a formal written statement delineating all relationships between the outside auditors and the ACBL, consistent with the Independence Standards Board, Standard No. 1, regarding relationships and services, which may impact the objectivity and independence of the outside
auditors, and other applicable standards. The statement shall include a
description of all services provided by the outside auditors and the
related fees. The Committee shall actively engage in a dialogue with the
outside auditors regarding any disclosed relationships or services that
may impact the objectivity and independence of the outside auditors and
shall evaluate, after gathering information from ACBL management and
other Board members, the performance of the outside auditors and
recommend that the Board take action to satisfy itself of the
independence of the outside auditors.

9. The Committee shall recommend to ACBL management that current and
former professional employees of the outside auditors not be hired to fill
positions at the ACBL.

10. The Committee recommends that outside auditors, whose appointment
is reviewed annually, be retained ideally for a period of no more than five
(5) consecutive years, but in any event may not be retained for a period
in excess of ten (10) consecutive years."

Financial Reporting

1. The Committee shall review and discuss:
   a. the existence of significant estimates and judgments underlying
      the financial statements, including the rationale behind those
      estimates, as well as the details on material accruals and
      reserves and the ACBL’s accounting principles;
   b. all critical accounting policies identified to the Committee by the
      outside auditors;
   c. major changes to the ACBL’s accounting principles and practices,
      including those required by professional or regulatory
      pronouncements and actions, as brought to its attention by ACBL
      management and/or the outside auditors; and
   d. material questions of choice with respect to the appropriate
      accounting principles and practices to be used in the preparation
      of the ACBL’s financial statements, as brought to its attention by
      ACBL management and/or the outside auditors.

2. The Committee shall review and discuss with outside auditors any
   transaction involving the ACBL and any related party and any transaction
   involving the ACBL and any other party in which the parties’ relationship
could enable the negotiation of terms on other than an independent,
arms’-length basis.

3. The Committee shall discuss with the outside auditors any item not
   reported as a contingent liability or loss in the ACBL’s financial
   statements as a result of a determination that such item does not satisfy
   a materiality threshold. The Committee may request an annual review
from the Finance Committee of the ACBL assessing the risk management policies of the ACBL.

4. The Committee shall review and consider other matters in relation to the financial affairs of the ACBL and its accounts and in relation to the internal and external audit of the ACBL as the Committee may, in its discretion, determine to be advisable.

5. The Committee shall meet at least annually with ACBL management and the outside auditors in separate executive sessions to discuss any matters that the Committee or each of these groups believes should be discussed privately.

Compliance with Laws, Regulations and Policies

1. The Committee shall review with ACBL management actions taken to ensure compliance with any code or standards of conduct for the ACBL which may be established by the Board.

2. The Committee shall review with the ACBL’s legal counsel any legal compliance matters, including IRS not-for-profit practices and reporting requirements, and any other legal matters that could have a significant, adverse impact on the ACBL’s financial statements.

Ongoing Projects Throughout the Year

1. Review the Audit Committee Charter at least once a year, reassess the adequacy of this charter and recommend proposed changes to the Board. Consider changes that are necessary as a result of new laws and regulation.

2. Conduct executive sessions with the Executive Director, CFO and legal counsel annually.

3. Inquire of ACBL management and auditors about significant risks and exposure facing the organization, assess the steps ACBL management has taken or proposes to take to minimize such risks and periodically review compliance with such steps.

4. Review with ACBL management the policies and procedures with respect of officers, key employees and disqualified persons (as defined by IRS code 4958) expense accounts, and perks (including excess benefit transactions) and consider the result of a review of these areas either by the internal auditor or the independent auditor.
5. Review all material written communications between the auditors and ACBL management such as schedule of unadjusted differences.

6. Review ACBL’s policy for data retention and discarding of documents.

7. Review the procedures for the receipt, retention and treatment of complaints received by the ACBL regarding accounting, internal accounting controls or auditing matters that may be submitted by any party, internal or external to the ACBL. Review any complaints that might have been received, current status, and resolution, if one had been reached.

8. Ascertain that the Employee Handbook contains proper information for the employees regarding who to contact and the protections offered.
Appendix 4-D2
Hall of Fame Operating Procedures

1. Powers and Purpose

The ACBL Hall of Fame Committee (“HoFC”) is charged with the oversight of the Hall of Fame program, selection of the recipients of the Blackwood and von Zedtwitz Awards, and nomination of members in the Open category. It shall have responsibility for setting criteria for selecting nominees, establishing nomination and election procedures, and overseeing the induction ceremonies at the Hall of Fame Banquet in addition to providing input to ACBL management on the Hall of Fame Gallery at ACBL Headquarters and Hall of Fame online.

The HoFC shall report to the ACBL Board of Directors (“Board”) prior to the institution of a major change in any of the above areas and shall generally keep the Board informed on all matters concerning the Hall of Fame. The Board shall have final approval on all matters except choosing nominees to be placed on the Hall of Fame ballot and choosing recipients of the Blackwood or the von Zedtwitz Awards.

2. Committee Composition and Appointment

The ACBL President and HoFC Chair shall endeavor to employ a balanced approach to composing the Hall of Fame Committee, taking into account variations in age, gender and area of residency. At least one member of the HoFC should be from Canada, Mexico or Bermuda.

However, suitable committee candidates shall not be eliminated from consideration merely because of the desire for a balanced committee.

The HoFC shall consist of nine (9) voting members. Each member is appointed for a three-year term with three (3) members being appointed every year. In addition, the ACBL President and Executive Director shall be permanent non-voting members of the HoFC.

A member of the HoFC must be an ACBL member in good standing who has been actively involved in bridge tournament activities (either as a player, in an administrative capacity, or as a member of the press) for at least 20 years and is familiar with the history and achievements of possible nominees.

A member may not serve for more than two consecutive full terms. A retired member or Chair may be reappointed after a minimum one-year hiatus. The Chair must have at least one year of service on the committee prior to appointment as Chair. In the event that no qualified replacement is available or willing to serve for a member who is otherwise term limited, then the ACBL President may reappoint
such term limited member for a maximum of one year.

The three-year term of appointed members shall begin at the conclusion of the Spring NABC at which they are appointed and end at the conclusion of the Spring NABC three years later.

The HoFC shall recommend possible HoFC members and a Chair to the ACBL President prior to the Spring NABC.

The ACBL President shall appoint one member of the Board of Directors to act as a liaison between the HoFC and the ACBL Board.

3. Committee Records

ACBL management will maintain a HoFC Document Archive that includes:

a. Form letter to Open nominees;
b. Ballot template;
c. Performance chart template;
d. Biographical criteria;
e. Cover letter to the electors;
f. List of previous inductees into the Hall of Fame;
g. Form letter to recipients of the Blackwood and von Zedtwitz Awards;
h. Minutes of previous meetings; and
i. HoFC contact list which shows appointment terms.

The HoFC may amend the form or content of the above documents.

New committee members shall receive a copy of these operating procedures and the documents listed above.

4. Nomination Criteria, Rules and Procedures

Nomination Criteria

The ACBL Hall of Fame Award, in any category, shall be given to living individuals who distinguish themselves by their ethics, deportment and sportsmanship while residing in the territory administered by the ACBL. The primary basis for consideration in the Open and von Zedtwitz categories is the player’s North American and international record and achievements as a member and representative of the ACBL. An individual’s personal history, whether good or bad, should be considered in nominating candidates or recipients. A proposed nominee’s ACBL disciplinary record will be reviewed as part of the process of determining whether that person meets the criteria to be nominated for admission into the Hall of Fame.
Fame. Before finalizing the candidates, the HOFC Chair shall provide a list of all proposed nominees to the ACBL for the purpose of determining if there are any disciplinary actions pertaining to anyone on the list. No current HoFC members shall be nominated or considered for nomination or selected as a recipient of any Award while serving on the HoFC.

**Open Award**

The ACBL Hall of Fame Open Award shall be given annually to individuals who have achieved prominence in the game of bridge and have an outstanding tournament record. Living nominees must have attained the age of 60 by January 1st of the year of the induction ceremony. They shall be elected by electors, as described in Section 5 below.

**von Zedtwitz Award**

The von Zedtwitz Award shall be given to living or deceased individuals who have achieved prominence in the game of bridge and have an outstanding tournament record but who may not have been in the limelight for a significant period of time. Up to two (2) recipients may be selected per year by the HoFC.

**Blackwood Award**

The Blackwood Award shall be given to individuals who have contributed greatly to the game of bridge without necessarily meeting the qualifications required for the Open and von Zedtwitz Awards. Up to two (2) recipients per year may be selected.

Individuals shall give their consent for nomination in the Open category and for selection for the von Zedtwitz or Blackwood Award. The HoFC will not replace an individual who has declined nomination in the Open category, but may replace an individual who declines to receive the von Zedtwitz or Blackwood Award.

**Nomination Rules and Procedures**

ACBL members may suggest names to be nominated in the Open, von Zedtwitz and Blackwood categories.

The HoFC shall select up to a maximum of 15 nominees in the Open category. Any person receiving less than 10% of the electors’ votes for three consecutive years shall not be nominated for the next three consecutive years.

In selecting nominees and recipients, the HoFC may use such methods as are consistent with the intent of these operating procedures. However, no proxy voting by committee members shall be allowed. At a minimum, the Committee should:

a. Discuss each proposed candidate
b. Establish a voting procedure which ranks the proposed candidates from best to worst.

c. Determine the number of candidates to be placed upon the ballot and the recipients of the von Zedtwitz and Blackwood Awards if any.

5. **Election**

**Electors**

The Electors for the Hall of Fame are determined according to the criteria in Appendix II Hall of Fame Electors.

They must also be members in good standing and permanent residents of Bermuda, Canada, Mexico or the United States, including any territories. If an elector does not vote for two consecutive years, the elector shall be removed from the electors’ list. The elector may be reinstated by requesting of the ACBL to be reinstated. No member who has been suspended for six months or more for ethical violations shall be an elector.

**Voting for Nominees**

ACBL management shall send all eligible electors a ballot package which shall include a cover letter, instructions on how to vote, a ballot, and an up-to-date biography for each nominee, a list of Hall of Fame members, and a performance chart showing the NABC and WBF performance history (See Appendix I Events on the Hall of Fame Performance Chart) of each nominee while they were a member and representative of the ACBL.

Each nominee shall be considered separately by the electors. On the question of whether the nominee shall become a member of the Hall of Fame, the electors may vote yes, no, or abstention for each nominee. If no vote is recorded by an elector for any or all of the nominees, then the ballot shall not be counted in determining the total votes cast for a nominee. Any nominee who (i) receives yes votes representing at least 67% of the total votes cast for that nominee and (ii) has at least 50% of the electors voting having cast a ballot for that nominee shall be elected to the Hall of Fame.

**Campaigning**

Campaign advertisements in the ACBL Bulletin, the NABC Daily Bulletin or other ACBL media will not be accepted for publication, nor is it permissible to distribute campaign flyers at ACBL tournaments. The ACBL will not provide names or mailing lists for use either by or on behalf of candidates.

Candidates may mention that they have been nominated as a Hall of Fame
candidate when being interviewed for a publication.

6. **Timeline**

The HoFC shall meet at every NABC either in person, by telephone or electronically and otherwise as needed.

**Spring NABC**

Newly appointed members whose terms begin at the conclusion of the Spring NABC may be invited to attend the meeting.

**Summer NABC**

Preliminary work begins on assembling a list of possible candidates in the Open, Blackwood and von Zedtwitz categories. ACBL staff shall place notices in the July and September ACBL Bridge Bulletins, the Summer NABC Daily Bulletin and the ACBL website informing eligible ACBL members that they may submit nominees for the three awards to the ACBL staff person assigned to the HoFC. Nominations shall include the ACBL player number of the person submitting the nomination.

The ACBL Hall of Fame Ceremony shall be held at the Summer NABC.

**Fall NABC**

Fall NABC The committee shall finalize the nominees for the Open category. The Chair, with the assistance of ACBL staff, shall provide a list of nominees with biographies and supporting letters of those proposed during the public nomination period. The Chair shall also report on its review of proposed nominee’s disciplinary files.

The committee shall select the recipients, if any, for the von Zedtwitz and Blackwood awards.

7. **Committee Operating Procedures**

**Agenda**

The Chair shall prepare and distribute an agenda prior to each meeting.

**Minutes**

Minutes of meetings shall be taken and presented for approval at the next regular meeting of the committee. Approved minutes shall be provided to the ACBL staff.
Subcommittees

The Chair may appoint subcommittees consisting of committee members and/or non-committee members. Subcommittees are advisory only and shall report directly to the HoFC as a whole.

Quorum

A quorum shall consist of six (6) or more of the members of the HoFC, including its Chair. A committee member connected by telephone shall be considered present in determining a quorum. If less than a quorum is present, motions may be discussed but not voted on.

Voting

A majority of the committee membership is necessary for the passage of any motion, subject to quorum rules. The committee may, in its sole discretion, require a greater number of votes on particular matters but may not allow a lesser number. Absentee voting and voting by telephone are permitted, but proxy voting is not permitted.

Attendance

Regular attendance is not mandatory. The Chair may request that a member resign if such member has a poor attendance record or does not participate in committee affairs. The Chair may also recommend to the ACBL President that such member be removed and replaced. As a committee of the ACBL Board of Directors, any member may be removed and replaced for any reason by the Board.

Vacancy

If a vacancy occurs on the HoFC, the Chair may replace the former member for the balance of the unexpired term with the approval of the ACBL President.

8. The Hall of Fame Banquet

The Ceremony:

A black-tie optional ceremony for inducting new members into the ACBL Hall of Fame will be held at the Summer NABC.

Master of Ceremonies and Presenters:

The Chair and the ACBL Executive Director (or designated representative) will select the Master of Ceremonies.
Presenters of living inductees will be selected by the inductee, subject to the approval of the Chair.

Presenters of deceased inductees will be selected by the Chair, or its designated representative. The Chair shall seek input from the inductee’s family.

**Invitations:**

All ACBL members and guests shall be invited to the ceremony.

**Awards and Recognitions:**

A plaque or similar award will be presented to each inductee or their representative. An award shall be presented to the recipient of the Sidney H. Lazard, Jr. Award for Sportsmanship at this ceremony as well.
Appendix I

to Hall of Fame Operating Procedures

Events on the Hall of Fame Performance Chart

A. Finishing first or second (including ties) in the ACBL events listed below will be shown on the Hall of Fame Performance Chart:

ACBL OPEN NABC ++ EVENTS

▪ Vanderbilt Knockout Teams
▪ Platinum Pairs
▪ Spingold Knockout Teams
▪ von Zedtwitz Life Master Pairs
▪ Reisinger BAM Teams
▪ Kaplan Blue Ribbon Pairs

ACBL WOMEN’S NABC ++ EVENTS

▪ Machlin Women’s Swiss Teams
▪ Wagar Women’s KO Teams
▪ Sternberg Women’s BAM Teams

ACBL OTHER NABC + EVENTS

▪ Silodor Open Pairs
▪ Jacoby Open Swiss Teams
▪ Rockwell Mixed Pairs
▪ Whitehead Women’s Pairs
▪ Baldwin North American Pairs
▪ Lebhar IMP Pairs
▪ Leventritt Silver Ribbon Pairs
▪ Freeman Mixed BAM Teams
▪ Morehead Grand National Teams
▪ Wernher Open Pairs
▪ Roth Open Swiss Teams
▪ Truscott Senior Swiss Teams
▪ Fast Pairs
▪ Nail Life Master Pairs
▪ Smith Life Master Women’s Pairs
▪ Mitchell Open BAM Teams
▪ Keohane North American Swiss Teams
Events on the Hall of Fame Performance Chart (cont.)

B. Finishing first, second or third (including ties) in the WBF events listed below will be shown on the Performance Chart.

**WBF OPEN EVENTS**
- Bermuda Bowl
- World Olympiad Open Teams
- Rosenblum Teams
- World Open Pairs

**WBF WOMEN’S EVENTS**
- McConnell Teams
- Venice Cup
- World Olympiad Women’s Team
- World Women’s Pairs

**WBF OTHER EVENTS**
- World Transnational Mixed Pairs
- World Transnational Mixed Teams
- Transnational Open Teams
- Mixed Transnational Teams
- Senior Bowl
Hall of Fame Electors

The Electors of the ACBL Hall of Fame will be as follows:

A. All living Hall of Fame Members

B. Paid-up ACBL members in good standing, who reside in the U.S., Canada or Mexico, and have won at least five (5) of the ACBL/WBF events shown below:

ACBL ++ EVENTS

- Vanderbilt Knockout Teams
- Platinum Pairs
- Machlin Women’s Swiss Teams
- Silodor Open Pairs
- Jacoby Open Swiss Teams
- Rockwell Mixed Pairs
- Baldwin North American Pairs – Flight A
- Whitehead Women’s Pairs
- Lebhar IMP Pairs
- Leventritt Silver Ribbon Pairs
- Spingold Knockout Teams
- von Zedtwitz Life Master Pairs
- Wagar Women’s KO Teams
- Wernher Open Pairs
- Roth Open Swiss Teams
- Morehead Grand National Teams – Championship Flight
- Freeman Mixed BAM Team
- Senior Swiss Team
- Reisinger BAM Teams
- Kaplan Blue Ribbon Pairs
- Sternberg Women’s BAM Teams
- Nail Life Master Open Pairs
- Mitchell Open BAM Teams
- Keohane North American Swiss Teams
- Smith Life Master Women’s Pairs
- Truscott Senior Teams
Hall of Fame Electors (cont.)

WBF EVENTS

- Bermuda Bowl
- World Olympiad Open Teams
- Rosenblum Teams
- World Open Pairs
- World Mixed Pairs
- Senior Bowl
- Senior International Cup
- Transnational Open Teams
- Transnational Mixed Teams
- McConnell Teams
- Venice Cup
- World Olympiad Women’s Team
- World Women’s Pairs

Placing second in the following events counts as a win for determining the players that have won five events:

- Vanderbilt Knockout Teams
- Spingold Knockout Teams
- Reisinger B-A-M Teams
- Wagar Women’s Knockout Teams
- Bermuda Bowl
- World Olympiad Open Teams
- Rosenblum Teams
- McConnell Teams
- Venice Cup
- World Olympiad Women’s Teams

C. Up to five (5) journalists selected by the International Bridge Press Association (IBPA) Executive Committee.
D. ACBL Grand Life Masters.
E. World Grand Masters.
Appendix 5-A
BYLAWS of the AMERICAN CONTRACT BRIDGE LEAGUE CHARITY FOUNDATION, CORP.

ARTICLE I

Name, Seal and Offices

Name. The name of this corporation is AMERICAN CONTRACT BRIDGE LEAGUE CHARITY FOUNDATION, CORP.

Seal. The seal of the corporation shall be circular in form and shall bear on its outer edge the words “AMERICAN CONTRACT BRIDGE LEAGUE CHARITY FOUNDATION, CORP.” and in the center the words and figures “Corporate Seal 1964 New York”. The Board of Trustees may change form of the seal or the inscription thereon at pleasure.

Office. An office of the corporation shall be in the County of New York, City of New York. The headquarters of the corporation are housed with the American Contract Bridge League at its headquarters, currently 6575 Windchase Boulevard, Horn Lake, Mississippi.

ARTICLE II

Members and Meetings

Membership. There shall be two classes of members in the corporation, members and auxiliary members. All references to members in these Bylaws shall be deemed to include auxiliary members.

The members of the corporation shall consist of the persons signing the certificate of incorporation and such other person or persons as the members may elect, by a vote of a majority of all of the members of the corporation present at any annual or special meeting of the members.

Auxiliary members shall consist of the members of the Board of Directors of the AMERICAN CONTRACT BRIDGE LEAGUE. Each such director shall automatically be elected to membership upon certification by the American Contract Bridge League of his election as such director. His membership shall automatically cease upon the expiration of his term of office as such director and the certification by the American Contract Bridge League of the election of a new director. Auxiliary members shall have all the powers and privileges of members.

Rights of Members. The right of a member to vote and all his rights, title and interest in or to the corporation shall cease on the termination of his membership. No member shall be entitled to share in the distribution of the corporate assets upon the dissolution of the corporation.
**Resignation of Members.** Any member may resign from the corporation by delivering a written resignation to the president or secretary of the corporation.

**Annual Meeting.** The annual meeting of the members of the corporation shall be held at such time and place as the members shall determine in each year, if not a legal holiday, and if a legal holiday, then on a next succeeding day not a legal holiday, for the purpose of electing Trustees, appointing two inspectors of election and for the transaction of such other business as may properly come before the meeting. The annual meeting shall be held in conjunction with the Fall North American Bridge Championships.

**Notice of Annual Meetings.** Notice of the time, place and purpose or purposes of the annual meeting shall be served, if personally or by email first class mail, not less than ten nor more than fifty days before the meeting upon each person who appears upon the books of the corporation as a member and, if mailed, such notice shall be directed to the member at his address as it appears on the books of the corporation, unless he shall have filed with the secretary of the corporation a written request that notices intended for him be mailed to some other address, in which case it shall be mailed to the address designated in such request. If mailed by any other class than first class mail, the notice shall be sent not less than thirty nor more than sixty days before the meeting.

**Special Meetings.** Special meetings of the members, other than those regulated by statute, may be called by the President and must be called by the president or secretary on receipt of the written request of ten per cent of the members of the corporation. The call for the special meeting must include the date and month of the meeting, which shall be not less than two nor more than three months after the written demand. If possible, any special meeting shall be held at a North American Bridge Championship. If this is not possible, special meetings shall be held at the headquarters of the American Contract Bridge League.

**Notice of Special Meetings.** Notice of a special meeting stating the time, place and purpose or purposes thereof shall be served personally or by mail upon each member residing within the United States, not less than ten nor more than fifty days before such meeting and, if mailed, such notice shall be directed to each member at his address as it appears on the books or records of the corporation, unless he shall have filed with the secretary of the corporation a written request that notices intended for him be mailed to some other address, in which case it shall be mailed to the address designated in such request. If mailed by any other class than first class mail, the notice shall be sent not less than thirty nor more than sixty days before the meeting.

**Quorum.** At any meeting of members of the corporation the presence of half of the members in person or two-thirds in person and by proxy shall be necessary to constitute a quorum for all purposes except as otherwise provided by law, and the act of a majority of the members present at any meeting at which there is a quorum shall be the act of the full membership except as may be otherwise specifically provided by statute or by these Bylaws. In the absence of a quorum or when a quorum is present, a meeting may
be adjourned from time to time by vote of a majority of the members present in person or by proxy, without notice other than by announcement at the meeting and without further notice to any absent member.

Voting. At every meeting of members each member shall be entitled to vote in person, or by proxy duly appointed by instrument in writing which is subscribed by such member and which bears a date not more than eleven months prior to such meeting, unless such instrument provides for a longer period. Each member of the corporation shall be entitled to one vote. The vote for Trustees and the vote upon any question before the meeting shall be by ballot upon the demand of any members. All elections shall be had and all questions decided by a majority vote of the persons present in person or by proxy. Trustees shall be elected annually.

Waiver of Notice. Whenever, under the provisions of any law or under the provisions of the certificate of incorporation or Bylaws of this corporation, the corporation or the Board of Trustees or any committee thereof is authorized to take any action, after notice to the members of the corporation or after the lapse of a prescribed period of time, such action may be taken without notice and without the lapse of any period of time if, at any time before or after such action be completed, such requirements be waived in writing by the person or persons entitled to such notice or entitled to participate in the action to be taken or by his attorney thereunto authorized.

Inspectors of Election. The members may at each annual meeting elect or appoint two persons (who need not be members) to serve until and including the next meeting as inspectors of election, and if any inspector shall refuse to serve or shall not be present, the meeting may appoint an inspector in his place.

Removal of Members, Trustees, or Officers. Any member, Trustee, or officer may be removed from membership or from office by the affirmative vote of two-thirds of the full membership, registered either in person or by proxy, at any regular or special meeting called for that purpose, for conduct detrimental to the interests of the corporation, for lack of sympathy with its objectives or for refusal or inability to render reasonable assistance in carrying out its purposes. Any such member, officer, or Trustee proposed to be removed shall be entitled to at least fifteen days notice in writing by mail of the meeting at which such removal is to be voted upon and shall be entitled to appear before and be heard at such meeting.

Compensation and Expenses. Members shall not receive any stated salary for their services as such, but by resolution of the members, a reasonable sum for expenses of attendance may be allowed for attendance at each regular or special meeting. The Board of Trustees shall have power in its discretion to contact for and to pay persons, including members rendering unusual or special services to the corporation, special compensation appropriate to the value of such services.
ARTICLE III

Trustees

Election. The business and property of the corporation shall be managed and controlled by a Board of Trustees elected by the members. Trustees shall be elected for four-year terms, except that any Trustee who is elected for the first time to increase the number of Trustees shall initially be elected for a three-year term. One Trustee shall be elected each year, except that at the first election following enactment of this amendment, upon termination of the term of the Trustee who is the incumbent Chairman of the Board of Directors of the American Contract Bridge League, and who is serving for one year, and each four years thereafter, two Trustees shall be elected. The term of each Trustee shall continue until a successor is duly elected and qualifies. At all times the Board of Trustees shall include at least one member of the Board of Directors of the AMERICAN CONTRACT BRIDGE LEAGUE.

A Trustee elected for two consecutive four-year terms, or who shall be elected for the first time for a three-year term and for a second four-year term, shall not thereafter be eligible for re-election until one year after the expiration of his second term; or shall any Trustee who has served for seven consecutive years be eligible for re-election until one year after the expiration of his second term. The Trustees need not be members of the corporation, but must be members of the American Contract Bridge League, and shall be chosen by ballot by a majority of the votes of the members voting either in person or by proxy.

Number. The number of Trustees of the corporation shall be five, but such number, within the limits fixed by the certificate of incorporation of the corporation, may be increased or decreased by amendment to these Bylaws in the manner set forth in Article XII hereof. When the number of Trustees is so decreased by amendment, each Trustee in office shall serve until his term expires or until his resignation or removal as herein provided.

Resignation.

A Trustee may resign at any time by giving written notice of such resignation to the Board of Trustees.

A Trustee who fails to attend two consecutive meetings shall be deemed to have resigned as though he had given written notice, except if his failure to attend was for good cause, as determined by the Board of Trustees.

Vacancies. Any vacancy in the Board of Trustees occurring during the year, including a vacancy created by an increase in the Board of Trustees, may be filled until the next election by the Trustees then serving, although less than a quorum, by affirmative vote of the majority thereof. Any Trustee so elected by the Board of Trustees shall hold office
until the succeeding meeting of the members of the corporation or until the election and qualification of his successor for the unexpired portion of the term.

**Annual Meetings.** Immediately after each annual election, the newly elected Trustees may meet forthwith for the purpose of organization, the election of officers and the transaction of other business, and if a quorum of the Trustees be then present, no prior notice of such meeting shall be required to be given. The place and time of such first meeting may be called by the president or vice-president or a majority of the Trustees.

**Special Meetings.** Special meetings of the Board of Trustees may be called by the president or vice-president and must be called by either of them on the written request of any two members of the board.

**Notice of Meetings.** Notice of all Trustees’ meetings, except as herein otherwise provided, shall be given by mailing the same at least ten days before the meeting to the usual business or residence address of the Trustee, but such notice may be waived by any Trustee. Regular meetings of the Board of Trustees may be held without notice at such time and place as shall be determined by the Board. Any business may be transacted at any Trustees’ meeting. At any meeting at which every Trustee shall be present, even though without any notice or waiver thereof, any business may be transacted.

**Chairman.** At all meetings of the Board of Trustees, the president or vice-president or, in their absence, a chairman chosen by the Trustees present, shall preside.

**Quorum.** At all meetings of the Board of Trustees, a majority of the Trustees shall be necessary and sufficient to constitute a quorum for the transaction of business and the act of a majority of the Trustees present at any meeting at which there is a quorum shall be the act of the Board of Trustees, except as may be otherwise specifically provided by statute or by these Bylaws. If at any meeting there is less than a quorum present, a majority of those present may adjourn the meeting from time to time without further notice to any absent Trustee, and may take such other and further action as is provided in Article II, Section 4, of these Bylaws. Attendance by electronic means, so long as all attendees may speak and be heard by all other attendees, and can hear all other attendees, shall be considered the equivalent of attendance inperson.

**Contracts and Services.** No contract or transaction between the corporation and one or more of its trustees or officers or between the corporation and any other corporation, partnership, association, or other organization in which one or more of its trustees, directors, or officers are trustees, directors or officers, or have a financial interest, shall be void or voidable solely for this reason, or solely because the trustee, director or officer is present at or participates in the meeting of the Board of Trustees or a committee thereof which authorizes the contract or transaction, or solely because his or their voices are counted for such purpose, if:
The material facts as to his relationship or interest and as to the contract or transaction are disclosed or are known to the Board of Trustees or the committee, and the board or committee in good faith authorizes the contract or transaction by the affirmative votes of a majority of the disinterested trustees, even though the disinterested trustees be less than a quorum; or

The material facts as to his relationship or interest and as to the contract or transaction are disclosed or are known to the members entitled to vote thereon, and the contract or transaction is specifically approved in good faith by a vote of the members; or

The contract or transaction is fair as to the corporation as of the time it is authorized, approved or ratified, by the Board of Trustees, a committee thereof, or the members.

(c) Common or interested trustees may be counted in determining the presence of a quorum at a meeting of the Board of Trustees or of a committee which authorizes the contract or transaction.

Compensation. Trustees shall not receive any stated salary for their services as such, but by resolution of the members, a reasonable sum for expenses of attendance may be allowed for attendance at such regular or special meeting of the Board. The Board of Trustees shall have power in its discretion to contract for and to pay to Trustees rendering unusual or exceptional services to the corporation special compensation appropriate to the value of such services.

Powers. All the corporate powers, except such as are otherwise provided for in these Bylaws and in the laws of the State of New York, shall be and are hereby vested in and shall be exercised by the Board of Trustees. The Board of Trustees may by general resolution delegate to committees of their own number, or to officers of the corporation, such powers as they may see fit.

Duties. The Board of Trustees, pursuant to Section 46 of the Membership Corporation Law, shall present at the annual meeting of the members and file with the minutes thereof a report, verified by the president or treasurer, or by a majority of the Trustees, showing (a) the whole amount of real and personal property owned by the corporation, where located, and where and how invested; (b) the amount and nature of the property acquired during the year immediately preceding the date of the report and the manner of the acquisition; (c) the amount applied, appropriated or expended during the year immediately preceding such date and the purposes, objects or persons to or for which such applications, appropriations or expenditures have been made, and (d) the names and places of residence of the persons who have been admitted to membership during the year.
ARTICLE IV
Officers

Number. The officers of the corporation shall be the president, vice-president, secretary, treasurer and such other officers with such powers and duties not inconsistent with these Bylaws as may be appointed and determined by the Board of Trustees. Any two offices, excluding the presidency, may be held by the same person.

Election, Term of Office, and Qualifications. The president and vice-president shall be elected annually by the Board of Trustees from among their number, and the other officers shall be elected annually by the Board of Trustees from among such persons as the Board of Trustees may see fit, at the first meeting of the Board of Trustees after the annual meeting of members of the corporation.

Vacancies. In case any office of the corporation becomes vacant by death, resignation, retirement, disqualification, or any other cause, the majority of the Trustees then in office, although less than a quorum, may elect an officer to fill such vacancy, and the officer so elected shall hold office and serve until the first meeting of the Board of Trustees after the annual meeting of members next succeeding and until the election qualifications of his successor.

President. The president shall preside at all meetings of members and the Board of Trustees. He shall have and exercise general charge and supervision of the affairs of the corporation and shall do and perform such other duties as may be assigned to him by the Board of Trustees.

Vice-president. At the request of the president, or in the event of his absence or disability, the vice-president shall perform the duties and possess and exercise the powers of the president; and to the extent authorized by law, the vice-president shall have such other powers as the Board of Trustees may determine and shall perform such other duties as may be assigned to him by the Board of Trustees.

Secretary. The secretary shall have charge of such books, documents, and papers as the Board of Trustees may determine and shall have the custody of the corporate seal. He shall attend and keep the minutes of all the meetings of the Board of Trustees and maintain the minutes of members of the corporation. He shall keep a record, containing the names, alphabetically arranged, of all persons who are members of the corporation, showing their places of residence, and such book shall be open for inspection as prescribed by law. He may sign with the president or vice-president, in the name and on behalf of the corporation, any contracts or agreements authorized by the Board of Trustees, and when so authorized or ordered by the Board of Trustees, he may affix the seal of the corporation. He shall, in general, perform all the duties incident to the office of secretary, subject to the control of the Board of Trustees, and shall do and perform such other duties as may be assigned to him by the Board of Trustees.

Treasurer. The treasurer shall have the custody of all funds, property, and securities of
the corporation, subject to such regulation as may be imposed by the Board of Trustees. He may be required to give bond for the faithful performance of his duties, in such sum and with such sureties as the Board of Trustees may require. When necessary or proper, he may endorse on behalf of the corporation for collection checks, notes and other obligations, and shall deposit the same to the credit of the corporation at such bank or banks or depositary as the Board of Trustees may designate. He shall sign all receipts and vouchers and, together with such other officer or officers, if any, as shall be designated by the Board of Trustees, he shall sign all checks of the corporation and all bills of exchange and promissory notes issued by the corporation, except in cases where the signing and execution thereof shall be expressly designated by the Board of Trustees or by these Bylaws to come other officer or agent of the corporation. He shall make such payments as may be necessary or proper to be made on behalf of the corporation. He shall enter regularly on the books of the corporation to be kept by him for the purpose, full and accurate accounts of all monies and obligations received and paid or incurred by him for or on account of the corporation, and shall exhibit such books at all reasonable times to any Trustee or member on application at the offices of the corporation. He shall, in general, perform all the duties incident to the office of treasurer, subject to the control of the Board of Trustees.

Salaries. Salaries, if any, of officers shall be fixed by the members, shall be reasonable in amount and the fact that any officer is a member of the corporation or a trustee or a member of the advisory committee, shall not preclude him from receiving a salary or from voting on the resolution providing for same.

Removal. Any officer may be removed from office by the affirmative vote of a majority of all the Trustees at any regular or special meeting called for that purpose, for nonfeasance, malfeasance, or misfeasance, for conduct detrimental to the interests of the corporation, for lack of sympathy with its objectives or for refusal or inability to render reasonable assistance in carrying out its purposes. Any officer whose removal from office is proposed shall be entitled to at least five days notice in writing by mail of the meeting of the Board of Trustees at which such removal is to be voted upon and shall be entitled to appear before and be heard by the Board of Trustees at such meeting.

ARTICLE V
Agents and Representatives

The Board of Trustees may appoint such agents and representatives of the corporation with such powers and to perform such acts or duties on behalf of the corporation as the Board of Trustees may see fit, so far as may be consistent with these Bylaws, to the extent authorized or permitted by law.
ARTICLE VI
Contracts

The Board of Trustees, except as in these Bylaws otherwise provided, may authorize any officer or agent to enter into any contract or execute and deliver any instrument in the name of and on behalf of the corporation, and such authority may be general or confined to a specific instance; and unless so authorized by the Board of Trustees, no officer, agent, or employee shall have any power or authority to bind the corporation by any contract or engagement, or to pledge its credit, or render it liable pecuniarily for any purpose or to any amount.

ARTICLE VII
Advisory Committee

The Board of Trustees may appoint from their number, or from among such persons as the Board may see fit, one or more advisory committees, and at any time may appoint additional members thereto. The members of any such committee shall serve during the pleasure of the Board of Trustees. Such advisory committees shall advise with and aid the officers of the corporation in all matters designated by the Board of Trustees. Each such committee may, subject to the approval of the Board of Trustees, prescribe rules and regulations for the call and conduct of meetings of the committee and other matters relating to its procedure.

The members of any advisory committee shall not receive any stated salary for their services as such, but by resolution of the Board of Trustees, a reasonable sum for expenses of attendance may be allowed for attendance at each regular or special meeting of such committee. The Board of Trustees shall have power in its discretion to contract for and to pay to any member of an advisory committee, rendering unusual or exceptional service to the corporation, special compensation appropriate to the value of such services.

ARTICLE VIII
Voting upon Stock of other Corporations

Unless otherwise ordered by the Board of Trustees, the president shall have full power and authority on behalf of the corporation to vote either in person or by proxy at any meeting of stockholders of any corporation in which this corporation may hold stock, and at any such meeting may posses and exercise all of the rights and powers incident to the ownership of such stock which, as the owner thereof, this corporation might have possessed and exercised if present. The Board of Trustees may confer like powers upon any other person and may revoke and such powers as granted at its pleasure.
ARTICLE IX
Fiscal Year

The fiscal year of the corporation shall commence on January 1 and end on December 31.

ARTICLE X
Prohibition against Sharing in Corporate Earnings

No member, Trustee, officer, or employee of or member of a committee of or person connected with the corporation, or any other private individual shall receive at any time any of the net earnings or pecuniary profit from the operations of the corporation, provided that this shall not prevent the payment to any such person or such reasonable compensation for services rendered to or for the corporation in effecting any of its purposes shall be fixed by the Board of Trustees; and no such person or persons shall be entitled to share in the distribution of any of the corporate assets upon the dissolution of the corporation. All members of the corporation shall be deemed to have expressly consented and agreed that upon such dissolution or winding up of the affairs of the corporation, whether voluntary or involuntary, the assets of the corporation, after all debts have been satisfied, then remaining in the hands of the Board of Trustees shall be distributed, transferred, conveyed, delivered and paid over, in such amounts as the Board of Trustees may determine or as may be determined by a court of competent jurisdiction upon application of the Board of Trustees, exclusively to charitable, scientific, literary, or educational organizations which would then qualify under the provisions of Section 501 (c) (3) of the Internal Revenue Code and its Regulations as they exist or as they may hereafter be amended.

ARTICLE XI
Investments

The corporation shall have the right to retain all or any part of any securities or property acquired by it in whatever manner, and to invest and re-invest any funds held by it, according to the judgement of the Board of Trustees, without being restricted to the class of investments which a Trustee is or may hereafter be permitted by law to make or any similar restriction, provided, however, that no action shall be taken by or on behalf of the corporation if such action is a prohibited transaction or would result in the denial of the tax exemption under Section 503 or Section 504 of the Internal Revenue Code and its Regulations as they now exist or as they may hereafter be amended.

ARTICLE XII
Amendments

By Trustees. The Board of Trustees may recommend the alteration, amendment and
By Members. The Members may make, alter, amend, and repeal the Bylaws of the corporation by affirmative vote of a majority of all the members, provided, however, that the action is proposed at a regular or special membership meeting and adopted at a subsequent meeting by the affirmative vote of a majority of all the members, except as otherwise provided by law, provided further that the proposed action is inserted in the notice of such subsequent meeting.

ARTICLE XIII
Exempt Activities

Notwithstanding any other provision of these Bylaws, no member, Trustee, officer, employee, or representative of this corporation shall take an action, receive any compensation, or carry on any activity by or on behalf of the corporation not permitted to be taken or carried on by an organization exempt under Section 501 (c) (3) of the Internal Revenue Code and its Regulations as they now exist or as they may hereafter be amended, or by an organization contributions to which are deductible under Section 170 (c) (2) of such Code and Regulations as they now exist or as they may hereafter be amended.

ARTICLE XIV MISCELLANEOUS

Interpretation. Whenever the context indicates, the masculine gender in these Bylaws shall include the feminine and neuter, and the singular shall include the plural or vice versa. The headings are solely for organization, convenience, and clarity. They do not define, limit, or describe the scope of these Bylaws or the intent in any of the provisions.

Inoperative Portion. If any portion of these Bylaws shall be invalid or inoperative, then, to the extent reasonable and possible, the remainder shall be valid and operative, and effect shall be given to the intent that the portion held invalid or inoperative manifests.

Duration and Dissolution. The duration of the Foundation shall be perpetual, except that it may be dissolved in the manner provided by the Act. Upon the dissolution of the Foundation, and after paying or making provision for the payment of all the liabilities of the Foundation, all assets of the Foundation shall be distributed for one (1) or more of the exempt purposes with the meaning of IRC Section 501 (c) (3), or shall be distributed to the federal government, or to a state or local government, for a public purpose, in such manner as the board shall determine.
ARTICLE XV
LIMITATION OF LIABILITY AND INDEMNIFICATION

Indemnification. The Foundation shall, to the fullest extent permitted by the Act and the IRC, indemnify and hold harmless each officer, trustee, and employee of the Foundation from and against any and all liabilities, costs and expenses (including attorneys’ fees and expenses) reasonably incurred by him or on his behalf in connection with any legal action or proceeding to which he may be a party by reason of his being or having been an officer, trustee, or employee of the Foundation, or by reason of any action alleged to have been taken or omitted by him in such capacity. The indemnification provided for herein shall not be deemed exclusive of any other rights to which those indemnified may be entitled under any, agreement, vote of disinterested trustees, or otherwise, both as to action in his official capacity and as to action in any other capacity while holding such office. Such indemnification shall continue as to a person who has ceased to be a trustee, officer, or employee of the Foundation, and shall inure to the benefit of the heirs, executors, administrators, beneficiaries, and other successors in interest or obligation of such person. The Foundation shall be authorized but not required to purchase insurance for the purpose of the indemnification provided for herein; provided, however, that such indemnification shall not be limited by the scope or extent of such insurance.

Certain Limits On Indemnity. Notwithstanding anything contained in this Article to the contrary, the Foundation shall not be liable, unless otherwise provided by separate written agreement or other provision for indemnity, to provide indemnity to any person:

a) from or on account of conduct which is finally adjudged by a court of competent jurisdiction to have been knowingly fraudulent, deliberately dishonest or willful misconduct, or against any liability, loss or expense incurred in connection with any proceeding arising out of any such conduct;
b) against any expense incurred in connection with any proceeding, counterclaim, cross claim or third party claim initiated or made by such person without the prior authorization of the Board of Trustees;
c) against any liability, loss or expense covered by a valid and collectible insurance policy;
d) against any amount paid in settlement without the prior authorization of the Board of Trustees, which authorization shall not be unreasonably withheld;
e) against any liability, loss or expense incurred or suffered in connection with a criminal proceeding or a proceeding, counterclaim, crossclaim or third party claim initiated or made by the Foundation or a subsidiary of the Foundation, against such person, if the Board of Trustees, at any time prior to the expiration of ninety (90) days following the Foundation’s receipt of a written statement of a claim for indemnity, determines to deny indemnity to such person by vote of (i) a majority of all trustees in office at the time of the vote and (ii) a majority of a group of such trustees which constitutes a majority of the trustees in office at the time of the first action or omission of the person claiming indemnity (or, if no such action or omission is alleged, the transaction or occurrence) on which the proceeding or
claim is based or out of which it arises. Any indemnification (unless ordered by a court) shall be made as authorized in a specific case upon a determination that indemnification of the person is proper in the circumstances because he has met the applicable standards of conduct set forth in the Act, as hereafter amended. Such determination shall be made by the Board by a majority vote of a quorum consisting of trustees who were not parties to such action, suit or proceeding, or if such quorum is not obtainable, or even if obtainable a quorum of disinterested trustees so directs, by independent legal counsel in a written opinion, or by the voting Membership.

Severability. The invalidity or unenforceability of any provision in this Article shall not affect the validity or enforceability of the remaining provisions of this Article.

ARTICLE XVI
PARLIAMENTARY AUTHORITY
The rules contained in the current edition of Robert’s Rules of Order Newly Revised shall govern the Foundation in all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the Foundation may adopt.
ARTICLE XVII
BOOKS AND RECORDS
The Foundation shall keep correct and complete books and records of account and shall also keep minutes of the proceedings of its members and Board of Trustees, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Foundation may be inspected by any member or his agent or attorney for any proper purpose at any reasonable time.

11/18/66
Updated 7/18/73 Updated 11/12/75
Updated 12/6/88  (cfblaws) 2/17/87
Revised 2006
Revised 2011 – current address only Revised 11272015
Appendix 6B
ACBL Convention Charts
Effective Date: March 1, 2023

Introduction

The four new convention charts are listed in order from least to most permissive: the Basic Chart, Basic+ Chart, Open Chart, and Open+ Chart. The Basic and Basic+ Charts are intended for limited master point events. These Charts are written in manner similar to the old charts -- by listing permitted methods.

The Open and Open+ Charts are intended for events with no masterpoint limits (or high limits). In contrast to the Basic and Basic+ Charts, methods are generally allowed unless they are expressly prohibited within the Chart.

A comprehensive Definitions section is included In addition to the Charts. Any word that is capitalized on a Chart is included in the Definitions section.

An Examples section follows the Charts for cases where a rule might be ambiguous. Both the Definitions and the Examples should be included with the Charts. Any Definition or Chart Rule marked with three asterisks (*** ) has 1 or more examples in the Example section.
Chart Usage

Tournaments

Pair Events and non-Bracketed Team Events

Basic Chart: Applies in any event where the upper limit per player is 750 or less. Basic+ Chart: Applies in any event where the upper limit per player is 3000 or less.

Open Chart:

At a Sectional: Applies in any event with no masterpoint limit, and any event with a masterpoint limit above 3000.

At a Regional (including regional events at an NABC):
• applies in any 1-session event with no masterpoint limit (includes Side Series);
• applies in any restricted event with a masterpoint limit above 3000;
• applies in any 2-session event with no masterpoint limit if there is no 2-session event of the same type with a masterpoint limit on the same day.

Nationally Rated Events: Applies in any NABC event with an upper masterpoint limit between 3001 and 6000.

Open+ Chart:

At a Regional (including regional events at an NABC):
• applies in any 3+-session event with no masterpoint limit;
• applies in any 2-session event with no masterpoint limit as long as there is a 2-session event of the same type with a masterpoint limit on the same day.

Nationally Rated Events: Applies in any NABC event with no masterpoint limit, and any NABC event with an upper masterpoint limit above 6000.
Bracketed Events

A single bracket event always uses the Open Chart.

For bracketed events with more than one bracket, the Open Chart is used in most brackets with these exceptions:

Basic Chart: Any bracket where the highest team averages less than 750 masterpoints per player;
Basic+ Chart: Any bracket where the highest team averages 751 to 1500 masterpoints per player;
Open+ Chart: Top bracket (regardless of team masterpoint holdings), and any other bracket where the lowest team averages more than 3000 masterpoints per player.

In all types of events, when the directors allow a team to play in a higher bracket than its masterpoint holding would qualify the team for, that team’s masterpoint total is ignored in determining which Chart applies.

Club Games

The Open Chart is recommended for most open club games. Particularly advanced clubs may prefer to use the Open+ Chart, while clubs that mainly cater to newer players may prefer the Basic+ Chart. The Basic and Basic+ Charts are recommended for masterpoint restricted games at clubs.

Pre-alerts and Written Defenses

Two classes of methods are particularly difficult to defend against, and these methods are allowed only in events governed by the Open or Open+ Chart, and then only in segments of six boards or longer. These methods, based on #3 of the Opening Bids section of the Open Chart and #3 or #7 of the Opening Bids section of the Open+ Chart, require both a pre-alert and a written defense, including a separate copy of that defense for each opponent.

Official ACBL defenses must be provided when possible. In the event that a convention does not yet have an official ACBL defense, the pair must, before using it in an ACBL sanctioned game:

- Submit a full description of the convention and a proposed defense to the ACBL committee for approval. The defense must be provisionally approved. A method is
“provisionally approved” if an acknowledgement receipt was sent by the ACBL upon submission and either: (a) the committee sends an email granting provisional approval; or (b) it was submitted at least 30 days before the ACBL sanctioned event in which it is used and the committee has not rejected it; and

- Provide the submitted defense to any opponents.

It is recommended that any new convention and written defense be posted online for public comment.

Note: For any method for which a written defense is required, the opposing pair may use their own defense rather than the one provided. The defending pair may refer to a pre-written copy of their own defense.
CONVENTION CHARTS

Definitions

A group of four numbers separated by equal signs (=) denotes an exact suit distribution. For example: 5=4=3=1 denotes five spades, four hearts, three diamonds, and one club. A group of four numbers separated by hyphens (-) denotes any of the exact distributions matching that general pattern. For example: 4-3-3-3 represents: 4=3=3=3 or 3=4=3=3 or 3=3=4=3 or 3=3=3=4.

Definitions #1-4 below have specific meanings that may vary from commonly understood meanings or may not have previously been defined. Definitions #5 and higher likely match common understandings of the term, but are still defined here for specificity and clarity. Definitions #5 and higher appear alphabetically.

1. Hand strength:

a. “Weak”: A hand that contains less than Near Average Strength.

b. “Near Average Strength”: A hand that has at least 8 HCP or meets the “Rule of 17”.

c. “Average Strength”: A hand that has at least 10 HCP or meets the “Rule of 19”.

d. “Strong”: A hand that contains:
   i. at least 15 HCP; or
   ii. at least 14 HCP and meets the “Rule of 24”.
   iii. at least 5 Control Points and is within one trick of game assuming suits break evenly among the other hands.

e. “Very Strong”: A hand that contains:
   i. at least 20 HCP; or
   ii. at least 14 HCP and is within one trick of game assuming suits break evenly among the other hands.
   iii. at least 5 Control Points and is within one trick of game assuming suits break evenly among the other hands.

2. *** “Natural”:

a. Any opening bid, response, or overcall in a suit at the one-level showing 4 or more cards in the suit bid, except as provided in 2(f) and 2(g).

b. Any opening bid at the two-level or higher showing 5 or more cards in the suit bid.
c. Any response or rebid in a minor at the two-level or higher showing 3 or more cards in the suit bid.
d. Any response or rebid in a major at the two-level or higher showing 4 or more cards in the suit bid.
e. Any suit overcall at any level showing 4 or more cards in the suit bid.
f. A 1C opening bid showing 3 or more clubs. This opening may also include exactly 4=4=3=2 shape.
g. A 1D opening bid, overcall, or response showing 3 or more diamonds.
h. A NT opening bid or overcall that contains no voids, no more than one singleton, which must be an ace, king, or queen, and that does not contain 10 or more cards in two suits combined.
i. A call is still Natural if it also shows distribution in another suit.
j. A pass, double, or redouble is Natural if it suggests the current contract as the final contract.
k. After the opening bid any bid is Natural if it suggests the contract bid as the final contract.

3. ***“Quasi-Natural”***:
   a. A minor suit bid that is either Natural or shows a pattern that meets the definition of a Natural NT opening.
   b. Any opening bid at the two-level or higher showing 4 or more cards in the suit bid.

4. ***“Purely Destructive Initial Action”***: An opening bid or an overcall that satisfies none of the following:
   a. 4+ cards in a known suit.
   b. 5+ cards in one of two possible suits.
   c. 5+-4+ distribution in any two suits.
   d. An either/or combination of any two of a, b, or c (which may be the same option twice).
   e. A Three-suited hand.
   f. At least Average strength.
   g. Any Natural or Quasi-Natural opening bid.

5. “**Advancer**”: Overcaller’s partner.

6. “**Agreement**”: Partnership understandings of methods adopted by the partnership that are reached explicitly by discussion or implicitly through the mutual experience or awareness of the players. This applies to all calls, allowed and disallowed.

7. “**Artificial**”: Any call that is not Natural or Quasi-Natural.
8. **“Balancing Seat”**: After the bidding has been opened, a player who would end the auction if that player passed.

9. **“Bid”**: A call that names a level and a denomination (suit or notrump).

10. **“Call”**: Any bid, pass, double, or redouble.

11. **“Control Bid”**: A bid showing first or second round control of a suit.

12. **“Control Points”**: An alternate evaluation method where an Ace=2 and a King=1.

13. **“Cuebid”**: A bid of a suit that an opponent has bid Naturally or Quasi-Naturally or a suit in which an opponent has shown 4 or more cards.

14. **“Direct Overcall”**: An immediate overcall by the left hand opponent of Opener.

15. *** **“Encrypted Signal”**: An encrypted signal is one where the ordering of the cards for the signal is dependent on information known only to the defenders. It is not an encrypted signal to have the type of signal (attitude, count, suit preference) dependent on information known only to the defenders.

16. **“Forcing”**: A call that, by partnership Agreement, may not be passed if the intervening opponent passes.

17. **“High Card Points (HCP)”**: The total number of points in a hand based on honors, counting 4 for an Ace, 3 for a King, 2 for a Queen, and 1 for a Jack.

18. **“Invitational”**: A hand sufficiently strong to indicate that partner should bid game unless partner has a minimum.

19. **“Length”**: Unless otherwise specified, “showing Length in a suit” or “showing a suit” means at least four cards in the suit.

20. **“Opener”**: The first player to make a bid in the auction.

21. **“Overcall”**: The first bid made by one of Opener’s opponents unless the opponents intervene first with a double.

22. **“Preempt”**: A jump bid (by either pair) that does not promise at least Average strength.

23. *** **“Psych”**: A call that intentionally and grossly misstates the strength and/or suit length of one’s hand.

24. **“Psychic Control”**: Any Bid that conveys that a prior Bid was a Psych.
25. ***“Range”: One more than the difference between the highest number of HCP a bid can be and the lowest.


27. ***“Rule of N”: A method of determining hand strength computed by adding the High Card Points of the hand to the number of cards in the two longest suits. To meet the “Rule of N”, this total must be at least N. *

28. “Takeout”: A call that shows support for two or three suits and/or a strong hand.

29. “Three-Suited”: A hand with 4-4-4-1, 5-4-3-1, or 5-4-4-0 shape.

Basic Chart

Bidding Agreements are disallowed unless they are specifically allowed. If an Agreement would be disallowed unless it satisfies a specific High Card Point or shape requirement, a player may not use judgment to include hands with fewer High Card Points or a different shape. Note that almost all Agreements are allowed beginning with Responder’s initial action.

The following are always disallowed:
1. Purely Destructive Initial Actions
2. Psyching an Artificial Opening Bid or an Artificial Overcall
3. Psyching an Artificial Response below 2NT to an Opening or Overcall

Allowed Bidding Agreements

Opening Bids
1. Any Natural opening bid in a suit, as long as it shows at least Average Strength.
2. A 1C or 1D opening bid that is either Natural or Quasi-Natural, as long as it shows at least Average Strength.
3. An Artificial 1C opening bid that is Strong and Forcing.
4. A Natural NT opening bid, as long as it shows at least 10 HCP and the Range is not greater than 5 HCP.
5. An Artificial 2C or 2D opening bid that is Very Strong.
6. A 2D opening showing 0-1 diamonds along with 3+ cards in all other suits, as long as it shows at least Average Strength.
7. A 2D opening showing a 4-4-4-1 or 5-4-4-0 pattern, as long as it shows at least Average Strength. The short suit may be known or unknown.

8. *** Any 2-level opening bid showing at least Average Strength with at least 5-4 shape and both suits known.

9. Any Natural opening bid in a suit at the 2-level showing at least 4 HCP and with a Range not greater than 7 HCP.

10. Any Natural opening at the 3-level or higher showing 6 or more cards in the suit.

11. A 3NT opening bid that shows a known or unknown long minor suit (the suit may be solid or broken).

12. An Artificial 4C opening showing hearts, and an Artificial 4D opening showing spades.

13. Any opening bid of 4NT or higher.

Responses and Rebids

1. Any Natural response.

2. Any game forcing response at the 2 level or higher.

3. An Artificial 1D response to any 1C opening bid.

4. Any Artificial negative response to a Strong or Very Strong opening bid.

5. A Forcing 1NT response to an opening bid of 1H or 1S. 1NT cannot guarantee an Invitational or stronger hand.

6. Any response to a NT opening bid.

7. An Artificial jump response showing a raise (of any strength) of Opener's Natural opening bid.

8. An Artificial response of 2C and/or 2D by a passed hand showing a raise of Opener's Natural opening bid.

9. Any response to a 2-level or higher opening bid.

Overcalls and Competitive Bids

1. All Natural overcalls.
2. All doubles and redoubles, and all calls by both sides after a double or redouble.

3. All Artificial cuebids (by either pair), except a cuebid that could be Weak must show at least one known suit. All responses to a cuebid are allowed.

4. A 2NT overcall showing at least 5-4 distribution in the minors or in the two lowest unbid suits.

5. After partner’s Natural 1NT overcall, any Artificial advance.

6. After an opponent’s Natural NT opening bid or overcall:
   a. An Artificial 2C bid having any meaning
   b. An Artificial bid showing two known suits with 4-4 length or better
   c. An Artificial bid showing a known 5+ card suit
   d. A Natural bid showing 4+ cards in the suit bid and another known or unknown suit of 4+ cards.

7. In response to partner’s overcall showing an unknown suit or suits, any call asking for partner’s longest or cheapest unknown suit (e.g., “pass or correct” calls).

8. An Artificial NT overcall at any level for 2-suited takeout. A 1NT bid in this category must show at least Near-Average Strength. Below the 4-level at least one suit must be known.

9. An artificial NT overcall at any level for 3-suited takeout. A 1NT bid in this category must show at least Near-Average Strength.

10. After an opponent’s Artificial opening bid, any Artificial defense.

Beginning with the Opening Bidder’s second call, all calls are allowed by both pairs.

Lead and Carding Agreements

Encrypted Signals are never allowed when leading, following suit or discarding. Otherwise:

1. Opening lead: Any method may be used on opening lead.

2. First discard: Any method may be used on the first discard.

*** Following Suit & Discarding: Except for the first discard, only high-to-low or low-to-high ordering strategies are allowed when following suit or discarding.

- Note: Distinct meanings for middle cards (vs. highest and lowest) are permissible.
Note: Defining meanings for specific spots (2,4,6...), as opposed to relative high/low agreements, are permissible only on the first discard.

In addition, a pair may be prohibited from playing any carding method when they are deemed to be playing it in a manner that does not maintain proper tempo. A decision that prohibits a pair from playing a particular carding method may be appealed to the tournament committee.

Basic+ Chart

Bidding Agreements are disallowed unless they are specifically allowed. If an Agreement would be disallowed unless it satisfies a specific High Card Point or shape requirement, a player may not use judgment to include hands with fewer High Card Points or a different shape. Note that almost all Agreements are allowed beginning with Responder's initial action.

The following are always disallowed:
1. Purely Destructive Initial Actions
2. Psyching an Artificial Opening Bid or an Artificial Overcall
3. Psyching an Artificial Response below 2NT to an Opening or Overcall

Allowed Bidding Agreements

Opening Bids

1. Any opening bid in a suit which is Natural, as long as it shows at least Near-Average Strength.
2. A 1C or 1D opening bid that is either Natural or Quasi-Natural, as long as it shows at least Average Strength.
3. An Artificial 1C opening bid that is Strong and Forcing.
4. A Natural NT opening bid, as long as it shows at least 10 HCP and the Range is not greater than 5 HCP.
5. Any 1NT opening bid that is Strong and Forcing.
6. A 2-level opening bid showing a Three-Suited hand and at least Average Strength.
7. Any 2-level or higher opening bid that is Very Strong.
8. Any 2-level opening bid showing at least Average Strength with at least 5-4 shape and
both suits known.

9. Any Natural opening bid in a suit at the 2-level showing at least 3 HCP and with a Range not greater than 8 HCP.

10. A NT opening bid at the 2-level or higher showing at least 5-4 distribution in the minors.

11. Any Natural opening at the 3-level or higher.

12. A 3NT opening bid showing a known or unknown solid suit.

13. A 3NT opening bid showing a known or unknown long minor suit.

14. A 4-level opening bid showing at least 6 cards in a different known suit.

15. Any opening bid of 4NT or higher.

Responses and Rebids

1. Any Natural response.

2. Any game forcing response.

3. An Artificial 1D response to any 1C opening bid.

4. Any Artificial response to a Strong or Very Strong opening bid.

5. Any 1NT response to an opening bid of 1H or 1S.

6. Any response to a NT opening bid.

7. An Artificial jump response showing a raise (of any strength) of Opener’s Natural opening bid.

8. An Artificial jump response that shows at least 5 cards in a known suit and at least 4 cards in another known suit.

9. An Artificial response of 2C and/or 2D by a passed hand that shows a raise of Opener’s Natural opening bid.

10. Any response to a 2-level or higher opening bid.

11. Any response after an opposing double.

Overcalls and Competitive Bids

1. All Natural overcalls.
2. All doubles and redoubles, and all calls by both sides after a double or redouble.

3. All calls in Balancing Seat.

4. All Artificial cuebids (by either pair), except a cuebid that could be Weak must show at least one known suit. All responses to a cuebid are allowed.

5. A suit overcall showing at least 5-4 distribution in two known suits. If the overcall is not a jump, then it must show at least Average Strength.

6. An Artificial NT overcall at any level for 2-suited takeout. A 1NT bid in this category must show at least Near-Average Strength. Below the 4-level at least one suit must be known.

7. An artificial NT overcall at any level for 3-suited takeout. A 1NT bid in this category must show at least Near-Average Strength.

8. After partner’s Natural 1NT overcall, any Artificial advance.

9. After an opponent’s Natural NT opening bid or overcall:
   a. An Artificial 2C bid having any meaning
   b. An Artificial 2D bid showing a one-suited hand in hearts or spades
   c. Any other call showing a known suit of at least 4 cards

10. In response to partner’s overcall showing an unknown suit or suits, any call asking for partner’s longest or cheapest suit (e.g., “pass or correct” calls).

11. After an Artificial opening bid, any Artificial defense.

12. After an opening bid of 2C or higher, any Artificial defense.

13. After an opening bid and an overcall or double, any call (by either side) showing Length in a known suit.

14. After an opening bid and an overcall, a bid of spades to show any of:
   a. A desire to play No Trump
   b. One minor
   c. Both minors
   d. Any combination of the above

Beginning with the Opening Bidder’s second call, all calls are allowed by both pairs.

Lead and Carding Agreements
<Same as Basic Chart>
Open Chart

Bidding Agreements are allowed unless they are specifically disallowed. If an Agreement would be disallowed unless it satisfies a specific High Card Point or shape requirement, a player may not use judgment to include hands with fewer High Card Points or a different shape. If an agreement is disallowed, then adding an unlikely hand type to it does not make it allowed. Note that almost all Agreements are allowed beginning with Responder’s initial action.

Disallowed Bidding Agreements

Passes Before an Opening
1. *** An opening pass that is Forcing.
2. *** An opening pass in first or second seat that could be a stronger hand than an opening 1-level bid with the same shape; i.e., if two hands are exactly the same except that an honor is replaced with a low card in the same suit, you cannot open the hand with the low card and pass the hand with an honor.

Opening Bids

Disallowed Opening Bids
1. *** A Natural or Quasi-Natural 1-level opening bid in first or second seat that could contain less than Near-Average Strength.
2. An Artificial 1-level opening bid in any seat that could contain less than Average Strength.
3. *** In segments of fewer than 6 boards, an Artificial 1-level opening bid showing length only in a known suit other than the one opened, unless that bid is also Strong and Forcing.
4. *** A Natural 1NT opening bid that could contain fewer than 10 HCP.
5. *** A Natural 1NT opening bid that has a Range greater than 5 HCP.
6. A non-Forcing 1NT opening that does not meet the definition of Natural.
7. An Artificial opening Preempt below 3NT; except, 2NT may be used to show two known suits.
8. An Artificial opening bid showing two suits, neither of which is known.
9. *** An Artificial Three-Suited opening bid (with or without known shortness) that does not show at least Average Strength.
10. *** A 2-level or higher opening bid that could contain less than Average Strength showing a known suit and an unknown suit, where the unknown suit could be the suit opened.

11. *** A non-Forcing 2-level opening bid in first or second seat that has a Range of greater than 9 HCP and could show less than Average Strength.

12. A Purely Destructive opening bid.

13. Psyching an Artificial opening bid.

Rule Exceptions

The following are exceptions to the rules listed under “Disallowed Opening Bids”:

1. Any opening bid that promises a Very Strong hand is allowed.

2. *** Any bid that requires Average Strength to be legal may be made with Near Average Strength in 3rd and 4th seats. Bids with High Card Point minimums do not change.

Overcalls

1. After a Natural suit opening bid, a new suit Direct Overcall below 2NT that does not show at least one known suit unless that bid is an offer to play in No Trump or takeout of the opening bid.

2. After a Natural suit opening bid an Artificial direct 1NT overcall that does not show one of the following:
   a. A Strong hand; or
   b. At least three cards in all of the unbid suits; or
   c. At least 4-4 shape in two known suits; or
   d. At least 5-4 shape in two suits, at least one of which is known.

3. A Purely Destructive overcall.

4. Psyching an Artificial overcall.

Responses and Rebids

1. Psyching an Artificial response below 2NT to an opening bid or an overcall.

2. Psychic Controls.

Lead and Carding Agreements

<Same as Basic Chart>
Bidding Agreements are allowed unless they are specifically disallowed. If an Agreement would be disallowed unless it satisfies a specific High Card Point or shape requirement, a player may not use judgment to include hands with fewer High Card Points or a different shape. If an agreement is disallowed, then adding an unlikely hand type to it does not make it allowed. Note that almost all Agreements are allowed beginning with Responder’s initial action.

Disallowed Bidding Agreements

**Passes Before an Opening**

1. *** An opening pass that is Forcing.
2. *** An opening pass in first or second seat that could be a stronger hand than an opening 1-level bid with the same shape; i.e., if two hands are exactly the same except that an honor is replaced with a low card in the same suit, you cannot open the hand with the low card and pass the hand with an honor.

**Opening Bids**

**Disallowed Opening Bids**

1. *** A Natural or Quasi-Natural 1-level opening bid in first or second seat that could contain less than Near-Average Strength.
2. An Artificial 1-level opening bid in any seat that could contain less than Average Strength.
3. *** In segments of fewer than 6 boards, an Artificial 1-level opening bid showing Length only in a known suit other than the one opened, unless that bid is also Strong and Forcing.
4. *** A Natural 1NT opening bid that could contain fewer than 10 HCP.
5. *** A Natural 1NT opening bid that has a Range greater than 5 HCP.
6. *** In segments of fewer than 6 boards, a non-Forcing 1NT opening that does not meet the definition of Natural. In segments of 6 boards or more, a non-Forcing 1NT with a void or with 10 or more cards in 2 suits or with fewer than 10 HCP.
7. In segments of fewer than 6 boards, an Artificial opening Preempt below 3NT that does not show at least one known suit.
8. *** An Artificial opening Preempt below 3NT that may have Length only in the suit opened.
9. *** An Artificial opening Preempt below 3NT showing Length in an unknown suit when there are more than two possibilities for which suit is held.

10. *** An Artificial opening bid showing two suits, neither of which is known.

11. *** An Artificial Three-Suited opening bid (with or without known shortness) that does not show at least Average Strength.

12. *** A 2-level or higher opening bid that could contain less than Average Strength showing a known suit and an unknown suit, where the unknown suit could be the suit opened.

13. *** A non-Forcing 2-level opening bid in first or second seat that has a Range greater than 9 HCP and could show less than Average Strength.


15. Psyching an Artificial opening bid.

Rule Exceptions

The following are exceptions to the rules listed under “Disallowed Opening Bids”:

1. Any opening bid which promises a Very Strong hand is allowed.

2. Any bid which requires Average Strength may be made with Near Average Strength in 3rd and 4th seats.

3. In the Reisinger and Platinum Pairs a 2D opening bid showing a Preempt with Length in either major is allowed.

4. Any Artificial Preempt which would be otherwise allowed under the rules above may also contain Very Strong hands. The Very Strong hands may be any hand type, regardless of the stated restrictions to the Preempt.

Overcalls

1. *** After a Natural suit opening bid, a new suit Direct Overcall below 2NT that does not show at least one known suit unless that bid is an offer to play in No Trump or takeout of the opening bid.

2. After a Natural suit opening bid, an Artificial direct 1NT overcall that does not show one of the following:
   a. A Strong hand; or
b. At least three cards in all of the unbid suits; or
c. At least 4-4 shape in two known suits; or
d. At least 5-4 shape in two suits, at least one of which is known.

3. A Purely Destructive overcall.

4. Psyching an Artificial overcall.

Responses and Rebids

1. Psyching an Artificial response below 2NT to an opening bid or an overcall.

2. Psychic Controls.

Lead and Carding Agreements

< Same as Basic Chart >

Examples

Definitions

1. “Natural”: A 2H opening showing both hearts and a minor is still Natural as long as it shows a heart suit of 5 or more cards.

2. “Quasi-Natural”: Many, but not all “could be short” 1C or 1D catchall openings fall into this category. A “could be short” 1C or 1D that could contain a singleton below a queen in the opened minor is not Quasi-Natural.

3. “Purely Destructive Initial Action”: The intent here is to eliminate bids which have little or no redeeming constructive merit. Note that just because a call is not Purely Destructive does not mean that it is allowed; many calls are restricted that do not meet the definition of Purely Destructive.

An overcall showing hearts or both spades and diamonds is not a Purely Destructive Initial Action, regardless of High Card Points, because it meets condition “d”, using condition “a” twice. (It contains 4+ hearts or it contains 4+ spades.) Similarly an overcall showing both red suits or both black suits is not a Purely Destructive Initial Action because it meets condition “d”. A “Cappelletti/Hamilton” 2C overcall showing a 1 suited hand is not a PDIA, as it meets condition “d” by choosing option “b” twice.

An example of a PDIA overcall would be a 1S “fert” overcall, showing any 13 cards and
Pass=spades. An example of a PDIA opening bid would be 1C showing 0-7 HCP any shape.

4. **“Encrypted Signal”:** Encrypted signals are ones in which the method of signalling can be given to declarer but requires a “key” to unlock the meaning that is hidden from declarer but available to the defense.

For example, it is an Encrypted Signal for the defender with the lowest remaining spot card in a suit to switch from standard to upside down carding when declarer shows out of that suit. It is an Encrypted Signal if after an auction where declarer shows an exact number of cards in a suit, the defender with more cards in that suit plays standard while the defender with fewer cards plays upside down.

There are many common bridge situations which occur which are not considered Encrypted, even if the situation may not be immediately apparent to Declarer. For instance, it is not an Encrypted Signal when dummy has a long suit with no entry for the defender without the ace to give a count signal while the defender with the ace gives a different kind of signal. It is also not an Encrypted Signal to play a suit preference card when you believe your partner has led a singleton even though you normally play an attitude signal on the opening lead.

Changes in methodology that based in some predetermined way are also not Encrypted. For example, playing standard carding at trick one and upside down carding after trick one would not be considered Encrypted.

5. **“Psych”:** Generally, 2 cards fewer or an Ace weaker than the minimum expected for a bid would meet the definition of a Psych, as would an Ace stronger than the maximum expected.

6. **“Range”:** “15-17” is a range of three points (15, 16, and 17). “10-12 or 15-17” is a range of 8 points. (The difference between the extremes of 10 to 17 inclusive.) If a pair plays one NT range when Vul. or in certain seats (e.g., 15-17) and another NT range when Not Vul. or in other seats (e.g., 10-12), those are two distinct ranges of 3 points. It is only when a bid could be either 10-12 or 15-17 at the time making the bid that the range would be considered to be 8 points.

7. **“Rule of N”:** A hand with 11 High Card Points and 5-4-3-1 distribution would meet the “Rule of 20” (11 + 5 + 4 = 20), but not the “Rule of 21” or higher.
All Charts

Leads and Carding
1. High/Low and Low/High encoding allows for cards which are neither. For example, it is permissible to have a distinct meaning for each of the plays from 3 small spots so long as the cards have the same meaning based on their relative rank, not absolute. That is, the 2 from 234 and the 7 from 789 should mean the same. Likewise the 3 and 8, or 4 and 9. It is not permitted to "pre-define" the spots as being high or low (such as 234 is always low, 567 always middle, etc.) except on the firstdiscard.

Basic Chart
1. [Opening 8] It is legal to open 2D showing 5 hearts, 4 spades, and 11-15 HCP. It would also be legal to open 2D showing 11-15 points with 5/4 either way in the majors.

Open/Open+ Charts

Passes Before Opening
1. [Restriction 1] An Agreement to open all hands in 3rd seat is not permitted, as it makes an opening pass Forcing.
2. [Restriction 2] An opening pass cannot have a split Range, such as 0-7 or 13-15 balanced.
3. [Restriction 2] You can pass hands with certain shapes even if you open other shapes with fewer High Card Points. For example, if you played an opening 2D showing any 4-4-4-1 with 15+ HCP, you could agree to pass all weaker 4-4-4-1 hands, even if your other 1-level openings could be much weaker than 15 HCPs, provided they could not be 4-4-4-1.

Openings
1. [Restriction 1] (Quasi-)Natural opening bids in first or second seat at the 1 level must, by Agreement, have at least 8 HCP or meet the Rule of 17. Artificial opening bids at the 1 level must, by Agreement, have at least 10 HCP or meet the Rule of 19.
2. [Restriction 3] Transfer openings, such as those found in the “Little Major” or “Moscito” systems, are not permitted in segments of fewer than six boards. Transfer openings at the 1 level are Artificial and therefore must show at least Average strength. An opening 1D bid showing “hearts or 10 or more spades” is also disallowed.
3. [Restriction 4] Hands with 9 or fewer HCPs cannot be upgraded into any NT range. This does not apply to a psych. To be considered a psych, the hand must contain at least 4 HCP less the minimum.

4. [Restriction 5] An Agreement to open 1NT showing 11-15 is permitted, but actually showing 10-15 is not. If your agreed NT range is 11-15, you cannot upgrade 10 HCP hands or downgrade 16 HCP hands. This does not apply to a psych. To be considered a psych, the hand must contain at least 4 HCP less the minimum.

5. [Open+ 8-10] A Multi 2D(weak in either major) is permitted in segments of six boards or more. A 2H opening showing a weak 2-bid in either hearts or spades is not permitted in segments of any length.

6. [Open+ 8-10] Opening 3S to show a long solid minor is permitted, assuming it meets the Rule-of-17 because it is not considered a Preempt.
7. [Open+ 9] Opening 2NT to show a major-minor 2-suited hand is not permitted.

8. [Open 9/Open+ 11] Mini-Roman type openings must show at least 10 HCP or meet the Rule of 19. These openings require a minimum of 11 HCP if 4-4-4-1, and 10 HCP if 5-4-3-1 or 5-4-4-0.

9. [Open 10/Open+ 12] A 2H opening bid showing spades and another suit that might have less than Average Strength is not permitted. A 2H opening bid showing spades and a minor is permitted (since it does not contain hearts, the suit opened).

10. [Open 11/Open+ 13] In first and second seat, you may not agree to open a Natural 2-bid with a Range of 10 HCP or more (unless the hand is always at least Average Strength).

11. [Rule Exception 2] It is legal to open a Quasi-natural 1D bid with xxxx KQxx Kx xxx in 3rd or fourth seat. It is not legal to open a natural 1NT with KQ109 KJ109 xxx xx in any seat.

**Overcalls**

1. [Restriction 1] Cuebids are not considered to be new suits. For example if a 1H opening showed both hearts and spades, then a 1S overcall could have any meaning.
# Appendix 7-A

## Masterpoints for WBF Events

### A. WBF Masterpoints

WBF masterpoints won at WBF Championship events will be converted to ACBL masterpoints.

<table>
<thead>
<tr>
<th>WBF Events</th>
<th>Award</th>
<th>Closest NABC Equivalent</th>
<th>Present Award</th>
<th>Award*</th>
<th>New Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Pairs</td>
<td>800</td>
<td>Blue Ribbon/LM Pairs</td>
<td>190</td>
<td>190</td>
<td>190</td>
</tr>
<tr>
<td>Women’s Pairs</td>
<td>600</td>
<td>Women’s Pairs</td>
<td>100</td>
<td>143</td>
<td>100</td>
</tr>
<tr>
<td>Senior Pairs</td>
<td>600</td>
<td>Silver Ribbon Pairs</td>
<td>100</td>
<td>None</td>
<td>100</td>
</tr>
<tr>
<td>Mixed Pairs</td>
<td>200</td>
<td>Mixed Pairs</td>
<td>100</td>
<td>48</td>
<td>100</td>
</tr>
<tr>
<td>IMP Pairs</td>
<td>300</td>
<td>IMP Pairs</td>
<td>100</td>
<td>None</td>
<td>100</td>
</tr>
<tr>
<td><strong>Team Events</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Olympiad Open Teams</td>
<td>1000</td>
<td>Spingold/Vanderbilt</td>
<td>250</td>
<td>238</td>
<td>250</td>
</tr>
<tr>
<td>Bermuda Bowl</td>
<td>800</td>
<td>Spingold/Vanderbilt</td>
<td>250</td>
<td>190</td>
<td>200</td>
</tr>
<tr>
<td>Rosenblum Cup</td>
<td>600</td>
<td>Spingold/Vanderbilt</td>
<td>250</td>
<td>143</td>
<td>150</td>
</tr>
<tr>
<td>Olympiad Women’s Teams</td>
<td>700</td>
<td>Women’s KO</td>
<td>140</td>
<td>166</td>
<td>140</td>
</tr>
<tr>
<td>Venice Cup</td>
<td>800</td>
<td>Women’s KO</td>
<td>140</td>
<td>190</td>
<td>140</td>
</tr>
<tr>
<td>McConnell Cup</td>
<td>400</td>
<td>Women’s KO</td>
<td>140</td>
<td>95</td>
<td>100</td>
</tr>
<tr>
<td>Senior Teams</td>
<td>450</td>
<td>Senior KO</td>
<td>140</td>
<td>None</td>
<td>100</td>
</tr>
<tr>
<td>D’orsi Senior Bowl</td>
<td>600</td>
<td>Senior KO</td>
<td>140</td>
<td>None</td>
<td>100</td>
</tr>
<tr>
<td>Master Mixed Teams</td>
<td>138</td>
<td>Master Mixed Teams</td>
<td>70</td>
<td>None</td>
<td>70</td>
</tr>
</tbody>
</table>

**Notes:** No Section Awards. No awards for Consolation Events. No awards for any event not included on this list.

The ACBL decay formulas will be used to determine the number of positions and masterpoints which will be awarded for second and subsequent positions.
The awards proposed for the Open Teams, Bermuda Bowl and Rosenblum preserve the WBF equivalents for these events (1000 – 800 – 600).

*Present ACBL Award = 23.75% (190 / 800) X WBF Award

B. WBF masterpoints will be converted only for overall placing.

C. These WBF converted points will count towards the Barry Crane 500 Race of the year in which they were earned.

D. The events that currently will be counted for the conversion are:
The Bermuda Bowl; the Venice Cup; the Senior Bermuda Bowl; the Rosenblum Cup; the McConnell Cup; the Senior Teams; the Open, Women’s, Seniors and Mixed Pairs held at the World Championships; the Olympiad Open and Women’s Team World Championships.
Appendix 8A
NORTH AMERICAN BRIDGE CHAMPIONSHIPS

MISSION STATEMENT:

ACBL will conduct North American Bridge Championships (NABCs) utilizing efficient and profitable methods while providing outstanding playing facilities, excellent value, unsurpassed service and geographic accessibility to the most possible members.

Key Result Areas/Goals:

1. Player Satisfaction
2. Income
3. Promotional Opportunities

Objectives:

1. Select and recommend attractive destinations. NABC host facilities should have appropriate playing space, advantageous pricing, affordability to players and a demonstrated willingness to provide exemplary service to convention groups in general and ACBL meetings and tournaments in particular.

2. With the support of local volunteers, skillfully operate and manage NABCs as premier tournaments.

3. Control costs and maintain or increase revenue to attain budgeted income.

4. Provide and promote opportunities to attract new and social bridge players to duplicate bridge.

Preferred Dates

<table>
<thead>
<tr>
<th>Season</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring</td>
<td>Starting the second Thursday of March</td>
</tr>
<tr>
<td>Summer</td>
<td>Starting the third Thursday of July</td>
</tr>
<tr>
<td></td>
<td>Fall</td>
</tr>
<tr>
<td></td>
<td>Starting on Thanksgiving Day</td>
</tr>
</tbody>
</table>

If these dates are not available for the Spring and Summer NABCs, moving one week in either direction is allowed. Moving to the third Thursday is allowed for the Fall NABC, but it is not policy. Dates outside these preferred dates will be considered only if the site selection justifies consideration beyond the preferred dates.
Area Selection

No area should be considered more often than once every three years.

Rotation and Frequency

Orlando, San Diego, San Francisco, Toronto, Washington D.C., Reno and Las Vegas (and cities in the state of Texas) are exceptional cities for bridge players and should be considered at least every six years. Other very desirable destinations for bridge players should be considered at least every nine years.

The geographic rotation of having an NABC in each zone (East, Central and West) of the continent each year is highly desirable and should be attempted. Over an extended period of time, there should be an equal distribution of NABCs in Eastern, Central and Western locations.

Any deviation from the requirements should be clearly identified when site recommendations are presented.

NABC SITE SELECTION GUIDELINES (in order of priority):

A. Playing Space. Playing space should be of the highest quality at NABCs. Factors taken into account should include:

1. Playing Facility - One facility accommodating all bridge play is preferred although using two adjacent facilities is allowed.

2. Lighting - Exhibition level lighting is best.

3. Aesthetics - Playing rooms should be carpeted and designed in a way that will reduce distractions.

4. Ventilation - The facility’s HVAC should be in modern, superior working condition.

5. Layout - While it is preferred that all playing space be contiguous, all other factors should be considered first.

B. Affordability. The ACBL will strive to offer NABCs that are affordable for players. This will include the following:

1. Hotel Room Rates - It is acknowledged that the hotel providing all, or a majority, of the playing space will presumably offer a room rate higher than other smaller hotels in the area. Every possibility to reduce the rate should be considered without compromising player services or quality of playing space. In order to provide a pricing benefit to players and
additional concessions to ACBL, ACBL management may enter into multi-meeting agreements (i.e., agreements for two or more NABCs) with hotels in premier destinations.

2. Alternate Hotels - It is expected that NABC attendance will be greater if there are other lower cost hotels in the area around the playing site. If ACBL management uses its discretion in contracting with a third-party housing bureau, some information regarding alternate hotels should be provided through ACBL’s housing service company.

3. Restaurants - There should be a variety of restaurants in the area around the playing site. These should range from fast food and inexpensive restaurants to full-service and fine dining. Hotel and playing facility restaurants should be open for service at appropriate times to serve bridge players.

4. Hotel Food Outlets - Cash food stations should offer a small variety of snacks, sandwiches and beverages at relatively low cost to players.

5. Parking - Parking costs should be considered when inspecting a potential NABC site. Efforts should be made to provide discounted parking for players.

Since not all NABCs are held in cities that offer comparatively lower cost hotels and playing facilities, price/value is an important factor to consider. Major tourist destinations offer rates that are higher than second- and third-tier cities but, if their pricing is more favorable than those rates offered to other groups or vacationers without sacrificing quality, this will be viewed as a good value for the cost.

NABCs should attract players from all parts of our member countries. As such, any destination considered to host an NABC should have airline accessibility. That is to say that an NABC host city should be serviced, preferably by several airlines, flying directly into that particular destination.

NABCs should be held in areas that are known to have larger bridge-playing populations within driving distance. The support of the local bridge organization is also important to the success of an NABC and volunteers are needed to perform the various hospitality functions.

The history of successful bridge tournaments in the host city and area is helpful in determining the possibility of holding a successful NABC.

Mobility-impaired and other disabled players are a growing percentage of ACBL membership. Special attention should be paid to access for disabled players and part of NABC tournament promotion should include “Disability Access Alerts.” This will be particularly important in destinations where
disabled players might face barriers to accessibility in transportation, lodging or playing space.
Appendix 12-G

GUIDELINES AND PROCEDURES FOR SEEDING AT NABCs

SECTION 1: GENERAL

The purpose for seeding an event is to help balance the field in pair events so that all fields have about the same number of good pairs and no one section is weak or top-heavy. The operative word is “balance” which is the fairest conditions for all players, good and bad.

The Chair of the seeding committee will be responsible for recruitment, scheduling and assignment of committee members. Seeders will be informed the previous day which Director they will be working with and where the entries will be sold.

At this time, seeders will be provided for all Regional and National pair and Board-A-Match team events with no masterpoint limits. All Swiss teams are random draw and knockouts are done in advance based on seeding points.

In general, entries go on sale one hour before game time. Seeders need to be there five to ten minutes earlier to get set up — make the chart, find a chair, arrange the entries. On the day(s) one is scheduled to seed, arrangements should be made with their partner to pick up the entry, tell them where to go, and help make boards since one should not plan on being at the table until 5 minutes after game time.

Seeders are happy to accept advice from the Director with whom they will be working, especially in Regional events where there may be only one seeder and no one knows everybody.

The Chair, in consultation with the staff, will determine how many seeds (best guess) will be sold in each section.

KEEP THE LINES MOVING. These guidelines are designed to help seeders do a proper job as quickly as possible. It is very important that the seeder never holds up the line.411

Make a reasonable decision quickly and live with it.

Stationary pairs must be covered by an equivalent pair. Directors should be alerted to any stationary need.
SECTION 2: NATIONAL EVENTS:

There will be three seeders in all unlimited National-rated events, ideally one from each section of the country. Blank entries will be sold to all of the top seeds. The seeding Chair and staff will try to GUESS how many entries will be needed. However, if there are too few, get more from the Director selling. Unused entries will be returned.

During the sell, the Director will take the money and the seeder or the Director will write both first and last names of the pair on the back of the entry blank at the top. The three seeders will then put them in order. The entries should be placed with the names face up with the 2nd best pair entry overlapping the first, the 3rd overlapping 2, etc., so that all names can be seen at once and new entries inserted in the proper order. It is essential that this be done as they are sold so they can be ready at the end.

The Director will ALWAYS write the table assignments on the entries. He will ask for them in groups according to how many sections have been sold (e.g., if eight sections have been sold, there will be groups of 16). Within the group, the seeder should give entries to the Director in order (when the entries are turned over, the number one pair will be on top) as he will write the entries A to H for the top group, then H to A for the second group.

After the entries have been assigned table numbers, the seeders can help spread them out for pickup and help players find their entry. If this method is followed, entries should be ready for pickup within 5 minutes after the announced starting time.

SECTION 3: REGIONAL EVENTS

There will be at least one seeder for each Director selling entries. The seeding Chair and/or the Director will inform the seeder how many and what numbers are being used for seeds. Generally, the total number of tables being seeded per section will be between one and four. Entries should be organized before selling. Seeded entries will be in front of or beside the seeder, and other entries will be in front of the seller.

In order to do a proper job, it is necessary to keep written records. The Seeding Chair will make out the seeding charts with appropriate sections and fields for each days' events. The numbers being used for seeds can be written vertically on the left side of the sheet, but boxes should NOT be made in order to (a) be able to scan each field quickly and (b) know where to put late buyers or seeds from a collapsed section.
It may be helpful to write the color of the entry blank next to the section letter. Smoking/non-smoking requests will be honored as though seeding two separate events.

Names of the first and second seeds should be written on the form. Do not worry about first and last names, just write names which identify the pair. If it is impractical to write the third and fourth seed names, the seeder may wish to make some notes, using any comfortable system such as check marks or pluses and minuses. When dealing with only one or two seeds, specific table numbers should be recorded. To minimize people movement at the end of the sale, two-seeds should be sold in the reverse section order from the one-seeds. For example, in a Section ABCD sell, the two-seed from Section D east should be the first two-seed sold, if A north is the first one seed. Do the same with the three and four seeds.

During the sell, ONLY the Director handles the money. The seeder pulls the entry, and hands it to the Director who collects money and gives the entry to the player. The seeder then writes the names on the form. Some Directors prefer that the seeder tell them the section, number and direction, and they find the entry to give to the player. This is also an acceptable method.

Toward the end of the sale, the seeder should scan the chart for balance to know where to put the seeds who purchase late entries. Or, if a section is added and there are not enough late-purchasing seeds, the seeder needs to know where to pull one out to send to the new section. Sections should not be left without a seed. This type of switch is necessary but, in general, switches should be avoided.

**SECTION 4: SEEDING CHAIR DUTIES AND RESPONSIBILITIES**

The Seeding Chair will recruit seeders, make out the schedule of all events to be seeded and assign an appropriate number of seeders to each. The Chair will work with all appropriate Directors in planning for each event to be seeded. This includes location of selling stations, expected attendance, and other details.

The Chair will prepare seeding charts for appropriate events, material to be given seeders, and articles for the Daily Bulletin and will train seeders as necessary. Each seeding day, the Chair will oversee seeding, fill in, help, and check on each selling area. In addition, the Chair will assist with the seeding for the second and third days of National events.

The Chair is responsible for obtaining scrip from the ACBL Finance Officer, paying each seeder after their work is finished, and keeping records. A report is to be
prepared at the end of the tournament and given to ACBL management.