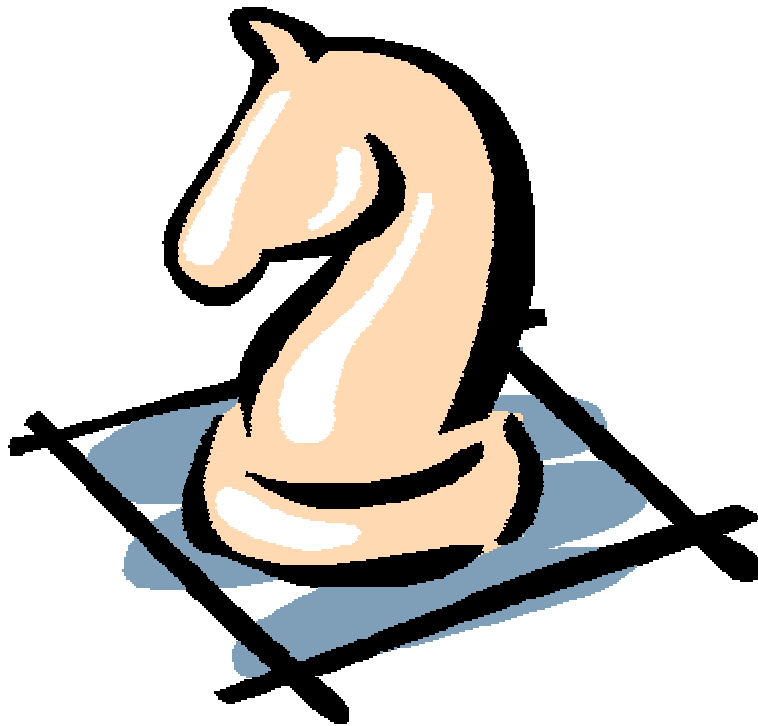


# BAL Chess Tournament Rules

2005-2006 Season



Revision 1.2

2005-10-16

**Document History**

Revision	Date	Description
0.5	2003-10-09	Initial redraft of current BAL Rules. Changes to organization, grammar, spelling, etc.  Content changes: <ul style="list-style-type: none"> <li>• Added “Example” or “Note” sections to several rules to clarify their meaning and/or demonstrate their proper use.</li> <li>• Removed reference to FIDE Laws of Chess, as USCF Tournament Rules take precedence over the FIDE Laws.</li> <li>• Tiebreaks of “Match points scored within Division” and “Game points scored within Division” removed, as teams do not play in more than one division.</li> <li>• “Non-Corporate Teams (designated ‘Club’ teams) may play if approved by vote at the Captains’ Meeting.” removed.</li> <li>• “A player who resigns from a ‘Club’ team during the season may play for only that Club team during the remainder of the season.” removed.</li> </ul>
0.6	2003-11-12	Added Table of Contents. Added page numbers, document version number, etc., to footer.
0.7	2003-11-17	Revised Rules 2B11 and 2E3, changing the time from one hour to 45 minutes before a player not present at the start of the match forfeits the game, per the Captain’s Meeting of 2003-11-13.  Added note to Rule 2B8 describing the purpose of exchanging written line-ups before the start of the match.
1.0	2003-11-18	Changed Rule 2B11c to an “Example” to demonstrate the application of 2B11a and 2B11b.  Removed Rule 2B12 (duplicate of Rule 4D3); subsequent rules in section 2B renumbered.  Rule 3E2 corrected.
1.1	2005-03-08	Rule 2B13 (Penalties for Forfeits) revised to reflect changes adopted at the February 2005 Captains Meeting.  Rule 4B revised to reflect 2005 rules changes, and elimination of distinctions between club and corporate teams.
1.2	2005-10-16	Rule 4D2 changed to allow players who have appeared to play in a team’s lineup three times (not five times) to be eligible for the playoffs.

## Contents

### Section 1: Introduction

#### (1A) General Rules

### Section 2: Matches and Ratings

#### (2A) The Team Captain

#### (2B) Ratings, Line-Ups, and Scoring

#### (2C) Protests

#### (2D) Smoking

### Section 3: Rules for Individual Games

#### (3A) The Chess Clock

#### (3B) The Touched Piece

#### (3C) Illegal Positions

#### (3D) Recording of Games

#### (3E) Loss of the Game

### Section 4: Organization of the BAL

- [\(4A\) Organization](#)
- [\(4B\) Team Eligibility and Rosters](#)
- [\(4C\) The Regular Season](#)
- [\(4D\) Playoffs](#)
- [\(4E\) Trophies for Team Performance](#)
- [\(4F\) Trophies for Individual Performance](#)

## Section 1: Introduction

### (1A) General Rules

**(1A1) Goals.** The goals of the Bankers Athletic League Chess Tournament are:

- (1A1a) To promote enjoyable chess competition within the financial community, and
- (1A1b) To encourage good sportsmanship and ethical conduct as the foundation of friendly inter-institutional relationships.

**(1B) Scope.** These rules cannot and should not regulate all possible situations that may arise during a game, nor can they relate to all questions of organization. It is expected that the goals of the BAL Chess Tournament described in Rule 1A1 will govern each player's conduct at all times, *even when they may adversely affect the player or his team.*

**(1C) Interpretation of the Rules.**

**(1C1) Applicability.** The Tournament Rules of the United States Chess Federation as published in *Official Rules of Chess* apply throughout the BAL Chess Tournament, except as specifically amended herein.

**(1C2) Gender-neutral.** In these Rules, “he” and “his” can equally refer to “she” and “her”.

## Section 2: Matches and Ratings

### (2A) The Team Captain

**(2A1) Administrative Role.** The Captain is the spokesman for all matters concerning his team. His role is basically an administrative one: presenting the written line-up of his players before the start of a round; reporting the match results via the web site or to the Division Coordinator; voting on matters at captains' meetings and as it is called for, etc.

**(2A2) Tournament Director Role.** The Captains of the teams at each match act as tournament directors to resolve questions concerning correct play. If they cannot agree on the resolution of any question, the game(s) in question will be continued under protest, and the protest procedure described by Rule 2C1 must be followed.

**(2A3) Knowledge of Rules.** Prior to the start of the second round, each Captain must sign a certification that he has read the current BAL Chess Tournament Rules, and must submit this certification to the Division Coordinator.

**(2A4) Non-Intervention.** In principle, the Captain must abstain from any intervention during play. He should not, by virtue of his own playing strength, give information to a player concerning the position on any chessboard, since the Captain would be giving information to a member of his team which the team member's own abilities might not have allowed him to discover for himself. The Captain may say to a player, for example, “Offer a draw”, “Accept a draw”, or “Resign the game”, but this brief information should be given in a general way, and must not be based on the Captain's evaluation of the state of any game. The Captain may advise his players on the rules of procedure.

**(2A5) Authority.** Although the advice of the Captain should weigh heavily with the player, the player is not absolutely compelled to abide by that advice. Likewise, the Captain cannot act on behalf of a player and his game without the knowledge and consent of the player.

**(2A6) Captain Needed During Play.** A Captain may stop his clock when he is required to act in his capacity as Captain. When the Captain's help is required and he is not on the move, his opponent should make his move, then stop both clocks and leave the board until the Captain can resume play.

## **(2B) Ratings, Line-Ups, and Scoring**

### **(2B1) Initial Player Ratings.**

(2B1a) The following rating systems are to be used (in order of preference):

(2B1a1) A BAL rating based on five or more games.

(2B1a2) A USCF or other organizational rating (for example: FIDE, CCLNY, CXR, LIICL, CCA, etc.).

(2B1a3) An estimated rating submitted by the team Captain: all Captains are required to submit an estimated rating for each player who does not have a rating based on Rules 2B3a1 or 2B3a2. This "Captain's Estimate" rating shall be used for purposes of determining a team's cap and a player's position within the line-up until a rating of higher priority (Rule 2B1a1 or Rule 2B1a2) is attained.

(2B1b) A new BAL player with a rating using Rule 2B1a2 above will be assigned that rating as his initial rating, based on the number of rated games he has played for the other organization. BAL ratings based on four or fewer games are considered provisional.

*Example: A provisional USCF rating of 1650 based on 19 games would become an established BAL rating of 1650.*

(2B1c) Captains who enter players who have FIDE or other national ratings are urged to consult with their Division Coordinator or the League Chairman as far in advance of play as possible, so that the rating in question can be converted to an approximate BAL rating.

(2B1d) If, during a period of "BAL inactivity" (defined as one year in which a player plays fewer than three BAL games), a player's USCF rating increases to more than 100 points above his BAL rating, his USCF rating shall become his BAL rating. This adjustment will take effect upon the player's return to BAL play.

### **(2B2) Official Ratings.**

(2B2a) Official BAL Ratings will be computed after rounds 5 and 10, after the playoffs, and at the end of all summer tournaments. New rating lists and match results will be made available to Captains via the web site.

(2B2b) Although updated ratings may be calculated and displayed on the web site after each round, only the post-round-5 and post-round-10 ratings are considered "official" ratings.

(2B2c) The only exception to Rules 2B2a and 2B2b is that provisionally rated players must continue to use their start-of-season rating until they have achieved an established BAL rating by having played five rated games.

*Example: A new player starts the season with a “Captain’s Estimate” rating of 1250, and plays three rated games through Round 5. His post-Round-5 rating changes to 1375. However, as he is still only provisionally rated, his start-of-season rating of 1250 must still be used.*

(2B2d) For all official purposes (such as the calculation of line-ups):

(2B2d1) Until the post-round-5 ratings are published, the start-of-season ratings will be used.

(2B2d2) Until the post-round-10 ratings are published, the post-round-5 ratings will be used.

(2B2d3) For the rest of the season, and for the playoffs, the post-round-10 ratings will be used.

**(2B3) Ratings Cap.** Subject to the other provisions of Rule 2B, the average rating of the players in each team’s line-up for each match may not exceed the ratings cap for their team’s division (see Rule 4A7).

**(2B4) Most Current Ratings Must Be Used.** The ratings used for calculating the average rating of a team’s line-up must be the most current official ratings as described in Rule 2B2d.

**(2B5) Valid Line Up Always Valid.** No valid line-up that is submitted for play without forfeits during the season will later become invalid due to changes in the ratings of the players in that line-up.

(2B5a) However, the board on which each player plays may need to be changed, in order to comply with Rule 2B7.

(2B5b) A line-up that exceeds the ratings cap at one time in the season may later become legal due to changes in the ratings of the players in the line-up.

**(2B6) Colors.** Visiting teams have the White pieces on the odd-numbered boards.

**(2B7) Board Order.**

(2B7a) The highest-rated player in any line-up must play Board 1; the second-highest, Board 2, etc., except that a lower-rated player may play a board above a higher-rated player if the difference in their ratings does not exceed 50 points.

(2B7b) If a team fields a line-up that does not exceed the ratings cap under Rule 2B2, but has players playing out of order as described in Rule 2B7a, all games played out of order shall be lost.

*Example: The players in a line-up have ratings of 1600, 1400, 1100, and 1500 on Boards 1 through 4, respectively. Boards 2, 3, and 4 are out of order under Rule 2B7a, since the 1500 player should have played on Board 2.*

**(2B8) Exchange of Line-Ups.** Both Captains exchange written line-ups before the start of the match. A captain may place in the line-up any eligible player who is available and intends to play.

*Note: The exchange of written line-ups before the start of the match prevents the situation where not all players are present, and a Captain then “adjusts” his line-up to have his players play on different boards, based on whom their opponent(s) would now be. Having a written line-up is also important in determining the board assignments of players to determine forfeits based on Rule 2B11.*

**(2B9) Effect of Forfeits on Line-Up.**

(2B9a) If a team forfeits one board:

(2B9a1) The average rating of the three remaining players may not exceed the ratings cap as described in

Rule 2B3, or

(2B9a2) The line-up of the three remaining players will be considered valid if the three would have qualified as a valid line-up by themselves at the start of the season.

(2B9b) If a team forfeits two or more boards, Rule 2B3 does *not* apply.

(2B9c) The ratings of any players(s) arriving before the conclusion of the match shall be included in the determination of the legality of the line-up.

*Note: It is possible that the late arrival of a player in a line-up may cause that line-up to become illegal. For example, if only Boards 1 and 2 are present, the ratings cap would not apply to that team's line-up; but the arrival of Board 3 might then create a violation of Rule 2B3.*

**(2B10) Starting Time.** The official starting time for all matches is 6:30 P.M.

**(2B11) Players Not Present at Start of Match.** If a player listed in the line-up (see Rule 2B8) does not appear within 45 minutes of the start of the match, his team forfeits that board. If the player's opponent is also absent, both teams forfeit that board.

(2B11a) The wall clock, not the chess clocks, determines forfeits under Rule 2B11.

(2B11b) In the spirit of good sportsmanship, Captains may permit several minutes leeway beyond 6:30 PM before starting a match, to allow for players being in en route from distant locations, inclement weather, transit difficulties, etc. Similarly, Captains may agree to start a match before 6:30 PM if all players present are ready to play. Both Captains must agree on a match starting time other than 6:30 PM.

*Examples: If both Captains agree to change the match starting time, then Rule 2B11 applies 45 minutes after the agreed starting time. If either Captain does not agree to change the match starting time, then Rule 2B11 applies at 7:15 PM (45 minutes after the official 6:30 PM starting time).*

**(2B12) Scoring.** In a match, a team scores four Game Points for each won game, two Game Points for each drawn game, and zero Game Points for each lost or forfeited game. The team scoring the most Game Points in a match is awarded four Match Points; if both teams score the same number of Game Points, each team is awarded two Match Points.

**(2B13) Penalties for Forfeits.**

(2B13a) If a team does not have a player available to play on each board, each remaining player must play on the highest possible board in the order described in Rule 2B7.

*Example: Matches are based on four boards and Team A only has three players available for the match. Team A must play its players on boards 1, 2 and 3. Team A forfeits board 4.*

(2B13b) If a team forfeits one or more boards in a match under Rule 2B11 (where a player was expected to play but did not appear), all boards below the highest forfeited board are also forfeited (but see Rule 2B13c). Games actually played on the boards later forfeited under this rule will count for rating purposes only.

*Example: Team A's lineup has 4 players listed, but their board 2 player does not appear. Team A will forfeit boards 2, 3, and 4.*

(2B13c) During the season, each team is allowed one exemption from Rule 2B13b, for the first such incident only.

(2B13d) A player who forfeits the same board in two consecutive rounds is ineligible to play for the remainder of the season.

**(2B14) Deliberate Forfeits.** If a team appears to have deliberately forfeited a match, and a protest about that match has been made, that team will be dropped from the schedule, and all their matches for that season will be declared lost by forfeit. Individual games with players on the dropped team will still count for rating purposes.

**(2B15) Team Drops Out.** If a team drops out after having completed at least half of its scheduled matches, the results actually played shall stand. If a team drops out before having completed at least half of its scheduled matches, the results shall be deleted from that season's records scores; however the individual games played will still count for rating purposes.

## ***(2C) Protests***

**(2C1) Play Under Protest.** The Captains present at each match act as Tournament Directors (see Rule 2A). If they cannot agree on the resolution of a question, the players must continue the game in question under protest. If either player refuses to continue to play a game under protest, that player shall lose the game by forfeit.

**(2C2) Resolution of Protests.** All protests must be immediately reported to the Division Coordinator, who will promptly request a decision from the Rules Committee.

(2C2a) The Rules Committee will be made up of the Division Coordinators. A Division Coordinator who may be partial in the case should recuse himself from the matter. If he is asked to provide information or an opinion he may do so, but may not vote on the case.

(2C2b) The Rules Committee, after hearing statements from both sides of the dispute, will deliberate the matter and make a decision in the case.

(2C2c) If the Rules Committee cannot come to a decision, the League Chairman will decide the issue.

(2C2d) The decision made pursuant to Rules 2C2b or 2C2c is final.

## ***(2D) Smoking***

**(2D1) Restrictions on Smoking.** Smoking is not permitted within 10 feet of any board, except if the only playing site available permits smoking, and both Captains agree to allow it. In such a case:

(2D1a) None of the players, captains, or other officials or spectators from the BAL may smoke within 10 feet of any board, and

(2D1b) Non-BAL persons in the remaining area of the playing site may smoke.

**(2D2) Penalty for Smoking.** A player who continues to smoke in violation of Rule 2D1 after being warned loses the game.

## **Section 3: Rules for Individual Games**

### ***(3A) The Chess Clock***

**(3A1) Use of Clocks Mandatory.** The use of chess clocks is mandatory. One game point will be subtracted from the home team for each missing or non-working clock at the start of a match.

**(3A2) Placement of the Clock.** The player with the black pieces chooses the side of the board on which the clock is

to be placed.

**(3A3) Time Controls.** The time-control is decided by a vote of the captains at the pre-season captains' meeting.

*Note: Since the 1998-1999 season the time-control has been Game in 75 minutes (G/75).*

**(3A4) Setting of the Clock.**

(3A4a) Analog clocks (clocks with hands) should be set to indicate 6 o'clock when the time-control expires. To compensate for any minor inaccuracies, analog clocks must be set to add one extra minute to the time-control.

(3A4b) Digital clocks must be set for exactly the allotted time per player.

(3A4c) Digital clocks with a time-delay feature may be used, as long as the time-delay feature is disabled. The BAL Chess Tournament does not permit time-delay.

**(3A5) Reminding a Player to Stop or Start the Clock.** No one may remind a player to start or stop his clock.

### ***(3B) The Touched Piece***

**(3B1) Adjusting Pieces.** Provided that he first warns his opponent, the player whose turn it is to move may adjust one or more pieces on their squares.

*Example: The player wishing to adjust one or more pieces typically warns his opponent by saying, "J'adoube" or "I adjust".*

**(3B2) Touching Pieces.** Except as described in Rule 3B1, if the player having the move touches:

(3B2a) One or more pieces of the same color, he must move or capture the first pieces touched that can be moved or captured;

(3B2b) One of his pieces and one of his opponent's pieces, he must capture his opponent's piece with his own touched piece; or, if this is not possible, move his own piece; or if this too is not possible, capture his opponent's piece;

(3B2c) If the move or capture is not possible, the player is free to make any legal move he chooses.

### ***(3C) Illegal Positions***

**(3C1) Initial Position of Pieces Incorrect.** If it is discovered before Black's fifth move that the initial position of the pieces was incorrect, the game will be restarted; otherwise the game will be continued. The players' clocks will not be adjusted.

### ***(3D) Recording of Games***

**(3D1) Keeping Score Required.** In the course of play, each player is required to record the game (his own moves and those of his opponent), move after move, as clearly and legibly as possible, on a scoresheet provided by the home team.

**(3D2) Using an Assistant to Keep Score.** No player may have another person record his moves. However, if a

player's disability prevents him from keeping score, moving the pieces, or operating his clock, an assistant may perform such duties as the case may require if the disabled player requests an assistant before the start of the game.

(3D2a) If the disabled player uses an assistant, his opponent must be permitted to use one also.

(3D2b) In order for a disabled player's opponent to arrange for an assistant, the disabled player's Captain must notify the opponent's Captain not later than 4:00 PM of the day prior to the match.

**(3D3) Keeping Scores Current.** A player who fails to record the game, and is warned by his opponent, must make up all unrecorded moves immediately upon his next move while his clock is running. The opponent's scoresheet may be used to bring the offending player's scoresheet current.

**(3D4) Short of Time.** When either player has less than five minutes remaining on their clock, then neither player is required to record the moves. However, players may wish to continue recording moves in case proof is later needed to claim a win or draw in certain circumstances.

### **(3E) Loss of the Game**

**(3E1) Resignation.** The player who declares that he resigns loses the game. The game result must be reported immediately to the Captains, who should then write the game result on the Lineup Sheet immediately; or, if they are on the move, then as soon as their move is completed.

*Example: Commonly accepted ways of resigning are to say, "I resign" or by deliberately tipping over one's King. Simply shaking hands with the opponent is not considered the same as resigning.*

**(3E2) Loss On Time.** The player whose time has expired, and whose opponent claims a win on time, loses the game.

(3E2a) No one other than a player's opponent may claim a win on time.

(3E2b) No one may point out the expiration of time to any other player for any game other than his own.

**(2E3) Late.** The player who arrives at the chessboard more than 45 minutes late in violation of Rule 2B11 loses the game.

**(3E4) Smoking.** A player who continues to smoke in violation of Rule 2D, after being warned, loses the game.

**(3E5) Scorekeeping.** The player who fails to record his moves as described in Rule 3D, and who has been warned to do so by his opponent, loses the game.

**(3E6) Failure to Follow Rules.** The player who refuses to comply with these Rules loses the game.

## **Section 4: Organization of the BAL**

### **(4A) Organization**

**(4A1) Captains Meeting.** A Captains Meeting will be held before the start of the regular season, comprising the Captains (or their delegates) of all teams in the BAL Chess Tournament who played last season and that intend to play in the upcoming season.

**(4A2) Prospective Captains.** Prospective captains (or their delegates) of new teams may submit team rating caps, but will not have voting rights until their team is approved by a vote of the returning captains present at the meeting, as described in Rule 4A3.

**(4A3) Returning Teams.** The first business of the Captains' meeting will be to vote on which teams will participate in the upcoming season. Returning teams may be approved either "en masse" (by a vote for or against all teams) or individually. In the latter case, teams are voted upon starting with the first team to the left of the presiding Chairman, and proceeding clockwise around the room. Captains of new teams may vote only after it has been determined that their teams may participate.

**(4A4) Officials.**

**(4A4a) Elected Officials.** The Captains Meeting elects the following officials for the upcoming season: Chairman, Vice-Chairman, Treasurer, and Secretary.

**(4A4b) Appointed Officials.** The Chairman appoints a Division Coordinator for each Division immediately after the determination of the composition of the Divisions for the upcoming season.

**(4A5) Match and Tournament Structure.** Unless otherwise voted at the Captains Meeting, matches will be played on 4 boards, and the regular season will consist of at least 12 and not more than 18 rounds.

**(4A6) Size of Divisions.** The Captains Meeting sets the number of teams in each Division.

**(4A7) Division Ratings Caps.** The Captains Meeting sets the rating cap for each Division, and assigns teams to Divisions based on their declared strength.

**(4A8) Other Powers.** The Captains Meeting is empowered to enforce these Rules, and to decide any matters brought before it not specifically covered in these Rules, including amendments and changes to these rules. The Decisions of the Captains Meeting are made by majority vote; the Chairman votes to break ties, even if he has already voted as a Captain.

**(4A9) Dues.** Dues for the season must be paid prior to the first match.

## ***(4B) Team Eligibility and Rosters***

**(4B1) Eligibility.** Financial Institutions and other organizations are eligible to enter teams, subject to the approval of the Captains Meeting (see Rule 4A1 above). All players must be members of the organization for which they play.

**(4B2) Roster Size.** A maximum of fifteen players may be on the roster of a team during the season.

**(4B3) Additional Players.** The Captain of each Club team must submit a roster of players to the Division Coordinator before the start of the second round. After this, only two additional players may be added to the roster, subject to Rule 4B2.

**(4B4) No New Players After Round 10.** A team may not add new players to their roster after Round 10.

**(4B5) Disabled List.** Players may be placed on a "Disabled List" and replaced by players with comparable current USCF or BAL ratings. Players placed on the Disabled List may not play for the remainder of the season. The replacement players must be approved by a majority vote of the other Captains within the affected Division.

## ***(4C) The Regular Season***

## **(4C1) Match Schedules.**

**(4C1a) Published Schedule.** Matches should be played according to the published schedule, unless extraordinary circumstances arise, or unless so directed by the Chairman.

**(4C1b) Captains Must Agree to Rescheduled Matches.** Match games can be rescheduled only with the knowledge and agreement of each team's Captain. The rescheduled date must be part of the agreement between the Captains.

**(4C1c) Reporting Rescheduled Matches.** Rescheduled match games must be reported to the Division Coordinator.

**(4C1d) Rescheduled Matches Must Be Played Before Next Round.** Rescheduled match games must be played before the next scheduled round unless permission is granted by the Chairman to schedule them for a later date.

**(4C2) Standings.** Standings within each Division are determined by total Match Points.

**(4C3) Tiebreaks for Team Standings.** Ties are broken by (in order of application):

(4C3a) Total Game points

(4C3b) Match points scored against the other tied team(s)

(4C3c) Game points scored against the other tied team(s)

(4C3d) Team with fewer away matches

(4C3e) Game points scored on Board 1, then on subsequent Boards

(4C3h) Coin toss

## **(4D) Playoffs**

**(4D1) Format.** The format of the playoffs is determined at the Captains' Meeting.

**(4D2) Eligibility.** Only players who have appeared in a team's line-up three times and have shown up for play, are eligible for the playoffs.

**(4D3) Penalty for Illegal Line-Up.** Any invalid line-up in the playoffs shall result in a 16-0 loss by the offending team.

## **(4E) Trophies for Team Performance**

**(4E1) Division.** The team that finishes first in each Division at the end of the regular season will receive the Division First Place trophy.

**(4E2) Members of Division First Place Team.** Members of the team that wins the Division First Place trophy will receive individual trophies. Up to six trophies will be provided by the BAL. The team's Captain may (at their own expense) request additional trophies.

**(4E3) Playoffs.** The team that wins the Playoffs will receive the Division Champions trophy.

**(4E4) Members of Division Champions Team.** Members of the team that wins the Division Champions trophy will receive individual trophies. Up to six trophies will be provided by the BAL. The team's Captain may (at their own expense) request additional trophies.

**(4E5) Division Champions Also Division First Place Team.** If the Division Champions are also the Division First Place team, the team will receive a larger, combined trophy rather than two smaller trophies.

**(4E6) Trophy Substitute.** In lieu of trophies, a team or individual may receive a credit for chess literature or equipment.

## **(4F) Trophies for Individual Performance**

**(4F1) Wolff Memorial Trophy.** The Charles Wolff Memorial Trophy, donated to the BAL in memory of the former Irving Trust Company player, will be awarded to the player scoring the most game points on Board 1 in the strongest during the regular season. The player's name will be inscribed on the trophy.

*Note: The Wolff Trophy is currently missing and unaccounted for.*

### **(4F2) Most Valuable Player.**

**(4F2a) Determination.** The player scoring the most game points during the regular season, regardless of Division or board assignment, will be designated the BAL "Most Valuable Player", and will be awarded the League MVP trophy.

**(4F2b) Tiebreaks.** In awarding the League MVP trophy, ties are broken by (in order of application):

(4F2b1) Fewest total games played.

(4F2b2) Winning percentage, computed by dividing the number of games won by the total number of games won or lost (drawn games are ignored).

(4F2b3) Difference between the player's rating and the rating of his opponents (at the time they played); the player with the least positive average difference being the winner.

**(4F2c) MVP Also Wins Wolff Trophy.** If the winner of the League MVP trophy is also the winner of the Wolff Trophy, the MVP Trophy will be awarded to the second-highest game point scorer, using the tiebreaks described in Rule 4F2b.

### **(4F3) Team MVP.**

**(4F3a) Determination.** The League will award a Team MVP trophy to one player who contributed most to each team. Traditionally (and by default) the Team MVP is the player scoring the most game points (regardless of Board, and including points for wins by forfeit).

**(4F3b) Tiebreaks.** In the event of a tie, the Team MVP trophy would go to that player whose defeated opponents were stronger, calculated as the sum of the final ratings of each opponent beaten over the board by the player, with the opponent's rating being added to the sum as many times as that opponent was defeated by the player.

**(4F3c) Captain's Designation of Team MVP.** The team's Captain has the right to name the Team MVP if he feels that someone other than the default player should receive this trophy. To do so, the Captain must notify the Statistician and the Chairman in a timely manner.

### **(4F4) Best In Class.**

**(4F4a) Determination.** The player scoring the most game points among all players in his rating class and Division during the regular season will be awarded a "Best in Class" trophy. A player's rating class will be determined by his rating at the start of the season.

**(4F4b) Tiebreaks.** Ties are broken as specified in Rule 4F2b.

**(4F4c) Rating Classes.** The Statistician will determine, without prejudice, four Quartile rating classes for each Division.