

# **BANKERS ATHLETIC LEAGUE REGULATIONS**

2017 – 2018 Season

## **Title 1 – The Organization**

### **Chapter 1 – Name and Purpose**

#### **Section 1 – Name**

This organization shall be known as the Bankers Athletic League, hereafter referred to as the “BAL” or the “League”.

#### **Section 2 – Goals**

The goals of the League are:

1. To promote enjoyable chess competition within the financial community and local chess clubs and organizations.
2. To encourage good sportsmanship and ethical conduct as the foundation of friendly inter-institutional relationships.

### **Chapter 2 – Officers**

#### **Section 1 – Officers**

The Bankers Athletic League shall have a President, a Vice-President, a Treasurer, and other officers that the Team Captains shall nominate and elect.

#### **Section 2 – Election of Officers**

The officers shall be elected by the Team Captains and installed annually at the conclusion of the Captains’ Meeting.

#### **Section 3 – Responsibilities of the President**

The President have the following responsibilities:

1. The President calls for and schedules pre-season Captains’ Meetings.
2. The President prepares the agenda and presides at the Captains’ Meeting.
3. The President appoints officers if the members voted at the Captains’ Meeting cannot serve their function, because of abandonment, disability, etc.
4. The President is responsible for the use of the league funds. League funds are drawn from the Team dues and are used for League expenses (i.e., website up-keep, trophies, advertising, speaker compensation, etc.).
5. The President can call for additional Captains’ Meeting, if deemed necessary.
6. The President shall keep the Official List of Team Captains and their contact numbers.
7. The President makes decisions for the league as a whole that aren’t possible to be made at the Captains’ Meeting and are not within the league’s rules.

*Example: A bank that sponsors a team had a terrorist threat in the morning of a scheduled match. The employees are ordered to evacuate the building. The threat turns out to be a hoax. The President does not cancel all matches since only one team is affected. The President, however, may say that the bank team does not forfeit because of the nature of the events and requires the teams to reschedule.*

#### **Section 4 – Responsibilities of the Vice-President**

If the President cannot serve his or her function, the Vice-President becomes the new President, and will then appoint a new Vice-President.

#### **Section 5 – Treasurer**

The Treasurer shall serve as the handler of the league funds. The Treasurer shall receive all moneys due to the League.

## **Section 6 – Website Coordinator**

The League shall have a Website Coordinator who has at minimum the following responsibilities:

1. Maintenance of the rosters
2. Publish season schedule
3. Update and publish match results
4. Update and publish player ratings
5. Report individual performance of the players in the League

## **Chapter 3 – Team Eligibility and Roster**

### **Section 1 – Teams**

1. Financial institutions and local chess clubs and organizations are eligible to register teams in the League, subject to their approval at the Captains' Meeting. New team admission requires a simple majority of votes.
2. It's preferable for all teams to provide a Manhattan site for matches on Thursday nights.

### **Section 2 – Team Dues**

1. All participating teams must pay league dues.
2. The dues amount for an upcoming season and payment deadline is defined at the pre-season Captains' Meeting.
3. Teams in arrears for previous season(s) are ineligible for participation, and their League membership is suspended until the dues are paid in full.

### **Section 3 – Captain**

1. A member of the team shall be designated as the Team Captain, hereafter referred to as the Captain.
2. The Captain is the spokesman for all matters concerning his or her team.
3. The Captain must register his/her name, email addresses, and contact numbers with the league.
4. During the season, Captains are responsible for exchanging lineups, filing out the match lineup cards, and reporting match and rated game results to the league.
5. Team captains are responsible to report match results no later than by the end of day following the match date.
6. Captain's duties may be parceled out to more than one person. In that case, a team may have a Team Captain and one or more Team co-captains.
7. A co-captain may represent the team on a particular Captains' Meeting and perform captain's duties in a particular round, of which the team's official Captain notifies other involved parties accordingly.
8. The number of votes for any given team do not change with appointment of Team co-captains.

### **Section 4 – Roster**

1. Each team's roster shall consist of at least four (4) or five (5) players depending on the number of boards per match in effect for the season.
2. The number of players on a team shall not exceed fifteen (15) individuals during the course of the season including all additions and removals.
3. Each member team must submit its roster of players and, if rated, their ratings to the President prior to the first round of the upcoming season.
4. No player can be paid to play in the BAL.
5. No player may be on more than 1 team roster at any point in time.

### **Section 5 – Roster Changes after the Season Starts**

1. No player can play in a round unless the player has been submitted and approved for inclusion in the team's roster before the round.
2. No more than two (2) players may be added after the second round.
3. If a team's roster is less than the allowed maximum, the team is free to add up to two (2) players before the roster freeze provided the resulting roster still complies with [1.3 BAL § 4.2 \(2017\)](#).
4. The addition of more than two (2) players requires a simple majority vote of team captains in the team's division provided the resulting roster still complies with [1.3 BAL § 4.2 \(2017\)](#).
5. If a team's roster is at maximum, new players may be added only by dismissing the existing players from the roster. In that case, teams are free to replace up to two (2) players before the roster freeze. The replacement of more than two (2) players requires a simple majority vote of team captains in the team's division.

### **Section 6 – Rosters Frozen**

1. Rosters are 'frozen' after two-thirds (2/3) of the regular season. After the freeze, no new players may be added to team rosters unless unanimously voted/approved by the team captains of the division. Abstentions do not count.
2. The exact round or date by which rosters must be frozen is defined at the Captains' Meeting.

### **Section 7 – Dismissed Players**

1. Dismissed players who haven't played a single game are ineligible to reenter the same roster but eligible to join other teams. The website database is not configured to accommodate players not on a team, thus are ineligible to play rated games.
2. Dismissed players who have played at least one game are ineligible to reenter the same roster or play for other teams during the season and are ineligible to play rated games for the same reason stated above in 7.1.

## **Chapter 4 – Captains' Meeting**

### **Section 1 – General**

1. A Captains' Meeting will be held at the start of the regular season, comprising the Captains (or their delegates) of all teams from the prior season who intend to play in the upcoming season.
2. Captains' Meetings are legislative body of the league, in which each team has one vote.

### **Section 2 – Voting Procedures**

The President of the league sets the parameters for fair voting. Each team is allowed one vote. The Captain or his/her delegate votes for his/her team.

### **Section 3 – Teams in Upcoming Season**

1. The first business of the Captains' Meeting will be to vote on which teams will participate in the upcoming season.
2. 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 President, and proceeding clockwise around the room.
  - a. For the purposes of this vote, any captain of the League in the prior season may vote.
  - b. Simple majority is used.
  - c. In the case of a tie, the President breaks the tie. It may be appropriate to commence further discussions on a tied vote.

### **Section 4 – Non-Payment of League Dues**

The Treasurer will point out and collect dues from a team that hasn't paid their dues for the previous season.

**Section 5 – New Teams**

1. New teams may make a request to be added to the League.
2. Approval will be by majority of the Captains or delegates present.
3. Once former teams ratified or removed, and new teams are approved, the remaining teams constitute voting members until the procedure is repeated at the next year's meeting or at any intermediate Captains' Meeting held.

**Section 6 - Elected Officials**

The Captains or delegates may now elect a President, Vice-President, and Treasurer for the upcoming season.

**Section 7 – Appointed Officials**

The President will then appoint a Division Coordinator for each division. Subsequently, if the Division Captains wish to have a different Division Coordinator, they may choose one with a two-third (2/3) vote of the teams in the division.

**Section 8 – Rules Committee**

1. The Rules Committee is composed of the President, the Vice-President, and the Division Coordinators.
2. A Rules Committee Chairman may be appointed.

**Section 9 – Division, Teams, Rounds and Boards**

1. Captains or their delegates will vote on the following:
  - a. Number of divisions and their corresponding rating cap (if any)
  - b. Number of boards in matches for each division
  - c. Number of teams in each division
  - d. Number of rounds for the regular season
  - e. Dates of each round for the regular season
  - f. Dates for the playoff matches
2. Decision is made by a simple majority vote of the Captains or delegates present.

**Section 10 – Season Regulations**

1. Captains or their delegates may vote to amend the regulations for the upcoming season.
2. The season regulations will be adopted and enacted by at least two-thirds (2/3) majority vote.

**Section 11 – Dues**

League dues will be determined by a vote of the Captains or delegates present.

# **BANKERS ATHLETIC LEAGUE REGULATIONS**

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## **Title 2 – Season Regulations**

### **Chapter 1 – Season**

#### **Section 1 – Format**

The League Season consists of the Regular Season and Playoffs.

#### **Section 2 – Divisions**

1. The number and class of division is defined at the Captains' Meeting. Typically, the season is composed of one Open division, and/or one or more divisions with a rating cap.
2. Member organizations of the League can register teams in each division.
3. The rating caps are defined at the Captains' Meeting.

#### **Section 3 – Length of the Regular Season**

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#### **Section 4 – Playoff Format**

1. The playoff format is defined at the Captains' Meeting. Different formats may be used for divisions of different sizes.
2. The playoff format may not be altered after the season has started.

### **Chapter 2 – Regulations**

#### **Section 1 – General**

1. The Regulations described herein take precedence over any USCF or FIDE rules. For any issue not covered below, the Tournament Rules of USCF apply.
2. The Regulations are adopted at a pre-season meeting of participating Captains in the Captains' Meeting and enacted immediately by at least two-thirds (2/3) majority vote.
3. The Regulations may be amended at a Captains' Meeting by at least two-thirds (2/3) majority vote. The Regulations may be also amended by a unanimous vote of participating Team Captains during the playing season. Revisions and updates are not applied retroactively.
4. During the playing season, the Regulations are enforced by the President.

#### **Section 2 – The President as Senior Tournament Director**

1. The President acts as a Senior Tournament Director for the League.
2. As the Senior Tournament Director, the President enforces the season regulations and makes decision on submitted protests in consultation with the Rules Committee.
3. The President can reschedule playing rounds due to inclement weather or other considerations.
4. The President validates the accuracy of rating claims when questioned.
5. The Rules Committee assists the President in handling protests based on the League regulations, USCF/FIDE rules, and general principles of fair play. If, however, the President has a potential conflict, he/she must pass this duty to the Rules Committee.
6. The Rules Committee gets involved in dispute resolution only by President's request.
7. Members of the Rules Committee should avoid conflict of interest. They may not participate in dispute resolution if one of the disputing parties belongs to their division.
8. The President's decisions are final and may not be revised retroactively.

### **Section 3 – Captains as Co-Tournament Directors**

1. Captains or their delegates serve as Co-Tournament Directors at each match, resolving all emerging disputes. The Captains should resolve questions concerning correct play and rules interpretation. If agreement cannot be reached, protests may be filed.
2. Captains must abstain from direct intervention into their players' games. The Captain may advise his/her players, if asked, what the likely consequences of a draw from the team, and to respond to such a request without reviewing at the game of the player making the request. Captains may not impose results upon his/her team members as each player alone is responsible for the result of his/her game. The exchange of information between Captain and player must take place in the presence of the Tournament Director(s) of the match.
3. All players must initiate the action to ask their Captain whether to offer/accept a draw on their move. The Captain must not initiate his/her recommendations.
4. If a Captain is playing in the match, and his/her intervention is required in case of a dispute, he/she may stop his/her clock for the duration of dispute resolution.

### **Section 4 – Player Ratings**

1. All players are considered either 'rated' or 'unrated'.
2. Unrated players are assigned a provisional rating of 1300. The provisional rating formula is used until 20 games are played.
3. Players are considered rated if they have a current established or provisional rating BAL, USCF, or FIDE rating, or a from another recognized chess league, e.g., CCLNY or LIICL. Provisional ratings will be treated as established BAL ratings. BAL, USCF, FIDE, CCLNY or LIICL ratings are not considered 'current' if a player has not participated in rated events for more than two (2) years. Titled players are exempt from this rule.
4. Players are considered unrated if they do not have a current rating (BAL, USCF, FIDE, CCLNY, LIICL). Unrated players receive their established BAL rating after they play four (4) BAL games; until then they remain unrated for match board-order purposes. Captains' estimates of player ratings cannot be used to evaluate their strength.
5. A BAL rating is considered the most accurate, however, when current USCF or FIDE rating differs from their BAL rating by more than one hundred (100) points, the BAL rating should be set equal to the player's USCF or FIDE rating. (Ratings do not expire.)
6. If a player plays less than 3 rated games across 2 consecutive seasons the BAL player is no longer considered active.

### **Section 5 – Matches, in general**

1. All matches and rated games are played according to a schedule set at the pre-season Captains' Meeting.
2. Matches may be postponed if captains of both teams agree to play on another day, time or venue. The alternate date, time and venue must be agreed to and reported to the President at the time of the postponement.
3. The President may postpone matches due to inclement weather or other considerations.

### **Section 6 – Board Assignment**

1. Each match is played on four or more boards. The official number of boards for each match per division is determined in the Captains' Meeting.
2. The Home Team has black pieces on odd-numbered boards. Games in excess of the official number of boards for each match per division do not contribute to the overall match score or any tie breaks and are played for rating purposes only.
3. Players are assigned to their boards according to their ratings, in descending order. The highest-rated player is assigned to the highest board. A lower-rated player in any lineup can be assigned to a higher board only when the rating difference between them does not exceed 50 points. The most recently updated ratings must be used for preparing line-ups and playing in ratings order.

4. Unrated players, i.e. players with less than 4 BAL games must play the bottom board(s) until they receive an established BAL rating. If there are more than one unrated player, they must play according to decreasing provisional rating sequence order with the same point limit difference as specified in 6.3.
5. If matches have 4 or 5 players per team per match: A team with 1 or 2 unrated players must not exceed the cap with the other rated players. A team with three unrated players may exceed the division cap by no more than 400 points.

### **Section 7 – Equipment**

1. The Home Team provides chess sets, boards, and digital clocks.
2. All boards and sets should be of standard size; non-standard boards and sets may be used only by mutual agreement.
3. If a Home Team cannot provide the required number of sets, boards, and digital clocks, timely arrangements must be made with the Visiting Team.

### **Section 8 – Time Control**

1. All matches and rated games are played with a time control of G/70 + 5 sec delay.
2. Since delay clocks are being used see addendum A for information about the Insufficient Losing Chances rule.

### **Section 9 – Start Time and Forfeit Time**

1. The official starting time for all matches is 6:30 PM.
2. Forfeit is declared by 7:15 pm regardless of when the match is started.
3. The President may change the starting time and the forfeit time.

### **Section 10 – Match Lineup**

- a. Teams must exchange their probable lineups in advance.
- b. A lineup should include only players from the team's most recent current roster along with their ratings, from the top board down, starting with Board 1.
- c. The lineup may include up to four (4) alternates.
- d. Individuals not listed as players or alternates are ineligible to play.
- e. Players listed on a match lineup card are considered a team's official lineup for the match.
- f. Official lineups may be amended if the alternates are eligible to play, listed in the probable lineup, and comply rating-wise with requirements of [2.2 BAL § 6.3 \(2017\)](#).

### **Section 11 – Lineup Submission**

1. The Visiting Team must present their lineup no later than by 12 pm one day before the match.
2. The Home Team must present their lineup no later than by 3 pm one day before the match.
3. A team can send a preliminary lineup, which then becomes the final lineup if it is not replaced before the deadline.
4. The lineups must be submitted by the Captains or their delegates. They must email their lineup to their opponents as well as the Division Coordinators.

### **Section 12 – The Recording of Games**

1. During the game, players are required to record both their moves and the moves of their opponents.
2. Game scores must be kept current unless one of the players has less than five minutes remaining on his/her clock at that point his/her opponent is not obligated to record the moves, either. Electronic score sheets and other alternatives permitted by USCF are allowed.
3. A player may issue a protest if his/her opponent is not recording the moves of the game.
4. Tournament Director(s) may issue a warning on the first offense. For each succeeding offense, no less than 2 minutes and no greater than 10 minutes may be deducted from offending player's clock.
5. Tournament director(s) may declare a game lost by a player who refuses to comply with rules as described in [2.2 BAL § 19 \(2017\)](#).

### **Section 13 – No Shows**

1. If match has not started, and it has been determined that an upper board will not be showing up, then all boards must move up one board while accepting forfeit on the open board.
2. If the match has started and the missing player was expected to show before the forfeit time but does not, the other boards continue to play as assigned.
3. For recurring no shows per 13.2 above, a team is given two waivers for the season with the third violation subject to a team forfeit for that evening's match.

### **Section 14 – Game Points and Match Points**

1. 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.
2. The team that wins the match is awarded four match points. If a match ends in a draw, each team is awarded two match points. The game point statistics are used for tie break purposes at the end of the Regular Season.

### **Section 15 – Once Valid, Always Valid**

1. In divisions with rating cap, previous official lineups will remain valid regardless of rating changes.
2. The lineup does not include players that were unrated at the time the lineup was legal.
3. This rule applies to lineups that exceed the cap limit for all matches in the regular season and playoffs.

### **Section 16 – Forfeits**

1. A player loses by forfeit by not arriving by 7:15 pm. If neither of the opponents on that board arrives by then, no points are awarded for that board to either team unless one of the teams conceded the defeat earlier.
2. A player loses by forfeit when his/her team is responsible for a chess set, a board, and a clock, and neither is available by 7:15 pm.
3. If clocks arrive after 6:30 pm their times are moved forward accordingly to agree with a 6:30 pm start time for the player/team responsible for the clock.
4. Unless agreed to before the match, a player loses by forfeit if a chess set and a board provided by his/her team are of non-standard size, and the opponent protests their usage before the start of the match.
5. A team loses a match by forfeit on all boards if it fields an illegal lineup, exceeding a rating cap (does not apply to the Open Division), including ineligible players, or violating the requirements set forth in [2.2 BAL § 10 \(2017\)](#).
6. A team loses a match by forfeit if it drops out from the league before the match. The results of all matches played prior to the team's departure will remain as recorded prior to their withdrawal. Players rating stats remain (doesn't affect their ratings).
7. A player who forfeits two (2) games during a season is ineligible to play for the remainder of the season, however, this may be appealed to the President due to unfortunate circumstances. The President may also look to exclude the player in the future. The player may bring the matter of reinstatement of the person at the next Captains' Meeting.
8. Repeated Forfeits and Illegal Stacking – refer to 13.2. If a team has two or more players forfeit twice, the President may declare the team is not suffering unfortunate circumstances but is illegally stacking. In this case, the President may declare that some of the forfeits constitute an out of board order violation of [2.2 BAL § 6.3 \(2017\)](#) and forfeit some of the matches.

### **Section 17 – Protests**

1. If Team Captains acting as a co-tournament directors are unable to resolve the issue, the players must continue the game under protest. The side that refuses to continue the game under protest loses that game by forfeit.
2. All protests must be made in writing and addressed to the President and Rules Committee no later than four (4) days after the match or two (2) days before the next round whichever is sooner.



3. Written statements may be required from both sides of the conflict. The President makes a determination based on provided evidence and advice of the Rules Committee before the start of the next round.
4. The President's decision is final and may not be revised retroactively.

### **Section 18 – Player Conduct**

1. By participating in the league all teams are bound by the BAL Regulations and commit to resolution of all possible disputes within the framework of said regulations.
2. By participating in the league, all players commit to responsible adult behavior before, during, and after their BAL games. Unethical behavior may result in player's forfeiture of their games, suspension or exclusion from the league.
3. Visiting teams must respect and follow the security and safety procedures at the Home Team's sites. Such procedures may include, but are not limited to, mandatory presentation of valid IDs, passage through metal detectors, bag search, and examination of personal possessions, etc. Home Teams must inform visitors of any such procedures at least one day before the match.
4. Visiting teams must respect and follow general rules of conduct adopted at the Home Team's sites. Such rules may include (but are not limited to) requirements of visitors' attire and personal hygiene. Home Teams must inform their visitors of any such rules at least one day before the match.
5. Smoking is prohibited at all times.
6. Mobile phones and other electronic devices must be turned off or switched to silent/vibrate mode at all times. Their active use is allowed only outside the playing area.
7. Players with ringing phones are subject to the following penalties:
  - Subtraction of 10 minutes or half of remaining time from the offending player's clock, whichever is less, for the first offense – assumes the first warning is stated just before the match begins.
  - Loss of the game by forfeit for the second offense.

### **Section 19 – Refusal to obey rules**

The Tournament Director(s) may declare a game lost by a player who refuses to comply with the rules. If both players refuse to comply with the rules, the director(s) may declare the game lost by both players.

### **Section 20 – Standings**

1. Team standings are determined by the total number of match points.
2. If two or more teams are tied with equal number of match points, the following tie breaks are used in the following priority order:
  - Total number of game points
  - Match points against other tied team(s)
  - Game points scored against the other tied team(s)
  - Game points scored on Board 1, then on subsequent boards
  - Coin toss

### **Section 21 – Playoffs**

1. Playoffs are conducted according to a formula decided upon at the pre-season Captains' Meeting. This formula cannot be changed during the Regular Season.
2. Players are eligible to participate in playoff matches only if they have played at least three (3) games in the Regular Season. Forfeit wins awarded for the opponent's absence count towards the number of played games.
3. For divisions with more than six (6) teams, top four (4) teams go the playoffs. First-place team plays the fourth-place team and the second-place team plays the third-place team. The higher seeded team is the home team, thus having draw-odds.
4. For divisions with 5 to 6 teams, 3 teams go to the play offs. First-place team automatically goes to the finals. Second-place team plays with the third-place team. The higher seeded team is the home team, thus having draw-odds.

5. For divisions with 4 teams the top two teams go to the finals. First-place team is the home team having draw-odds.

## **Section 22 – Trophies**

### **1. Team Performance**

1. The team that finishes first in each Division at the end of the Regular Season will receive the Division First Place trophy. Members of the team that wins the Division First Place trophy will receive individual trophies. Up to six trophies will be provided by the League. Additional trophies may be purchased by the team, at cost.
2. The team that wins the Play-offs will receive the Division Champions Trophy. Members of the team that wins the Division Champions trophy will receive individual trophies. Up to six trophies will be provided by the League. Additional trophies may be purchased by the team, at cost.
3. If the Division Champions are also the Division First Place Team, the team will receive a larger combined trophy.

### **2. Individual Performance**

1. League Most Valuable Player (MVP). The player scoring the most points not including points via forfeits during the Regular Season in the fewest games played, regardless of Division or Board Assignment, will be designated the League MVP and will be awarded the League MVP trophy.
  2. Team MVP. The player scoring the most points not including points via forfeits during the Regular Season in the fewest games for each team, regardless of the Board Assignment, will be awarded a team MVP trophy. However, the Team Captain may designate another player as team MVP.
  3. Best in Class. The League will award, based on start of the season rating, a trophy for “Best in Class” among all players in his/her rating class (U2200, U2000, U1800, U1600, U1400) regardless of division. The tiebreaker will be the player who played the fewest games. If still tied, performance rating will be the final tiebreak.
  4. Award for most improved ratings during the regular season when played at least 50% of the schedule matches and are not based on provisional ratings.
3. Financial Override. If the league is facing financial difficulties, the trophies may be reduced or scaled back.
  4. Awardees must affirm that they will pick up trophies they have earned, or affirm that the trophy will be picked up by designee; otherwise, the trophy will not be issued and/or recovered for use for the following season awards.
  5. If a team elects not to get trophies, they can opt for gift certificates, value of which is to be determined by the President.

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2017 – 2018 Season

## Addendum “A” – References to USCF Official Rules of Chess

### 1. The Recording of Games

[USCF Official Rules of Chess] **Rule 15A. Manner of keeping score.** In the course of play each player is required to record the game (both the players and the opponent’s moves), move after move, as clearly and legibly as possible on the scoresheet prescribed for the competition. Algebraic notation is standard, but descriptive or computer notation is permitted. The player must first make the move, and then record it on the scoresheet. The scoresheet shall be visible to the arbiter (tournament directors) and the opponent throughout the game.

[USCF Official Rules of Chess] **Rule 13I. Refusal to obey rules.** The director [BAL President or acting tournament director] may declare a game lost by a player who refuses to comply with the rules. If both players refuse to comply with the rules, the director may declare the game lost by both players.

### 2. Chess Pieces

[USCF Official Rules of Chess] **Rule 40A. Material.** Pieces should be made of plastic wood or possibly a material of similar in appearance.

[USCF Official Rules of Chess] **Rule 40B. Size.** The king’s height should be 3 3/8 to 4 ½ inches (8.65 to 11.54 cm). The cross (or other king’s finial) should occupy no more than 20 percent of the total height of the king. The diameter of the king’s base should be 40-50 percent of the height. The other pieces should be in proportion in height and form. All pieces should be well balanced for stability and comfortable moving.

[USCF Official Rules of Chess] **Rule 40C. Form.** The conventional Staunton pattern is the standard. ... Minor variations in design may be tolerated, especially in sets that are widely used. The king and queen should have clearly different tops, and the bishop’s top may have an angled groove.

[USCF Official Rules of Chess] **Rule 40D. Color.** Pieces should be the colors of naturally light and dark wood (for example, maple or boxwood and walnut or ebony) or approximations of these colors, such as simply white and black.

### 3. Insufficient Losing Chances – does not apply when time delay is used.

[USCF Official Rules of Chess] **Rule 14H1. Insufficient Losing Chances.** In sudden death time control, a player on the move with two minutes or less of remaining time may stop the clock and ask the director to declare the game a draw on the grounds that the player has insufficient losing chances (§14H1).