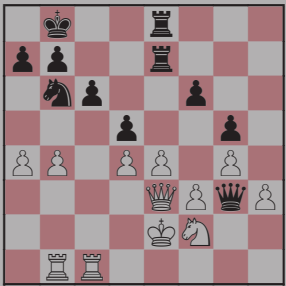


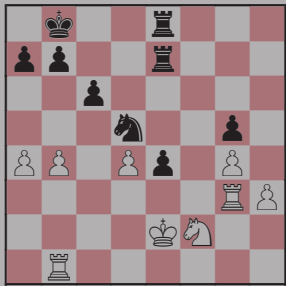


♞xh3--+ with no hopes remaining for White.  
34. ♖e3



34... ♗g2 34... dxe4 was a much simpler way to win the game. I messed up the move order and went for the worse option in the game. After 35. fxe4 ♗g2 36. ♖g1 ♞xe4! 37. ♞xg2 ♞xe3+ wins.  
35. ♞g1 dxe4 36. f4 ♞h2 37. fxg5 ♜d5 38. ♗g3+ ♗xg3 39. ♞xg3 fxg5 and we reach an endgame with the same number of pawns for both sides, but White's

position is utterly hopeless because of my advanced e-pawn.



40. ♞bb3 e3 41. ♜d3 ♞e4 42. ♞f3 ♞xd4 43. ♞f7 ♞c4 44. ♞b2 ♜c3+ 45. ♞f3 ♞d4 46. ♜c1 ♞d2 White resigned because he loses material no matter what he plays.

As soon as the game ended, emotions of happiness filled me as I assumed that I had not only crossed 2500, but also clinched my second GM Norm with a round to go. However, much to my

## Paracin, SERBIA

July 3-11, 2024  
17<sup>TH</sup> PARACIN CHESS FESTIVAL  
(9 rounds, 127 participants)

1 **Dimitar MARDOV (USA)** .....7½  
2-10 Alexander FIER (BRA), Mohan KUSHAGRA (IND), Eltaj SAFARLI (AZE), S ASWATH (IND), Khuyagtsogt ITGELT (MGL), Gergely ANTAL (HUN), Yannay ARI (ISR), Enes TANRIVERDI (TUR), Krishnan SASIKIRIAN (IND) .....6½  
11-15 Srinath NARAYANAN (IND), Peter PROHASZKA (HUN), Nikola DJUKIC (MNE), Branko DAMLJANOVIC (SRB), Junwei XU (CHN) .....6 etc.

dismay, I realized that there was still a chance that I wouldn't achieve the norm because of my opponent's average rating. It needed to be at least 2380, and the only chance of a norm was if I was paired up with an opponent over 2460 FIDE in the last round. As I was impatiently updating the chess-results page that night, I realized that the pairings had just come out.

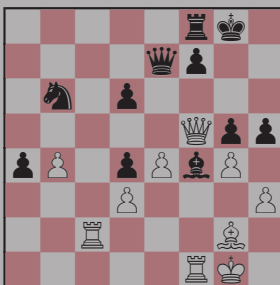
As I clicked on "Rd. 9 Pairings," I saw the number 2371 next to my last-round opponent's name. I was immediately filled with a lingering sense of disappointment, still confused how I had somehow not clinched the GM norm even after defeating three grandmasters and with a score of 7/8!? However, the feeling didn't sink in until the middle of my next tournament, since I still knew that I had one tournament left – one more chance to achieve my much-needed Swiss GM norm.

## REMAINING STRONG IN BELGRADE

In Round 6 of the Serbia Open I played against FM Egor Bykov from Russia. After three draws in a row, this was essentially a must-win game for me if I wanted to keep alive any chances of a norm.

Dimitar Mardov	2484
Egor Bykov	2424

Serbia Open, Belgrade 2024

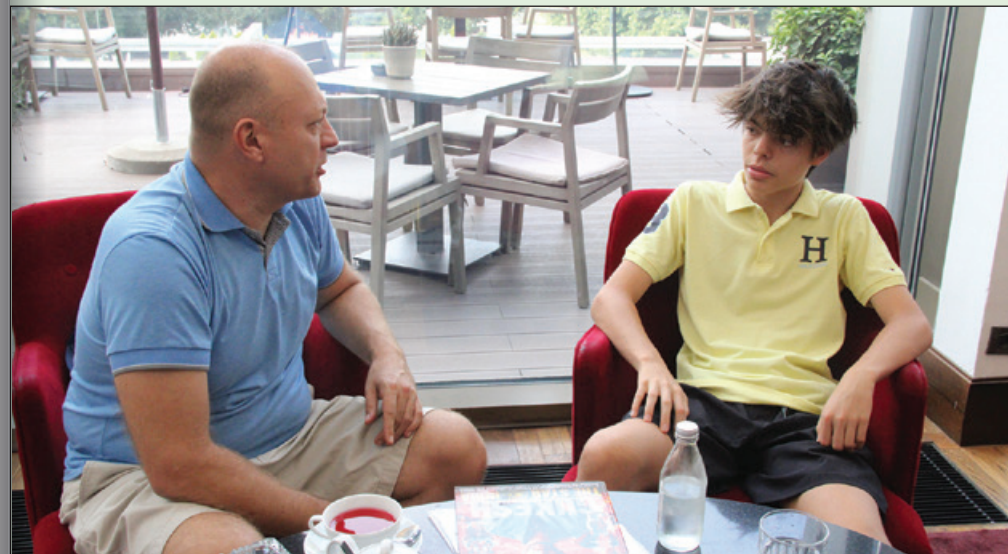


We reached this position where both of us were very low on the clock. Here my

# Interview with IM Dimitar Mardov DISCIPLINE AND PASSION

By Dusan Kronic

A special treat for us at American Chess Magazine is when we meet our readers in person. Back in 2017, Dimitar's father Andon became one of our early subscribers and also gifted another subscription to coach Zoran. At present we're glad that studying our magazine helped Dimitar to strongly improve his game and score notable results.



▲ Dusan Kronic in conversation with Dimitar Mardov

Photo by Miki Antic

■ **When did you start playing chess and how did those first steps look? Were you quickly hooked on the game?**  
My dad bought me a chess set as a Christmas present when I was 4 years old. I was instantly hooked on the game and my dad taught me all the basics. By the time I turned 6, I started playing local events.

■ **What chess resources have you used on your road to improvement as a player? How do you use them today??**  
One of the most important resources that I used (and still use) is chess books. I think that it's extremely beneficial to set the positions up on a chess board while working your way through a book. For me personally, chess books have played a key role in my improvement in calculation, middlegame strategy, and endgames. There are so many great books out there and you really can't go wrong with your choice. Regarding openings, I found out that the best way for me to learn openings was to learn them myself on a Chessbase board rather than using

courses which I predominantly did when I was younger. That being said, everyone learns differently and some people will find that the course approach works better for them.

■ **What is your favorite chess book and also non-chess book?**  
My favorite chess book would have to be *Dvoretsky's Endgame Manual* simply because of how complete it is. I'd definitely recommend it and think it's a must for anyone trying to improve their endgame knowledge. As for non-chess books, I used to read a lot of Greek mythology when I was younger so I would probably say *The Lightning Thief* which is a part of the Percy Jackson series.

■ **How much time did you spend daily, working on your chess while you were still not a titled player? How much time do you spend nowadays?**  
When I was younger and working towards my NM title, I tried to spend 1-2 hours daily on chess. Nowadays, it's

a lot harder to find any time for chess during the school year with classes and extracurriculars, but I try to spend 2-3 hours a day on weekends. As for weekdays, if it's a day in which I have some spare time, I'll use it on chess – even if it's less than an hour.

■ **As a young player, how do you see the evolution of the game over the past 5-6 years or so? How did the COVID pandemic affect this?**

I think that the COVID pandemic created an influx of underrated competitors because a lot of players simply were not able to play chess during the pandemic. I see this especially in younger kids, some of whom gain hundreds of points in a single month. I also think that there's been more attention given to online blitz/rapid events since most OTB tournaments were canceled during COVID. An example of this would be the Meltwater Cup which was a huge online event with high prize funds during peak COVID times. Chess.com is organizing a lot of events like that now.

■ **What about you personally – did the pandemic help your process of improving at chess? Do you have any sparring partners?**

I think overall the pandemic just gave me more time to work on chess, since school became remote. I didn't really have any sparring partners during the pandemic, but I regularly played blitz and rapid online to stay sharp and not become too rusty.

■ **Apart from family support, what else did you find necessary to rise as a player?**

I think that two important factors necessary to rise as a chess player are discipline and passion. Both factors complement each other in the sense that if you don't have the passion for the game, you won't develop the discipline to improve either.

■ **How important it is for a young player to have a coach from an early age?**

I think that it is important for a young player to have a coach at a young age. It's not impossible for a young player to improve without a coach, but I do believe that you can only benefit from having an experienced coach who can guide you in the right direction.

## He shines in the critical moments

We asked Dimitar's coach, IM Zoran Ilic, to describe the style and performance of his student at the two open tournaments in Serbia.

"Although he just turned 16 on July 27, Dimitar has an extremely solid knowledge of chess fundamentals and strategy. He is very good at calculating and pretty objective in assessment of the positions. Also, Dimitar is able to successfully play different types of positions and is not afraid to enter less familiar territory even against very strong players. His greatest virtue is that he shines in the critical moments of a game – he's most dangerous when pressed against the wall and is extremely resilient!

The Paracin Open is certainly the most successful tournament for him so far. It's an incredible injustice that

Mardov in Paracin Open round by round				
1	FM Uygar DURUCAY	2164	TUR	Win
2	FM Atakan Mert BICER	2314	TUR	Win
3	GM Branko DAMLJANOVIC	2364	SRB	Win
4	Yanbin WANG	2435	CHN	Win
5	Junwei XU	2138	CHN	Draw
6	IM Mohan KUSHAGRA	2367	IND	Draw
7	GM Daniel H. FERNANDEZ	2525	ENG	Win
8	GM Alexandr FIER	2587	BRA	Win
9	IM ASWATH S.	2371	IND	Draw

he hasn't gained his GM norm due to pure statistics and without taking into account the result and level of play that he demonstrated. However, increasing his FIDE rating above the 2500 mark is testimony to the fact that he is on the right path and it's only a matter of time when he will be having the highest chess title assigned to his name.

As for the second event, his play remained solid, until round 6 and an unfortunate lapse against Bykov. It certainly leaves a scar on a young player with ambitions like Dimitar's, but finishing the entire tour without a defeat is certainly a great feat and great success overall. I believe these results will motivate him to work even harder and to eliminate his weaknesses that we pointed out in our post-mortem analysis."

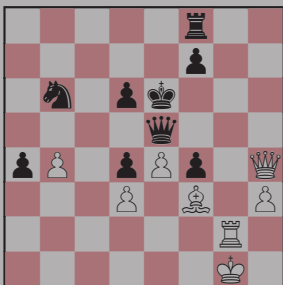




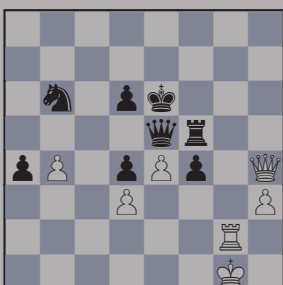
opponent played 37...hgx4 missing an important resource for me.

37...hgx4 38.♖xf4! gxf4 39.♖xg4+ ♔h7 40.♖h5+ ♔g7 41.♕f3 At this point I thought the game was over, but my opponent found some important resources to make it as hard as he could for me to win.

41...♖e5 42.♖g2+ ♔f6 43.♖h4+ ♔e6



44.♖g5 I was originally planning 44.♕g4+, but I somehow couldn't find anything concrete. 44...f5 45.♕xf5+ (While the computer says that 45.exf5+ ♔d7 46.♖h7+ ♔c6 is still completely winning for White, I wasn't sure during the game and rejected this line because it seemed like the black king was reaching safety on b5.) 45...♖xf5



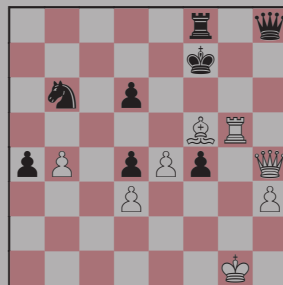
A) 46.exf5+ ♔d7. In hindsight, positions like this seem completely winning when I am looking at them with the engine, but during the game I was afraid of some checks and the black knight coming into the game via the d5 square.

B) The computer offers a very nice solution which ends the game at once with 46.♖d8!, but this isn't easy to see during the game.

44...♖h8 44...f5 is one of the options that I was mainly considering, but I found a nice move that restricted Black's king from running for cover, 45.♖h7!

45.♕g4+ f5 46.♕xf5+ ♔f7 As we reached this position, I was shocked that there wasn't a concrete win for me. I ended up spending way too much time here looking for something clear-cut and now fell very short on time, which made my mission to win this game a lot harder.

47.♕g6+ ♔e6 48.♕f5+ ♔f7



49.♖xf4? The first move where I started to tread away from the win. 49.♖g4 is by far the top line, but I wasn't looking at quiet moves like this during the game. Weirdly enough, Black has absolutely zero ways of stopping my next winning move 50.♖g6.

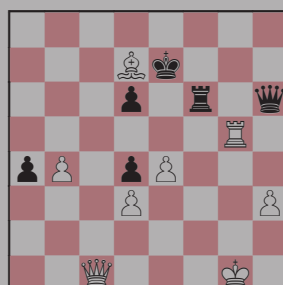
49...♔e7 50.♖g6? A terrible oversight on my part. I thought that after 50...♖f6 (which he played in the game) I could play 51.♖g5. I had completely overlooked his intended response 51...♔f7. A move like that is not that hard to see, but I was already getting fatigued from such an intense battle.

50...♖f6 51.♖g5? Another serious mistake, and by now I had only a minute on the clock. I had rejected 51.♖g5 due to 51...♔f7, which surprisingly was the only way to maintain a winning position. After 52.b5 a3 53.e5 dxe5



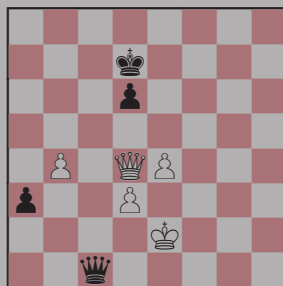
I had to find 54.♖g2!! – the only move to retain my winning position. Needless to say, this was an impossible line to see with only seconds left on my clock.

51...♔d7 52.♖c1 ♖h6 53.♕xd7? The final mistake, although it was already becoming harder and harder to win. 53.♔g2 was the only way to maintain a decisive advantage, but even I can't really explain this move that well.



53...♖g6!! He finds the way to equality. 54.h4 ♔xd7 55.♖f4 ♖xg5+ 56.hxg5 ♖e6 57.♖c1 ♖h3 57...♖b3!? At this point, I was worried that I might even lose the game because the a4 pawn is much stronger and better supported than my g5 pawn. I was planning on responding with 58.♖f1, but now I might be playing for a draw.

58.♖c4 ♖e3+ 59.♔f1 ♖xg5 60.♖xd4 ♖c1+ 61.♔e2 a3



62.♔f3 ♖b2 63.♖a7+ ♔e6 64.♖a8 ♖xb4 65.♖e8+ ♔f6 66.♖f8+ ♔e6 67.♖e8+ ♔f6 68.♖f8+ Draw

As I signed the scoresheet, I had the sunken feeling that I would be finishing my Serbian Tour without achieving my Swiss GM norm. However, I soon realized that the tournament wasn't over and that I still needed to summon up the energy to play three more good games and finish the tournament on a good note.

## B90

Dimitar Mardov	2484
Guohao Li	2331

Serbia Open, Belgrade 2024

1.e4 Before this round, I was on 4½/7 with five draws in a row. Hungry for a win to break the drawing streak, I decided I would try to engage in a sharp Sicilian battle against my Chinese opponent who had beaten several 2400+ players earlier in the tournament. I knew this was going to be a challenging game.

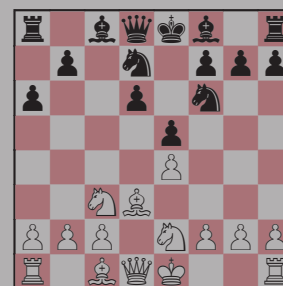
1...c5 2.♖f3 d6 3.d4 cxd4 4.♖xd4 ♖f6 5.♖c3 a6 6.♕d3 An interesting sideline against the Najdorf that I had never even looked at prior to preparing for this game. I decided I wanted to play something that my opponent would hardly be able to prepare against, since I had no games in the database with this variation.

6...e5 7.♖de2 ♖bd7 Unfortunately, I was already out of preparation at this point. I had remembered briefly looking at 7...♖bd7, but I couldn't recall how I was supposed to respond since I had looked at



▲ Dimitar Mardov with ACM #39, Photo by Miki Antic

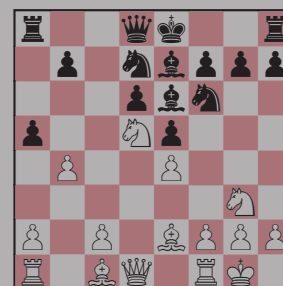
so many lines that morning.



8.0-0 ♕e7 9.♖g3 ♖c5 10.♕e2 As weird as it looks to retreat the bishop it leaves the knight on c5 rather awkwardly placed because of my b2-b4 threats. I didn't want to give away my bishop pair that early in the opening.

10...♕e6 11.b4 It was better to start with 11.a4 and then follow up with b2-b4, so that I can play a4-a5 and fix Black's queenside pawn structure.

11...♖cd7 12.♖d5 a5?



13.♕a3? One of the weirdest moves I've played in a while. I can't even explain my decision now that I am looking at the position, but I guess the point was to play

■ Did you play more tournaments when you were not a titled player? How did you choose which tournaments to play in?

I definitely played more events when I was younger and not a titled player, simply because I was not that occupied with school and a good amount of the events I played were 4-5 rounds, in contrast to today where pretty much every single one of my events is a 9-round tournament. When I was younger, my tournament selection was solely based on the proximity to my house and the event.

■ How do you choose tournaments now that you have a clear goal of becoming a grandmaster?

Nowadays, my tournament selection depends on two factors: "Is it possible to gain a norm in the event" and "How much time will I miss from school?". For those reasons, I am not able to play many European tournaments, especially during the school year, since most of these are one-round-a-day tournaments. I'm always on the lookout for a strong Swiss event because of the opportunity to gain a Grandmaster norm.

■ When you do become a grandmaster, what will be your next goals? I don't have a specific goal in terms of rating. I just want to keep improving – there's always room to improve. I also

want to play tournaments all over the world and visit new places when I am older and have more time.

■ Who was your favorite chess player when you started to play chess and why? Has your choice changed since then?

My favorite player was, and still is, Magnus Carlsen. I just think that it's incredible the way that he can outplay his opponents in equal positions – there is simply so much you can learn from watching his games.

■ When you look at the present chess scene – which U.S. player has the best prospects in your opinion? Also, outside of the U.S.?

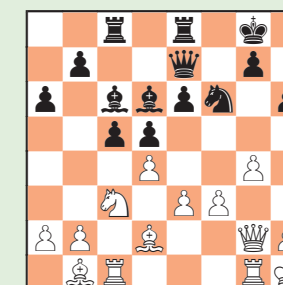
I think that the top prospect from America is definitely GM Andy Woodward. He's progressing very nicely and he'll only continue to get stronger and stronger. He's still very young – only 14. Outside of the U.S., there are many great prospects and I think that Turkish GM Ediz Gurel is one of them. He's my age and has already reached 2600 FIDE which is very impressive.

■ Who was the highest-rated player that you have so far managed to beat in a classical game?

At the SPICE Cup in 2021 I managed to beat Hungarian grandmaster Benjamin Gledura. His rating was well over 2600 FIDE.

Benjamin Gledura	2628
Dimitar Mardov	2373

SPICE Cup Open 2021



In this position, my opponent played 22.f4, threatening a deadly attack with the serious threat of g4-g5. Therefore, I played 22...g5! in response, stopping his threats. This was the start of a very sharp battle, most of which was





♟xe7 and bxa5 and then exert pressure on the d6 pawn. However, I completely underestimated my opponent's next move and soon realized that I was worse.

Better was 13.♟xe7 ♜xe7 14.f4!, with a better position for White. Certainly not a hard idea to find, but for some reason I was so fixated on playing ♟a3 that I failed to consider options on the other side of the board. Then, after 14...exf4 (14...axb4 does not work in view of 15.f5 ♟xa2 16.♟c4!) 15.♟xf4 ♟e5 16.♜d2, White has a pleasant advantage.

13...♟xd5 14.exd5 0-0 At this moment, I thought my position looked terrible. All my pieces lack coordination, and my queenside pawn structure is beyond repair. 15.c4 axb4 16.♟xb4 g6 17.♜d2 ♟e8 18.♟e4 I realized that my knight was going to be miserable with no squares or opportunities on g3 once my opponent played ...f5, so I transferred it to a better square where it could do something useful. 18...f5 19.♟c3



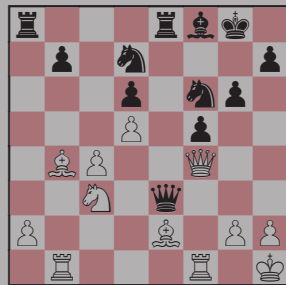
19...♟f6 During the game I thought that 19...♟c7!? was interesting, with the idea to transfer the knight to c5 via the a6 square. 20.♟ab1 ♜b6 21.♟h1 ♟fc8 22.f4? Looking back, it makes little sense to play this move because even if I play fxe5, the black knight would be happy to establish an outpost on e5 and attack c4. 22.f3 would have been much better, stopping the black knights from making use of squares like e4. 22...♟f8 23.♜e1 I had a crazy thought during the game to play 23.g4, and surprisingly the engine doesn't hate it unless Black finds an important move.



A) The line that I looked at during the game was 23...♟xg4 24.♟xg4 fxg4 25.♜e2, but I wasn't sure how to evaluate it and ultimately decided against playing 23.g4. Surprisingly enough, the engine gives a 0.00 evaluation here.

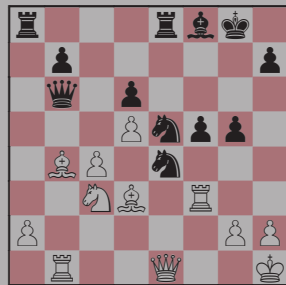
B) However, after 23...♜d4! 24.♜xd4 exd4 25.♟b5 ♟xa2 26.♟xd4 ♟g7 Black is better.

23...♟e8 24.♜h4 exf4 25.♜xf4 ♜e3



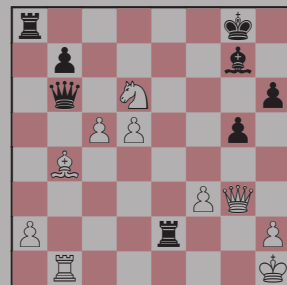
26.♜h4 I didn't want to enter an endgame where I thought I would be fighting for equality, so I took the risk of playing this move. If I had a couple of moves to untangle my pieces here, my position would probably be fine, but right now my knight is overwhelmed.

26...♟e4 27.♟f3 ♜b6 28.♟d3 g5 28...♟d2 29.♟h3 ♟e7 30.♟a4∞. 29.♜e1 ♟e5??



We were both low on time at this point, but for some reason I trusted my opponent a little too much and didn't even consider ♟xe4 as an option which I would have determined as being completely winning after looking at the move a little deeper. 30.♟xe4 30.♟xe4 ♟xf3 31.♟f6+ ♟f7 32.♜f1! Too many of my opponent's pieces are hanging and White is completely winning as a result. 32...♟xf6? 33.♟c3+. 30...♟xf3 31.gxf3 fxe4 32.♟xe4 ♟g7 33.♜g3 h6 34.♟xd6?? As I played this move, I realized that he could invade on the second rank with ...♟e2 and cause some serious problems. I had only considered 34...♟e5 and played my move relatively quickly, underestimating the quiet 34...♟e2. 34...♟e2 34...♟e5 35.♜h3!=.

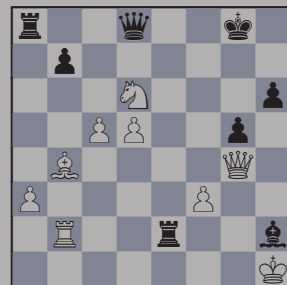
35.c5



35...♜d8? 35...♜a6!-+ seemed like the obvious choice to make, after which I would be completely busted. All my pawns are going to fall and I don't have any chance of forming a rapid attack on the relatively safe black king.

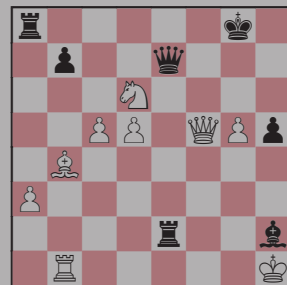
36.a3 ♟e5 Once again, my opponent also had to involve his other pieces in the attack with 36...♜f6-+.

37.♜g4 ♟xh2 38.f4?? 38.♟b2!! is a hard move to find with seconds on the clock, but it would have been a beautiful way to finish the game.



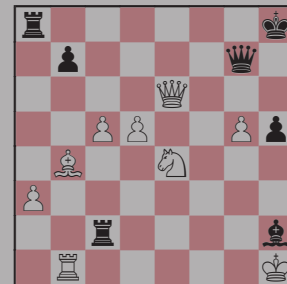
38...♜e7 39.♟xe2 ♜xe2 40.♜e6+ ♜xe6 41.dxe6+-.

38...♜e7 39.fxg5 h5 40.♜f5



40...♜g7 This move, made by my opponent just before the time control, I consider to be the final mistake of the game. It's hard to understand why he didn't take my knight on d6 with 40...♟xd6 and go into a slightly more pleasant endgame. 41.cxd6 ♜e4+ 42.♜xe4 ♟xe4. The engine gives three zeros but I would still favor Black in this position.

41.♜f3 ♟c2 42.♜e4 ♟f2 43.♜e6+ ♟h8 44.♟e4 ♟c2



45.♟f1? 45.♟c3 was the most accurate, but I had overlooked an important detail in this variation. After 45...♟xc3 46.♟xc3 ♜xc3 47.♜h6+ ♟g8 48.♜g6+ ♟h8 49.♜xh5+ ♟g8, I had missed the very strong 50.g6! when Black doesn't have any checks and the game is over.

45...♟f8 45...♟f4! would have caused me more inconvenience. Then I would have to find the only move to keep my winning advantage. 46.c6 (46.♟xf4 would be a most unfortunate tragedy after 46...♜a1+.) 46...♟h2+ 47.♟g1 ♜d4+ 48.♟f2 ♟g3 49.♜f6+-.

46.♟xf8+ ♜xf8 47.♟f6 ♜b8 48.d6 b6 49.♜e4

Black resigned

One of the most up and down games that I have played in a long time, but I'm glad I was at least able to break the drawing streak and win a game before the end of the tournament.

#### BELGRADE, SERBIA

July 12-21, 2024  
SERBIA OPEN  
(9 rounds, 139 players)

1. Eltaj SAFARLI (AZE)..... 7½  
2-9. Ariel ERENBERG (ISR), Sabino BRUNELLO (ITA), Andreas KELIRES (GRE), Bojan MAKSIMOVIC (BIH), Denis MAKHNEV (KAZ), Ferenc BERKES (HUN), ASWATH S. (IND), Suresh HARSH (IND)..... 6½  
10-19. Praveen BALAKRISHNAN (USA), Dimitar MARDOV (USA), Egor BYKOV (RUS), Robert MARKUS (SRB), Yash BHARADIA (IND), Uurtsaikh AGIBILEG (MGL), Valentin DRAGNEV (AUT), Soham BHATTACHARYA (IND), Ivan IVANISEVIC (SRB), Mihajlo RADOVANOVIC (SRB)..... 6  
etc.

Overall, even though I was not able to clinch a norm, I would still consider this entire tour a success due to the many positive moments such as winning the Paracin Open with 7½/9 and crossing 2500 FIDE.

The Serbia Open did not go the way I wanted, but I guess it's just a reminder that the path to Grandmaster and beyond will have its rough rides down the road. My fight for the last two norms will continue, but with hard work and perseverance it's only a matter of time until I achieve these.

"Being challenged in life is inevitable, being defeated is optional." ■

played in a time scramble, but after several mistakes from both sides I was eventually able to win the game against a very experienced 2600+ FIDE grandmaster in my highest rated victory to date.

■ Considering the coming match for the world title, who is your favorite to win it?

Even though I see many people saying that Gukesh will win comfortably, I actually think that Ding is a slight favorite due to his previous experience playing a World Championship. Either way, I think it's going to be a closer match than people expect it to be.

■ What is the one best piece of chess advice that you have received so far?

"When you see a good move, look for a better one". I was first introduced to this piece of advice when I was 8 or 9, and it has always stuck with me. Even when you have what you think is an obvious move, take a minute to check if there is a better choice.

■ What is the best thing that the game of chess has done for you?

I think that chess has taught me a lot of important lessons and character traits that would most likely have been harder to learn if I hadn't played the game. Some of the most prominent ones are discipline and patience. Chess is very applicable to real life. You have happy moments filled with excitement, but you also go through disappointment and tough moments (i.e. losing a critical last-round game for a norm) but what matters is how you react to those tough moments. I believe that chess can help to prepare you for the real world in many ways.

■ Do you have any best chess friends?

Throughout my time playing chess tournaments, I have been able to form a lot of chess friendships with many people from unique backgrounds, which I think is very important. Playing chess without the social side is simply not the same.

■ When did you decide to run your own chess website? What are your goals there?

I decided to create my own chess website earlier this year with the

primary goal to help people improve at the game free of charge. Within the website I publish instructional chess blogs and have launched a mentorship program where I help players improve 1-on-1. The aim is to help as many players out as I can.

■ What are your interests apart from chess?

One of my biggest interests outside of chess is tennis. I play tennis for my high school team and am hopefully going to start playing local events as well if time permits. A lot of my friends also play tennis and we train together during the summer. Apart from tennis, I've also been very keen on geography from a very young age.

■ Overall, is it easier to play an open tournament outside of the U.S. or in the U.S.? How would you rate the level of play in the U.S. and abroad?

I think that tournaments in the U.S. and in Europe have many differences, making it hard to judge whether one is easier than the other. For instance, I've pretty much been used to playing two-rounds-per-day tournaments in the U.S. my entire life and it took a while for me to adjust to the European tournaments I played, which were one-round-per-day and had rest days. Another difference was the second time control after move 40, which is also something that I rarely see in U.S. tournaments. Overall, I guess it depends on personal preference but I wouldn't say that one is easier than the other. I would also probably need to play a few more European tournaments to have a more accurate opinion, since this was my first time playing in Europe apart from the Reykjavik Open in 2023.

■ What do you think of the discrepancies in strength of young players and their current ELO?

Facing young players is definitely scary and I would argue that a pairing against a 12 or 13-year-old FM can be just as dangerous as that against a Grandmaster. Whenever I am paired up against a young player, I automatically assume that they are at least 100 points underrated. For example, if I am playing a 2300-rated 12-year-old kid, I think of it as if I am playing a 2400-rated player. That's more of a personal policy though. ■