



House of Delegate Fall Meeting
Sunday, September 29, 2019 • 10:30-11:30 AM
Brownell-Talbot School • Library
400 N Happy Hollow Blvd, Omaha, NE

MEETING AGENDA

General Chair	Carol Olson
Adm Vice Chair	Jay Thiltgen
Age Group Chair	Emma McEntarffer
Secretary	Jeffrey Nelson
Treasurer	Stefanie Martinez
Registration	Scot Sorensen
Finance Chair	Jason Hiley
Technical Chair	Jimmy Parmenter
Safe Sport Chair	Betsy Purcell
Official Chair	Steve Marchitelli
Operational Risk	John Tysdal
Coaches' Rep	Sam Bach
Senior Athlete	Lauren Mayo
Junior Athlete	Martha Walstad
Safe Sport Ath Rep	Aidan Cho
Delegate At Large	Bruce Schomburg
Delegate At Large	Kerry Paup
Delegate At Large	Toby Rees
Delegate At Large	Brinker Harding
Executive Secretary	Betty Kooy

- 1. Welcome and Roll Call**
- 2. Declaration of Conflict of Interest Statement**
- 3. Review and Approve**
 - April 9, 2019 Meeting Minutes
- 4. Consent Agenda**
 - Executive Secretary Report
 - Registration Coordinator Report
 - Delegate Summary of USA Swimming Convention
- 4. New Business**
 - Financial Overview
 - New Meet Fee Structure Overview
 - Splash Fee Recommendation
 - Open Water and Multicultural Meet Policy
 - New Document Destruction Policy Explanation
 - Summer 2020 Schedule Discussion
 - Governance Committee Duties and Recruitment
 - Future BOD Positions Open - Spring 2020 Elections
 - Investment Policy Committee Development
- 5. Announcements/Information**
- 6. Adjournment**

Midwestern Swimming strives to maximize opportunities for growth and success through competitive swimming.

Midwestern Swimming House of Delegates Meeting Minutes
Sunday, April 9, 2019
Upper School Library, Brownell Talbot School, 400 N Happy Hollow, Omaha, NE
DRAFT

DISTRIBUTION: posted to Midwestern Swimming website, mswim.org, and via email

CALL TO ORDER: Carol Olson, Midwestern Swimming Chair, called the meeting to order at 11:08am.

BOD ATTENDANCE:

General Chair	Carol Olson	Present
Administrative Vice Chair	Jay Thiltgen	Present
Senior Vice Chair	Mike Witt	Present
Age Group Chair	Sean Froemming	Absent
Secretary	Jeff Nelson	Present
Treasurer	Stefanie Martinez	Absent
Registration	Scot Sorensen	Present
Finance Chair	Jason Hiley	Present
Technical Chair	Jimmy Parmenter	Present
Officials Chair	Betsy Purcell	Present
Operational Risk	Starre Haney	Present
Safe Sport Chair	Betsy Purcell	Present
Coaches' Representative	Marcus Bach	Present
Safe Sport Athlete	Aiden Cho	Present
Athlete Representative	Lauren Mayo	Present
Athlete Representative	Alana Palmer	Absent
Athlete Representative	Kaitlyn Witt	Absent
Athlete Representative	Kayden McCullough	Absent
Delegate At Large	Bruce Schomburg	Present
Delegate At Large	Louie Balogh	Absent
Delegate At Large	Toby Rees	Present
Delegate At Large	Brinker Harding	Present
Diversity/Inclusion	Betsy Purcell	Present
Executive Secretary	Betty Kooy	Present
Guest	Bill Haney	Present
Guest	Shana Frodyma	Present
Guest	Arlene McDonald	Present
Guest	Randy Julian	Present
Guest	John Tysdal	Present
Guest	Lanyon Mlinek	Present
Guest	Kerry Paup	Present
Guest	Jessica Brennan	Present

CLUB DELEGATES IN ATTENDANCE:

ACE	Jay Thiltgen
BARR	none
BSC	Harry Stanley
BCST	none
BT	Jimmy Parmenter
CBSC	Bruce Schomburg
FAST	Dwayne Jesse
GOAL	Tom Beck
GNST	Ryan Theil

HYAC	none
HLA	Marcus Bach
HG	none
HUSK	Jessica Brennan
ISWM	Thor Larson
KYT	none
LSS	Uriah Reiners
LYD	Analisa Peterson
MAC	Andy Cunningham
NA	none
NEB	none
NYA	none
OMA	none
OSF	none
OWSC	none
PSC	Missy Berry-Nath
SCSC	Mike Belik
SCH	none
SCM	none
SLS	none
SO	Dave Harris
SST	Mike Nobiling
SWIM	none

AGENDA PREVIEW: The agenda has no changes.

DECLARATION OF CONFLICT OF INTEREST:

Carol Olson read the following to the Board of Directors:

“Is any member aware of any conflict of interest, that is, of a personal interest or direct or indirect pecuniary interest, in any matter being considered by this meeting which should now be reported or disclosed or addressed under the Midwestern Swimming Conflict of Interest Policy?”

If a Board member determines there to be a conflict of interest at any point during the course of the meeting when a specific subject is being discussed and/or action is being taken, a declaration of a conflict of interest should be made at that time.

MINUTES:

A motion to approve the September 23, 2018, HOD minutes was made by Mike Witt. Second by Betsy Purcell. A vote was conducted with all in favor. The minutes from the September 23, 2018, HOD meeting are APPROVED.

CONSENT AGENDA:

Motion made by Brinker Harding to approve the Consent Agenda. Second by Andy Cunningham. A vote was had with all in favor. Included in the consent agenda are the Executive Secretary Report, The Registration and Membership Report, and the Operational Risk Report. The consent agenda is APPROVED.

NEW BUSINESS:

Guests at today's meeting are Randy Julian from USA Swimming, and Arlene McDonald from Indiana Swimming and the US Olympic Team Trials.

Arlene was given the floor first. Arlene will be in charge of the 2020 USA Swimming Olympic Team Trials in Omaha. She works for Indiana Swimming at Natatorium in Indianapolis. Arlene shared some photo memories of past Trials in Omaha and noted how things have improved since the first Trials in Omaha in 2008. Arlene then pointed out things that have changed since the 2016 Trials. Michael Phelps has retired. USA Swimming has a new CEO, Tim Hinchey. The Omaha

Sports Commission is under new leadership with Josh Todd serving as President and Lindsay Toussant serving as Director of Events. The USA Swimming Team Trials is a joint venture between USA Swimming and the Omaha Sports Commission. The Omaha Cup Swim Meet will serve as the test event for the venue and systems that will be utilized during the Trials. The Omaha Cup will be held June 12-13, and will allow 400 swimmers from the local area a chance to compete in the Trials venue. The main event is the USA Swimming Olympic Team Trials which will be held June 21-28. In preparation, June 17-20 will have some practice sessions. Arlene reminded the group that the mission of the Trials is maximize opportunities for growth and success through competitive swimming. Arlene reminded MW Swimming how fortunate we are to have the opportunity to host the Trials, and all LSCs would love the chance to host the Trials. Requests for Basket Kid opportunities come in from around the country. Arlene will be living in the Omaha area for 4 months in the run up to the Trials. Arlene encouraged MW Swimming to engage clubs and brainstorm on ways to grow the sport and engage the community in this event. January 1 is the beginning of volunteer requests, seeking approximately 800 volunteers. Volunteers will be trained in the weeks immediately preceding the Trials.

Shana Frodyma was given the floor next. Shawna is in charge of Athlete involvement during the trials. She will be organizing basket carriers and award attendants during the trials, as well as assisting MW Swimming athletes in the Omaha Cup and The Olympic Team Trials. A letter will be sent to MW Swimming coaches on or after January 1, 2020, asking for nominations for Athlete Basket Carriers. 80 basket carriers will be selected. 15 spots will be reserved for Diversity candidates and 3 spots will be reserved for Special Olympics candidates. Nomination forms are due Feb 1st. Selections will be complete by March 1st. April 11th will be a mandatory orientation meeting for basket carriers and parents. June 10th will be the required training at the Trials venue.

Arlene came back to the floor, encouraging all to attend the Trials. July 1, 2019 is when All Session Tickets go on sale. 4-day tickets go on sale in the fall of 2019. Late winter 2020 is when daily and single session tickets go on sale. Coaches are encouraged to publish practice times as we head into the Trials. Swimmers from around the country will be in Omaha during the trials and will be looking for places to train. Age group meets are a great idea during the trials. Arlene thanked the group for inviting her to the meeting. She can be reached by email at arlene@inswimming.org

Review and approval of the revised Midwestern Swimming Bylaws was the next agenda item. All LSCs are going through the same procedure, using the new template provided by USA Swimming. Notable changes were discussed. Club representatives no longer need to be registered members. The elected Board of Directors will consist of 13 voting members. The Safe Sport Chair will be elected. Bill Haney inquired about Central Zone (CZ) representation and the CZ Board of Review. According to Betty, these positions are by appointment, and an election nominating committee will find representatives. 2021 will be the first year of full implementation for these new bylaws. Betsy Purcell made the motion to approve the revised Bylaws. Second by Thor Larson. A vote was had with all in favor. The revised Bylaws are APPROVED. Betty will forward our revised Bylaws on to USA Swimming for their final approval.

Jason Hiley provided the Finance Chair Report. In a brief recap of 2018, MW Swimming was under budget by about \$30K, resulting in a net gain, despite budgeting a loss. We are still discussing changing the fiscal year to more closely reflect the seasonality of swimming. Jason then moved on to the 2019 finances. The Balance sheet lists assets of \$266K, mostly held in savings and CDs. Profit and Loss statement as of March 31 indicates \$22K net income. The budget and expenses were discussed next. Outreach expenses are budgeted at \$2K. Betty monitors HBE payments and the accounts they draw from. She suspects an error in the outreach payment and will investigate further. Brinker inquired about old credit card line items. Old credit cards remain a line item for a certain number of years. Jason watches payments, as well, and notes outgoing payments are typically bunched together at similar times. For the most part, 2019 finances are playing out as expected. Registration fees now need to be budgeted in the spring. Registration is down this year by about 200 athletes. Fees have increased for premium membership have increased to \$70, up from \$68 last year. Of that \$70, \$62 goes to USA Swimming, leaving \$8 for MW Swimming. (previously \$60 went to USAS and MW kept \$8) Flex membership fees have increased from \$14 to \$20 this year. Outreach memberships are \$5. For this fiscal year, \$22K in losses are budgeted. We have ample cushion to allow such a loss. Item 579, Clinics and Workshops, needs to be updated in Quickbooks. It is possible we could see an increase in registrations and splash fees after the Olympic Team Trials. In 2008, MW experienced a 17% increase in athlete registrations, with similar increases in 2012 and 2016. Starre Haney made the motion to approve the budget. Second by Mike Witt. A vote was had with all in favor. The budget is APPROVED.

Aiden Cho gave a Safe Sport update. SSRP is a Safe Sport Recognized Program. This is a free program that can be accessed via the online club portal. Renewal is required every 2 years. Sarpy County Swim Club is the only club currently recognized as an SSRP in our LSC. 8 clubs have started. Currently 26 of 2990 USA Swim clubs have attained this certification. New athlete protection policies went into effect Feb 4th, 2019. All are required take 3 courses annually, and they are still free. These courses are accessed via the USA Swimming Learn platform. Certifications are valid for 1 year from the time of renewal. All clubs need to designate a Club Coordinator, with an email address for communication. The Club Coordinator can begin the Safe Sport Recognition Program and schedule club training, consisting of 2X30 minute sessions or 1X60 minute session. Aiden can be reached at safesport@mwsim.org

Voting – New candidates introduced themselves

Age Group – Emma McEntarffer

Operational Risk – John Tysdal

Delegate at Large – Any Cunningham (coach), Kerry Paup (parent), Toby Rees (HR Director and USAS Official), Patrick Rowan (coach)

No nominations were made from the floor. The following have been elected to the Midwestern Board of Directors for a two-year position.

Age Group Chair - Emma McEntarffer - GNST

Treasurer - Stefanie Martinez - SCSC

Registration Chair - Scot Sorensen - UN

Technical Chair - Jimmy Parmenter - BT

Officials Chair - Steve Marchitelli - UN

Operational Risk Chair - John Tysdal - ACE

At Large - Toby Rees -- SCSC

At Large - Kerry Paup - LSS

Junior Athlete - Martha Walstad - HLA

Junior Athlete - To be appointed

A motion was made to destroy the ballots by Mike Witt. Second by Starre Haney. A vote was had with all in favor. Betty will destroy the ballots.

ANNOUNCEMENTS:

Open Water meet and clinic is June 13-14 in Wisconsin

Multicultural Meet is in Edwardsville Illinois – Last year we had 12 athletes attend the meet

Zone Meet is in Fargo, North Dakota – Very nice new pool

ADJOURN: Aiden Cho made the motion to adjourn. Second by Betsy Purcell. The meeting was adjourned at 12:51pm.

RESPECTFULLY SUBMITTED: Jeff Nelson, Secretary

**Midwestern Swimming strives to maximize opportunities
for growth and success through competitive swimming.**

HOD Report
Executive Secretary
September 29, 2019

- **Sanctions/Meet Schedules**– The fall meets are posted and the meet flyers and event files are posted through November. There are a few December meets that still need to be posted. Spring meets will be posted when the schedule is a little more stabilized. Requests for bids for 2020-2021 have been sent – at least three times to some clubs. Long Course Schedule is dictated by Omaha Cup, Trials, and USA Swimming’s end of season meets. Sanction committee will deal with the schedule at their next meeting.
- **MW Championship Meet Qualifying Times** – The documents have been posted on the MW website and sent to all clubs. TU has put in the MW time standards file. A .std file is available for meet and team management purposes.
- **MAAPP Reminder** – Our 18 and over athletes have to have a current APT on file.
- **Reimbursement Requests** – Requests for Sectional, Futures, and Juniors reimbursement have been processed as they were received. To date we have processed \$23,725. Several are pending including several Juniors, Futures, and Sectionals requests (\$2900.00). Deadline to file for LC reimbursement is September 31.
- **Outreach Requests** – Outreach refunds since September 1, 2018 have been \$3,134.63. Starting in September MW will reimburse 75% of the facility fee in addition to the entry and splash fees. A new form has been sent to clubs and posted on the website and clubs have been notified of new reimbursement criteria.
- **Zone Meet** – Zone Head Coach was Eric Samson with Carter Kennell, Nick Baker, and Uriah Reiners assisting and Emma McEntarffer acting as manager. Fifty (50) Midwestern athletes participated in the meet August 1-4 in Grand Forks, ND. Midwestern’s site assignment for the 2020 Zone meet is Minneapolis, MN with dates of August 6-9, 2020 (thank you, Lauren Mayo!)
- **CZ 2020 Diversity Camp** – There is no information yet as to the location or dates of the CZ Diversity Camp. Midwestern will be allowed two athletes, a diversity coordinator and a coach.
- **LEAP** – Midwestern has completed all the requirements for LEAP Level 2 and has been approved for Level 2. A check for \$1395.00 (based on MW athlete membership) was received from USA Swimming and MWS was honored at the House of Delegates meeting at Convention. A new LEAP process is being developed which will have only ONE level and all LSCs will be required to complete that process.
- **USA Swimming Convention** – Convention was September 10-14 in St Louis, MO. There were 12 in the MW delegation and we were joined at the HOD by Shelby Mullendore, past athlete representative, and current athlete member of the USA Swimming Officials Committee. Shelby made the athlete’s presentation to the Officials Committee. Two vans were rented leaving from Omaha. The group attended many different meetings. See Convention reports from attendees.
- **2019 Awards** – The Office has been busy making certificates, ordering awards, and putting lists together to honor MW’s athletes for their achievements. Approximately 775 certificates were printed for distribution to athletes. Notifications of the Awards Luncheon and Ceremony have been sent through Constant Contact to all Midwestern households. The list of awardees is posted in News on the MW website.
- **USA Swimming Scholastic All America** – Ten Midwestern athletes have been to the 2018-2019 USA Swimming Scholastic All America team. They will be honored at the MW Awards Ceremony. Each will receive three certificates and a bag tag from USA Swimming. There were no three-time honorees for MW this year.
- **HS Season** – HS Season will start November 18, 2019. State meet is February 28-29, 2020. Midwestern will again observe Conference and State meets and several invitationals. Times from those meets will be entered into SWIMS for all athletes who are registered at the time of the swim.



To: MWS Board of Directors

From: Scot Sorensen, Membership/Registration Coordinator

Date: September 25, 2019

<i>Through August 31 of:</i>	2019	2018	Increase / Decrease
Year-Round Clubs	32	30	+2
Year-Round Athletes - Renew	1,930	2,034	- 104
Year-Round Athletes - New	580	666	- 86
Seasonal Athletes – Renew	89	85	+ 4
Seasonal Athletes - New	47	91	- 44
Flex Athletes – Renew	53	0	+ 53
Flex Athletes - New	104	0	+ 104
Flex Athletes - Upgrade	7	0	+ 7
Outreach Athletes - Renew	49	58	- 9
Outreach Athletes - New	15	24	- 9
Athletes - Total	2,867	2,958	- 91
Transfers within MWS	576	451	+ 125
NATH Members	359	350	+ 9

These numbers represent completion of both the 2018 and 2019 registration years.

Convention Notes from Attendees

Betty Kooy – MW Executive Secretary

I have an At-Large vote for the House of Delegates. I serve as Chair of the Scholastic All America Task Force and also as Secretary Treasurer for the Central Zone. Both of those positions entail work but also bring a great deal of satisfaction and joy. SAA honored 1634 scholar athletes this year. Central Zone has implemented a budget that will give national level meet hosts within the Zone some additional funding upon submission of application and receipts. A new dues structure will be implemented in 2020 to support the budget based on \$0.25 per LSC Premium and Outreach athlete member as of August 31 of each year. The LSCs will be billed. Based on 2018 MW membership dues would be \$697.50 (vs. the normal \$100.00). I attended Registration meetings and it is always interesting to see how much information is in SWIMS and how that information is used in the Club and LSC portals! I would encourage every club to take advantage of all that USA Swimming has to offer through the portals. The Treasurer's workshop gave me a little more insight as to what is expected of the LSC's position. One section was on investments. MW does have investments, but does not have a policy concerning investments. I highly recommend that we establish an investment policy. Thank you again to MW for providing me the opportunity to attend the annual convention (my 30th) and to collaborate with some of the best people in the sport!

Sam Bach Coach Representative

I along with other delegates of MW swimming attended the USAS Swimming Convention this year in St. Louis. The four days that I was at convention were spent attending meetings, workshops, lectures, and other swimming related presentations. Often times it is very nice to get to spend time around other likeminded professionals such as the other coaches that were at convention without being around your team of swimmers on a pool deck. I really enjoyed having open discussions which included sharing information with other coaches in MW and in other LSCs. Two specific classes that I attended which had some lasting impact included the course "Coaching Boys into Men" and the Stroke Technique lecture from Russell Mark. The Presentation on mentoring young men was very powerful. The ideas of changing young men's mindset about how they treat women and themselves was very interesting. Our discussion as a group in the class where we talked about lessons in which we can teach our boys respect was a great application of their lessons. Safe sport and the anti-doping policy's were very helpful to read and learn about. As soon as I got back to my club team we started having more discussions about each of those policies. Overall it was great experience and I hope to attend again in the future if re-elected as the MW coaches chair.

John Tysdal – Operational Risk Chair

The 2019 USA Swimming Convention was my first one to attend. The Convention as a whole is interesting as it brings all walks of the swimming life together at one time to decide the fate of the sport for the upcoming year. I really enjoyed the various meetings, breakouts and workshops that they offered this year. I do wish that there were more relevant options to pick from for my interests but it was still very enjoyable for a first time experience in the Swimming World. In the Operational Risk Committee Meeting I learned a few things that I think we can use in our own LSC. The first is that we need a committee at the LSC level to help move our initiatives forward as there is way too much for one person to cover all of the various Teams in our LSC. Another thing is that we really need to know our local laws that impact our LSC in the area of Youth Sports from Concussion Training to other medical requirements for Coaches and Officials that may travel to help our LSC or if we go to other LSC's to help as well. We are all impacted by these various laws as we travel around the country. The final item would be that you put out your plan as the Occupational Risk Chair be sure to follow up and make sure that anything that you are presenting is measurable and trackable to be able to hold the Clubs in our LSC accountable on those directives or initiatives for Operational Risk. Operational Risk is an afterthought for many but it is so much more important than that and it has a much greater impact than just putting a band-aid on a cut toe during practice. We all need to communicate the importance of Operational Risk and how everyone plays a roll in making swimming a safe sport for all.

Betsy Purcell - Safe Sport Chair and Diversity, Equity, and Inclusion Chair

I attended multiple sessions on Safe Sport. USA Swimming is still getting a lot of questions on MAAP, which we discussed to help us better answer questions. We also discussed Safe Sport events at swim meets, etc., wherever we can get the attention of the athletes and their parents. The biggest takeaway is that we need to form a committee. We should also have a contact from each club. I will be sending out emails to all clubs asking who their Safe Sport contact will be.

Sessions with Safe Sport overlapped every Diversity session. Again, they emphasize the importance of forming a committee, rather than trying to do everything ourselves. That committee should look at what we are doing to attract athletes from different ethnic groups, plus making sure they are treated the same as everyone else.

Emma McEntarffer – Age Group Chair

Overall Convention was a good experience for me. As the Age Group Vice Chair for MW, I felt it was important and beneficial for me to be active in discussions regarding Zone information as well as things being done in other LSCs that give opportunities to new and age group swimmers. Giving input on the 2020 Zone location for MW was important to me.

Many LSCs are looking for ways to bridge the gap and make a smooth transition from swimming lessons to competitive swimming. Many are creating 'learn to swim' programs giving opportunities to younger swimmers to be taught by a club coach and then transition from lessons to competitive swimming at the discretion of club and coaches involved. Clubs maintain younger athletes, but do not mix athletes who aren't ready for competition or daily swim practices, but still stay involved.

Regarding meet structure, LSCs are finding ways to give more opportunities to athletes. Some fun meets leave off the 200s of stroke for the younger age group swimmers. Some clubs run shorter, one day meets focusing on several strokes one weekend, and the opposite strokes on another weekend. Swimmers need the opportunity to swim events if they are ready for them without having to swim those events in the 'open' age group or wait until the end of the season at a 'challenge' meet.

Jay Thiltgen – Administrative Vice Chair

Sitting in on a few of the general chair meetings, I think it is important that we share resources with other LSC's in certain areas. Completing and competing in more events like the senior circuit or the All-star meet are valuable methods of sharing resources and keeping kids engaged. Also, watching what other LSC's do for meet planning is important. Although, every LSC is different from high school structure, pool availability, etc. But ideas can still be gained.

Leadership and Dues: It is important as an LSC we keep in mind balancing a budget with providing resources for our clubs. USA Swimming's exploration of increased club dues is a valuable lesson. USA Swimming expected the member clubs to fall in line with the increased dues because the BOD explored a potential solution. The solution was not properly presented, and as a result, it was not well received by the membership. It is important that the MW BOD keeps that scenario in mind when making decisions for the LSC clubs. Decisions will always need to be made by the BOD, however, they need to be communicated appropriately and justified in their purpose.

Senior Planning Distance Freestyle and Butterfly: USA Swimming is relatively weak in the areas of 200 Fly and Distance Free (Minus one or two individuals). There is a concern that the way we train (USRPT and HIIT style, etc) are influencing the ability to train for these events. Counter arguments to the race-pace training is that our athletes are not mentally tough enough to train appropriately for these events, no matter the training method. Attitude approaching these events from a coaching and swimming attitude is key to success. Providing appropriate meet format is also important.

Starre Haney – Member, National Operational Risk Committee, Liaison to Concussion Task Force, Sports Medicine

The Operational Risk Committee has developed a checklist of mandatory certification requirements and lists who is responsible for monitoring- the LSC, the Club, the Official, the Coach, Swimmer or other non-athlete member of USA Swimming. Safe Sport has completed its review. Look for this chart to be sent out yet this fall. Clubs need to look at the Emergency Action Plans at the facilities they use. Members need to know how to interact with those plans whether it be a weather emergency, fire, or other problem. Many LSC's are starting to require a meet director training program certification and recert to help clubs run meets successfully and meet all the paperwork requirements. In addition some have a Meet Operational Risk Director to handle all the safety and meet marshal concerns for the Meet Director. That person is a non-athlete member so has completed the background and athlete protection training. Something to think about. Because of the widespread differences in state laws and concussion/cardiac problem laws, there may be a mandate coming for the state requirements to be added to Meet Flyers. That helps coaches and teams that travel to different states and the LSC's that cover more than one state. If you are traveling out of state be sure to know what that state's laws entail. The LSC Operational Risk chair/committee can help you if you have a difficult time finding the information on the USA Swimming Web site.

Steve Marchitelli – Officials Chair

It was great to interact with other USA swimming individuals. Discussions with other officials will be invaluable in conducting my duties as Officials Chair. I was able to get help with the Officials Tracking System from some of the best in operating the software. It was also great to interact with the other members of the Midwestern delegation. Seeing how the athletes contribute so much to USA Swimming, to include the MW Athlete members, was impressive and I did not know this was occurring. The rules and regulations meeting was interesting. A talk by Trevor Moawad on mental conditioning will give those of us in attendance something we can use our entire life. The discussion of the effects of concussions and air quality concerns were enlightening. Thanks for the opportunity to attend the convention.

Jimmy Parmenter – Technical Chair

Thank you to Midwestern Swimming for allowing me to attend the 2019 USA Swimming Aquatics Convention in St. Louis.

USA Swimming Russell Mark: One of USA Swimming popular session is with Russell Mark. Russell shared some key thoughts regarding pre-race differences between National and Jr National athletes at their respective world championships. He showed some stats (good and not so good) and of course he shared video that everyone looks forward to watching. We learned that the butterfly revolution was wildly successful and that we need to get to work on becoming a World Distance swimming power.

Facilities Meeting: The facilities meeting was my favorite presentation. As a firm believer that every city should have a 50-meter pool. This meeting had questions and answers about building pools and had discussions about fitness trends to help with programing.

Lauren Mayo – Senior Athlete Representative

My experience at the St. Louis USAS convention was incredible. All of the athlete meetings were very informative as to what our athlete representatives here in Midwestern can do to improve athlete involvement in the LSC. From the discussions I had with the other athlete representatives present and the AEC members, I have learned more ways to spread athlete leadership through the different clubs to create a stronger athlete voice for the LSC. As of right now, it is our goal as Midwestern athlete representatives to improve communication among the athletes through social media platforms such as Instagram and Twitter. With this increase in communication, we are looking to soon have enough athletes interested in the leadership side of swimming to form an athletes committee composed of athletes from the LSC's various clubs

Midwestern Swimming, Inc.

PROFIT AND LOSS

September 2018 - August 2019

	TOTAL
Income	
420 Interest Income	70.88
421 All Star Meet	10,592.40
423 Zone Meet	7,323.82
425 Officials Income	954.51
431 MWS LSC Long Course	29,572.00
432 MWS LSC Short Course	27,626.75
441 MWS Sanction Fee	3,855.40
442 MWS Splash Fee	90,414.35
451 USS Athlete Membership	156,104.00
452 USS Nonathlete Members	19,472.00
453 USS Club Memberships	6,200.00
489 LSC Awards Banquet Income	2,367.99
495 Miscellaneous Income	2,355.24
Total Income	\$356,909.34
GROSS PROFIT	
\$356,909.34	
Expenses	
4000 Reconciliation Discrepancies	272.00
521 All Star Meet Exp	19,186.54
523 Zone Meet Exp	29,222.14
526 Diversity Support	
526.1 Outreach Meet Support	3,270.41
526.2 Diversity Camp/Meet	4,389.47
Total 526 Diversity Support	7,659.88
527 Safe Sport	100.00
531 MWS LSC LongCourse	30,604.11
532 MWS LSC ShortCourse	35,932.92
541 Athlete Reimbursement	
541.1 Sectional & Sr. Zone Reimburse	11,075.10
541.2 Grand Prix Reimb	3,850.00
541.3 Nationals & Jr. Nationals	6,100.00
Total 541 Athlete Reimbursement	21,025.10
551 USS Athlete Registration	134,160.00
552 USS NonAthlete Reg	17,220.00
553 USS Club Registrations	2,310.00
554 Club Rebates	750.00
566 Insurance	306.00
568 Service Charge	48.50
569 Returned Checks	10.00
571 Administration	2,414.50
571.1 Admin - Professional Fees	10,102.13
Total 571 Administration	12,516.63
572 Office Supplies	72.45

	TOTAL
573 Admin Internet	1,289.15
574 Admin Phone	501.38
576 Admin Travel/Training	
576.1 Admin Travel-Mileage Reimburse	878.36
Total 576 Admin Travel/Training	878.36
577 National Convention	650.80
577.1 Registration	2,160.00
577.2 Travel & Hotel	4,856.31
577.3 Meals & Incidentals	1,588.97
Total 577 National Convention	9,256.08
578 Officials Expense	857.72
578.1 Evaluator & Certification	166.92
578.2 Meet Costs	3,492.89
578.3 Officials Reimbursement	1,649.41
Total 578 Officials Expense	6,166.94
579 USA Swim Conference Expenses	3,438.27
581 Exec Secretary - Wage	20,562.36
582 Payroll Taxes	1,573.02
589 LSC Awards Banquet	
589.1 Banquet	2,052.41
589.2 Awards	6,275.43
Total 589 LSC Awards Banquet	8,327.84
590 Coaches Clinic	1,586.13
595 Miscellaneous Expense	1,600.88
Total Expenses	\$366,576.68
NET OPERATING INCOME	\$ -9,667.34
NET INCOME	\$ -9,667.34

Midwestern Swimming, Inc.

BALANCE SHEET

As of September 25, 2019

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
102 Wells Fargo	72,868.20
122 Savings Wells Fargo	65,087.78
124 CD FNBO	102,834.84
129 PayPal Account	0.00
Bill.com Money Out Clearing	807.06
Total Bank Accounts	\$241,597.88
Accounts Receivable	
1200 Accounts Receivable	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
119 close out of investments	0.00
410 Kirkpatrick Pettis	0.00
412 American Express	0.00
414 Dain Rauscher	0.00
Payroll Refunds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$241,597.88
Fixed Assets	
181 Depreciation	0.00
Total Fixed Assets	\$0.00
TOTAL ASSETS	\$241,597.88
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
204 Credit Card - Kooy, Betty	0.00
209 Credit Card - Scot Sorensen	0.00
Total Credit Cards	\$0.00
Other Current Liabilities	
201 Prepaid USS Registrations	12,889.00
211 Accrued PR Taxes	1,853.98
301 Payroll Tax	0.00
Direct Deposit Payable	0.00
Total Other Current Liabilities	\$14,742.98
Total Current Liabilities	\$14,742.98
Total Liabilities	\$14,742.98

	TOTAL
Equity	
3000 Opening Bal Equity	0.00
3900 Retained Earnings	255,265.49
Net Income	-28,410.59
Total Equity	\$226,854.90
TOTAL LIABILITIES AND EQUITY	\$241,597.88

Midwestern Swimming, Inc.

BUDGET VS. ACTUALS: 2019 BUDGET - FY19 P&L

January - December 2019

		TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
420 Interest Income	49.88	55.00	-5.12	90.69 %
421 All Star Meet	10,592.40	10,500.00	92.40	100.88 %
423 Zone Meet	7,263.82	8,650.00	-1,386.18	83.97 %
425 Officials Income	954.51		954.51	
431 MWS LSC Long Course	29,572.00	30,500.00	-928.00	96.96 %
432 MWS LSC Short Course	27,626.75	30,400.00	-2,773.25	90.88 %
441 MWS Sanction Fee	3,555.40	2,600.00	955.40	136.75 %
442 MWS Splash Fee	60,543.85	81,700.00	-21,156.15	74.11 %
442.1 Splash Fee - SC Championships		4,300.00	-4,300.00	
442.2 Splash Fee - LC Championships		4,000.00	-4,000.00	
Total 442 MWS Splash Fee	60,543.85	90,000.00	-29,456.15	67.27 %
451 USS Athlete Membership	62,960.00	195,500.00	-132,540.00	32.20 %
452 USS Nonathlete Members	5,260.00	20,500.00	-15,240.00	25.66 %
453 USS Club Memberships	1,200.00	6,400.00	-5,200.00	18.75 %
489 LSC Awards Banquet Income		1,800.00	-1,800.00	
490 Coaches Clinic Income		5,500.00	-5,500.00	
495 Miscellaneous Income	2,145.00		2,145.00	
Total Income	\$211,723.61	\$402,405.00	\$ -190,681.39	52.61 %
GROSS PROFIT	\$211,723.61	\$402,405.00	\$ -190,681.39	52.61 %
Expenses				
4000 Reconciliation Discrepancies	272.00		272.00	
521 All Star Meet Exp	19,186.54	19,750.00	-563.46	97.15 %
523 Zone Meet Exp	18,187.63	19,100.00	-912.37	95.22 %
524 Other Age Group Expense		8,000.00	-8,000.00	
526 Diversity Support		10,000.00	-10,000.00	
526.1 Outreach Meet Support	2,155.22		2,155.22	
526.2 Diversity Camp/Meet	4,689.47		4,689.47	
Total 526 Diversity Support	6,844.69	10,000.00	-3,155.31	68.45 %
527 Safe Sport	100.00	400.00	-300.00	25.00 %
528 Athlete Leadership Committee		500.00	-500.00	
531 MWS LSC LongCourse	30,604.11	32,700.00	-2,095.89	93.59 %
532 MWS LSC ShortCourse	35,932.92	32,600.00	3,332.92	110.22 %
541 Athlete Reimbursement		25,000.00	-25,000.00	
541.1 Sectional & Sr. Zone Reimburse	11,750.10		11,750.10	
541.2 Grand Prix Reimb	4,600.00		4,600.00	
541.3 Nationals & Jr. Nationals	6,600.00		6,600.00	
Total 541 Athlete Reimbursement	22,950.10	25,000.00	-2,049.90	91.80 %
551 USS Athlete Registration	52,715.00	172,000.00	-119,285.00	30.65 %
552 USS NonAthlete Reg	4,680.00	18,000.00	-13,320.00	26.00 %
553 USS Club Registrations	420.00	2,240.00	-1,820.00	18.75 %

		TOTAL		
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
554 Club Rebates	750.00	1,000.00	-250.00	75.00 %
566 Insurance	306.00	325.00	-19.00	94.15 %
568 Service Charge	22.50		22.50	
569 Returned Checks	10.00		10.00	
571 Administration	1,847.00	1,550.00	297.00	119.16 %
571.1 Admin - Professional Fees	8,578.86	10,500.00	-1,921.14	81.70 %
Total 571 Administration	10,425.86	12,050.00	-1,624.14	86.52 %
572 Office Supplies	22.45	300.00	-277.55	7.48 %
573 Admin Internet	611.21	600.00	11.21	101.87 %
574 Admin Phone	440.03	850.00	-409.97	51.77 %
575 Admin Postage		50.00	-50.00	
576 Admin Travel/Training		400.00	-400.00	
576.1 Admin Travel-Mileage Reimburse	394.40	800.00	-405.60	49.30 %
Total 576 Admin Travel/Training	394.40	1,200.00	-805.60	32.87 %
577 National Convention		15,300.00	-15,300.00	
577.1 Registration	2,160.00		2,160.00	
577.2 Travel & Hotel	1,245.00		1,245.00	
577.3 Meals & Incidentals	55.52		55.52	
Total 577 National Convention	3,460.52	15,300.00	-11,839.48	22.62 %
578 Officials Expense	1,762.83	6,000.00	-4,237.17	29.38 %
578.2 Meet Costs	3,240.90		3,240.90	
578.3 Officials Reimbursement	524.80		524.80	
Total 578 Officials Expense	5,528.53	6,000.00	-471.47	92.14 %
579 USA Swim Conference Expenses	2,559.28	3,500.00	-940.72	73.12 %
580 Exec Sec Support Wages		21,750.00	-21,750.00	
581 Exec Secretary - Wage	15,573.78		15,573.78	
582 Payroll Taxes	1,191.39		1,191.39	
589 LSC Awards Banquet		6,000.00	-6,000.00	
589.1 Banquet	1,055.51		1,055.51	
589.2 Awards	4,344.72		4,344.72	
Total 589 LSC Awards Banquet	5,400.23	6,000.00	-599.77	90.00 %
590 Coaches Clinic	510.00	14,000.00	-13,490.00	3.64 %
595 Miscellaneous Expense	1,035.03	500.00	535.03	207.01 %
Total Expenses	\$240,134.20	\$423,715.00	\$ -183,580.80	56.67 %
NET OPERATING INCOME	\$ -28,410.59	\$ -21,310.00	\$ -7,100.59	133.32 %
NET INCOME	\$ -28,410.59	\$ -21,310.00	\$ -7,100.59	133.32 %

Midwestern Policy for Meet Entry Fees – 01/01/2020

- 8.5.5.1 Entry Fees – Maximum permitted entry fees
(policy established 07/23/19– in effect 01/01/20):
- (a) Timed Final Meet -
 - \$4.00/maximum individual event
 - \$8.00/maximum relay event
 - \$6.50/MW surcharge (04/21/18 – in effect 09/01/18)
 - \$8.00/maximum program charge
 - (b) Inter-squad/Dual Meet
 - \$3.00/maximum individual event
 - ~~\$3.00~~ \$3. /MW surcharge
 - (c) Prelim/Final meet –If separate timed finals events for age group(s), those events will follow timed final entry fee schedule.
 - \$6.00/maximum individual event
 - \$12.00/maximum relay event
 - \$6.50/MW surcharge (04/21/18 – in effect 09/01/18)
 - \$12.00/maximum program charge
 - (d) Prelim/Final Championship format, minimum NAG BB; medals (for minimum of top 6 places), ribbons for at least 7-12; trophies for individual high points and optional team trophies; at least 2 ½ day long; type meet expected to be run on a championship format and rules with minimum qualifying times of at least BB for prelim/final events. If separate timed finals events for age group(s) those events will follow timed final entry fee schedule.
 - \$6.50/maximum individual event
 - \$15.00/relay event
 - \$6.50/MW surcharge (04/21/18 – in effect 09/01/18)
 - \$3.00/per session or \$12.00/maximum program charge*

An exception to the maximum program charge may be allowed for meets longer than three (3) days upon review of the host club’s request to the Sanction Committee Chair.
 - (e) Midwestern LSC Qualifier/Championship Challenge meet –
 - \$5.25/maximum individual event (whether P/F or TF)
 - \$12.00/maximum relay event (if held)
 - \$6.50/MW surcharge (04/21/18 – in effect 09/01/18)
 - \$3.00/per session or \$12.00/maximum program charge
 - (f) Midwestern Championship meet – Midwestern will approve and purchase awards and will receipt all entry fees for the meet. MW will retain the MW surcharge, any fines, and cost of awards. MW will forward remaining funds to host. Host club may choose vendors and meet apparel designs for merchandise, Host will pay all other associated expenses and will retain program revenues, concessions revenues, advertising revenues and

- commissions from sale of meet apparel. (09/09/14)
\$6.50/maximum individual event
\$18.00/maximum charge per relay event
\$6.50/MW surcharge (04/21/18 – in effect 09/01/18)
\$3.00/per session or \$16.00 complete weekend maximum program charge
- (g) Midwestern Senior Championship meet – Midwestern will approve and purchase awards and will receipt all entry fees for the meet. MW will retain the MW surcharge, any fines, and cost of awards. MW will forward remaining funds to host. Host club may choose vendors and meet apparel designs for merchandise. Host will pay all other associated expenses and will retain program revenues, concessions revenues, advertising revenues and commissions from sale of meet apparel.
\$7.50/maximum individual events
\$20.00/maximum charge per relay event
\$6.50/MW surcharge (04/21/18-8n effect 09/01/18)
\$3.00/per session or \$20.00 complete weekend maximum program charge`
- (h) Other Meet Formats – Event fees, MWS surcharge and program charge for the All Star Meet will follow the MWS Championship Meet fee schedule. Meet fees may vary from MWS established meet fee policies for meets held within MWS where fees may be determined by another entity over-seeing the meet, such as a Central Zone or USA Swimming sponsored meet. (11/11/14)
- (i) Facility Fees – Requests for facility fees (based on facility costs) must be submitted to the MW Office using the Facility Fee Request Form. The request must be submitted with the meet flyer, sanction application and sanction fees.
Facility surcharge - \$0.00 - \$8.00/swimmer for non-championship/timed final meets;
Facility surcharge - \$10.00 - \$15.00/swimmer for prelim/final, area championship, championship meets, with approval of the Sanction Committee. Requests for fees outside these parameters will be taken into consideration by the Sanction Committee.

Rationale:

The CZ Open Water one-day meet and clinic (usually mid-June) is held every year (currently in Pleasant Prairie, WI). Swimmers who are interested in OW and qualified should be allowed to participate with the support of the LSC. MAAPP requires that coach supervision be two-deep, although with family/parent travel that may not be necessary. But for MW to fund a coach, there should be a minimum number of participants.

Policy for Zone Open Water Championship

Applications will be submitted through GoogleForms via the Midwestern Website

Applicants will have the requisite qualifying times as prescribed by Central Zone Open Water Meet

Athletes will travel with family/other at own expense

Midwestern will pay meet entry fees

Midwestern will provide cap for athletes

Midwestern will reimburse proven expenses at the current Sectional rate (\$100.00)

Midwestern will provide coaching staff provided the number of athletes is six (6) or more

Midwestern will pay travel expenses for coaching staff (food, gas, hotel)

Midwestern will pay coaches stipend of \$150.00 per coach.

Rationale:

The Zone Multicultural Meet offers an opportunity for under-represented swimmer populations and Outreach members to participate in a MW travel meet (they may not qualify for All Stars or Zones). A minimum number is necessary for MW to fund the meet as the coaching/chaperone staff must be at least two deep (MAAPP). The meet is a two-day meet, usually held mid June.

Policy for Zone Multicultural Meet

Applications will be submitted through GoogleForms via the Midwestern Website

Applicants should represent an ethnically under-represented population that is less than 20% of the current USA Swimming membership OR be a current Outreach Athlete

Applicants must be 13 and over to be part of the Midwestern Multicultural team

There are no qualifying times for this meet

Meet is a Midwestern travel meet. Midwestern will provide transportation, hotel, and meet entry fees.

Midwestern will provide shirts for athletes.

Midwestern will fund the trip and provide coaching staff provided the number of athletes is eight (8) or more (minimum of eight (8) athletes for trip to be funded)

Midwestern will pay coach stipend of \$300.00 per coach

Document Retention Policy

1. Purpose

- 1.1. The purposes of this document retention policy are for Midwestern Swimming, Inc, to enhance compliance with the Sarbanes-Oxley Act and to promote the proper treatment of corporate records of Midwestern Swimming, Inc.

2. Policy

2.1. General Guidelines

Records will not be kept if they are no longer needed for the operation of MWS or required by law. Unnecessary records will be eliminated from the files. Records will be destroyed in a manner deemed appropriate for compliance with privacy laws.

2.2. Exception for Litigation Relevant Documents

MWS expects all officers, directors, and employees to comply fully with any published records retention or destruction policies schedules, provided that the following general exception to any stated destruction schedule is noted: If you believe, or MWS informs you, that MWS records are relevant to litigation, or potential litigation (i.e., a dispute that could result in litigation), then you must preserve those records until it is determined that the records are no longer needed. That exception supersedes any previously or subsequently established destruction schedule for those records.

2.3. Minimum Retention Periods for Specific Categories

2.3.1. Organizational Documents – permanently

Articles of Incorporation

By-Laws

IRS Form 1023 – available for public inspection upon request

Application for Exemption

Trademark registrations and copyrights

2.3.2. Tax Records – 7 years with exceptions

Payroll

Expenses

Proof of donor contributions

Accounting procedures

Documents concerning MWS's revenues

Tax returns and worksheets – permanently

2.3.3. Banking Records

Audit reports – permanently

Internal audit reports – 3 years

Bank reconciliations – 2 years

Bank statements – 3 years

Checks (for important payments and purchases) – permanently

Duplicate deposit slips – 2 years

End of Year Financial Statement – permanently

Invoices – 7 years

2.3.4. Employment Records/Personnel Records

Employment applications – 3 years

Retirement and pension records – permanently

Current employees -

Timesheets – 7 years

Withholding tax statements – 7 years

Performance Reviews – 7 years beyond termination

Terminated employees – 7 years

2.3.5. Board and Board Committee Materials

BOD meeting minutes – permanently

HOD meeting minutes – permanently

Other BOD and BOD Committee reports – 3 years minimum

2.3.6. Legal Files – 10 years minimum

2.3.7. Contracts

Expired – 7 years

Current – permanently

Deeds, mortgages, bills of sale – permanently

2.3.8. Insurance Policies

Expired – 3 years

Current (including accident reports, claims, etc) – permanently

2.3.9. Inventories – 7 years

2.3.10. Correspondence

General – 2 years

Legal – permanently

2.3.11. Electronic Mail

Email that needs to be saved

Printed to hard copy and filed appropriately OR

Downloaded to computer file and kept electronically

2.3.12. Meet reports

Meet Financial Reports – 3 years

Meet Directors' Reports – 3 years

Meet Results

Hard copy online permanently (as storage available)

Backups – stored electronically as long as viable

Dates for Bids for Long Course 2020

April 25-26

May 2-3

May 19-10

May 16-17

May 23-24 (*May 25 – Memorial Day*)

May 30 - **FAST**

May 30-31

June 6-7- **LSS** (Lincoln teams only)

June 6-7 - **ISWM**

June 12-13 - **Omaha Cup**

June 13-14

June TBA – **CZ Multi-Cultural Camp**

June 18-19 – **CZ Open Water Championship**

June 17-20 - **LSS**

June 20-21

June 21-28 – **Trials - Omaha**

June 27-28 - **BCST**

July 4-5 – (*4th of July Holiday*)

July 11 - **SLS**

July 11-12 - **HYAC**

July 18-19

July 22-25 – **Region VIII Sectional**

July 24-26 – **LC Championship Challenge - ISWM bid**

July 25-August 2 – **Olympics – Swimming**

July 30-August 2 – **MW Championship – LSS bid**

July 30-August 2 – **Futures – West Fargo ND**

August 4-8 – **USA Invite**

August 6-9 – **Central Zone 14 & U –Minneapolis MN**

.3 GOVERNANCE COMMITTEE -

A. CHAIR - The chair shall be elected annually by the Governance Committee from among its own members.

B. MEMBERS -

The Governance Committee members shall be appointed by the General Chair with advice and consent of the Board of Directors. The Committee shall be comprised of three (3) non-athlete members and one athlete member. Each non-athlete member shall serve a three (3) year term, with one appointed each year. The athlete member shall serve a two (2)-year term. No more than one-half (1/2) of the Governance Committee members shall be members of the MWS Board of Directors at any given time. After completion of two consecutive terms, members are not eligible for re-appointment to the Governance Committee until after a lapse of two years. A portion of any term served to fill a vacancy in the position shall not be considered in the computation of the successive term limitation. In no case shall the General Chair serve on the Governance Committee.

C. QUORUM - When making nominations, a quorum for any meeting of the Governance Committee shall consist of a majority of its voting members. For all other meetings, a quorum shall consist of those members present and voting.

D. DUTIES

- (1) To assist in periodic evaluation of the mission and vision statements and the Bylaws of MWS;
- (2) To aid in the development of operating policies regarding conflict of interest (Board and staff), document retention, ethics, whistle-blower, procurement, contract review, grievance and other employment-related practices, etc.;
- (3) To aid in the development of personnel practices procedure including job descriptions and annual review of staff;
- (4) To ensure that the Board's focus remains on the strategic plan;
- (5) To aid in the development of expectations and processes for accountability of Board members;
- (6) To develop criteria for the qualities and required characteristics of Board officers;
- (7) To lead Board succession planning by assessing current and anticipated needs for Board composition and identifying and recruiting potential Board members;
- (8) To nominate Board members, Administrative Review Board members, and other coordinator or chair positions to be elected by the House of Delegates consistent with the matrix of skills, demographics, and talents needed;
- (9) To publish the slate of candidates to the MWS membership at least twenty (20) days prior to the election. Additional nominations may be made from the floor of the House of Delegates by voting members of the House of Delegates;
- (10) To design and implement Board orientation and an ongoing program of Board education and development; and
- (11) To lead periodic assessment of the Board's performance (as a whole and of individual members) and make recommendations to enhance Board effectiveness.

Open Board of Directors Positions – Election Spring 2020

To be Elected

General Chair*

Administrative Vice Chair

Senior Chair

Finance Chair*

At-large Representative (1)

To be Elected by peers, online voting, prior to Spring House of Delegates Meeting

Coach Representative*

Junior Athlete Representative

To be appointed

Safe Sport Chair

Diversity Chair

Governance Committee (chair elected by committee)

*Termed out

Current Investment Policy

6.0 Investment Policies

6.1 Purpose

6.2 Guidelines

6.3 Objectives

6.4 Account Specific Information