### MID SOUTH BRIDGE CONFERECE

#### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional – Tunica, MS September 16, 2016- 5pm

The Mid-South Bridge Conference Board of Delegates met on Friday, September 16, 2016 at the Tunica Regional Tournament in Tunica, MS at 5pm. The delegates enjoyed dinner before the meeting was called to order.

#### District 10 Units were represented by the following Voting Delegates\* and 1st Alternates\*\*

Unit 134 Louisiana Unit 138 Mississippi

Chuck Wilkinson\*

Unit 144 Tennessee

Ed Davis\* Judy Knox\*\*

Vicki Willis\*

Unit 157 Alabama

Chuck Kelly\* Robert Whiting\*\*

Unit 161 Arkansas

Ned Irving\*
Blake Sanders\*\*

Unit 170 Shreveport

Claire Covington\*Absent
Pat Craig\*\* Absent

Unit 179 Central TN Unit 180 MS Gulf Coast

Pat Williams\* Rick Logan\*

Unit 182 Baton Rouge

Irby C. Jones\* Absent

Unit 211 N.E. Louisiana Unit 214 Hattiesburg Loretta Rivers\* Mary Faires\*

Unit 215 S. Alabama

Mickey Groggel\*Absent Gary Klussman\*\*

Unit 221 S.W. Louisiana

Rose Patout\* Absent

Unit 232 N. Alabama

Paul Munafo\* Absent

Larry Sealy\*\*

### The following District 10 and ACBL officials were in attendance.

District 10 President – Vicki Willis Vice President – Larry Sealy Secretary – Judy Knox Treasurer - Pat Williams

ACBL National Rep. – Russ Jones Tournament Coordinator – Charles MacCracken

### President's Welcome

The meeting was called to order by Vicki Willis, President of District 10 at 5p.m. Vicki is our new President for 2017 – 2018. Vicki welcomed all the delegates. Vicki asked everyone to go around the room and introduce themselves, state the Unit they are from and identify their purpose for attending.

#### **Approval of Minutes- Administrative Matters**

Judy Knox, Secretary of Unit 144 gave each of the Unit delegates a copy of the minutes from the last meeting in Biloxi, Ms. In 2016. These minutes had also been previously emailed out to the delegates. A motion was made to approve the minutes. It was seconded by Ed Davis. The minutes were approved.

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

### Treasurer's Report - Pat Williams

Pat Williams from Nashville, TN – Unit 180, is our new Treasurer. He was selected by the D10 executive committee to replace Lynn Logan last year. (See Exhibit "A" which is attached for a complete copy of Pat's report.) A motion was made to approve Pat's financial report. The motion passed.

#### Profit and Loss - January through September 15, 2016

Total Regionals \$ 22,866.03
GNT/NAP 22,847.85
Interest and dues 1,809.08
STACs/ Nationals 51.112.25
Total Gross Income \$ 98,635.21
Less Expenses 65,181.97
Net Income \$ 33,453.24

### Russ Jones' Report

Russ provided a summary of the ACBL Board meeting held in September 17, 2016. (See Exhibit "B" attached for a complete copy of Russ' Report.)

Some of the major motions from the meeting were:

- The non- member fee for sectionals and regionals is now \$4.00.
- 4 The \$5 Junior Membership fee has been reinstated for members under 26 years old.
- The General Convention Chart has been amended to allow opening 1NT with a singleton A, K or Q.
- In Knock Outs all members of a team must play at least half of each match except for the 1st.
- ➡ The percentage for advertising reimbursement has been reduced from 75% to 50%.
- The rules for teacher stipends has been changed.

### Youth Bridge - Linda Sherrell, Unit 144 Education Liason

Linda gave her report on the Youth Bridge program in Memphis. Linda gave a detailed description on her Youth Bridge activities. Two summer bridge camps for students were advertised starting March, but only one camp was held. In addition to the advertising for which Unit 144 has already paid, the following things were done to promote the camps. The May issue of the ABBL Bridge Bulletin published and at no charge. The STEM Center at the University of Memphis advertised at participating STEM schools by sending e-mails, and Linda Sherrell was on the morning news on Chanel 5 on June 18. (See Exhibit "C" which is attached for a complete list of all expenses incurred by Linda on the Youth Bridge program.)

### Dick Heil -Education Liaison for district 10

Dick Heil could not attend. Judy Knox gave his report. Dick stated that the only thing he wanted to discuss was the revised ACBL advertising policy (maximum reimbursement of \$500 rather than \$750) and emphasize the fact that all reimbursements by the district will be to match the Unit's contribution, and only expenses that exceed revenue.

#### MID SOUTH BRIDGE CONFERECE

#### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional - Tunica, MS September 16, 2016-5pm

### **Tournament Coordinator – Charlie MacCracken**

Charlie stated we had some excitement getting our substitute Regional sanctions in. Fortunately, the Florida Regional cancelled and we are back on track with that. That just goes to show how important it is to get your sanctions in on time or even early. Sectionals are due one year in advance and Regionals are due 3 years in advance. Please get them in. I think we are in good shape for this year and 2017 is working out very nicely. So, keep up the good work.

### STaC/NAP/GNT Report-Jerry Burford

Jerry Burford was not present. He was selected to replace Jane Dickey, who resigned. Jerry is doing a great job with this position. He will be a very good STaC/GNT/NAP coordinator in the future.

### **Tournament Oversight Committee- Status Report**

Tournament Oversight Committee Chair is Chuck Wilkinson. Rick Logan, Ned Irving, Chuck Wilkinson and Coley McGinnis are on the Tournament Oversight Committee.

Please see the TOC D-10 Status Report for 9-16-16 is attached at Exhibit "D". All dates and sanctions have been approved through 2017. We had asked for any Unit who was interested in having another Regional to take the place of the Biloxi regional (which was cancelled) to submit proposals to take its place in 2018. Nashville and Orange Beach were the only 2 units who submitted their proposals. The TOC members discussed the proposals through a series of emails and decided that Orange Beach would be the best location to take Biloxi's place in 2018. We would like for the Board to discuss and vote on a motion to approve this decision or not to approve. After much discussion, a motion was made by Ed Davis and seconded by Larry Sealy to approve the TOC's decision to have the tournament in Orange Beach in keeping with the southern part of the District's location for 2018. The motion passed.

The TOC members also decided that we may need to update our D-10 Policies and Procedures for conducting Regional Tournaments. We went back through all the minutes from 1990 and reviewed all motions and policies adopted by the board. We also discovered that the TOC has not been following these requirements. Some are ignored and some have been added. The following is what we came up with.

### MID SOUTH BRIDGE CONFERECE

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

District 10 Regional Tournaments

### **Policies and Procedures**

Adopted September 20, 1997 Last Amended January 15, 2016

### **Regional Tournament Governance**

Regional tournaments belong to the district. The district organization is responsible for all facets of regionals, including the host selection, the schedule of events, and financial success. Units within the district are selected to serve as hosts for these regionals to act on behalf of district organization. The host unit is responsible for organizing the tournament, including the appointment of the tournament chairperson, the recruitment of volunteers, and all local operations associated with the tournament.

### **District 10 Tournament Oversight Committee ("TOC")**

The TOC is the entity assigned by the District Board to:

- 1. Ensure all existing district regulations and policies regarding regional tournaments are followed.
- 2. Provide guidance to local volunteers, who might not have a lot of experience in running regional tournaments.

TOC is a three to five-member committee appointed by the District President each year. One of the members must be selected from the District Executive Committee. No member of TOC may be a member of any unit that hosts an annual regional. The District Tournament Coordinator serves as a non-voting advisor to TOC.

### District Policies on Regional Tournaments.

### General Policies

- 1. By ACBL Regulation, sanction applications must be submitted at least three years in advance of the dates they will be held.
- 2. All district regionals will provide pre-duplicated boards for all pair games (and BAM). Any costs associated with this requirement will be the responsibility of the hosting tournament site. Units are encouraged to do the same for sectionals.
- 3. There will be no D-10 regional scheduled within six weeks of another D-10 regional. However, this may slide to as few as four weeks if the Tournament Coordinator and the TOC agree.
- 4. District fees for single site regionals are ½ of the net profit, or for split sites, \$1 per table, \$0.50 for NLM regionals. One half of the collected District fees are distributed to all units not hosting a full or split regional within the year, based equally upon unit membership and unit participation in that year's district regionals.

#### MID SOUTH BRIDGE CONFERECE

### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional – Tunica, MS September 16, 2016- 5pm

- 5. A financial report to both the District Secretary and TOC must be submitted 6 weeks after completion of the regional. It will be submitted on the pro forma format provided by TOC. Once the report is approved by the TOC, a check for the District fees must be sent to the District Treasurer, along with a copy of the financial report.
- 6. A full novice/IN schedule emphasis must be provided and highlighted separately in all ads and flyers.
- 7. The District 10 Board of Delegates may request that certain individuals be assigned or not be assigned to staff any District sponsored event. Any such determination must be approved by a majority vote of the Board of Delegates. The requests and the reasons for them will be put in writing and sent to the ACBL Tournament Department, however, the primary responsibility for compliance with a district regulation is the Tournament Chairperson ("TC"). The TC also has the option to make specific requests regarding the directing staff for the tournament. Once the Director-In-Charge ("DIC") has been appointed by ACBL and accepted by the TC, both are responsible for making contact to discuss tournament matters including staff. However, the ACBL has the final authority for assigning staff members.
- 8. If the District 10 GNT/NAOP Coordinator is an ACBL tournament director, the TC for the district finals of either the Grand National Teams or the North American Open Pairs will request that person to serve on staff for that tournament.
- 9. Repeat matching of teams in a KO will be avoided until as late in the event as possible.
- 10. All regional tournaments must be run by salaried or full time directors.
- 11. No District 10 sectional, including limited MPs sectionals, will be sanctioned in conflict with a District 10 regional.

### **Hotel Contracts**

- The contract with the playing site must be submitted to TOC at least 24 months in advance. The contract must include room rate, comp room policy and playing space charges.
- 2. The hotel must sign the sanction request form.

### MID SOUTH BRIDGE CONFERECE

#### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional -- Tunica, MS September 16, 2016-5pm

### Budget.

- 1. A pro forma budget must be submitted 12 months in advance in the format approved by the District Board. That format can be obtained from the TOC Chairperson. The budget must account for all expenses directly related to the tournament.
  - a. Registration gifts (recommended, but not required)
  - b. Daily bulletin
  - c. Entertainment/Hospitality
  - d. Advertising (including flyers, mailings, etc.)
  - e. Novice/IN program
    - i. Trophies
    - ii. A party (not required, but strongly encouraged)
    - ii. Lectures
  - f. Caddies
  - g. Prizes. Overall and section top prizes are suggested, but not required.
  - h. Meeting room for the District Board Meeting (if scheduled). Cost is deducted from the District's share of the profits.
  - i. Hotel room and free plays for ACBL President (if attending)
  - j. Free plays for District Officers. Costs are deducted from the District's share of the profits.
    - i. District Director (All sessions)
    - ii. District President (All sessions played in any 2 days)
    - iii. District Vice President, Treasurer, Secretary (All sessions played in any 2 days only if a District meeting is scheduled)
  - k. Free plays for committee chairs and unit volunteers as the Tournament Chairman deems appropriate. Local free plays will be debited against the host unit's share of profits.
  - I. Any other expenses associated with the actual play (director's fees, sanction fees, hand records, computers, supply fees, etc.). The District Tournament Coordinator will supply estimates of these fees based on projected table counts.
- 2. Target profits for regionals should be between 5% and 18%.
- 3. Only indirect costs that are directly traceable to "traditional tournament expenses" are chargeable to a regional. Items purchased by a unit which might be used at other times are NOT approved as expenses of district sponsored tournaments. For example, this policy allows for renting tables, bid boxes, bridge pad/mates, and dealing machines, but not for buying same. (Units are encouraged to share bid-boxes for district regionals)
- 4. Suggested entry fees are \$12/person/session except for under 100 MP games (\$9) and for District 10 residents 21 years of age or younger (\$5). TOC may grant exceptions upon request by the Tournament Chairperson.
- 5. The district will reimburse the Host Units of D-10 Regionals for novice promotion expenses, up to \$1,500.

### BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS

September 16, 2016- 5pm

### Schedule of Events

- 1. The schedule must be submitted to TOC for approval 12 months in advance.
- 2. Hosts have the option of using the 20- or 30-point victory point scale for their team events. Most hosts have chosen the 30-point scale.
- 3. Tournament advertising must state: The top bracket of knockout events may be handicapped.
- 4. TOC will not approve a schedule that has two regional championships starting opposite the first or second round of a knockout when the total expected attendance is fewer than 1400 tables.
- 5. The Morning/Afternoon schedule is recommended, but not required.
- 6. If ACBL Mid-Chart Conventions are allowed, it must be stated in all advertising.

### **Proposed Changes**

Moved that the District 10 Regional Tournaments Policies and Procedures be amended as follows:

- 1. The requirement that the hotel and/or playing site contracts be submitted to TOC at least 24 months in advance is rescinded.
- 2. The requirement that the host hotel sign the sanction request form is rescinded.
- 3. The restriction that no member of any unit that hosts an annual regional may be a member of the District 10 Tournament Oversight Committee is rescinded.
- 4. All District regionals will use Fast Results.

All of the above motions were discussed by the board and a motion was made to accept items 1, 2 and 4. The motion passed.

Item # 3 above was not approved by the Board. The restriction that no member of any unit that hosts an annual regional may be a member of the District 10 Tournament Oversight Committee remains as a policy of District 10.

### MID SOUTH BRIDGE CONFERECE

#### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

Moved that the Tournament Oversight Committee will review the current guidelines used in the allocation of regional tournaments and make recommendations for the rotation during the years 2021-2026.

<u>Need for Review.</u> All D-10 regional sites through 2020 have already been set by the D-10 Board of Delegates ("Board"). The general guidelines for the regional rotation were last reviewed by the Board in 2009. Since circumstances have changed since then, it is time to review those guidelines. In addition, since tournament hosts need about a five-year lead time to make arrangements with hotels and/or playing sites, it is time to begin the process to set the rotation for the years 2021-2026.

<u>Decision-making Process.</u> The D-10 Tournament Oversight Committee ("TOC") recommends the following process to address these issues.

- The Tournament Oversight Committee ("TOC") will conduct the review.
- Open a comment period from units, delegates, and members on the principles the rotation should take. This comment period shall begin immediately and last until January 31, 2017.
- All comments should be delivered to the TOC Chairman, Chuck Wilkinson. He can be contacted as follows:

Chuck Wilkinson

4418 Deer creek Drive

Jackson, MS 39211-6207

Telephone: 601-982-2268

Cell: 601-750-5830

Email: cwilkin@aol.com

• TOC will present its recommendations to the Board in the first meeting of the Board in 2017.

A motion was made Ned Irving and seconded by Larry Sealy to approve the above review by the TOC committee and to email copies of the attached Survey to all Unit Presidents and delegates of District 10. The motion passed.

(Please see Exhibit "E" which is attached for copy of Survey questions.)

### **BOARD OF DELEGATES MEETING**

Delta Dealin' Regional - Tunica, MS September 16, 2016-5pm

Charlie MacCracken congratulated and thanked Chuck Wilkinson for all his hard work on the TOC Policies and Procedures Updates. Chuck was given a round of applause from all the delegates. We are all very fortunate to have Chuck as our TOC Chairman.

Ed Davis congratulated Loretta Rivers for reaching her 10,000 master point level at this tournament. Congratulations from Unit 144 and district 10 to Loretta Rivers, Unit 211 delegate.

Ed Davis also stated that this Tunica tournament is now up by 150 tables as of today. We will definitely have the Tunica Tournament at the Gold Strike Hotel in 2017. We have signed a 5- year contract with them.

The next Board Meeting will be in Orange Beach, Alabama on Friday March 3, 2017 at 5:30 pm. (Please see copy of the Orange Beach flyer attached at Exhibit "F")

District 10 By Laws SECTION D. The District Secretary shall notify each Unit President immediately after each Board Meeting if it's Delegate or First Alternate Delegate did not attend the meeting.

If any Delegate misses two consecutive regularly scheduled Board Meetings, he or she shall automatically be removed as a Delegate and Officer, if applicable, and the respective Unit will be asked to replace said Delegate immediately. If the Delegate so removed is also an Officer, the Board shall elect someone from its membership to fill the remainder of the subject term of office.

The Secretary will continue sending out notifications to each Unit President after this meeting to comply with the above requirements.

There being no other business to discuss, a motion was made to adjourn. The meeting was adjourned at 7pm.

Respectfully submitted, Judy Knox, Judy Knox, District 10 Secretary

BOARD OF DELEGATES MEETING Delta Dealin' Regional - Tunica, MS September 16, 2016-5pm

# EXHIBIT A

### Mid South Bridge Conference - District 10 Profit & Loss by Class January 1 Through September 15, 2016

				Revenue			
	Education	General	GNT/NAP	Sharing	STaCs	Total	
INCOME							
Regionals							
Biloxi						-	
Birmingham		7,473.17		7,473.17		14,946.34	
Jackson	-	3,917.59		4,002.10	20.00	7,919.69	
Total Regionals	-	11,390.76		11,475.27		22,866.03	
STaCs							
February					30,685.75	30,685.75	100.0%
June					12,107.00	12,107.00	100.0%
August	, <del></del>				8,319.50	8,319.50	100.0%
Total STaCs			·		51,112.25	51,112.25	100.0%
Interest		9.08				9.08	
Dues		1,800.00				1,800.00	
GNT/NAP Receipts		1,000.00	22,847.85			22,847.85	
Gross Income		13,199.84	22,847.85	11,475.27	51,112.25	98,635.21	
GIOSS IIICOINE		13,133.04	22,047.03	11,473.27	31,112.23	30,033.21	
Direct Offsets							
STaCs							
February					18,887.50	18,887.50	61.6%
June					9,274.76	9,274.76	76.6%
August					6,822.00	6,822.00	82.0%
Total STaCs		( <b>+</b> ):	. <del></del>	(#X	34,984.26	34,984.26	68.4%
Dougnus Charing				11,475.27		11,475.27	
Revenue Sharing Total Direct Offsets	-			11,475.27	34,984.26	46,459.53	
Total Direct Offsets	-		C 30311100-61 1	11,473.27	34,364.20	40,453.55	
Income Net of Direct Offsets	3	13,199.84	22,847.85		16,127.99	52,175.68	
Operating Expenses							
GNT / NAP Subsidies			11,904.00			11,904.00	
Education	1,217.81					1,217.81	
Web Site Maintenance		785.00				785.00	
Bank Fees		10.00				10.00	
Office Supplies		195.11				195.11	
Postage / Shipping		14.70				14.70	
Meeting Expense		1,612.72				1,612.72	
GNT / NAP Coordinator_			300.00			300.00	
Tournament Coordinator		450.00				450.00	
Secretary		750.00				750.00	
Treasurer		750.00				750.00	
Officer Lodging		533.10				533.10	
Officer Per Diem	(100)	200.00	15.44 (1.14			200.00	
Total Operating Expenses	1,217.81	5,300.63	12,204.00		<del></del>	18,722.44	
Net Revenue (Expense)	(1,217.81)	7,899.21	10,643.85	_	16,127.99	33,453.24	
Her Heacude (Exhense)	(1,217.017			<del></del>		#REF!	

Net STaC	# Tables	Net	Per Table	
February	5150	11,798.25	2.29	38.4%
June	1748	2,832.24	1.62	23.4%
August	1189	1,497.50	1.26	18.0%
	8087	16,127.99	1.99	31.6%

# Mid South Bridge Conference - District 10 Balance Sheet

ASSETS		
Current Assets		
Checking		16,059.28
Money Market		64,009.08
Accounts Receivable		8,812.80
Total Current Assets		88,881.16
TOTAL ASSETS		88,881.16
LIABILITIES & FUND BALANCE		
Current Liabilities		
Accounts Payable		6,822.00
Revenue Sharing		-
NABC Hospitality Fund		22,199.77
Total Current Liabilities		29,021.77
Fund Balance		
Balance - Beginning of Year		26,406.15
Revenue in Excess of Expense		33,453.24
Total Fund Balance		59,859.39
Total Tulia balance		
TOTAL LIABILITIES & FUND BALANCE		88,881.16
Traditionally Designated Funds		
	National	GNT
	Hospitality	Stipends
Current Year	16,127.99	11,904.00
Prior Years	22,199.77	
	38,327.76	11,904.00

									*
Uni	it	2015	2016	2016	2016	Total	2016	Total	Dues to E
#	Name	Tunica	Biloxi	B'ham	Jackson	Allocated	Dues	Paid	A.
134 Louisi	iana	536.89	2	1,153.55	885.04	2,575.48	(100.00)	2,475.48	
138 Missis	ssippi	551.56	2	N/A	N/A	551.56	(200.00)	351.56	
144 Tenne	essee	N/A		N/A	N/A	350	-	:53	2,00.00
157 Alaba	ma	491.61	-	N/A	N/A	491.61	(200.00)	291.61	ů.
161 Arkan	isas	N/A	-	1,049.10	683.64	1,732.74	(100.00)	1,632.74	
170 Shrev	eport	94.75		252.21	172.24	519.20	(100.00)	419.20	
179 Nashv	∙ ∕ille	N/A	2	1,919.12	498.38	2,417.50	(100.00)	2,317.50	
180 Gulf C	Coast	131.20	2	N/A	N/A	131.20	(131.20)	353	68.80
182 Baton	n Rouge	N/A	<b>4</b> 0	455.31	367.77	823.08	(100.00)	723.08	
211 N/E Lo	ouisiana	179.41	ier.	185.71	250.93	616.05	(100.00)	516.05	
214 Hub		28.49	:=0	358.66	145.61	532.76	(100.00)	432.76	
215 South	n Alabama	99.10		226.33	338.46	663.89	(100.00)	563.89	. 1
	ouisiana	157.43	120	297.76	403.25	858.44	-	858.44	£
232 Hunts	sville	214.56	¥2	1,575.42	256.78	2,046.76	(100.00)	1,946.76	
		2,485.00	-	7,473.17	4,002.10	13,960.27	(1,431.20)	12,529.07	Î

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

# EXHIBIT B

### **District Director Report**

### **September 17, 2016**

<u>In the area of finance and membership, the</u> league has increased membership from June 1, 2015 to June 1, 2016 by 986 members for a total of 168,742. Club attendance has increased by 1.23%, while tournaments have seen a decrease of 1.9% for regionals and 1.1% for sectionals. District 10 membership has stayed relatively flat with a slight increase of 48 to a total of 6,651. We currently rank as the 13<sup>th</sup> largest district.

Financially, the league has realized an increase in revenue over expenses of \$163,000 in the first half of 2016. This was largely due to a recent deal with BBO for \$2M over the next four years for exclusivity of robot-games. This is in addition to the current table fees collected for the over 1,000,000 online tables in play on BBO and other online providers.

The Charity Foundation and Education Foundation continue to process grants and are currently looking into separation from the ACBL to allow for better fund raising capabilities as a separate 501c(3) organization. The Longest Day has already collected over \$300k and expect to exceed \$500k by the end of the year.

In the area of Grass Roots Funds, District 10 exceeded its previous numbers and raised over \$10,100 just this year. After the reallocation formula, District 10 will be receiving \$10,732 to help fund our GNT/NAP endeavors. We raised over \$1.52 per member this year and ranked #3 overall. The only two districts that exceeded us was Texas (16) and Florida (7). We even beat District #9 this year.

Several tournament coordinators in the district have made use of the Pianola System for emailing. I used it for the Jonesboro Sectional/Regional and found it to be quite easy. I would caution you to send out emails only to surrounding areas and not to the membership at large, especially for sectionals.

The Board Composition Committee has been quite active and is still formulating a recommendation to the BOD to change the manner in which BOD members are elected. There is a concerted effort to minimize BOD cost by reducing meeting time, travel, etc.

ACBLScore is still under construction/repair. An update to Windows 10 caused club owners a lot of headaches but a patch has been issued from headquarters. There are several independent IT pros working on a masterpoint engine that will be on a more recent platform. Very little additional funds have been dedicated in the past year for ACBLScore. Several of the IT functions at HQ have been moved into the Amazon Cloud with more transfers upcoming. We expect to have most software functionality out of Horn Lake in the near future.

Motion – The following are the major motions from BOD meetings this year:

- 1) The NM fee for sectionals and regionals is now \$4.00;
- 2) Considerable changes in the Recorder process to allow easier reporting;
- 3) Summer NABC 0-5K events are now 0-6K events;
- 4) The Mini-Spingold and Micro-Spingold start days have been changed;
- 5) Procedures for the use of screens have been changed;
- 6) The \$5 Junior Membership Fee has been reinstated for under 26;
- 7) The GCC has been amended to allow opening 1NT with a singleton A, K, or Q;
- 8) In KOs, all members of a team must play at least half of each match with the exception of the 1st;
- 9) The percentage for advertising reimbursement has been reduced from 75% to 50%;
- 10) The rules for teacher stipends has been changed.

Only 2.5 years until the Memphis NABC. Ed Davis has volunteered to be the Chairman. We just recently held a Stac to raise funds for the NABC and will have an additional Stac in both 2017 and 2018 for the same purpose. Please be ready to assist when called upon. This tournament cannot be a success without volunteers from our District.

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

# EXHIBIT C

### Report to District 10 – September 2016

### Youth Bridge Summer Camps

### Note:

Two summer bridge camps for students were advertised starting in March, but only one camp was held (see below.) In addition to the advertising for which Unit 144 has already paid, the following things were done to promote the camps. The May issue of the ACBL Bridge Bulletin published an ad at no charge, CRYSTAL (the STEM Center at the University of Memphis advertised at participating STEM schools by sending e-mails, and Linda Sherrell was on the morning news on Channel 5 one June 18.)

- 1) \$903.95 was spent on advertising a camp for students entering 5th-9th grade at Hutchison School on July 11-15. There was a \$900 fee for Internet advertising, which consisted of e-mail blasts to Commercial Appeal customers for 3 months plus on-line advertising at their website. The remaining funds were for flyers and a justification of "Why Every Child Should Learn Bridge". The flyers were placed on bulletin boards at the University of Memphis, middle schools, and libraries. Even though this camp had a full enrollment of 24 students and a waiting list, it was necessary to cancel the camp because the primary instructor (Linda Sherrell) became sick.
- 2) \$930.78 was spent on advertising a camp for students age 16-24 to be held at Hutchison School on July 25-29. There was an \$850 fee for an ad placed in the Commercial Appeal Summer Activities insert, which appeared on March 29. The remaining funds were for flyers and the previously mentioned justification. The flyers and justification were posted on bulletin boards at local high schools and libraries. Note: The ad for the camp on July 25-29 at Hutchison School was original called Junior Bridge Camp. However, it was changed to Family Bridge Camp due to the cancellation of the camp for entering 5th-9th graders. The camp held July 25-29 had 20 youth (entering 5th-9th graders) and 2 adults.
- 3) \$110.40 was spent on food, drinks, utensils, and ice. Kroger donated \$33.92 in gift cards and a large cake for the graduation party.
- 4) ACBL provided backpacks and trophies for the end of camp tournament.
- 5) Steve Lightman (Malco Theateres) provided 4 free movie passes to the first-place tournament winners.
- 6) MA Lightman Bridge Club donated 16 bidding boxes. Judy Knox also lent 6 of her bidding boxes to be used in the camp.

ACBL Educational Foundation Support:
□ \$297.16 T-shirts for Campers, Table Helpers, and Primary Instructor
□ \$137.74 Teaching Handouts
□ \$ 76.48 Food + Utensils
□ \$ 89.37 Prizes (Bingo, Tournament, and Graduation Party)
□ \$ 4.47 Name Tags
TOTAL: \$605.22
*************************
Requested Funds (astoutlined in the teducational Policy of District $10$ ) to help support the camp
□ \$116.34 Commercial Appeal Ad, Advertising Flyers and Justification (12.5% of \$930.7
□ \$113.00 Commercial Appeal Internet Ad, Flyers, and Justification (12.5% of \$903.95)
Note: We are not asking for a food donation due to the advertising expenses
Additional Funds Requested:
Additional Lands Responded.
□ \$103.20 Bridge Books by Patty Tucker
□ \$ 21.05 (Student Supplies) Notebooks, Folders, Pencils
□ \$ 6.83 Teacher Supplies
ΓΟΤΑL: \$360.42
**************************************
Unit 144 support of Camps:
□ \$116.34 Commercial Appeal Ad, Advertising Flyers and Justification (12.5% of \$930.7
□ \$113.00 Commercial Appeal Internet Ad, Flyers, and Justification (12.5% of \$903.95)
□ \$103.20 Bridge Books by Patty Tucker
□ \$ 21.06 Student Supplies (Notebooks, Pens, and Pencils)
□ \$ 6.84 Teacher Supplies
□ \$ 28.67 Thank you notes
ΓΟΤΑL: \$389.11
2 0 2 1 mm ; W2 0 7 1 2 2

NOTE: The total budget was \$1354.75

This budget excludes the Teacher stipend, trophies, backpacks, and 75% of the advertising costs (all ACBL), and the movie passes and cake for the party.

# Report to District 10 – September 2016 After-School Bridge in Spring

### Expenses for the After-School Spring Program follow.

9	\$95.00	Beginning II Bridge Books by Patty	Tucker (8 books) + Shipping
•	\$123.87	Food, Drinks, Utensils	(Kroger Donation is \$87.45)
9	\$39.27	Educational Handouts	
•	\$3.40	Student Supplies	
•	\$16.40	Gifts/Prizes	
•	\$50.00	Teaching Assistant Gift (includes Fal	ll and Spring)
9	\$4.37	Teacher Supplies	
9	\$350.00	Teaching Stipend for Instructor	

Total Budget for After-School Spring Program: \$682.31

### Items funded by the ACBL Educational Foundation:

9	Food, Drinks and Utensils	\$ 36.42
•	Educational Handouts	\$ 39.27
•	Gifts & Prizes	\$ 16.40
То	tal Funded by Foundation:	\$ 92.09

### Request of Funds from District 10:

0	Books for Students/Instructors	\$ 47.50
•	Student Supplies	\$ 3.40
•	Half of Teacher Stipend	\$ 175.00
To	otal Requested from District:	\$225.90

### Unit 144 Support:

;

•	Books for Students	\$ 47.50	
0	Teacher Supplies	\$ 4.37	
9	Gift for Teaching Assistant	\$ 50.00	(Includes help in Fall After-School)
0	Half of Teacher Stipend	\$ 175.00	
Т	otal Support from Unit 144	\$276.87	

**Note:** The remaining funds from the ACBL Educational Foundation grant for the After-School Youth Bridge Program (Fall 2015 /Spring 2016) total approximately \$465.00. The original grant was for \$971.00. We have permission to use the remaining funds for a Fall 2016 After-School

Bridge Program at M.A. Lightman Bridge Club. (There are 9 youth and 2 adults in the class now; one parent is going to try to get caught up to join us).

SEN NEW SHIP THE SHIP

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

# EXHIBIT D

Start Dates	Site	Events	Budget	Notified	Comments
05/15/17	Hot Springs	Approved	Approved	Yes	
07/03/17	Nashville	Approved	Annroved	Yes	
02/27/17	Orange Beach	Approved	Approved	Yes	One time replacement for New Orleans
09/11/17	Tunica	Not Received	Not Received	Yes	
	Gulf Coast	Not Received	Not Received	No	Cancelled; Only Nashville and Orange Beach submitted bids to substitute.
TBA 2018	Birmingham	Not Received	Not Received	No	
TBA 2018	Shreveport	Not Received	Not Received	No	One time replacement for O.B./Shreveport Split
TBA 2018	Tunica	Not Received	Not Received	No	
TBA 2019	Baton Rouge	Not Received	Not Received	No	
TBA 2019	Hot Springs	Not Received	Not Received	No	**************************************
TBA 2019	Nashville	Not Received	Not Received	No	ss <sup>2</sup>
TBA 2019	Tunica	Not Received	Not Received	No	
TBA 2020	Gulf Coast	Not Received	Not Received	No	
TBA 2020	Birmingham	Not Received	Not Received	No	
TBA 2020	Jackson	Not Received	Not Received	No	
TBA 2020	Tunica	Not Received	Not Received	No	**************************************

# District 10 Regional Tournaments Policies and Procedures

Adopted September 20, 1997 Last Amended January 15, 2016

### Regional Tournament Governance

Regional tournaments belong to the district. The district organization is responsible for all facets of regionals, including the host selection, the schedule of events, and financial success. Units within the district are selected to serve as hosts for these regionals to act on behalf of district organization. The host unit is responsible for organizing the tournament, including the appointment of the tournament chairperson, the recruitment of volunteers, and all local operations associated with the tournament.

### **District 10 Tournament Oversight Committee ("TOC")**

The TOC is the entity assigned by the District Board to:

- 1. Ensure all existing district regulations and policies regarding regional tournaments are followed.
- 2. Provide guidance to local volunteers, who might not have a lot of experience in running regional tournaments.

TOC is a three to five member committee appointed by the District President each year. One of the members must be selected from the District Executive Committee. No member of TOC may be a member of any unit that hosts an annual regional. The District Tournament Coordinator serves as a non-voting advisor to TOC.

### District Policies on Regional Tournaments.

### General Policies

- 1. By ACBL Regulation, sanction applications must be submitted at least three years in advance of the dates they will be held.
- 2. All district regionals will provide pre-duplicated boards for all pair games (and BAM). Any costs associated with this requirement will be the responsibility of the hosting tournament site. Units are encouraged to do the same for sectionals.
- 3. There will be no D-10 regional scheduled within six weeks of another D-10 regional. However, this may slide to as few as four weeks if the Tournament Coordinator and the TOC agree.
- 4. District fees for single site regionals are ½ of the net profit, or for split sites, \$1 per table, \$0.50 for NLM regionals. One half of the collected District fees are distributed to all units not hosting a full or split regional within the year, based equally upon unit membership and unit participation in that year's district regionals.
- 5. A financial report to both the District Secretary and TOC must be submitted 6 weeks after completion of the regional. It will be submitted on the pro forma

- format provided by TOC. Once the report is approved by the TOC, a check for the District fees must be sent to the District Treasurer, along with a copy of the financial report.
- 6. A full novice/IN schedule emphasis must be provided and highlighted separately in all ads and flyers.
- 7. The District 10 Board of Delegates may request that certain individuals be assigned or not be assigned to staff any District sponsored event. Any such determination must be approved by a majority vote of the Board of Delegates. The requests and the reasons for them will be put in writing and sent to the ACBL Tournament Department, however, the primary responsibility for compliance with a district regulation is the Tournament Chairperson ("TC"). The TC also has the option to make specific requests regarding the directing staff for the tournament. Once the Director-In-Charge ("DIC") has been appointed by ACBL and accepted by the TC, both are responsible for making contact to discuss tournament matters including staff. However, the ACBL has the final authority for assigning staff members.
- 8. If the District 10 GNT/NAOP Coordinator is an ACBL tournament director, the TC for the district finals of either the Grand National Teams or the North American Open Pairs will request that person to serve on staff for that tournament.
- 9. Repeat matching of teams in a KO will be avoided until as late in the event as possible.
- 10. All regional tournaments must be run by salaried or full time directors.
- 11. No District 10 sectional, including limited MPs sectionals, will be sanctioned in conflict with a District 10 regional.

### **Hotel Contracts**

- 1. The contract with the playing site must be submitted to TOC at least 24 months in advance. The contract must include room rate, comp room policy and playing space charges.
- 2. The hotel must sign the sanction request form.

#### Budget.

- 1. A pro forma budget must be submitted 12 months in advance in the format approved by the District Board. That format can be obtained from the TOC Chairperson. The budget must account for all expenses directly related to the tournament.
  - a. Registration gifts (recommended, but not required)
  - b. Daily bulletin
  - c. Entertainment/Hospitality
  - d. Advertising (including flyers, mailings, etc.)
  - e. Novice/IN program
    - i. Trophies
    - ii. A party (not required, but strongly encouraged)
    - iii. Lectures
  - f. Caddies

- g. Prizes. Overall and section top prizes are suggested, but not required.
- h. Meeting room for the District Board Meeting (if scheduled). Cost is deducted from the District's share of the profits.
- i. Hotel room and free plays for ACBL President (if attending)
- j. Free plays for District Officers. Costs are deducted from the District's share of the profits.
  - i. District Director (All sessions)
  - ii.District President (All sessions played in any 2 days)
  - iii. District Vice President, Treasurer, Secretary (All sessions played in any 2 days only if a District meeting is scheduled)
- k. Free plays for committee chairs and unit volunteers as the Tournament Chairman deems appropriate. Local free plays will be debited against the host unit's share of profits.
- I. Any other expenses associated with the actual play (director's fees, sanction fees, hand records, computers, supply fees, etc.). The District Tournament Coordinator will supply estimates of these fees based on projected table counts.
- 2. Target profits for regionals should be between 5% and 18%.
- 3. Only indirect costs that are directly traceable to "traditional tournament expenses" are chargeable to a regional. Items purchased by a unit which might be used at other times are NOT approved as expenses of district sponsored tournaments. For example, this policy allows for renting tables, bid boxes, bridge pad/mates, and dealing machines, but not for buying same. (Units are encouraged to share bid-boxes for district regionals)
- 4. Suggested entry fees are \$12/person/session except for under 100 MP games (\$9) and for District 10 residents 21 years of age or younger (\$5). TOC may grant exceptions upon request by the Tournament Chairperson.
- 5. The district will reimburse the Host Units of D-10 Regionals for novice promotion expenses, up to \$1,500.

### Schedule of Events

- 1. The schedule must be submitted to TOC for approval 12 months in advance.
- 2. Hosts have the option of using the 20- or 30-point victory point scale for their team events. Most hosts have chosen the 30-point scale.
- 3. Tournament advertising must state: The top bracket of knockout events may be handicapped.
- 4. TOC will not approve a schedule that has two regional championships starting opposite the first or second round of a knockout when the total expected attendance is fewer than 1400 tables.
- 5. The Morning/Afternoon schedule is recommended, but not required.
- 6. If ACBL Mid-Chart Conventions are allowed, it must be stated in all advertising.

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016- 5pm

# EXHIBIT E

# District 10 Regional Tournament Rotation Survey Only one survey per unit, please.

Article II, Paragraph (E) of the District 10 Bylaws states that one of the objectives of our organization is "to allocate regionals to the best interest of the membership of the district."

Please rank the criteria below in order of priority. (1 = most important)

<ul> <li>Over the years, the Tournament Oversight Committee ("TOC") has used the following as the best measures to meet this objective:</li> </ul>
Attendance of D-10 members at the site Geographic distribution of regional sites each year Acceptable levels of profitability (5-18%)
<ul> <li>Are there other factors that better measure "the best interest of D10 membership"?</li> </ul>
Local site advantages (Measure of the strength of the local site) such as room rates, experience & number of volunteer base, quality of playing site  Others (specify)
++++++++++++++++++++++++++++++++++++++
Currently, Tunica is our only annual regional. Other than your unit site, is there any other site in our district that should hold annual regionals?
Please send this survey to Chuck Wilkinson, 4418 Deercreek Drive, Jackson MS 39211 by 11/30/16.
Name: Unit:

Moved that the Tournament Oversight Committee will review the current guidelines used in the allocation of regional tournaments and make recommendations for the rotation during the years 2021-2026.

<u>Need for Review.</u> All D-10 regional sites through 2020 have already been set by the D-10 Board of Delegates ("Board"). The general guidelines for the regional rotation were last reviewed by the Board in 2009. Since circumstances have changed since then, it is time to review those guidelines. In addition, since tournament hosts need about a five-year lead time to make arrangements with hotels and/or playing sites, it is time to begin the process to set the rotation for the years 2021-2026.

<u>Decision-making Process.</u> The D-10 Tournament Oversight Committee ("TOC") recommends the following process to address these issues.

- 1. The Tournament Oversight Committee ("TOC") will conduct the review.
- 2. Open a comment period from units, delegates, and members on the principles the rotation should take. This comment period shall begin immediately and last until January 31, 2017.
- 3. All comments should be delivered to the TOC Chairman, Chuck Wilkinson. He can be contacted as follows:

Chuck Wilkinson 4418 Deercreek Drive Jackson, MS 39211-6207 Telephone: 601-982-2268

Cell: 601-750-5830 Email: <a href="mailto:cwilkin@aol.com">cwilkin@aol.com</a>

4. TOC will present its recommendations to the Board in the first meeting of the Board in 2017.

BOARD OF DELEGATES MEETING Delta Dealin' Regional – Tunica, MS September 16, 2016-5pm

# EXHIBIT F



### Host Sites:

Phoenix West II 23450 Perdido Beach Blvd. Orange Beach, AL 36561 For complete list of sites, prices and reservation information, see reverse

Tournament Chair: Gary Klussman 251 223-9744 garyklussman@yahoo.com

Partnership Chair: Susan Trimble 501 520-7353 wbtjr10@earthlink.net

Entries \$12 per session \$4 more for non or unpaid members

This is a non-smoking tournament with hospitality breaks.

Gold Rush (0-750) finishing in top strat pays GOLD

Stratification & Flighting Open Pairs ABC

A=Unl. B=3000, C=1500

Open Pairs A/X

A=Unl. X=0-5000

Open Pairs B/C

B=3000, C=1500

Open Swiss A/X

A=Unl. X=0-5000

Bracketed B Swiss

(No one player over 2500 MPs)

Gold Rush 0-300, 300-750

(No one over 750 MPs)

Side Games & Single Ses-

sion Teams A=Unl./ B=3000. C=1500

299er Pairs

A=100-300, B-50-100, C=0-50

KO Teams:

Top braket may be handicapped

Pairs and Teams are by average MPs, but no player may exceed the event MP limit

	February 27	thru March 5,	2017
	9:00 AM	2:00 PM	7:00 PM
Monday Feb 27		First KO (1 of 3) cont. 7:00 & Tue 2:00 Open A/B/C Pairs (1 of 2) Gold Rush Pairs (1 of 2) 1st Side Series (1 of 4) 299er Pairs	First KO (2 of 3) Side Swiss Open A/B/C Pairs (2 of 2) Gold Rush Paiars (2 of 2) 1st Side Series (2 of 4) 299er Pairs
Tuesday Feb 28	AM KO (1 of 3) Continues Wed & Thurs at 9:00 Open A/X Pairs (1 of 2) Open B/C Pairs (1 of 2) Gold Rush Pairs (1 of 2) 1st Side Series (3 of 4) 299er Pairs	First KO (3 of 3) Open A/X Pairs (2 of 2) Open B/C Pairs (2 of 2) Gold Rush Pairs (2 of 2) 1st Side Series (4 of 4) 299er Pairs	Second KO (1 of 3) 2nd Side Series (1 of 4) 299er Pairs
Wednesday March 1	AM KO (2 of 3) AM Compact KO 1 (Continued Thur) Open A/X Pairs (1 of 2) Open B/C Pairs (1 of 2) Gold Rush Pairs (1 of 2) 2nd Side Series (2 of 4) 299er Pairs	Second KO (2 of 3) Wed Compact KO 1 OPen A/X Pairs (2 of 2) Open B/C Pairs (2 of 2) Gold Rush Pairs (2 of 2) 2nd Side Series (3 of 4) 299er Pairs	Second KO (3 of 3) Wed Compact KO 2 Side Swiss 2nd Side Series (4 of 4) 299er Pairs
Thursday- March 2	AM KO (3 of 3) AM Compact KO 2 (continues Friday) Open A/X Swiss Team (1 of 2) Bracketed B Swiss (1 of 2) 3rd Side Series (1 of 4) 299er Pairs	Open A/X Swiss Team (2 of 2) Bracketed B Swiss (2 of 2) 3rd Side Series (2 of 4) 299er Pairs Side B-A-M Side Swiss	Third KO (1 of 3) 3rd Side Series (3 of 4) 299er Pairs
Friday March 3	Side Swiss Open A/B/C Pairs (1 of 2) Gold Rush Pairs (1 of 2) 3rd Side Series (4 of 4) 299er Pairs	Third KO (2 of 3) Open A/B/C Pairs (2 of 2) Gold Rush Pairs (2 of 2) Fourth Side Series (1 of 5) 299er Pairs Side Swiss	Third KO (3 of 3) Side Swiss Fourth Side Series (2 of 5) 299er Pairs
Saturday- March 4	Fourth KO (1 of 3) Open A/B/C Pairs (1 of 2) Gold Rush Pairs (1 of 2) Fourth Side Series (3 of 5) 299er Pairs	Fourth KO (2 of 3) Sat Compact KO 1 Open A/B/C Pairs (2 of 2) Golf Rush Pairs (2 of 2) Fourth Side Series (4 of 5) 299er Pairs Youth Session	Fourth KO (3 of 3) Sat Compact KO 2 Fourth Side Series (5 of 5) 299er Pairs Side Swiss
Sunday March 5	10 AM: Open A/X Swiss Team (1 of 2) Bracketed B Swiss(1 of 2)	TBA Open A/X Swiss Team (2 of 2) Bracketed B Swiss (2 of 2)	

# Lodging Options Alabama Gulf Coast 2017 Regional

### February 27 - March 5, 2017

### Host Condominium: Phoenix West II Condominiums (PW II)

(The tournament committee would appreciate your consideration of a condo at PW II as we need to guarantee a minimum number of condo rentals in order to be able to use their ballroom for our tournament. Also, make any reservations early as various locations may fill up quickly. Reservations at the PW II will receive parking passes--all others will have to pay \$27.75 per car for a weekly parking pass.)

### Phoenix West II Condominiums

Select Units	Grand Total 4 Nights	Grand Total 5 nights	Grand Total 6 Nights	Deposit Amount	Occupancy
1 bedroom/ 2 baths	\$1,080.03 \$163/daily	\$1,262.07 \$163/daily	\$1,444.11 \$163/daily	\$260.00	2-4 guests
2 bedrooms/ 3 baths	\$1,269.84 \$196/daily	\$1,488.51 \$198/daily	\$1,707.18 \$196/daily	\$300.00	4-6 guests
3 bedrooms/ 4 baths	\$1,424.13 \$226/daily	\$1,676.10 \$226/daily	\$1,928.07 \$226/daily	\$330	6-8 guests
4 bedrooms/ 4-5 batjs	1.883.67 \$314/daily	\$2.233/32 \$314/daily	\$2,582.97 \$314/daily	\$430.00	8-10 guests

Fees and 11% lodging tax are included in the Grand Total and are subject to change. The nightly is based on rent only. To make a reservation at Phoenix West II call their reservations line at 888-633-7101 and refer to group ID #1050336. This will ensure you are booked in the correct building with the proper discount. Discount is not offered online, so please call. You can check thru VRBO to see if individual owners can give you better a better rate. Some may be willing to negotiate.

### Host Motel:

Fairfield Inn & Suites by Marriott (2.0 miles)

3111 Loop Road Orange Beach, AL 36561 (251) 543-4444

\$79.00 Monday thru Thursday, \$99.00 Friday and Saturday (plus 11% tax) (Use code GFBF to get these rates)

Amenities: hot breakfast bar, mini refrigerator, microwave, heated pool, hot tub, free WiFi



Shuttle service from the Fiarfield Inn and/or other locations in Orange Beach may be available. For questions about lodging or parking, contact the Tournament Chair.

Complimentary parking next to Phoenix West II at Romar Beach Baptist Church (Mon thru Sat).

### Other Motels

Hilton Garden Inn (1.2 miles)

23092 Perdido Beach Blvd.

Orange Beach, AL 36561

(251) 974-1600

King bed-\$99.00 (includes full cook to order breakfast)

### Island House Hotel (by Doubletree) (3.2 miles)

23650 Perdido Beach Blvd.

Orange Beach, AL 36561

\$129 per night (Group code 2412654)

### Holiday Inn Express (1.2 miles)

24700 Perdido Beach Blvd.

Orange Beach, AL 36561

(251) 974-1163 (Make reservations by 1/26 to get this rate)

Use the code BRG to receive this rate

### Hampton Inn (2.1 miles)

25518 Perdido Beach Blvd.

Orange Beach, AL 36561

(251)923-4400

### Microtel (by Windham)(7.1 miles)

3600 Gulf Shoes Parkway

Gulf Shores, AL 36542

(251) 967-3000

\$72.00 per night (Make reservations by 1/28 to get this rate)

### Magnuson Hotel (by Windham) (5.2 miles)

213 West Ft Morgan Road

Gulf Shore, AL 36542

(251) 967-3500

\$52.00 per night (Make reservations by 1/28 to get this rate)