



**Attendees:** X S. Chaney ✓ A. Pfister (Mtg Facilitator) ✓ J. Costa  
✓ Z M. McNown ✓ Z T. Heffner ✓ Z A. Mayer X BJ Jones

**Guest:**

Laurie MacBean

**Old Business**

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**New Business**

**Next Board Meeting Date: Feb 9<sup>th</sup> at 1:00**

**Proposed agenda topics: July 4<sup>th</sup> parade (Tina); Sponsorship Program (Tina): Update on Intermediate Clinic (Ann) & Revised 2023 Budget (John)**

**Member Comments & Concern**

AI asked Laurie if she had any comments or concerns to present. She did not.

**Status of Modification of Code of Conduct**

Tina will present the status at the next meeting.

**Proposal for 2023 Budget discussion & approval**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: John Target Date: Jan, 2023

Discussion Highlights:

John presented his proposed budget for 2023. All of the numbers were a projection based on 2022 income and expenses. (See attached Treasure's Report.) There was a significant discussion about tracking fixed and variable or discretionary income and expenses. As part of that discussion, we looked at the impact various discretionary expenses would have on our cash balances for 2023. (See attached report.)

Mark suggested that the number for teaching aids should be increased as we are planning more educational classes and clinics for 2023. John will send out an updated draft of a revised 2023 budget that reflects the additional expense for teaching aids.

Laurie MacBean suggested we create an equipment list and have Darren (Dir. Parks & Rec) sign it. This was dismissed as inappropriate. We recognized the suggestions and will research the cost and present this to the Board in an updated draft of the budget for discussion and possible approval.

**Action Item:** John will send out a draft of the 2023 budget that reflects the additional expenses for teaching aids for future discussion and approval.

**Status of Membership Update**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: John Target Date: \_\_\_\_\_

Discussion Highlights:

John reported that we currently have 289 members. 248 are current on their dues and 41 are in arrears. Their renewal date had been extended to 11/15/22 and after a 30 day grace period they received an email saying their membership had expired. After an additional 10 days those who have not paid will be informed their membership has lapsed and their profile in the system archived. They can rejoin at a future date.

**Action Item:** None

**Status of Grants**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: Al Target Date: \_\_\_\_\_

Discussion Highlights:

Al has exchanged emails with various grant associations. "Next 50" initiative opens in Jan, 2023. Qualification for this grant is TBD. They are currently not funding any pickleball activities. "Tourism" grants are TBD. "Infrastructure Grants" may not be available to us. "Philanthropy Days" is coming in 2023. Tina is interested in attending this event.

**Action Item:** Al will continue to explore possible grants for our Club.

**Status of Winter Gym Use/Rental**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: Al Next Update: Feb 9, 2023

Discussion Highlights:

Al reported that there are currently 47 Thursday Pay-2-Play club members. Weekly attendance has been averaging 13 with a total of 25 coming at one time or another. The estimated cost for winter gym rental is \$2600 and \$1880 has been collected so far (47 x \$40). We will not know the cost to the Club until April when the exact number of Thursdays played can be calculated. Attendees have signed the waiver and release of liability required by our new insurance company.

**Action Item:** None

**Proposal for Acquisition of D&O Insurance Policy**

Motion by: Mark 2<sup>nd</sup> : Ann Point Person: John Activation Date: Immediately

Discussion Highlights:

After much discussion about the need for Director & Officers insurance in addition to General Liability insurance, it was decided to approve this expense. Directors & Officers insurance provides the Club's directors and officers with protection so that personal assets are not exposed to the liability of the organization. It pays the attorney costs to defend Board members even if the allegations are baseless.

John spoke with Peak to Peak Pickleball Club about who they used for D&O insurance. He contacted their provider, Affinity Insurance, and received an annual quote of \$701 per year for 1 million dollars of coverage for the Board's Directors and Officers. A motion was made to acquire D&O insurance and was approved.

Vote: 5/0 ✓ Approved \_\_\_ Rejected

Abs S. Chaney ✓ A. Pfister ✓ J. Costa ✓ M. McNown ✓ T. Heffner ✓ A. Mayer Abs BJ Jones

**Action Item:** John to purchase D&O insurance tomorrow.

**Status of ToPS & Rec/PPC MOU**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: John, Tina, Steve Target Date: Unknown

Discussion Highlights:

John, Tina & Steve C. believe there is a need to work with the Town to try to develop some sort of agreement that establishes and clarifies how the Club is allowed to use the new courts and the roles and responsibilities of the respective organizations in such use. Steve believes the Club should develop a list of items we think need to be addressed in such an agreement and be prepared to initiate a discussion with the Town at some point after the new courts are completed.

**Action Item:** John, Tina & Steve C. will work on developing a list of items needed for the MOU.

**Status of Intermediate Skills Clinic**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: Ann Target Date: Feb 9, 2023

Discussion Highlights:

**Ann continues working on the free, Intermediate Clinic planned for Club members in June, 2023. Volunteer teachers have been confirmed (Greg, BJ, Steve Taub and Ann) as well as confirming the use of Wild Apricot for managing enrollment (John and Tina.) See Attachment.**

**Action Item: Continue preparing for Clinic and present updates at next meeting.**

**Status of Member Survey Responses**

Motion by: \_\_\_\_\_ 2<sup>nd</sup>: \_\_\_\_\_ Point Person: Ann Target Date: Feb 9, 2023

Discussion Highlights:

**Ann presented an example showing the use of Wild Apricot for registering for Round Robins and the game boards that would need to be created for various sized Round Robins. See Attachment**

**Action Item: Continue preparing for summer RR's and Skills & Drills. Present updates at next meeting.**

**Suggested Treasurer's Report Templet**

Motion by: \_\_\_\_\_ 2<sup>nd</sup> : \_\_\_\_\_ Point Person: Ann Target Date: N/A

Discussion Highlights:

**Ann presented a budget templet for consideration. It was a templet designed for non-profits with a simple, one page accounting of income/expenses that did not mingle restricted funds with unrestricted funds. It was felt that this was a minor point at the end of the meeting and was dismissed without discussion. See Attachment**

**Action Item: None**

**Waiver and Release of Liability**

Motion by: \_\_\_\_\_ 2<sup>nd</sup> : \_\_\_\_\_ Point Person: Tina Target Date: Feb 9, 2023

**John presented this form as suggested by the insurance industry and is very similar to the waiver required by the USAPA for the insurance coverage we obtained for our tournament. The form presented was approved by our insurance company.**

**Action Item: There is a need to add this form to our website and include its reading and electronic acceptance as a required step in the process of joining the club.**

## Treasurers Report

### Pagosa Pickleball Club Net Assets 11/30/22

ASSETS				LIABILITIES	
Cash Balances				Long Term Commitments	
	Checking	\$10,247		Wild Apricot	\$1,870
	Savings	\$8,655			
	PayPal	\$59		<b>Total Liabilities</b>	<b>\$1,870</b>
	<b>Total Cash</b>	<b>\$18,962</b>			
Other Assets					
	Prepaid Expense	\$1,870			
	Balls/Equipment *	\$1,880			
	Shirts	\$295			
	<b>Total Other</b>	<b>\$4,045</b>			
<b>Total Assets</b>		<b>\$23,007</b>		<b>NET ASSETS</b>	<b>\$21,137</b>

### Income Statement 1/1/2022 - 11/30/2022

INCOME		EXPENSE	
Membership Dues	\$4,730	Administration	
Donations		Software Expense	\$374
Court Construction	\$1,600	Liability Insurance	\$606
Operating Expense	\$1,877	Processing Funds - PayPal / WA	\$315
<b>Total Donations</b>	<b>\$3,477</b>	Annual Meeting	\$986
		Social Expense	\$0
		Miscellaneous	\$10
		<b>Total Administration</b>	<b>\$2,290</b>
Gym Rental	\$2,905	Supplies	
Shirts / Merchandise Sales	\$2,379	Indoor Balls	\$338
Amazon Smiles	\$146	Outdoor Balls	\$229
Interest on Savings Account	\$16	Nametags	\$918
Grants	\$0	Other Equipment	\$75
<b>Total Other Income</b>	<b>\$5,446</b>	Court Repair/Expense	\$0
<b>TOTAL INCOME</b>	<b>\$13,654</b>	Office Supplies	\$174
		<b>Total Supplies</b>	<b>\$1,735</b>
		Gym Rental	\$1,800
		Shirt Expense	\$1,468
		New Court Construction	\$100,000
		<b>TOTAL EXPENSES</b>	<b>\$107,293</b>
		<b>NET INCOME</b>	<b>-\$93,639</b>

## 2023 Proposed Budget

### Recurring – Semi Fixed Income / Expense

### Discretionary Income / Expense

INCOME	2021	2022 Projected	2023 DRAFT	Basis of Estimate
<b>Recurring Fixed Income</b>				
Membership Dues	\$4,085	\$4,830	\$5,000	250 @ \$20 no inc in dues
Expense Donations	\$809	\$2,100	\$1,000	best guess - could be low
Amazon Smiles	\$166	\$170	\$170	history
Interest on Savings Account	\$33	\$15	\$5	
	\$5,093	\$7,115	\$6,175	
<b>Estimated Income</b>				
Gym Rental	\$0	\$2,905	\$1,800	45 members
Shirts / Merchandise Sales	\$2,877	\$2,379	\$2,000	guess - assumes a store
Grants	\$4,075	\$0	\$0	none identified
Sponsorships	\$0	\$0	\$0	too vague to plan
	\$6,952	\$5,284	\$3,800	
<b>Tournament</b>				
Registration fees	\$0	\$0	\$4,070	110 reg avg \$37
Tourism Event Funding	\$0	\$0	\$2,500	likely
Sponsorships	\$0	\$0	\$1,000	possible with effort
Silent Auction	\$0	\$0	\$500	likely
<b>TOTAL TOURNAMENT</b>	\$0	\$0	\$8,070	
<b>TOTAL INCOME</b>	\$12,045	\$12,399	\$18,045	
<b>EXPENSE</b>				
<b>Recurring Administration Expense</b>				
Software Expense	\$0	\$468	\$1,122	prepaid until 8/2024
Liability Insurance	\$619	\$588	\$587	quote
D&O Insurance	\$0	\$0	\$701	quote
Dropbox	\$0	\$0	\$204	quote
Processing Funds PayPal - WA	\$257	\$280	\$204	mem + gym - no tournament
Miscellaneous	\$10	\$10	\$10	
<b>Total</b>	\$886	\$1,345	\$2,828	
<b>Recurring Supply Expense</b>				
Indoor Balls	\$264	\$300	\$360	history
Outdoor Balls	\$488	\$230	\$500	history
Office Supplies	\$284	\$150	\$200	history
<b>Total</b>	\$1,037	\$680	\$1,060	
<b>Total Recurring Expense</b>	\$1,923	\$2,025	\$3,888	
<b>Discretionary Supplies and Equipment Expense</b>				
Other Equipment	\$398	\$80	\$200	foam rollers
Court Repair/Expense	\$0	\$0	\$3,000	storage box - signs etc
Gym Rental	\$400	\$2,300	\$2,600	same as this year
Merchandise Expense	\$2,141	\$1,468	\$1,500	guess with a store
<b>Total</b>	\$2,939	\$3,848	\$7,300	
<b>Discretionary Administrative Expense</b>				
Annual Meeting	\$0	\$986	\$985	flexible \$500 - \$985 or \$0
Brochures	\$0	\$0	\$600	estimate
Social Expense	\$0	\$0	\$0	none planned yet
Chamber of Commerce	\$0	\$0	\$0	none planned yet
<b>Total</b>	\$0	\$986	\$1,585	
<b>Tournament</b>				
Court rental	\$0	\$0	\$1,000	
Supplies	\$0	\$0	\$750	
Food	\$0	\$0	\$975	
Registration Software	\$0	\$0	\$250	
Restrooms - water - shelter	\$0	\$0	\$750	
Medals	\$0	\$0	\$470	
Insurance	\$0	\$0	\$400	
Processing Funds	\$0	\$0	\$122	
<b>Total</b>	\$0	\$0	\$4,717	
<b>TOTAL EXPENSES</b>	\$4,862	\$6,859	\$17,490	
<b>NET INCOME</b>	\$7,183	\$5,540	\$555	

The table below provides an analysis of our net income broken down by our recurring income and expense, our discretionary income and expense, and the combined net income if all recurring and discretionary items were undertaken.

Recurring	Income	\$6,175
	Expense	\$3,888
	Net Recurring	\$2,287
Discretionary	Income	\$11,870
	Expense	\$13,602
	Net Discretionary	-\$1,732
Total	Income	\$18,045
	Expense	\$17,490
	Net Income	\$555

The table below shows the impact each of the discretionary programs would have on our net income in the budget listed above.

If we did not rent the gym we would increase our net income by \$800.

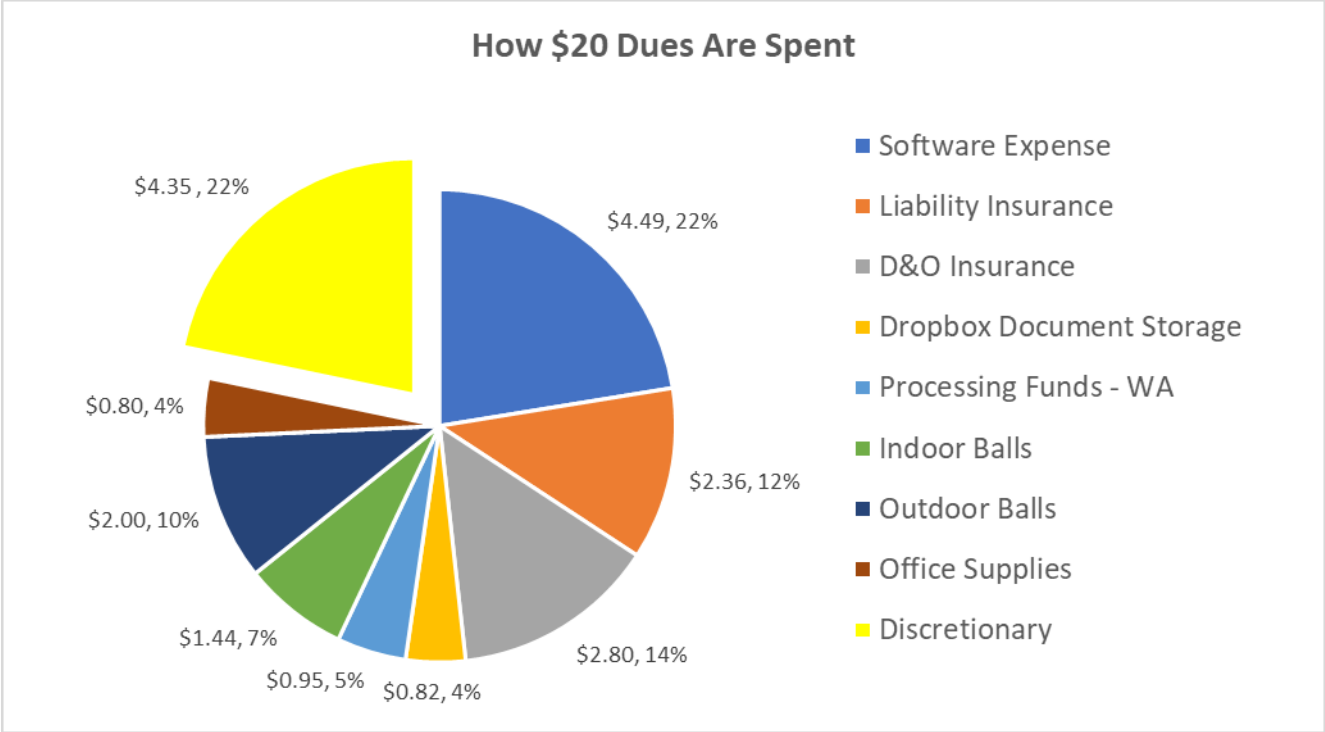
If we did not have the tournament we would decrease our net income by \$3,353.

Gym Rental	Income	\$1,800
	Expense	\$2,600
	Net Income	-\$800
Merchandise Sales	Income	\$2,000
	Expense	\$1,500
	Net Income	\$500
Tournament	Income	\$8,070
	Expense	\$4,717
	Net Income	\$3,353
Equip/Annual Mtg/Broch	Income	\$0
	Expense	\$4,785
	Net Income	-\$4,785

The following table illustrates the impact various scenarios would have on our cash balance or reserve funds. If we undertook all recurring and discretionary items we would increase our balance by \$555. If we undertook everything but the tournament we would reduce our reserve balance by \$2,798.

Income and Expense Scenarios	Recurring All Discretionary	Recurring Only	Recurring All Discretionary No Tournament	Recurring All Discretionary No Merchandise	Recurring All Discretionary No Gym Rental
Est. Cash Balance 12/31/2022	\$17,900	\$17,900	\$17,900	\$17,900	\$17,900
Forecast Net Income	\$555	\$2,287	-\$2,798	\$55	\$1,355
Ending Cash Balance	\$18,455	\$20,187	\$15,102	\$17,955	\$19,255
Net Change	\$555	\$2,287	-\$2,798	\$55	\$1,355

The following graph provides an overview as to how \$20 member dues are divided by expense. After we cover all our recurring or semi-fixed costs we have \$4.35 left to go toward discretionary expenses.







# Event Planning Checklist

## Intermediate Skills Clinic - Progress as of: 12/13/2022

Step	Activity	Status	Comments / Concerns
1.	Proposal presented 8/31/22	Approved	Steve would like to see monthly updates.
2.	Budget	TBD	Free to Club Members
3.	Venue: Yama Courts	Pending	Courts Complete? Fac Use Agr? MOU?
4.	Club and D & O Insurance	Confirmed	Club Ins ✓ D&O Ins ✓
5.	Date	TBD	Tentative 6/xx/2023
6.	Time	TBD	Tentative 9:00-12:00 Consideration: Summer afternoon heat
7.	Teachers: 4	Confirmed	Ann, Greg, BJ and Steve Taub
8.	Assistants	N/A	Not needed for 4 students per teacher
9.	Skills / Lesson Plans	Pending	Considering Intermediate Level: Serves, Dinks, Drops, Volleys, Spins or Stacking
10.	Enrollment via Wild Apricot	Confirmed	16 Students; 4 per class; 4 Waiting List
11.	Good Sam 1 <sup>st</sup> Aiders	Confirmed Confirmed	Cheryl Prestianni (Ret Col Army Nurse) Robert Hagberg (Ret ER Doctor)
12.	Equipment for each Teacher.	Pending	Depends on skills taught. Ball Hoppers w/ 50 balls, Retriever tubes, Emergency whistles; Ann can bring 100+ used balls, 1 ball hopper and 2 retriever tubes. Maybe we can borrow the rest?
13.	Photography	TBD	A club member could take pics for our website and Facebook page.
14.	Pick up / clean up	Confirmed	Teachers & anyone who cares to help.

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# Sample Using Wild Apricot

## Round Robin Registry & Sign-In Sheet

### Intermediates

Event Host: Roland Shift

1. Willie Dink \_\_\_\_\_
2. Mary Smith \_\_\_\_\_
3. Mike Lewis \_\_\_\_\_
4. Susie Sunshine \_\_\_\_\_
5. Ima Poacher \_\_\_\_\_
6. Rip Taylor \_\_\_\_\_
7. Kevin Costner \_\_\_\_\_
8. Ben Franklin \_\_\_\_\_
9. Ivana Ernie \_\_\_\_\_
10. Sarah Reilly \_\_\_\_\_
11. Marie Callender \_\_\_\_\_
12. Samantha Moore \_\_\_\_\_
13. Phat Chance \_\_\_\_\_
14. Annabel Leigh \_\_\_\_\_
15. Beth Dutton \_\_\_\_\_
16. Doug Brown \_\_\_\_\_



Pagosa Pickleball Club

**Round Robin for  
16 Players**

Game 1	COURT	Game 3	Game 4
1 - 9 vs 13 - 5	5 ←	15 - 4 vs 9 - 5	14 - 5 vs 4 - 9
2 - 10 vs 14 - 6	6 ←	16 - 1 vs 10 - 6	15 - 6 vs 3 - 10
3 - 11 vs 15 - 7	7 ←	13 - 3 vs 11 - 7	16 - 7 vs 2 - 11
4 - 12 vs 16 - 8	8 ←	14 - 1 vs 12 - 8	13 - 8 vs 1 - 12



Pagosa  
Pickleball  
Club

## *SAMPLE Skills & Drills*

LEVEL	COACH	LOCATION	TIME	SKILL	COMMENTS
Beginner 3.0	Willie Dink	Yama	Saturday AM 9:00-10:30	Dinks	Must have taken Introduction to Pickleball or an equivalent class.
Intermediate 3.5	Ivanna Ernie	8 <sup>th</sup> Street	Wednesday PM 6:00-7:30	Drop Shots	Please come early and warm up before class.
Advanced 4.0+	Phat Chance	Yama	Tuesday PM 12:00-2:00	Volleys	Must wear eye protection.

Register online via Wild Apricot. Class sized limited to 12.

## Pagosa Pickleball Club Treasurer's Report & Budget - Month/Year

Income/Unrestricted Funds	YTD BUDGET	YTD ACTUAL	Difference	Current Period
Membership Dues (284 * \$20)	\$ 5,680.00	\$ -	\$ -	\$ -
Donations	\$ 2,000.00	\$ -	\$ -	\$ -
T-shirt Sales (84*\$25)	\$ 2,100.00	\$ -	\$ -	\$ -
Fundraising - Amazon Smiles	\$ 50.00	\$ -	\$ -	\$ -
Fundraising - City Market	\$ 50.00	\$ -	\$ -	\$ -
Fundraising - Pickleball Central	\$ 50.00	\$ -	\$ -	\$ -
Thursday Pay-2-Play (30 x \$40)	\$ 1,200.00	\$ -	\$ -	\$ -
Interest on Savings	\$ -	\$ -	\$ -	\$ -
Other Income	\$ -	\$ -	\$ -	\$ -
<b>INCOME TOTAL</b>	<b>\$ 11,130.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Expenses/Unrestricted Funds	YTD BUDGET	YTD ACTUAL	Difference	Current Period
Liability Insurance	\$ 600.00	\$ -	\$ -	\$ -
D&O Insurance	\$ 750.00	\$ -	\$ -	\$ -
Wild Apricot Software (paid thru 202x)	\$ -	\$ -	\$ -	\$ -
Office Supplies and Postage	\$ 100.00	\$ -	\$ -	\$ -
T-shirt Expense (91*\$17)	\$ 1,547.00	\$ -	\$ -	\$ -
Brochures	\$ 300.00	\$ -	\$ -	\$ -
Name Badges	\$ 500.00	\$ -	\$ -	\$ -
Chamber of Commerce Membership	\$ 175.00	\$ -	\$ -	\$ -
Miscellaneous	\$ 200.00	\$ -	\$ -	\$ -
Outdoor balls	\$ 500.00	\$ -	\$ -	\$ -
GYM - Indoor balls	\$ 400.00	\$ -	\$ -	\$ -
GYM - Nets	\$ 200.00	\$ -	\$ -	\$ -
Gym - Cardboard Ball Stoppers	\$ 200.00	\$ -	\$ -	\$ -
Gym - Paddle Holders	\$ 250.00	\$ -	\$ -	\$ -
Gym - Thursday Comm Ctr Rent	\$ 2,600.00	\$ -	\$ -	\$ -
Annual Meeting	\$ 1,000.00	\$ -	\$ -	\$ -
Special Events (Themed Social Play)	\$ -	\$ -	\$ -	\$ -
Other Expense	\$ -	\$ -	\$ -	\$ -
<b>EXPENSE TOTAL</b>	<b>\$ 9,322.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Net Income</b>	<b>\$ 1,808.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Income/Restricted Funds	YTD BUDGET	YTD ACTUAL	Difference	Current Period
Grant 1	\$ -	\$ -	\$ -	\$ -
Grant 2	\$ -	\$ -	\$ -	\$ -
Donations for a Specific Purpose	\$ -	\$ -	\$ -	\$ -
<b>RESTRICTED INCOME TOTAL</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Expenses/Unrestricted Funds	YTD BUDGET	YTD ACTUAL	Difference	Current Period
Grant 1	\$ -	\$ -	\$ -	\$ -
Grant 2	\$ -	\$ -	\$ -	\$ -
Donations for a Specific Purpose	\$ -	\$ -	\$ -	\$ -
<b>RESTRICTED EXPENSE TOTAL</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Restricted Net Income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

Bank Accounts				
Starting Period: xx/xx/xxxx	Previous	Current		
Ending Period: xx/xx/xxxx	Balance	Balance	Difference	
Checking	\$ -	\$ -	\$ -	\$ -
Savings	\$ -	\$ -	\$ -	\$ -
Paypal	\$ -	\$ -	\$ -	\$ -
Cash	\$ -	\$ -	\$ -	\$ -
Grants/Restricted Funds	\$ -	\$ -	\$ -	\$ -
<b>TOTALS</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

## **WAIVER AND RELEASE OF LIABILITY**

### **READ BEFORE SIGNING**

In consideration of being allowed to participate in any way in Pagosa Pickleball Club athletic sports program, related events and activities, the undersigned acknowledges, appreciates, and agrees that:

1. The risks of injury and illness (ex: communicable diseases such as MRSA, influenza, and COVID-19) from the activities involved in this program are significant, including the potential for permanent paralysis and death, and while rules, equipment, and personal discipline may reduce these risks, the risks of serious injury and illness do exist; and,
2. I KNOWINGLY AND FREELY ASSUME ALL SUCH RISKS, both known and unknown, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES or others, and assume full responsibility for my participation; and,
3. I willingly agree to comply with the stated and customary terms and conditions for participation. If, however, I observe any unusual significant hazard during my presence or participation, I will remove myself from participation and bring such to the attention of the nearest official immediately; and,
4. I, for myself and on behalf of my heirs, assigns, personal representatives and next of kin, HEREBY RELEASE AND HOLD HARMLESS the Pagosa Pickleball Club their officers, officials, agents, and/or employees, other participants, sponsoring agencies, sponsors, advertisers, and if applicable, owners and lessors of premises used to conduct the event ("RELEASEES"), WITH RESPECT TO ANY AND ALL INJURY, ILLNESS, DISABILITY, DEATH, or loss or damage to person or property, WHETHER ARISING FROM THE NEGLIGENCE OF THE RELEASEES OR OTHERWISE, to the fullest extent permitted by law.

**I HAVE READ THIS RELEASE OF LIABILITY AND ASSUMPTION OF RISK AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND SIGN IT FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT.**

Participant Name: \_\_\_\_\_

Participant Signature: \_\_\_\_\_

DATE SIGNED: \_\_\_\_\_