



**THE UNITED
STATES
RACQUETBALL
ASSOCIATION**

**TOURNAMENT
DIRECTOR'S
GUIDEBOOK**

USRA

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ACKNOWLEDGEMENTS

This publication offers a series of helpful tips and guidelines to anyone interesting in directing racquetball tournaments. Although there are various methods and ideas related to every aspect of tournament organization, this book will provide the basic information necessary to start and continue a successful program.

Your level of success with both tournaments and leagues will be dependent upon the amount of preparation and work you put into organizing your events. Select those ideas from this book which you feel will benefit your efforts, but also be creative and try new ideas yourself.

Your state organization and the USRA national office are always available to assist you with your tournament plans. The American Professional Racquetball Organization [AmPRO] program is also designed to provide periodical information to club programmers on every aspect of racquetball programming. Feel free to contact any of these organizations (listed as an appendix) if you have any questions or comments.

Content

USRA Associate Executive Director for Programming, James L. Hiser, Ph.D., organized and promoted the first successful state-wide racquetball series in Michigan in the early 1970s. Since that time, he has directed over 150 state, national and international events, and has tailored this experience into the material which follows. Presently, Jim oversees the preparation of all the draws for most national and international events, along with working with the American Professional Racquetball Organization [AmPRO] and all U.S. Team programs and competitions.

A special thanks also goes to Ben Stanley for his work in putting the original version of this document together, including graphics that have been reprinted throughout this publication.

Edit/Design

As USRA Director of Communications and Managing Editor of RACQUETBALL magazine, Linda Mojer oversees all USRA publications, including the final edit, graphic design and layout of the Tournament Director's Guidebook.

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PLANNING YOUR TOURNAMENTS

SELECTING A DATE

Although this step may seem insignificant to many, the date of your tournament often determines the size of your draw, available media coverage, and consequently your profit margin. Numerous factors should be considered when selecting a date:

- Holidays – attempt to keep your tournament away from major holidays like Easter, Thanksgiving, or Mother's and Father's Days. These are family holidays and will definitely effect your draw.
- Maximize your purpose – clubs often like to host tournament early in the season in an effort to stimulate members back to the courts. Many managers also like to hold tournaments to help advertise special club promotions and increase membership. Whatever your purpose, be sure to plan your tournament date in conjunction with your designated purpose.
- Avoid conflicting tournaments – most states provide tournament schedules which are usually prepared in August. You should select your date early and try to place your event on your state's schedule.
- If possible try to schedule your event a couple of weeks away from other major tournaments. This gives players some time off and they

say "absence makes the heart grow fonder."

- In some areas other sporting events (high school basketball, college football, 10K runs, etc...) may effect your draw. Obtain local sporting calendars and avoid these dates.

Sanctioning – to be listed on official schedules, your event must be sanctioned. To sanction your event, contact your state USRA organization. States vary with regard to sanctioning procedures, thus it is necessary to contact your own state organization. (See sample National and State forms in appendix).

SELECTING A SITE

In many cases the tournament site will be the tournaments director's home club, thus no special site consideration is needed. If selecting a site other than your facility, you need to consider the following:

- Number of courts available – the maximum size of your draw is dependent upon the number of courts available and the desired times of competition.
- Refereeing – if your tournament requires referees (some tournaments have experimented with NO referees and had great success)

then you must make sure all courts are refereeable.

- Viewing – if your tournament offers prize money or you intend to attract spectators then you will probably need an exhibition court. Since many players like to bring their families and friends, viewing becomes a prerequisite to guarantee their attendance.
- Accessibility – The location of your selected site sometimes greatly affects your draw. If your designated club is on the far side of the state away from the major population of players, then it will be necessary to recruit an excellent staff of local players to publicize and support your event.
- Staff – the friendliness of the club's staff develops impressions among participants. Unless you are working with your own club and staff, you will have very little control over the host sites' employees. Inevitably, during a tournament someone will require the assistance of the club's employees. If treated impolitely or rudely, these impressions could convince the participant never to compete in your event again. Investigate the club's reputation before making your decision.
- Contract – when dealing with clubs other than your own, it is recommended that a formal operating contract be created. The contract should include a section on the host club's responsibilities (lockers, towels, hospitality, call-ins, etc.) and a corresponding section with the promoter's duties (entry forms, floor management, expenses, etc.). A sample contract is included in the appendix.

TOURNAMENT FUNDING

Probably the greatest challenge of hosting a tournament is funding. Club owners must realize that the mechanics of organizing a racquetball event are no different from promoting any club event, except that everything is done on a larger scale. The following outline can be applied to any tournament, but the magnitude of your involvement will be dictated by the size of your event.

The most difficult task in organizing a successful, profitable tournament is securing the necessary funds to cover all costs, including the prize money. To accomplish this, it is absolutely necessary to recruit sponsors.

TOURNAMENT SPONSORS

Critical to your recruitment of sponsors will be proper preparation and professionalism. Remember, potential sponsors are bombarded daily by individuals requesting some part of their investment dollar. To be successful, you must convince the sponsor that your event will result in high product visibility and increased sales.

First, divide your prospective sponsors into major and minor categories. Major sponsors will be those who contribute a larger portion of the total prize money – beer distributors, insurance companies, banks, automobile dealerships, etc. Of course, more than one major sponsor may be recruited, but the total contribution from major sponsors should amount to at least 50%

of the total purse. Minor sponsors will be anyone who will contribute \$25.00 or more, like local merchants or club members.

THE PRESENTATION

Now that you have a list of sponsors, what do you say to them? The cornerstone of your presentation will be a portfolio outlining your tournament objectives, tournament exposure/visibility, letters of reference and sponsor benefits. This portfolio is the most important component of your presentation. It is something to which the VIP can directly relate, plus show to superiors to substantiate a decision. Perhaps above all, it will show your organizational skills and professionalism.

Ideally you should attempt to make the portfolio presentation in person. Since this is sometimes impossible, the "stand-alone" appearance of your portfolio becomes critical. Design and professionally typeset a cover page for your outline. Keep it simple, such as "Proposal for 1996 Buick Open Racquetball Tournament." If possible, include the sponsor's logo below the title. This again reinforces product identification and "personalizes" the project.

THE OBJECTIVES

Your tournament objectives should be precise and complete. Occasionally it may be beneficial to donate a portion of your entry fees (you determine how much) to a local service organization such as Cystic Fibrosis or Big Brothers. The benefits are many — it may increase your advertising potential; the

service organization will usually assist you in obtaining prizes and running the tournament; and it helps the service organization. Your objective may read: *"To host a five day, \$15,000 nationally sanctioned racquetball tournament, attracting over 500 players and 2500 spectators from across the U.S. and Canada. The involvement of Big Brothers and a showing by the area's best players guarantees an excellent media event and an attractive opportunity for sponsor advertising and visibility."*

Another asset to your presentation may be a demographic profile of racquetball players. This is a summary of income levels, ages, marital status and education backgrounds for the typical player. This gives the sponsor a better idea of his target market. A good example is the current "USRA Demographics" publication from the national office.

EXPOSURE & VISIBILITY

Tournament exposure will include a record of everything you intend to do, or has been done at other tournaments. If you have no previous experience, contact someone who has and draw on their experience to make up a portfolio and create your own prospectus. In this section, include pictures and records of anything and everything that pertains to the sponsor and the tournament ... being sure not to overlook anything!

Take pictures of all outside and inside advertising, spectators, shirts, award presentations, etc. and include these photographs in your portfolio. Copies of press

releases, letters to advertisers, programs, entry forms, and any correspondence that includes the sponsor's name should also be included in this section.

The most important part of this section will be a list and explanation of your correspondence with radio, television, newspapers and magazines. If possible, include copies of previous racquetball coverage. Personally contact local media and "pitch" your event. Attempt to get some commitment of coverage, and then include the contact's name and affiliation in your portfolio. Be creative in generating publicity for your event.

For example: A local radio station, in exchange for free club membership for a couple of their disc jockeys, might prepare and air a 30-second racquetball advertisement a couple of weeks prior to the tournament.

This type of promotional advertising has many advantages:

- the sponsors get free local radio advertising
- your club gets local advertising
- it costs your club no real money
- perhaps most important, it will increase membership sales

Newspapers may exchange ads for their name on the shirts, programs and entry forms. Celebrity matches are excellent incentives for attracting local TV stations. The key here is to be innovative and think of ideas that won't cost you any real money but will guarantee media exposure for your sponsors.

Players and sponsors will often write follow-up letters to compliment and thank you in regard to previous tournaments. These should be included. Letters of recommendation and support may also be obtained from local convention bureaus, chambers of commerce, and even elected officials. You could also include a map indicating the home cities and states of tournament players. This helps substantiate the far-reaching importance and broad-based appeal of the event.

THE BENEFITS

Sponsors often don't have time to read through pages and pages of detail to get to your point. Whenever possible list and highlight all sponsor benefits. Be brief in your explanations, but be complete. If asked to personally make a presentation, have definite goals in mind as to the amount of support you will request, sponsor involvement, and your own administrative role. If you are prepared and professional, your chances of attracting a major sponsor will be greatly increased.

"VOLUME" SPONSORS

But let's not forget minor, volume sponsors. In many cases, a group of smaller donors can collectively provide your tournament with as much money as a single major sponsor. Although there are many ways to utilize minor, volume sponsors, the best way I have found is through the tournament program. Your program also allows you to present editorials, interviews and player profiles to the participants and spectators.

BALL SPONSORS

Many ball manufacturers offer approved balls for use in sanctioned events (refer to the USRA's list of approved balls in RACQUETBALL Magazine). Sometimes these balls may be secured through club merchandising programs (such as Ektelon or Penn) through which you receive a designated amount of tournament balls depending upon the total amount of goods your purchase from the company. Although some manufacturers will supply balls to established events, the days of "free tournament balls" are almost history and it may be necessary for you to purchase your balls. When purchasing, remember you will need a maximum of one ball per entrant. The following is a list of USRA approved balls:

BULLET RACQUETBALL • 216-548-2769
12182 Fenstermaker
Garrettsville, OH 44231

DUNLOP RACQUETBALL • 803-241-2200
728 North Pleasantburg Drive
Greenville, SC 29602

EKTELON • 800-283-6647
One Tennis Court
Bordentown, NJ 08505

PENN RACQUET SPORTS • 602-269-1492
306 South 45th Avenue
Phoenix, AZ 85043

PRO-KENNEX • 800-854-1908
9606 Kearny Villa Road
San Diego, CA 92126

SPALDING • 413-536-1200
425 Meadow Street
Chicopee, MA 01021

WILSON • 800/739-4576
7670 Trade Street
Suites A-C
San Diego, California 92121

Don't think that just because you're having a tournament everyone will buy an ad. Realistically, local merchants know that program advertising alone will probably not substantially increase their business. Again, you must be prepared with a list of benefits to show the prospective buyer.

Divide ad support into Gold (\$1000 or more), Silver (\$500 or more), and Bronze (\$25 or more) categories. For each level list added benefits, other than the advertisement itself. For instance, the Gold sponsor receives five tournament passes for each day, reserved seating for each final match, sits at the head table during the banquet, makes an award presentation, has a free golf outing and dinner, has their name listed in the club bulletin urging all members to support their company or service, has their name printed on all shirts and trophies, and has a banner or poster placed in the club for up to three months after the tournament. Again, be innovative and include various types of benefits for each sponsor level.

Solicitations are time consuming, and you might want to consider hiring an individual to work on a commission basis. Although this may reduce your overall profit, this type of commissioned employee is motivated, has more time and thus makes more contacts.

Be sure whoever does your soliciting dresses professionally, is articulate, and above all, is interested in making your tournament a success. A good program can make you anywhere from \$3000 to \$6000 from local merchants alone.

Of course there are numerous other ways to make money; reserved seating, general admission, dances, shirt sales, pre-tournament clinics, raffles, and of course, entry fees. Since your entry fee

may be your greatest revenue source, great care should be taken in designing and mailing your forms. Be creative, illustrative, and informative. Most successful tournaments include social events for players and guests. Be sure to include these events on your form, as well as names and pictures of any notable players who will be attending.

Remember, experience is the greatest teacher. Don't hesitate to ask successful tournament directors for help in organizing your event. Every successful tournament contributes to the overall popularity and growth of the sport.

TOURNAMENT DETAILS

HOSPITALITY

The "quantity and quality" debate over hospitality still rages. Some directors feel that elaborate hospitality is necessary, while others opt to provide only juice and fruit. Your decision may depend upon how much money you have to invest and how successful you are at attracting hospitality sponsors.

In return for putting their logo on the entry form, shirt and trophies, or hanging a banner in the club, local markets and restaurants will often provide free or discounted hospitality. Similar arrangements can also be made for a thirst-quencher or bottled water for your participants.

LODGING

Hotels and motels should be as close to the tournament site as possible. In return for advertising

the hotel as "official tournament host" on your entry form, quite often you can arrange special rates and free rooms for your staff. All agreements should be confirmed in writing by the hotel manager. Occasionally a shuttle service may be required. This also can be arranged with the hotel or with a local automobile dealer, again in return for free advertising.

TOURNAMENT SOUVENIRS

Almost every tournament provides a tournament souvenir for participants. Although shirts are the most popular, some events have experimented with giving out bags, towels, hats and the like. Evaluate your total budget to keep your giveaways within reason. The rule of thumb is to keep the cost of giveaways below 20% of your total entry fee.

When purchasing your souvenir, be sure to order an ample supply, with an attractive design. Then, even if you overestimate, you will usually be able to sell them at the tournament for a profit.

A good formula to follow when ordering collared shirts is: 10% small, 30% medium, 40% large, and 20% X-large. T-shirts usually require more large and X-large and sweat shirts mostly large and X-large with very few mediums or smalls.

PRIZE MONEY

Some tournaments use prize money as an incentive to attract the area's best players and make the event more prestigious. When organizing a cash event, attempt to secure your total prize money before you receive your entries. Although this is often

difficult, it avoids dependency upon your most unknown variable; "revenue from entry fees." Your prize breakdown will depend on your tournament objective. If you intend to showcase a certain division, then you will have to put most of the money into that division. If you intend to attract the largest draw possible, then spread the money over several divisions such as veterans, seniors, and masters. Don't neglect the importance of divisions other than "pro" or "open" It is these players that normally make up the majority of participants and thus deserve your utmost attention.

TOURNAMENT ENTRY FORMS

Tournament directors very often neglect the entry form design and layout. Remember, the entry form is your main – and often **only** – source of advertisement. The layout, color, design, and completeness of your form often determines if a player will pick up your flyer and enter your event. Preparation of your entry form should begin **at least** 12 to 16 weeks prior to the event (see timeline in appendix).

One reason for securing hospitality and sponsors as your first priority is the need to include this information on your entry form. A well organized, professional entry form indicates a well organized, professionally run tournament (see sample entry forms in appendix).

Never hand-type your entry form. Have your application professionally typeset or use a computer for desktop publishing. The neatness and professional appearance is well

worth the minor added cost (\$20-\$25) of typesetting.

DISTRIBUTION & PLANNING

You must first determine if you will be mailing to individuals, clubs, or both. This will determine if you can use a bulk mailing rate and what type of fold your entry requires.

If simply mailing to clubs, almost any type of fold can be used since entries will be mailed in an envelope. A smaller folded size would allow you to use a 6x9" envelope and perhaps save some money. When mailing to clubs, include 25-35 entries per club. The host club should, of course, receive more.

Better response is usually received when you use individual mailings. If mailing to individuals, a tri-fold with the bulk mailing indicia printed on the entry will save you time and money. If you don't have a bulk mailing permit, perhaps your club will let you use theirs, or you can apply to purchase a bulk mailing permit directly from your local post office. If you don't use bulk mailing, you will have to pay the first class rate and your cost will be higher. To use bulk rate, you must mail a minimum number of entries, usually 200. A local mailing service will sort and distribute your entries (a bulk rate postal regulation) for about \$25-\$50 for 200 entries.

LAYOUT & DESIGN

There are numerous ways to design your entry form. The most efficient is often the simplest. The layout can best be divided into three sections: (1) cover; (2) general information; (3) entry application.

- Cover – make the cover as attractive as possible. Pictures of players in action or eye-catching graphics can attract new participants. On the cover, be sure to include the tournament title, date, locations, phone-number, and major sponsors.
- General Information – in this section, you will include the following information.
 - **Site** - description of club facilities, address, directions and/or map.
 - **Dates** - starting date and earliest possible time the event will begin.
 - **Entry fees** - include all first division fees and second event fees.
 - **Entry deadline** - the latest possible time you will accept entries. Indicate if you will not accept phone entries, how payment should be made and whom the checks should be made payable to. The deadline should clearly indicate the date that the entry must be either postmarked or received.
 - **Format** - Stipulate the rules you will be following and the length of matches. Indicate any special rules you will be utilizing, plus that eye-protection is required.
 - **Official tournament lodging** - name, address, rates and phone number of hotels. Indicate if a shuttle is available.
 - **Sanctioning** - List any sanctioning organizations (USRA, IRT/WIRT, state affiliate), and whether membership in them is required. This may be important for players who “play for points.”
 - **Hospitality** - Briefly outline the hospitality you will offer and the names of sponsors.
 - **Souvenirs** - List the souvenirs each entrant will receive.
 - **Awards & prizes** - Detail what the winners of each division will receive as well as a breakdown of any prize money offered.
 - **Official ball** - what tournament ball will be used?
 - **Referees** - winners or losers referee?
 - **Extras** - if you are selling seats or are planning a special event, instructional clinic or a party, give details.
- Entry Application – This part of the form should be located in an area where it can be easily detached from the main information section and mailed in. It is important to do this so that the player is able to retain the essential information and phone numbers required to get starting times, arrange lodging, etc. It will also eliminate you from having to go through the entry application form every time you receive an entry. Be sure to include on the application:
 - **Player Information** - name, address, city, state, zip.
 - **Partners Name** - required if individual is playing doubles.
 - **Phone** - both day and night. Important in case you have to contact the player about scheduling problems or forfeit.
 - **Club Affiliation** - helps the tournament director avoid first round matches between players from the same club.
 - **Shirt Size** - to assist in ordering shirts.
 - **Date of Birth** - to verify age group play.
 - **Seeding Information** - will assist you in seeding unknown players.

- **General Information** - player indicates time conflicts or any other problems here.
- **Make Checks Payable To** - again, reminds the person to whom the check is made out.
- **Amount Enclosed** - indicates how much money the player sent in with the entry form and allows you to check the amount due against the amount owed.
- **Divisions** - indicate if you are limiting entries to two events. Also, make sure each division offered has a clearly defined box to check. It is better to offer many divisions and combine or run double eliminations in smaller divisions. This encourages more players to participate. A player may enter the tournament in "35B," but not in a regular "B." Offer as many age brackets as feasible.

MAILING AND LABELS

Once your entry form is prepared and you have decided the method of distribution, you must obtain mailing addresses. Your state director can supply individual and club mailing addresses for all members in your area.

Many tournament directors mistakenly mail only to clubs. Remember, most clubs give little attention to your entry forms. A personalized letter or phone call to the manager may influence the decision to display your forms, but you have no guarantees.

Players respond better to personalized service, and are more likely to read your entry if they receive it at home. (If you mail 2,000 entries,

your cost is approximately \$300. If you attract 10 new entries at \$30, your individual mailings are already covered.) When mailing bulk, be sure to get your entries out early, since bulk mailings are lower priority than first class mail and sit in the post office a few days longer.

PROCESSING YOUR ENTRIES

Entry forms will begin arriving any time - from one week after the initial mailing, right up to the day before the tournament. Most racquetball players procrastinate, and even though your entry form indicates a firm deadline, many will wait until the last minute to submit their forms. Careful attention should be given to each entry form when it arrives. Many directors simply glance at the form and file it in a box, to be retrieved a couple of days prior to the event. Errors made here are sometimes never corrected, and could cost you a great deal of money. The following list will assist you in organizing your entries as they arrive:

- **Record Payment** - check the amount paid and make sure it agrees with the correct amount due. Check the division desired, reserved seat arrangements, banquet tickets, etc., and make sure the amount paid is correct. Record on the entry form the total amount paid (and due if necessary) and the date received.
- **Alternate Divisions** - if a player enters more than one division, be sure to make out a duplicate form. This form should include all the information from the original entry, the only difference being the second division. On both entries write "also

PROCESSING YOUR ENTRIES ... Sample Registration Form

Shirt Size	Player	DIVISIONS			Partner	USRA	Entry Fee	USRA Fee	TOTAL		
		1st	2nd	3rd					Due	Paid	Owed
XL	Bennett, Tom	MO	MOD		Curtis, D.	09/96	\$40	--	\$40	\$40	--
L	Curtis, Dave	M35	MOD		Bennett, T.	04/96	\$40	--	\$40	--	\$40
XL	Garner, Jim	MA	M35			05/96	\$40	--	\$40	\$40	--
L	Lyons, Mary	WO				12/95	\$25	\$20	\$45	\$45	--
XL	Rhone, Gary	MA				02/96	\$25	--	\$25	\$25	--
XL	Schultz, Skip	M30	MXOD		Rajsich, R.	10/96	\$40	--	\$40	--	\$40
L	Tabler, Tracy	WA				07/96	\$25	--	\$25	--	\$25
L	Tilton, Howard	M35	MAD		Tilton, W.	01/96	\$40	\$20	\$60	\$60	--

entered in ____." This will remind you to avoid conflicts between the two divisions when scheduling times. Don't get lazy and leave off any of the important information.

Also be sure to include the player's name, address or club affiliation, phone number, amount paid, and other divisions *on both forms*. The address and club affiliation is needed so you don't schedule the player against a competitor from their own club; the phone number in case you have problem and need to contact them; the amount paid to record on the registration sheet; and the second division to avoid scheduling conflicts. If the entrant is playing doubles, be sure to record the partners name and club affiliation. If the *partner* is playing in more than one division, their schedule also must be considered.

- Special Requests – Often players will request special starting times, reserved seat tickets or extra shirts. Be sure this information is emphasized on the original entry form so the tournament director will easily

notice any requests when the draw is prepared.

- Computer Assistance – There are a number of programs available that will do everything from filing the entries to scheduling the matches. Even if you don't have a specific program, you can probably use someone's computer to assist you with the registration and call-in sheets. Computers are only as reliable as the information they receive. Since this transferred information will be used for registration verification and scheduling assistance, be sure each entry is complete.

Record the players name, last name first. This will give you an alphabetical listing of all entries and make it easy to find players at registration. The first and second division merely indicates at what level the entrants are participating, and the partners name if your entrant is playing doubles. The due column indicates how much the player *should* pay; the USRA column indicates if the USRA dues

need to be collected; the paid column indicates how much the player sent in with their form (includes USRA dues); and the owed column, the amount owed.

The USRA expiration column should be filled out prior to registration by checking the USRA member list supplied to each sanctioned event by the state director. This gives you an immediate reference to verify membership when determining association dues.

- **Filing of Entries** – Once the initial bookkeeping is complete, you must file your entries. Although some directors prefer to file alphabetically, filing by division is the most common practice. Purchase a file folder with 20-25 pockets and label each pocket with the divisions. After you check the original entry form, place each one in its appropriate division file. This allows you to scan the entries a couple of days before the tournament and determine if you have enough to run each division. It also gives you a reference for ordering trophies and shirts. If a division is small, you may choose to only order trophies for first and second place finishers.

PREPARING THE DRAW

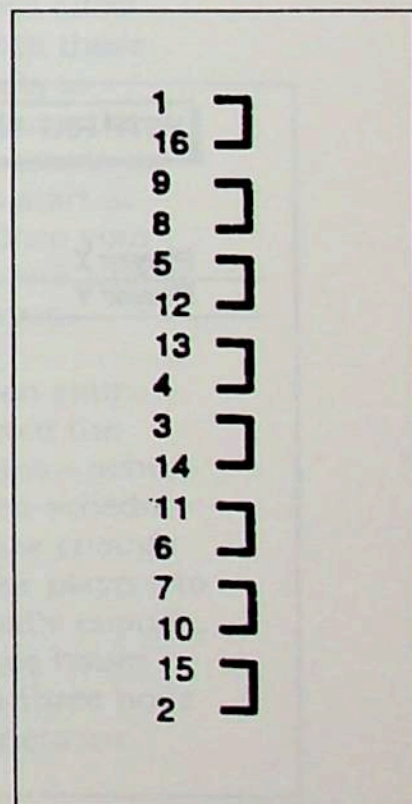
The draw is one of your most important projects as a tournament director. The players seldom, if ever, consider any of the other work required to run a successful tournament, but if the draw is done poorly, you will be sure to hear about it.

RANKING & SEEDING

Ranking and seeding are **not** the same thing. Rankings are a measure of performance and seeding is the placement of players to guarantee as fair a draw as possible. When you do the draw, it is important to consider as much background information as you can gather in determining the proper seeds. The number one ranked player in your area *may not be the number one seed.*

For instance, if your rankings indicate "Ceiling Ball" Cooney is the top-ranked player in your state, but you receive an entry from four-time national champion "Gold Medal" Greg from another state, you probably would seed "Gold Medal" Greg ahead of "Ceiling Ball" Cooney. Some directors argue they seed strictly by rankings so as to reward players for competing in tournaments. Unfortunately, this attitude often penalizes the very players the directors are trying to protect by placing another top player in their same bracket. Remember, make the draw as fair as possible.

The figure at right shows the proper placement of seeds. In seeds 1 through 8, the pairings add up to 9, thus 1 vs. 8, 7 vs. 2, 6 vs. 3, and 5 vs. 4, all meet in the quarters. In seeds 1 through 16, the numbers add up to



17 —thus 1 vs. 16, 11 vs. 6, 13 vs. 4, etc., would meet in the round of sixteen.

Do your best to separate players from the same club, area, state, etc. Indicate club names or cities on the draw sheet. This will allow you to check the entire draw at a glance to verify that no conflicts have occurred.

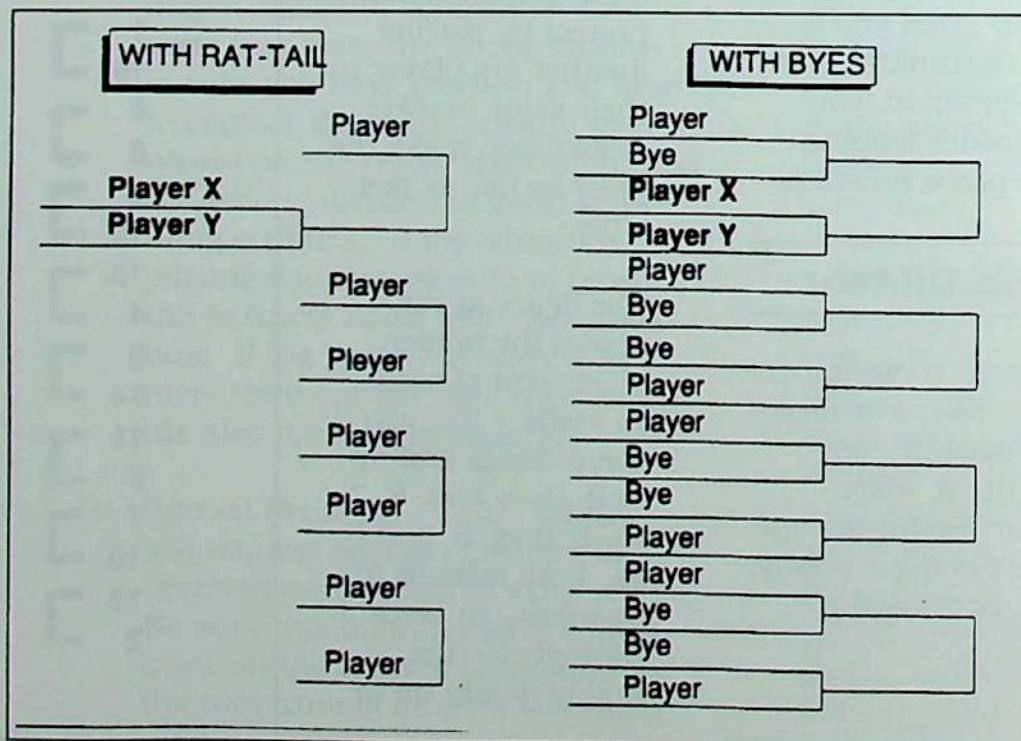
Indicate any special requests on your "rough draft" draw sheets. This would mostly include second divisions, special starting times and doubles partners. It is much easier to do this when you do your rough draft than to go back later.

The little notes next to the player's name will remind you when you begin to schedule matches to give special consideration to these players. (Special messages and notes do not appear on your main draw sheet.)

- Rat-tails – The term "rat-tails" (or feeder matches) is sometimes used to describe an extra match which "appears" to feed into the major draw. In reality, the draw is the same as a filled out bye draw sheet, but the "byes" are simply missing from the first round. It simply saves time for the tournament director to not have to fill out the entire sheet. When doing rat-tails instead of byes, be sure that the winner of the "feeder matches" advance to play against the higher seeds, beginning at seed #1 (see figure below left).
- Losers move to consolation – This is a modified consolation bracket in which all main draw losers are moved into the consolation bracket (differs from the normal consolation where only first round losers move into consolation).
- Seeds – Attempt to use a minimum of one seed for every four individuals in the draw. Thus, with eight people in the draw, seed two entrants;

with 32 entrants, seed four entrants. If possible, you may want to review and seed every player. This, of course, would guarantee the fairest possible draw.

- Byes – In uneven draws, the purpose of byes is to give the highest seeds the easiest first rounds. Thus, if there are 31 in a draw, the #1 seed would receive the bye, or the easiest first round.



SCHEDULING

Scheduling is one of the most important aspects of any good tournament. Nothing is more frustrating than to have an event run two or three hours behind schedule. The most efficient way of scheduling is to **not** pre-assign courts. Instead, the method of assigning courts immediately when they become free allows the tournament director greater flexibility. When scheduling, the general rule of thumb is to estimate one match per entrant, plus 25% for consolation matches (consolation matches vary according to geographical regions; some regions have a higher percent of players participate in consolation). Thus with a draw of 250 players, you must schedule approximately 250 matches (round robins and double eliminations require more matches) for the regular draw, and 65 matches for consolation.

The tricky part is determining how long you should schedule each match. Your tournament format determines the length of matches. If your matches are two games to 15 with an 11 point tiebreaker you can easily schedule all matches at one hour intervals. (See sample in appendix) If your matches are three out of five games to 11, you will have to schedule some matches longer. Remember, the official USRA rules stipulate a match to be two games to fifteen with a tiebreaker to eleven. This is the most widely accepted format for sanctioned events.

If, as is normally the situation, your schedule is limited, an alternating schedule of 45 minutes and 1 hour

(eg. 8:00, 8:45, 9:30, 10:30, 11:15, 12:00, 1:00, etc.) will be sufficient. This alternating schedule allows you extra time to catch up if you fall behind. Remember, in early rounds you will inevitably see forfeits and blow-outs, making these rounds much shorter than the norm.

Early morning rounds are always the hardest to get going, even when you impress upon your players to be on time. If a player shows up at 8:15 for an 8:15 match, by the time they change and warm up, it will be 8:45 and you're already 30 minutes behind schedule.

Since early round players have a tendency to show up late, a tournament director's trick is to tell players their matches begin 15 minutes earlier than they are actually scheduled.

The extra 15 minutes you save by telling first round players that their matches are scheduled for 8:00 (when it really is 8:15) will allow you some time to deal with these problems. Another trick is to schedule half your courts on the hour and the remaining courts on the half hour (six courts start at 8:00 and six at 8:30). Once your tournament begins, you will almost always have one court open.

Once you have decided on your court hours and completed the draw, the tough job begins – scheduling the matches. When scheduling, it's important to allow enough time between matches for players to rest. Four hours is usually enough, although sometimes three hours is used. A problem with a three hour break occurs when winners are

required to referee. If a player goes for 1-1/2 hours in a match and is required to referee another 1-1/2 hour match, there is no time left to shower, rest and prepare for their next match. So try to schedule at least four hours between matches for your players.

Tradition also dictates that the higher-skilled and larger division receive the best starting times. Normally the higher-skilled divisions play in mid-afternoon and early evening. At these times more spectators are present and they usually like to see the better player compete. Also, try to put the most exciting and entertaining matches on the exhibition courts.

Use a master court sheet to assist you with your initial scheduling. When you near completion, inevitably you will have to make some changes. These changes are easily made on your master court sheet and transferred to your working draw sheets. When setting times, be sure to give special consideration to people playing in two divisions. As explained when doing the draw, write their second division starting times next to their names on the working draw sheet.

This allows you to check conflicts at a mere glance. Try to leave *at least one hour* between matches for people playing in multiple divisions. If scheduling people to play late night matches, try to schedule their next day's first round match for late afternoon or early evening. This allows them enough recovery time before their next match.

CONSOLATION

There are two basic ways of scheduling consolation. You can either pre-assign courts and matches or let losers sign-up after they play, and then schedule matches. The method you choose will largely depend on the amount of court hours you have available.

REVIEW OF TIPS

- **Make sure players from the same club or city do not compete against one another in the first round. Whenever possible, these same players should be positioned as far apart as you can on the draw sheet. (For example: If four players from the same club were entered in draw of 16, then one would be placed in each quarter of the draw).**
- **Make sure players are seeded to permit fair competition.**
- **Allow at least three to four hours between matches.**
- **If players compete late at night, schedule the next round matches in the afternoon (not early in the morning).**
- **If players are competing in two divisions, schedule at least a one hour break between matches.**
- **If players are competing more than once a day, players in the same quarter should have the same playing times. This means the winners (and losers) have the same amount of rest before their next match.**
- **Semi-finals should be scheduled at the same time if played on the same day. Again, each player gets the same amount of rest.**
- **Double check the player competing in two divisions to make sure there are no conflicts in playing times.**

THE TOURNAMENT DESK

The success of your event often depends on the efficiency and organizational capabilities of your tournament staff. In most tournaments, the registration and scheduling duties will be performed at the same desk. Although it is more efficient to separate these work areas, budgets and availability of personnel usually limit these areas to one table. When scheduling your personnel, be sure to have **at least** two persons present at all times. Sometimes, (mostly early in the tournament when most people register) you may need up to three people to make sure everything runs smoothly.

REGISTRATION CHECK LIST

- List players in alphabetical order.
- Verify division or divisions playing.
- Verify amount paid or owed.
- Check membership list to verify organizational status.
- Fill out membership application if required. (Should be done the day before registration)
- Verify shirt size and give shirt.
- Present any handouts and literature (upcoming tournaments, new rules, sponsor materials).
- Always say "thank you" and be friendly and accommodating.

SCHEDULING DESK CHECK LIST

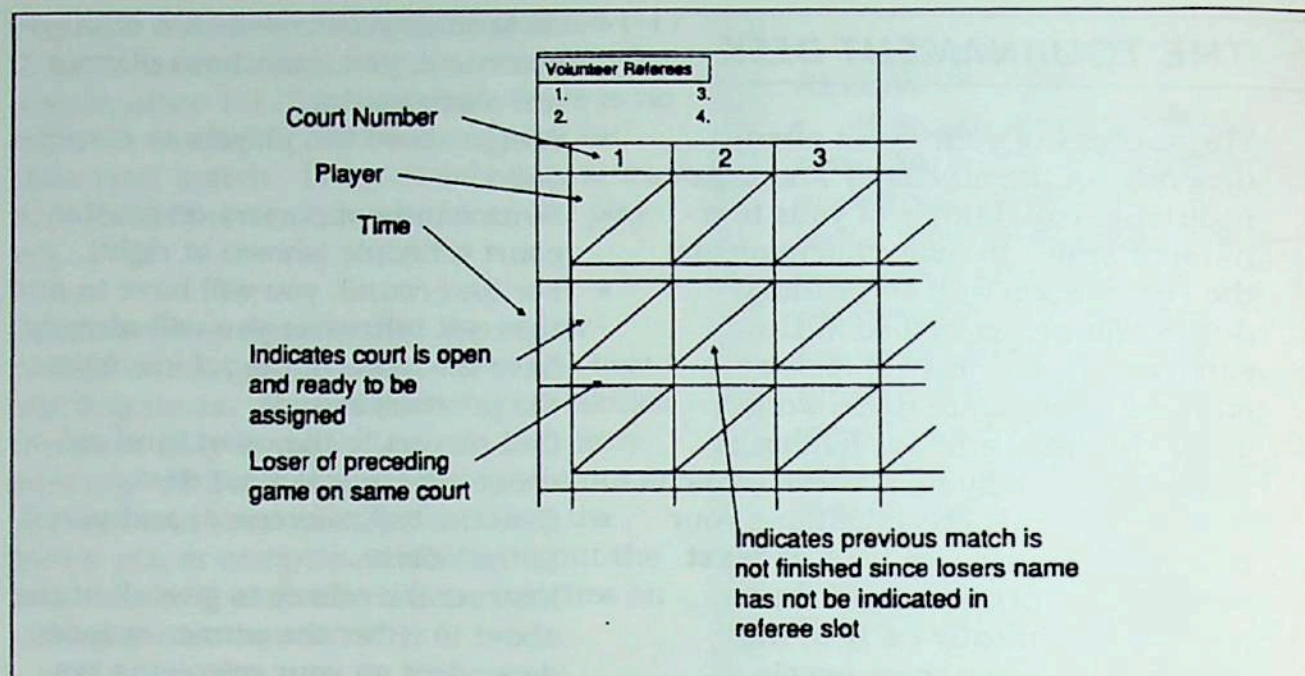
- Make out scorecards with players names, division and time of play.
- When player checks in, be sure to put "X"s next to his name on the scorecard.

- As soon as you have 2 "X"s on a scorecard, you know both players are ready to play.
- Assign above two players to empty court.
- Write names of players on master court schedule (shown at right).
- For first round, you will have to find referees, otherwise you will already have the name of the referee from the previous round.
- Call players to the court, and referee to the tournament desk.
- Give the ball, scorecard, and pencil to the referee.
- Instruct the referee to give all of the above to either the winner or loser, dependent on your refereeing system or instruct the referee to return the materials to the desk personally.
- When the designated referee returns to fulfill their duty, assign the proper court.

PLAYER INFORMATION SHEET

This is to be handed out to all players and should remind them of:

- Who the tournament director is, plus any established procedures for grievances or protests
- Rules committee list and appeals process
- Referee policy - "losers return immediately to desk after your match..."
- Time between matches and for time-outs
- Length of games
- Consolation procedure
- Forfeit time
- Hospitality schedule
- Locker and towel policy
- Special events



TYPES OF TOURNAMENTS

STRAIGHT DRAW - SINGLE ELIMINATION

This is the most common type of tournament. Players are ranked and seeded with the players who lose entering a consolation division. To run divisions with a straight draw format, you usually need a minimum of six players.

DOUBLE ELIMINATION

In this type of format, the player is allowed to lose twice before being eliminated from the event. This type of format is usually used for divisions of six or less.

ROUND ROBIN FORMAT

This format allows players to compete against every other player in their bracket. Although round robins require more court time, they are excellent formats for smaller invitational tournaments, club

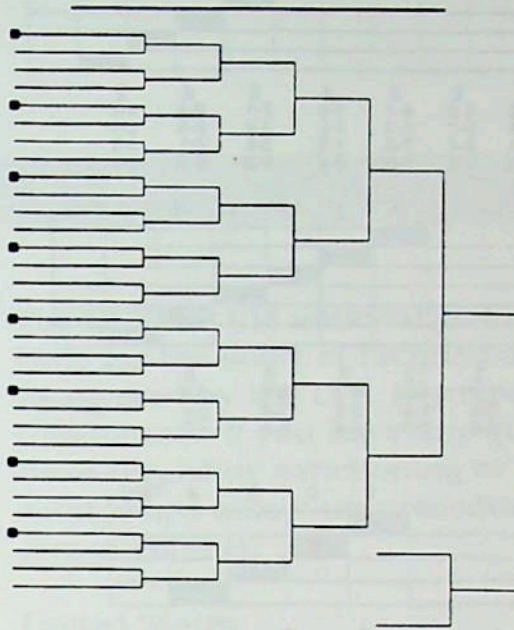
events, one-day tournaments or for any event in which the major objective is to allow everyone to play as much as possible. Most round robin tournaments do not use referees. Eight, six, and four person round robin draw sheets are shown below.

OLYMPIC FORMAT

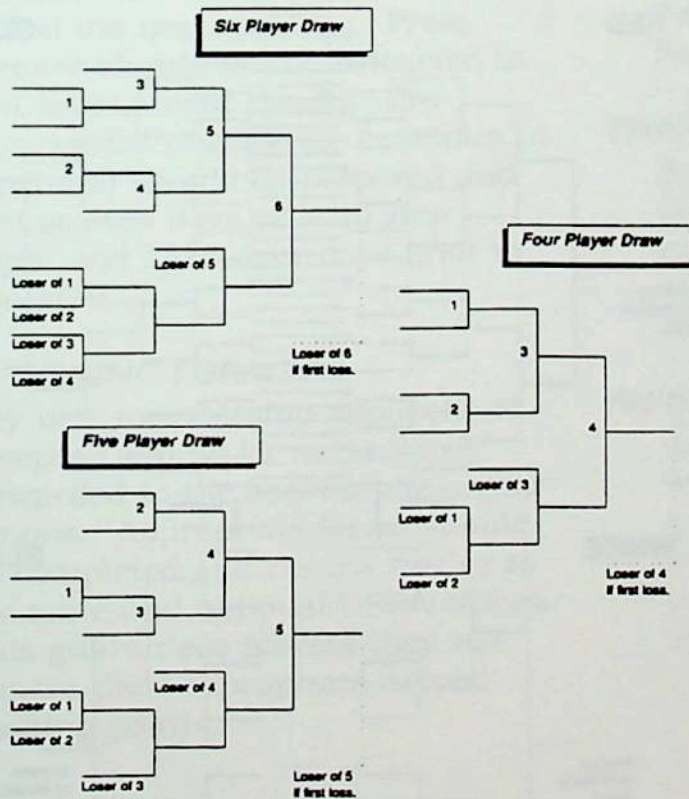
This is an excellent format for juniors. The format allows everyone an opportunity to play up or down to their ability level. All players are guaranteed three matches. This format also requires more court time and somewhat more organization to make sure everyone realizes where they move, on the draw sheet, after they lose.

Samples of all forms of draw follow ...

STRAIGHT DRAW/SINGLE ELIMINATION



DOUBLE ELIMINATION



Easy for Players to follow
 Game length can be the same as other divisions in the tournament
 Takes up more courts than normal draw

ROUND ROBIN FORMAT

	1	2	3	4	5	6	7	8	Total
1	█								
2		█							
3			█						
4				█					
5					█				
6						█			
7							█		
8								█	

1	2	3	4	5	6	7
1-2	6-8	5-4	3-6	7-1	2-3	4-7
3-4	5-7	1-8	7-2	4-6	8-5	6-1
5-6	2-4	7-3	1-5	3-8	4-1	8-2
7-8	1-3	2-6	8-4	5-2	6-7	3-5

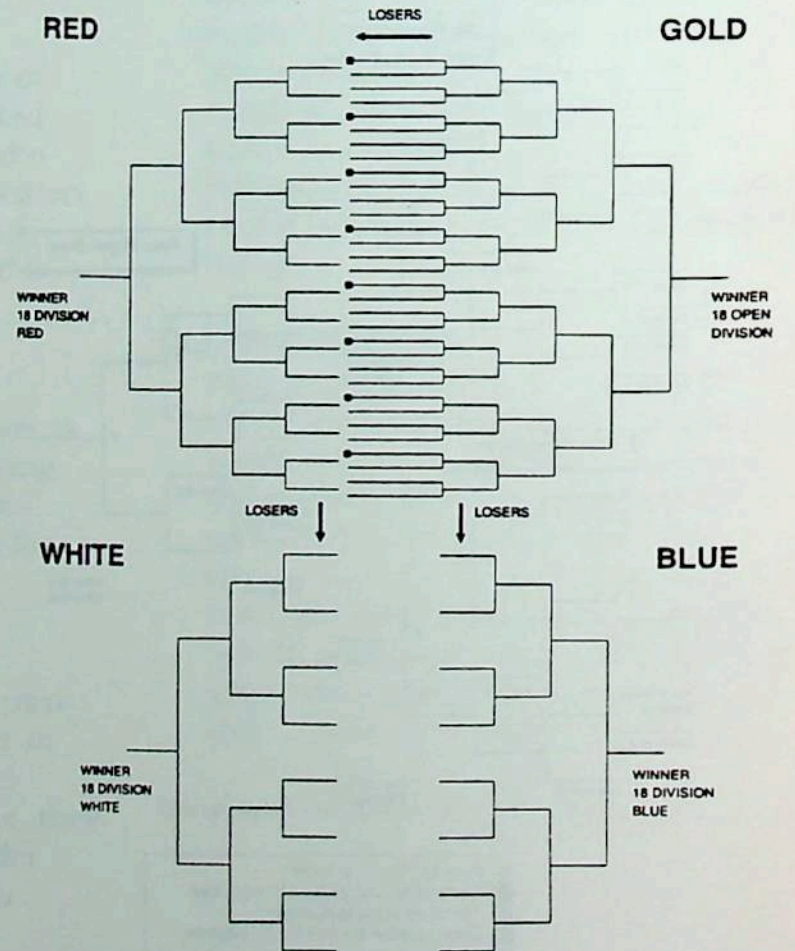
	1	2	3	4	5	6	Total
1	█						
2		█					
3			█				
4				█			
5					█		
6						█	

1	2	3	4	5
1-2	4-5	1-3	6-2	1-3
3-4	1-6	2-5	1-4	3-6
5-6	2-3	6-4	5-3	4-2

	1	2	3	4	Total
1	█				
2		█			
3			█		
4				█	

1	2	3
1-2	4-5	1-3
3-4	1-6	2-5
5-6	2-3	6-4

OLYMPIC FORMAT



POST TOURNAMENT DUTIES

Unfortunately, once the tournament is over, your work is still not complete. Press releases, sanctioning forms, reports and thank you letters will all have to be mailed.

PRESS RELEASES

Phone calls should be made immediately after your final match is complete. Local radio and TV sport shows should be notified of any local players who did well in their division. Written releases should be mailed the next morning. Press releases should not be restricted to post-tournament results. Pre-tournament results (see examples in appendix) should be prepared and sent out ten days prior to your event, and again four days prior to the event.

SANCTIONING FORMS

Any new membership applications accepted should be immediately forwarded to the appropriate organizations. Appropriate forms should be completed and results mailed to the state and national USRA offices. This guarantees players they will receive their appropriate earned ranking points.

The USRA is the national governing body for the sport of racquetball, as recognized by the U.S. Olympic Committee. If you have any questions regarding sanctioning or established follow-up procedures, please contact:

United States
Racquetball Association [USRA]
1685 West Uintah
Colorado Springs, CO
80904-2921
Tel: 719/635-5396
Fax: 719/635-0685

THANK-YOU NOTES

Send thank-you's to anyone who donated products or time. This extra effort may pay off in either renewing or attracting a new sponsor or helper to your next event.

MEDIA RECAPS

A summary of every contact made with media. A booklet with all samples of newspaper clippings, letters, entry forms, etc., should be prepared and mailed to your major sponsors.

REFERENCE MATERIALS

SUGGESTED READING

- Hiser, J. (1996) Racquetball: Moseby Publishing Company: St. Louis, Missouri
Fabian, L. & Hiser, J. (1986) Racquetball: Strategies for Winning. Dubuque, Iowa: Eddie B.
Stafford, R. (1990) Racquetball: The Sport for Everyone (3rd ed.) Memphis: Stafford.
Adams, L. & Goldbloom E. (1991) Racquetball Today. St. Paul, Minn.: West Publishing.

OTHER READING

- | | |
|---|-------------------------------|
| Advanced Racquetball | Steve Strandemo |
| Beginner Racquetball | Jack Kramer |
| Contemporary Racquetball | Chuck Sheftel |
| Efficiency Racquet Sports | Hagerman |
| Enjoying Racquet Sports | The Diagram Group |
| High Performance Racquetball | Marty Hogan w/Ken Wong |
| How to win at Racquetball | Victor I. Spear |
| Inside Racquetball | Chuck Leve |
| Playing the Racquets | Morgenstern |
| Power Racquetball | Marty Hogan |
| Racquetball | Alison & Witbeck |
| Racquetball | Bill Verner |
| Racquetball Basic Skills & Drills | Bill Verner |
| Racquetball for Everyone | Isaacs, Lumplin & Schroer |
| Racquetball for the Serious Player | Charlie Garfinkel |
| Racquetball for Winners | Michikane Ishiguro (Japanese) |
| Racquetball for Women | Jean Sauser |
| Racquetball made Easy | Lubarsky, Delson & Scagnetti |
| Racquetball Primer | Henkin |
| Racquetball Rules & Techniques Illustrated | G. Sullivan |
| Racquetball Step by Step | Michael Mjehovich |
| Racquetball (Sports for Leisure Series) | Pangrazi |
| Racquetball: The Cult | Scott |
| Retailing in a Racquetball Pro Shop | Ektelon |
| Roll Out Racquetball | Charlie Brumfield |
| Skills & Strategies for Winning Racquetball | Marty Hogan |
| Teaching your Child Racquetball | Jean Sauser w/Art Shay |
| The Complete Book of Racquetball | Steve Strandemo |
| The Racquetball Book | Steve Strandemo |
| The Technique of Winning Racquetball | Lee Pretner |
| Winning Racquetball | Art Shay w/Chuck Leve |

Available from the USRA

GUIDEBOOKS & BROCHURES

Tournament Director's Guidebook	Call
Officiating Racquetball	for
Collegiate Guidebook	current
High School Manual	prices
Junior Manual	call
Junior Development Package (includes Junior Manual)	call
Weight Resistance Training for Racquetball	call
Nutrition Brochure	free with order
Mental Skills Training Brochure	free with order

INSTRUCTIONAL TAPES

- Learn your Lessons I: A Fundamental Approach to the Basics with Fran Davis & Stu Hastings (24 minutes) \$19.95 + s/h
- Learn your Lessons II: Drills with Dave George & Connie Martin (25 minutes) \$19.95 + s/h
- Learn your Lessons III: Advanced Racquetball with Diana McNab, Scott Phelps & Jim Winterton (27 minutes, w/audiotape & training manual) \$39.95

ASSOCIATIONS

International Racquetball Federation

*International Olympic Committee
recognized International Federation*
Luke St. Onge, Secretary General
1685 West Uintah
Colorado Springs, CO
80904-2921
Tel: 719/635-5396
Fax: 719/635-0685

International Racquetball Tour [IRT]

Women's International Racquetball Tour [WIRT]

Men's & Women's Pro Tours
Hank Marcus, Commissioner
13735 Regency Court
Lake Oswego, OR 97035
Tel: 403/639-3410

State Racquetball Associations

*USRA recognized State Governing
Bodies— See complete listing in
appendix*

American Professional Racquetball Organization [AmPRO]

*Professional Instructors, Coaches &
Program Directors*
Michelle Gould, Program Director
4516 Maverick Way
Boise, Idaho 83707
Tel: 208/362-3844

International Health & Racquet Sports Association [IHRSA]

253 Summer Street
Boston, MA 02110
Tel: 800/228-IRSA

APPENDICES

USRA Sanctioning

- Sanctioned Tournament Certificate
- Sanctioned Event Benefits
- Competitive Member Benefits
- Tournament Results Form
- Welcome to USRA brochure
- Approved eyewear list

Planning & Administering your Tournament

- Tournament Timeline
- Pre-Tournament Budget
- Post-Tournament Budget
- Master Court Scheduling Form
- Draw Sheet - Rough Draft
- Court Assignments - Rough Draft
- Draw Sheet - Pre-assigned Court
- Round Robin Schedule
- Score Card

- Sample Press Releases
 - 1996 National Doubles (personalized)
 - 1996 National Doubles (advance)
 - 1996 National Doubles (post-event)
- Sample Media Recap
 - 1995 National Championships

Risk Management

- USRA 1997 Insurance Update
- USRA Event Safety Guidelines
- Risk Management Glossary of Terms
- USOC Minimum Standard for Liability Insurance
- Waiver of Liability
- Certificate of Liability Insurance (sample)
- Loss Control Bulletins
 - Incident handling
 - Emergency evacuation
 - Liquor liability
 - Unruly spectators





***Appendices for:
USRA
Sanctioning***

United States Racquetball Association Sanctioned Tournament Certificate

This is to certify that the United States Racquetball Association has received a request from your state governing body to sanction the below listed event on the dates specified. This certificate is issued with the understanding:

1. USRA Official Rules will be followed
2. All participants will be current USRA members
3. If the event is not held the USRA will be promptly notified

DATES: _____

EVENT:

LOCATION:

Please follow the procedures as outlined by your state association in the sanction agreement as it relates to reporting results, memberships and membership fees.

The USRA will provide to you, the tournament director, a sanctioned tournament kit at least 10 days prior to your event. It will include a rulebook, tournament result forms, membership applications, a membership list for your state and other information. This kit may also be sent from the state association. If you are not in receipt within a reasonable time frame then please call the USRA.

GENERAL LIABILITY

The USRA has extended General Liability Coverage for this event to the tournament director, the organizing committee, managers or lessors of premises, and event sponsors. (See attached)

SECONDARY ACCIDENT MEDICAL

Registered USRA member athletes are covered if injured while participating in events sponsored or sanctioned by the USRA. This program is secondary to other primary insurance. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury, or \$4,000. **It is imperative that all incidents requiring professional medical attention be reported immediately to the USRA.**

For more information contact Kevin Joyce, USRA at 719-635-5396 ext. 23

United States Racquetball Association Sanctioned Event Benefits

- weekend exclusivity in your state for racquetball event sanctioning
- event announcement listed in the Tournament Calendar of Racquetball Magazine
- assistance and support from your state association
- USRA event liability insurance
- USRA secondary accident insurance for all current members if injury occurs
- mailing labels of all members in your state for use in distributing your entry form
- opportunity for players to earn points towards national, regional and state rankings
- current USRA membership list of all competitive members from your state; membership applications; USRA rule books; event result forms; and upon request, a listing of national, regional or state rankings;
- assured a portion of USRA membership fees will assist your state association's effort in promoting racquetball to the competitive and beginning player alike
- assured the event will follow USRA rules (ensuring use of approved eyewear and other safety standards); and that the event will be of high quality/standards expected by your state association
- assured if the event is a regional qualifier that players will earn an opportunity to play in the nationals and potentially earn a spot on the U.S. National Team

United States Racquetball Association Competitive Member Benefits

- Competitive License Membership Card
- Six Issues of Racquetball Magazine
- Secondary Accident Insurance
- Receive Event Entry Forms
- National, regional and state ranking system
- National Training & Development Camps
- Instructor and Referee Certification

Insurance Protection for the Club

An important benefit that is extended to the club or facility for allowing the state association to host a sanctioned event is General Liability protection. The club and its owners are assured of coverage through the USRA's insurance in the case of claims of negligence against the insured. Through St. Paul Fire and Marine Insurance the USRA has a \$5,000,000 general aggregate limit. This protection and benefit is extended when assurances are met which require all participants in the event to be current USRA members.

Insurance Protection for the Player

The USRA's Secondary Accident Medical Insurance is a benefit extended to all current members of the USRA. In the event should injury occur, current members are assured of this secondary coverage. A per occurrence benefit maximum limit is \$25,000. Report all incidents of injury promptly to the USRA.

State Associations at Work

The USRA recognizes fifty state affiliates in the United States. Each state has an organized core of leaders that coordinate racquetball at the state level. These people provide a basis for the sport and ensure its development through proper teaching and organized promotional efforts. *A portion of all membership fees go directly to the state associations to aide their efforts.*

Through the various state affiliations and the promotion of racquetball on a national level, we hope to fill courts and provide an avenue for revenue to the various clubs. RACQUETBALL Magazine and AmPRO Club Racquet are two of many communication tools that we use as a means of promoting the sport of racquetball.

The mission of the USRA is to perpetuate the growth of racquetball in the United States and around the world.

USRA MEMBERSHIP FEES

Effective January 1, 1997

Competitive License Adult	\$ 20	CLA
Competitive Junior Magazine	15	CJM
Competitive Junior without Mag.	10	CJ
Racquetball Magazine Subscription.	15	MAG
Lifetime @	\$500	LTM

All memberships into the United States Racquetball Association are for 1 Year.

Competition & Skill Building

U.S. National Team

The U.S. National Team represents the United States at the Pan American Games • World Games • World Championships • Tournament of the Americas. Qualifiers include: Top four male & female finishers at national singles • Top two male & female teams at national doubles • Intercollegiate singles champions • U.S. Olympic Festival singles & doubles champions.

U.S. Olympic Festival Qualifiers

Top 6 male & female finishers from national singles (12) • top four male & female teams from Doubles (16) • Male & female Collegiate singles champions (2) • and Boys & Girls Junior Olympic champions (2) qualify for the U.S. Olympic Festival roster.

National Championships

Junior Olympics • National Collegiates • National High Schools • National Skill Levels • National Doubles • National Singles

National Training & Development

Camps

U.S. Junior Selection Camp • Adult Team Training • Junior Elite Camp • Adult Elite Camp

Regional Competitions

Juniors/State Team • Collegiate/College Team • Adult/Adult Team

State Development

Junior • Collegiate • Adult Teams

Grassroots Development

Club Programs • Club Leagues • State Leagues • Sanctioned Events

Tournaments

Over 800 sanctioned tournaments in the United States yearly – Select cities host over 30 adult and junior regional championships. These national events are also conducted:

- U.S. National Singles Championships
- U.S. National Doubles Championships
- U.S. National Skill Level Championships
- U.S. National High School Championships
- U.S. National Intercollegiate Championships
- U.S. Junior Olympic Championships
- Women, Masters and other Invitationals

Membership Levels

• **\$20 Adult Competitive** includes a one-year subscription to *RACQUETBALL Magazine* and full benefits • **\$15 Junior Competitive** (18 and younger only) includes a one-year subscription to *RACQUETBALL Magazine* and full benefits • **\$10 Junior Competitive w/o magazine** (18 and younger only) receive junior competitive benefits without *RACQUETBALL Magazine* • **\$500 Honorary Lifetime Membership** • **\$15 RACQUETBALL Magazine** subscription only for the recreational player.

*Competitors must be cardholders of a competitive license to compete in AARA sanctioned events; junior licenses are available to those aspiring members 18 years old and younger.

Questions?

Contact the national office ...
American Amateur Racquetball Association

1685 West Uintah

Colorado Springs, CO 80904-2921

Tel: 719/635-5396

Fax: 719/635-0685

WELCOME TO THE AMERICAN AMATEUR RACQUETBALL ASSOCIATION

AARA

A Lifetime Sport

Thank you for joining the American Amateur Racquetball Association ... a non-profit organization recognized as the official National Governing Body (NGB) of the sport by the United States Olympic Committee.

The AARA's purpose is to foster and promote the development of the sport at recreational and competitive levels in the United States. The AARA offers individuals such as yourself an opportunity to participate and contribute to that growth.

The AARA staff and Board of Directors are committed to this mission and want to ensure that racquetball will remain a healthy lifetime sport for all ages to enjoy.

Programs

State

The AARA assists state associations in their efforts to conduct programs on the state level. Each state is entitled to a portion of your membership dues to offset these costs.

Ranking System

For singles play, tournament results are compiled into the national ranking system to help with seeding of local, state, regional and national AARA sanctioned tournaments. The top ten national ranked players are published in each issue of *RACQUETBALL Magazine*.

Instructor Certification

The American Professional Racquetball Organization (AmPRO) has certified over 500 Instructors. Clinics are offered throughout the country and are designed to create a standardized level of quality racquetball instruction nationwide. There are three levels of certification that clinicians offer.

Referee Certification

A national Referee Certification Program is offered by designated state program officials throughout the country. Referees are certified as state, regional or national level officials. Any AARA member who wishes to become a certified referee may participate in this program.

Annual Scholarships

Graduating high school seniors and college undergraduates may apply for the competitive AARA scholarships which are awarded each year.

Club Recreational Program

The AARA has implemented a Club Recreational Program designed to assist club management in developing profitable racquetball programs at their facilities.

Juniors

The junior developmental program is designed to meet the needs of players 18 years of age and younger. Annual Junior Olympic national championships provide an opportunity for outstanding young athletes to qualify for a Junior National Team tryout and training camp. If selected, juniors serve a one year appointment and represent the United States in international competition.

The American Collegiate Racquetball Association and High School programs are two of the other developmental programs that are designed for the younger athlete.

Competitive Member Benefits

- Competitive License Membership Card
- Six Issues of Racquetball Magazine
- Secondary accident insurance
- Members receive event entry forms
- National and regional rankings system
- Elite training camps offered by the AARA
- Instructor and referee certification

Please support the growth and development of racquetball here in the United States – and worldwide – with a contribution today.

Secondary Accident Insurance

Each competitive license member is offered Secondary Accident Insurance when injured in an AARA sanctioned event. This insurance is secondary to any primary coverage that the injured party may already have in place.

How to file a claim

- 1) **Notify the AARA immediately to receive a claimant form,**
- 2) **Have on hand the date of injury, site of sanctioned event, a witness, and your competitive license number,**
- 3) **Your injury must be treated by a physician within 30 days of the accident,**
- 4) **Complete and file the claim form with the AARA not more than 90 days after injury has occurred,**
- 5) **Meet the required deductible of the secondary insurance.**

It is imperative that all incidents, no matter how minor, be reported immediately to the AARA. Don't delay.

**1996 AMERICAN AMATEUR RACQUETBALL ASSOCIATION
 LIST OF APPROVED, LENSED EYEWEAR DESIGNATED FOR RACQUETBALL
 All listed models pass the ASTM F803 or CSA impact standards
 [Revised 95-5: February 1, 1996 -- Updated: February 23, 1996]**

KEYS TO SPECIAL FEATURES:

- (RX) = Accepts prescription or plano lens
- (A) = May be worn by youngsters through adults
- (C) = Designed for head size of children
- (O) = Designed to wear over RX eyewear

COMPANY & EYEWEAR DESCRIPTION SUGGESTED RETAIL PRICE

BLACK KNIGHT

5355 SIERRA ROAD -- SAN JOSE, CA 95132
 408/923-7777; 408/923-7794 (fax)

Action Eyes (RX) (A)	\$29.95
Action Eyes (small) (RX)(C)	29.95
Black Knight Sight Guard (A)	14.95

EAGLE EYEWEAR, INC.

P.O. BOX 486 -- WHITEHOUSE, NJ 08888
 UPS: 89 MAIN STREET, LEBANON, NJ 08833
 908/236-9300; 908/236-9301 (fax)

Rep 1 - small and large (RX)(A)(C)	\$39.95
Rep 2 (RX)(A)	39.95

EKTELON

1 SPORTSYSTEM PLAZA (P.O. BOX 151)
 BORDENTOWN, NJ 08505
 609/293-5800; 609/291-5794 (fax); 800/283-6647

Olympus (A)	\$34.95
Spector (A)	29.95
Odyssey (A)	24.95
Scopa (A)	19.95
Quantum (A)	14.95
Mirage (A)	9.95

ITECH SPORT PRODUCTS/RBE INC.

ROUTE 104A ARROWHEAD INDUSTRIAL PARK

FAIRFAX, VERMONT 05454

800/247-4639; 800/743-6313 (fax); 514/421-0224

Itech Reflex (A)	\$24.95
Itech Sonic (A)	17.95
Itech Sonic II (A)	13.50
Itech Pro Sonic (A)	32.95
Itech Super Sonic (A)	22.95

KLEERSHOT, INC.

15917 HARMONY WAY -- APPLE VALLEY, MN 55124

612/432-9732; 612/432-9732 (fax)

Kleershot (RX)(A)(C)	\$24.95
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LEADER

43 NORTH COUNTRY SHOPPING CENTER

PLATTSBURGH, NY 12901-7209

800/847-2001; 518/562-1819

Albany (A)	\$15.95
Brittany (A)	24.95
Champion (O)	9.95
Dallas (A)	24.95
Maxum (A)	29.95
New Yorker (A)	21.95
Optiview (A)	34.95
Ultima (A)	24.95
Vizion 2 (O)	34.95

LIBERTY OPTICAL

380 VERONA AVENUE -- NEWARK, NJ 07104

201/484-4100; 201/484-3446 (fax); 800/444-5010

Wrap I by Rec Specs [59-17/54-17] (RX)(A)	\$59.95
Wrap I by Rec Specs [45-15/42-15] (RX)(C)	59.95
Wrap II by Rec Specs [57-20] (RX)(A)	59.95
Rec Specs/X-Large [51-17] (RX)(A)	47.95
Rec Specs/small [45-15] (RX)(C)	47.95
All Pro Rec Specs/large [59-17] (RX)(A)	53.95
All Pro Rec Specs/small [54-15] (RX)(A)	53.95
Rec Specs for Kids [45-15/40-15] (RX)(C)	53.95
Pro Guard Rec Specs [61-18] (RX)(A)	53.95
Sport-Lock [57-14] (RX)(A)	57.95
Sport-Lock [60-14] (RX)(O)	57.95
Sport Goggle II [57-20] (RX)(A)	53.95
Helmet Spec [59-17/55-17/51-17] (RX)(A)	55.95
Helmet Specs for Kids [45-15/42-15] (RX)(A)	55.95

Helmet Specs for Kids [42-15] (RX)(C)	55.95
Junior Large Rec Spec [51-17] (RX)(C)	47.95
Junior Small Rec Spec [45-15] (RX)(C)	47.95
Super Rec Spec [53-17] (RX)(A)	47.95
Large Rec Spec [52-16] (RX)(A)	47.95

NORTH ATLANTIC SERVICES, INC

39 ANGUS LANE -- GREENWICH, CT 06831

800/223-5127; 800/626-6933 (fax)

Thor [sm/med/lrg] (RX)(A)(C)	\$79.95
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REM OPTICAL CO./CONVERSE SPORTS EYEGEAR

9301 LAUREL CANYON BLVD. -- ARLETA, CA 91331

800/423-3023; 818/504-3966 (fax)

M.V.P. (A)	\$44.00
Sport Goggle 1 (RX)(A)	52.00
Sport Goggle 2 (RX)(A)	52.00
Sport Goggle 3 (RX)(A)	52.00
Switch Hitter (RX)(A)	80.00

PROKENNEX

9606 KEARNY VILLA ROAD -- SAN DIEGO, CA 92126

800/854-1908; 619/566-3686 (fax)

Pro Kleer (RX)(AC)	\$24.95
--------------------------	---------

RAD ATHLETICS

22968 VICTORY BOULEVARD -- SUITE 122

WOODLAND HILLS, CA 91367

818/346-2252; 818/710-9858; 818/346-5910 (fax)

Pro 5048 (A)	\$24.95
Feather 5020 (A)	24.95
Classic 6004 (A)	24.95

R.P.M. DISTRIBUTORS

1107 RIVARA ROAD -- STOCKTON, CA 95207

209/957-3542; 209/957-3542 Ext 51 (fax); 800/484-9851 Ext 3339

Safetylite (RX)(A)	\$24.95
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SPALDING

FLAIR MARKETING CORPORATION

375 SYLVAN AVENUE -- ENGLEWOOD CLIFFS, NJ 07632

201/894-8050; 201/894-5964; 201/894-8041(fax)

Delray [#1085] (RX)(A)	\$10.90
Pasadena [#1090] (A)	12.50
San Luis [#1200] (RX)(A,C)	24.00
San Diego [#1300] (A)(C)	20.00
San Mateo [#1600] (RX)(A)	26.00
Sacramento [#2000] (RX)(A)	28.00

UNIQUE SPORTS PRODUCTS INC.

840 MCFARLAND ROAD -- ALPHARETTA, GA 30201

404/442-1977; 404/475-2065 (fax); 800/554-3707

Super Specs (A)	\$16.99
Fashion Racket Specs (RX)(A)	17.99
RX Specs (RX)(A)	17.99
Pro View (A)	19.99

WILSON RACQUETBALL

7670 TRADE STREET, SUITE B -- SAN DIEGO, CA 92121

619/586-0300; 619/586-0896 (fax)

Omni (A)	\$ 9.95
Vista (A)	12.95
Tempo (RX)(A)	18.95
Phantom (A)	23.95
Focus (A)	29.95

**1996 AMERICAN AMATEUR RACQUETBALL ASSOCIATION
SHORT LIST OF APPROVED, LENSED EYEWEAR DESIGNATED FOR RACQUETBALL
All listed models pass the ASTM F803 or CSA impact standards
[Revised 95-5: February 1, 1996 -- Updated: February 23, 1996]**

Rule 2.5 APPAREL

(a) Effective September 1, 1995, lensed eyewear designed for racquetball, and which meets or exceeds ASTM F803 or Canadian (CSA) impact standards, is required apparel. This rule applies to all persons, including those who must wear corrective lenses. The eyewear must be worn as designed and at all times. A player who fails to wear proper eyewear will be assessed a technical foul and a timeout to obtain proper eyewear. A second infraction in the same match will result in immediate forfeiture of the match. (See Rule 4.18(a)(9)).

Rule 4.18 TECHNICAL FOULS AND WARNINGS

(a) Technical Fouls. The referee is empowered to deduct one point from a player's or team's score when, in the referee's sole judgment, the player is being overtly and deliberately abusive. If the player or team against whom the technical foul was assessed does not resume play immediately, the referee is empowered to forfeit the match in favor of the opponent. Some examples of actions which may result in technical fouls are: 9. Failure to wear lensed eyewear designed for racquet sports is an automatic technical foul on the first infraction and a mandatory timeout will be charged against the offending player to acquire the proper eyewear. A second infraction by that player during the match will result in automatic forfeiture of the match.

PLEASE NOTE: The ASTM standard cited in rule 2.5 addresses the impact resistance of the tested eyeguards **as a unit**. This means that the lens and frame **combination** meets the cited safety standard. For those who must wear corrective lenses, it is **not** acceptable to merely have impact resistant lens material placed in everyday, fashion eyeglass frames. Please use the following list (or the expanded version with prices and vendor information) to select any one of the over 70 eyeguard models currently approved for your protection.

MANUFACTURER	APPROVED MODEL
BLACK KNIGHT	Action Eyes; Action Eyes (small); Black Knight Sight Guard.
EAGLE EYEWEAR, INC.	Rep 1 - small and large; Rep 2.
EKTELON	Olympus; Spector; Odyssey; Scopa; Quantum; Mirage.
ITECH SPORT PRODUCTS/RBE INC.	Itech Reflex; Itech Sonic; Itech Sonic II; Itech Pro Sonic; Itech Super Sonic.
KLEERSHOT, INC.	Kleershot

LEADER	Albany; Brittany; Champion; Dallas; Maxum; New Yorker; Optiview; Ultima; Vizion 2.
LIBERTY OPTICAL	Wrap I by Rec Specs [59-17/54-17]; Wrap I by Rec Specs [45-15/42-15]; Wrap II by Rec Specs [57-20]; Rec Specs/X-Large [51-17; Rec Specs/small [45-15]; All Pro Rec Specs/large [59-17]; All Pro Rec Specs/small [54-15]; Rec Specs for Kids [45-15/40-15]; Pro Guard Rec Specs [61-18]; Sport-Lock [57-14]; Sport-Lock [60-14]; Sport Goggle II [57-20]; Helmet Spec [59-17/55-17/51-17]; Helmet Specs for Kids [45-15/42-15]; Helmet Specs for Kids [42-15]; Junior Large Rec Spec [51-17]; Junior Small Rec Spec [45-15]; Super Rec Spec [53-17]; Large Rec Spec [52-16].
NORTH ATLANTIC SERVICES, INC .	Thor [sm/med/lrg].
REM OPTICAL CO./ CONVERSE SPORTS EYEWEAR	M.V.P.; Sport Goggle 1; Sport Goggle 2; Sport Goggle 3; Switch Hitter.
PROKENNEX	Pro Klear.
RAD ATHLETICS	Pro 5048; Feather 5020; Classic 6004.
R.P.M. DISTRIBUTORS	Safetylite.
SPALDING	Delray [#1085]; Pasadena [#1090]; San Luis [#1200]; San Diego [#1300]; San Mateo [#1600]; Sacramento [#2000].
UNIQUE SPORTS PRODUCTS INC. .	Super Specs; Fashion Racket Specs; RX Specs; Pro View.
WILSON RACQUETBALL	Omni; Vista; Tempo; Phantom; Focus.

THE UNIVERSITY OF CALIFORNIA
AT BERKELEY
DEPARTMENT OF CHEMISTRY
607 CHAS. & JOYCE AVENUE
BERKELEY, CALIF. 94720

RESEARCH ASSISTANT
JAMES H. HARRIS

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RESEARCH ASSISTANT
JAMES H. HARRIS

LEAD

USE

NOBLE OPTICAL CO.

COMPOSITE SPORTS EQUIPMENT

PROTECTOR

RAB ATHLETICS

R. M. DISTRIBUTORS

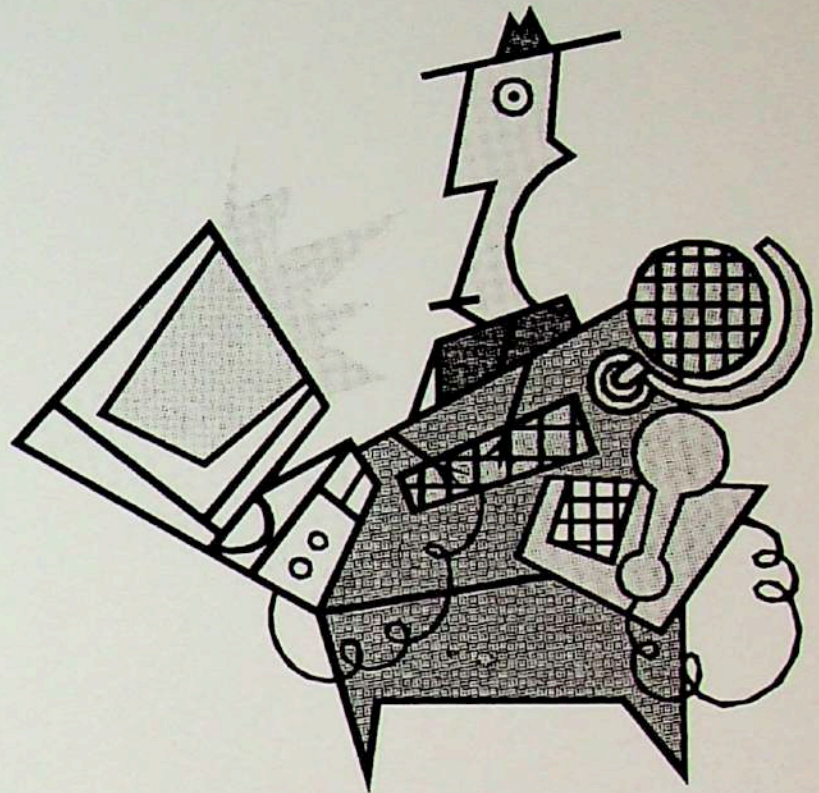
SPALDING

UNIQUE SPORTS PRODUCTS, INC.

WILSON RACQUETBALL

RESEARCH

UNIVERSITY OF CALIFORNIA
AT BERKELEY
DEPARTMENT OF CHEMISTRY
607 CHAS. & JOYCE AVENUE
BERKELEY, CALIF. 94720



***Appendices for:
Planning &
Administering
your Tournament***

Selection of date/site and completion of sanctioning forms.
Send out sponsor proposals.

Follow-up letter/phone call to sponsors.
(7-14 days after distributing proposals)

Organize tentative budget.

Organize entries and obtain mailing labels from state organization.

Send out entries.

Organize club volunteers and floor mgt.

Order shirts, trophies, etc...

Put article in club newsletter.

Put posters and banners in club.

Send out press releases (twice in this time).

Complete draw

Complete starting times sheet

Meet with volunteers and staff

Make sure people taking starting time calls understand the procedure

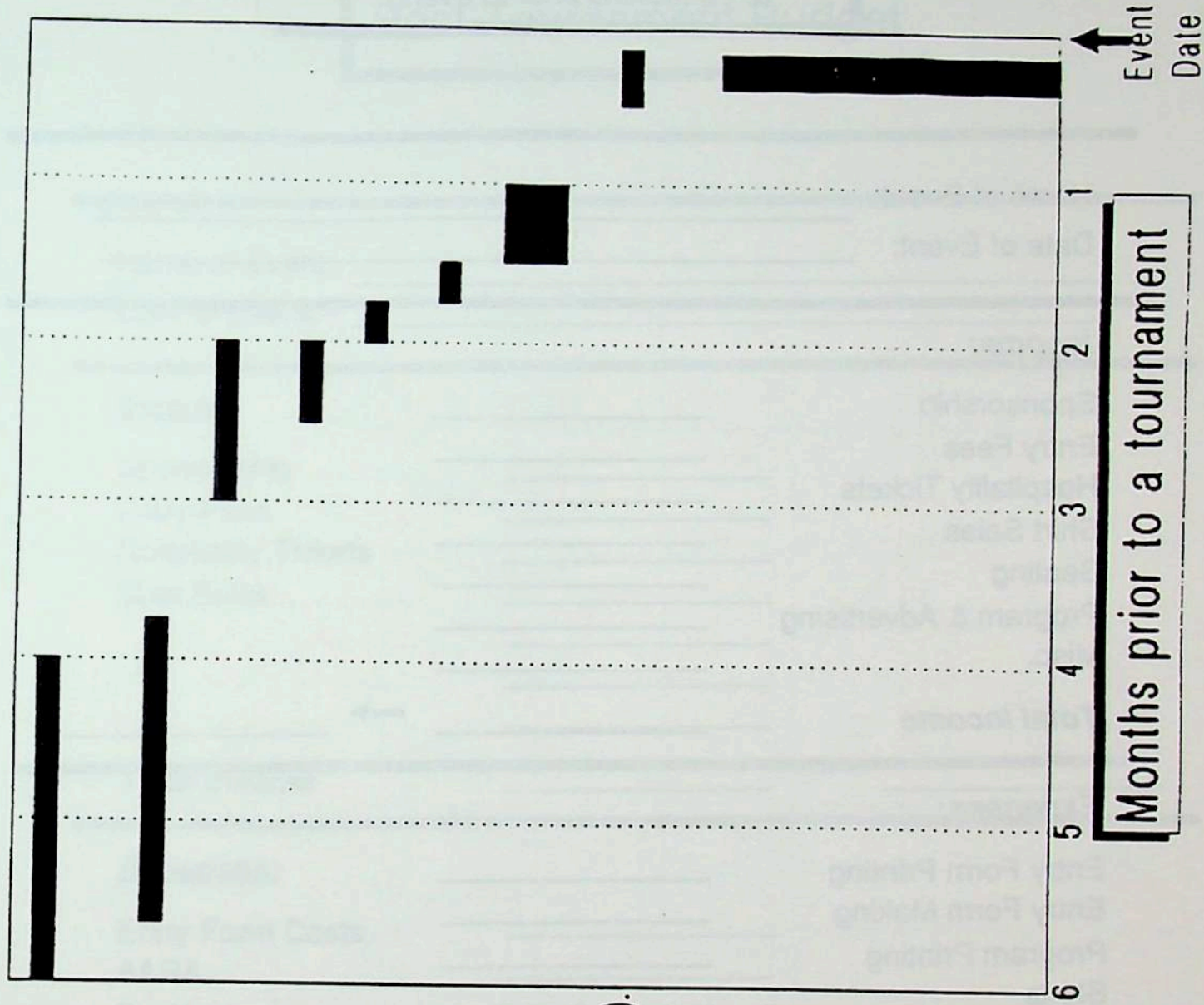
Confirm shirts/trophies pick up date

Confirm hospitality (shuttle bus service, entertainment, etc.)

Make out draw sheets, score cards, and registration forms

Make sure tournament balls have arrived from sponsor

Make information sheets for registration



Pre-Tournament Budget
(2 - 3 months prior to event)

Name of Event: _____
Date of Event: _____

Income:

Sponsorship _____
Entry Fees _____
Hospitality Tickets _____
Shirt Sales _____
Seating _____
Program & Advertising _____
Misc. _____

Total Income _____ → _____

Expenses:

Entry Form Printing _____
Entry Form Making _____
Program Printing _____
Shirts _____
Trophies _____
Phone _____
Hospitality _____
Staff _____
Lodging & Travel _____
Misc. _____

Total Expenses _____ → _____

Total Profit _____

Post-Tournament Budget

Name of Event: _____

Date of Event: _____

Income:

Sponsorship _____

Entry Fees _____

Hospitality Tickets _____

Shirt Sales _____

Total Income _____ → _____

Expenses:

Entry Form Costs _____

AARA _____

Postage _____

Shirts _____

Trophies _____

Phone _____

Lodging & Travel _____

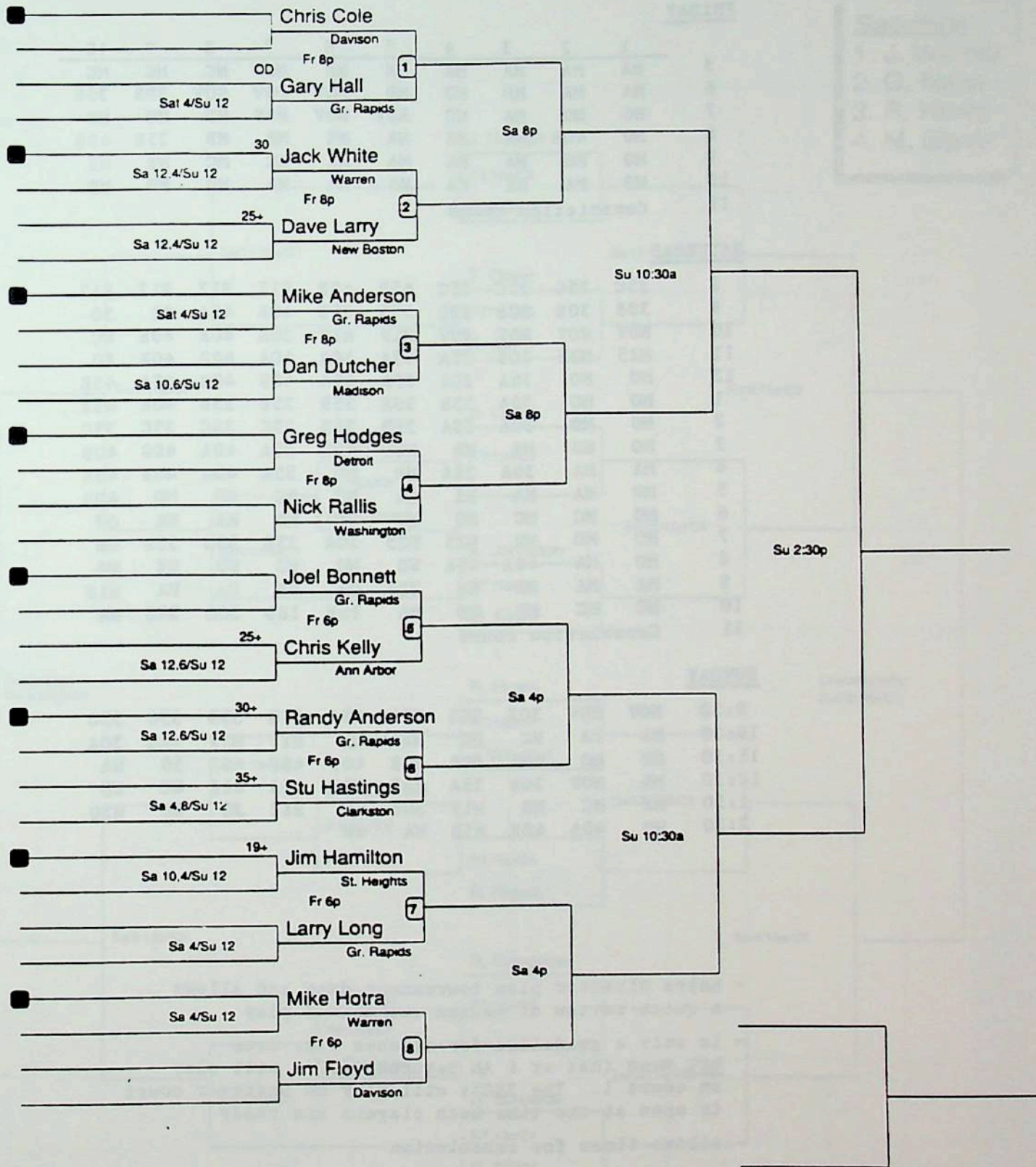
Staff _____

Ads. _____

Total Expenses _____ → _____

Net Income _____

Mens Open



ROUGH DRAFT COURT ASSIGNMENTS

FRIDAY

	1	2	3	4	5	6	7	8	9	10
5	MA	MA	MA	MA	MB	MB	MB	MC	MC	MC
6	MA	MA	MD	MD	MD	NOV	NOV	NOV	30B	30B
7	MO	MO	MA	MD	NOV	NOV	NOV	MD	MD	MD
8	MO	40B	MA	MA	MA	MB	MB	MB	35B	40B
9	MO	MO	MA	MA	MA	MA	MC	MC	MB	MB
10	MO	MA	MA	MA	MA	MA	MA	MD	MD	MD
11	Consolation round									

SATURDAY

8	35C	35C	35C	35C	45B	45B	B12	B12	B12	B12
9	30B	30B	30B	30B	35B	35B	40A	45A	50	50
10	NOV	NOV	NOV	NOV	M19	M19	30A	40A	40B	WC
11	M25	M25	30B	35A	35A	40A	40A	40B	40B	60
12	MO	MO	30A	30A	35A	35A	40B	40B	45A	45B
1	MO	MO	30A	35B	35B	35B	35B	35B	40A	45B
2	MO	MO	30A	35A	35B	35B	35C	35C	35C	35C
3	MO	MO	MB	MB	W30	30A	35A	40A	40B	40B
4	MA	MA	30A	35A	MB	MB	35A	40A	40B	45A
5	MO	MA	MA	MA	MA	MC	MC	MD	MD	40B
6	MO	MC	MC	MC	MC	MD	MD	MA	MA	60
7	MO	MD	MD	M25	M25	30A	35B	35B	35B	WB
8	MO	MA	40A	45A	WO	WO	WO	WO	WB	WB
9	MA	MA	MB	MB	30A	WA	WA	WA	WA	B18
10	MC	MC	MD	MD	MA	16B	16B	30B	30B	MA
11	Consolation round									

SUNDAY

9:30	NOV	NOV	30B	30B	35A	35A	35B	35B	35C	35C
10:30	MA	MA	MC	MC	MB	MB	M19	M19	30A	30A
11:30	MO	MO	40A	40A	40B	40B	45B	45B	50	WA
12:30	MB	NOV	30B	35A	35B	35C	45A	B16	WC	WD
1:30	MA	MC	MB	M19	30A	60	B12	JG	WO	W30
2:30	MO	40A	40B	45B	WA	WB				

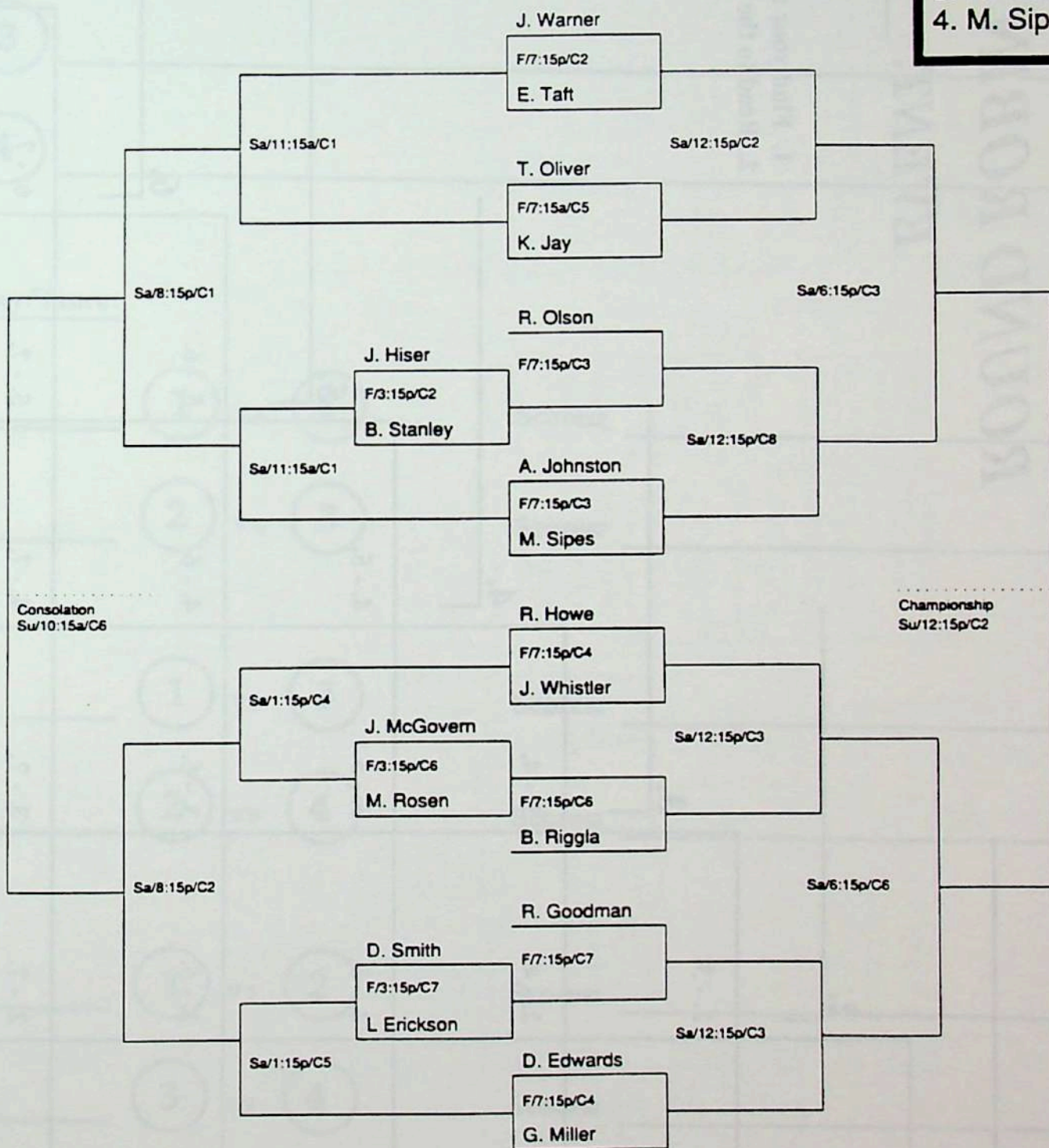
- helps director plan tournament draw and allows a quick review of entire weekend of play
- is only a guideline for matches e.g. does not mean that at 8 AM Saturday 35C's will play on court 1. The 35C's will play on whatever court is open at the time both players are ready
- allows times for consolation

Round Robin Event

Mens Open

Seedings

1. J. Warner
2. G. Miller
3. R. Howe
4. M. Sipes



ROUND ROBIN DIVISION

EVENT: _____

Directions:

1. Find your name and number/position.
2. Read to the left and down to find your match time and opponents.

1. - 2.	2.									
1. - 3.	2. - 3.	3.								
1. - 4.	2. - 4.	3. - 4.	4.							
1. - 5.	2. - 5.	3. - 5.	4. - 5.	5.						
1. - 6.	2. - 6.	3. - 6.	4. - 6.	5. - 6.	6.					
1. - 7.	2. - 7.	3. - 7.	4. - 7.	5. - 7.	6. - 7.	7.				

Round Robin Event _____

Finished

① _____

② _____

③ _____

④ _____

Day/Time

_____ ① vs ④ Scores: _____

_____ ② vs ③ Scores: _____

_____ ① vs ③ Scores: _____

_____ ② vs ④ Scores: _____

_____ ① vs ② Scores: _____

_____ ③ vs ④ Scores: _____

Round Robin Schedules

3 or 4 People

1-4 1-3 1-2
2-3 4-2 3-4

5 or 6 People

1-6 1-5 1-4 1-3 1-2
2-5 6-4 5-3 4-2 3-6
3-4 2-3 6-2 5-6 4-5

7 or 8 People

1-8 1-7 1-6 1-5 1-4 1-3 1-2
2-7 8-6 7-5 6-4 5-3 4-2 3-8
3-6 2-5 8-4 7-3 6-2 5-8 4-7
4-5 3-4 2-3 8-2 7-8 6-7 5-6

9 or 10 People

1-10 1-9 1-8 1-7 1-6 1-5 1-4 1-3 1-2
2-9 10-8 9-7 8-6 7-5 6-4 5-3 4-2 3-10
3-8 2-7 10-6 9-5 8-4 7-3 6-2 5-10 4-9
4-7 3-6 2-5 10-4 9-3 8-2 7-10 6-9 5-8
5-6 4-5 3-4 2-3 10-2 9-10 8-9 7-8 6-7

11 or 12 People

1-12 1-11 1-10 1-9 1-8 1-7 1-6 1-5 1-4 1-3 1-2
2-11 12-10 11-9 10-8 9-7 8-6 7-5 6-4 5-3 4-2 3-12
3-10 2-9 12-8 11-7 10-6 9-5 8-4 7-3 6-2 5-12 4-11
4-9 3-8 2-7 12-6 11-5 10-4 9-3 8-2 7-12 6-11 5-10
5-8 4-7 3-6 2-5 12-4 11-3 10-2 9-12 8-11 7-10 6-9
6-7 5-6 4-5 3-4 2-3 12-2 11-12 10-11 9-10 8-9 7-8

Round Robin Team Schedules

4 People vs 4 People

1-A 1-B 1-C 1-D
2-B 2-C 2-D 2-A
3-C 3-D 3-A 3-B
4-D 4-A 4-B 4-C

6 People vs 6 People

1-A 1-B 1-C 1-D 1-E 1-F
2-B 2-C 2-D 2-E 2-F 2-A
3-C 3-D 3-E 3-F 3-A 3-B
4-D 4-E 4-F 4-A 4-B 4-C
5-E 5-F 5-A 5-B 5-C 5-D
6-F 6-A 6-B 6-C 6-D 6-E

8 People vs 8 People

1-A 1-B 1-C 1-D 1-E 1-F 1-G 1-H
2-B 2-C 2-D 2-E 2-F 2-G 2-H 2-A
3-C 3-D 3-E 3-F 3-G 3-H 3-A 3-B
4-D 4-E 4-F 4-G 4-H 4-A 4-B 4-C
5-E 5-F 5-G 5-H 5-A 5-B 5-C 5-D
6-F 6-G 6-H 6-A 6-B 6-C 6-D 6-E
7-G 7-H 7-A 7-B 7-C 7-D 7-E 7-F
8-H 8-A 8-B 8-C 8-D 8-E 8-F 8-G

Note: On Round Robin Team Schedules -
if you have an odd number, you work out
the schedule the same way as for even
numbers. For 5 people, you would have
numbers 1-5 and letters A-E.

These Team Schedules can be used for Challenges against other clubs or challenges
within the club, challenge of the sexes (men vs. women, etc.)

- reprinted from "PARI Guidebook"



Regulation Player(s) _____

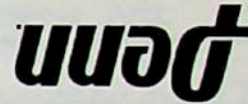
Racquetball

Scorecard

Serve	Time Outs	Score
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21

S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
S	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21

Regulation Player(s) _____
 Racquetball Event _____
 Scorecard Referee _____



Wilson Regulation Racquetball Scorecard



PLAYER(S) _____

Serve	Time Outs	Appeals	Score
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

Wilson Regulation Racquetball Scorecard

SCORE Time Outs Appeals Score

REFEREE _____
 EVENT _____
 PLAYER(S) _____

EKTELON Regulation Racquetball Scorecard



PLAYER(S) _____

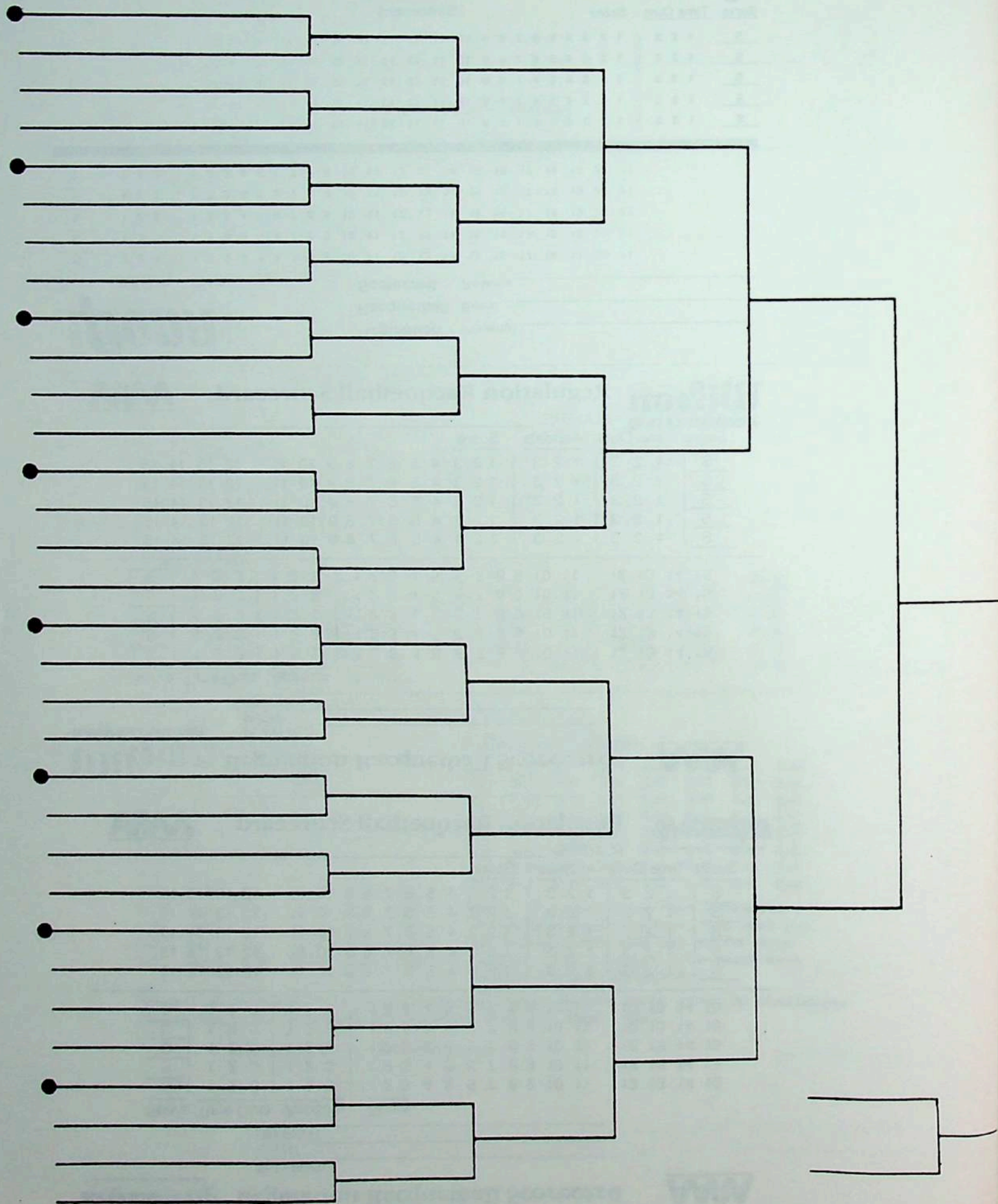
Serve	Time Outs	Appeals	Score
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
S	1 2 3	1 2 3	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

EKTELON Regulation Racquetball Scorecard

SCORE Time Outs Appeals Score

REFEREE _____
 EVENT _____
 PLAYER(S) _____





American
Amateur
Racquetball
Association
Member Sport U.S. Olympic Committee

RACQUETBALL RELEASE

October 24, 1996

Brother-Sister Team Wins National Mixed Doubles Championship

The brother-sister team of Jackie Paraiso (El Cajon, Calif.) and Joe Paraiso (San Jose, Calif.) upset top-seeded Michelle Gould and Eric Muller in the finals of the Mixed Open division at the 29th Ektelon AARA U.S. National Doubles Championships this past weekend. The event was held at the City Square Sports Club in Phoenix, Ariz.

The Paraiso's began their road to the finals by easily putting away Teri Lawrence and Mike Johnston 15-6, 15-3. In the semifinals, the opposition was a formidable one in 1996 Boy's 18-and-under National Champion Eric Storey and women's professional Amy Kilbane. Again, Jackie and Joe Paraiso outplayed their opponents, this time by the scores 15-10, 15-3.

In the finals, they met the top-seeded team of Michelle Gould and Eric Muller. Muller is the current National Intercollegiate Champion while Gould has finished as the top female professional for the past five seasons. However, the Paraiso's were not fazed as they crushed the favorites 15-5, 15-11.

For Jackie Paraiso, the win against Gould and her partner was especially sweet. Earlier in the day, Jackie and her twin sister Joy MacKenzie fell to Michelle Gould and Cheryl Gudinas in the Women's Open final for the second straight year.

"Oh, that was so gratifying," said Jackie Paraiso. "It was nice to just get out there and play, relax and hit the shots that I wanted...I put that other match (against Gould and Gudinas) aside and just went out there and played."

	<i>#2 seeded Jackie Paraiso/Joe Paraiso</i>
<i>Quarters</i>	def. Teri Lawrence/Mike Johnston 15-6, 15-3
<i>Semis</i>	def. #3 Amy Kilbane/Eric Storey 15-10, 15-3
<i>Finals</i>	def. #1 Michelle Gould/Eric Muller 15-5, 15-11

1685
WEST
UINTAH
COLORADO
SPRINGS
COLORADO
80904-2921

Telephone
719/635-5396

Facsimile
719/635-0685

Kevin Vicroy, Media/Public Relations Coordinator (719) 635-5396 ext. 26
United States Racquetball Association <http://www.racquetball.org>



American
Amateur
Racquetball
Association

Member Sport U.S. Olympic Committee

RACQUETBALL RELEASE

September 12, 1996

Ektelon AARA 29th U.S. National Doubles Championships Set for Phoenix, Ariz.

The Ektelon AARA 29th U.S. National Doubles Championships will be held at the City Square Sports Club from October 16-20. Over 600 teams will compete for divisional titles that range from ages 19+ to 80+. The event also serves as a qualifier for the U.S. National Racquetball Team and the 1997 PAAC 11th Tournament of the Americas in Chihuahua, Mexico.

MEN'S OPEN: World Champions Adam Karp (Santa Ana, Calif.) and Bill Sell (Huntington Beach, Calif.) are set to defend their National Doubles title. Their top challenge could come from fellow Team USA members Derek Robinson (Kennewick, Wash.) and World Singles Champion Todd O'Neil (Dallas, Texas). Robinson and O'Neil finished second at the 1995 Championships. At the 1996 Ektelon VIII IRF World Championships held in Phoenix this past August, O'Neil (No. 2 singles), Robinson (No. 3 singles) and the doubles team of Karp and Sell helped Team USA capture their eighth consecutive World Cup.

WOMEN'S OPEN: The world's top singles and doubles players should dominate this division. World Champions, and identical twin sisters, Joy MacKenzie (Santee, Calif.) and Jackie Paraiso (El Cajon, Calif.) will challenge last year's victors Michelle Gould (Boise, Idaho) and Cheryl Gudinas (Lisle, Ill.) for the '96 title. Gould is currently the top ranked professional in the world as Gudinas is next in line. The twins will attempt to regain the National Doubles title which they earned at the '94 Championships.

PHOENIX FAMILY TEAM: Phoenix natives Rhonda and Dennis Rajsich could challenge for a mixed title as a father-daughter team. Dennis is the head racquetball pro at the host City Square Sports Club while Rhonda is the current High School National Champion and a member of the 1996-97 Junior Team USA.

ARIZONA LOCALS: Last year's Men's A division champions Myron Hicks (Tucson, Ariz.) and Don Ottasen (Phoenix, Ariz.) should return to defend their title in front of the hometown crowd. Paul Banales (Phoenix, Ariz.) teamed with Tom Moore (Arcadia, Calif.) to capture the '95 Men's 60+ crown. Evan Terry (Glendale, Ariz.), along with Dave Peck (Austin, Texas), won last year's Men's 35+ division.

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PHONE: (719) 635-5396 ext. 26 **INTERNET==>>http://www.racquetball.org**

PLAYERS TO WATCH ...

1995 NATIONAL DOUBLES DEFENDING CHAMPIONS:

- MEN'S OPEN: Bill Sell (Huntington Beach, Calif.)/Adam Karp (Santa Ana, Calif.)
WOMEN'S OPEN: Michelle Gould (Boise, Idaho)/Cheryl Gudinas (Chicago, Ill.)
MIXED OPEN: Michelle Gould (Boise, Idaho)/Eric Muller (Cambridge, Mass.)
- MEN'S A: Myron Hicks (Tucson, Ariz.)/Don Ottasen (Phoenix, Ariz.)
WOMEN'S A: Sandra Cabrera (Elk Grove, Calif.)/ Mary Rossi (Acampo, Calif.)
MIXED A: Connie Fall (San Francisco, Calif.)/Jack Abramo (San Francisco, Calif.)
- MENS 19+: Jason Thoerner (Jacksonville, Fla.)/Steven Shapiro (Marietta, Ga.)
MEN'S 25+: Billy Perrone (Hutchinson, Kan.)/Brad McCunniff (Cedar Falls, Iowa)
MEN'S 30+: Robin Dixon (Grand Terrace, Calif.)/Steve Lerner (Riverside, Calif.)
MEN'S 35+: Dave Peck (Austin, Texas)/Evan Terry (Glendale, Ariz.)
MEN'S 40+: Troy Stallings (Eden Prairie, Minn.)/Glen Withrow (Minneapolis, Minn.)
MEN'S 45+: Jim Bailey (Norfolk, Va.)/Ed Remen (Sterling, Va.)
MEN'S 50+: Jerry Davis (Shaker Heights, Ohio)/Jack Ross (Miami, Fla.)
MEN'S 55+: Jerry Davis (Shaker Heights, Ohio)/Jack Ross (Miami, Fla.)
MEN'S 60+: Paul Banales (Phoenix, Ariz.)/Tom Moore (Arcadia, Calif.)
MEN'S 65+: Dean Adirth (Vancouver, B.C.)/Duncan Stockwell (Vancouver, B.C.)
MEN'S 70+: Ivan Bruner (Madison, Wis.)/Victor Sacco (Norwood, N.Y.)
- WOMEN'S 19+: Rachel Gellman (Albuquerque, N.M.)/Lourdes Garcia Sanders (Greeley, Colo.)
WOMEN'S 25+: Chau Phan (Reseda, Calif.)/Dina Moreland (Claremont, Calif.)
WOMEN'S 30+: Kersten Hallander (Jacksonville, Fla.)/Dori Moss (Plantation, Fla.)
WOMEN'S 35+: Mary Lyons/Susan Morgan Pfahler (Jacksonville, Fla.)
WOMEN'S 40+: Julie Jacobson (Verona, Wis.)/Nancy Kronenfeld (Parkridge, Ill.)
WOMEN'S 45+: Shelly Ogden/Gerri Stoffregen (Cincinnati, Ohio)
WOMEN'S 50+: Jo Kenyon (Tallahassee, Fla.)/Lola Markus (Park Ridge, Ill.)
WOMEN'S 55+: Susan Embry (Valley Center, Calif.)/Nancy Martin (La Jolla, Calif.)
WOMEN'S 60+: Jo Kenyon (Tallahassee, Fla.)/Lola Markus (Park Ridge, Ill.)
- MIXED 19+: Lisa McLaws (Union City, Calif.)/Brian Mirich (Sunnyvale, Calif.)
MIXED 25+: Lisa McLaws (Union City, Calif.)/Brian Mirich (Sunnyvale, Calif.)
MIXED 30+: Lynn Skadeland (Williston, N.D.)/Jon Martin (Gresham, Ore.)
MIXED 35+: Chris Evon (San Diego, Calif.)/Bill Lyman (Berwyn, Ill.)
MIXED 40+: Elaine Dexter (Dublin, Calif.)/David Azuma (San Ramon, Calif.)
MIXED 45+: Shelley Ogden (Cincinnati, Ohio)/Mike Stephens (Ada, Mich.)
MIXED 50+: Nidia Funes (Novato, Calif.)/Denis Lose (Palo Alto, Calif.)
MIXED 55+: Jo Kenyon (Tallahassee, Fla.)/Ron Maggard (Lake Tapawingo, Mo.)
MIXED 60+: Jo Kenyon (Tallahassee, Fla.)/Ron Maggard (Lake Tapawingo, Mo.)

TOURNAMENT DETAIL:

- Level:** Level 6 (Highest national designation due to difficulty of field).
- Official Sanctions:** Official Ball -- Penn Tournament
Official Racquet -- Ektelon
American Amateur Racquetball Association [AARA] (Member USOC)
International Racquetball Federation [IRF] (Member IOC)
Arizona Racquetball Association [ARA]
- Event Sponsors:** Ektelon
Penn Racquet Sports
Coca-Cola/Powerade
- Divisions:** In addition to Open and "A" skill divisions, age group titles will be offered to men and women in 24-, 25+, 30+, 35+, 40+, 45+, 50+, 55+, 60+, 65+, 70+, 75+, and 80+. Mixed Open and mixed age divisions are also offered in 24-, 25+ through 80+.
- Scoring:** In single elimination play, matches are two games to 15 points, with a tiebreaker to 11, if needed. A consolation round is offered to first round losers in all divisions.
- Local Organizing:** Arizona Racquetball Association [ARA]
Maricopa County Sports Commission
- Schedule:**
- | | |
|---|--------------------|
| Opening Rounds (all divisions) | |
| Men's Open, A, (24-)/25/30/35/40+ | Wednesday, Oct. 16 |
| Men's 45-65+ | Thursday, Oct. 17 |
| Women's Open, A, (24-)-40+ | Thursday, Oct. 17 |
| All Mixed Divisions | Thursday, Oct. 17 |
| Men's 70-80+, Women's 45-80+ | Friday, Oct. 18 |
| U.S. Team Qualifying Divisions | |
| Open Round of 32 | Thursday, Oct. 17 |
| Open Round of 16 | Friday, Oct. 18 |
| Open Quarterfinals | Friday, Oct. 18 |
| Open Semi-Finals (U.S. Team Qualifier) | Saturday, Oct. 19 |
| Open FINALS (World Team Qualifier) | Sunday, Oct. 20 |
| National Championships Divisions | |
| All Division Semi-Finals | Saturday, Oct. 19 |
| All Division FINALS | Sunday, Oct. 20 |



RACQUETBALL RELEASE

October 28, 1996

O'NEIL-ROBINSON AND GOULD-GUDINAS TEAMS WIN CHAMPIONSHIPS AT 29TH U.S. NATIONAL DOUBLES CHAMPIONSHIPS IN PHOENIX

PHOENIX-Todd O'Neil (Dallas, Texas) and Derek Robinson (Kennewick, Wash.) defeated Doug Ganim (Columbus, Ohio) and Dan Obremski (North Versailles, Pa.) 15-9, 15-9 to capture the 1996 Men's National Doubles Championship. Michelle Gould (Boise, Idaho) and Cheryl Gudinas (Lisle, Ill.) repeated as champions in the Women's Open division. The 29th Ektelon AARA U.S. National Doubles Racquetball Championships were held at the City Square Sports Club in Phoenix, Ariz.

Robinson and O'Neil put together a strong performance to earn the National Doubles title. Ganim and Obremski just could not get on track. All four players earned spots on the U.S. Racquetball Team.

"(Robinson) carried us all the way to the finals and we both put it together in the final match," said O'Neil. "I really didn't feel like I played good at all until this match. We were really struggling and fought the whole way and then I really think we peaked it out right here."

On the women's side, top-seeded Gould and Gudinas put away the World Champions, Jackie Paraiso (El Cajon, Calif.) and Joy MacKenzie (Santee, Calif.), 15-7, 15-13.

"A lot of people were wondering how solid of a team we really were from last year," said Gould. "I think it was really nice to come in here and be able to play well together. (Cheryl Gudinas) is a great friend of mine, so it's always a lot of fun."

For the Mixed Open title, Jackie Paraiso teamed with younger brother Joe Paraiso (San Jose, Calif.) to beat Eric Muller (Boston, Mass.) and Michelle Gould 15-5, 15-11.

After losing to Gould and Gudinas in the Women's Open finals, Jackie Paraiso avenged her loss by winning the Mixed Open title.

"It was nice to just get out there and play, relax and hit the shots that I wanted...I put (the Women's Open finals) aside and just went out there and played," said Jackie Paraiso.

For more information, please contact Kevin Vicroy, Media/Public Relations Coordinator for the United States Racquetball Association (USRA) at (719) 635-5396 ext. 26.

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RESULTS:

- Men's Open Finals:** #2 Todd O'Neil (Dallas, Texas)/Derek Robinson (Kennewick, Wash.) def. #4 Doug Ganim (Columbus, Ohio)/Dan Obremski (North Versailles, Pa.) 15-9, 15-9
- Women's Open Finals:** #1 Michelle Gould (Boise, Idaho)/Cheryl Gudinas (Lisle, Ill.) def. #2 Jackie Paraiso (El Cajon, Calif.)/Joy MacKenzie (Santee, Calif.) 15-7, 15-13
- Mixed Open Finals:** #2 Joey Paraiso (San Jose, Calif.)/Jackie Paraiso (El Cajon, Calif.) def. Michelle Gould (Boise, Idaho)/Eric Muller (Boston, Mass.) 15-5, 15-11
- Men's A Finals:** Myron Hicks (Tucson, Ariz.)/Tommy Medina (Tucson, Ariz.) def. Rick Howick (Sumner, Wash.)/Bob Lybbert (Lynwood, Wash.) 14-15, 15-5, 11-2
- Women's A Finals:** #2 Jeannie Cannella (Colorado Springs, Colo.)/Mary Keenan (Colorado Springs, Colo.) def. Tracey McDade (Smyrna, Tenn.)/Darlene Truett (Murfreesboro, Tenn.) 15-4, 15-7
- Mixed A Finals:** Christine Wright (Wilmington, Del.)/Jim Wright (Wilmington, Del.) def. #1 Rob Lybbert (Lynwood, Wash.)/Dianne Pratt (Renton, Wash.) 15-10, 10-15, 11-7

MEN'S RESULTS:

- Men's 24+/- Finals:** #1 Jason Theomer (Jacksonville, Fla.)/Andrew Haywood (Nacogdoches, Texas) def. Matt Schute (Bozeman, Mont.)/H.R. Coe (Bozeman, Mont.) 15-13, 15-14
- Men's 25+ Finals:** James Lorello (Coral Springs, Fla.)/Tim Hansen (Boynton Beach, Fla.) def. Hart Johnson (St. Paul, Minn.)/Todd Stead (Minneapolis, Minn.) 15-8, 13-15, 11-5
- Men's 30+ Finals:** John Amatulli (St. John, Ind.)/Gregg Peck (Coppell, Texas) def. #3 Glenn Warren (Orange Park, Fla.)/Curtis Winter (Jacksonville, Fla.) 15-13, 15-10
- Men's 35+ Finals:** #4 Marty Hogan (San Diego, Calif.)/Steve Trent (Riverside, Calif.) def. #3 Jerry Hilecher (Granada Hills, Calif.)/Steve Lerner (Riverside, Calif.) 15-13, 13-15, 11-10
- Men's 40+ Finals:** #4 Jerry Hilecher (Granada Hills, Calif.)/Leo Gurnoe (Cardiff, Calif.) def. #3 Stan Wright (Fremont, Calif.)/Dave Azuma (Lake Oswego, Ore.) 15-10, 15-9
- Men's 45+ Finals:** #4 Stan Wright (Fremont, Calif.)/Gene Pare (Campbell, Calif.) def. #3 Dave Kovanda (Worthington, Ohio)/Ron Woolard (Dublin, Ohio) 15-11, 15-5
- Men's 50+ Finals:** #1 Jerry Davis (Shaker Heights, Ohio)/Jack Ross (Miami, Fla.) def. #2 Tom McKie (Garland, Texas)/Craig Olsen (Grand Island, Neb.) 15-9, 15-14
- Men's 55+ Finals:** #1 Jerry Davis (Shaker Heights, Ohio)/Jack Ross (Miami, Fla.) def. Lee Graff (West Linn, Ore.)/Tom Penick (La Mesa, Calif.) 15-9, 15-10
- Men's 60+ Finals:** #1 Paul Banales (Phoenix, Ariz.)/Tom Moore (Arcadia, Calif.) def. #2 Don Alt (Dublin, Ohio)/Otis Chapman (Cleveland, Ohio) 7-15, 15-9, 15-7
- Men's 65+ Finals:** Ridlon Kiphart (Dallas, Texas)/Joe Lambert (Dallas, Texas) def. #4 Don Goddard (Glasgow, Mont.)/Dick Kincade (Divide, Colo.) by injury forfeit
- Men's 70+ Finals:** #1 Philip Dzuik (Homer, Ill.)/Victor Sacco (Norwood, N.Y.) def. #2 Art Goss (Colorado Springs, Colo.)/Dick Kincade (Divide, Colo.) 15-5, 15-3
- Men's 75+ Finals:** #2 Don Goddard (Glasgow, Mont.)/Art Goss (Colorado Springs, Colo.) def. #1 Earl Acuff (Asheville, N.C.)/Luzell Wilde (Centerville, Utah) 15-9, 15-7

WOMEN'S RESULTS:

- Women's 24+/- Finals:** #1 Rachel Gellman (Phoenix, Ariz.)/Renee Ramirez (El Paso, Texas) def. #2 Kayla Harvey (Laramie, Wyo.)/Marnie Shute (Riverton, Wyo.) 15-6, 15-9
- Women's 25+ Finals:** #4 Teri Lawrence (Pembroke Pines, Fla.)/Dori Moss (Plantation, Fla.) def. #2 Marcia Richards (Greenwood Village, Colo.)/Stacey Sour (Greenwood Village, Colo.) 15-0, 15-12
- Women's 30+ Finals:** #2 Chris Evon (San Diego, Calif.)/Terri Graham (San Diego, Calif.) #1 Kersten Hallander (Jacksonville Beach, Fla.)/Dori Moss (Plantation, Fla.) 15-13, 15-6

Women's 35+ Finals: #1 Mary Lyons (Neptune Beach, Fla.)/Susan Pfahler (Neptune Beach, Fla.)

def. #3 Lori Harper (Eau Claire, Wis.)/Carol Kriegler (Russellville, Minn.) 10-15, 15-8, 11-6

Women's 40+ Finals: #2 Elaine Dexter (Dublin, Calif.)/Leslie Pawka (San Diego, Calif.) def.

Carolyn Foster (St. Paul, Neb.)/Deb Lukes (Grand Island, Neb.) 15-3, 15-4

Women's 45+ Finals: #3 Agatha Falso (Boca Raton, Fla.)/Eileen Tuckman (Boynton Beach, Fla.)

def. #1 Shelley Ogden (Cincinnati, Ohio)/Gerri Stoffregen (Cincinnati, Ohio) 15-10, 15-7

Women's 50+ Finals: #2 Nidia Funes (Novato, Calif.)/Merijean Kelley (Palo Alto, Calif.) def. #5 Jo

Kenyon (Tallahassee, Fla.)/Lola Markus (Park Ridge, Ill.) 15-10, 15-1

Women's 60+ Finals: Jo Kenyon (Tallahassee, Fla.)/Lola Markus (Park Ridge, Ill.) unchallenged

MIXED RESULTS:

Mixed 24+/- Finals: #3 Ileana Villareal/Alain Pujolar (Hialeah, Fla.) def. #2 Kerri Stoffregen

(Cincinnati, Ohio)/Dave Ganim (Columbus, Ohio) 15-13, 15-8

Mixed 25+ Finals: #3 Elaine Mardas (Columbus, Ohio)/Dave Ganim (Columbus, Ohio) def. #1

Debbie Bryant (Sneads Ferry, N.C.)/Ivey Powell (Rocky Mountain, N.C.) 15-13, 15-7

Mixed 30+ Finals: #1 Lynn Skadeland (Sherwood, Ore.)/Jon Martin (Gresham, Ore.) def. Sandra

Ruiz (Elk Grove, Calif.)/Brad Carter (Concord, Calif.) 15-8, 2-15, 11-9

Mixed 35+ Finals: #3 Malia Bailey (Norfolk, Va.)/Mark Baron (Herndon, Va.) def. #1 Chris Evon

(San Diego, Calif.)/Bill Lyman (Berwyn, Ill.) 15-8, 15-10

Mixed 40+ Finals: #1 Elaine Dexter (Dublin, Calif.)/Dave Azuma (Lake Oswego, Ore.) def. #2

Leslie Pawka (San Diego, Calif.)/Mike Pawka (San Diego, Calif.) 15-10, 15-9

Mixed 45+ Finals: #3 Gary Mazaroff (Albuquerque, N.M.)/Eileen Tuckman (Boynton Beach, Fla.)

def. #1 Gerri Stoffregen (Cincinnati, Ohio)/Mike Stephens (Ada, Mich.) 15-2, 15-12

Mixed 50+ Finals: #1 Agatha Falso (Boca Raton, Fla.)/Mike Aubrey (Phoenix, Ariz.) def. #3

Marijean Kelley (Palo Alto, Calif.)/Tom McKie (Garland, Texas) 1-15, 15-12, 11-1

Mixed 55+ Finals: #4 Lola Markus (Park Ridge, Calif.)/Lee Graff (West Linn, Ore.) def. #2 Helen

Dunsmoor (Boise, Idaho)/Jack Dunsmoor (Boise, Idaho) 15-2, 15-6

Mixed 60+ Finals: #4 Ron Maggard (Lake Tappawingo, Mo.)/Jo Kenyon (Tallahassee, Fla.) def. #3

Sid Williams (Tacoma, Wash.)/Sue Embry (Valley Center, Calif.) 15-9, 15-1

Mixed 75+ Finals: Mary Low-Acuff/Earl Ecuff (Asheville, N.C.) unchallenged



**American
Amateur
Racquetball
Association**

Member Sport U.S. Olympic Committee

**MEDIA SUMMARY: 1996 EKTELON AARA 29TH U.S. NATIONAL DOUBLES
RACQUETBALL CHAMPIONSHIPS**

PRESENTED BY PENN RACQUET SPORTS

CITY SQUARE SPORTS CLUB - PHOENIX, ARIZ., OCTOBER 16-20

ADVANCE

RACQUETBALL MAGAZINE

SEPTEMBER/OCTOBER 1996	40,000	PREVIEW ARTICLE
MESA TRIBUNE		
FRIDAY, OCTOBER 11	226,000	PREVIEW ARTICLE
ARIZONA REPUBLIC		
SATURDAY, OCTOBER 12	340,000	PREVIEW NOTE
PHOENIX GAZETTE		
SATURDAY, OCTOBER 12	96,000	PREVIEW NOTE
MARICOPA COUNTY SPORTS COMMISSION	200	MEDIA RELEASES

SITE COVERAGE: PRINT

MESA TRIBUNE - MESA, ARIZ.

THURSDAY, OCTOBER 17	226,000	AGATE/BRIEF/CALENDAR
FRIDAY, OCTOBER 18	226,000	AGATE/CALENDAR
SATURDAY, OCTOBER 19	226,000	BRIEF/AGATE/CALENDAR
SUNDAY, OCTOBER 20	226,000	REPORT/AGATE/CALENDAR
MONDAY, OCTOBER 21	226,000	REPORT/AGATE

ARIZONA REPUBLIC - PHOENIX, ARIZ.

THURSDAY, OCTOBER 17	340,000	NOTE/AGATE
FRIDAY, OCTOBER 18	340,000	RAJSICH ARTICLE/AGATE
SATURDAY, OCTOBER 19	340,000	AGATE
SUNDAY, OCTOBER 20	595,000	AGATE
MONDAY, OCTOBER 21	340,000	AGATE

PHOENIX GAZETTE - PHOENIX, ARIZ.

THURSDAY, OCTOBER 17	96,000	NOTE/AGATE
FRIDAY, OCTOBER 18	96,000	RAJSICH ARTICLE/AGATE
SATURDAY, OCTOBER 19	96,000	AGATE
SUNDAY, OCTOBER 20	96,000	AGATE
MONDAY, OCTOBER 21	96,000	AGATE

POST EVENT

RACQUETBALL MAGAZINE	40,000	(NOVEMBER/DECEMBER)
SWEAT MAGAZINE	40,000	(NOVEMBER ISSUE)
TOTAL TO DATE:	4,347,200	ESTIMATED IMPRESSIONS

ADDITIONAL & FOLLOW-UP

SPORTS ILLUSTRATED	FACES IN THE CROWD (PARAISO'S/GOULD-GUDINAS/O'NEIL-ROBINSON)
ENTRY DISTRIBUTION	STATE ORGANIZATIONS/NEWSLETTERS
	REGIONAL EVENTS
RESULTS	FILED ON USOC EBB (PRE- AND POST EVENT)
	FILED ON USOC EBB (DAILY ON-SITE)
	REGIONAL RESULTS IN RB MAGAZINE (NOVEMBER/DECEMBER)
INDIVIDUALS	HOMETOWN RELEASES ON ALL WINNERS/FINALISTS

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Appendices for: Risk Management

USRA '97 INSURANCE UPDATE

The following are summaries of the current insurance coverage provided through the USRA. The USRA secondary accident insurance policy for the coming year includes a \$4,000 deductible to be met by either you or your primary insurance carrier before the sport's accident coverage goes into effect. All injuries must be reported to the USRA Headquarters, rather than directly to the insurance provider.

SECONDARY ACCIDENT MEDICAL INSURANCE FOR ATHLETES

Insurance Company: Continental Assurance
Group Policy Number: 52-2000001-91
Certificate Number: 06910002
Who is Covered: USRA competitive license holders

Coverage Starts: Coverage is a benefit of membership, and begins upon receipt of the completed membership application form with appropriate fee.

Effective: Registered USRA athlete members are covered while 1) participating in competitions, meets or events sponsored or sanctioned by USRA, and 2) while participating in organized, scheduled USRA practice sessions.

Benefits

- Maximum \$25,000 per occurrence for medical expense
- Maximum \$250 per tooth/\$1,000 per occurrence for dental expense
- \$10,000 for accidental death
- \$15,000 for dismemberment and loss of sight
- \$10,000 for dismemberment, loss of a hand, a foot or sight of one eye
- Deductible amount is \$4,000
- Amount payable limited to medical/dental expense incurred within one year of the date

Deductible

This program is secondary to other primary insurance in place through the athlete's employment, school, or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury, or \$4,000 or medical expenses where there is no primary insurance.

How to File a Claim

Upon notification of an injury, claim forms are sent to the injured party from the USRA Headquarters. Additional claim forms may be obtained by contacting USRA Headquarters. Completed claim forms should be submitted to the USRA for endorsement and verification of membership status.

LIABILITY INSURANCE PROGRAM FOR SANCTIONED EVENT SITES

Insurance Company: St. Paul Fire & Marine Insurance Company
Policy Number: GLO 130568
Policy Dates: January 1, 1996 to January 1, 1997

Limits and Sub-Limits of Liability

- \$1,000,000 for each occurrence
- \$5,000,000 General Aggregate per event
- \$5,000,000 Products/Completed Operations Aggregate
- \$1,000,000 Personal Injury/Advertising Injury
- \$50,000 Fire Damage (any one fire)
- \$5,000 Medical Expenses (any one person)

It is imperative that all incidents, no matter how minor, be reported immediately to Membership Director Kevin Joyce, at the USRA National Office, 1685 West Uintah, Colorado

AARA Event Safety Guidelines

The following safety precautions must be used by all individuals who participate in the direction, operation and supervision of sanctioned racquetball events.

Prior to the event, the following information must be obtained and shared with event staff:

- 1) Phone numbers of the closest emergency medical services.
- 2) Exact names and times of service of all individuals certified in first aid and CPR training. Each hour of tournament play must have an assigned individual certified in first aid safety.
- 3) Review of method of contact for all certified individuals. Each person who is available for first aid assistance must be in a designated area or easily reached at the times they are on duty.
- 4) Evaluate a method of evacuation when emergency assistance is required.
- 5) Have forms that must be completed describing injury, time of injury, individual's contact numbers and addresses and individuals applying first aid, etc. immediately available.
- 6) A pre-event inspection of the facility assuring that there are no safety violations, such as loose lighting fixture, cracked glass, unhinged doors, dropped air conditioning units.
- 7) Once the injury has been reported the following procedures should take place:
 - a) Immediately contact the individual on duty and assigned to assist during an injury
 - b) Make sure individual representing tournament is available to assist with crowd control and to make sure assigned first aid people are able to perform duties
 - c) Contact emergency services if required
 - d) Complete paper-work
 - e) Make report to AARA offices:

Kevin Joyce
AARA
1685 W. Uintah
Colorado Springs, CO 80904

RISK MANAGEMENT GLOSSARY OF BASIC INSURANCE TERMS

NAMED INSURED: has the broadest protection provided by the policy; full rights to policy coverages and limits

FIRST NAMED INSURED: the contact person; responsible for payment of premium; has right to cancel policy or to receive notice of cancellation from company

ADDITIONAL INSURED: entity outside of the Named Insured; their relationship to Named Insured gives them an insurable interest for claims arising out of the negligence of the Named Insured; entitled to defense and indemnity (if policy limits not exhausted by Named Insured); no responsibility for premium payment

- Examples:
1. Managers or Lessors of premises used by Named Insured
 2. Financial Sponsors of organizations or activities

CERTIFICATE HOLDER: the entity to which a Certificate of Insurance is provided as a matter of information; does not confer any coverage under the policy

AGGREGATE: the upper limit on the amount an insurer will pay for all covered losses during the policy period

GENERAL AGGREGATE: the most the insurer will pay for the sum of all claims under Coverages A, B, and C (bodily injury to others and/or property damage to property of others, personal and advertising injury, and medical payments), except injury and damages under "products-completed operations hazard", during the policy term

PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT: the most the insurer will pay for the sum of all injury and property damage under Coverage A for the products-completed operations hazard during the policy term

OCCURRENCE POLICY FORM: coverage applies to all covered claims resulting from occurrences taking place during the policy, regardless of when the claims is presented to the insurer

CLAIMS-MADE POLICY FORM: pays all covered injury or damage during the coverage term that results in claims made (presented) during the policy period

NON-OWNED AUTO: those autos you do not own, lease, hire, rent or borrow that are used in connection with your business; this includes autos owned by your employees or partners or members of their households but only while used in your business

HIRED AUTO: those autos you lease, hire, rent or borrow; does not include any auto you lease, hire, rent or borrow from any of your employees or partners or members of their households

LIMITS: the amount of insurance available to the insured for each particular coverage part

CARE, CUSTODY & CONTROL: real and/or personal property entrusted to the insured which is deemed to be in the insured's care, custody and control

AGENT: is anyone authorized by an insurer to solicit, create, modify or terminate insurance contracts; an agent of the insurer

BROKER: solicits and negotiates contracts of insurance for an insured, and is the agent of the insured, not the insurer

MANAGING GENERAL AGENT (MGA): assumes, under contract, all of the responsibilities and functions of the insurance company such as solicitation of business, underwriting, binding, policy issuance, loss control, claims handling, compliance and billing

RESERVATION OF RIGHTS: a defense position taken by the insurance company whereby the company "reserves its rights" to coverage under the policy; typically defense is provided without any commitment to coverage until such a time coverage can be determined

HOST LIQUOR LIABILITY: coverage for bodily injury or property damage for which the insured may be held liable provided the insured is not "in the business of" manufacturing, distributing, selling, serving or furnishing alcoholic beverages

LIQUOR LIABILITY: coverage for bodily injury or property damage for which the insured may be held liable by reason of; 1) causing or contributing to the intoxication of any person; 2) the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or 3) any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages; provided that the insured is "in the business of" manufacturing, distributing, selling, serving or furnishing alcoholic beverages

COMPARATIVE NEGLIGENCE: designed to permit recovery in a negligence action despite the plaintiff having contributed to the accident, with both parties sharing the financial burden according to their respective degrees of negligence

CONTRIBUTORY NEGLIGENCE: if the plaintiff's conduct or performance failed to meet the standard required for protection and this failure contributed in causing the injury or damage, the plaintiff shall be denied recovery

USOC MINIMUM STANDARDS FOR LIABILITY INSURANCE

1. Limits of Insurance

A. Per Occurrence Limits

Minimum Required: Not less than One Million Dollars (\$1,000,000) per occurrence, except Fire Legal Liability which must be included in limits not less than Fifty Thousand Dollars (\$50,000).

Suggested: Based on a review of factors particular to each USOC Member Organization, including inherent risk and historical loss experience trended to current costs, it is suggested that primary limits ranging between Two Million and Five Million Dollars (\$2,000,000-5,000,000) be carried.

B. Aggregate Limits

Preferred Standard: Non-aggregated general limits, or

Minimum Required: Five Million Dollars (\$5,000,000)

Suggested: If the preferred standard is not adopted, it is suggested that each USOC Member Organization carry Excess Liability on a following form basis with Aggregate Limits of five times the underlying limits.

2. Policy Conditions

Minimum Required:

- A. Bodily Injury, Property Damage and Personal Injury must be covered.
- B. Liability arising from drug testing programs must be covered with language affirmatively stating its inclusion. (If not covered by the general liability policy, the Member Organization must provide evidence of its inclusion elsewhere.)
- C. Athletic Participant Liability must be specifically endorsed onto the policy. Any participant exclusion must be limited to player-v-player (not participant-v-participant) incidents.
- D. The policy may not contain an exclusion for claims of Physical & Sexual Abuse or Abuse & Molestation or similar, however described by the policy.

2. Policy Conditions (cont.)

Suggested:

A-D plus:

- E. Coverage for punitive damages should be included within the limits of the policy to the degree permitted by law within the jurisdiction in which a claim is brought.

3. Minimum Insurance Company Standards

Minimum Required: The company must possess a minimum rating from A. M. Best of A VII and possess, as reported by Best, a minimum Policyholder's Surplus of Fifty Million Dollars (\$50,000,000). Where the company is not rated by Best, an equivalent rating from another recognized insurance rating service may be acceptable.

4. Deductible or Self-Insured Retention

If a deductible or self-insured retention (SIR) is included as a condition of the policy, this must be demonstrated on the Certificate of Insurance provided to the USOC.

5. Cancellation

The policy must include a provision requiring a minimum of 30 days written notice of cancellation, including notice to Additional Insured parties and Certificate Holders.

6. USOC Designation and Verification of Insurance

A. Additional Insured

The United States Olympic Committee must be designated as an Additional Insured on the policy as its respective interests may appear. The Certificate of Insurance or other verification provided to the USOC must be accompanied by the Additional Insured Endorsement naming the USOC.

B. Certificate Holder Status

The USOC must be specifically designated as a Certificate Holder for the policy. The Certificate should be directed from the insurance company or its approved representative to the USOC Risk Manager. Certificates must be updated annually.

6. USOC Designation and Verification of Insurance (cont.)

C. Policy Conditions

1. The verification of insurance provided to the USOC must include:

- a. A copy of the appropriate endorsement for Participant Legal Liability,**
- b. A copy of the endorsement for liability arising from Drug Testing, and**
- c. A copy of the Additional Insured designation.**

2. The verification must also include a written statement from an authorized insurance company source that the minimum required policy conditions have been met. This condition may be met either by submitting a letter from the company or by including such a statement on the Certificate of Insurance.

7. Policy Provision

At its discretion, the USOC may require that a complete copy of the organization's general liability policy be filed with the Risk and Insurance Management Office. This copy must include the Declarations page and all endorsements, except those naming Additional Insured parties other than the United States Olympic Committee which may be omitted at the discretion of the organization.

3/18/94

WAIVER OF LIABILITY

Upon participating in activities/events sponsored by the _____ and/or its affiliated associates.

I/we agree to abide by the rules of the _____ as currently published.

I/we understand and appreciate that participation or observation of the sport constitutes a risk to me/us of serious injury.

I/we voluntarily and knowingly recognize, accept and assume this risk and release _____, its associates, their sponsors, Event Organizers and officials from any liability therefrom.

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

1/8/96

PRODUCER

LUPKE-RICE-CLANCY ASSOCIATES
PO BOX 11309
FORT WAYNE IN 46857

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

- COMPANY A ST PAUL FIRE & MARINE INSURANCE CO
- COMPANY B
- COMPANY C
- COMPANY D

INSURED

AMERICAN AMATEUR RACQUETBALL ASSOCIATION
1685 WEST UINTAH
COLORADO SPRINGS CO 80904-2921

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY				GENERAL AGGREGATE \$ 5,000,000
A X	COMMERCIAL GENERAL LIABILITY CLAIMS MADE X OCCUR OWNER'S & CONTRACTOR'S PROT	GLO 1300568	1/1/96	1/1/97	PRODUCTS - COMP/OP AGG \$ 1,000,000 PERSONAL & ADV INJURY \$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 FIRE DAMAGE (Any one fire) \$ 100,000 MED EXP (Any one person) \$ 5,000
X	MEDICAL PAYMENTS EXCLUDED FOR PARTICIPANTS				
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT \$
	ANY AUTO				
	ALL OWNED AUTOS				BODILY INJURY (Per person) \$
	SCHEDULED AUTOS				
	HIRED AUTOS				BODILY INJURY (Per accident) \$
	NON-OWNED AUTOS				PROPERTY DAMAGE \$
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	ANY AUTO				OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$
	EXCESS LIABILITY				EACH OCCURRENCE \$
	UMBRELLA FORM				AGGREGATE \$
	OTHER THAN UMBRELLA FORM				\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS OTH-ER
	THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: INCL				EL EACH ACCIDENT \$
	OTHER: EXCL				EL DISEASE - POLICY LIMIT \$ EL DISEASE - EA EMPLOYEE \$

ALL STATE AARA ASSOCIATIONS & MEMBER CLUBS ARE ADDITIONAL PROTECTED PERSONS AS THEIR INTEREST MAY APPEAR

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CERTIFICATE HOLDER IS AN ADDITIONAL PROTECTED PERSON AS THEIR INTEREST MAY APPEAR SOLELY AS RESPECTS THE NEGLIGENCE OF THE NAMED INSURED.

CERTIFICATE HOLDER

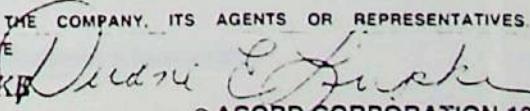
UNITED STATES OLYMPIC COMMITTEE
ONE OLYMPIC PLAZA
1750 E BOULDER STREET
COLORADO SPRINGS CO 80909

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

DUANE E. LUPKE



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PARTICIPANT WAIVER/RELEASES and CONSENT FORMS

Waiver/releases and consent forms, properly prepared and obtained, are worth the paper on which they are written. They do indicate that to participate is a conscious voluntary decision. They have been successful under particular conditions in obtaining summary judgements for the defense. They are typically required as a condition of sport liability insurance coverage. In explanation:

A **waiver/release** obtains an acknowledgement that participation involves a risk of injury, even catastrophic injury, and that the participant accepts that risk. By signing, participants "waive" their right to sue should an injury occur, and thereby "release" the sponsor and its agents from liability for any such injury that should occur. A parent or guardian must do so as well if the participant is a minor. (K&K suggests that minors sign as well as the parent/guardian to show an agreement of shared responsibility).

A **consent** form obtains an acknowledgement and acceptance (again, by parent or guardian as well if a minor) of whatever expectations and prerogatives are stated by the sponsor as terms and conditions for participating, such as emergency medical treatment, drug testing, transportation provided by the sponsor, and compliance with the laws of the community.

Either, both, or neither of these forms may be appropriate in a given context, depending on the following **implications for use**.

1. Participants must be allowed to read and be required to sign all forms before given the privilege of participation. This may be done once annually as a condition of annual membership and access to the sponsor's programs, or as a condition of entering a given activity. Signed forms are to be kept "forever" (a minimum of three years for adults).
2. "Participants" also include any non-employee official or volunteer who agrees to assist in the conduct of the program in a pre-planned capacity, or who is allowed to enter a restricted area.
3. The form must be readable and understandable to the participant and meet certain case law expectations. Properly drafted, the release can extend to ordinary negligence.
4. Waiver/releases and consent forms are not substitutes for good loss control procedures and participant accident insurance.

9/90/12

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WAIVERS -- FORM AND CONTENT

In Loss Control Bulletin #12, Waivers and Consent Forms are discussed as to their nature and value. It is also necessary to consider "form and content". That is, under the best of conditions, waivers are no guarantee of a summary judgement, but under less than the best, there is almost a guarantee of rejection. The expectations arising from case law are many and manytimes judgemental, and the following are to serve only as illustrations for consideration. Insureds should rely on their counsel and the comments from K&K's reviewers.

- * Have printing at least 10 point type face.
- * Keep form to one sheet and to that single purpose.
- * Keep wording as clear as possible.
- * Make it clear the participant understands the risks and is accepting them.
- * Include reference to "acts of negligence" and if preferred "including that known and unknown".
- * Include specific risk taking only if unusual, relevant, and not within a list that tries to identify all that could occur.
- * Have the release of the insured (and all who act for the insured) be on behalf of his/her heirs, assigns, and next of kin.
- * Have minor participant sign prior to the paragraph for parent or guardian (to document his/her own assumption of risk).
- * Have parent/guardian release and indemnify the insured et al as well as agree to the participation of their minor child.
- * The form, content, and process should make it clear that the participant could have read it and understood it prior to signing it.
- * Use it, keep it, but don't rely on it.
- * Share it with K&K's Underwriters for comment.

Consent forms are simpler but do not lead to summary judgements. They serve to show a form of contractual agreement of the participant to follow the terms and conditions of the sponsor's program, including the transportation, emergency medical care, meals, housing, etc, provided by the sponsor, but including as well an understanding and acceptance of the risks involved.

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LIQUOR LIABILITY

The consumption of alcohol can lead and has led to serious problems both on site and after leaving the premises. Those who provided the alcohol are subject to claims of responsibility for those problems. Alcoholic beverages are served on most occasions by those in the business to do so. They are licensed, insured, and hopefully trained for doing so. However, there are many occasions, especially at sport and leisure organization special events, in which liquor is made available by the organization as "host" for sociable purposes. Under these conditions, the sponsor is still exposed to claims of shared responsibility. In that regard:

If alcohol is sold (e.g., "cash bar"), liquor liability insurance is a must. If serving is contracted to others, the server must provide a certificate of insurance, and the sponsoring organization should ask to be shown on it as an additional insured. If handled directly by persons assigned by the sponsoring organization, "host liquor liability insurance" is needed. This is available when the host is not customarily in the business of selling alcoholic beverages.

If alcoholic beverages are gratis, responsibilities do not change. The same considerations of controlling the consumption of alcohol and associated behavior apply whether the drinks are provided for cash or for good will.

Of the many suggestions available for liquor liability control:

1. Professional bartender(s) should have completed a special course on how to spot and deal with persons who have become under the influence of alcohol. Amateur bartenders would benefit from these principles, and management's policies should include pre-planned instructions for these persons to follow in this regard and then support their actions when such must be taken.
2. Check IDs conservatively; being asked for an ID is taken more as flattery than an irritation.
3. Limit number of drinks sold per visit to two. Or, provide no more than two "coupons" to each guest, whether they are to be redeemed at a cash bar or a courtesy station.
4. Prohibit the removal of the drinks from the room or tent.
5. Ask at the beginning who are the designated drivers and give them a tasteful badge or nametag so that they are readily distinguishable.
6. Provide non-alcoholic beverages and promote snacks.

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1-92-39

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THE UNRULY SPECTATOR/PATRON

Very little can be more annoying at a sports event or a recreational enterprise than to find yourself in the vicinity of an unruly spectator or patron. What was to be a day of fun can become an insult to the senses if not one's safety. While tempting to some to take such matters into their own hands, it is management who bears the responsibility. Whether it be usher or uniformed security, management must be prepared by plan and training to "ask" the unruly person to behave and, if unheeded, remove the person from the premises without use of excessive force.

Some of the implications to be considered are:

* By signage and printed inserts in the program, make it clear that unruly behavior will not be tolerated and the offending person is subject to ejection from the premises with forfeiture of their guest rights and privileges.

* By professional identification and expressed optimism that any true fan or patron would respond appropriately to a notice that their behavior is being offensive to others, make it known quietly to the person that the person giving due notice is doing so with the authority of management.

* By advance notice to a colleague, have the encounter observed and readied for assistance should the offender "take exception" to the due notice.

* With judgement and skill, escort the unheeding but "sober" offender to and through the gate, radio-alerting parking lot security to the ejection so that they may observe the person until departure is complete.

* Should the offender appear to be inebriated, belligerent, or protected by a peer group, initiate established procedures for contacting law enforcement officers, obtaining their presence, and transferring responsibility for such persons to them. This may involve the interim use of a designated holding area that is secure and supervised.

By review of all these options and decisions to be made, it is clear that advance planning, skill, judgement, and communications are necessities for the management of a sports or recreational enterprise of any size.

4/92/43

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LEASING PREMISES

7/90/7R

Many sports and entertainment organizations must rent or lease the facilities needed for the conduct of their programs. Many community-interest enterprises obtain and maintain facilities for this purpose. This marriage of common interests works advantageously for both most of the time, but only if their contractual agreement balances appropriately their respective responsibilities and liability for whatever may go wrong during the period of their relationship.

To do so, it is necessary to clarify the responsibilities each is to assume and then understand the functions of Certificate of Insurance, indemnification, and hold harmless sections within a contractual leasing/renting agreement. All three should be reciprocal, i.e., "I'll do this for you if you do this for me."

A Certificate of Insurance documents to one party that the other has adequate liability insurance should a suit be filed. Typically, "adequate" is at least \$1 million, and the other party is to be named an additional insured, which means Party A's insurance will cover Party B as well as A if sued. This being reciprocal brings the resources of both insurance policies into play if either is sued...unless:

It also is customary for Party A to ask Party B to indemnify and hold harmless Party A from any and all liability arising out of injuries to others and their property during the relationship. Essentially, to "hold harmless" is for Party B to agree not to bring Party A into a suit against Party B. To "indemnify" is for Party B to agree to pay the costs to Party A if Party A is brought into a suit by a third party. At stake: For what is one indemnifying and holding the other harmless?

Unfortunately for Party B, they may sign such an agreement that is not reciprocal, i.e., the basketball program that leases the stadium may find itself paying for the injuries to spectators if the roof fell in...or the gymnasium may find itself paying for the catastrophic injury to one athlete who collided with another.

Balanced reciprocity therefore simply provides for Party A to indemnify and hold harmless Party B for problems caused by Party A, and for Party B to do likewise for Party A for problems caused by Party B, based on agreed upon responsibilities. Those who are asked to sign a contractual relationship for their organization should ask their counsel to be sure that such reciprocity exists.

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"WARNING" -- SIGN OF THE TIMES

"Failure to Warn" is a common complaint of people who are injured by hazards that had not been apparent to them. Whether justified or not, such a complaint can be minimized by taking special steps to identify hazards within one's responsibility and to warn about those that cannot be removed or fully controlled.

In some instances, this requires face to face instruction (e.g., in sports safety). In others, Signage is posted that alerts the person to the hazard in the area and/or warns of the potential for injury (and if feasible advises how to minimize that potential). In fact, signage can also be helpful as reminders for those who had been taught more personally about the hazards and their control.

While we take for granted signage that shows us the Exits and proper restroom, Signage is not merely a matter of information. Its location must be appropriate to the person's ability to see and act on that warning. Its message must be readable and meaningful at that distance as well as relevant to the hazard. Use of standardized symbols and color coding may increase recognizability of both the warning and the hazard. In a nutshell, to be "informed", the person should have been able:

1. To see the warning in time;
2. To understand it as a warning;
3. To understand, reasonably, the nature of the hazard; and
4. To have some clue what to do about it (even if only to accept the risk of injury in the course of whatever they were choosing to do).

Other considerations include:

1. Using "Warning..." when you want their mental attention, and "Danger..." when their fullest immediate respect is needed.
2. Advising that serious injury can result, including paralysis or death, when such a potential is known.
3. Providing supplemental information, including pictorials, that demonstrate the hazard and/or suggested preventive action.
4. Directing them, if warranted, to someone/somewhere specific for further information and/or alternative actions.
5. Keeping aware of any recommended or required Signage practices for your type of business.
6. Respecting that the best signage and warnings are not a substitute for good loss control procedures.

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IMPACT PROTECTION FOR THE EYES

In many sports, as in many activities of life, the eye can be exposed to a permanently disabling injury from being struck by a ball, other sports equipment, stationary objects, and fellow participants. Where this exposure is predictable and frequent, rules typically require some effective form of face/eye protection (e.g., football face mask). Where the exposure may be predictable but its occurrence is not relatively frequent, such protection may be encouraged but not, for other reasons, necessarily required.

Regardless of what is judged as good for all, two types of participants warrant special attention -- those with only one good eye, and those who require eyeglasses for visual correction. The former, if permitted to participate, should always wear a protective eyeguard, no matter the sport. The latter can now choose much better protection than before by obtaining polycarbonate lenses.

According to the National Society to Prevent Blindness, unless a true face protector is being worn, nothing gives more protection to the eye against impact than polycarbonate lenses. Other lenses, including "safety lens", are much more apt to shatter and cause penetrating eye injuries when struck by an object. In addition, polycarbonate blocks out 99% of harmful UV rays, is extremely light weight, and very comfortable to wear.

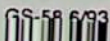
In encouraging active people who must wear glasses to change to polycarbonate lenses for the additional protection they provide, the NSPB reports that prior complaints in their use are no longer valid. These lenses are now quite scratch-resistant, no more costly (at most shops) than other lenses with scratch-resistant coating and UV filter, and most prescriptions can be filled with polycarbonate lens as long as the wearer requests them.

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INCIDENT HANDLING GUIDELINES AT THE VENUE

When a patron at or around the venue goes down with an injury--and whether attention is given by an usher, nurse, EMT or other assigned personnel--both the injured person and the situation need to be evaluated and stabilized, whether it is until the ambulance arrives and takes over, until the person can be taken to the 1st Aid room for care and observation, or until the person refuses care and/or elects to resume activity without further attention. Regardless of which scenario and which personnel, there are a number of do's and don'ts while attending to the injured person's needs. Among them are:

- * Don't accept or even suggest fault for the incident.
 - * Don't make any promises about anything.
 - * Don't make payment or say his/her medical bills will be paid.
 - * Don't give any information about your insurance coverage.
 - * Don't recommend any medical facility unless told to do so.
 - * Don't reflect an attitude of boredom or nuisance or impatience.
 - * Don't argue or patronizingly agree with any disagreeable statement by the injured person
 - * Don't leave the person unattended until transferred to health or security personnel in the pre-authorized manner or released at their own request.
 - * Don't fail to observe and record any significant circumstance.
 - * Don't hesitate to correct any hazardous situation (e.g., wet spot) as soon as reasonable after attending to the person.
-
- ** Do give respect and appropriate attention to the stricken person.
 - ** Do assist within the local system of obtaining and recording the relevant information about the incident on the Report Form being used for this facility/program.
 - ** Do contact security or other designated personnel so that an investigation and warranted controls/remediations can be launched without unnecessary delay.
 - ** Do ask the person what he/she believe happened and record such in his/her own words if at all possible.
 - ** Do note in the report if observable circumstances differ from, or reflect in any way on, what the person is claiming.
 - ** Do note in the report if the person is noticeably upset or actually complaining about the cause of his/her accident.
 - ** Do give respect to any complaint. If warranted, offer to "check with the insurer" and get back to them "after talking with a knowledgeable person". If necessary, give them K&K's Claims' number (1-800-237-2917) for requesting personal assistance.

5/93/58

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EMERGENCIES AND THE "911 SYSTEM"

The advent of 911 emergency response systems has simplified the actions required of those needing prompt emergency attention to a serious injury, heart attack, fire, or crime. It is easy to remember, easy to dial, and requires no pocket change. Further, many communities now have enhancements (911E systems) that route calls to the nearest emergency response unit and display the caller's location on the dispatcher's computer screen.

This technology is especially helpful for those responsible for the emergency care of suddenly stricken athletes and spectators, whether in a gym, an arena, or out on the field. However, because systems vary from community to community, the desired rapid and accurate communication to gain vital care for a victim warrants pre-planning, established procedures, and practice.

Advance planning is needed for more than that reason. Cellular phones, for example, provide the advantage of immediate on-site communications. However, they also present an additional consideration to the local 911 or 911E system as they are mobile, working from a different system than dedicated phone lines, and possibly being relied upon at a venue outside the normal 911 service area. If cellular phones are to be utilized, this consideration must be part of these pre-planning discussions and subsequent staff training.

Further, even with the use of a 911E system, one should be prepared to tell the dispatcher specifically where you are located and to confirm the number from which you are calling. For one reason, it is better to direct them to the "2d floor men's locker room" instead of just a street address. For another, the phone number may put on the dispatcher's screen the central billing address for your phone system. In sports and recreation, posting the specific location and number with each dedicated phone that could be used for an emergency is good practice.

More information than this will be sought by the dispatcher, but all advance planning for requesting emergency care via the 911 system (or its equivalent where not used) starts with direct knowledge of how that system works in your community. Discussions with the local dispatch agency and emergency responders will ensure the mutual awarenesses that lead to prompt and proper action at the moment of truth.

2/94/67

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PLANNING FOR EMERGENCY EVACUATION

Whether you are responsible for attracting people to a huge outdoor arena or a storefront amusement center:

- * How would you handle a phoned bomb threat?
- * Where do you guide your patrons if immediate evacuation is needed, whether for bomb threat or other reason?
- * How do you deal with patrons with disabilities?
- * Who makes sure people in restrooms, lockerrooms, etc, are notified and have vacated along with the others?
- * Who makes all these decisions and how do you access that person with information? And vice versa?
- * Who in the community can help you with the answers?

There are a lot of "little things" that must come together for an emergency evacuation to happen. The first is to recognize that the need is rare, and because of that, readiness must come from pre-planning rather than "winging it". If a NFL Club can successfully evacuate its stadium during a pre-season game, as one did in 1991 to avoid their fans' exposure to an oncoming electrical storm, any circumstance can be planned out if done in advance.

The details within a plan can be extensive or relatively brief. Everyone has their own needs, circumstances, and preferences. However, there are six considerations in any plan:

1. The decision-making process;
2. The information-awareness process;
3. The egress-preparation process;
4. The egress process;
5. The return process; and
6. The evaluation process.

Decision-Making

- * Who is the point-person needed to make that decision of whether and when the evacuation is "go"? Who is his/her backup?
- * Who are the others needed to share in the pre-decision process, coordinating the major steps within the evacuation process, communicating with the community's fire/police and press, etc?
- * Are all people with responsibility known and readily accessible?

(over)

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Information-Awareness

- LOSS CONTROL BULLETIN**
- * What criteria should be used to determine how long before a storm is expected to hit should the decision to evacuate be made to give patrons enough time to get out? For example, how long before a storm is expected to hit should the decision to evacuate be made to give patrons enough time to get out? For outdoor programs, a functional link with the local weather station for receiving and evaluating storm warnings in the area works well for many.
- * While management can determine who is the communications link for weather problems, phoned bomb threats can come to anyone. Is planning in place for managing that different source of threat?

Egress Preparation

- * Is there egress preparation planning that determines in advance how the decision maker can best alert the ushers, security, and related entrance/exit personnel that a decision to evacuate is being considered? A worst-case scenario in evacuations is having the patrons ahead of the staff. Planning provides readiness for the routes of egress that best serve the number and preferred destinations of patrons, including (a) the opening of buses in the parking area as temporary shelters, and (b) maintaining inbound lanes for firetrucks and ambulances.

Egress Process

- * Is the decision to "go" after alerting the staff followed immediately by an announced set of directions to guide the evacuation? Pre-planned announcements, given succinct and calmly, repeating the message several times, can do much to minimize panic or disorderly egress. The same information can have been printed in the program and posted at strategic locations.
- * Are there planned "Sweeps" to check for lingerers, persons with disability, and patrons who suffer injury during egress?
- * Is there "contingency planning" for those occasions in which an egress route is blocked? Alternative routes need to be thought through well in advance of any need for such.

Return Process

- * Does planning allow for emergency evacuation that is considered precautionary and potentially temporary? How and when is the "all-clear" to be given? Do the patrons return to their same seats or open seating?
- * How is this communicated first to the same staff who handled egress preparation?

Evaluation Process

- * Is there a written detailed document for common reference and training, and common **understanding** of its contents? Are there periodic communication drills and subsequent refinement from the experience? Any plan can be improved if reviewed and tested, in part or in full, both by experts in the community and by the staff on which the plan relies.

3/93/57

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"Keeping the Fun in Sport and Entertainment"

PARTICIPANT ACCIDENT INSURANCE -- SPECIAL CONSIDERATIONS

"Participant Accident Insurance" (P.A.) is designed to spare athletes most of the direct medical costs associated with injury during participation in sport activities. One must read the policy to know all terms and conditions, but typically: Coverage involves competitions and supervised practices. Travel to and from competition may or may not be covered. Illnesses and pre-existing conditions are excluded. Any relevant insurance already covering the athlete (from work, school, spouse, or parents) would be tapped first. Any combination of deductibles, special concerns, and limits of reimbursement for medical costs can be selected.

In addition, special P.A. coverage -- Catastrophic Medical ("Cat Med") Insurance -- can be added to a basic P.A. plan for the rare severe permanent injury that brings far more expenses than would be covered by P.A. insurance. Not only is there medical limits of \$1,000,000 or higher (in some cases, unlimited), it may provide for costs such as guaranteed income and home/auto renovation for wheelchair use that are not included in basic P.A. coverages.

Premiums are investments in the primary purpose -- helping the athlete be spared of direct costs of injuries while participating. The ideal coverage for the athlete and sponsor is a planned merging of basic P.A. and "Cat Med" plans. A plan that uses adequate P.A. insurance for the type of injuries expected in that sport as the deductible for a "Cat Med" plan that will apply when serious expenses are faced, serves the athlete fully and makes the best use of the sponsor's premium dollar.

The sponsor's participant liability insurance may benefit as well when merged with quality P.A. coverage. Often it is when the medical bills exceed coverages that the athlete or family seem to turn to a lawsuit for financial relief. In addition, the continuous review of injury patterns enabled by tracking P.A. claims can lead to improved injury control in that sport and thus to fewer liability as well as P.A. claims.

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INCIDENT REPORTING GUIDELINES FOR THE 1ST AID ROOM

Ambulances and paramedics attract crowds and create widespread awareness of serious injuries occurring on the premises of a sport or recreational enterprise. However, typically the first notice of most incidents is when the injured reports to 1st Aid. This is the time when the nurse or EMT should obtain as much information as possible while tending to the particular problem. By advance preparation of a suitable form (available from K & K), at minimum the following relevant information should be gained:

Date and time of arrival and of departure, plus means of arriving and departing; Identification of the injured person, including temporary and permanent address; Details of the incident, preferably in the person's own words, including location, exact time, principal complaint(s) as to nature of injury and to the attentions given up to that moment; Names of any witnesses; Medical history and any current medication.

Obtain similar information from any accompanying staff person as discreetly as possible. In addition, from personal observation, record any information relevant to the person's statements, such as signs of inebriation or condition of clothing and shoes if it were a slip/fall. If allegedly due to food or liquid, for example, some remnant of the cause should be visible.

Once the details are known, contact security or other designated person of the circumstances so that an investigation and warranted controls or remediations can be launched immediately. The investigation should include all considerations that may be used in a subsequent claim of negligence (e.g., lighting, surface conditions, congestion), with photos capturing for the record what is observable and significant at that time.

Indicate treatment rendered and exact disposition of how the person arrived and departed and with what recommendations. If care is refused, attempt to obtain a signed statement or witness.

There are several things not to do as well. Do not accept fault for the incident. Do not make any promises. Do not make payment or tell them their medical bills will be taken care of. Do not give any information about your insurance coverage. Do not recommend any medical facility unless pre-approved by policy for emergency purposes. Just give respect, appropriate first aid care, and careful observation of anything unusual.

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EMERGENCY MEDICAL ATTENTION AT ARENA EVENTS

Despite all the preventive efforts made by those sharing responsibility for a sporting event, athletes and their fans can have injuries and a variety of other health problems while on premises. Some problems can be life threatening emergencies. While most are not, those conducting the event have a responsibility to provide a reasonable emergency medical **system** (EMS) for whatever happens and whether it happens in the restroom, seating area, private suites, or on the field.

The goal of EMS is to provide anyone on premises with rapid access to basic emergency care, advanced paramedic interventions, and medical treatment. The goal of a **system** is to have the respective parts and available resources fit together. Of preference for meeting both goals is to delegate by contract or employment the EMS responsibilities to one who is trained and experienced at least at the Emergency Medical Technician (EMT) level. Through pre-planning, such an EMT can captain a team and system that offers:

- (1) An employed, volunteer, or contract staff that is briefed on recognizing emergency medical problems and summoning the proper help;
- (2) Immediate attention to the sick and injured with at least basic EMT competence;
- (3) Ability to communicate by radio or phone any need for advanced emergency medical care through the community's EMS system;
- (4) Interim on-site use of essential basic EMS equipment (e.g., oxygen, backboard, neck collars);
- (5) Availability of a clean comfortable first aid area off the concourse for patient evaluation and attention;
- (6) Traffic routes for responding ambulances to the appropriate pick-up point;
- (7) Backup care and hospital transport methods while maintaining crowd coverage; and
- (8) Good documentation of all incidents, attentions given, and refusals of care.

A well-planned EMS system assures reasonable readiness for spectator care that is geared to the attendance and the community's resources. A team's athletic trainer should be relied upon for non-athlete care only as backup, and an on-site ambulance staffed by paramedics may be infeasible for small crowds. Key to this system is early recognition of an emergency and then **no delay** in the EMS team's calling in more qualified medical attention when needed. Public access to aid can be promoted through scorecard notices, message board and public address announcements, and identifiably dressed EMT's.

9/90/11

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EMERGENCY EVACUATION GUIDELINES

The sudden need to evacuate and secure a facility requires planning, authority, and a master plan understood by all. The absence of such can only add to a catastrophe. Sudden need may arise from: (1) Severe weather (electrical or wind); (2) Unexpected catastrophe (such as riot, bleacher collapse, or plane crash); or (3) Potential catastrophe (such as bomb threat). Whichever, the master plan is to bring order into the disorder of the circumstances being suddenly faced.

Decision Maker. During events, a chief decision maker must be known, accessible, and with the authority to move within established policies, procedures, and criteria for action. Typically, this is delegated to a stadium or event manager, with the chief of security helping provide important information and implementing the decisions.

Informed Awareness. The security chief should see that information is readily processed as needed to and from designated liaison personnel from the weather station, police/sheriff department, fire department, and emergency medical services. Internally, he/she should organize a communication network with the head usher, gate and parking lot supervisors, concessionaires, major media, officials, and team managers.

Course of Action. Directions to team, fans, and staff for evacuation must be effective yet as simple as possible, whether out of prudence (bomb threat) or out of reality (earthquake). **The routes of evacuation must be monitored against obstruction and be other than the routes of entry by fire, police, and rescue personnel.** Plans should include alternatives for blocked routes, attentions to the parking area as well as the facility, securing the vacated premises, and routes for incoming emergency vehicles/personnel.

Communication System. A "command post" should be planned as the hub for processing all information and directions involving the decision maker, security chief, all liaison personnel, and the Public Address Announcer. Radio contact should be ready in lieu of or in addition to phone contact. Advance work sessions with all involved should include what local experts and authorities believe is the best way to handle the respective causes for evacuation to minimize panic among fans, etc.

Evaluation. The best of planning cannot anticipate all glitches, and a practice staff communication exercise is helpful. Also of help would be the sharing of the master plan with a visiting outside expert who can review the plan as it fits the actual facility and community resources. **At minimum should be a twice/season review of the master plan by all persons sharing responsibility for its implementation.**

7/90/10R

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"LITTLE THINGS" IN EMERGENCY EVAC PLANS

If a NFL Stadium full of fans can test an outside emergency evacuation ("evac") plan successfully under real conditions (impending electrical storm during a game in 1990), so can patrons of a Health Club, Bowling Center, or other recreational enterprise within the confines of a building. Inside, the need may come from fire, bomb threat, or other sudden adverse condition elsewhere in the building as well as tornado, earthquake, and storm conditions affecting the community. It is concerning all such possibilities, especially those being rare, that "little things mean a lot".

The "little things" in Evac plans must deal first with the fact that the need **is** rare. Attention must come from planning for Murphy's Law, not from experience with it. The attitude needed for planning distinguishes a style of management concern that cannot help but also be reflected in the quality of all services provided.

Planning for the possible, "little things" will be revealed, e.g.:

1. How do you handle a phoned bomb threat? A report of a tornado warning? Who in town can tell you?
1. Who in the enterprise (and/or the building) is the focal point for learning of a need for implementing the Evac plan? For deciding to activate the plan?
2. Where do you guide the patrons, considering several realistic options of need? How do you guide them? How can you be sure of safety lighting and clear passage to emergency exits? What signage and emergency telephone numbers are needed?
3. Who in the enterprise (and/or the building) is to see that all lockerrooms, showers, activity areas, etc, are completely alerted and vacated at time of need? How about the disabled?
4. Who in the enterprise (and/or the building) is qualified and designated to provide emergency care to stricken patrons until community services arrive? Who is to provide backup? Who writes the incident report?

Now, write down the plan. Have staff meetings on it. Keep it updated. Little things can and do mean an awful lot.

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NEGLIGENT HIRING & RETENTION

Principally, an employer is legally responsible for the actions (and inactions) of an employee only if that employee is functioning within the scope of their employment. However, there is now an alternative course that is being taken by persons wishing to file suit against the employer instead of or in addition to the employee who allegedly caused injury or property loss, even when such was clearly outside of the employee's duties and work-related expectations (e.g., rape, assault, theft).

The alternative now alleges "negligent hiring", or similarly "negligent retention", "negligent supervision", or "negligent training". The premise of such a contention is that the injurious action taken by the employee should have been for some reason reasonably foreseeable and thereby preventable had the employer made the effort. The allegation is made that either the employer should have learned prior to hiring of the person's past record...or should have terminated the person's employment after either learning of a prior record or experiencing inappropriate behavior on the job...or should have through supervision, disciplinary measures, and/or other controls precluded such behavior to have been experienced while on the job...or should have through better training precluded such behavior from being a cause of the injury.

The greater the position of trust held by the employee or the greater the opportunity that a patron can be harmed by the employee, the greater the duty the employer has to hire, retain, train, and supervise with care. Most employers are accustomed to serious attentions to the training and supervision of job-related tasks. However, also of priority to the employer should be its basic practices of reviewing the application information provided by each applicant: Are questions asked as to prior convictions of a felony, reasons for leaving prior positions, etc? If answered "Yes", was this noted and pursued prior to employment? Are there gaps in their employment history? Once on the job, thorough review of serious behavior problems experienced must be ensured and channelled through advance planning for such.

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WORK ORDERS FOR REPAIRS

A necessary step in every repair service is the completion of a work order that tells the repair specialist what needs attention. In doing so, the firm is accepting a reasonable responsibility for the customer's property while in its care and custody. The firm is also accepting an exposure to claims of negligence should something later go wrong with whatever had been returned to the customer as repaired.

Five principles of good business service may appear obvious, but in the rush of the day or from carelessness itself may be forgotten:

1. Record all requests for attention explicit and accurate as given to you by the customer. If the complaint is a bad tire, write down specifically which tire (e.g., left rear) is concerning the customer. Conversely, do not volunteer or write down non-specific work orders of your own (e.g., "check for any defects"). The return of the property to the customer may imply a guarantee that no defects are present. The customer may later believe that an accident he or she experienced was caused by some defect you didn't find.
2. Accept only those properties of others for which your firm has the expertise to provide qualified attentions.
3. Keep all accepted property secure, identified, handled with care, and inventoried for immediate retrieval and attention.
4. If in the course of the repairs, a defect or potential defect is observed (e.g., damaged steering mechanism), bring the problem immediately to the attention of the customer and await instructions. Update the work order accordingly. Have the customer initial the notation if repair is not requested.
5. Return the property to the customer with written (itemized) verification of the results of your attentions. If a component is replaced or repaired, you must rely on the expertise of your employees. If, however, the problem was not found or corrected, the customer must have knowledge and written documentation of such before accepting its return.

4-92-41

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CHILD ABUSE AND YOUTH SPORTS PROGRAMS

Probably the most quiet yet serious concern of those responsible for a community youth sports program ("Program") is whether they have unknowingly encouraged an adult to volunteer who in fact is a child molester. There are other serious forms of child abuse, including poor driving habits when transporting the team, but none hit the crow deeper than the sickness of the pedophile.

Leadership can with advanced planning and Board action take reasonable steps to protect the youngsters in the Program (and the adults from false allegations as well). It is best done by establishing broad policies that enable the Program to pre-screen all volunteers for multiple purposes:

1. Create and adopt a position statement that the Program will take every reasonable effort to exclude from Program responsibilities (not to be confused with parental responsibilities affecting their own child) any adult with a legally documented history of child molestation or other record that would bring an unnecessary risk to the health and safety of the Program's participants.
2. Create and adopt a Program policy that requires all volunteers to agree to be subject to a legally sensitive background check before or during the Program's operations.
3. Create and adopt a Program policy that puts the process and the results of any background check in the hands of one Board-selected person plus procedures that ensure discretion and confidentiality.
4. Create and adopt procedures for providing an informed awareness among potential and aspiring volunteers of these policies prior to the person's official application for volunteering one's time and services.

Whether it is feasible to implement these policies is a localized situation. Check with your Program's counsel and/or the City Attorney for agencies in your State and area that maintain listings of known child molesters and abusers, and the legal procedures for accessing those listings. Check as well, including with your broker, as to the process of checking Motor Vehicle Records (MVRs) of those who would be asked to help transport more than their own child to away-games or other events authorized by the Program.

11/92/54

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USE OF VOLUNTEER DRIVERS

Organizations that own or lease vehicles for business purposes are accustomed to auto or business liability insurance coverage for injuries caused by their employee or contracted drivers and also to conventional loss control measures to minimize those occurrences. Organizations that rely on volunteer drivers, e.g., for transporting VIPs and running errands, are just as subject to claims of responsibility for vehicle-related injuries, and loss control measures are just as important under these conditions. Among them are:

First, ask your broker or insurance agent to examine whether your insurance is appropriate for all authorized use of vehicles for the business of your organization. By "authorized" is meant any use that lies within your purposes, policies, and procedures.

Then, assign one person to oversee the development, awareness, and implementation of the organization's policies and procedures for pre-screened volunteer drivers, such as:

1. Establish minimum age and driving experience criteria and obtain a photocopy of each volunteer's driver's license. Those who use their own car must provide proof of liability insurance. Have each driver sign a consent form that attests they will maintain a valid driver's license, will observe the rules of the road at all times, will not loan the vehicle to others, and will permit the organization to run a MVR (Motor Vehicle Record) check on them. MVRs must be processed prior to any driving assignment (K&K will run MVRs for their clients as a complimentary service). Have a pre-existing policy against use of drivers with recent bad records, yet apply it as discreetly as possible on behalf of the volunteer.
2. Instruct all drivers as to procedures to follow should an accident occur, including the organization contact. Put/keep a kit of written instructions, forms, etc, in each glove compartment.
3. Maintain a checkout/checkin ("dispatcher") system that restricts vehicle use to authorized drivers, known purposes, and understood endpoints. If volunteers are to use vans or small trucks with which they are unfamiliar, provide reasonable instruction on backing, turning corners, transporting people, etc.
4. If the business at hand is relevant, seek help from local law enforcement agencies for procedures to follow should terrorist action or other catastrophe be experienced by drivers.

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VOLUNTEERS

Organizations that utilize volunteers for the conduct of their programs have resources that rarely can be equalled by a comparable staff of employees. Volunteers are the heart-beat of many American sport and recreation programs because their dedication, their enthusiasm, and their budget-saving involvement in tandem enable more programs to reach more participants than could otherwise be possible.

Volunteers can be administrative concerns as well. Whether a volunteer must be treated as an employee or independent contractor is a matter to be determined locally. However, as representatives of the sponsoring organization for the program being offered, their actions or non-actions can cause problems for which the organization will be held responsible. For that reason, every volunteer should be:

- * Trained for the function(s) assigned to them until they can skillfully accomplish those tasks with minimal supervision.
- * Oriented as to the policies, rules, and regulations which they must observe and help others observe during the course of their involvement, especially those related to emergency care of the injured and emergency evacuation of the premises.
- * Supervised and coordinated as warranted to ensure their proper relationship to others and their tasks during the course of their involvement.
- * Required to understand and agree by signature to the terms and conditions of their involvement including, if assigned to duty within any "restricted area" of participants, a waiver-release form required of any participant.
- * Agreeable to being checked for past moving vehicle violations and accidents if considered for functions that involve the driving of an automobile on organizational business.

These expectations are normal and best addressed at the outset of the volunteer's involvement with the organization. Also normal is a system for volunteer feedback to the management of the organization as to concerns and suggestions for improvements in their program and the role of the volunteer.

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"AIDS" and EMOTIONAL DISTRESS — A NEW CONCERN

The threat of being transmitted the HIV virus by any of several particular ways, including those that are inadvertent, is well known as extremely remote if preventive practices are followed, yet deeply feared. This is because the inevitable consequence of a HIV-positive finding is clinical AIDS and death.

Sport is attending to this threat, and relevant resources are now available to medical staffs for their reference in handling blood as may happen in sport participation, and to sports administrators for their reference in handling issues concerning the participation of athletes with known or suspected HIV infection. These references are available from K&K for its insureds.

The new concern in sport, however, arises from the threat alone, not just the "whether" the possibility was realized. Some persons who have accidentally been pricked by a syringe, whether while working in a lab or walking a beach, have brought suit claiming emotional illness arising from the fear of having been exposed to this disease. It matters not that continued testing proves otherwise. The emotional distress from the perceived exposure was the basis for the complaint.

It takes some reasonably valid connection between accidental exposure, emotional distress, and a mis-handled duty of the organization for an allegation of negligent infliction of that distress to receive consideration. The used syringe is the illustration to date. Those who offer beach volleyball, activity fields, public camping, or any program involving sand or other habitat that provides both active participation and a cover for the careless user of the syringe, should add to its daily survey-of-premises routine a special look for needles and blood-contaminated material. Should the location yield such with any frequency despite increased surveillance, warning signage should be erected both to warn participants to look before playing and also to document that every reasonable effort is being made to keep the activity area free from the hazards posed by others.

This same procedure will minimize as well the opportunity of those who become HIV-positive to utilize sports participation as a more socially acceptable reason for their infection than what may have been in fact the cause.

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UNIVERSAL PRECAUTIONS



Procedures for Handling Spilled Blood and Body Fluids

STEP
1



Put on disposable gloves (latex or vinyl).

STEP
2



Use paper towels to absorb spill.

STEP
3



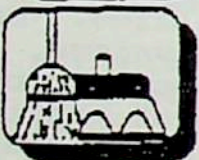
Place used towels in leak-proof plastic bag.
(Extensive spills - use RED plastic bag).

STEP
4



Flood area with bleach solution,*
alcohol, or a dry sanitary absorbent agent.

STEP
5



Clean area with paper towels, vacuum,
or broom and dustpan.

STEP
6



Place used towels, vacuum cleaner bag,
or waste in a leak-proof plastic bag.

STEP
7



Remove gloves - pull inside out.

STEP
8



Place used gloves in bag and tie.

STEP
9



Wash hands with soap and water for
at least 10 seconds.



* Bleach solution = 1 part bleach to 10 parts water

Indiana AIDS Hotline: 1-800-848-AIDS

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SUDDEN CARDIAC DEATHS IN SPORT

Sudden deaths in sport are tragedies. It moves everyone deeply when one of these rare occurrences is experienced in the community. Even if these occurrences are rare, they receive continuous attention by the national governing bodies of sport and their sports medicine experts. In the past there were about 25 traumatic deaths a year in high school and college football. Now there are literally less than a handful; in 1990 there were none. In the past there were about 30 quadriplegics a year in high school and college football. Now typically there may be two handfuls or less; in 1991 there was one.

Similar attentions have been given successfully and will continue to be given to minimizing catastrophic injuries in hockey, track & field, gymnastics, and any other sport in which a pattern of causation is detectable through study. **Of priority now is the realization that there are far more "indirectly" caused deaths among athletes than those caused by trauma.**

Specifically, indirectly caused fatalities include heat stroke, congenital conditions, any systemic failure that occurred while the athlete was participating. Of these, cardiovascular deaths among young athletes now outnumber all "direct" deaths two to one (compared to the opposite situation not too long ago).

Routine pre-season exams cannot be relied upon to detect the various cardiovascular disorders that may be quietly present. The alternative is the referral exam based on some unusual and otherwise unexplainable sign or symptom during or after exertion. Whether it be undue shortness of breath, prolonged recovery from exercise, chest discomfort (not just pain), or most significantly a passing out or "greying out" (ashen appearance), any such response to participation beyond normal fatigue may be cause for referral to a heart specialist.

5-92-40

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CONGENITAL HEART DISEASE AND SPORT

Sudden deaths in sport are tragedies. It moves everyone deeply when one of these rare occurrences is experienced in the community. Even if these occurrences are rare, they receive continuous attention by the national governing bodies of sport and their sports medicine experts. In the past there were about 25 traumatic deaths a year in high school and college football. Now there are literally less than a handful; in 1990 there were none. In the past there were about 30 quadriplegics a year in football. Now there may be one to two handfuls or less.

Similar attentions have been given successfully and will continue to be given to minimizing catastrophic injuries in hockey, track & field, gymnastics, and any other sport in which a pattern of causation is detectable through study. **Of priority now is the realization that there are far more "indirectly" caused deaths among athletes than those caused by trauma.**

Specifically, indirectly caused fatalities include heat stroke, congenital conditions, or any systemic failure that occurred while the athlete was participating. Of these, cardiovascular deaths among young athletes now outnumber all direct deaths two to one (compared to the opposite situation not too long ago).

Routine physical exams cannot be relied upon to detect the various cardiovascular disorders that may be quietly present. The alternative is the referral exam based on some unusual and otherwise unexplainable sign or symptom during or after exertion. Whether it be undue shortness of breath, prolonged recovery from exercise, chest discomfort (not just pain), or more significantly a passing out or "greying out" ("ashen" appearance), any such response to participation beyond normal fatigue may be cause for referral to a heart specialist.

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THE PREGNANT PARTICIPANT

Most sports medicine specialists affirm that, up to a point, mild to moderate exercise and activity poses no apparent unusual risks to the pregnant healthy female or her fetus. The key words are "up to a point" and "healthy". It is with prolonged heavy exertion that there comes the risk, for example, of affecting the fetus from the increase in the body's core temperature. And it is with certain sports that direct trauma and changes in physical performance skills poses additional threats of injury. Only the pregnant person and her physician can define those qualifiers. Those who give opportunity for people to be active, whether as athletes or participants at amusement centers, must rely on the individual's knowledge of and respect for their status and limitations.

Essentially, pregnancy is a self-limiting condition. But the motivational powers of sport and recreation may override whatever self-discipline would be prudent to observe. Amusement Centers can help by posting warning signage at rides and attraction that may be discomforting to someone who is pregnant. Sports programs that have more control over known safety concerns may require their participants who become pregnant to forego continued participation unless they provide a letter from their physician that attests that they are medically qualified to continue in that sport "up to ...".

Should the physician permit continued participation with whatever qualifications, the next consideration is the performance effectiveness of that athlete in that sport on that team. A coach still has the right to evaluate their speed, agility, etc, compared to other members of the squad and the competition.

Should there be a medical disqualification from the sport for the duration of the pregnancy and until medical clearance is again received, and the athlete wishes to fight that decision on a civil rights basis, the program should warn them (as they would any person with an atypical medical condition that poses unusual risk) as to the medical reasons given for the disqualification, the unusual risks involved, and say "no" again. If that doesn't deter legal action in the exercise of their rights to take that risk, and the insured chooses not to incur the legal costs of a civil rights issue, then documentation should record (1) the insured's intent and effort to protect that person from the risks of participation in that sport, and (2) the person's expressed willingness to accept the risks involved. A sample medical waiver is available from K & K Insurance Group, Inc., for review.

2/94/66

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LOSS CONTROL BULLETIN

"Keeping the Fun in Sport and Entertainment"

6/90/6R93

BLEACHER COLLAPSE

Bleacher collapse, whether in their entirety or one of their boards, can happen and has happened resulting in injury. The following precautions may not locate all of the bleachers that are candidates for the next to go, but they may reduce that number significantly by alerting you when a structural engineering expert is needed.

Wood bleachers are vulnerable to dry rot. Sometimes the bad wood is very visible at the footing. Other times it is not. A pointed object such as an icepick, screw driver, or pen-knife can be a very practical test no matter how the wood looks. Any wood that can be easily entered by being poked by such tools is suspect and should be cause for an expert's immediate visit.

Whether wood or metal, fixed bleachers are constructed with footings that should not "move" and cross bracing that should cross-brace. A simple weekly walk around and under the bleachers will give a conscious awareness of normalcy so that any change in the future can be noticeable and acted upon. Periodic review of roll-out gymnasium bleachers should be handled similarly. An annual inspection by city, county, or state engineer (for public gatherings) provides additional help.

BLEACHER SLIP/TRIP FALLS

The most common claim by a patron on a fun outing, whether at the races, a park, or festival, is a fall from a slip, trip, or lost balance that results in a significant injury. Those in the bleachers typically come from one of three situations: (1) the slick or sticky surface of spilled food and drink; (2) an unevenness in the steps or bleacher boards; and (3) poor lighting. Each should be given continuous attention.

A more subtle problem is the view of the steps to the person coming down. If of one color, the steps can seem to blend together, and a misplacement of a foot can result in a bad fall. Painting a 1"-2" contrasting color across the nose tread of each step can overcome that visual effect.

A major concern is children falling over the back, through the side, or between the seats of the bleachers. National codes now call for vertical openings between guardrails and footboards or seatboards to prevent a 4-inch sphere from getting through. Questions in this regard should be referred to your fire marshal.

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LOSS CONTROL

USHERS & PATRONS

Few sport and entertainment programs can exist without the assistance of ushers. Fortunately, ushers can readily serve as good risk managers while seating/serving your patrons, but need both the known responsibility and the training to do so.

On any given afternoon or evening, an usher can...

- * survey the steps and seating areas in their territory for spills, debris, poor lighting (including burned out bulbs), and any other hazard that could cause a patron to have an accident, injure themselves or others, and then

notify the assigned person(s) for correcting the hazardous conditions that were noticed (and use that flashlight in guiding patrons past the hazards to their seats).

- * be alert to signs of medical distress among the patrons, whether subtle (e.g., heart attack) or anticipated (e.g., hit by foul ball), and then

notify the assigned person(s) and/or assist as directed in the emergency medical attentions to those requiring such, and then, assist in the recording of helpful information, including witnesses, concerning the circumstances of the incident.

- * survey the area for signs of non-compliance with the facility's policies against horseplay, rowdiness, bringing in forbidden substances and/or possessions, open or overflow seating, etc., and then

notify the assigned person(s) and/or assist as directed in gaining control of the situation.

- * be alert to the need to assist management in the pre-planned procedures for emergency evacuation when warranted, and then

utilize discretion and judgment consistent with the plan and the particular crisis warranting its activation.

On any given afternoon or evening, **all** these services may be required. It takes but thought, organization, and training to be ready...and then: supervision to stay ready.

11-91-35

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SPECIAL CONSIDERATIONS

Program Promotions

How one informs and entices patronage of one's sport or recreational program can lead to problems. What is a source of pride to the safety-conscious sponsor of an activity can come back to haunt. An announced safety feature can become a "warranty", i.e., a promise of safety, which if associated with an accidental injury can lead to a claim because of that promise.

For example, if a riding stable advertises "gentle horses", it is promising the rider that his/her horse will be gentle **all** the time, converting any injury at an "un-gentle" moment from an assumed risk status to one of misrepresentation. It is preferred that promotions keep to factual features, such as "rider-experienced horses" for promises that will surely be met.

Supervision of the Non-Injured

A staple part of any emergency response plan is the proper care and transportation of the sick and injured. Not always present is the proper attention to those others in the area who were not stricken. Many anecdotes (and claims) exist in which competent care of the victim was accompanied by loss of supervision of the others in the program, whether spectator or participant, and a subsequent injury associated with that inattention.

Consequently, emergency response plans should be reviewed to ensure control over the environment and the activity when emergency care is being rendered. It does not matter which person(s) would activate the response on behalf of the stricken and which would secure the area on behalf of the others. What matters is that it was done by commonly understood procedures from advance planning and attention to reasonably foreseeable situations.

7/91/31

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SOUVENIRS IN THE STANDS

One of the more common promotions now in sport and other public events is the giveaway of inexpensive commemorative souvenirs. They are utilized quite frequently to attract patrons to the event and hold their attention at the event. It is amazing the extent to which a fan will maneuver to obtain a souvenir that in a store he/she wouldn't pay a quarter for. Such is a marketing person's insight into human behavior.

Loss Control sees this same behavior from a different perspective, especially when the souvenirs are tossed into the crowd as the means for distributing them. In these instances, the action that follows can mean complete disregard for anything and any person between them and the item being tossed. People knock each other down, jump and fall over railings, or just plain lose their balance and fall wherever they are in their obsession to go for the prize.

Sometimes the souvenir itself, if hard or pointed, becomes the hazard to the fan when it is thrown, or later to the participant, should it be thrown back into the playing field.

Marketing efforts to attract and/or entertain fans should consider utilizing ways for distributing souvenir prizes that do not lead to injurious competitive behavior. One way is to provide to recipients (hand out, not toss) either a chit to trade for the item on the way out or at another site after the event. A second is to provide a lottery number for a drawing at mid-game for the same purpose. If the souvenir must be handed out as patrons enter, select items that if thrown are least likely to harm others.

9/93/62

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PERSONAL INJURY -- A SPECIAL LIABILITY EXPOSURE

The purpose of Liability insurance is to defend the insured and pay what the insured is legally obligated to pay for alleged incidents of injurious nature to others for which the policy provides coverage. Usually, three types of exposure are covered: Bodily Injury, Property Damage, and Personal Injury. Be sure you understand from your broker or agent the liability coverage territory in which your policy applies, doesn't apply, and specifically excludes. In further explanation:

Personal Injury is the least understood exposure, principally because it is the least objectively measurable. It is not physical harm to a person or his/her things. Instead, it involves the intangible emotional and mental interests which are invaded or violated. Libel, slander, invasion of privacy, wrongful eviction, and advertising injury (infringements and other insults in the course of advertising the insured's services) are but some of the types of complaints that fall within Personal Injury.

One serious problem with Personal Injury is that because it is more difficult to measure than Bodily Injury or Property Damage, it is common to have higher costs in the defense of a suit than the eventual payment to the complainant. Another problem is that Sport traditionally is quite rife with blunt statements about individuals, sometimes smacking of slander or invasion of privacy, sometimes of "verbal abuse" and interpreted as a form of "child abuse", thereby exposing the sport organization to the not unusual "educational habits" of its coaches.

Thus, it is in the insured's best interest to minimize exposure to costly and embarrassing complaints of personal injury from its constituents by watching both its tongue and its due process, respecting that the actions of its representatives may reflect on the organization's code of conduct and its ability to supervise its operations and staff, whether volunteer or hired. Questions that seriously concern the character of a leadership person need to be confronted, but in a factual manner with opportunity for response and with an obligation for confidentiality on a need to know basis.

12/91/36

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SANCTIONS & SPONSORSHIPS

It is common for many sports governing bodies to purchase from an insurer a customized insurance plan that allows local affiliates the advantage of a quality insurance program at a group cost. In doing so, however, such a governing body must expose itself and its insurance budget to whatever is experienced across the country in the name of that sport or program. To control these risks, sports governing bodies should not only be satisfied that they are being covered by a sound insurance company with staff knowledgeable about the nuances of sports issues, but also that the local affiliates are practicing good risk management.

Risk Management as a concept simply means that the insured accepts and controls those risks it must to pursue its dual missions of improved participation and competition, and to avoid or transfer to others those risks not inherent to that mission. For example, the national governing body for the sport of Diving does not remove the diving board, as motels do, to control the risk of injury from the act of diving.

For the purpose of risk management, many governing bodies rely on "**sanctioning**" those affiliate programs that promote the mission of the parent body, with the insurance policy covering only that which is sanctioned by the parent body. This requires a set of national expectations and criteria that includes reasonable loss control measures for the affiliate to follow. It also requires some monitoring effort by the sanctioning body to ensure that what was attested to on paper at the local level is implemented in practice. Workshops, site visits, and communications between persons delegated risk management duties serve this need well.

Other options to the national governing body include "**sponsoring**" or "**endorsing**". In these instances, the parent body wants to help promote its sport when the affiliate requests such but does not want to share responsibility for any problem that arises in the conduct of that program. Where this is the case, a clear mutual and contractual understanding of the meaning of "sponsor" or "endorsement" needs to be in place.

7/93/59

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OCCURRENCE REPORTING

A "claim" is an occurrence that **may** lead to a request for payment to the injured person for (1) reimbursement of medical bills, lost wages, or other direct out-of-pocket expenses resulting from the injury, and/or (2) the wrong that the insured did to the person by enabling the injury to occur.

A "loss" is the dollar value of a claim, both as payment to the injured person and as expenses in investigating and defending the claim. While the claim is "open" (action on the claim is not concluded), whether a request for payment is received or not, the potential loss is set as a "reserve", a confidential estimate of what the loss will be when the case is closed.

Obviously, the goal of the insured is to minimize occurrences through good loss control. The insured's goal should also be to control losses through good occurrence reporting. Many insureds fear that good reporting will increase premiums because the reserves will be increased. Not so. A high percentage of claims are closed without payment. In addition, if the information received by the insurer's claims experts is evaluated as having no basis for a request, the occurrence is not given the status of a claim but filed as an "incident". Further, (1) the insurer is more apt to increase premiums if a number of claims are experienced that had not been reported by the insured, (2) a claims manager is more apt to increase a reserve when information about an occurrence is sketchy, and (3) the insurer's attorney is more apt to defend well against unwarranted claims if relevant information was provided at the time of the occurrence while observations and memories are fresh.

The insured need not be a claims manager or attorney to keep losses minimized. All that is needed is trust in your insurer and a system for:

- * Prompt awareness and proper handling of injurious occurrences that are experienced (employees, first aid station);
- * prompt investigation of your own with photos and witness statements to make sure the circumstances are described accurately;
- * prompt correction of any hazardous situation found, and
- * prompt use of the insurer's preferred procedures and report form to share information. For example, if the person slipped and fell, it may be due to footwear more than the surface -- accurate documentation is much easier to obtain at the time than later.

2/91/20

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CERTIFICATES OF INSURANCE

A Certificate of Insurance ("Cert") is a standard document in the world of insurance that confirms the insured is indeed insured, for how much, by whom, and for how long. Its purpose is to confirm to you who choose to be exposed to the operations of a second party (e.g., facility owner, concessionaire, subcontractor), that the second party has insurance to protect you from unnecessary involvement in a suit for which that second party should have taken full responsibility. Like most insurance concerns, however, things are never as simple as they should be.

Your Certs

Those who have insurance brokered through K & K often must use facilities and premises owned by others who demand a Cert from you and often ask to be named as an "additional insured" as well. K & K is organized to service your needs for Certs typically on a gratis basis; other insurers often charge \$10-\$25 per Cert which for some clients can become a major expense. Ask your broker or account executive for procedures to follow. The "additional insured" courtesy means that the entity will be defended by your policy if brought into a suit that relates to the operations being insured. This is a normal concession, provided that they have a functional relationship with your operations during the period of exposure for which the Cert was requested, so contact your K & K account representative to determine whether the entity can be approved as an additional insured under your policy.

Certs of Others

First, those second parties to whom you are exposed should have coverage of at least \$1,000,000 per occurrence; if athletes are involved, participant legal liability coverage is needed as well. Second, ask to be named as an additional insured on their policy for this function. Third, respect that this document only certifies the coverage shown on the date the certificate was issued. The client may have subsequently cancelled coverage, had their policy cancelled by the carrier, or exhausted their aggregate limits for that policy period (which means "there just ain't no more left" to pay a claim due to prior claims that reached those limits). K & K clients typically have no aggregate limits, but this is unique to the insurance industry. Certs, while a necessary part of risk management, rely on a matter of faith that can be strengthened if you know your friends, their coverages, and their carriers. When in doubt, ask your broker.

4/91/24

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UNITED STATES DEPARTMENT OF JUSTICE

FEDERAL BUREAU OF INVESTIGATION

STATEMENT OF WITNESSES

On this day, I, the undersigned, being duly sworn, depose and say that the following is a true and correct statement of the facts and circumstances as they came to my knowledge and belief:

That on or about the date of the above-captioned matter, I was present at the residence of the subject, and observed the following activities:

That the subject, during the time I was present, was engaged in the following activities:

That the above-stated facts and circumstances are true and correct to the best of my knowledge and belief.

2/11/55

