



***Member Handbook
2009-2010***

Table of Contents

- 1. Mission Statement*
- 2. Coaching Staff Philosophy and Goals*
- 3. Communicating with the Aces Swim Club*
- 4. Practice Groups*
- 5. Registration and Fees*
- 6. Equipment Needed*
- 7. Practice Schedules and Expectations*
- 8. Meet Schedules and Expectations*
- 9. Meet Participation Policy*
- 10. Fundraising*

1. Mission Statement

The mission of the Aces Swim Club is to provide a highly competitive year-round swim program that supports athletic and personal development. Our program seeks to maximize potential technically, physically, and mentally through training and competition.

2. Coaching Staff Philosophy and Goals

The primary goal of the ACES coaching staff is to develop the maximum potential in each of our swimmers by providing swimmers with the fundamentals of swimming as well as the most current training techniques in a safe environment.

Our program views each season in three phases. In the first phase, we are committed to proper stroke development. At this point in the season, emphasis will be placed on the proper mechanics and stroke refinement. The second phase shifts towards endurance. While proper technique will always be promoted, more challenging training will occur during this phase when compared to the first. The final phase is about preparing each athlete for peak performance. This includes both mental and physical preparation with the goal of personal development and success.

We believe that personal development and success are achievable when swimmers are committed to the ACES Swim Club philosophy. Part of this philosophy is that all ACES Swim Club members are required to sustain practice attendance as well as competition requirements. The number of practices per week is correlated to the practice group of the swimmer. All swimmers are required to participate in at least one meet per month.

Finally, we also believe that a positive environment is a crucial aspect of our program. We highly encourage team spirit, pride, and support to all teammates. We strive to keep the program fun for the swimmers while they strive to achieve their athletic goals.

3. Communicating with the Aces Swim Club

You may contact the Aces Swim Club at the following address and phone number:

**Aces Swim Club
7224 South Olive Way
Englewood, CO 80112
303-741-1733**

****If you wish to contact coaches, please do so either before or after practice or via email ****

Coaches Email:

Eric Craven	acesswimming@msn.com
Tom Byorick	acestom@aol.com
Jim Delapp	delappdds@aol.com
Karen Byorick	karen@acesswimclub.com
Kevin Sullivan	coachkevinsullivan@hotmail.com

Barbie Barker	Barbie@acesswimclub.com
Sarah Parsons	sarah@acesswimclub.com
Morgan Edwards	morgan@acesswimclub.com
Rob Jones	rob@acesswimclub.com

The ACES hotline number, 303-741-1733, maintains a daily practice schedule in the outgoing message. It is also updated immediately in the event of practice changes due to inclement weather or pool problems.

The Aces Swim Club also maintains a website at www.acesswimclub.com. Our website contains calendars, meet schedules, meet information, newsletters, and coach biographies. The website is also a tool for announcements, spotlights, and general team information.

Additionally, the website for Colorado Swimming, our Local Swimming Committee (LSC), maintains an excellent website at www.csi.org. There you can find meet results, links, and swimming announcements and information. CSI also maintains a database of swimmers' best times.

USA Swimming, our National Governing Body (NGB), has a website at www.usa-swimming.org.

4. Practice Groups

ACES operates practice groups based on the different levels of developmental progress, ability, and age. While swimmer placement is always and mainly up to the discretion of our coaching staff, we have developed certain requirements and test sets to determine proper grouping of swimmers.

Test sets are a basic fitness component and are a benchmark which will measure the swimmer's ability to sustain probable success in the next practice group. Testing also provides helpful feedback for evaluating swimmers to coaches, swimmers, and parents.

As previously stated, the coach's discretion will play a major role in deciding which practice group is appropriate for the swimmer. We are committed to providing the right training environment for our swimmers. Therefore, just passing the test set is not the only aspect considered when deciding if the swimmer is ready for the next group. We will also reflect on the athletes' age, social level, technique, and overall ability. Attendance at practice and participation in meets are also considered.

Swimmers will continually be assessed throughout the year. If a swimmer is unable to maintain the physical or mental requirements of a particular group, the swimmer may be asked to move to a lower group or may be asked to leave the program.

Testing will be conducted in practice by the coaches at certain times in the season. The swimmers are required to complete the distance in the set amount of time as well as in the proper stroke and technique needed for the next group. If the requirements are not met, the swimmer will be stopped and will therefore not be eligible for the next group at that time.

Regardless of group placement, all members of ACES are required to participate in the following:

- at least one meet per month
- all ACES hosted meets appropriate to the swimmers' level
- all championship meets that the swimmer has qualified for including individual events and relays.

Jokers

Description: The Jokers practice group will orient the swimmer to the world of competitive swimming. The swimmers will receive instruction in the fundamentals of the four competitive strokes, along with basic introduction to starts, turns, and underwater swimming. Swimmers are encouraged to attend practice two to three times per week and must swim one meet per month.

Requirements/Testing Criteria: Swimmers must be at least five years old to enter this group. Swimmers must be able to swim freestyle with rhythmic breathing as well as backstroke for a minimum of 50 yards (two lengths). Swimmers must have a basic understanding of breaststroke and butterfly. Participation in a summer league swim team is required prior to beginning at ACES. Enough endurance is required that the swimmer can swim four lengths without stopping. Practice yardage is generally 1,000-1,500 yards per workout.

Jacks

Description: The Jacks practice group places more emphasis upon lap production/conditioning while stressing individual development and improvement in the four competitive strokes, as well as starts, turns, and underwater swimming. Jacks practices include 1,500 to 2,500 yards per session. This group consists primarily of 9-10 year olds. Swimmers are encouraged to attend a minimum three practices per week and must swim in at least one meet per month.

Testing Criteria: A swimmer must be able to perform the following criteria to enter the Jacks group:

3 X 100 Freestyle on 2:10 Break.

3 X 100 I.M. on 2:25.00.

Queens

Description: Swimmers in this group must demonstrate mechanically efficient technique in each of the four competitive strokes. Positive interaction with peers and goal-oriented behavior will be stressed and required before consideration to the Kings practice group. Swimmers in this practice group must demonstrate the ability to train at a level averaging 2,000 to 3,500 yards per practice session. Swimmers must maintain an attendance of at least three practices per week and one meet per month. This group is well suited for swimmers 11-13 years old.

Testing Criteria: A swimmer must be able to perform the following to enter the Queens group:

5 X 100 Freestyle on 1:50 Break.

5 X 100 I.M. on 2:05.

Kings

Description: Swimmers of this practice group will focus on further refinement of the four competitive strokes in an effort to reach a higher order of efficiency and effectiveness. Attendance at practice and commitment to swimming are on a higher plane of expectation (4-5 practices per week, 1 meet per month). Swimmers must also participate in ALL State meets qualified for and attend all ACES hosted meets. Establishment of time goals for meets as well as time and interval goals for practice is stressed. Typical workouts could include 2,500 to 4,000 yards per session.

Testing and Criteria: Swimmers must be at least 11 years old (or at the discretion of the coach) and must be able to perform the following criteria to enter the Kings group:

6 X 100 Free on 1:40 Break.

6 X 100 IM on 1:55.

Kingfish

Description: Swimmers in this practice group are the most advanced of the ACES age group program and continue refinement of the four competitive strokes, in order to reach an even higher order of efficiency and effectiveness. Attendance at practice and commitment to swimming are on a higher plane of expectation (4-5 practices per week, possibly 2 meets per month). This group must also participate in ALL State meets qualified

for and attend all ACES hosted meets. Establishment of time goals for meets as well as time and interval goals for practice is stressed. Typical workouts could include 4,000 to 5,500 yards per session.

Testing and Criteria: Swimmers must be at least 11 years old and have 3 State Qualifying times for the 11-12 age group or must perform the following criteria to enter the Kingfish group.

7 X 100 Free on 1:30 Break.

7 X 100 IM on 1:45

Senior Prep

Swimmers in this group are high school aged and may not meet the strict attendance requirements for the senior group. Emphasis will be on a balance of technique, fundamentals, and yardage production. Swimmers are encouraged to swim in as many workouts each week as possible and also encouraged to participate in meets.

Seniors

Description: Training requirements for this group are very stringent and must be met on a consistent basis. Swimmers should demonstrate a commitment to their personal goals and team success with a 90% attendance. Participants must consistently demonstrate goal-oriented behavior, striving to reach high school varsity membership, state qualifying, sectional, and senior national participation. A commitment to year-round swimming, including short and long course seasons, is expected. Typical workouts include 6,500 to 9,500 yards per session.

Testing Criteria: Swimmers must demonstrate proficiency in all four competitive strokes in order to join this group and be at least 13 years old. Swimmers less than 13 years old who pass the test must also have Sectional Qualification times to be considered for the ACES group. To enter the Senior group, swimmers must be able to perform the following criteria:

9 x 100 freestyle on the 1:20.00. Break.

9 x 100 I.M. on the 1:30.00.

Must have times in the 200 Butterfly, 200 Backstroke, 200 Breaststroke, 200 Freestyle, and the 400 IM.

Practice Time and Location

Practices will be out of Englewood High School.

September to early November 3:30-6:30 PM

Early November to mid February 4:30-7:30 PM

From mid February to July 3:30-6:30 PM.

Saturday morning practices are expected from October to May from 7:30-10:30 AM.

There will be dry land exercises for one hour Tuesday, Thursday, and Saturday.

During the long course season, additional practices will be held at Lowry.

Private Lessons

If your swimmer feels that they could benefit from some extra coaching in regards to stroke technique, turns, and/or starts, you may contact anyone of the ACES coaching staff and make arrangements for private coaching. This would include which pool, day, and time. The cost for private coaching is \$20.00 per half-hour.

5. Registration and Fees

Registering with Aces Swim Club is a simple process and completed via our website. The online registration process is for families who have had contact with ACES, have gone through a trial period (up to one week), have been told which group their child belongs in, and have decided to join ACES. You should not register until you know for sure that ACES is right for you and which group your child will be practicing with. Once this occurs, the

coach will give you a code that will allow you to register. Please do not share this code with any other families. Registrations without a coach's permission are not valid and will be deleted.

Listed below are forms that must be completed:

1. ACES Swimming Team Member Information
2. ACES Consent to Treatment
3. Full Release of Liability and Covenant Not to Sue
4. ACES Swimming Monthly Payment Option form
5. USA Swimming Registration (forwarded, along with payment, to USA Swimming)

Registration Fees

There is a one-time ACES family registration fee (covers all the swimmers in one family) of \$125.00 each year.

There is a one-time USA Swimming registration fee (must be paid for each swimmer) of \$56.00 each year.

After those registration fees, our practice groups have a monthly dues structure which are due on the first of the month (must be paid for each swimmer). The failure to pay dues by the first of the month will result in a \$25.00 late fee.

➤ Jokers	\$65.00 / month
➤ Jacks	\$75.00 / month
➤ Queens	\$95.00 / month
➤ Kings	\$95.00 / month
➤ Kingfish	\$105.00 / month
➤ Senior Prep	\$105.00 / month
➤ Senior	\$110.00 / month

Families with multiple swimmers may deduct \$15.00/month for the second, third, fourth etc. swimmer.

Refund Policy: Once registration dues are paid, there are no holds or refunds.

6. Swimming Equipment

The type of equipment that your swimmer will need will vary from group to group so you will need to check with your swimmers particular coach on the equipment needed. However, some basic equipment will include:

- Swimming suit – some boys prefer a suit called a jammer (knee length) while others prefer a racer, either is acceptable. For practice, wear older suits, many swimmers wear two suits if they become too baggy or thin. Many boys will wear a baggy, racer type suit called a drag suit. Recreational, board shorts, or “Bermuda” type swimming trunks are strongly discouraged. Girls are encouraged to wear a training or racing suit and are discouraged from wearing more of a recreational or “play” suit.
- For swim meets, a team suit with the ACES team name is available for order, but not required.
- Watertight goggles—you may want to purchase two pairs, as goggles are often lost. Additionally, having an extra pair for swim meets is a good idea in the event they should break or be lost.
- A pair of training fins. Please include a pair of socks in your swimmer's swim bag that can be worn with the fins until they have been broken in.

- Either a latex or silicone swim cap for girls. Some boys choose not to wear a cap or may only wear caps at meets. ACES caps are available from coaches. Silicone caps are available by special order.
- Swimmer training snorkels are strongly recommended (the adult version). This is not a side mounted mask & snorkel, but one specifically designed for training.
- Paddles are recommended for senior level swimmers.
- The team has kickboards and pull-buoys available for use.

Equipment can be purchased through Out of Breath Sports located at 42 E. Arapahoe Road in Littleton, 303-798-5037. Mention that you have a swimmer with ACES for a discount.

Each fall, Out of Breath hosts a team apparel sizing and ordering night at each practice pool.

7. Practice Schedules and Expectations

At the beginning of each month, a practice schedule will be posted on our website. One calendar will be posted for each of our practice locations. Please refer to the calendar for specific practice times for each group. Note – if there is nothing listed on a regular practice day (Monday through Saturday), assume that it is a “normal” day and will follow the practice times listed.

For many of the groups, we offer more practices each week than the swimmer is required to attend. We allow our swimmers and their families to decide which days they practice. Our coaches know how busy our swimmers are with school and other activities so we hope that this type of flexibility will allow them to still make their required number of practices each week.

In case of severe inclement weather, an update will be made on the ACES Hotline and on the website. If you have any concern about whether or not there will be practice, please check one of these announcements after 3pm.

Practice begins promptly at the appointed time. All swimmers should be ready to go and assembled in the designated meeting place at the pool. Swimmers should have the appropriate swim equipment and be ready to enter the pool. Coaches will inform their swimmers on the warm-up and all swimmers are expected to enter at that time. Arriving late and missing warm-up can be very detrimental to the safety of the swimmer! After warm-up, swimmers will begin the various drills and sets planned by the coaches.

Should parents choose not to stay during practice, swimmers must be picked up immediately after practice!

ACES Swim Club will not tolerate any abuse of the facilities in which we use for practices or meets. It is a privilege to use these facilities and must be treated that way. We will not tolerate swimmers who cause any damage to the facilities, including, but not limited to leaving any mess, breaking any equipment, or using equipment not for our intended use. Issues with this will be handled quickly and appropriately.

Our team is fortunate to have access to multiple pools around the area. At certain points of the year, practices may relocate due to pool availability. There are two major moves that occur. In November, the girls’ high school season starts and limits our pool time at Arapahoe High School. Therefore, the Jokers and Jacks will move over to Heritage High School. They will remain there through May. The other move occurs during the summer months. In the summer, we are privileged to use the 50 meter pool in Lowry. We offer morning practices at this pool. In the afternoon, we offer two locations. All of the Senior swimmers will continue to practice at Englewood High School while all of the swimmers below that swim at one central location. These changes will be well communicated in advance of any changes.

8. Meet Schedules and Expectations

Our coaching staff decides on our team meet schedule each fall and spring. Our schedule is designed to benefit the team as a whole by providing good options for the different ages and abilities. We strive to make sure that our membership has the right opportunities to achieve their goals.

As meets approach, information about the meet will be posted on our website. All of the information needed will be available; dates, site, relevant rules, fees, entry deadline and meet event schedule. It is important that you check the ACES website regularly for additional meets.

Registration for the meets is also done through our website. We collect entries as a team and process them in one file and one payment for the host team. The host team has an entry deadline and we try and get our entries in early so that there is space for us to swim. The ACES entry deadline may be as much as one month prior to the start of the meet!

Meet registration is done through your ACES online account. This does require a credit card for payment. You will need to refer to the meet information to decide which events to choose (NOTE: the coaches typically allow the swimmers and their families to choose the events that they would like to swim. Please ask your coach if you are unable to decide on events. Coaches may ask swimmers to try certain events at certain meets.). Please keep in mind that the swimmers' age the day the meet starts will dictate which age group and events they are able to swim. If there are relays at the meet, DO NOT sign your swimmer up for them. The coaches will handle and pay for all relay swims. Swimmers will be notified if they are on a relay.

Throughout the year, ACES has the opportunity to host a few meets. One objective for ACES in hosting a meet is for the team to meet its financial goals. Another goal is to provide excellent competition for our team. We request that ACES have full participation by its team members.

At meets we host, at least one or more family members must volunteer at each session their swimmer is participating. You may help in the form of timing, hospitality, officiating, awards, setting up, or cleaning up after the meet. (It really isn't that bad—kids love it when their parents or family members participate, it also gives you the best seat in the "house" as well as an opportunity to meet other swim parents. Also, you do not need extensive knowledge of swimming as we will give you all the training you will need.) Signing up to volunteer will occur when you enter your swimmer in the ACES meets. The swimmers meet entry form will only be accepted with the volunteer form completed. A volunteer deposit is required with the volunteer form. This check will not be cashed unless volunteer fulfillment is not completed. The Meet Volunteer Committee will establish the assignments and will communicate assignments before the start of the meet.

Once all entries are submitted, an entries list will be posted that details the swimmers who have signed up for the meet and what events they will be swimming. It is important to review this information for accuracy.

Swimmers will be informed of what time they should be at a swim meet for warm-ups by their coach. This information will also be posted online. Warm-up times and lanes are assigned by the host team. If your swimmer skips his or her warm-up, it may be very difficult for your swimmer to get in the pool for warm up. Swimmers will not be considered for relays if they miss warm-up.

It is important that each swimmer checks in with their coach upon arrival, and, if necessary with meet administrators. At some meets, a positive check-in for some or all events is required. Positive check-in means that swimmers must initial by their name at the check-in table stating that they are going to swim the event. Swimmers will not be included in the final seeding of events and will not get to swim the event if they have not checked-in when it is required. Typically, check-in is reserved for events 400 yards or meters and longer.

Each swimmer has the responsibility to be at the starting block in time for the start of their event. When arriving at the host pool, locate the “Call Board”. The Call Board indicates First Call of an event number and Last Call of an event number. Swimmers will usually begin making their way to the pool deck to check-in again with their coach and then move towards the heating area when they see First Call of their event. Heat sheets are usually for sale or are posted in the pool area. Using the event numbers that were used during registration, you can find the swimmers’ heat and lane assignments.

Our coaching staff believes in talking with the swimmer before and after each race. Swimmers should come over to the coaches area before they are supposed to be behind the blocks and then come back immediately after swimming. This time allows the coach to give advice and strategy, give reminders about specific things for the swimmer, as well as a time for a pep talk. The conversation after the race is time to reflect and learn from the race.

We highly encourage ACES swimmers to wear ACES gear at meets! When racing, other caps than ACES caps are not allowed. We would like to see all of our swimmers in ACES caps and suits!

At most meets, events are timed using electronic systems with one or more backup timers who use stop watches. Should a swimmer miss hitting the timing pad with either their feet or hands having a backup timer will help to ensure an accurate time for that swimmer.

Official race results are posted somewhere within the pool area—it varies from pool to pool on location. Just look for a large number of people standing around looking at a wall and chances are you found the race postings. Additionally, the coaches will receive meet results within two weeks following the competition. Meet results are usually posted on our website and at www.csi.org within a few days.

If awards were earned from swim meets, coaches will typically hand them out at practice in the weeks following the meet. Also, if volunteer checks were not returned at our ACES meets, they will be returned at practice in the weeks following the meet.

9. Meet Participation Policy

In the past, the ACES Swim Club has had a broad policy that *encouraged* swimmers to attend meets but did not require meet participation. Since the fall of 2004, our policy is that swimmers *must* attend at least one meet per month to maintain membership with the Aces Swim Club.

The coaches have come to a unanimous decision that we can better serve the needs of our swimmers and team by enforcing a meet attendance policy. If you have attended less than one meet per month in the past, let us help make this a priority for you and your swimmers.

Why attend Swim Meets?

1. We are a competitive swim team and you need to go to meets to be on a competitive swimming team! This also includes participating in our State Championships if you qualify and are otherwise eligible.
2. Swimmers who are improving either by time and technique on ACES are the swimmers who are participating in meets! There is a high, undeniable correlation to this observation. Swimmers who are not attending meets are seeing little or no improvement.
3. Swim meets allow the coaches to evaluate your child’s technique in a competitive situation. Technique errors are magnified as the speed and stress of an event is increased. The effects of poor technique are magnified when one races and is invaluable for both the coach and athlete. Once identified, the coaches have the opportunity to correct these errors in practice.
4. Everybody can “win” at meets. Swimming may be the only sport where the winner is unhappy (did not get their goal time) and the 8th place finisher and family is elated. How come the “last place finisher” is so happy? This 8th place finisher may have qualified for a major meet - Silver State, Sectionals, or Olympic

Trials. Janet Evans finished first in the 800 free at the Olympics and yet was disappointed because she did not get a world record. The world record meant more to her than place of finish.

5. Swimming is a sport that allows all competitors to succeed. Similar to #4, athletes end up competing against *themselves*. They control the outcome. Any improvement in time is a victory regardless of placement in an event.
6. Goals are an important aspect of life in general and swimming provides an excellent opportunity to apply the concept of goals and goal setting. Racing and time improvement are a basic method to evaluate and achieve goals. Without meets, the swimmer has no concrete goals to evaluate.
7. At swim meets, the swimmers learn sportsmanship. Not everything goes well at a meet and how the swimmer, parent, and coach react to these challenges are learned behaviors. Failure is not evil unless nothing is learned from the experience. Meets provide this opportunity.
8. Success and failure coping strategies are learned at swim meets. How we handle success and failure is critical to success in society. Swimming and swim meets provide a forum in which athletes experience both.
9. To just practice all the time is boring... meets are exciting, and they add purpose to practice. Competition and practice are mutually supportive.
10. Swimming is a sport that, just when you start thinking you are good... you age up... and have to start the process all over again ... working your way up from the bottom. A swimmer who has just turned 11 years old is now competing against a swimmer who will shortly be 13. When they were 10 years old they did well or even may have ruled their division. Now, they are competing against someone who is almost six feet tall and shaving. Working your way up from the bottom repeatedly is a great life skill!
11. Meets are entertaining for you and your swimmer. Yes, they can seem to go on forever but it is what you do in the time available that is important. There is the element of competition and how well your child swims and yet meets provide more elements that are not seen elsewhere. Your children have a chance to spend time with the coaches, developing a valuable connection, play with friends and develop interpersonal relationships that last a lifetime. Practice does not even begin to address this need and joy for your swimmers. Can competitions be too intense at times? Yes, but it is the coaches, parents and swimmers responsibility to place competition in its proper perspective.

Do swimmers who do not swim meets cause a problem?

The answer to that is both yes and no. Some swimmers come either routinely or occasionally and cause no problems, listen, and their behavior is impeccable. The problem is, for most, this is not the case. For most swimmers who don't attend meets, there is no impetus to work hard, listen or change. There is no meet to compete at and there is no urgency to become better. They typically "go through the motions" and end up *de-motivating* themselves. In addition, they end up *de-motivating* other swimmers in their group! This is one of the prime motives for our change in policy.

If after reading this, your family still does not want to attend meets... what should you do?

We will make every effort to direct you to a club or facility that has not made this commitment to attending meets. We believe strongly that is in the best interest of our team and your swimmer.

In business and athletics, there is a practice that looks at the *best practices* and evaluates what each is doing in their respective fields to make them the leader. Without exception, the best teams in Colorado and other states have determined that meet attendance is critical to the success and long-term health of the swim team. To spend endless hours practicing without meets is a fast-track to boredom, stunts progress of the athlete, and leads to burn-out.

10. Fundraising

At this point, the Swim-A-Thon is the only fundraiser for the ACES Swim Club each year. Swimmers get donations from businesses, family, friends, and others prior to the event. On the day of the Swim-A-Thon, swimmers earn prizes by turning in their donations and by swimming the required number of lengths per individual.

The coaches have decided on the number of lengths that each group will be required to swim at the Swim-A-Thon. Please see the chart below for the required number of lengths for completion.

Group	# of Lengths	Distance
Jokers	66	1 MILE!
Jacks	100	2500 yards
Queens	132	2 MILES!
Kings	150	3750 yards
Kingfish	200	5000 yards
Senior, S. Prep	200	5000 yards

DONATIONS

- Donations can be made by friends, neighbors, family members, etc.
- Payment is not required at the time you contact a donator, but **MUST** be collected (and turned in) by the day of the Swim-A-Thon.
- We will take cash and check – checks must be made out to ACES Swim Club.
- Try to put a larger donation as your first donation as people are more likely to donate a similar amount.
- Corporate Donations are also highly encouraged and count towards the swimmer's total. Corporations or businesses that support ACES through the Swim-A-Thon will receive an ad in our heat sheets at the meets we host. This is a great way for a company to support the ACES Swim Club and also receive advertising to hundreds of families. A copy of our corporation letter is included and additional copies are available upon request.

The money earned from the ACES Swim-A-Thon helps ACES continue as one of the premier swim programs in Colorado and across the country. In the past, we have used the money for maintenance and upgrades to the Lowry facility, new equipment, travel expenses for coaches, pool fees, and much more.

MOST IMPROTANTLY: this money is used to offset the overall expenses and keeps family fees down!