USMS EXECUTIVE COMMITTEE

PRESIDENT Rob Copeland

This year's theme for our annual meeting is "USMS - Made for You and Me". This theme was selected in part because of our location, Anaheim, and in part because of our renewed focus on providing service to our members. Walt Disney created a family entertainment empire by pursuing his dreams. USMS can grow and thrive by proving the tools and services to our volunteers, clubs and members.

This past year USMS has focused on strengthening our organizational infrastructure. We have a Board of Directors who are actively establishing the vision, value and strategic direction for USMS, we have hired Todd Smith as our first Executive Director with decades of experience in leading a national aquatics organization, we have developed a strategic plan for our continued success and growth, we have made a long term commitment to continue publishing Swimmer with Douglas Murphy and our restructuring of our volunteer committees into National Operations, Local Operations, Community Services and Member Services divisions are running more effectively.

Now with all these pieces in place, it's time to tackle the real work of providing the services in support of our mission to promote fitness and health in adults by offering and supporting Masters swimming programs. This annual meeting is a perfect opportunity for every committee and every member of our House of Delegates to set and commit to achieving realistic goals for 2008 to stretch for our mission and objectives. "You can dream, create, design and build the most wonderful place in the world, but it requires people to make the dream a reality."

And I would be remiss, if I didn't take a moment to thank all of our hard working staff and volunteers. There would be no Masters Swimming without your passion and commitment to swimming.

And in closing, one more Disney quote "If you can dream it, you can do it. Always remember that this whole thing was started with a dream and a mouse." Well, we never had the mouse, but we most definitely have the dream!

VICE PRESIDENT OF NATIONAL OPERATIONS Leo Letendre

The committees within the National Operations division have, once again, seen a very active year as demonstrated from their annual reports. Most of the committees completed their MOGs for the strategic planning meeting and found the subsequent discussion not only useful but also challenging. Through this process, I hope that my advice and counsel have been useful.

On a more personal effort level, I have participated/lead the effort to make online registration a reality. In spite of some difficulties getting the effort completed, I believe that the direction we are now taking will serve the organization well in the future.

VICE PRESIDENT OF LOCAL OPERATIONS Julie Heather

USMS has 53 LMSCs, and they vary widely in the level of support they provide to swimmers. It is important to USMS to develop minimum competency levels for LMSCs, and implement a plan to bring them all up to this level. The LMSC Development Task Force will be created to address these issues.

Discussions and projects since the last convention:

1. Creation of confidentiality agreement for access to the registration lookup function on the USMS website

- 2. Formation of the Club Development Task Force and creation of the Strategic Plan
- 3. Assistance and mediation of problems within LMSCs
- 4. Creation of the State of the LMSCs spreadsheet
- 5. Took over registrations for Wyoming in the absence of any volunteers

Action items:

- 1. Create LMSC Development Task Force
- 2. Ensure the separation of Treasurer and Registrar functions for all LMSCs
- 3. Ensure that LMSC funds are not commingled with club funds

VICE PRESIDENT OF MEMBERS SERVICES Mark Gill

It has been a busy year in the area of member services. Much attention was spent working with the online registration task force. This is a long needed option for our members and we are soon going to be able to offer it. The other task force I am involved with it reviewing our technology staffing needs. As USMS moves forward, it is going to be important that we increase our technology capabilities. Currently, we have many more projects we would like to address than we have staff to handle it.

In addition to these specific projects, I have been working with the following committees: Championship, Communications, History & Archives and the Recognition and Awards committee. A great amount of work has been accomplished in these committees during the last year. We are truly fortunate to have so many great volunteers committed to moving Masters swimming forward.

As we prepare for the next year, there are several projects I hope to see accomplished in the area of member services.

- First, we need to change our process for listing pools on the places to swim website. This is a great tool, when accurate, but currently that is not the case. By updating this information should happen annually as part of our club registration process.
- Work is starting on our end to end event management tools and services so that when a sanction is issued the information about the event is automatically entered into our calendar of events. This way we will have a complete calendar of sanctioned and recognized events.
- Email communication is a tool that is currently not being utilized by USMS. During the next year, we hope to develop a way to provide members with information that they desire in a timely fashion via email. This would include not only the ability to select what types of information one wants to receive, but also what they do not want to receive.
- A final project for the year is finding ways to make online meet registration available for all meets.

It has been an enjoyable year as Vice President of Member Services. I look forward to reporting back to you on our progress as we continue to improve Masters swimming.

VICE PRESIDENT OF COMMUNITY SERVICES Michael Heather

Change is afoot in the Community Services division. The Marketing committee is about to undertake the most important project in its history- the implementation of a comprehensive marketing plan in conjunction with the new corporate strategic plan devised by the Board, staff and a few key representatives, there will be much to look forward to as the future programs and conceptual articles flow forth for us to act upon for the benefit of the membership and the growth and health of USMS. All of the committees have a stake and responsibility to uphold the mission of USMS. Working together, we will all benefit since we are members, and many others will join our community as the business grows and prospers. The Fitness committee has a new chairman in Marcia Anziano, and will also be fulfilling a new role in the redesigned structure. They will no longer be trying to find the common bond that non-competitive swimmers have, but rather, become a source of information for all members to

find and share the benefits and value of being a member of the greatest athletic organization on the planet. Coaches will change a little, not giving up their direction, but changing focus a little to find, recruit and help train new coaches for, presumably, new Masters programs around the country. Sports Medicine will add a new line of investigation and reportage, Sports Science. It will also lose emphasis on Safety, that going to a new Risk Management position (not yet detemined whether a committee or coordinator), and will share or edit Health articles and announcements with Fitness for publication or disbursement. Because of the new governance system implemented 2 years ago, the Planning committee has asked to be deleted as a standing committee. The planning functions are currently being performed by the Board of Directors and will be augmented from time to time as necessary by select members in task force settings. This will free the valuable members now on the committee to help USMS in many other ways. All of the external Liaisons will have their charters reexamined one by one and be given direction as to how best to serve both USMS and the liaised organizations.

TREASURER Tom Boak

This year, we continue to improve our rate of return on our invested cash. At the end of last year, we began to see CD's with rates above 5%. At this point in 2007, all CD's have been invested in excess of 5%. The relationship with Chase has been ended due to unresponsiveness on their part, and the funds have been move to UBS Financial. Monthly reports on our investments continue to be sent to the Executive Committee for their review.

The 2006 Audit by Clifton Gunderson has been completed and USMS received very favorable feedback. The 2006 Financial Report will be available for delegates at the Convention in Anaheim. The 2006 Tax Returns have been filed.

Special credit needs to go to Margaret Bayless, our Controller, and all of the people in the National Office, for the number of hours they spend and the quality of their effort. The addition of Jeff Moxie as Chair of Finance has rounded out the USMS Financial Team in a very positive way.

United States Masters Swimming is on very solid financial ground. The process of tracking cash flow, investments, accounting reports, and other financial activities is in very capable hands. It has been a pleasure to serve as your treasurer this year.

Over the past month, it has become apparent that the needs of the Corporation are evolving in a way that is not compatible with my talents. The hiring of an Executive Director and the development of benefit plans is adding a Human Resources function that is not part of my expertise. I believe that the Treasurer of our organization should be able to help direct all of our financial affairs, and I do not feel that I in a position to provide this guidance. For that reason, I have withdrawn my name from the slate which is being presented to the Convention. It has been a pleasure to serve USMS as Treasurer for the past two years, and I look forward to finding other ways to continue to serve. Thank you all for your respect and confidence in me.

SECRETARY Meg Smath

In addition to the normal duties of a secretary—taking minutes, answering letters and emails, scheduling conference calls and meetings—I have been keeping track of delegates for the 2007 convention. I compiled the rankings and comments from the 2006 convention evaluations and distributed them to the Executive Committee to use in planning for this year's convention. I also updated the working calendar, which is contained in the LMSC handbook, posted on the USMS website.

Along with Rob Copeland and Patty Miller, I worked on putting together a policy manual for the National Board of Review.

I worked on several subcommittees and task forces during the year, the first of which was one to draft a schedule for this year's convention. Also serving on that subcommittee were Jim Miller and Julie Heather. I continued working

with Julie Heather and Betsy Durrant to compile a USMS policy manual; my major task for the year was going through the LMSC Handbook to pull out policies contained in it. I was on a task force, along with Jim Miller, Lynn Hazlewood, Mel Goldstein, Patty Miller, Ralph Davis and our new executive director, Todd Smith, to renew the contract with the publisher of our magazine, *USMS Swimmer*. And I was on a task force, along with Rob Copeland, Mike Heather, Todd Smith, Tom Boyd, Jerry Clark and Carolyn Boak, to plan for the Board of Directors' strategic planning workshop held in Chicago in June.

After the midyear meeting in January, oversight of the Editorial Committee was passed on to me, and I began participating in their conference calls in February. I have nothing but compliments for this excellent and high-functioning committee, led by Lynn Hazlewood. I also had the pleasure of participating in the planning meeting for *USMS Swimmer* at the publisher's offices in Richmond, Va., in July, and am even more confident that the magazine is in very capable hands. I am looking forward to another year's worth of excellent articles and features in the magazine.

One of the highlights of my year was *not* doing something, that something being midyear reports. In consultation with Tracy Grilli, Rob Copeland and the rest of the Executive Committee, we decided to discontinue midyear reports in the interest of fighting redundancy, because those reports have typically appeared only a month or so before the annual reports. Beginning next year, we will instead ask the committee chairs and appointments to outline their goals and objectives.

IMMEDIATE PAST PRESIDENT Jim Miller, MD

2007 has been a busy year. My activities have extended to an active participation in the various task forces set forward by the President and the BOD. The summary of activities is as follows:

- ED Task Force: The time spent on this task force has been demanding. Out of town interviewing over weekends, conference calls, and communication were steady following the last convention. Without going into further detail, the result is now before you. I am delighted with our selection and our new Executive Director, who brings a unique blend of experience as a national governing body ED in a major aquatic sport, fund raising, management, and enthusiasm for our organization. I would like to recognize and thank Laura Winslow for her leadership through this process.
- Benefits Task Force: Nadine Day chairs this task force. I was selected by the BOD at mid-year to serve as the link from the ED Task Force to this committee, since I had done much of the initial work on the retirement package. The ED Task Force had worked up the proposals for benefits and begun the development of proposed packages for our employees. This initially was focused upon the selection and development of the financial package as they related to the ED position. It was then expanded to include all employees to varying degrees, based upon whether their position is either full time of part time. It is very important for USMS to support our hard working staff with a benefit package that is aligned with their full time/part time status.
- Information Technology Task Force: Mark Gill and I were assigned the job of looking into the development of an IT proposal that took into account the growing demands upon our employees and volunteers. We presented reports at the mid-year BOD meeting and at the EC meeting held 7-06. Without this critical support many of our projects will not be realized.
- National Publication Renewal Task Force: I chaired this task force of 6 people to negotiate and place before the BOD a renewal contract with Douglas Murphy Communications, our current publisher. The BOD established this task force at the mid-year meeting, following a vote in favor of maintaining our current publisher, pending successful negotiations. As of this date the negotiations have gone very well and this contract should have endorsed by the BOD prior to the Convention.

I appreciate the opportunity to continue in my service to USMS by providing leadership in the development of our corporate structure. As delegates, we must not forget that one of our primary roles is to provide support for our volunteers and athletes. This support includes communication and technology support as well as streamlining the process of programming at the local level.

LEGAL COUNSEL Patty Miller

In some previous years, a summary of legal issues for the year may have focused on liability prevention and reactive activities. However, the past year has been interesting in that much of the legal work has been centered on key business activities that are moving USMS forward in professionalism to provide enhanced services to our members. Chief among these activities have been hiring and contracting with USMS's first Executive Director.

Executive Director

In 2007, the Executive Director Hiring Task Force and the Board of Directors continued the important, and necessarily careful, process of hiring an Executive Director. I served on the Task Force and was impressed with both the candidates we considered and the commitment and hard work of the Task Force members, who spent evenings and weekends reviewing resumes and participating in conference calls and interviews.

As you know, the process culminated in the successful hiring of Todd Smith as USMS Executive Director. Finalization of this process included drafting and negotiation of Todd's contract. I was lucky to have the assistance of two USMS members who provided their legal expertise free of charge. I would like to thank Jill Chasson, from Perkins Coie Brown & Bain in Phoenix, who served as our outside employment counsel, and Harry Greenfield, from Buckley King in Cleveland, who provided advice on Ohio law.

I am very excited about working with Todd Smith. In addition to having extensive experience as an aquatic sport executive director, Todd is a lawyer.

Trademark Registration

We accomplished a comprehensive filing to register several USMS trademarks this year. This involved the filing of applications with the US Patent & Trademark Office (USPTO) for four trademarks for several different classes of use. At this point, some of those marks have been published by the USPTO for a 30-day comment period and some require response by USMS to questions raised by the USPTO.

Once again, we were lucky to have the assistance of outside counsel and paraprofessionals who accomplished this filing without charging USMS any attorneys' fees. I would like to thank John Crittenden (husband of USMS member Leiann Crittenden), Kristin Manley, and Michael Young of Cooley Godward in San Francisco for accomplishing the filing and providing trademark counsel.

Now that we will have the extra protection of Federal registration of our trademarks, USMS will need to establish additional processes and undertake education going forward to ensure that our trademarks are used properly and only with permission. I anticipate an increased focus on these issues in 2008.

National Publication

Early in 2007, the USMS Board of Directors decided to explore renewal of USMS's relationship with the publisher of our magazine, *USMS Swimmer*. The current agreement with the publisher, Douglas Murphy Communications, concludes its term at the end of this year. A National Publication Renewal Task Force was formed and I serve as one of the task force members. We are currently in the process of negotiating this renewal and the accompanying contract and anticipate endorsement from the USMS Board of Directors in the near future.

Corporate Partner Program

Since the establishment in 2006 of a program for corporate partners that includes a clear articulation of benefits and uniform contract procedures, Mel Goldstein and I have worked well together on the contracting process. Mel has done a great job securing renewals and new corporate partners and providing me with pertinent information so that I can prepare contracts quickly. Mel's hard work and the pairing of sponsorship with advertising benefits in *USMS Swimmer* have contributed to an all-time high in corporate partner revenue in 2007.

Confidentiality and Conflict of Interest Policies

At its annual meeting at last year's convention, the USMS Board of Directors decided to adopt a Confidentiality Policy and a Conflict of Interest Policy. Both of those policies have been referenced and used as guidance during 2007 and have been important as we undertook the important business negotiations involved in hiring an Executive Director and negotiating with our publisher.

I am now completing my 5th year as Legal Counsel for USMS. I am honored to have been appointed by and worked with two USMS Presidents who are committed to enhancing our corporation so as to provide the best services to our current members and bring the message of aquatic fitness to new members. I am grateful for this opportunity to serve USMS and its members.

USMS NATIONAL OFFICE

EXECUTIVE DIRECTOR Todd Smith

At the time of this report, I have had the pleasure of working for United States Masters Swimming for two months. In that time I have confirmed what I believed to be true as an outside observer. **Masters swimmers have more fun!**

As any new employee must do, I have spent much of my time learning about the organization. This has involved reading USMS material, both in print and in electronic form, listening to members in person and via conference calls, and interacting with members at the 2007 USMS Short Course National Championships (Federal Way, WA) and the Strategic Planning Meeting (Chicago, IL). I look forward to more of the same at the 2007 USMS Long Course National Championships in The Woodlands, Texas.

In my conversations with USMS members, one issue has stood out above the rest: online registration. I have worked to understand the registration process currently used by USMS and how it might be incorporated into the online registration system desired by the membership. A Request For Proposal (RFP) has been developed and delivered to a dozen companies that specialize in membership database management to solicit their interest in creating an online membership registration system customized to the needs of United States Masters Swimming. Proposals are due back to USMS by July 24, 2007.

The USMS Board of Directors and staff/contractors met in Chicago (June 22-24, 2007) to conduct a strategic planning meeting. It was a productive two days with many new ideas generated in the lively discussions led by facilitator, Tom Boyd. It is my responsibility to assist with the development of the USMS strategic plan and oversee the implementation of the plan ensuring that it is consistent with the mission, objectives and goals of the organization. The strategic plan should be ready for review by the membership prior to the annual meeting of the House of Delegates in September.

I look forward to meeting all of you in Anaheim, and working with the delegates, board, and staff to achieve results that benefit the membership of United States Masters Swimming.

NATIONAL OFFICE ADMINISTRATOR Tracy Grilli

Since the last convention (and now for the past 11 years), I have maintained the responsibilities associated with running the USMS National Office. For those of you who are new and are not familiar with my responsibilities, go to the www.usms.org website, once at the home page, click on the Administration tab, then Convention, Pre Convention, Pre-Convention delegate packet then USMS Executive Committee Reports,

http://www.usms.org/admin/conv06/index_preconvention.php#convpacket scroll down to National Office Administrator and you will find a detailed description of my day-to-day and weekly duties in addition to major tasks and other tasks throughout the year.

The job of Executive Secretary "then" (when I was hired) is quite different from the duties of National Office Administrator "now". I now supervise 3 people, 2 employees and 1 contract staff. I work hand and hand (figure of speech, we never see each other) with Esther Lyman, our Database Administrator (and the 53 local registrars) with the registration of our members and member clubs. Esther and I have really fine-tuned this process and look forward to having an on-line registration program for the 2008 registration year.

Megan McEacharn has been my office assistant for the past 2 years. She is a recent graduate of Londonderry HS and will be attending James Madison in the fall. Her sister Kristin will be coming on board as my assistant in September. Mary Lamport has been contracted to process the national meet entries and has done an excellent job performing this duty over the last 3 years for our National meets.

I am in contact some way/some form with all the members of our Board of Directors, Committee and Ad Hoc Chairs, Liaisons and Special Assignments along with officers from each LMSC and now our Executive Director.

Over the past year, I participated in the EC and BOD conference calls. In January I participated in the Mid year meeting in St Louis with members of the EC and BOD. In March and April this office was responsible for the paper entries and verification of entries for SC Nationals in Federal Way, Washington (Excellent meet Hugh, Jane and the organizing committee from PNA). During the meet, I had the opportunity to meet Todd Smith, our new Executive Director. Since then we have been in constant contact and I am doing my best to provide him with the information he needs. He is going to be great! The next event was the EC, BOD & Staff strategic planning meeting in Chicago, led by President Rob and facilitated by Tom Boyd. An outstanding weekend!

I am presently working on the paper entries/verification for the LC Nationals which will be held at The Woodlands, TX, meet directors Tom and Carolyn Boak. Another current project is the USMS Pool and Long Distance National Record certificates (designed by Doug Garcia). The pool National Record certificates are a new design and they are being sent out by the National Office. The LD National Record certificates are a new program.

Next big project is this convention packet, which is quite a process that starts on July 1st with committee reports and agendas being sent to their EC Liaison, reviewed and sent to me. Once received they are "cut, pasted and formatted" then sent off to the printer and mailed so it arrives to you in plenty of time for you to read before arriving in Anaheim.

Happy reading and I look forward to seeing you all there.

DATABASE ADMINISTRATOR Esther Lyman

In the 8th year after the registration function was brought in house from being outsourced, registration capture and recording continue in a fairly comfortable groove, enlivened by the occasional mismatch with an existing ID, or a birth date or name that was wrong either today or in the past – or some unexpected behavior by our "customers", like a member registering in two different LMSCs at the same time or not telling us they changed their name, even the guys. Transfers continue to be a huge challenge.

We still tinker with the underlying systems for getting it in, getting it right, keeping it current, and maximizing the usability of our base of registration data now going back (electronically) to 1992, an even 15 years. But the basic structure as set it up in 1999 to prove out the headcount and monies at the national office is still holding up and doing the monthly job(s), even as we have grown from handling 38,802 memberships to 43,552 last year. Plus handling another 10% again, often multiple times, for address changes and transfers.

Our procedures for reconciling between Tracy and Esther and the registrars/treasurers continue to serve us well -even when we get errors and omissions thrown at us from all sides, and through successive controllers, boards, and
committees. Wherever the errors originate, they require resolution and an audit trail we can decipher a year or two
later when the auditors do their verification of the books.

The registrars and treasurers have been wonderful in trying to stick to their monthly deadline, often within a fractured and busy schedule of their own and some while trying to learn 'the ropes'. It has been my pleasure and privilege to work with such a dedicated group of people.

They have processed 37,391 memberships in 2007, or 85.9% of the 2006 total of 43,552. After deducting for between-association transfers counted by multiple LMSCs, we have 37,363 net members to date registered with 511 cubs within 53 LMSCs. By decade of birth, the breakdown looks as follows:

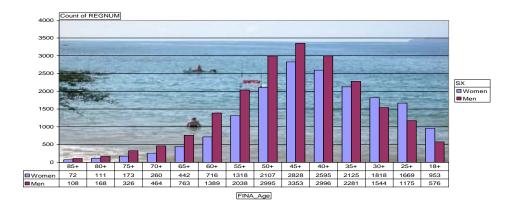
Birth Year	Women	Men	Total	Bgrp as %	Women	Men
				Of Total		
1900-1919	32	47	79	0.2%	40.5%	59.5%
1920-1929	218	324	542	1.4%	40.2%	59.8%
1930-1939	514	926	1440	3.8%	35.7%	64.3%
1940-1949	1427	2647	4074	10.9%	35.0%	65.0%
1950-1959	4080	5621	9701	26.0%	42.1%	57.9%
1960-1969	5210	5994	11204	30.0%	46.5%	53.5%
1970-1979	3775	3381	7156	19.2%	52.8%	47.2%
1980-1988	1931	1236	3167	8.5%	61.0%	39.0%
Members	17187	20176	37363	100%	46.0%	54.0%
For compariso	n:					
End 2006	20212	23213	43425		46.5%	53.5%
End 2005	19835	22862	42697		46.5%	53.5%
End 2004	19397	22646	42043		46.1%	53.9%
End 2003	19495	22912	42407		46.0%	54.0%

Note, as with all the numbers, the percentages for the current year will keep shifting until year-end.

Note also that birth year/decade (FINA age) rather than short-course competitive age groups are used here in order to get an apples-to-apples comparison over the years. The age groups change every five years; but for those who are interested, we do have those numbers also. Here's how the current year is shaping up: (based on projected age group at end of 2007)

KEY Current CNT Y LM (All)

2007 USMS Membership to End-May



Over 187,000 individuals have been full members in the program since 1992, the earliest year we have electronic files, (including some 7,000+ from earlier years who are listed on the web page with All-American or Top Ten achievements.) Of these over 100,600 or about 54% have now been assigned permanent ID's – the 'tag' which will follow a swimmer through all memberships, name changes, and locations and is used to manage competitive

activities over the past 30-some years and generate increasingly meaningful statistics for forecasting and strategic planning.

The distribution by ZONE does not show noticeable movement from one area to another except in a few places: (rounded to whole percentages for easier overview)

Year	Bread	Colonies	Dixie	Great	Northwest	Oceania	South	South	USMS
	basket			Lakes			Central	western	
2003	3313	8926	4838	4714	2657	10314	3046	4599	42407
2004	3660	8907	5032	4804	2599	9964	2301	4776	42043
2005	3861	8989	5272	4791	2472	10140	2153	5019	42697
2006	3976	8974	5251	4720	2661	10634	2127	5083	43426
2007	3424	8220	4556	4156	2682	8730	1708	3887	37363

Year	Bread basket	Colonies	Dixie	Great Lakes	Northwest	Oceania	South Central	South western	USMS
2003	8%	21%	11%	11%	6%	24%	7%	11%	100.0%
2004	9%	21%	12%	11%	6%	24%	6%	11%	100.0%
2005	9%	21%	12%	11%	6%	24%	5%	12%	100.0%
2006	9%	21%	12%	11%	6%	24%	5%	12%	100.0%
2007	9%	22%	12%	11%	7%	23%	5%	10%	100.0%

Note, as with all the numbers, the percentages for the current year will keep shifting until year-end.

There's been some interest in connection with the strategic planning project to focus on not only which members do return, and when, but also which ones do not – and perhaps try to figure out why not. We can easily ascertain the percentages of those who renewed in the current year from the year immediately before, but it would be more difficult to flush out the exact reason since a large number of the "goners" would no longer be at the current address and/or email.

Note that we can only establish that a given % did not return the next following year. They may return in later years and a very healthy percentage do... even up to 30 years later.

Regyear	Total	RN next year	Not renewed	Pct NR
Y2005	42696	27959	14737	34.5%
Y2004	42042	27195	14847	35.3%
Y2003	42407	27183	15224	35.9%

Since dues increased 25% in 2003, this would seem a natural year to start the comparison. However, we can take this back to 2000.

This may be the year when the ability to register online (not to mention simply changing an address which we do not currently offer a convenient way of doing) will become a reality. This should make our "customers" happy since the majority of them own or have access to computers at home, at work, or at their educational institution, and it would make the national office and anybody (like Top Ten and History & Archives) who needs to link all their competitive data on our swimmers on the web pages happy as well. Instead of 53 "intake points" with separate hard-to-keep-updated databases, everybody would have access to a single list of all swimmers currently assigned a permanent ID. Getting the match-ups right will still be a huge challenge, as will transfers – which we may wish to ignore in round one, but cannot. And as I wrote in last year's report, we will have thousands of little matchmakers out there whose keyboard skills (or finger dexterity) will hopefully better than some of their handwriting (or recollection of their birth date) and who will not expect miracles with a small investment of their time and patience. We will, after all, need to verify their entry and payment – and be able to reverse it in case of problems.