

**MARCH 2013
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Website:
<http://www.lwvtuscaloosa.org>

CALENDAR

<i>Tuesday March 26</i>	Board Meeting <i>United Way-5PM</i>
<i>Tuesday April 2</i>	Luncheon Meeting <i>Noon-University Club</i>
<i>Thursday April 18</i>	<i>Annual Meeting</i>
<i>Friday April 26-28</i>	<i>LWVAL Convention</i>
<i>Tuesday May 7</i>	Luncheon Meeting <i>Noon-University Club</i>
<i>Tuesday May 28</i>	Board Meeting <i>United Way-5PM</i>
<i>Tuesday June 4</i>	Luncheon Meeting <i>Noon-University Club</i>
<i>Tuesday June 25</i>	Board Meeting <i>United Way-5PM</i>
<i>Tuesday July 2</i>	Luncheon Meeting <i>Noon-University Club</i>
<i>Tuesday July 23</i>	Board Meeting <i>United Way-5PM</i>

Coordinator's Column

This spring is an exciting time for the League in Tuscaloosa! On January 24th LWVGT sponsored a "Meet Your Legislators" forum at Central High School. Tuscaloosa County legislators Gerald Allen, John Merrill, Bill Poole, Chris England, and AJ McCampbell discussed issues coming up in the spring 2013 legislative session and answered questions from the League and audience. Central High generously waived the fee for using its excellent auditorium and its students assisted as greeters at the door and as question card collectors. The school's ROTC presented the colors and led the Pledge of Allegiance, and the student body president greeted the legislators and audience.

Hosting events like this to keep the public informed about political decisions of its representatives is a primary function of the League and I encourage you to participate in our future efforts, both by helping to organize them and by attending.

Once again it is time for our annual meeting and dinner, which will be held at the Covenant Presbyterian Church on **April 18th**. This is a wonderful opportunity to visit with fellow League members, so please plan on joining us! The cost of the dinner is \$15 per person, and you will receive more information soon. We will elect officers for 2013-'14 and conduct other business before socializing over a catered meal. Our speaker, Andrew Lee, RN, Trauma Coordinator of the DCH Emergency Department, will talk about lessons learned from the aftermath of the tornado on April 27, 2011.

Please circle **April 26-28** on your calendars! That's when LWVGT will welcome all the local leagues in Alabama to the 2013 LWVAL State Convention in Tuscaloosa. On Friday evening, April 26, we will host a supper for those visitors who arrive on Friday for a pre-Convention workshop. We want as many LWVGT members as possible to attend and mingle with attendees who will come from all over Alabama. We also hope that you will register for the Convention sessions on Saturday and on Sunday morning. More information about the 3-day program is on <http://www.lwval.org/convention2013/>. You will also get more details from the LWVGT Board.

And last, but definitely not least, LWVGT needs more involvement of members who are not on the Board! Involved members have more investment in any organization. Even if you can't come to luncheons you can actively participate in numerous ways- volunteer for a committee, attend a meeting for the Observer Corps, help with a special event. And invite new members! We currently have only 64 single members, 6 household and 2 student members - not very impressive for an organization that represents about 100,000 people in and around the city of Tuscaloosa. That said, I hope to visit with you on April 18th at our annual meeting and dinner!

Peggy Hamner
Coordinator, February-April, 2013

February Luncheon Meeting

By Isabelle Marrero

Dollie Hambrick, Health Reform Organizer on the staff of ARISE, the Citizens' Policy Project, gave a very timely report on the Affordable Care Act and its effect on Alabama's working families. It was particularly on point because of the major Health coverage that appeared in the recent Time Magazine.

Hambrick stated that 750,000 people lack health insurance, including 100,000 children, and that medical debt is the leading cause of bankruptcy. Very few people realize that nonprofit businesses can qualify for a tax credit up to 35 % of premium costs through 2013 and 50% beginning in 2014, if it meets certain criteria such as number of employees and their contribution and average yearly wage. She recommends the web site www.familiesusa.org to access the booklet and also www.smallbusinessmajority.org/tax-credit-calculator/ for additional information.

As for nonprofit hospitals (such as

all the DCH sites), the Affordable Care Act spells out the new requirements to help patients with bills. The hospital must have a written financial assistance (FA) policy, limit what it charges FA patients, practice fair billing and collection and conduct community needs assessments every three years.

Things are getting easier for women since the ACA started in August 2012 such as free checkups, screening, family planning, breastfeeding support and domestic violence resources. Family coverage for children to age 26 on parents' policies and full maternity coverage now in new insurance plans must be covered in 2014.

Additional benefits coming in 2014 include no gender bias or "rating", coverage of "pre-existing conditions" and no caps on coverage amounts. The elderly are seeing lower costs for some prescription drugs and the law's benefits for people on Medicare. In addition to the benefits mentioned above, seniors can get free vaccinations and no restrictions on doctor access in most plans. The web site for seniors is:

www.healthcare.gov.

The Arise Citizens Policy Project "is creating opportunities for you to learn how implementation of the ACA will benefit you and our state". The workers benefiting the most for expanded Medicaid for ages 19-64 include employees in restaurants, museums and historical sites, construction, auto and related manufacturing, landscaping, household goods repair and others. ACA provides full federal funding for three years, beginning 1-1-2014, after which states will pick up a maximum share of 10%. To delay this in Alabama would mean failing to take advantage of this large amount of federal funding.

Hambrick pointed out that the Medicaid expansion will mean a healthier Alabama and a wise investment in our economic future. All of this information is available on the web site:

www.arisecitizens.org.



Spotlight on Member: Joan Comas



During her career in education, Joan Comas was an English teacher, a career counselor, a professor, and a leader. At The University of Alabama, she began as a counselor in the Counseling Center. Later, she became the first coordinator—and eventually the director—of Women's Career Services. She was the founder and director of The University's Center for Teaching and Learning. She was also an adjunct professor in the College of Education and the Capstone College of Nursing, and she taught in the External Degree Program. In September 2012, Joan was

inducted into the Student Affairs Hall of Fame for her numerous contributions to The University of Alabama as an innovative academic.

The League of Women Voters of Greater Tuscaloosa has benefited from Joan's talents and skills. In 2010, Joan led a study of the Tuscaloosa Public Library, resulting in the adoption of the local League's Library System program position in 2011. Currently, she is a LWVGT Board member. About being a League member, Joan says, "I attended my first LWV meeting at the insistence of two friends, Willita Zoellner and Madeleine Hill. They knew of my interest in social issues and my need for involve-

ment after I retired. They were right! The League was just what I was looking for, and I continue to enjoy my affiliation."

Joan and her husband Bob, a retired UA professor, have two children, a daughter and a son, and four grandchildren. In addition to her contributions to the League, Joan's other service activities include volunteering with Friends of the Library, serving as a deacon in her church, and serving on the Board of Directors of the String Quartet Society of Tuscaloosa. Joan enjoys traveling and reading.

LWVGT: 2013-2014 Local Program Positions and Recommendations

1. EDUCATIONAL POLICIES AND DECISIONS

The League of Women Voters of Greater Tuscaloosa supports increasing funding for local public schools, including such locally generated sources as grants and supports by the private sector and city council.

The League of Women Voters of Greater Tuscaloosa believes it is important that taxpayers have access to proceedings of its local public school entities, the Tuscaloosa City School System and the Tuscaloosa County School System, consistent with but not limited to Open Meetings Law requirements. Access information includes, but is not restricted to:

- Board decisions
- Committee reports
- Public records
- School "report cards" as mandated by law

Reports should be presented in formats that are easily understood by the general public. Taxpayers should have well-publicized opportunities for having input into school system policy making. The school systems should explore means for increasing public awareness concerning school systems proceedings and issues through a variety of means such as:

- Public service announcements
- Flyers
- Working with local churches
- Televising board meetings, etc.

(Position adopted 2004. The program review committee recommends continued support with emphasis on monitoring for adequate input and notice to all neighborhoods and school districts. [Observer Corps volunteers report to LWVGT on proceedings of School Board meetings that they attend. The committee recommends that LWVGT review this 10-year-old policy and possibly initiate a new study.](#))

2. RACE RELATIONS

In a democracy all persons should have the opportunity to reach their highest potential. As stated in the Declaration of Independence, "all men [sic] are created equal with certain inalienable rights.... life, liberty, and the pursuit of happiness." Discrimination based on race and/or ethnicity hinders the fulfillment of opportunity for citizens to realize their highest abilities.

In the community of the City of Tuscaloosa and the County of Tuscaloosa, discrimination based on race and/or ethnicity creates problems in a number of areas. These include, but are not limited to, education, transportation, employment, zoning and housing. It is the responsibility of governmental bodies and agencies to explore the places in the community where discrimination based on race and/or ethnicity prevents the complete development of citizens. It is further the responsibility of government and governmental agencies to correct those practices, laws, or customs that hinder opportunities for the citizens.

(Position adopted 2010.)

3. LIBRARY SYSTEM

The League of Women Voters of Greater Tuscaloosa supports (a) adequate funding of the Tuscaloosa Public Library (TPL), (b) term limitations for members of the Board of Trustees (BOT) and the selection of trustees based on their demonstrated capacity to provide vision and leadership of the TPL, (c) the expansion of technological services, (d) increased promotion of the library and its expanded services, and (e) inclusion of TPL representatives in community decision-making entities that impact the library.

((Position adopted 2011.))

4. PLANNING AND ZONING

The League of Women Voters of Greater Tuscaloosa recommends that planning and zoning proposals for Tuscaloosa County be determined by a board that is representative of the general public. Proposed zoning changes should be publicized more effectively. The City of Tuscaloosa and Tuscaloosa County officials should take action to make minimum standards for subdivisions and/or regulations applicable outside the city limits. The League of Women Voters of Greater Tuscaloosa opposes spot zoning and strip zoning and supports securing open-space land.

(Position adopted 1978 and updated 2008. [A new study began in 2012 and is continuing in 2013.](#))

Budget 2013-2014

INCOME		Budget 2010-11	Actual 2010-11	Budget 2011-12	Actual 2011-12	Budget 2012-2013	YTD 5/1/2012-3/8/2013	Proposed 2013-2014
150	Annual Meeting	\$ 400	\$ 405	\$ 600	\$ 520	\$ 600	-0-	\$ 500
160	Legis.Forum	-0-	-0-	-0-	-0-	-0-	-0-	-0-
170	Luncheons	\$ 1600	\$ 2265	\$ 2500	\$ 2393	\$ 3000	\$ 2154	\$ 3000
600	Educational Pubs.	-0-	-0-	-0-	-0-	-0-	-0-	-0-
610	Ed. Fund Pass Thru	\$ 500	\$ 200	\$ 200	\$ 80	\$ 100	\$ 61	\$ 200
899	Miscellaneous	\$ 20	-0-	\$ 150	-0-	\$ 100	-0-	\$ 100
900	Dues	\$ 3350	\$ 3725	\$ 3800	\$ 3940	\$ 4000	\$ 3665	\$ 4000
912	Contributions	\$ 324	\$ 137	\$ 150	101.45	\$ 150	\$ 164	\$ 200
925	Finance Drive	-0-	-0-	-0-	-0-	-0-	-0-	-0-
935	Savings Interest	-0-	-0-	\$ 5.00	\$ 1.39	\$ 1.00	\$.17	\$ 1.00
950	Transfer From Savings	\$ 500	-0-	\$ 400	-0-	\$ 299	-0-	\$ 624
	TOTAL INCOME:	\$ 6694	\$ 6732	\$ 7805	\$7035.84 7035.84	\$ 8250	\$ 6044.17	\$ 8625
EXPENSES								
130	Phone	\$ 500	\$ 465.82	\$ 500	\$ 447.89	\$ 450	\$ 391.02	\$ 450
140	Member directory	-0-	-0-	-0-	-0-	-0-	-0-	-0-
150	Annual Meeting	\$ 400	2010- \$ 363.74 2011- \$ 42.73	\$ 500	\$ 461.40	\$ 500	\$ 75	\$ 500
160	Legis. Forums	\$ 400	2 forums- \$ 75.60	\$ 200	\$ 80	-0-	\$ 60.97- Ed Fund	\$ 200
170	Luncheons	\$ 1600	\$2256.97	\$ 2400	2063.06	\$ 3000	\$ 2077.35	\$ 3000
	Mileage		-\$ 61	\$ 100	-0-	-0-	-0-	-0-
250	Membership	\$ 10	\$ 96	\$ 50	-0-	\$ 25	\$ 42.98	\$ 50
260	Publicity	-0-	-0-	-0-	\$ 56.05	\$ 25	\$ 52.76	\$ 25
270	Action	\$ 50	-0-	\$ 50	-0-	\$ 50	-0-	\$ 25
280	Board Expenses	\$ 75	\$ 76.57	\$ 100	\$ 134.57	\$ 100	\$ 97.59	\$ 100
300	Convention/Worksp.	\$ 1000	\$ 529.78	\$ 1000	-0-	\$ 700	-0-	\$ 700
330	Affiliations	\$ 50	ACCR-\$ 50	\$ 50	-0-	\$ 50	\$ 25- ACCR	\$ 50
400	LWVAL PMP	\$ 615	\$ 476	\$ 500	\$ 655	\$ 800	\$ 600*	\$ 800
410	LWVUS PMP	\$ 1794	1856.25	\$ 1800	\$ 1965	\$ 2300	\$ 1250*	\$ 2500
500	Voter	\$ 25	\$ 82.71	\$ 100	-0-	\$ 75	\$ 46	\$ 50
600	Educational Pubs.	-0-	-0-	-0-	-0-	-0-	-0-	-0-
610	Political Directory	-0-	-0-	\$ 80	\$ 250.70	-0-	-0-	-0-
615	LWV Program	\$ 50	-0-	\$ 75	-0-	\$ 50	-0-	\$ 50
690	Voter Service	\$ 25	-0-	\$ 25	-0-	-0-	-0-	\$ 25
850	Contingency	\$ 50	\$ 50	\$ 125	-0-	\$ 75	-0-	\$ 50
899	Miscellaneous	\$ 50	\$ 50	\$ 150	\$ 75	\$ 50	-0-	\$ 50
	TOTAL EXPENSES:	\$ 6694	\$6169.43 6169.43	\$ 7805	\$6188.67	\$ 8250	\$ 4718.67	\$ 8625
	BALANCE:		\$ 562.57	0	\$ 847.17	0	\$ 1325.50	0 1325.50

Account Balances (as of 3/08/2013)

Checking account balance - \$ 3948.87
 Savings account balance - \$ 1364.58
 Ed Fund balance (approx.) - \$ 1200

Current local dues: Full member \$ 55

Household pair \$ 80
 Full-time Student \$ 25

National PMP: Full member/1st of household pair \$ 31

2nd household or student \$ 15.50

State PMP: Full member/1st of household pair \$ 10

2nd household or student \$ 5

Nominating Committee Report for 2013

Nominating Committee members: Helena Bain, Celeste Burnum, Joan Comas, Anna Singer

The Nominating Committee presents the following slate of officers/directors/committee members for 2012-13.

Officers

Spokesperson: Shari Augins (1 year)

Membership Coordinators: Annette Dudgeon and Scarlett Gaddy (2 years)

Special Events Coordinator: Anna Singer (2 years)

Directors

Joan Comas (2 years)

Peggy Hamner (2 years)

Susie Smith (2 years)

Jill Stokley (2 years)

Nominating Committee, 2014

Charlotte Gattozzi

Frances Tucker

Anna Singer

Election will be held at our Annual Meeting on April 18.

January 5th Tuesday

By: Annette Dudgeon

Despite threatening weather, our League had a great crowd for our 5th Tuesday evening social at Denise Downs' home on Tuesday, January 29th. The covered dish contributions were especially tasty this time. At our January get-together, we had more visitors interested in the League of Women Voters than at any other of our socials in the past couple of years. We hope these 8 potential members will decide that League would be a worthwhile way to contribute to our community. Fifth Tuesdays have become the norm for us now, so go ahead and mark your calendar now and join us next time. Specifics will be announced and emailed to you. We enjoy time just talking, laughing, and of course, eating. Thank you to Denise Downs for making her home available and to all the cooks and wine providers.

ORIENTATION SESSIONS

By: Annette Dudgeon

Sunday afternoon, February 10, was the first of our planned orientation sessions. Our luncheons don't offer enough time to sufficiently acquaint our members and interested persons in the breadth and scope of the League of Women Voters, which functions in 3 tiers: national, state and local. When you join the League of Women Voters of Greater Tuscaloosa, you also join the League of Women Voters of Alabama and the League of Women Voters of the United States. That is why dues are \$55. The majority of that money goes for per member payments to the state and national Leagues. All 3 levels have strict nonpartisan and lobbying policies that all members need to learn. What these Leagues have accomplished is impressive. Our local League also has an interesting history.

We met at the Temple for our first orientation, Torrential rain kept many people at home. Thank you to those who braved the weather to join us. Scarlett Gaddy presented a power point and we ate cookies and cheese wafers. Thank you to Hattie Kaufman for arranging for us to meet at the Temple, a good central location with great facilities.

We plan to offer these sessions (hopefully including power point) to all members who have joined within the last 2 years, or anyone else who needs more information or a refresher. We will present most of these orientations either before or after the Tuesday luncheons and hold them to 45 minutes. You will be hearing more details later. If you have suggestions for a better time or location, please contact me.

Personal Safety Forum

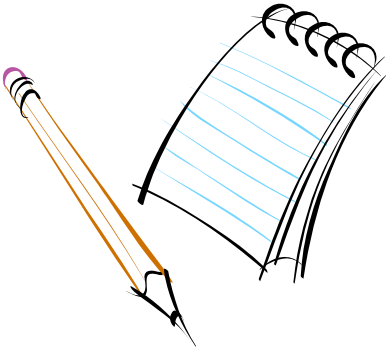
Panel presentation on safety tips for home and community April 18, 2013, 3:30 – 5 pm

Bryant Conference Center Dedicated to the memory of Kate Ragsdale

Sponsored by OLLI & TUARA

The LWVGT Observer Corps Needs You!

By: Susie Smith



The Observer Corps of League of Women Voters of Greater Tuscaloosa has two goals: to maintain a visible presence among the governing bodies and boards in the community and to keep our members abreast of the issues addressed and decisions made by community governing bodies relevant to the interests and positions of LWVGT. To realize these goals, the Observer Corps enlists the participation of all League members.

Participation in the Observer Corps involves attending a meeting wearing a pin identifying you as a member of the League; observing the proceedings of the meeting; completing an Observer Corps Meeting Report; and giving the completed form, along with a meeting agenda (if available), to the Observer Corps chair. Your comments will be disseminated to League members through an article in *The Voter*, e-mail to the members, or a report to the membership at the monthly luncheon. Attending a meeting as a representative of LWVGT requires only that you observe without participating in the proceedings, adhering to the League's policy of nonpartisanship. However, we encourage you to introduce yourself to members of the governing body as a representative of LWVGT.

Observer Corps representatives choose to attend meetings of the following bodies:

- *Tuscaloosa City Council, weekly on Tuesdays at 6:00 p.m. in the Council Chamber of City Hall
- *Tuscaloosa Planning and Zoning Commission, on the third Monday of each month at 5:00 p.m. in the Council Chamber of City Hall
- *Tuscaloosa Zoning Board of Adjustment, on the fourth Monday of each month at 5:00 p.m. in the Council Chamber of City Hall
- *Tuscaloosa County Commission, on the first Wednesday of each month at 9:00 a.m. and the third Wednesday of the month at 4:00 p.m. in the Commission Chambers in the basement of the county courthouse
- *Tuscaloosa City Board of Education, on the last Tuesday of each month at 6:00 p.m. in the Regions Room at the Central Office, 1210 21st Avenue
- *Tuscaloosa City Board Open Work Session, on the Thursday prior to the Board meeting at 5:30 p.m. at a designated school in the city system or in the Regions Room at the Central Office, 1210 21st Avenue
- *Tuscaloosa County Board of Education, generally on the second Monday of each month at 5:00 p.m. at the Central Office, 2314 9th Street
- *Tuscaloosa County Board Open Work Session, generally on the last Monday of each month at 5:00 p.m. at the Central Office, 2314 9th Street
- *Northport City Council, on the first and third Monday of each month at 6:00 p.m. in Northport Council Chambers of the Northport City Hall

Sign-up sheets for each of the entities mentioned above will be available at luncheon meetings; you may also contact Susie Smith, Observer Corps chair, at 556-3247 or at sbsmith@simplecom.net if you wish to sign up to attend a meeting.

The Observer Corps is a good way to become involved in LWVGT activities, and partnering with another League member to attend a meeting is fun. Help our LWVGT members stay informed. The Observer Corps needs you!

March Luncheon

By Isabelle Marrero

The League's March speaker was also from ARISE, and followed Dollie Hambrick's presentation with additional information on the organization and the work it covers. Stan Johnson, Birmingham organizer for ARISE, spoke on issue priorities for 2013 – "putting democracy to work to address the causes of poverty in Alabama."

He covered tax reform and how Alabama continues to tax low-income people deeper into poverty. His group is working to untax groceries and balance income fairness. He mentioned that there are only two other states that tax groceries. Alabama sits at a 4% rate now. Johnson also brought up the landlord tenant law and the vast array of credit services that trap consumers in financial quicksand. ACPP "will promote tighter regulations on at

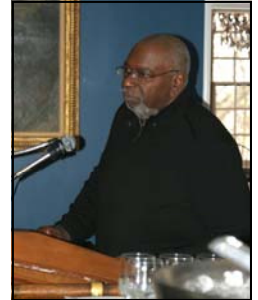
least one form of predatory lending."

Alabama law allows payday lenders to charge an annual rate of 456%, which is predatory and should be illegal. Other Southern states have banned this practice. Payday loans "violate the ethical codes of most religions as well as the U. S. Military, strip wealth from communities, and contribute to storefront blight. Alabama has more of these than any other state in the nation."

The speaker briefly mentioned the death penalty moratorium and supports a three year stay on the death penalty while the state reviews inequities in the system and the fact that it is cheaper to sentence a prisoner to life without parole. Health insurance had been covered by Hambrick in February and Johnson moved on to constitutional reform, a familiar League project, stating that ACPP "will provide analysis and

advocacy as the constitutional reform commission proposes article-by-article revisions."

ARISE is also working to bridge the funding gap for public transportation. The state doesn't access federal dollars for this as a 1952 amendment forbids it to fund any such project. He also said that construction companies and builders pay to keep the present amendment. ACPP is working for repeal of the 2011 anti-immigration law, HB56, or let it die in favor of a more equitable one.



January Luncheon

By Isabelle Marrero

Trisha Powell Crain of the Alabama School Connection spoke to the LWV at their January luncheon meeting at the University Club. Her topic was "Changes in Alabama's K-12 Public Schools in 2012." These included: school boards, teachers, assessment, curriculum, principals, accountability, State Ed. Department and the school calendar.

Crain is a graduate student at UAB and Vice-President of the Birmingham LWV. She has a blog: www.alabamaschoolconnection.org which contains all the latest information on activity in the state's school systems. Concerning school boards, which are now governed by the Governance Improvement Act of 2012, are required to have orientation and ongoing training and must have a Code of Conduct adopted before April, 2013. Members must reside in his/her district, have a high school diploma and can be sanctioned for failure to meet training and attendance requirements, neglect of duty or willful conduct and other duties and responsibilities.

There are now 39 standards required of teachers and they must be evaluated with EDUCATEAlabama evaluations yearly. Beginning in 2013 there will

be increased scrutiny of teacher prep programs and an increased look at special ed. programs. Principals will now be evaluated with LEADAlabama evaluations and will have more oversight from the State Department of Education. School staffs will also submit evaluations and there will be an increased focus on instructional leadership development.

The accountability graduation rate will be standardized nationally and Plan 2020 proposes multiple measures for accountability rather than one high-stakes test. A Legislature mandated Grading System will not be fully implemented until the 2013-14 school year and will use A-F designations. A Flexibility Waiver Request will provide relief from AYP provisions of No Child Left Behind. Thirty-four states have so far received such waivers and Alabama submitted their request on September 6, 2012. The High School graduation exam will be phased out by 2014-15 school year. The ACT for 11th graders will be 13-14. Tests will be national end of course tests with a 5 year program implementation timeline.

Common Core National Math standards will be implemented this school year, with

English Language Arts standards implemented next year. There will be increased focus on CCRS, Career and Technical Ed. And Arts Education focuses.

Dr. Tommy Bice is the new Superintendent of Education is highly thought of and believes in children. The Alabama PTA has lost its voice but there is a need to stay informed through the Alabama School Connection blog by asking questions, starting a dialogue, writing to public officials and joining the Alabama Children's Movement.

The good news is that "student achievement is improving, beginning teacher's pay is now above the national average, our preschool program is tops in the nation and growing every year and Alabama is not next -to-last in the country anymore".

Internet contacts for information include: www.alsde.edu, www.aplusala.org, www.alschoolcomm.org as well as your local school district and PTA/PTO and the previously mentioned www.alabamaschoolconnection.org from which most of this information was obtained.



League of Women Voters
Of Greater Tuscaloosa

"Dedicated to making Democracy work."

Denise Downs
1036 Brandywine Road
Tuscaloosa, AL 35406

Photos by Peggy Hamner

Use the following form to document the meeting you attended and return to
Susie Smith: sbsmith@simplecom.net

LWVGT OBSERVER CORPS MEETING REPORT

Meeting attended:

Name(s) of League observer(s):

Names of board members attending:

Name(s) of staff attending:

Media present:

Audience present:

Items approved (attach agenda, if available):

Items not approved:

Comments: