



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# BEGIN BECOME BELONG

YMCA OF MIDDLE TENNESSEE  
Member Handbook



# WELCOME TO THE Y!

By joining the Y, you are joining a charitable organization committed to strengthening our community in the areas of youth development, healthy living and social responsibility.

For more than 140 years, the YMCA of Middle Tennessee has been inspired by a Christian mission rooted in a belief that all of God's children deserve the chance to lead full and productive lives. Together with our members, volunteers and donors we support those on a journey to better health, nurture the potential of children and teens and provide a sense of community and belonging to those who need it most.

We've compiled this handbook as a quick reference for you. Please review our policies, and learn more about our programs and the purpose behind our organization. Let us know how we can help you make the most of your YMCA membership.

## Thanks for being a part of the Y!

### WHO WE ARE

#### Our Mission

A worldwide charitable fellowship united by a common loyalty to Jesus Christ for the purpose of helping people grow in spirit, mind and body.

#### Our Values

Caring  
Honesty  
Respect  
Responsibility

### WHAT WE STAND FOR

The Y is the nation's leading charitable organization committed to strengthening community through the following areas of focus:

#### YOUTH DEVELOPMENT

Nurturing the potential of every child and teen

We believe that all kids deserve the opportunity to discover who they are and what they can achieve. Through the Y, thousands of youth cultivate the values, skills and relationships that lead to positive behaviors, better health and educational achievement.

#### HEALTHY LIVING

Improving the nation's health and well-being

The Y brings families closer together, encourages good health and fosters connections through fitness, sports, fun and shared interests. As a result,

hundreds of thousands of youth, adults and families in Middle Tennessee receive the support, guidance and resources needed to achieve greater health and well-being.

#### SOCIAL RESPONSIBILITY

Giving back and providing support to our neighbors

The YMCA of Middle Tennessee has been listening and responding to our communities' most critical social needs for more than 140 years. Thanks to community partners and thousands of volunteers who devote their time, talent and financial support, the Y is able to provide access to life-changing programs and give thousands in our community the chance to learn, grow and thrive.



## MEMBERSHIP

Simply put, the Y is for everyone. All people in our region are invited to join and enjoy our life-enhancing programs and services, regardless of age, faith, race, background, ability or socioeconomic circumstance.

With a YMCA membership, you have full access to our centers, as well as priority registration and member-only rates for programs and services. \*Please note that each person seeking to use portions of the facility or benefit from member-only rates must be an active member. For example, a dependent looking to utilize Y-Play or register for swim lessons must be a named member on an active membership.

## MEMBERSHIP CATEGORIES

We offer an array of flexible membership categories to ensure you find a fit for your unique household. Choose the membership category that's right for you from the list below.

**ONE** – One adult age 29-61

**ONE PLUS** – One adult and one or more dependents living in the same household

**YOUNG ONE** – One adult age 19-28

**SENIOR ONE** – One adult age 62 and older

**TEEN ONE** – One youth age 12-18

**TWO** – Two adults ages 18 to 61 who live in the same household

**SENIOR TWO** – Two adults, one of which is age 62 or older, who live in the same household.

**TWO PLUS** – Two adults ages 18 to 61, plus one or more dependents who live in the same household.

**THREE PLUS** – Three adults plus dependents living in the same household.

**FOUR PLUS** – Four adults, plus one or more dependents, living in the same household.

Please note that, in some cases, exceptions may be made for membership categories. For example, a disabled dependent child over the age of 22 may qualify a household for a "plus" membership category. The leadership of the center where you join will make determinations regarding exceptions.

## ONE MEMBERSHIP, MANY CENTERS

Association-wide memberships provide access to all YMCA locations across Middle Tennessee. Each of our

centers is unique, with distinct facilities, classes and programs, and you can discover and enjoy them all by being a facility member.

## CENTER-ONLY MEMBERSHIPS

We offer center-only memberships for those who apply and are awarded financial assistance through our Open Doors Charitable Assistance program, as well as for members of centers in remote locations or at locations with limited offerings. With a center-only membership, a member enjoys unlimited access only to the center at which their membership was initiated.

**Please note:** All members of the YMCA of Middle Tennessee—with either association-wide or center-only memberships—have the privilege of participating in fee-based programs at member prices.

## MEMBERSHIP POLICIES

As a member of the Y, you're part of an organization committed to helping everyone in our community have the opportunities they need to learn, grow and thrive. Our membership policies are designed to ensure we can continue to provide a safe, positive and nurturing environment where individuals and families feel welcome and at home.

## MEMBER CODE OF CONDUCT

All members must act in accordance with the values of the YMCA to maintain an atmosphere that's free of offensive and unlawful conduct.

### We show no tolerance for:

- Fighting
- Use of abusive language
- Disrespect for property rights of the Y or others
- Conduct or actions of a sexual nature
- Derogatory or unwelcome comments based on individuals' sex, race, ethnicity, age, religion, marital status, citizenship, disability, sexual orientation or any legally protected status

As a private organization, the Y reserves the right to cancel the membership of any member who does not follow the Member Code of Conduct at any time--while on-site at a Y center or during participation in any YMCA-affiliated event regardless of location.

YMCA staff members may define what is considered inappropriate behavior in determination of a member's suspension or termination. Y members or guests who observe conduct not fitting the Member Code of

Conduct should promptly report concerns to Y staff so that we can make every effort to investigate and resolve issues promptly, confidentially and effectively.

## **SEX OFFENDER POLICY**

To help enhance the safety of the members, guests and staff in our facilities, the YMCA monitors the sexual offender registry. Persons on the registry will not be eligible for membership, guest access or program participation with the YMCA of Middle Tennessee.

## **MEMBERSHIP CARDS AND PHOTO IDS**

- Safety is a cornerstone of our center operations, and membership cards (and photo IDs) are essential tools to maintaining safety at all Y locations.
- All members age 12 and older receive membership cards. Members under age 12 must be accompanied by a parent or legal guardian who possesses a membership card.
- We require that all members, adults and children, have a current photo on file in our system. Having pictures of adults and children in our software system ensures those entering into the YMCA are who they say they are and that our children are with the adults identified on their membership unit.
- Your membership card is very important. Please keep track of it and present it at the Welcome Center every time you enter a Y location. If you happen to arrive without your card, you may show another form of photo ID, such as your driver's license, to secure entry.
- If your card does not scan, we will verify your membership by other means, such as an additional form of identification, while you wait. If we find your membership is not current, you may not enter the Y.
- Never loan your card or transfer your membership to someone else; these actions are grounds for termination.

## **LOCKER ROOMS**

We provide locker rooms for adults by gender, as well as for families with children age 6 and under who may be escorted by either parent. Children age 7 and older should be accompanied by a parent of the same gender. Some centers offer "Assisted Changing Rooms"

or mixed gender family locker rooms; check with your preferred Y center to find out your options. When using any of our locker room, sauna, steam room or Whirlpool facilities, please wear a towel or clothing at all times. Also, do not use cameras or video recording devices in any Y locker room. These practices will ensure all Y members' standards of privacy are respected and safety is prioritized.

## **PERSONAL BELONGINGS**

When it comes to bringing personal belongings into the Y locker rooms, remember it's up to you to watch them and lock them. You are solely responsible for all personal belongings you bring, and you must provide your own secure lock for protection of your items. Lockers are only to be used during normal operating hours. Unauthorized locks left overnight may be removed and contents donated to charity at the discretion of YMCA staff.

## **ATTIRE**

The Y is a family-oriented organization, and your attire must always be appropriate throughout all areas of our facilities. Swimsuits are required in the pools—no cutoffs or street clothes are permitted. Proper workout attire and gym shoes should be worn in our wellness centers, aerobic studios, basketball courts, tracks and other program areas. Coverage is required even in the locker rooms, steam rooms, saunas and whirlpool, so keep a towel, wrap or other clothes on at all times.

## **SECURITY**

We do everything we can to ensure your security and safety while on any Y premises. That's why we place so much emphasis on the use of membership IDs for check-ins. However, we cannot be responsible for any theft or damage to your personal property, either in our buildings or parking lots. Please remember, you are responsible for securing any items you bring on site.

If you do have one of your possessions stolen or damaged, please complete an incident report at the Welcome Center. Be assured that we do track such incidents and take any steps we can to prevent them from happening again. Leave valuables at home, and protect the property you do choose to bring by securing it in a locker in a locker room (you must

provide your own lock). YMCA staff are not permitted to hold or watch your valuables for you. Also note that we do not recommend leaving valuables in a locked car.

## **WEAPONS POLICY**

In short, our policy is this: no weapons of any kind, at any time on YMCA property. Regardless of any valid license to possess, YMCA members are prohibited from carrying onto YMCA property any firearms, Tasers, large knives or other objects YMCA staff determine to be dangerous to the safety of their members.

## **LOST AND FOUND**

If you lose something on site, promptly check your center's Lost and Found area to see if the item has been retrieved. We hold items found within the facility in Lost and Found for just one week, and unclaimed items are donated to charity. Remember, the YMCA is not responsible for lost or stolen items.

## **HEALTH ISSUES**

Please get a medical exam prior to beginning any exercise program. This is a wise first step to engaging in any wellness-related activity. Some programs may require a written and signed physician's approval prior to participation.

Also, be sure to keep your contact information up to date with the YMCA offices. It's essential that we have your current address, phone number and emergency contact information in case of an emergency.

## **CAREGIVER PASS**

The YMCA offers caregiver passes for families who rely on the support of outside-the-family caregivers. Households and caregivers must first complete and sign our caregiver pass policy. Once the caregiver pass has been issued, the pass holder may visit the Y at any time in the company of the dependent(s) in a supervisory capacity. Caregivers must be with the dependents they are supervising at all times. Please note that the caregiver pass does not constitute a membership and holders are not entitled to the benefits of membership.

## **NANNIES AND BABYSITTERS**

Your membership may be upgraded to include a nanny or babysitter. For example, a ONE Plus membership

would be upgraded to a TWO Plus, a TWO Plus would be upgraded to a THREE Plus, etc. Any nanny or babysitter must be an active member of the YMCA in order to supervise your children at the YMCA. As an active member of the Y, your nanny or babysitter will have full access to all the amenities available to members, including Y-Play and Youth Activity Center services, group exercise and more. For children age 6 or younger, nannies must be at least 18 in order to supervise at our locations.

## **NATIONWIDE MEMBERSHIP PROGRAM**

Sometimes it's more convenient to visit a Y in a different location when traveling, near a workplace or in another region. Full facility/full privilege YMCA members have the flexibility to use participating Y facilities at no extra charge.

- The Nationwide Membership Program is valid for YMCA full facility/full privilege members only. Program-only participants may upgrade to a full membership at any time to qualify.
- Visitors to other Ys must present a valid YMCA membership card and photo ID upon their first visit and complete a visiting member waiver or standard membership application form with liability waiver.
- YMCA full facility/full privilege members must use their home branch at least 50% of the time. Program discounts do not apply. Participating YMCAs reserve the right to restrict facility or program access.
- Other restrictions may apply.

To find a list of participating YMCAs, visit [www.ymca.net](http://www.ymca.net).

## **CENTER HOURS**

Center hours vary by location, with each center setting hours based on member needs. Typically, all YMCA centers are closed or have reduced hours on major holidays. Check with your preferred location to get details about the latest hours and holiday closures.

# GUEST POLICY

## APPLICABLE TO ALL GUESTS:

- Each guest must provide a valid photo ID on each visit.
- All guests under the age of 18 must be accompanied and signed in by a current YMCA member over age 18 on each visit.
- Each guest must be properly checked-in through Member Services at the Welcome Center.
- The current YMCA member will be held responsible for any discipline issues of their guest(s) up to and including suspension or termination of membership.

## LOCAL GUESTS (GUEST IN OUR SERVICE AREA)

The YMCA is a member organization and seeks to encourage memberships through guest privileges. Members are invited to bring local guests one time per year, per facility to enjoy the Y at no additional cost.

## OUT-OF-TOWN MEMBER GUESTS

A current YMCA of Middle Tennessee member can bring an out-of-town guest to the YMCA to receive a pass for 14 visits per year. Out-of-town guests will be required to provide proof of residence outside the YMCA of Middle Tennessee service area. Any out-of-town guest must be accompanied by a current member on their first visit.

## MEMBER GUEST FEE

If a guest exceeds his or her complimentary visits for the year, he or she may purchase an additional visit for \$15 per day. The guest must be accompanied by a current YMCA of Middle Tennessee member.

# FEES AND PAYMENTS

Your prompt, consistent payment of membership fees helps us continue to offer our community-focused programs and services. The best way to ensure your payments are always on time is to set up a monthly bank, debit or credit card draft through the bank or card issuer of your choice. With an automatic draft, we deduct your monthly membership fees directly from your bank or credit account—with no hassle to you—as long as you're a member.

To set up your automatic draft, simply visit the Welcome Center at your local Y and they'll be happy

to help you set it up. Here are a few things to remember when you do:

- To set up automatic payments, please provide a voided check, debit card or credit card.
- If you must cancel your membership or change your account information, we will gladly make those changes for you upon receiving written notice. Just visit your local Y to complete and sign a Change or Cancellation Form.
- Please monitor your monthly bank or credit card statement for discrepancies. You must report errors within 90 days of occurrence to enable us to correct our mistake and refund the appropriate amount to you (after 90 days, we will only be able to correct our error.)
- If you prefer to be billed, we offer annual or bi-annual invoice options in addition to payment by monthly draft. You will receive an invoice at least 30 days prior to the payment due date. If we do not receive your complete payment by the payment due date, we will assume that you are canceling your membership.
- To update your payment information, visit your local center or create a free online account at [ymcamidtn.org](http://ymcamidtn.org).

## RETURNED PAYMENT POLICY

All returned payments (checks, electronic funds transfers and most credit card payments) will result in a \$20 charge. Outstanding balances resulting from uncollected returned payments must be cleared up before the participant can enroll or attend any YMCA program.

Returned checks and declined drafts due to Non-Sufficient Funds (NSF), as well as declined credit cards, will be collected by an agency licensed by the Collection Service Board. You can contact our collection department at 615-742-7327.

For returned checks or electronic fund transfers (EFT) that have been returned (NSF):

- The bank account associated with the return will be drafted for the amount of the check or EFT and the returned payment fee.
- This redraft can occur up to two times if the initial attempt is unsuccessful.
- If your check or EFT has been declined for reasons other than NSF, you can pay at the YMCA location. However, if your payment is in active collections, DO NOT give a replacement payment to the YMCA or

make a payment online to cover a returned check or EFT.

- The collection agency has 21 days to collect your payment.

## **SATISFACTION GUARANTEE**

If you are not completely satisfied with your membership within the first 30 days, we will refund both your joining fee and monthly dues in full.

## **PROGRAM REFUND POLICY**

If participating in a YMCA program, refunds will only be issued prior to the start of a program session, or the date indicated by the program's policy. After the program has started, the parent or participant may request a system credit to be used for future program sign-ups. If the parent or participant is dissatisfied with the program, it will be at the center's discretion whether to issue a refund. If the participant moves out of the service area in the middle of the program session, a refund may be issued. All refunds require preapproval by the program's director or coordinator.

## **MEMBERSHIP FINANCIAL ASSISTANCE PROGRAM**

Membership to the YMCA of Middle Tennessee is available to everyone, regardless of ability to pay. Through the Open Doors Charitable Assistance Program, we offer financial assistance to subsidize the monthly membership fees for friends and neighbors who have demonstrated a financial need. Members who receive assistance are guaranteed the same quality experience as full-pay members.

An application to participate in the program is available online at [ymcamidtn.org/join](http://ymcamidtn.org/join) and at the Welcome Center of every local Y. In addition to providing a completed membership application and a completed Open Doors application, interested members will also need to provide verification of income in the form of a 1040 Federal Tax Form for all incomes in the household. Everyone, including existing members, is welcome to apply. If your income changes during the course of your membership, you are welcome to contact us to learn more about this program.

## **CHANGES TO YOUR MEMBERSHIP**

Change is inevitable, even when it comes to your YMCA membership. Thankfully we offer a simple form (available at any of our locations) for you to complete any time you need to alter something related to your membership. Whether adding or removing a family member or updating your address or bank account information, you can submit updates any time with ease.

Changes that will impact your monthly membership fees, including upgrades, downgrades, holds or cancellations, must be submitted at least two days prior to your draft date. Payment drafts are run on either the 1st or the 15th of the month.

**UPGRADES**—Do you need to add someone to your membership? Simply complete the change form to let us know of the upgrade. Of course, adding participants to a membership may push you to a different membership category with added fees. If that's the case, please note that you will be responsible for paying additional membership dues, as well as the difference in joining fees, at the time you submit your change form. If you pay by invoice, we ask that you also pay the difference in your dues for the balance of your invoice period.

**DOWNGRADES**—If you need to remove members from your membership, simply complete a change form and return the membership cards of those no longer participating. We'll adjust your membership category and dues. Refunds will be made for remaining dues paid on annual invoice payments. We cannot refund or provide a credit for the original joining fee. Also, temporary membership cards will be issued for dropped members for the balance of their membership period.

**MOVING**—Memberships to the YMCA of Middle Tennessee are not transferable to other Ys outside the YMCA of Middle Tennessee association. If you're moving out of our area but would like to maintain Y membership elsewhere, you must cancel your membership here and join again in your new city. At your request, we will be happy to provide a letter stating the cancellation date of your membership here in Middle Tennessee and the amount of joining fees you paid. Contact the Y in your new area to find out their policies, joining fees and dues, as details will vary.



**HOLDS**—Because your Y membership is intended to be an ongoing commitment, we only offer membership holds or suspensions due to medical issues or world travel. To request a hold or suspension for one of these approved reasons, please complete a Cancellation and Hold Form at least two days prior to your next draft date. Any other reasons require cancellation of your membership (and we will happily welcome you back whenever you are able to return). Exceptions to this guideline may be extended due to medical circumstances at the discretion of local center leadership.

**CANCELLATIONS**—To cancel your YMCA membership, complete and sign a Cancellation Form and submit it along with your membership card(s) to your local center at least two days prior to your next draft date. We cannot accept cancellations by phone, fax or verbal statement.

Note that the YMCA reserves the right to cancel a membership with appropriate notice.

## REJOINING THE YMCA

You are welcome to rejoin the Y anytime after canceling your membership. If more than 30 days has elapsed since your cancellation, we will assess an additional joining fee. No matter when you choose to rejoin, you will be responsible for paying current membership dues and any outstanding fees owed, if any.

## MEMBERSHIP REFUNDS

If you choose to end your membership after our 30-day “Satisfaction Guarantee” period, we’ll gladly refund any unused portion of your membership dues paid by invoice or halt the automatic withdrawal from your bank account on request. There are no refunds for joining fees. Note that we never refund membership fees due to lack of use or non-attendance.

Help us help you by monitoring your monthly bank statements. After 90 days, the Y will correct issues for future membership payments, but retroactive corrections will not be made.

## CHILDREN IN THE YMCA

At the Y, we’re committed to giving children and teens the opportunity to learn, grow and thrive. Each day, thousands of kids come to the Y to learn, play, dream

and achieve in a safe, fun and welcoming environment. Kids’ experiences at the Y are made even better when parents and guardians are aware of the policies regarding the supervision of children at our facilities and programs. These important policies are designed to ensure the Y is a secure, caring place for all children.

## SUPERVISION REQUIREMENTS

- All children under the age of 7 must be directly supervised by their parents or guardians while on YMCA property or at a YMCA program location. The only exceptions to this policy are occasions when children are participating in an organized YMCA program or activity, such as our Y-Play area, Youth Activity Centers, swim lessons, etc.
- Parents or guardians of children under the age of 12 must remain on YMCA property while their children are at the Y. The only exceptions to this policy are if children are enrolled in a fee based supervised YMCA program.
- Only children age 12 and older are allowed to be at the Y in an unsupervised environment (without their parents or guardians present).
- All youth ages 12–18 are eligible for a YMCA Teen membership.

## Y-PLAY AND YOUTH ACTIVITY CENTER POLICIES

- All children signed into Y-Play or Youth Activity Center must be a named member on an active membership.
- Children may stay at the Y-Play or Youth Activity Center for up to two hours per day and a maximum of nine hours per week. This state-mandated limit is inclusive of all locations within the YMCA of Middle Tennessee association and is not per center.
- Parents, legal guardians and adults 18 or older are authorized to leave a child at Y-Play or Youth Activity Center, and are required to remain on-site at the Y during their child’s visit.
- Only the adult who signs a child into Y-Play or the Youth Activity Center may sign them out or pick them up.
- Your local Y may have different age requirements or rules pertaining to their Y-Play and/or Youth Activity Center. Check with them for specific policies.



## HEALTH, WELL-BEING & FITNESS GUIDELINES

The Y strives every day to provide a welcoming place where anyone—from beginning exercisers to competitive athletes—can come to improve their health and well-being. The following health and wellness policies are designed to help ensure the safety and positive experience of all members who use the Y.

### PERSONAL TRAINING GUIDELINES

Only staff members employed by the Y are allowed to provide personal training within YMCA facilities and programs. Our staff members are trained and certified by the YMCA (in accordance with the organization's history and philosophy) and they are committed to carrying out our mission by providing high-quality programs.

Personal trainers who are not employed by the YMCA are strictly prohibited from training or conducting business in a YMCA facility. The YMCA has this standard in order to provide safe, high-quality personal training at all times.

### WELLNESS EQUIPMENT POLICY

We constantly strive to supply our members with a wide variety of well-maintained wellness equipment, and we oversee the safety of equipment used during our programs. We ask that you refrain from bringing personal fitness equipment for use within the YMCA—such as TRX equipment, dumbbells, training masks and any other items Y staff members determine do not comply with our high safety standards.

### Wellness Floor Age Requirements

- Your Y's wellness floor is reserved for members and guests age 14 and older.
- Children ages 10-13 may use age-appropriate wellness equipment (as indicated by YMCA equipment rating stickers posted on each machine) if they have completed the YMCA Youth Strength Training program or are within arm's reach of a parent or guardian.
- Youth ages 9 and under may not enter the wellness floor unless they are there to participate in a program or class specifically designed for them (such as a youth or family-friendly group fitness class).

Specific rules and expectations for each wellness area are posted within each YMCA. Please note any center-specific variations and honor all policies, as well as conduct and etiquette expectations as posted within each Y.

## SWIMMING AND WATER SAFETY

With a number of indoor and outdoor pools available across our organization, it's clear we prioritize aquatic activities and exercise. We also prioritize your family's safety in the water.

### LIFEGUARDS AND WATER SAFETY

We partner with Ellis & Associates Water Safety Program, the industry leader in water safety since 1983 and trainer of lifeguards at some of the world's largest water parks. All YMCA of Middle Tennessee lifeguards are trained by Ellis to prevent aquatic emergencies and conduct emergency and rescue care whenever necessary. During your visit to one of our pools, you may observe ongoing training exercises, including live water safety and rescue drills. Such training allows the Y's lifeguards to stay prepared as the guardians of your family's safety and well-being.

### AGE REQUIREMENTS/SWIM TEST

All swimmers under age 14 must pass a swim test before they can be in a YMCA pool area without direct adult supervision. The swim test consists of a 25-yard swim during which youth are asked to achieve the following:

- Jump into the pool, submerge fully, return to the surface and immediately begin swimming without pushing off the wall.
- Swim in a horizontal position on top of the water using a forward crawl or breast stroke. The swimmer's arms must achieve full extension on every stroke and he/she must maintain one or both of the strokes for the full 25 yard swim. Pausing is only allowed when the swimmer is rotating or turning to breathe.
- Exit the pool without assistance using either the wall or pool ladder.

Parents/guardians of swimmers under age 7 who pass the test must remain on-site at the pool. All swimmers age 7 and older who have passed the test may use the pool on their own, while following parent/guardian facility supervision requirements. Swimmers who do not pass the swim test must remain within arm's reach of an adult in water that is armpit level or lower. Alternatively, a parent may be in another part of the pool if the child is wearing a Coast Guard-approved personal flotation device. Youth who have not passed the swim test may not go down slides or use pool diving boards regardless of the presence of a parent or the use of a personal flotation device.

**If you have any questions about these policies, please contact your local Y.**

# OUR LEGACY

Since being established in 1875, the YMCA of Middle Tennessee has never strayed from its mission or nonprofit goals. At the Y, everything we do is focused on giving individuals and families the opportunities they need to learn, grow and thrive in all areas of life—spirit, mind and body.

With the help of countless volunteers, members, employees and other supporters, the Y is a place where anyone can find hope and everyone belongs. In the process, lives are changed, God-given potential is nurtured and neighborhoods are strengthened one heart, one mind and one spirit at a time.



**Our Mission:** A worldwide charitable fellowship united by a common loyalty to Jesus Christ for the purpose of helping people grow in spirit, mind and body.