



NATIONAL  
ASSOCIATION *of*  
REALTORS®

*Young Professionals  
Network*

# YPN Start-Up Kit

For Local and State REALTOR® Associations



# Energize the Future of the Real Estate Industry

Young professionals are the future of the real estate business. But in a field where the average age is 52, younger real estate practitioners often strive for a way to connect with each other and tap into valuable resources that will help them succeed in business.

REALTOR® Magazine launched the Young Professionals Network (YPN) in 2006 as a way to help the younger generation of REALTORS® build a stronger link with the magazine and the real estate industry, in general.

Through national networking events, a lively blog, and an information-packed Web site, REALTOR® Magazine's Young Professionals Network gives members the tools they need to advance their careers — and have fun in the process!

Many state and local REALTOR® associations have recently expressed an interest in starting their own Young Professionals Network. If you're one of those associations, this kit is designed just for you. From planning group activities, to promoting your events, and getting a sponsor to support you, this kit will help you energize the young professionals of your real estate market.

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- I. YPN Quick Start – Member & Association YPN Quick Start Guides
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# YPN Mission Statement

YPN helps young real estate professionals excel in their careers by giving them the tools and encouragement to become involved in four core areas:

- **REALTOR® associations.** Attend REALTOR® conferences and pursue leadership roles with their local, state, and national associations.
- **Real estate industry.** Take an active role in policy discussions and advocacy issues; be informed about the latest industry news and trends.
- **Peers.** Network and learn from one another by attending events, participating in online communication, and seeking out mentoring opportunities.
- **Community.** Become exceptional members of their community by demonstrating a high level of REALTOR® professionalism and volunteering for causes they feel passionate about.

If you're as excited as we are about furthering this mission, you've already accomplished the first step to starting a YPN!

# Key Member Benefits

Why should REALTORS® participate in YPN?

- **Invitations to NAR-sponsored YPN events.** YPN events are a fun way for members to meet other real estate professionals from around the country, build a referral network, and learn about new and free resources from the NATIONAL ASSOCIATION OF REALTORS®.
- **Stay abreast of industry happenings.** Through a lively blog, an information-packed Web site, and networking events, members stay in the loop on hot issues facing the real estate industry. YPN also has special educational sessions at REALTOR® conferences that address strategies for success in real estate.
- **Have your own sounding board.** Young professionals have unique challenges in real estate—and they also face challenges shared by all practitioners. By belonging to a network of peers who face similar issues, they can bounce ideas off of one another and provide support to each other.
- **Get involved.** Many people who are new to the industry want to get involved with their local, state, or national association of REALTORS®, but they either don't know how to go about it or they find it too intimidating. YPN encourages them to explore leadership opportunities across the board.

Sign up for NAR's YPN at <http://realtormag.realtor.org/ypn/network>

# Key Association Benefits

When young members get involved, the REALTOR® organization reaps rewards. Here are some reasons why your REALTOR® organization should start a YPN.

- **New generation of leaders.** Cultivate the next generation of your REALTOR® association's leaders.
- **Represent all members.** Ensure your association's industry interests are well-represented among all age groups and experience levels.
- **Tap new ideas and fresh perspectives.** The real estate industry continues to evolve. Younger generations can offer unique perspectives to meet the changing demand in the business.

## History of YPN: Important Milestones

How and why did REALTOR® Magazine create YPN, and how has it evolved to where it is today? By taking a quick look at the history of YPN, it can help you identify important steps for your network.

- **An idea is born.** In 2006, REALTOR® Magazine sought to build off of the momentum of its popular "30 Under 30" feature (<http://realtormag.realtor.org/30-under-30>), which recognizes rising stars in real estate. With so many young people joining the real estate business, the magazine wanted to help members of the new generation feel a closer tie to the magazine, to each other, and to the greater REALTOR® community.
- **Our first event.** During the 2006 REALTORS® Conference & Expo in New Orleans, REALTOR® Magazine invited "30 Under 30" honorees and other registered attendees to a networking reception for a fast-paced game of speed networking. The overwhelming response: Attendees wanted more of YPN! We have since held a networking party at every REALTORS® Conference & Expo.
- **Online home created.** In October 2007, REALTOR® Magazine created the YPN Web site (<http://realtormag.realtor.org/ypn>) as a way to share articles, resources, and links geared to the younger audience. We asked our readers to identify themselves by submitting an online form. In less than a year, YPN had nearly 1,500 members participating and counting!
- **Let the blogging begin.** The "YPN Lounge" blog (<http://ypnlounge.blogs.realtor.org/>) began in January 2008 as the "online meeting place" for young real estate professionals. About 20 young professionals regularly contribute, ensuring the blog is lively and well read.
- **Events take off.** YPN events, funded entirely by sponsors, consistently draw hundreds of REALTORS® and are booked to capacity—often requiring a waiting list for those who didn't RSVP fast enough. Needless to say, the events now have a reputation as the hottest party at REALTOR® conferences. NAR's 2008 President Dick Gaylord, while speaking at a Board of Directors meeting, referred to YPN as one of the most exciting events at the conference!
- **YPN advisory board assembled.** A team of 7 successful young professionals comprise the first YPN advisory board (<http://realtormag.realtor.org/ypn/article/2012/01/2012-ypn-advisory-subcommittee>), formed in January 2008. The board meets semiannually, and also communicates via e-mail and conference call. The board recommends YPN educational sessions for conferences, provides insights to NAR leadership when requested, and offers overall direction for YPN activities.
- **Educational sessions at convention.** YPN sponsored its first education session at the 2008 REALTOR® Midyear Legislative Meetings: "Marketing Strategies That Work," featuring a panel of Gen Y and Gen X members. The standing-room-only crowd was proof that we should offer sessions at every conference. A YPN-track of suggested

sessions for young professionals was offered for the first time at the 2008 REALTOR® Conference & Expo.

- **Awards & recognition.** In 2008, YPN won a Folio Fame Award for its events and won two awards (Society of National Association Publications, and the American Society of Business Publication Editors) for its online community.
- **Local Networks are formed.** In 2009, YPN began to expand its network with local and state REALTOR® associations who used the YPN model to start their own young professionals network in their area. Local and state REALTOR® associations across the country have started to create their own networks. You can find the growing list of networks here: <http://realtormag.realtor.org/ypn/network>
- **YPN Advisory Subcommittee.** In May 2010, NAR's Board of Directors approved the formation of the YPN Advisory Subcommittee which reports to NAR's Communications Committee. It currently consists of 18 members serving staggered two year terms.

# First Steps: Starting Your YPN

**1. See what's already out there.** Make sure a network doesn't already exist in your market area. Check the YPN national list: <http://realtormag.realtor.org/ypn/network>.

**2. The association needs to form the YPN.** Contact your local or state REALTOR® association and tell them about your desire for the creation of a YPN. See "Key Association Benefits" on page 5 to help make your case for starting a YPN. **Each network must be created by the REALTOR® association for the area it's covering. Network names must be directly related to the sponsoring association (e.g., Young Professionals Network of the \_\_\_\_\_ Association of REALTORS®). Similarly, any name of a regional network covering the territorial jurisdiction of multiple sponsoring associations must describe the area served by the network with a reasonable degree of accuracy.**

**3. Gauge interest with a kick-off event.** Plan a networking event and publicize it to your target audience. Your association's news e-mails and member magazines are great promotion vehicles. Use your creativity and knowledge of your target audience to reach young members. Use nametags and fun, nonintimidating icebreakers to get attendees warmed up. A free event will maximize attendance.

**4. Talk to attendees.** Ask what people want from a YPN and if they're interested in getting involved in planning future events. It takes more than one or two people to form a thriving YPN. Get a core group of young professionals excited about the idea so you can count on them to plan and spread the word about future events.

**6. Form a contact list, preferably in Microsoft Excel.** Collect business cards at your event; Make sure you have e-mail addresses and contact information of all your attendees so you can follow up and start building a bigger network. Collect phone numbers, address, e-mail address, and company from members for the association's database.

**7. Build your base.** Get recognized by NAR by sending an email to [reuter@realtors.org](mailto:reuter@realtors.org) with information such as the name of the REALTOR association, the name of the main contacts for your group (**a REALTOR chairperson & a contact at the association**); number of members participating to date; details about your first event or group activities scheduled, what you would like your customized logo to read **& a letter of approval signed by both the association executive and current president.**

**8. Boost the group's recognition with a logo.** YPN has a special logo that all networks can freely use.

**9. Form an advisory board/committee/council.** YPN is a member driven initiative, and the advisory board is critical in promoting and planning YPN events, raising your profile in the community, and keeping your group active and thriving. You might give advisory board members/committee members designated roles: Chair—responsible for overseeing YPN meetings and serve as main spokesperson for your group; Membership director—in charge of recruitment and maintaining member database; Events director—planning and coordinating YPN activities and reaching out to potential sponsors; Communications director—promoting YPN activities and responding to YPN inquiries. Eventually your group may get to the size to break out into committees focused on different areas, such as planning events, sponsor outreach, and community service. Depending on your group's needs and main activities, the roles designated for advisory board

members may vary. **The NAR YPN Advisory Subcommittee is structured in the following way: Chair, Vice Chair, Immediate Past Chair, Education, Communications, Leadership, Outreach, RPAC, Mentorship, Membership, and Events/Sponsorship.**

**10. Plot out your goals, plan future events.** Decide how often you want to hold events; This will be determined both by how much time the YPN leadership team can devote to planning, as well as how often members will want to meet. Set dates far in advance so you have ample time to find sponsors, recruit speakers, and plan for an event that will invigorate young members.

**11. Designate an association staff member for the YPN.** The most successful networks have a designated association staffer(s) to help the network operate. The following is a job description for the designated association staffer and written by a designated association staffer:

### **YPN Staff Liaison**

#### **JOB SUMMARY:**

This association staff position is responsible for providing a framework for members to organize and maintain a Young Professionals Network.

#### **ESSENTIAL FUNCTIONS:**

1. Work closely with the YPN Chairperson and YPN task force to establish and coordinate networking meetings and events around the network's mission and objectives.
2. Together with YPN Chairperson create and manage a YPN association budget.
3. Prepare agendas, monitor and take notes for YPN task force meetings and events.
4. Attend local, state, and national YPN meetings as assigned.
5. Prepare a YPN summary report as needed by the Executive Committee and Board of Directors



# Guidelines for Networks

**1. Connected to a local or state REALTOR® association.** The network should be operated by a local or state REALTOR® association. You may opt to have the network cover a region, in which several local REALTOR® associations may band together to form one network in your area.

**2. Professionalism.** As a network of young professionals within the REALTOR® association, it's important to set high standards for your network's events and activities. Maintain professionalism in all of your communications—whether in person or via e-mail—and keep the focus of events on how to help members succeed in business.

**3. Free To Members.** It is recommended that there be no additional fees or dues for members to join local and state networks. You might decide to cover event costs by charging for events or garnering sponsor support (*see page 19*).

**4. No Age Restrictions.** While most members of YPN are under 40, there can be no age restriction whatsoever. Any REALTOR® who thinks he or she would benefit from membership is welcome to join.

**5. Cross-promotion of YPN Events.** NAR will gladly promote your local or state events on its Web site and Facebook page, and, in turn, we hope you will promote NAR's YPN events through your regular communications with YPN members.

**6. Responsible use of member e-mail addresses, contact info.** NAR can provide your association with the contact information of members in NAR's YPN database who your area. In return, we hope you will encourage your members to register with NAR's YPN as well. NAR upholds a policy of not selling member contact information to any third party, including event sponsors.

**7. Be Active.** Networks should hold events on a regular basis, whether it's semiannually, monthly, or even weekly. We recommend that you plan at least two events a year (such as a networking event, meetings, education sessions, Webinars, etc.)

**9. Apply for the Network of the Year award.** Get recognized for your network's efforts in connecting young real estate professionals and for getting them more involved within the industry. All networks are eligible to apply to this award each year (*see page 13*).

**10. Further the YPN mission.** Your network should aim to further the mission of YPN, engaging members through their association, the real estate industry, with peers, and in their communities.

**11. Be mindful of other networks (especially when naming your [network](#)).** Your network is part of the local or state REALTOR® association and its jurisdiction is the same as the assigned territorial jurisdiction of the association. If a neighboring association has formed a network, your association might decide to team up with a neighboring association to form one stronger YPN in your community.

## Network of the Year Award

Enter your YPN for NAR's Network of the Year, which will be awarded in recognition of a network whose efforts and creativity sparked engagement of its members in one or more of YPN's four key mission areas.

**Submissions for the "Network of the Year" award will be due in August.** Submission details will be provided to the main contacts of networks in late Spring of each year.

Networks submitting to win the award are encouraged to submit any supporting evidence of their group's success over the past year, including photos, videos, supporting letters from members, etc.

The Network of the Year will be recognized at the YPN annual networking reception during the REALTOR® Conference & Expo and an article about your group will be featured on the YPN Web site and YPN Lounge blog.

# How to Be Recognized as a YPN

**1.** Send an e-mail to [rreuter@realtors.org](mailto:rreuter@realtors.org)

**2.** Your e-mail should contain an attached Word document with the following information.

- Association Name:
  - Main contact:
  - Address:
  - E-mail (to be listed on NAR's YPN Web site):
  - Main phone number (for publication on NAR's YPN Web site):
  - Number of members participating in your network:
  - Names, contact information, and e-mail addresses from your group (preferably in Excel):
- 
- Please list any leaders (and their titles, based on how you would like it to appear on NAR's YPN Web site for your group):
  -

*DISCLAIMER: These guidelines are a work-in-progress and can be updated and changed at any time.*

# Planning Your Events: 20 Ideas to Get You Started

It's time to get young real estate professionals excited and engaged in the real estate industry and community. Here are some activities that will help you reach that goal:

1. Organize a Habitat for Humanity volunteer project.
2. Host monthly or quarterly happy hour networking events.
3. Sponsor a real estate workshop or seminar on a topic that would interest your members. Topics may include: Rookie Survival Guide, How to Create a Referral Network, Building a Personal Marketing Plan. Invite interesting speakers and mentors to cover the topics.
4. Host a Webinar. Topics may include those listed above.
5. Sponsor and help plan an education session for the local or state REALTOR® association convention.
6. Host a speed networking event: Provide conversation-starter cue cards at every table, then partner people up to talk for 1-3 minutes at a time. Ring a bell, and one of the partners switches to a new table.
7. Hold a potluck BBQ. Ask members to bring their favorite dish. Reserve a spot at a public park, use the local REALTOR® association's facilities or ask brokerages to be "host" by letting YPN use their outdoor grounds. Include games like beanbag toss and horseshoes—keep it fun and casual.
8. Wine tasting.
9. Form a YPN book club that meets once a month to talk about the latest real estate books. Each member can be assigned to read a different book, and then share the main tips from that book in 5 minutes or less. It's a time-saver that will benefit everyone! (Not sure what to read? Get ideas from REALTOR® magazine's Weekly Book Scan blog: [www.realtor.org/weeklybookscan](http://www.realtor.org/weeklybookscan).)
10. Host open house tours. Band together to do an open house caravan tour of the area.
11. Host a charity event for a community cause.
12. Tourney time: Organize a golf tournament, bowling tournament, softball tournament, etc. Invite local REALTOR® association leadership, as well as other community leaders.
13. Plan a mentor meet-up event, in which you invite people who are willing to mentor and people who would like a mentor.
14. Host a luncheon with a motivational speaker or real estate coach. Hold the lunch at different members' offices. Topics can include negotiation skills, life balance, beating burnout, marketing ideas, and more.
15. Conduct an e-mail survey of your members to determine their main interests, which will provide your group direction.
16. Create a sponsorship or awards program, such as a competitive scholarship to attend a REALTOR® conference.
17. Host job fairs for new licensees or college students considering a career in real estate. Visit local high schools to encourage younger generations to pursue a career in real estate and serve as mentors.
18. Attend a sporting event in your community. Seek out group rates.
19. Start a Facebook page for your group and reach out online.
20. Plan a joint event with other industries' young professional groups.

## Promoting Your Events

Once you've planned a spectacular event, be sure that everyone finds out about it. Here are some promotional ideas.

- Publish an announcement in the local or state REALTOR® association newsletter or magazine.
- Post an announcement on the NAR YPN wall on Facebook. (We also encourage you to share photos after your event on the NAR YPN Facebook account).
- Contact NAR ([rreuter@realtors.org](mailto:rreuter@realtors.org)) to get a link to information on your event on the NAR YPN Web site.
- Write a blog entry for the YPN Lounge blog about your event (e-mail: [rreuter@realtors.org](mailto:rreuter@realtors.org)) — either before to promote it or afterwards to share photos and tell us all about it.
- Promote your event on real estate blogs in your area.
- Post information about your event on local Web sites.
- Ask members to promote the event in their office.
- Send a personal invitation to your colleagues and those who you want to recruit for the network. They'll be flattered at the personal invitation and may be more likely to attend.
- Buy a classified ad in your local newspaper encouraging those interested to be a part of the network to contact you.
- Send a letter to brokers of real estate companies in your association telling them about the event and encouraging them to invite their young and newer agents.

## 5 Ways NAR Can Help Publicize Your Group

1. We may be able to offer you a list of members who live in your area.
2. We can host a basic Web page for your group at REALTOR® Magazine Online, which will be linked from the NAR YPN Web site. Your group's Web page will include a list of your leadership, your contact information, your Web site, and related links.
3. We can give you permission to use the official YPN logo to strengthen your local brand and raise its presence among REALTORS®. Please contact [rreuter@realtors.org](mailto:rreuter@realtors.org) to receive approval for use of the logo.
4. We can give you the opportunity to blog about your activities on the YPN Lounge.
5. An individual designated by your network will be invited to participate in conference calls throughout year with the NAR YPN Advisory Subcommittee to stay up to date with what other networks are up to and share ideas.

# Paying for Your Events: Finding Sponsors

Don't have the money to host an event? Getting a sponsor can be a great way to connect your network with companies that offer products and services, while also covering the costs of your event.

1. **What do you want from the sponsor?** Sponsorship can come in different forms—financial, services, promotional, equipment, venue, prizes, etc. Consider what you want for your event and take into the account the value of each.
2. **Determine the benefits of sponsorship.** What will sponsors get for their money? For example, you can give them a table at the networking event, allow them to speak briefly to the group, acknowledge them in all promotional pieces, provide a link to their Web site from your site, or allow product demonstrations at the event. Develop a sponsorship plan that details what you will be providing sponsors for their contributions. In that form, include a description of the event, projections of attendees, goals of the event, benefits of sponsorship, and pricing levels.
3. **Brainstorm potential sponsors.** Identify companies that have an interest in reaching your audience. Come up with a list of possible sponsors to target. Investigate these company's Web sites so you'll be familiar enough with the company or organization when you talk to them and will be able to talk directly about the benefits to them for sponsorship.
4. **Reach out to sponsors.** Call the companies on your list to talk about the sponsorship opportunity. Use your networks to reach out when you can. Provide details about the event and the audience, and follow up a few days later to see if they have any questions. Provide a deadline of when you need a response.
5. **Be willing to negotiate.** A sponsor may want to negotiate the price and benefits. Be realistic about what you are offering and determine the minimum sponsorship you'll be willing to accept. Consider repackaging the proposal for certain sponsors who seek other benefits.
6. **Be respectful, even when you get a firm no.** Even if their answer is no, be sure to thank potential sponsors and keep the lines of communication open. You may be able to approach them next year.
7. **Have an agreement in writing.** If they agree to sponsorship, document all the terms and benefits in a letter. Then, have the party sign it and keep it in your files. This way they know what they're getting for their sponsorship money and you have a written agreement stating what you will be providing in return.
8. **Designate a point-person.** Give the sponsor a single person to contact to avoid confusion, and vice-versa; ask for the main contact on their side.
9. **Acknowledge the sponsor.** Be sure to give your sponsors visible recognition for their contribution and make sure your members are aware of them. Include a logo, link to sponsor's Web site, or company's name in promotions of your event.
10. **Follow up after the event.** Let the sponsor know you appreciated their support, and that you hope to work with them again in the future. Send a thank you card signed by your YPN advisory board/committee.



## Contact Us

If you have any questions, please send an e-mail to [rreuter@realtors.org](mailto:rreuter@realtors.org).

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# Addendum I

## YPN Quick Start (Member)

1. Approach your local/state association about starting a YPN & YPN Committee
2. Upon approval by the association, contact 5-12 other members to identify others willing to serve on YPN Committee (YPN Committee runs the association's YPN)
3. Hold a meeting & plan a kickoff event (see page 12 of startup kit)
4. Promote & fund kickoff event (see page 13 & 14 of startup kit)
5. Collect business cards & document event with photos & videos
6. Create YPN roster with business card info (preferably in Microsoft Excel), create Facebook page (optional)
7. Hold a meeting & plan events for the next quarter (one social, educational, charitable event per quarter – see page 12 of startup kit)
8. Promote/fund events
9. Repeat steps 7 & 8 on a quarterly basis
10. \*\*Chairperson – Establish a Vice Chair to succeed you when your term is up

## YPN Quick Start (Association)

1. Have AE, President, and/or BOD approve formation of a YPN & YPN Committee\*\*\* (which would fall under the association's by-laws & govern the YPN)
2. Identify a member(s) you would like to start the YPN/serve on the YPN Committee
3. Contact member(s) & schedule a meeting to plan kickoff event
4. Dedicate at least one association staff to be the liaison to the YPN
5. Promote & Fund kickoff event (see page 13 & 14 of startup kit)
6. Collect business cards & document event with photos & videos
7. Create YPN roster with business card info, create Facebook page (optional)
8. Hold a meeting & plan events for the next quarter (one social, educational, charitable event per quarter – see page 12 for ideas)
9. Promote/fund events
10. Repeat steps 8 & 9 on a quarterly basis

**\*\*\* NAR recommends committee status for local networks to clarify where YPN falls within the organization, although a major concern for young professionals is falling under the traditional structure. Trying to enforce traditional and formal practices on this group may result in a loss of interest, participation, and dissolution of the network. Please keep this group's mentality in mind when it comes to governance.**



## Addendum II

### (Example: Missouri YPN By-Laws)

#### Section 1. Purpose

YPN is a member-driven organization that helps young real estate professionals excel in their careers by giving them the tools and encouragement to become involved in four core areas:

- a) **REALTOR® Associations.** Attend REALTOR® conferences and pursue leadership roles with their local, state, and national associations.
- b) **Real Estate Industry.** Take an active role in policy discussions and advocacy issues; be informed about the latest industry news and trends.
- c) **Peers.** Network and learn from one another by attending events, participating in online communication, and seeking out mentoring opportunities.
- d) **Community.** Become exceptional members of their community by setting a high level of REALTOR® professionalism and volunteering for causes they feel passionate about.

#### Section 2. Structure.

- a) YPN Membership is free and open to any REALTOR® regardless of age.
- b) Other ways to join YPN is by attending events and registering your contact information with the Membership Chair, or other methods deemed appropriate by the advisory board. Member must be a licensed REALTOR® in good standing with the State Association and all requests to join YPN, meeting the criteria, will be accepted.
- c) The President shall appoint an advisory board to include a Chair and Vice Chair to oversee the activities of the YPN. The President Elect shall make recommendations to the President for Vice Chair appointments.
- d) The advisory board shall consists at least seven (7) and no more than twelve (12) members and shall include a chair - responsible for overseeing YPN meetings and serve as main spokesperson for the group; a vice-chair to work in conjunction with the chair; and five other positions appointed from amongst the members of the advisory board by the chair:
  1. Membership director—in charge of recruitment and obtaining current member contact information for member database; State Association to hold master database.

2. Events director—planning and coordinating YPN activities and reaching out to potential sponsors;
3. Communications director—promoting YPN activities and responding to YPN inquiries
4. Mentoring – providing experience, guidance and support
5. and Social Networking/Technology – overseeing the website and online activities and interaction

Remaining members of the advisory board shall be at-large positions.

### **Section 3. Terms.**

- a) Members of Missouri YPN shall be deemed members unless they opt-out of membership.
- b) Members of the advisory board shall serve for staggered three-year (3) terms.
- c) There shall be no limit to the number of terms that may be served consecutively by the Chair, Vice Chair, or advisory board members in any of the positions including at-large.
- d) The terms of the advisory board shall commence with the beginning of the President's term.

### **Section 4. Duties.**

- a) Maintain professionalism in all communications—whether in person or via e-mail—and keep the focus of events on how to help members succeed in business.
- b) Use the official YPN Chapter logo to benefit from the brand recognition of national YPN.
- c) Promote YPN national and local events through regular communications with YPN members.
- d) YPN does not sell member contact information to any third party, including event sponsors.
- e) Plan at least two events a year (such as networking events, meetings, education sessions, Webinars, etc.)
- f) Maintain at least 15 members
- g) Strive to be recognized as the chapter of year
- h) Further the national mission
- i) Not infringe on other YPN territories—YPN chapters are to be connected to the local or state REALTOR® association or board to ensure that there is no overlap of chapters. If there's another YPN chapter already formed nearby, the association might decide to team up with a neighboring association to form one stronger YPN.

### **Section 5. Accounting.**

- a) All monies and sponsorships received shall be handled by the State Association in accordance with the bylaws and policies already established.

### **Section 6. Liability.**

- a) The State Association shall provide all liability policies as per the current structure, guidelines and bylaws already established for the directors, officers and members of the Missouri YPN.