



# **IBM Data Governance Council**

February 26-27, 2009

## **XBRL Risk Taxonomy Forum**

Standards for the Future of Risk Measurement and Reporting

**The Levin Institute**  
116 East 55<sup>th</sup> Street  
New York, NY

### **Forum Topics**

Credit Crisis Causes  
Loss Reporting Solutions  
XBRL Risk Taxonomy

**[WWW.IBM.COM/ITSOLUTIONS/DATAGOVERNANCE](http://WWW.IBM.COM/ITSOLUTIONS/DATAGOVERNANCE)**

# Dear Colleague:

A year ago, I told you that the Subprime Credit Crisis was the worst financial crisis of our lifetime. It seemed like an improbable story then, but we all know it too well today.

The causes of this crisis are many. There were incremental failures and frauds at every link in the financial supply chain. All together, each weak link created a systemic collapse of credit. It is incredibly hard for any institution to measure the impact of incremental exposures on systemic risk – especially if you don't have the tools to do it!

I feel very strongly that now is the time to propose bold new standards in how risk is measured, capitalized, and reported. This is why I have proposed a new XBRL Taxonomy for Risk.

XBRL (Extensible Business Reporting Language) is an XML language for describing business terms, and the relationship of terms, in a report. It enables semantic clarity of terminology, and that clarity is absolutely essential for the accurate recording and reporting of credit, market, and operational incidents, loss events, and losses.

A Risk Taxonomy is like an alphabet - the letters alone convey no meaning, but they are the foundational elements that allow humans to understand each other. We desperately need a new alphabet to describe Risk - incidents, events, losses, claims, exposures, forecasts, reserves - so that firms everywhere can aggregate loss information, analyze it with standard actuarial methods, compare past exposures to present conditions and opportunities, and forecast potential outcomes to illuminate options.

A year ago, I wrote on this page about the need for new macro-economic tools to enable Central Banks to measure aggregate risk taking in the financial world. An XBRL Taxonomy of Risk is a fundamental building block to enable interoperability and standard practices in the measuring and reporting of risk. Those standards in turn will enable Central Banks to manage vast databases of loss history and trend analysis that will inform policymakers and member banks to make better decisions that produce better returns. We will still need new information management software and governance models to make sure the right information gets to the right people at the right time, but none of that is possible without a standard alphabet and vocabulary to describe what's being recorded and read.

At this meeting I am asking all interested parties from within the Data Governance Council, the Enterprise Data Management Council, the Financial Services Technology Consortium, XBRL International, and others to kickoff a yearlong international effort to create an XBRL Taxonomy for Risk.

Our meeting venue will be the world class Levin Institute, on East 55th Street in the heart of midtown Manhattan. This will be an important meeting and a fantastic opportunity to influence the development of risk standards.

Sincerely,

**Steven B. Adler**  
Chairman  
IBM Data Governance Council

W

E

I

C

O

M

E

# Council Members

Abbott  
American Express  
Bank of America  
Bank of Montreal  
Bank of Tokyo/Mitsubishi  
Bell Canada  
Chevron  
Citigroup  
Danske Bank  
Deutsche Bank  
Discover Financial  
Enmax  
Equifax  
Fannie Mae  
FSTC  
IBM  
Kasikornbank  
Key Bank  
Lowe's  
Mizuho Securities  
MasterCard  
Merrill Lynch  
Novartis  
Nordea Bank  
Principal Financial Group  
RFG  
TIAA-CREF  
TeliaSonera  
VP Securities  
Washington Mutual  
Wachovia  
World Bank  
ACR2  
Application Security  
Axentis  
Continuity Software  
Micropole-Univers  
Intellinx  
Perficient  
Tizor  
Varonis  
Nova Southeastern U.  
Bucerius Law School

# Agenda-at-a-Glance

The Levin Institute

## Thursday, February 26, 2009

- 8:30 Introduction to the Levin Institute
- 9:00 Keynote: The ORX Example
- 10:00 Panel: Perspectives on the need for XBRL Risk Reporting
  - 1. Banking
  - 2. Financial Markets
  - 3. Academia & IT
  - 4. Regulators
- 12:30 Lunch
- 1:30 Keynote: Introduction to XBRL
- 2:00 Panel: Related Risk Taxonomies
  - 1. GL, ABS, Mutual Fund
  - 2. IBM BDW
  - 3. COREP/FINREP
  - 4. OMG/Open Group
- 4:00 Keynote: Semantic Repositories
- 5:00 Discussion
- 7:30 Dinner Self-Organized

## Friday, February 27, 2009

- 8:00 Recap from Day 1
- 8:30 Introduction to Risk Reporting
- 9:00 A Vision of data-driven Regulatory Oversight
- 10:00 Working Group Organization
- 11:30 Technology Use Case: Risk Reporting Mashup
- 12:30 Lunch and End of Event
- 1:00 Press Briefing (by Invitation)

# XBRL Risk Taxonomy

## ***Forum Agenda***

**Thursday, February 26, 2009**

*Registration and Continental Breakfast: 8 - 8:45 am*

*Welcome and Introductions: 8:30 - 9:00 am*

Speaker: Steven Adler, Chairman of IBM Data Governance Council

Speaker: Garrick Utley, President of The Levin Institute

*Session 1: 9:00 - 10 am*

Keynote: The Operational Risk Exchange Example

Speaker: Simon Wills, Executive Director, ORX

*Session 2: 10am - 12:30pm*

Panel Discussions on the need for Risk Reporting Standards

Moderator: Steve Adler, Chairman IBM Data Governance Council

- Mark Corteil, Deutsche Bank
- David Blaszkowsky, US Securities and Exchange Commission
- William DuMond, former SVP, HSBC
- Christian Menegatti, RGE Monitor

*Lunch: 12:30 - 1:30 pm*

*Session 3: 1:30 - 2:00pm*

Keynote: An Introduction to XBRL

Speaker: Mike Willis, Founding Chairman of XBRL International and Partner with PwC

*Session 4: 2:00 - 4:00pm*

Panel Discussions on Risk Classification, Taxonomies, and Scope

Moderator: Michelle Savage, XBRL US

- Shubir Kapoor, IBM Research
- Joseph MacDonald, Ernst & Young
- Michal Piechocki, Business Reporting Advisory Group
- Jonathan Sokobin, US Securities and Exchange Commission

*Session 5: 4:00 - 5:00pm*

Keynote: The Need for Semantic Repositories

Speaker: Michael Atkin, Managing Director, Enterprise Data Management Council

*Session 6: 5:00 - 6:00pm*

Discussion on Meeting Risk Reporting Requirements with XBRL

Moderator: Steve Adler, Chairman IBM Data Governance Council

*Dinner 7:30 - 10:00pm*

Restaurant: Nothing Planned

To Register, email [irene@wmpplus.net](mailto:irene@wmpplus.net)

# XBRL Risk Taxonomy

## ***Forum Agenda***

**Friday, February 27, 2009**

*Continental Breakfast: 7:00 - 7:45 am*

Introduction 8:00 - 8:30 am

Recap from Day 1: What did we learn?

Speaker: Steven Adler

*Session 7: 8:30 - 9:00 am*

Keynote: An Introduction to Risk Reporting

Speaker: Steve Husk, CEO, FRS Global

*Session 8: 9:00 - 10:00 am*

Keynote: Alternative Visions of Regulatory Reporting

Speaker: Rick Bookstaber, Author

*Session 8: 10:00 - 11:30 pm*

Working Group Organization

Moderator: John Turner, CEO, Corefiling

- Meta Taxonomy
- Risk Classes
- Reporting Structure
- Semantic Repository

*Session 9: 11:30 - 12:30 pm*

Use Case: IBM XBRL Mashup Reporting Solution

"visualizing the benefits of XBRL in a non-regulatory environment..."

Speakers: John Megan, Mark Heid, IBM

*Lunch: 12:30 pm*

*End of Event: 1:30 pm*

F  
O  
R  
U  
M

To Register, email [irene@wmplus.net](mailto:irene@wmplus.net)



# Data Governance Leadership



## Steven B. Adler

Chairman

IBM Data Governance Council

Steven B. Adler is Chairman of IBM's Data Governance Council and a recognized authority and innovator on security, privacy, operational risk management, business process transformation and organizational governance. Mr. Adler is the inventor of Internet Insurance and the IBM Enterprise Privacy Architecture.

He is also:

Chairman of IBM Data Governance Council.

Adjunct Professor at NYU Stern School of Business

Visiting Faculty at Bucerius Law School

Advisory Board Member, Bucerius Masters in Law & Business Program

Steven B. Adler is frequently quoted in press articles in around the world and has contributed to many publications.

<http://www.mefedia.com/entry/steven-adler-program-director-for-ibm-data-governance-solu>

[http://www.intelligententerprise.com/blog/archives/2008/02/is\\_poc](http://www.intelligententerprise.com/blog/archives/2008/02/is_poc)

[http://www.bangkokpost.com/Database/23Jan2008\\_data008.php](http://www.bangkokpost.com/Database/23Jan2008_data008.php)

<http://www.networkworld.com/newsletters/techexec/2007/1022tec>

IBM Data Governance: [www.ibm.com/itsolutions/datagovernance](http://www.ibm.com/itsolutions/datagovernance)

My Blog: <http://www-03.ibm.com/developerworks/blogs/page/adler>

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership



## Garrick Utley

President

Neil D. Levin Graduate Institute of  
International Relations and Commerce

Garrick Utley is the President of the Neil D. Levin Graduate Institute of International Relations and Commerce of The State University of New York.

Prior to his present position, Utley worked as a broadcast journalist on NBC, ABC, CNN, as well as Public Radio and Public Television.

Garrick Utley last journalistic assignment was as a correspondent for CNN's New York bureau — reporting on and analyzing stories of national and international significance. Mr. Utley provided reports from New York related to the September 11 attacks on the World Trade Center.

Prior to joining CNN in February 1997, Mr. Utley served three years as ABC News' chief foreign correspondent. Before ABC, he spent 30 years with NBC News covering international affairs — and reporting from more than 70 countries.

Mr. Utley started with NBC News in 1963 and was based in the network's Brussels bureau. The following year, he was assigned to the Saigon Bureau, where he reported on the Vietnam War.

While at NBC, Mr. Utley moderated Meet the Press in Washington, D.C., anchored Sunday Today, from 1987 to 1992, hosted the monthly newsmagazine First Tuesday, and anchored NBC Magazine.

In 1984, he received the Overseas Press Club's Edward R. Murrow Award for his reports on Soviet-American relations, and in 1986 Mr. Utley was given the George Foster Peabody Award.

S  
r  
e  
k  
a  
e  
p  
S

# Data Governance Leadership

s  
r  
e  
k  
a  
e  
p  
s



## Mark Corteil

Managing Director, Deutsche Bank  
Regional Head of Credit - Global Markets,  
Financial Institutions

Mark Corteil is responsible for managing counterparty credit risk in relation to all North American financial institutions (exc. Hedge Funds). Transaction focused, his team of credit officers has responsibility for some 800 groups, with particular emphasis on Capital Markets business.

Mark's primary day-to-day activities involve market, industry and counterparty risk analysis, all integral to the determination of risk appetite at a sector, client and product level. Other core activities include portfolio management and regular liason with external regulators.

Born and raised in England, Mark joined Deutsche Bank, London in 2000 and has spent the last six years in the US in various managerial roles. Prior to joining Deutsche, Mark spent three years in risk management at Nomura, London, having completed the previous ten years at NatWest in the UK in a wide variety of roles. Married with two children.



# Data Governance Leadership



**William DuMond**

Retired SVP, Capital Markets Operations  
HSBC

Will DuMond CPA, was the manager of Capital Markets Operations at HSBC, where he had the full management of custody, clearance, trust operations and other securities processing businesses.

After leaving his banking career of several decades, Will undertook a 5 year consultancy with DTCC-the US central securities depository where he initially performed an Inspector General like function conducting "business managers" reviews of the total operation seeking out ideas for the improvement of operations by seeking the best ideas of the staff. Upon the identification of a new DTCC product development opportunity, Will managed the development of a securities messaging system-DTC HUB which is widely used today to transmit data between parties to securities transactions.

Through out his career will has served as an adjunct and full time professor of accounting and finance at several NYC Universities including Fordham, NYU and Pace Universities et al. Currently he acts as a consultant to software developers and conducts onsite training sessions on "Managing Operational Risks", "Less than Usual Risks", "Securities Industry Principles" and "Blitz Accounting for IT Staff and Managers" (spring of 2009) Training has been done for Lehman Brothers,PwC Consulting Freddie Mae et al. The well received classes are full of real world examples.

Will is active in Securities Industry Forums and has commented regularly on securities industry problems. He also served for 10 years on the securities committee of the NY Clearinghouse and served as both a Board member and Chairman of PTC- the GNMA Depository.

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership



## David Blaszkowsky

Director, Office of Interactive Disclosure  
US Securities & Exchange Commission

David Blaszkowsky is the first Director of the Office of Interactive Disclosure at the Securities and Exchange Commission, named to the position by SEC Chairman Christopher Cox in October 2007.

In his position, Blaszkowsky is responsible for leading the SEC's transformation to interactive financial reporting by public companies. Specifically, coordinates the agency-wide disclosure modernization program, and will work with investor groups, analysts, journalists, and preparers of financial statements as well as other key public and private sector stakeholders in the United States and around the world to advance the use of interactive data in financial reporting.

Prior to joining the SEC, Blaszkowsky spent 11 years at McGraw-Hill, including seven years with the firm's Standard & Poor's division. At S&P, he served as Director of Global Market Development for Institutional Market Services, and as Senior Director in Equity Research Services, where he led S&P's Corporate Markets and Investor Relations Services businesses.

Previously, Blaszkowsky was Manager of Finance and Planning for Fidelity Investments, and was a Senior Business Analyst for McKinsey & Company. He also served as a senior consultant and manager for the Price Waterhouse Strategic Consulting Group and Gemini Consulting.

Blaszkowsky holds a B.A. in Economics from the University of Chicago and an MBA from Northwestern's Kellogg School of Management. He is a member of the National Investor Relations Institute and the Canadian Investor Relations Institute, and has presented to professional organizations and government regulators on many occasions in the U.S. and overseas.

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership

s  
r  
e  
k  
a  
e  
p  
s



## Christian Menegatti

Managing Editor and Lead Analyst  
RGEMonitor.com

Christian holds a PhD in economics from the University of Venice (Italy) and a Masters Degree in economics and finance from Venice International University. He joined RGE Monitor after spending three years as a Research Scholar at the department of economics at NYU.

Christian's area of expertise are global macro-economics, the US Economy, US Housing Sector, monetary policy and capital flows, foreign reserve accumulation and management.

Christian makes regular appearances on CNBC and Fox Business News and is frequently quoted in the financial press.

# Data Governance Leadership



## Jonathan Sokobin

Director, Office of Risk Assessment  
US Securities and Exchange Commission

Jonathan Sokobin is the Director of the Office of Risk Assessment for the U.S. Securities and Exchange Commission in Washington, D.C. Under Dr. Sokobin's leadership, the Office of Risk Assessment assists the Commission and its senior managers in developing new ways to process and analyze information in order to properly assess market risks in an increasingly complex market environment.

He regularly speaks with industry leaders and experts about their concerns and market developments. He brings expertise in regulatory policy, enforcement and quantitative methods to identify emergent risks to the Commission integrate risk mitigation throughout the Commission and propose solutions.

Dr. Sokobin has previously served the Commission as Deputy Chief Economist, Senior Academic Fellow and as the senior Financial Economist for corporate finance and accounting issues. Prior to joining the SEC in 1998, Dr. Sokobin was a Professor of Finance at Southern Methodist University in Dallas, TX.

A 1984 graduate of the Ohio State University, Dr. Sokobin received his MBA and Ph.D. in Finance from the Graduate School of Business at the University of Chicago in 1988 and 1993, respectively.

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership

s  
r  
e  
k  
a  
e  
p  
s



## MIKE WILLIS CPA

Partner, PricewaterhouseCoopers  
Founding Chairman XBRL International

Mike Willis has more than 26 years of accounting and auditing experience and is a partner with PricewaterhouseCoopers.

Mike served as the Founding Chairman of XBRL International ( <http://www.xbrl.org> ), which is currently composed of more than 600 leading software, accounting and finance companies from 27 countries around the world.

Mike has served in a number of roles within the XBRL community and currently serves on the International Steering Committee as Vice-Chairman. XBRL is an international information format standard designed to dramatically enhance business reporting supply chain processes benefiting preparers, distributors, aggregators and consumers of this information.

He speaks frequently, publishes papers and blogs on the topic of business reporting. Mike has been interviewed for or published articles in a range of business periodicals on the topic of a more efficient business reporting supply chain including the Harvard Business Review, Financial Times, Business Week, Wall Street & Technology, CFO Magazine, and CIO Magazine.

# Data Governance Leadership



**Andrew Liegel**  
CoR2Expert, FRS Global

Andrew Liegel joined FRSGlobal in August 2007.

He is a member of the Product Management team within the company, responsible for developing product roadmaps and evaluating the financial instruments in financial institutions as they relate to software development in the reporting and risk management areas.

Andrew brings over 10 years of experience in the financial services to the Product Management group at FRSGlobal. Most recently, he was the senior analyst for the Risk and Capital Markets practice at Financial Insights, Inc. Prior to that, he was a member of the Strategy and Development group at State Street Global Markets where he developed extensive valuation and market risk models.

Before working at State Street, he was with LDI, a small consulting boutique focusing on the mergers within the telecommunications industry.

He began his career in the financial services at Scudder Zurich investments working with futures and derivatives in investments and trading.

Andrew has a bachelors degree in English and Political Science from Boston College, and an MBA with a concentration in Finance from Boston University. He is currently a CFA Level II candidate.

S  
r  
e  
k  
a  
e  
p  
S



# Data Governance Leadership



John Turner  
CEO, Corefiling

John Turner is Chief Executive of CoreFiling, one of the leading providers of enterprise commercial and regulatory XBRL solutions.

Turner led KPMG's Global XBRL Services Team before co-founding CoreFiling. Prior to that he led the redevelopment of data collection systems for the Australian Prudential Regulation Authority (APRA), the first such project in the world to use XBRL for data collection and analysis.

Based in Oxford in the UK he currently serves on, and is a previous Chairman of, the XBRL International Standards Board, the group responsible for prioritising and approving technical work within the XBRL consortium.

With a background in financial regulation, financial analysis, software development and project management, Turner is a well known advocate for the improvements to business and risk reporting that XBRL offers.

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership



**Michael Atkin**

Managing Director,  
EDM Council

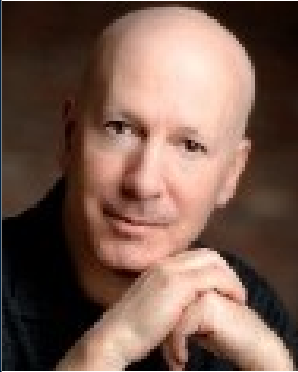
Mike has been a professional facilitator and financial information industry advocate for over 20 years. He is currently the Managing Director for the Enterprise Data Management Council – a business forum for financial institutions, data originators and vendors on the strategy and tactics of managing data as an enterprise-wide asset.

Mike is an active participant in standards initiatives and has been involved with many organizations including the Reference Data Coalition (REDAC), the Securities and Financial Information Markets Association (SIFMA), the Association of National Numbering Agencies (ANNA) and the UK Reference Data User Group (RDUG). He was a member of the SEC's Advisory Committee on Market Data and a member of both ISO TC68 and ANSI X9D.

As a long time analyst for the reference data industry, Mike is experienced in reference data strategy, the internal tactics of EDM implementation, governance and alignment challenges, the quest for foundational identification standards, supplier business policy and global regulation. He has been the Managing Director of the EDM Council since February 2006.

s  
r  
e  
k  
a  
e  
p  
s

# Data Governance Leadership



Rick Bookstaber

I have worked at Bridgewater Associates, ran Quantitative Equity Fund at FrontPoint Partners and was in charge of risk management at Moore Capital Management.

I also worked at Ziff Brothers Investments doing both risk management and running a quantitative equity portfolio. In the investment banking arena, I served as the managing director in charge of firm-wide risk management at Salomon Brothers and was a member of Salomon's powerful Risk Management Committee.

I also spent ten years at Morgan Stanley, first designing and marketing derivative instruments, then as a proprietary trader, and concluding my tenure there as Morgan Stanley's first market risk manager. In addition to my most recent book, *A Demon of Our Own Design* (Wiley, 2007), I am the author of three other books and scores of articles on finance topics ranging from option theory to risk management.

I have won the Graham and Dodd Scroll from the Financial Analysts Federation and the Roger F. Murray Award from the Institute for Quantitative Research in Finance for my research. I received a Ph.D. in economics from MIT.

My blog: <http://rick.bookstaber.com/>

s  
r  
e  
k  
a  
e  
p  
s

# IBM Data Governance Leadership Forum

## Participating Organizations

### **About Data Governance and the IBM Data Governance Council:**

Data Governance is a quality control discipline for adding new rigor and discipline to the process of managing, using, improving and protecting organizational information. Effective data governance enhances the quality, availability, integrity, and protection of a company's data by fostering cross-organizational collaboration and structured policy-making.

### **About the Enterprise Data Management Council**

The EDM Council is a not-for-profit business forum for financial institutions. It was created to enable senior officers responsible for data management to share information on the business strategies and practical implementation realities associated with effectively managing data assets on an enterprise-wide basis.

### **About the Financial Services Technology Consortium**

At FSTC's heart are the world's leading financial institutions and the technology and service providers they use. Our subject matters experts comprise the leading technologists and business strategists of the financial services industry. Our project teams are staffed by industry-acknowledged thought leaders who provide trusted expert direction to FSTC investigations. Our staff and oversight groups assure outstanding service to FSTC's members. Our results are authoritative and relied upon by institutions, technology firms, and regulators.

Financial institutions established FSTC in 1993 as the industry's original forum for collaboration on technical issues affecting the financial services industry. Today, FSTC provides a safe, proven and reliable venue where institutions and technology companies explore today's pressing technical issues to strengthen the industry by facilitating competition in an increasingly interactive environment.

### **About XBRL International**

XBRL International is a not-for-profit consortium of companies and agencies worldwide working together to build the XBRL language and promote and support its adoption.



# IBM Data Governance Leadership Forum

## About the Levin Institute



### President's Message

Garrick Utley, President, The Levin Institute

Welcome to The Levin Institute. We are a new 21st Century academic model and enterprise that addresses key aspects and issues of globalization. We do this through developing new learning models, research and public engagement. We prepare individuals and institutions to learn, work and communicate across borders and cultures. As a free standing, system wide institute within the State University of New York (SUNY) we meld management school curricula with that of schools of international relations. The successful manager of the 21st Century will be defined by the ability to operate successfully across divisions of nationality, ethnicity, religion and languages as well as political, economic, legal and regulatory environments.

Our research projects and studies include global talent (high end knowledge workers), China as an emerging knowledge driven economy and society, the growing influence of global corporations, global media and the impact of globalization on American society. Through our conferences and events, and leading edge information and audio visual technology we work to give new meaning to the concept of distance learning. One of our web sites, [www.globalization101.org](http://www.globalization101.org), is a leading platform for information and learning tools.

Located in the heart of New York City, the Levin Institute is ideally suited to provide students and working professionals the skills needed to succeed in today's rapidly changing world. Four decades ago, Marshall McLuhan, the media sage, looked at the emerging technology of international communication and commerce and proclaimed, "We now live in a global village." It hasn't turned out that way. Today, we live in countless villages of different sizes and cultures that are connected globally. It is the mission of the Levin Institute, through its courses, conferences, research and international outreach, to help to make those connections. Please explore this web site and join with us as we move ahead building an institute that is distinct and bold as we all face the challenges and seize the opportunities of the 21st Century.



# The 2008 Data Governance Leadership Forum

February 26-27, 2009  
The Levin Institute  
155 East 55<sup>th</sup> Street  
New York, NY

Please type or attach a business card; for additional registrants, duplicate this form.

Name \_\_\_\_\_

Title \_\_\_\_\_

Functional Area \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone ( ) \_\_\_\_\_ Mobile ( ) \_\_\_\_\_

E-mail \_\_\_\_\_

Fees

Registration Fees payable in advance in U.S. Dollars.

All Participants. . . . . **\$349**

Payment

Payment must be made in U.S. dollars upon registration.

Charge to my:  
American Express Discover MasterCard Visa

Name on Card \_\_\_\_\_

Acct. No. \_\_\_\_\_ Exp. Date \_\_\_\_\_ CC Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

To Register, Complete this form and email it to: [irene@wmplus.net](mailto:irene@wmplus.net)

If you have questions regarding registration, call +1 800 368 1157