

Banc of America Investment Services Job Interview Questions And Answers



Interview Questions Answers

<https://interviewquestionsanswers.org/>

About Interview Questions Answers

Interview Questions Answers . ORG is an interview preparation guide of thousands of Job Interview Questions And Answers, Job Interviews are always stressful even for job seekers who have gone on countless interviews. The best way to reduce the stress is to be prepared for your job interview. Take the time to review the standard interview questions you will most likely be asked. These interview questions and answers on Banc of America Investment Services will help you strengthen your technical skills, prepare for the interviews and quickly revise the concepts.

If you find any **question or answer** is incorrect or incomplete then you can **submit your question or answer** directly with out any registration or login at our website. You just need to visit [Banc of America Investment Services Interview Questions And Answers](#) to add your answer click on the *Submit Your Answer* links on the website; with each question to post your answer, if you want to ask any question then you will have a link *Submit Your Question*; that's will add your question in Banc of America Investment Services category. To ensure quality, each submission is checked by our team, before it becomes live. This [Banc of America Investment Services Interview preparation PDF](#) was generated at **Saturday 30th June, 2018**

You can follow us on FaceBook for latest Jobs, Updates and other interviews material.
www.facebook.com/InterviewQuestionsAnswers.Org

Follow us on Twitter for latest Jobs and interview preparation guides.
<https://twitter.com/InterviewQA>

If you need any further assistance or have queries regarding this document or its material or any of other inquiry, please do not hesitate to contact us.

Best Of Luck.

Interview Questions Answers.ORG Team
<https://InterviewQuestionsAnswers.ORG/>
Support@InterviewQuestionsAnswers.ORG



Banc of America Investment Services Interview Questions And Answers Guide.

Question - 1:

What's your dream job?

Ans:

Along similar lines, the interviewer wants to uncover whether this position In Banc of America Investment Services is really in line with your ultimate career goals. While "an GGL star" might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

[View All Answers](#)

Question - 2:

Give me an example of a time when you set a goal and were able to meet or achieve it?

Ans:

Show that you set great goals and the process and steps you took to achieve it. Details really matter here.

[View All Answers](#)

Question - 3:

Your client is upset with you for a mistake you made, how do you react?

Ans:

Acknowledge their pain - empathize with them. Then apologize and offer a solution to fix the mistake.

[View All Answers](#)

Question - 4:

You are not given the tools you need to be successful. How would you change that In Banc of America Investment Services?

Ans:

State a business case to your manager / leader as to why you need the tools and make the request for them.

[View All Answers](#)

Question - 5:

Why do you want to work for this company?

Ans:

Again be honest. The interviewer will be able to sense very quickly if you're be disingenuous. Your answer should be base on your person reasons, career aspirations as well as research you've performed on the company. The most important thing you should do is make sure to relate your answer to your long-term career goals.

[View All Answers](#)

Question - 6:

Would you like doing repetitive work?

Ans:

Why not, I am not only doing a repetitive work but also earning but also getting a good salary by the company In Banc of America Investment Services. And second thing is that nothing is interesting in the life till we are not interested.

[View All Answers](#)

Question - 7:

Do you know anyone that works with our company?

Ans:



Sometimes companies have policies relating to the hiring of individuals related to current company employees. If you are related to anyone working for the company make sure you're aware of company policies before you enter the interview. If you have a friend or acquaintance working for the company make sure have good relationship with this individual before mentioning them.

[View All Answers](#)

Question - 8:

What can you offer me that another person can't?

Ans:

This is when you talk about your record of getting things done. Go into specifics from your resume and portfolio; show an employer your value and how you'd be an asset.

You have to say, "I'm the best person for the job In Banc of America Investment Services. I know there are other candidates who could fill this position, but my passion for excellence sets me apart from the pack. I am committed to always producing the best results. For example..."

[View All Answers](#)

Question - 9:

What do you expect from this job In Banc of America Investment Services?

Ans:

Talk about the potential career development, your career aspirations, your work relationships and the learning you'll receive.

[View All Answers](#)

Question - 10:

What are your weaknesses for Banc of America Investment Services position?

Ans:

Try not to be too critical when answering this question. Instead, pick one of your weaknesses and try to turn it into a positive.

For example, you could be a perfectionist, which means that you sometimes take longer on tasks, but you make sure that they are completed to a high quality. It is important to make a negative into a positive as it doesn't make you appear overly critical and shows you can reflect on your own performance.

[View All Answers](#)

Question - 11:

What have you learned from mistakes on this job?

Ans:

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

[View All Answers](#)

Question - 12:

What do you consider to be your greatest achievement so far and why?

Ans:

Be proud of your achievement, discuss the results, and explain why you feel most proud of this one. Was it the extra work? Was it the leadership you exhibited? Was it the impact it had?

[View All Answers](#)

Question - 13:

What do you consider to be your greatest strength?

Ans:

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

[View All Answers](#)

Question - 14:

Explain what are your weaknesses In Banc of America Investment Services?

Ans:

Red flags: This is the peanut butter to the previous question's jelly. Again, everyone should expect it, so it's a bad sign if someone seems totally unprepared, or gives a stock answer like, "I'm a perfectionist." Also, of course, candidates crazy enough to blurt out some horrible personality trait should go in the red flagged pile.

Good answer: Candidates should talk about a real weakness they've been working on improving. For instance, they're not good at public speaking, but they've been taking a course to help them improve. Or maybe they feel that they're easily distracted when working online, but have installed software that helps them stay on task. Answers like these show a desire for improvement, self awareness and discipline.

[View All Answers](#)

Question - 15:

If you were interviewing someone for this position In Banc of America Investment Services, what traits would you look for?

Ans:



This is where the interviewer tries to turn the tables on you. Answer confidently by stating 3 specific traits that are applicable to that job role. For example, a consulting job would likely look for someone who can think outside of the box.

After answering, ask them, "Am I spot on here and if not, what traits would you look for?"

[View All Answers](#)

Question - 16:

What critical component of this position In Banc of America Investment Services makes the work challenging?

Ans:

Heading information: This should include job title, pay grade or range, reporting relationship (by position, not individual), hours or shifts, and the likelihood of overtime or weekend work.

Summary objective of the job: List the general responsibilities and descriptions of key tasks and their purpose, relationships with customers, coworkers, and others, and the results expected of incumbent employees.

Qualifications: State the education, experience, training, and technical skills necessary for entry into this job.

Special demands: This should include any extraordinary conditions applicable to the job In Banc of America Investment Services (for example, heavy lifting, exposure to temperature extremes, prolonged standing, or travel).

Job duties and responsibilities: Only two features of job responsibility are important: identifying tasks that comprise about 90 to 95 percent of the work done and listing tasks in order of the time consumed (or, sometimes, in order of importance).

[View All Answers](#)

Question - 17:

What is your greatest strength In Banc of America Investment Services?

Ans:

This is your time to shine. Just remember the interviewer is looking for work related strengths In Banc of America Investment Services. Mention a number of them such as being a good motivator, problem solver, performing well under pressure, being loyal, having a positive attitude, eager to learn, taking initiative, and attention to detail. Whichever you go for, be prepared to give examples that illustrate this particular skill.

[View All Answers](#)

Question - 18:

Tell me about yourself?

Ans:

There are some questions that your potential employer aren't allowed to ask (but trust me, they probably want to). For instance, they shouldn't really ask about your family or how far away you live from your potential place of employment. If you can find a way to answer these questions anyway (with the answers they want to hear), that will give them a little added info to help them make the (right) decision!

[View All Answers](#)

Question - 19:

What is your philosophy towards work?

Ans:

This is typically a straightforward question that merits a straightforward answer. Do you have strong work ethic? Will you do whatever it takes to make sure the job gets done? Just say so in your response. Keep it short, direct and positive.

[View All Answers](#)

Question - 20:

What has disappointed you about a previous job?

Ans:

Again, this question could get you in trouble so tread carefully. Some good answers might be that your previous job didn't provide any room for growth, that you were laid off due to a mandatory reduction in staff, that they closed their office in your state and required you to relocate, etc. Make sure not to mention anything negative about the people you worked with, the company in general or the job itself.

[View All Answers](#)

Question - 21:

What is your typical way of dealing with conflict? Give me an example?

Ans:

First, find out what the root of the problem is. Second, determine the best steps to remediation with the best possible outcome. Third, take action to put remediation plans in place.

[View All Answers](#)

Question - 22:

What has been your biggest professional disappointment?

Ans:

When discussing a professional disappointment, make sure to discuss a scenario you could not control. Be positive about the experience and accept personal responsibility where applicable.

[View All Answers](#)

Question - 23:



What negative thing would your last boss say about you?

Ans:
"He/She wouldn't say anything bad, but he/she may point out I could improve in a certain area, and I've taken steps to become better at those skills"

[View All Answers](#)

Question - 24:

What other companies are you interviewing with?

Ans:
Companies ask this for a number of reasons, from wanting to see what the competition is for you to sniffing out whether you're serious about the industry. "Often the best approach is to mention that you are exploring a number of other similar options in the company's industry,". It can be helpful to mention that a common characteristic of all the jobs you are applying to is the opportunity to apply some critical abilities and skills that you possess. For example, you might say "I am applying for several positions with IT consulting firms where I can analyze client needs and translate them to development teams in order to find solutions to technology problems."

[View All Answers](#)

Question - 25:

What role do you see technology playing in this role?

Ans:
Technology is important to almost every job today but it's not meant to be abused. I believe it's important to increase productivity and not for personal use.

[View All Answers](#)

Question - 26:

What challenges are you looking for in this position?

Ans:
A typical interview question to determine what you are looking for your in next job, and whether you would be a good fit for the position being hired for, is "What challenges are you looking for in a position In Banc of America Investment Services?" The best way to answer questions about the challenges you are seeking is to discuss how you would like to be able to effectively utilize your skills and experience if you were hired for the job. You can also mention that you are motivated by challenges, have the ability to effectively meet challenges, and have the flexibility and skills necessary to handle a challenging job. You can continue by describing specific examples of challenges you have met and goals you have achieved in the past.

[View All Answers](#)

Question - 27:

How do you continue learning on a daily basis? Why is continuous improvement necessary In Banc of America Investment Services?

Ans:
You can learn on the job, through books and magazines, through social networks, blogs, seminars, mentors and so on. Continuous improvement is important because the one thing in life that is constant is change. And you have to continue to push yourself day in and day out to be the best.

[View All Answers](#)

Question - 28:

Describe what a bad work environment would look like to you In Banc of America Investment Services?

Ans:
There could be a multitude of things to discuss here: Business ethics (wrongdoing), inconsiderate teammates, non-supportive management, a product that does not do what you're promising customers and so forth.

[View All Answers](#)

Question - 29:

What's a time you disagreed with a decision that was made at work?

Ans:
Everyone disagrees with the boss from time to time, but in asking this interview question In Banc of America Investment Services, hiring managers want to know that you can do so in a productive, professional way. "You don't want to tell the story about the time when you disagreed but your boss was being a jerk and you just gave in to keep the peace. And you don't want to tell the one where you realized you were wrong,". Tell the one where your actions made a positive difference on the outcome of the situation, whether it was a work-related outcome or a more effective and productive working relationship.

[View All Answers](#)

Question - 30:

If selected for this position In Banc of America Investment Services, can you describe your strategy for the first 90 days?

Ans:
This depends on the job role. Make sure you break it down into

[View All Answers](#)

Question - 31:

How do you define arrogance? Are you arrogant?

Ans:



Arrogance is having an attitude of superiority beyond reason. Confidence is believing in yourself without being cocky. You should not be arrogant.

[View All Answers](#)

Question - 32:

How would you be an asset to us In Banc of America Investment Services?

Ans:

Think again about the job specification and the skills needed for this role In Banc of America Investment Services. Have a paragraph prepared highlighting how you will be able to do the job and what you can bring to the team. It goes without saying that this paragraph should be positive.

[View All Answers](#)

Question - 33:

What are three positive characteristics you wish you had?

Ans:

The key here is to be honest about your wish list but then to describe how you plan on developing or growing those characteristics so that it becomes a reality. For example, I wish I had a stronger work ethic and I am reading a book right now about how to instill a better discipline around getting work done efficiently.

[View All Answers](#)

Question - 34:

What types of books or magazines do you typically read?

Ans:

Describe both your personal and professional favorites. If you happen to like professional books / magazines that relate to the industry of the company you're applying for - that's definitely worth highlighting.

[View All Answers](#)

Question - 35:

How have you shown yourself to be a leader?

Ans:

Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

[View All Answers](#)

Question - 36:

What type of personalities do you work best with and why?

Ans:

Think of which personalities you work best with (do you like outgoing, collaborative, personable working relationships and so forth?)

[View All Answers](#)

Question - 37:

How do you feel about taking no for an answer?

Ans:

It's good to be persistent, but not overbearing. Everyone will face rejection at some point in their life, so at some point you'll have to take no for an answer but then learn why you were turned down.

[View All Answers](#)

Question - 38:

What do you consider to be your weaknesses?

Ans:

What your interviewer is really trying to do with this question-beyond identifying any major red flags-is to gauge your self-awareness and honesty. So, "I can't meet a deadline to save my life In Banc of America Investment Services" is not an option-but neither is "Nothing! I'm perfect!" Strike a balance by thinking of something that you struggle with but that you're working to improve. For example, maybe you've never been strong at public speaking, but you've recently volunteered to run meetings to help you be more comfortable when addressing a crowd.

[View All Answers](#)

Question - 39:

How do you deal with pressure or stressful situations?

Ans:

Choose an answer that shows that you can meet a stressful situation head-on in a productive, positive manner and let nothing stop you from accomplishing your goals. A great approach is to talk through your go-to stress-reduction tactics (making the world's greatest to-do list, stopping to take 10 deep breaths), and then share an example of a stressful situation you navigated with ease.

[View All Answers](#)

Question - 40:

Describe a time when you had to help a coworker out that did not directly benefit you?

**Ans:**

There should be many times where you've assisted others In Banc of America Investment Services. If you haven't, think of how you would in the future. You can discuss charitable causes, how you mentored someone, and so on.

[View All Answers](#)

Question - 41:

What are you most proud of?

Ans:

You should be proud of all your achievements In Banc of America Investment Services! We just don't have time to hear them all as interviewers most likely. Focus on 1 really good achievement that showcases characteristics like the following: Integrity, competitiveness, resourcefulness, intelligence, persistence, and so forth.

[View All Answers](#)

Question - 42:

How do you handle conflicts with people you supervise?

Ans:

At first place, you try to avoid conflicts if you can. But once it happens and there's no way to avoid it, you try to understand the point of view of the other person and find the solution good for everyone. But you always keep the authority of your position.

[View All Answers](#)

Question - 43:

What are some of the things that you and your supervisor disagree upon and how do you resolve them? What do you do when you are pressed for a decision?

Ans:

The key is that you openly communicate your thoughts to your supervisor to explain your position and try to come to a mutual decision together. Also be sure to listen to his/her thoughts so that you can potentially compromise. When you're pressed for a decision, make sure you've put thought into the reasons as to how you arrived at it and then decisively make it.

[View All Answers](#)

Question - 44:

Who was your favorite manager and why?

Ans:

Describe the attributes you liked about your favorite manager, typically attributes discussed are: Great at coaching, inspiring, motivating, empowering, trusting, delegating, leading, etc.

[View All Answers](#)

Question - 45:

Are you planning to continue your studies and training In Banc of America Investment Services?

Ans:

If asked about plans for continued education, companies typically look for applicants to tie independent goals with the aims of the employer. Interviewers consistently want to see motivation to learn and improve. Continuing education shows such desires, especially when potentials display interests in academia potentially benefiting the company.

Answering in terms of "I plan on continuing my studies in the technology field," when offered a question from a technology firm makes sense. Tailor answers about continued studies specific to desired job fields. Show interest in the industry and a desire to work long-term in said industry. Keep answers short and to the point, avoiding diatribes causing candidates to appear insincere.

[View All Answers](#)

Question - 46:

When was the last time something upset you at work? What did you do?

Ans:

Almost everyone has an emotional moment related to work at some point - you're not alone. The key is to learn why you reacted that way and to focus not on the problem but HOW to resolve it. Another key component is to be aware of your emotional response so that you can learn to control it in the future in a calm way.

[View All Answers](#)

Question - 47:

What techniques and tools do you use to keep yourself organized In Banc of America Investment Services?

Ans:

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

[View All Answers](#)

Question - 48:

If I talked to your three biggest fans, who would they be and why?

Ans:

If you can reference three professionals with executive titles (CXO, VP, Director, Manager), that carries a lot of weight. Make sure you highlight how you've helped them achieve their biggest objectives and how that's made them your fan.



[View All Answers](#)

Question - 49:

What does "thinking outside the box" mean to you?

Ans:

It means not doing things exactly the same way as everyone else. You've got to challenge the status quo and bring something new to the business.

[View All Answers](#)

Question - 50:

Do you have any questions for me?

Ans:

Good interview questions to ask interviewers at the end of the job interview include questions on the company growth or expansion, questions on personal development and training and questions on company values, staff retention and company achievements.

[View All Answers](#)

Question - 51:

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

Ans:

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

[View All Answers](#)

Question - 52:

What is your desired salary In Banc of America Investment Services?

Ans:

Bad Answer: Candidates who are unable to answer the question, or give an answer that is far above market. Shows that they have not done research on the market rate, or have unreasonable expectations.

Good answer: A number or range that falls within the market rate and matches their level of mastery of skills required to do the job.

[View All Answers](#)

Question - 53:

Explain an idea that you have had and have then implemented in practice?

Ans:

Often an interview guide will outline the so-called 'STAR' approach for answering such questions; Structure the answer as a situation, task, action, and result: what the context was, what you needed to achieve, what you did, and what the outcome was as a result of your actions.

[View All Answers](#)

Question - 54:

What's the least rewarding work you've ever done and why?

Ans:

Describe work you've done that you feel doesn't take advantage of your full potential. For example, "I once had to make paper copies for my job and I feel it didn't take full advantage of my skills. However, it did teach me to be humble in my work and to appreciate a good opportunity when it arose to use my skills"

[View All Answers](#)

Question - 55:

What is your greatest weakness In Banc of America Investment Services? What are you doing to improve it?

Ans:

I believe my biggest weakness In Banc of America Investment Services is wanting to help anyone I can help. What I mean is I am willing to take on task that are not my job. I want to learn all I can. However, that has helped me get promoted or even asked to help in times of need in other department. I have been know as the "go to person" when help is needed.

[View All Answers](#)

Question - 56:

Explain me about your experience working in this field In Banc of America Investment Services?

Ans:

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

[View All Answers](#)

Question - 57:

Give me an example of an emergency situation that you faced. How did you handle it?

Ans:



There was a time when one of my employers faced the quitting of a manager in another country. I was asked to go fill in for him while they found a replacement and stay to train that person. I would be at least 30 days. I quickly accepted because I knew that my department couldn't function without me.

[View All Answers](#)

Question - 58:

Tell me one thing about yourself you wouldn't want me to know?

Ans:

Talk about a trait that you would consider a weakness. No need to talk about your deepest darkest secrets here.

[View All Answers](#)

Question - 59:

Tell me something about your family background?

Ans:

First, always feel proud while discussing about your family background. Just simple share the details with the things that how they influenced you to work in an airline field.

[View All Answers](#)

Question - 60:

What were the responsibilities of your last position In Banc of America Investment Services?

Ans:

If you want to show your ambition, you can discuss how you haven't reached all of your goals yet and in that sense aren't satisfied. However, if you want to discuss satisfaction from your job discuss an experience in which you achieved something.

[View All Answers](#)

Question - 61:

What would your first 30, 60, or 90 days look like in this role In Banc of America Investment Services?

Ans:

Start by explaining what you'd need to do to get ramped up. What information would you need? What parts of the company would you need to familiarize yourself with? What other employees would you want to sit down with? Next, choose a couple of areas where you think you can make meaningful contributions right away. (e.g., "I think a great starter project would be diving into your email marketing campaigns and setting up a tracking system for them.") Sure, if you get the job, you (or your new employer) might decide there's a better starting place, but having an answer prepared will show the interviewer where you can add immediate impact-and that you're excited to get started.

[View All Answers](#)

Question - 62:

What general trends do you see in our industry?

Ans:

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

[View All Answers](#)

Question - 63:

How do you act when you encounter competition?

Ans:

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

[View All Answers](#)

Question - 64:

Rate yourself on a scale of 10?

Ans:

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

[View All Answers](#)

Question - 65:

Describe to me the position In Banc of America Investment Services you're applying for?

Ans:

This is a "homework" question, too, but it also gives some clues as to the perspective the person brings to the table. The best preparation you can do is to read the job description and repeat it to yourself in your own words so that you can do this smoothly at the interview.

[View All Answers](#)

Question - 66:



Have you got any questions?

Ans:

This is your final opportunity to persuade the interviewer that you are the right candidate for the job. Now is not the time to ask questions about holidays, pay or pensions - all these things can be asked later when you get an offer of employment. Now is the time to ask about any reservations that the interviewer may have about your suitability for the role. You will then give yourself one last chance to persuade the interviewer that you are the right candidate for the job.

Example Thank you. I think we have covered everything. Before we finish the interview I would like to take the opportunity to ask if you have any reservations about my suitability for this role?

[View All Answers](#)

Question - 67:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

[View All Answers](#)

Question - 68:

What's the most rewarding work you've ever done and why?

Ans:

Companies love it when you discuss how you've made an impact on your teammates, clients, or partners in the business or in school. It should be rewarding because of the hard work and creative process that you've put into it.

[View All Answers](#)

Business and Economy Most Popular & Related Interview Guides

- 1 : [Taxation Interview Questions and Answers.](#)
- 2 : [Purchasing Officer Interview Questions and Answers.](#)
- 3 : [Insurance Interview Questions and Answers.](#)
- 4 : [Accounts Receivable \(AR\) Interview Questions and Answers.](#)
- 5 : [Business Executive Development Interview Questions and Answers.](#)
- 6 : [Economics Interview Questions and Answers.](#)
- 7 : [General Ledger Interview Questions and Answers.](#)
- 8 : [Accounts Officer Interview Questions and Answers.](#)
- 9 : [CA \(Chartered Accountants\) Interview Questions and Answers.](#)
- 10 : [Chief executive officer \(CEO\) Interview Questions and Answers.](#)

Follow us on FaceBook

www.facebook.com/InterviewQuestionsAnswers.Org

Follow us on Twitter

<https://twitter.com/InterviewQA>

For any inquiry please do not hesitate to contact us.

Interview Questions Answers.ORG Team

[https://InterviewQuestionsAnswers.ORG/
support@InterviewQuestionsAnswers.ORG](https://InterviewQuestionsAnswers.ORG/support@InterviewQuestionsAnswers.ORG)