

**Community Child Care Council
Board of Directors
Meeting Minutes
June 15, 2010**

Board Members Present: Renee Whitlock, Katie Pierce, Christina Curry, Marcos Suarez, Wendy Sewell, Urmi Shende, Bob Sayers, Ari Hauptman

Absent: Goretta Hamlin, David Wattell, Tracy Johnson, Jo McCormick

Staff Present: Tina Paige, Maya Labourdette, Lara Magnusdottir

Did not have quorum at 6pm, so started with Insurance Coverage Presentation.

Denise Billings presentation on Insurance Liability

Denise works for Anixter & Oser and has been 4Cs insurance agent for many years. Insurance Carrier is a 501©3. Very service oriented, only insures non-profits. Provides **blanket business personal property** of \$1.8m. Can borrow from that blanket. Also includes loss on income in case of a covered loss. \$1000 deductible of property, \$500 broken class.

General Liability is the biggest piece, including liquor liability. Includes outside events. Try to turn around certificates for events within 24 hours. Also has coverage for Improper Sexual Conduct for up to \$1m. There is no deductible on most of these coverages. The van is also covered for all drivers.

Directors and officers have certain duties. Comes with reimbursement policy or duty to defend. Covers wrongful acts, so if sued, would be defended. Covers directors, employees and volunteers.

Katie: What does exclusions on professional liability mean? Means it's covered somewhere else. Has nothing to do with the professions of Board Members.

Christina Curry asks about her employer taking on additional insurance because she's on a board. Denise explains they probably want to be comfortable in case the agency does not have professional liability insurance.

Maya asks what is a typical case where a board is sued? If an individual committed an intentional act, will be defended, but individual probably will not be covered.

Marcos explains that he's learned you have to be careful when voting on finances since that is where liability or suits can occur.

Katie asks What is self-insured retention? That means deductible.

Denise: the only thing might recommend for next term: to increase the Directors and Officers liability.

Also have **fidelity**, which is employee dishonesty coverage. Would cover embezzlement, e.g. Maya asks whether the current coverage of \$200K is adequate, Denise thinks it is. **Student accident coverage**. Kicks in when where is no other collectible insurance.

Renee asks if someone gets hurt and has insurance, will copayment be covered? No. So this is basically for families with no insurance. The premium is almost \$4000. Katie asks whether this covers medical expenses for children in our care? Yes, and outside our premises, e.g. in field trips. If there is negligence, children would be covered under general liability.

Renee asks whether this would cover if someone got hurt at our premise and came back years later with problems resulting from that accident. Denise says in most cases it would not.

Premiums increased due to move, addition of umbrella and additional improper sexual conduct coverage.

NIAC is unique that it pays dividends. It is not quite national, has an A rating. Has another agency that covers 20 other states.

Maya explains we've also used them for free attorney advice. Have lots of resources, services, trainings, etc.

Denise left business cards if anyone has questions or questions can go through Maya as well.

Meeting called to order at 6:42 PM.

Two changes to agenda: move Denise Billings to beginning of agenda
Change personnel Nominating report to David Wattell's 2nd term for "Secretary" not "Treasurer".

(M/Katie, S/Bob).

Motion to approve May Minutes: (M/Wendy, S/Christina). 7 in favor, Katie abstained since she did not attend the meeting.

Approval of Emergency Closure Resolution for Wright State Preschool:
(M/Bob, S/Katie). Approved unanimously.

Finance report:

Maya will e-mail complete packets later.

Maya closed April. Looks like will fully earn center-based contracts. Had projected underearning of \$50K, so loss will be less than projected. Preschools all closing 6/18. Everything else is running on schedule with budget revision. Food program posting \$31K loss.

Starting looking at May draft. Should start to see center-based loss improve. In fundraising, will meet budgeted target or \$42K. Wages & benefits are right on target. Still had 10% left of operating budget.

Cash on hand went down by 1%.

No questions about this fiscal year.

For next fiscal year:

Are focusing a lot on next year, hearing that budget will be signed later than ever. Received contracts today. Voucher program was cut by \$2m. They are based on what CDD believes may happen, since budget hasn't been signed yet. Maya needs to make budget projections based on these contracts. We could get contract augmentation. Received 1% to CSPP programs. Center-based and R&R were received with no cuts.

Good news is that we are receiving contracts, so elimination is not likely. Cuts were to Stage 2 and Stage 3.

State will send amended contracts once the budget has been signed. The current contracts are not executed.

Renee asks whether we anticipate any additional information? If so, Finance Committee can be pulled together. Everyone should receive the announcement so any Board Member can attend.

In terms of cash, will not pay providers for care provided after July 1st until we receive our state apportionment. Will use reserves and then line of credit to operate on until state funds are received.

Katie decided to wait to talk about CHN program until August meeting. Auditors did field work in May. Check files on eligibility on all the families. Passed with flying colors, staff were commended on the meticulous nature of their work. It is not common not to have any errors, so a great achievement.

Personnel Nominating:

Tom Schwedhelm is very busy. Would like to vote to make him Honorary Director. Tom and Gary played a big role when Melanie was hired.

(M/Wendy S/Christina) Approved unanimously.

David Wattell's 2nd term as Secretary. **(M/Katie S/Christina)**. Approved unanimously.

Renee Whitlock 2nd Term as President. **(M/Bob S/Wendy)**. Approved unanimously.

Development Committee Report:

Total number \$17,500 from Human Race. For July 22nd Open House at Florence Kirby 5-7pm.

Discussing membership program. Surveyed community regarding getting discounts, etc. Did not produce anything. Smaller businesses pinched by community. Decided to drop it. Doing outreach to restaurants regarding dine & donate. Monthly giving campaign. Had at least 8 folks sign up at Open House.

4Cs annual party will be in early November this year.

Tina: Agency Update. Close to Home article in the PD by Urmi and Ari. Had a very nice letter from Chief of Police in Healdsburg referencing the article. Had Open House. It was pouring rain, but had pretty good attendance. One morning there was flooding from the roof and 2 workstations were affected. The landlords will reimburse for damages.

Are closing school year program for the summer and laying off the staff. Usually get unemployment benefits for 2 months. COBRA subsidy has not been extended.

Melanie has not had her baby as yet.

Resource Library in negotiation with First 5. Will take some of the funding to expand it. Tenant improvements would be \$6,500 and landlord will need to know by June 30th.

Motion to adjourn meeting: **(M/Marcos S/Urmi)**.