**ACBI Board Minutes**

**May 4, 2019**

# Welcome and Roll Call

Rita welcomed everyone to the meeting. Kari took roll. Present at the meeting were Rita Kersh, Rich Vonderhaar, Cindy Brooking, Kari Goodman, Dolly Sowder, Regina Vonderhaar, Bill Fierman, Machell Philippone, Deanna Austin, Bill Sparks, John Huffman, Don Koors, Gerry Koors, Ted Boardman and Lynn Powers. Not present were Barbara Salisbury and Dee Ann Hart.

# President’s Report

Barbara is unable to be on the call today. Any information she needed to present will be emailed to the board. Rita will be coordinating the board meeting call today.

# Approval of Agenda

Rita asked if anyone has anything that needed to be added or changed on the agenda for today’s board meeting. John made a motion to approve the agenda, Gerry seconded. All were in favor. None opposed. The motion passed.

# Approval of Minutes

Rita asked if anyone did not receive the board meeting minutes from January 2019. Rita asked if anyone had questions or changes regarding the minutes. Gerry made a motion to approve the January 2019 board meeting minutes as distributed, Machelle seconded. All were in favor. None opposed. The motion passed.

# Treasurer’s Report

Rita asked if anyone did not receive the treasurer’s report for the first quarter of 2019. Rita asked if there were any questions or comments regarding the treasurer’s report.

Don had a comment. He sent out an email with questions and was wondering if there were any answers to his questions. Rich said he did receive the questions. He stated that there was a mislabeling on the form he was given to use by the finance committee. He has since corrected the name of the account. Account number one should be the endowment fund, account number two is the opportunity grant and account number three is the Dobson account. Don also wondered why there was no beginning balance listed on the report. Don also would like to know more information on the two transfers made, such as where the money came from and where it went to. Rich said there was an extra $100 that was supposed to go into Hofstetter which was donated at the convention and he had not put it in there yet. He had to put the money into chase and then transfer to Hilliard Lyons. The $197 was the interest which was split and then put into the other two accounts. Don wondered if it was an expense why it wasn’t shown on the finance report. A discussion was had on the best way to report these items in the best possible way for the board to have all the information. Rita asked for comments from the board. John stated that if this is how Don has done it for years we should consider if there is a precedent. Rich said his two terms are up and there will be new treasurers therefore we should clarify what the preferred way to report this information. Bill F. feels like it is important to note where the money is coming from. Rich said he is fine to make those notes and add those notes to the next report. Regina feels like the next treasurer should explain how they intend to present the report and get feedback in order to present a report that the entire board will accept. Dolly can see both sides, she feels like a new board member would wonder where the money came from so maybe a note should be made. Rita recaps that the financial report should note where the money came from and where it went to. Don also asked where the beginning balances are. Rich agrees to add these to the report. Don wanted to know why the interest on the Hilliard Lyons is up. Rich stated that was because of the bonds that were bought. Don states that we have no indication of what bonds were purchased and all the details of those bonds. Rita said those things just were not included but it can be if the board so desires or a member can request this information at any time. Rita asked if the board wanted all the information on the details on the bonds. The board agreed that everyone would like that information. Rich will include that information on the next report.

No motions were passed on the treasurer’s report.

# Old Business

1. Finance Committee Report– Rita stated the finance committee has been working on the report from the 2017 finance report since the January board meeting. The committee went through Rich’s report, pulled all the Chase bank statements and pulled all the Hilliard Lyon’s statements. The only discrepancy that was found was fifty dollars and some change difference in the Hilliard Lyons amounts. This difference could be due to the amount at the time Rich called and the actual end of the year amount due to interest. Other than that, there were no discrepancies. Don would like to have a single report produced that has all the financial information for 2017 presented to the board. Rita said a corrected single report for 2017 will be completed and sent to the board. Rita asked if there were any other questions or comments regarding the finance committee report. The committee is asking for the board to approve their report. This approval is for the report produced by the finance committee only. A corrected copy of the 2017 report will still be sent to the board. Rich made a motion to approve the finance committee report for 2017, Regina seconded the motion. All were in favor. None opposed. The motion passed.
2. Report on board retreat, Aug. 3rd, 2019 – Barbara will email this report and all details to the board.
3. Insurance Report – Don sent out a report detailing the information he has gathered so far (see attached report). Rita asked if anyone did not receive the report. Don shared that there are three categories of insurance: liability insurance just for the organization, directors and officer’s insurance and finally insurance to bond the financial people. Don’s report shows a current example of the liability coverage that the Circle City chapter has. The price could be more for our entire state organization. The insurance company her has been working with is Hastings Mutual Insurance out of Michigan. The insurance for officers and directors is to protect them from any liability. Don is working with Nancy Mark Becker at the national office and insurance representatives to figure out the best options. The bonding insurance for financial people would not be activated unless the organization would sue the individual and take them to court. The premium would be determined by the amount of coverage requested. He is still working on getting costs on the remainder of the categories. Rita asked if anyone had any questions. Dolly stated that when she was president years ago, she found out they had to be bonded but they should be covered under the ACB national. Don said we are not covered under the national policy. When Don gets additional information, he will send it to the board members.

# New Business

1. Outreach to universities that offer rehab teaching programs regarding the Dobson Grant – Rita shared that one of our Hilliard Lyons accounts is dedicated to the Dobson Grant. This fund was created when Artis Dobson passed away back in December of 2006. Her family asked that donations be made to ACBI in her memory and that a scholarship/grant be made available for any person ins the state if Indiana that is pursuing a rehab teaching degree. As of today, there have been no distributions from the account. A few years ago, Don and John wrote letters and connected with universities letting them know about the grant. Rita is currently drafting a letter and application to send to four universities (Western Michigan, Northern Illinois, University of Massachusetts and Salus University) that are ACVREP accredited to share the information regarding this grant opportunity. As a result of discussion, it was determined that the pool of people who are or are becoming certified vision rehabilitation teachers is very small in the state of Indiana.
2. Committee Reports
3. Membership – Rita shared that last year at our April board meeting we had discussed using some of our budget to make visits to various vision support groups throughout the state. So far, we have two potential groups to visit in the Terre Haute area. Kari has completed her program at Bosma and has touched base with their support group as well. Rita asks if anyone on the board would commit to making a visit to a low vision support group to share about ACB and ACBI. Pat Tussing shared that she has a list of some groups that are not currently active and suggests that we stay in touch with those groups. Kari shared that she has discussed beginning some new groups with some of the clients she met at Bosma. She will continue to reach out to them and give them to the resources to start their group and potentially create a new chapter. Cindy said she is willing to make visits or to drive others to meet with support groups. Deanna and John are willing to meet with groups in the area. Dolly shared that she is a participant of Bosma Connections. She said several of the other participants are not members of any group. She suggests making a call to some of those people about ACB and ACBI. A discussion began about possibly contributing funds to assist Bosma with the senior connections program. One possibility is to cater their fall face-to-face. Don shared that both ACB and NFB have been invited in the past to speak to current Bosma rehab clients.
4. Constitution & Bylaws – John shared that there were two amendments passed at the fall meeting during convention. The first was an amendment to the by-laws to establish a fiscal year. The second was regarding the ratio of visually impaired members on the board. The new, revised constitution is available on the ACBI website.
5. Legislative - John sent an email update to the board (see attached report). He shared that there was not a lot of progress on absentee voting. One bill was not included in his report, but he will send out a revised report. That bill had to do with a proposal to vote by mail. That bill did not pass either. Senate Bill 560 made a lot of minor changes relating to voting laws, however there was not much that related to the absentee voting issue. A meeting with the secretary of state to discuss the resolution we adopted this past fall is still in the planning phase. Discussion took place about the H.B. 1443 which is looking at funding for the school for the deaf and school for the blind. This is a bill we will be keeping a close eye on.
6. Website – Bill Sparks updated that the only major change to the website since the fall convention was to add a Square account so the organization would be able to accept credit cards. The website is continuing to be updated as needed.

# Other Announcements

1. Vision Expo is coming up on September 14. Rita is asking who would be interested in manning an ACBI table at the expo. John and Deanna have done it before and can help again. Don stated that the Circle City chapter has manned this table before and would be willing to do it again. Rita said business cards and additional material will be made to pass out.
2. A decision needs to be made on who will oversee organizing and keeping track of auction items for the fall convention in Ohio. Lynn said she would be willing to do that. More details will be discussed at the next board meeting.
3. ACB National Convention auction item – Discussion took place as to whether to purchase a gift card or an actual auction item for national convention. It was determined that a gift card is the easiest item due to the travel of most people to convention. Local chapters are welcome to donate towards the purchase of a gift card. Dolly suggested possibly attaching a small item to the gift card to make it stand out more. Lynn will try to find a small item to send with our gift card. Don made a motion to spend $150 on an amazon gift card. John seconded the motion. All were in favor. None opposed. The motion passed.
4. Other Announcements
* Don asked if we were going to donate $100 to the James Olsen Scholarship Fund as we have done for many years. Don makes a motion that we donate $100 to this fund, John seconded the motion. All were in favor. None opposed. The motion passed.
* Don also reminded the board that Bosma will be offering the Vision 101 program again next year. He suggests repeating the article in the newsletter. Don will review the article and revise as needed for it to go into the next newsletter.
* Dolly asked about how to rehome a CCTV she has from a member that has passed away. Deanna said it could be donated to a local person or organization. It could also be donated to Crossroads or Bosma.
* Deanna read Barbara’s email to the board and congratulated Ted on winning the DKM First-Timer’s award to attend the national convention.
1. The next meeting will be August 3, which is also our retreat. Barbara will let the board know by email more details.

# Adjourn

John made a motion to the adjourn the meeting. Dolly seconded the motion. All were in favor. None opposed. The meeting was adjourned at 11:50 a.m.

Respectfully Submitted,

Kari Goodman

Secretary

**Addendum #1**

 **May 27, 2019**

An email message was sent to the board from Barbara Salisbury. The email read:

*“All:*

*We have been working on the Dobson application materials, and have a question in order to complete the materials and for Michael to post on our website.*

*First, I have attached the minutes from Jan., 2007, when the Dobson grant was discussed and criteria established.  I’ve also cut and pasted, below this message,  the related section, in its entirety,  from the minutes for your convenience.*

*The original donated amount was $2,820, and in a little less than 13 years it as grown to $3,236.83.  We all know that the cost of living has increased significantly in this period of time, and there is agreement among the executive committee to increase each individual award to reflect this reality.*

*After discussing with the executive committee, I am submitting 2 proposals, and I am asking for your reply, by Thurs. evening, (05-30) , as to which increase you would support, if either.  Please remember to reply all.*

*1:  $800 per award, allowing us to grant up to 4 qualified applicants; or,*

*2:  $1,000, allowing us to award up to 3 qualified applicants.*

*Again, immediately below is the discussion from the Jan., 2007 Board meeting minutes.  I look forward to your reply.*

*Best,*

*Barbara*

*Scholarship for Ardis Dobson was discussed.  Her family’s wish is to contribute to a scholarship fund in her memory.  $2,820 has been received, and the board’s contribution of $25.00 has not been counted yet (customary in memory of an ACBI member).  Hillard Lyons’ suggestion is to set up a third account, to keep the accounting cleaner.*

*Don recommended 3 criteria for awarding scholarships from this fund.*

*1.    Have graduated from an Indiana high school or have an undergraduate degree from an Indiana college or university.*

*2.    Be enrolled in undergraduate or graduate program that meets the eligibility requirements of ACVREP to sit for the CVRT examination. (rehabilitation teaching for people who are blind or visually impaired).*

*3.    Must have completed all coursework for the program and be eligible for fieldwork.*

*Most people in these programs have grants or other financial aid for their coursework but do not get stipends available for fieldwork, which means they are likelier to finish the degree.*

*There are very few (6 in the last 30 years) visually impaired teachers going through the program.  It was suggested that priority be given to someone with disabilities.*

*$500 would be a reasonable amount to give, per student.*

*Don seeks approval to establish this account (government security fund).  Anne moved, John and another seconded.  Motion passed.”*

All electronic replies to this email were counted and the vote was unanimous to grant the motion to increase the Dobson Grant amount to $1000 per recipient.

**Addendum #2**

**July 16, 2019**

An email was sent to the board by Barbara Salisbury. The email read:

*“Question needing reply.*

*I would like the organization to purchase lunch for our Board members as a small thanks for your service and a Board training complement.  I would also like to, additionally, give our volunteer presenter a small gift of a $25 gift card.  I need your permission, as this is not a line-item in the budget.  However, I do want to note that we have a miscellaneous line-item in the budget of $100, and additional monies that have not been spent, example, $600 for the midyear meetings, 2019, and travel funds identified for reaching out to support groups.*

*I got a very good deal from the Honey Baked Ham Co, and can do lunch for our group plus a cookie tray for $165, and of course, the additional $25 gift card for our presenter, brings the total to $190.  Please reply by Thurs. of this week with your vote as to whether I can spend this money for these purposes.  Please also include your lunch choice:  ham sandwich, turkey sandwich, or chicken salad sandwich.  Please reply asap.  Thanks so much—Barbara”*

All electronic replies to this email were counted and the vote was unanimous to purchase lunch for the board meeting/retreat in the amount of $165 and a gift card for the presenter in the amount of $25 for a total expenditure of $190.

ACBI Insurance Information

This is the Insurance coverage that the Circle City Chapter has with coverage of up to 75 members.

Limits of Insurance

General Aggregate Limit – Premises/Operations $2,000,000.00

Products – Completed Operations Aggregate Limit $2,000,000.00

Each Occurrence Limit $1,000,000.00

Personal and Advertising Injury Limit $1,000,000.00

Medical Expense Limit, any one person $5,000.00

Damage to Premises you Rent Limit $100.000.00

Total yearly cost $262.00

The state chapter premium could be a little more based on the increased number of members.

Directors and Officers Insurance

This would require another policy and I do not have a projected cost.

Bond Insurance

If an organization purchases bond insurance to cover their financial assets and an officer or board member takes some of the financial assets, the insurance company will not pursue the incident unless the organization files charges against the individual(s) and takes the case to court. The premium is based on the dollar amount of coverage that is purchased.

To: ACBI Board

From: ACBI Finance Committee

Date: April 27, 2019

Re: 2017 annual treasurer’s report

The ACBI Finance Committee has been collaborating since the January board meeting to evaluate all funds in the 2017 ACBI annual treasurer’s report.

The committee obtained and reviewed all Chase bank statements, which included checking and savings and found no discrepancies in the total balance presented in the treasurer’s report at the end of 2017.

The committee obtained and reviewed all statements from the three Hilliard Lyons accounts and the year end accounts were found to be off $50.73 in total from the actual Year End numbers. It’s possible that the treasurer is asking for the total, not the year end totals. The two larger accounts can change almost daily.

The finance committee and treasurer have agreed on a form that will thoroughly report all income and expenses.

Recommendations:

The Endowment account should be used for the operation of the organization. Some examples of this are:

Use more of the funds to reach younger potential members.

Enhance on-line presence.

Strengthen ties with Indiana School for the Blind, Bosma, Stonebelt and other programs for people with disabilities.

Seek potential grants for programs like camps and presentations to younger members and donors.

Work to widen web of influence and bring in future leaders, members and donors.

We need to keep careful documentation of all banking and investment accounts.  Each month and quarter they should be backed up and kept where they can be accessed as needed.

Look into Money market accounts for easier use or invest in mutual funds for real growth.

Legislative Update

Greetings, all,

First, Dee Ann Hart made major contributions to this article, and I greatly appreciate her assistance.

In the fall, we learned that circumstances might favor legislative actions in the coming 2019 general assembly in the area of absentee voting.  Two nearly identical bills, SB-86 and SB-261 were introduced, but neither bill passed.

Another bill, HB-1311, addressed absentee ballots and would have moved forward by 4 days the amount of time before an election the date on which certain absentee ballot application by which the application must be received.  The bill also tightened requirements to be met when a political party or other group provided the ballot application to a voter.  This bill passed and awaits signature.

Another bill, S.B.560, not “on our radar” at the beginning of the legislative session, also deserves brief mention, but it seems to have made only peripheral changes to provisions related to absentee voting.

Hb-1504 would have required that all state elections conducted on or after January 1, 2022 be conducted by mail.  This bill would also have required repeal of portions of the Election Code rendered obsolete by adoption of a vote by mail system.  This bill also did not pass.

Yet one more passed bill is mentioned here because it has potential to impact the blind/VI community.  This is HB-1443, which creates a task force to study schools for the deaf and blind. Establishes the Indiana Schools for the Deaf and the Blind or Visually Impaired task force to evaluate and make recommendations to the budget committee relating to the operation of the physical plants of the Indiana School for the Deaf and the Indiana School for the Blind or Visually Impaired.  The task force’s recommendation is due to the Budget Committee by December 1, 2020.  The law also establishes the task force advisory committee to advise the task force on matters necessary for the task force to study schools for the deaf and blind.  The bill also requires the State Department of Administration (DOA) to provide staff support to the task force and advisory committee.

This is not the first time state lawmakers have pressed for such a review.  In the past, attempts to combine the two schools in one location were found to be too expensive to make such a plan feasible.  Nevertheless, we need to pay close attention to the implementation of the required study and be prepared to press for input into the process.  Additionally, we need to remain on the lookout for opportunities to press for desired improvements in the laws related to absentee voting.

John Huffman