**ACBI Board Minutes**

**January 25, 2020**

# Welcome and Roll Call

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

# Secretary’s Report

Barbara asked if there were any questions about the minutes from the last meeting. Don pointed out a grammatical error that will be corrected. Dolly suggested to add a section to the minutes for action items. Dolly made a motion to approve the minutes, Dee Ann seconded. All were in favor. None opposed. The motion passed.

# Treasurer’s Report

See attached Treasurer’s Report for 2019.

Barbara asked if anyone did not receive the treasurer’s report or had any questions or comments regarding the treasurer’s report. Barbara asked if there were any questions or comments regarding the report. Don felt like we needed more information on the “return of interest”, Don said this was not a return but a transfer of interest. The error return was a return to the endowment because money had been erroneously moved to the checking account. Cindy is still checking to see how the interest was divided back into the endowments. Dee says that our constitution and by-laws do not specify how the finances should be ran. She feels someone has this information but is not sharing this info with others. Barbara said that this was discussed at the 2018 budget. Dee feels like this should be in writing somewhere. Cindy is working on writing things out as she discovers them. Barbara asked if there were any other questions or concerns. The audit committee is working and will have a report in April. Cindy said this is for 2018 and they have not worked on 2019 yet. Cindy said she went back and accounted for every penny that went in and out of our checking accounts. Dee said Cindy has done a marvelous job, but she is frustrated that every time we think we have it correct that new information is being revealed. Barbara agrees that this all needs to be written down and recorded so each treasurer knows exactly how it should be done. Cindy said the Hofstetter Endowment fund should be divided between Scholarship and Endowment. Don said to the best of his knowledge there has been no reporting on that fund. The treasurer should be reporting showing the difference between the scholarship and endowment portion. Cindy says she needs to work with Don on getting this figured out. Don said the audit committee will have to look to figure this out from the last 4 years. Dee makes a motion to approve the report as submitted pending audit. Regina seconded it. Dolly wants Don to send an email to the audit committee to describe what the Hofstetter accounts are for and how the money should be divided. Barbara said this has already been shared with the audit committee. Barbara asked if there was any more discussion. All were in favor, none opposed, none abstained. The motion passed.

# Old Business

Insurance Report from Hastings (see attached report) – We have a proposal from an agent in Bedford, not a contract. We had also asked Don to check into insurance that he thought would be cheaper. However, we now have a signed policy that Don signed. The board has not been able to see the policy. Barbara asked if Don had a copy of the policy. Dolly said when we first started looking at insurance it was for the ACBI board to cover board members, however Dolly finds out we want to cover all our meetings and members. Dolly wants to know exactly what we want insurance for. Barbara said the concern was if someone was injured at one of our events that we would have liability. Barbara said we have lots of questions. Barbara feels we need to look at this in committee to get answers to these questions. This is our first purchase, so we need to get all our answers. She said to take a step back and review the policy Don has and the proposal Rita has and figure out. Barbara feels like the main thing we need is basic liability insurance to cover if someone is injured at one of our events. Dee agrees. She feels convention is the most important event to have insurance for. She said we do not need to be sued. Barbara said we need to take this to committee, leadership and possibly Don. Bill asked if the policy that Don got for us if we are liable for this policy. Barbara said it has been signed, but not by an executive. She said we can review this policy. We do not have the policy to discuss today. Bill said if we must pay money, this could be a problem. Barbara said we can cancel the policy if we need to. Dolly wants to know if we have 30 days to cancel. Don said if we do not pay the bill it gets cancelled. Don said one question is to figure out how many people we want to cover. Barbara said that is true. Don said we need to agree on a recommendation, or we will get nowhere. Don said the agent he spoke with said we only had to be liable for our own members, other persons will be responsible for their own coverage. Dee asked about our vendors, presenters, exhibitors that are not covered. Don said they are not our responsibility. Vicky said she does not understand how we cannot be responsible for every person at our event. Don said this is not true. Barbara said she thinks we cannot agree on this and this is why we need to assemble a committee and talk to the agents and other resources to make sure we know how to craft a policy that will meet all the needs for our events. Barbara said we can come back with another phone call or at the April meeting. Rita makes a motion we form an insurance committee to review these two proposals and explore more possibilities with maybe four members with at least two board members. Barbara feels it should be all board members. Dolly asks if we should have an odd number or a chair with three members. John feels if an even number they could deadlock. Dee asked if a committee makes recommendations and then presents to the executive to make decisions. Vicky said the committee is just collecting information to bring back to the board for a vote. Rita amends her motion to make a committee of five members. Dee wants to know if the president or vice-president should automatically be on the committee. We would prefer an odd number. Dee seconded. All were in favor, none opposed. The motion passed.

# New Business

1. Budget report, 2020 - Lynn and her committee have been working on the budget. Lynn acknowledged the committee and thanked them for their work. She said to remember budgets are predictions, not treasurer reports. Lynn reviewed the proposed budget (see attached budget) The $309 was left off of expenses therefore, $1877 is in the budget so far for convention. Barbara asked if there were any questions. Barbara appreciates the work the budget committee did. Lynn said the budget is like a yardstick to follow. Dolly wanted to know why outreach was $0. Barbara said special projects is $300 so we could use it for outreach if needed. Lynn said there is space in the budget for things such as the vision expo. Cindy said the $72 for Circle City should be split in half and half to the state and half to the local chapter. Lynn will check the records to verify the amount, but it will not affect the budget. Rita said outreach was visiting support groups around the state and the committee chose not to continue this because there were not enough volunteers, so the funds were reallocated. Barbara again asked if there were any questions or concerns. Kari makes a motion to accept the budget as proposed. Gerry seconded. There was no further discussion. All were in favor, none opposed. The motion passed.

# Committee Reports

1. Convention:  program planning--Kari, vendors--Dawnetta, fundraising—Barbara, others? Ohio did everything last year and we did not spend a dime. Barbara said if you are interested in working on the committee to reach out to the chairs. She is looking to create a sponsorship opportunity. We have a potential keynote speaker, Ron Brooks. Barbara is also working with the city of Bloomington to partner for funding for the speaker. Lynn will work on auction again and even teach someone how to do it.
2. Advocacy and Awareness—Dee - We have had a legislative committee. Barbara feels we may need to rename this advocacy and awareness committee. Dee said when we have legislation there is footwork to be done. Dee said others think she has been dragging her feet on the voter resolution. She said other people are doing the footwork for us and she is following. She shared the update on West Virginia where they passed that voters could vote via their iPhone. Dee will get a copy of that bill to take to our legislature. Dee said each one of us have our own story and when we have an issue we support; we are the best person to advocate and educate. Barbara asked if anyone has any other questions or issues. Barbara said this is a big year for us. Media list, Ted expressed interest in this committee. Dee said we need to be gathering Mayor office and county clerk office information.
3. At large chapter—Barbara and others - The committee has met once. They met with the president of the Michigan affiliate who has an at-large chapter. John is not sure what we mean by at-large chapter. Barbara said John could help with a name. Barbara said we have a rural state and we need a way to connect those people. ACB has two memberships, join through affiliate or you can join as an at-large member, which means you are not necessarily a member of a state affiliate. This chapter would be a member of our state affiliate, a remote chapter. Barbara said we will stop calling it an at-large chapter to help clarify the group. We are gathering information from others who have done a group like this before. Dawnetta is assisting because she has experience facilitating groups on the phone with her job. Rita has been helping. Anyone else is welcome to get involved. Barbara asked if there were any questions. John is willing to join a phone call. If anyone knows of any other groups like this, please share with Barbara.
4. Constitution and By-law committee, John has chaired but he is not on the board so Rita will chair but Barbara hopes John will continue to serve. Don said John is the chapter rep for Circle City, so he is a board member.

# Other Announcements

1. Disability Roundtable ACBI representative, Dee - Ally Ship Summit: Dee said the US Dept of Justice southeastern district. March 3, at IUPUI followed by a boot camp on the 25-26. We will not be a sponsor; Dee is volunteering as an ACB member. Meetings are in Indianapolis, but meetings are also available through Zoom or by phone line. If anyone is interested let Dee know.
2. Work collaborative project, brief report - Dee – Dee will send out a flyer about this project.
3. ACBI List - we have not had an administrator of this email list for the last 3-4 years. Michael Lauf will be our administrator. ACBI members will be able to get information at the same time. Go to acblists.org and there is a link for affiliate or special interest group, click on affiliate, there is a list of all states and affiliates, find Indiana, click on that and enter email. Barbara said there is a link on the website to sign up. There is also a link on our newsletter. Members are encouraged to sign up. Ted asked if just anyone can subscribe. Barbara said the administrator must allow people to be on and off the list. Ted feels that it should be stated on the website that only ACBI members can be on the list. Barbara said we need to explore who to allow to be on our mailing list. Dee said we need to be clear on what information is being shared before allowing the public to join.
4. Focus Dates: Articles need to be submitted by March 1. The focus will be sent out last week of March. She is asking someone to take on the Membership Spotlight section of the newsletter.
5. Midyear meetings—Barbara and Dee will attend, others? - At last meeting Don and Dee were interested. Don brought it to Barbara’s attention that she did not take a vote. Barbara asked if there are any objections. Dee said her advocacy is people with disabilities in general. She feels she needs to get to know the people in the visual impairment. John makes a motion we send Dee to the mid-year meeting, Dolly seconded. All were in favor. None were opposed. The motion passed. Anyone who wants to go could apply for the Hofstetter grant as we have done that before. Cindy wanted to know if we were paying the $300 for her to go, Barbara said it is $600 per person and she and Dee will be going.
6. Next meeting—Apr.  25th, face-to-face – Barbara has reserved a room at Hilton Garden Inn which is the site of the 2020 convention.
7. Other announcements:
	1. Don – vision 101 at Bosma March 15-March 20 and April 26-May 1
	2. Cindy – requests when affiliates send dues to send complete lists of their memberships. By March 1
	3. Dee – Dee wants someone from VIPS to speak at one of our meetings. Barbara will work on that

# Adjourn

Dee made a motion to the adjourn the meeting. Gerry seconded the motion. All were in favor. None opposed. The meeting was adjourned at 12:04 p.m.

Respectfully Submitted,

Kari Goodman

Secretary

**ACTION ITEMS**

* Kari will add an action items section to the bottom of the board meeting minutes.
* Cindy will investigate how the interest should be divided into the endowment accounts.
* Barbara will form an insurance committee.
* Lynn will verify the $72 auction income for Circle City to see if half needs to go to the state fund.
* Dee will send out a flyer about the collaborative work project.
* Barbara will contact VIPS to speak at a future board meeting.
* Dee will get a copy of the signed bill from WV on Absentee voting

2020 ACBI Budget

INCOME 2020

Dues $1,239

Donations $300

Fund Raising Letter $4,445

Endowment Investments interest $1,440.00

ACBI Auction $1,280.00

hotel room raffle for 2020 convention $309.00

raffle + snacks $200.00

Brenda Dillon Memorial Run/Walk Rebate $377.50

ACBI’s Share from the MMS Program $708.00

Donations for the ACB Auction Item (from 2019 carry to 2020) $75.00

Total Income $10,373.50

EXPENSES

Dues to nationals $885.00

National Conference Reimbursement $800.00

President’s Meeting Reimbursement $600.00

Legislative Meeting Reimbursement $600.00

Copying of the Focus $300.00

Administrative $100.00

webmaster $1,000.00

Insurance $568.00

Hank Hofstetter Opportunity Grant Fund $250.00

Costs of Awards $250.00

¼ of Endowment Interest to be put in the Endowment Account $360.00

¼ of Endowment Interest to be put in the Hofstetter Endowment Account $360.00

State Convention Expenses $1,000

auction income to circle city $72

Convention dedicated to 2020 state convention $568.00

letter writing refund to local chapters $1,778.00

MISC $100.00

Contribution to the James Olsen Scholarship Fund $100.00

Contribution to the Indiana Blind Children’s foundation $100.00

Cost of Auction Item for the ACB Auction $100.00

Visually Impaired Preschool Services $100.00

Special Projects $300.00

Outreach $0.00

TOTAL EXPENSES $10,291

Income – Expenses $82.50

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.