

**March 9, 2010**  
**DCARA Board Meeting Minutes**

1 **Meeting Called to Order: 6:15pm**

2  
3 **Present:** Joe Fercho, Nancy Hammons, Chris Held, Jamie Jackerson, Patty  
4 Lessard, Jane Newkirk

5  
6 **Excused:** Mike Higgins, Sunnie Kaufmann, Andrew Phillips

7  
8 **Staff Present:** ED, Jim Brune and EA, Leona Galindo

9  
10 **Visitors:** None

11  
12 **Interpreters:** Aundrea Love and Emily Borga

13  
14  
15 **MO030910-1** Fercho (Newkirk) moved that Joe Fercho, Patty Lessard and  
16 Andrew Phillips to have the authority to sign paper work from GenWorth Financial  
17 Corporation with Joe Fercho as first point of contact and Patty Lessard as second  
18 Point of contact.  
19

20  
21 **Corrections to the November 2009 minutes:**

22  
23 The minutes were approved as corrected.

24  
25 **Corrections to the December 2009 minutes:**

26  
27 The minutes were tabled until the April 13, 2010 Board meeting.

28  
29 **Action Items**

- 30
- 31 ○ Please sign up for DCARA's E-News, if you have not signed up. It can  
32 be done online.
  - 33
  - 34 ○ VP Lessard suggested that Board contact changes be followed up on  
35 during next meeting.
  - 36
  - 37 ○ The Fundraising Committee will need to meet and decide on two  
38 numbers:  
39  
40 1) What our fundraising goal will be.  
41  
42 2) What we can expect to fundraise.  
43

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- 1           ○ Members of the SPC were assigned to do “homework” by researching  
2           Eco Friendly (Green Renovation), Zoning Laws, and asking the City of  
3           San Leandro housing specialists for resources regarding how to move  
4           forward with the search for renovation financing, including “green”  
5           funding.

6  
7           **Officers’ Reports**

8  
9           **President: Chris Held**

10  
11          Welcome to our first Board Meeting for the year of 2010. I appreciate your time  
12          coming tonight as we were supposed to be “off” this month. I also would like to  
13          thank everyone who attended to the Board Retreat last January. For those who  
14          did not, you were missed. Butch Zein gave an awesome presentation

15  
16          Please sign up for DCARA’s E-News, if you have not signed up. It can be done  
17          online.

18  
19          For those of you have already signed up to join a new committee but do not want  
20          to continue to be part your former committee, please let the committee chairs  
21          know. I will be sending out an e-mail for those of you who have not signed up.  
22          Please send your reply only to me.

23  
24          Also, we will be having Deaf Community Night on March 20<sup>th</sup> and I would like for  
25          all Board members to attend.

26  
27  
28          **Vice President: Patty Lessard**

29  
30          Vice President, Patty Lessard lead a discussion of Board email communication  
31          conduct. Guidelines are as follows:

- 32  
33           • If communication is with the ED, the Board President must be cc’d.  
34           • The Board is not to forward or send any emails containing Board  
35           conversations to any non-Board member or share Board information with  
36           non-Board members unless agreed upon by the Board.

37  
38          She also lead a discussion regarding Board fundraising. She encouraged  
39          members to ask her any questions they may have regarding this topic.

40  
41          Lessard suggested that Board contact changes be followed up on during next  
42          meeting.

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1 **Secretary: Andrew Phillips**

2 None

4 **Treasurer: Mike Higgins**

6 I apologize for not being able to be here with you all tonight. However, there are  
7 several items that you all should be aware of from the financial side of DCARA.

9 First, I am delighted to report that DCARA is on track for its first balanced budget  
10 in 3 years. This was made possible by eliminating approximately \$65,000 of our  
11 expenses from the general budget. However, the Finance Committee will need to  
12 investigate whether this is sustainable for next year.

14 Onto the topic of next year, we will need to start planning our fundraising. The  
15 Fundraising Committee will need to meet and decide on two numbers:

17 1) What our fundraising goal will be.

19 2) What we can expect to fundraise.

21 As you can understand, goals and expectations are two different things. In past  
22 years, we have had deficits because we planned our spending around our goals.  
23 Our spending should be planned around expectations instead. This can be  
24 determined by looking at past performance and following trends.

26 If we meet our goals, it would be wonderful and would generate a surplus that we  
27 could use towards other programs or services. Having said that, I will be in touch  
28 with the Fundraising Committee to help them plan for next year.

30 Also, Vice-President Lessard has some more information to share with us about  
31 our investments.

33 Lastly, I would like to remind us all of our commitment as board members is to  
34 bring in or give \$500 to DCARA.

36 **Investment Report: Joe Fercho**

38 From October '09 to March '10, the investment account grew \$69.73.

40 **Investment Update**

42 Finance Committee (FC) Chair Fercho met with Kramer Investment Rep, Danny  
43 Lacey as a follow-up to the semi-annul account update/performance review of

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1 the investments. Lacey recommended several changes that would bring a  
2 greater rate of return.

3  
4 This is an update to the prior conversation/questions we had of Lacey. One such  
5 change included taking the reserve \$95K and placing it into IShares. The rate of  
6 return of the IShares is 4% over a 5 year period. To date, we are uncertain if this  
7 is an FDIC insured product and what the penalties are for early withdrawal or  
8 termination. Also, the fee is 0.90% of the total amount, which in this case would  
9 be \$855 to transact. So, more information is to come as I will be corresponding  
10 with Lacey to confirm these questions.

11  
12 **New Information on Investments:**

13 **1) What is the term of the product?**

14 No term. The portfolio is designed in the following ways:

- 15 a) Yield to Maturity - 3.79%
- 16 b) Effective Duration - 5 Years
- 17 c) Credit Rating - AAA

18  
19 **2) Is it fixed or liquid?**

20 It is liquid. Shares of EMB, MBB, TIP can be traded on a daily basis.

21  
22 **3) Is it a guaranteed rate of return? If not, what is the expected rate of**  
23 **return and over what period of time?**

24 No guaranteed rate of return. This is a conservative allocation.

25  
26 **4) Is it FDIC insurance?**

27 No. If you look at the last line on page 4, it will read - "Not FDIC Insured - No  
28 Bank Guarantee - May lose value".

29 The funds are in a brokerage account with Pershing LLC, which is a member of  
30 SIPC.

31  
32 **5) Yes, you can withdraw funds from this?**

33 Yes, you can withdraw funds from this.

34  
35 **6) History - you can see this in this attachment. (See below)**

36  
37 **7) What is the minimum amount of deposit?**

38 There is no minimum amount of deposit with respect to these types of holdings.

39  
40 **8) Is this product considered volatile? High/medium/or low risk?**

41 This allocation is conservative.

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1 **9) Are there similar products that have the same value and less risk and**  
2 **lower fees?**

3 There are other options. I recommend this allocation because of its  
4 transparency, liquidity, and very low & reasonable fees. Furthermore, the  
5 utilization of ETF holdings ( Ishares) makes it an easy to match your  
6 organization's stated objectives and time frame.

7  
8 **Additional comments per Lacey:**

9  
10 The fee I (Lacey) stated is based on a trade. It will be approximately \$855 on the  
11 purchase of three holdings (one time). This comes to 0.90% of the overall  
12 balance of \$95,000. A sale of any of the holdings will trigger an additional  
13 transaction fee, again approximately 0.90%. I agree with you that this type of  
14 cost may need to be considered. From the beginning, I have recommended a  
15 fee-based type of arrangement at 0.90%. This means that with \$95,000, it will  
16 be approximately \$855 annually. If the value goes up to \$105,000, then the fee  
17 (0.90%) would be \$945. Such fee arrangement is broken down into quarterly  
18 fee deduction - i.e. - \$855 divided by 4 = \$213.75. The fee is deducted from the  
19 cash availability in the brokerage account.

20  
21 This fee based arrangement is not on top of the transaction fees, as I explained  
22 with the purchases and sales. The fee based arrangement makes sense for a  
23 non profit organization. For comparison purpose, I am with TSD Foundation, and  
24 we have a similar fee based arrangement with an investment advisor. It is 1%.

25  
26 **Motion:**

27 *The Finance Committee recommends that the Board accept the Financial*  
28 *Reports for FY March 2010.*

29  
30 **Standing Committees**

31  
32 **Board Development and Recruitment Chair:** Chris Held

33  
34 We will need to start recruiting more people to join as the Board. We have two  
35 people who are interested. We will continue to leave the Board application on  
36 the DCARA website. If you know anyone who may be interested, please have  
37 them apply and send it to the address which can be found on the website.

38  
39  
40 **Fundraising Chair:** Chris Held

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1 DCARA is now selling Deaf Community Night (DCN) tickets online. The event  
2 will be on March 20<sup>th</sup> from 3-9 PM (3-5PM for VIP admission and 5-9PM for  
3 regular admission). We have tickets for the Board to sell out in the community.  
4

5 The theme this year is Chocolate; we will have fudge competition and live and  
6 silent auctions. We will have three fountains containing White Chocolate, Milk  
7 Chocolate, Dark Chocolate and a Fondue of Sugar-free Chocolate. We will also  
8 be serving Chocolate martinis. Those who have VIP tickets will be given a  
9 Chocolate-Making Workshop with Patty O'Sullivan. We are very excited about  
10 this event.

11  
12 **Strategic Planning Committee:** Chris Held for Andrew Phillips

13  
14 We met this month to discuss an important issue, the San Leandro House.  
15 Members of the SPC were assigned to do "homework" by researching Eco  
16 Friendly (Green Renovation), Zoning Laws, and asking the City of San Leandro  
17 housing specialists for resources regarding how to move forward with the search  
18 for renovation financing, including "green" funding.  
19  
20  
21

22 **Reports from DCARA**

23  
24 **Executive Director:** Jim Brune

25  
26 My report will cover DCARA activities from January 1 through March 8<sup>th</sup>.  
27 First, I would like to welcome the new board members: Nancy Hammons and  
28 Jane Newkirk – welcome to the board and welcome to DCARA! I would also like  
29 to welcome new board officers, Board President Chris Held, Vice President Patty  
30 Lessard, and Treasurer Mike Higgins.

31 **Personnel:**

- 32 • Director of Community Relations position: Chriz Dally has assumed this  
33 position as of February 16<sup>th</sup>.
- 34 • We currently do not have any positions open.  
35

36 **DCARA Presentations/Workshops/Events in January and February:**

- 37 • EDD: workshop on how to write cover letters
- 38 • EDD: workshops on how to build resumes
- 39 • ASL classes for HOH and Late Deafened individuals at DCC
- 40 • ASL classes for HOH and Late Deafened individuals in SJ
- 41 • EDD: Interview Preparation Workshop
- 42 • Sign and Dine event at DCC for Hard of Hearing/Late Deafened people

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- 1 • Ongoing Senior workshops in Walnut Creek, San Leandro, Fremont, and
- 2 San Jose
- 3 • Black History Month event at DCC – an enormous success!
- 4 • Mosaic Making Workshops:
  - 5 ○ In collaboration with Deaf Hope on January 30<sup>th</sup> and 31<sup>st</sup>
  - 6 ○ At DCC February 6<sup>th</sup> and 7<sup>th</sup>
  - 7 ○ At FOG February 11<sup>th</sup>
  - 8 ○ Pieces will be auctioned off at DCN

9  
10 Upcoming Presentations/Workshops/Events in April:

- 11 • Disaster Preparedness workshop by Felix Macias
- 12 • Sign and Dine event
- 13 • ASL classes for HOH and Late Deafened Seniors at FOG

14  
15 Additional Events happening in May:

- 16
- 17 • We are bringing back GradFest after a several years hiatus! It is slated to
- 18 be held on May 12<sup>th</sup> at DCC. We will be co-hosting this with CSD and
- 19 intend to invite mainstream programs from around the Bay Area to join us.
- 20 • Garage Sale in the DCC parking lot on May 15<sup>th</sup>
- 21 • Deaf Fashion Extravaganza to be held on May 22<sup>nd</sup> and to feature Miss
- 22 DCARA/Miss Deaf California Kayla Thomas. We will have Deaf models
- 23 showing off fashions. It is also intended to be a community education
- 24 event showing Deaf community members the appropriate ways to dress
- 25 for a job interview, for a first date, for every day working.

26  
27 Grant Writing:

- 28 • Please see attached RFP Schedule for the list of grants we have applied
- 29 for and the dates of when we will be notified.
- 30 • Please see the attached RFP Comparison to get a sense of how much we
- 31 requested for 2009-2010, how much we were awarded in 2009-2010 and
- 32 how much we requested for 2010-2011.
- 33 • Now that we no longer have a contract for the grantwriting services, all
- 34 future grantwriting efforts will be done in-house until our budget situation
- 35 improves.
- 36 • We had considered applying for funding to do community education
- 37 related to the Census 2010 but it was determined

38  
39 Fundraising:

- 40
- 41 • Direct Mail:
  - 42 ○ Letters sent – 2,635
  - 43 ○ Donations to date: \$7,736

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- 1 • Upcoming fundraising opportunities:
  - 2 ○ Deaf Community Night is shaping up to be a wonderful event.
    - 3 ▪ Tara Holcomb is the MC
    - 4 ▪ We will have a VIP event from 3-5pm on March 20<sup>th</sup> – Patty
    - 5 O’Sullivan will be providing a workshop on how to make
    - 6 chocolates.
    - 7 ▪ There will be a silent auction portion of the event and a live
    - 8 auction.
    - 9 ▪ Leah Bartell will be catering the event.
    - 10 ▪ Ticket sales are VERY SLOW. To date, we have sold 4 VIP
    - 11 tickets and 8 regular tickets. We really do need your
    - 12 assistance in selling the tickets.
  - 13 ○ We will have ASL Films’ 4<sup>th</sup> movie “Gerald” show at DCC on
  - 14 April 17<sup>th</sup>.
    - 15 ▪ This is a rescheduling of the January 23<sup>rd</sup> showing which had
    - 16 to be cancelled because of technical problems.
    - 17 ▪ The April 17<sup>th</sup> event promises to be bigger and better! We
    - 18 plan to also have a panel of actors from the Bay Area who
    - 19 were involved in the film come up on stage after the film and
    - 20 talk about their experiences being involved in the film.
  - 21 ○ Wells Fargo Event
    - 22 ▪ May 7<sup>th</sup>
    - 23 ▪ Spearheaded by Mike Higgins and Andrew Phillips
    - 24 ▪ Will include a tour of the Wells Fargo exhibit, a light
    - 25 reception in the Penthouse Reception Room and then a
    - 26 speech by Dr. Bob Davila.
    - 27 ▪ Alyce Slater Reynolds has agreed to MC the event.
    - 28 ▪ Dr. Klopping will be introducing Bob Davila.
    - 29 ▪ Tickets will be on sale for \$75 per person, \$85 after April 23<sup>rd</sup>
    - 30 ▪ Tickets will not be sold at the door

#### San Jose Lease:

- 34 • The lease for our San Jose office is up in June. We have been exploring
- 35 options for our office space needs. If we receive the United Way Silicon
- 36 Valley funding, we will need to hire one more staff – another Family Life
- 37 Educator. This will mean our current office space will become cramped
- 38 and we would need to look elsewhere.
- 39 • We toured vacant office space at the United Way building on The
- 40 Alameda in San Jose but this was not a popular option among staff or
- 41 clients.



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- A suite in the same building complex just became vacant. We are now in negotiations with our property manager to see if we can develop a reasonably priced lease for 2010-2011.

Budget Situation:

- An excerpt of an email I sent to the Finance Committee on February 16<sup>th</sup>:
  - The bottom line is... you will notice that we are projecting a surplus of \$1K by June 31, 2010.
  - Now, for some details. I will say, first, that I was shocked when Patty showed me these numbers. I had a strong feeling, contrary to Mike and Andrew's concern, that we were NOT headed for a "budget crisis." But I wasn't expecting these numbers. There are a few factors that is contributing to this 180-degree turn-around and I'd like to share them with you:
    - 1. The Budget #2 reflects changes at the start of this FY in two ways:
      - a. We received notice from the County of Santa Clara that funding for our Parent Connections program (now named Family Connections) would be extended for another year. This was very much unexpected news at the time. This increased our program income by \$27K.
      - b. We cut off one room from our Headquarters lease (the office space previously occupied by Hawk Relay). We had initially budgeted rental expense for 4 months but were able to get out of our lease 2 months early so there was a savings of 2 months.
    - 2. The Actuals to date are pretty self-explanatory. In the financial report that I sent to Mike February 4th, we were projecting a deficit of \$20K. However, since then, we have revised our DSS budget (Yes. Again. We are \*still\* at November budget revisions) and increased DSS percentages on administrative staff and thereby reducing the General Fund percentages. In addition, our contract grantwriter did not use all of the hours that we had budgeted for. So this represented a savings of nearly \$5K. This brought our projected deficit down to \$10K.
    - 3. Now, for the estimated revenues and expenses for the second half of this year, a few factors have come into play:

Revenue:

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- 1           ○           a. Individual donations: For comparison, individual
- 2           donations during the same time period last
- 3           ○           year (January to June 2009) was \$22K. So we feel
- 4           \$15,821 a conservative estimate.
- 5           ○           b. Sponsorships: \$2,350. This is based on sponsorships
- 6           we have ALREADY received thus far in this second half of the FY.
- 7           It does not include potential sponsorships for Deaf Community
- 8           Night or the Wells Fargo event.
- 9           ○           c. Events: after much deliberation with Patty S., I brought
- 10          our numbers down to very conservative amounts based on a
- 11          preliminary budget workup for both the DCN and Wells Fargo
- 12          event. I'm conservatively projecting a net profit of \$2K for DCN and
- 13          \$2,500 for WF.
- 14          ○           d. Board Commitment: I brought down our estimate to \$1K
- 15          for the second half. Again, a very conservative estimate, I am
- 16          hoping!!!

17  
18 Expenses:

- 19          ○           e. The Director of Community Relations position was not
- 20          filled for 4 months which represented a salary and benefits savings
- 21          of \$21K.
- 22          ○           f. Our Webmaster/IT Support person was hired at a lower
- 23          salary than the previous person. This represents a salary and
- 24          benefits savings of \$5K.
- 25          ○           g. We increased the DSS funding percentages on several of
- 26          the administrative staff for the second half of the FY, thereby
- 27          decreasing the percentage of General Fund percentage. This
- 28          represented a savings of \$16K.
- 29          ○           h. We increased the DSS funding percentage of the lease at
- 30          Headquarters from 65% to 97%, very easily justifiable because all
- 31          of the staff at HQ are DSS-funded. Naturally, these reduces our
- 32          dependence on rental expenses out of General Fund.
- 33          ○           i. We have changed our health insurance plan for all staff.
- 34          We will no longer be a part of California Choice starting April. All
- 35          of our staff will be under Kaiser. This will affect just 4 staff but
- 36          represents a savings of \$10K for the agency for the 4th quarter!
- 37          (For FY 2010-2011, this will represent a \$38K savings.)
- 38
- 39          •          Budget Situation Locally and on the State Level:
- 40                  ○          Please see my ED Report to staff on February 26<sup>th</sup> for a synopsis of
- 41                  the very grim outlook of the economy in this state.
- 42
- 43          •          Agency Budget for 2010-2011:

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- 1 ○ It will be a work in progress! It will also be a process of putting
- 2 puzzle pieces together until we have a completed agency budget
- 3 by June 30<sup>th</sup>.
- 4     ▪ We first need to get results from our RFPs.
- 5     ▪ We will also need for the Fundraising Committee to begin
- 6 discussions about fundraising goals for 2010-2011 as Mike
- 7 mentioned in his Treasurer's Report.
- 8     ▪ With the program income/expenses and general fund
- 9 income and expenses, we will be able to put together a
- 10 completed agency budget.

### 11 Fee for Services:

12 An excerpt of the notes from staff discussions at the Full Staff Meeting on  
13 12/18/09.

### 14 Why (+):

- 15 • Helps DCARA financially
- 16 • Leveraging
- 17 • Brings in funds to reimburse for food costs for workshops, classes or
- 18 events
- 19 • When clients pay, they are motivated to get services and their attendance
- 20 improves
- 21 • Fees put a greater value on the services we provide
- 22 • Fees for services = quality and professionalism
- 23 • Some clients are happy to pay – they feel it's a way to give back
- 24 • Our services do not have to be charity or free hand out. Clients pay = earn
- 25 services
- 26 • Fees for services will make us more competitive
- 27 • Fees for specialized services will make others realize we are not just a
- 28 dumping ground
- 29 • Fees can be collect to become a Vendor of services for other
- 30 organizations – (we work for you, you pay us)
- 31 • Funders like to see us collecting fees or seeking funds from other sources
- 32 • Fees reduce the stigma of “cheap” (poor quality) services
- 33 • Charging fees for services helps our clients understand the world better

### 34 Charge Who?

- 35 • Venders such as DOR, Court, DMV, Social Services...
- 36 • Workshop attendees

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- 1 • Class participants
- 2 • Medi-cal recipients
- 3 • Booth exhibitors
- 4 • Presenters
- 5 • Clients who earn more money
- 6 • Schools who wish to place their interns with us
- 7 • Presenter fee for those who want to invite us to present at their place
- 8 • People who want us to advertise their information on our website or
- 9 bulletin board
- 10 • For I&R – charge a finders fee
- 11 • Charge school districts who want us to educate parents
- 12 • Charge people who use our IT services to help them set up for
- 13 presentations

14  
15

### 16 Where/When?

17

- 18 • Charge fee before an appointment, or pay at the door
- 19 • Charge cancellation fee (like doctor's office)
- 20 • Charge a monthly membership fee to DCARA
- 21 • Charge by the hour

22

### 23 Why not (-):

24

- 25 • Fees for services might impact ability to receive grants (need to
- 26 investigate)
- 27 • Fees for services might impact our non-profit status (need to investigate)
- 28 • EDD cannot charge clients fees for services (they are not allowed, plus,
- 29 client don't have jobs – how pay?)
- 30 • Clients will become customers
- 31 • We may lose clients because they don't want to pay or cannot pay = lower
- 32 stats
- 33 • Charging fees for services goes against DCARA principles
- 34 • Perhaps, if the client's goals are achieved with our help, we could ask
- 35 them to make a donation rather than charge a fee
- 36 • Economic hardships may make it hard for people to pay
- 37 • Money handling in the office could become an added difficulty
- 38 • Possibly increase in the workload for billing to the accounting dept.
- 39 • If we charge organizations, we may lose their partnerships
- 40 • Some organizations may not be able to afford to pay for our services. Do?
- 41 • We may have to chase money (bills)
- 42 • May cause us to lose our neutrality/objectivity about who we serve

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- 1       • Fees for services cause any liability?  
2

3       DCC:

- 4       • Please see attached report that shows our monthly rental income and  
5       expenses to date since July 2009.  
6       • One large issue that has come up is the sewer line to the main city line is  
7       damaged (it has corroded to the point now it has 2 holes). We are now  
8       obtaining quotes from various professionals but one estimate is nearly  
9       \$5,000.

10  
11      Final Note:

- 12  
13      • I will be on vacation Monday March 22<sup>nd</sup> through Wednesday March 31<sup>st</sup>.  
14      I will return to the office on Thursday April 1<sup>st</sup>. I will be in Florida. I will be  
15      accessible via pager and will be assigning one of our managers as the  
16      Acting Director on Duty.  
17

18  
19      Old Business

20      None  
21

22  
23      New Business

24      **MO030910-1** Fercho (Newkirk) moved that Joe Fercho, Patty Lessard and  
25      Andrew Phillips to have the authority to sign paper work from GenWorth  
26      Financial Corporation with Joe Fercho as first point of contact and Patty Lessard  
27      as second Point of contact.  
28

29  
30      ANNOUNCEMENTS

31  
32      DCARA received a letter from Coamerica Bank regarding the approval for a grant  
33      of \$5,000.00 with the check enclosed.  
34

35      **Meeting Adjourned at 8:15 PM**

36  
37      Respectfully submitted,

38      

39      Nancy Hammons

40      Secretary

41  
42      \_\_\_ Accepted as read                      \_\_X\_\_ Accepted as corrected