

**1998** will go on record as a watershed year for NIAC. It was a year of subtle, but important changes...a year of taking stock in what we have accomplished and of planning for the future. It was also a year of strong growth and robust financial results.

**A**t year-end, NIAC members insured numbered 1,787, an increase of 288 new members this year. Eighty-nine percent of our members renewed with NIAC. And, 44 percent of NIAC's members, a total of 783 nonprofits, have been NIAC members for five or more years. Net income of \$1,400,078 is the strongest in our history. Gross written premium of \$12,433,347 is an increase of 7.2 percent over 1997.

**W**hile these results are good, why a watershed year? It was about mid-year when we realized that the new-kid-on-the-block, upstart, underdog image just didn't fit NIAC anymore. We took a look around and realized that NIAC was becoming

both large, and diverse enough to be a market leader in our particular niche, 501(c)(3) nonprofit organizations. In fact, NIAC now insures one out of every ten public charities in California which are required to report to the federal government. And, we are continuing to grow.

**M**ost importantly, we have accumulated sufficient data about claims against nonprofit organizations to take the leadership in developing a policy to meet the special needs of nonprofits. In mid-1998, with the help and guidance of one of our reinsurers, Swiss Re America, we set out to do just that. What emerged is aptly called Nonprofits' OWN. This name signifies both that the policy was designed just for nonprofits, and also that it was designed by a company owned by nonprofits. The Nonprofits' OWN form replaces the claims-made coverages on both our sexual abuse and directors and officers coverage forms with a new "event trigger" form. No more worries about gaps in coverage from

claims-made policies! And Nonprofits' OWN provides many automatic enhancements on both the general liability and auto liability policies. This new form offers the broadest, most innovative coverage available for nonprofits in California. Also, we recently reduced the minimum premium on our general liability policies from \$1,000, to \$700. We are offering these enhancements as ten-year anniversary gifts to both current and future members.

**W**ith all this change and growth, the question remains, "Are we providing the level of service that our members and their brokers deserve?" I recently received a wonderful note from a retiring insurance broker who speaks eloquently to this. In part, he said:

*"...I consider NIAC the finest organization I have dealt with in forty + years in this business. Everyone is professional, knowledgeable and pleasant to deal with. You deliver what you promise..."*

—Dick Flynn,  
Fairco Insurance

**D**elivering on a promise is, after all, what insurance is all about. It is our continuing privilege to do that for the best customers in the world, nonprofit organizations.



Pamela E. Davis  
President/CEO





## BOARD OF DIRECTORS



*First row, left to right:*

John Christensen, *President/CEO*  
*Skills Center, Santa Cruz*

Pamela E. Davis, *President/CEO*  
*NIAC, Santa Cruz*

Audrey D. Harrison, JD, ARM  
*Director, Risk Management*  
*Watts Health Systems, Inglewood*

*Second row, left to right:*

R. Lawrence Bacon, *President*  
*Bacon and Company, Carmel*

Julius D. Cartwright, CFO  
*Orange County Community Development*  
*Council, Garden Grove*

Janice L. Stout, *Human Resources Director*  
*E Center, Ukiah*

*Third row, left to right:*

Richard J. Welch, ARM  
*Director of Risk Management*  
*City of Los Angeles*

Roger Gilbert, *President, Retired*  
*Great American West, Orange*

Meredeth Clark, *President, CIS, a subsidiary of*  
*California Association of Nonprofits, Los Angeles*

*Fourth row, left to right:*

Phillip Kimble, *Executive Director*  
*Friendship Center for the Blind, Fresno*

Jude Kaye, *Senior Staff Consultant*  
*Support Center for Nonprofit Management,*  
*San Francisco*

*Not pictured:*

Rocky A. Burks, *CEO*  
*Independent Living Services of Northern California,*  
*Chico*

Nancy Johnston-Bellard, *Risk Manager*  
*City of Alameda*



## FROM THE CHAIRMAN OF THE BOARD

In 1999 NIAC celebrates 10 years of serving California's nonprofit community. From the many favorable comments received from members, I must conclude that our policyholders share the pride that the Board of Directors takes in the company's accomplishments.

Marked by innovation from its very start, NIAC is respected for its dedication to covering the special risks of its members while conducting a financially sound insurance operation. NIAC was founded on the principle that the interests of its members come first, and we are pleased that the 1998 financial statements in this report show that the company can follow this precept without compromising its ability to protect the members.

Although 1998 marked my first year as Chairman, my perspective on NIAC extends over the seven years that I have served as a member of the Board of Directors. In those seven years, I have watched the company's annual premium more than triple.

As the company concentrated on expanding its services and resources, we at times have been confounded to find that NIAC was not as widely recognized as it deserved to be. In order to broaden its reach, the company has hired its first marketing director to coordinate and improve the many ways that NIAC makes itself known to the nonprofit and broker communities.

Claims handling also received more focus in 1998. As the scale of NIAC's operations grew, we believed that a shift from an outside claim administrator to an in-house unit staffed with NIAC employees would result in better and more efficient service. We made that change at mid-year and, while we have always received high marks for claims handling, recent surveys indicate that 95 percent or more of our members and brokers are satisfied (and often very satisfied) with NIAC's underwriting and claims operations.

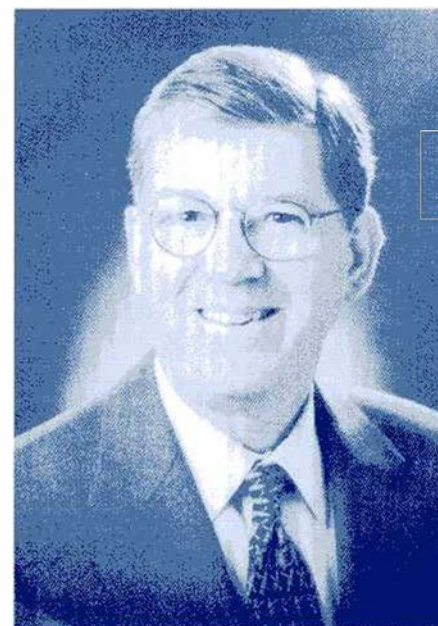
We also have begun to assess the need and the feasibility of expanding NIAC's type of products and services to nonprofit organizations outside of California. This process is being underwritten by a substantial grant from the Packard Foundation and is being guided by a Task Force comprising members of NIAC's Board and management as well as outside experts. While it is too early to report results, I wish to assure our members and brokers that any expansion will be undertaken only after careful due diligence, and only if we are convinced that NIAC and its members will benefit.

It was a year of hard work, business basics and thoughtful planning. We hope you will notice the fruits of those labors in terms of better communication, more focused claims handling, superior member and broker services and expanded coverages in 1999 and beyond.

In closing, I would like to thank the members of the Board for their conscientious stewardship and congratulate the staff and management team for a year of excellent results.



R. Lawrence Bacon  
*Chairman*





# NIAC STAFF



## INSURANCE OPERATIONS

*(from far left)*

Kim Christensen  
Sarah Burns  
Claudia Weeks  
Steven Moody  
Lisa Edelman  
Michele Thomas  
Randy Gorman  
Paul Roman  
Carla Cramblett  
Michael Pramuk



## FINANCE

*(standing from left)*

Linda Helgueros  
Harmony Adams  
Jim Westbrook  
Kim Aday

## INFORMATION TECHNOLOGY

*(seated from left)*

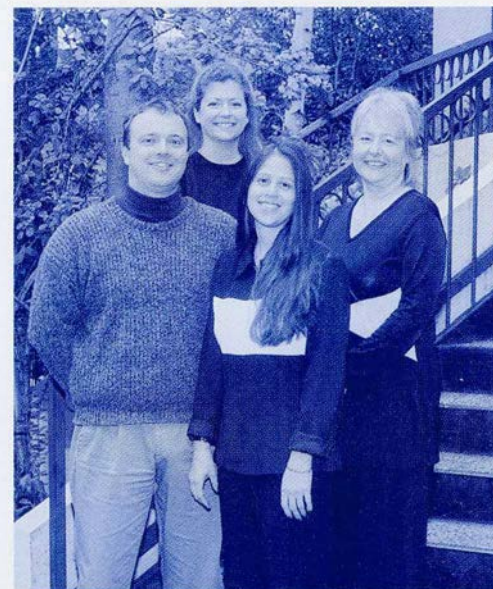
Bill Chappelear  
Betty Johnson  
Sean Kelly  
*(not pictured)*



## CLAIMS

*(clockwise from top left)*

Blake Johnson  
Vicki Campbell  
Pam Morgan  
Lola Hogan



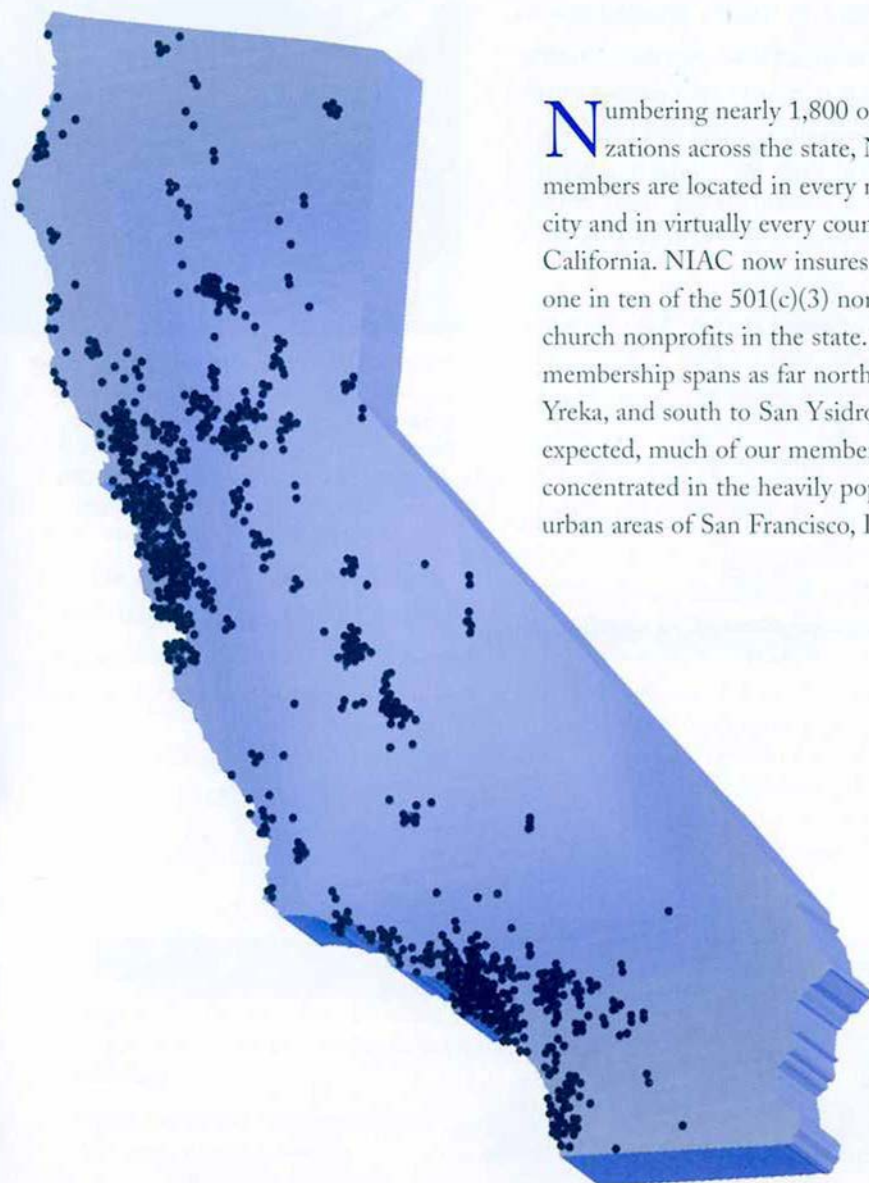
## ADMINISTRATION/ MEMBER SERVICES

*(clockwise from top left)*

Dottie Lechtenberg  
Chris Wafford  
Angela Rasbeary  
André von Hoyer, II



## NIAC'S FAMILY CONTINUES TO GROW

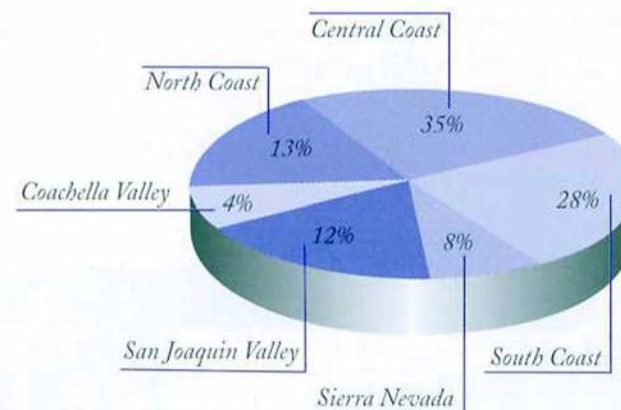


**N**umbering nearly 1,800 organizations across the state, NIAC members are located in every major city and in virtually every county in California. NIAC now insures nearly one in ten of the 501(c)(3) non-church nonprofits in the state. Our membership spans as far north as Yreka, and south to San Ysidro. As expected, much of our membership is concentrated in the heavily populated urban areas of San Francisco, Los

Angeles and San Diego. We also have strong representation in the Central Valley and members as far east as the shores of Lake Tahoe.

**A**s illustrated by the pie chart below, 76 percent of NIAC members are located in coastal communities, while 24 percent of members are located in the less densely populated inland areas.

**N**IAC is not quite a household name, yet we continue to establish ourselves as an integral part of the nonprofit community. A substantial portion of NIAC's growth can be attributed to referrals by our members to other nonprofits. These referrals, coupled with an active producer network of over 300 licensed insurance agents and brokers, are important components of NIAC's continued growth.



## THE NIAC STORY

At its most basic level, NIAC collects premiums and pays claims. But between the lines we do a lot more. NIAC was created as a response to a crisis. Insurers would not provide insurance to some nonprofits at any price. NIAC was founded on the principal that insurance companies should not determine which social services could be offered simply by controlling which nonprofits could obtain insurance. Those types of decisions should be in the hands of the nonprofit community. And, that is where they are with NIAC. With NIAC, nonprofits have gained control over their insurance source. They have assumed the responsibility and enjoy the freedom that comes with that choice.

NIAC's nine years of experience has demonstrated that nonprofit organizations have better than average claims experience. Nevertheless, we maintain strong financial backing to cover any contingencies.

Six foundations provided the original capital funding for NIAC. These foundations are:

- Ford Foundation
- David & Lucile Packard Foundation
- Wallace Alexander Gerbode Foundation
- San Francisco Foundation
- Marin Community Foundation
- Walter S. Johnson Foundation

Adding to NIAC's financial strength is the consistent backing by strong reinsurers who provide coverage for claims in excess of \$150,000. The same three reinsurers, which are among the world's largest, have provided this coverage for NIAC for many years. They are:

- Munich-American Risk Partners (Best's rated A++)
- General Reinsurance (Best's rated A++)
- Swiss Re America (Best's rated A+)

### COVERAGES AVAILABLE FOR MEMBERS

- General Liability
- Misc. Professional Liability
- Improper Sexual Conduct Liability
- Auto Liability
- Auto Physical Damage
- Non-owned/Hired Auto Liability
- Liquor Liability
- Employee Benefits Liability
- Directors and Officers Liability
- Umbrella Liability



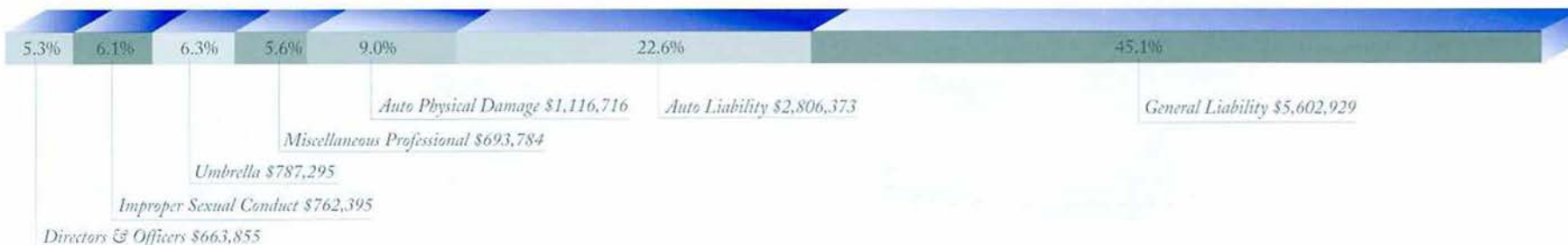
*Inner-City Arts, Los Angeles County—Cuts in funding for school art programs prompted the formation of this organization, which now houses six art classrooms for kids from eleven different L.A. elementary schools. Inner City Arts has been a NIAC member since 1997.*

Through companion programs, NIAC members may also purchase the following:

- Commercial Property
- Fidelity
- Workers' Compensation
- Student/Participant/Volunteer Accident
- Foster Parent Liability

### 1998 PREMIUM BY LINE

TOTAL \$12,433,347





## FRIENDLY, EFFICIENT SERVICE

NIAC continues to make service and efficiency a top priority. A recent survey revealed that 95 percent of our members and brokers are satisfied, (or very satisfied) with NIAC's underwriting and claims operations. At NIAC, we are committed to providing painless insurance transactions for members and brokers. Our members and brokers trust that our claims investigation process will be handled promptly, thoroughly and efficiently.

## SPECIAL SERVICES FOR MEMBERS

In keeping with NIAC's philosophy of proactive loss control, we continue to provide the following resources to our members, free of charge:

### *Publications*

- Arrive Safe and Sound: *Tips to Help with your Nonprofit's Vehicle Safety Program*
- Sound Advice for Functions and Events: *Tips to Help your Nonprofit Stage Safer Special Events*
- Nonprofit Directors and Officers: *Key Facts about Insurance and Legal Liability*
- What Nonprofit Managers Need to Know About Lawsuits

### *Newsletters*

Two newsletters were distributed to members in 1998. Topics included insuring volunteers, transportation issues and claims information.

### *Video Lending Library*

NIAC's video lending library covers a wide range of topics, available free-of-charge to members for use in on-site training. Topics range from driver safety and employment practices to the prevention of sexual abuse. Our Education Coordinator is constantly reviewing the relevance of NIAC's video topics, and titles are added or eliminated as necessary.

### *Workshops*

NIAC continues to sponsor statewide educational events, and to serve as a resource for insurance and risk management information for California's

nonprofits. NIAC staff made numerous presentations at various locations around the state on topics including general insurance information, risk management, directors and officers insurance, and how to host safer special events.

Continued affiliations with various nonprofit support organizations have improved NIAC's ability to reach out to nonprofits in all corners of California. During 1998 NIAC cosponsored conferences with Nonprofit Risk Management Center, California Association of Nonprofits, Nonprofit Organizations Committee of the California State Bar, California Community Foundation, The San Diego Foundation, Community Foundation for Monterey County and Community Foundation of Santa Cruz County. Furthermore, NIAC

staff provides training on behalf of the Support Center for Nonprofit Management.

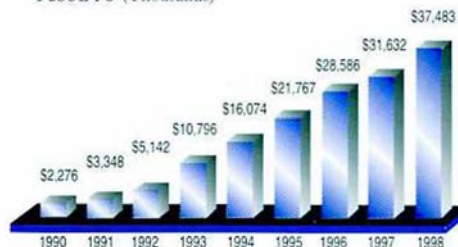
### *On-site Visits*

NIAC employees made nearly 250 visits to members and brokers in 1998. As we continue to grow, we strive to learn more about nonprofits to insure a fair evaluation of their operations from an insurance perspective. We consider our member visits to be the most enjoyable aspect of working at NIAC.

### *Website*

Visit NIAC's website at [www.niac.org](http://www.niac.org). Members can order publications and videos on-line, and much of the material may be downloaded. NIAC is committed to offering its web-capable members, the most user friendly, informative website possible.

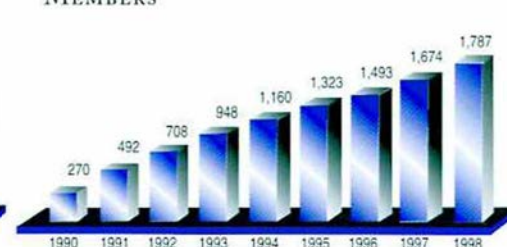
ASSETS (Thousands)



PREMIUMS (Thousands)



MEMBERS





## CLAIMS

During 1998, in addition to moving all management of claims to in-house staff, we also took a closer look at how we categorize claims. The statistics below show some changes from last year. These changes reflect the adjustments we made in the way we categorize claims, rather than any changes in the complexion, size, or type of claims we experienced during 1998.

### GENERAL LIABILITY

Slip and fall accidents and incidents alleging negligent supervision still account for more than 40 percent of the number of claims on the general liability policy and nearly 55 percent of the cost of all claims. Slip and fall accidents, in particular, could be avoided by more attention to premises safety.



### AUTO LIABILITY

Rear-end accidents, backing and hitting a fixed object remain the most common classifiable auto incidents. These three categories comprise a total of 37 percent of all auto claims and account for 41 percent of the dollars spent on auto claims.

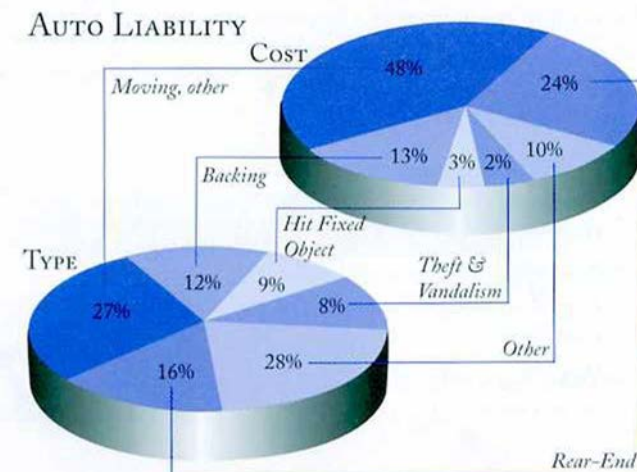
To help our members avoid these accidents, NIAC substantially increased our free defensive driver training in 1998. During the year we trained 700 employee and volunteer drivers, up from 300 trained during 1997.

### DIRECTORS AND OFFICERS

During 1998, NIAC members continued to receive far too many employment-related claims. The most common allegations were wrongful termination, discrimination, and harassment. While few of these claims result in large settlements, nearly all are costly to defend.

Our experience demonstrates that the outcomes of these types of claims are strongly influenced by the manner in which the nonprofit organization handled the termination and/or the investigation of discrimination or

harassment. Consequently, NIAC members who purchase Directors and Officers coverage from NIAC have access to free legal assistance prior to taking important employment actions of this nature.





## MEET OUR MEMBERS

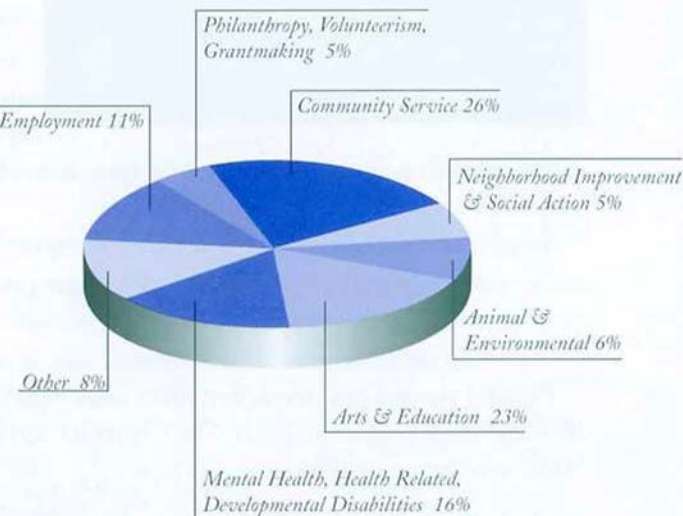
California's nonprofit sector is a cornucopia of vital organizations. We relish the opportunity to assist them and provide our members with the peace of mind necessary to further their endeavors. As a 501(c)(3) nonprofit ourselves, we are proud to be associated with such a terrific group.

NIAC's membership grew by seven percent in 1998, but the general composition of the members remained steady. A statistical depiction of the many services provided by our members is shown on the pie chart below.

To learn more about the diverse group of nonprofits who comprise NIAC, take a few moments to read the member profiles, enjoy the pictures, and scan the member list on the following pages.



*Oakland Youth Chorus, Alameda County—The Chorus produces several musical productions each year for the community, and provides an opportunity for at-risk youth to develop teamwork skills and positive self-concepts. Oakland Youth Chorus has been a NIAC member since 1995.*





## CENTER FOR THE PARTIALLY SIGHTED

*Santa Monica*



The vision rehabilitation programs of The Center for the Partially Sighted provide the tools and the training to help men, women and children with impaired sight function as independently as possible in the sighted world, even if they are legally blind.

An optometrist trained in low vision performs an extensive vision evaluation on each vision-impaired client. Based on each person's individual abilities, the Center develops a program using appropriate devices to maximize remaining sight and help with their visual goals. In addition, indi-

vidual counseling or support groups help these individuals address any emotional issues that might accompany their vision loss.

Rehabilitation specialists train the person in everyday living skills, such as cooking, reading or moving safely about their home or neighborhood. Helping people use their remaining sight allows them to continue functioning—in the classroom, in their home and on the job.

Pictured above, a low-vision technician helps a man with impaired sight sign his name using a signature guide. The Center for the Partially Sighted has been a NIAC member since 1996.

## EASTER SEALS TRI-COUNTIES CALIFORNIA

*Ventura*

Easter Seals of Ventura County was founded in 1946 with a mission of helping children and adults with disabilities live with equality, dignity and independence. The organization merged with Santa Barbara and San Luis Obispo counties, and reincorporated in 1989 as the Tri-Counties Easter Seal Society. They later changed their name to Easter Seals Tri-Counties California.

Pictured below, children from the Easter Seal's Preschool Program are learning about colors and how to change them. The year-round program is designed to serve children of all abilities, and offers support to those children who may have a diagnosis of autism, developmental delay, Down's Syndrome, cerebral palsy, fetal alcohol affect, as well as blind and/or hearing impaired children. The educational philosophy revolves around age appropriate activities such as water play, dramatic play, art and gross as well as fine motor activities.

Each child receives appropriate specialized services from trained therapists in the areas of motor skills, language skills, cognitive skills and socialization. These services are provided by Easter Seal's highly trained, professional staff of occupational and physical therapists, speech pathologists, marriage and family counselors and early childhood education specialists.

Easter Seals Tri-Counties California has been a NIAC member since 1992.





## GUIDE DOGS OF THE DESERT

### *Palm Springs*

**G**uide Dogs of the Desert has been providing guide dogs and individual instruction to the blind for over 25 years. The agency charges no fees for services provided to its students, existing solely through private donations.

Training begins with the puppy-raising program. At six to eight weeks old, the puppies are placed in volunteer foster homes to be loved and socialized until they are fifteen to eighteen months old. They are exposed to all types of people and surroundings, which is the foundation of the training. Next, Guide Dogs of the Desert professional trainers take over, and work with the dogs until they are fully trained. Blind students receive 28 days of in-residence training in a homelike setting at the agency's facility. Post graduate assistance is available for the working life of the team.

The agency trains Labrador Retrievers, Golden Retrievers and German Shepherds. These breeds are intelligent, gentle natured, eager to please and enjoy working. Their size and coat allow them to adapt to any environment, and the



general public readily recognizes them as guides.

Pictured at left, two of Guide Dogs of the Desert trainers with a batch of Yellow Lab puppies ready for foster homes.

Guide Dogs of the Desert became a NIAC member in 1998.

## BIG BROTHERS BIG SISTERS OF THE GREATER SACRAMENTO AREA

### *Sacramento*

**B**ig Brothers Big Sisters of the Greater Sacramento Area has been matching children with adult mentors since 1962. The children range in age from 7 to 16, and are often from single-parent families. The volunteers are carefully screened and trained adults who provide friendship, guidance, and role-modeling to the children. All volunteers are over the age of 18, and must be responsible and dependable.

This Sacramento agency is currently providing 180 Big Brothers and Big Sisters to local children, many of which are growing up without the support of a two-parent family. Big Brothers Big Sisters volunteers provide individual interest and companionship for these children during their formative years.

Pictured above, Felicia and Shyra have been matched as Big Sister and Little Sister for one year. They enjoy going to the theatre, making pottery and just hanging out together. After every outing, they each take a little time to write about what they did or anything they have on their mind in their journals.

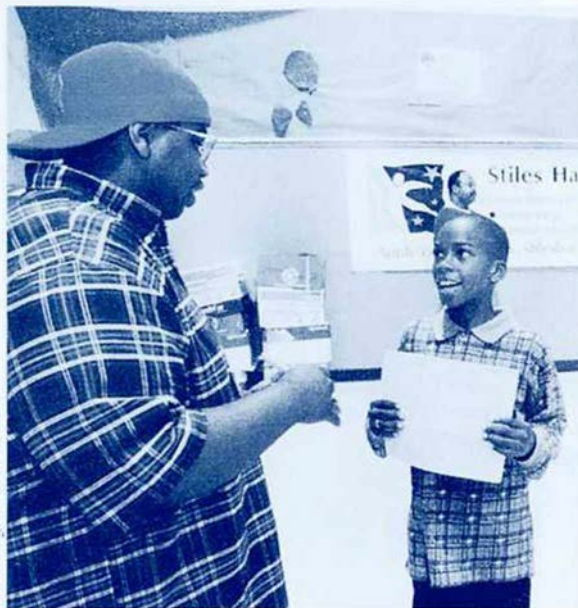
Big Brothers Big Sisters of the Greater Sacramento Area has been a NIAC member since 1994.





## STILES HALL

*Berkeley*



*Photo by Lionel Fluker*

Founded in 1884, Stiles Hall runs mentoring programs pairing UC Berkeley students with local elementary and high school students, as well as elderly and mental health patients. The 320 student volunteers represent a diverse mix of cultures, including Caucasians, Latinos, African Americans and Asian Americans. The agency strives to create an environ-

ment to promote lasting interracial understanding where students can learn and grow through meaningful community service.

In Stiles Hall's Elderly Companionship program, students form friendships with senior citizens. They explore shared interests while learning and growing together. Through the Mental Health Internship program, students have an opportunity to serve as friends and conversationalists with mentally ill patients at Napa State Hospital. Student volunteers also learn to coach local youth in school-based sports programs.

Pictured above, a ten-year old Oakland elementary school student meets his new mentor. Stiles Hall provides 275 Berkeley and Oakland youth with carefully screened, highly supervised UC volunteer mentors. The youth receive 150 hours of mentoring, tutoring, and role-modeling to broaden their cultural and academic horizons.

Stiles Hall has been a NIAC member since 1990.

## COASTWALK OF SONOMA COUNTY

*Sebastopol*

Coastwalk introduces people to the wonders of the California coastline through guided trips to various scenic coastal locations throughout California. Their staff consists entirely of volunteers, from walk leaders to cooks. Coastwalk offers summer, week-long coastal walks and year-round day hikes. Their educational and service activities help build public awareness of coastal preservation, striving for a continuous, border to border California Coastal Trail. Coastwalk chapters exist in each of California's 15 coastal counties.

Coastwalk of Sonoma County originated in early 1983 when Bill Kortum, a former Sonoma County supervisor and long time coastal activist, approached a small group of local environmentalists. His concept was to draw attention to coastal access needs by taking a small group of people down the coastline. On that first walk, in the summer of 1983, 70 people went for an eight day trek on the 55 mile Sonoma County coastline. Over time, the combined efforts of these volunteers has greatly increased public awareness toward coastal access issues.

Coastwalk continues to explore and promote the opening of remote and previously inaccessible sections of the California coastline, and provides a voice for local coastal advocates.

Coastwalk has been a NIAC member since 1993.



*Photo by Simone Wilson*



## POVERELLO HOUSE

*Fresno*

**P**overello House began in 1973 when its founder, Mike McGarvin saw a need and addressed it simply: he began handing out sandwiches on the streets to the hungry and homeless. Others came to lend a hand, and the outreach grew with the help of local churches, businesses, and volunteers.

In 1981, through the generous contribution of a supporter, Poverello House was established in its current location on "F" Street in Fresno. "Poverello" is an Italian word meaning "Little Poor Man," a name given to Saint Francis of Assisi, who renounced all of his wealth and ministered to the poor.

A major expansion and renovation was completed in 1992, adding a family dining room, a shower and laundry facility, offices and a modern kitchen. Today, Poverello House operates a six-month program for homeless men with alcohol or drug problems. The residents help with food preparation, driving, and building maintenance. Poverello also serves meals daily to the homeless who come in from the streets, offers medical and dental services and provides showers and a "day-

room" where they can rest. Additionally, a food distribution program provides emergency groceries to people who have homes in which to cook.

Pictured at left, Mike McGarvin and student intern, Vang Yang, distribute donated food for the holidays.

Poverello House became a NIAC member in 1998.



## ALZHEIMER'S ASSOCIATION OF ORANGE COUNTY

*Orange*

**T**he Alzheimer's Association of Orange County was founded by Joan Dashiell, a wife and mother of two teenagers who suddenly found herself caring for a parent stricken with this debilitating disease. Joan gathered some experts together, and one winter evening in 1982, more than 60 people stood in line in the rain to attend the first educational meeting of what would become the Orange County Chapter of the Alzheimer's Association.

The mission that the founding board established is still valid today: The agency is "...dedicated to increasing public awareness, providing support and assistance for patients and families of Alzheimer's disease and related disorders, and to supporting research for the cause and cure of Alzheimer's disease."

The Alzheimer's Association offers a variety of services to the community, including a bilingual helpline, support groups, a lending library, "Safe Return" I.D. bracelet program and visiting volunteers. A wide variety of seminars and conferences are provided for the community annually. Additionally, the program currently supports 450 volunteers who donate time and expertise for patient and family services, public policy, educational activities and fundraising events.

Pictured above, an Alzheimer's patient meets with a caregiver for an afternoon outing in the park. Respite services give families an opportunity to rest and take care of personal business while providing the patient with stimulating activity.

The Alzheimer's Association of Orange County has been a NIAC member since 1992.



*Photo by Robert Bell Photography*



# 1998 NIAC MEMBERS



*Work Training Center for the Handicapped, Butte County—a NIAC member since 1994. WTC operates several programs which empower people with disabilities to achieve increased independence and enhance the quality of their lives. Pictured above, WTC co-workers take pride in their contribution.*

## ALAMEDA

100 Black Men of the Bay Area  
45th Street Artists Cooperative  
After School Activities of Pleasanton

- Aim to Please
- Alameda Emergency Food Bank
- All Ah We
- Allied Fellowship Service
- American Indian Child Resource Center
- American Indian Family Healing Center
- American Indian Lawyer Training Program
- Bay Area American Indian Council
- Bay Area Black Consortium for Quality Health Care
- Bay Area Friends of Tibet
- Bay Area Health Support and Education Services
- Bay Area Kinder Stube
- Bay Area Urban League
- Bay Area Women Against Rape
- Berkeley Architectural Heritage Association
- Berkeley Women's Health Center
- Bio Integral Resource Center
- Bodega Bay Institute of Pollution Ecology
- Bonita House
- Buddhist Peace Fellowship
- CPEHN
- California Institute for Clinical Social Work
- California Oak Foundation
- California Shakespeare Festival
- Canaan Place
- Castro Valley Boys and Girls Clubs
- Cazadero Performing Arts Camp
- Center for Urban Education About Sustainable Agriculture
- Central Works
- Child Abuse Prevention Agency
- Child Assault Prevention Training Center of California
- Children Accepting Responsibility Everywhere
- Children's Health and Well Being
- Chochmat Halev
- Classical Philharmonic of Northern California
- Conciliation Forums of Oakland
- Disability Rights Education and Defense Fund
- Donald P. McCullum Youth Court
- Dunsmuir House and Gardens
- East Bay Depot for Creative Reuse
- East Bay Intergroup
- East Bay Urban Gardeners
- Eastenders Repertory Company
- Eden Youth Center
- Emeryville Community Action Program
- Fallen Leaf Foundation
- Family Builders By Adoption
- Family Emergency Shelter Coalition
- Federation of Indian Association of Northern California
- Filipinos for Affirmative Action
- Foundation for Cardiac Research
- Fred Finch Children's Home
- Friends of the Alameda Free Library
- Girls, Inc. of Alameda County
- Gold Key Club
- HIV Education and Prevention Project of Alameda County
- Habitat Children's Museum
- Help Another Toward Creative Happiness
- Hispanics in Philanthropy
- I-Pride
- Independent Living Skills Program Auxiliary
- Institute For Policy Analysis and Research
- Institute for Food and Development Policy
- International Rivers Network
- Japan Pacific Resource Network
- Japan U.S. Community Education and Exchange
- Korean Community Center of The East Bay
- Kristi Yamaguchi's 'Always Dream' Foundation
- LIFE Eldercare
- Lake Merritt Institute
- Leadership Training Academy
- League of Volunteers of Newark
- Learning Disabilities Association of California
- Living Arts Theatre Lab
- Long Range Education Empowerment and Action Project
- MAICA Family Day Nursery School
- Mary Ann Wright Foundation Outreach Mission
- Middle East Children's Alliance
- Northern California Chapter of the National Hemophilia Foundation
- Narika
- National Foundation for Integrative Medicine
- National Latina Health Organization
- New Village Community Public Charter School of the East Bay
- Newark Schools Foundation
- Oakland Citizens Committee for Urban Renewal
- Oakland Museum of California Foundation
- Oakland Youth Chorus
- Our Family and Friends Foster Care Services



# 1998 NIAC MEMBERS

- Over 21
  - Pacific Rim Homestays
  - Prevention Institute
  - Producers Associates
  - Project Re-Connect
- R and L Children's Home
- Rubicon Children's Center
  - San Antonio Community Development Corporation
- San Francisco Early Music Society
- Seneca Residential and Day Treatment Center
  - Sexual Minority Alliance of Alameda County
  - Shelter Against Violent Environments
  - Spectrum Community Services
  - Spectrum Home Health Care
- Stiles Hall
- The Working Group
- Third Age
  - United Indian Nations
  - University of Creation Spirituality and Friends of Creation
  - Vietnamese Political Prisoners Mutual Assistance Association
  - W.E. Value Families
- Walden Foundation
- WORLD
  - Women of Faith Recovery Home
  - Women's Alliance
- Women's Economic Agenda Project

## AMADOR

- ARC of Amador and Calaveras Counties

## BUTTE

- ARC of Butte County
  - Access for Independence
- Alzheimer's Disease and Related Disorders Association
- Butte County Children's World
  - Butte County Mounted Sheriff's Posse
  - Catalyst Women's Advocates
  - Chico Art Center
  - Chico Creek Theatre Festival
- Chico Museum Association
  - Community Action Agency of Butte County
  - Family Life Foundation
  - Four Winds of Indian Education
  - Golden State Group Homes
- Gridley Guardian
- Help-4-People
- Independent Living Services of Northern California
  - Innovative Preschool
  - Kyle Foundation
  - North Valley Community Foundation
- North Valley Schools
  - Paradise Animal Shelter Helpers
  - Paradise Center for Attitudinal Healing
- Paradise Scholarship Foundation
- Paradise Strive Center
- Peg Taylor Center for Adult Day Health
- Private Industry Council
- St. Vincent De Paul Society-Sacramento District Council
- U.S. Catholic Conference
- United Way of Butte and Glenn Counties
- Valley Oak Children's Services
  - Vectors
- Victor Treatment Centers

- Work Training Center for the Handicapped
- Youth for Change
- Yuba Feather Communities Services

## CALAVERAS

- Gold Country Alliance for the Mentally Ill
- Humane Society of Calaveras County
- Volunteer Center of Calaveras County

## CONTRA COSTA

- Affordable Housing Association of Pittsburg
- Alliance for the Mentally Ill of Contra Costa County
- Anglican Cursillo of California
- Behavioral Intervention Association
- California Autism Foundation
- Cambridge Community Center
  - Camping Unlimited for Retarded Children
  - Cancer Research Fund of Contra Costa County
  - Celebrating Culture And Community
- Center for Applied Local Research
- Center for New Americans
  - Clayton Community Library Foundation
- Contra Costa Alternative School
  - Contra Costa Interfaith Transitional Housing
  - Crisis Resolution Services
- Danville Girls Chorus
- East Bay Center for the Performing Arts



*Clayton Community Library Foundation, Contra Costa County—a NLAC member since 1996. The Foundation provides over a hundred volunteers who perform various services, including a "Books for the Homebound" program, Internet Docent volunteers and reshelving books. Pictured above, a "Book Buddy" reads to a small group of children.*

- East Bay Services to the Developmentally Disabled
- Elder Abuse Prevention
- Friendship Foundation
  - Gay-Lesbian-Straight Education Network—San Francisco and East Bay
  - Greater Richmond Interfaith Program
- Guardian Adult Health Centers of California
- Hands Untied
- HeartSent Adoptions
- House of Champions Group Home
- Independent Adoption Center
  - Justice for Murder Victims
  - Kensington Community Council
  - Mentoring Youth at Risk Program



## 1998 NIAC MEMBERS

- Mt. Diablo Interpretive Association
- Neighborhood House of North Richmond
- Nuture Company
- Ombudsman Services of Contra Costa County
- Project: Team Work
- SHELTER
- Sprains Academy
- Steven A Genard AIDS Assistance Foundation
- Sunrise House
- Women's Therapy Center

### DEL NORTE

- Wild Feline Rescue

### EL DORADO

- Casa of El Dorado
- Choices Transitional Services
- Delora Corporation
- El Dorado Arts Council
- El Dorado Community Foundation
- El Dorado National Forest Interpretive Association
- Foothill Indian Education Alliance
- Mother Lode Rehabilitation Enterprises
- Oak Ridge High School Sports Booster Club
- Pinole Area Senior Foundation
- Sacramento Children's Museum
- Sierra Cultural Arts Center
- Sierra Recovery Center
- Tahoe Tallac Association
- Tahoe Turning Point
- Tahoe Youth and Family Services
- Voluntary Action of South Lake Tahoe

### FRESNO

- Alano Club of Fresno
- All About Care
- Alleluia
- Alternative Vocational Choices
- Arte Americas The Mexican Art Center
- Associated Center for Therapy
- Big Brothers/Big Sisters of Fresno County
- California Association for Physically Handicapped—Fresno County Chapter
- California Health Collaborative Foundation
- Camp Shalom
- Central California Nikkei Foundation
- Central Valley AIDS Team
- Central Valley Children's Services Network
- Centro La Familia Advocacy Service
- Centro La Familia de Fresno
- Court Appointed Special Advocates of Fresno County
- Evangel Home
- Fair Housing Council of Fresno County
- Fresno Center for New Americans
- Fresno Leadership Foundation
- Fresno Metropolitan Ministry
- Fresno Pacific Service Corporation
- Fresno Playhouse and Fresno Children's Playhouse
- Fresno Rescue Mission
- Fresno Unity Group Homes
- Fresno Youth Opportunities Unlimited
- Friendship Center for the Blind
- Highway City Community Development
- House of Hope for Youth—San Joaquin Valley
- Infant of Prague Counseling and Adoption Services



*Evangel Home, Fresno County—a NIAC member since 1994. Evangel Home serves homeless women and children by meeting their physical needs, promoting personal development and encouraging spiritual growth. Pictured above, a graduate from the home's nine-month basic living skills program.*

- Jewish Welfare Federation of Fresno
- Marjaree Mason Center
- OSA Women's Center
- Poverello House
- Rape Counseling Service of Fresno
- The Living Room
- United Way of Fresno County
- University Religious Center
- Valley Caregiver Resource Center
- Veterans Crisis Programs
- Volunteer Bureau of Fresno County

### GLENN

- Glenn County Senior Center

### HUMBOLDT

- Arcata McKinleyville Children's Center
- Dell Arte
- Environmental Protection Information Center
- Ferndale Repertory Theater
- Friends of the Arcata Marsh
- Hight Community Service
- Humboldt Bay Housing Corporation
- Humboldt Botanical Gardens Foundation
- Humboldt Family Service Center
- Humboldt Redwoods Interpretive Association
- Institute for Wildlife Studies
- Messiah School of Arts
- North Coast Big Brothers/Big Sisters
- North Coast Rape Crisis Team



# 1998 NIAC MEMBERS

- North Coast Redwood Interpretive Association
- Northern California Cultural Communications
- Pacific Art Center
- Pacific Coast Fish, Wildlife and Wetland Restoration Association
- Petrolia School
- Southern Humboldt Senior Care
- Sumeg Patricks Point Lagoons Interpretive Association
- United Way of Humboldt
- Women's Crisis Shelter in Southern Humboldt

## IMPERIAL

Association for Retarded Citizens—Imperial Valley

## INYO

- Inyo Council for the Arts
- Ombudsman/Advocacy Services of Inyo and Mono Counties

## KERN

- Arthritis Association of Kern County—Adaptive Aquatics Center
- Bakersfield Society for the Prevention of Cruelty to Animals
- Bethany Services
- Court Appointed Special Advocates of Kern County
- Cat People
- Community Medical Education and Research Foundation

- High Desert Child Abuse Prevention Council
- Kern Bridges Youth Homes
- Kern County Firefighters Burn Survivors Trust
- Kern County Hispanic Commission on Alcohol and Drug Abuse
- Kern County Mental Health Association
- New Advances for People with Disabilities
- Redrock Canyon Interpretive Association
- Valley Achievement Center
- Youth Connection

## KINGS

- Kings Community Action Organization
- Kings United Way
- Lemoore Christian Aid
- Lemoore Senior Citizens

## LAKE

- Anderson Marsh Interpretive Association
- Clear Lake Gleaners
- Community and Family Network
- Healdsburg Arts Council
- Highlands Senior Service Center
- Lake County Big Brothers and Sisters
- Live Oak Seniors
- Lucerne Alpine Senior Center
- Triple S Institute

## LASSEN

- Lassen County Council on Aging
- Mountain High Homes
- Spare A Dime

## LOS ANGELES

- African Community Resource Center
- Akila Concepts
- Al Wooten, Jr. Heritage Center
- Ala Nest
- Alzheimer's Association of Los Angeles
- Aman Folk Ensemble
- America Care Foster Family Agency
- American Media Council on Child Abuse
- An Claidheamh Soluis
- Apollo West Theatre Drama and Workshop
- Aresis Ensemble
- Arroyo Arts Collective
- Asian Pacific American Dispute Resolution Center
- Assistance League of Downey
- Assistance League of the East San Gabriel Valley
- Associated League of Mexican Americans
- Awareness Foundation
- Baldwin Park Community Food Center
- Bell Gardens Community Services Center
- Beverly Hills Theatre Guild
- Black Artists Network Development
- Boys and Girls Club of San Pedro
- Break the Cycle
- Brittany Foundation Animal Sanctuary
- Building on Sobriety
- CHP 11-99 Foundation
- CLARE Foundation
- California Association of Nonprofits
- California Congress of Parents, Teachers
- California Foundation for Mental Health, Education

- California Institute of Health and Social Services
- California Men's Gathering
- California State Student Association
- California Youth Chess League
- California Youth Theatre
- Camp Pacific Heartland
- Cantori Domino
- Carroll Shelby Children's Foundation



*Bakersfield SPCA, Kern County—a NIAC member since 1997. The SPCA helps to ensure the humane treatment of all animals and improve their quality of life. Pictured above, a volunteer poses with a feline friend.*



## 1998 NIAC MEMBERS

- Catalina Youth Arts Exchange
- Catholic Big Brothers  
Center for Human Rights and Constitutional Law
- Center for the Partially Sighted
- Central San Fernando Valley Alliance
- Centro Latino de Education Popular
- Challengers Boys and Girls Club
- Child Focus
- Children's Cancer Research Fund

- Children's Institute International
- Chinese Americans United for Self-Empowerment
- City Impact
- Coalition of Mental Health Professionals
- Community Coalition for Substance Abuse Prevention
- Community Development Center
- Community Outreach Center of Pasadena
- Concern Foundation



*L.A. Family Housing Corporation, Los Angeles County — a NIAC member since 1993. LAFHC served over 11,000 men, women and children last year through emergency shelters, transitional and affordable permanent housing and supportive services offered at 19 separate sites.*

- Conejo Players
- Cri-help
- D'Veal Corporation
- David and Margaret Home
- Daybreak Community Development
- Delta Sigma Theta Life Development
- Didi Hirsch Community Mental Health Center
- Discovery Fund for Eye Research and National Keratoconus Foundation
- District Attorney Crime Prevention Foundation
- Do It Now Foundation of Southern California
- Door of Hope
- Dramatic Results
- Drew Child Development Corporation
- Earth Communications Office
- East Los Angeles Rape Hot Line
- Ecumenical Council of the Pasadena Area Churches
- Egremont Schools
- Ehlers-Danlos National Foundation
- El Camino Children and Family Services
- El Rescate Legal Services
- Family Hope
- Fiesta Educativa
- Foothill Friends of Music
- Fred Brown's Recovery Services
- Friends of Banning Park Corporation
- Friends of Choices
- Friends of McGroarty Cultural Arts Center
- Friends of Robinson Gardens
- Friends of the Open School
- Friends of the San Marino Public Library
- Getty House Foundation
- Goodwill Industries of Ventura and Santa Barbara Counties
- Grand Vision Foundation
- Grant Beckstrand Cancer Foundation
- Guardians of Love
- Guidance Community Development Center
- Hancock Park Elementary School Booster Club
- Harbor Area Gang Alternative Program
- Harbor Community Development
- Harbor Gateway Center
- Haven Hills
- Heads-Up
- Heal the Bay
- Health Promotion Institute
- Healthcare and Elder Law Program
- Heart Touch
- Hemophilia Foundation of Southern California
- Henderson Community Center
- Hermandad Mexicana Nacional
- Hollywood Urban Project
- Homenetmen Ararat Chapter
- Homestead Hospice and Shelter
- Imperial Home
- Inglewood Neighborhood Housing Services
- Inner Circle Foster Family Agency
- Inner City Arts
- Institute for Multicultural Counseling and Education Services
- International Foster Family Agency
- Iraida Foundation
- Jefferson Center for Character Education
- June L. Mazer Lesbian Collection



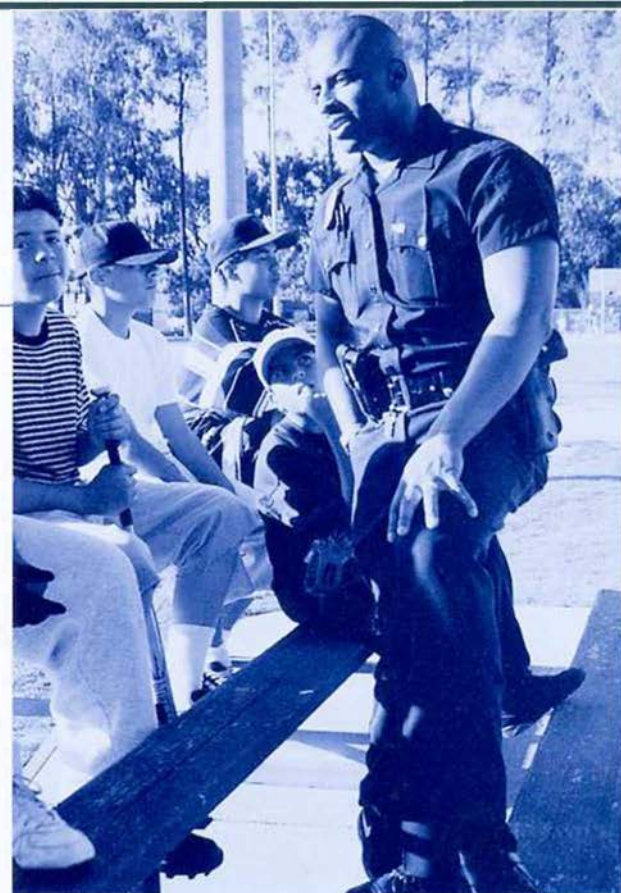
## 1998 NIAC MEMBERS

KHEIR Center  
 • Keep Youth Doing Something  
 Kenny Nickelson Memorial Foundation  
 Korean American Coalition  
 • L.A. Coalition to End Homelessness  
 • L.A. Family Housing Corporation  
 L.A. Police Reserve Foundation  
 • L.A. Tenth District PTA Congress of  
 Parents, Teachers  
 La Academia De Arte Yepes  
 La Dora's Family Services  
 Legacy Families  
 • Life Services  
 Little Landers Historical Society  
 • Little Tokyo Service Center  
 Living In Recovery  
 Long Beach Ballet Arts  
 Long Beach Coalition for Healthy Kids  
 • Los Angeles Baroque Orchestra  
 • Los Angeles Chamber Singers  
 Los Angeles Children's Chorus  
 • Los Angeles Municipal Art Gallery Associates  
 Los Angeles Theater Alliance  
 • Los Angeles Womens Foundation  
 • Marianne Frostig Center of Educational  
 Therapy  
 • Marina del Rey Anglers  
 Mary Pickford Foundation  
 Meals on Wheels of La Mirada  
 Montebello Community Gang Diversion Task  
 Force  
 Multicultural Service Center  
 My First School

• National Council On Alcoholism and Drug  
 Dependency  
 National Health Foundation  
 Navarro Avenue Tremont Howard Association  
 Neighborhood Youth Association  
 Network Project  
 New Outlook Boys Home  
 Ninos Latinos Unidos  
 Nogales Noble Regiment Boosters  
 North Hollywood Group  
 Nuevo Amanecer Latino Children's Services  
 • Ocean Park Community Center  
 • One Institute: International Gay And Lesbian  
 Archives  
 Oralingua School for the Hearing Impaired  
 • Pacific Ackworth Friends School  
 • Pacific Resident Theatre Ensemble  
 • Parenting Institute  
 Pasadena Boys' Choir  
 Pasadena Shakespeare Company  
 Peace and Joy Care Center  
 • Peninsula Committee for the L.A.  
 Philharmonic  
 Peninsula Friends of the Library  
 Peregrinos De Emaus  
 • Pets Are Wonderful Support  
 • Planet Hope  
 Pomona Valley Center for Community  
 Development  
 • Pomona Valley Community Services  
 • Pomona Valley Youth Employment  
 Portals House and The Corporate Cookie  
 Positive Alternative Choices  
 • Pueblo Y Salud

• Purple Heart Veterans Rehabilitation  
 Services  
 • Reason Foundation  
 Recording Artist, Actors and Athletes  
 Refugio Para Ninos  
 Region 2 of Overeaters Anonymous  
 • Roscomare Road Booster Club  
 • Rosemary Children's Service  
 San Fernando Valley Friends of Homeless  
 Women and Children  
 • San Gabriel Valley Alliance for the  
 Mentally Ill  
 • Santa Clarita Valley Boys and Girls Club  
 • Santa Maria House  
 • Santa Monica Bay Area Drug Abuse  
 Council  
 • Santa Monica Symphony Association  
 • Sequoyah Educational Center  
 • Services Center for Independent Living  
 • Shalhevet High School  
 Sino Charity Foundation  
 • Society for Calligraphy  
 • Society of Saint Vincent de Paul—Council of  
 Los Angeles  
 Soledad Enrichment Action  
 Songwriters Resources and Services  
 • Sonshine Youth Services  
 South Asian Network  
 • South Bay Coalition  
 • South Central Food Distributors  
 • Southern California Association of Non-Profit  
 Housing  
 • Southern California Ecumenical Council  
 • Southern California Foster Family Agency

• Southern California Rehabilitation Services  
 Southern California Women for  
 Understanding  
 Southwest Chamber Music Society  
 St. Francis House  
 Student Travel And Research School  
 • Substance Abuse Foundation of Long Beach  
 Teens Happy Home  
 • Therapeutic Living Centers for the Blind  
 • Tomorrow's Entrepreneurs Today



*KYDS, Los Angeles County—a NIAC member since 1995. KYDS stands for Keep Youth Doing Something, and this afterschool enrichment program for at-risk youths does just that. Pictured above, a L.A.P.D. officer talks with some kids about choices and consequences.*



## 1998 NIAC MEMBERS

- Touch a Life Foundation
- United Lesbians of African Heritage
- United Latino Fund
- Urban Health Care Project
- Valley Home for Women
- Verdugo Hills Alanon Club
- Verdugo Woodlands Dads Club
- Victory Foundation
- Vista Nova Home for the Blind
- Volunteers of America of Los Angeles
- WRAP Agency
- Watts Health Systems, Watts Health Foundation
- West Antelope Valley Educational Foundation
- West Covina Foster Family Agency
- West Pasadena Residents' Association
- Whittier Cultural Arts Foundation
- Wings of Refuge
- Youth Development Partnership Program

### MADERA

- Madera Coalition for Community Justice
- Shared Ministries—Eastern Madera County

### MARIN

- A Broader Living Experience
- American Communications Foundation
- American Decorative Arts Forum of Northern California
- American Sports Institute
- Amigos de las Americas—Marin Chapter
- Angel Island Association

- Association of Housing Management Agents
- Asthma Education and Resource Council of Marin
- Bay Institute of San Francisco
- Bay Model Association
- California Neuropsychology Services
- Canal Community Alliance
- Cascade Canyon School
- Center Point
- Chorale Singers of Marin
- Corte Madera Larkspur Schools Foundation
- Cultural Homestay International
- Dental Health Foundation
- Digital Village Foundation
- Drawbridge: An Arts Program for Homeless Children
- Elpida House
- Environmental Forum of Marin
- Face the World Foundation
- Fair Housing of Marin
- Fairfax-San Anselmo Children's Center
- Family Service Agency of Marin County
- Fifth Business
- Four Winds West
- Friends of Corte Madera Creek
- Headlands Center for the Arts
- Independent Cabaret Productions
- Jenifer Altman Foundation
- Just Think Foundation
- Klaas Kids
- Liss Fain Dance

- Marin AIDS Interfaith Network
- Marin Alano Club
- Marin Athletic Foundation
- Marin Bocce Federation
- Marin Child Abuse Prevention Council
- Marin Child Care Council
- Marin City Children's Program
- Marin Civic Ballet Association
- Marin Community Food Bank
- Marin Council of Agencies
- Marin Court Appointed Special Advocate Program

- Marin Education Fund
- Marin Institute for Prevention of Alcohol and Other Drugs
- Marin Interfaith Homeless Chaplaincy
- Marin Performing Stars
- Marin Senior Coordinating Council
- Marin Services for Men
- Marin Services for Women
- Matrix
- Meals of Marin
- Mill Valley Schools Community Foundation



*Speech and Language Development Center, Orange County—a NIAC member since 1990. SLDC provides innovative programs for infants, children and young adults with speech, language and learning disabilities.*



# 1998 N I A C M E M B E R S

- Mountain Play Association
- Mt. Tamalpais Interpretive Association
- National Society of Fund Raising  
Executive—Golden Gate Chapter
- Nepalese Youth Opportunity Foundation
- New Century Chamber Orchestra
- Northbay Children's Center
- Northbay Ecumenical Homes
- Novato Human Needs Center
- Novato Youth Center
- Parent Services Project
- Parents United
- Phillips-Morrison Institute of California  
Public Art Works
- S.E.E.D./School Environmental Education  
Docents
- San Geronimo Valley Art Center
- Sausalito Salvage Shop  
Senior Access
- Shakespeare at the Beach
- Sight and Insight
- Stupski Family Foundation
- Summer Search Foundation  
Trips for Kids
- Voices of Healing
- Volunteer Center of Marin County
- WILDCARE: Terwilliger Nature Education  
and Wildlife
- West Marin Community Radio
- Youth Service California

## MARIPOSA

- Almost Like Home

- Economic Development Corporation  
of Mariposa County
- Mariposa County Arts Council
- Mariposa County Fish and Game  
Protective Association
- Mariposa Golden Agers
- Mountain Crisis Services
- SPCA of Mariposa County

## MENDOCINO

- Arena Renaissance Company
- Chokling Tersar Foundation
- E Center
- Emergency Sancturay for Coastal Acts
- Ford Street Project
- Gualala Community Center
- Inter-Tribal Sinkyone Wilderness Council
- Lords Land
- Mendocino Coast Botanical Gardens  
Preservation Corporation
- Mendocino Coast Christian School
- Mendocino County Public Broadcasting  
KZYX Radio
- Mendocino Dispute Resolution
- Mendocino Food and Nutrition Program
- Mendocino Latinos Para La Comunidad
- Mendocino Theatre Company
- Pacific Environmental Education Center
- Pacific Textile Arts
- Point Arena Lighthouse Keepers
- Project Sanctuary
- Redwood Children's Services
- Redwood Project for Healing
- Thomas More Preparatory School

## MERCED

- A Woman's Place of Merced County  
Central Valley Opportunity Center
- Challenged Family Resource Center  
Love Inc. of Greater Merced
- Merced-Mariposa District Council of  
St. Vincent de Paul

## MODOC

- Alturas Community Theater
- Modoc Child Care Council
- Modoc Work Activity Center
- Resources for Indian Student Education
- T.E.A.C.H.

## MONO

- Watershed Management Council

## MONTEREY

- Alzheimer's Association—Monterey County  
Chapter
- Blind and Vision Impaired Center of  
Monterey County
- Business and Education Alliance of the  
Monterey Peninsula
- Carmel Performing Arts Festival
- Central Coast Center for Independent Living
- Central Coast Hospice Foundation and  
Friends of Hospice
- Chamber Music Monterey Bay
- Charitable Council of Monterey County
- Coalition of Homeless Services Providers
- Community Human Services
- Dixieland Monterey

- F.O.O.D. Crops
- Forest Theatre Guild
- Friends Outside in Monterey County
- John XXIII Aids Ministry
- Leadership Gilroy
- Lyceum of Monterey County
- Meals on Wheels of the Monterey Peninsula  
Monterey Bay Blues Festival
- Monterey County Youth Museum
- Monterey Peninsula College Foundation
- Monterey Peninsula Jr. Golf Association
- Operations Shoe Strings
- Pacific Cetacean
- Pacific Repertory Theatre
- Peacock Acres Group Homes
- SPCA of Monterey County
- Second Chance Youth Program
- Veterans Transition Center of Monterey  
County
- Volunteer Center of Monterey County
- Youth Music Monterey

## NAPA

- Alternatives in Action
- Community Counseling Center
- Community Health Clinic Ole  
Family Service of the North Bay
- Friends of Lincoln Theater
- Friends of the Napa River
- Lifeworks
- Napa Alternatives for Children
- Napa County Council for Economic  
Opportunity

• denotes NLAC member for five or more years



## 1998 NIAC MEMBERS

Napa Little League  
Napa Swim Club  
Napa Valley Alano Club  
Napa Valley Jazz Festival  
• Second Helping Thrift Shop  
St. Helena Family Center  
Suscol Council  
Trinity Education Center  
Volunteer Center of Napa County  
'We Care' Animal Society  
Wildlife Rescue Center of Napa County  
Yountville Focus

### NEVADA

Christian Encounter Ministries  
EnCompass—The Center for Natural Learning Rhythms  
• Food Bank of Nevada County  
Foundation of Resources for Equality and Employment  
Gold Country Telecare  
• Sierra Adoption Services  
Sierra Nevada Children's Services  
United Way of Nevada County

### ORANGE

ABC Foster Family Agency  
Alano Club of Garden Grove  
Alliance for the Mentally Ill of Orange County  
• Alzheimer's Association of Orange County  
America on Track  
Anaheim Independencia Community Center  
• Anaheim Interfaith Shelter

Annie's House  
• Asian American Senior Citizens Service Center  
• Assistance League of Newport-Mesa  
Big Brothers and Sisters of Orange County  
• Blind Children's Learning Center  
Boys Club of Laguna Beach  
Boys and Girls Club of Tustin  
• California Health Decisions  
California Institute for Chinese Performing Arts  
California State University Fullerton Alumni Association  
Cancer Support Foundation of Los Alamitos Medical Center  
Cardiac Arrhythmias: Research and Education Foundation  
• Casa Teresa  
Child Guidance Center  
• Choral Conductors Guild  
Christian Center for Family Care  
Concept 7  
• Cooper Fellowship  
• Costa Mesa Senior Corporation  
Court Appointed Special Advocates of Orange County  
Crisis Assistance Program  
• D.A.V. Charities of Greater Los Angeles  
Delhi Community Center  
Development Solutions  
El Sentido Humano  
Equipping Today's Church  
• Families Forward  
Fashioned Forward Ministries  
Gay and Lesbian Community Services Central of Orange County

Girls and Boys Club of Garden Grove  
God's International Resource Link  
• H.O.M.E.S.  
Hearts United Grandparents/Grandchildren  
Hearts for the Homeless  
Inside Edge  
International Visitors and Protocol Foundation of Orange County  
• Irvine Senior Foundation  
Jewish Homes for the Aging of Orange County  
Just Jazz  
• Kids Cancer Connection  
• La Monte Academie  
Laguna Beach Educational Foundation  
Laurel House  
Leadership Concepts  
• Leadership Tomorrow  
• Mary's Shelter  
Mission Care  
Newport Harbor Educational Foundation  
Newport Mesa Halfway House  
No Square Theater  
Orange Coast Interfaith Shelter  
• Orange County Community Development Council  
Orange County Congregation Community Organization  
• Orange County Fair Housing Council  
Pacific Coast Fertility Society  
Pat McCormick Educational Foundation  
• People for Irvine Community Health



*Family Care Foundation, Riverside County—a NIAC member since 1997. The Foundation seeks to enhance the quality of life for the global community and to invest in today's youth through character-building education and guidance. Pictured above, a volunteer distributes food to families of migrant workers in Manacero, Mexico.*

Pilgrimage Family Therapy Center  
Pressing on Christian Fellowship  
Project Create  
• Project Independence  
• S.E.E. Center for the Advancement of Deaf Children  
• Saint Mary and All Angels School  
• Sally's Fund  
• Samadana  
• San Clemente High School Triton Booster Club  
• San Clemente Seniors  
Schools of St. Mary  
Sheepfold  
• Shelter for the Homeless  
South County Senior Services  
• Southern California Indian Center



## 1998 NIAC MEMBERS

- Southwest Minority Economic Development Association
- Speech and Language Development Center
- Star 6 Children's Foundation
- Star Para Ninos Foster Family Agency
- Syntone Treatment Center
- Toastmasters International
- Trinity College of Graduate Studies
- Valley View Christian Preschool of Laguna Hills
- Vietnamese Community of Orange County
- Vietnamese League of Orange County
- Volunteer Center of Greater Orange County
- Western Youth Services
- YWCA of Central Orange County
- YWCA of South Orange County

### PLACER

- Alliance for the Mentally Ill of Placer County
- Auburn Women's Center
- Child Abuse Prevention Council of Placer County
- Childrens Psychological Clinic
- Placer Dispute Resolution Service
- Roseville Community Health Foundation
- Roseville Home Start
- Sierra Council on Alcoholism and Drug Dependence
- Sierra Family Services
- Sierra Foothills AIDS Foundation
- Sierra Vista Center
- Somerset Home School
- Squaw Valley Community of Writers
- Sun City Roseville Foundation

### PLUMAS

- Plumas Crisis Intervention Resource Center
- Plumas Job Training Center
- RAINBOW Family Support and Resource Network
- Roundhouse Council

### RIVERSIDE

- As Chosen to Serve Ministries
- Assistance League of Riverside
- Banning Youth Center
- Beaumont State Pre-School Corporation
- Boys and Girls Club of Coachella Valley
- Court Appointed Special Advocates of Riverside County
- Central County United Way
- Chastella
- Children of Parkinsonians
- Children's Playtime Productions
- Coachella Valley Historical Society
- Colombiere Retreat Center
- Desert Forum
- Double Check Retreat
- Fair Housing Council of Riverside County
- Family Care Foundation
- Family Service Association of Western Riverside County
- Friends of the Antelope Valley Indian Museum
- Guide Dogs of the Desert
- Idyllwild HELP Center
- Indian Child Welfare Consortium
- Inland Aids Project
- Inland Empire Concilio de la Raza

- Johnson Manor
- Kris' Camp/Therapy Intensive Programs
- Living Free Animal Sanctuary
- Mary's Mercy Center
- National Parenting Institute
- North County Community AIDS Partnership
- Palm Canyon Theater
- Partnership to Preserve Independent Living
- Prime of Life
- Pure Rock Christian Fellowship

- Ramona Bowl Music Association
- Reichart and Dodd Foundation
- Reynaldo J. Carreon M.D. Foundation
- Riverside County Latino Commission on Alcohol and Drug Abuse Services
- Riverside Medical Clinic Foundation
- Riverside Recovery Resources
- San Geronio Child Care Consortium
- Senior Daycare Center/David Kahn Center
- Shelter from the Storm



*American Leadership Forum—Mountain Valley Chapter, Sacramento County—a NIAC member since 1997. ALF seeks out proven leaders in the community, and brings them together to enhance their capacity to act in the public interest. Pictured above, Fellows from an ALF six-day wilderness experience celebrate reaching the summit of the Sierra Buttes.*



# 1998 NIAC MEMBERS

- Soroptimist House of Hope
- Sun City Concern
- Teen Challenge of Southern California
- 'U' Turn for Christ
- Valley Lutheran Retirement Community
- Valley Restart Shelter
- Variety Children's Charities of the Desert Tent 66
- Well in the Desert



*Environmental Health Coalition, San Diego County—a NIAC member since 1992. The Coalition is dedicated to the prevention and cleanup of toxic pollution through education, monitoring government and industry and empowering the public to have their voices heard.*

## SACRAMENTO

- Alzheimer's Association, Greater Sacramento Area Chapter
- America Against Graffiti
- American Leadership Forum—Mountain Valley Chapter
- American River Parkway Foundation
- Another Choice, Another Chance
- Asian Pacific Rim Foundation
- Asian Peace Officers' Association
- Asian Resources
- Associated Family Therapy for Effective Recovery
- Better Life Children Services
- Big Brothers Big Sisters of the Greater Sacramento Area
- Boys and Girls Clubs of Greater Sacramento
- Breaking the Cycle Treatment Programs
- Business for the Environment-Global Futures Foundation
- California Channel
- California Child, Youth and Family Coalition
- California Consortium to Prevent Child Abuse
- California Hispanic Commission on Alcohol and Drug Abuse
- California Inland Fisheries Foundation
- California Partnership for Children
- California Rural Indian Health Board
- California State University Sacramento Trust Foundation
- California Tax Education Council
- California Wildlife Federation
- Californians for Population Stabilization
- Camp Fire Boys and Girls Sacramento Sierra Council

- Chemical Dependency Center for Women
- Child and Family Institute
- Communities in School of Sacramento
- Community Enterprises
- Diogenes Youth Services
- Dr. Martin Luther King Jr. Expo and Job Fair
- El Hogar Mental Health and Community Services of Sacramento
- Elk Grove Historical Society
- Fairytale Town
- Families United
- Family Service Agency of the Greater Sacramento Area
- Francis House of Sacramento
- Freeman Children's Services
- Gold Rush Classic
- Golden State Museum
- Happy Tails Pet Sanctuary
- Head Trauma Support Project
- Healthy Community Forum for the Greater Sacramento Region
- His Farm
- Home Assistance and Repair Program for Seniors
- Home at Last
- Human Resources Consultants
- Indian Dispute Resolution Services
- Interfaith Service Bureau
- Iroko Foundation
- Italian Cultural Society
- Kaplan Foundation
- Law Enforcement Chaplaincy
- Lekotek Family Resource Center
- Living in Familiar Environments

- Meadowview Community Action
- Mental Health Association—Sacramento Chapter
- Mexican-American Alcoholism Program
- Michels Education Institute
- National Foundation for the Treatment of Abused Children
- National Visiting Teachers Association
- New Horizons Counseling Center
- Omni Programs
- One Shoe Crew
- Pacific Crest Trail Association
- Project Ride North
- River City Recovery Center
- River Oak Center for Children
- Sacramento Alliance for the Mentally Ill
- Sacramento Area Emergency Housing
- Sacramento Area Firefighters Burn Center
- Sacramento Black Alcoholism Center
- Sacramento Hearing Services Center
- Sacramento Loaves and Fishes
- Sacramento Museum of History, Science and Technology
- Sacramento Occupational Advancement Resources
- Sacramento Society for the Blind
- Senior Center of Elk Grove
- Serene Community Homes
- Sierra Curtis Neighborhood Association
- Sierra Regional Ski for Light
- St. Francis Home for Children
- St. John's Shelter for Women and Children
- Stanford and Lathrop Memorial Home for Friendless Children
- Training Toward Self-Reliance



## 1998 NIAC MEMBERS

- Upper Sacramento River Exchange
- Uptown Arts
- Visions Unlimited—South Area Mental Health Clinic
- Volunteers of America—Sacramento and Central Valley
- W.E.A.V.E
- Wellspring Women's Center
- Women Obtaining Respect Trust and Honor
- Women's Civic Improvement Club of Sacramento
- YWCA of Sacramento

### SAN BENITO

- Chamberlain's Children Center
- Community Pantry of San Benito County
- Cuddly Critters
- Jovenes de Antano Del Condado de San Benito
- San Benito Health Foundation

### SAN BERNARDINO

- ASA Learning Center
- Alameda Empire
- Alzheimer's Disease and Related Disorders Association
- Andmar Residential Home
- California Garden Clubs
- Christian Counseling Service
- Clear View Treatment Center
- Fair Housing Council of San Bernardino County
- Inland Area Native American Association
- Lytle Creek Community Center

- Lytle Creek Senior Citizens Association
- Morongo Basin Adult Health Services
- Morongo Basin Mental Health Services Association
- P.H.I.L.O.S Adolescent
- Rolling Start
- San Bernardino Child Advocacy Program
- San Bernardino National Forest Association
- San Geronio Volunteer Association
- Superior Image Economic Development Corporation
- United Cancer Research Society
- Vigor International Group Homes

### SAN DIEGO

- AIDS Walk San Diego
- Alpha of San Diego
- Alzheimer's Disease and Related Disorders Association
- Angel Society of Fallbrook
- Ariday Hispanic Women's Program
- Assistance League of Escondido Valley
- At Your Home Services
- Barrio Logan College Institute
- Bayview Community Development Corporation
- Big Brothers and Sisters of San Diego County
- Big Sister League Residency
- Big Sister League
- Borrego Springs Children's Center
- Borrego Springs Youth Center
- Boys and Girls Club of Fallbrook
- Boys and Girls Club of National City
- California Black Health Network



*ImprovWorks—The San Francisco Center for Improvisation, San Francisco County—a NIAC member since 1997. Improvworks uses improv theatre techniques to teach self-confidence and creativity in the community through workshops and performances. Pictured above, "Flash Family," San Francisco's longest running spontaneous theatre troupe.*

- California Southern Small Business Development Corporation
- Casa Familiar
- Center for Social Services
- Centro Cultural de la Raza
- Che Cafe Collective
- Children's Education with Care
- Clairemont Friendship Center
- Classics for Kids
- College Area Economic Development Corporation
- Community Care for Adults
- Community Connection Resource Center
- Corrective Behavior Institute
- Crisis House
- Deaf Community Services of San Diego
- Down's Syndrome Association of San Diego
- ElderHelp of San Diego

- Environmental Health Coalition
- Escondido Community Child Development Center
- Escondido Education Compact
- Escondido Historical Society
- Fallbrook Child Development Center
- Fallbrook Players
- Gerson Institute
- Group Conscience
- Harry E. and Rachael M. Moeller Foundation
- Home Start
- International Mutual Assistance Association of San Diego
- J.W. Sefton Foundation
- Ken Jewish Center
- Kids on the Block of San Diego
- Lakeside Historical Society
- Meeting Place

• denotes NIAC member for five or more years



# 1998 NIAC MEMBERS

- Mid City Christian Services
- Motor Transport Museum
- Mountain Empire Historical Society
- National Network of Grant Makers
- New Haven Youth and Family Services
- Newport Mesa School Foundation
- Normal Heights Community Development
- North County Interfaith Council
- Ocean Beach Community Development Corporation
- Operation Understanding of San Diego
- Pacific Intercultural Exchange

- Palomar Family Counseling Service
- Point Loma Arts Academy
- Progressive Social Service Systems Technology
- San Diego BayKeeper
- San Diego Brain Injury Foundation
- San Diego Catholic Worker
- San Diego Children's Choir
- San Diego Christian Servicemen's Center
- San Diego Friends of Parks and Recreation Foundation
- San Diego Future Leaders
- San Diego Mens Chorus
- San Diego Second Chance Program
- San Diego Women's Chorus
- San Diego Youth Symphony
- San Dieguito Performing Arts
- San Pasqual Battlefield Volunteer Association
- Sanctuary—Domestic Violence Resources
- Schizophrenics in Transition
- Southern Regional Resource Center
- Southwest Wetlands Interpretive Association
- Sunrise Youth Care Center
- Support Center/Executive Service Corps of San Diego
- Teatro Mascara Magica
- Veteran's Memorial Center
- Vietnam Veterans of San Diego
- Vista Foundation
- Voices for Children and Friends of Voices for Children
- Walden Environment
- Wellness Community of San Diego
- William D. Lynch Foundation for Children
- Youth for Progress

## SAN FRANCISCO

- A.B.A.D.A. Capoeira San Francisco
- Academy of Friends
- Aim High for High School
- Alamo Square Neighborhood Association
- American Society on Aging
- Architectural Foundation of San Francisco
- Arriba Juntos
- Asian Pacific American Community Fund
- Audrey L. Smith Developmental Center
- Bay Area Career Women Association
- Bay Area Classic Learning
- Bay Area Physicians for Human Rights
- Bay Area TheatreSports
- Bayview Opera House
- Bernal Heights Community Foundation
- Better Health Foundation
- Black Coalition on AIDS
- Booker T. Washington Community Services Center
- Breast Cancer Action
- Bridge to Asia Foundation
- CHALK
- Caduceus Outreach Services
- California Center for Land Recycling
- California Court Appointed Special Advocates Association
- California Environmental Trust
- California Northern Coastal Area of Alcoholics Anonymous
- California Signrise
- California Summer Music
- Center for Environmental Health
- Centro Latino Cuzcatlan

- Centro Latino de San Francisco
- Chemical Awareness and Treatment Service
- Children's Psychological Trauma Center
- Chinese for Affirmative Action
- College Bound Foundation
- Committee for Ciudad de los Ninos de Salamanca
- Committee to Restore the Opera House
- Committee to Save St. Brigid's Church
- Community Design Center
- Community Housing Partnership
- Continuum HIV Day Services
- Council on Spiritual Practices
- Dolores Street Community Services
- ETVC-Educational TV Channel
- Edgewood Children's Center
- Emanuel Achievement Program
- Episcopal Community Services of San Francisco
- Family Link
- Family Service Agency of San Francisco
- Farallon Documentary Films
- Farallones Marine Sanctuary Association
- Fellowship Academy and Preschool
- Filipino American Council of San Francisco
- Filipino Task Force on AIDS
- Florence Crittenton Services
- Food Runners
- Footloose Dance Company and Venue 9
- Fort Mason Community Garden
- Friends of Ethnic Arts
- Friends of Scrap
- Gastinell's Tender Loving Care

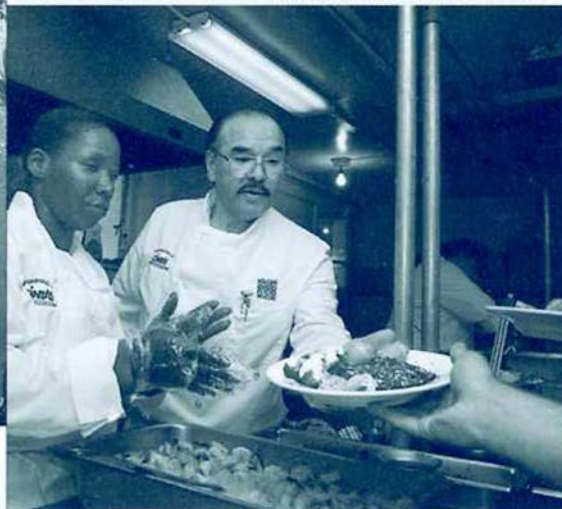


Photo by Lonny Shoresden

*Haight Ashbury Food Program, San Francisco County—a NIAC member since 1991. This program provides job training in food service skills to homeless and long-term unemployed individuals, while also providing hot meals for the homeless of San Francisco. Pictured above, two students serve up a gourmet meal at the group's graduation dinner.*



## 1998 NIAC MEMBERS

- Gateway High School
- Gay Asian Pacific Alliance Community HIV Project
- George Coates Performance Works
- Global Exchange
- Golden Gate Men's Chorus
- Greater Bay Area Family Resource Network
- Greenlining Institute
- Haight Ashbury Food Program
- Hands on San Francisco
- Harrison's Out of School Program
- Harvey Milk Institute
- Health Access Foundation
- Health Initiatives for Youth
- Homecare Companions
- Homeless Prenatal Program
- Housing Development and Neighborhood Preservation
- Housing Services Affiliate of the Bernal Heights
- I Have A Dream Foundation—Oakland
- ImprovWorks—The San Francisco Center for Improvisation
- Institute for Market Transformation
- Instituto Pro Musica de California
- International Gay and Lesbian Human Rights Commission
- International AIDS Society-USA
- International Development Exchange
- Justice Matters Institute
- Kearny Street Workshop
- Kid's Turn
- La Casa de las Madres
- Larkin Street Services
- Latino Issues Forum

- Lavender Youth Recreation and Information Center
- Lesbian Gay Chorus of San Francisco
- Lifeline Mission of San Francisco
- Men Overcoming Violence
- Mac's Home for Boys and Mac's Transitional Housing
- Meals on Wheels of San Francisco
- Mexican Cultural Center
- Mexican Museum
- Mid-Weeklies
- Mission Childcare Consortium
- Mission Cultural Center for Latino Arts
- Museum of the City of San Francisco
- Names Project Foundation
- National Catholic AIDS Network
- Network on Women in Prison
- Noeyle Documentaries
- Northern California Supplier Development Council
- OMI Neighbors in Action
- Oakland Youth Services
- Orchidmania
- Partners in School Innovation
- Patient Assistance Foundation
- Peaceful Streets
- Pesticide Action Network North America Regional Center
- Philippines Children Charity Fund
- Planning Association for the Richmond
- Portola Family Connection Center
- Precita Eyes Mural Arts Center
- Presidio World College
- Private Industry Council of San Francisco
- Project Respect

- Public Glass
- Redefining Progress
- Refugee Transitions
- Renaissance Parents of Success
- Richmond District Neighborhood Center
- Saint Vincent de Paul Society of San Francisco
- San Francisco Adult Day Health Network
- San Francisco Arts Education Project
- San Francisco Bay Area Broadcast Skills Bank
- San Francisco BayKeeper
- San Francisco Boys and Girls Club
- San Francisco Camerawork
- San Francisco Center for the Book
- San Francisco Child Abuse Council
- San Francisco Children's Art Center
- San Francisco Chinese Parents School Committee
- San Francisco Clothing Bank
- San Francisco Education Fund
- San Francisco Educational Services
- San Francisco Family Foundation
- San Francisco Free Clinic
- San Francisco Friends of the Urban Forest
- San Francisco Historical Society
- San Francisco League of Urban Gardeners
- San Francisco Ministry to Nursing Homes
- San Francisco Network of Mental Health Clients
- San Francisco Performing Arts Library and Museum
- San Francisco Psychotherapy Research Group
- San Francisco Regional Cancer Foundation



Photo by Terry Lovant

*Peninsula Community Foundation, San Mateo County—a NIAC member since 1990. The Foundation matches people who have resources to contribute with charitable organizations. Pictured above, a "Lego Car" at the finish line of the Sand Hill Challenge, an annual Foundation fundraiser.*

- San Francisco S.A.F.E.
- San Francisco Special Events Committee
- San Francisco Study Center
- San Francisco Traditional Jazz Foundation
- San Francisco Urban Service Project
- Save the Redwoods League
- Schools Mentoring and Resource Team
- Shakespeare San Francisco
- Smuin Ballets
- Sojourner Truth Foster Family Service Agency
- Square and Circle Club of San Francisco
- STOP AIDS Project
- Starr King Park
- Support Center for Nonprofit Management
- Susie Tompkins Buell Foundation
- Sustainable Conservation
- The Marsh
- Tenderloin AIDS Resource Center

• denotes NIAC member for five or more years



# 1998 NIAC MEMBERS

- Urasenke Foundation of California
- Vanguard Foundation
- Victorian Alliance
- Volunteer Center of San Francisco
- Volunteers in Parole
- Wagner Society of Northern California
- We Care Bay Area
- West Bay Local Development Corporation
- Western Addition Senior Citizens Service Center



*New Directions for People with Disabilities, Santa Barbara County—a NIAC member since 1990. New Directions organizes and facilitates group trips for disabled individuals to national and international tourist destinations. Pictured above, this New Directions group stopped for rain hats during a tour of Catalina Island.*

- Western Roundup/Living Sober of San Francisco
- Western States Seismic Policy Council
- Wiley W. Manuel Law Foundation
- William G. Irwin Charity Foundation
- Women's Educational Media
- Women's Initiative for Self Employment
- World Centre—San Francisco
- Yoga Society of San Francisco
- Young Audiences of the Bay Area
- Youth Industry
- Z Space Studio

## SAN JOAQUIN

- Asian Pacific Self-Development and Residential Association
- Beacon Lighthouse
- Boys and Girls Club of Stockton
- Circle C Ranch
- Cottage Oaks Medical Outreach
- Family Resource Network
- K and M New Life Home
- Katalysis Partnership
- Lilliput Children's Services
- Service First of Northern California
- Share Homes
- Society of St. Vincent De Paul of Stockton

## SAN LUIS OBISPO

- Allied Arts Association
- Atascadero Recreation Center Committee
- Central Coast Aquarium Society
- Clark Ovitt Foundation

- Economic Vitality Corporation of San Luis Obispo
- Family Care Network
- Family Life Counseling Services
- Food Bank Coalition of San Luis Obispo County
- Foundation for the Performing Arts Center
- Foundation for Community Design
- Friends Outside in San Luis Obispo County
- Friends of San Luis Obispo Botanical Garden
- Hesed Christian Ministries
- LifeSpan Services Network
- NCI Affiliates
- Natural History Association of San Luis Obispo Coast
- Pacific Coast Christian School
- Paso Robles Foundation for Culture and the Arts
- People Helping People
- Pioneer Players
- Robert H. Janssen Foundation
- San Luis Obispo Children's Museum
- San Luis Obispo County AIDS Support Network
- San Luis Obispo Literacy Council
- South County Performing Arts Building Foundation

## SAN MATEO

- Achieve and Peninsula Children's Center
- Charter Auxiliary
- Al-Anon Family Groups
- All Stars Helping Kids
- Alliance for the Mentally Ill of San Mateo

- American Society for Microbiology
- California Council for the Social Studies
- Carey School
- Concentric Media
- Daly City Emergency Food Pantry
- Death with Dignity
- Dreamkeeper—Partners in Education Learning Program
- El Centro de Libertad—The Freedom Center
- Fair Oaks Beautification Association
- Foundation for a College Education
- Foundation for Autistic Childhood Education and Support
- Gorilla Foundation
- Hillsborough Schools Foundation
- Holocaust Oral History Project
- Human Investment Project
- Institute for the Advancement of Human Behavior
- International Institute for Ecological Agriculture
- Jean Weingarten Oral School for the Deaf
- Joy Adolescent Treatment Center
- Kainos Home and Training Center
- La Casa de San Mateo
- Latino Commission on Alcohol and Drug Abuse Service San Mateo
- Marin Association for Retarded Citizens
- Mate Foundation
- Neutral Zone
- Norcal Golden Retriever Rescue
- Peninsula Community Foundation
- Peninsula Humane
- Peninsula League
- Peninsula Network of Mental Health Clients



# 1998 NIAC MEMBERS

- Peninsula Outreach Programs
- Performing Arts For Youth Society
- Rape Trauma Services
- Redwood City Elementary Schools Citizens' United Effort
- Redwood City Friends of Literacy
- San Mateo Coast Natural History Association
- Sequoia High School Alumni Association
- Solidarity Fellowship
- Sor Juana Ines Services for Abused Women
- South Coast Childrens' Services
- Tax-Aid
- Thear International
- This Side of the Hill Players
- Tri-City Concert Association

## SANTA BARBARA

- ARC of Santa Maria Valley
- American Philanthropy Association
- Anger Management and Counseling Services
- Animal Shelter Assistance Program of Santa Barbara
- CASA of Santa Barbara
- Central Coast Headway
- Community Environmental Council
- Community Partners in Caring
- Contemporary Music Theatre
- Cornerstone House of Santa Barbara
- Endowment for Youth
- Foundation for Horses and Other Animals
- Girls Inc. of Carpinteria
- Girls Inc. of Greater Santa Barbara
- Good Samaritan Shelter

- Jodi House
- Lompoc Housing Assistance Corporation
- Los Padres Interpretive Association
- Meals on Wheels of Lompoc
- Music and Arts Conservatory of Santa Barbara
- New Directions for People with Disabilities
- Non Profits Support Center
- SMILE
- SMOOTH
- Santa Barbara Electric Transportation Institute
- Santa Barbara Family Care Center
- Santa Barbara Marine Mammal Center
- Santa Barbara Rape Crisis Center
- Santa Barbara Rescue Mission
- Santa Maria Arts Council
- Santa Maria Civic Theatre
- Santa Maria Valley Youth and Family Center
- Senior Programs of Santa Barbara
- South Coast Business Network
- Speaking of Stories
- Volunteers for Inter-Valley Animals
- Valley of Flowers Half Century Club

## SANTA CLARA

- A Place for Teens
- Abhinaya Dance Company of San Jose
- Active Learning in the Arts
- All Amigos Alano Club of San Jose
- Ananda Marga of Los Altos Hills
- Arts Council Silicon Valley
- Beginning Steps to Independence

- Bill Wilson Center
- California Council for the Promotion of History
- Campfire Boys and Girls
- Center for Excellence in Nonprofits
- Child Quest International
- Christian Environmental Association
- Christian Family Foundation
- Christmas Dinner Fund
- Combined Addicts and Professionals Services
- Community Association for Rehabilitation
- Community Family Services
- Community Health Awareness Council
- Community Technology Alliance
- Convalescent Hospital Ministry of Santa Clara Valley
- Court Designated Child Advocates of Santa Clara
- Cupertino Senior Day Services
- Diabetes Society of Santa Clara Valley
- EE's Residential Group Homes
- Ethiopian Community Services
- Family Giving Tree
- Filipino American Senior Opportunities Development Council
- Four Springs Seminars
- GRASP Foundation
- Girls' Middle School
- Graystone Home and School Club
- Green Pastures
- Healing Woman Foundation
- Heart of the Valley Services for Seniors
- Higher Education Policy Institute



Photo by Margaret Kaye

*Community Association for Rehabilitation, Santa Clara County—a NIAC member since 1998. The Creative Recreation Program, one of many programs offered by C.A.R. for disabled individuals of all ages, offers after-school and summer recreation in a structured, supervised setting.*

- Homeless Care Force
- Information and Referral Services
- J.E.W.L. Corporation
- Jumpstart Your Life
- KARA
- Kaisahan of San Jose Dance Company
- Kids in Common
- Kokoro No Gakko
- Korean American Community Services
- LOOP Center
- Live Oak Adult Day Services
- Los Altos Mountain View Children's Corner
- Los Gatos Athletic Association
- Los Gatos Community Foundation

• denotes NIAC member for five or more years



## 1998 NIAC MEMBERS

- Love of Santa Clara County
- Maloney-Wilding Foundation for Children and Teens
- Mental Research Institute
- Morgan Center
- Morgan Hill Historical Society
- Next Door—Solutions to Domestic Violence
- Nonprofit Development Center
- Northside Theatre Council of San Jose
- Pacific Autism Center for Education
- Parents Helping Parents
- Parkinson's Institute
- Peninsula Parents and Friends of Lesbians and Gays
- People Acting in Community Together
- Process Therapy Institute
- Project Match
- Project Sentinel Fair Housing
- Resources for Families and Communities in Santa Clara County
- San Francisco Bay Bird Observatory
- San Jose Children's Musical Theater
- San Jose Day Nursery
- San Jose Shelter
- San Jose Symphony
- San Jose Tomorrow
- San Jose Unified Educational Foundation
- San Juan Bautista Child Care Center
- Santa Clara County Bar Association Law Foundation
- Santa Clara County Committee for Employment of the Disabled
- Saratoga Area Senior Coordinating Council

- Saratoga Historical Foundation
- Schola Cantorum
- Sensory Access Foundation
- Shoot for the Stars
- Silicon Valley Pollution Prevention Center
- Silicon Valley Toxics Coalition
- Somoan Civic Association of San Jose
- South Valley Civic Theatre
- South Valley Symphony
- Stanford Bay Area Charities
- Summit League
- Theater Angels' Art League
- Vietnamese American Cultural and Social Council
- Vision Morgan Hill Foundation
- West Bay Opera Association
- Women and their Children's Housing
- Youth Focus

### SANTA CRUZ

- Above The Line
- Advaṁta Society
- Agricultural History Project
- Alzheimer's Association of Santa Cruz
- Boys and Girls Club of Santa Cruz
- Cabrillo Guild of Music
- California Grey Bears
- Center for the Future of Teaching and Learning
- Children's Placement Service
- Cindy's Celebrations
- Community Action Board of Santa Cruz County



*Live Oak Multi-Purpose Senior Center, Santa Cruz County—a NIAC member since 1997. The Center's wide variety of art classes provide stimulating activity and socialization for local senior residents. Pictured above, students in a beginning oil painting class, one of several classes taught by an 87-year young instructor!*

- Community Options
- Conflict Resolution Center
- Corralitos Padres
- Court Appointed Special Advocates of Santa Cruz County
- Defensa de Mujeres
- Dientes, the Community Dental Clinic
- Doran Resource Center for the Blind
- Downtown Management Corporation of Santa Cruz
- Earth Links
- Education Programs Associates
- Education, Training and Research Associates
- Emeline Child Care Center
- Eschaton Foundation
- Familia Center
- Family Service Association of the Pajaro Valley
- Five Branches Institute
- Friends of the Santa Cruz Public Libraries

- Future Families
- Group Home Society
- Homeless Community Resource Center
- Homeless Garden Project
- La Que Sabe Art Foundation
- Life Lab Science Program
- Live Oak Multipurpose Senior Center
- Loch Lomond Celtic Society
- Mental Health Alliance of Santa Cruz
- Monterey Bay Salmon and Trout Project
- Mountain Parks Foundation
- Native Animal Rescue
- New Families
- New Horizons School
- New Music Works
- Organic Farming Research Foundation
- Outdoor Science Exploration
- Pacific Coast Youth Home



# 1998 N I A C M E M B E R S

- Pajaro Valley Historical Association
- Pajaro Valley Housing Corporation
- Pajaro Valley Shelter Services
- Parents Center
- Project Scout
- San Lorenzo Valley Mountain Community Theater
- Santa Cruz AIDS Project
- Santa Cruz Bluegrass Society
- Santa Cruz Campus Bike Center
- Santa Cruz Citizen's Committee for the Homeless
- Santa Cruz Clean and Sober Homes
- Santa Cruz Community Counseling Center
- Santa Cruz County Junior Golf Association
- Santa Cruz County Symphony Association
- Santa Cruz County Veterans Memorial Building
- Santa Cruz Lesbian, Gay Community Center
- Santa Cruz SPCA
- Senior Network Services
- Seniors Council of Santa Cruz and San Benito Counties
- Skills Center
- Society for Advancement of Chicanos and Native Americans
- Traveling School
- Triad Community Services
- Trichotillomania Learning Center
- United Services Agency
- United Way of Santa Cruz County
- Valley Churches United
- Valley Resource Center
- Walnut Avenue Women's Center

- Watsonville YWCA Child Care Center and Watsonville YWCA
- Welfare and Low-Income Support Network
- William James Association
- Women's Cancer Advocacy Resources and Education
- Women's Crisis Support and Shelter Services
- Young at Heart Project
- Youth Opportunities-Santa Cruz

## SHASTA

- Alternatives to Violence
- Cottonwood Community Park
- Empire Recovery Center
- Northern California Center for Family Awareness
- PlusONE Mentors
- Riverfront Playhouse
- Senior Legal Center of Northern California
- Shasta Sierra Work Furlough
- United Lumbee Nation of Northern California and America
- United Way of Northern California
- Youth Enrichment Services

## SISKIYOU

- FieldGuides
- Great Northern Corporation
- Josephine Taylor Foundation
- Siskiyou Child Care Council
- Siskiyou Domestic Violence Program
- Siskiyou Performing Arts Center
- TeenEdge

## SOLANO

- A.K. Bean Foundation
- ARC—Solano
- Advocates for the Arts
- Animal Place
- Arts Benicia
- Benicia Community Arts
- Coalition Against Homelessness in Solano County
- M-2/Match Two
- Solano Family and Children's Services
- Solano Women's Crisis Center

## SONOMA

- Actors' Theatre of Sonoma County
- Alternative Family Services
- Ananda Institute
- Association of Behavior Consultants
- Becoming Independent
- Bird Rescue Center
- Boys and Girls Club of Cloverdale
- Boys and Girls Club of Santa Rosa
- Burbank Activity Center
- Camp Lavender Hill
- Care Children's Counseling Center
- Circuit Rider Productions
- Coastwalk California
- Community Childcare Council of Sonoma County
- Community Projects
- Diabetes Society of Sonoma County
- Extended Child Care Coalition of Sonoma County

- Family Service Agency and Community Counseling Services
- Food For Thought
- Friends of the Animals in the Redwood Empire
- Gray Foundation
- Greenacre Homes
- Healdsburg Boys and Girls Club
- Henry House
- Homeless Prevention Group of Rohnert Park, Cotati and Pennbrook
- Hope Counseling Services
- Hospital Chaplaincy Services
- Individuals Now
- Institute for the Musical Arts
- Inter-Faith Shelter Network
- Jewish Community Agency of Sonoma County
- Latino Commission on Alcohol and Drug Abuse Services of Sonoma
- Life Management Institute
- Local Earth Action Forum—Sonoma Ecology Center
- My Body is Healthy
- Napa Valley Opera House
- New Directions Adolescent Services
- Northwestern Pacific Railroad Historical Society
- On Our Own
- Pet's Lifeline
- Plumfield
- Redwood Arts Council
- Redwood Lions Memorial Foundation
- Russian River Jazz Festival

• denotes NLAC member for five or more years



# 1998 NIAC MEMBERS

- Schools Plus
- Sebastopol Center for the Arts
- Service Outreach Motivation Empowerment
- Sonoma City Opera
- Sonoma Community Center
- Sonoma County A.I.D.E.
- Sonoma County AIDS Network
- Sonoma County Academic Foundation for Excellence in Medicine
- Sonoma County Alzheimer's Task Force
- Sonoma County Community Foundation
- Sonoma County Indian Health Project
- Sonoma County Men's Support Center
- Sonoma County People for Economic Opportunity
- Sonoma County Rental Information and Mediation
- Sonoma State Historic Park Association
- Sonoma Valley Chorale
- Technical Assistance and Support Services
- The Joy Riders Foundation
- True to Life Children's Services
- Vietnam Veterans of California
- Vintage House—The Jerry Casson Multipurpose Senior Center
- Volunteer Center of Sonoma County
- West Santa Rosa Local Action Council

## STANISLAUS

- Center for Senior Employment
- Community Housing and Shelter Services
- Community Transitional Resources
- Disability Resources Agency for Independent Living

- Doctors Medical Center Foundation
- Friends Outside of Modesto Stanislaus Modesto Peace Life Center
- Na Ohana O Ke Awawa
- Parent Resource Center
- SLD Foundation
- Society for Handicapped Children and Adults
- Stanislaus County Child and Infant Care Association

## SUTTER

- California Age Research Institute
- Family Life Foundation
- Yuba Sutter Alliance for the Mentally Ill
- Yuba-Sutter Economic Development Corporation
- Yuba-Sutter Gleaners Food Bank

## TEHAMA

- Deer Creek Watershed Conservancy
- Tehama Recovery Center

## TULARE

- Community Services and Employment Training
- Court Appointed Special Advocates of Tulare County
- Lindsay-Strathmore Coordinating Council
- Love, Inc. of Tulare County
- Pioneer Home Outreach
- Porterville Gleaning Seniors
- Pro-Youth Visalia
- Teviston Betterment Association

- Tulare County Alcoholism Council
- Tulare County Hispanic Commission on Alcoholism
- Tulare County League of Mexican-American Women
- Tulare Emergency and Aid Council
- Turning Point of Central California
- Visalia Rescue Mission

## TUOLUMNE

- Comprehensive Continuum of Service

## VENTURA

- Alliance for Family Solutions
- Alzheimers Disease/Related Disorders Association
- Arts Council of the Conejo Valley
- Center for Studies of the Future
- Coalition to End Domestic and Sexual Violence
- Corriganville Preservation Committee
- Easter Seals Tri-Counties California
- Friends of the Thousand Oaks Library
- Greater Coalinga Area Family Crisis Support Network
- Long Term Care Services of Ventura County
- Meadowlark Service League
- Oakbrook Park Chumash Indian Corporation
- Project Understanding
- Redwood Recovery Corporation
- Santa Paula Community Fund
- Santa Paula Theater Center
- Ventura Academy
- Youth Connection of Ventura County

## YOLO

- Cache Creek Lodge
- Citizens Who Care
- Community Care Car
- Davis Community Meals
- Davis Mutual Housing Association
- FamiliesFirst
- Friends of the Allied Non-Profits
- Knights Landing Community Center
- Mental Health Association of Yolo County
- Morning Star Summer Enrichment Program
- People Resources
- Re-Runs
- Sexual Assault and Domestic Violence Center
- Short Term Emergency Aid Committee of Davis
- Solar Community Housing Association
- Summer House and Davis Summer House
- Woodland Memorial Health Foundation
- Woodland Youth Services
- Yolo Community Care Continuum
- Yolo Connections
- Yolo County Coalition Against Hunger
- Yolo County Court Appointed Special Advocates
- Yolo Wayfarer Center

## YUBA

- Tri-County Respite Care



## INDEPENDENT AUDITORS' REPORT

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**W**e have audited the accompanying consolidated balance sheets of Nonprofits' Insurance Alliance of California (the Company) as of December 31, 1998 and 1997 and the related consolidated statements of income, members' equity and cash flows for the years then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audits.

**W**e conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

**I**n our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Company as of December 31, 1998 and 1997 and the results of its operations and its cash flows for the years then ended in conformity with generally accepted accounting principles.

*Deloitte & Touche LLP*

Deloitte & Touche, LLP  
San Jose, California

March 5, 1999

**Deloitte &  
Touche LLP**





## CONSOLIDATED BALANCE SHEETS

Years Ended December 31, 1998 and 1997

	1998	1997
<b>ASSETS</b>		
Investments:		
Restricted investments at market	\$ 2,142,281	\$ 2,057,077
Investments at market	<u>21,438,846</u>	<u>17,050,365</u>
Total Investments	23,581,127	19,107,442
Cash	205,423	—
Premiums receivable, net of allowance for doubtful accounts of \$9,980 in 1998 and \$5,859 in 1997	1,751,746	1,952,858
Interest receivable	354,793	272,051
Prepaid expenses and deposits	97,750	33,220
Reinsurance recoverable	8,158,391	7,584,120
Prepaid reinsurance premium	1,253,449	1,177,502
Deferred acquisition costs	1,069,617	994,850
Income tax receivable	865,917	15,497
Deferred tax asset	—	374,918
Property and equipment, net of accumulated depreciation of \$261,292 in 1998 and \$203,054 in 1997	<u>145,359</u>	<u>119,481</u>
<b>TOTAL</b>	<b><u>\$ 37,483,572</u></b>	<b><u>\$ 31,631,939</u></b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
Outstanding checks	\$ —	\$ 102,192
Loss and loss adjustment expense reserves	22,229,230	18,238,613
Unearned premiums	5,642,460	5,368,694
Reinsurance payable	1,714,177	1,814,884
Accounts payable and other accrued liabilities	<u>1,432,681</u>	<u>1,097,650</u>
	31,018,548	26,622,033
Subordinated debt	1,300,000	1,300,000
Commitments and contingencies (Note 10)		
Members' equity:		
Members' contributions	827,702	784,917
Retained earnings	4,013,398	2,613,320
Accumulated other comprehensive income	<u>323,924</u>	<u>311,669</u>
Total members' equity	<u>5,165,024</u>	<u>3,709,906</u>
<b>TOTAL</b>	<b><u>\$ 37,483,572</u></b>	<b><u>\$ 31,631,939</u></b>

See notes to consolidated financial statements.

## CONSOLIDATED STATEMENTS OF INCOME

Years Ended December 31, 1998 and 1997

	1998	1997
<b>REVENUES</b>		
Gross written premium	\$ 12,433,347	\$ 11,598,848
Ceded premium	<u>(2,860,574)</u>	<u>(2,631,928)</u>
Net written premium	9,572,773	8,966,920
Increase in unearned premium	<u>(196,519)</u>	<u>(749,145)</u>
Net earned premium	9,376,254	8,217,775
Net restricted investment income	104,583	93,185
Net investment income	1,190,670	972,124
Net realized gain on sales of investments	61,082	36,787
Other income	<u>365,623</u>	<u>266,984</u>
Total revenues	<u>11,098,212</u>	<u>9,586,855</u>
<b>EXPENSES</b>		
Losses and loss adjustment expenses incurred	6,371,346	5,502,796
Salaries and employee benefits	1,494,214	1,426,558
Commission expense	1,446,702	1,216,486
Other expense	<u>347,036</u>	<u>276,245</u>
Total expenses	<u>9,659,298</u>	<u>8,422,085</u>
<b>INCOME BEFORE INCOME TAXES</b>	1,438,914	1,164,770
<b>INCOME TAX EXPENSE</b>	<u>38,836</u>	<u>398,099</u>
<b>NET INCOME</b>	<b><u>\$ 1,400,078</u></b>	<b><u>\$ 766,671</u></b>

See notes to consolidated financial statements.



## CONSOLIDATED STATEMENTS OF MEMBERS' EQUITY

Years Ended December 31, 1998 and 1997

	Members' Contributions	Retained Earnings	Comprehensive Income	Accumulated Other Comprehensive Income	Total Members' Equity
<b>BALANCES,</b> January 1, 1997	\$ 705,359	\$ 1,846,649		\$ 83,772	\$ 2,635,780
Comprehensive income:					
Net income		766,671	\$ 766,671		766,671
Other comprehensive income, net of tax					
Unrealized gains on securities			<u>227,897</u>	227,897	227,897
Other comprehensive income			<u>227,897</u>		
Comprehensive income			<u>\$ 994,568</u>		
Members' contributions	<u>79,558</u>				<u>79,558</u>
<b>BALANCES</b> December 31, 1997	784,917	2,613,320		311,669	3,709,906
Comprehensive income:					
Net income		1,400,078	1,400,078		1,400,078
Other comprehensive income					
Unrealized gain on securities			<u>12,255</u>	12,255	12,255
Other comprehensive income			<u>12,255</u>		
Comprehensive income			<u>\$1,412,333</u>		
Members' contributions	<u>42,785</u>				<u>42,785</u>
<b>BALANCES</b> December 31, 1998	<u>\$ 827,702</u>	<u>\$ 4,013,398</u>		<u>\$ 323,924</u>	<u>\$ 5,165,024</u>
	<u>1998</u>	<u>1997</u>			
Disclosure of reclassification amount, net of tax					
Net unrealized holding gains arising during period	\$ 73,337	\$ 264,684			
Less reclassification adjustment for gains included in net income	<u>(61,082)</u>	<u>(36,787)</u>			
Net unrealized gains in securities	<u>\$ 12,255</u>	<u>\$ 227,897</u>			

See notes to consolidated financial statements.

## CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 1998 and 1997

	1998	1997
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net income	\$ 1,400,078	\$ 766,671
Adjustments to reconcile net income to net cash provided by operating activities:		
Net realized (gains) losses		
on sales of investments	(61,082)	(36,787)
Depreciation and amortization	162,906	156,733
Deferred income tax benefit	429,305	230,837
Changes in assets and liabilities:		
Premiums receivable	201,112	(906,565)
Interest receivable	(82,742)	(22,188)
Prepaid expenses and deposits	(64,530)	(10,072)
Reinsurance recoverable	(574,271)	(271,664)
Prepaid reinsurance premium	(75,947)	(17,048)
Deferred acquisitions costs	(74,767)	(246,732)
Income tax receivable	(850,420)	989,739
Loss and loss adjustment expense reserves	3,990,617	1,278,278
Unearned premiums	273,766	766,192
Reinsurance payable	(100,707)	413,183
Accounts payable and other accrued liabilities	335,031	(587,901)
Outstanding checks	<u>(102,192)</u>	<u>102,192</u>
Net cash provided by operating activities	<u>4,806,157</u>	<u>2,604,868</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of investments	(28,350,400)	(25,437,503)
Sales and maturities of investments	23,791,243	22,478,954
Purchases of property and equipment	<u>(84,362)</u>	<u>(11,725)</u>
Net cash used in investing activities	<u>(4,643,519)</u>	<u>(2,970,274)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from members' contributions	<u>42,785</u>	<u>79,558</u>
<b>NET INCREASE (DECREASE) IN CASH</b>	205,423	(285,848)
CASH, Beginning of year	<u>—</u>	<u>285,848</u>
CASH, End of year	<u>\$ 205,423</u>	<u>\$ —</u>
<b>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION</b>		
Cash paid (received) during the year for:		
Federal income taxes	<u>\$ 20,000</u>	<u>\$ (134,620)</u>
Interest expense	<u>\$ 26,000</u>	<u>\$ 26,000</u>

See notes to consolidated financial statements.



# NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Years Ended December 31, 1998 and 1997

## 1. ORGANIZATION

Nonprofits' Insurance Alliance of California (the Company) was incorporated on September 15, 1988 as a nonassessable nonprofit mutual benefit corporation. In July 1991, the status of the Company was changed by a vote of the members to a public benefit corporation. The Company operates in California as a risk pool pursuant to authorization under Section 5005.1 of the California Corporations Code. The Company is not subject to the rules, regulation and supervision of the California Department of Insurance (DOI).

The consolidated financial statements include the accounts of the Company and its wholly-owned subsidiary, SCC Reinsurance Limited (SCC Re), which was incorporated in December 1996 (see Note 2). All intercompany balances and transactions have been eliminated.

Organizations which meet the following requirements may become members of the Company: (1) nonprofit organizations which are incorporated in California or qualified to do business in California; (2) which have received and maintain current and unrevoked determination of tax exempt status under Section 501(c)(3) of the Internal Revenue Code; (3) which are offered general liability coverages and agree to purchase such coverages; and (4) which pay the premium for such coverages and the required membership contribution. Because the Company is nonassessable, the members of the Company, which are both its owners and insureds, are not liable for the Company's liabilities should they exceed the Company's assets.

The Company provides commercial general liability, miscellaneous professional liability, automobile liability, auto physical damage, and employer's non-owned and hired automobile liability coverage to its members. Coverage is provided on an occurrence basis. Typical limits are an annual aggregate of \$1,000,000 and \$1,000,000 per occurrence. An annual aggregate of \$3,000,000 is available. A special claims-made coverage with limits available up to a \$1,000,000 aggregate including defense and indemnity is available for improper sexual conduct claims. Directors' and officers' liability is available to members on a claims-made basis. The typical limit of coverage is \$1,000,000. The Company also offers umbrella coverage for general liability policies up to \$10 million in excess of \$1 million, directors and officers policies up to \$5 million in excess of \$1 million, and improper sexual conduct policies up to \$1 million in excess of \$1 million.

The Company receives one-time contributions from each new member in the form of a non-refundable membership contribution, which are recorded as an addition to members' equity. Effective July 1, 1997, the contribution amount decreased to 5% of the commercial general liability premium from the prior rate of 10%.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

*Financial Statement Estimates* - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

*Revenue Recognition* - Premiums are recognized as earned on a pro rata basis over the terms of the policies, usually twelve months. Unearned premiums represent the difference between premiums written and premiums earned.

*Deferred Acquisition Costs* - Policy acquisition costs incurred are deferred and amortized over the period of premium recognition. These costs generally include commissions, underwriting, policy issuance and marketing costs. Amortization of acquisition costs was \$2,140,550 for 1998 and \$1,713,089 for 1997. Anticipated investment income is not considered in determining if a premium deficiency exists.

*Property and Equipment* - Data processing equipment, purchased software and office furniture and equipment are stated at cost, net of accumulated depreciation, and depreciated over five years using the straight-line method. Upon retirement or disposition of property and equipment, any gain or loss is included in income.

*Investments* - The Company has classified all of its investment portfolio as "available-for-sale securities." Investments that are classified as "available-for-sale securities" are reported at market value, with unrealized gains and losses excluded from earnings and reported as a separate component of members' equity. Net realized investment gains or losses are recognized based upon the specific identification of investments sold. Gross realized gains and gross realized losses on those sales were \$101,151 and \$(40,069), respectively, in 1998 and \$51,699 and \$(14,912), respectively, in 1997. The Company has investments in commercial paper. Although such investments meet the criteria for cash equivalents, the Company has elected to include commercial paper in investments.

*Liability for Losses and Loss Adjustment Expense ("LAE")* - The liability for losses and LAE consists of estimated costs of each unpaid claim reported prior to the close of the accounting period, as well as those incurred but not yet reported. Management and the Company's consulting actuary believe that the reserve for losses and LAE at December 31, 1998 is appropriately established in the aggregate and adequate to cover the ultimate net cost of reported and unreported claims arising from losses which had occurred by that date. The establishment of appropriate reserves is an inherently uncertain process. Such reserves are necessarily based on estimates and the ultimate net cost may vary from such estimates. These estimates are regularly reviewed and updated using the most current information available. Any resulting adjustments, which may be material, are reflected in current operations.

*Reinsurance* - Reinsurance recoverables (including amounts related to claims incurred but not reported) and prepaid reinsurance premiums are reported as assets. Estimated reinsurance recoverables are recognized in a manner consistent with the liabilities relating to the underlying insured contracts.

*Income Taxes* - The Company was previously granted tax-exempt status by the state of California. Effective January 1, 1997, the Company became tax exempt for federal tax purposes under section 501(c)(3) of the Internal Revenue Code.

In anticipation of becoming a tax-exempt entity, the Company incorporated SCC Re in December 1996. SCC Re is a taxable entity incorporated under the laws of the Island of Nevis, an independent federation in the West Indies.



The Company accounts for income taxes under the asset and liability method of accounting for income taxes. Deferred tax assets and liabilities are recognized for differences between financial statement carrying amounts of assets and liabilities and their respective tax bases and operating loss and tax credit carryforwards.

**Recent Accounting Pronouncements** - As of January 1, 1998, the Company adopted SFAS No. 130, "Reporting Comprehensive Income," which requires that an enterprise report, by major components and as a single total, the change in its net assets during the period from nonowner sources. Unrealized gains and losses on investments are the only other comprehensive income component for the Company. For the years ended December 31, 1998 and 1997, comprehensive income was \$1,412,333 and \$994,568, respectively.

In June 1998, the FASB issued SFAS No. 133, "Accounting for Derivative Instruments and Hedging Activities." SFAS No. 133 requires that all derivative instruments be recorded on the balance sheet at their fair value. Changes in the fair value of derivatives are recorded each period in current earnings or other comprehensive income, depending on whether a derivative is designated as part of a hedge transaction and, if it is, the type of hedge transaction. The Company is required to adopt SFAS No. 133 for its fiscal year ending December 31, 1999. The Company has not yet determined the impact, if any, that adoption of SFAS No. 133 will have on its earnings or statement of financial position.

**Reclassifications** - Certain prior year amounts have been reclassified to conform with the current year presentation.

### 3. RESTRICTED INVESTMENTS

The proceeds from the issuance of subordinated debt (see Note 8) and related earned interest are held as restricted investments and may not be commingled with any other funds.

Funds in these restricted accounts may be withdrawn only to fund obligations of the Company to its policyholders and claimants related to all loss and loss adjustment expenses and to make payments for principal and/or interest related to the subordinated debt. Funds in the restricted accounts may not be used for operating expenses of the Company. To date, funds have been used only for interest payments on the subordinated debt. Such interest expense was \$26,000, both in 1998 and 1997.

Restricted investments, carried in the accompanying balance sheets at estimated market value, consist of the following as of December 31, 1998 and 1997:

1998:	Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
Corporate obligations	\$ 713,954	\$ 13,285	\$ —	\$ 727,239
U.S. government and agency obligations	339,269	2,673	(185)	341,757
Money market account	1,324	—	—	1,324
Mortgage-backed securities	594,040	12,258	—	606,298
Asset-backed securities	294,372	11,998	—	306,370
Other debt securities	159,213	80	—	159,293
	<u>\$ 2,102,172</u>	<u>\$ 40,294</u>	<u>\$ (185)</u>	<u>\$ 2,142,281</u>

1997:	Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
Corporate obligations	\$ 773,498	\$ 17,042	\$ —	\$ 790,540
U.S. government and agency obligations	80,342	608	—	80,950
Money market account	2,549	—	—	2,549
Mortgage-backed securities	635,320	7,899	—	643,219
Asset-backed securities	293,394	5,492	—	298,886
Other debt securities	239,956	977	—	240,933
	<u>\$ 2,025,059</u>	<u>\$ 32,018</u>	<u>\$ —</u>	<u>\$ 2,057,077</u>

The amortized cost and estimated market value of restricted investments at December 31, 1998, by contractual maturity, are shown below. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.

	Amortized Cost	Estimated Market Value
Due in 1 year or less	\$ 269,004	\$ 269,944
Due after 1 year through 5 years	785,973	796,954
Due after 5 years	158,783	162,715
Mortgage-backed securities	594,040	606,298
Asset-backed securities	294,372	306,370
Total	<u>\$ 2,102,172</u>	<u>\$ 2,142,281</u>

In 1998 and 1997, gross realized gains and losses on sales of fixed maturity securities were \$14,058 and \$1,068, and \$736 and \$225, respectively.

### 4. INVESTMENTS

Unrestricted investments, carried in the accompanying balance sheets at estimated market value, consist of the following as of December 31, 1998 and 1997:

	Cost or Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
1998:				
Corporate obligations	\$ 10,504,226	\$ 182,185	\$ —	\$ 10,686,411
U.S. government and agency obligations	3,576,015	9,414	(19,577)	3,565,852
Money market account	132,293	—	—	132,293
Mortgage-backed securities	4,084,982	48,727	—	4,133,709
Asset-backed securities	1,099,899	14,164	—	1,114,063
Other debt securities	1,523,221	6,417	(246)	1,529,392
Equity securities	234,395	42,731	—	277,126
	<u>\$21,155,031</u>	<u>\$ 303,638</u>	<u>\$ (19,823)</u>	<u>\$21,438,846</u>



# NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

Years Ended December 31, 1998 and 1997

	Cost or Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
1997:				
Corporate obligations	\$ 9,483,308	\$ 265,599	\$ —	\$ 9,748,907
U.S. government and agency obligations	249,860	2,874	—	252,734
Money market account	85,945	—	—	85,945
Mortgage-backed securities	4,244,860	41,993	—	4,286,853
Asset-backed securities	419,269	8,801	—	428,070
Other debt securities	<u>2,232,358</u>	<u>15,498</u>	<u>—</u>	<u>2,247,856</u>
	<b>\$16,715,600</b>	<b>\$ 334,765</b>	<b>\$ —</b>	<b>\$17,050,365</b>

The amortized cost and estimated market value of unrestricted investments at December 31, 1998, by contractual maturity, are shown below. Actual maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or repayment penalties.

	Amortized Cost	Estimated Market Value
Due in 1 year or less	\$ 2,806,010	\$ 2,817,435
Due after 1 year through 5 years	6,293,593	6,353,791
Due after 5 years	6,636,152	6,742,722
Mortgage-backed securities	4,084,982	4,133,709
Asset-backed securities	<u>1,099,899</u>	<u>1,114,063</u>
Total	<b>\$20,920,636</b>	<b>\$21,161,720</b>

Pretax gross realized gains (losses) on sales of fixed maturity securities in 1998 and 1997 were \$76,863 and \$(7,838) and \$50,965 and \$(14,689), respectively. Pretax gross realized gains and (losses) on sales of equity securities in 1998 were \$10,230 and \$(31,163), respectively. There were no equity securities in 1997.

## 5. FAIR VALUE OF FINANCIAL INSTRUMENTS

The table below reflects a summary of fair value disclosures of financial instruments:

	1998		1997	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Restricted investments	\$ 2,142,281	\$ 2,142,281	\$ 2,057,077	\$ 2,057,077
Investments	21,438,846	21,438,846	17,050,365	17,050,365

Estimated market values of debt securities, are based on average bid prices, or for newly issued securities, the average bid prices of similar issues with the same life and expected yields. Values of equity securities are based on quoted market prices at the balance sheet date. The carrying amounts of receivables and payables approximate fair value due to the short term maturities of these instruments.

It is not practicable to estimate the fair value of the subordinated debt due to the unique repayment features of this debt.

## 6. INCOME TAXES

The components of income tax expense are as follows:

	1998	1997
Current	\$ (607,471)	\$ 178,939
Deferred	<u>646,307</u>	<u>219,160</u>
Total	<b>\$ 38,836</b>	<b>\$ 398,099</b>

Total income tax expense differed from the amounts computed by applying the U.S. federal income tax rate of 35% to income before taxes as follows:

	1998	1997
Computed tax expense at federal statutory rate	\$ 503,620	\$ 407,670
Earnings of tax-exempt entity	(576,195)	(131,376)
State tax settlement, net of federal benefit	—	125,665
Valuation Allowance	111,411	—
Other, net	<u>—</u>	<u>(3,860)</u>
Total	<b>\$ 38,836</b>	<b>\$ 398,099</b>

In 1997, the Company paid \$190,401 to settle a state tax dispute related to prior years. Net of the related federal tax benefit, this resulted in a prior-year charge of \$125,665.

The following is a summary of the changes in the deferred tax asset:

	Gross Deferred Tax Asset	Valuation Allowance	Gross Deferred Tax Liability	Net Deferred Tax Asset
Balances at January 1, 1997	\$ 960,733	\$ —	\$ (354,978)	\$ 605,755
1997 changes	<u>(313,944)</u>	<u>—</u>	<u>83,107</u>	<u>(230,837)</u>
Balances at December 31, 1997	646,789	—	(271,871)	374,918
1998 changes	<u>(535,378)</u>	<u>(111,411)</u>	<u>271,871</u>	<u>(374,918)</u>
Balances at December 31, 1998	<b>\$ 111,411</b>	<b>\$ (111,411)</b>	<b>\$ —</b>	<b>\$ —</b>



The types of temporary differences that primarily comprise the net deferred tax asset at December 31, 1998 and 1997 include loss and loss adjustment expenses, unrealized gains on debt securities available for sale, state income taxes and deferred acquisition costs, net operating loss carryforwards and alternative minimum tax carryforwards.

At December 31, 1998, deferred tax assets have been fully offset with a valuation allowance as it is more likely than not that the related tax benefit will not be realized by the Company.

## 7. LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES

Activity in the loss and loss adjustment expense reserves is summarized as follows:

	1998	1997
Gross loss and loss adjustment expense reserves, January 1	\$ 18,238,613	\$ 16,960,335
Reinsurance recoverables	<u>(7,584,120)</u>	<u>(7,312,456)</u>
Net loss and loss adjustment expense reserves	10,654,493	9,647,879
Incurred related to:		
Current year	6,264,379	5,490,964
Prior years	<u>106,967</u>	<u>11,832</u>
Total incurred	6,371,346	5,502,796
Paid related to:		
Current year	966,739	1,112,328
Prior years	<u>1,988,261</u>	<u>3,383,854</u>
Total paid	<u>2,955,000</u>	<u>4,496,182</u>
Net loss and loss adjustment expense reserves, December 31	14,070,839	10,654,493
Reinsurance recoverables	<u>8,158,391</u>	<u>7,584,120</u>
Gross loss and loss adjustment expense reserves, December 31	<u>\$ 22,229,230</u>	<u>\$ 18,238,613</u>

As a result of changes in estimates of insured events in prior years, the loss and loss adjustment expense reserves increased by \$106,965 and \$11,832 in 1998 and 1997, respectively, due to recurring and normal adjustments in anticipated losses and loss related expenses.

## 8. SUBORDINATED DEBT

In 1989, a total of \$1,300,000 was provided by foundations in the form of restricted assets (see Note 3) in the amounts listed below:

Ford Foundation	\$ 500,000
Wallace Alexander Gerbode Foundation	250,000
David and Lucile Packard Foundation	250,000
San Francisco Foundation	100,000
Marin Community Foundation	100,000
Walter S. Johnson Foundation	<u>100,000</u>
Total	<u>\$ 1,300,000</u>

The Company pays 2% simple interest per year on these funds. Payment of interest is made in quarterly installments and amounted to \$26,000 in 1998 and 1997.

Repayment of the principal was scheduled to begin September 1993; however, several provisions govern the repayment process. Principal amounts are considered to be due and payable only when an independent actuary certifies that to make such repayment would in no way jeopardize the financial stability of the Company. Interest payments may be postponed at any time if Company management determines that paying interest would jeopardize the financial stability of the Company.

In 1998, an independent actuary performed its annual actuarial analysis of the Company's ability to repay the principal. The independent actuary concluded that the Company could repay a portion of the subordinated loans without jeopardizing the ability to meet current liabilities. However, any reduction in earned surplus, defined as the amount by which the Company's assets exceeds the sum of all liabilities (excluding principal and interest obligations related to the subordinated debt), would affect the Company's ability to continue to grow and write new business. Therefore, since the Company is planning to increase its writings, the independent actuary recommended the principal repayments not be made in 1998. Actuarial analyses will continue to be performed annually (See note 12).

The Company and the foundation leaders developed a revised repayment schedule in 1995 as follows:

December 31, 1999	\$ 240,000
December 31, 2000	848,000
December 31, 2001	<u>212,000</u>
Total	<u>\$ 1,300,000</u>

The Company intends to accelerate the proposed schedule if recommended to do so by an independent actuary as a result of the annual actuarial analysis.

Recourse on the subordinated debt is generally limited to earned surplus. If any principal amount of the subordinated debt has been authorized for payment by an independent actuary, but remains unpaid by the Company, such principal bears interest of 10% per annum. However, any principal amount not authorized for repayment by a certified actuary, or due according to the schedule of repayments, continues to bear interest at the rate of 2% per annum.

In case of material misrepresentation or fraud by the Company or its employees, use of the funds for other than their stated purpose or to influence political activities, demand may be made by the foundations for repayment of the subordinated debt out of the assets of the Company other than earned surplus. If it is determined that the Company is intentionally charging inadequate premiums to materially adversely affect the Company's ability to make timely payments of principal and/or interest, the foundations may request appropriate increases in premiums. If the Company and the foundations are unable to agree on appropriate future adjustments to premiums, at their option, the foundations may request repayment of the outstanding principal balance.



## NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

Years Ended December 31, 1998 and 1997

### 9. REINSURANCE

In its normal course of business, the Company reinsures with other companies through contractual agreements. Such agreements serve to limit the Company's loss on large claims. Risks reinsured would become an expense of the Company in the event the reinsurer is unable to or will not fulfill the obligations assumed under the agreements.

During 1998 and 1997, the Company's reinsurance was in three layers as follows:

Layer	Contract Year	Company Retention	Reinsurance Limits
First Excess	1997-1998	\$ 100,000	\$ 900,000
First Excess	1996	\$ 100,000	\$ 150,000
Second Excess	1997-1998	\$ 1,000,000	\$ 1,000,000
Second Excess	1996	\$ 250,000	\$ 750,000
Third Excess	1996	\$ 1,000,000	\$ 1,000,000
Umbrella	1996-1998	\$ 1,000,000	\$ 10,000,000

These limits are on a "per occurrence" basis and "losses" for the purposes of these agreements include indemnity and allocated loss adjustment expenses.

In addition, beginning in 1992, the Company began offering umbrella coverage for general liability. These policies are 100% ceded on a treaty basis. The Company received ceding commission on this business of \$236,189 in 1998 and \$207,634 in 1997.

The table below reflects the financial statement captions which are stated net of the effects of reinsurance:

Reinsurance Ceded	1998	1997
Premiums earned	\$ 2,851,418	\$ 2,614,877
Loss and loss adjustment expenses incurred	2,101,033	3,025,872

In 1998, the Company paid a fixed reinsurance premium based on gross premium written, subject to a profit-sharing arrangement which could result in a refund of reinsurance premium as a result of favorable loss experience. As a result of experience to date, no provision has been made for potential profit sharing under this agreement. For the second layer, the Company pays a fixed reinsurance premium based on gross premiums written.

In 1997, for the first layer of reinsurance, the Company paid a preliminary reinsurance premium based on gross premiums written, subject to additional premium in the event of unfavorable loss experience. Considerable judgment is involved in estimating the ultimate premium to be paid under this reinsurance agreement. Based on expected loss experience, the Company has accrued the maximum possible premium. Reinsurance payable at December 31, 1998 and 1997 includes \$1,340,966 and \$1,323,244, respectively, of additional premiums related to potential adverse loss experience. In the event of favorable loss experience, this premium would result in income to the Company. For the second layer, the Company pays a fixed reinsurance premium based on gross premiums written, subject to a profit-sharing arrangement which could result in a

refund of reinsurance premium as a result of favorable loss experience. As a result of experience to date, no provision has been made for potential profit sharing under this agreement. For the third layer, the Company pays a fixed reinsurance premium based on gross premiums written.

During 1993, the Company received a \$394,791 refund of reinsurance premiums due to favorable loss experience in prior years and has subsequently received an additional refund of \$17,722 and \$38,123 in 1998 and 1997, respectively, and repaid to the reinsurer \$172,785 and \$74,324 in 1996 and 1995, respectively, due to subsequent development. As future development of this loss experience may require additional repayment, the remaining portion of the refund is included as a liability in reinsurance payable.

Reinsurance recoverable includes \$3,128,528 (40% of total reinsurance recoverable) and \$3,128,528 (40%) at December 31, 1998 and \$3,125,948 (41.2% of total reinsurance recoverable) and \$3,081,948 (40.4%) at December 31, 1997, respectively, due from two reinsurance companies, both of which are rated A or better by A.M. Best.

### 10. COMMITMENTS

The Company had entered into a noncancelable operating lease for office space through March 1998. The lease has an option to renew for a period of up to five years. The Company has elected to renew the lease for a period of three years, through March 2001.

Minimum payments due under this commitment (net of sublease rents) are as follows:

Year Ending December 31:	
1999	\$ 150,710
2000	155,231
2001	<u>33,310</u>
Total minimum lease payments	<u>\$ 339,251</u>

Total rent expense for 1998 and 1997 was \$146,320 and \$81,753, respectively.

### 11. 401(k) PROFIT SHARING PLAN

The Company sponsors an employee 401(k) Profit Sharing Plan (the Plan). Employer non-matching contributions were \$1,000 per employee for 1998 and 1997. The employer matching contributions were limited to \$1,000 per employee during 1998 and 1997. The amounts contributed to the Plan were \$38,528 and \$38,873 in 1998 and 1997, respectively. Employees qualify for the employer portion of the contribution after one year of service with the Company.

### 12. SUBSEQUENT EVENTS

In February 1999, the Company created a subsidiary organization named NIAC Member Insurance Services. This subsidiary will assume control of several underwriting management services currently provided by NIAC including underwriting services related to workers' compensation, property and student/volunteer accident insurance.

In March 1999, the Company's independent actuary concluded that the Company could repay a portion of the subordinated loans without jeopardizing the ability to meet current obligations or affecting the Company's ability to continue to grow.

# NONPROFITS' INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

## OFFICIAL NAME

Nonprofits' Insurance Alliance of California  
(NIAC)  
725 Front Street, Suite 400  
Santa Cruz, CA 95060  
(831) 459-0980  
or (800) 359-6422  
Fax (831) 459-0853  
www.niac.org

## STATEMENT OF PURPOSE

To serve 501(c)(3) tax-exempt nonprofit organizations in California by providing a stable source of reasonably priced liability insurance coverages tailored to the specialized needs of the nonprofit sector, and to assist these organizations to develop and implement successful loss control and risk management programs.

## ORGANIZED

Under Section 5005.1 of the California Corporations Code, we are a member-owned nonprofit public benefit corporation with a board of directors elected by our member nonprofit organizations. NIAC is a 501(c)(3) tax-exempt organization.

## MAJOR COVERAGES

Comprehensive general liability, miscellaneous professional liability, business auto liability, business auto physical damage, non-owned and hired auto liability, improper sexual conduct liability, directors and officers liability and umbrella liability. Other coverages available through companion programs.

## REINSURERS

General Reinsurance (Best's A++)  
Munich-American Risk Partners (Best's A++)  
Swiss Re America (Best's A+)

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*Bacon & Company, Carmel*

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*NLAC, Santa Cruz*

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*Support Center for Nonprofit Management, San Francisco*

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*Friendship Center for the Blind, Fresno*

Janice L. Stout, *Human Resources Manager*  
*E Center, Ukiah*

Richard J. Welch, *ARM, Director of Risk Management, City of Los Angeles*

## NIAC STAFF

*Administration*  
*President/CEO*  
Pamela E. Davis

*Executive Assistant/Graphics*  
Dottie Lechtenberg

*Administrative Assistant*  
Chris Wafford

*Claims*  
*Manager*  
Lola Hogan, CPCU ARM

*Senior Claims Examiner*  
Vicki Campbell

*Senior Claims Examiner*  
Blake Johnson

*Claims Technical Assistant*  
Pam Morgan

*Finance*  
*Controller/Assistant Treasurer*  
James Westbrook, CPCU

*Senior Accountant*  
Kim Aday

*Accounts Receivable Associate*  
Harmony Adams

*Accounts Payable Associate*  
Linda Helgueros

*Information Systems*  
*Manager*  
Betty Johnson

*Systems Analyst/Programmer I*  
Sean Kelly

*Systems Analyst/Programmer II*  
Bill Chappellear

*Insurance Operations*  
*Manager*  
Steven Moody

*Team Leader/Underwriter*  
Claudia Weeks

*Underwriters*  
Randy Gorman  
Michael Pramuk  
Paul Roman

*Entry Underwriters*  
Kim Christensen  
Carla Cramblett  
Lisa Edelman

*Underwriting Assistants*  
Sharon Felice  
Michele Thomas

*Administrative Assistant*  
Sarah Burns

*Member Services*  
*Marketing Director*  
André von Hoyer, II

*Education Coordinator*  
Angela Rasbeary

## CONSULTANTS

*Actuarial*  
Milliman & Robertson

*Auditor*  
Deloitte & Touche LLP

*Claims Adjusters*  
Carl Warren & Company

*Investments Advisor*  
GMG Seneca

*Legal Counsel*  
Law Offices of Barbara Goode