

On November 1, 1999 NIAC celebrated ten years of service to California nonprofits. It was ten years ago that nonprofits in California put their collective foot down and took control over their insurance source.

On pages six and seven of this report we highlight key events in NIAC's history. These include chaotic moments, such as the Loma Prieta earthquake in 1989, occurring just days before our first day of business, and the "flood" we discovered in our offices one Monday morning caused by a faulty burst water heater. And, it includes hugely gratifying successes that were possible only through hard work and persistence. These include achieving federal and state tax exemption for NIAC by convincing Congress and the California legislature to change tax law.

As exciting and fulfilling as the past has been, the future is our focus at NIAC. During 1999 with the introduction of our new *Nonprofits' Own* coverage form we witnessed the power that nonprofits have to positively impact the larger insurance market.

Recently, several commercial insurance companies modified their coverage forms and services available to nonprofits to meet the standard set by NIAC. Think of it. Acting together through NIAC, nonprofits are using their collective clout to set standards for insurance services, products and pricing.

During 1999, NIAC's membership grew to 2,040 and 414 nonprofits made the choice to become NIAC member-insureds for the first time. Ninety-one percent of existing members made the decision to renew their membership with us. Thirty-seven percent of members, a total of 760 nonprofit organizations, have been continuously insured by NIAC for five or more years. Net income of \$2.5 million is by far the strongest in our history. Net income for 1999 was particularly strong because of reserve reductions for prior years in which claims development was lower than anticipated. Gross written premium of \$13.9 million is an increase of 12.0% percent over 1998.

In August we received the wonderful news that the Bill & Melinda Gates Foundation awarded a \$5 million grant to enable us to bring similar products and services to nonprofits in other states. To accomplish this expansion, a sister nonprofit insurance company, the Alliance of Nonprofits for Insurance, Risk Retention Group (ANI-RRG), has been created for nonprofits outside of California.

As I reflect upon NIAC's exciting first decade and imagine the many wonderful opportunities to come, I am reminded of one of my favorite quotations:

"Whatever you can do, or dream you can, begin it. Boldness has magic, power and genius in it."

—Wolfgang von Goethe

California nonprofits and our foundation investors took a bold step by joining together to create NIAC. We are starting to witness the power inherent in such collaboration. In closing my first annual message to members in 1990, I said, "This is only the beginning." I still feel that way.



Pamela E. Davis
President and CEO

A handwritten signature in blue ink that reads "Pamela E. Davis".

BOARD OF DIRECTORS



First row, left to right:

- R. Lawrence Bacon, *President
Bacon and Company, Carmel*
Audrey D. Harrison, JD, ARM
*Director, Risk Management
Watts Health Systems, Inglewood*
Pamela E. Davis, *President and CEO
NLAC, Santa Cruz*
Nancy Johnston-Bellard, *Consultant
Berkeley*
Julius D. Cartwright, *CFO
Orange County Community Development
Council, Garden Grove*

Second row, left to right:

- Rocky A. Burks, *CEO
Independent Living Services of Northern California,
Chico*
John Christensen, *President/CEO
Skills Center, Santa Cruz*
Roger Gilbert, *President, Retired
Great American West, Orange*
Richard J. Welch, ARM
*Director of Risk Management
City of Los Angeles*
Meredeth Clark, *President, CIS, a subsidiary of
California Association of Nonprofits, Santa Cruz*
Phillip Kimble, *Executive Director
Friendship Center for the Blind, Fresno*

Not pictured:

- Jude Kaye, *Senior Staff Consultant
CompassPoint, San Francisco*
Janice L. Stout, *Human Resources Director
E Center, Ukiah*

FROM THE CHAIRMAN OF THE BOARD

A decade ago, a grassroots response to an insurance crisis for non-profits in California led to the creation of NIAC. Sharp, unanticipated increases in insurance premiums and widespread policy cancellations by major insurance companies forced nonprofits to seek alternative coverage under adverse conditions.

Looking back, NIAC addressed that need—and then went on to achieve a remarkable record in terms of growth of membership and financial resources over its first decade. Started with only \$1.3 million of funds lent by six far-sighted foundations, the company now has more than 2,000 members and \$44.7 million in assets.

NIAC's success, however, is more than its reported financial results. Today, NIAC has become the insurer of choice for progressive, well-managed nonprofits in California. The company is setting standards that benefit the nonprofit community by offering broad coverage forms, responsive service, and extensive loss control resources.

While we hesitate to put a dollar figure on NIAC's total contribution to the nonprofit sector, we believe substantial economic value has been added beyond what is captured in the financial statements. As a company specializing exclusively in coverages for nonprofits, NIAC's favorable experience has allowed price reductions resulting in savings for our members, and more broadly has impacted pricing for the entire sector. The sector also has benefited by NIAC's investments in developing publications, videos, conferences and classes that educate nonprofits on managing their risks and preventing losses.

On financial results, each and every dollar of the \$13.9 million in premiums that NIAC collected last year worked for the benefit of its members—whether allocated for paying claims, establishing prudent reserves for future losses, or meeting expenses. Even the company's net income represented benefit, providing the retained capital base needed to support NIAC's creditworthiness for reinsurance and its soundness for actuarial purposes.

A significant financial milestone was reached in 1999 when NIAC began to repay the six foundations. Repayment required certification by an independent actuary that NIAC would remain strong financially, with enough capital to allow the company to grow and write new business. By the end of 2001 we expect to repay in full the \$1.3 million of funding that underwrote the founding of NIAC in 1989. We have put that capital to good use, and NIAC's members should be proud of the value created by the formation of the company.

Once again, I would like to thank the Board of Directors for its dedication to the well-being of our members. NIAC's management and staff also deserve our appreciation for the many initiatives so well and so willingly undertaken to enhance the value of our services for the members. And to our members, our thanks for your continued support and participation as we endeavor to serve your needs in the best possible way.



R. Lawrence Bacon
Chairman

A handwritten signature in blue ink that reads "R. Lawrence Bacon". The signature is stylized, with a large, sweeping "A" at the end.

NIAC STAFF



INSURANCE OPERATIONS
(from far left)

Chris Wafford
Claudia Weeks
Randy Gorman
Michele Thomas
Steven Moody
Kim Christensen
Michael Pramuk
Dusti McKeown
Carla Cramblett
Melissa Anderson
Paul Roman



**ADMINISTRATION/
MEMBER SERVICES**
(clockwise from top left)

Angela Rasbeary
Susan Bradshaw
Sarah Burns
Dottie Lechtenberg
Leah Price
(not pictured)



CLAIMS
(from left)

Lola Hogan
Kathleen Palmer
Sandra Cornell
Vicki Campbell



FINANCE
(standing from left)

James Westbrook
Kimberly Aday
Linda Helgueros
Harmony Adams
Shaneen Takaki
(not pictured)

**INFORMATION
TECHNOLOGY**
(seated from left)

Fred Rodriguez
Betty Johnson
Sean Kelly

THE NIAC STORY

On October 17, 1989, after two long years of working to get NIAC started, it seemed that nothing could stop us. It was 5:00 p.m. and we were in our brand new offices, and nearly finished unloading computers donated by Hewlett Packard. And then, the unimaginable happened.

The Loma Prieta earthquake hit, measuring 7.1 on the Richter scale, with the epicenter in Santa Cruz. After picking ourselves up off the floor, we realized that this was not your ordinary tremor. We learned later that 29 buildings were destroyed in downtown Santa Cruz. We were warned that we probably would not have electricity for three months. Miraculously our power

and water were restored in four days. At last, we were "in business." We welcomed our first member, Food First, on November 1, 1989.

In some ways, those first few weeks set the tone for our first several years. We were definitely the scrappy underdog reacting to market forces. But in a couple of years we developed a loyal group of 500 member-insureds and their brokers. Our next five years or so could be characterized as "nose to the grindstone." During these years, we focused on improving our basic products and services, adding new ones and becoming more efficient. By the end of our seventh year, we had grown to 1,500 members.

In 1997, we celebrated becoming a 501(c)(3) tax-exempt nonprofit. Receiving that tax status was the culmination of six years of work, first in Claims Court, and then with Congress to get federal tax law changed. It was a very sweet victory!

In 1998, we realized that we were no longer the upstart, new kid on the block. We had reached a size and diversity which enabled us to be a leader in our special niche. We used that market presence to develop *Nonprofits' Own*, an enhanced policy form to which commercial insurers have responded by improving the coverages they offer to nonprofits.

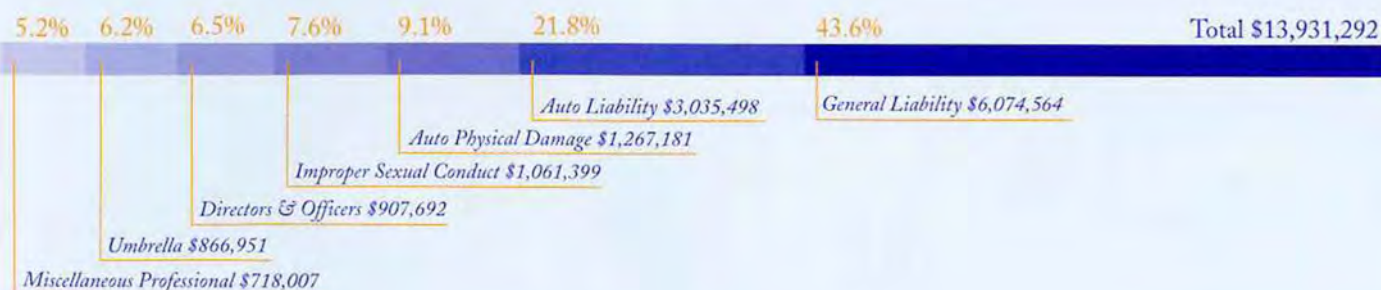


California Grey Bears of Santa Cruz—A NIAC member since 1989, Grey Bears' primary operations consist of a recycling program and food delivery program for home-bound members of Santa Cruz County. The photo above captured a scene from the PBS documentary about NIAC in the "Visionaries" series. Pictured (facing the camera) are Lynn Francis, Grey Bears Executive Director, and Pamela Davis, NIAC President/CEO.

In 1999, like most ten-year-olds, we became curious about the larger world and have begun the process to expand our products and services to nonprofits in other states. We hope to launch that expansion soon.

The next two pages highlight some of NIAC's major milestones over the past decade. We hope you will enjoy looking back with us on what you, NIAC members, brokers, funders and friends, have made possible.

1999 PREMIUM BY LINE



CELEBRATING TEN YEARS OF SERVICE

1989

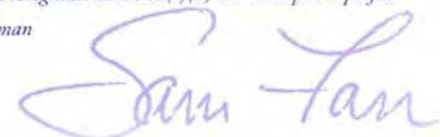
- Capital of \$1.3 million in loans provided by the Ford Foundation, the David & Lucile Packard Foundation, Wallace Alexander Gerbode Foundation, San Francisco Foundation, Marin Community Foundation, Walter S. Johnson Foundation
- Loma Prieta earthquake
- November 1, first member joins—Food First, Alameda County

1991

- Free video lending library established
- Added auto physical damage, directors & officers and umbrella coverages

"NIAC is to be commended for ten years of exemplary service to the California nonprofit community! I have watched with pleasure as you have grown from a few hundred members to more than 2,000, and I am pleased to have played a role in your successful efforts to be recognized as a 501(c)(3) tax-exempt nonprofit."

—Sam Farr, U.S. Congressman



1993

- Established reinsurance arrangement with General Reinsurance
- First bill introduced in Congress to enable NIAC's tax exemption

1990

- NIAC ends year with 270 members, \$1.3 million in premium
- NIAC hires first staff underwriter to replace third party administrator

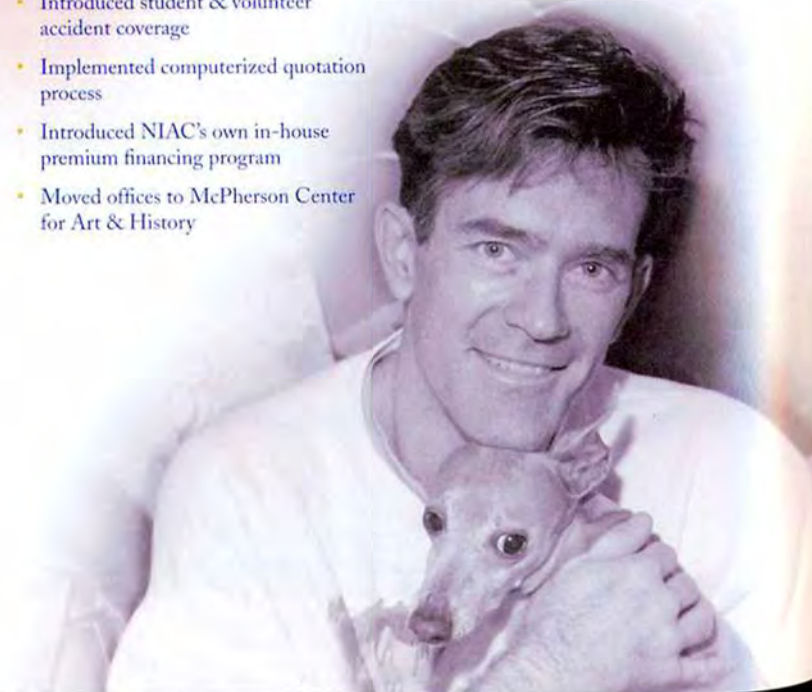
1992

- Introduced student & volunteer accident coverage
- Implemented computerized quotation process
- Introduced NIAC's own in-house premium financing program
- Moved offices to McPherson Center for Art & History



FIRST NIAC MEMBER

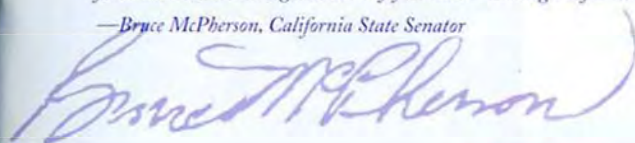
***Food First, Alameda County**—Food First seeks to eliminate the conditions that cause hunger in the world through education, advocacy and direct intervention. Food First assists more than 180 hunger-relief groups across the country, providing resources and mobilizing their efforts to bring about positive social change.*



TO NONPROFITS IN CALIFORNIA...

"Congratulations on NIAC's 10 year anniversary. Your organization provides a very valuable service to our nonprofit community. I am proud to have contributed in a small way to your success by helping you gain tax-exemption in California. The nonprofit community is very fortunate to have an organization of your caliber looking out for them."

—Bruce McPherson, California State Senator



1995

- Special property program with Genesis developed for members

1994

- NIAC celebrates 5 year anniversary
- NIAC welcomes its 1,000TH member—*Pets Are Wonderful Support*, Los Angeles County
- NIAC ends year with 1,160 members, \$8.5 million in premium
- Established reinsurance arrangement with Swiss Re

1000TH NIAC MEMBER

Pets Are Wonderful Support, Los Angeles County

—PAWS/LA assists people living with HIV/AIDS to enable them to keep and care for their beloved pets. A dedicated corps of volunteers walk and groom dogs, clean feline litter boxes and bird cages, transport pets to and from veterinary appointments, and even provide foster homes for pets whose owners are hospitalized.

1997

- Published: *SAFE: Sound Advice for Functions & Events*, and *Nonprofit Directors & Officers: Key Facts About Insurance & Legal Liability*
- Implemented direct bill system
- Introduced free driver training program: 500 drivers trained

1996

- Congress adds Section 501(n) to the tax code to enable NIAC to obtain 501(c)(3) status
- State of California adds Section 23701z to the Revenue Taxation Code enabling tax-exemption for NIAC
- Introduced new streamlined applications for coverage
- Introduced preventive free legal advice for all members purchasing directors & officers insurance
- Published: *Arrive Safe and Sound: Tips to Help With Your Nonprofit's Vehicle Safety Program*
- Launched web site

1999

- NIAC celebrates 10 year anniversary
- NIAC welcomes its 2000th member—*Ross Valley Community for Schools*, Marin County
- NIAC ends year with 2,040 members, \$13.9 million in premium
- Introduced Nonprofits' Own enhanced policy form
- Received \$5 million grant from the Bill & Melinda Gates Foundation to support nationwide expansion

1998

- \$150,000 grant received from Packard Foundation to develop business plan for NIAC expansion outside California
- Claims handling moved in-house—substantial savings!
- Published: *What Nonprofit Managers Need to Know About Lawsuits*



2000TH NIAC MEMBER

Ross Valley Community for Schools, Marin County

—Ross Valley Community for Schools supports arts education, music, and after-school enrichment programs for public schools in the Fairfax and San Anselmo districts. Parents, teachers, local businesses and the community-at-large all assist in making these programs available.

MEMBER SERVICES

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

Newsletters

Three newsletters were distributed to members in 1999. 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 Member Services Coordinator is constantly reviewing the relevance of NIAC's video topics, and titles are added or eliminated as necessary.

Workshops

NIAC continues to sponsor 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 1999, NIAC cosponsored conferences with the Nonprofit Risk Management Center, California Association of Nonprofits, Nonprofit Organizations Committee of the California State Bar, Community Foundation for Monterey County, North Valley Community Foundation and

Community Foundation of Santa Cruz County. Furthermore, NIAC staff provides training on behalf of CompassPoint.

On-site Visits

NIAC employees made more than 100 visits to members and brokers in 1999. As we continue to grow, we strive to learn more about nonprofits to insure a fair evaluation of their operations from an insurance perspective.

Web site

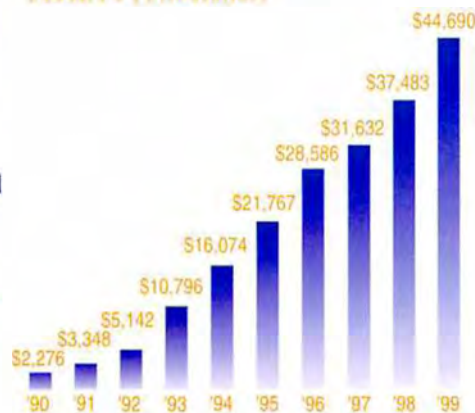
Visit NIAC's web site at www.niac.org. Members can order publications and



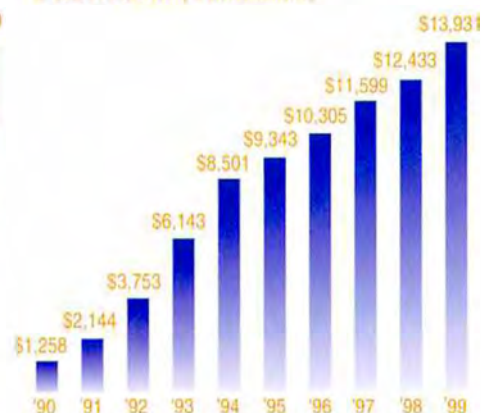
ARF/The Friendship Foundation, Napa County—A NIAC member since 1995. The Foundation brings friendly, trained dogs into residential care facilities for seniors. This "dog therapy" is physically and emotionally beneficial to the seniors, who look forward to their canine visits.

videos on-line, and much of the material may be downloaded. Plans for 2000 include dramatically improving access to information on our web site.

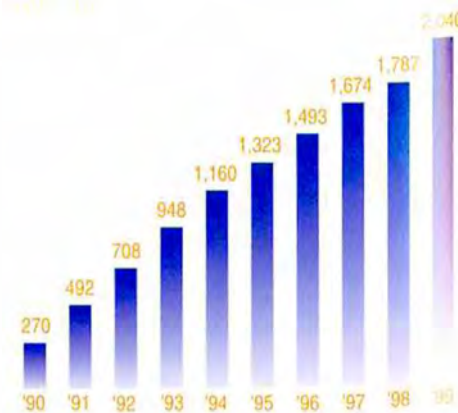
ASSETS (Thousands)



PREMIUMS (Thousands)



MEMBERS



MEET OUR MEMBERS

From NIAC's inception, it has been our policy to be as inclusive as possible and not to shy away from the types of nonprofits the insurance industry considers "risky." We have learned that, in most cases, it is not the services the nonprofit is providing that make it a higher or lower risk, but rather the quality of the management of the organization.

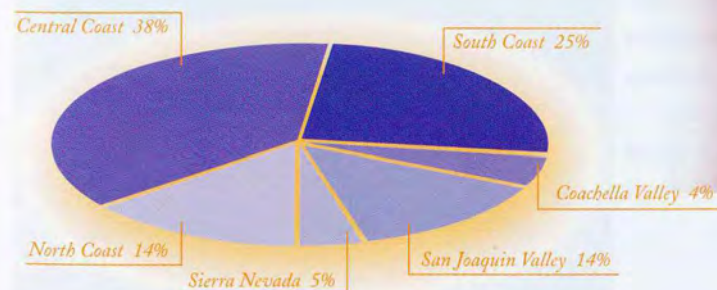
This policy of inclusiveness has resulted in NIAC having a diverse membership base. Now with more than 2,000 members, NIAC insures one in ten of the non-church 501(c)(3) nonprofits in California which are

large enough to report to the federal government. As a 501(c)(3) nonprofit ourselves, we are proud to be associated with such a terrific group of organizations.

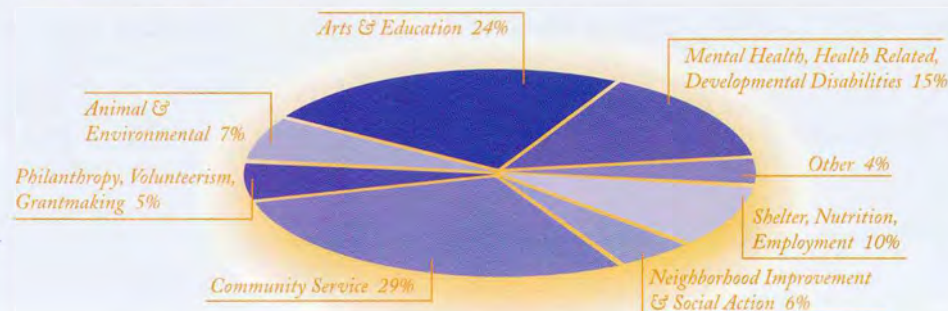
The charts on this page illustrate the many services provided by our members as well as their geographic spread. NIAC's membership grew by 14.2 percent in 1999, but the general composition of the members was stable.

Meet our members on the following pages. Please take a few minutes to read the member profiles and review the member list that follows.

1999 MEMBER LOCATIONS



1999 MEMBER COMPOSITION



Leadership Tomorrow, Orange County—A NLAC member since 1992. Leadership Tomorrow educates and equips current and future community leaders in the Newport Beach area. Local businesspeople, community activists and public sector employees join together to learn more about how their community works and what its needs are to assist in preparing them to lead and serve in their community.



SAN FRANCISCO CHILDREN'S ART CENTER

San Francisco County

For more than two decades the San Francisco Children's Art Center has inspired the creativity of Bay Area youth. Located at Fort Mason Center on San Francisco Bay, the Center offers classes throughout the week for children ages two through ten, with Sundays reserved for special art birthday parties. Each class is focused on a particular age group, and class size is kept small to insure individual attention.

Teachers guide students through the process of creating in an effort to elicit and support each child's individual style of visual expression. Rather than simply following directions to construct prescribed art "products," children are encouraged to trust in their own creative impulses. This process empowers students to take an idea from within themselves and give it form.

Through partnerships with community organizations and corporate and private donors, the Children's Art Center is able to bring its programs to children in family shelters, tutoring centers, afterschool programs, and other community settings.

Especially in the shelter settings, these art classes give the children "the opportunity to act and feel like children... and leave behind the adult worries of being homeless."

In discovering their own creativity, the children learn to view the world as a place filled with possibilities, where they can shape and express their own vision.

The San Francisco Children's Art Center has been a NIAC member since 1990.



UNITED WAY OF FRESNO COUNTY

Fresno County

United Way of Fresno County is a funding vehicle for programs in the Fresno area which have been selected as those that will make a significant impact to meet local community needs such as poverty, crime and unemployment. Resources are distributed to programs that are proven to be effective, and the organizations are held accountable for results. Local volunteers monitor where and how the funds are spent on a year-round basis to insure that funds are put to the best possible use.


Funds are directed to preventing and solving problems, not just treating them. By pooling resources in a community fund, they are able to distribute the contributions where they can achieve the greatest impact.

United Way of Fresno County currently provides more than \$700,000 in funding to 33 affiliated agencies, and distributes thousands of dollars in designated gifts to hundreds of non-affiliated nonprofit organizations.

The agency's *Community Collaborative* programs include a 24-hour crisis hotline, emergency food and shelter programs, retired and senior volunteer programs, food drives, holiday campaigns for needy families, neighborhood improvement days and demographic profiles of needs in the community.

United Way of Fresno County has been a NIAC member since 1996.





TREE MUSKETEERS

Los Angeles County

In 1987, a group of eight year-old kids sat around a freshly planted sycamore tree they named "Marcie the Marvelous Tree," and together they dreamed up a plan to save the Earth. Tree Musketeers, the world's first youth environmental organization, was founded to empower young people to lead environmental improvement in communities through innovative action and education programs. Unlike most youth groups run by adults for young people, Tree Musketeers is actually administered by kids with the support of adult partners. Kids who volunteer learn the business and personal skills required to lead environmental actions, and to teach and enlist support from others.

Developing youth as environmental leaders is at the heart of two major program areas. The *Partners for the Planet Network* offers a vehicle for kids nationwide to participate in a youth hotline and resource sharing. In the *Hometown Program*, kids care for and plant trees in urban areas and recruit subscribers to a curbside recycling program that benefits the organization. Pictured above, family members assisted by Tree Musketeers volunteers, plant a tree as a memorial to a lost loved one through the *Memory Tree* program.



The *One In A Million* campaign was launched in 1997 with a goal of empowering one million kids to dedicate one million hours to planting one million trees by 2000.

Tree Musketeers has been a NIAC member since 1990.



FOUNDATION FOR A COLLEGE EDUCATION

San Mateo County

Foundation for a College Education (FCE) promotes college access for students who have traditionally been under-represented in higher education. In particular, FCE focuses its efforts on reaching talented African American, Latino, Asian American, and Native American students who are from lower-socioeconomic backgrounds, and those first in their families to go to college.

Working in conjunction with other community organizations, FCE encourages high school students to raise their performance and expectations beyond standard requirements to college preparatory levels. FCE provides academic counseling and advising, SAT preparation, college selection planning, college application support including essay writing workshops, scholarship and financial aid guidance, group and individual academic tutoring, college tours, college interviewing workshops and mentoring.

FCE also includes students, parents and/or guardians in the process so that the entire family gains an understanding of the college preparation and admissions process.

Many of FCE's programs function in a group setting, so participants have the benefit of a supportive peer environment in which to explore college planning. Students can also receive individualized support through tutors, mentors and other services.

Foundation for a College Education has been a NIAC member since 1998.



GLOBAL EXCHANGE

San Francisco County

Global Exchange promotes people-to-people connections between the global North and South to increase awareness of world conditions and to promote social justice while building international partnerships around the world.

Reality Tours facilitated by Global Exchange allow North Americans to examine contemporary political, economic and social trends in countries around the world. Similarly, the *Fair Trade Program* uses alternative trade stores and educates first-world consumers about working conditions in other countries, and the importance of building a more just global economic order.

Human Rights Campaigns support pro-democracy movements in countries in conflict, and monitor and report on elections, as well as working to improve relations between the U.S. and other countries.

On a more local scale, Global Exchange offers an *Exploring California* seminar focusing on critical issues including immigration, labor and the environment. The agency's public education program produces books, videos, articles, and editorials; organizes educational events and workshops; and works with the media to increase coverage of international issues from a grassroots, citizen perspective. Support for *Grassroots Self-Help Projects* provides material assistance

in the form of small seed grants and technical assistance to community-initiated organizing, training and development projects.

Global Exchange has been a NIAC member since 1993.



Photo by Craig Morse

IRVINE ADULT DAY HEALTH SERVICES

Orange County

Irvine Adult Day Health Services provides day care services for seniors and disabled adults who may be experiencing memory loss, Parkinson's, diabetes, low vision or are recovering from stroke. The center offers a variety of programs to address the medical, therapeutic, psychological, social and recreational needs of each individual.

The center has on-site medical supervision and a professional staff trained in therapeutic services, including physical, occupational and speech therapies. These therapies assist in independent living by improving the participant's ability to care for themselves. Nursing services are individualized to meet the specific needs of each participant, and are coordinated with each participant's personal physician to provide the highest level of medical supervision and care, including medication monitoring, emergency medical care and health programs.

Door-to-door transportation services allow participants' family members and caregivers needed respite and the opportunity to continue working. The center serves a well-balanced hot meal and two nutritional snacks each day.

Recreational programs include cooking classes, exercise groups, music and crafts classes, planned outings and special events, and low-vision library services. Schedules are tailored to provide diverse and stimulating activities for each participant's specific needs and interests.

Irvine Adult Day Health Services has been a NIAC member since 1993.



NORTHBAY ECUMENICAL HOMES

Marin County

In 1978, a project for affordable housing was launched with six owner-built condos in Novato. The buyers used their hard work, sweat and \$60,000 to acquire homes valued at \$135,000 when completed. Thus began the program which was to become known as Northbay Ecumenical Homes (NEH). Today, cities throughout the Greater San Francisco Bay Area form partnerships with NEH to fund market-rate homes for their citizens. These loans are provided to first-time home buyers who otherwise could not qualify for a standard mortgage. NEH has been involved in the development of over 1,500 homes, and assisted with financing for over 30% of those homes. In the last two years, NEH has focused exclusively on financing for first-time home buyers.

Many families in the Bay Area have been forced to move away from family and friends due to rising housing costs. NEH works with cities, lending institutions, governmental agencies, private industry and nonprofit foundations

to assist qualifying families into their first home.

In January of 1999, NEH was one of the six national organizations honored by the Housing and Urban Development Department for "Innovation in Home-ownership," with HUD Secretary commenting that NEH is "a fine example of how the best American creativity and innovation can help expand home ownership opportunities for all Americans."

Northbay Ecumenical Homes has been a NIAC member since 1990.



NATIVE ANIMAL RESCUE

Santa Cruz County

Native Animal Rescue (NAR) is an all-volunteer group of individuals who are dedicated to rescuing, rehabilitating sick, orphaned and injured wildlife in Santa Cruz County. These volunteers take the animals home with them and give them round-the-clock care until they are ready to be released back into the wild.

The mountains, ocean and urban areas of Santa Cruz County are abundant with animals and birds of every variety. NAR works in cooperation with the local SPCA, caring for the wild animals which are outside the scope of the SPCA's functions. These animals range from birds and racoons to deer, bobcats and even the occasional injured snake.

Each volunteer rehabilitator specializes in a particular type of animal, and together they treat more than 2,000 animals each year, almost all in homes and backyards. More than 50% of animals rescued are eventually released in a healthy state, making NAR one of the most successful wildlife rehabilitation organizations in the nation.

NAR receives very little funding from local governments, relying instead on the support of individual donors and occasional grants from charitable trusts, both local and national. Educational programs are geared toward building an awareness and knowledge of wildlife and the preservation of these native inhabitants.

Native Animal Rescue has been a NIAC member since 1994.



1999 NIAC MEMBERS

ALAMEDA

- 100 Black Men of the Bay Area
- 24 Hour Emergency Housing
- 45th Street Artists Cooperative



All Ah We, Alameda County—a NIAC member since 1995. All Ah We is a dance performance company that promotes the rich cultural heritage of the Caribbean West Indies through educational and cultural programs for youth and adults. The productions feature the music, theater, dance and costume traditions of the festival arts.

- After School Activities of Pleasanton
- Aim to Please
- Alameda Emergency Food Bank
- Alameda Meals on Wheels
- All Ah We
- Allen Temple Foundation
- Allied Fellowship Service
- American Indian Child Resource Center
- American Indian Family Healing Center
- American Indian Lawyer Training Program
- Asians and Pacific Islanders for Reproductive Health
- Association Amatlan Del Norte
- 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
- Berkeley Architectural Heritage Association
- Berkeley Women's Health Center
- Bodega Bay Institute of Pollution Ecology
- Bonita House
- Buddhist Peace Fellowship
- Burbank Parent Participation
- CPEHN
- California Court Appointed Special Advocate Association
- California Friends of Louisiana French Music
- 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 Environmental Health
- Central Works
- Child Abuse Prevention Agency
- Child Assault Prevention Training Center of California
- Children's Health and Well Being
- Chochmat Halev
- Christian Counseling Centers
- Classical Philharmonic of Northern California
- Computer and Technology Resource Center
- Conciliation Forums of Oakland
- Dental Health Foundation
- Disability Rights Education and Defense Fund
- Donald P. McCullum Youth Court
- Dunsmuir House and Gardens
- Durant Square Adopt A School
- East Bay Consortium of Educational Institutions
- East Bay Depot for Creative Reuse
- East Bay Intergroup
- East Bay School for Girls
- East Bay Urban Gardeners
- Eastenders Repertory Company
- Easter Seal Society of the Bay Area
- Ecole Bilingue/East Bay French American School
- Eden Youth Center
- Egypt Theater
- Emeryville Community Action Program

- Fallen Leaf Foundation
- Family Builders By Adoption
- Family Emergency Shelter Coalition
- Filipinos for Affirmative Action
- Fix Our Ferals
- Food for Thought
- Foundation for Cardiac Research
- Fred Finch Children's Home
- Friends of Golden Gate Library
- Friends of the Alameda Free Library
- Girls of Alameda County
- Gold Key Club
- Grandparents and Relatives as Second Parents
- HIV Education and Prevention Project Alameda County
- Habitot Children's Museum
- Help Another Toward Creative Happiness
- Hesperian Foundation
- Hispanics in Philanthropy
- I-Pride
- Institute for Policy Analysis and Research
- International Child Resource Institute
- International Institute of the East Bay
- International Media Project
- International Rivers Network
- Japan Pacific Resource Network
- Japan U.S. Community Education and Exchange
- Keller Housing Initiatives
- Korean Community Center of the East Bay
- Kristi Yamaguchi's 'Always Dream' Foundation
- Lake Merritt Institute

1999 NIAC MEMBERS

- Leadership Training Academy
- Learning Disabilities Association of California
- LIFE Eldercare
- Long Range Education Empowerment and Action Project
- Lovelife Foundation
- LULAC
- MAICA Family Day Nursery School
- Mary Ann Wright Foundation Outreach Mission
- Middle East Childrens Alliance
- Narika
- National Foundation for Integrative Medicine
- National Latina Health Organization
- New Village Community Public Charter School of the East Bay
- Newark Schools Foundation
- Northern California Chapter of the National Hemophilia Foundation
- Oakland Citizens Committee for Urban Renewal
- Oakland Museum of California Foundation
- Oakland Youth Chorus
- Our Family and Friends Foster Care Services
- Over 21
- Pacific Rim Homestays
- Piedmont Cooperative Playschool
- PolicyLink
- 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
- Southern Alameda County Domestic Violence Law Project
- Southern Alameda County Sponsoring Committee
- Spectrum Community Services
- Spectrum Home Health Care
- Stagebridge
- Stiles Hall
- Support Group Training Project
- The Working Group
- Third Age
- United Indian Nations
- University of Creation Spirituality and Friends of Creation Spirituality
- Urban Ecology
- Vietnamese Political Prisoners Mutual Assistance Association
- WE Value Families
- WORLD
- Walden Foundation
- West Oakland Community School
- Women of Faith Recovery Home
- Women's Alliance
- Women's Economic Agenda Project

AMADOR

- ARC of Amador and Calaveras Counties Tri-County Wildlife Care

BUTTE

- ARC of Butte County
- Alzheimer's Disease and Related Disorders Association
- Association Global View
- Boys and Girls Club of Paradise Ridge
- Butte County Children's World
- Butte County Mounted Sheriff's Posse
- Butte Environmental Council
- Catalyst Women's Advocates
- Chico Art Center
- Chico Creek Theatre Festival
- Chico Museum Association
- Chico Unified School District Education Foundation
- Citizens' Committee for Community Advancement
- Community Action Agency of Butte County
- Discovery Shoppe League
- Dogs Help
- Exceptional Family Support, Education, and Advocacy Center
- Family Life Foundation
- Feather River Nature Center
- Four Winds of Indian Education
- Friends of the Chico Community Ballet
- Golden State Group Homes
- Gridley Guardian
- Handi-Riders of Northern California

Harvest Christian Ministries

- Help-4-People
- Independent Living Services of Northern California
- Innovative Health Care Services
- Innovative Preschool
- North Valley Community Foundation
- North Valley Schools
- Paradise Animal Shelter Helpers
- Paradise Center for Attitudinal Healing
- Paradise Scholarship Foundation
- Paradise Strive Center
- Private Industry Council
- Promotion of Animal Welfare Society and Chico Cat Coalition
- 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
- Yuba Feather Communities Services

CALAVERAS

- Blue Mountain Coalition for Youth
- Feeney Park Foundation
- Gold Country Alliance for the Mentally Ill
- Humane Society of Calaveras County
- Mountain Ranch Youth Alliance
- Murphy's Creek Theatre
- Volunteer Center of Calaveras County

• denotes NLAC member for ten years

• denotes NLAC member for five or more years

1999 NIAC MEMBERS

CONTRA COSTA

- Affordable Housing Association of Pittsburg
- Alliance for the Mentally Ill of Contra Costa County
- Antioch Historical Society
- Behavioral Intervention Associates
- California Autism Foundation
- * Cambridge Community Center
- Camping Unlimited for Retarded Children
- 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
- Contra Costa Public Works Early Child Center
- Court Appointed Special Advocates Program
- Crisis Resolution Services
- Danville Area Cultural Alliance
- * Danville Girl's Chorus
- * East Bay Center for the Performing Arts
- East Bay Services to the Developmentally Disabled
- * Elder Abuse Prevention
- Feral Cat Foundation
- Friends of Animal Services
- * 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
- Justice for Murder Victims
- Kensington Community Council
- LeCare Children's Home
- Mentoring Youth at Risk Program
- * Mt. Diablo Interpretive Association
- * Neighborhood House of North Richmond
- Nurture Company
- * Ombudsman Services of Contra Costa County
- Paradise Adolescent Home
- R and R Educational Home
- Rubicon Housing
- * SHELTER
- Searchlight Seminars
- Springs Academy
- * Steven A. Genard AIDS Assistance Foundation
- Sunrise House
- Wardrobe for Opportunity
- West County Adult Day and Alzheimer's Respite Care Center
- * Women's Therapy Center

DEL NORTE

- Del Norte Association for Developmental Services
- * Wild Feline Rescue

EL DORADO

- CASA of El Dorado
- Choices Transitional Services
- * Delora Corporation
- Early Childhood Counseling Center
- * El Dorado Arts Council
- El Dorado Community Foundation and Supporting Organization
- El Dorado Humane Society
- * El Dorado National Forest Interpretive Association
- Family Connections El Dorado
- Foothill Indian Education Alliance
- Guiding Hands
- Lake Tahoe Vacation Homeowners Association
- Mother Lode Rehabilitation Enterprises
- New Morning Youth and Family Services
- * Oak Ridge High School Sports Booster Club
- * Pinole Area Senior Foundation
- Sacramento Children's Museum
- Sierra Cultural Arts Center
- * Sierra Recovery Center
- Summit Counseling and Educational Services
- 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 Services
- Alzheimer's Foundation of Central California
- * Arte Americas, The Mexican Art Center
- Associated Center for Therapy
- * Big Brothers/Big Sisters of Fresno, Kings and Madera Counties
- Boys and Girls Clubs of Fresno County
- California Association for Physically Handicapped—Fresno County Chapter
- California Health Collaborative Foundations
- Camp Shalom
- Central California Nikkei Foundation
- * Central Valley AIDS Team
- Central Valley Children's Services Network
- Centro Binacional Para El Desarrollo Indigena Oaxaqueno
- * Centro La Familia Advocacy Services
- 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 Metropolitan Ministry
- Fresno Pacific Service Corporation
- * Fresno Rescue Mission
- * Fresno Unity Group Homes
- Fresno Urban Neighborhood Development

1999 NIAC MEMBERS

- Fresno Youth Opportunities Unlimited
- Friendship Center for the Blind
- Greater Coalinga Area Family Crisis Support Network
- HAPI
- Highway City Community Development
- Infant of Prague Counseling and Adoption Service
- Jewish Welfare Federation of Fresno
- Marjaree Mason Center
- OSA Women's Center
- Poverello House
- Rape Counseling Service of Fresno
- Spirit of Woman of California
- State Center Community College District Foundation
- The Living Room
- United Way of Fresno County
- Valley Caregiver Resource Center
- Veterans Crisis Programs
- Volunteer Bureau of Fresno County
- West Hills Community College District Foundation

GLENN

- Absolute Safety Training
- Glenn County Seniors Centers

HUMBOLDT

- Arcata Endeavor
- Arcata McKinleyville Children's Center
- Dell Arte
- Environmental Protection Information Center

- Eureka Housing Development Corporation
- Ferndale Little Theater
- Friends of the Arcata Marsh
- Friends of the Dunes
- Hight Community Service
- Humboldt Area Foundation
- Humboldt Bay Housing Corporation
- Humboldt Botanical Gardens Foundation
- Humboldt Family Service Center
- Humboldt Redwood Cursillo
- Humboldt Redwoods Interpretive Association
- Humboldt-Trinity Recreation Alliance
- Institute for Wildlife Studies
- Messiah School of Arts
- North Coast Big Brothers/Big Sisters
- North Coast Rape Crisis Team
- North Coast Redwood Interpretive Association
- Northern California Cultural Communications
- Pacific Art Center
- Pacific Coast Fish, Wildlife and Wetland Restoration Association
- Petrolia School
- Redwood Region Society of St. Vincent de Paul
- Southern Humboldt Senior Care
- Sumeg Patricks Point Lagoons Interpretive Association
- Trees Foundation
- 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
- Bakersfield Society for the Prevention of Cruelty to Animals
- Barlow Woodrow Charitable Trust
- Bethany Services
- Cat People
- Central California Inland Fisheries
- Kokanee and Salmon Foundation
- Community Medical Education and Research Foundation
- Kern Bridges Youth Homes
- Kern County Firefighters Burn Survivors Trust
- Kern County Hispanic Commission on Alcohol and Drug Abuse Services
- Kern County Mental Health Association
- New Advances for People with Disabilities
- Redrock Canyon Interpretive Association
- Saint Vincent de Paul Store
- Valley Achievement Center
- Youth Connection

KINGS

- Kings Community Action Organization
- Kings United Way



Neighborhood Youth Association, Los Angeles County—a NIAC member since 1995. Neighborhood Youth Association provides enrichment programs for at-risk children aged 2-18 in the Westside of Los Angeles County. Programs include recreation, counseling and career planning.

1999 NIAC MEMBERS

- Lemoore Christian Aid
- Lemoore Senior Citizens



Meals of Marin, Marin County—a NIAC member since 1994. Meals of Marin's all volunteer staff prepares and delivers two meals (a hot dinner and a bag lunch for the following day), free of charge, 365 days per year, to people with AIDS and other life-threatening illnesses in Marin County.

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
Lake County Citizens Committee on
Indian Affairs
Lake County Community Action
Committee
Lake County Tribal Health Consortium
- Live Oak Seniors
- Lucerne Alpine Senior Center
Transition Place
Triple S Institute

LASSEN

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

LOS ANGELES

- AMASSI Center of Los Angeles
- African Community Resource Center
- Akila Concepts
- Al Wooten, Jr. Heritage Center
- Ala Nest
- Alzheimer's Association of Los Angeles
- Aman Folk Ensemble
- American Indian Changing Spirits
- An Claidheamh Soluis
- Apollo West Theatre Drama and Workshop

- Aresis Ensemble
- Arroyo Arts Collective
Artists Reaching—Out to Kids
Asian American Senior Citizens Service
Center
Asian Pacific American Dispute Resolution
Center of Los Angeles
Asian Pacific Women's Center
Asian Professional Exchange
Assistance League of Downey
Assistance League of the East San Gabriel
Valley
Associated League of Mexican Americans
- Awareness Foundation
- Aztlan Cultural Arts Foundation
- Baldwin Park Community Food Center
- Beacon Housing
- Bell Gardens Community Services Center
- Beverly Hills Theatre Guild
- Biofeedback Institute of Los Angeles
- Black Artists Network Development
- Boys and Girls Club of Buena Park
- Boys and Girls Club of San Pedro
- Break the Cycle
- CAN Foundation
- CHP 11-99 Foundation
- CLARE Foundation
- Caldwell Adjustment Center
- California Association of Nonprofits
- California Congress of Parents, Teachers
- California Institute of Health and Social
Services
- California League Middle Schools, High
Schools, National High School
Association

- California Men's Gathering
- California Philharmonic Foundation
- California State Student Association
- California Youth Chess League
- California Youth Theatre
- Californians for Population Stabilization
Camp Pacific Heartland
- Cantori Domino
- Carroll Shelby Childrens Foundation
- Catholic Big Brothers
Center for Human Rights and
Constitutional Law Foundation
Center for the Partially Sighted
- Central San Fernando Valley Alliance for
the Mentally Ill
- Centro Latino de Education Popular
- Challengers Boys and Girls Club
- Chandler Lodge Foundation
- Child Focus
- Children's Cancer Research Fund
- Children's Institute International
- Chinese American United for
Self-Empowerment
- City Impact
- Coalition of Mental Health Professionals
- Community Coalition for Substance Abuse
Prevention and Treatment
- Community Development Center
- Community Outreach Center of Pasadena
- Compassion in Action
- Concern Foundation
- Conejo Players
- Connections for Children
- Creative Kids Education Foundation
- Creative Learning Institute

- Cri-help
- D'Veal Corporation
- 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
- Dramatic Results
- Dress for Success Los Angeles
- Drew Child Development Corporation
- Earth Communications Office
- East Los Angeles Rape Hot Line
- Eaton Canyon Foundation
- Eco-Home Network
- Ecumenical Council of the Pasadena Area Churches
- Egremont Schools
- Ehlers-Danlos National Foundation
- El Camino Children and Family Services
- El Rescate
- Family Hope
- Family Service Agency of Burbank
- Fiesta Educativa
- First Step Shelter
- Fletcher Jones Foundation
- Foothill Friends of Music
- Foundation For Taxpayers and Consumer Rights
- 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
- Genesis LA Economic Growth Corporation
- Getty House Foundation
- Goodwill Industries of Ventura and Santa Barbara Counties
- Grant Beckstrand Cancer Foundation
- Great and Small
- 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 Project
- Hemophilia Foundation of Southern California
- Henderson Community Center
- Hermandad Mexicana Nacional
- Homenetmen Ararat Chapter
- Homestead Hospice and Shelter
- Imperial Home
- Inglewood Neighborhood Housing Services
- Inner Circle Foster Family Agency
- Institute for Multicultural Counseling and Education Services
- International Foster Family Agency
- Iraida Foundation
- Jefferson Center for Character Education
- June L. Mazer Lesbian Collection
- KHEIR Center
- Keep Youth Doing Something
- Kenny Nickelson Memorial Foundation for Homeless Veterans
- Korean American Coalition
- LA 2000 Youth Foundation
- LA Coalition to End Homelessness
- LA Family Housing Corporation
- LA Police Reserve Foundation
- La Academia de Arte Yepes
- La Canada Youth Council
- La Dora's Family Services
- Le-Na Residential Care
- Liberty Hill Foundation
- Life Services
- Life Steps Foundation
- Little Landers Historical Society
- Little Tokyo Service Center
- 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 Children's Museum
- Los Angeles Tenth District PTA Congress of Parents, Teachers
- Los Angeles Theater Alliance
- Los Angeles Women's Foundation
- Marianne Frostig Center of Educational Therapy
- Marina del Rey Anglers
- Mary Pickford Foundation
- Meals on Wheels of La Mirada
- Miracle Star Women's Recovering Community
- Mission to Children
- Montebello Community Gang Diversion Task Force
- Multicultural Service Center
- My First School
- National Academy of Songwriters
- National Health Foundation
- National Hispanic Media Coalition
- Navarro Avenue Tremont Howard Association
- Neighborhood Youth Association
- Neumen Group Homes
- New Outlook Boy's Home
- Nigritian Animist Institute
- Ninos Latinos Unidos
- Nogales Noble Regiment Boosters
- North Hollywood Group
- Nuevo Amanecer Latino Children's Service
- O'Conner Atkins Group Home
- Ocean Conservation Society
- Ocean Park Community Center
- One Institute: International Gay and Lesbian Archives
- Oralingua School for the Hearing Impaired
- Pacific Ackworth Friends School
- Pacific Film Currents
- Pacific Resident Theatre Ensemble
- Parenting Institute
- Parents for Unity

1999 NIAC MEMBERS

Pasadena Boy's Choir
 Pasadena Shakespeare Company
 • Peace and Joy Care Center
 • Peninsula Committee for the Los Angeles Philharmonic Orchestra
 Peninsula Friends of the Library
 • Peregrinos de Emaus
 Pet Assistance Foundation
 • Pets Are Wonderful Support
 • Planet Hope
 Playwrights Group
 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
 Reach LA
 • Reason Foundation
 Recording Artists, Actors and Athletes
 Against Drunk Driving
 Refugio Para Ninos
 Region 2 of Overeaters Anonymous
 Riverside Community Health Foundation
 • Roscomare Road Booster Club
 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 Mailbu Education Foundation
 • Santa Monica Symphony Association
 Saroyan Social Services
 • Services Center for Independent Living
 • Shalhevet High School
 • Society for Calligraphy
 • Society of Saint Vincent de Paul—Council of Los Angeles
 • Sonshine Youth Services
 South Asian Network
 South Bay Bright Future Youth Development Center
 • 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
 Spanish American Institute
 St. Francis House
 Student Travel And Research School
 • Substance Abuse Foundation of Long Beach
 Teens Happy Home
 Theatre West
 • Therapeutic Living Centers for the Blind
 • Tomorrow's Entrepreneurs Today

Touch A Life Foundation
 TransitPeople
 • Tree Musketeers
 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
 • Watts Health Systems
 Wesley Social Services Center
 • West Antelope Valley Educational Foundation
 West Covina Foster Family Agency
 • West Pasadena Residents' Association
 Westchester Symphony Society
 • Whittier Cultural Arts Foundation
 Will Geer Theatrum Botanicum
 Wings of Refuge
 Women in Management
 Youth Development Partnership Program
 Youth Incentive Program

MADERA

Madera Coalition for Community Justice
 Madera County Food Bank
 Shared Ministries—Eastern Madera County

MARIN

• A Broader Living Experience
 Alchemia—Theater for Life
 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
 Canal Community Alliance
 • Cascade Canyon School
 • Center Point
 • Chorale Singers of Marin
 Conference of Northern California Handweavers
 • Corte Madera Larkspur Schools Foundation
 • Cultural Homestay International
 Drawbridge: An Arts Program for Homeless Children
 Earle Baum Center of the Blind
 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

- Food for Thought
- Four Winds West
- Friends of Corte Madera Creek
- Friends of the Animals in the Redwood Empire
- Headlands Center for the Arts
- Homeward Bound of Marin
- Homework Club
- Jenifer Altman Foundation
- K.D. Musical Theater
- Klaas Kids
- Liss Fain Dance
- Marin AIDS Interfaith Network
- Marin Advocates for Children
- Marin Alano Club
- Marin Association for Retarded Citizens
- Marin Athletic Foundation
- Marin Bocce Federation
- Marin Breast Cancer Watch
- Marin Child Care Council
- Marin City Children's Program
- Marin Community Food Bank
- Marin Council of Agencies
- Marin Dance Theatre
- Marin Education Fund
- Marin Institute for Prevention of Alcohol and Other Drug Problems
- Marin Interfaith Homeless Chaplaincy
- Marin Interfaith Youth Outreach
- Marin Music Conservatory
- Marin Performing Stars
- Marin Senior Coordinating Council
- Marin Services for Men
- Marin Services for Women

- Marin State Park Association
- Matrix
- Meals of Marin
- Mill Valley Schools Community Foundation
- Mountain Play Association
- Mt. Tamalpais Interpretive Association
- National Society of Fund Raising Executives—Golden Gate Chapter
- North Bay Children's Center
- Northbay Ecumenical Homes
- Novato Community Players
- Novato Human Needs Center
- Novato Youth Center
- Parent Services Project
- Parents United
- Phillips-Morrison Institute of California Playground
- Public Art Works
- Ross Valley Community for Schools
- School Environmental Education Docents
- San Geronimo Valley Art Center
- Sausalito Salvage Shop
- Science Interchange
- Senior Access
- Shakespeare at Stinson
- Sight and Insight
- Stupski Family Foundation
- Theatre-At-Large
- Trips for Kids
- Voices of Healing
- Volunteer Center of Marin County
- WILDCARE
- West Marin Community Radio
- Youth Service California

MARIPOSA

- 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
- Camp Rubber Soul
- Comptche Community Organization
- E Center
- Emergency Sanctuary for Coastal Acts
- Family and Friends United by AIDS
- Ford Street Project
- Gualala Arts
- Gualala Community Center Incorporated
- InterTribal Sinkyone Wilderness Council
- Lifeworks School
- Mendocino Cancer Resource Center
- Mendocino Coast Botanical Gardens Preservation Corporation
- Mendocino Coast Christian School
- Mendocino Dispute Resolution
- Mendocino Food and Nutrition Program
- Mendocino Latinos Para La Comunidad
- Mendocino Theatre Company
- North Greenwood Community Association
- Pacific Environmental Education Center
- Pacific Textile Arts
- Point Arena Lighthouse Keepers Inc.
- Project Sanctuary
- Redwood Children's Services Company
- denotes NIAC member for ten years

- The Billy Foundation
- The Lords Land
- Thomas More Preparatory School



Neighborhood Youth Association, Los Angeles County—a NIAC member since 1995. Neighborhood Youth Association provides a children's center with component programs in social development, cultural enrichment, educational enhancement, counseling and recreation for children in the Westside of Los Angeles.

- denotes NIAC member for five or more years

1999 NIAC MEMBERS

MERCED

- A Woman's Place of Merced County Central Valley Opportunity Center
- Challenged Family Resource Center



Blind Children's Learning Center, Orange County—A NIAC member since 1991. The Blind Children's Learning Center seeks to develop the full potential of children and youth with visual impairments, regardless of ability to pay. Programs include sensory exercises (above) and "Fun Olympics" (opposite).

Merced-Mariposa District Council of St. Vincent de Paul Society

MODOC

- Alturas Community Theater
- Modoc Child Care Council
- Modoc Work Activity Center
- Resources for Indian Student Education
- TEACH

MONO

Watershed Management Council

MONTEREY

- Alzheimer's Association-Monterey County Chapter
- Big Sur Art Initiative
- Blind and Vision Impaired Center of Monterey County
- Breast Cancer Action Group of the Monterey Peninsula
- Business and Education Alliance of the Monterey Peninsula Area
- Carmel Performing Arts Festival
- Carmel River Steelhead Association
- Central Coast Center for Independent Living
- Central Coast Hospice Foundation
- Chamber Music Monterey Bay
- Charitable Council of Monterey County
- Coalition of Homeless Services Providers
- Community Human Services
- Dixieland Monterey
- FOOD Crops
- Forest Theatre Guild

Friends Outside in Monterey County

Friends of Moss Landing Marine Laboratories

Interim

John XXIII Aids Ministry

Lyceum of Monterey County

Leadership Gilroy

- Meals on Wheels of the Monterey Peninsula

Monterey Bay Blues Festival

Monterey County Cultural Council

Monterey County Land Watch

Monterey County Youth Museum

- Monterey Peninsula College Foundation
- Monterey Peninsula Junior Golf Association
- Operations Shoe Strings
- Pacific Cetacean Group
- 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

Alpine Winter Foundation

Alternatives in Action

Church Women United of the Napa Valley

Community Counseling Center

- Community Health Clinic Ole
- Cybermill

Family Service of the North Bay

- Friends of Lincoln Theater

- Friends of the Napa River

Hands Across the Valley

Jobs for California Graduates

- Lifeworks

Napa Alternatives for Children

Napa County Council for Economic Opportunity

Napa Swim Club

Napa Valley Alano Club

- 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 for the Disabled

Gold Country Telecare

Golden Empire Humane Society and Animal Save

- Sierra Adoption Services

Sierra Nevada Children's Services

Thrift Shop Cancer Aid

Truckee Tahoe Community Foundation

United Way of Nevada County

1999 NIAC MEMBERS

ORANGE

- Alzheimer's Disease and Related Disorders Association
Alzheimer's Association of Orange County
ABC Foster Family Agency
Alano Club of Garden Grove
- Alliance for the Mentally Ill of Orange County
America on Track
- Anaheim Independencia Community Center
- Anaheim Interfaith Shelter
Annie's House
- Assistance League of Newport-Mesa
Assistance League of Santa Ana
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
Celebrate Freedom Outreach
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
Defend the Bay
Delhi Community Center
Development Solutions
- Disabled American Veterans Charities of Greater Los Angeles
El Sentido Humano
- Equipping Today's Church
- Families Forward
Gay and Lesbian Community Services Center of Orange County
- Girls and Boys Club of Garden Grove
God's International Resource Link
- HOMES
Hearts United Grandparents/Grandchildren
Hearts for the Homeless
Inside Edge
International Visitors and Protocol Foundation of Orange County
Irvine Adult Day Health Services
- Irvine Senior Foundation
Jewish Homes for the Aging of Orange County
Just Jazz
- Kids Cancer Connection
- La Monte Academic
La Palma Community Foundation
Laguna Beach Educational Foundation
Laura's House
- Laurel House
Leadership Concepts

- Leadership Tomorrow
Newport Harbor Educational Foundation
Newport Mesa Halfway House
Nhan Hoa Comprehensive Health Care Clinic
No Square Theater
Orange Coast Interfaith Shelter
- Orange County Community Development Council
Orange County Congregation Community Organization
- Orange County Fair Housing Council
Orange County Head Start
Orange Sister Cities Association
Pacific Coast Fertility Society
Pat McCormick Educational Foundation
- People for Irvine Community Health
- Pilgrimage Family Therapy Center
Pressing On Christian Fellowship
Project Create
- Project Independence
Rescuing Unwanted Furry Friends
- SEE Center for the Advancement of Deaf Children
- Saint Mary and All Angels School
- Sally's Fund
- Samadana
- San Clemente High School Triton Booster Club
Sheepfold
- Shelter for the Homeless
- Southern California Indian Center
- Southwest Minority Economic Development Association

Southwest Community Center

- Speech and Language Development Center
Star 6 Children's Foundation
- 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
Walking Shield American Indian Society
- 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
- 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

• denotes NIAC member for ten years

• denotes NIAC member for five or more years

1999 NIAC MEMBERS

PLUMAS

- Alliance for Workforce Development
- Dawn Institute
- Plumas Crisis Intervention Resource Center
- RAINBOW Family Support and Resource Network
- Roundhouse Council

RIVERSIDE

- A.C. Dysart Park Association
- Alpha Treatment Centers
- Assistance League of Riverside
- Banning Youth Center
- Beaumont State Pre-School
- Boys and Girls Club of Coachella Valley
- CASA for Riverside County
- Central County United Way
- Chastella
- Childrens Playtime Productions
- Coachella Valley Historical Society
- Colombiere Retreat Center
- Desert Forum
- Desert Samaritans for the Elderly
- Desertstar Project for the Mentally Disabled
- Ebene Femme
- 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

Helpers Corporation

- Idyllwild HELP Center
- Indian Child Welfare Consortium
- Inland AIDS Project
- Inland Empire Concilio de La Raza
- Inland Empire Exchange Clubs Against Child Abuse
- Janet Goeske Center for Seniors and Handicapped Citizens
- Johnson Manor
- Junior League of Riverside
- Kris' Camp/Therapy Intensive Programs
- Living Free Animal Sanctuary
- McMillan Institute for the Arts
- National Parenting Institute
- North County Community AIDS Partnership
- Palm Canyon Theater
- Palm Springs Stroke Activity Center
- Parkinsons Resource Organization
- Partnership to Preserve Independent Living for Seniors and Persons with Disabilities
- Prime of Life
- Pure Rock Christian Fellowship
- Ramona Bowl Music Association
- Reichart and Dodd Foundation
- Reynaldo J. Carreon Foundation
- Riverside Alano Club
- Riverside County Latino Commission on Alcohol and Drug Abuse
- Riverside Medical Clinic Foundation
- Riverside Recovery Resources
- San Bernardino National Forest Association
- San Geronio Child Care Consortium

- Senior Daycare Center/David Kahn Center
- Shelter from the Storm
- 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
- We Tip
- Well in the Desert

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
- Assistance League of Sacramento
- 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
- Boys and Girls Club of Galt
- Breaking the Cycle Treatment Programs

- Business for the Environment—Global Futures Foundation
- California Association of Homes and Services for the Aging
- California Center for Health Improvement
- California Channel
- California Child, Youth and Family Coalition
- California FarmLink
- California Hispanic Commission on Alcohol and Drug Abuse
- California Inland Fisheries Foundation
- California Rural Indian Health Board
- California State University Sacramento Trust Foundation
- California Tax Education Council
- California Wildlife Federation
- Camp Fire Boys and Girls Sacramento Sierra Council
- Center for Contemporary Art
- Center for Fathers and Families
- Chalk it up to Sacramento
- Chemical Dependency Center for Women
- Child and Family Institute
- Community Enterprises
- Crossroads Rehabilitation Systems
- D and A Detox Center
- 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

1999 NIAC MEMBERS

- Family Service Agency of Greater Sacramento
 - Families United
 - Festival de la Familia
 - Francis House of Sacramento
 - Gold Rush Classic
 - Golden State Museum Public Benefit Corporation
 - Happy Tails Pet Sanctuary
 - Head Trauma Support Project
 - Healthy Community Forum for the Greater Sacramento Region
 - Home Assistance and Repair Program for Seniors
 - Home at Last
 - Human Resources Consultants
 - Indian Dispute Resolution Services
 - Interfaith Service Bureau
 - Italian Cultural Society
 - Kaplan Foundation
 - La Familia Counseling Center
 - Law Enforcement Chaplaincy
 - Learn 4 Success
 - Lekotek Family Resource Center
 - Leonardo da Vinci School Parent Teacher Group
 - Lighthouse Family Services
 - Living in Familiar Environments
 - Meadowview Community Action
 - Mental Health Association, Sacramento Chapter
 - Mexican-American Alcoholism Program
 - Michels Education Institute
 - NAMI Sacramento
 - National Foundation for the Treatment of Abused Children
 - National Visiting Teachers Association
 - New Horizons Counseling Center
 - Nonprofit Resource Center of Sacramento
 - Northern California Branch of the American Society of Microbiology
 - Omni Programs/Peers Against Substance Abuse
 - One Shoe Crew
 - Pacific Crest Trail Association
 - Prevent Child Abuse-California
 - River City Recovery Center
 - River Oak Center for Children
 - Sacramento Area Emergency Housing
 - Sacramento Area Firefighters Burn Center Committee
 - Sacramento Area Literacy Coalition
 - 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
 - Sacramento Vocational Services
 - 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
 - Treat 'em Like a King
 - Upper Sacramento River Exchange
 - Visions Unlimited—South Area Mental Health Clinic
 - Volunteers of America, Sacramento and Central Valley
 - WEAVE
 - 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 Homes
 - California Garden Clubs
 - Christian Counseling Service
 - Clear View Treatment Center
 - DOVES of Big Bear Valley
 - Fair Housing Council of San Bernardino County
 - denotes NIAC member for ten years

- Inland Area Native American Association
- Lytle Creek Community Center
- Lytle Creek Senior Citizens Association



Upper Sacramento River Exchange, Sacramento County—a NIAC member since 1997. The Upper Sacramento River Exchange exists to protect and preserve the local Dunsmuir watershed environment and provide opportunities for greater river awareness, education, problem solving, and appreciation.

• denotes NIAC member for five or more years

1999 NIAC MEMBERS

Mary's Mercy Center

- Morongo Basin Adult Health Services
- Morongo Basin Mental Health Services Association

Operation Breakthrough

PHILOS Adolescent Treatment Centers

- Rolling Start
- San Bernardino Child Advocacy Program
- San Geronimo Volunteer Association
- Southern California Musculoskeletal and Cancer Foundation
- 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
- 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 Inland North County
- Boys and Girls Club of National City
- Boys and Girls Club of East County
- California Black Health Network
- California Southern Small Business Development Corporation
- Casa Familiar
- Center For Parent Involvement in Education
- Center for Positive Changes
- Center for Social Services
- Centro Cultural de la Raza
- Che Cafe Collective
- 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 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
- Friends of the San Diego Public Library
- Gay Men's Spiritual Retreat
- Gerson Institute
- Grad Night Foundation
- Greyhound Pets of America—California
- Group Conscience

• Harry E. and Rachael M. Moeller Foundation

- Home Start
- Homeys
- International Mutual Assistance Association of San Diego
- J.W. Sefton Foundation
- Karibu Center for Social Support and Education
- Ken Jewish Community Center
- Kids on the Block of San Diego
- Lakeside Historical Society
- Little Italy Association
- Live and Let Live Alamo Club
- Mid City Christian Services
- Motor Transport Museum
- Mountain Empire Historical Society
- National Network of Grant Makers
- Newport Mesa School Foundation
- Nonprofit Federation for Housing and Community Development
- Normal Heights Community Development
- North County Interfaith Council
- Ocean Beach Community Development Corporation
- Operation Understanding of San Diego
- Pacific Coast Events Foundation
- Pacific Intercultural Exchange
- Pacto Latino AIDS Organization
- Palomar Family Counseling Service
- Point Loma Arts Academy
- Progressive Social Service Systems Technology



Operation Understanding, San Diego County—a NIAC member since 1996. Operation Understanding, San Diego brings together the African-American and Jewish youth of San Diego in a program of educational workshops and cultural activities to promote inter-racial harmony, understanding and cooperation.

Supportive East County Social and Educational Services
 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 Men's 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
 Sudanese English Project
 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
 Walden Environment
 Wellness Community of San Diego
 • William D. Lynch Foundation for Children
 Youth for Progress

SAN FRANCISCO
 820 O'Farrell
 ABADA Capoeira San Francisco
 • Academy of Friends
 African Immigrant and Refugee Resource Center
 Aguilas
 Aim High for High School
 Alamo Square Neighborhood Association
 • American Society on Aging
 Arab Cultural Center
 Architectural Foundation of San Francisco
 Arriba Juntos
 Asian Americans Pacific Islanders in Philanthropy
 • Asian Pacific American Community Fund
 • Asian and Pacific Islander Wellness 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
 Beth Abrams Center for Peace, Arts, Justice
 • Better Health Foundation
 Beyond Dreams Foundation
 • Black Coalition on AIDS
 • Breast Cancer Action
 • Bridge to Asia Foundation
 Caduceus Outreach Services
 California Center for Land Recycling
 • California Environmental Trust
 • California Northern Coastal Area of Alcoholics Anonymous

California Signrise
 California Summer Music
 Cancer Research Fund of Contra Costa County
 Centro Latino Cuzcatlan
 Centro Latino de San Francisco
 Chanticleer
 Children's Psychological Trauma Center
 Chinatown Neighborhood Center
 Chinese for Affirmative Action
 Cine Accion
 Coleman Advocates For Children and Youth
 College Bound Foundation
 • Family Link
 Family School
 Committee to Save St. Brigid's Church
 Communities in Harmony Advocating for Learning and Kids
 Community Awareness and Treatment Service
 • Community Design Center
 Community Housing Partnership
 • Continuum HIV Day Services
 Council on Spiritual Practices
 Community Awareness and Treatment Service
 • Community Design Center
 Community Housing Partnership
 • Continuum HIV Day Services
 Council on Spiritual Practices
 • Dolores Street Community Services
 • ETVC-Educational TV Channel
 Edgewood Center for Children
 ElderAngels
 • Emanuel Achievement Program
 • Episcopal Community Services of San Francisco
 Family House
 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
 Fort Mason Community Garden
 • Friends of Ethnic Arts
 • Friends of Scrap
 Friends of the National Kidney Association
 • Friends of the Urban Forest
 Gastinell's Tender Loving Care
 Gateway High School
 George Coates Performance Works
 Glide Community Housing
 • Global Exchange
 Golden Gate Men's Chorus
 Golden Gate Performing Arts
 Great Schools
 Greater Bay Area Family Resource Network
 Green City Project
 • 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
 Healthy Environments Daycare Advisory Committee

1999 NIAC MEMBERS

Homecare Companions

Homeless Prenatal Program

- Housing Development and Neighborhood Preservation Corporation

Housing Services Affiliate of the Bernal Heights Neighborhood

I Have A Dream Foundation—Oakland

ImprovWorks—The San Francisco Center for Improvisation

Independent Press Association

Institute for Market Transformation

- Instituto Pro Musica de California
- International AIDS Society-USA
- International Development Exchange
- International Gay and Lesbian Human Rights

International Tibetan Qigong Association

Japanese American Religious Federation Assisted Living Facility

Just Think Foundation

Justice Matters Institute

Kearny Street Workshop

- Kid's Turn

LSB Leakey Foundation

- La Casa de las Madres

Larkin Street Services

- Latino Issues Forum

Lavender Youth Recreation and Information Center

Learning Consortium

- Lesbian Gay Chorus of San Francisco
- Lifeline Mission of San Francisco
- Mac's Home for Boys and Mac's Transitional Housing

Marsh

- Meals on Wheels of San Francisco
- Men Overcoming Violence Men's Associated Exchange Mexican Cultural Center
- Mexican Museum
- Mid-Weeklies
- Mission Childcare Consortium
- Mission Cultural Center for Latino Arts
- Museum of the City of San Francisco
- Mycological Society of San Francisco
- Names Project Foundation
- Network on Women in Prison
- New Century Chamber Orchestra
- 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
- 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
- Providence Foundation of San Francisco
- 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 African American Historical Cultural Society
- 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 Prevention Center
- 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 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

- San Francisco SAFE
- San Francisco Special Events Committee
- San Francisco Study Center
- San Francisco Traditional Jazz Foundation
- San Francisco Urban Service Project
- San Francisco Veterans Equity Center
- San Francisco Women Against Rape
- Save the Redwoods League
- Schools Mentoring and Resource Team
- Shakespeare San Francisco
- Society for Art Publications of the Americas
- Sojourner Truth Foster Family Service Agency
- Southeast Alliance for Environmental Justice
- Sports for the Worlds Children Foundation
- Square and Circle Club of San Francisco
- Starr King Park
- Street Side Stories
- Summer Search Foundation
- Support Center for Nonprofit Management
- Support for Families of Children with Disabilities
- Susie Tompkins Buell Foundation
- Sustainable Conservation
- Sustainable Sciences Institute
- Telegraph Hill Neighborhood Association
- Tenderloin AIDS Resource Center
- The Stop AIDS Project
- The Victorian Alliance
- The William G. Irwin Foundation
- Three Guineas Fund
- Todland

1999 NIAC MEMBERS

Treasure Island Homelessness Development Initiative

Tuolumne River Preservation Trust

Under One Roof

Urasenke Foundation of California

Vanguard Public Foundation

Vision Youthz

Voice over Video Network

• Volunteer Center of San Francisco

• Volunteers in Parole

• We Care Bay Area

• West Bay Local Development Corporation

• Western Addition Senior Citizens Service Center

Western Roundup/Living Sober of San Francisco

Western States Seismic Policy Council

• Wiley W. Manuel Law 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

Young Ideas Community Home

Youth Industry

Z Space Studio

SAN JOAQUIN

• Asian Pacific Self-Development and Residential Association

• Beacon Lighthouse

Boys and Girls Club of Lodi

Boys and Girls Club of Stockton

California Open Medical Outreach

Casa de Ninos Group Home
Circle C Ranch

• 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

Agricultural Education Foundation and
Agricultural Leadership

Allied Arts Association

• Atascadero Recreation Center Committee

Central Coast Aquarium Society

• Central Coast Natural History Association

• Clark Ovitt Foundation

Exindigo

Family Care Network

Family Life Counseling Services

Food Bank Coalition of San Luis Obispo
County

• Foundation for Community Design of the
County of San Luis Obispo

• Foundation for the Performing Arts Center

• Friends Outside in San Luis Obispo
County

• Hesed Christian Ministries

• LifeSpan Services Network

• NCI Affiliates

• Paso Robles Foundation for Culture and
the Arts

Paso Robles Library Foundation

• 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

The Economic Vitality Corporation of
San Luis Obispo County

SAN MATEO

Achieve and Peninsula Children's Center
Charter Auxiliary

• Al-Anon Family Groups—District 13

• All Stars Helping Kids

Associated Parents Group of Hillsborough

• Carey School

Concentric Media

• Daly City Emergency Food Pantry

El Centro de Libertad—The Freedom
Center

Fair Oaks Beautification Association

Family Support Systems

Foundation for a College Education

Foundation for Autistic Childhood
Education and Support

• Foundation for Hearing Research

Gorilla Foundation

Hillsborough Schools Foundation

• Holocaust Oral History Project

• Human Investment Project

• Institute for the Advancement of Human
Behavior

• denotes NLAC member for ten years

International Institute for Ecological
Agriculture

Joy Adolescent Treatment Center

• Kainos Home and Training Center



Positive Alternative Choices Today (PACT), Santa Clara County—a NLAC member since 1991. PACT provides at-risk kids with work experience, tutoring, counseling and recreational activities in exchange for an agreement from the kids that they stay drug free, gang free and maintain at least a C average in school.

• denotes NLAC member for five or more years

1999 NIAC MEMBERS

- La Casa de San Mateo
- Latino Commission on Alcohol and Drug Abuse Services of San Mateo County



Independent Living Services of Northern California, Santa Clara County—a NIAC member since 1993. ILSNC provides free services to people with disabilities to empower them to control their own lives and choices. Services include independent living skills training, housing, advocacy, provider referral and peer advising.

- MATE Foundation
- Marin Association for Retarded Citizens Mateo Lodge
- NAMI San Mateo County
- Norcal Golden Retriever Rescue
- Peninsula Community Foundation
- Peninsula Humane Society
- Peninsula League
- Peninsula Network of Mental Health Clients
- Peninsula Outreach Programs
- Performing Arts for Youth Society
- Pescadero Conservation Alliance
- 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 Children's Services
- St. Paul's Cooperative Nursery School
- Tax-Aid
- This Side of the Hill Players
- Tri-City Community Concert Association

SANTA BARBARA

- ARC of Santa Maria Valley
- Alzheimer's Disease and Related Disorders Association of Santa Barbara
- 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
- Family Therapy Institute of Santa Barbara
- Foundation for Advocacy Conservatorship and Trust
- 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 Maria Arts Council

- Santa Maria Civic Theatre
- Senior Programs of Santa Barbara
- Social Advocates for Youth
- Speaking of Stories
- Summerdance Santa Barbara
- 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
- Anthropomorphic Arts and Education
- Arts Council Silicon Valley
- Bay Area Women Against Rape
- Beginning Steps to Independence
- Bill Wilson Center
- Billy De Frank Lesbian and Gay Center
- California Neuropsychology Services
- Camp Unalaye Association
- Campfire Boys and Girls
- Center for Excellence in Nonprofits
- Child Quest International
- Children's Health Council
- Christian Environmental Association
- Christian Family Foundation
- Christmas Dinner Fund
- Combined Addicts and Professionals Services
- Community Association for Rehabilitation
- Community Family Services

1999 NIAC MEMBERS

Community Health Awareness Council
Community Housing Developers
• Community Technology Alliance
Convalescent Hospital Ministry of Santa Clara Valley
• Court Designated Child Advocates of Santa Clara and San Mateo
• Cupertino Senior Day Services
• EE's Residential Group Homes
Ethiopian Community Services
• Family Giving Tree
Filipino American Senior Opportunities Development
Four Springs Seminars
Friends of Los Gatos Public Library
Girls' Middle School
• GRASP Foundation
Graystone Home and School Club
• Green Pastures
Hagar Services Coalition
Healing Woman Foundation
• Heart of the Valley Services for Seniors
Henry and Maria Holt Memorial Scholarship Fund
History Museums of San Jose
• Homeless Care Force
Homeward Society Foster Family Agency
International Science and Engineering Fair 2001 Association
JEWL Corporation
KARA
Kaisahan of San Jose Dance Company
• Kids in Common
Kitty Petty Attention Deficit Disorder Institute

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
Los Lupenos de San Jose Grupo Folklorico Mexicano
• Love of Santa Clara County
Maloney-Wilding Foundation for Children and Teens
Mayfair Community Initiative
• Mental Research Institute
Mexican Heritage Corporation
Mission City Community Fund
• Morgan Center
Next Door—Solutions to Domestic Violence
• Northside Theatre Council of San Jose
Nursing Mothers Counsel
Operation Outreach
• Pacific Autism Center for Education
Palo Alto French Film Society
• Parents Helping Parents
• Parkinson's Institute
• Peninsula Parents and Friends of Lesbians and Gays
• People Acting in Community Together
Private Party Production
• Process Therapy Institute
Project Match
Resources for Families and Communities in Santa Clara County

Rock-It Science Educationally Useful Programs
Role Model Program
• San Francisco Bay Bird Observatory
• San Jose Children's Musical Theater
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
Santa Clara Players
• Santa Cruz Bluegrass Society
• Saratoga Area Senior Coordinating Council
• Saratoga Historical Foundation
Saratoga Sister City
• Schola Cantorum
• Sensory Access Foundation
Shoot for the Stars
Shule Mandela Academy
Silicon Valley Community Ventures
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
Theatrical Arts Academy
Total Self

• denotes NIAC member for ten years

Veterans Workshop
• Vietnamese American Cultural and Social Council Corporation
Vision Morgan Hill Foundation
• Women and Their Children's Housing
Wagner Society of Northern California
• West Bay Opera Association
• Youth Focus

SANTA CRUZ

• Above The Line
Adolf F. Rother and Eugene F. Hanser Foundation
Advaita Society
Agricultural History Project
Alliance for the Mentally Ill of Santa Cruz County
Alzheimer's Association of Santa Cruz
Bay School
Birth Network of Santa Cruz County
Boys and Girls Club of Santa Cruz
• Cabrillo Guild of Music
• California Grey Bears
• Children's Placement Service
Cindy's Celebrations
• Community Action Board of Santa Cruz County
Community Music School of Santa Cruz
• Community Options
• Conflict Resolution Center
• Corralitos Padres
• Court Appointed Special Advocates of Santa Cruz County
Cultural Council of Santa Cruz County

• denotes NIAC member for five or more years

1999 NIAC MEMBERS

- 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
- Food and Nutrition Services
- Friends of the Santa Cruz Public Libraries
- Future Families
- Gateway Business and Community Coalition
- Group Home Society
- HIV Education and Prevention Project of Santa Cruz
- Homeless Community Resource Center
- Homeless Garden Project
- La Que Sabe Art Foundation
- Leadership Santa Cruz County
- Life Lab Science Program
- Live Oak Multipurpose Senior Center
- Loch Lomond Celtic Society
- 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
- 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 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 Animal Welfare Association
- Santa Cruz County Junior Golf Association
- Santa Cruz County Symphony Association
- Santa Cruz County Veterans Memorial Building Board of Trustees
- Santa Cruz Lesbian, Gay, Bisexual and Transgendered Community Center
- Save Our Shores
- Senior Network Services
- Seniors Council of Santa Cruz and San Benito Counties
- Skills Center
- Society for Advancement of Chicanos and Native Americans
- Triad Community Services

- Trichotillomania Learning Center
- 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

SHASTA

- Cottonwood Community Park
- Empire Recovery Center
- Faithworks Community Coalition
- Gatehouse Ministries
- Happy Valley Community Foundation
- Northern California Center for Family Awareness
- PlusONE Mentors
- Redding Parent Co-op
- Riverfront Playhouse
- Senior Legal Center of Northern California
- Shascade Community Service
- Shasta Cascade Rail Preservation Society
- Shasta Sierra Work Furlough
- United Lumbee Nation of Northern California and America

- United Way of Northern California
- Youth Enrichment Services

SIERRA

- Goodyear's District Community Club

SISKIYOU

- FieldGuides
- Great Northern Corporation
- Jefferson Economic Development Institute
- Josephine Taylor Foundation
- Mt. Shasta Medi-Cal
- 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
- Humane Animal Services/SPCA
- M-2/Match Two
- Solano Family and Childrens Services
- Solano Women's Crisis Center

1999 NIAC MEMBERS

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
- Community Childcare Council of Sonoma County
- Community Projects
- Diabetes Society of Sonoma County
- Extended Child Care Coalition of Sonoma County
- Faith Hope Counseling Services
- Family Service Agency and Community Counseling Services
- Gray Foundation
- Greenacre Homes
- Healdsburg Boys and Girls Club
- Henry House
- Homeless Prevention Group of Cotati, Rohnert Park and Penngrove Area
- Individuals Now
- Institute of Conscious Studies
- Inter-Faith Shelter Network
- Jewish Community Agency of Sonoma County

- Junior League of Napa-Sonoma
- Latino Commission on Alcohol and Drug Abuse Services of Sonoma County
- Life Management Institute
- Local Earth Action Forum-Sonoma Ecology Center
- Napa Valley Opera House
- National Catholic AIDS Network
- New Directions Adolescent Services
- Ocean Song Farm and Wilderness Center
- Pet's Lifeline
- Plumfield
- R House
- Redwood Arts Council
- Redwood Lions Memorial Foundation
- Schools Plus
- Scouting for All
- Sebastopol Center for the Arts
- Seeds of Learning
- Service Outreach Motivation Empowerment
- Sonoma Community Center
- Sonoma County AIDE
- 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 People for Economic Opportunity
- Sonoma County Rental Information and Mediation Services
- Sonoma State Historic Park Association
- Sonoma Valley Chorale

- Stevens Creek Village
- Technical Assistance and Support Services
- The Institute for the Musical Arts
- The Joy Riders Foundation
- True to Life Children's Services
- United Cerebral Palsy of the North Bay
- 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 Modesto Stanislaus County
- Modesto Peace Life Center
- Parent Resource Center
- SLD Foundation
- Society for Handicapped Children and Adults
- Stanislaus County Child and Infant Care Association
- Stanislaus Partners in Education

SUTTER

- California Age Research Institute
- The Yuba-Sutter Economic Development Corporation
- Willow Glen Care Center
- denotes NIAC member for ten years

Yuba Sutter Alliance for the Mentally Ill of Yuba and Sutter Counties

- Yuba-Sutter Gleaners Food Bank



Group Home Society, Santa Cruz County—a NIAC member since 1990. Group Home Society provides a residential treatment program to teenage girls ages 13-18. The Society runs two local group homes which house a total of 16 residents, and it also assists in arranging foster care, when appropriate.

• denotes NIAC member for five or more years

1999 NIAC MEMBERS

TEHAMA

Alternatives to Violence
Battle Creek Watershed Conservancy
Deer Creek Watershed Conservancy
Right Road Recovery Programs
Wisehouse

TULARE

- CASA of Tulare County
- Community Services and Employment Training
- Lindsay-Strathmore Coordinating Council
- Little Brothers and Little Sisters Program
- Love Inc. of Tulare County
- Pioneer Home Outreach
- Porterville Gleaning Seniors
- Pro-Youth Visalia
- Tevison 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

TUOLUMNE

Comprehensive Continuum of Service

VENTURA

- Alzheimers Disease and Related Disorders Association
- Arts Alliance of Ventura County

- Arts Council of the Conejo Valley
- Center for Studies of the Future
- Corriganville Preservation Committee
- Easter Seals Tri-Counties, California
- El Centrito De La Colonia
- Etc., Etc., Etc.
- Friends of the Thousand Oaks Library
- Get Challenged
- Healing Center Foundation
- Higgy Foundation
- Life Enhancement and Addiction Recovery Network
- Long Term Care Services of Ventura County
- Meadowlark Service League
- Native American Indian Inter-tribal Association of Ventura County
- Oakbrook Park Chumash Indian Corporation
- Pleasant Valley Co-op Preschool
- Project Understanding
- Quantum Reef
- Santa Barbara Grand Opera Association
- Santa Paula Community Fund
- Santa Paula Theater Center
- Southern California Emergency Services Association
- The Coalition to End Domestic and Sexual Violence
- The Dietrick Institute for Applied Insect Ecology
- Ventura Academy
- Youth Connection of Ventura County/ Casa Pacifica

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
- Musie Empowerment
- People Resources
- Re-Runs
- Roots and Wings
- Sexual Assault and Domestic Violence Center
- Short Term Emergency Aid Committee
- 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



Porterville Gleaning Seniors, Tulare County—a NIAC member since 1991. Porterville Gleaning Seniors all-volunteer team assemble and deliver more than 800 bags of food each Thursday for shut-ins and low-income seniors in the area.

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying consolidated balance sheets of Nonprofits' Insurance Alliance of California (the Company) as of December 31, 1999 and 1998 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.

We 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.

In 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, 1999 and 1998 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 3, 2000

**Deloitte &
Touche LLP**



CONSOLIDATED BALANCE SHEETS

Years Ended December 31, 1999 and 1998

	1999	1998
ASSETS		
Investments:		
Restricted investments at market	\$ 1,898,451	\$ 2,142,281
Investments at market	<u>26,503,627</u>	<u>21,438,846</u>
Total Investments	28,402,078	23,581,127
Cash	202,224	205,423
Premiums receivable, net of allowance for doubtful accounts of \$6,309 in 1999 and \$9,980 in 1998	2,096,858	1,751,746
Interest receivable	372,464	354,793
Prepaid expenses and deposits	59,035	97,750
Reinsurance recoverable	10,697,254	8,158,391
Prepaid reinsurance premium	1,143,367	1,253,449
Deferred acquisition costs	1,167,887	1,069,617
Income tax receivable	—	865,917
Property and equipment, net of accumulated depreciation of \$284,507 in 1999 and \$261,292 in 1998	<u>548,596</u>	<u>145,359</u>
TOTAL	<u>\$ 44,689,763</u>	<u>\$ 37,483,572</u>
LIABILITIES AND MEMBERS' EQUITY		
Loss and loss adjustment expense reserves	27,715,014	22,229,230
Unearned premiums	6,061,326	5,642,460
Reinsurance payable	1,128,326	1,714,177
Accounts payable and other accrued liabilities	<u>1,707,587</u>	<u>1,432,681</u>
	36,612,253	31,018,548
Subordinated debt	1,003,600	1,300,000
Commitments (Note 10)		
Members' equity:		
Members' contributions	873,513	827,702
Retained earnings	6,508,175	4,013,398
Accumulated other comprehensive income (loss)	<u>(307,778)</u>	<u>323,924</u>
Total members' equity	<u>7,073,910</u>	<u>5,165,024</u>
TOTAL	<u>\$ 44,689,763</u>	<u>\$ 37,483,572</u>

See notes to consolidated financial statements.

CONSOLIDATED STATEMENTS OF INCOME

Years Ended December 31, 1999 and 1998

	1999	1998
REVENUES		
Gross written premium	\$ 13,931,292	\$ 12,433,347
Ceded premium	<u>(2,840,786)</u>	<u>(2,860,574)</u>
Net written premium	11,090,506	9,572,773
Increase in unearned premium	<u>(528,948)</u>	<u>(196,519)</u>
Net earned premium	10,561,558	9,376,254
Net restricted investment income	88,976	104,583
Net investment income	1,316,564	1,190,670
Net realized gain (loss) on sales of investments	(123,137)	61,082
Other income	<u>395,017</u>	<u>365,623</u>
Total revenues	<u>12,238,978</u>	<u>11,098,212</u>
EXPENSES		
Losses and loss adjustment expenses incurred	6,132,584	6,371,346
Salaries and employee benefits	1,674,560	1,494,214
Commission expense	1,604,275	1,446,702
Other expense	<u>332,782</u>	<u>347,036</u>
Total expenses	<u>9,744,201</u>	<u>9,659,298</u>
INCOME BEFORE INCOME TAXES	2,494,777	1,438,914
INCOME TAX EXPENSE	<u>—</u>	<u>38,836</u>
NET INCOME	<u>\$ 2,494,777</u>	<u>\$ 1,400,078</u>

See notes to consolidated financial statements.

CONSOLIDATED STATEMENTS OF MEMBERS' EQUITY

Years Ended December 31, 1999 and 1998

	Members' Contributions	Retained Earnings	Comprehensive Income	Accumulated Other Comprehensive Income (Loss)	Total Members' Equity
BALANCES, January 1, 1998	\$ 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 gains on securities			12,255	12,255	12,255
Other comprehensive income			12,255		
Comprehensive income			\$ 1,412,333		
Members' contributions	42,785				42,785
BALANCES, December 31, 1998	827,702	4,013,398		323,924	5,165,024
Comprehensive income:					
Net income		2,494,777	2,494,777		2,494,777
Other comprehensive income					
Unrealized loss on securities			(631,702)	(631,702)	(631,702)
Other comprehensive income			(631,702)		
Comprehensive income			\$ 1,863,075		
Members' contributions	45,811				45,811
BALANCES, December 31, 1999	\$ 873,513	\$ 6,508,175		\$ (307,778)	\$ 7,073,910
	1999	1998			
Disclosure of reclassification amount, net of tax:					
Net unrealized holding gains (losses) arising during period	\$ (754,839)	\$ 73,337			
Less reclassification adjustment for (gains) losses included in net income	123,137	(61,082)			
Net unrealized gains (losses) in securities	\$ (631,702)	\$ 12,255			

CONSOLIDATED STATEMENTS OF CASH FLOWS

Years Ended December 31, 1999 and 1998

	1999	1998
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	\$ 2,494,777	\$ 1,400,078
Adjustments to reconcile net income to net cash provided by operating activities:		
Net realized (gains) losses		
on sales of investments	123,137	(61,082)
Depreciation and amortization	170,096	162,906
Deferred income tax benefit	—	429,305
Changes in assets and liabilities:		
Premiums receivable	(345,112)	201,112
Interest receivable	(17,671)	(82,742)
Prepaid expenses and deposits	38,715	(64,530)
Reinsurance recoverable	(2,538,863)	(574,271)
Prepaid reinsurance premium	110,082	(75,947)
Deferred acquisitions costs	(98,270)	(74,767)
Income tax receivable	865,917	(850,420)
Loss and loss adjustment expense reserves	5,485,784	3,990,617
Unearned premiums	418,866	273,766
Reinsurance payable	(585,851)	(100,707)
Accounts payable and other accrued liabilities	275,346	335,031
Outstanding checks	—	(102,192)
Net cash provided by operating activities	6,396,953	4,806,157
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investments	(46,817,114)	(28,350,400)
Sales and maturities of investments	41,129,576	23,791,243
Purchases of property and equipment	(462,375)	(84,362)
Proceeds on sale of property and equipment	350	—
Net cash used in investing activities	(6,149,563)	(4,643,519)
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from members' contributions	45,811	42,785
Subordinated debt principal repayment	(296,400)	—
Net cash provided by (used in) financing activities	(250,589)	42,785
NET INCREASE (DECREASE) IN CASH	(3,199)	205,423
CASH, Beginning of year	205,423	—
CASH, End of year	\$ 202,224	\$ 205,423
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION		
Cash paid (received) during the year for:		
Federal income taxes	\$ (942,737)	\$ 20,000
Interest expense	\$ 21,624	\$ 26,000

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

Years Ended December 31, 1999 and 1998

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). In 1999, SCC Re was an inactive subsidiary of the Company.

In February 1999, the Company created a subsidiary organization named NIAC Member Insurance Services. This subsidiary has assumed control of underwriting management services previously provided by NIAC related to workers' compensation.

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. In 1999, the Company introduced the "Nonprofits' Own" (NPO) form, which provides enhanced general liability and auto coverage and "event-trigger" coverage for directors' and officers' and improper sexual conduct policies.

The Company receives one-time contributions from each new member in the form of a nonrefundable 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 \$2,264,788 for 1999 and \$2,140,550 for 1998. 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.

Cost for internal-use software are capitalized in accordance with Statement of Position (SOP) 98-1, "Accounting for the Costs of Software Developed or Obtained for Internal Use." Development of internal-use software is not expected to be complete until fiscal 2000.

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 \$88,117 and \$(211,254), respectively, in 1999 and \$101,151 and \$(40,069), respectively, in 1998.

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, 1999 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. There were no deferred tax assets or liabilities generated in 1999, as SCC Re became inactive.

Comprehensive Income - As of January 1, 1998, the Company adopted Statement of Financial Accounting Standards (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, 1999 and 1998, comprehensive income was \$1,863,075 and \$1,412,333, respectively.

Recent Accounting Pronouncements - In June 1999, 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, 2000. 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 \$21,624 and \$26,000 in 1999 and 1998, respectively.

Restricted investments, carried in the accompanying balance sheets at estimated market value, consist of the following as of December 31, 1999 and 1998:

	Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
1999:				
Corporate obligations	\$ 620,557	\$ —	\$ (5,152)	\$ 615,405
U.S. government and agency obligations	423,461	—	(24,209)	399,252
Money market account	35,394	—	—	35,394
Mortgage-backed securities	561,183	—	(6,355)	554,828
Asset-backed securities	295,349	—	(1,777)	293,572
Other debt securities	—	—	—	—
	<u>\$ 1,935,944</u>	<u>\$ —</u>	<u>\$ (37,493)</u>	<u>\$ 1,898,451</u>
1998:				
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>

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS *(continued)*

Years Ended December 31, 1999 and 1998

The amortized cost and estimated market value of restricted investments at December 31, 1999, 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	\$ 372,148	\$ 371,387
Due after 1 year through 5 years	505,493	484,852
Due after 5 years	201,771	193,812
Mortgage-backed securities	561,183	554,828
Asset-backed securities	<u>295,349</u>	<u>293,572</u>
Total	<u>\$ 1,935,944</u>	<u>\$ 1,898,451</u>

In 1999 and 1998, gross realized gains and (losses) on sales of fixed maturity securities were \$6,713 and \$(1,128), and \$14,058 and \$(736), respectively.

4. INVESTMENTS

Unrestricted investments, carried in the accompanying balance sheets at estimated market value, consist of the following as of December 31, 1999 and 1998:

	Cost or Amortized Cost	Unrealized Gains	Unrealized Losses	Estimated Market Value
1999:				
Corporate obligations	\$ 10,633,185	\$ —	\$ (193,478)	\$ 10,439,707
U.S. government and agency obligations	4,742,128	—	(159,197)	4,582,931
Money market account	90,339	—	—	90,339
Mortgage-backed securities	4,626,770	—	(61,449)	4,565,321
Asset-backed securities	2,693,805	—	(19,631)	2,674,174
Other debt securities	3,442,509	384	(35,800)	3,407,093
Equity securities	<u>545,176</u>	<u>198,886</u>	<u>—</u>	<u>744,062</u>
	<u>\$ 26,773,912</u>	<u>\$ 199,270</u>	<u>\$ (469,555)</u>	<u>\$ 26,503,627</u>

	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	<u>234,395</u>	<u>42,731</u>	<u>—</u>	<u>277,126</u>
	<u>\$ 21,155,031</u>	<u>\$ 303,638</u>	<u>\$ (19,823)</u>	<u>\$ 21,438,846</u>

The amortized cost and estimated market value of unrestricted investments at December 31, 1999, 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	\$ 5,568,179	\$ 5,550,780
Due after 1 year through 5 years	4,627,877	4,530,552
Due after 5 years	8,712,105	8,438,738
Mortgage-backed securities	4,626,770	4,565,321
Asset-backed securities	<u>2,693,805</u>	<u>2,674,174</u>
Total	<u>\$ 26,228,736</u>	<u>\$ 25,759,565</u>

Pretax gross realized gains (losses) on sales of fixed maturity securities in 1999 and 1998 were \$8,341 and \$(173,517) and \$76,863 and \$(7,838), respectively. Pretax gross realized gains (losses) on sales of equity securities in 1999 and 1998 were \$73,063 and \$(36,609) and \$10,230 and \$(31,163), respectively.

5. FAIR VALUE OF FINANCIAL INSTRUMENTS

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

	1999		1998	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Restricted investments	\$ 1,898,451	\$ 1,898,451	\$ 2,142,281	\$ 2,142,281
Investments	26,503,627	26,503,627	21,438,846	21,438,846

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

During 1999, the Company's taxable subsidiary, SCC Re, was inactive, and therefore, there is no tax expense in 1999.

The components of income tax expense for 1998 are as follows:

Current	\$ (607,471)
Deferred	<u>646,307</u>
Total	<u>\$ 38,836</u>

Total income tax expense for 1998 differed from the amounts computed by applying the U.S. federal income tax rate of 35% to income before taxes as follows:

Computed tax expense at federal statutory rate	\$ 503,620
Earnings of tax-exempt entity	(576,195)
Valuation Allowance	<u>111,411</u>
Total	<u>\$ 38,836</u>

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, 1998	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	<u>\$ 111,411</u>	<u>\$ (111,411)</u>	<u>\$ —</u>	<u>\$ —</u>

The types of temporary differences that primarily comprise the net deferred tax asset at December 31, 1998 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 were 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. There were no deferred taxes at December 31, 1999.

7. LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES

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

	1999	1998
Gross loss and loss adjustment expense reserves, January 1	\$ 22,229,230	\$ 18,238,613
Reinsurance recoverables	<u>(8,158,391)</u>	<u>(7,584,120)</u>
Net loss and loss adjustment expense reserves	14,070,839	10,654,493
Incurred related to:		
Current year	7,962,726	6,264,379
Prior years	<u>(1,830,142)</u>	<u>106,967</u>
Total incurred	6,132,584	6,371,346
Paid related to:		
Current year	1,044,644	966,739
Prior years	<u>2,141,019</u>	<u>1,988,261</u>
Total paid	<u>3,185,663</u>	<u>2,955,000</u>
Net loss and loss adjustment expense reserves, December 31	17,017,760	14,070,839
Reinsurance recoverables	<u>10,697,254</u>	<u>8,158,391</u>
Gross loss and loss adjustment expense reserves, December 31	<u>\$ 27,715,014</u>	<u>\$ 22,229,230</u>

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

Years Ended December 31, 1999 and 1998

As a result of changes in estimates of insured events in prior years, the loss and loss adjustment expense reserves decreased by \$1,830,142 and increased by \$106,967 in 1999 and 1998, respectively. Based upon the report of its independent actuary, the Company determined that loss reserves for accident years prior to 1999 could be decreased or reallocated to more current accident years. During calendar year 1999 the Company decreased prior year reserves by approximately \$1,000,000 and reallocated approximately \$800,000 to current years. The increase in 1998 is 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 \$21,624 and \$26,000 in 1999 and 1998, respectively.

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.

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>

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 was planning to increase its writings, the independent actuary recommended the principal repayments not be made in 1998. In March 1999, the Company's independent actuary concluded that the Company could repay up to \$300,000 of the subordinated loans in fiscal year 1999 without jeopardizing the ability to meet current obligations or affecting the Company's ability to continue to grow. The Company repaid \$296,400 of the subordinated debt in 1999. In March 2000, the Company's independent actuary concluded that the Company could repay an additional \$500,000 of principal in fiscal year 2000 without jeopardizing the Company's ability to grow.

Recourse on the subordinated debt is generally limited to earned surplus. If any principal amount due in accordance with the payment schedule remains unpaid by the Company, such principal bears interest of 10% per annum. However, any principal amount not 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.

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.

For 1996-1999, the Company's reinsurance retention and coverage was as follows:

	1999	1997-1998	1996
Company Retention	\$0-\$150,000	\$0-\$100,000	\$0-\$100,000
First Excess	\$150,000-\$1,000,000	\$100,000-\$1,000,000	\$100,000-\$250,000
Second Excess	\$1,000,000-\$2,000,000	\$1,000,000-\$2,000,000	\$250,000-\$1,000,000
Third Excess	N/A	N/A	\$1,000,000-\$2,000,000
Umbrella	\$1,000,000-\$10,000,000	\$1,000,000-\$10,000,000	\$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 \$260,084 in 1999 and \$236,189 in 1998, which is included as a reduction of commission expense and other expense in the financial statements.

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

Reinsurance Ceded	1999	1998
Premiums earned	\$ 3,027,252	\$ 2,851,418
Loss and loss adjustment expenses incurred	3,622,224	2,101,033

In 1999, 1998 and 1997, 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 1994-1996, 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 accrued the maximum possible premium in each year. Reinsurance payable at December 31, 1999 and 1998 includes \$853,493 and \$1,340,966, 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. In 1999 the Company repaid to the reinsurer \$628,773. As future development of loss experience may require additional repayment, the Company is continuing to accrue the maximum liability.

Reinsurance recoverable includes \$4,157,713 (39% of total reinsurance recoverable) and \$4,157,713 (39%) at December 31, 1999 and \$3,128,528 (38% of total reinsurance recoverable) and \$3,128,528 (38%) at December 31, 1998, respectively, due from two reinsurance companies, both of which are rated A or better by A.M. Best.

10. COMMITMENTS

The Company has a noncancelable operating lease for office space through March 2001.

Minimum payments due under this commitment are as follows:

Year Ending December 31:

2000	\$164,420
2001	\$ 34,538
Total minimum lease payments	<u>\$ 198,958</u>

Total rent expense for 1999 and 1998 was \$161,168 and \$146,320, respectively.

In November 1999, the Company entered into a commitment to purchase a building in Santa Cruz, California. A deposit of \$100,000 was paid in March 2000 and total purchase price is expected to be \$3,910,000. The building will serve as the Company's main office facility.

11. 401(k) PROFIT SHARING PLAN

As of January 1, 1999, the Company adopted a new safe harbor 401(k) plan. The employer contributions were limited to 4% of each employee's gross salary. Eligibility for the plan occurs on the first day of each quarter.

In 1998, the Company sponsored an employee 401(k) Profit Sharing Plan (the Plan). Employer nonmatching contributions was \$1,000 per employee for 1998. The employer matching contributions were limited to \$1,000 per employee during 1998. Employees qualify for the employer portion of the contribution after one year of service with the Company.

The amounts contributed to the Plan were \$54,679 and \$38,528 in 1999 and 1998, respectively.

NONPROFITS' INSURANCE ALLIANCE OF CALIFORNIA (NIAC)

OFFICIAL NAME

Nonprofits' Insurance Alliance of California (NIAC)
P.O. Box 8507
Santa Cruz, CA 95061-8507
(831) 459-0980
or (800) 359-6422
Fax (831) 459-0853
www.niac.org

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