Proposed Meeting Agenda

Committee chair call-in times (General Order):

- Specialty Show
- 2012 National Specialty
- Newf Tide Policy
- Technical Resources
- Other Committees as determined by the second vice-president.

Roll call.

I. Reading of minutes:
   - Regular meeting of the Board of Directors – 18 October 2012, p. 1 - 6

II. Motion to adopt the November meeting agenda - (In accordance with NCA Bylaw Article IX. Section 2.)

III. Special Orders (Executive Session)
   - Election of AKC Delegate
   - Election of Nominating Committee
   - Election of Tellers and Alternates for Annual Board of Director’s Elections

IV. Reports of Officers and Standing Committees:
   - President’s Report – Pam Saunders
   - First Vice-president’s Report – Pat Randall
   - Second Vice-president’s Report – Lynne Anderson-Powell
   - Recording Secretary’s Report – Steve Britton - p. 14
   - Corresponding Secretary’s Report – Kathy McIver - pp.15 - 29
   - AKC Delegate – Mary W. Price - pp. 36 - 41
   - 2013 Specialty Show - Amy Lane and/or Sandee Lovett
   - Working Dog Committee – Proposed changes to the judges qualifications - pp. 41 - 42
• Electronics Publications Policy Committee – revision to the Electronic Newsletter Policy. (pended from 18 October 2012) - pp. 42 - 43
• General Education Committee – proposed new puppy ad. - p. 43
• Newf Tide Policy Committee – Proposal for changes in the Newf Tide policies regarding address changes and publishing of CTMB minutes and Committee reports.(pended from September 16, 2012) - pp. 44 - 45
• Rescue Prevention Committee – Lifestages - pp. 45 - 46
• Membership Committee Chair Report
• Awards Committee Report - Ingrid Lyden - p. 47
• Breeders List Committee - Application

V. Reports of Special (Ad-hoc) Committees:
• AKC Complete Dog Book Committee – Kathy McIver - pp. 51 - 53
• Proposed Policy requested by the Board on Recognized Titles (Unfinished Business Item #2) - p. 54
• Special Committee on Audits - Sandy Gabel, Mary L. Price - pp. 54 - 57

VI. Executive Session:
• Consideration of committee appointments
• Election of Nominating Committee
• Election of Tellers and Alternates for Annual Board of Director’s Elections
• Consideration of Heroic Newfoundland Awards - pp. 59 - 60
• Isabel Kurth Award
• Applicant Dues for Spouses Report - p. 61.
• Consideration of Committee Resignation - p. 62
• Consideration of New Membership Applications - pp. 63 - 86
• Any other business customarily presented in executive session not yet handled by a special order

VII. Unfinished Business and General Orders
1) Reformattting of committee job descriptions
2) Draft of policy regarding the listing of titles on rosettes and certificates – Maredith Reggie (pended to 2012 fall face-to-face agenda
3) Appointment of a committee to track long-term contracts and activities
4) Develop guidelines for appointing of National Specialty Committee chairman (aka, grounds, registration, etc.): pended from June 17, 2010 BOD meeting.
5) Investigate external audit/review costs (MLP/SG; pended, recommitted July, 2012.)

6) Juniors Committee:
   6.1) Recommendations for new medallion design (no date)
   6.2) Recommendations for recognition of Junior Members in working events. (no date)

7) Newf Ambassador Committee:
   Develop recommendations for a Facebook™ puppy page (by 2/2/12 agenda deadline).

8) Publicity Committee
   Develop article on the value of NCA membership for distribution to regional clubs by NCA Regional Club Committee.

9) Specialty Show Coordinating Committee: Report to board on sending specialty judges ballots with the election ballots (by 5/2/12)
   9.2) Review concept of uniform trophies and methods of fund-raising.

10) Review of 2010/2011 National Specialty financial reports (MLP, Amy Lane by 11/16/12)

11) Technical Resources Committee:
   Develop policy and procedures relating to the electronic information storage.

12) Working Dog Committee:
   Review of Provisional Judges Policies (Pended: June 21, 2012)

13) Governing Document Committee (Special Committee)
   13.1) Report on the following: Review the consistency between and within the NCA’s governing documents, including, but not limited to AKC regulations and the Connecticut state statutes.
   13.2) Policies regarding new IRS Regulations regarding Non-Profits Corporations and the Pension Reform Act of 2006 (Conflict of Interest, Whistleblowers, Audit, etc.)

14) Newf Tide Policy Committee report back with a recommendation regarding member-vendor advertising rates for the inside the covers to Newf Tide (pended: April 2012)


16) Report of the Treasurer regarding online monthly bank statements for director review (pended to November 16, 2012 meeting)

17) Written policy regarding spouse/partner membership applications, converting from existing single to new double membership. Report by the Treasurer and Membership Committee Chair. (Pended to November, 2012 meeting) p. 61
18) Report regarding the following motions referred to Judges Education Committee:

18.1) Resolved, to refer the agenda item regarding adding the late Ron Pemberton’s book “A Study of the Newfoundland,” to the Judge’s Education Committee’s recommended approved reading list, to the Judges Education Committee, and the committee reporting back to the board by its September meeting (committed July 26, 2012).

18.2) Resolve, that the Judges Education Committee be directed to formulate a judges education seminar reimbursement policy (committed 18 October 2012).

19) Report regarding the following motion referred to committee:

“Resolved, that the Technical Resources Committee provide the board with a critical appraisal of whether the services supplied by Club Express would provide a viable alternative to incorporating membership and other “people” functions into our current database. URL=http://www.clubexpress.com/ “(re list on agenda October 18, 2012)

20) Proposed Amendment to the NCA Board’s Policy:

I move that the NCA Board’s Policy be amended by adding the following:
Resolved, that provided a quorum is present, no board meeting shall be called to order later than 15 minutes after the published start time.” (Patrick K. Randall)

21) Motion: I move to amend the NCA board’s policy and effective immediately, within 15 days of taking office, newly appointed officers shall receive a calendar/to do list highlighting time frames and contact information for duties pertinent for their office. For example, a calendar/ to do list for the Second Vice President might read as follows:

First Thursday of every month:
1) Send committee agenda items to Recording Secretary.
2) Submit items for committee newsletter.

Last week of every month: Send agenda deadline notices to committee chairs.

Request items for committee newsletter from chairs.

Then each month with unique duties should be noted; For example:

May -Discuss budget submission deadline with NCA Treasurer
Send budget notices to committee chairs

(Kathy McIver)

Rationale: This will help to ensure a speedy transition for new officers and lessen the likelihood of important duties being overlooked by new officers.
22) **Motion:** I move to amend the NCA board's policy and effective immediately, within 45 days of taking office, newly appointed officers shall receive all files and documents pertaining to their office. This shall include, but is not limited to, letters, emails, contracts, artwork, and soft goods pertinent to each separate office. Failure to provide said materials without due cause may be grounds for additional actions as deemed necessary by the NCA Board of Directors. *(Kathy McIver)*

**Rationale:** This will help to ensure a speedy transition for new officers and lessen the likelihood of important duties being overlooked by a new officer. When first learning an office, it is very helpful to review actions taken by previous appointees. When I was RCL, I found reviewing letters.

23) It is the responsibility of the host Show Committee to produce and approve the content and schedule of events for each NCA National Specialty. Any NCA committee or recognized NCA regional club may apply to host an event, such as an educational program or booth, at any National Specialty. Applications must be submitted in writing to the chair of the host Show Committee no later than June 1 of the year prior to the event. Applications should include a detailed description of the event including specific speakers or facilitators; the requested date and time the event would be held; the anticipated number of attendees; the space, desired equipment and setup needed for the event; and a budget." The host Show Committee will review all applications by no later than July 1 of the year prior to the event and approve or disapprove based on content, space, and availability. Applicants then will be notified of the status of their proposed event. When completed, the Show Committee should send a copy of the schedule to the NCA Specialty Show Coordinator. *(Maredith Reggie)*

24) Without objection, the board postponed action on the committee's recommendation regarding amending the electronic newsletter policies to the November face-to-face meeting.


VIII. New Business

IX. Adjournment
IV. Reports of Officers and Standing Committees
Recording Secretary’s Report

The Recording Secretary reports that on, or prior to November 1, 2012, he received nominating petitions from the following members:

- Benita Edds
- Joan Gunn
- Steve McAdams
- Donna Thibault

Steve Britton

Recording Secretary
Received from the Corresponding Secretary:

**Corresponding Secretary’s Report**

All AKC title, CHIC and OFA reports received this month have been forwarded to the proper board designated parties. I have not received any other outside communication this month.

A NCA member contacted regarding negotiations she has been having with Embrace Pet Insurance. The company indicated to the member if contacted by a club officer, they would be willing to discuss offering a discount program to dog club members. Since the BOD has had many discussion on ways to give membership perks, I wrote to the company’s marketing director, Kate Zirkle.

The company is willing to offer between a 10 to 15 % discount to our members. This insurance for my puppy, w/o any discounts, runs from $27.46 for a budget policy to $70.32 for the top of the line policy. Adult Newfs were a few dollars more.

A lot of people get insurance to help with cruciate problems. Even after two years from the first tear, this company considers a bilateral cruciate tear to be a pre-existing condition. For the BOD’s review, I have attached a copy of the Embrace Insurance policy. My letter and their reply follows this report.

I wish to make it clear I question if this is the sort of program the NCA should participate in. Also, I think the Board needs to give careful consideration to appearing to support one insurance program over another, esp. the program offered by AKC. If directed by the Board, I would be happy to contact the AKC to see if they would be willing to offer a discount program as well.

Regards,
Kathy Mc Iver
Dear Ms. Zirkle,

A Newfoundland Club of America (NCA) member, Kelli Lepore, contacted me regarding your possible willingness to develop a discount insurance program for breed clubs. The NCA has been looking for ways to provide value to our members. I think most people would certainly consider a discount on insurance good "bang for their buck".

I'd be happy to present any program information to our Board of Directors. If possible, I'd like to present the details at our annual board face to face meeting Nov. 16 to 18.

Please feel free to contact me if you have any questions.

With warm regard,
Kathy McIver
Newfoundland Club of America Corresponding Secretary
562.694.2854 home
909.815.6466 cell

Hi Kathy-

Kate Zirkle forwarded me your email. It's great that the Newfoundland Club of America would like to work with us on a discount program for your members. We have lots of great Newfies insured already! The discount we would be able to offer the NCA would be what we call our Work Perks discount. This discount is for companies and member-based organizations (like NCA).
Embrace Pet Insurance is available to your members with a 10% discount on monthly plans and a 15% discount on annual plans. Wellness care coverage for vaccinations and regular office visits can be added to any policy but is not included in the discount. We do keep member discounts in place as policies go forward; they are entirely portable and stay with the member regardless of membership status. There are no contracts or fees for your organization to be a part of this program and getting started is simple. We would provide you with a custom code that you would pass on to all of your members which they would then enter on our website or provide over the phone when getting a quote. We can also provide you with customized literature to give to your members explaining the new Work Perks program.

Let me know if you have any questions or if we can get NCA set up with our Work Perks program.

All the best,
Sara Radak
Community Engagement Coordinator
Embrace Pet Insurance
Ph 800-511-9172 x. 122
EmbracePetInsurance.com
Connect with us: Facebook & Twitter
Thank you for purchasing an Embrace Pet Insurance policy.

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PART I - DEFINITIONS

Except as otherwise defined in this policy, the following terms appearing in boldface and then capitalized in the policy have the following meaning:

1. **We, Us, Our, Ours, The Company** means the company providing the insurance, as shown on the Declaration (not necessarily shown bold or capitalized for readability).

2. **You, Your, Yours** means a person or persons shown as Named Insured on the Declaration (not necessarily shown bold or capitalized for readability).

3. **Pet** is a cat or dog named and described in the Schedule Page(s) and both owned by you and residing with you.

4. **Accident(s)** means an unexpected or unintended event, which is specific as to place and time causing **Injury** to your Pet.

5. **Allowable Charge(s)** means the costs of the actual Treatment(s) provided by your **Veterinary Provider**.

6. **Alternative and Complementary Therapies** include but are not limited to acupuncture, chiropractic Treatment, hydrotherapy, and physiotherapy performed by or under supervision of a **Veterinarian**. **Veterinarians** providing **Alternative and Complementary Therapies** must be a registered member of one of the following associations:
   a. American Veterinary Chiropractic Association;
   b. Academy of Veterinary Homeopathy;
   c. American Academy of Veterinary Acupuncture;
   d. American Association of Rehabilitation Veterinarians, or
   e. American Holistic Veterinary Medical Association.

7. **Annual Maximum** is the maximum amount we will reimburse your per Pet in a period of insurance. The **Annual Maximum** does not include the **Deductible** and **Co-payment** amounts you pay.

8. **Bilateral Condition** is a condition or disease that affects both sides of the body.

9. **Chronic Condition** is a detectable condition that, once developed, is deemed incurable or likely to continue for the remainder of a Pet’s life.

10. **Claim** means your request for reimbursement of an amount under the terms of your policy for **Treatment** by a **Veterinary Provider** of your Pet.

11. **Clinical Signs** means observable changes in a Pet’s normal healthy state, bodily function or behavior.

12. **Co-payment** is the percentage of the covered **Allowable Charge** for which you are responsible per Pet and which is not reimbursable under this policy.

13. **Coverage** is the insurance described in this policy.

14. **Deductible** is the annual amount you pay per Pet for **Treatments** covered by this policy before we will begin to reimburse you.

15. **Dermatological Condition** means an **Illness** related to your Pet’s skin and is deemed to include ear infections and skin lumps but not conjunctivitis or parasitic infestations.

16. **Genetic Condition** means an **Illness** whose presence is determined by hereditary factors.

17. **Illness** means sickness, disease, or any change in a Pet’s normal, healthy state, which is not caused by **Injury** to the Pet.

18. **Injury** means physical harm or damage arising from an **Accident**.

19. **Lifetime Maximum** is the maximum amount we will reimburse you per Pet during the lifetime of your Pet(s) for any and all **Treatments** for **Injury** or **Illness**.

20. **Medical Director** means a **Veterinarian** who may be assigned by us to monitor and review the appropriateness of the services provided to the Pet, the reasonableness of the fees, and the relationship between conditions.

21. **Medically Necessary** means directly and materially related to a covered **Illness** or **Injury**, in our reasonable judgment.

22. **Medication** means any veterinary recommended medications prescribed by your **Veterinarian** and approved by the Food and Drug Administration (FDA) of the United States or accepted for inclusion in the Homeopathic Pharmacopoeia of the United States for veterinary use. **Medication** also includes medical supplies required to administer those **Medications**.

23. **Orthopedic** means the musculoskeletal system, which is made up of the body’s bones (the skeleton), muscles, cartilage, tendons, ligaments, and joints.

24. **Original Start Date** means the effective date when that Pet was first covered by a policy administered by Embrace Pet Insurance Agency LLC, unless otherwise stated on the Schedule Page.

25. **Preventative Care** means any **Treatment**, service or procedure, including but not limited to physical examinations, **Medications**, surgery, inoculations or laboratory procedures, for the purpose of prevention of **Injury** or **Illness** or for the promotion of general health, where there has been no **Injury** or **Illness**.

26. **Professional Services** are diagnosing, treating, operating, or prescribing for any cat or dog **Illness** or **Injury**.

27. **Pre-certification** is a voluntary submission of a **Claim** estimate to determine if the corresponding...
Claim would be covered and an estimate of how much would be covered.

28. Pre-existing Condition(s) means:
   a. a Chronic Condition observed by you or your Veterinary Provider prior to the end of the Waiting Period for your Pet(s) and any related conditions; or
   b. an Illness or Injury that first occurred or showed Clinical Signs prior to the end of the Waiting Period for your Pet and any related conditions.

Undiagnosed conditions with the same Clinical Signs as those in a. or b. above are also considered pre-existing.

29. Treatment means any examination, consultation, hospitalization, anesthesia, surgery, X-rays, MRI or CT scans, alternative or complementary therapies, laboratory tests, nursing or other care provided and administered by a Veterinary Provider.

30. Veterinarian means a currently licensed Doctor of Veterinary Medicine.

31. Veterinary Provider means a Veterinarian, veterinary technician or veterinary nurse currently licensed in the state in which Treatment is performed.

32. Waiting Period means the time period where the policy’s Coverage is restricted. For this policy, the time period is fourteen (14) days for Injuries and Illnesses, except for Orthopedic conditions for dogs where the Waiting Period is six (6) months.

The Waiting Period starts from the Original Start Date for the Pet. Conditions that occur during the Waiting Period will be excluded from your policy’s Coverage as Pre-existing Conditions. The Waiting Period also applies to Coverage increases but is waived for policy renewals and Optional Coverage renewals.

PART II - CONDITIONS

1. Your Pet must have been examined by a Veterinarian in the twelve (12) months prior to the Original Start Date for your Pet(s) as shown on the Schedule Page(s) or within fourteen (14) days after the Original Start Date.

   You must take your Pet for an annual examination performed by a Veterinarian.

   The examining Veterinarian cannot be you or be related to you. If you cannot fulfill this condition in the timeframe indicated, no Coverage is available until a qualifying Veterinarian has examined your Pet and Pre-existing Conditions, if any, may be determined upon the date of the Veterinarian’s examination.

2. All Treatment must be performed by a Veterinary Provider that you may freely choose.

3. You must arrange for a Veterinarian to examine and treat your Pet as soon as possible after it shows Clinical Signs of Injury or Illness.

4. You are financially responsible to your Veterinary Provider for payment of all Treatment.

5. Your Pet(s) must reside with you and be under your regular care and supervision at the physical address listed on the Schedule Page(s).

6. You must give us permission to gather all necessary medical information for your Pet(s) from all your Veterinary Providers as we deem necessary.

7. The standard Orthopedic condition Waiting Period for dogs is six (6) months from the Original Start Date shown on the Schedule Page for that dog.

You may apply to reduce the Orthopedic Waiting Period by having your Veterinarian perform, at your own expense, an Orthopedic examination on your dog and submitting the results to us for review. The examining Veterinarian cannot be you or be related to you. The Orthopedic examination must occur on or after the Original Start Date for that dog and the Veterinarian must complete, sign and date the “Canine Orthopedic Examination Report Card” form based on that Orthopedic examination, which we shall supply upon request. Upon review of the results of the Orthopedic examination, we may reduce the Orthopedic Waiting period for some or all Orthopedic conditions to fourteen (14) days or the Orthopedic examination date, whichever is later.

PART III - INSURING AGREEMENT

IF SHOWN AS APPLICABLE IN THE SCHEDULE PAGE(S), THE FOLLOWING COVERAGE APPLIES SEPARATELY TO EACH PET.

1. COVERAGE

In consideration of the payment of premium stated in the Declaration and the Coverage stated in Schedule Page(s) of this policy and subject to the terms, conditions and exclusions contained in our policy, we will reimburse you for Allowable Charges in excess of the Deductible amount, subject to Co-payment requirements, for Treatment(s) performed for conditions that started after the Waiting Period and during the policy period, which result from:

   a. Accidents, including but not limited to an automobile Accident, ingestion of a foreign body, poisoning, animal bites, gastric torsion, and cruciate ligament rupture, as well as Accidents resulting in dental trauma, burns, and fractures; (if shown as applicable on the Schedule Page(s)); or

   b. Illnesses, including but not limited to Genetic Conditions, cancer, and Chronic Conditions (if
We will reimburse you for the cost of Treatment your Pet receives in the current period of insurance for an Illness or Injury that first showed Clinical Signs after the end of the Waiting Period.

Coverage is up to the Annual Maximum and the Lifetime Maximum as shown on the Schedule Page(s), subject to the Deductible and Co-payment requirements.

2. BENEFITS

We will reimburse you for Medically Necessary Treatment, including tax, for:

a. Surgery;

b. X-rays, ultrasounds, and other diagnostic tests;

c. Professional Services rendered by your Veterinary Provider;

d. Medical supplies required to perform covered procedures performed in the Veterinarian’s office and other medical supplies, where deemed Medically Necessary by the Veterinarian, such as an Elizabethan collar;

e. Laboratory tests required by your Veterinary Provider;

f. Hospitalization required in order for your Veterinary Provider to deliver Professional Services to your Pet;

g. Medication that is prescribed and directly administered by a Veterinary Provider. For example, Medication administered during a hospital stay;

h. Endodontic Treatment for dental Injuries, such as root canals and crowns, where deemed Medically Necessary by our Medical Director;

i. Euthanasia where necessary for humane reasons;

j. Medical waste disposal.

3. DEDUCTIBLE AND CO-PAYMENT

Your Deductible is an annual amount. We will apply the Deductible to your Allowable Charges and then reduce your Claim reimbursement by your Co-payment.

Once your annual Deductible is reached, we will only reduce your Claim reimbursement by your Co-payment.

PART IV - EXCLUSIONS

Please read the following exclusions carefully. If an exclusion applies, we will not provide Coverage under this policy and you will not be reimbursed for any cost of Treatment you have paid for:

1. Pre-existing Conditions:

In addition, the following Illness or Injury shall be considered Pre-existing Conditions:

a. If your Pet has been diagnosed, prior to being insured, with a Bilateral Condition on one side of the body, she/he runs a higher risk of the same condition on the other side of the body and future occurrences of the same condition will not be covered. For example, but not limited to, if a dog has been diagnosed with a cruciate tear in his left leg before the end of the Waiting Period, a subsequent cruciate tear in his right leg shall be considered Pre-existing;

b. Any Pet diagnosed or treated for intervertebral disk disease (IVDD) prior to the end of the Waiting Period runs a higher risk of further episodes of IVDD and will not be covered for any future incidences of this condition.

c. If a Pet has been diagnosed or treated for any form of cancer prior to the end of the Waiting Period, further incidences of any form of cancer in any location in the body are not covered. This exclusion includes any conditions that are a direct result of the cancer.

d. If a Pet has been diagnosed or treated for hyperthyroidism prior to the end of the Waiting Period, any hyperthyroidism Treatments and Medications are not covered, as well as any kidney, heart, and high blood pressure conditions that may develop.

However, for the purposes of this exclusion, those conditions that started prior to the end of the Waiting Period that have not shown any Clinical Signs for a period of twelve (12) consecutive months shall not be considered Pre-existing Conditions:

Specific situations include but are not limited to:

i. If your Pet showed Clinical Signs of any Dermatological Condition prior to the end of the Waiting Period, your Pet must be free of any Dermatological Conditions for twelve (12) consecutive months before any Dermatological Conditions may be covered again.

ii. If your Pet has been treated for undiagnosed vomiting and/or diarrhea prior to the end of your Pet’s Waiting Period, your Pet must be free of conditions with the same Clinical Signs for twelve (12) consecutive months before any conditions with the same Clinical Signs may be covered again.

2. Preventative Care including, but not limited to, wellness exams or tests; preventative Treatment,
tests or diagnostic procedures; vaccinations; flea and other parasite prevention; spaying or castration (including preventative sterilization surgery, such as for Treatment for cryptorchidism, chimerism, or chromosomal abnormalities); grooming and de-matting;

3. **Treatments for Accidents or Illnesses** arising from any **Pre-existing** behavioral problems. For example, a dog that has persistently eaten rocks or foreign objects prior to the **Original Start Date** shall not be covered for Treatment during the policy period for similar episodes;

4. More than one (1) removal of an ingested foreign body in one (1) period of insurance;

5. Any **Illness** as a result of a covered **Accident** that is not part of the initial course of Treatment for that **Injury**. For example, future Treatment(s) for liver damage from an accidental poisoning incident. This exclusion does not apply to policies with **Illness Coverage**;

6. The cost of disposing of your Pet's remains, unless indicated as an Optional Coverage on the Schedule Page(s);

7. The cost of boarding your Pet;

8. **Treatment** for an **Illness** related to the teeth and/or gums;

9. **Orthodontic Treatment**;

10. Costs of **Treatments** arising from your decision to pursue a course of **Treatment** other than that which was recommended to you by your **Veterinarian**, unless specifically authorized by us prior to **Treatment**. Examples include:

    a. Cost of **Treatments** continued after a **Veterinarian** has recommended a **Pet** be euthanized for humane reasons;

    b. Ignoring a **Veterinarian's** recommendation to amputate a leg, resulting in extra costs associated with **Treatment** of gangrene;

    c. Ignoring a **Veterinarian's** recommendation to remove an eye, resulting in extra costs associated with chronic eye issues;

11. **Treatment** for any **Injury** or **Illness** deliberately caused by you, your family members, anyone living with you, or any other persons who have care, custody, or control of your **Pet**;

12. **Treatment** for **Injury** or **Illness** caused by the aggressive actions of another animal when that animal permanently or temporarily resides or is cared for in your household;

13. **Treatment** for **Injury** or **Illness** caused by deliberate endangerment of your **Pet**, such as organized fighting;

14. **Treatment** for **Injury** or **Illness** caused by persistent neglect of your **Pet**;

15. **Treatment** for any **Injury** or **Illness** resulting from activities related to racing, personal protection, law enforcement or guarding, unless specifically authorized by us prior to the **Original Start Date** as shown on the Schedule Page for that **Pet**;

16. Cosmetic, aesthetic, or elective surgery including tail docking, ear cropping, de-clawing or any other surgical procedure not related to **Injury** or **Illness**;

17. Prescription **Medication** that is not directly administered by a **Veterinary Provider** (e.g., take-home drugs). This exclusion does not apply to policies with the optional Prescription Drug Coverage;

18. Natural supplements, vitamins, and all foods, whether prescribed or not;

19. **Treatments** for any **Illness** for which a vaccine is available for your **Pet** to prevent such **Illness** and for which vaccination is both recommended by your **Veterinary Provider** and rejected by you. For the purposes of this exclusion, such **Illness** shall include but not be limited to “core vaccinations” as stated by the American Animal Hospital Association Canine Vaccine Guidelines for your dog or “highly recommended vaccinations” as stated by the American Association of Feline Practitioners;

20. Any administration fees charged by a **Veterinary Provider** or others, including chart set-up fee or for providing information, which may be required by us;

21. Services performed by **Veterinary Provider** for his/her own cat or dog;

22. Costs for any **Treatment** for:

    a. Prosthetic limbs and devices;

    b. Organ transplants;

    c. **Genetic/chromosome** testing;

    d. Procedures to determine the suitability or categorization of your **Pet** for breeding or genealogical purposes, including PennHIP and OFA evaluations;

    e. Costs resulting from breeding, pregnancy, whelping or queenin;

    f. Costs arising from cell-replacement therapies, including but not limited to stem cell therapy, except where deemed **Medically Necessary** by our **Medical Director**;

23. Costs for any **Treatment** arising from:

    a. avian, swine, or any other type of influenza or any mutant variation;

    b. intentional slaughter by, or under, the order of any government or public or local authority;
c. epidemics or pandemics as declared by the U.S. Department of Agriculture;

24. Costs for any Treatment arising from a nuclear reaction, radiation, radioactive contamination or the discharge of a nuclear device, whether controlled or uncontrolled, accidentally or otherwise;

25. Costs for any Treatment arising from a chemical, biological, bio-chemical or electromagnetic weapon, device, agent or material whether controlled or uncontrolled, accidentally or otherwise;

26. Costs for any Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped, strikes, riots, or civil commotion.

PART V - LIMITS OF INSURANCE

Regardless of the number of Claims made or covered Injuries or Illnesses that occur during the period of insurance, our total liability for each period of insurance for all covered benefits shall not exceed the amounts shown on the Schedule Page(s) under Annual Maximum or Lifetime Maximum.

Similarly, regardless of the number of Claims made or covered Injuries or Illnesses that occur during all periods of insurance, the most we will reimburse you for Treatment for all covered benefits shall not exceed the amounts shown on the Schedule Page(s) under Lifetime Maximum.

Once the Lifetime Maximum is reached per Pet, no further Coverage for Treatments of any and all Injury or Illness will be reimbursed for any future Treatments and/or Claims for that Pet.

PART VI - OPTIONAL COVERAGES

IF SHOWN AS APPLICABLE IN THE SCHEDULE PAGE(S), THE FOLLOWING OPTIONAL COVERAGES APPLY SEPARATELY TO EACH PET.

1. AMBULANCE CARE COVERAGE:

We will reimburse you for Pet ambulance transport costs in the case of a medical emergency.

This Optional Coverage, Ambulance Care Coverage, will not increase the Annual Maximum or the Lifetime Maximum Limits of Insurance. The Deductible and Co-Payment requirements apply to this Optional Coverage.

2. PRESCRIPTION DRUG COVERAGE:

We will reimburse you for Medications your Veterinarian prescribes as part of your Pet’s Treatment for Accident or Illness for Medication costs for treatment of conditions that started after the Waiting Period and during the policy period.

This Optional Coverage, Prescription Drug Coverage, will not increase the Annual Maximum or the Lifetime Maximum limits of insurance. The Deductible and Co-Payment requirements apply to this Optional Coverage.

3. FINAL RESPECTS COVERAGE:

We will reimburse you for the cost of final expenses for cremation, urns, funeral expenses and memorial stones upon the death of each Pet covered for such costs incurred after the Waiting Period and during the policy period.

This Optional Coverage, Final Respects Coverage, will not increase the Annual Maximum or the Lifetime Maximum limits of insurance. The Deductible and Co-Payment requirements do NOT apply to this Optional Coverage.

PART VII - OTHER TERMS AND CONDITIONS

1. PAYING YOUR PREMIUMS

Your policy does not become legally binding until you have paid your premium. The premium is payable when you take out a new policy and when you renew an existing policy. Your policy is an annual contract of insurance with the option to pay annually or monthly.

You must pay your premiums in full and on time to remain covered.

2. CANCELLATION

You may cancel this policy at any time by emailing or writing to us and stating the future date that you wish the cancellation to be effective.

We may cancel this policy at any time within the first sixty (60) days of the policy period.

To cancel this policy, we will mail you a notice of cancellation to the named insured shown on the Declaration at the last known address shown in our records. If we cancel this policy within the first sixty (60) days after the effective date, notice of cancellation will be mailed at least thirty (30) days before the effective date of the cancellation.

After this policy has been in effect for more than sixty (60) days, notice of cancellation due to any reason other than nonpayment of premium will be mailed at least sixty (60) days before the effective date of cancellation.

If we cancel this policy at any time due to nonpayment of premium, notice of cancellation will be mailed at least ten (10) days before the effective date of the cancellation.

After this policy is in effect for more than sixty (60) days, or if this is a renewal or continuation policy, we may only cancel for one or more of the following reasons:
reasons:

a. You fail to pay your premium by the due date in accordance with the policy terms.

b. The policy was obtained through fraud, misrepresentation or concealment in your application, the content of which is specifically incorporated into and as a material term of this policy.

c. We have agreed to issue a new policy with the same or an affiliated company.

d. The Department of Insurance of the state governing the policy determines that a continuation of the policy could place us in violation of that state’s insurance laws.

e. You fail to comply with the policy terms and conditions in a manner that prejudices or negatively impacts our ability to properly assess or evaluate the Claim or other material rights we have under the policy.

With respect to cancellation, this policy is neither severable nor divisible. Any cancellation will be effective for all Coverage for all persons and all Pets. If this policy is canceled, Coverage will not be provided as of the effective date of the cancellation shown on the notice of cancellation.

3. CANCELLATION REFUND

Upon cancellation, you may be entitled to a premium refund. If you provide us written notice of cancellation within thirty (30) days of the effective date and you have made no Claim, we will refund the premium you paid us and the policy will be canceled.

If you have made a Claim within thirty (30) days of the effective date, the premiums paid for or allocable to the first month of Coverage become fully earned upon the submittal of the Claim, and you will only receive a refund for any premiums paid for periods beyond the first month.

After the first thirty (30) days of the policy period, we will compute any refund due on a daily pro-rata basis.

4. NONRENEWAL

If we decide not to renew or continue this policy, we will mail notice of non-renewal to the named insured shown on the Declaration at the last known address appearing in our records. Notice, including the reason for non-renewal, will be mailed at least sixty (60) days before the end of the policy period.

5. MISREPRESENTATION, CONCEALMENT OR FRAUD

This policy is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

a. This policy;

b. Your Pet;

c. Your interest in your Pet; or

d. A Claim under this policy.

6. RIGHTS

In the event we reimburse a Claim contrary to the policy terms and conditions, this payment will not constitute a waiver of our rights to apply the terms and conditions retrospectively as they stand to any paid Claims or to any future Claims for that or any related condition. We reserve our right to recover from you any Claim reimbursement paid in error.

7. ALLOWABLE CHARGES DISPUTES

In the event that your Veterinary Provider charges an amount for Treatments in excess of those typically charged in your geographic area for identical Treatments or Professional Services or Treatments that are not Medically Necessary, we reserve the right to dispute the amount of the Allowable Charges to be reimbursed. Should we fail to resolve such disputes to your satisfaction, such disputes shall be resolved by means of the procedures listed in Part IX: Appeals and Complaints of the policy.

8. OTHER INSURANCE

You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this policy. If you do, we will pay our share of the Allowable Charges. Our share is the proportion that the applicable Limits of Insurance under this policy bears to the Limits of Insurance of all insurance covering on the same basis.

If there is other insurance covering the same Allowable Charges, other than that described above, we will pay only for the amount of Allowable Charges in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limits of Insurance.

It is your responsibility to notify us in the event that other insurance is in force. Failure to do so may be considered concealment and may render Coverage provided under this policy null and void and all outstanding Claims shall be forfeited and not paid.

9. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If the insured has rights to recover all or part of any payment we have made under this policy, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring “suit” or transfer those rights to us and help us enforce them.

10. JOINT AND INDIVIDUAL INTERESTS

If there is more than one Named Insured on this
policy, any Named Insured may cancel or change this policy. The action of one Named Insured shall be binding on all persons afforded Coverage under this policy.

11. TRANSFER

This policy may not be transferred to another person without our written consent.

12. PERIOD OF INSURANCE AND TERRITORY

This policy applies only to Injuries and/or Illnesses occurring during the policy period shown on the Declaration and which occur anywhere in the world.

13. ELECTRONIC DELIVERY

By accepting the terms of this insurance as evidenced by the payment of premiums, you agree that this policy, any endorsements and any notices shall be delivered to you by electronic mail via the internet.

14. CONFORMITY TO STATE STATUTES

When this policy’s provisions are in conflict with the statutes of the state in which this policy is issued, the terms and conditions are amended to conform to such statutes.

PART VIII - WHAT YOU MUST DO WHEN YOU MAKE A CLAIM

CONTACT INFORMATION

Embrace Pet Insurance
Claims Department
P.O. Box 22188
Beachwood, OH 44122

Phone: 800-511-9172
Fax: 800-238-1042
Email: claims@embracetpetinsurance.com
Web: www.embracetpetinsurance.com

1. CLAIM PROCEDURE

Any Claim you make will be assessed fairly, reasonably and promptly against the information you provide and the terms of the policy.

a. All Claims must be submitted and received by us within ninety (90) calendar days of the date of your last visit to the Veterinary Provider. You must send us a Claim form that has been properly completed. We will then write to you with our decision.

b. We will not guarantee on the phone if we cover a Claim.

c. All Claims must be lodged on the Claims form that we email you with your policy documents.

You may also download the Claim form from our web site or print it from your home or your Veterinary Provider’s office. You may also ask us to mail you a Claims form.

d. You must provide all itemized invoices from your Veterinary Provider along with your completed Claim form before we will reimburse you. Save the originals in case we require them from you.

e. You must cooperate with us in the investigation or settlement of the Claim.

We will send you an Explanation of Benefits form that shows how we determined the amount to reimburse you for your Claim. If you disagree with the outcome of your Claim, you may dispute it as described in the following pages.

2. PRE-CERTIFICATION

To avoid Coverage surprises, we strongly encourage you to complete a Pre-certification form, which we shall provide upon request, and submit that form to us before your Veterinary Provider orders or performs any of the following procedures:

a. Magnetic resonance imaging (MRI) scan;

b. Computer-aided tomography (CT) scan;

c. Partial or complete hip replacement;

d. Cruciate ligament repair;

e. Surgery for dental Injury;

f. Home visits because your Pet is unable to travel to the usual location of the Veterinarian;

g. Any other Treatment(s) in which the anticipated costs are expected to exceed $1,000.

We will let you know if, and how much of, the Treatment is covered under the terms and conditions of your policy promptly after receiving your Pet’s full medical history, the itemized estimated charges and procedures in question, and a completed Pre-certification form.

In case of a medical emergency, please contact us as soon as possible after Treatment has begun if you would like to request a Pre-certification.

PART IX - APPEALS AND COMPLAINTS

CONTACT INFORMATION

Embrace Pet Insurance
Customer Relationship Manager
P.O. Box 22188
Beachwood, OH 44122

Phone: 800-511-9172
Fax: 800-238-1042
Email: claims@embracetpetinsurance.com
The following describes the appeal process in the event you are not satisfied with the way we have handled your Claim or you are not happy with your policy. All requests for an appeal must be submitted to us within ninety (90) days of the denial of your Claim or as soon as reasonably practicable on other actions giving rise to your complaint. You may contact us using the information above.

PROCEDURE

1. First Appeal
   Once we receive your formal appeal or complaint, we will contact you within five (5) working days to tell you what we are doing about it. We will answer you within two (2) weeks. If it takes us longer than two (2) weeks to complete our review, we will tell you when you can expect an answer.

2. Second Appeal
   If you disagree with our decision in the first appeal, you may request further appeal via an external review. A request for a Second Appeal must be made within thirty (30) days of the date of issuance of our First Appeal decision to you. An impartial Veterinarian selected, who is independent and not controlled by us, will conduct an external review. The independent Veterinarian will issue a determination within sixty (60) days of receipt of the request for the Second Appeal.

3. Complaints
   If you disagree with the decision made at any time during the appeal process, you have the right to file a complaint with your State Department of Insurance. Please refer to your individual State’s department for details and applicable rules and laws.
Dear Kathy:

We need the support of 100 agility clubs in 100 days!

As participation in canine sports such as agility grows, it is becoming more critical that we have a better understanding of the stressors, conditioning factors and rehabilitation techniques that affect our canine athletes.

That’s why the AKC Canine Health Foundation has established the Canine Athlete Fund. With this fund, we intend to provide research grants for the emerging veterinary sports medicine field. The health concerns of canine athletes, such as osteoarthritis, hip and elbow instabilities and tendon tears, affect non-athletes and senior dogs too — meaning the research we support through the Canine Athlete Fund will help ALL dogs live longer, healthier lives.

The Canine Athlete Fund will support new research as early as January 2013!

Working with key opinion leaders in the area of canine sports medicine, we aim to advance high quality biomedical research that can support the health, well-being and performance of all canine athletes. The fund focuses on research to advance four key areas that are of concern for highly active dogs:

- bone biology and disease
- musculoskeletal biology and disease
- osteoarthritis
- pain management

We are working right now to get the first Canine Athlete Fund projects off the ground in the areas of elbow dysplasia and supraspinatus tendinopathy (similar to rotator cuff injuries in people). Through an invited Request for Proposals, we will fund a research project to improve diagnosis and treatment of elbow dysplasia and supraspinatus tendinopathy through development of novel technologies and cutting-edge regenerative medicine techniques. Importantly, this powerful group of veterinary sports medicine specialists will generate evidence-based practices for diagnosis and treatment for the sake of all canine athletes.

Our Goal: Support from 100 agility clubs in 100 days!

Join us on the forefront of the emerging field of canine sports medicine. Your club’s support can make a difference in helping to prevent and treat injuries. Please make a generous donation from your club and encourage your individual members to do the same. Mail your contributions in the enclosed envelope or donate online at www.akcchf.org/canineathlete.

Please help us keep all dogs Fit for Sport, Fit for Life™. Thank you for your support!

Sincerely,

Terry T. Warren, PhD, JD
CEO and General Counsel
YES, please accept my donation to the Canine Athlete Fund, supporting research that will further advance the veterinary field of sports medicine, and educating the public about canine sports and health care.

☐ $35  ☐ $50  ☐ $100  ☐ $150  ☐ $200  ☐ Other __________

Payment Method
☐ Check enclosed (Please make checks out to CHF Canine Athlete Fund) OR
☐ VISA  ☐ MasterCard  ☐ Discover  ☐ American Express

Credit Card Number: ____________________________

Expiration Date: __ / __  CVV: __________

CVV is the card verification code; for VISA, MasterCard, and Discover it is a 3-digit number printed on the back of your card above and to the far right of the signature line; for American Express it is a 4-digit number printed on the front of the card above and to the far right of the embossed card number.

Billing Information

Name ____________________________

Address ____________________________

City_________________________ State _____ Zip _________

Email ____________________________

Phone ____________________________

SAVE TIME: Donate online through our secure web page. Go to www.akchf.org/canineathlete and click on donate to the canine athlete fund.
The treasurer reports the following though November 2, 2012:

Treasurer’s report as a spread sheet is attached.

Natl. Spec. report – New-Pen-Del says they will be sending their info. on Monday (11/5) and I will update the report then.

Applicant policy – for spouses – Mary Lou Cuddy has reviewed a draft and the report is located in the committee reports.

Banking online – I am waiting for new info. from the banks.

### NCA Operations

#### Cash Balances

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### INCOME & EXPENSES for the period October 5 - November 2, 2012

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Newfoundland Club of America, Inc
Board of Directors
November Face to Face Meeting
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**TOTAL Dues - Applicants**

400.00

**Dues - Renewals**

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**TOTAL Dues - Renewals**

1,438.00

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**TOTAL INCOME**

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TOTAL EXPENSES

-9,475.90

OVERALL TOTAL

-6,697.56
November 5, 2012

Dear AKC Clubs:

Hurricane Sandy has devastated the lives of so many people along with their beloved pets. Together, we can help. The AKC Humane Fund, Inc. announces the formation of the “Sandy Fund” to assist organizations that provide support and services for dogs and owners faced with the challenges of natural disaster.

With the “Sandy Fund,” the AKC Humane Fund and the American Kennel Club aim to help AKC clubs and affiliated organizations provide assistance for pets and their owners in the wake of this storm and future disasters.

The Sandy Fund has made a donation to the Staten Island Companion Dog Training Club to aid their relief efforts in Staten Island, New York. If your Club is interested in applying for a grant to assist your local disaster relief outreach, please send a request in writing to dxs@akc.org. Also, if your Club is interested in donating, please click here and specify that the donation is on behalf of the Sandy Fund.

Thank you for your support and best wishes to all.

Sincerely,

Daphna Straus, Secretary
The AKC Humane Fund, Inc.
Cc: Club Delegates
-----Original Message-----
From: Jim Crowley [mailto:JXC@akc.org]
Sent: Thursday, November 08, 2012 9:58 AM
To: Delegates
Subject: AKC and Westminster donations to the "Sandy Fund"

Following, please find a press release about recent donations made by AKC and Westminster Kennel Club to the “Sandy Fund.”

Regards,
AKC Communications

FOR IMMEDIATE RELEASE
Date: November 8, 2012
Contact: AKC Communications
Phone: 212-696-8228
Email: communications@akc.org

AMERICAN KENNEL CLUB AND WESTMINSTER KENNEL CLUB DONATE $20,000 TO “SANDY FUND” TO HELP THOSE AFFECTED BY HURRICANE AND FUTURE DISASTERS

New York, NY – In support of the people and their pets affected by Hurricane Sandy, the American Kennel Club Humane Fund, Inc. and The Westminster Kennel Club have each donated $10,000 to the Humane Fund’s newly-created “Sandy Fund.” This $20,000 grant and other donations to the Sandy Fund will assist organizations that provide support and services for dogs and owners faced with the challenges of natural disaster.

“We look forward to helping pets and their owners get back on their feet in the wake of Hurricane Sandy,” said Seán McCarthy, Westminster Kennel Club President. “I encourage all dog lovers to donate to the fund to help fellow pet owners in need.”
“The AKC is greatly saddened by the damage caused by Hurricane Sandy,” said Dennis Sprung, AKC President and CEO. “The creation of the Sandy Fund will help us do everything we can to assist companion animals and their owners in the region during this trying time and in any future disasters.”

The “Sandy Fund” grants money to AKC clubs and affiliated organizations looking to provide assistance for pets and their owners in their hometowns during a time of disaster. The new Fund’s first donation was made to the Staten Island Companion Dog Training Club to aid their relief efforts in Staten Island, New York. Clubs interested in applying for a grant to assist local disaster relief outreach can send a request in writing to dxs@akc.org.

Anyone interested in donating to the Sandy Fund can donate https://classic.akc.org/humane_fund/donations/index.cfm. Please mark your donation as for the Sandy Fund.

Checks or money orders can be sent to:

The American Kennel Club Humane Fund, Inc.
Attn: Daphna Straus
260 Madison Avenue
New York, NY 10016-2401

###

If you are still having problems viewing this message, please click here for additional help.
Preparedness, Relief and Recovery

As Hurricane Sandy approached the eastern seaboard, the American Kennel Club, through AKC Companion Animal Recovery prepared, as always, to keep pets and owners together and safe in the face of a potential disaster.

As the weather alerts began, more than 2,000 emails were sent to club officers in the projected path of Sandy stating our readiness to assist those caring for companion animals that may be displaced due to "Superstorm" Sandy. The Associated Press helped us spread our readiness message with an article appearing in the Wall Street Journal and US News & World Report, among others.

We also reminded pet owners how to prepare for an evacuation or stay safe at home through pet preparedness and evacuation tips broadcast on television, on radio and across the Internet. We shared our message with AKC's 104,800 Facebook fans and 11,800 plus followers on Twitter. We got the word out, pet owners took action and then we hunkered down.

Once the storm came ashore in the New York Metropolitan area, the massive power outages closed the AKC headquarters in Manhattan for a week. Despite their displacement, AKC staffers, many working from home without power, heat or water, found a way to connect and offer assistance. Using cell phones, texting and social media, we began to help displaced animals.

Many shelters suffered devastation from flooding and long-term power outages. In New Jersey, we sent more than $2,000 worth of collars, leashes, pet beds, cage bedding, dog and cat food, and cleaning supplies to help the Woodbridge Animal Shelter and Pet Adoption Center, which was submerged in more than five feet of water after the hurricane. In addition, another $3,000 grant was sent to the Humane Society of Atlantic County, which was completely flooded.

In New York, we sent more than 100 toys to keep dogs engaged and comforted at the New York City Animal Care & Control's Manhattan facility. We donated a $5,000 disaster relief grant to continue their care for animals with many flooded facilities around the city. In Connecticut, along the battered coastline, an assistance grant of $5,000 is going to the Animal Welfare League of New London County, Inc. to help the displaced dogs in the region.

We also sent St. Hubert's Animal Welfare Center in Madison, NJ 100 AKC blankets to keep pets warm while coping with dropping temperatures since the shelter lost power. This particular donation reminds us of another time we assisted St. Hubert's. After Hurricane Katrina AKC facilitated the first of many airlifts to bring lost and abandoned dogs from Louisiana to the New Jersey shelter for rehabilitation and re-homing. Recalling this heroic effort also reminds us just how far we've all come in protecting pets since Katrina, when more than 250,000 lost dogs needed rescuing. Today, our proactive preparedness for our companion animals has saved countless lives and prevented even more broken hearts.

One of the biggest reasons more pet owners now stay united with their pets during disaster is because of the "Pet Evacuation and Transportation Standards Act" of 2006. Known as PETS, it amended the federal Disaster Relief and Emergency Assistance Act to require provisions for rescue, care, shelter and essential needs of pets and service animals and their families in emergency and disaster relief, and to require that such provisions be included in federal, state and local emergency and disaster preparedness plans.

As PETS was drafted and worked its way through Congress to passage, AKC was there, through the contributions of our federal lobbyist, the late Jim Holt. Once PETS became law, the AKC again demonstrated leadership by working with FEMA to draft and distribute the publication "Prepare for
Emergencies Now: Information for Pet Owners.” Today, that educational brochure is available online at www.ready.gov for millions of pet owners to access.

Even as recently as April 2012, AKC proactively inserted dog evacuation awareness in its enhanced Care and Conditions of Dogs Policy, which addresses evacuation planning for large numbers of dogs. USDA regulations and AVMA guidelines relating to dogs do not include such policies.

Six years later, we know the PETS act has had a huge impact on keeping dogs with their owners in the wake of Sandy. This time media coverage was not about large-scale temporary shelters housing thousands of lost dogs but about the emergency shelters taking people, and their pets, to be safe from the storm. Due to early evacuation and mandatory acceptance of dogs in evacuation centers, thankfully, we did not see the images of lost and displaced pets that haunted us for months after Katrina.

The AKC Humane Fund "Sandy Fund" Established

Even as the power comes back on and we continue our outreach to those pet owners less fortunate - we realize more can be done - especially for those needing long-term assistance. Through the AKC Humane Fund, Inc., we have established the "Sandy Fund" to give grants to local clubs and organizations in affected disaster areas to enable hyper-local targeted assistance for the benefit of owners and their pets. The American Kennel Club Humane Fund, Inc. and The Westminster Kennel Club have each donated $10,000 to the "Sandy Fund." This $20,000 seed money and other donations will assist organizations that provide support and services for dogs and owners faced with the challenges of after a natural disaster.

The Sandy Fund has already given its first disaster relief grants of $1,000 each to the Staten Island Companion Dog Training Club, the New Jersey Federation of Dog Clubs and the New England Saint Bernard Club to aid their efforts in local communities hit hardest by Sandy.

The creation of the Sandy Fund is the proactive, forward-thinking leadership of AKC CEO and President Dennis Sprung. He kept everyone and everything at AKC together during this crisis to ensure that we were doing what was best for dogs and their people. Without caring people like Dennis and COO John Lyons AKC would not have weathered this storm as strongly. I also want to thank AKC CIO Connie Pearcy, and her team, for keeping the critical computer system completely and flawlessly operational. Not only did AKC business continue as usual but it also enabled us to post daily Sandy updates on akc.org. Many thanks to AKC CAR CEO Tom Sharp, and his team, AKC Communications Director Lisa Peterson, and Club Communications Manager Stephanie Smith for coordinating and executing this disaster relief effort.

It is the actions of people like these that make me proud to be a part of the AKC family.

Alan Kalter  
AKC Chairman of the Board

Click to Donate to the Sandy Fund
Working Dog Committee

EVALUATION PROCEDURE FOR PROVISIONAL JUDGE

1. A provisional judge must successfully judge a minimum of three (3) assignments before moving to
the partner level. These assignments must be with at least two (2) different mentor judges and in at
least three (3) different locations. At the first two (2) assignments, the mentor judging with the
provisional will provide the WDC with a written evaluation of the provisional judge’s performance. If one
of these two assignments receives an unsatisfactory review, the third assignment would also be
evaluated. Feedback from exhibitors will also be considered as part of the evaluation process by the
WDC. A provisional judge will receive copies of these evaluations, together with the summaries of
comments from the test. A provisional judge needs at least two positive evaluations to complete the
evaluation requirements.

2. Following each of the first two provisional assignments, the judge will be notified that the WDC has
reviewed the evaluations/comments, and the WDC chair will advise the provisional judge of the
status of the evaluations. After each such notification, the judge may accept one and only one
additional assignment.

3. If the first two evaluations contain sufficient positive feedback, the provisional judge will be approved
to continue judging without need for further formal evaluations. However, before moving to partner
level, a judge must complete a third assignment with a mentor judge.

4. If two (2) of the three (3) required evaluations are unsatisfactory, additional evaluations will be
required as outlined in the Reevaluation Procedure.

REEVALUATION PROCEDURE FOR PROVISIONAL JUDGES

1. If a provisional judge receives two unsatisfactory evaluations, his/her next judging assignment 1)
must be with a mentor judge who is a member of the WDC and/or 2) must be observed by a mentor
judge selected by the WDC. This mentor observer may or may not be a member of the WDC, may
be a current or retired mentor judge, and may not be entered in the test. If this evaluation is
satisfactory or shows improvement, the provisional judge may accept another assignment where this reevaluation procedure will be repeated. If this second reevaluation is satisfactory, a provisional judge may move on in the judging process without further evaluation.

2. During the reevaluation procedure, a provisional judge who fails to receive satisfactory evaluations or meet the standards expected by the WDC will be asked to attend a test and observe the test with a mentor judge selected by the WDC. Following this test observation, a provisional judge must repeat the reevaluation procedure.

3. If after repeating the reevaluation procedure the judge does not receive satisfactory evaluations, the judge will not be allowed to continue in the judging process and his/her name will be removed from the judging list.

Provisional judges must exhibit a dog at least once every three (3) years in whatever type of test is appropriate, water or draft. Requalifications are allowed, and the exhibition does not need to result in a passing performance. However, for the exhibition to qualify for this requirement, the dog must complete the test and participate in each of the exercises.

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**Electronics Publications Policy Committee:**

> Summary of the 8/29/12 EPPC Teleconference

> 3. **Pursuant to the NCA Board action of 7/26/12** the EPPC recommends the following revision to the Electronic Newsletter Policy:

> > Policies addressing section III. B. Electronic Newsletter Policy: Effective date: 2/18/10

> > The purpose of the electronic newsletter policy is to foster consistency of message and prevent redundancy. The formatting and distribution of all NCA electronic newsletters will be completed by the Technical Resources Committee. Each electronic newsletter will have an assigned technical editor from the TRC who will be responsible for receiving content, designing layout and monitoring distribution and contact information for subscribers. Each newsletter will also have a content editor from the responsible committee/BOD who will coordinate the creation of content for each issue.

> > Each electronic newsletter should have a defined audience, purpose, and goal.

> > All NCA electronic newsletters should adhere to the following parameters:

> > . Option of receiving in HTML or Plain Text versions, . opt-in/opt-out subscription,

> > . standard NCA Privacy Policy.*

> > Each electronic newsletter will have defined content providers and publication schedule. Publication schedules should allow for a minimum of 4 days for layout and design and 4 days for draft review prior to publication. Content providers and the NCA BOD should be included in the distribution for draft review.

> > Amended pursuant to board directive: Editions outside the normal publication of the main NCA newsletter (e-Notes) require approval of the board of directors prior to distribution.

>
> approved by the board of directors: (date)

> 4. Book Review Policy - began discussion, the committee will be meeting again prior to the board's October teleconference and hopes to have something to submit to the board at that time.

> MLZ

------------------------------------------------------------------------------------------------------------------------

General Education Committee (also see attachments):
Revised Puppy Ads for the Board's review

A Reputable Breeder is your partner in Newf Ownership.
They will be there to answer your questions and guide you in the right direction whether it be about nutrition, grooming or training. Its years of experience that you want when it comes to raising your Newf.
For more information and to locate a breeder, please contact The Newfoundland Club of America – www.ncanewfs.org

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<th>Elbow Dysplasia</th>
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<tr>
<td>Heart Disease</td>
<td>Cystinuria</td>
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Don't You deserve a healthy puppy?
A reputable breeder will always be there for you!
For more information and to find a breeder, please contact:
Newfoundland Club of America – www.ncanewfs.org

A Reputable Breeder is your partner in Newf ownership.
It's not about the purchase price – it's about what the future may hold:
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Don't You deserve a healthy puppy?
A reputable breeder will always be there for you!
For more information and to find a breeder, please contact:
Newfoundland Club of America – www.ncanewfs.org
Newf Tide Policy Committee:
To: NCA Board of Directors

Kindly NOTE THAT THIS EMAIL REPLACES IN its ENTIRETY THE EMAIL SENT ON SEPTEMBER 6, 2012. I APOLOGIZE FOR ANY CONFUSION.

THANK YOU FOR YOUR CONSIDERATION.

To: NCA Board of Directors
FROM: NEWF TIDE POLICY COMMITTEE (NTPC)
Members: Patti Emmerling, Beth Sell, Julie P. Siefert, Jeannette Voss, Ken Wildman
Maredith Reggie, editor, ex officio and Aura Dean, Chair
RE: Newf Tide Policy Committee AGENDA ITEMS FOR 9/12

The NTPC respectfully requests that the board consider the following agenda items which have been discussed at our teleconferences and have been unanimously approved by the NTPC.

1. Request for change in policy

   A. Current: POLICY: "Newf Tide will not automatically be forwarded to your new address. Without prompt submission of change of address information, you may incur a charge to have your magazine forwarded." (This policy is currently printed on the “Information Please” page in all issues of the magazine.)

   NEW: Newf Tide will not be automatically forwarded to any member. Members will incur the postage fee associated with the return and resend of the magazine and be required to advance the postage costs that, on average can be approximately $12. Prompt submission of change of address information must be submitted to the membership chair.

2. Cease publishing in Newf Tide the NCA Board and the Charitable Trust Management Board minutes as well as the annual NCA Committee reports.

   1. These documents may be easily transmitted to the members via electronic means.

   The NCA could establish a members-only section on the website on which these documents may be posted in PDF format

   for easy access and downloading by members only. This ensures immediate access in a more timely manner. The documents may also be circulated to the members via email through Constant Contact with a monthly service charge of $25. Other methods of electronic distribution are available for consideration.
The editor will continue to prepare and format the minutes for publication at a charge (to be negotiated but will be less than the $25 current rate per page). On average, there are 15 pages of minutes in each issue. This will decrease the number of pages in Newf Tide, incurring a savings both in printing, editorial work and postage.

As one of the NCA’s communication tools, Newf Tide will continue to be responsible for coordination and distribution of these in both a cost-effective and timely manner by utilization of electronic methods.

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Received from Rescue Prevention Committee

Hello Steve.

Welcome to Issue 2 of the LifeStages newsletters, geared toward the 3 months age of a Newfoundland puppy. Your newsletter is available online: LifeStages, Issue 2, 3 months

Topics covered in this issue include:

• Why Join a Regional Club?
• Shots & Heartworm Preventive
• Age to Spay or Neuter
• Permanent Identification
• Teaching Sit, The Easy Way
• Toys
• Grooming
• Do You Wanna Dance?
• Preparing a Puppy for a Show Future

In addition, the Newfoundland Club of America web site contains volumes of information on the breed, its history, regional Newfoundland clubs, Newfoundland dog activities and more. Please visit the NCA web site to learn more. And if you have any questions, please contact us.

NOTES TO BOARD:

1) The Early Spay/Neuter and Permanent Identification articles have been updated & sent to Marylou Zimmerman. (The question has been submitted through Lynne about whether updates for previously
approved content, where the gist remains the same, require Board review. Marylou may know what the policy is. These are links to the updated documents, until those can be uploaded to the NCA site:


2) The Basic Grooming article is on the NCA web site. This could be copied into the Short Topic format for uniformity. (Links to articles in the body would always be formatted as those appear on the NCA web pages.)

Good afternoon.

Attached is the proposed fund-raising policy for the RPC, per the Board’s request.

Respectfully submitted,

Donna Zink

RPC Chair

=====================================================================================================

Rescue Prevention Committee

Fund-raising Policy

Revised Oct. 25, 2012

The Rescue Prevention Committee will maintain a fund to support activities of this committee beyond the scope of its annual budget. Contributions to this fund may be made by NCA members or other benevolent persons who desire to support the activities of this committee. In addition to the direct donations, the RPC will pursue fund-raising initiatives such as sales of merchandisable items or dedicated support drives for specific initiatives. Merchandisable items may include printed materials, apparel or miscellaneous items such as seat cushions, fashion accessories and others.

Fund-raising via sales of merchandise would be accomplished by:

1) Online sales of merchandise through the companies providing that merchandise, such as sales of apparel through the screen-printing company.
2) Direct sales to customers using a form on the NCA RPC web page, with shipping handled by committee members or volunteers.
3) Promotion by linking the sales information to other web sites, such as Pet Impressions, Rescue web sites, email distribution lists or NCA eNotes, and by the use of printed notices or ads in media such as Newf Tide or show catalogs.
4) Placement of one item in the Fine Arts auction during the NCA Annual Meeting.
5) Placement of one item type in the Rescue booth during the National Specialty, for example one garment item in different sizes and colors, such as a long-sleeved tee shirt, or one printed item.
This fund would be maintained as part of the Charitable Trust Management Board (CTMB). Any expenditures for Board-approved RPC initiatives from the fund would be overseen by the CTMB, which allows contributions to this fund to be tax-deductible.

Awards Committee

Hi Lynne & Steve-

I send this to both of you as Steve, being Recording Secretary, generally needs the documents for consideration to prepare for the Board as a whole. Lynne, as 2nd VP & Committee Chair, needs the information as well. I’m sorry it’s a little late, but I was hoping I might get a few tardy and I was out of town a bit recently. Hopefully there’s still plenty of time to do what you need prior to the face-to-face in 2 weeks or so.

Attached you should be able to find 2 nominations for Board consideration for the NCA Heroic Newf Award. I will also place copies of 2 nominations for the NCA Good Sportsmanship Award into regular mail tomorrow as I didn’t get them as emails. One is for a new nominee & the other is for a 3rd consideration by the Board per policy. If that one does not win this year, they’ll be removed from continued consideration. The Board handles any possible Isabel Kurth winners, but please notify me following your meetings as to who the winners of the various awards are so I can be sure to get the appropriate plaques prepared. Please let me know if you have any questions.

Thanks so much, Ingrid Lyden, NCA Awards Chair
V. Reports of Special (Ad-hoc) Committee
Certificates of Appreciation

- Certificates of appreciation will be presented to all outgoing committee chairs and committee members at the Annual Membership Meeting.

Committee Appointments

- All committee applications should be directed to the second vice president.

Committee Assignments / Proposals

- All committee proposals/input will be addressed by the Board and responded to—even if not fully resolved—within 60 days of their submission by the committee.
- Committee assignments were traditionally made by the new Board on Sunday mornings after the National Specialty was over or after the Annual Meeting.
  From 1997 committee assignments have been done by the outgoing Board.

Board decided it would take a straw vote in executive session and the new Board would, in good faith, take that vote into consideration during their meeting Thursday after the Annual Membership meeting.

Committee Documents

- Each committee chair should have an electronic file of all documents pertaining to the work of their committee;
- There should be a separate "official/locked" copy in editable format (Word is the most universal) stored elsewhere, possibly with whoever is charged with providing printed copies of each document.
- Forward to the Board, via the 2nd Vice President, copies of all contracts binding the NCA and create a current and historical file of these contracts to be held by the President and the Treasurer.

Committee Account Numbers / Passwords

- Any account number and/or secure password information owned/managed by the NCA (e.g., websites, databases, password-protected CDs, etc.) be held by the NCA President, the NCA Treasurer, and the chair of the committee.

Committee Expenses

- Reimbursement for committee expenses will be contingent upon the Chair submitting a budget.
- Committee Chair is required to approve invoices for expenditures for his/her committee before forwarding bills to Treasurer for payment.
- Committee Chairs to submit year-end financial reports to Recording Secretary with annual reports.
- Committee expenditures beyond adopted budgets must be approved by Board before being allocated.
- Cost of duplicating and collating materials for Board review to be borne by committees submitting documents.

Committee Reports

- Committee reports are due to the 2nd Vice- President at the same time as the Board’s agenda items. Deadlines will be announced as soon as they are set.
- Annual committee reports will be printed in Newf Tide.

Communication:

- NCA committees are answerable to the Board of Directors, and only to the Board. Neither individual board members acting on their own nor other committees may assign work to committees. Board members have no special privileges with committees except when acting as a Board or at the direction of the Board. However, formal avenues of communication should not preclude a collegial
relationship between committees or Board members and committees. Further, the Board may in specific instances or as a matter of policy approve specific collaborative work between committees. In any event it should be remembered that no committee member, including the chair, may speak for the committee as a whole and no such communication should be taken as having come from the entire committee

- Approval to set up an electronic mail distribution list to facilitate communicating NCA business to committees
- All NCA committee discussions have to be conducted in such a way that all committee correspondence is available to all committee members
- The Board must approve all surveys before they are sent out.
- An article will be written and published annually in *Newf Tide* dealing with the committee structure of the NCA so that the membership might be enabled to participate in the process as fully as each wishes.

**Miscellaneous**

- Committee chairperson(s) will receive a tentative National Specialty schedule nine months prior to the specialty show for review for possible conflicts and any conflicts be resolve by the NCA President, the Specialty Show Coordinator and the Specialty Show Chair.

**Outside Reports**

- All committees receiving reports from outside sources such as OFA, AKC, etc., are required to provide the NCA Corresponding Secretary and the NCA Webmaster a copy of the report within 15 days of its receipt. The Corresponding Secretary will maintain hard copies of all reports. The webmaster will be requested to enter all appropriate reports into the WIKI document center.

**Teleconferences**

- All committees are required to hold teleconference meetings of their committees at least quarterly. There must be a quorum of said committee. All committee actions must result from a teleconference or face-to-face meeting with a quorum of said committee.
- Committee teleconferences must first receive express permission of the President.
From "the AKC Complete Dog Book" review committee:

There is much uncertainty about the origin of the Newfoundland breed. Some think the ancestors are a combination of indigenous Indian dogs interbred with the Great Pyrenees dogs brought to Newfoundland by the Basque fishermen, or dogs brought to North America by the Vikings. At any rate, a breed evolved that was particularly suited to its island of origin. Newfoundlands were large dogs with sufficient size and strength to perform the tasks required of them. They had heavy coats for protection against the long winters and icy waters surrounding their native island. Strong and partially webbed feet have enabled them to travel easily over marshes and shores. The breed was admired for its physical prowess and attractive disposition, and as a result, some specimens were taken to England where they were bred extensively. Most Newfoundlands, even those in Newfoundland, are descended from forebears born in England. Today’s Newfoundland is admired and bred in many countries worldwide. The breed standard describes a true working dog, one that is as much at home in water as on land. Canine literature gives us stories of brave Newfoundlands that have rescued men and women from the sea. There are also stories of shipwrecks aided by dogs that carried lifelines to stricken vessels and of Newfoundlands rescuing children who had fallen into deep water. We find other accounts of dogs whose work was less spectacular but equally valuable, as they helped fishermen with heavy nets and performed other tasks necessary to the owners’ occupations. Although this is a superior water dog, Newfoundlands have been and are still used as working dogs, pulling carts or carrying burdens as a pack animal.

To perform these duties, Newfoundlands must be large enough to bring even a drowning adult to shore. They must have powerful hindquarters and lung capacity enabling them to swim great distances while their heavy coat protects them from the icy waters. In short, Newfoundlands must be strong, muscular, and sound so that they are able to do the work for which they have become justly famous. Above all, Newfoundlands must have intelligence, loyalty, and a sweet nature, which are their best-known traits. Upon request, they willingly help their owners perform any necessary tasks, and possess the instinct to act independently with responsibility when rescue work demands it.

In this country, where the Newfoundland is kept not as an active worker but largely as a companion, we particularly appreciate the sterling traits of the true Newfoundland disposition. Here we have the great size and strength that make the breed an effective guardian, combined with the gentleness that makes them safe companions. For generations, Newfoundlands have been the traditional children’s protector and playmate. More tolerant of small, tugging fingers than a smaller dog, of their own accord Newfoundlands undertake, without training, the duties of nursemaid. The Newfoundland’s sweet temperament makes him the ideal choice for a well-informed novice owner who is diligent in providing early training. This helps to ensure a wellbehaved canine companion.

Although not usually associated with traditional performance events, many Newfoundlands excel in obedience, agility and tracking. With his graceful, powerful body and ground-covering gait, he is always a commanding presence in the conformation ring. The Newfoundland puppy is outgoing, intelligent and curious, never timid, skittish or aggressive. Daily human contact is absolutely essential for any Newfoundland. Time spent with his people, whether working, grooming, playing or cuddling up on the couch are what this dog lives for. Prior to adding a Newfoundland to your home, please visit the Newfoundland Club of America’s
website, www.ncanewfs.org for links to the current breeders list as well as information on Newfoundland related health issues and genetic testing.

We know of no better description of Newfoundland character than the famous epitaph on the monument at Lord Byron's estate, at Newstead Abbey, England:

Near this spot
Are deposited the Remains of one
Who possessed Beauty without Vanity
Strength without Insolence,
Courage without Ferocity,
And all the virtues of Man without his Vices.
This Praise, which would be unmeaning Flattery
If inscribed over human Ashes,
Is but a tribute to the Memory of
Boatswain, a Dog,
Who was born in Newfoundland May 1803
And died at Newstead Nov. 18th, 1808.

As requested by the gal heading up this project for AKC, Mara Bosum, Pam R. and I did some editing on our text. Chopping some words allowed up at add a bit more to come more in play with Mara's directive.

I am including Steve in this transmission this can make the agenda packet.

Pam S is working on the photos.

Kathy

There is much uncertainty about the origin of the Newfoundland breed. Some think the ancestors are a combination of indigenous Indian dogs interbred with the Great Pyrenees dogs brought to Newfoundland by the Basque fishermen, or dogs brought to North America by the Vikings. At any rate, a breed evolved that was particularly suited to its island of origin - large dogs with sufficient size and strength to perform the tasks required of them.

With heavy coats for protection against the long winters and icy waters surrounding their native island and strong, partially webbed feet to travel easily over marshes and shores, the breed was also admired for its attractive disposition. As a result, some specimens were taken to England where they were bred extensively. Today's Newfoundland is admired and bred in many countries worldwide.

The current breed standard describes a true working dog, one that is as much at home in water as on land. Canine literature gives us stories of brave Newfoundlands that have rescued men and women from the sea. There are also stories of shipwrecks aided by dogs that carried lifelines to stricken vessels and of Newfoundlands rescuing children who had fallen into deep water. We find
other accounts of dogs whose work was less spectacular but equally valuable, as they helped fishermen with heavy nets and performed other tasks necessary to the owners’ occupations. Although this is a superior water dog, Newfoundlands have been and are still used as working dogs, pulling carts or carrying burdens as a pack animal.

Above all, Newfoundlands best-known traits are their intelligence, loyalty, and a sweet nature. With proper training, Newfoundlands are willing help their owners perform any necessary tasks. However, the breed is known to possess instinct to act independently with responsibility when rescue work demands it. In this country, where the Newfoundland is kept not as an active worker but largely as a companion, we particularly appreciate the sterling traits of the true Newfoundland disposition. Here we have the great size and strength that make the breed an effective guardian, combined with the gentleness that makes them safe companions. For generations, Newfoundlands have been the traditional children’s protector and playmate. More tolerant of small, tugging fingers than a smaller dog, Newfoundlands tend to gravitate to children and will often willingly undertake the duties of nursemaid. The Newfoundland’s sweet temperament makes him the ideal choice for a well-informed novice owner who is diligent in providing early training, is not afraid of drool, and can keep up with the care of a double coat.

Although not usually associated with traditional performance events, many Newfoundlands excel in obedience, agility and tracking. With his graceful, powerful body and ground-covering gait, he is always a commanding presence in the conformation ring. In 2004, BIS, BISS Ch. Darbydale’s All Rise Pouch Cove, ROM, took home top honors with a Best in Show win at the prestigious Westminster Kennel Club show. Equally important is BISS Ch Pouch Cove’s Favorite Son whose name appears in the pedigrees of top winning show dogs all over the world.

The Newfoundland puppy is out going, intelligent and curious, never timid, skittish or aggressive. Daily human contact is absolutely essential for any Newfoundland. Time spent with his people, whether working, grooming, playing or cuddling up on the couch are what this dog lives for. There is nothing more captivating than an eight week old Newfoundland puppy, but the novice owner should be aware that this cute “teddy bear” rapidly grows to Grizzly size.

Prior to adding a Newfoundland to your home, please visit the Newfoundland Club of America’s website, www.ncanewfs.org for links to the current breeders list as well as information on Newfoundland related health issues and genetic testing. We know of no better description of Newfoundland character than the famous epitaph on the monument at Lord Byron’s estate, at Newstead Abbey, England:
Near this spot ..... rest of poem follows

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Pam and Henry Rubio
Capriccio Farm Newfoundlands
http://www.capricciofarmnewfs.com
Report of Special Committee by Maredith Reggie:

Proposed Policy requested by the Board on Recognized Titles (Unfinished Business Item #2)

Titles printed on certificates, rosettes, and pins presented by the Newfoundland Club of America are limited to the following:

a. any recognized AKC title, excluding CGC; any title or designation recognized by the NCA;

b. any requalification of an NCA title, excluding WD);

c. any title recognized by the Canadian Kennel Club.

When titles are cumulative, only the highest title will be used. For example, a dog with a CD, CDX, and UD would be listed only with a UD.

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Report from Sandy Gabel:

TYPES of AUDITS

While there are four major types of internal audits, **financial, operating, compliance** and **information technology** - it is not unusual to incorporate elements of each when we review a business process or department on any of the campuses. In addition, internal auditors are sometimes asked to perform **special** reviews.

**Financial** audits involve the evaluation of internal control processes over revenues and expenses, and the accuracy of their reporting in accordance with laws, regulations and internally developed policies and procedures. In addition, the safeguarding of the Organization’s assets, as well as the fair presentation of its rights and obligations may be the subject of financial audits.

**Operational** audits examine the use of the university's resources to evaluate whether those resources are being used in the most efficient and effective way to fulfill the university's mission and objectives. These are sometimes called performance audits. An operational audit may include elements of both a financial and compliance audit.

**Compliance** audits review both financial and operating controls and transactions to see how well they conform to established laws, standards, regulations and procedures. In addition the audit might identify gaps between regulations and organizational procedures, and in turn, would suggest training and follow-up programs to ensure personnel are adequately informed about compliance requirements.

**Information Technology** audits evaluate the internal controls related to the management of information technology environments and related infrastructure, applications and data. Typical areas assessed include: governance with related policy and process documentation; security (physical and logical over information, applications and infrastructure assets); change management; monitoring; and business continuity/disaster recovery.
Levels of Service

In general, there are four levels of financial statement services:

1. **Audit**: An audit provides the highest level of assurance that an organization’s financial statements are free of material misstatement and have utilized Generally Accepted Accounting Principles (GAAP). The auditor performs a risk assessment, which includes evaluating the internal controls of the organization to determine the appropriate audit procedures. These procedures may include:
   - Confirmation of financial assertions with outside parties
   - Testing selected transactions by examining supporting documents
   - Completing physical inspections and observations (e.g., examining cash, equipment, inventory and other tangible assets)

2. **Review**: If a full audit proves cost prohibitive, a review of a nonprofit’s financial statements may be an alternative that provides a level of accountability and transparency. An Accountant provides a limited level of assurance that there are no material modifications that should be made to the financial statements. A review is substantially less in scope than an audit and generally only includes inquiries of management and application of analytical procedures to management's financial data.

3. **Compilation**: A compilation of financial statements is less costly than an audit or review; however, it provides the most basic service in preparing financial statements. The Auditor is required to have a general knowledge of nonprofits and applicable accounting principles, but is only required to read the compiled financial statements and consider whether they are in an appropriate form and free from obvious material errors. Because of the limited procedures performed, the Auditor preparing the standard compilation report cannot express any degree of assurance on the financial statements or an opinion on them.

4. **Agreed Upon Procedures Report (AUP)**: An AUP is an alternative to a financial statement audit. With it, your organization can direct your accountant to review and test only specific areas of your finances, such as internal controls or bookkeeping procedures. An AUP might also be appropriate if, for example, a foundation wants evidence that its grant funds were used appropriately, in which case the AUP would look only at the use of those grant funds. Procedures are conducted only on the agreed-upon areas, and the accountant does not express an opinion on the findings.
Finding a Fit

Accounting firms provide fairly standardized professional services. Yet, they vary in the depth of their expertise and industry experience. Due diligence in selecting an appropriate firm is key, and cost should not be the only factor considered.

When interviewing accounting firms, describe your organization thoroughly, including your mission and services. Likewise, state explicitly what you need the accounting firm to do.

Preparing for an Audit

The key to improving the efficiency and quality of your audit process lies in preparation. The auditor may provide your organization with a Prepared by Client (PBC) list — a list of items he or she will examine and that you will need to prepare and complete. This list can include everything from bank statements and accounts receivable to details of grants received and salary/wage expenses.

Designate a staff member to be the point person and coordinate information requests. This person can then assign deadlines and delegate responsibility for requested information. The goal is to have the requested items ready at the beginning of fieldwork (and available in electronic format whenever possible).

After the audit is complete, the auditor will issue an audit report, which is addressed to the board of directors. The report includes:

• The auditor’s report expressing an opinion as to whether the financial statements, taken as a whole, give a fair representation in all material respects of the organization’s financial picture.

• The financial statements, including the statement of financial position (balance sheet), statement of activities (income statement), statement of cash flows and statement of functional expenses (mandatory for health and social service organizations). It also includes any accompanying footnotes that provide additional information concerning the entity and its financial position.

• A management letter outlining any deficiencies in the nonprofit organization’s system of internal controls, including suggestions for improving weak spots.

• Auditor’s communication with the board (those charged with governance) concerning the auditor’s responsibility, the audit process and the results of the audit.
The Importance of an Audit Committee

An independent audit committee is certainly a best practice in nonprofit governance, signaling your organization’s commitment to transparency and accountability. Yet, there remains confusion in many circles as to what the exact function and makeup of this important committee should be.

An audit committee is typically a small, three-to-five-member group. It can include non-board members, such as former board presidents and treasurers. It should not include nonprofit staff, although they certainly can be invited to provide information and answer questions.

Of course, an audit committee should be completely independent. That means members should have neither conflict of interest nor financial interest in any entity doing business with the nonprofit. Likewise, they should not be compensated for their service.

In the end, an audit committee is charged with two primary tasks:

1. Engaging the auditor – The first job of the audit committee is to engage a firm to conduct the independent audit.

2. Reviewing the audit – The committee should be the first ones to meet with the outside auditor once the audit is completed and all required reports are prepared. Although management of the organization may attend the meeting, it is suggested that an Executive Session occur first with the auditor (i.e., a meeting of the auditor and audit committee without management present). The audit committee then reports audit results to the full board of directors.