



# Golden Gate Chapter Newsletter

California Society of Enrolled Agents

May 2009

[www.ggcea.org](http://www.ggcea.org)

## Monthly Chapter Meeting

**Thursday May 7, 2009**

# REVERSE MORTGAGES IN A FINANCIAL PLAN

**MARK HALADWALA, EA**

- Learn what is a reverse mortgage
- Discover how a reverse mortgage operates
- Understand when a reverse mortgage is beneficial
- Learn when a not to enter into a reverse mortgage
- Find out who benefits from a reverse mortgage
- Understand how a reverse mortgage fits into a financial plan
- Discover resources available

Mr. Haladwala has been an Enrolled Agent since 1995. He is also an 18 year veteran in the financial services industry primarily working for Wells Fargo in the Bay Area. Mr. Haladwala received his BS in Economics from Santa Clara University and currently resides in San Ramon, California. Mr. Haladwala has focused on Reverse Mortgage consultation and origination for the last two years while continuing to build his tax practice. He is passionate about assisting people in their senior years and enjoys helping them live the remainder of their senior years with financial empowerment and flexibility.

## Grosvenor Airport Inn

380 South Airport Blvd., South San Francisco

**4:00 pm** Board Meeting - All Members Are Welcome

**6:00 pm** Social/Networking

**6:30 pm** Dinner

**7:30 pm** Continuing Education

**Dinner: Chicken Piccata    Vegetarian: Vegetarian Wellington**

**Dessert: Cheesecake**

**No Host Bar & No Host Wine**

*Make your required dinner reservation by **Midnight, Monday, May 4, 2009.***

**Register at [www.ggcea.org](http://www.ggcea.org)**

**Dinner Reservation Policy:** Attendees **with** a Reservation \$35.00 Attendees **without** a Reservation \$40.00

If you made a reservation you must cancel if you cannot attend. Otherwise, you will be billed for the amount of the dinner.

## President's Message

By Liz Stettiner, EA

"Here's to you, one and all", I salute you. You have made it through April 15<sup>th</sup>. There were some old glitches and there were some new glitches in our practices and with our technology.

We had to say Goodbye to some clients, we said Hello to some new clients.

We had to remember to "check the box" at least fifty zillion times and get used to the revamped forms that *assumed* "check the box".

We all learned that what our clients received by March 15<sup>th</sup> was not always completely accurate. In fact, some of the brokerages had so many "corrections", they put disclaimers on their forms to get around the "sue" principle. I thought one plus one equaled two.

This is my roundabout way of saying I'm glad we all survived Tax Season – did you know that there are five seasons to a year; Spring, Summer, Fall, Winter and Tax.

"*The Tax Professional*" has a season named for just for him/her.

Welcome to Spring.

Have a grEAt four seasons.

If you hear of any Members under the weather, please contact **Jeanne Gerritsen, EA** 650-995-9903 or [jjgerritsen@jps.net](mailto:jjgerritsen@jps.net) so that the appropriate memento can be sent.



## Calendar of Events

Mark your Calendars

### May 2009

- |    |                            |         |                          |
|----|----------------------------|---------|--------------------------|
| 7  | Monthly Chapter Meeting    | 6:00 pm | <input type="checkbox"/> |
| 8  | Redwood City Team Meeting  | 8:30 am | <input type="checkbox"/> |
| 15 | San Francisco Team Meeting | 8:00 am | <input type="checkbox"/> |

### June 2009

- |   |   |         |                          |
|---|---|---------|--------------------------|
| 4   | Monthly Chapter Meeting                                     | 6:00 pm | <input type="checkbox"/> |
| <b>Election of Officers &amp; Board of Directors<br/>Proposal for Changes to our Bylaws</b> |   |         |                          |
| 11  | <b>Partnership Seminar<br/>with Sharon Kreider, EA, CPA</b> | 8:00 am | <input type="checkbox"/> |
| 12  | Redwood City Team Meeting                                   | 8:30 am | <input type="checkbox"/> |
| 19  | San Francisco Team Meeting                                  | 8:00 am | <input type="checkbox"/> |

### July 2009

- |                           |                            |         |                          |
|---------------------------|----------------------------|---------|--------------------------|
| 9                         | Monthly Chapter Meeting    | 6:00 pm | <input type="checkbox"/> |
| <b>(Note Date Change)</b> |                            |         |                          |
| 10                        | Redwood City Team Meeting  | 8:30 am | <input type="checkbox"/> |
| 17                        | San Francisco Team Meeting | 8:00 am | <input type="checkbox"/> |

### August 2009

- |    |                            |         |                          |
|----|----------------------------|---------|--------------------------|
| 6  | Monthly Chapter Meeting    | 6:00 pm | <input type="checkbox"/> |
| 14 | Redwood City Team Meeting  | 8:30 am | <input type="checkbox"/> |
| 21 | San Francisco Team Meeting | 8:00 am | <input type="checkbox"/> |

### September 2009

- |    |                            |         |                          |
|----|----------------------------|---------|--------------------------|
| 3  | Monthly Chapter Meeting    | 6:00 pm | <input type="checkbox"/> |
| 11 | Redwood City Team Meeting  | 8:30 am | <input type="checkbox"/> |
| 18 | San Francisco Team Meeting | 8:00 am | <input type="checkbox"/> |

### EA TEAMS:

#### **Redwood City Group:**

Will meet Friday, **May 8th 2009** at **8:30 am** at King & Associates: 820 American Street, San Carlos Parking available in front of office. Refreshments: **Norman M. Golden, EA**  
Call Amanda (Southward) Boston, EA for more info: 650 591-9661.

**All Members welcome. No agenda. Get your tax questions answered. Network with other EAs.**

#### **San Francisco Group:**

Will meet Friday, **May 15th, 2008** at 8:00 am at the Boulevard Café, 2 Poncetta Drive, Daly City. Call Rico Delodovici, EA for more information: 650-219-2774 **All Members welcome.** Agenda topic is "The Pros and Cons of online data management". Hear about Portals, ASPs and SAASs, etc. Don't know what they mean? Come and find out!

### Newsletter Info?

**Due: The 10th of each month.**

To: **Amanda (Southward) Boston, EA**  
[amanda@southwardtax.com](mailto:amanda@southwardtax.com)  
Want the Chapter to know something?  
Print it here!



## MEMBERSHIP CORNER

Don't you want to be where  
**"Everybody knows your name"?**

Wearing a Golden Gate Chapter personalized name badge ensures everybody *does* know your name!

Order one today by contacting: Diane Harding 650-325-9362 [mharding@alumni.stanford.org](mailto:mharding@alumni.stanford.org)  
Or just tell Members at the check in desk of our monthly dinner meeting.

## Budget Call

All committee chairs are requested to submit their Budget Request for the 2009-2010 chapter fiscal year to Pam Blair at [pam@cftax.com](mailto:pam@cftax.com) no later than **April 20, 2009**. The Budget Request should include expected revenue and total budget expenditure for the fiscal year as well as a short narrative as to the purpose of the committee expenses. The purpose should align with the Chapter Strategic Plan.

Current committee chairs are responsible for preparing the budget request for the next fiscal year even if they will not be serving on that committee in the following fiscal year. Please direct any questions or comments to Pam Blair, PFP, EA.

Phone: 650.573.7530

Fax: 866.228.7567

[Pam@CFTax.com](mailto:Pam@CFTax.com)

*President:*

**Liz Stettiner, EA**  
650 854-4627  
[lzstea@comcast.net](mailto:lzstea@comcast.net)

*Vice President:*

**James Southward, EA**  
650 591-9661  
[jim@southwardtax.com](mailto:jim@southwardtax.com)

*Secretary:*

**Verna Wallace , EA**  
415-239-5333  
[vwall39497@aol.com](mailto:vwall39497@aol.com)

*Treasurer:*

**Michael G. Huff, EA**  
415 239-4400  
[huff94@sbcglobal.net](mailto:huff94@sbcglobal.net)

*Immediate Past President:*

**Jeff Savitz, EA**  
650 591-9735  
[jeffsavitz@usa.net](mailto:jeffsavitz@usa.net)

*CSEA Directors:*

**Gordon Dito, EA**  
**Jeff Savitz, EA**

*Directors to 6/30/2010*

**Cindy DuChateau, EA**  
650-652-7875  
[cindy@bnctax.com](mailto:cindy@bnctax.com)  
**Frank Tom, EA**  
415-314-1099  
[fmtom88@msn.com](mailto:fmtom88@msn.com)

*Directors to 6/30/2009*

**Lydia Mazer, EA**  
650 593-1401  
[lydiamazer@yahoo.com](mailto:lydiamazer@yahoo.com)  
**Denis Maurer, EA**  
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**Dennis Fullalove, EA**  
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**Colleen Soracco, EA**  
650-794-0901  
[thetaxqueen@sbhsi.com](mailto:thetaxqueen@sbhsi.com)

### Golden Gate Committees

*Practice Management*

Phil Stelling, EA, PE

*Tax Agency Liaison & Legislative*

Don Gundry, EA

*Finance & Budget*

Pam Blair, EA

*Membership*

Midge Schmidt, EA, CPA

*Public Information & Awareness*

Denis Maurer, EA

*Education*

**Fall Update. Seminar**

Bob Kern, EA

**Mini Seminar**

Gordon Dito, EA

**1-Day Seminar**

Dennis Fullalove, EA

**Monthly Program**

Don Gundry, EA

**Enrollment Exam**

Norman M. Golden, EA

Don Gundry, EA

**CPE Reporting**

Lydia Mazer, EA

**Education Marketing**

Jeff Savitz, EA

**Education R&D**

Lydia Mazer, EA

*Dinner Raffle*

Bert Ramirez, EA

*Scholarship*

Jean Southward, EA

*Quickfinders*

Dennis Fullalove, EA

*Audit*

Midge Schmidt, EA, CPA

*Historical*

Pauline Yetter, EA

*Hospitality/ House & Site*

Claudia Fisher, EA

Dennis Fullalove, EA

*Newsletter Editor*

Amanda (Southward) Boston, EA

*Technology*

Norman M. Golden, EA

*Public Disaster*

Verna Wallace, EA

*Member Benevolence*

Jeanne Gerritsen, EA

*Employment Bank*

TBA

*Bylaws*

Jeff Savitz, EA

*Admin Review*

Norman M. Golden, EA

*Student Education Outreach*

James Southward, EA

*Awards*

Bob Kern, EA

*Nominating*

Norman M. Golden, EA

*Strategic Planning*

James Southward, EA



# GOLDEN GATE CHAPTER EDUCATION

**FULL DAY SEMINAR -- THURSDAY, JUNE 11, 2009**

*The Golden Gate Chapter is pleased to bring you a continuing series of seminars that will enhance your tax knowledge with intermediate & advanced courses.*

## **PARTNERSHIPS and LLCs** *From Beginning to End*

Presented By  
**Sharon Kreider, CPA, EA**

- ...Learn What is a Partnership and LLC
- ...Check-the-Box Rules for Formation of Entity
- ...Discover the Issues of Formality & Structure
- ...How to Record Capital Contribution of:
  - Cash • Personal Service
  - Property • Encumbered Property

- ...Discover How to Determine Inside & Outside Basis
- ...At-Risk Limitations
- ...What You Must Know When Terminating the Entity:
  - Identifying "Hot Assets" • Distribution of Property
  - Proportionate and Disproportionate Distributions

### **SEMINAR COST:**

Early Bird Registration, through May 8     \$249  
 Regular Registration, after May 8     \$289

8 Hours CPE - Limited Seating

### **TIME:**

8:15 AM TO 4:45 PM *includes Continental Breakfast, Lunch & Refreshment Breaks*

### **LOCATION:**

1221 Chess Drive  
 Foster City, CA 94404  
 1-800-2CROWNE



**CROWNE PLAZA**<sup>®</sup>  
 HOTELS & RESORTS  
 THE PLACE TO MEET  
 (650) 570-5700

## **TAX SEMINAR REGISTRATION FORM**

**Your Chapter Member Education DISCOUNTS are available when you REGISTER ONLINE at [www.GGCEA.org](http://www.GGCEA.org)**

*Use this form only when you are faxing or mailing your registration and check.*

For Registration Questions, Contact: Robert Kern, EA, Education Chair at [GoldenGateEA@aol.com](mailto:GoldenGateEA@aol.com), (650) 573-5800, ext 302

Name		
Firm Name		
Address		
City	State	Zip
Phone	Fax	
E-mail address		
<i>The Golden Gate Chapter does not rent or sell your email address. Your email information is required by us for the sole purpose of contacting you regarding online registration, and Golden Gate Chapter seminars &amp; related matters.</i>		
Chapter Affiliation		
Nickname for Badge		
<input type="checkbox"/> EA <input type="checkbox"/> CPA <input type="checkbox"/> CTEC <input type="checkbox"/> Other _____		
Enrollment or License # <small>(required for CPE Credit)</small>		
If you need special accommodations to fully participate, CHECK HERE <input type="checkbox"/> and describe: .....		

**REGISTER ONLINE AT [WWW.GGCEA.ORG](http://WWW.GGCEA.ORG)**  
FOR DISCOUNTS & CREDIT CARD PAYMENTS!  
CHAPTER PROMOTIONAL CODE = 9EDU20

GOLDEN GATE TAX SEMINAR - THURSDAY, JUNE 11, 2009

- THROUGH May 8 ----- \$249 Early Bird Registration  
 AFTER May 8 ----- \$289 Regular Registration

**TOTAL ENCLOSED** \$ \_\_\_\_\_

- Registration & Check are enclosed  
 Check only is enclosed - Registration faxed or entered online

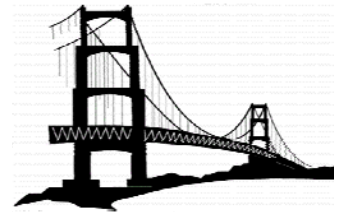
MAIL PAYMENT TO: GOLDEN GATE CHAPTER CSEA  
 PO BOX 6272, SAN MATEO, CA 94403  
 FAX: 800-886-6348

Make Checks Payable To: **GOLDEN GATE CHAPTER CSEA**  
*For added security, credit card payments are processed exclusively online at [www.ggcea.org](http://www.ggcea.org) via VeriSign®*

**Refund / Substitution Policy**  
 No substitutions without the express permission of the Education Chair and the appropriate payment of the proper registration fees.  
 Requests for registration refund must be received before June 1, 2009.  
 Refunds are subject to a service charge of \$50.00



Golden Gate Chapter  
California Society of Enrolled Agents



Nominating Committee Report  
Slate of Candidates  
General Membership Meeting, Elections and Installation  
Thursday, June 4, 2009  
Grosvenor Hotel, South San Francisco

<b>Office</b>	<b>Member</b>
President	James Southward, EA
Vice President	Denis Maurer, EA
Secretary	Lydia Mazer, EA
Treasurer	Mike Huff, EA
Chapter Director - 2009/2010	Glenn Carlson, EA
Chapter Director - 2009/2011	Amanda S. Boston, EA
Chapter Director - 2009/2011	Dennis Fullalove, EA
Chapter Director - 2009/2011	Bert Ramirez, EA
CSEA Director - 2009/2010	Liz Stettiner, EA



Golden Gate Chapter  
of the  
California Society of Enrolled Agents



The Board of Directors has approved the request of the Bylaws Committee to bring to the Chapter membership a proposal to incorporate the Chapter and to amend to the Chapter's Bylaws to effect those changes.

Notice is hereby given to the membership of the Golden Gate Chapter of CSEA that this subject will be debated and voted on at the Chapter's Annual Membership Meeting on Thursday, June 4, 2009 at the Grosvenor Hotel, South San Francisco, CA.

The proposed changes are attached. Proposed new wording is in **red** and proposed deletions are in **blue** with a ~~strikethrough~~.

**Golden Gate Chapter of Enrolled Agents**  
A Chapter of the California Society of Enrolled Agents

**Bylaws**

As Amended on **June 4, 2009**

PROPOSED

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# Golden Gate Chapter of Enrolled Agents of the California Society of Enrolled Agents

Bylaws

Amended June 4, 2004

## Article I

### NAME, SERVICE AREA, PURPOSES, RESTRICTIONS & DEFINITIONS

- 1.01 **Name.**  
The name of this ~~unincorporated~~ **incorporated** association is the “Golden Gate Chapter of ~~the California Society of Enrolled Agents, Inc.~~” (Chapter)
- 1.02 **Charter and Geographical Boundaries.** The California Society of Enrolled Agents (CSEA/ State Society) has chartered the ~~Golden Gate~~ Chapter to serve San Francisco and San Mateo Counties.
- 1.03 **Purposes.** The purpose of this Chapter is to assist CSEA in implementing and attaining its aims and goals by being affiliated with CSEA as a Chapter, in order to:
- a) Advance and improve all aspects of the profession of Enrolled Agent.
  - b) Cultivate a spirit of professional cooperation among the Members.
  - c) Require a professional level of competence, character and integrity among the Members.
  - d) Represent the Members' interests in their relationship with the State Society and its aims and programs.
- 1.04 **Restrictions.** All programs, policies and activities of the Chapter shall be consistent with:
- a) CSEA Bylaws and these Chapter Bylaws;
  - b) Federal, State and local antitrust and trade regulations and laws; and
  - c) Applicable tax-exemption requirements.
- 1.05 **Parliamentary Authority.** Unless otherwise specified in these Bylaws, or otherwise required by the California Corporation Code, *Robert's Rules of Order, Newly Revised* shall govern the Chapter in all cases to which they are applicable and in which they are not inconsistent with these Bylaws or any special rules of order the Chapter may adopt.

## Article II

### MEMBERSHIP

- 2.01 **Membership Qualifications.** Membership requirements and Membership status for this Chapter shall be the same as the Bylaws of CSEA, which are incorporated into these Bylaws by reference.
- 2.02 **Discipline.** Members, Associates and Affiliates are liable for discipline in accordance with the Ethics and Professional Conduct procedures of the State Society, which are incorporated into these Bylaws by reference.
- 2.03 **Member Obligation to Follow Chapter Rules.** Each Member, Associate or Affiliate of this Chapter agrees to be bound by these Bylaws and any amendments thereto, and by the lawful actions of the Board or Members of the Chapter.

**Article III  
DUES and ASSESSMENTS**

- 3.01 **Setting Annual Dues.** The Board of Directors may establish dues and admission fees.
- 3.02 **Assessments.** Assessments in excess of the regular dues may be levied upon ratification at the Annual Meeting, or a Special Meeting, by a two thirds (2/3) vote of the Chapter membership.
- 3.03 The Chapter may charge Members fees or dues for ~~educational~~ events or courses, refreshments, materials ~~and/or~~ meetings, approved by the Board of Directors.

**Article IV  
BOARD OF DIRECTORS**

- 4.01 **Board of Directors.** The Board is the governing body of the Chapter and has authority and is responsible for the supervision, control and direction of the Chapter.
- 4.02 **Composition.** The Board shall be composed of the Officers of the Chapter and 6 Directors. Only Members of ~~the Golden Gate~~ Chapter ~~in good standing~~ may hold office.
- 4.03 **Election and Term of Office.** The Members shall elect Directors at the annual membership meeting for a term of two years. Three Directors shall be elected during odd numbered years and three Directors shall be elected in even numbered years.
- 4.04 **Meetings.** A meeting of the Board of Directors may be called by the President, ~~and or~~ shall be called upon written request of two members of the Board of Directors.
- 4.05 **Open Meetings.** All meetings of the Board of Directors shall be open to the Members except when issues related to ethics, professional conduct, personnel or a lawsuit involving the Chapter are before the Board of Directors.
- 4.06 **Electronic Meetings.** A meeting of the Board may be held by conference telephone or similar communications equipment. Such meeting shall be valid if: 1) all Members of the Board have been noticed, 2) a majority of the Members of the Board of Directors participate, and 3) if all participating can communicate with one another.
- 4.07 **Quorum.** A quorum of the Board of Directors shall be a majority of the Board of Directors.
- 4.08 **Board Action.** Every act or decision done or made by the Board of Directors present at a meeting duly held at which a quorum is present is the act of the Board of Directors.
- 4.09 ~~**Absence.** If a Director is absent from two Board meetings in any one fiscal year, for reasons, which the remaining members of the Board of Directors may determine to be insufficient, his or her resignation may be deemed to be rendered and accepted, and he or she may be so notified.~~
- Removal.** The Board of Directors may establish policies defining cause and setting procedures for suspension and/or removal of a Director from office. A Director may be temporarily suspended and/or permanently removed for cause at any meeting of the Board of Directors.

- 4.10 **Vacancies.** If a vacancy occurs ~~on the Board~~ among the Directors for any reason, the Board of Directors may select a Member to assume the duties of the vacant position for the unexpired portion of its term.

## Article V OFFICERS

- 5.01 **Officers.** The officers of the Chapter shall be President, Vice President, Secretary, Treasurer and Immediate Past President, each of whom shall be a Member of the Chapter. The officers shall have such authority and responsibility customary for their office, and in accordance with the law, Bylaws, procedures and policies of the Chapter.
- 5.02 **Election and Term of Office.** Officers shall be elected at the annual Membership meeting. The term of office for officers shall be one year. Officers and Directors may be elected to succeed themselves. The President or Vice President may serve in the same office two (2) consecutive terms only.
- 5.03 **President.** The President is the Chief Executive Officer of the Chapter.
- 5.04 **Treasurer.** The Treasurer is the Chief Financial Officer of the Chapter.
- ~~5.06 (5.05) **Absence.** If an Officer is absent from two Board meetings in any one fiscal year, for reasons, which the remaining Members of the Board of Directors may determine to be insufficient, his or her resignation may be deemed to be rendered and accepted, and he or she will be so notified.~~
- Removal.** The Board of Directors may establish policies defining cause and setting procedures for suspension and/or removal of an officer from office. An Officer may be temporarily suspended and/or permanently removed for cause at any meeting of the Board of Directors.
- ~~5.05 (5.06)~~ **Vacancies.** If a vacancy occurs among the officers for any reason, the Board of Directors may select a Member to assume the duties of the vacant position for the unexpired portion of its term.

## Article VI MEMBERSHIP MEETINGS

- 6.01 **Annual Membership Meeting.** The Chapter shall hold an annual meeting of the membership at the place and on the date that the Board of Directors determines. At the annual meeting, Directors and Officers shall be elected, the Board shall report the activities of the Chapter to the Members and other business shall be transacted as may be properly brought before the meeting.
- 6.02 **Special Meetings.** Special meetings of the Chapter Membership may be called by the President or the Board of Directors, ~~and~~ or shall be called upon written petition signed by five (5) percent of the Members.
- 6.03 **Notice.** The Board must give Chapter Members notice of all annual and special meetings at least ten (10) days (but not more than ninety (90) days) before the meeting.

6.04 **Quorum, Voting.** The presence of 10 percent of the members of the Chapter constitutes a quorum.

## Article VII REPRESENTATIVE(S) TO CSEA

7.01 **Representative(s).** The Chapter shall elect one or more regular Members of the Chapter to be members of the CSEA Board of Directors.

7.02 **Number of representatives.** The number of representatives shall be determined in accordance with the CSEA bylaws.

7.03 **Election and term of office.** The representative(s) shall be elected at the membership meeting immediately preceding the Annual Meeting of the California Society of Enrolled Agents and for the same term as the fiscal year of the California Society of Enrolled Agents.

7.04 **Duties.** The duties of the representative are defined in the CSEA bylaws.

7.05 **Removal.** ~~The Chapter Board determines that there is adequate reason, a special election will be held to determine if the representative shall be removed.~~ **The Board of Directors may establish policies defining cause and setting procedures for suspension and/or removal of a CSEA Director from office. A CSEA Director may be temporarily suspended and/or permanently removed for cause at any meeting of the Board of Directors.**

7.06 **Vacancy.** If the current representative ~~is unable to serve~~ **resigns or is removed from office**, the Chapter Board shall elect a Member of the Chapter to fill the position for the unexpired term.

## Article VIII COMMITTEES

- 8.01 **Committees. The Standing Committees:**
- a. Finance and Budget Committee
  - b. Legislative Affairs Committee
  - c. Membership Committee
  - d. Education/~~Program~~ Committee
  - e. Public Information and Awareness Committee

The Board of Directors may appoint such other task force committees as may be necessary. The President shall ~~appoint nominate, for confirmation by the Board of Directors,~~ chairs of the ~~committees,~~ **unless otherwise stated in a committee's Standard Operating Procedures.**

The Board of Directors may establish procedures for the creation and operation of standing committees and task force committees.

8.02 **Nominating Committee.** There shall be a Nominating Committee of no less than 5 (five) Members elected by the Board of Directors. This committee may inform the Board of Directors, but shall report to the Membership no later than (45) days prior to the annual

meeting.

8.03 **Audit Financial Review Committee.** Not later than July 31<sup>st</sup> of the current term of office the President shall nominate, for Board of Directors confirmation, ~~an Audit a Financial Review~~ Committee to ~~audit~~ review the books and records of the Chapter. The ~~Audit Financial Review~~ Committee's report shall be delivered to the Board of Directors in writing by August 31<sup>st</sup>. The Board of Directors shall approve the report in time to publish a summary in the October Newsletter.

8.04 **Open Meetings.** Generally, committee meetings shall be open to the Members. The Board of Directors must approve procedures to permit executive sessions for committees.

#### Article IX FISCAL YEAR

9.01 **Fiscal Year.** The fiscal year of the Chapter shall be concurrent with CSEA.

#### Article X INDEMNIFICATION

10.01 **Indemnification.** To the fullest extent permitted by the law, the Chapter shall defend, indemnify and hold harmless its agents who are subjected to any claim by reason of any alleged or actual action or inaction in the performance of their duties performed in good faith on behalf of the Chapter. "Agent" for this purpose shall include any and all Directors, Officers and employees, past, present and future.

#### Article XI AMENDMENT OF BYLAWS

11.01 **Amendment.** Amendments to these Bylaws may be made at any annual meeting or special meeting by a majority vote of the Members voting.

#### Article XII INTERPRETATION

12.01 **Interpretation.** These Bylaws are subject to and must be consistent with the CSEA Bylaws and must be interpreted to conform with the CSEA Bylaws, as they may be amended from time to time.

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