

**Families Anonymous
Minutes of the Meeting of the Board of Directors
January 18, 2025**

INTRODUCTION

1. Call to Order: 12:01 pm EDT, by Maria S, Chair

2. Roll Call: by Maria S

<u>Name</u>	<u>WSB Role</u>	<u>Attendance</u>	<u>Monthly Report</u>
Maria S	Chair	P	W
Chris Y	Vice Chair	P	W
Cindy C	Treasurer	P	W
Jan B	Secretary	P	W
Greg C	BMAL	P	W
Bob S	BMAL	P	W
Chris Z	BMAL	P	W
Guy B	BMAL	P	W
Helen L	BMAL	A	N
Lori H	BMAL	P	W
Judy B	BMAL	P	E
Cristina B*	BMAL	LOA	LOA

Attendance Key: P=Present, A=Absent, E=Excused, LOA=Leave of Absence

Monthly Report Key: W= Submitted by deadline, L=Submitted after deadline, N=No report submitted, E=Excused for extenuating circumstances, LOA = Leave of Absence

3. Acceptance of Published Agenda:

- Maria moved to accept the Agenda, Jan seconded, voted on and accepted.

4. Tradition One:

- Read by Jan: *“Our common welfare should come first; personal progress for the greatest number depends on unity.*

5. Approval of November 2024 WSB Minutes

- Jan B moved to accept the November, 2024 WSB Minutes, Judy B seconded, voted on and approved. Jan to distribute.

6. Chair's Report: Maria S

- There were no other comments or questions concerning the Chair's Report.

7. Treasurer's Report: Cindy C

- Cindy provided the monthly financial reports for November and December 2024 as part of her monthly report.
- There were no other comments or questions concerning the Treasurer's Report.

STANDING COMMITTEE REPORTS

Committee

SC-1 Public Information
SC-2 WSO
SC-3 Literature
SC-4 Serenity Messenger Newsletter
SC-5 Bylaws, Parliamentary
SC-6 International Groups
SC-7 Budget Committee
SC-8 Sponsorship
SC-9 Group Outreach
SC-10 Financial Oversight
SC-11 Technology
SC-12 Long Range Planning

Chair

TBD
Maria S
Maria S
Robert S
Maria S (ad interim)
Helen L
Cindy C
Helen L
Chris Z
Chris Z
Chris Y
Greg C

AD-HOC COMMITTEE REPORTS

Committee

AH-1 Convention Liaison
AH-2 Intergroup Support & Development
AH-3 Document Review
AH-4 Education
AH-5 Literature Access Initiative

Chair

Cindy C
TBD
TBD
Maria S
Maria S

- There were no comments or questions regarding the committee reports.

UNFINISHED BUSINESS: NONE

TABLED ITEMS: NONE

NEW BUSINESS:

1. Review of the Dashboard (Cindy C)

Cindy reviewed this month's dashboard (See Attachment A).

Growth: No activity in Nov/Dec, 2024

Awareness & Outreach: Facebook, Instagram and Video view and interactions continue to grow.

Literature and Events: New Gifts Collection, Serenity Messenger

Conventions: UK April 5-7, WS Convention in Chicago suburb, mid to late July. Encourage all Board members to attend and build interest in your groups. A great opportunity for virtual groups to meet fellow members in person.

Niche Groups: All three going well.

Education: The Nov 23rd "Unwrapping Expectations" has had 190 views so far.

Giving Tuesday/End of Year Giving: Have been doing matching for 3 years now, very successful. 1,000 pounds from the UK group came in in January as well. Thanks to Cindy for driving this. Chris Y asked how much needs to be collected to break even each year, \$15,000 according to Cindy. Chris suggested somehow building this information in to year end giving next year. Bob: people don't really know the urgency, that this money is critical to keeping the FA mission alive. Cindy then reviewed what the \$100,000 budget is used for each year as response to Judy's question. Greg said that growing the Fellowship

would both help the financial situation and help more people. Maria: looking into how to make literature via electronic methods financially viable.

2. MOTION: Move that the Families Anonymous World Service Board (WSB) Treasurer invest \$100,000 in an FDIC-insured 2-Month Certificate of Deposit (CD) with Chase Bank. (Cindy)

Cindy reviewed Motion (See Attachment B). Due to recent donations, Cindy suggests to reinvest the \$75,000 CD that is coming due soon, add \$25,000 to it to invest \$100,000 for 2 months.

Motion made by Cindy, Lori seconded, voted on and approved unanimously.

3. Review of Committees and Chairs (Maria)

2024-2025 World Service Board (WSB) Committee Roster										
Names in [brackets] denote non WSB member										
Committee #	Committee	Chair	Committee Member	Committee Member	Committee Member	Committee Member	Committee Member	Committee Member	Committee Member	Committee Member
Officers	Chair	Maria S.								
	Vice Chair	Chris Y.								
	Treasurer	Cindy C.								
	Recording Secretary	Jan B.								
SC-1	Public Information	TBD	[Sarah T.]	Cindy C.	Chris Z.	[Jeff S] (Co-Chair)	Judy B			
SC-2	World Service Office	Maria S.	Cindy C.							
SC-3	Literature	Maria S (Board Liaison)	[Juley S.]	[JoAnne M.]	[Sylvia S.]	[Juliette M.]	[Jeanne M.]	Jan B.	[Cristina B.]	[Ann P] (Co-Chair)
SC-4	Serenity Messenger Newsletter	Bob S.	[Elizabeth S.]	[Nicole G.]	Chris Y.	[Ann P.]	[Nadine W.]			
SC-5	By-Laws, Parliamentary	Maria S.	[George R.]							
SC-6	International Groups	Helen L.								
SC-7	Budget	Cindy C.								
SC-8	Sponsorship	Helen L.								
SC-9	Group Outreach	Chris Z.	[Donna D.]	[Susan L.]	[Marcia C]	Greg C.	Judy B.			
SC-10	Financial Oversight	Chris Z.	[Dennis R.]	[Howard P.]						
SC-11	Technology	Chris Y.	[Jon B.]	[George R.]						
SC-12	Long Range Planning	Greg C.	Cindy C.	Judy B.						
AH-1	Convention Liaison	Cindy C.	Jan B.	Maria S.						
AH-2	Intergroup Support and Development	TBD								
AH-3	Document Review	TBD	Chris Y.	[Ann P.]						
AH-4	Education	Maria S.	[Donna D.]	[Kim G.]	Judy B.					
AH-5	Literature Access Initiative	Maria S	Chris Y.	[Jeff S.]	[Cristina B.]	Cindy C.				
							Version Date:	1/18/2025		

Changes and Notes to above chart:

SC-1 Public Information: Cindy will be Board Liaison, Judy B added.

SC-6 International Groups: Need Board member to really push this, to grow.

SC-8 Sponsorship: Lori thinking about taking over chair to grow this.

SC-9 Group Outreach: Judy added, Greg has been monitoring the GO mailbox, and offered to take over from Maria the monitoring of the FA mailbox. Greg also plans to attend virtual meetings to reach out to people in a more personal way, to join Board. Maria and Bob and Chris Z offered to help as well.

AH-1 Convention Liaison: Greg added

AH-2 Intergroup Support and Development: Greg will chair. Maria interested in developing Floria Intergroup when she is no longer FA Chair. NJ/NY could also support an Intergroup.

AH-3 Document Review: Jan will chair

AH-5 Literature Access Initiative: This committee needs to work on raising funds from electronic literature.

4. Updating the “Starting A New Group” page of the website (Maria)

This page needs revamping. Cindy, Greg and Nicole will work on this. Greg already has ideas about how to clean it up. They will take a first stab at it and bring it back to the Board for review.

CLOSING

1. Announcements / items forgotten to mention: Greg thrilled with progress of the 3 niche groups, need to start more soon. A spouse/significant other group? A Teen/Young Adult siblings group? Judy: Co-dependency group? Maria suggested to start on Co-dependency in the Education Committee.

2. Adjournment: Bob moved to adjourn, Lori seconded, voted on and approved. Adjourned at 1:12 pm ET.

3. Closed with Serenity Prayer

Attachment A



Spread the Word!

Share FA with someone today.

JANUARY 2025 WSB MEETING

FELLOWSHIP & GROWTH

New Groups

- No new groups in November or December

0

Starter Kits

- No purchases in November or December

0

Closed

- No closed groups in November or December

0

AWARENESS & OUTREACH

Facebook Stats

- 2,807 Reached*
- 838 Interactions*
- 1,269 Followers*

Posting content every day - alternating between Facebook & Instagram

*Past 28 days (approximately Dec)

Instagram Stats

- 141 Reached~
- 191 Interactions~
- 181 Followers~

Posting content every day - alternating between Facebook & Instagram

~Past 30 days (approximately Dec)

Vignettes Project

- 711 Views on YouTube
- Next 2 Video Projects - 5 potential participants

LITERATURE & EVENTS

New Publications

- #9005 - The Gifts Collection - 2 sales as of Jan 12, 2025
- Serenity Messenger - published Dec 18, 2024 - 74 views as of Jan 11, 2024

Convention

- 2025 UK Convention - Apr 5-7 Birmingham
- 2025 World Service Convention - Chicago Area
- Bereavement Support - 11 attendees
- Sibling Group - 15 attendees
- Parents of Adolescents - 21 attendees

FA Niche Groups

Education Sessions

- Nov 23 - Help with Holidays: Unwrapping Expectations - Recording published Nov 25, 2024 - 190 views as of Jan 11, 2024

Note: Stats are for Nov & Dec 2024 unless otherwise noted.



Spread the Word!

Share FA with someone today.

OUTREACH AND EVENTS

2025 CONVENTION



- Date TBD - looking at mid- to late-July 2025
- Suburban Chicago** location near two airports
- Keynote Speakers
- Breakout Sessions
- Entertainment
- Host Committee meetings and planning underway
- Board Members encouraged to attend 2025 World Service Convention**
- Start building interest among your group members** - encourage them to attend
- Great opportunity for virtual meeting attendees to gather together in person**

GIVING TUESDAY - YEAR-END DONATION CAMPAIGN

Matching Gift Opportunity - 2024

Annual Campaign Runs from Giving Tuesday through Year-End

December 3 - December 31, 2024

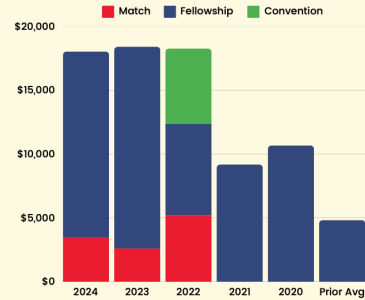


- **Nov 24 - Website** Banner loaded for Giving Tuesday
- **Nov 26 - Email** asking **Group Secretaries** to Share at Meetings
- **Dec 2 - Email** to **Big List** - Consider FA on Giving Tuesday
- **Dec 3 - Social Media Posts** for Giving Tuesday
- **Dec 10 - Website** Banner loaded for Year-End Giving
- **Dec 18 - Newsletter** published with matching opportunity article
- **Dec 23 - Email** asking **Group Secretaries** to Share at Meetings
- **Dec 30 - Email** to **Big List** - Consider FA for Year-End Giving
- **Dec 30 - Social Media Posts** for Year-End Giving
- **Dec 31 - Social Media Thank You** post
- **Jan 10 - Thank You Email** to **Big List**
- **Jan 10 - Thank You Email** to **Match Donors**

All communications had links to FA's donation page.

[CLICK HERE TO DONATE](https://FamiliesAnonymous.org/Donate)
FamiliesAnonymous.org/Donate

Matching Gift Campaign Results



Note 1: Matching Gift Opportunity campaign began in 2022.
Note 2: Prior Avg is average for 2019-2013 (pre-pandemic years).

Attachment B

MOTION TO INVEST IN CERTIFICATE OF DEPOSIT

MOTION: Move that the Families Anonymous World Service Board (WSB) Treasurer invest \$100,000 in an FDIC-insured 2-Month Certificate of Deposit (CD) with Chase Bank.

RATIONALE: Rates of return for CDs are currently higher than the rate earned from the fellowship's Savings account. The fellowship could earn more interest income while keeping funds fully insured by the FDIC.

The fellowship's projected cash needs over the time period of a 2-month CD allow for this investment.

The interest rate as of January 15, 2024, for a 2-month \$100,000 CD is 4.00% Annual Percentage Yield (APY). Note: rates are updated daily. At a 4.00% rate, the fellowship would earn approximately \$667 during the 2-month period of the CD. In comparison, the Savings account earns approximately \$24 annually.

IMPLEMENTATION: On approval, the Treasurer is authorized to invest \$100,000 into a 2-month Certificate of Deposit with Chase Bank when the existing \$75,000 CD matures on January 25, 2025.

COST: None

Certificate of Deposit FAQs

What is a Chase Business CD?

A Chase Certificate of Deposit, or CD, is a type of federally-insured savings account that has a fixed interest rate and fixed date of withdrawal, known as the maturity date.

What is the minimum deposit amount to open a Chase Business CD?

The minimum deposit amount to open a Chase Business CD is \$1,000.

How is the Chase Business CD interest calculated?

We use the daily balance method to calculate interest on your CD. This method applies a periodic rate each day to your balance. Interest begins to accrue on the business day of your deposit. Interest for CDs is calculated on a 365-day basis, although some business CDs may calculate interest on a 360-day basis. The Annual Percentage Yield (APY) disclosed on your deposit receipt or on the maturity notice assumes interest will remain on deposit until maturity. On maturities of more than one year, interest will be paid at least annually. Please see the Additional Banking Services and Fees section, "Business CD Accounts," which can be accessed on the [Deposit Disclosures and Interest Rates page](#).

Are there early withdrawal fees or penalties associated with a Chase Business CD?

There is a penalty for withdrawing principal prior to the maturity date:

- If the term of the CD is less than 12 months, the early withdrawal penalty is equal to \$25 plus 1% of the amount withdrawn
- For terms of 12 months or more, the early withdrawal penalty is equal to \$25 plus 3% of the amount withdrawn
- If the withdrawal occurs less than seven days after opening the CD or making another withdrawal of principal, the early withdrawal penalty will be calculated as we described above, but it cannot be less than seven days' interest. We may not permit withdrawals if funds have not been credited to the account
- The amount of your penalty will be deducted from principal

Please see the Additional Banking Services and Fees section, "Business CD Accounts," which can be accessed on the [Deposit Disclosures and Interest Rates page](#).

What happens to the Chase Business CD upon maturity?

The maturity date is the last day of your CD's term. The grace period is the 10 days after the maturity date for CDs with a term of 14 days or longer. On the maturity date or during the grace period, you can change the term of your CD, make additional deposits (for non-retirement CDs only) or withdraw your CD principal without paying an early withdrawal penalty. We'll notify you 15 days prior to the maturity date and would recommend discussing your options with your Chase banker.

Automatically renewable CD: An automatically renewable CD will renew on the maturity date for the same term unless we notify you otherwise, or you change or close the account.

- Once your CD renews, any reference to the maturity date means the last day of the new term.
- For the renewal term, your CD will earn interest for the term and amount at the CD standard rate unless you qualify for the CD relationship rate.
- If your CD is closed during the grace period, it won't earn interest on or after the maturity date.

¹ Linked Chase business checking accounts excludes: Public Funds Checking, Chase Nonprofit Business Classic Checking™, IOLTA/COLTA/CARHOF and Client Funds Checking™.

Chase Business Certificates of Deposit Interest Rates

Please enter your 5-digit zip code to see local CD interest rates

Enter 5-digit zip code

30009

Next

Certificates of Deposit (CDs) earn a guaranteed interest rate, while keeping your dollars FDIC insured up to the maximum amount allowed by law. A \$1,000 minimum is required to open a CD. Please [go to a branch](#) to open a CD. The Annual Percentage Yields (APYs) below are CD relationship rates available to our customers with a linked Chase business checking account. ¹APYs are effective for 01/15/2025, and are subject to change without notice. Website rates are generally updated each business day in the morning and rates may vary by market. CD interest is compounded daily. You may choose, depending on the term, to have your CD interest paid monthly, quarterly, semi-annually or annually and at maturity. Penalties may apply to withdrawals made prior to maturity. Please see the Additional Banking Services and Fees section, "Business CD Accounts," which can be accessed on the [Deposit Disclosures and Interest Rates page](#).

Browse today's CD interest rates for purchase: 30009

Rates as of 01/15/2025

CD Term	\$0 - \$9,999.99	\$10K - \$24,999.99	\$25K - \$49,999.99	\$50K - \$99,999.99	\$100K - \$249,999.99	\$250K+
1-Month	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
2-Month	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%
3-Month	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
6-Month	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
9-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
12-Month	3.00%	3.00%	3.00%	3.00%	3.25%	3.25%
15-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
18-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
21-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
24-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
30-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
36-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
42-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
48-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
60-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
84-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
120-Month	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%