



Parent Manual

Children are accepted into Small Savers Child Development Center without regard to race, color, sex, religion, national origin or ability. Admission is based on the availability of space in a developmentally appropriate class and the individual needs of the children and parents. Since education of young children must involve the parents, their desire to work with Small Savers in this regard is needed.

Small Savers Child Development Center

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WELCOME TO SMALL SAVERS!

We are pleased to welcome you and your child to the Small Savers program. To assist you in a smooth transition, we offer this guide to our policies. Please review it carefully and keep it to refer to as needed.

We are eager for you and your child to be a part of our wonderful program and are pleased to have you on board as a part of our team. Your input and participation are necessary to our success.

Again, welcome to Small Savers!

— Parents' Executive Board*

*A list of current Board members and their email addresses can be found at the Center's website, <http://www.smallsavers.org/>.

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INTRODUCTION AND BACKGROUND

Small Savers Child Development Center, “Small Savers” or the “Center”, is a non-profit parents’ cooperative, dedicated to the care and education of young children. The Center’s tax employer identification number is 52-1473769.

Small Savers serves children from six weeks of age through preschool. The program has been designed with the following features to assist families with their childcare needs:

- A well-trained staff that provides a nurturing and stimulating child care environment;
- An open-door policy that allows for and encourages parental visits and involvement, any time of the day;
- Hours of operation, from 7:30 am to 6:15 pm;
- Breakfast snack, hot lunch and morning and afternoon snacks provided to all children eating table food;
- Diapers provided; and
- Convenient underground parking for dropping off and picking up children.



The Center was founded in 1986 and was sponsored by the Office of Thrift Supervision (“OTS”). The Federal Home Loan Bank Board (OTS’s predecessor agency) began Small Savers with the goal of providing a safe, happy environment centered on parental attention and high quality care. Employees of the Bank Board worked hard to make Small Savers a reality, sharing the belief that what is beneficial to working families benefits all. Today, the Center continues to serve the needs of the infants, toddlers, and preschoolers of CFPB parents, as well as those from neighboring federal agencies, international organizations and the wider community. The Center receives significant support from the CFPB in the form of space, maintenance, and equipment.

THE GOALS OF SMALL SAVERS

The Center's goals are to provide children with:

- Meaningful, educational experiences, allowing ample time for observing, listening, and questioning;
- enriching sensory and motor experiences;
- assistance in developing large and small motor skills and hand-eye coordination;
- encouragement to utilize intellectual and creative abilities;
- empathetic, sensitive awareness of their individual needs for reassurance, comforting, and nurturing; and, most importantly
- a safe environment in all aspects of learning, play and rest.



Families are the heart of the program at Small Savers. While the children are clearly the focus of our operations, the Center also needs strong parental involvement to carry out its mission. Parents elect volunteers from among themselves to serve on the Parents' Executive Board; they volunteer to serve on committees that assist the Board in the management of the Center; they offer to serve as room parents, helping to coordinate parental involvement in individual classrooms; and they use their special talents, skills, and interests to help the Center in a variety of other areas. In this way, parents and staff work together to build on the strong foundation laid by the founding parents and the Federal Home Loan Bank Board.

The Parents' Executive Board retains ultimate authority over the decisions and operations of the Center. Working with the Director, the Board attempts to provide the Center with timely, efficient, and effective management of staff and facilities and prudent financial decisions. The Board aims to keep parents informed of pending issues and Board decisions. Board meetings are held monthly, and parents and staff are encouraged to attend.

SAMPLE SMALL SAVERS ORGANIZATIONAL CHART

PARENTS

PARENTS' EXECUTIVE BOARD

DIRECTOR

202-906-6312

ASSISTANT DIRECTOR

202-906-5647

INFANT ROOM

Phone: 202-906-6313

Cell: 202-669-1265

Lead Teacher

Assistant Teacher

Assistant Teacher

Assistant Teacher

TODDLER I ROOM

Phone: 202-906-7573

Cell: 202-669-1568

Lead Teacher

Assistant Teacher

Assistant Teacher

Assistant Teacher

TODDLER II ROOM

Phone: 202-906-5647

Cell: 202-744-2686

Lead Teacher

Assistant Teacher

Assistant Teacher

Assistant Teacher

PRESCHOOL ROOM

Phone: 202-906-6471

Cell: 202-744-2685

Lead Teacher

Assistant Teacher

Assistant Teacher

Assistant Teacher

Floater

Floater

Floater

Floater

PROGRAM DESCRIPTIONS

INFANT PROGRAM – *For babies six weeks old to approximately one year*

Infant care at the Center is based on your baby's individual characteristics and needs. Care for babies is a distinct kind of care, not a scaled-down version of the care of older children. Each baby's daily activity is based on his or her evolving pattern of playing, eating and sleeping, which is tracked by their primary caregiver using the Portage Guide to Early Education Checklist.

Infant care includes activities to enhance your baby's social, emotional, physical and intellectual development. Time is planned for free movement around the room, interaction with toys and equipment, walks outdoors, and one-to-one interaction with your baby's special social partner--the primary caregiver. The Infant Room can accommodate up to 12 babies, and will always maintain adequate staff to ensure a ratio of one teacher for every three children.



Parents of infants entering the program will be given a special infant room handbook to guide them in planning for their baby's first year at Small Savers including information on needed bedding, clothing, bottles, formula, etc. Parents are required monthly to take a turn providing wipes or other supplies. This amounts to an out-of-pocket cost of approximately \$30 - \$45 per month.

TODDLER I PROGRAM – *For children approximately one year old to almost two years*

Like the infant program, the Toddler I program is based on your child's individual developmental characteristics and needs. In the Toddler I Room your toddler's emerging sense of individuality is fostered in an environment that combines safety, security, acceptance and fun. The Toddler I program provides for the development of the whole child in the areas of physical, social, intellectual and emotional growth. It emphasizes your child's natural learning style of exploration, and provides activities that are varied, challenging and interesting. A light breakfast, morning snack and lunch are provided, followed by a supervised naptime and afternoon snack. The Toddler I room can accommodate up to 13 children and will always maintain a staff adequate to ensure a ratio of one teacher for every three children.



Parents of a Toddler I should provide a blanket for naptime, a change of clothes, and an empty bottle or sippy cup, all clearly labeled. Parents are required monthly to take a turn providing snacks or wipes. This amounts to an out-of-pocket cost of approximately \$30 - \$45 per month.

TODDLER II PROGRAM – *For children almost two years old to almost three years*

A multi-sensory approach with an emphasis on language development is used in the Toddler II classroom as your toddler begins to grow in independence and understanding of the world around him or her. Learning through guided free play, your child is helped to develop and grow. Many opportunities for the vigorous physical activity s/he needs are provided both indoors and outdoors. A light breakfast, morning snack and lunch are provided, followed by a supervised naptime and an afternoon snack. Routine parent-teacher conferences are held to discuss your child's individual progress. The Toddler II room can accommodate up to 18 children and has a staff of one lead teacher and assistant teachers to ensure a teacher to student ratio of 1:4.



Your child will need a blanket for naptime and a change of clothes, all clearly labeled. Parents are required monthly to take a turn providing snacks or wipes. This amounts to an out-of-pocket cost of approximately \$30 - \$45 per month.

MONTESSORI PROGRAM FOR PRESCHOOL CHILDREN – *For children almost three years old to five years*

A rich environment designed to meet your child's growing needs for independence and concept development is provided in the Small Savers Montessori Preschool classroom. A mixed classroom, Small Savers preschoolers generally range from ages three to five. Daily living exercises are designed to enhance independence, concentration and coordination. Practical life, sensorial, language, and math areas of the classroom provide activities for exploration and repetition. Art activities of drawing, painting, cutting, sculpting, and gluing provide opportunities for development of fine motor skills as well as creative expressions.

A light breakfast, morning snack, lunch and afternoon snacks are provided. Daily walks and outdoor play are incorporated into both morning and afternoon schedules. A supervised naptime is scheduled from 1:00 to 3:00 pm daily. Routine parent-teacher conferences are held to discuss your child's individual progress. The Preschool room can accommodate up to 32 children, and has a staff



of one licensed Montessori Lead Teacher and assistant teachers to ensure a teacher to student ratio of 1:8.

Your child will need a blanket for naptime and a change of clothes, including socks and shoes, all clearly labeled. Parents are required monthly to take a turn providing snacks. This amounts to an out-of-pocket cost of approximately \$30 - \$45 per month.

GENERAL POLICIES

ENROLLMENT INFORMATION – Children must be at least six weeks old to enroll at the Center. If your child reaches age five by September 1, he or she must finish enrollment at the Center by the end of that September. Children are accepted into the Center without regard to race, color, sex, religion, national origin or ability. Admission is based on the availability of space in the developmentally appropriate class and the individual needs of the children and parents. Since education of young children must involve the parents, your commitment to work with the Center is a critical component of your child’s enrollment.

Waiting List Fee – There is a non-refundable fee of \$100.00 to place your child’s name on the waiting list for non-CFPB parents. There is a non-refundable fee of \$50.00 to place your child’s name on the waiting list for CFPB parents. Small Savers maintains waiting lists for each classroom. In order to place your child on a list you should select a starting month, which will work strategically for your family. You will be placed on the list on the date we receive your completed application and fee. Children must be at least six weeks old to be enrolled in the Center; however, they may be placed on the waiting list at any time. The following criteria are used in placing your application on the list:

1. **Sibling Priority** – Families with children already enrolled in the Center receive highest priority on the Waiting List;
2. **Place of Employment Priority** –Consumer Financial Protection Bureau.
3. **Staff Priority** – Children of staff working in the Center receive priority on the Waiting List;
4. **Alumni Priority** – Children of alumni parents receive next priority on the Waiting List; and
5. **General Public** – Finally, applications from the general public are ranked in the order in which they are received.



The Director will contact you when a space becomes available for your child in the appropriate age group. When you are offered a space for your child, you have three options: 1) enroll your child effective the date of the opening, 2) begin paying tuition for that space on the date of the opening but defer enrolling your child, or 3) decline. If you decline and later wish to be considered again, you will have to rejoin the waiting list at the bottom of the list of the classroom you are waiting to join.

Registration Fee and Supply Fee – There is a non-refundable Registration Fee of \$150 due when a space at the Center is allotted to your child. At this time, the registration form, developmental history information, pick-up permission and emergency information form, and the medical form will all be processed and a file set up for your child.

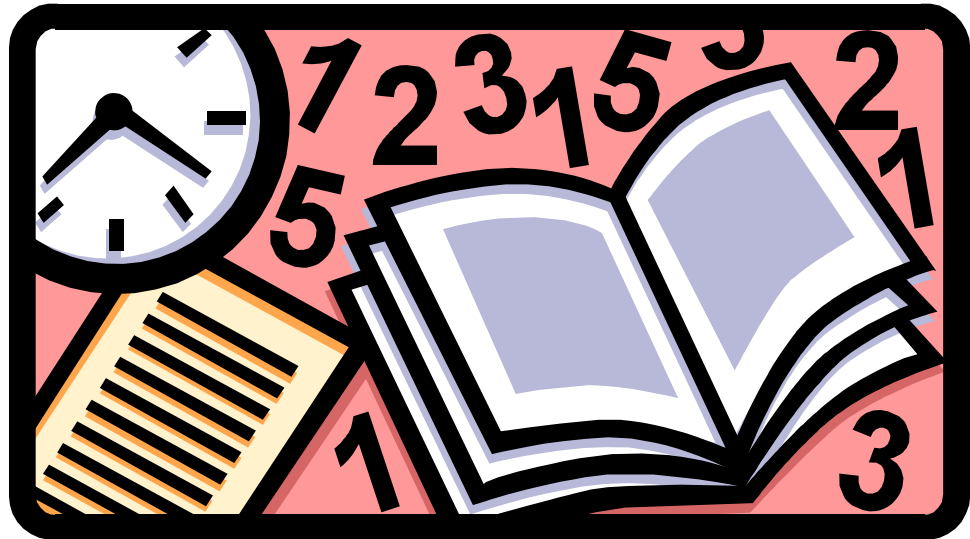
Deposit Policy – A check for the deposit amount must be delivered to the Center within three business days of acceptance of an available space. The deposit is equal to one-half of the infant room tuition, rounded up to the nearest \$50. If you give the Center a thirty-day written notice that you will be leaving the Center (please see “Notice for Withdrawing from Center”), this

deposit will be refunded on your child’s last day in the Center. Failure to provide the required notice will result in loss of the deposit. Failure to pay past-due fees (for example tuition, late fees, and volunteer fees) can also result in partial or full loss of the deposit.

Notice for Withdrawing from Center – Families must provide the Center with a thirty (30)-day written notice that specifies the date that their child(ren) will withdraw from the Center. If the withdrawal date will occur in the middle of the month, the Center Director will notify the family of the prorated tuition amount due. In the event of a sudden departure, the Center will make every effort to fill the vacancy in a timely manner. Please note that it often takes several weeks to bring a new child into the Center. However, if the vacancy is filled after the child(ren) is scheduled to leave but prior to the thirty day mark, the Center may refund the balance of the tuition paid. After notice is given of a departure date, the family may only stay in the Center past that date at the discretion of the Director.

TUITION INFORMATION –

Tuition and any outstanding fees are due the first business day of each month. Payment is timely if it is made by close of business on the fifth business day of the month. If the bank for any reason returns a check, you will be required to cover the check and the service fee with a certified check or a money order. After two returned checks, you will always be required to pay by certified check or money order.



Tuition is based on the classroom your child attends. When your child transitions from one class to another, you will begin to pay the tuition of the receiving class the first of the month following the transition. As a result of the financial support provided by the CFPB, CFPB employees and families pay a reduced tuition.

Small Savers does not refund tuition money or give “make-up” days for legal holidays, snow emergency days or days missed because of illness or vacation.

Fee For Late Tuition – If tuition or any outstanding fees are not paid in full by close of business on the fifth business day of the month, a late fee of \$25 will be charged. The Center reserves the right to deny admission to your child if tuition has not been paid.

HOURS OF OPERATION – The general hours of operation are 7:30 am – 6:15 pm. No child will be accepted after 12 noon without prior approval of the Director. Parents will be notified if due to

inclement weather or other situations outside the Center's control, the Center must deviate from the general hours of operations.

Authorized Pick-Up Procedures – You must notify the Center in writing (paper copy, e-mail or fax) each time a person other than yourself (parent, guardian or sponsoring adult) is scheduled to pick-up your child. The Center does not accept authorization for pick-up by telephone. The authorized pick-up person must present a valid identification card. Your child will not be released to anyone without these required actions.

Emergency Pick-Up Procedures - In rare event that an extreme emergency situation occurs (such as a life threatening medical or national emergency), when you can not be reached or are physically unable to come to the Center and pick up your child, the Center will release your child to the individual documented on the "Emergency Pick-Up Permission Form" held on file at the Center. The authorized emergency pick-up person listed must present a valid identification card and sign the "Emergency Pick-Up Release Form" verifying they have taken custody of your child.

In the event of a national emergency when the local telephone system is not working, the Center will attempt to contact the person you list on the "Emergency Pick-Up Permission Form", who resides outside the local Washington Metropolitan Area, to provide this person with a status report on the situation and location of your child.

Late Pick-Up Policy – While we empathize with the pressures placed on working parents, we also feel a real commitment to our staff members and want to ensure that they are able to leave on time and meet their personal commitments, such as picking up their own children and attending classes. In addition, late pick-ups can be stressful for small children, who do not understand the reasons why a parent may be late.

The Center closes at 6:15 pm each day. In order to help the Center take the necessary steps to ensure that we remain in compliance with the legally required teacher/child ratio at the end of the day, we strongly encourage parents to call immediately if they know that they are going to be late. When a parent is late, a staff member will give the parent a form to sign that acknowledges the time that his or her child was picked up. The parent will receive a copy of the signed late pick-up form. Late pick-ups usually occur when parents are late in arriving at the Center. But the Center may also assess a late fee if parents ignore the closing teacher's request to leave the Center at or after 6:15 pm. Parents are also expected to respect the Consumer Financial Protection Bureau (CFPB) workplace and garage by limiting the time/noise in the basement hallway and safely supervising children in the garage.

Late fees will be assessed as explained in the fee schedule shown below. Late fees must be paid to the Director within two business days after the day that the late pick-up occurred. For the purposes of determining charges, the clock on the classroom wall will serve as official Center time. As permitted by law, if your child has not been picked up by 8:00 pm and we are unable to reach a parent or other people listed as emergency contacts, we will contact the police department or child protective services.

The fee schedule will apply based on the number of occurrences in each year (July 1 – June 30). Note that the fees collected are given to the teacher who had to stay with your child. Repeated late arrivals can be grounds for termination of childcare.

Fee Schedule

Number of Occurrences	1	2	3	4	5	6	7	8+
Per 5 Minutes or Fractions of	\$5	\$10	\$20	\$40	\$60	\$80	\$100	\$120 and Termination of Childcare Possible

Holiday Schedule – The Center will be closed on all holidays observed by the federal government plus the day after Thanksgiving. These holidays are as follows:

- New Year’s Day** – January 1st
- Martin Luther King Day** - 3rd Monday in January
- Inauguration Day**
- President’s Day** – 3rd Monday in February
- Memorial Day** – Last Monday in May
- Independence Day** – July 4th
- Labor Day** – 1st Monday in September
- Columbus Day** – 2nd Monday in October
- Veteran’s Day** – November 11th
- Thanksgiving** – 4th Thursday in November
- Day After Thanksgiving** – Friday after Thanksgiving Day
- Christmas** – December 25th

Family Vacation Schedules and Drop-In Policy –

In order to coordinate staff vacation schedules, the Center needs to know your vacation and holiday plans as soon as possible. This helps the Center ensure that the proper teacher to student ratio is maintained on a daily basis. If your child is scheduled to be out, you may not bring the child to the Center due to a sudden change in your plans, unless authorized by the Director. Please notify the Center at least one week in advance when changing vacation plans.



If space permits, the Preschool Room will accept drop-ins of alumni children up to age seven. All requests must be made to the Director with a minimum one-week notice. The child’s current medical records must be on file. Due to space limitations, we cannot promise that all requests will be honored. There is a \$70.00 per day charge for drop-in service.

Training/Clean-up Days – The Center is closed for two to three days each year for staff training and Center cleaning. During these days, the staff is trained for mandatory certification in first aid, CPR, and other pertinent topics, and the staff thoroughly cleans the Center. The Parents’ Executive Board chooses the closing dates each year and announces the dates to the parents.

Center Closing Policy/Inclement Weather – The following guidelines will be followed:

1. If the federal government offices are closed to the public, Small Savers will be closed.
2. If the federal government offices close early during the day, the Center will close one hour after CFPB’s official closing time to give parents sufficient time to pick up their child.
3. If the federal government is open with the option for unscheduled leave or unscheduled telework, the Center will open at 8:30 am.
4. If the federal government announces an XX hour delayed opening (i.e. 10:00 am), the Center will open at the same time as the government.
5. When deemed necessary by the Center and the Parents’ Executive Board, Small Savers will deviate from the aforementioned guidelines. Therefore, parents should verify the status of the Center by calling the main phone line (202-906-6312). A status message will be placed on the voice mail system by 5:30 am.

BUILDING SECURITY - CFPB maintains a restricted access building for the safety of its employees and by extension, for the safety of Small Savers children. All Small Savers’ parents will be issued a Small Savers Photo ID that must be shown when entering the building. It is essential that all parents respect CFPB’s established level of security and fully cooperate with all security measures implemented by CFPB. For non-CFPB parents, it is also important that you restrict your movement within the building to travel from the entrance of the building to the Center and return. An exception to this general rule can be made when travel to the remainder of the building is undertaken in conjunction with an established Small Savers event or scheduled meeting (i.e. Parent-teacher conferences, Board meetings, and Center parties).

Any willful noncompliance with the instructions of CFPB security staff or any unauthorized movement within the building may result in termination of childcare services.

Parking Access – When dropping off or picking up your child, you may park temporarily (for no more than 20 minutes) in the CFPB garage beneath the Center, on Level P2 only. The (unmarked) entrance to the garage is on the north side of “F” Street. Show your monthly parking pass and Small Savers Picture I.D. card to the guard in the booth at the entrance. CFPB security staff monitors where parents are parking and for how long, so we must observe these rules in order to avoid jeopardizing this important privilege. Cars that are parked on Level P1 may be towed, and violation of these rules will lead to suspension of your parking privileges for two weeks.

EMERGENCY PROCEDURES – The safety and security of the children is the number one priority of the Center. The Center has implemented specific procedures, which must be followed by both staff and parents during an emergency situation. During a building emergency, the staff of Small Savers will work closely with the CFPB facilities and security management staff and will

comply with their instructions. If you need to reach the Center during an emergency situation, please call 202-906-6312 or call one of the following cell phone numbers, 202-744-2685 or 202-744-2686.

Center Closure – If the Center closes due to an emergency situation, you will be notified via phone or e-mail to pick-up your child. If you receive an e-mail message that has “URGENT” written in the subject line and contains a request for you to pick up your child as soon as possible, please come immediately. We are concerned for the safety of your child and the safety of the staff. If you do not have an e-mail account at work, please open an account with a free provider and let us know what your address is. If you are not sure whether the Center is open or closed, please call 202-906-6312 and listen to the current status message on the voicemail system.



Building Evacuation – During a building evacuation, we do not stop to put on coats or shoes. The evacuation begins immediately. One or more of the following may indicate an evacuation:

- An order given by the Director;
- A voice over the loud speaker;
- Flashing emergency lights;
- An alarm.

Floater, if not an integral part of a classroom, are to proceed immediately to the Infant Room for instructions from the Director. Parents who are present in the Center at this time must stay and assist the classroom they are in at the time. Do not take your child (or any other child) from the group unless the Lead Teacher (or teacher in charge) directs you to do so.

All groups (with the exception of the Infant Classroom) will proceed through the exit door in the Toddler II Classroom. They will turn right and proceed up the stairs in a calm and orderly fashion. The Infants will exit through the Infant Classroom door, turn right and follow the other groups up the stairway.

In the case of a fire drill, upon reaching street level, the children and staff should line up against the west wall while the Lead Teachers (or teachers in charge) check attendance.

In the event of a real evacuation, staff and children will be instructed by the Director to move immediately to the playground located at 19th and E Streets, NW. If we are unable to get to the playground, we will go to George Washington University Quad located between 21st and I Street. Parents may come to the playground or the Quad to pick up their children. Children are not to leave the group unless signed out by their parent under the direction of the Lead Teacher (or teacher in charge).

Shelter-in-Place Emergency – If it is determined that the building will be locked down for the safety of all occupants, CFPB will implement Shelter-in-Place procedures. All individuals in the building at the time of the emergency will be instructed to go to the basement. No one will be able to enter the building from the outside. The basement is the one place in the building where CFPB can control the airflow and turn off outside vents. The basement has been stocked with a minimum three-day supply of food, water and first aid equipment and has secured communication lines to receive and transmit information to other federal emergency personnel outside the building. The children and staff of Small Savers will stay in the Center. No individuals except parents who were in the building at the time of the lock down (or alumni parents who have volunteered to assist in a Shelter-in-Place emergency) will be allowed to enter the Center. The Center has additional emergency food, water and diapers, etc. to sustain the Center for a minimum of one week.

Homeland Security Threat Advisory System – The national threat level is monitored closely. When the level is “High”, we do not take the children on walks or to the E Street playground. All outside play activity is confined to the courtyard and the breezeway. If the level reaches “Severe”, the children would remain in the Center unless otherwise directed under emergency procedures.

PARENT PARTICIPATION – Small Savers is a parent cooperative that relies heavily upon parental involvement for many activities and functions of the Center.

Monthly Contributions to the Classroom – Parents are required monthly to take turns providing snacks or wipes. This amounts to an out-of-pocket cost of approximately \$30 - \$45 per month.

In compliance with USDA guidelines, snacks must be commercially prepared, post a list of ingredients, and should be chosen from the list of acceptable snacks provided by Small Savers. We endeavor to provide fresh, wholesome food for children whenever possible. NO PEANUT, NUTS or CHOCOLATE PRODUCTS are allowed in the Center.

Birthday Parties – The Center encourages recognition of children’s birthdays in the classroom. Party favors, decorations and snacks consistent with the Center’s snack (see paragraph above) and Peanut and Nut policies are appreciated. Please consult with your child’s lead teacher regarding guidelines for your child’s classroom.

Center-Wide Field Trip Policy – At least twice a year, Small Savers children, parents and staff enjoy a Center-wide field trip. The first outing is typically a spring outing to the National Zoo and the second trip is an annual pumpkin patch visit. These field trips differ from other class outings, such as a firehouse tour or a walk among the cherry blossoms, in that they require parental involvement, transportation, the participation of the entire Center, and, thus, the Center to close during the duration of the field trip. Recognizing that not all parents (or even one parent per family) are able to sacrifice a day of work for these special field trips, the Director will work with you to arrange for your child(ren) to travel with another parent. In these instances, while the child(ren) will be transported by a fellow parent, care for the child(ren) during the duration of the trip is the responsibility of an appointed staff member. Please know, however, that it is incumbent upon you, the parent, to work directly with the Director and fellow parents to make

such arrangements. If you are unable to attend a special field trip with your child(ren), do not assume accommodations will be automatic for your child(ren). Furthermore, if such arrangements are not feasible, for any reason, then you must make alternative care arrangements for your child(ren) the day of the field trip. No staff will remain at the Center to care for children whose parents are unable to participate. The dates for these special field trips will be announced at least three weeks prior, so that all necessary arrangements can be made.

Volunteer Hours – Parents are strongly encouraged to volunteer a minimum of 16 hours a year (per family) for the period of July 1st through June 30th to Small Savers.

Volunteer activity can include, but is not limited to, staffing fundraising events, Center activities, or classrooms during staff meetings; accompanying classrooms on field trips; serving on the Parents' Executive Board, Board committees, or as a class parent; and assisting the classroom through other activities and duties as needed and specified by the lead teachers and the Director. Parents that serve as a Board member, Board committee member, or class parent fulfill their yearly commitment through these roles. Please see your child's lead teacher or the Director regarding volunteer opportunities.

As parents complete their volunteer activities, volunteered time should be documented in the Volunteers Record located and maintained in each classroom. The request for a 16-hour yearly commitment is by no means an attempt to limit parents' volunteerism. This is a minimum time commitment and fulfills the need to support the daily activities and efficient operations of the Center.

Even though greater parental involvement is our objective and the best enhancement to your child's growth, Small Savers realizes that parents have many demands on their time. Families may "opt out" of the yearly volunteer commitment by paying a \$500 volunteer fee. Families who cannot satisfy their 16 volunteer hours by June 30th will be expected to pay the \$500 no later than July 15th.



* Mr. Peanut is the corporate trademark and property of Planters Nuts Corporation and thereby may not be reproduced for profit without the necessary approval.



PEANUT AND NUT POLICY – Many food products pose problems for children with allergies, but the most dangerous in a school setting are peanuts and tree nuts. Tree nuts include almonds, walnuts, cashews, filberts, etc.

As **Small Savers is a peanut-free Center**, we want to ensure that no peanut or nut products are introduced into the classrooms. This is because children do not necessarily have to ingest peanuts

and tree nuts, but exposure, even in the tiniest amount, through inadvertent contact (nose, eyes or mouth) can cause a serious reaction.

Strict avoidance is the only means of preventing an allergic reaction. Therefore, we require **parent and staff** cooperation in the following ways:

- Please make sure that your classroom teachers are aware of your child’s food allergies;
- Do not bring food items to school, **including snacks, gifts, etc., for children or teachers** containing peanut or nut products;
- For food items that are brought to school to be shared by all the class, please bring only products that have been purchased in a store and have a **clear and readable list of ingredients**. Staff will refuse distribution of food products that are not properly labeled.
- For labeled food items which are brought to school to be shared by all the class or school, **please do not bring in products with labels containing peanut or nut products, OR warnings about cross-contamination** with peanut and nut products, such as:
 - ◆ “Processed on shared equipment with peanut (or nut) products”;
 - ◆ “Manufactured in a facility that also processed peanuts (or nuts)”;
 - ◆ “May contain traces of peanuts (or nuts)”.

Staff will refuse to distribute any of the above-mentioned products.

Small Savers will not be responsible for food that is not distributed by the Center itself. When a child is present at a potluck (or party/function where non-Center food is provided), the child’s teacher or the Lead Teacher will not permit the child to eat food not provided by the Center unless otherwise specified by the parent. We thank you for your continued cooperation and understanding.

CRIB SAFETY POLICY – Small Savers Child Development Center’s (“Small Savers” or the “Center”) primary concern is for the safety of the children in the Center’s care. To ensure the crib safety at the Center, Small Savers strives to implement the most current child safety guidelines and recommendations of the Federal government and/or recognized professional health and/or child care organizations such as the American Academy of Pediatrics.

The U.S. Consumer Product & Safety Commission (CPSC) and the Department of Health and Human Services, Food and Drug Administration (FDA) recommend that parents and child care providers:¹

1. Not use sleep positioners in a crib. Using a positioner to hold an infant on his or her back or side for sleep is dangerous and unnecessary;
2. Never put pillows, infant sleep positioners, comforters, or quilts under a baby or in a crib; and

¹ U.S. Consumer Product Safety Commission, U.S. Food and Drug Administration. “Press Release: Deaths Prompt CPSC, FDA Warning on Infant Sleep Positioners,” Sept. 29, 2010, *available at* <http://www.cpsc.gov/cpscpub/prerel/prhtml10/10358.html>. These recommendations regarding the use of pillows, comforters, or quilts are also supported by the American Academy of Pediatrics. *See* <http://www.aap.org/advocacy/releases/softbedding.htm>.

3. Always place an infant on his or her back at night and during nap time. To reduce the risk of SIDS, the American Academy of Pediatrics recommends placing infants to sleep on their backs and not their sides.

In compliance with these recommendations, the Center's policies to ensure crib safety are:

1. All infants will be placed to sleep on their backs, unless the parent requests the infant should be positioned otherwise and provides the Center with written permission and waiver of liability.

2. When infants are able to turn themselves over, parents will be provided with an appropriate form and must direct the Center on whether their child should be re-positioned on his/her back or permitted to remain on his/her side and/or stomach.

3. With the exception of a fitted crib sheet and pacifier, the Center will not place any items in a child's crib, unless the parent(s) have provided written request, waiver of liability and indemnification agreement to the Center for these items' use in the crib.

4. Any items for a child's crib must be brought in by the parent. Small Savers, including the staff, do not endorse the use of any specific item in the crib, other than a pacifier.

If parents wish to deviate from any of the above policies, a request form (with a waiver of liability and indemnification) must be submitted to the Center. Specific instruction must be provided to staff to carry out the parent(s)' request. If items are to be provided to the child while in the crib, parents must provide those items to the Center. There will be no deviations from the above policies on crib safety until proper documentation is submitted to the Center.

SCHOLARSHIPS – In order to provide an opportunity for children whose family might not otherwise be able to afford the high quality childcare program, Small Savers provides scholarships depending on space availability. Scholarship funds are primarily provided through private contributions and annual fundraising activities.

Any parent of a child enrolled or seeking enrollment in Small Savers may apply for a scholarship, in accordance with the application procedures. To apply for a scholarship, or to renew an existing scholarship, parents must submit an application form including a copy of their most recent tax return and a detailed list of extraordinary expenses (such as high medical expenses) to the Director by May 1st of each year.

The Parents' Executive Board will make decisions on scholarships after a review and recommendation of the Scholarship Committee. Generally, the scholarship awards are based on an established matrix that accounts for the applicant's gross income and any extraordinary circumstances that exist. A current scholarship matrix is available from the Director.

All information submitted in connection with applying for a scholarship is kept confidential.

FUNDRAISING COMMITTEE – The Parents' Executive Board has established a Fundraising Committee that organizes regular fundraising events such as the annual silent auction, bake sales, Christmas ornament sales, etc. to supplement the Center's income. The funds are used for the scholarships as well as for teaching/learning materials and other items.



POLICIES ESTABLISHED FOR THE WELL-BEING OF ALL CHILDREN

Small Savers is dedicated to the well-being of the children under its care.

YEARLY MANDATORY HEALTH CERTIFICATE – The DC Department of Health requires that an updated “Health Certificate for Child” form be completed each year during a child’s annual physical, which corresponds to his or her birthday. Failure to submit an updated form may cause the Center to be fined by the Department of Health.

POLICIES FOR KEEPING OR SENDING CHILDREN HOME – Part of our responsibility at Small Savers is to ensure the health and safety of every child in our care. Consequently, we reserve the right to send your child home – or refuse admittance – if we have concerns about his/her health or ability to participate in all classroom activities, e.g. going outside.

In addition, if your child is kept home or asked to be taken home because s/he is displaying one of the following symptoms, you will be required to provide a physician’s note that states the diagnosed condition and explains either that the condition was never contagious or that it is no longer contagious. Upon providing such a note, your child may return to the Center.

- If your child has red, runny, and/or watery eyes, s/he may have conjunctivitis (pink eye) and should stay home. We will send the child home if s/he has any symptoms or develops any symptoms of conjunctivitis while at the Center. Your pediatrician must determine if your child has bacterial conjunctivitis or viral conjunctivitis. If your child has been diagnosed with bacterial conjunctivitis, s/he may not return to school until medicated for at least 24 hours. If your child is diagnosed with viral conjunctivitis, s/he must be discharge-free (no red, runny, and/or watery eyes) before returning to the Center.
- If your child has a very itchy scalp with pearly white or grayish flakes that stick to hair shafts (rather than flaking off – like dandruff), s/he should stay home or s/he will be asked to leave the Center. This is a symptom of head lice. In case of a positive diagnosis, please follow the pediatrician’s directions for the over-the-counter or prescription hair rinses or medications.
- If your child has white patchy spots in his or her mouth that cannot be wiped away, s/he should stay home or will be sent home from the Center. If your pediatrician’s diagnosis is thrush, your child may not return to the Center until the mouth returns to normal.

While thrush may not be considered contagious because it cannot be passed through the air, infants are very oral and thrush can spread from one child to another.

We will also send your child home or refuse admittance if s/he displays the following symptoms. Your child may return to the Center when s/he no longer exhibits the severe symptoms described below or when you have obtained a note from a physician stating either that the child’s condition was never contagious or that it is no longer contagious.

- If your child has a fever of 101 degrees internally or 100 degrees axillary (under the arm), s/he should not be sent to the Center. (An axillary temperature of 100 degrees is equal to 101 degrees taken internally.) The Parent Board will consider terminating Center membership for any family that medicates a child in order to conceal a fever that would otherwise keep the child home.
- If your child develops a temperature of 100 degrees axillary or higher while at the Center, s/he will be sent home. (We only take temperatures under the arm.) The child may return to the Center when s/he has been fever-free for a minimum of 24 hours without the aid of medication.
- If your child vomits or has three episodes of diarrhea or watery bowel movements during the day, s/he will be sent home. When we become aware that other children in the Center have a virus that produces vomiting or diarrhea, we will send them home after one such episode. Your child should not return to school until s/he has not vomited or had diarrhea for a minimum of 24 hours. A child who returns to the Center while still experiencing these symptoms will be sent home.
- If your child develops a very runny, thick mucus nose and/or we have to wipe the nose frequently, even if the mucous is clear, we will inform you of the situation and suggest that you call your doctor. If the symptom persists for two days, we may send your child home and/or request that s/he be seen by a physician before returning to the Center. A physician's note should state if your child has an allergy and/or is non-contagious.
- If your child's chest is congested and is accompanied by a frequent cough, s/he should stay home. We will send the child home if s/he develops this symptom.
- If your child has an unusual rash – especially on the face, the diaper area, or over the trunk of the body, s/he should stay home. We will send your child home if s/he develops such a rash while at the Center.
- If your child has a recurrent condition (blocked tear duct, eczema, contact dermatitis), please provide a note from your pediatrician describing all pertinent information for our files. We will ask that a physician see your child if we notice a change in any of the recurrent symptoms.

If you are ever in doubt about your child's symptoms or illness, please call the Center and ask us if we feel that it would be appropriate for your child to come to school. We may require that you also consult your physician.

POLICIES FOR THE ADMINISTRATION OF MEDICATIONS

By Center Staff:

The staff will not dispense any medicine or treatment to a child without:

- a medical order or prescription from a licensed physician; and
- the written consent of the parent.

Emergency first aid, routine application of diaper ointment, and the application of sun block are the only exceptions to this rule. Parents that want their children to use sun block should apply it themselves in the morning. Staff will reapply sun block in the afternoon if parents have provided written consent for them to do so.

If the staff is dispensing medication or treatment under the written direction of the physician and consent of the parent, the following is required:

- All medicines should be in the original container, clearly labeled with the name of the child, name of the medicine, dosage, name and telephone number of the child's physician.
- All physician notes state how long the medication should be administered and confirm that the child's condition was either never contagious or that it is no longer contagious.

By Parents:

- You may not administer prescription or over-the-counter medications during the school day for any of the symptoms described under "Policies for Keeping or Sending Children Home" without a note from a physician stating either that the child's condition was never contagious or that it is no longer contagious.
- You may administer prescription or over-the-counter medications during the school day for other symptoms such as pain due to a strained muscle. However, if a child requires medication longer than 24 hours, you must provide a note from a physician stating either that the child's condition was never contagious or that it is no longer contagious.
- Each time that you administer prescription or over-the-counter medications, you must sign a release form stating the name of the medication being dispensed, the amount dispensed, the time dispensed, and that you assume all responsibility for the consequences of administering such medications.
- To ensure proper care of your child, each room maintains a daily medication log and each parent is requested to document any medications (prescription or over-the-counter) that have been administered before your child enters the center.

REASONS FOR DISMISSAL

The following are possible grounds for dismissal of a child and termination of parent membership in the Center:

1. Consistently late payments or bad checks.
2. Consistently late child pick-ups as outlined in the Late Pick-Up Policy.
3. Behavior by the child or parent, which is disruptive to the goals of the Center.
4. Failure to comply with any policies stated within the Parent's Policy Manual.

Removal of your child for any of the above reasons will be after a hearing by the Parents' Executive Board and issuance of a resolution as permitted by the Organizational Bylaws.



ORGANIZATIONAL BYLAWS
of the
SMALL SAVERS CHILD DEVELOPMENT CENTER

(A District of Columbia Nonprofit Corporation)

ARTICLE I

MEMBERS

1. **MEMBERSHIP CERTIFICATES.** The Board of Directors may, but need not, issue certificates to evidence membership in the corporation. The fact that the corporation is a District of Columbia nonprofit organization shall be noted conspicuously on the face or back of any membership certificate, which may be issued. Membership certificates, if issued, shall bear the signature or facsimile signature of the officer or officers designated by the Board of Directors and may bear the seal of the corporation or a facsimile thereof.

2. **MEMBERSHIP.** The corporation shall have one class of members. The membership shall consist of any parent, guardian or sponsoring adult with a child enrolled in the Small Savers Child Development Center (“Small Savers”). The Board of Directors by resolution and/or rules and regulations may prescribe, in relation to all members, the amount and manner of imposing and collecting any initiation or other fees, and any dues, assessment, fines and penalties, the manner of suspension or termination of membership and for reinstatement, if any, and, except as may hereinafter be provided, the rights, liabilities and other incidents of membership. Any such resolution and/or regulations relating to memberships in the corporation shall be annexed to these Bylaws and shall be deemed a component part thereof.

3. **RECORD DATE FOR MEMBERS.** For the purpose of determining the members entitled to notice of or to vote at any meeting of members or any adjournment thereof, or to express consent to or dissent from any proposal without a meeting, or for the purpose of any other action, the directors may fix, in advance, a date as the record for any such determination of members. Any such record date shall not be more than fifty days and not less than ten days before the date of such meeting or such consent or dissent or other action by the members, as the case may be.

4. MEANING OF CERTAIN TERMS. As used herein in respect of the right to notice of a meeting of members or a waiver thereof or to participate or vote thereat or to consent or dissent in writing in lieu of a meeting, as the case may be, the term “membership” or “memberships” or “member” or “members” refers to an outstanding membership or memberships of record and in good standing.

5. MEMBERSHIP MEETINGS.

A. TIME. An annual meeting shall be held on the second Monday of June in each year or, if such day be not a business day, then on the next succeeding business day. If the directors determines that a different day will provide greater opportunity for the members to attend, that may set the annual meeting for such day, provided such day is not more than two weeks earlier or later than the second Monday in June, and provided further that written notice for the change is given in accordance with section 5(D). A special meeting shall be held on the date fixed by the Board except when the District of Columbia Nonprofit Corporation Act confers the right to call a special meeting upon the members.

B. PLACE. Annual and special meetings shall be held at such place, within or without the District of Columbia, as the directors may, from time to time, fix. Whenever the directors shall fail to fix such place, or whenever members entitled to call or convene a special meeting shall convene the same, the meeting shall be held at the registered office of the corporation in the District of Columbia.

C. CALL. Annual meetings may be called by the directors or by any officer instructed by the directors to call the meeting. Special meetings may be called by the directors, the President, the Secretary, or such other officers or persons as the directors shall designate, and by members having at least one-twentieth of the votes entitled to be cast at such meeting.

D. NOTICE OR ACTUAL CONSTRUCTIVE WAIVER OF NOTICE. Written or printed notice stating the place, day, and hour of each meeting and, in the case of a special meeting, the purpose or purposes for which such meeting is called, shall be delivered not less than ten

days and not more than fifty days before the date of such meeting, either personally or by mail, by or at the direction of the President or Secretary or by the other officers or persons calling the meeting, to each member. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the member at his address as it appears on the records of the corporation, with postage thereon prepaid. The notice of any annual or special meeting shall include, or be accompanied by, any additional statements or information prescribed by the District of Columbia Nonprofit Corporation Act. Whenever any notice is required to be given any member, a waiver thereof in writing signed by such member, whether before or after the time stated therein, shall be equivalent to the giving of such notice. Presence of a member at a meeting without objecting to the holding thereof shall also be deemed to be a waiver of notice by any such member.

- E. **CONDUCT OF MEETINGS.** Meetings of the members shall be presided over by one of the following in the order of seniority and if present and acting – the Chairman of the Board, if any, the Vice-Chairman of the Board, if any, the President, a Vice-President, if any or if none of the foregoing is in office and present and acting, by a chairman to be chosen by the members. The Secretary of the corporation, or in his absence, an Assistant Secretary, shall act as secretary of every meeting, but if neither the Secretary nor an Assistant Secretary is present, the Chairman of the meeting shall appoint a secretary of the meeting.
- F. **PROXY REPRESENTATION – VOTING BY MAIL.** Every member may authorize another person or persons to act for him by proxy in all matters in which a member is entitled to participate, whether by waiving notice of any meeting, voting or participating at a meeting, or expressing consent or dissent without a meeting. Every proxy shall be signed by the member or his duly authorized attorney-in-fact. No proxy shall be valid after the expiration of eleven months from the date of its execution unless otherwise provided by proxy.
- G. **INSPECTORS – APPOINTMENT.** The directors, in advance of any meeting, may, but need not, appoint one or more inspectors to act at the meeting or any adjournment thereof. If an inspector or inspectors are not appointed, the person presiding at the meeting may, but need not, appoint one or more inspectors. In case any person who may be appointed as an

inspector fails to appear or act, the vacancy may be filled by appointment made by the directors in advance of the meeting or at the meeting by the person presiding thereat. Each inspector, if any, before entering upon the discharge of his duties, shall take and sign an oath faithfully to execute the duties of inspector at such meeting with strict impartiality and to the best of his ability. The inspectors, if any, shall determine the number of membership certificates, if any, or the number of memberships, outstanding and the voting power of each, the membership certificates, if any, or the number of memberships represented at the meeting, the existence of a quorum, the validity and effect of proxies, and shall receive votes, ballots, if any, or consents, hear and determine all challenges and questions arising in connection with the right to vote, count and tabulate all votes, ballots, if any, or consents, determine the result, and do such acts as are proper to conduct the election or vote with fairness to all members. On request of the person presiding at the meeting or of any member, the inspector or inspectors, if any, shall make a report in writing of any challenge, question or matter determined by him or them and execute a certificate of any fact found by him or them.

- H. QUORUM. The members entitled to cast a majority of the total number of votes entitled to be cast thereat shall constitute a quorum at a meeting of members for the transaction of any business. If a meeting cannot be organized because a quorum has not attended, those present may adjourn the meeting from time to time until a quorum is present, whereupon any business may be transacted that may have been transacted at the meeting as originally called.
- I. VOTING. Each membership shall entitle the holder thereof to one vote in all matters, which are required or permitted to be submitted to the membership, including the election or appointment of the directors of the corporation. However, no family shall be permitted to cast more than 2 votes in any election. In the election or appointment of the directors, a plurality of the vote cast at a meeting at which a quorum is present shall elect. Except as may otherwise be provided by the District of Columbia Nonprofit Corporation Act, the Articles of Incorporation, or these Bylaws, the affirmative vote of a majority of the votes entitled to be cast by the members at a meeting at which a quorum is present shall be necessary for the adoption of any matter voted upon by the members; provided that the members present a

duly organized meeting may continue to do business until adjournment, notwithstanding the withdrawal of enough members to leave less than a quorum.

- J. **WRITTEN ACTION.** Whenever members are required or permitted to take any action by vote, such action may be taken without a meeting on written consent, setting forth the action so taken, signed by all of the members. Such written consents may be solicited and received either in person or by mail.

ARTICLE II

GOVERNING BOARD

1. **FUNCTIONS AND DEFINITIONS.** The affairs of the corporation shall be managed by a governing board, which is herein referred to as the “Board of Directors” or “directors” notwithstanding the designation of a different official title or titles. The use of the phrase “full Board” herein refers to the total number of directors, which the corporation would have if there were no vacancies.

2. **QUALIFICATIONS AND NUMBER.** Each director shall be a natural person of full age. A director need not be a citizen of the United States or a resident of the District of Columbia unless a majority of the full Board shall provide otherwise. Each director shall be a member of Small Savers Child Development Center. A director may be a relative of a member of Small Savers if employed at the Office of Thrift Supervision.

The initial Board of Directors shall consist of seven persons, which is the number of initial directors fixed in the Articles of Incorporation, and which shall be the fixed number of directors until changed. The number of directors may be increased or decreased from time to time by an amendment of these Bylaws, but no decrease in the number of directors shall have the effect of shortening the term of any incumbent director. The number of directors shall never be fewer than three. The full Board of Directors shall consist of the number of directors fixed herein. When available, at least one director of the Board of Directors shall be an employee of the Office of Thrift Supervision. In addition to the seven directors, an employee of the Office of Thrift

Supervision may sit on the Board of Directors as a non-voting participant acting as liaison to the Office of Thrift Supervision.

3. ELECTION AND TERM. The initial Board of Directors shall consist of the directors named in the Articles of Incorporation and shall hold office until the first annual meeting of members and until their successors have been elected and qualified. The term of the subsequently elected and qualified directors shall run from July 1st to June 30th. In the interim between annual meetings of members or of special meetings of members called for the election of directors, any newly created directorships and any vacancies in the Board of Directors, including any unfilled vacancies resulting from the removal of one or more directors by the members, may be filled by the affirmative vote of a majority of the then remaining directors, although less than a quorum exists.

4. MEETINGS.

A. TIME. Meetings shall be held at such time as the Board shall fix, except that the first meeting of a newly elected Board shall be held as soon after its election as the directors may conveniently assemble.

B. PLACE. Meetings shall be held at such place within or without the District of Columbia as shall be fixed by the Board.

C. CALL. No call shall be required for regular or special meetings for which the time and place have been fixed. Special meetings may be called by the Chairman of the Board, if any, the Vice-President of the Board, if any, the President, or a Vice-President, if any, or by a majority of the directors.

D. NOTICE OR ACTUAL OR CONSTRUCTIVE WAIVER OF NOTICE. No notice shall be required for regular or annual meetings for which the time and place have been fixed. Written, oral, or any other mode of notice of the time and place shall be given for special meetings in sufficient time for the convenient assembly of the directors thereat. The notice

of any meeting need not specify the business to be transacted or the purpose of the meeting. Notice of any adjournment of a meeting of the Board of Directors to another time or place because a quorum is not present shall be given to the directors who were not present at the time of the adjournment and, unless such time and place are announced at the meeting, to the other directors. Any requirements of furnishing a notice shall be waived by any director who signs a waiver of notice before or after the meeting. A director's attendance at any meeting shall constitute a waiver of notice of such meeting, excepting such attendance at a meeting by such director for the purpose of objections to the transaction of business because the meeting is not lawfully called or convenient.

E. **QUORUM AND ACTION.** Except as may otherwise be provided by the Articles of Incorporation and these Bylaws, a majority of the full Board shall constitute a quorum. Whenever a vacancy or vacancies in the Board shall prevent a quorum from consisting of a majority of the full Board as previously mentioned, a quorum shall consist of at least one-third of the full Board. A majority of the directors present, whether or not a quorum is present, may adjourn a meeting to another time and place. Except as otherwise provided by the District of Columbia Nonprofit Corporation Act, the Articles of Incorporation, or these Bylaws, the vote of a majority of the directors present at the time of the vote, if a quorum is present at such time, shall constitute the act of the Board. Board members may participate via teleconference or videoconference.

F. **CHAIRMAN OF THE MEETING.** The Chairman of the Board, if any and if present and acting, shall preside at all meetings. Otherwise, the President, if present and acting, or any other director chosen by the Board, shall preside.

5. **REMOVAL OF DIRECTORS.** Any or all of the directors may be removed, with or without cause, at a meeting expressly called for the purpose, by a vote of the members, which would suffice for the election of directors. At the same meeting, or any adjourned meeting, the member may, by a plurality of votes cast at any such duly organized meetings fill the vacancy or vacancies resulting from any such removal.

6. COMMITTEES. The Board of Directors, by resolution adopted by a majority of the full Board of Directors, may designate from their number two or more directors to constitute an Executive Committee and other committees, each of which, to the extent provided in the resolution designating it, shall have and exercise the authority of the Board of Directors with the exception of any matters which are required to be submitted to the members for their approval.

Other committees not having and exercising the authority of the Board of Directors in the management of the affairs of the corporation as aforesaid may be designated and appointed by a resolution or resolutions adopted by a majority of the directors present at a meeting at which a quorum is present.

7. ACTION. Any action required or permitted to be taken at a meeting of the Board of Directors may be taken without a meeting with the approval of the majority of the directors in writing, via e-mail, or verbally.

ARTICLE III

OFFICERS

The Board of Directors shall elect or appoint a President, a Secretary, and a Treasurer and may elect or appoint a Chairman of the Board, a Vice-Chairman of the Board, one or more Vice-Presidents and such other executive, managerial, fiscal, assistant officers may be appointed or chosen in such manner as the Board of Directors shall determine. The officers of the corporation may be designated by such other titles as may be permitted by the provisions of the District of Columbia Nonprofit Corporation Act and as may be determined by the Board of Directors. The term of office of any officer shall not exceed three years. Any two or more offices may be held by the same person, except the offices of President and of Secretary.

Unless otherwise provided in the resolution of election or appointment or other instrument choosing or appointing any officer, each officer shall hold office until the meeting of the Board of Directors following the next annual meeting of members and until his successor has been elected, appointed, or chosen and qualified.

Officers shall have the powers and duties defined in the resolution or the instrument electing, appointing, or choosing them, as the case may be.

The Board of Directors may remove any officer whenever in its judgement the best interests of the corporation will be served thereby.

ARTICLE IV
BOOKS AND RECORDS – REGISTERED OFFICE AND AGENT

The corporation shall keep correct and complete books and records of account and shall keep minutes of the proceedings of the members of the Board of Directors and of any committee having the authority of the Board of Directors and shall keep at its registered office or principal office in the District of Columbia a record of the names and addresses of all members.

The address of the registered office of the corporations is:
1700 G Street, NW Washington, D.C. 20552

Parent Executive Board President

and the name of the registered agent of the corporation is:
1700 G Street, NW Washington, D.C. 20552

address of which is the same as that of the registered office.

ARTICLE V
CORPORATE SEAL

The corporation seal shall be in such form, as the Board of Directors shall prescribe.

ARTICLE VI
FISCAL YEAR

The fiscal year of the corporation shall be fixed, and shall be subject to change, by the Board of Directors.

ARTICLE VII
CONTROL OVER BYLAWS

The initial Bylaws shall be adopted by the directors at their organization meeting. Thereafter, the power to amend or repeal the Bylaws and to adopt new Bylaws shall be vested in the Board of Directors.

ARTICLE VIII
DISSOLUTION OF THE CORPORATION

In the event that the Board of the Corporation votes to dissolve the Corporation, all employee salaries and other financial obligations shall be paid and all debts shall be satisfied. Any remaining assets of the Corporation shall be liquidated and contributed to a non-profit, charitable organization selected by the Board.

I HEREBY CERTIFY that the foregoing is a full, true and correct copy of the Bylaws of Small Savers Child Development Center, Inc., a District of Columbia nonprofit corporation as in effect on the date hereof.

WITNESS my hand and seal of the corporation.

Dated: May 4, 2004

Secretary,
Small Savers Child Development Center, Inc.

(Seal)

ACKNOWLEDGEMENT OF RECEIPT OF MANUAL

I/We the undersigned have receive and reviewed the Small Savers Parent Manual, and understand and will comply with all the requirements herein.

Parent/Guardian Signature

Date

Parent/Guardian Signature

Date

This form must be signed and submitted and will be filed with your child's record.