Western Pennsylvania Cyber Charter School
Midland, PA
2000 - 2001 Annual Report
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CHARTER SCHOOL ABSTRACT

NAME OF SCHOOL

DATE OF SCHOOL BOARD APPROVAL: 10/7/99 LENGTH OF CHARTER: 5 Years

OPENING DATE: 8/27/00 HOURS OF OPERATION: 24

STUDENT TEACHER RATIO: 1/20 STUDENT ON WAITING LIST: 400 GRADE LEVEL: K-12

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ATTENDANCE RATE/PERCENTAGE: 97% PER PUPIL SUBSIDY: Varies by school district

* ENROLLMENT

* STUDENT PROFILE: AMERICAN INDIAN/ALASKAN NATIVE:
ASIAN/PACIFIC ISLANDER:
BLACK (NON-HISPANIC):
HISPANIC:
WHITE (NON-HISPANIC):

* This section will be completed by the Office of Educational Initiatives from completed PDE reports.

* PERCENTAGE OF STUDENTS FROM LOW INCOME FAMILIES ELIGIBLE FOR A FREE AND REDUCED LUNCH

* NUMBER OF SPECIAL EDUCATION STUDENTS

* THE PERCENTAGE OF CERTIFIED STAFF TOTAL INSTRUCTIONAL STAFF

MISSION: Provide opportunities for success for students who have not had their needs met in a traditional educational setting.

PROGRAM GOALS: Provide interdisciplinary studies designed to meet the individual learning needs & styles of student.

ATTAINMENT OF GOALS: Each student provided with an Individualized Educational Program (ILP) designed to address the students ability, learning style, needs and employment interests.

Signature of the Chief Administrative Officer

Signature of the President of the Charter School Board of Trustees

Signatures verify the report is an accurate report of the operator and status of the charter school.

Special Ed - 4%
SECTION 1- MEETING THE QUALITY OF SCHOOL DESIGN

Describe the process used to develop your on-going strategic plan.

This school has retained the services and has contract with the Tri-State Study Council of the University of Pittsburgh to continually review our strategic plan. This organization specializes in the development, implementation and review of strategic plans. The process is set forth by this company and follows a year-long approach of monthly meetings, surveys and forums.

Summarize your mission statement and refer to specific research or philosophical convictions, which drive your mission of your charter school.

Students who have not/cannot have their needs met or who have been unsuccessful in a traditional school setting are offered a curriculum to meet their needs. We provide services to the bullied student, students with children, students needing courses beyond a traditional curriculum, and add structure to the home-schooled student.

List your unique aspects features or innovations of your charter school.

A menu of accredited curriculum and courses are offered to students who have been assessed. Curriculum is matched to each student’s ability level, individual needs and circumstances. We offer synchronous as well as asynchronous courses depending on each student’s individual learning plan. Describe how your mission will drive your decision-making or your charter school. We will make every effort to assist the disenfranchised student in obtaining an appropriate education. Our curriculum will be continually visited to insure proper coursework is available.

Describe how your curriculum matches your mission.

Parents and students have a variety of curriculum from which to choose. 11th and 12th grade students may choose to attend virtual community colleges as an option. Students may work on remedial work without the embarrassment of peers seeing their work.
Explain how your program goals and objectives are related to Pennsylvania standards of performance.

All curriculums are accredited by a national agency and are consistent with national and state standards. Each student is given an Individualized Learning Program (ILP). This is specifically designed to address their ability, learning needs, learning styles, and employment interests.

Explain how your standards will drive curriculum decisions.

Initial assessments will help determine the correct educational placement level of each student. Course completion will be determined on completing the level of understanding required in the state standards. Ongoing assessment and evaluation as well as daily monitoring of student progress determine the validity of curriculum choices.

Describe your assessment plan for meeting the standards.

Participation in the PSSA will be the benchmarks for our students. Throughout the year students will be given on-line assessments for the expressed purpose of determining the individuals understanding of state standards. These will provide administrators and parents with data necessary to measure effectiveness of the instructional delivery system.

Explain how the curriculum assures successful matriculation to the next level of instruction.

Successful matriculation to the next level requires that the student meet the standards required in the course. Simply stated this means that credit is only earned when course work is satisfactorily completed.

List and describe your instructional strategies and how they promote student instructional strategies.

The ILP determines the strategies needed. The Students may work at their own pace, either at an increased rate or a slower rate. If changes are needed, the ILP is revisited with the parent. There are four major instructional strategies each tied to the instructional delivery system. They are: synchronous, asynchronous, software/web based or book and pencil system with computer assessment.

Describe your plan for instructional leadership
The administration of the school is certified Pennsylvania administrators and counselors. These individuals will be the backbone for the leadership within the charter school. Weekly curriculum meetings are currently being held. An organizational chart is included which provides a cleared understanding of the administration.

Describe time allocated to staff for professional development and attach your professional plan to Appendix A.

Staff is encouraged to attend PDE meetings, appropriate IU meetings, state and national conferences, and graduate class work. In cooperation with other public schools, staff receive ample opportunities to meet their Act 48 requirements.

Describe your teacher induction plan and attach a copy to Appendix A.

The teacher induction was adopted to coincide with the host district. The Midland Borough School District’s induction program is the model and process used.

Describe the requirements that must be satisfied before a student graduates.

A student must earn 4 credits in English and Social Studies, 3 credits in Mathematics and Science (including 1 credit in Biology), and a half credit in Health, a credit in Physical Education, and 5.5 credits in elective areas.

Comments:

ATTACH YOUR PROFESSIONAL DEVELOPMENT PLAN, AND TEACHER INDUCTION PLAN AS APPENDIX A

SECTION II – MEETING THE ACCOUNTABILITY NEEDS

List state and national testing programs used by grade levels.
Pennsylvania State Student Assessments in grades 5, 8, and 11.
Pennsylvania State Writing Assessments in grades 6, 9, and 11.
Star Reading and Star Math in other grades as well as EdVision Online Assessment.
Explain how any locally developed tests fits into your assessment program.

Curriculum providers deliver services that are inclusive of locally developed assessments tied to coursework. All are designed to assess the understanding of the standards included in the curriculum.

Describe the main features of your attached teacher evaluation plan.

The teacher evaluation plan is the DEBE 333, which is the state method of teacher evaluation. Also the Director and Assistant Director are responsible for bi-annual evaluations of the professional staff.

List individuals who evaluate staff.

Dr. Nick Trombetta Chief Administrative Officer, Mr. Ron Young Executive Director, Dr. John Kuntz Special Education Coordinator

Describe training for the evaluators.

Each hold Administrative certification from the Commonwealth of Pennsylvania and all have experience as public school principals.

Describe the features of your student progress plan and note the usage of teacher observations, surveys, portfolios or other local instruments to measure student progress.

The Individual Learning Plan is reviewed and monitor throughout the school year. Student progress is electronically delivered teachers and administrators. This data includes grades, completion of assignments and test as well as projects. Teacher designed assessments include tests and writing samples.

List records kept as part of your student accounting.

Weekly assessment reports are on file with the Curriculum Coordinator. Course completion grades are on file in individual student files. Health records, copies of birth certificates, proof of residency, SSN, and previous academic records are included as well as attendance and participation logs.
Identify the person who maintains student records and describe his/her training and experience or qualifications.

Assistant Financial Officer is charged with student data entry and financial data entry. 17 years working in the data entry field with her last employment with the Bayer Corporation.

Identify major reports to:

Board of Trustees:

Monthly enrollment records, list of bills payable

Local Board of School Directors:

Annual Report

Pa. Dept. of Education:

As required: Annual report, Attendance reporting, etc.

U.S. Dept. of Education:

Currently none required. We use no Federal funds.

Comments:

ATTACH TEACHER EVALUATION PLAN AS APPENDIX B:
SCHOOL PROFILE AS APPENDIX C;
AND TEST DATA AS APPENDIX D

SECTION III – MEETING THE GOVERNANCE REQUIREMENTS

List officers of the Board of Trustees.
Patience Katich President
Mary Ellen Bulet Vice President
Karen Granito Treasurer
Kelly Schulte Secretary
Describe training regarding governance of the school (including the Sunshine Law) for the Board of Trustees.

Review of the proper procedures has been covered by the CAO. Attendance at the local IU’s new board member programs is also available to new members. Members have attended national conferences and have participated in the Duquesne University’s Charter School Project.

How does the Board of Trustees coordinate the governance and management of the school?

The Board of Trustees approves all policies that are to be implemented in the school. Ongoing reviews of the procedures and practices take place and recommendations are developed and approved. The CAO coordinates board committee meetings and implementation guidelines are set forth in the policy manual.

Describe the communication procedures for balancing the interest of various parties within the charter school community?

The charter school community is intertwined in the traditional public school community. Henceforth, the activities of the WPCCS are directly related to the traditional school community and vice a versa. Ongoing dialogue is an integral part of this unique relationship.

Describe the Board philosophy for resolving difficult issues.

Open discussion of all issues is of paramount importance to the successful operation of the school. Robert’s Rules of Order govern the outcome of voting issues.

Describe how the Board communicates with:

1. Administration
   
   The CAO communicates board directives through the Executive Director. All administrators and full-time staff members are present at Board meeting.

2. Teachers
   
   The Executive Director communicates Board desires to the teacher/facilitators.
3. Students

The teacher/facilitators communicate with the students via phone, email, web site posting, and newsletters.

4. Parents

The teacher/facilitators communicate with the parents via phone, email, web site posting, and newsletters.

5. Community

The Board communicates with the community via newsletters.

Describe time and places for advertising the Board of Trustees meetings.

The meetings are held on the last Thursday of every other month at 6:00 PM in the school’s boardroom. Postings of the meeting are made on the doors of the school.

Describe the Board of Trustees’ efforts in promoting opportunities for community and parent engagement in school activities.

All board meetings are open and available to the community and parents. Parent involvement is encouraged although somewhat difficult due to the statewide enrollment area. A group chat room is available for parents.

Comments:

ATTACH SCHEDULE OF BOARD MEETINGS AS APPENDIX E.

SECTION IV - MEETING THE FINANCIAL AND FACILITY RESPONSIBILITY

Describe the process to develop current and three-year budget.

The school follows the recommended generally accepted accounting principles for government entities.
Explain how the current budget reflects the unique qualities of the school and the needs of the students.

The budget reflects a large capital outlay for technology since each student must communicate with the instructor using a computer. Each student must have his or her own Internet Service Provider.

Describe budgeting for emergencies, shortfalls or delays in receiving monies.

Last year’s budget category for Research and Development had to be used when school districts refused to pay their bills.

Provide monthly cash flow projection for current and upcoming school year.

Due to the rejection of public schools to pay tuition to the WPCCS, this is impossible to determine in any real sense. Since the secretary withholds subsidy from delinquent districts, a quarterly report is much more reliable.

REQUESTED AUDITORS TO COMPLETE THIS ENTIRE SECTION ON FINANCES

Describe estimated sources of funds and list of significant private source donations.

There is only one current source. School districts who have students attending the WPCCS represent 100% of the funding.

Identify major fund-raising activities performed this year and planned for next year,

The WPCCS does not conduct fund raising activities.

Identify depository and investment policies for school funds.

The WPCCS follows the policies and procedures of the host district which has received exemplary audit from the Pennsylvania Auditor General Office.

Identify your school’s projected unreserved fund balance for the next year and describe the policy you use to maintain fiscal solvency by determining the amount of funds to set aside for unexpected expenditures.

The WPCCS estimates an five percent unreserved fund balance ($300,000). The WPCCS policy has been that five to eight percent is the desired target however, since cash flow is unpredictable and enrollment increase annually, the fund balance can expect to fluctuate.
Describe the internal control measures implemented to safeguard assets and handling of cash and disbursements.

The WPCCS has employed the services of a professional auditor to provide all the services to deal this area. This company is an established firm in the area that deals with public schools.

Describe your accounting system.

**Accrual method using QuickBooks Pro 2001.**

Describe the degree of compliance with the PA State Charter of Accounts for PA Public School and how your accounting system integrates with required Charter Accounts and PDE reports.

*QuickBooks Pro 2001 allows for essentially 100% compliance and integration with the Chart of Accounts and PDE reports.*

Describe how budgeting, accounting and reporting systems comply with Generally Accepted Accounting Principles (GAAP).

*All financial and accounting functions of the WPCCS comply with GAAP Principles according to our contracted accounting firm.*

Describe the process to engage financial and accounting consultants in setting up budgeting, accounting, and reporting systems for school.

*WPCCS contract with a respected and experienced accounting firm to assist in all financial aspects of the school.*

Identify the business manager or administrator for business affairs,

Michael Conti

Describe training, certification, and experience of the business manager.

*Training is ongoing utilizing PDE sponsored workshops and continued guidance from the host district’s Business Manager. WPCCS’s Business Manager has held private sector positions where he had P&L responsibility and experience with payroll, AR, AP, and vendor relations.*
Describe the business manager’s experience with governmental accounting and implementation of the PA Chart of Accounts for PA Public Schools.

**WPCCS’s Business Manager** works closely with and outside accounting firm responsible for maintaining the school’s financial books. He receives guidance on the proper coding of expenses and revenue.

Identify your school’s audit firm, date of last audit, auditor’s opinion and any findings from the audit.

WPCCS is currently awaiting its end of year audit.

List citations and follow-up actions for any State Audit Report.

This is the second year of operation and we have not had a state audit.

Describe the acquisition of facilities, furniture, fixtures, and equipment.

Quotes are obtained for all major purchases.

List building code or safety certificates.

**Occupancy Permit.**

Describe maintenance and custodial service agreements,

The landlord provides the maintenance of the premises and custodial services also.

Describe future facility plans and other capital needs for the length of the charter and how these items have been integrated into your school’s strategic plan.

WPCCS is currently considering the possibility of establishing a physical school building for local students.

List all current school insurance coverage, including health and general liability.

**Highmark Select Blue Medical and Dental-Mirrors host district benefit package.**

Other insurance coverage – see attached.

Comments
SECTION V – MEETING THE ADMINISTRATIVE NEEDS

List resources or consultants assisting in understanding the legal requirements of Act 22 of 1997.

Pennsylvania Department of Education, Duquesne University Charter School Project, University of Pittsburgh Tri-state Study Council

Explain administrative procedures to ensure compliance with laws pertaining to Special Education.

Director of Special Education, Instructional Supervisor (special education), and School Psychologists are in place. In addition, a member of the school attends regional charter school meetings established by PDE.

Provide percentages for list certified and non-certified professional employees with areas of teaching, specialist or administrative responsibilities. Do not include Resource Specialist in this percentage count. Attach a copy as Appendix G.

All teachers, specialists and administrators are certified with the exception of the business manager.

Describe your student recruitment and marketing plan, including any changes for the future.

Presently we maintain a website that provides information and an application. As we move to regional centers we will begin to advertise in those areas.
Describe your student enrollment procedures.

Every parent and student must go through an interview, face-to-face with an instructional supervisor. This usually means a trip to the Midland office. After completion of enrollment forms, the student’s materials and technology equipment is ordered.

Describe your transportation program and suggestions for improvement.

No transportation is needed for our students. If a special needs student needs transportation for therapy, we work with the school district.

Describe your Food Services program.

None.

Describe your discipline policy and attach a copy as Appendix H.

Our policy is tied directly to the host district’s discipline code, which was developed in accordance with the Public School Code and prepared by the Pennsylvania School Boards Association.

Describe your due process for suspending or expelling students.

See Appendix H.

Describe how school health services were provided and any difficulties encountered in delivery.

All students must meet the state health requirements for attending school. Our nurse at regional meetings handles services such as height, weight, etc. The parent usually must use their family physician and dentist to meet these requirements.

Verify that all Department of Health reports are completed as required

_ X _ Y e s _____ No  If No, List which reports were incomplete and why.

Comments
ATTACH CERTIFICATION COMPLIANCE FORM AS APPENDIX G.
ATTACH DISCIPLINE POLICY AS APPENDIX H.

SECTION VI - MEETING FEDERAL ASSURANCES

Verify that all Federal Assurance have been met  _X_ Yes _No

SECTION VII - MEETING DATA COLLECTION REQUIREMENTS

Verify that all reports to PDE and US Dept. of Ed. are completed  _X_Y

SECTION VIII - DEVELOPING THE ACTION PLAN

Complete an Action Plan on the attached form for each area noted in this report that needs further attention.

Attach the Action Plans as Appendix I
Attach any additional information requested by the Local Board of School Directors that issued the charter as Appendix J.
Attach Western Michigan’s Evaluation Study as Appendix K.
APPENDIX A

PROFESSIONAL DEVELOPMENT PLAN

This plan was developed by a committee whose members were:

Dr. Nick Trombetta        CAO
Mr. Ron Young             Executive Director
Mrs. Charlene Fruend     School Nurse

The above individuals were the only members of the school that were permanently certified teachers.

The NEEDS ASSESSMENT was not needed in that this is a new school and all employees would need to go through the process.

PROFESSIONAL EDUCATIONAL NEEDS

Each staff member will be required to participate in continuing professional education as required by the Department of Education. The attainment of the required goals can be met by any combination of the following:

1. Collegiate studies or continuing education courses taken for credit.
2. Participation in professional conferences and workshops.
3. Programs and activities sponsored by the Department of Education.
4. Curriculum review, design, redesign, and restructuring and approved by the Board of Directors.
5. In-service programs sponsored by the district or IU.
6. Other continuing educational activities approved by the Board of Directors.
7. Charter school activities sponsored by the Department of Education and/or Charter School Organizations.

Providers of courses will be any recognized college or university. Courses must relate to the current job or future qualification for a higher level educational position.

Activities are those sponsored by the Department of Education, curriculum providers, national educational organizations, Computer Curriculum Corporation, Accelerated Reader, Pass Key, Water Street, Keystone National School, Calvert School, University of Nebraska Distance Learning Center, University of Missouri Distance Learning Center and other organizations that may be approved by the Board of Education.

A review of this plan will be made annually in order to determine the appropriate listing of approved activities.

Each professional employee must present the final grade from courses taken on a collegiate level, professional development credits issued by the Department of
Education or Intermediate Unit, and/or signed documentation from approved organizations offering appropriate activities.

This plan is to be reviewed at the beginning of each school year by all fulltime employees. Their input will be taken to the board of education for appropriate action. Any disagreements with actions taken can be presented to the Director for further review.

TEACHER INDUCTION PLAN

Each teacher will be assigned a mentor teacher that will offer collegial support to the new staff member.

The mentor will explain the salary scale and benefit package to the new staff member. The mentor will explain and be available to offer support and guidance to the staff member for all of the curriculum providers used as well as all software used by the students.

The mentor will encourage the staff member to take advantage of continuing educational opportunities especially in the technology field.

APPENDIX B

TEACHER EVALUATION PLAN

All professional staff members will be evaluated in accordance as to how well they perform their functions. A certified administrator following the guidelines of the Department of Education’s Form 333 will perform Teacher/facilitator evaluations.

Unsatisfactory evaluations will be accompanied by a plan of corrective action.
APPENDIX C

SCHOOL PROFILE

This school was issued a charter by the Midland Area School District in accordance with Act 22 of 1997.

The school operates in grades pre K to grade 12. During the 2000-2001 school year there were 486 students enrolled. Sixteen students graduated from the school on June 8, 2001.

Besides offering courses over the Internet, a distinct facet of the school is the fact that students that have demonstrated that they are capable may take community college courses on-line or on-campus. These students are limited to 3 community college courses per semester plus 2 regular courses from our school.

Curriculum is provided in a variety of methods. In any of the methods a primary part of the educational process is the active involvement of the parent. This goes from 100 per cent active participation with primary students to minimal involvement with the high school student.

The individual courses are offered in various ways. Parents and students may elect to take courses that require very little time on a computer and quite a lot of time involved with the traditional textbook and workbook. Other parents may choose an approach that incorporates the computer into a major portion of their child’s daily routine. Some parents may choose the virtual school in which a child’s education is delivered; live, entirely over the Internet using textbooks just they would be used in a traditional classroom.

APPENDIX D TEST RESULTS

Test data   Waiting for the PSSA results.

APPENDIX E BOARD MEETING SCHEDULE

Board meetings shall on the third Thursday at 6:00 PM on a bi-monthly basis beginning in May 2000. Special meetings will be called as required. Proper notifications will be used in calling special meetings.
Commercial Lease

MADE this 1ST day of JULY, 2000, by and between THE MIDLAND BOROUGH SCHOOL DISTRICT hereinafter called "LESSOR" and

WESTERN PENNSYLVANIA CYBER CHARTER SCHOOL hereinafter called "TENANT."

1. DEMISE AND TERM: LESSOR, hereby leases to TENANT for the term of 1 year, commencing on the 1st day of July, 2000 and ending on the 30th day of June, 2001, (the "TERM") the following described premises in its present condition:

Use of sufficient space and available computers for Cyber School Program.

2. RENEWAL: TENANT, if not in default under this lease, may extend the Term of this lease by written notice to the LESSOR received no later than three months before the expiration of the previous Term, for an additional period of ______ year(s) at the renewal Rent stated below, under the terms of this same lease.

3. RENT: The TENANT covenants to pay as Rent the total sum of TWENTY-FIVE THOUSAND AND 00/100 Dollars ($25,000.00), payable in installments of ______ PER YEAR Dollars ($______), per month, in advance without demand on or before the first day of each month at the office of the LESSOR. In the event of renewal of this lease, monthly rent for ______ year(s) will be ______ PER YEAR Dollars ($______), annually, payable in installments of ______ PER YEAR Dollars ($______), per month, without demand in advance on or before the first day of each month.

The TENANT shall pay all Rent when due and payable, without any setoff, deduction or prior demand therefore whatsoever. Any payment by TENANT or acceptance by LESSOR of a lesser amount than shall be due from TENANT to LESSOR shall be treated as payment on account. The acceptance by LESSOR of a check for a lesser amount with an endorsement or statement thereon, or upon any letter accompanying such check, that such lesser amount is payment in full, shall be given no effect, and LESSOR may accept such check without prejudice to any other rights or remedies which LESSOR may have against TENANT.

The TENANT waives to the LESSOR the benefit of all laws now or hereafter in force, in this State or elsewhere exempting property from liability for rent or for debt, including but not limited to Act No. 20 approved April 6, 1951, entitled "The Landlord And Tenant Act of 1951."

4. LATE CHARGES: Any provision of this lease to the contrary notwithstanding, TENANT shall pay a late charge in the amount of ___ percent (___%) of the outstanding delinquent balance for any payment of Rent or Additional Rent not made within ten (10) days after the due date thereof to cover the extra expense involved in handling late payments. This charge is in addition to any other rights or remedies of the LESSOR.

5. ADDITIONAL RENT: TENANT shall pay as additional rental for the PREMISES, all gas and electricity used thereon, all garbage collection charges, all sanitary sewer charges or assessments, and all water rents assessed on the premises whether by meter rate or flat rate as due. On failure of TENANT to pay the same when due, LESSOR shall enforce payment thereof in the same manner as rent in arrears.

6. CONDITION OF PREMISES; USE OF PREMISES: The TENANT hereby agrees to maintain and keep the PREMISES, during the term of this lease in good repair, and not to allow the PREMISES to become dilapidated, unsanitary, or hazardous to life or limb. The TENANT also agrees to keep the PREMISES, including the common areas of the building, property of the LESSOR appurtenant thereto, and sidewalks free of rubbish, and in such condition as the Board of Health may require. TENANT further agrees to keep all sidewalks free from snow and ice.
All repairs, except those specific repairs set forth below which are the responsibility of the LESSOR, shall be made by the TENANT at its own expense. If the LESSOR pays for the same or any part thereof, it will be Additional Rent payable forthwith.

TENANT further agrees not to make any alterations or improvements to the PREMISES without the consent of LESSOR, or to remove any additions or improvements whether made by the LESSOR or TENANT, nor to post bills or erect billboards or signs, without the written consent of the LESSOR, under penalty of instant forfeiture of this lease and the terms hereof.

The TENANT covenants to use the PREMISES only for CYBER SCHOOL PROGRAM and to surrender the same in as good order as they now are, reasonable wear and tear and accidents by fire alone excepted.

The LESSOR shall be responsible for making only the following repairs:

(1) repairs to any sprinkler system or heating, ventilating or air-conditioning system serving the PREMISES, if and to the extent installed by LESSOR, and

(2) structural repairs to external walls, structural columns and structural floors which collectively enclose the PREMISES (excluding, however, storefronts) and the roof over the PREMISES; provided TENANT shall give LESSOR notice of the necessity for such repairs and that such repairs did not arise from nor were they caused by the negligence or willful acts of TENANT, its agents, concessionaires, officers, employees, licensees, invitees, or contractors.

7. ASSIGNMENTS AND SUB-LETTING: The TENANT hereby agrees not to assign this lease voluntarily or involuntarily, nor to sublet the premises or any part thereof, without the written consent of the LESSOR, under penalty of instant forfeiture of this lease.

6. COMPLIANCE WITH PUBLIC LAWS: The TENANT further agrees to perform, fully obey and comply with all ordinances, rules, regulations and laws of all public authorities, boards and officers relating to said premises, or any part thereof, for any purpose or use in violation of any law, statute or ordinance, whether federal, state or municipal, during the term of said lease or any renewal thereof.

6. TERMINATION; VACATING THE PREMISES: This lease shall terminate at the end of the Term or any renewal thereof without the necessity of any notice from either LESSOR or TENANT to terminate the same, and TENANT hereby expressly waives all right to any notice which may be required under any laws now or hereafter enacted and in force in Pennsylvania, including The Landlord And Tenant Act of 1951, Act of April 6, 1951, as amended. TENANT covenants and agrees to give up quiet and peaceful possession without further notice from said Lessor or agent.

10. SECURITY DEPOSIT: The TENANT, contemporaneously with the first Rent installment, agrees to deposit with the LESSOR N/A Dollars (______) which sum shall be held by the Lessor, without liability for interest, as security for the full faith and performance by Tenant of all of the terms, covenants and conditions of this lease by said Tenant to be kept and performed during the Term or any renewal thereof.

If Rent becomes overdue and is unpaid, or any other sum payable by the TENANT to the LESSOR shall become overdue and unpaid, then the LESSOR may at its discretion, appropriate and apply any portion of the deposit to the payment of such sum. It is also within the LESSOR'S discretion to use such deposit to compensate for damage suffered or sustained by LESSOR due to a failure of the TENANT to keep and perform any of the other terms, covenants and conditions of this lease. Should the entire deposit, or any portion thereof, be applied by LESSOR for the aforesaid purposes, then TENANT shall remit a sufficient amount in cash to restore said security to the original sum deposited. Failure to do so within _______ days of the LESSOR'S written demand will result in breach.

Should TENANT comply with all of the terms of this lease, the deposit will be returned to TENANT in full within _______ days of the expiration of the term.

11. DISTRAINT: As additional security, TENANT acknowledges the LESSOR'S right to distrain, hold and sell with due-legal notice all property on or to be brought on the premises in order to satisfy unpaid Rent, expenses, and Additional Rent. Any attempt by TENANT to remove said property while rents remain overdue will be deemed fraudulent and will result in the acceleration of rent, thereby causing all rent for the entire term to become due and payable. All goods so removed may be followed for 30 days and seized for the collection of unpaid amounts.

12. DEFAULT; BREACH: It is further agreed that if the said TENANT shall default in the payment of any installment of Rent or Additional Rent; or shall remove or attempt to remove or express or declare an intention to remove any of the goods and chattels from the premises, or should an execution be issued against the TENANT, bankruptcy proceeding be begun by, or against said TENANT, or an assignment be made by TENANT for the benefit of creditors, or a receiver appointed for TENANT, then and in such case the entire Rent for the balance of the said Term shall become immediately due and payable. In case of such assignment, bankruptcy proceedings, appointment of a receiver, or of a sale on legal process of TENANT'S goods, LESSOR shall have the right to demand and receive the Rent for the balance of the Term, or renewal term which shall be first paid out of the proceeds of such assignment, bankruptcy or receiver's proceedings or sale on legal process, any law, usage or custom to the contrary notwithstanding.
APPENDIX F

14. NOTICE TO VACATE UPON SALE OF PREMISES: The TENANT expressly waives to the LESSOR the benefits of Act No. 20, approved April 6, 1951, entitled “The Landlord and Tenant Act of 1951,” requiring notice to vacate the PREMISES.

15. LESSOR NOT LIABLE FOR INJURY OR DAMAGE TO PERSONS OR PROPERTY: The LESSOR shall not be liable for any injury or damage to any person or to any property at any time on said PREMISES or building from any cause whatever that may at any time exist from the use or condition of the PREMISES or building from any cause, during the Term or any renewal thereof.

16. INCREASED TAXES: In the event the taxes, including those imposed by any municipality, County, or School District, levied and assessed against the real estate of which the PREMISES are a part are increased beyond that imposed for the year 1951, whether occasioned by an increase in millage or an increase in assessment or otherwise, the TENANT shall pay as Additional Rent its proportionate share of the increased taxes during the Term of this lease or any renewal thereof.

17. EXCLUSIVITY OF LESSOR’S REMEDIES: The receipt of rent after default, or after judgment or after execution, shall not deprive the LESSOR of other actions against the Tenant for possession or for rent or for damages, and all such remedies are non-exclusive and can be exercised concurrently or separately as LESSOR desires. The LESSOR may use the remedies herein given or those prescribed by law, or both, and the LESSOR or Agent may enter at will to inspect the premises, to take or send persons on said property, seeking to rent or purchase, make repairs or improvements and post notices of “To Let” and “For Sale.”

18. SUCCESSORS AND ASSIGNS: All rights and liabilities herein given to or imposed upon either of the parties hereto, shall extend to the heirs, executors, administrators, successors and assigns of such Party.

19. CONDEMNATION CLAUSE: In the event that all or a part of the PREMISES is taken by eminent domain or conveyed in lieu thereof, if the leased PREMISES cannot reasonably be used by TENANT for their intended purpose, then this lease will terminate effective as of the date that the condemning authority shall take possession of the same.

20. TENANT’S WAIVER OF DAMAGES AND EXCEPTIONS: TENANT hereby waives all claims against LESSOR by reason of a taking of the PREMISES and assigns to LESSOR any rights and damages to which TENANT might otherwise be entitled for condemnation of the leasehold estate created by this lease; except that TENANT shall be entitled to make any claim against the condemning authority for relocation damages, damages for-tenant improvements and any other payments lawfully due tenants as such, without diminution of the sums due LESSOR.

21. FIRE CLAUSE: The TENANT hereby agrees to notify LESSOR of any damages to the leased PREMISES by fire or other hazard and also of any dangerous or hazardous condition within the leased PREMISES immediately upon the occurrence of such fire or other hazard or discovery of such condition.

Upon occurrence of a fire, repairs shall be made by LESSOR as soon as reasonably may be done unless the costs of repairing the PREMISES exceed 25% of the replacement cost of the building in which case the LESSOR may, at its option, terminate this lease by giving written notice of termination within forty-five (45) days of the date of the occurrence.
If the LESSOR does not terminate this Lease pursuant to the paragraph above, then LESSOR has forty-five (45) days after the date of occurrence to give written notice to TENANT setting forth its unqualified commitment to make all necessary repairs or replacements, the projected date of commencement of such repairs, and the LESSOR's best good faith estimate of the date of completion of the same.

If the LESSOR fails to give such notice, or if the date of completion is more than 90 days after the date of occurrence, then the TENANT may, at its option, terminate this lease and the LESSOR will be obliged to refund to the TENANT any rent allocable to the period subsequent to the date of the fire.

22. WAIVER OF NONPERFORMANCE: Failure of the LESSOR to exercise any of its rights under this lease upon nonperformance by the TENANT of any condition, covenant or provision herein contained shall not be considered a waiver thereof, nor shall any waiver of nonperformance of any such condition, covenant or provision by the LESSOR be construed as a waiver of the rights of the LESSOR as to any subsequent defective performance or nonperformance hereunder.

23. PAROL EVIDENCE CLAUSE: This instrument constitutes the final, fully integrated expression of the agreement between the LESSOR and the TENANT. As such, it cannot be modified or amended in any way except in writing signed by the LESSOR and TENANT.

24. SUBORDINATION: This lease is subordinate to the lien of all present or future mortgages which affect the leased PREMISES and to all renewals, modifications, replacements and extensions thereof. This clause shall be self-operative but in any event TENANT hereby agrees to execute promptly and deliver any estoppel certificate or other assurances that LESSOR may request in furtherance hereof; provided, however, that in the event of foreclosure of any such mortgage or modification thereof, TENANT shall attorn to the purchaser in foreclosure or who shall be named in any deed in lieu of foreclosure and shall recognize such purchaser as the LESSOR under this lease; and provided, further, that so long as TENANT is not in default hereunder, this lease will remain in full force and effect.

25. SEVERABILITY CLAUSE: If any term, covenant, condition, or provision of this lease is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired, or invalidated.

26. PENNSYLVANIA LAW TO APPLY: This lease shall be construed under and in accordance with the laws of the Commonwealth of Pennsylvania.

In Witness Whereof, the undersigned LESSOR and TENANT hereto execute this lease as of the day and date first above written.

[Signatures]

THE MIDLAND BOROUGH SCHOOL DISTRICT

By NICK PROMBETTA
Title SUPERINTENDENT
WESTERN PENNSYLVANIA CYBER CHARTER SCHOOL

By CHARLENE FREUND (LESSEE)
Title SECRETARY

[Lease Document Signature]
### APPENDIX G - CERTIFICATION COMPLIANCE FORM

#### CERTIFICATION OF PROFESSIONAL STAFF COMPLIANCE FORM
WESTERN PENNSYLVANIA CYBER CHARTER SCHOOL

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<th>Professional Position</th>
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**Total % = 100%**

*WPCCS employed the services of educational consultants from the University of Pittsburgh’s Tri-State Study Council to furnish the administrative functions of the school. Tri-State Study Council provided a certified administrator (principal), a curriculum coordinator (certified teacher) and the chief financial officer (private sector experience). These three also worked full time.
The Board acknowledges that conduct is closely related to learning; an effective instructional program requires a wholesome and orderly school environment and the efficacy of the educational program is, in part, reflected in the behavior of students and employees.

The Board shall require each student of this district to adhere to the rules and regulations promulgated by the administration and to submit to such disciplinary measures as are appropriately assigned for infraction of those rules. The rules govern student conduct in school and during the time spent in travel to and from school.

Data regarding disciplinary action(s) may be entered on a student's record when such notation can be used to assist counselors. All such information shall be removed from the student's permanent record when s/he leaves this school district.

Any student disciplined by an employee of this Board shall have the right to notice of the infraction and a hearing before the building principal prior to being disciplined, and may appeal the determination thereof to the Superintendent.

The Superintendent shall promulgate rules and regulations for student conduct which carry out the purposes of this policy.

Corporal punishment may be imposed upon a student when other means of immediate discipline have failed, the student fully understands the seriousness of his/her conduct and has had an opportunity to explain it, and the punishment is administered speedily, fairly, without infliction of bodily harm, and in
the presence of a second employee of the Board; except that no corporal punishment shall be administered to a student whose parent has stated in writing that such punishment is prohibited.

However, in situations where a parent or the Board prohibits corporal punishment, reasonable force may still be used by teachers and school authorities under any of the following circumstances: (1) to quell a disturbance, (2) to obtain possession of weapons or other dangerous objects, (3) for the purpose of self-defense, and (4) for the protection of persons or property.

The Superintendent shall publish and provide to all students and their parents the rules of this district regarding the code of student conduct and the sanctions which may be imposed for breach of those rules. The code of conduct shall be adopted by the Board. A copy of such shall be made available in each school library.

On the first day of each school year, teachers shall be provided with copies of the district's policies, guidelines, and regulations concerning pupil behavior and the duties, responsibilities, and relationships of all personnel regarding enforcement.

All teachers are expected to follow the guidelines of "Assertive Discipline". Rules, rewards, and consequences are to be posted in each room.

Sending students to the office should only be done as a result for extremes in behavior.

This set of guidelines have been developed to ensure the rights of all students. It shall be the responsibility of all students to follow these guidelines.

Disruption Of Schools

A student shall not by use of violence, force, coercion or threats, cause disruption or obstruction to the carrying on of a normal school day. Students will not advocate or incite others to cause disruption of the education process.
Damage And/Or Theft Of Property

A student shall not cause or attempt damage and/or theft to school or private property.

Assault

A student shall not act or behave in such a way as could cause, or threaten to cause, physical injury to another person.

Dangerous Weapons And Instruments

Pol. 218.1
A student shall not possess, handle, transmit or conceal any object which might be considered a weapon or instrument of violence capable of harming another person.

Tobacco-Controlled Substances

Pol. 222, 227
Students shall comply with the no-smoking policy. A student shall not possess, use, sell, transmit, conceal or be under the influence of narcotics, alcoholic beverages and drugs.

Insubordination-Disrespect

A student shall not disregard or refuse to obey reasonable directives given by school personnel.

Frightening/Degrading Or Disgraceful Acts

A student shall not engage in any act which frightens, degrades, or disgraces other persons by written, verbal, physical or gestural means.

Profanity And/Or Obscene Language

A student shall not use profanity or obscene language. This includes written, verbal, gestures, signs, pictures or publications.

Inappropriate Dress

Pol. 221
A student shall not dress or appear in a fashion deemed inappropriate in accordance with district policy.
Truancy/Tardiness/Absence Without Permission

All students shall conform to the Pennsylvania School Code. All deviations are subject to a magistrate hearing or a parental fine.

The above guidelines of conduct apply to all students attending the Midland Borough Schools. They apply to all students involved in school activities, all school-related activities and during that portion of the school day when transportation is provided to and from school.

There shall also be five (5) standard behaviors that all students will be expected to follow in every classroom.

1. Follow directions.
2. Complete all assignments.
3. Do not leave the classroom without permission.
4. Keep hands, feet, and objects to oneself.
5. Work independently.

A disregard of any of the five (5) listed behaviors will constitute a Level One Offense. All Level One Offenses are handled exclusively by the classroom teacher. The teacher has an unlimited amount of corrective actions which can be employed to insure that the five (5) behaviors are followed. After school detention is only one (1) of the possibilities.

A violation of the student code of conduct will result in a Level Two Offense. Level Two Offenses are very serious and will require corrective action by the principal. The penalties for Level Two Offenses are very restrictive and severe.

The corrective actions could be:

1. Suspension 1-3 days first offense.
2. Suspension 3-5 days second offense.
3. Suspension 5-10 days third offense.
4. Suspension for the remainder of the semester.
5. Suspension for the remainder of the year.

6. In some cases expulsion could apply.

The district will not continue to suspend a student for offense after offense; the district will lean towards suspension for the remainder of the semester after the third offense.

**Disruptive Students**

When in the judgment of a teacher, a student is by behavior seriously disrupting the instructional program to the detriment of other students, the teacher may exclude the student from the classroom and refer him/her to the principal.

In such cases, the principal shall arrange as soon as possible, and under normal circumstances not later than the conclusion of the following school day, a conference among him/herself, the teacher and possibly an appropriate specialist to discuss the problem and to decide upon appropriate steps for its resolution.

If the teacher in question objects to the proposed readmission of said student to the classroom, the matter shall, within twenty-four (24) hours after the decision by the principal, be referred to an Ad Hoc Committee consisting of five (5) teachers, two (2) appointed by the principal, two (2) appointed by the teacher, and another member who shall act as chairperson and who shall have been appointed by the other four (4) members.

Should the four (4) teachers not reach agreement on the other member, the other member shall be appointed by the Association or the President of the Association shall select the other member. Said committee shall consult with the teacher, the principal, and other appropriate professional and/or lay persons, including the student's parents and/or guardians, and shall render a final decision in the matter within three (3) days after the conclusion of such consultation. The recommendation of the council will be given consideration in rendering a final decision.
APPENDIX I – ACTION PLAN

Priority Goal - State assessment participation Date September 5, 2001

Charter School - WESTERN PENNSYLVANIA CYBER CHARTER SCHOOL

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<th>OBJECTIVES</th>
<th>MAJOR ACTIVITIES TO BE COMPLETED</th>
<th>COMPLETION DATES</th>
<th>PERSON RESPONSIBLE</th>
<th>ESTIMATED COST</th>
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WESTERN PA CYBER CHARTER SCHOOL
SUMMARY OF INSURANCE COVERAGE

MPA6E1800 - February 20, 2001 to 2002 - Harleysville

PROPERTY

$25,000 CONTENTS LIMIT
90% COINSURANCE
$ 1,000 DEDUCTIBLE
SPECIAL FORM - REPLACEMENT COST

COMPUPAK

$260,000 COMPUTER HARDWARE
$100,000 DATA AND MEDIA
$ 52,000 EXTRA EXPENSE

$ 250 DEDUCTIBLE (BASIC POLICY)
$ 1,000 DEDUCTIBLE (SPECIAL PERILS)

GENERAL LIABILITY

$2,000,000 GENERAL AGGREGATE
$2,000,000 PRODUCTS & COMPLETED OPERATIONS AGG.
$1,000,000 PERSONAL & ADVERTISING INJURY
$1,000,000 EACH OCCURRENCE
$ 100,000 FIRE DAMAGE LIMIT
$ 5,000 MEDICAL EXPENSE

$ 500,000 EMPLOYEE BENEFITS - EACH CLAIM
$1,500,000 EMPLOYEE BENEFITS - AGGREGATE

BE6E1800 - February 20, 2001 to 2002 - Harleysville
AUTO

$ 1,000,000 HIRED/NON-OWNED LIABILITY

UMBRELLA

$1,000,000 AGGREGATE
$1,000,000 EACH OCCURRENCE

ORETENTION
WEWC144134 - October 11, 2000 to 2001 - Guard

**WORKER'S COMPENSATION**

- $100,000 each accident
- $100,000 each employee
- $500,000 policy limit

872-61-17 - February 20, 2001 TO 2002 - National Union

**SCHOOL LEADERS-ERROR'S & OMISSIONS**

- $1,000,000 PER WRONGFUL ACT
- $1,000,000 AGGREGATE

- $5,000 DEDUCTIBLE
- $10,000 DEDUCTIBLE - (employment practices violations)

CLAIMS-MADE POLICY FORM
BASIC PERILS
# APPENDIX J

**JUL 31 '01 04:05PM**

**ACORD CERTIFICATE OF LIABILITY INSURANCE**

**PRODUCER** (724) 846-1550  **FAX** (724) 846-0845

Harry Blackwood Inc
1503 8th Avenue
P. O. Box 300
Beaver Falls, PA 15010

**RECIPIENT** Western PA Cyber Charter School
173 7th Street, Box 307
Midland, PA 15059

**INSCRIBERS AFFORDING COVERAGE**

- **INSURER A**: Harleysville Insurance
  - 173 7th Street, Box 307
  - Midland, PA 15059
- **INSURER B**: Norguard
  - INSURER C: National Union
- **INSURER D**:
- **INSURER E**:

**COVERAGES**

The Policies of Insurance listed below have been issued to the Insured named above for the Policy period indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the Policies described herein is subject to all the Terms, Exclusions and Conditions of such Policies. Aggregate limits shown may have been reduced by paid Claims.

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**SPECIAL PROVISIONS**

**CERTIFICATE HOLDER**

**ADDITIONAL INSURED; INSURER LETTER**

**CANCELLATION**

Should any of the above described Policies be cancelled before the expiration date thereof, the issuing Company will endeavor to mail 30 days written notice to the Certificate holder named to the left. Failure to mail such notice shall impose no obligation or liability of any kind upon the Company, its agents or representatives.

Authorized Representative: Jodi Smith
WESTERN PA CYBER CHARTER SCHOOL
SUMMARY OF INSURANCE COVERAGES

MPA6E1800 - February 20, 2001 to 2002 - Harleysville

PROPERTY

$25,000 CONTENTS LIMIT
  90% COINSURANCE
$ 1,000 DEDUCTIBLE
  SPECIAL FORM - REPLACEMENT COST

COMPUPAK

$260,000 COMPUTER HARDWARE
$100,000 DATA AND MEDIA
$ 52,000 EXTRA EXPENSE

$ 250 DEDUCTIBLE (BASIC POLICY)
$ 1,000 DEDUCTIBLE (SPECIAL PERILS)

GENERAL LIABILITY

$2,000,000 GENERAL AGGREGATE
$2,000,000 PRODUCTS & COMPLETED OPERATIONS AGG.
$1,000,000 PERSONAL & ADVERTISING INJURY
$1,000,000 EACH OCCURRENCE
$ 100,000 FIRE DAMAGE LIMIT
$ 5,000 MEDICAL EXPENSE

$ 500,000 EMPLOYEE BENEFITS - EACH CLAIM
$1,500,000 EMPLOYEE BENEFITS - AGGREGATE

B6E1800 - February 20, 2001 to 2002 - Harleysville

AUTO

$1,000,000 HIRED/NON-OWNED LIABILITY

B6E1800 - February 20, 2001 to 2002 - Harleysville

UMBRELLA

$1,000,000 AGGREGATE
$1,000,000 EACH OCCURRENCE

0 RETENTION
WEWC144134 – October 11, 2000 to 2001 – Guard

WORKER'S COMPENSATION

$100,000 each accident
$100,000 each employee
$500,000 policy limit

872-61-17 – February 20, 2001 TO 2002 – National Union

SCHOOL LEADERS ERROR’S & OMISSIONS

$1,000,000 PER WRONGFUL ACT
$1,000,000 AGGREGATE

$ 5,000 DEDUCTIBLE
$10,000 DEDUCTIBLE – (employment practices violations)

CLAIMS-MADE POLICY FORM
BASIC PERILS
**ACORD CERTIFICATE OF LIABILITY INSURANCE**

**PROD(CER** (724)846-1550  
**FAX** (724)846-0845

**Harry Blackwood Inc**  
1503 8th Avenue  
P. O. Box 300  
Beaver Falls, PA 15010

**INSURED**  
Western PA Cyber Charter School  
173 7th Avenue, Box 307  
Midland, PA 15059

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**DATE** (MM/DD/YY)  
07/31/01

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**DATE** (MM/DD/YY)  
07/31/01

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**INSMERS AFFORDING COVERAGE**

| INSURER | A | Harleysville Insurance |  
| B | National Union |  

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**COVERAGES**

The policies of insurance listed below have been issued to the insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Aggregation limits shown may have been reduced by paid claims.

<table>
<thead>
<tr>
<th>TYPE OF INSURANCE</th>
<th>POLICY NUMBER</th>
<th>POLICY EFFECTIVE DATE (MM/DD/YY)</th>
<th>POLICY EXPIRATION DATE (MM/DD/YY)</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GENERAL LIABILITY</strong></td>
<td>MPA6E1800</td>
<td>02/20/2001</td>
<td>02/20/2002</td>
<td>FIRE DAMAGE (Any one occurrence) $100,000, MED EXP (Any One Person) $5,000, PERSONAL &amp; BODILY INJURY $1,000,000, GENERAL AGGREGATE $2,000,000, PRODUCTS + COMP + OCC $2,000,000</td>
</tr>
<tr>
<td><strong>AUTOMOBILE LIABILITY</strong></td>
<td>BAG6E1800</td>
<td>02/20/2001</td>
<td>02/20/2002</td>
<td>COMBINED SINGLE LIMIT (Exhaustion) $1,000,000, BODILY INJURY (Per Person) $50,000, PROPERTY DAMAGE (Per Occurrence) $5,000, MEDICAL EXPENSE (Per Accident) $15,000, BODILY INJURY (Per Accident) $50,000, GROSS HITS LIABILITY (Combined Single Limit) $1,000,000, AUTOMOBILE LIABILITY (Exhaustion) $100,000</td>
</tr>
<tr>
<td><strong>GARAGE LIABILITY</strong></td>
<td></td>
<td></td>
<td></td>
<td>AUTO ONLY $100,000</td>
</tr>
<tr>
<td><strong>EXCESS LIABILITY</strong></td>
<td>BEE6E1800</td>
<td>02/20/2001</td>
<td>02/20/2002</td>
<td>EACH OCCURRENCE $1,000,000, AGGREGATE $1,000,000</td>
</tr>
<tr>
<td><strong>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</strong></td>
<td>NEWC-144134</td>
<td>10/11/2000</td>
<td>10/11/2001</td>
<td>STATE LIMITS UE, E.L. EACH ACCIDENT $100,000, E.L. DISEASE EA EMPLOYEE $100,000, E.L. DISEASE, POLICY LIMIT $500,000</td>
</tr>
</tbody>
</table>

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS**

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**CERTIFICATE HOLDER**  
Jodi Smith

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**ADDITIONAL INSURED; INSURER LETTER**  
CERTIFICATE OF INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

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ACORD 25-S (7/97)  
ACORD CORPORATION 1998

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**CANCELLATION**

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice to the certificate holder named to the left. But failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.

**AUTHORIZED REPRESENTATIVE**

Jodi Smith

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