

August, 2007

MAHC MESSENGER

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It is the Mission of the Midwest Association of Housing Cooperatives to support and champion the cause of quality housing through education, legislative action, partnership and advocacy for housing cooperatives.

ORGANIZATIONAL SUCCESS

Every organization regardless of how large or how small they are is measured by its success..

“Success is a peace of mind which is a direct result of self-satisfaction in knowing you made the effort to become the best that you are capable of becoming.”

Organizational success is dependant upon its leaders. Always remember that while ability may get you to the top—character will keep you there.

Preparation is a key part of how organizational leaders are measured. Are you prepared?

Your talent determines what you can do. Your motivation determines what you are willing to do. Your attitude determines how well you can do it.

Do you exhibit team spirit? Team spirit is defined as ones eagerness (not willingness) to

sacrifice personal interest or glory for the welfare of all. A person collecting trash on a truck may be “willing” to collect trash to keep their job, but how eager are they?

Make sure the team knows they’re working with you and not for you. Remember much can get accomplished by teamwork when nobody is concerned about who gets the credit. The best way to improve the team is to begin with yourself.

We all want to do well and receive

individual praise. But did the individual effort contribute to the improvement of the team? Therefore team spirit means you are willing to sacrifice personal considerations for the welfare of all.

We all have a desire to lead. That’s a big part of the reason we strive to serve as directors. If you can’t lead, then follow. If you can’t follow then don’t get in the way.

Organizations have a goal. That goal becomes the common goal of those within the organization.

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Reaching that goal requires cooperation. To get cooperation you must give cooperation. Ten strong horses could not pull an empty baby carriage if they worked independently of each other, all pulling in different directions. Regardless of how much effort they exerted individually, the carriage wouldn’t budge without

their mutual cooperation.

Cooperation like good leadership requires the sharing of ideas, information, creativity, responsibilities, and tasks. You are not the only person with a good idea. If you wish to be heard, listen. Always seek to find the best way rather than insisting on your way.

A weak leader gives blame and takes credit. Be careful when you are the leader, start taking bows for the

(Continued on page 2)

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accomplishments of your organization. Pride comes not from the accolades of outsiders, but rather from the efforts and achievements of the team and the accolades it receives.

1. **Shark**—The shark is constantly in motion, always looking for something or someone to devour.
2. **Crocodile**—Patiently waits in the drinking pond for its prey. The crocodile drags its victims down with it and may slowly

Recipe for Success

1. Accept your own self-worth.
2. Develop and maintain a winning attitude.
3. Learn to be creative.
4. Build on failure—you can learn a lot from it. Show me someone who has done something worthwhile, and I'll show you someone who has overcome adversity.
5. Clarify your values.
6. Set goals.
7. Visualize.
8. Appreciate other people.
9. Work and build toward a common goal.
10. Develop a burning desire to improve.

ANIMALS WITHIN A CORPORATION'S STRUCTURE

- devour its victim over a long period of time.
3. **Coyote**—Lures its victim into a false sense of security, making them think that the coyote isn't interested before pouncing on its victim. The coyote, like the fox, tricks its victims.
4. **Lambs**—People mentioned in the Bible used lambs as a sacrifice. Lambs are docile and require no hunting or chasing. The shepherd merely had to walk into the middle of the flock and select the lamb to be slaughtered.
5. **Fur Seals**—A native of the Alaskan Islands, the seal pups were so trusting of man that they allowed the hunters to walk among them and beat them to death with clubs.
6. **Pigs**—A constant digger of dirt and mud. Pigs make a lot of noise while they root up dirt in the pigpen.
7. **Chameleon**—A member of the lizard family with a unique ability to change its color to fit the situation.
8. **Jellyfish**—A transparent spineless aquatic animal that most can see through. But use

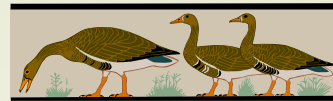
caution a jellyfish has the ability to sting and temporarily shock those that come in contact with it.

9. **Lion**—An animal that stalks and watches its prey. The lion has a keen eye and can exploit

the weakness within a herd.

10. **Coral Snake**—Exhibits beautiful colors on the exterior, but produces what may very well be the most potent venom of all the snakes in North America.

11. **Vulture**—Never interested in living things. Hangs around waiting for life to end, then the vulture begins his feast. The vulture is almost always depicted as a symbol of death usually in a dead tree.



Maybe we can
all learn a lesson
from geese:

- Flock together for a common cause.
- Accept the “only one leader at a time” principle.
- Strength is *always* in numbers.

8 IDEAS TO MANAGE CONTROVERSIES IN MEETINGS

BY ELI MINA, M.Sc., P.R.P.

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Inevitably, any organization will encounter controversies with respect to issues or changes under consideration. Controversy as such is not bad, but the way it is handled can determine whether your organization will emerge from the discussions bruised and divided or healed, confident and united.

The following eight ideas on managing controversies in meetings are based on *The Complete Handbook of Business Meetings*, the definitive guide for meetings and rules of order, published by the American Management Association in 2000.

1. Contact potentially disruptive individual or factions prior to the meeting and seek to address any legitimate concerns. Reassure them that the meeting will be run fairly and ask for their support.
2. Set a constructive tone for the meeting. "The issues that come before us today are not easy. At the same time, I am confident that—as highly dedicated individuals—we can work together, debate the issues rationally, and reach positive outcomes for the organization (municipality) we all love."
3. Remind members of the

organization's mission and values. Do so at the start of the meeting. Do so again if things become heated. "It would be helpful to remind ourselves of the goal of this meeting and our organization's mission which



- states: _____. Perhaps we should ask ourselves: Are we on the right track now?"
4. Introduce guidelines at the start of the meeting and have them approved by the members. These should include, at a minimum, speak when recognized by the facilitator,

focus on issues and not people, maintain civility and decorum.

5. See if contentious proposals can be modified (without compromising the fundamental principles) to address valid concerns and integrate constructive suggestions.
6. Intervene decisively if members are disruptive: "Would you please focus on the issues and not on the personalities?" "Please give others the same respect that you would want when you are speaking."
7. Use affirmative language to convert criticisms into needs and interests. Instead of saying "You sound unhappy with our leadership," say "You seem to be suggesting that we could be more inclusive and better tuned to the needs of the stakeholders that we serve."
8. Make the room set-up conducive to collaboration. Example: Replace parallel rows with round tables and see if you can break adversarial patterns by mixing the group's various factions.

HIGHLIGHTS OF THE 2007 MAHC ANNUAL CONFERENCE



Luncheons during the conference allowed members to share knowledge and network.

The 2007 Conference was a tremendous success!

More than 262 participants from nine states convened in San Diego, California May 13—May 17 for the Annual Conference.

We offered two extra events for 2007: the City Tour and a Casino trip. The City Tour was an early bird special for members that arrived early for the conference. We filled five buses with 218 people for the Casino trip on Monday.

The conference brought together key people from across the Midwest to gain practical knowledge at professional

workshops, and network with fellow members. The attendees chose from a spectrum of 20+ workshops on such diverse housing cooperative issues such as Ethics and Policies; Increasing Profits for your Cooperative; Team Building; Enhanced Board Basics; Fair Housing; Effective Board Meetings; Refinancing; By-Laws and Amendments; Grant Writing; and Disaster Preparedness; to name a few.



Participants gained practical knowledge attending the various workshops.

2007 MAHC AWARD RECIPIENTS

Among the Conference's many highlights was the presentation of MAHC service awards, given each year to recognize members, advocates, and organizations that have made significant and notable contributions to the cooperative housing industry.

This year's four awards and recipients were:

- **The A. Morley President Gavel Award**
This year's outstanding Board President was **Lauretta Christy**, Walton Park Co-op Pontiac, MI.
- **The Dr. Herman E. Curtis Award**
The Dr. Herman E. Curtis Award was presented to **Liz Barth** for her outstanding service to her cooperative; Jamestown Homes of Mishawaka in Mishawaka, IN.
- **The C. March Miller II Award**
Randall Pentiuk; Pentiuk, Couvreur & Kobiljak Wyandotte, MI received the C. March Miller II Award by the MAHC President for his outstanding service as a MAHC board member.
- **The Almeda Ritter Award**
Larry Lyon; Midwest Management, Lansing, MI was honored for his devotion and contributions to the cooperative housing community.



Donald Starks, Forest Hills Cooperative, Ann Arbor, Michigan addressed the participants



Marlene Dau and Valerie Hall passed out the RCM pins and certificates at the Awards Luncheon on Monday to the members who earned their RCM (Registered Cooperative Manager) designation while at the conference this year.



This year's outstanding Board President, Lauretta Christy was awarded the A. Morley President Gavel Award. Lauretta is Board President of Walton Park Co-op in Pontiac, Michigan.



MAHC President, Bill Magee presented the Dr. Herman E. Curtis Award to Liz Barth for her outstanding service to her cooperative, Jamestown Homes of Mishawaka in Mishawaka, Indiana.

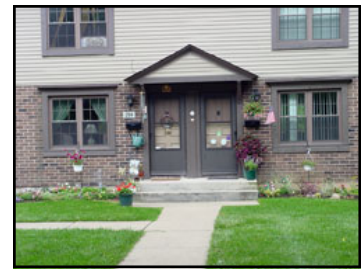
WHERE IS YOUR PHOTO?



Hyde Park Cooperative
Detroit, MI



Georgetown Place Cooperative
Taylor, MI



Cedarbrook Cooperative
Dayton, OH

Show off your cooperative!

Submit your photos in digital format to MAHC. Contact Rich Berendson if you have any questions ?

PROTECT YOURSELF FROM IDENTITY THEFT AND SCAMS

Scams are everywhere. However, identity theft and its evil twin, phishing, have become major problems. Strictly, identity theft occurs when someone literally steals your identity. They set up bank accounts, take out credit cards, and borrow money in your name. But related scams include someone using your credit card number illegally, or stealing your PIN and looting your bank account.

Phishing occurs when someone pretends to be a legitimate business or government organization and convinces you to give up personal or financial information. They often use phone calls or e-mail messages and even set up fake Web sites.

The number of these scams is exploding. If you fall victim, you'll spend countless hours sorting out the mess. Follow these tips to help protect your identity.

■ **Your physical property.**

Thieves love to go through newly delivered mail looking for credit card and bank statements. They'll also sort through garbage for discarded bills and statements that show account numbers. Protect yourself with a locking mailbox and a shredder. Shred all financial data before you throw it out. Don't carry PIN numbers or your social security card in your purse or wallet.

■ **Your computer.** Many phishing attempts come via the Internet. Never give out your social security number or account numbers unless you've initiated the transaction. Never reply to e-mail requests to "update your information." If in doubt,

telephone the company or organization. Install software to screen out junkmail and protect against viruses and spyware. These can be used to steal your personal data or direct you to bogus Web sites. Update your protection regularly.

■ **Your telephone.** Never give out personal information in response to an unsolicited call. Don't fall for calls claiming to be from your bank's security department. Reduce

unwanted calls by listing your number on the national "do not call" list. If a telephone solicitor calls, ask to be put on their "do not call" list and then hang up.

■ **Your accounts and credit**

report. Reconcile your bank accounts regularly. Report unusual activity immediately. Consider online access so that you can review activity frequently. Every four months, go to www.annualcreditreport.com and order a free copy of your credit report from one of the three major agencies. Look for mistakes, accounts you don't recognize, or strange credit inquiries immediately.

These steps won't guarantee protection, but they're a good start.



5 Things You Can Do to Protect Yourself

1. Never provide or "update" personal information in response to an e-mail.
2. Don't give out your PIN or other personal information on the phone.
3. Sign the back of your credit cards.
4. Don't give out your credit card number unless *you* initiated the transaction and know who you're dealing with.
5. Shred mail and other papers containing personal information before throwing them away.

WATER QUALITY FOR YOU AND YOUR NEIGHBORS

BY GERALD THOMAS, MAHC BOARD MEMBER

Cross Connections

A cross connection is an arrangement of piping which could allow undesirable water, sewage, or chemical solutions to enter your drinking (potable) water system as a result of a backflow. Cross connections with potable piping systems as a result of backflow have resulted in numerous causes of illnesses and even death.

Historically, cross connections have been one of the most serious public health threats to a drinking water supply system, and many times are present in a residential system.

What Hazards Threaten the Homeowner?

Many common household uses for water poses a public health threat to the potable water supply system whether the home is supplied by municipal water or by a private well.

Principal areas of water use in the home pose a threat due to cross connections are:

- A hose connection to a chemical solution aspirator to feed lawn/shrub herbicides, pesticides, and fertilizers;
- Lawn irrigation systems;
- Chemically treated heating systems;
- Water softeners;
- Hose connections to a water outlet or laundry tub;
- Swimming pools;
- Solar heating systems;
- Private non-potable water supplies;
- Non-code (siphon able) ball cock assemblies in toilets; and
- Water-operated sump drain devices.

This list of potential cross connection hazards is by no means complete. A private residence that has one or two of these situations is seriously jeopardizing its own potable water system and that of the community if it is served by a public water supply system.

What Can Be Done?

Homeowners as well as plant managers, business owners, administrators and school officials

all must share the responsibility to protect the potable water piping systems from contamination through cross connections.

Each should contact either the water department or the local health department for assistance in locating and correcting cross connection hazards.

Residents supplied by private well sources must assume total control of their water system and safeguard it from contamination.

In many instances involving residential cross connections, the installation of a hose bib (faucet) vacuum breaker can prevent back siphon of contaminants and provide adequate protection of the homeowner's water system and consequently, the utilities water system.

This means equipping each outside hose connection and hose connections in the basement and laundry room with a simple and inexpensive vacuum breaker. These devices can be obtained from hardware stores or plumbing supply stores for under \$10 each.

In other instances, more elaborate devices may be necessary. For those situations, assistance in determining what device is appropriate may be needed.

For more information contact your local health department or your local water department in your community.

Remember it's your water, let's all do our part to protect it.



Hose bib vacuum breakers insure that non-potable water or contaminants are not siphoned into potable water supply and are available at most hardware stores.

Source: Michigan Department of Environmental Quality (MDEQ)

2008 ANNUAL MAHC CONFERENCE LAS VEGAS, NEVADA DATE TO BE DETERMINED

MAHC meets every year to address official MAHC business. Voting on Constitutional changes, receiving reports from officers, and electing Council officers is just an example of some of the information covered.

Our conference also educates members about Housing Cooperative programs through training and discussion sessions. MAHC believes in being informed about Housing Cooperatives happenings within one's region, as well as recognizing those individuals and organizations that support the cause of housing through education, legislative actions, partnership, and advocacy for housing cooperatives.

Conference attendees make new friends and are provided with training and materials on a spectrum of cooperative management topics.



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