MAHC Messenger

A Word From Our New President, Richard Berendson



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RANDALL PENTIUK, ESQ.
EDITOR-IN-CHIEF

On behalf of the Board of Directors of the Midwest Association of Housing Cooperatives (MAHC), I want to Thank you for attending the MAHC's 52nd Annual Conference. This was truly a Celebration of Knowledge and Experience!

More importantly, I salute you, the representatives of your Cooperatives, whose voluntary efforts and enthusiasm make Housing cooperatives a wonderful place for your neighbors to live at a cost which they can afford. .

I hope you enjoyed the conference and the beautiful city of New Orleans. My hope is that you return to your homes with a wealth of knowledge and Friendship to share with your fellow cooperators.

As Bill always said:

MAHC Today

Remember, an informed board member is an effective board Member. We have accomplished much together but there is still much to do.

MAHC Tomorrow

MAHC must work to reach those who have never made themselves part of this organization, and there are many.

MAHC Forever

Let us give thanks for those who came before us, whose shoulders we stand upon today, whose footprints we walk in. Help us prepare for the future by continuing to blaze a trail of education and enlightenment which will empower our future generations and preserve our Cooperative heritage.

Midwest Association of Housing Cooperatives (MAHC) has been recognized as one of the nation's leaders in training, education, and support services for housing cooperatives in the United States

As the new president I will be reaching out to current and new board members to get them involved in MAHC. Education is and will be the most important thing Now and in the future.

"Strong, effective, selfless leaders are what Cooperatives of today are in need of- to bring us into the future.",

Bill Magee

"Alone we can do so little, together we can do so much"

Helen Keller



Meet New MAHC Board Member Christine Johnson – Nieves

They say it's not what you say, but rather what you do that truly counts.

While Christine Johnson – Nieves is not likely to ever be found tooting her own horn her life has been dedicated to service.

From serving our country in the military as a Sargent and Hand Receipt Holder- in charge of millions of dollars of military equipment, to raising two children and earning her Masters in Counseling, to her work with Marillac House since 1982, where she serves as the Director of Social Services presently it is evident that protecting and caring for others is in her nature.

Christine moved to Noble Square Cooperative in 1976. She was first elected to the Board of Directors in 1993 and still serves on the Board of Directors as the President.

Christine and her Husband David live in the townhomes located on Noble Squares vast acreage. They continue to enjoy the many benefits, long term relationships and fellowship which as we all know Cooperatives are known to have in abundance.

Tips To Help Prevent Misappropriation of Cooperative Monies

From the blog of Randall Pentiuk

Since a bond taken out by a cooperative covers only cooperative employees and officers and a bond held in the name of the management agent covers only their employees and officers, a gap exists with respect to a cooperative having the ability to make claim for a loss when it employs a management agent.

Whether the cooperative is added by name in any fashion to the management agent's bond, the bond and any claims made under it are strictly controlled by the management agent as the named insured. If the management agent fails to make claim or is not around to make claim, the cooperative, unless there are specific provisions in that bond, cannot make a claim and takes the loss itself.

(Continued on page 3)

Continued... Tips To Help Prevent Misappropriation of Cooperative Monies

(Continued from page 2)

The other risk of a management agent's bond is the possible inadequacy in the amount of coverage for potential losses of all of its clients. In the event of a default or disappearance of the management agent itself, there may not be enough funds to cover the claims of all of its clients.

Therefore, it is recommended to pressure, as oft times is needed, the insurance agent or broker to insure that the cooperative's bond or prime insurance policy lists the management agent and its employees as insured's under the cooperative's bond through a management agent's endorsement. This bond is owned and controlled by the cooperative and in the event of any loss by either employees or principals of the cooperative or the management agent, the cooperative can make claim.

MAHC Board of Directors 2014-2015

Position	Name	State
President	**Richard Berendson**	St. Charles, IL
Vice President	**Blaine Honeycutt**	Taylor, MI
Secretary	**Cyndy Phillips**	Royal Oak Twp., MI
Treasurer	**David Rudicil**	Riverview, MI
State Vice President-Michigan	**Randall Pentiuk**	Wyandotte, MI
State Vice President-Kansas	**Michael E. Reading**	Lawrence, Kansas
State Vice President-IN-KY	**Jennifer Rhodes**	Indianapolis, IN
Board Member	**Marlene Dau**	Chicago, IL
Board Member	**Dwayne Moore**	Pontiac, MI Board Member
Board Member	**Anne Howard**	Park Forest, IL
Board Member	**Thomas Hutch**	North Chicago, IL
Board Member	**Karen Mitchell**	Indianapolis, IN
Board Member	**Mark Kennedy**	Clinton Twp., MI
Board Member	**Val Hall**	Mt. Clemens, MI
Board Member	**Chris Johnson-Nieves**	Chicago, IL
MAHC Office Manager	**Carolyn Jackson**	Romulus, MI

Did You Know?



Good record keeping is essential to any serious maintenance program, for it helps the board and manager keep track of jobs done, the general operation of the system, and factors influencing the system. It is the key to avoiding recurring problems, since it makes it possible to better determine whether a problem arises because of poor workmanship, inferior materials or resident abuse.

Dear Co-op Counselor; HELP!



Dear Counselor;

As a board member, I am not sure how I should respond to a member who recently approached me to complain about a problem she is having with her neighbor. It seems that her neighbor is creating a disturbance due to excessive noise and loud music that is being played regularly. How do I respond to this? What should my involvement be?

Signed: Keeping up with the Jones'

Dear Keeping:

It is important for you to communicate to the member that as a board member you must follow proper protocol. Therefore, you should respond by telling her that outside the Board meeting forum, a Board Member is merely a member. You should instruct the member that she should follow the following protocol:

1. *Contact the local authorities (if appropriate).*
2. *She should be encouraged to file a written complaint with cooperative management.*

If management believes the situation requires Board intervention then the Board should address the issue.

Signed: Co-op Counselor (CC)

# #

Disclaimer: While we hope this information is helpful in answering some of your questions, please be advised that the answers provided here are for "general" informational purposes only. This information should not be construed as "legal advice" either to the individual or the Co-operative that they represent, the use of this forum does not create an attorney-client relationship between the user/reader and Mr. Pentiuk or his law firm, Pentiuk, Couvreur and Kobiljak, P.C.

For specific legal advice and personalized assistance with regard to your particular issue or problem you should contact a professional cooperative attorney.

If you are interested in submitting a question (regarding legal policy and procedure) to the Co-op Counselor, please submit your question via email to MAHCeditor@gmail.com, insert the words "Co-op Counselor" in the subject line. If you would like to mail your question please send it to Pentiiuk, Couvreur & Kobiljak, P.C., 2915 Biddle Suite 200, Wyandotte, MI 48192 Attention: "Co-op Counselor". While we will do our best to respond to your question please understand that submission of your question to this forum is no guarantee that you will get a published response.

Feel like you missed out on the advertising deadline?



It's NOT too late to advertise in the Messenger this year...





If you are interested in advertising in the MAHC Messenger please notify Cyntheia Pentiuk via email at: MAHCeditor@gmail.com. If you advertised last year and haven't renewed your ad, please email us.

Announcements/Awards

EVENTS 2015 MAHC Conference— SAVE THE DATE- Will be held in April 11, 2015.

On-Site Training Offered- MAHC— On-site board training is available. To arrange for a qualified instructor to sponsor a workshop at your location, simply contact Carolyn at the MAHC office (734) 955-9516 for more information or to schedule classes.



CCD Class

November 15th and 16th, 2014

CERTIFIED COOPERATIVE DIRECTOR CLASS

Due to the Cruise in 2015, this class will not be held at the annual conference

MAHC IS COMING TO YOUR AREA!

Class to be held at Woodbridge Commons Cooperative, 2011 Georgetown Blvd. Lansing, Mi. 48911

Where: Woodbridge Commons Cooperative, 2011 Georgetown Blvd, Lansing, MI 48911

37140 Goddard Road Romulus, MI. 48174

(734)955-9516

www.mahc.coop

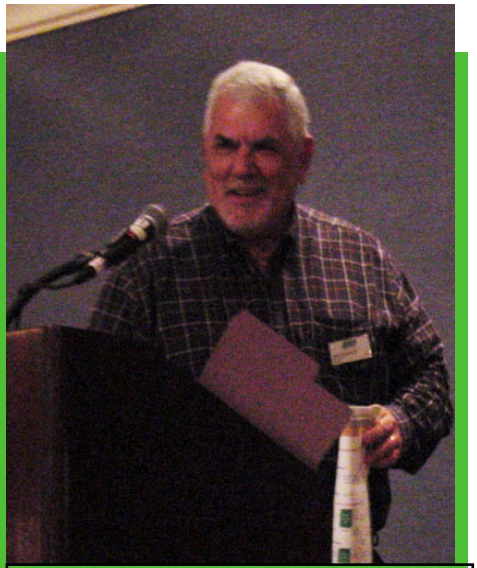
Cost of class is $175.00

AND The Winner Is….



Richard Berendson -Cumberland Green Cooperative.-St. Charles, IL

William Magee Spirit Award - In recognition for promoting and consistently displaying dedication and commitment to the preservation of the Cooperative Housing Movement and the MAHC Organization



Robert Kirkpatrick

Cooperative Leap of Faith Award - Displaying the confident belief and trust in the housing cooperative concept and assisting cooperatives in attaining their goals today and in the future

AWARD Winners from our 2014 Conference in New Orleans



Annette Sanfford King -
Hickory Hollow Coop -
Wayne, MI

Morley President's Gavel - Awarded To An Outstanding Cooperative Board President Nominated By The Co-op Members Or The Co-op Board Of Directors



Brenda McElhaney

C. March Miller II Award - Awarded by the President of MAHC for outstanding service by a MAHC Board member.



David Reed-

River Oaks Towne Houses Coop-
Calumet City, IL

Dr Herman E. Curtus Co-oper Of The Year Award - Awarded To A Co-oper For Outstanding Service To Their Home Co-op. Nominated By The Board Or Members Of The Co-op



Keli Management-
Kansas City, MO

Almeda Ritter Award- Award for devotion and contributions to the Cooperative Housing Community



Noble Square Cooperative -
Chicago, IL

Solidarity Award For the fellowship and common responsibility that a board projects on behalf of their membership to seek and share knowledge



Pentiuk, Couvreur & Kobiljak, P.C

Executive Directors Award - Award for outstanding service to MAHC



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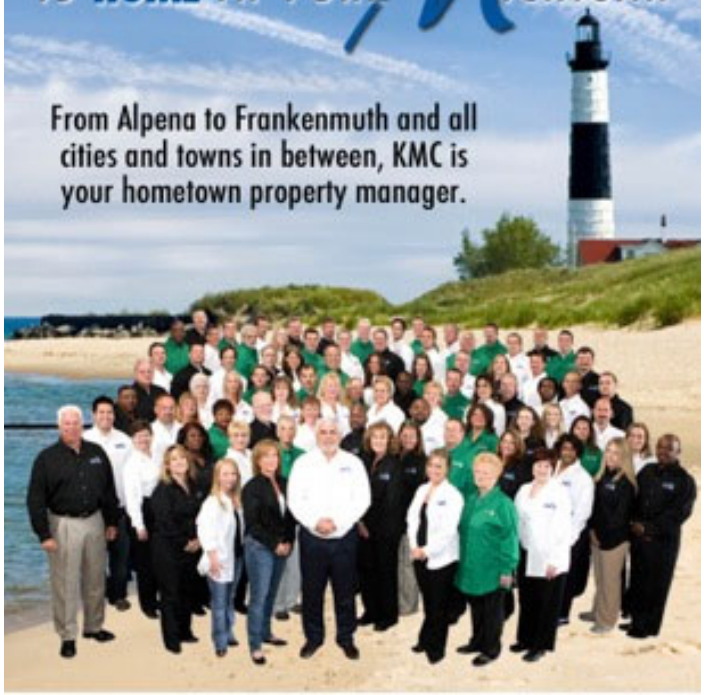
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CONFLICT IN BOARD MEETINGS

Marlene Dau

When healthy dialog turns into personal insults, innuendo, gossip and disruptive arguments, board meetings can get off message and contentious. Left unabated, the board fractures, no one is satisfied and the community suffers. How can a board deal with a disagreeable board member? Each situation is unique, so specific approaches will differ. However, there are a few helpful tactics boards can use.

Embrace discord – Don't dismiss discord, listen to alternate opinions. For example, when a candidate runs for the board on an overtly negative platform, communicate actively and try to get at the root of the member's dissatisfaction. Ask questions, even when you do not think you will like the answer. There may be opportunities to build bridges.

Be Positive – It's difficult to disagree with someone who is consistently positive. Give others the benefit of the doubt, and assume they all are working for the good of the community. At the same time, do not debate with those who engage in argument for sport. Focus on the principles on which all board members agree and work toward them.

Separate the Messenger from the Message – Dissident opinions may have value or contain nuggets of truth. Even if a person communicates in the wrong way, it does not mean the message is wrong. Look at alternative policies or procedures and play out the "what-ifs". Allow the process to point out whether that future would be better.

Always strive to do the right thing – remembering that you serve for the benefit of all members. Be principle based, not ego based, especially when others are not. When necessary, remind others that policies, decisions, and actions should be in harmony with the goals and vision of the community. Do not allow yourself to be drawn into personal arguments or put on the defensive.

Applying these principles allows leaders to find the best in themselves and others. Boards that stay focused on the bigger picture, stand squarely on principle, and remain positive take the wind out of the sails of a rogue board member.

ATTENTION: Articles needed! We invite you to participate in the production of the MAHC messenger. Please feel free to submit your article to us, once approved we will be happy to publish it in one of our upcoming newsletters!

Come on! You can do it!

Don't Miss It!



2015 MAHC Annual Conference on the
Royal Caribbean
Liberty of the Seas

5 Night Western Caribbean Cruise

April 11, 2015
Ports Of Call; Fort Lauderdale, Florida, Belize City, Belize,
Cozumel, Mexico, Fort Lauderdale, Florida.

Join us for lots of fun in the sun, as well as many night time attractions, casino, shows. Stay tuned or for more information visit the MAHC web site at http://www.mahc.coop/index.html



ROBERT RULES!

He rules! Even if we don't have a clue who he is?...

Is it true that the president can vote only to break a tie?

Answer:
No, it is not true that the president can vote only to break a tie. If the president is a member of the voting body, he or she has exactly the same rights and privileges as all other members have, including the right to make motions, to speak in debate, and to vote on all questions. So, in meetings of a small board (where there are not more than about a dozen board members present), and in meetings of a committee, the presiding officer may exercise these rights and privileges as fully as any other member. However, the impartiality required of the presiding officer of any other type of assembly (especially a large one) precludes exercising the rights to make motions or speak in debate while presiding, and also requires refraining from voting except (i) when the vote is by ballot, or (ii) whenever his or her vote will affect the result.

When will the chair's vote affect the result? On a vote that is not by ballot, if a majority vote is required and there is a tie, he or she may vote in the affirmative to cause the motion to prevail. If there is one more in the affirmative than in the negative, the chair can create a tie by voting in the negative to cause the motion to fail. Similarly, if a two-thirds vote is required, he or she may vote either to cause, or to block, attainment of the necessary two thirds. [RONR (11th ed.), pp. 405-6; see also Table A, p. 190 of RONRIB.] www.robertsrules.com

LOL!

Airline Humor:



From a Southwest Airlines employee: "Welcome aboard Southwest Flight 245 to Tampa. To operate your seat belt, insert the metal tab into the buckle, and pull;tight. It works just like every other seat belt; and, if you don't know how to operate one, you probably shouldn't be out in public unsupervised." "In the event of a sudden loss of cabin pressure, masks will descend from the ceiling. Stop screaming, grab the mask, and pull it over your face. If you have a small child traveling with you, secure your mask before assisting with theirs. If you are traveling with more than one small child, pick your favorite.

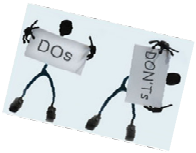
MAHC is Going **GREEN!**
(at least we're going to try)



But we need **YOUR** help to do this.
If you currently receive the MAHC Messenger and you have an e-mail address, please email Cyntheia Pentiuk @MAHCeditor@gmail.com

First & Last Name
Address, City, State & Zip
Name of Cooperative or Business

Cooperative Dos & Don'ts



Do— Understand that if your staff does not perform to your (The Boards) liking, discuss it with your property manager. But be sure to develop an effective channel of communication with the on-site staff independent of the Property Manager.

Don't —Your Property Manager does not have a monopoly on wisdom -open communication is important within the Co-op.



MAHC Messenger

We welcome your article contributions of 500 words or less submitted in MS Word format. Please feel free to forward them to the editor at the address listed below. If you are a Management Company and would like to contribute to the "Cooperative Dos and Don'ts" section of the MAHC Messenger please submit your suggestions to MAHCeditor@gmail.com.

If you are interested in placing an ad in the MAHC Messenger, please contact the editor at MAHCeditor@gmail.com

The views and opinions expressed herein are those of the author(s) and contributors and should not necessarily be reflected as those of the Midwest Association of Housing Cooperatives. The purpose of this publication is to serve as informational only and not to engage in disbursement of legal advice. If you re-

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(see details inside)

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