

# YOURHOUSE

*From*

*Potomac Association of Housing Cooperatives*

*Providing Continuing Education for its Membership*

## 2015-2016

### *PAHC Board of Directors*

*Annie Hill  
President*

*Myrine E. Buford  
Vice President*

*Rutie Wilder  
Secretary*

*William Brawner  
Treasurer*

*Melinda Rickey  
Asst. Secretary*

*Rhonda Dozier  
Asst. Treasurer*

*Maxine Dennis  
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Member-At-Large*

*Vacant  
Member-At-Large*

### *Newsletter*

*Rhonda Dozier  
Editor*

*Annie Hill  
Co-Editor*

## GREETING FELLOW COOPERATORS,

I would like to take the time to introduce myself my name is Rhonda Dozier and I am the new Editor for PAHC Newsletter, many of you have received letters from me asking for news articles. I was voted on the Board of Directors for PAHC in 2015 at the last PAHC conference. I am also serving my second term as President on the Board for Capital View Mutual Homes.

I would like to thank each one of you who have who have sent me letters and emails to help pull the PAHC newsletter together. I would like to ask that at any time you feel you have information that you would like to share with the PAHC community please feel free to email me at [rlcheek\\_811@yahoo.com](mailto:rlcheek_811@yahoo.com). I'm looking forward to working with each and every one of you. Remember Knowledge is Power the more we share the more others will learn. We cannot make this happen without you.

*Rhonda Dozier  
Editor*

## Quote of the Month

"Next time, instead of running off at the mouth try rolling up your sleeves." *Russell Athletics*

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## ASSOCIATION OVERVIEW

*The Potomac Association of Housing Cooperatives, Inc. was founded in 1976 by representatives from 13 housing cooperatives and 1 condominium association. The primary objective was and still is continuing education for Board of Directors and members of cooperative communities. If the success of any organization is measured by its accomplishments, the PAHC can truly be considered successful! The organization has sponsored three Baltimore City housing cooperatives, and representatives of PAHC served on each interim Board of Directors. They, along with other PAHC representatives provided new member orientation and extensive leadership to each respective cooperative community. PAHC holds training sessions in addition to the required Annual Meeting of the Membership. These sessions provide timely information on a variety of seasonal, tax, administrative and maintenance topics, as well as affording the attendees the opportunity of personal interaction with representatives of like organization from Maryland, District of Columbia and Virginia areas. PAHC is a member of the National Association of Housing Cooperatives.*

### *The Board of Directors*

### *From PAHC President*

I often speak about the fantastic group of people I have the pleasure to serve and work with on PAHC board; although we have faced many grief's, one of the biggest grief's that we have had to face since I've been on PAHC's board is the loss of our dear friend and member, Maxine Golden Lyons. Maxine passed away suddenly in December 2015; her passing sent a shockwave throughout the cooperative community. When we think about Maxine's dedication to PAHC and her cooperative (Waverly Terrace), it has given us inspiration that we must press on, keep strong and continue the work to make this organization great. The members on this board is now more than ever committed to making PAHC Annual Conference the biggest ever, Maxine was so excited and looking forward to the conference, we had the pleasure to get together with Maxine the Saturday before her passing, we had such a wonderful time laughing and talking, and she shared that she had already purchased her red dress for the conference and she was ready. In celebration of PAHC's 40<sup>th</sup> birthday, the color theme is red and white (red representing Ruby for 40 years). I cannot express enough how much Maxine is missed; we will always cherish the good times, and her sweet memories. We are dedicating PAHC 2016 Annual Conference to Maxine's Memory; I hope that all PAHC's members are able to join us at the Sheraton Norfolk, VA, to celebrate Maxine's life and PAHC forty years of educating members. PAHC 2016 theme is "Withstanding the Test of Time – PAHC's Passion for the Cooperative Spirit – Is Still Alive & Strong after Forty Years".



*Thanks to all of you!*

*Ruthie Wilder  
William Brawner*

*Melinda Rickey  
Maxine Dennis*

*Myrine Buford  
Rhonda Dozier*

*Maxine Lyons  
Geraldine McDaniel*

*We, the BOD stand on the promise of promoting good leadership practice to educate and inform its members.*

# ASSOCIATIONNEWS

*PAHC Fall Training* was held on

November 7, 2015  
Pickwick Square Mutual  
Homes, Inc.  
1574 Addison Rd S  
District Heights, MD 20747  
8:00a.m.– 2:00p.m.

The topic for the training was Board of Directors (Fiduciary Responsibility, Cooperative Documents, Confidentiality, Code of Ethics & Conduct Statement; Conflicts of Interest; Board Attendance Policy).

The following Cooperatives were represented:

2NW Cooperative Homes, Inc.  
Beecher Cooperative, Inc.  
Madison Terrace Cooperative, Inc.  
Northwest Cooperative Homes, Inc.  
Pickwick Square Mutual Homes, Inc.  
Reservoir Hill Mutual Homes, Inc.  
Southern Homes & Gardens Cooperative, Inc.  
St. James Mutual Homes,  
Waverly Terrace Cooperative  
Yorkville Cooperative

We would like to thank Pickwick Square Board and Staff for their hospitality, treating the participants with a flare of royalty. They provided a warm inviting and pleasant learning environment. We would also like to thank the Caterer, Alysha Robinson.

***We are looking forward to seeing everyone at PAHC's 40<sup>th</sup> Annual Conference, on April 28-30, 2016, at the Sheraton Norfolk Waterside Hotel, 777 Waterside Drive, Norfolk, Va.***

# COOPERATIVE'S NEWS

## Waverly Terrace Cooperative, Inc.



On October 24, 2015 the corporation held its 37<sup>th</sup> Annual Membership Meeting and Board of Directors Election. Re-elected to the Board and as the Board's President that day was Maxine Golden Lyons. On December 8, 2015 Waverly Terrace Cooperative was advised of the death of Maxine.



Waverly Terrace established an emergency pantry some years ago. Food, water, toiletries, flashlights, blankets, pillows and other items are donated to be used by the members in the event of power outages, blizzards, catastrophes, sicknesses, etc... In honor of Maxine Golden Lyons, the Board of Directors has named the pantry "Golden's Pantry". We will always treasure Maxine and are grateful she was a gift to Waverly!



"Farewell" to the Board's Asst. Secretary – Dr. Charles Carter. We wish “Chuck” Godspeed in his new home.

On February 25, 2016, the Directors of the Board were named to the following positions: President–Carolyn Brown, Vice President–Maria Robinson Conaway, Treasurer–David Hudson, Secretary–Bernice Thomas-El and Asst. Treasurer–Mary Phillips.



We would like to acknowledge that one of our pioneer members, Carolyn Baker, is recuperating at home after a lengthy stay in the hospital. We express our prayers and extend to her our get well wishes.

Submitted by: Mary Phillips, Bernice Thomas-El and JoAnn Ball

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## Reservoir Hill Mutual Homes, Inc.



The Reservoir Hill Mutual Homes, Inc. Board of Directors signed a contract with Walter Brown Roofing in the amount of \$272,000 to replace shingles on Callow Avenue (odd and even side) and Brookfield Avenue. The Board also hired an Architect/Project Manager, Klaus Philipsen, to oversee the roofing work. We selected a hunter green color for the roofs. The roofing work began on Tuesday, December 15, 2015 and we have a 50 year warranty.

Due to weather constraints, the project will shut down until Spring 2016.

Submitted by Patty Wilson, President

## 2<sup>nd</sup> Northwest Cooperative, Inc.



### “Open Letter” to the Potomac Association of Housing Co-operatives (PAHC) 2016 Annual Conference

To the attendees of this conference I say hello from Joseph Bright III of Second Northwest Co-operative Homes (2<sup>nd</sup> NW Homes) of Washington, DC; in celebrating forty (40) years of excellence, education, and the strengthening of the bonds that are needed to empower each and every one of us in these changing times concerning our co-operatives and housing: the new rules, regulations, policies, and procedures that will occur when you least expect it or when you do.

Here at 2<sup>nd</sup> NW Homes, our present Board of Directors, under the leadership of Mr. Eugene White, President and a very strong Board, consisting of Ms. Karen Smith-VP, Ms. Bertie Barrett- Secretary, Ms. Gail Harris-Treasurer, (members) Ms. Denise Murray-Morgan, Ms. Doris Freeman, Ms. Dianne Rouse, and Mr. Joseph Bright III; are working to keep ourselves and all of our members apprised of the many changes that are occurring on and off the property; with HUD, our vendors, our budget, and so on and so on. Every day you pray that a solution can be found and used to correct this or that problem with a “Good” Board of Directors and a “Strong” Management team.

This is why these conferences are so needed; “The Networking”, hearing from those who have gone through similar problems and will share that information or solution with you.

“FORTY YEARS of EDUCATING MEMBERS” is an appropriate title for this year’s conference: the sub-title “Withstanding the Test of Time” PAHC’s Passion of the Co-operative Spirit is still alive & strong after 40 years is a compliment for those members who are not here to see the strides that have been achieved from all of their hard work and effort. They will be missed but it’s up to us to make sure their work was not in vain.

Now, it’s time to teach, learn, and share: enrich lives and foster growth, “Let’s get it on people”. **Enjoy the Conference!**

*“Coming together is the beginning; keeping together is progress; working together is success.” Henry Ford*

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## *Celebrating PAHC on 40 years*

Congratulations PAHC on your 40th Anniversary and I wondered when this Association was started, if our founding fathers honestly thought we would survive all these years?

I have only been actively involved for the last 12/13years and I am truly grateful for all the opportunities to learn about housing cooperatives and for all the support the organization has given to me over the years. I have met a lot of new people, many of them I can call friend. I want to personally thank the Board of Directors for all their hard work over the years and for their help in mentoring me. We have lost quite a few members of PAHC over the years, Ina Sherman being the greatest loss for me, and most recently Maxine Lyons. All these members have played a vital part in the success of PAHC and their knowledge is something that they freely passed on to anyone willing to learn. I wish much success to PAHC on this 40th year and hopefully looking forward to another forty.

From Melinda Rickey, BOD PAHC, Joplin Missouri



## ***PAHC Member Gets NAHC Award***

PAHC member Doug Kleine received the 2015 Jerry Voorhis lifetime achievement award, NAHC's highest honor. Kleine was Executive Director of NAHC from 1999 to 2007. Since leaving NAHC staff, Kleine has been a consistent force in NAHC publications, currently serving as volunteer manager of the editorial board for the Cooperative Housing Quarterly and Cooperative Housing Journal, as well as speaking at national and regional conferences.

Prior to his work with NAHC, Kleine served in the Condo and Co-op Branch of the US Department of Housing and Urban Development, and was a senior staff member of the Community Associations Institute for 11 years. At CAI, he landed a contract from DC Government to provide education to tenants converting their buildings to co-ops. For the last 5 years, he has been performing board development training and interim executive director services for trade and professional associations through his firm, Professional Association Services in Alexandria, VA. PAHC recently tapped Kleine's public sector experience by making him a member of the Government Watch Committee.

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## ***Celebrate***



## **Congratulations, PAHC, for 40 years of a job well done!**

Over the years I have watched and admired the Association as it educates it's members in laws, taxes and other important issues that affect and improve all aspects of the of cooperative home ownership. It has been my pleasure to share my knowledge of insurance with this wonderful organization.

Best wishes for many more years of success!

*Art Vespignani*

Nationwide Insurance

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## **PAHC website (<http://www.potomacassoc.org>)**

Visit our website and learn more about our Association. It is a unique opportunity for member Cooperatives and non-member Cooperatives to get up-to-date information on Cooperative living.

Our website is user friendly and includes:

- Membership information
  - Information on how to become a member
- Schedule of events
  - Annual conference as well as training sessions
- Newsletter
  - Spring/summer and Fall/Winter newsletters
- Board of Directors
  - Current members of the Board of Directors
- About us
  - The purpose of the Association

# DIRECTORS' PLATFORM

## What Is A Board?

A **board of directors** is a body of elected or appointed members who jointly oversee the activities of a company or organization. A Board of Directors has a fiduciary duty to always act in the best interests of its members. Unfortunately, many Board members make decisions based on their personal situations, and sometimes forget that service on the Board carries with it the obligation to represent the interests of all the owners in the co-op.

***A board is not a group of individuals managing an association as individuals. The board acts “solely” as a board entity.*** Their work as a board is conducted fully and completely in a board meeting, end of story. The board makes decisions as a group and may debate in the meeting, and when they leave the board room, the decision made by the board majority is the decision that all board members must support whether it was their position or not.

## ***THIS BEARS REPEATING!***

***Directors work as a group or “board of directors.” No one director has more power than another, not even the president. Directors make decisions as a group. Individual directors do not have special powers to act alone.*** (The president does however, have the authority to act outside of the board in emergency situations, however, he/she should immediately inform the rest of the board) and ratify at next board meeting to be reflected in the minutes.

A board may direct someone on the board to do a task as a result of a board decision, or they may direct the management company to do something, but the execution of the task is not in the individual's capacity as a board member, it is as an association volunteer carrying out a board directive.

## **The board has three primary responsibilities:**

- **To act as trustees on behalf of the members** by establishing systematic linkages with members. This includes ensuring that there are mechanisms for member input, by carefully monitoring the co-op's financial status, by ensuring that the co-op follows its bylaws, policies, and appropriate regulations, and by making regular reports to members.
- **To ensure sound management of the co-op** by hiring and monitoring the co-op's management (if applicable). Boards establish policies for management then review management reports and monitor key indicators (such as financial documents), and evaluate management performance in achieving the established goals.
- **To plan for the co-op's future** by establishing long-range goals and participating in strategic planning, by approving yearly and long-range plans, and by establishing performance goals.

***To work effectively the cooperative's roles and responsibilities for its three primary players—the board, the members and management—must be clear.***

It is particularly important that the Board and members recognize the expertise of the manager and respect his/her duty to run the day to day operations of the program.

# HAPPENINGS&NEWSIN THE REGION

## PG County



### Wind Down Thursdays

June 4th

#### Summer Concerts

Come out and enjoy live concerts featuring some of the best local jazz and R&B Bands. Grab your lawn chairs and meet your friends weekly at The BLVD.

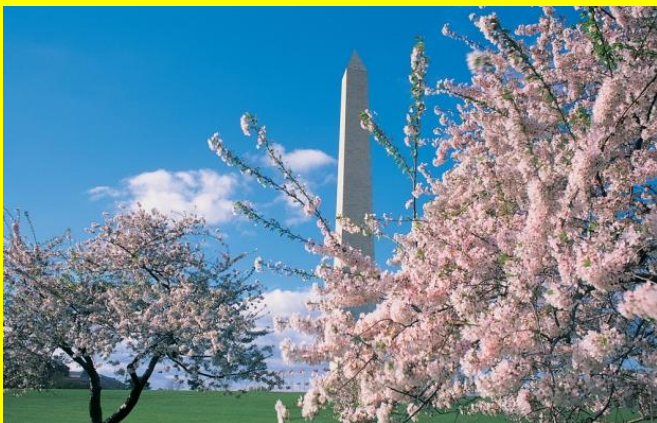
This is a weekly free event.

[www.shopcapcentre.com](http://www.shopcapcentre.com)

The BLVD. at the Capital Center

880 G Shoppers Way  
Largo, MD 20774  
301-955-1064

## District of Columbia



### Washington Monument

#### First in War, First in Peace, First in the hearts of his Countrymen

Built to honor George Washington, the United States first president, the 555 ft. marble obelisk towers over Washington, DC. Free same day timed tickets are available beginning at 8:30am at the 15<sup>th</sup> St. kiosk. The Monument is open daily 9am-5pm

Washington Monument  
15<sup>th</sup> St. & Constitution Ave. NW  
Washington, DC 20001  
202-426-6841 / 800-967-2283

## Virginia

### Del Ray



#### Where Main Street Still Exists

Take a stroll down Mount Vernon Ave. to experience Alexandria's bursting creative scene with Del Ray's popular outdoor gathering first Thursday find live music, delicious food and family entertainment from 6 pm – 9 pm or the Torpedo Factory Art Center's art night the second Thursday. Small, eclectic shopping and unique restaurants make this neighborhood the place where locals go to hang out.

## Baltimore



### Baltimore Art

If modern and contemporary art is your passion, don't miss the exhibitions and collections at this museum, home to the world's largest collection of Matisse, plus 90,000 other works of art. Special activities include drop-in tours, Family Sundays and other events. Admission is free. - See more at: <http://www.visitmaryland.org/list/25-top-arts-and-culture-things->.

Located at: 10 Art Museum Drive  
Baltimore, MD 21218  
443-573-1700

## RecipeCorner

Vegetarian

### Layered Capers Rice Salad

2 cups cooked, texmati

white rice

6 large heirloom tomatoes

8-ounce fresh mozzarella

1.4 cup fresh basil, chopped

1.4 cup balsamic vinaigrette

2 table spoons of olive oil

Cracked black pepper to taste

#### Directions

Slice tomatoes and mozzarella into thin slices, in a small bowl, combine rice, basil and vinaigrette. Layer tomato slices, rice mixture and mozzarella, drizzle each serving with about 1 teaspoon of olive oil. Then top with fresh cracked pepper if desired.

Thanks to PAHC  
Members for forty  
years of volunteerism

Please Volunteer Your  
Co-Op to host a Fall  
Training Session.

## JUSTFOR LAUGHS!!!

### Pronounce the Word

A husband and wife were driving through Louisiana. As they approached Natchitoches, they started arguing about the pronunciation of the town. They argued back and forth, then they stopped for lunch. At the counter, the husband asked the blonde waitress, "Before we order, could you please settle an argument for us? Would you please pronounce where we are very slowly?" She leaned over the counter and said, "Burr-r-gerrrKiiiing."

### The Burglar

Late one night a burglar broke into a house and while he was sneaking around he heard a voice say, "Jesús is watching you." He looked around and saw nothing. He kept on creeping and again heard, "Jesús is watching you." In a dark corner, he saw a cage with a parrot inside. The burglar asked the parrot, "Was it you who said Jesús is watching me?" The parrot replied, "Yes." Relieved, the burglar asked, "What is your name?" The parrot said, "Clarence." The burglar said, "That's a stupid name for a parrot. What idiot named you Clarence?" The parrot answered, "The same idiot that named the Rottweiler Jesús."

### Ugliest Baby

A woman gets on a bus with her baby. The bus driver says, "That's the ugliest baby that I've ever seen. Ugh!" The woman goes to the rear of the bus and sits down, fuming. She says to a man next to her, "The driver just insulted me!" The man says, "You go right up there and tell him off – go ahead, I'll hold your monkey for you."

### Word Play

Q: What do computers eat for snack?

A: Microchips!

# Did You Know?

## EDUCATION - It's Your Responsibility

*Make Certain Your Board Members Have the Knowledge They Need To Perform the Duties of a Director.*

### **The Most Important Duty Board Members Have Is: ACCOUNTABILITY**

*Accountability is the obligation of an individual or organization to account for its activities, accept responsibility for them, and to disclose the results in a transparent manner. It also includes the responsibility for money or other entrusted property.*

- Attending ongoing education programs is the best way to ensure your board knows what it is accountable for, whom it is accountable to, and most importantly, how to "do" accountability.
- Although senior board members have a duty to put in practice new board members' "orientation", the *new directors have the responsibility to educate themselves about the Co-op*. They should make it a priority to become familiar with the items in the board book.
- Be sure to include Fair Housing training as part of the education program

### **Understand that your Co-operative is in fact a serious business.**

- *A seat on your cooperative board is not a ticket to snoop, gossip, spread rumors.*
- Don't Play games, reward friends, punish enemies, push petty personal projects, or accumulate power.

### **The Board of Directors is morally and legally responsible for running the Cooperative as a serious business to the best of their abilities.**

- It is an opportunity for you to work for the wellbeing of the cooperative as a whole. It is not the opportunity to fulfill yours, your family and friends personal agenda.

### **Educate yourself: READ YOUR COOP DOCUMENTS: THE BYLAWS, THE OCCUPANCY AGREEMENT, etc.**

- How can you do a job if you don't know what the job requires? If your board members won't teach you, it is your responsibility to teach yourself.

### **REMEMBER**

**"Ignorance is not an excuse to poor performance of your duties as a director".**

# Summer

Find and circle all of the summer words that are hidden in the grid.  
The remaining letters spell an additional summer item.



ANTS  
AUGUST  
BARBECUE  
BASEBALL  
BEACH  
BEES  
BICYCLE  
BLUE SKY  
BOATING  
BREEZE  
CAMPING

FISHING  
FLIES  
FLOWERS  
GARDENING  
GOLF  
GREEN GRASS  
HAT  
HIKING  
HOLIDAYS  
HOT  
ICE CREAM

JULY  
JUNE  
MOSQUITOES  
NO SCHOOL  
PICNIC  
ROLLER BLADES  
SANDALS  
SKATEBOARD  
SOCCER  
SOLSTICE  
SPRINKLERS

SUNBURN  
SUNGLASSES  
SUNSCREEN  
SUNSHINE  
SUNTAN  
SWEAT  
SWIMMING  
U V RAYS  
WASPS  
WATER FIGHTS  
WATERMELON

*THANK YOU LOYAL MEMBERS AND  
FRIENDS FOR FORTY YEARS OF SUPPORT  
TO PAHC - WE APPRECIATE YOU*

## **Membership**

Beecher Cooperative, Inc.  
Capital View Mutual Homes, Inc.  
Hacienda Cooperative, Inc.  
Northwest Cooperative Homes, Inc.  
Reservoir Hill Mutual Homes, Inc.  
Second Northwest Cooperative Homes, Inc.  
St. James Mutual Homes, Inc.  
Village Green Mutual Homes, Inc.  
Yorkville Cooperative, Inc.

Benning Road Cooperative, Inc.  
East Capital Gardens, Inc.  
Madison Terrace Cooperative, Inc.  
Pickwick Square Mutual Homes, Inc.  
Sandtown Village Cooperative, Inc.  
Southern Homes & Gardens Cooperative, Inc.  
The Woodlands Cooperative, Inc.  
Waverly Terrace Cooperative, Inc.

## **ASSOCIATE MEMBERS**

Jeffrey Charles & Associates, Inc.

## **AFFILIATE MEMBERS**

Art Vespignani, Nationwide Insurance

## **PROFESSIONAL MEMBERS**

JoAnn Ball   Melinda Rickey   Dave Lee   Myrine Buford   Doug Kleine

## **HONORARY MEMBERS**

Peter Behringer

Bernard Cook

# Senior Boulevard



How can I find home health services?

Check with the Eldercare Locator, a public service provided by the U.S. Administration on Aging. The Eldercare Locator is a nationwide directory assistance service helping older people and caregivers locate local support and resources. Visit the Eldercare Locator website at [www.eldercare.gov](http://www.eldercare.gov) or call 1-800-677-1116.

## Seniors in PG County

The **Senior Nutrition Program** provides hot nutritious meals to those Prince George's County Seniors 60 years and older. The program promotes health and independence. Each meal served meets at least one third of the Recommended Dietary Allowances for older adults and follows the Dietary Guidelines for Americans. The Senior Nutrition Program provides meals along with recreational and educational programs.

The **Congregate Meal Program** serves meals to seniors in a congregate setting such as senior centers, religious facilities, senior housing and community centers.

The **Home Delivered Meal Program** provides meals to the homebound elderly, with the intent to assist the senior resident with remaining in their own home. A hot meal is delivered to the senior's door five days a week.

To qualify, an individual must:

- Be a Prince George's County resident
- Be at least age 60 or older, or have a spouse that is 60 years of age or older

For More Information on the above services, contact: Prince George's County, Department of Family Services Aging and Disabilities Resource Services Division: 6420 Allentown Road, Camps Springs, MD 20748. (301) 265-8450 Fax (301) 248-5362.

<http://www.princegeorgescountymd.gov/sites/Family/Services/OlderAdultServices/Pages/default.aspx>

## Seniors in DC

The District's Senior Community Service Employment Program (SCSEP) offers subsidized skills training and job placement assistance to disadvantaged District residents ages 55 years and older. The program tailors recruitment, training and employment strategies to help place seniors with host agencies for training and employment in growth industries.

SCSEP aims to strengthen host agencies' responsibility to provide sufficient skills training and professional development that will lead to employment; and to actively engage and coordinate with employers in the transition of participants into unsubsidized employment, secure permanent unsubsidized employment. The SCSEP also provides job-matching assistance to employers who are interested in hiring qualified, trained mature workers and no-cost community service assistance to government or non-profit agencies that host SCSEP trainees. Program Dates, Times, Location and Contact Information, 4058 Minnesota Avenue, NE, 3rd Floor, Washington, DC, Year Round: July 1-June 30 Phone: (202) 698-5700.

<http://odr.dc.gov/service/senior-community-service-employment-program>

## *Senior Boulevard - continued*

### **Seniors in Baltimore**

**Eating Together in Baltimore program** is a federally funded, congregate nutrition program, established under the Older Americans Act in 1972. The program's goal is to promote health, reduce isolation and provide a nutritious meal in a congregate dining setting. Eating Together offers Baltimore City Seniors nutritious meals in a friendly and social atmosphere and opportunities to explore different areas of interest, broaden horizons, make new friends, attend education events and socialize. To learn more about the Eating Together program Call 410-664-0700.

<http://www.eatingtogether.com/AboutETIB.aspx>

### **Definition of Alzheimer's**

- Alzheimer's disease is a progressive, degenerative disorder that attacks the brain's nerve cells, or neurons, resulting in loss of memory, thinking and language skills, and behavioral changes.
- These neurons, which produce the brain chemical, or neurotransmitter, acetylcholine, break connections with other nerve cells and ultimately die. For example, short-term memory fails when Alzheimer's disease first destroys nerve cells in the hippocampus, and language skills and judgment decline when neurons die in the cerebral cortex.
- Two types of abnormal lesions clog the brains of individuals with Alzheimer's disease: Beta-amyloid plaques—sticky clumps of protein fragments and cellular material that form outside and around neurons; and neurofibrillary tangles—insoluble twisted fibers composed largely of the protein tau that build up inside nerve cells. Although these structures are hallmarks of the disease, scientists are unclear whether they cause it or a byproduct of it.
- Alzheimer's disease is the most common cause of [dementia](#), or loss of intellectual function, among people aged 65 and older.
- Alzheimer's disease is not a normal part of aging.
- Origin of the term Alzheimer's disease dates back to 1906 when Dr. Alois Alzheimer, a German physician, presented a case history before a medical meeting of a 51-year-old woman who suffered from a rare brain disorder. A brain autopsy identified the plaques and tangles that today characterize Alzheimer's disease.

### **Warning Signs**

Although every case of Alzheimer's disease is different, experts have identified common warning signs of the brain disease. Remember, Alzheimer's disease is not a normal part of aging, and it is important to look for signs that might indicate Alzheimer's disease versus basic forgetfulness or other conditions. With Alzheimer's disease, these symptoms gradually increase and become more persistent.

If someone is exhibiting these symptoms, the person should check out his or her concerns with a healthcare professional. Awareness of these warning signs is not a substitute for a consultation with a primary care provider or other qualified healthcare professional.

Typical warning signs include:

- Memory loss, especially of recent events, names, placement of objects, and other new information
- Confusion about time and place
- Struggling to complete familiar actions, such as brushing teeth or getting dressed
- Trouble finding the appropriate words, completing sentences, and following directions and conversations
- Poor judgment when making decisions
- Changes in mood and personality, such as increased suspicion, rapid and persistent mood swings, withdrawal, and disinterest in usual activities
- Difficulty with complex mental assignments, such as balancing a checkbook or other tasks involving numbers

<http://www.alzfdn.org/AboutAlzheimers>

## ***Housing Cooperatives***

Housing cooperatives are democratically controlled corporations established to provide housing for members. Each household owns a share in the corporation, which entitles the member to occupy a unit of housing. Typically, the cooperative is financed through a blanket mortgage that covers the entire property and members pay monthly carrying charges to cover mortgage payments and operating expenses.

Cooperative refers to the organizational structure of the enterprise, not the unit type. The cooperative model can be used for single family homes, townhomes, apartments, mobile home parks—virtually any type of housing construction. Housing cooperatives are established to address the identified needs of members. In this respect, housing cooperatives can include upscale developments for the housing needs of the relatively wealthy and developments established to offer home ownership for those who cannot afford to purchase a home at market price.

**Limited Equity Housing Cooperatives** are developed to offer permanently affordable homeownership opportunities for low and moderate income households. The development of these types of cooperatives is often funded with a combination of private and public funds. Share prices in these cooperatives are usually low, and member households may not own more than one share. To further preserve affordability and prevent speculative resale, price restrictions are put on the sale of shares.

California legislation recognizes and regulates limited-equity housing cooperatives. This legislation assures the long-term affordability of shares by limiting share price increases to no more than 10% per year and mandates that any profits from a sale of the entire cooperative be dedicated to public or charitable entities.

**Market Rate Housing Cooperatives** operate in the private market. In these cooperatives, sometimes referred to as stock cooperatives, individual members of the cooperatives arrange private financing of share purchases. Cooperative members establish Bylaws that may restrict occupancy to homeowners or put restrictions on the rental of units. When a member moves out, the share is sold at its full market value.

[http://www.cccd.coop/info/types\\_of\\_coops/housing](http://www.cccd.coop/info/types_of_coops/housing)

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## ***Buying A Co-Op***

ROCKLAND, Maine — Nearly 100 families have more secure housing after two mobile home parks were purchased by their residents.

The sales of the Sunset Terrace Mobile Home Park on upper Park Street in Rockland and the adjacent Sunset Acres Mobile Home Park off Pleasant Street in Thomaston were finalized Feb. 24.

“This is a win-win situation,” Jessica Pooley, a cooperative development specialist and the director of [Resident Owned Neighborhood Association of Maine](#), said.

George Krise, president of the cooperative board for Sunset Terrace, said he lobbied residents to agree to the creation of the cooperative and for the acquisition.

“We knew the owners were going to sell. Either we could own it or put up with another landlord,” said Krise, who has lived in the park for 13 years.

Krise said that at first most residents were undecided about whether they should purchase the park. That was just a natural reaction to a major change, he said, but once more information was provided, the residents supported the move, with 80 percent voting to make the purchase at the end.

## ***Buying A Co-Op - continued***

Rents will remain at \$345 per month, he said. There will be no substantive changes of rules in either Sunset Terrace, where 74 of 76 lots are occupied, or Sunset Acres, where 22 of 24 lots are full.

Former owners Alan and Marion Sewall, who operated the park for more than 30 years, contacted Pooley in August 2015 when they decided to sell the park.

“Alan and Marion were looking ahead to retirement and felt turning the communities over to the residents who lived in them was the best outcome for everyone,” Pooley said.

In September, Pooley contacted residents to begin the discussion about whether to form the cooperative. She said conversions of ownership to a cooperative usually take 90 to 120 days to complete.

The sale of Sunset Terrace was \$1.9 million, with the purchase financed through a \$311,000 loan from the Genesis Community Loan Fund in Brunswick and a nearly \$1.8 million 30-year fixed loan from the Maine State Housing Authority. The additional loan funds were used to pay closing costs and to set money aside for maintenance in the parks. Sunset Acres sale price was \$600,000 paid for a \$440,000 loan from Genesis and \$250,000 from Camden National Bank.

The cooperatives also agreed to a 10-year consulting contract with Cooperative Development Institute, a nonprofit corporation based in Northampton, Massachusetts, that will provide expertise and education to cooperative members to ensure long-term success in their operations.

Cooperative Development Institute already has provided training to the residents on running the cooperative. A board has been formed that will set policies and decide on matters such as the amount of rent for lots.

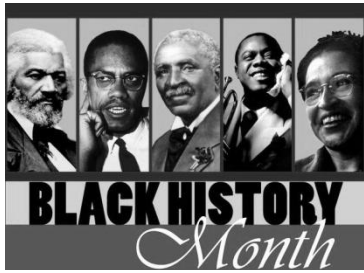
Each resident can become a member by purchasing a share of the cooperative for \$100.

Residents can move their mobile homes out of the park if they want. If they sell the home in the park, the cooperative will screen potential new residents.

The sales of these two parks to cooperatives bring to eight the number of mobile home parks in Maine that have been purchased by park residents, Pooley said. There are 170 resident-owned communities across the country, according to Andy Danforth, director of [New England Resident Owned Communities](#).

The first acquisition in Maine occurred seven years ago with the Medomak Home Cooperative in Waldoboro. Other mobile home parks that have been purchased by cooperatives in Maine are Brunswick Bay Mobile Home Cooperative, Deer Ridge Mobile Home Cooperative in Augusta, Pemaquid Villas Mobile Home Cooperative in Bristol, Wardtown Mobile Home Cooperative in Freeport and the Greystone Mobile Home Cooperative in Veazie.

<https://bangordailynews.com/2016/02/29/news/midcoast/residents-buy-two-rockland-area-mobile-home-parks/>



## Origins of Black History Month

The story of Black History Month begins in 1915, half a century after the Thirteenth Amendment abolished slavery in the United States. That September, the Harvard-trained historian Carter G. Woodson and the prominent minister Jesse E. Moorland founded the Association for the Study of Negro Life and History (ASNLH), an organization dedicated to researching and promoting achievements by black Americans and other peoples of African descent. Known today as the Association for the Study of African American Life and History (ASALH), the group sponsored a national Negro History week in 1926, choosing the second week of February to coincide with the birthdays of Abraham Lincoln and Frederick Douglass. The event inspired schools and communities nationwide to organize local celebrations, establish history clubs and host performances and lectures.

### Did You Know?

The NAACP was founded on February 12, 1909, the centennial anniversary of the birth of Abraham Lincoln.

In the decades that followed, mayors of cities across the country began issuing yearly proclamations recognizing Negro History Week. By the late 1960s, thanks in part to the Civil Rights Movement and a growing awareness of black identity, Negro History Week had evolved into Black History Month on many college campuses. President Gerald R. Ford officially recognized Black History Month in 1976, calling upon the public to “seize the opportunity to honor the too-often neglected accomplishments of black Americans in every area of endeavor throughout our history.”

Since then, every American president has designated February as Black History Month and endorsed a specific theme. The 2013 theme, *At the Crossroads of Freedom and Equality: The Emancipation Proclamation and the March on Washington*, marks the 150th and 50th anniversaries of two pivotal events in African-American history.

President Barack Obama proclaimed February to be Black History Month Friday, writing that as the nation observes it, “we recognize these champions of justice and the sacrifices they made to bring us to this point, we honor the contributions of African-Americans since our country’s beginning, and we recommit to reaching for a day when no person is judged by anything but the content of their character.”

The U.S. isn’t the only country to celebrate Black History Month. Canada also observes it in February, while the U.K. recognizes it in October.



## **The Reinstatement of MORs in 42 PBCA Contested States**

Via a letter issued to Performance-Based Contract Administrators (PBCAs) last month, HUD leadership indicated they are considering a proposal to permit PBCA staff in 42 states to resume conducting Management and Occupancy Reviews (MORs), as part of their interim contracts. The Owners and Agents (OAs) in these 42 states could be looking at MORs being phased in as early as March 2016.

Here's a brief recap of what OAs should know:

1. HUD indicated the initial MORs would be performed on projects identified as high-risk. How HUD defines a property as 'high-risk' was not discussed in the letter.
2. HUD's intention is to reinstate MORs in the 42 states; however the approach is being finalized. HUD acknowledges the undesirable impact that nearly 5 years with no MORs has had on owners in these 42 states. HUD appears eager to negotiate a solution as soon as possible, and not wait for the PBCA rebid to be completed.
3. HUD is currently assessing the cost/benefits of current PBCAs resuming the MORs versus having Alpine Companies (current asset management subcontractor for HUD's transformation initiative) perform the MORs.
4. If your property is administered by a PBCA in one of the 11 uncontested states, by a Traditional CA, or by HUD (i.e. PRACs), your MORs will continue as they have in the past.

The reinstatement of MORs is imminent. Being aware of HUD's plan in 2016 provides an opportunity for OAs to be informed, schedule file reviews and/or onsite visits, do quality control checks, etc., to reduce or eliminate the number of findings cited in a MOR report.

Possible factors OAs should evaluate to determine their likelihood of being selected for a review in this first round of MORs might include one or more of the following indicators:

- A previous Below Average or Unsatisfactory MOR rating
- APPS flags
- Failing REAC scores
- Poor financial ratings in FASS
- Recent OIG investigations/referrals
- Evidence of terminated access or inappropriate use of HUD's EIV System
- Items of concern reported in TRACS queries

PMCS recognizes the anxiety the reinstatement of MORs will create. By providing timely updates and tangible instruction and consultation to help you prepare, we remain a reliable, qualified resource and veteran partner for you. We have done so for over 26 years.

## The Reinstatement of MORs in 42 PBCA Contested States - *continued*

As housing professionals, you have two choices: You can *proactively* prepare *before* the MOR is scheduled or you can take your chances and be *reactive* to a MOR report that may include findings and require corrective actions that are stressful and costly to complete. Which choice will you make?

In light of these developments, PMCS is scheduling both webinars and live training classes focused on MOR preparedness.

Our first live MOR class for the year is presented in association with SWAHMA and is scheduled for

- Friday, March 4, 2016 in Austin TX.

MOR Webinars have been scheduled for

- March 17, April 21 and May 17, 2016.

Additional MOR live class and webinar dates, locations and times will be announced on our website, on Facebook and via email soon.

If you know you are in need of immediate assistance (pre-MOR site visit, sample tenant file review, policy review or revisions, AFHMP revision, EIV master file audit, etc.) contact us today to explore the cost-effective and convenient ways PMCS can assist in your MOR preparation, both on-site and in a remote capacity.

A small proactive investment for training and consultation **now** could yield a significant amount of time and monetary savings for you in post-MOR remedies.

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## PAHC COMMITTEES

### PAHC Young Cooperator

The purpose of this committee is to recognize and encourage youth involvement in our Cooperative communities. Youth will have an opportunity to describe their experiences and present their ideas to Co-op leaders from all around our region.

### Government Watch Committee

Government Watch Committee keeps members current on issues related to cooperative housing and other issues at the federal, state and local level as it relates to cooperatives.

**If you are interested in serving on PAHC Committees, please contact the committee chair:**

Program/Education, Melinda Rickey, Annie Hill  
Membership, Melinda Rickey Newsletter, Rhonda Dozier  
Fundraiser, Myrine Buford & Maxine Dennis  
Website, Annie Hill  
Policies & Procedures, BOD  
Young Cooperator, Maxine Dennis  
Government Watch, Ruthie Wilder

**Remarks of President Barack Obama as Delivered      Weekly Address      March 19, 2016**

Hi, everybody. One of the most consequential responsibilities our Constitution grants a President is appointing a Supreme Court Justice. The men and women who sit on the Supreme Court safeguard our rights. They ensure that ours is a system of laws, not of men. And they're given the essential task of applying the principles written into our founding documents to the most challenging questions of today.

So this is a duty I take very seriously. It requires me to set aside short-term politics in order to maintain faith with our founders. And on Wednesday, after weeks of consultations with Republicans, Democrats, and leaders across the country, I selected a nominee whose unmatched experience and integrity have earned him the respect and admiration of both parties – Chief Judge Merrick Garland.

Judge Garland grew up in my hometown of Chicago, with parents who taught him to work hard and deal fairly. As a young lawyer, he left a lucrative private firm to work for half as much in public service. Eventually, he oversaw the federal response to the Oklahoma City bombing, working side-by-side with first responders, victims, and their families to bring justice for an unspeakable crime. And everywhere he went during that investigation, he carried with him in his briefcase the program from the memorial service with each of the victims' names inside.

For the last 19 years, Judge Garland has served on what's known as "the second highest court in the land" – the D.C. Circuit Court – including the last three years as Chief Judge. On the bench, he's shown a dedication to protecting our basic rights. A conviction that powerful voices must not be allowed to drown out those of everyday Americans. An understanding that justice isn't simply abstract legal theory; it affects people's daily lives. And a spirit of decency, modesty, and even-handedness in his work. Judge Garland is admired for his courtesy, his devotion to family, and his civic-mindedness – for the past 18 years, he's served as a tutor for young students at a local D.C. elementary school.

During my time as President, through three separate Supreme Court appointments, in conversations with Republicans and Democrats alike, one name came up more than any other – Merrick Garland.

I understand that we're in the middle of an especially noisy and volatile political season. But at a time when our politics are so polarized; when norms and customs of our political rhetoric seem to be corroding – this is precisely the time we should treat the appointment of a Supreme Court justice with the seriousness it deserves. Because our Supreme Court is supposed to be above politics, not an extension of politics. And it should stay that way.

So I ask Republicans in the Senate to give Judge Garland the respect he has earned. Give him a hearing. Give him an up-or-down vote. To deny it would be an abdication of the Senate's Constitutional duty. It would indicate a process for nominating and confirming judges that is beyond repair. It would make it increasingly impossible for any President, Republican or Democrat, to carry out their Constitutional function. To go down that path would jeopardize our system of justice, it would hurt our democracy, and betray the vision of our founding.

I fulfilled my Constitutional duty. Now it's time for Senators to do theirs. I hope that they take the time to reflect on the importance of this process to our country. I hope that they'll act fairly. And I hope they'll work in a bipartisan fashion to confirm Merrick Garland to the Supreme Court. That's how we can uphold our pledge to liberty and justice for all – for our time and for generations to come.

Thanks everybody. Have a good weekend.



## FROM Environment Protection Agency (EPA)

### EPA's Response to Flint Drinking Water Emergency

On January 16, 2016, President Obama signed an emergency declaration ordering federal assistance to support state and local response efforts in Flint, Michigan. After transferring the water supply to Flint River, the citizens of Flint have experienced high lead levels in their tap water. **Lead is particularly dangerous to children** because their growing bodies absorb more lead than adults and their brains and nervous systems are more sensitive to the damaging effects of lead.

EPA has assembled the **Flint Safe Drinking Water Task Force** to provide expertise and assistance to help implement a plan to secure drinking water quality. The Task Force is working on identifying all sources of contamination, making sure the water system is being maintained properly and informing residents on how to limit exposure while developing a plan to restore safe drinking water.

The U.S. Department of Health and Human Services (HHS) has been designated the lead federal agency responsible for coordinating federal government response and recovery efforts.

In collaboration with the Federal Emergency Management Agency (FEMA), HHS will identify and mobilize the capabilities of the rest of the federal partners – including the Small Business Administration (SBA), the Environmental Protection Agency (EPA), and the Departments of Housing and Urban Development (HUD), Agriculture (USDA) and Education -- that are already working to help residents in Flint.

The goal of the federal response is to help state and local leaders identify the size and scope of the problem, and work with them to make and execute a plan for mitigation of the short- and long-term health effects of lead exposure.

On October 16, 2015, EPA established the Flint Safe Drinking Water Task Force to provide the Agency's technical expertise through regular dialogue with designated officials from Michigan Department of Environmental Quality and the City of Flint.

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#### *Advice to Flint Residents*

Until further notice, people should only consume filtered or bottled water. Filtered water is a safe option only if your filter is certified to remove lead and you follow all the instructions on how to use it/when to replace it.

- **For babies under 1 year old:** use only bottled water for water, food and formula
- **For pregnant or breastfeeding women and children under 6 years of age:** bottled water is the safest choice

**DO NOT** drink unfiltered water. It's not safe!  
**DO NOT** cook or brush teeth with unfiltered water  
**DO NOT** allow babies and children to drink bath water

**DO USE** an NSF-certified water filter rated to remove lead  
**DO RUN** cold water throughout the house up to 5 minutes every morning to flush pipes  
**EVERYONE CAN** wash hands, bathe, or shower with unfiltered water

## ***What Have We Learned from Flint, Michigan?***

### **Water Resources**

Water is essential for life and plays a vital role in the proper functioning of the Earth's ecosystems. Water pollution has a serious impact on all living creatures, and can negatively affect the use of water for drinking, household needs, recreation, fishing, transportation and commerce.

#### **Drinking Water**

Learn about your drinking water supply, how to monitor its quality and how to help keep it clean.

- [Consumer Confidence Reports](#) - Annual water quality reports from community water systems.
- [Home Water Testing](#) - This document contains information and guidance on home water testing.
- [Learn About Drinking Water](#) - The sources of our drinking water are constantly under siege from naturally occurring events and human activities.
- [Private Drinking Water Wells](#) - If your family gets drinking water from a private well, do you know if your water is safe to drink? What health risks could you and your family face? Where can you go for help or advice?
- [Protect the Source of Your Drinking Water](#) - Citizen Involvement in Source Water Protection.
- [Lead in Drinking Water](#) - Basic information about how lead gets into drinking water, health effects, what you can do, and how we require states and utilities to protect drinking water

#### **Wastewater**

Learn how pollutants can get into the water supply, and actions or treatment to remove them.

- [Managing Storm water](#)
- [Regulating Pollution](#)
- [Septic Systems](#)
- [Funding Water Infrastructure](#)

#### **Water Bodies**

Learn about EPA's work to protect and manage water resources and what you can do to help.

- [Ground Water](#)
- [Lakes](#)
- [Oceans, Coasts, Estuaries and Beaches](#)
  - [Beach Information](#)
  - [Coral Reefs: Climate Action Benefits](#)
  - [Marine Debris](#)

## ***FROM Environment Protection Agency (EPA) - continued***

- [Nutrient Pollution](#) - Nutrient pollution, one of America's most widespread, costly and challenging environmental problems, is caused by excess nitrogen and phosphorus in the air and water.
- [Rivers and Streams](#)
- [Watersheds](#) - The area that drains to a common waterway, such as a stream, lake, estuary, wetland, aquifer, or even the ocean.
- [Wetlands](#) - Areas where water covers the soil, or is present either at or near the surface of the soil all year or for varying periods of time during the year, including during the growing season.

## **Water Quality**

Find out whether waters near you are clean and safe for activities such as swimming and fishing.

- [Beach Closures](#)
- [Fish Advisories](#) - A compendium of information on locally issued fish advisories and safe eating guidelines.
- [How's My Waterway?](#) - See if your local waterway was checked for pollution, what was found, and what is being done.

## **What You Can Do**

Read about actions you can take to protect water at home and in your community.

- [Find Healthy Watersheds Projects in Your Area](#) - Learn about opportunities to get involved in activities such as volunteer water monitoring, stream cleanups, and storm drain marking.
- [Disaster Preparedness](#) - Natural disasters such as hurricanes and floods can disrupt your drinking water supply and your wastewater disposal systems. Learn some of the issues you may face preparing for, during and after an event that directly threatens your health and the health of your family.
- [Protect Source Water](#) - Get involved in keeping pollutants out of the drinking water in your community.
- [Maintain Your Septic System](#) - If you're not properly maintaining your septic system, you're not only hurting the environment, you're putting your family's health at risk—and may be flushing thousands of dollars down the drain.
- [Prevent Polluted Runoff](#) - What you can do to prevent pollution caused by rainfall or snowmelt moving over and through the ground.
- [Volunteer Monitoring](#) - Across the country, trained volunteers are monitoring the condition of their local streams, lakes, estuaries and wetlands.
- [WaterSense](#) - Save water and protect the environment by choosing WaterSense labeled products in your home, yard, and business and taking simple steps to save water each day.

[Contact Us](#) to ask a question, provide feedback, or report a problem.

<https://www.epa.gov/learn-issues/water-resources#what-you-can-do>

***The More You Know, The Better Prepared You Are.  
Any of Our Cities Can Be Flint.***