

Fall/Winter 2015



YOUR HOUSE

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

Maxine Lyons
Asst. Secretary

Rhonda Dozier
Asst. Treasurer

Members-At-Large
Geraldine McDaniel
Maxine Dennis
Melinda Rickey

Newsletter Editor

Rhonda Dozier
Annie Hill

From The Editor, Rhonda Dozier

The purpose of the Your House Newsletter is to provide a venue for information sharing with and among fellow cooperatives and cooperators.

As the new editor for "Your House", I would like to take this opportunity to thank the many contributors to this issue of the newsletter. I put out the call and many of you answered by submitting articles and news from your cooperative. However, there are still many cooperatives, Individuals and Professionals who we would love to hear from. We continue to encourage you to show your cooperative pride by sharing your cooperative news, your thoughts, favorite poems, recipes and family happenings with us.

Peace & Blessings,

Quote of the month One of the most important key to **success** is having the **discipline** to do what you know you should do, even if you don't feel like doing it.
~ Unknown

In this Issue:

Association Overview

From PAHC President

Cooperatives' News

Spotlight on the Cooperative Spirit

Member's Perspective

Grand-Ma Use to Do That

Happenings & News in the Region

Recipe Corner

Just for Laughs

Kid's Road

From EPA

From FEMA

Senior Boulevard

In Memory

Did You Know

HUD News

Legislative Issues

From the White House

Little Known History

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

Once again, as President, I have been blessed to work with this fantastic group of people, although there have been some changes within the organization structure; however, the dedication is still as strong as ever. The members on this board continue to step up and fill in gaps when-ever and where-ever needed; they are proven cooperators. PAHC's headquarter moved in July to Waverly Terrace Cooperative, Baltimore, MD; when searching for a new home for PAHC, Waverly Board of Directors' did not hesitate to offer space to PAHC. Our sincere gratitude and thanks to Waverly Extraordinary Board of Directors. We are preparing for PAHC's Fall Training, which will be held at Pickwick Square Mutual Homes, District Heights, MD. 2016 will mark PAHC's 40th year of "Educating Members" The Board of Directors is going all out to make it a celebration befitting to Forty Years. PAHC 2016 Annual Conference will be held at the Sheraton Norfolk Waterside Hotel in Norfolk, VA, April 28-30, 2016.

We hope that all PAHC members are able to join us in Norfolk and help us celebrate PAHC. 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
Myrine Buford
William Brawner
Rhonda Dozier*

*Melinda Rickey
Maxine Lyons
Maxine Dennis
Geraldine McDaniel*

PAHC Board of Directors continues to be a strong, productive and very effective team. The BOD actively promotes good leadership practices to educate and inform its members.

COOPERATIVE & NEWS

Beecher Cooperative, Inc.

PAHC's President visit Beecher Cooperative

President Annie Hill, along with her daughter, Tameesha Hill paid a visit to Beecher Cooperative located at 2301 41st Street, NW; they met with Property Manager, Nancy Rowand. Nancy has been the property manager at Beecher for over thirty-five years. Prior to 1979, Beecher was a rental property; they received 90 day eviction notices on Christmas Eve. This was before the First Right of Purchase legislation in DC. In 1979 the tenants purchased the property, which became a cooperative. Beecher has six building, comprising in total of 63 units. The Board of Directors consists of seven members. One of the highlighted amenities, there are two washers and dryers in each building for members use free of charge.



Nancy gave us a tour of the property, there is a lovely little fountain set in the pathway between the buildings, and Nancy gave the history of how the fountain came to be. Apparently, it was a very old tree that partially fell down and had to be removed. The tree trunk was left but the cost to have the tree trunk removed was high, so Nancy came up with the idea to turn it into a fountain (original to say the least). We also had the opportunity to speak with Gretchen Wessel, Treasurer.

I would like to thank Nancy and Gretchen for taking the opportunity to talk with us and show us their lovely property.

-Submitted by Anne Hill

-Photo by Nancy Rowand

Capital View Mutual Homes, Inc.

Established in 1971 Capital View Mutual Homes (CVMH) located in Landover, in the heart of Prince Georges County, Maryland, behind FedEx Field. CVMH are a townhouse community with a 120 units. CVMH paid its mortgage off in 2012. Since paying off the mortgage we have replaced roofs that needed to be replaced, completed window replacements, replaced toilets in all the units and CVMH is now working on replacing siding for all its units.

The Annual Membership Meeting and Election of the Board of Directors was held in April 2015. Following is a list of the names duly elected to serve as the Board of Directors:

- Rhonda Dozier – President – 2018
- Anja Proctor – Vice President – 2018
- Nicandra Thompson – Treasurer– 2018
- LaShawn James – Secretary-2018
- Harold Basham– Sergeant –At-Arms –2018

CVMH has incorporated a few new programs to get the community more involved, over the past three years CVMH has held:

- Community Day- at this time school supplies are issued to our school aged children from Pre-K to High School. We have a moon bounce, DJ, food and games for all ages.



Halloween at CVMH



Ladies night at CVMH

- Halloween – members come and enjoy music, food, games and candy of course.
- Ladies not out- then women of CVMH get together to talk about growing the community while enjoying food and dancing.
- Seniors Baskets- Thanksgiving Baskets are put together by board members and delivered to the seniors.
- Sick and shut in- Flowers, cards and/or a visit is giving to members who are sick at home or in the hospital.

We are looking forward to the PAHC 2016 Annual Conference in Norfolk VA. See you all there.

-Submitted by Rhonda Dozier

Hacienda Cooperative, Inc.

A Special Meeting was held on Wednesday, July 08, 2015, to elect new members to the Hacienda Board of Directors. The Hacienda members elected the following members to the Board of Directors:

Brian Hughes (President)
Carolyn Johnson (Vice President)
Jennifer Jones (Treasurer)
DeAngelo Wingfield (Secretary)
Joann Garnet (At Large)

-Submitted by Jennifer Jones

S
H
A
R
E

Y
O
U
R

C
O
O
P

N
E
W
S

Northwest Cooperative, Inc.

Introduces the Share Program Coordinators

NORTHWEST COOPERATIVE HOMES

224 R STREET NW, STE 104
WASHINGTON DC 20001
202-234-8006/7

SHARE PROGRAM COORDINATORS



Coordinator: Phyllis Perry

Share participants:

Edna Brooks

William Barbour

-Submitted by Christine Leake

Pickwick Square Mutual Homes



A COOPERATIVE ON THE MOVE!

Pickwick Square in Forestville, Prince Georges County has grown tremendously over the past 40 years! Between becoming the founding member of PAHC (Potomac Association for Housing Cooperatives) and upgrading to a self-managed cooperative that is paid off; we have changed the dynamics of what it takes to become one of the best. Our members are very appreciative of the improvements we have made throughout the property such as improving the duct systems, attic insulation in each unit and electrical upgrades that have given our members a better outlook on our community. We promote a better living environment that is

reasonable, well put together and safe. The installation of privacy fences and conducting annual inspections are examples of our efforts to maintain our cooperative. Our members are proud to live at Pickwick Square.

The 2015 Winter Training Session will be held November 2015 here at Pickwick Square.

We are 100% occupied and our Board of Directors consists of

President: Clarence Robinson
Vice President: Orlander Johnson
Secretary: Joyce Ashworth
Treasurer: Myra Staten
Member at Large: Teddy Davis
Site Manager: Linda Briscoe

“A house is made of walls and beams; a home is made of love and dreams.” – Unknown

-Submitted by Joyce Ashworth

Reservoir Hill Mutual Homes

The Annual Membership Meeting and Election of the Board of Directors was held in October 10, 2015. Following is a list of the names delected to serve as the Board of Directors:

Officers

- Patty Wilson – President
- James Stoakley – Vice President
- Clarence Workman – Secretary
- Myrine Buford– Treasurer

Member(s)-at-large

Ruthie Wilder
Lynette James
Brenda Peterson

-Submitted by Myrine Buford

Second Northwest Cooperative Homes, Inc.

The ***Annual Membership Meeting and Election*** of the Board of Directors was held in May 2015. There were two vacant seats on the board; the two new members are Dianne Rouse and Joseph Bright, congratulations to Ms. Rouse & Mr. Bright. Second Northwest Board of Directors consists of the following:

- Eugene White – President
- Karen Smith – Vice President
- Bertie Barrett – Secretary
- Gail Harris – Treasurer

Member(s)-at-large

- Denise Murray-Morgan, Joseph Bright, Dianne Rouse, Doris Freeman

Second Northwest opened its Homework Center on September 21, 2015; the center will operate Monday thru Thursday:

Monday: Elementary School Students (third-fifth)
Tuesday: Middle School Students (sixth-eight)
Wednesday: High School Students (ninth-twelfth)
Thursday: All ages for Special Project/computer usage

SHARE Program: Second Northwest received a certificate from the Share Program for being a part or the Share Program for Seven Years. If you are interested in purchasing food through the Share Program, please contact Ms. Yuolette Johnson or Joseph Bright at 202-483-6889.

-Submitted by Anne Hill

-Photos by Joseph Bright

Second Northwest hosted its Annual Family Day Event on September 12, 2015.



Washington Hill Mutual Homes, Baltimore, MD

Effective as of October 19, 2015, the officers of the Board of Directors of Washington Hill Mutual Homes, Inc. (WHMH) are:

Officers

J. Lawrence Freeman, President
Herbert Salters, Vice President
Kyle Bressant, Secretary
Rose Parkenson, Treasurer

Members-at-large

Barbara Moore
Nick Durham
Willie McKoy Jr.

Please direct your correspondence to bodwhmh@gmail.com and to our Secretary, Kyle Bressant at kyle.bressant@gmail.com

-Submitted by J. Lawrence Freeman

Yorkville Cooperative, Fairfax, VA.



Yorkville Cooperative held our 1st Multicultural Festival on August 12th, 2015. Our activities included a free Community shred event and a Community cookout with fun games, cool prizes, a Back to School supply giveaway, and yummy food sponsored by James Mott Community Assistance Program (JMCAP). We were able to provide tables, chairs and fans to

accommodate members in attendance under the Property Pavilion on this beautiful and sunny day filled with fun and participation from a variety of cultures here at Yorkville. Our Board of Directors played a huge part in assisting and monitoring our Cookout. We would like to extend our appreciation and warmest thanks to everyone who volunteered their services and time to make a successful turn out into a successful event that we plan on implementing annual.

Additionally, on August 27th, 2015, Yorkville Cooperative held our Annual Back to School Backpack event for our school aged children in the Community. We secured over 100 backpacks filled with all of types of essential school supplies needed to insure our youth are equipped, organized and prepared for the 2015-2016 school year. We would like to extend our appreciation and warmest thanks to Fairfax County Public Schools (FCPS), House of Wood Foundation and Our Daily Bread Organization for the donated supplies. Additionally, we would like to thank Ms. Maxine Dennis, from the Board of Directors, for volunteering to hand out the backpacks.

Our Service Coordinator, Dave Lee, has begun planning for the 2016 Event Calendar for Yorkville and we look forward to what he has in store!

-Submitted by Dave Lee

St. James Mutual Homes is an important and historically significant site in the development of the Southwest community. The Board of Directors of the St. James Mutual Homes Cooperative has sponsored its nomination to the DC Inventory of Historic Sites. We were awarded the DC Historic Preservation on October 22, 2015.

Washington , DC 20024
Telephone (202) 484-3149
Fax (202) 484-1515

BOARD OF DIRECTORS FOR 2015

President	William J. Brawner	2 Year
Vice President	Marguerite E. Parker	2 Year
Secretary	Barbara D. Richardson	2 Year
Treasurer	Yolanda Eaton	3 Year
Member	William Broadus	2 Year
Member	Sandra Butler-Truesdale	1 Year
Member	Evette B. Jones	3 Year

St. James Mutual Homes meets District of Columbia Historic Preservation Criteria A, B, and D through G because it represents a significant milestone in Southwest's long struggle to develop high-quality affordable housing despite natural and man-made impediments. It is also significant to the development of planned housing for persons of moderate income in the city. Built in two sections as Sternberg Court in 1937 and Kober Court in 1939 by Washington's "sanitary housing companies," its construction helped shape the redevelopment of the banks of James Creek from an industrial tract to a district for planned housing complexes. It is the only multi-unit residential building and the only undesignated site among the handful of existing non-commercial or non-public buildings that escaped demolition during Southwest's redevelopment in the 1950s. St. James was also the District's first identified example of a cooperatively-owned complex purchased by a group that represented its tenants and the country's "first cooperative housing financed under the Federal Housing Administration's 221 (d) (3) program for moderate-income families."

St. James Mutual Homes also represents the a major work of one of Washington's most accomplished architects, Ashton P. Clark, who is particularly noted for his apartment house designs. Its blending of buildings and landscape reflects the influence of the Garden Cities movement, which advocated health-promoting buildings surrounded by green space "that provided "superior air circulation, more pleasing views, and enhanced light in each apartment." In his design for the buildings that came to be St. James Mutual Homes, Clark incorporated such features as porches for each unit that were characteristic of higher-rent "garden complexes" in very affluent areas of the city.

We ask that Advisory Neighborhood Commission 6D support St. James Mutual Homes' listing on the DC Inventory of Historic Sites and recommend that, in addition, the State Historic Preservation Officer forward its nomination to the Keeper of the National Register for inclusion in the National Register of Historic Places.



IMAGE 1J: Front facade of St. James Mutual Homes' former "Kober Court" Building at 215 Through 229 O Street SW.

SPOTLIGHT ON THE COOPERATIVE SPIRIT

Waverly Terrace Cooperative, Inc.

Waverly Terrace Cooperative, Inc., Board of Directors welcomes PAHC. In a special meeting called on June 17, 2015, the Board of Directors voted unanimously to house PAHC's Headquarters and provide space for PAHC's use. This decision by Waverly's Board of Directors exemplifies the root of the Cooperative Spirit. On behalf of PAHC Board of Directors and membership, our sincere appreciation and thanks to Waverly.



PAHC would like to highlight Vernon Oakes, Oakes Management Company and Host of WOL 1450 AM, "*Everything Co-op*" for his cooperative spirit. Vernon Oakes is a member of the Potomac Association of Housing Cooperatives (PAHC) and the National Association of (NAHC) Cooperatives. At PAHC 2015 Annual Membership meeting, Mr. Oakes volunteered to pay registration for one attendee to the 2016 Annual Conference in Norfolk, VA; the names of all 2015 attendees were put into a hat and one name was picked out of a hat by Jaylen Toogood, and the winner of the free registration was Christine Leakes, NW Cooperative, Washington, DC. PAHC would like to thank Mr. Oakes for his cooperative spirit and continuing support.

Member's Perspective

Who is knocking on your door?

By Doug Kleine

A September 4 article in the *New York Times* described situations at several co-ops where investors were applying to buy into the co-op with the sole purpose of forcing a vote to convert or redevelop the site. They were successful. Earlier this year, I went to Norwalk Connecticut to try to help a co-op where investors had gone door to door to get promises to sell and an assignment of proxy rights. I was too late. The investors used the proxies to elect a new board of cronies and the new board agreed to support the conversion of the co-op to rental.

Can it happen in this region? Well, in the past several years, we have lost Rosemary Village, Island Walk, Reflection Lake, and George Washington Carver. Hillwood Square in Falls Church continues to be threatened as real estate agents buy shares. Virginia Veterans Co-op in Arlington has fought forced votes on selling out and converting to condo. Bywater in Annapolis survived a threat of extinction. And there have been reports from time to time that Colonial Village in Arlington may go to market rate or be absorbed by their neighboring condo. The lesson is to be vigilant, treat the screening process with the utmost diligence, be tough on sublet policy and enforcement, and ensure that new cooperators are not speculators and investors. You owe it to your members to protect their homes, and the screening process is an important tool to do that.

CARRYING CHARGES ARE A COST EFFICIENT WAY TO PROVIDE HOUSING

By Jeffrey Turner

Cooperative Housing can be a great way to save on operating costs and therefore lower overall housing costs compared to other forms of housing. There are essentially two major categories of areas which make Cooperatives affordable. First, there are government programs to reduce interest costs. Secondly, the group purchasing power of a Cooperative can result in savings to the individual member.

Under the HUD236 program, net interest paid by the Cooperative is 1% and under the HUD 221(d) program the net interest paid by the borrower is 3 %. These housing programs are designed to make housing affordable. In addition, Community Development Block Grants (CDBG) funds can be applied for with local governments for infrastructure and security projects.

There are many ways group buying power in a Cooperative provides lower costs to its members. Individual household refuse collection costs \$37 a month for a single unit in some areas. Surveys of several Cooperatives have shown actual costs to be between \$12 and \$22 per unit per month. Insurance for an entire multifamily property is \$333 per unit per year and for similar individual units, the cost can be from \$600 to \$800 per year. Similar savings are achieved with landscaping maintenance contracts. Compare what it would cost to have your own yard maintained for a season to the per unit actual cost for a contractor to maintain the entire community and you will see major economies by being a Cooperative member.

So, Cooperatives should provide lower housing costs to its members compared to the market rents of competing properties. Just remember, it is the responsibility of the Cooperative Board to make sure the charges cover all costs and reserves in order to sustain their community.

Grand-Ma Use to Do That!

Honey

- To enjoy clear skin, your need to keep your skin well moisturized. Honey is a great moisturizer and also has anti bacterial properties that help ward off infection.
- Apply raw honey directly on your skin. Let it dry naturally and then rinse it off with lukewarm water. The water content in honey will deeply moisturize the skin, making it soft and supple. Do this simple remedy once daily or every other day.

Alternatively, mix two teaspoons of milk and one teaspoon of honey. Then add one teaspoon of gram flour and mix it in well. Apply it all over your face. Leave it on for 20 minutes and then rinse it off with warm water. Use this face mask once a week to enjoy radiant and clear skin.

Apple Cider Vinegar

Apple Cider Vinegar is an awesome product to have around the house because it works so well for so many home remedies. It is actually one of quickest and most effective remedies for Acid Reflux symptoms. There are two ways you can use Apple Cider Vinegar. You can simply swallow a teaspoon of it on its own when symptoms appear (though that might be a little painful and strong tasting) or you can dilute it.

The recommended way to use Apple Cider Vinegar for Acid Reflux is to mix 2 teaspoons of it into a glass of water. You can also add 2 tablespoons of honey. This will not only make it taste better but honey is also a great natural remedy for acid reflux so it pack a double wallop.

Baking Soda

Not just for the refrigerator anymore, baking soda can work wonders in removing bad breath odor as well. Simply add a teaspoon of baking soda to a glass of water, and thoroughly swish and gargle every time you brush your teeth. You may also apply baking soda directly to your toothbrush when brushing your teeth and tongue.

Cinnamon Sticks

Simmering some cinnamon sticks in water on the stove is an easy way to get rid of the fish smell in a room after cooking. If you do not have sticks available, try simmering some dried cinnamon in a pot of water and throw in some other spices such as cloves or nutmeg. (Just make sure water does not boil completely out of pot.)

HAPPENINGS & NEWS IN THE REGION

PG County



Festival of Lights

November 27, 2015 - January 1, 2016

*Bring a little twinkle to your holidays at the
29th Annual Winter Festival of Lights!*

This spectacular holiday drive-through event features more than one million twinkling lights and is sure to delight all family members, with the array of twinkling lights on display.

Be sure to make a difference this season! Please bring canned goods/non-perishable items to donate to local food banks from 5:00 – 9:30 p.m.

Watkins Regional Park
301 Watkins Park Drive
Upper Marlboro, MD 20074

Virginia



Meadowlark's Winter Walk of Light's

•Did you know that this is the Meadowlark's Winter Walk of Light's fourth year? It quickly has become a wonderful family holiday tradition! If you have visited in the past be sure to look for some new light critters and a tunnel of color!

The Fountains of Lights are unique light fountains animated with all types of cool colors and patterns. Stop and watch all of the dazzling colors!

Make sure to ask for a Scavenger Hunt form at the Visitor Center desk. If you complete the form and turn it in, you can get a neat holiday prize.

9750 Meadowlark Gardens Ct, Vienna, VA 22182
T: 703-255-3631

District of Columbia



Tour the White House

The White House takes visitors through the East wing, the State Dining room, the Red, Blue and Green room and the China Room. Tours of the White House are available in advance through your member of Congress. For more information call the White House Visitors Center at (202) 456-7041. You can locate your Representative's office by visiting house.gov.

Tour Hours

Tuesdays - Thursdays 7:30am until 11:30am

Friday - Saturdays 7:30am until 1:30pm

Excluding Federal Holidays

Baltimore



Free Fall Baltimore

Free Fall Baltimore celebrates its ninth year by featuring an array of free cultural activities. With more than 300 unique events scheduled, you'll be able to find an exciting activity on almost every day in October. Free Fall encourages participants to search out something new. Whether you visit a cultural organization that you don't know; take a class in a new art form; attend a performance of a new group, you'll find that there's plenty going on throughout the month in Baltimore.

- See more at: <http://baltimore.org/article/free-fall-baltimore#sthash.i35a1Ict.dpuf>

Monkey Bread**Ingredients**

1/2 cup granulated sugar
 1 teaspoon cinnamon
 2 cans (16.3 oz each) Pillsbury™ Grands Biscuits
 1/2 cup chopped walnuts, if desired
 1/2 cup raisins, if desired
 1 cup firmly packed brown sugar
 3/4 cup butter or margarine, melted

Heat oven to 350°F. Lightly grease 12-cup fluted tube pan with shortening or cooking spray. In large -storage plastic food bag, mix granulated sugar and cinnamon.

Separate dough into 16 biscuits; cut each into quarters. Shake in bag to coat. Arrange in pan, adding walnuts and raisins among the biscuit pieces.

In small bowl, mix brown sugar and butter; pour over biscuit pieces.

Bake 28 to 32 minutes or until golden brown and no longer doughy in center. Cool in pan 10 minutes. Turn upside down onto serving plate; pull apart to serve. Serve warm.

Genius and Idiot

A proud and confident genius makes a bet with an idiot. The genius says, "Hey idiot, every question I ask you that you don't know the answer, you have to give me \$5. And if you ask me a question and I can't answer yours I will give you \$5,000." The idiot says, "Okay." The genius then asks, "How many continents are there in the world?" The idiot doesn't know and hands over the \$5. The idiot says, "Now me ask: what animal stands with two legs but sleeps with three?" The genius tries and searches very hard for the answer but gives up and hands over the \$5000. The genius says, "Dang it, I lost. By the way, what was the answer to your question?" The idiot hands over \$5.

Animal Crackers

A mom and a son come home from the grocery store. The boy immediately empties out a box of animal crackers and the mom asks him why. The boy says, "You should not eat it if the seal is broken, so I'm looking for the seal."

**MEMBERS, WE NEED YOUR
 HELP – PLEASE VOLUNTEER
 YOUR COOP TO HOST
 FUTURE TRAININGS!**

*Contact: Ruthie Wilder at 410-742-1734; Maxine Lyons at 410-523-6422
 or Anne Hill at 410-419-9479*

KID's ROAD

Words can go horizontally and vertically either way, but not diagonally.

Fall Word Search

W	R	I	O	J	N	M	C	W	E	I	V	L	A	T	I	P	A	C	H
B	M	Y	A	W	X	C	H	O	J	X	L	H	V	F	M	W	E	T	F
L	C	O	J	A	K	L	E	D	Q	Q	L	B	I	Z	T	L	R	S	B
R	R	D	J	V	T	L	S	Z	N	Y	I	E	Y	J	I	C	A	E	C
E	K	G	W	E	Y	I	A	X	W	K	H	B	O	V	R	M	U	W	N
H	Y	L	N	R	L	H	P	O	G	E	R	S	L	A	X	T	Q	H	S
C	O	E	O	L	A	N	E	Y	E	N	I	A	I	D	T	N	S	T	B
E	E	N	W	Y	T	O	A	N	I	L	O	N	G	N	S	E	K	R	L
E	S	E	F	T	I	T	K	C	J	Y	V	D	H	E	E	L	C	O	S
B	E	E	D	E	P	G	E	U	X	J	R	T	T	I	W	L	I	N	C
B	M	R	A	R	A	N	B	U	D	B	E	O	V	C	H	I	W	D	O
U	A	G	O	R	C	I	R	N	A	Q	S	W	I	A	T	V	K	N	V
P	J	E	R	A	T	H	A	L	V	Q	E	N	E	H	R	K	C	O	Y
V	T	G	G	C	S	S	N	N	R	K	R	V	W	L	O	R	I	C	Z
W	S	A	N	E	A	A	D	A	E	J	A	I	G	U	N	O	P	E	X
C	D	L	I	P	E	W	Y	U	W	E	H	L	J	B	W	Y	U	S	M
D	Z	L	N	T	G	R	W	V	R	I	U	L	S	T	A	E	K	B	S
X	U	I	N	N	N	S	I	O	S	P	D	A	U	L	Y	P	F	T	M
R	S	V	E	H	O	P	N	S	U	K	C	G	W	L	A	L	S	Q	S
V	P	U	B	G	O	X	E	H	E	R	N	E	Q	M	B	W	X	N	I

Beecher
Benning Road
Capital View
Chesapeake
Brandywine
East Capital
Hacienda
Lightview
Northwest

Pickwick Square
Reservoir Hill
Sandtown Village
Second Northwest
St. James
Village Green
Washington Hill
Waverly Terrace Yorkville

"Remember upon the conduct of each depends the fate of all."

Alexander The Great

THANK YOU—WE APPRECIATE YOU

Membership

Beecher Cooperative, Inc.

Capital View Mutual Homes, Inc.

East Capital Gardens, Inc.

Lightview Cooperative, Inc.

Northwest Cooperative Homes, Inc.

Reservoir Hill Mutual Homes, Inc.

Second Northwest Coop. Homes, Inc.

Southern Homes & Gardens Coop, Inc.

Washington Hill Mutual Homes, Inc.

Yorkville Cooperative, Inc.

Benning Road Cooperative, Inc.

Chesapeake Brandywine Coop., Inc.

Hacienda Cooperative, Inc.

Madison Terrace Cooperative, Inc.

Pickwick Square Mutual Homes, Inc.

Sandtown Village Cooperative, Inc.

St. James Mutual Homes, Inc.

Village Green Mutual Homes, 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



The Potomac Association of Housing Cooperatives website (potomacassn.org) is a unique opportunity for member Cooperatives and non-member Cooperatives to get up-to-date information on Cooperative living.

We are a member of and provide a link to the National Association of Housing Cooperatives. The website is an opportunity to keep member and non-member Cooperatives informed on the latest legislation that relate to Cooperative living through our newsletter and links to HUD and regional governmental websites.

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

Feel free to visit our website (potomacassn.org) to learn more about our Association.



FROM Environment Protection Agency (EPA)

EPA Environmental News

Contact: Roy Seneca, [215-814-5567](tel:215-814-5567)

seneca.roy@epa.gov

25th Anniversary of Pollution Prevention Act Serves as Reminder That Everyone Can Take Steps for a Healthy Environment

PHILADELPHIA (Sept. 21, 2015) Each year, the U.S. Environmental Protection Agency celebrates Pollution Prevention Week – the third week in September – to highlight ways the agency is working with an array of organizations to prevent pollution right from the start. The 2015 week-long observance is particularly important since it marks the 25th anniversary of the Pollution Prevention Act, the law which established the national policy that pollution should be prevented or reduced at the source whenever feasible.

“We celebrate Pollution Prevention Week to recognize people and organizations who are successfully preventing pollution to reduce their environmental footprint, and to remind others that we all can choose to do one small thing for a healthier environment,” said EPA Regional Administrator Shawn M. Garvin. “Compared to 25 years ago, more businesses, industries, communities and families are seeing the health and economic benefits of reducing waste and using energy and other natural resources more wisely.”

EPA estimates that each individual generates about 1.67 tons of solid waste per year, which equates to about 4.62 pounds per person each day. Whether you are a student, a parent, a small business owner or a corporate leader, everyone can help.

These tips can help you prevent pollution:

- Ride a bike, carpool, walk, or take mass transportation to work or school.
- Buy school supplies wrapped with minimal packaging; or buy products that come in bulk sizes. Packaging accounts for more than 30 percent of all the waste generated each year.
- Use re-useable lunch containers bags rather than paper or plastic.
- Practice Safe Take-out - Say NO to extra napkins, plastic-ware and condiments.
- Help start a recycling program at school or at work.
- Use only recycled paper and other recycled products.
- Maintain heaters, air conditioners, refrigerators, and other energy using equipment, to reduce the amount of energy used.
- Switch to compact fluorescent light bulbs.
- When you purchase electronics and appliances look for the ENERGYSTAR label and buy the most energy efficient items possible to meet your needs.
- Purchase products in bulk with minimal packaging.
- Save water and protect the environment by choosing Water Sense labeled products in your home, yard, and business and taking simple steps to save water each day.

For more information on Pollution Prevention Week and other ways you can prevent pollution every day, visit:

<http://www2.epa.gov/p2week>



Release date: September 28, 2015

WASHINGTON –Today, the Federal Emergency Management Agency (FEMA) is encouraging individuals, families, workplaces, schools, and organizations across the nation to take part in National PrepareAthon! Day on September 30th, 2015. Extreme weather is occurring more often across the United States, which is increasing the costs of natural disasters. According to a recent survey conducted by FEMA, fewer than half of Americans have discussed and developed an emergency plan with their household.

As part of National Preparedness Month and National PrepareAthon! Day, FEMA is encouraging everyone to develop and practice their family emergency plan to prepare for disasters that are known threats in their communities.

“The first step in preparing yourself and your family is learning the type of disasters that can happen where you live,” said FEMA Administrator Craig Fugate. “Your family may not be together when disaster strikes. Developing an emergency communication plan doesn’t cost a thing, and the time you’ve invested beforehand will make it easier for your family to reconnect.”

National PrepareAthon! Day is part of America’s PrepareAthon!, a nationwide grassroots campaign for action to increase community preparedness and resilience through hazard-specific group discussions, drills, and exercises. The campaign offers easy-to-implement preparedness guides, checklists, and resources to help individuals, organizations, and communities prepare for the types of disasters that are relevant to their area.

People can take these simple steps to increase their preparedness:

1. **Create a family emergency communication plan.** Visit ready.gov/prepare and download [*Be Smart. Take Part: Create Your Family Emergency Communication Plan*](#). Collect the information you need, decide on the places you will meet in case of an emergency, share the information with your family, and practice your plan.
2. **Sign up for local text alerts and warnings and download weather apps.** Stay aware of worsening weather conditions. Visit ready.gov/prepare and download [*Be Smart: Know Your Alerts and Warnings*](#) to learn how sign up for local alerts and weather apps that are relevant for hazards that affect your area.
3. **Gather important documents and keep them in a safe place.** Have all of your personal, medical, and legal papers in one place, so you can evacuate without worrying about gathering your family’s critical documents at the last minute. Visit ready.gov/prepare and download [*Be Smart: Protect Your Critical Documents and Valuables*](#) for a helpful checklist.
4. **Create an emergency supply kit.** Be prepared for bad weather by creating an [*emergency supply kit*](#) for each member of your family. Visit ready.gov/build-a-kit for more ideas of what to include in your kit.

Visit the America’s PrepareAthon! website, ready.gov/prepare for more information, to sign up, and to register your participation.

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 or call 1-800-677-1116.

Seniors in PG County

Being a senior in Prince George's County is better than ever! The Department of Parks and Recreation, Senior Services are an innovative body designed to help meet the needs, wants and aspirations of seniors 60 & better as they age in place here in the County. Recognizing the diverse aging populations, we challenge ageism, celebrate the wisdom and experience of age, and provide opportunities to engage in meaningful activities, which enhance one's personal well-being through the seven dimensions of wellness: social, emotional, physical, environmental, intellectual, vocational and spiritual.

M-NCPPC offers six friendly and inviting senior activity centers especially for people aged 60 and better. These senior activity centers offer special events, trips, classes, health programs, information and referrals. Provided by the Prince George's County Department of Family Services, Aging Services Division, transportation and the senior nutrition program featuring hot lunches are also available at these sites. If you are a resident of Prince George's or Montgomery Counties, membership cards for admission to these senior activity centers are free of charge and allow you to participate in the programs of interest to you.

http://www.pg parks.com/Things_To_Do/Senior_Activities.htm

Seniors in DC

The ADRC is available to assist low-income seniors, disabled customers, and social workers with the process of applying for Medicaid and SNAP (Supplemental Nutrition Assistance Program) benefits.

In addition, the ADRC has resources to help clients understand the process for obtaining and utilizing Home and Community Based (HCB) and Elderly and Persons with Disabilities Waivers,

For more information, review the information provided below or contact the ADRC at (202) 724-5626 to make an appointment to process your benefit applications.

Related Information

- Medicaid and SNAP Benefits
- Home and Community Based (HCB) Waivers
- Elderly and Persons with Disabilities (EPD) Waivers

<http://dcoa.dc.gov/page/aging-and-disability-resource-center-adrc>

Seniors in Baltimore

Baltimore City Recreation and Parks' Senior Citizens Division offers many life-enriching recreational programs and events for the city's adults, ages 50 and older. The division provides support and assistance to 94 golden age clubs that are conveniently located throughout Baltimore. The division sponsors many monthly citywide special events and programs designed to bring our seniors together for fun and fellowship. Activities include crab feasts, regional day trips and "a day at the races" at Pimlico Race Track, just to name a few. Group transportation to these events is always included in the ticket price.

<http://bcrp.baltimorecity.gov/Recreation/SeniorActivitiesSports.aspx>

In Memory


On Behalf of PAHC's Board of Directors and Members, our deepest sympathy to the families of Tim, Jorma and Joan and Reservoir Hill Mutual Homes and Washington Hill Mutual Homes Members.

Timothy K. White
We Will Miss You!



PUBLIC VIEWING
 Sunday, 7/26/2015
 2:00 pm – 6:00 pm
Vaughn C Greene Funeral Home
 4905 York Road, Baltimore, MD 21212

Funeral
 Monday, 7/27/2015
 10:00 am
New Antioch Baptist Church
 2401 St. Paul St.
 Baltimore, MD 21218

Home Going Celebration
Husband of Mrs. Myrine E. Buford
Sunday August 30, 2015
12 O'Clock Noon-Until
2101 Brookfield Avenue # 2
Baltimore, Maryland 21217
BTGB

Jorma Sojoblom, Ph.D.
April 6, 1919 - Sunrise
August 26, 2015 - Sunset

JOAN BURNS

Joan Burns was a long time member of Washington Hill Mutual Homes (WHMH), in Baltimore, Maryland; she departed on Friday, October 2, 2015.

Joan severed on WHMH Board of Directors for many years and was, serving as Vice President at the time of her death.

I'm Free

Don't grieve for me, for now I'm free; I'm following the path God has laid you see.

I took his hand when I heard His call; I turned my back and left it all.

I could not stay another day, to laugh, to love, to work or play.

Tasks left undone must stay that way. I found peace at the close of day.

If my parting has left a void; then fill it with remembered joys.

A friendship shared, a laugh, a kiss, O yes, and these things I too will miss.

Be not burdened with times of sorrow. I wish you the sunshine of tomorrow.

My life's been full; I savored much, Good friends, good times, a loved one's touch.

Perhaps my time seemed all too brief; Don't lengthen it now with undue grief.

Lift up your hearts and peace to thee, God wanted me now,

He set me free.

In Memory of Tim White, Jorma Sojoblom (Reservoir Hill Mutual Homes) and Joan Burns (Washington Hill Mutual Homes)

Baltimore, MD

Did You Know?

Changing the Rules/Altering Bylaws in Co-ops and Condos

When you're on the board of a co-op or condo building, sometimes it can feel like you need a law degree to understand all of the paperwork that gets thrown at you. Depending on where you live, there are bylaws and proprietary leases and house rules and everything in between. And like any thriving growing community, sometimes rules and laws need to change with the times. But how often can these documents be changed? Who changes them? Do the owners or shareholders have any say in these changes?

Know the Rules

First, while they sound similar, it's important to understand the difference between some of these documents. For the most part, it all comes down to whether your place of residence is a condominium or a cooperative. According to Neil Garfinkel, an attorney with Abrams Garfinkel Margolis Bergson, LLP in Manhattan, bylaws in a co-op dictate how the corporation operates-- in that regard, they're very different from the bylaws in a condominium. The documents that tell the people in a co-op what they can and can't do in respect to living in the building are the house rules and the proprietary lease.

"However," says Garfinkel, "the bylaws in a condominium are the rules and regulation the condo owners are governed by; they are set up to protect the interest of the owners."

The condominium bylaws are a self-governing document for the association. This covers board member qualifications and the direction of the board of directors, including how it administers policies according to the bylaws and how it oversees the maintenance and administration of the association. The bylaws will also cover meetings, voting, proxies, budget, assessments, including special assessments, insurance coverage, and restrictions on the use of the units and the common areas. For example, condominium bylaws will state whether or not unit owners can own pets; but the cooperative owner's proprietary lease will state the rules of pet ownership.

Changing the Rules

Now that you have graduated from Bylaws 101, what are some legitimate reasons to change a bylaw or set of bylaws? While most building bylaws are written thoughtfully and with the entire building community in mind, the fact remains that at some point, most buildings find it necessary to review their bylaws and change them if they're obsolete, unenforceable, or universally disliked.

"There are some common reasons for changing bylaws," says Paul Herman, managing director of Rose Associates, a management consulting firm in New York. "In a cooperative, you may want to change the maintenance requirements, or the board of directors requirements, or the flip tax (for transferring a unit). In a condo, the association can change bylaws to address such issues as a change in voting procedures, special assessments or the term of the board.

If several provisions of the bylaws are being considered for amendment, perhaps it's time to review the entire document, rather than approaching it piecemeal. According to attorney Robert Meisner, a member of the College of Community Association Lawyers and adjunct professor in community association law at Michigan State University Law School and Cooley Law School, your board should consider how long it's been since the bylaws were created, and how many laws have been passed or changed since then. He also suggests that you ask the following questions before deciding to change your bylaws:

Changing the Rules/Altering Bylaws in Co-ops and Condos - *continued*

Would you like to improve unit resale marketability and real estate appreciation, and strengthen the building against potential legal challenges and financial liabilities that could be thwarted through good document provisions?

Do you have financial difficulties caused by delinquent assessments, inadequate budget or reserves, or non-recoverable attorney fees incurred in pursuing bylaw infractions, and bylaws that do not seem to provide any remedies or a roadmap for relief?

Do your bylaw provisions seem to be contrary to public policy, such as prohibiting the flying of the American flag, prohibiting family day care homes, allowing transient tenants, or discriminating against children or single people?

Do you have problems such as parking, pet issues including waste and leashes, common elements not being properly maintained, satellites and antennas indiscriminately erected, and bylaws that do not provide remedies, direction or relief?

Do you have trouble getting residents and shareholders to attend meetings, satisfying the quorum requirements, passing votes on important issues, getting people to volunteer for (or stay on) the board?

Do you have documents that lack reasonable notice or quorum requirements, or lack the protective indemnification, limitation of director and officer liability, and the director and officer insurance coverage provisions?

Are there clear procedures in your bylaws for dealing with insurance proceeds, building funds, eminent domain and other factors that serve to protect the owners' collective investment?

Do your bylaws contain outdated provisions regarding the sponsor's rights, and references to governmental agencies or governmental documents which may have been abolished, or an unenforceable and potentially discriminatory right of first refusal unit resale provision?

Carved in Stone?

Flexible as they can be, however, individual bylaws already written can't just be changed on a whim. For example, in a recent Washington Post column, attorney Benny L. Kass, explains that if renting is already permitted in a building's bylaws, the board cannot pass a rule that prohibits owners from leasing out their units.

"However," says Kass, "the board can impose reasonable restrictions. For example, the board could require that all owners and tenants sign an addendum to their leases stating that the tenant has been provided a copy of the association documents and that the tenant agrees to abide by those documents.

"The board could also require that the landlord and tenant acknowledge that the board of directors can take legal action against a tenant for violations of the association legal documents," Kass continues, "Or the board could require that the landlord and tenant agree that if the landlord is not paying the condominium fee, the tenant would upon demand pay his rent directly to the association, instead of to the landlord."

Changing the Rules/Altering Bylaws in Co-ops and Condos - *continued*

The Residents' Say

Once a bylaw needs to be changed, a consensus needs to be held and a certain percentage of shareholder must agree on the change to make it official. "The bylaws are going to set forth what kind of consensus you need," says Garfinkel. "Generally, it's a two-thirds vote. In cooperatives, voting can be done two different ways: it can be based on the number of shares that you own or it can be based on the number of unit owners, but again this information will already be in the bylaws."

Once a bylaw needs to be changed, a consensus needs to be held and a certain percentage of shareholder must agree on the change to make it official. "The bylaws are going to set forth what kind of consensus you need," says Garfinkel. "Generally, it's a two-thirds vote. In cooperatives, voting can be done two different ways: it can be based on the number of shares that you own or it can be based on the number of unit owners, but again this information will already be in the bylaws."

Typically the board of directors initiates the process of a bylaw change, but if you are a shareholder or individual who wants to express a concern, you can attend the annual meeting, wave your flag and start a change at the grassroots level. If others feel the same way you do, you can also gather a group of shareholders together and call a special meeting.

If the board of directors initiates a bylaw change, it will hold an informational meeting or circulate the proposal to the shareholders--again, it depends on what the bylaws already say they must do. Anyone interested in attending the special meeting to voice his approval or disapproval of the change can do so. Some associations then have a vote at the annual meeting, while others call a special meeting solely to vote on the proposed amendment.

One such example of how bylaws can be changed occurred in a luxury condo building on Manhattan's Upper East Side. A prospective purchaser had a criminal record--he was convicted of a crime that involved a gun. Since the board had the right of first refusal, the board rejected the purchaser and received a vote from two-thirds of the unit owners that they could in the future reject purchasers convicted of gun-related crimes. Although this was a very unusual case, it shows how the condominium owners can change bylaws.

"Typically we advise our board that if they are going to change something and it will be considered controversial, we would strongly urge the board to go to the shareholders and not rely solely on the powers they were given," says Herman.

"Bylaws generally don't change all that much though," says Garfinkel. "They are pretty standard from corporation to corporation and it's more likely that they will review a proprietary lease in a cooperative." "Many of these problems can be protected against, avoided and/or significantly reduced through the adoption of the proper bylaw amendments," says Meisner.

"There is an art to getting these documents approved, but it can be done through careful planning and board dedication."



HUD MAKES \$1.9 BILLION IN GRANTS AVAILABLE FOR HOMELESS PROGRAMS

WASHINGTON – As part of the Obama Administration's effort to prevent and effectively end homelessness, the U.S. Department of Housing and Urban Development announced today that it will offer \$1.9 billion for fiscal year 2015 to support existing and new homelessness programs. Funded through **HUD's Continuum of Care (CoC) Homeless Assistance Program Notice of Funding Availability (NOFA)**, this notice will further incentivize local applicants to pursue permanent housing using a Housing First approach to target their resources to proven strategies.

The funding, for which the notice was published today, will provide permanent and transitional housing to people experiencing homelessness as well as services including housing stabilization, job training, and health care. *Continuum of Care* grants are awarded competitively to local programs to meet the needs of people experiencing homelessness. These grants fund a wide variety of programs from street outreach and assessment programs to transitional and permanent housing for individuals, including unaccompanied youth, and families.

For this *CoC* program competition, HUD has made several changes to the application process that will make it much more competitive and significantly increase incentives for communities to improve their performance. As part of these changes, HUD has expanded incentives to adopt best practices such as permanent supportive housing and rapid re-housing which will enable communities to further move the needle on ending homelessness.

Additionally, the *CoC* program NOFA encourages communities to end veteran, chronic, family, and youth homelessness as well as to use their data to allocate all resources available within the community to end homelessness. Finally, to help communities reach these goals, there is greater flexibility provided to create a variety of new projects that will allow recipients to serve different populations of individuals and families experiencing homelessness as well as to support increased data collection and analysis.

This competition is designed to promote proven strategies that have made a lasting impact on the local level," said HUD Secretary Julián Castro. "By empowering our partners with the resources, tools, and support that they need, we can move closer to the day when the United States ends homelessness — once and for all."

In 2010, President Obama and 19 federal agencies and offices that form the U.S. Interagency Council on Homelessness (USICH) launched the nation's first comprehensive strategy to prevent and end homelessness. **Opening Doors: Federal Strategic Plan to Prevent and End Homelessness** serves as a roadmap for how the federal government will work with state and local communities to confront the root causes of homelessness. Since *Opening Doors* was published, HUD's homeless assistance grants have reduced homelessness in America, including for veterans, families, and people experiencing long-term or chronic homelessness.

HUD requires prospective grantees to submit applications electronically at www.grants.gov. Any changes to HUD-published funding notices will be made available to the public through a Federal Register publication and published on this government-wide portal. Applicants are urged to sign up for Grants.gov's notification service to receive periodic updates or changes to these grant offerings.

###

*HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.
More information about HUD and its programs is available on the Internet
at www.hud.gov and <http://espanol.hud.gov>.*

Legislative Issues

Maryland Cooperative Housing Act - Transparency Act

- HB1328/SB865
- **Status: HB1328** has had a House hearing, no action.
- **Status: SB865** has passed the full Senate and a hearing has not yet been schedule in House Environmental Matters.
- **An amended bill (HB741)** was introduced by **Delegates Hayes, Clippinger, Conaway, Lierman, and B. Robinson.** Read first time on February 13, 2015. The bill was assigned to Environment and Transportation

These bills can have a devastating effect on the Housing Cooperatives communities with a domino effect across the country. Cooperatives operates on the money collected from members to pay the cooperative bills, e.g. employees, maintenance services, water, lights, lawn and trash service, mortgage, taxes, etc. If coops are unable to start a process for collecting carrying charges for three (3) months, and approximately another three (months) before getting to court, this can cause everyone to lose their homes, even the members who pay their carrying charges on time. These bills has nothing to do with transparency, which cooperative documents already address; these bills sends negative messages that coops must provide “FREE RENT (Carrying Charges)”, because that is exactly what it is. How would these same law makers feel if they could not collect rents for their properties?

Let Your Cooperative Voice be heard by the Members of Congress that represent you, tell your representatives that this is a bad bill and it affects the lives of millions of paying cooperative members, strongly urge your representatives to KILL THESE BILLS (HB1328, SB865); Although HB741 amends the previous bills, these bill needs to done away with completely!



“Call to Action”



Let Your Voices Be Heard!

Your NAHC Government Relations team advocates on your behalf for legislation and issues that benefit housing cooperatives by lobbying Congress and federal officials. We also work with multifamily, cooperative, aging and tax partners “inside the Beltway” and beyond. We need your grassroots advocacy help in showing our leaders that the housing cooperative community have voices that need to be heard by them. **YOUR** voices will determine the success or failure of our efforts!

ACTION: Please take action, and ask all the members of your cooperative to help too, by sending e-mails to your Senators and Representatives. With your help, housing cooperative voices can be heard and will make a difference!

Find your Representative and two Senators at
Contacting Congress <http://www.contactingthecongress.org>

Send separate e-mails for each issue listed below.

Tell them about your cooperative (e.g., we are a 200 unit cooperative in their District/State).

- FEMA Disaster Relief for Housing Cooperative Common Areas

(Ask for their support for legislation Rep. Steve Israel will be introducing soon to provide disaster relief for all the common areas of your cooperative.)

- Veterans Administration (VA) Home Loan Guarantees for Housing Cooperatives

(Ask for their support for legislation Rep. Carolyn Maloney will be introducing soon to provide VA home loan guarantee benefits to purchase shares in housing cooperatives.)

- Home Equity Conversion Loan Guarantees (HECM) for Housing Cooperatives

(Ask them to urge HUD to release the guidelines for HECM's for housing cooperatives.)

- Flood Insurance Equity for Housing Cooperatives

(Ask them to introduce legislation to provide equal flood insurance amounts for co-ops and condos.)

Little Know History

Inoculation was introduced to America by a slave.

Few details are known about the birth of Onesimus, but it is assumed he was born in Africa in the late seventeenth century before eventually landing in Boston. One of a thousand people of African descent living in the Massachusetts colony, Onesimus was a gift to the Puritan church minister Cotton Mather from his congregation in 1706.

Onesimus told Mather about the centuries old tradition of inoculation practiced in Africa. By extracting the material from an infected person and scratching it into the skin of an uninfected person, you could deliberately introduce smallpox to the healthy individual making them immune. Considered extremely dangerous at the time, Cotton Mather convinced Dr. Zabdiel Boylston to experiment with the procedure when a smallpox epidemic hit Boston in 1721 and over 240 people were inoculated. Opposed politically, religiously and medically in the United States and abroad, public reaction to the experiment put Mather and Boylston's lives in danger despite records indicating that only 2% of patients requesting inoculation died compared to the 15% of people not inoculated who contracted smallpox.

Onesimus' traditional African practice was used to inoculate American soldiers during the Revolutionary War and introduced the concept of inoculation to the United States.

Esther Jones was the real Betty Boop!

The iconic cartoon character Betty Boop was inspired by a Black jazz singer in Harlem. Introduced by cartoonist Max Fleischer in 1930, the caricature of the jazz age flapper was the first and most famous sex symbol in animation. Betty Boop is best known for her revealing dress, curvaceous figure, and signature vocals "Boop Oop A Doop!" While there has been controversy over the years, the inspiration has been traced back to Esther Jones who was known as "Baby Esther" and performed regularly in the Cotton Club during the 1920s.

Baby Esther's trademark vocal style of using "boops" and other childlike scat sounds attracted the attention of actress Helen Kane during a performance in the late 1920s. After seeing Baby Esther, Helen Kane adopted her style and began using "boops" in her songs as well. Finding fame early on, Helen Kane often included this "baby style" into her music. When Betty Boop was introduced, Kane promptly sued Fleischer and Paramount Publix Corporation stating they were using her image and style. However video evidence came to light of Baby Esther performing in a nightclub and the courts ruled against Helen Kane stating she did not have exclusive rights to the "booping" style or image, and that the style, in fact, pre-dated her.

Baby Esther's "baby style" did little to bring her mainstream fame and she died in relative obscurity but a piece of her lives on in the iconic character Betty Boop.

The First Amendment states that

"Congress shall make no law" restricting freedom of speech, religion, press, assembly, and petition.

Elizabeth Cady Stanton organized

The Seneca Falls Convention creating the Women's Rights Movement in the United States.

The Fifteenth Amendment guarantees

The right to vote to all citizens regardless of race.

Black History Month originated in 1926 by **Carter Godwin Woodson** as Negro History Week. The month of February was chosen in honor of Frederick Douglass and Abraham Lincoln, who were both born in that month.

Josiah Henson (1789 – 1883) fled slavery in Maryland in 1830 and founded a settlement in Ontario, Canada for fugitive slaves. His autobiography "The Life of Josiah Henson, Formerly a Slave, Now an Inhabitant of Canada, as Narrated by Himself" (1849) is believed to have been Harriet Beecher Stowe's inspiration for the main character in "Uncle Tom's Cabin". Henson's cabin in Maryland still stands today and is a national landmark. Josiah Henson's grandson, Mathew Henson, was part of the first successful U.S. expedition to the North Pole in 1909.



For Immediate Release
September 30, 2015

Presidential Proclamation -- National Breast Cancer Awareness Month, 2015

NATIONAL BREAST CANCER AWARENESS MONTH, 2015

**BY THE PRESIDENT OF THE UNITED STATES OF AMERICA
A PROCLAMATION**

Too often, precious lives are interrupted or cut short by cancer. Breast cancer, one of the most common cancers among American women, affects roughly 230,000 women as well as 2,300 men each year and is responsible for more than 40,000 deaths annually in the United States. Breast cancer does not discriminate -- it strikes people of all races, ages, and income levels -- and we must raise awareness of this disease and its symptoms so we can more easily identify it and more effectively treat it. This month, as we honor those whose lives were tragically cut short by breast cancer and as we stand with their families, let us arm ourselves with the best knowledge, tools, and resources available to fight this devastating disease.

Regular screenings and quality care are vital to improving outcomes for millions of people, and we are making strides in improving treatment options. Thanks to the Affordable Care Act, most health insurers are now required to cover recommended preventive services -- including mammograms -- at no extra cost, and Americans cannot be denied health coverage due to a pre-existing condition, like breast cancer. Women and men can take precautionary action on their own by talking with their health care providers about what they can do to lower their individual risk factors and learning about what tests are right for them. For more information on breast cancer prevention, treatment of metastatic breast cancer, and the latest research, visit www.Cancer.gov/Breast.

My Administration is committed to advancing research to better prevent, diagnose, and treat cancer in all its forms. Earlier this year, I announced a new initiative to invest in research that will enable clinicians to better tailor treatments to individual patients. This Precision Medicine Initiative aims to accelerate biomedical discoveries and revolutionize how we improve health and treat disease. By continuing to make breakthroughs in technology and medicine, our Nation's brightest minds are working tirelessly to combat breast cancer.

Together, we must ensure all people can enjoy the extraordinary gift that is a long, happy, and healthy life. During National Breast Cancer Awareness Month, let us remember those cancer took from us too soon -- and in tribute to them, their families, and our medical professionals, let us recommit to the promise of finding a cure.

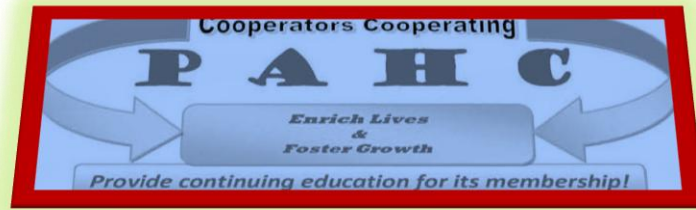
NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim October 2015 as National Breast Cancer Awareness Month. I encourage citizens, government agencies, private businesses, nonprofit organizations, and all other interested groups to join in activities that will increase awareness of what Americans can do to prevent breast cancer.

IN WITNESS WHEREOF, I have hereunto set my hand this thirtieth day of September, in the year of our Lord two thousand fifteen, and of the Independence of the United States of America the two hundred and fortieth.

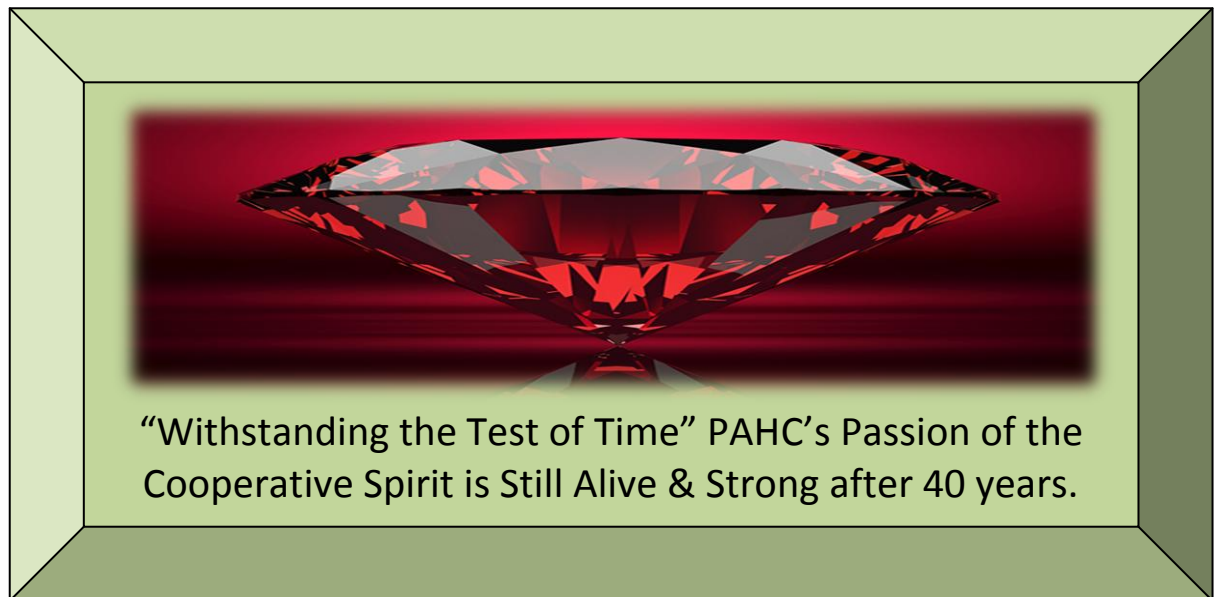
BARACK OBAMA

Forty Years of Educating Members

*PLAN YOUR BUDGET and MARK YOUR CALENDAR
for*



***Potomac Association of Housing Cooperatives (PAHC)
2016 Annual Conference
April 28-30, 2016***



Sheraton Norfolk Waterside Hotel
777 Waterside Drive
Norfolk, VA 23510
Phone: 757-640-2748