

MAHC MESSENGER

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

SPIRIT OF COOPERATION

BY DANIEL P. SMITH

Coops—*Ultimate goal is not to make a profit; it's to provide benefits*

Don White's smitten with the Park Forest town house he and his wife, Susan, moved into last August. After the couple married in January 2008, they began looking for a home that could accommodate visiting grandchildren and also deliver economic sense as retirement neared.

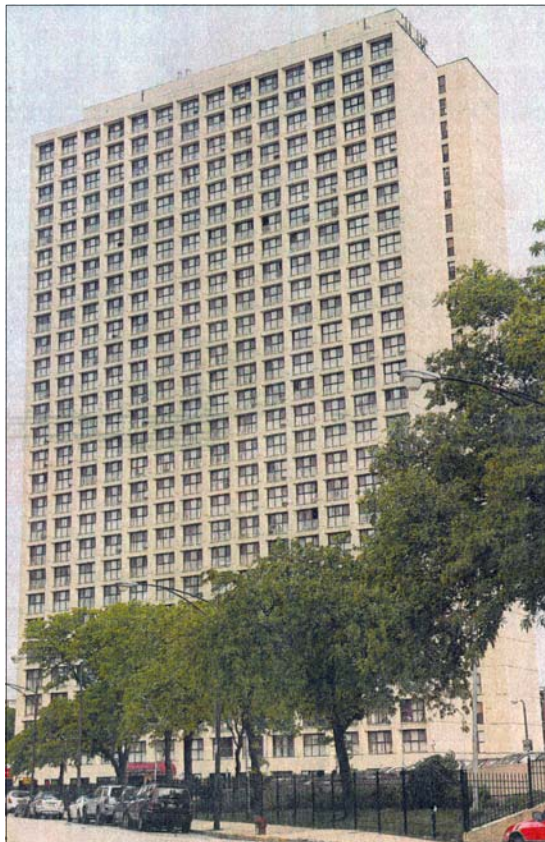
A 32-year veteran of the real estate industry, White, a Realtor based in south suburban Flossmoor, turned to one of the area's hidden gems: Park Forest's cooperative housing inventory where he and his bride could fetch savings and build equity.

"For me, this was an easy choice," White says of the four bedroom, three-bath, 3,200 square foot cooperative town house he purchased for \$30,000. "We wondered if we should pay interest on a 30-year mortgage or save like mad for the next dozen years and what we hope will be a normal retirement"

As costs rise, savings shrink, and some question the housing market's value

potential in coming years, more conservative housing options namely cooperatives, are wiggling into the America's lexicon.

"So much in the last decade has been driven by high values and low rates that cooperatives have become incidental." White said, "But now things are shifting and *cooperatives* are gaining steam as a practical alternative."



What is cooperative housing?

Various cooperative arrangements are sprinkled around the American landscape. In rural areas, electric and telephone cooperatives provide utility service. Food produced by farmer-owned cooperatives line grocery store shelves from recognized names such as Land O'Lakes, Sunkist and Ocean Spray, while credit unions are perhaps the most widespread cooperative venture.

"The ultimate goal of any cooperative is not to make a profit, but to provide benefits to the groups members at cost." said Paul Hazen President of the National Cooperative Business Association based in Washington DC.

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A housing cooperative forms when individuals create a non-profit corporation to own the building in which they live. As a member of the cooperative, individual residents hold an ownership share in the corporation, which entitles them to a unit in the dwelling. Residents themselves run the co-op from electing a board of directors, hiring managerial staff and setting membership requirements. "Cooperatives are perhaps the most democratic way of living - it's majority rule" Hazen said, noting that some New York City cooperatives have rejected movie stars to avoid the attention.

In 1978, some of New York City's most affluent residents pioneered the cooperative housing concept in the U.S. Over a half century later, amid the swoon of the Great depression, the city's labor unions built affordable housing cooperatives for workers.

By the 1970s, however; condominiums, the cooperative housing model's chief rival, had arrived on the scene and replaced co-ops as the preferred owner occupied model. Condominium residents, eager for a slice of real estate ownership. turned to the residential model most resembling the single family home experience. Cooperatives, where residents own a share of the corporation and not real estate, wilted into virtual obscurity in most communities.

Today, cooperative housing, holding over 1.5 million households, comprises less than one percent of the nation's housing. Largely concentrated in high-density urban areas, cooperatives range from luxury homes in posh urban areas, such as the Watergate in Washington, D.C., to suburban town houses and senior high rises like those found in Minnesota's Twin Cities. In the Chicago area. a few luxury co-ops line Lake Shore Drive, while roughly 20 percent of residences in southern suburb Park

Forest fall under the cooperative banner.

Sounds nice, but what's the catch?

Residents in Park Forest's cooperatives generally pay \$10,000-\$20,000 for a two story, two-bedroom town house with a full basement. Those desiring a three bedroom town house

Co-ops—Less than 1 percent of nation's housing is cooperative.

face an \$18,000-\$20,000 buy in, significant savings from the mid-\$100,000 price similar area town houses draw. Few homes have garages and, given the high-density living quarters, few homes include children.

Garry Barnett, a hired employee who serves as the executive director for Park Forest's Area J cooperative, says residents in the two-bedroom town houses pay approximately \$400- \$500 a month, which covers everything regarding the building structure, including heating and air, roofing, windows, plumbing and electric.

"As a nonprofit entity, every dime of revenue we take in is spent maintaining and improving the property," Barnett said, noting that similar two bedroom rental properties in the area run about \$1,000 a month.

Residency in a cooperative provides short-term and long-term benefits. Members are considered homeowners and can deduct their share of the real estate taxes and mortgage interest paid by the cooperative corporation. As shareholders, members accumulate equity in their unit. Cooperatives also offer anonymity, which can be of particular value to the

luxury market or those desiring a shield from public records.

In Area J,390 families spread over 76 buildings ,share ownership of the 47-acre property. Barnett describes Area J as a stable middle-class community filled with teachers. civic employees and local business workers.

"Because these units must be owner occupied, people aren't coming and going with little commitment to the community or here for speculative purposes," he said. "It's a rooted place."

Yet, Area J is not quite a utopian society either.

Hurdles must be cleared to purchase a corporate share - 20-25 become available each year - while residents surrender some individual freedoms. The board must accept an applicant as a resident, a process in Area J that involves a credit and background check, a 45-minute interview, and a minimum income of \$25,000 for one family member. Residents cannot own dogs or motorcycles, rules that change in the adjacent Area E.

"You're relinquishing a little bit of your independent freedom in cooperatives because you've bought a share in a corporation, which can make rules as a way to preserve the community's value", said Anne Reynolds, assistant director at the University of Wisconsin-based Center for Cooperatives.

But for many, including White, the trade-off's an easy one.

"I get an affordable home with lower upfront and monthly cost virtually maintenance-free living. and equity," the 54-year-old White said, "The advantage seems pretty clear cut."

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Can cooperative housing make a splash in Chicago?

The Noble Square Cooperative near Milwaukee Avenue and Division Street in Wicker Park is one of Chicago's largest cooperative housing entities. With one and two-bedroom apartment-styled units in a 28-floor high-rise as well as town houses running along Milwaukee Avenue and the Kennedy Expressway, residents enjoy the unique structure of co-op living.

"I get to have a say in where I live and that sense of controlling my own destiny is paramount," said Bill Magee, a 32-year resident of the community and the cooperative's board president, "Plus, I get to live in good housing at an affordable price."

Magee's compliments and White's compelling argument aside, cooperative housing has failed to make a splash in the Chicago area, even if the city is ripe for the housing option.

"Cooperatives make the most sense in urban areas where the costs are high, but the density is needed," Hazen said. "But organic housing co-op's just don't spring out of the ground; somebody needs to take the lead."

Despite its merits, governments big and small have largely ignored the cooperative housing model. Yet, perhaps Washington D.C. will show others, including Chicago, the path toward

cooperative housing's practical model. In the nation's capital, a landlord wishing to convey apartment buildings into condominiums- must allow residents one year to purchase the building, a provision allowing residents to investigate the cooperative model.

"It's usually a mad rush, but at least the option is there and it's been successful." Hazen said. "If Chicago had this you'd see cooperatives become a

of Chicago.

But as the real estate market plods along, some wonder if cooperative housing won't make aggressive inroads in the Chicago area, particularly stressed traditional condo and town house complexes. In fact, Hazen says, cooperatives have historically been a reaction to economic turmoil, citing New York City's labor units and their

establishment of cooperative housing prior to World War II as one example.

"I think it's quite possible that we'll see more cooperatives come about as a reaction, to the mortgage meltdown and as one potential solution to the foreclosure mess," he said.

Yet even if cooperative housing delivers a positive experience and economic benefits, the

limited knowledge or the arrangement in the Windy City makes them unlikely to supplant traditional residences, says Genie Birch, president-elect of the Chicago Association of Realtors.

"Cooperatives have some intriguing benefits,' she said, "but in this town, condos prevail.'

Daniel P. Smith is a local free-lance writer, Chicago Tribune, Real Estate Section, Sunday, June 7, 2009



Noble Square Cooperative board president Bill Magee shows off one of community's beautification projects. The co-op pays for improvements to common grounds as well as structural enhancements to individual furnace, electrical and plumbing.

much more viable option.'

Reynolds, who intricately studies the cooperative business model, says Chicago suffers from a deficit of technical assistance. While New York City, a co-op friendly environment, claims attorneys, lenders, realtors, and other housing market insiders specializing in cooperative purchases, Chicago, by demand alone, possesses far less technical expertise.

"There are simply too few who understand the legalese, the contracts, and the financing of cooperatives, which creates a real disconnect," Reynolds said

THOUGHTS ABOUT A FASCINATING TRIP BY WILLIAM MAGEE, PRESIDENT, MAHC

I did not rest well at all the night before April 25, 2009. My phone rang early in the morning; the person on the line was saying to me that it was time to get ready for my trip to the airport. I was glad and sad all at the same time that morning. Halfway to the airport I realized that I had left my ticket and passport at home. The driver had to turn around and take me back home to retrieve the documents before I could truly say that I was on my way.

Once on the plane, I tried to sleep, but I could not because something within my mind kept whispering to me that this attempt to venture into a new direction for the organization could be a disappointment to all who were attending – MAHC’s Education on the High C’s. Would they feel that their money was spent wisely? Would they get out of it the increased knowledge they were looking for?

These thoughts plagued me as word had gotten back to me through “the grapevine” that there were some who did not wish success for the MAHC organization as they attempted this new direction. However, as the plane approached Miami, I began to become excited about the possibilities just ahead of us. There was a certain joy rising in my soul as I recalled all of the hard work on behalf of the organization and its members that the Board and Staff expended. Their goal was to make this educational cruise offering one that we would not forget for a long time.

When I arrived at the dock I stood looking at the ship we were about to board, its name, Destiny. I stood there thinking had we given enough thought to all of the pros and cons before making a decision which would impact our members, now and into the future. Destiny, stood before me in more than one way at that moment.

I stood in that spot with tears in my eyes, thinking about the journey that this organization and its Board has traveled. As I did so, my mind went back to a cold day in Detroit, MI in the early 1960’s when

several Cooperative Members got together to try to formulate an organization which would benefit all members and help to preserve the cooperative housing movement. That was the start of this dream and it lifts my heart to say that today we stand on the shoulders of the brave men and women that gave so much in those early days, where we stand is in the realization of a dream, a vision, which has become reality. I am not sure that those early founders of this organization ever envisioned MAHC sailing away with education, hope and confidence.....but they gave us the courage to try.

“MAHC is like a light on a very dark night, always there when you need it the most.”

As I boarded the ship I looked skyward and gave a prayer of thanks to all those who had made this day possible and let me be a part of something wonderful. The definition of the word Destiny is “that which is determined or predetermines to happen in relation to a course of events”. I moved very slowly to get to my room. I was full of hope, vision and good will for all of our members and management agencies that took the time and expended the money to support this new and exciting direction. These people had the faith to come with us on a new direction of education – workshops on the high seas.

I was in my room at about 4:10 pm and went to my balcony and was surprised to find that the ship was moving, we were off on our adventure! I watched for a while as the blue waters parted for the big ship. My life had come full circle. I was thinking about all those who gave me a helping hand and words of encouragement to keep going and never look back. I also was reminded of the harsh reality that there are people who will choose to hate you no matter what you say. I have had many in the cooperative movement to do just that. But today I realize it all has made me a better person having dealt with the trials and tribulations. I know there will be days

the sun will shine and days when the rain will come. I say to myself “I know the sun will shine upon my face”. With this in my heart I am able to have my good days and face the bad days as well. I begin to give thanks to be able to work with the greatest group of people in the world and of course I am speaking of board members. The MAHC Board members who give so much of themselves and ask so little in return have my eternal gratitude. I am the lucky person to work with a group that works so hard to make a little person like me look like somebody. You have given me voice which I will continue to use to never let this organization down.. I can never say thank you enough for all that you have done and all that you continue to do.

Well, the ship is now back in port, all the workshops have been given, the election is over. We have met with many people from all walks of life, shared many stories about now and the future. We built new bridges on this trip. We learned many things about other and ourselves as well. As I get my luggage and look around my room preparing to leave, I fight to now become melodramatic, because I have lived a lifetime within these 5 days and yes, we have many promises to keep and miles to go before we sleep.

To all my friends I just want to say; live each day as best you can and please never stop by the way side to watch others or loose precious time, because it is time you will never get back. We may never come this way again, so let us look to tomorrow to seek out those in need of direction to better lead their cooperatives, and keep dreaming, and keep running and never look back, because there is nothing to see.

Respectfully Submitted by your
Faithful Servant,
William Magee, ARM, IAP, NAP
President Midwest Association of
Housing Cooperatives

DO YOU KNOW WHERE YOUR "ESI" DATA IS TODAY

By RANDALL A. PENTIUK, ESQ.

Perhaps you recall that radio commercial which ask "Do you know where your children are tonight?" Well now something else has come along that takes that question to the next level for cooperative housing and management agents. The question now being asked is: "Do you know where your email and electronic data are today?" If you don't, you could be in for a rough legal time when litigation comes knocking on *your* door. What brought about this concern for e-data anyway and why ought you be concerned?

Recent changes to many state and the Federal Court rules make clear that discovery of electronically stored information stands on equal footing with discovery of paper documents. The principal focus of these new rules is to preserve **electronically discoverable records, documents and e-mail**. Courts have characterized these records as electronically stored information ("ESI"). Thus databases, Web content, voice messaging, emails and even spreadsheets are open to discovery in their electronic form. The upshot of the new Federal Rules of Civil Procedure is that:

1. ESI is discoverable;
2. Litigants must preserve and produce ESI:
3. Lawyers must understand how to request, protect, review and produce ESI:
4. The courts can address abuses to electronic discovery.



Now you may be saying, "That's all well and good, but we aren't in litigation and if we are, our lawyers will handle that issue." Well maybe. You see, the new Rules put the burden on each party to preserve ESI, *even before a lawsuit is filed*. A major part of the new Rules requires that when a Cooperative, its Board or management agent for instance, "knows or should have known" that litigation is either likely or imminent, then it has a duty to place its employees, agents and related third parties on notice to preserve possible evidence relating to the nature or scope of the likely litigation. This notice also extends to persons who have custody and control of potentially relevant evidence.

For example, if a member or employee has a dispute and says: "I am going to get a lawyer" or "I am going to sue you", then the cooperative is probably going to be considered on notice that litigation is likely. That knowledge triggers an ongoing duty to recognize and implement a search process for documents or evidence that are relevant to the issues to be litigated. A log of the search for those documents must also be made. Where did you look? What did you look for? What did you find? This log is especially useful if litigation actually commences. The search must also be authentic, meaning, it must actually be carried out by someone who can later testify that it was conducted.

You must also preserve those documents, even if they would have otherwise been destroyed in the normal course of your business operation. Thus, once you are on notice that litigation is likely, the new rules require three things. First, they require a **litigation hold** on the elimination or discarding of relevant documents. Second, they require an **authentic search** of its records for such documents. Third, they require production of documents in their **original format**. Destruction of e-mail is perhaps the biggest problem in complying. Make sure you have documentation directing *persons* with relevant e-mail to preserve same. The duty to preserve usually falls on the sender.

For example, in typical employment related litigation, the employer would have a duty to preserve the employees' file(s), personnel and/or medical file(s), and request its IT department of custodians or other employees to preserve e-mails, the employees' computer and/or other electronically stored information that may be relevant to the scope of the employment dispute.

We encourage you to contact your legal advisor to get more information concerning the new Rules in your state and how they may specifically affect the way you preserve and eliminate documents.

PLANNERS SHOULD LEAD THE WAY

Low-Equity Cooperatives = Housing Solutions

As federal housing policy continues its journey into the twilight zone, and the housing needs of low - moderate-, and now middle-income households become more acute, programs that supported low-equity cooperatives, the most successful federal housing programs in the nation's history, continue to lie dormant.

High costs didn't undo them. Unlike the subsidy programs that produced high rates of foreclosure, default rates for low-equity cooperatives created under Section 213 of the Housing Act of 1950 were so low that HUD returned over \$32 million in mortgage insurance dividends to Section 213 cooperatives since 1970 (in its first 20 years, Section 213 produced 2,033 low-equity cooperative developments with 115,796 units). It was politics that did in the low-equity cooperative programs under Section 213, Section 221(d)(3) of the Housing Act of 1961, and Sections 202 and 236 of the Housing Act of 1966, because they did their job too well. They put taxpayers' money directly into housing rather than into the pockets of the housing middlemen: developers, realtors, title insurers, landlords, lawyers. Sidestep this powerful lobby and few in Congress or the White House will go to bat for you. Even though many of these programs are still on the books, the Executive Branch has chosen to curtail their implementation and funding.

Low-equity cooperatives control housing costs by keeping the single largest cost of homeownership,

mortgage debt service (30 to 50 percent of the landlord's monthly ownership costs), constant even when units change hands. Households that purchase a share in a cooperative association comprise the association which actually owns the cooperative. This share entitles a household to occupy a dwelling unit and pay a monthly "rent." The cost of a share can range from a few dollars as it does in some Canadian limited-equity cooperatives, to a few thousand dollars. The only difference between market rate cooperatives and limited-equity coops is that the limited-

*Low-equity cooperatives
have been the most
successful housing
program in U.S. history*

equity's bylaws limit increases in resale price to some rate typically less than the rate of inflation. This form of ownership can be applied to both multifamily and single-family housing, on a single site or scattered site.

When an apartment building, house, or condominium is sold, a new mortgage loan is issued, invariably for a higher amount and, until recently, nearly always at a higher interest rate. Consequently, rents must rise to cover the higher monthly mortgage bill. But when a low-equity cooperative changes hands, the mortgage on the building is not affected since only a share in the cooperative association is sold. This form of ownership keeps the single largest component of ownership costs constant. Housing

designed for, say, low-income households, continues to be affordable to low-income households, without additional government subsidy.

To illustrate, consider a 22-unit apartment building built in 1959 with an initial \$139,354 mortgage at 6.25 percent (\$84 per unit each month) and monthly rent of \$111 per unit. Realistically assume that as a rental, the building will be sold every five years in an active market. By 1975, the building will carry a 9.5 percent \$358,838 mortgage loan that costs \$278 per unit each month to service. In 1980 the last sale will result in a 13.5 percent \$432,000 mortgage costing \$434 per unit each month. To cover this increased debt service, rent would have to rise to at least \$352 in 1975 and \$538 in 1980.

But, as a low-equity cooperative the monthly payment to cover the cost of that mortgage remains at \$84 per unit, even 20 years later, since the original mortgage still exists. Rents will have increased from \$111 in 1960 to all of \$188 in 1980 to cover increased operating costs and property taxes. No other type of homeownership generates such savings.

Housing vouchers and programs such as Section 8 that retain conventional forms of ownership, continue to treat housing as a shelter from taxes for developers and other investors. Not only do we pour direct federal subsidies into these programs, but the federal treasury loses income tax revenues due to the tax shelters they provide for the housing middlemen.

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It is time to return government -supported housing to its most basic function: shelter from the elements. By treating housing as shelter from the elements, the District of Columbia's Tenant Purchase Assistance program has repeatedly shown that the conversion of rental units to low-equity cooperatives requires only an average one-time \$3,000 per unit government subsidy. Section 8, which still treats housing as an investment vehicle, often costs taxpayers \$3,000 per unit, *each year*. It's time to put the limited funds available for housing where the need really is and get the most bang for our bucks.

Planners are just about the only actors on the housing scene who represent the public interest. We'd only be doing our job, and doing it well, if we work to persuade elected officials at all levels of government to make limited equity cooperatives a cornerstone of our nation's housing policy for low-, moderate-, and middle-income households. While we may lack the funds to provide a decent home and living environment for every American, we can at least turn the tide for millions more if we revive the most successful housing programs this nation has ever known.

Daniel Lauber, AICP, planner/attorney
Reprinted with permission from the Daniel Lauber, AICP, planner/attorney

**INTRODUCING NEW MAHC BOARD OF DIRECTOR
 BRENDA MCELHANEY**



"The heart of education is with MAHC"

My name is Brenda McElhaney and I have received the privilege to serve on the MAHC Board. I would like to take this opportunity to introduce myself to the members of MAHC.

I first experienced the advantages of cooperative living while raising my two daughters. Pinetree Townhouses in

Lawrence, Kansas was our home for about ten years. The affordable housing, sense of community and maintenance free living were large benefits for a single parent. My children and I moved out of Pinetree. They grew up and left to start their own life, careers and families. I had retired from my job as a firefighter and now I was an empty nester. I made the decision to downsize and thus began my second experience with cooperative living. I moved back to Pinetree and was elected to their Board of Directors.

My first experience with MAHC was at the 2008 conference in Vegas. I was so impressed and enthusiastic about the quality of the classes and the knowledge of the instructors. I knew I wanted to be part of this organization and to do what I could to contribute. It is my intent while serving on both boards to promote cooperative living. The benefits of affordable housing, quality living and belonging to a community. It is also my intent to promote education because that is where I believe the future of MAHC lies.

Thanks to Marlene Dau and her group of volunteers, new classes are being written which I feel will place MAHC at the forefront and stay cutting edge. These classes are being written with the future of cooperative living in mind, incorporating many new ideas.

I want to thank all the members for this opportunity to serve you on the MAHC Board. I will strive to do my best.

Sincerely,
 Brenda McElhaney

MAHC 2010 ANNUAL CONFERENCE



MAHC 2010 ANNUAL CONFERENCE

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THE PERSONAL INTEGRITY DIET
HOW TO LOSE THE DEAD WEIGHT IN YOUR LIFE
BY: JIM JENKINS

Spring is when we usually begin to shed our winter pounds. Everywhere I turn, I find people dieting, getting ready to look their best for the summer.

And just as it's important to make smart choices about the food you eat, it's important to choose what kind of people you surround yourself with, and let yourself be influenced by.

You can think of this as you would an Atkin's diet, which values an abundant consumption of proteins, a moderate consumption of good carbs, such as whole grains, and a reduction in bad carbs, such as white breads and sodas.

In the spirit of spring, you should start to think not only about how to make your body look its best, but how to make your sense of self more healthy, both in and out of work.

People Proteins

We can easily identify who our people proteins are. These are the people who, by being supportive of our ambitions, bring out the best in us. They help us grow personally and professionally—our mentors, best friends, spouses and partners, and our children.

People proteins strengthen our confidence, and give us the energy boost we need in times of great stress and uncertainty. This is incredibly important now, as our nation's economy continues to sour, and our worries grow heavier.

My suggestion is that you spend time with those people who keep your spirit strong, who remain optimistic and open to the possibilities of the future. These are the people who inspire you to become a better person or to pursue your dreams.

History is full of these people proteins, people who have managed to transform their challenges into rich, world-changing opportunities. If you've never explored the lives of Helen Keller, Gandhi, Mother Teresa or Martin Luther King, now would be the time to do so. Each of them overcame seemingly insurmountable obstacles, only to lead profound and inspiring lives.

People proteins, though they may seem hidden, are just as abundant at your work. For cooperatives, members and employees are an obvious source of people proteins. These are the people who provide you with insight and a renewed sense of purpose. If you're feeling weighted with all the doom and gloom of newspaper headlines, take a moment to talk to your members and find out what makes them want to be part of your cooperative. Ask your colleagues why they like coming to work every day.

Good-Carb People

The good carbs may be the trickiest to identify. These are the friends and associates who though generally helpful and good to be around, are best experienced in small doses.

Some of these good-carb folks can be your colleagues who provide useful support at work but who don't share your professional drive. These can also be people who are able to effectively do their jobs, but, because of personal reasons, don't get along with you.

Sometimes these are the people at work who process your payroll or stock the shelves at your cooperative, folks you rely on, it's important, in these cases, to maintain a good relationship with them. The smooth running of your cooperative depends on it.

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Good-carb people can also be those in your life who care about you, make you laugh and who are willing to lend their ears to your concerns, but whose bad habits you'd rather not adopt.

You can't and shouldn't get rid of all the good carbs, since they may be in many ways valuable. But, in many instances, you have to be careful not to spend too much time with them or rely on them too heavily for the most important levels of support

"MY SUGGESTION IS THAT YOU SPEND TIME WITH THOSE PEOPLE WHO KEEP YOUR SPIRIT STRONG, WHO REMAIN OPTIMISTIC AND OPEN TO THE POSSIBILITIES OF THE FUTURE, THESE ARE THE PEOPLE WHO INSPIRE YOU TO BECOME A BETTER PERSON OR TO PURSUE YOUR DREAMS,"



The Bad-Carb Crowd

These people are easy to recognize. Bad carbs are those toxic people who waste our time, drain our energy, attack our self-esteem or have no respect for themselves or others. Bad carbs are often unhappy unless we've signed up to be part of their pity party. Misery is the only company they can keep.

You may have a family member who falls into this category—that cousin who always chases the life out of a room by entering it, or even a sibling who never wants to grow up. Because you can't choose your family, however, it may be best to minimize your time spent with these toxic family members.

Other "bad carbs" can include toxic co-workers. Have you ever worked with someone who never has a kind word to say about anyone? Do you have staff at your co-op who spend a majority of their time complaining about their work conditions? (These people, in fact, often spend more time complaining about work than they spend actually working.)

Bad carbs are also those who demonstrate a lack of respect for others, regarding people as objects of manipulation and coercion. You know you're in the presence of this type of bad carb when you feel your energy slipping away or uncalm until long after the person is gone from the room.

The thing to remember here is that you always have a choice. You can let yourself get upset by these people who, unable to see positive sides of others, devalue those around them, or you can choose to not get caught up in this negative spiral.

How to Lose the Dead Weight—The Personal Integrity Diet

If you can go on a low-carb diet to lose weight, why not do the same with the people you surround yourself with? Go on an integrity diet to strengthen your life with more proteins, and reduce your interaction with the bad carbs.

While it's not always easy to give up the bad carbs in your life, you can do it with a bit of willpower. In the end, you'll feel stronger with the support of people who encourage you, rather than those who devalue you.

To get you started on your integrity diet, try the following:

- Make a list of the people you come in contact with most often.
- Divide them into proteins, good carbs and bad carbs.
- Make an effort to strengthen your relationship with the proteins—the people who inspire you, energize you and make you happy
- Enjoy the good carbs in moderation.
- A Minimize your time with the bad carbs or avoid them altogether.

Eliminating carbs from your personal interactions may not be easy or pleasant, but the positive results in your life will appear as quickly as the pounds will shed when you say goodbye to white bread, french fries and cupcakes. And just think of what you can do with all that new and inspired energy?

Jim Jenkins, NCBA's XCooperative Coach, Cooperative Journal, March/April 2009

MEMBERS ASKED FOR IT...MAHC DELIVERED IT

MARLENE DAU

The Midwest Association of Housing Cooperatives Board of Directors and staff have responded to overwhelming requests for new, improved, and extensive training for Directors and their staff

The Midwest Association of Housing Cooperatives is pleased to announce that new classes they have been working on at the request of their members and comprehensive courses which offer certifications are now ready.

The **new classes** are announced as follows:

- **Certified Cooperative Maintenance Manager (CCMM)**
- **Certified Cooperative Director (CCD)**
- **Certified Cooperative Manager (CCM).**

The **Certified Cooperative Maintenance Manager (CCMM) class** is designed for Maintenance Personnel that have the duties of regular maintenance duties at a Cooperative Housing Property as well as any Cooperative member or other staff that want to know more about the Cooperative Maintenance Process. This class will not teach you the tools you need to fix a refrigerator, but will educate you with the tools to understand what a Cooperative is and your role in this unique form of housing. As well, you will get tools to help you with ethics, maintenance plans, Cooperative goals, inventory control, working with contractors, and much, much more. This

is an eleven hour class, that MAHC has endorsed. Upon completion and passing of a final test of this course, the attendee will receive certification.

Certified Cooperative Director (CCD) course is designed for all Board of Directors, Committee Members, and/or Members that want and need the components that drive the operations

September 25-27, 2009

2009 MAHC Regional Midyear

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and oversight of the Cooperative Corporation. This course is a sixteen hour course that covers everything from the history of Cooperatives and Corporate Law to Ethics in the Board Room. As well, topics covered will be budgets, audits, financial components, marketing and managing of your Cooperative. This list is only a piece of this comprehensive program which MAHC has endorsed. Each individual who completes the course and passes the test will be given a certification of completion.

Certified Cooperative Manager (CCM) is a course designed for managers and assistant managers of Cooperative

Housing of any type. Topics covered include fair housing, Ethics, legal structure of Cooperatives, policy making, decision making, financial integrity, and battling the renter's mentality in today's Cooperatives. The list is only a portion of what is covered in this sixteen hour course that includes testing and receiving certification from Midwest Association of Housing Cooperatives and earning that certification as a CCM. The participant who has received any other training in Cooperative Housing will be impressed with the amount and quality of information this course allows.

MAHC noticing the importance and the high demand for these courses eluded MAHC to hold a Regional Midyear Conference for their members in September.

The Midwest Association of Housing Cooperatives kept the registration fees at a mere \$75.00 per person, thus allowing for every member to attend and get their certification.

This low price of **\$75.00 per person** is **ONLY** available at the **2009 MAHC Regional Midyear Conference, and is an introductory price.**

All the mailings on the Midyear, have been mailed out at the end of July. Each brochure of classes offered, schedule, and registration was sent out to each Cooperative.

If you should have any questions contact the **MAHC Office at 734-955-9516.**

IN MEMORY OF...

*Dicie Martin
Branford Townhouses*

Dicie moved into Branford in 1979. She served as a member of the board for the past 14 years. She proudly held the title of President since 2001.

Dicie was no ordinary woman. She was intelligent, strong, determined with a southern charm and had personality to spare. She was never one to shy away from hard work and the first to volunteer to help whenever needed. Dicie was kind, loving, and often greeted you with a hug regardless how long she knew you, as she knew no strangers.

She is loved and missed by ALL.

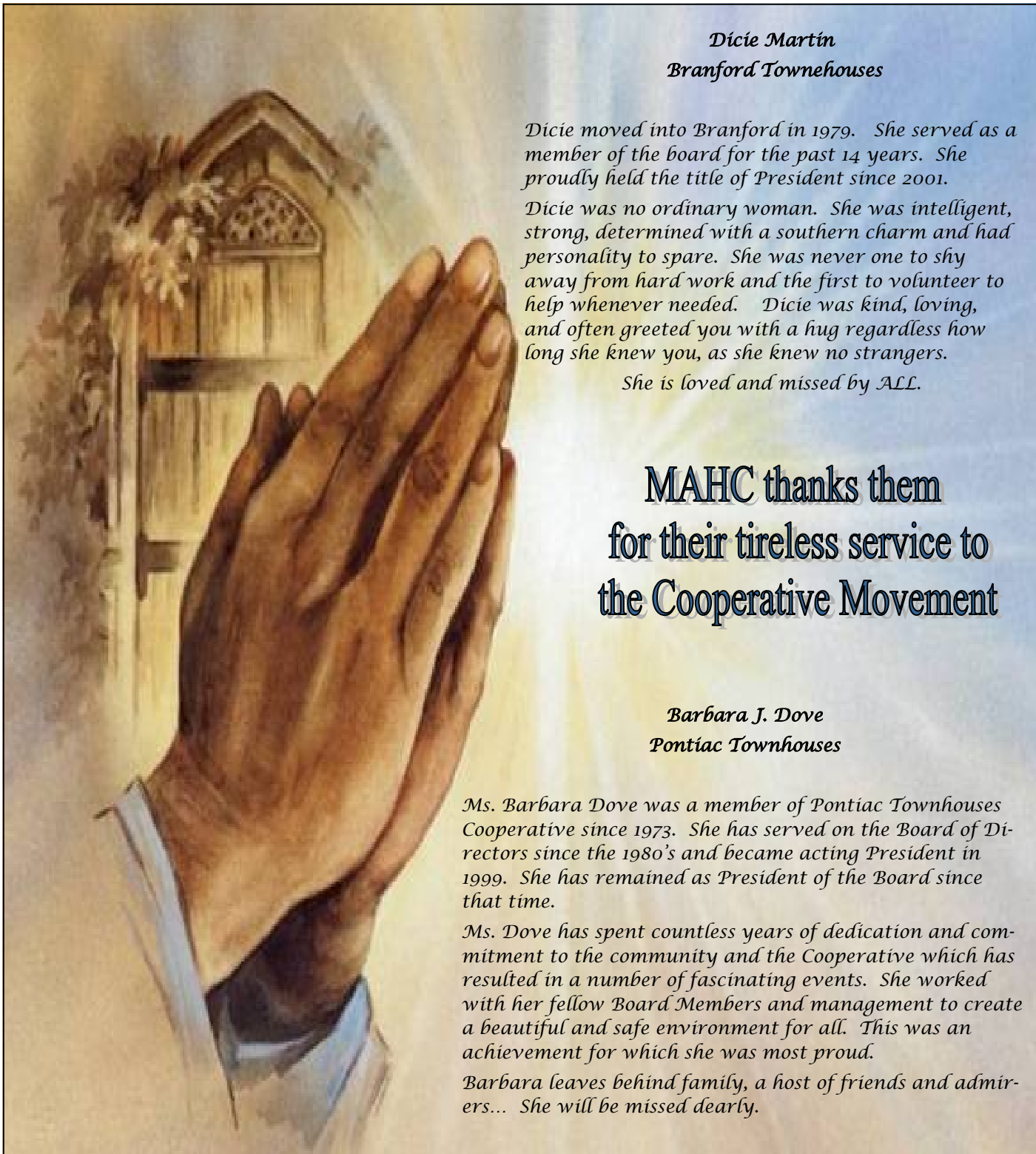
**MAHC thanks them
for their tireless service to
the Cooperative Movement**

*Barbara J. Dove
Pontiac Townhouses*

Ms. Barbara Dove was a member of Pontiac Townhouses Cooperative since 1973. She has served on the Board of Directors since the 1980's and became acting President in 1999. She has remained as President of the Board since that time.

Ms. Dove has spent countless years of dedication and commitment to the community and the Cooperative which has resulted in a number of fascinating events. She worked with her fellow Board Members and management to create a beautiful and safe environment for all. This was an achievement for which she was most proud.

Barbara leaves behind family, a host of friends and admirers... She will be missed dearly.





MAHC 2009 REGIONAL MIDYEAR CONFERENCE

September 25-27, 2009

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