

Area Chair Meeting –  
December 9, 2009

Council Area Chair, Joe Rubino, called the meeting to order at 9:34 a.m. There was the Pledge of Allegiance, followed by a moment of silence.

Roll call showed a quorum was present. Absent: Ellesmere, Harwood, Lyndhurst, Richmond, Swansea.

Minutes of the last meeting were read. Joe Rubino made a motion to accept. It was seconded and all were in favor. He asked if there were any additions or corrections.

Jack Kornfeld said no names were used, only comments. Joe Rubino then stated that the names should be used at this meeting. He said that before anyone speaks, they need to state their name. He then asked if there were any questions.

Ruth of Newport asked if an owner moves from one building to another whether the fee is still \$100. Anthony D'Amato of Seacrest Services said that the process remains the same and the fee applies.

Basil Hales stated that area chairs are not being represented. Charlie Parness said to contact the people of Ellesmere to have an election for their Area Chair. Joe Rubino stated that everyone should be represented. He then pointed out an error in the October minutes with regard to the fee for the Cen-Deer coupons. The coupons will not be changing, and a correction in the *Reporter* should be made.

A representative from Cambridge inquired if the fee is different for everyone, and Joe Rubino responded that it is.

Someone asked why the minutes aren't recorded, and Joe Rubino replied that there is no money. He said that there is a recording made but that it is very difficult to hear and understand because of cross talking.

Joe Sachs stated that four banks were invited to attend this meeting and give a brief presentation.

Bank Atlantic's Deerfield Beach Office Customer Service Manager, Ed Major, was in attendance and conducted the presentation. Mr. Major requested people enter a raffle drawing that would be held at the end of his presentation. He explained that Bank Atlantic is the most convenient bank and they are open seven days a week. They offer

bill pay, treasury management and lockbox services. He said payments are sent to a centralized location and processed by a representative. It is remote deposit, a machine is sent to you to accept deposits. There is no cash but it will accept credit cards.

Mr. Major went on to explain about the CD rates. He said the association interest rates have not been paying for a while and explained that the commercial real estate bubble is affecting this. He stated that they don't know how long this will last; it could be short term or could take up to five years.

As an Association, the bylaws state money must be in CDs or in an FDIC-insured account. Government Protective US Bond Funds can make two to three times more. He encouraged everyone to come into the branch if they are interested in learning more about the options available.

Joe Sachs asked about bank foreclosures and when the bank informs the building. Mr. Major was unable to answer and suggested anyone interested should contact the corporate office.

Hyman Shaub of Cambridge asked if the bank loans money for insurance. Mr. Major said they do and that the Board of Directors of the Association should come into the branch so options can be discussed on an individual building basis. Charlie Parness of Ventnor asked if the bank would give a loan to purchase a condo. He said that they would and stated that Bank Atlantic is giving loans if you qualify.

Bill Goddard of Grantham asked if the bank would extend a line of credit to an Association and was told they would. Jack Kornfield of Prescott asked if they would give discounts based on the number of associations, from a community, that may sign up for services. Mr. Major suggested contacting the bank's corporate office.

BB&T associates then joined the presentation. Present were Vice President /Branch Manager, Lee Shapiro, Vice-President of Association Services, Penny Walls and Robert Bobrat. They stated that their branch is located next to the Boston Market on Hillsboro Blvd.

Mr. Shapiro began his presentation with a history of the bank which was founded in 1872 by Altheor Branch. BB&T stands for Branch Banking & Trust and has over \$180 billion in assets. In August, they purchased Colonial Bank. He stated that every decision

is made locally. BB&T does not owe the government any money, and they put the customers' best financial interest first.

Joe Rubino asked what BB&T could do for the associations. Robert Bobrat explained that they offer a range of services, from insurance to commercial services to personal banking. BB&T is the sixth largest insurance brokerage in the country because in the early 1900s to the 1920s, they bought out insurance companies. He said that they can insure associations and do not outsource anything.

Penny Walls, V.P. of Association Services, picked up where Mr. Shapiro left off with the banking services provided to the community associations. BB&T, with 25 years in business, over \$1 billion and are in five states. Payments of \$1.2 billion have been run through the lockbox system. The core product lockbox - just mail your payment with the coupon, take it to the branch, auto debit or online with bill pay.

Joe Rubino told her that Century Village already does this procedure through Seacrest Services, the Management Company. Jack Kornfield then asked to have the service options e-mailed to him.

Hyman Shoub inquired about the insurance coverage for deposits on both interest and non-interest bearing accounts. The BB&T representative stated that the insurance for deposits on an interest-bearing account will be \$250,000, FDIC-insured until December 31, 2013; non-interest bearing will go back to \$100,000.

Jules Kesselman of Oakridge inquired about a line of credit and if it will be continued with BB&T. Lee Shapiro said it would and continued to explain how BB&T's program currently is on hold and up for review. Unfortunately Bank of America went out. BB&T wants to review the recreation lease and should have an answer in less than a week.

Charlie Parness asked about reverse mortgages and was told their bank does not do reverse mortgages. BB&T gives loans to Associations for roofs, insurance premiums. Reserve accounts for associates.

Raffle winner was Jules Kesselman who won tickets to the Panthers game for next Friday night. Jules was appreciative but said he would be on a cruise, but jokingly mentioned, he had tickets to the Panthers game for sale.

## **East Coast – James Quintano**

Hyman Schaub of Cambridge gave a thank you for the handling of their meeting.

## **Seacrest Services – Anthony D’Amato**

After the first of the year, Seacrest will be adding two more property managers to the portfolio of managers for Century Village. They currently have 183 Associations with Property Management, and the managers have already been hired and are currently in training.

Ruth Porter asked that Seacrest let the area chairs know who these managers are. Anthony said Seacrest will provide an updated list.

Islewood A stated that they have not had water for four months; Anthony replied that he would look into it.

Phillip Morris of Keswick expressed his concern with water hitting the sidewalk when people go for a walk at night and said that they have to divert from their path to avoid the water. Anthony explained that they are not able to alter the schedule and that the irrigation crew has to work at night, as well as the sprinklers.

Norm Kaplan stated that there are white weeds growing throughout the Village and wants to know why. Anthony explained that the Village is receiving more water and is now being fertilized; the weeds are blooming.

Patty of Keswick said that there is a problem with the water. The room was informed that the irrigation is an antiquated system and that the water goes back into the ponds. Jack Kornfield remarked that he did not understand. There has been adequate water and growth of grass and weeds. When we have a new irrigation system and now that we have weeds, how are we going to get rid of them? Anthony said that when you have a new irrigation system, it will not support the sod with massive weeds. He said they can replace the sod once the irrigation is complete.

Jack Kornfield then asked that a motion be made for the condo associations serviced by Seacrest to be provided an abstract of areas that need to be reseeded when the new irrigation is put in. There was no second. Anthony said, “You are putting the cart before the horse because if you want us to kill the weeds, it will kill the grass.” Three were in favor of the motion, seven opposed. Motion failed.

Newport inquired about the pump in back. Anthony responded by explaining that the pump was in the repair shop for four days. It was taken apart, approved and should be replaced this week.

Cambridge inquired about receiving a letter from Paul Kurtz and wanted to make sure they understood it correctly. He said it stated that they were offering \$9,000 for his association to switch. At the beginning, it was all about service not money. Anthony responded telling everyone that Seacrest is not offering money and suggests that you call Paul and ask him directly.

Naomi of Berkshire asked how Seacrest fertilizes. Anthony informed her of the machine that distributes the granules and spray three times a year.

### **COOCVE – Steve Fine**

Steve Fine explained to everyone that they will be able to read about the December 22 election for Master Management and Recreation and to tell all the building directors that they would like to have a nice turnout. Monday, December 14<sup>th</sup> is Executive Chair Committee Meeting. I will be there.

Joe Rubino said they need a list of the new officers that will be at the meetings. To prevent a lot of confusion, he said they need an e-mail list. Steve Fine informed Joe that when the form from the associations with the new board members is received, they will create a list. There is a form at the COOCVE Office.

Ruth Porter of Upminster said that buildings not holding their annual meetings until January would not have any name changes.

Norm Kaplan wanted to know why the October minutes said you were going to write. Jack Kornfield asked why COOCVE has hired a scribe when there are volunteers to do the job. It was stated that the secretary got a paying job and therefore, left. Jack asked why they didn't ask for a volunteer, and the answer was that no one volunteered.

Joe Rubino said that he will have Lorraine make a copy of the notice of the Area Chair Election Meeting and the second page Certificate stating that an election was held.

Charlie Parness suggested a bylaw change be done to include the area chairs. Joe Rubino asked what the bylaws presently say, and Charlie said it does not state that a meeting must be held and to show proof. Create a chair of 21 to be elected in January

to commence the following January. The bylaws do not say anything about area chairs. Joe said he will ask Lorraine to put a notice in all of the area chairs' mailboxes.

### **Master Management – Ira Somerset**

Ira wished everyone happy holidays, both past and coming. He said that, as Steve stated, we are having an election for Master Management. Two people running are currently on the Board. There are five openings and asked to please consider running. For those that are candidates, please consider what they have accomplished, not what they say they are going to do. He announced that the East Gate would be closing this evening in order to install the water pipe; this should be completed by 4:00 a.m. and signs will be posted. He reminded everyone of the Master Management Town Hall meeting on December 18 at 9:30 a.m. in the Party Room.

Ruth Porter asked why two town hall meetings are necessary – one for Master Management and one for COOCVE. Ira informed her that each meeting takes about three hours and that it would become an all-day event.

Steve Fine said that the Town Hall meetings are in the bylaws and that some people work and unable to attend. Ira stressed that Master Management tries to have an “open ear” policy, both formally and informally. Some of the questions are redundant but they try to cover all issues.

Nora Wolf of Cambridge asked about those associations who have early elections – who would vote for 2010? Steve Fine remarked that the elections you have in January for the Board of Directors of COOCVE. The people on the list now vote.

Oakridge U suggested that a Suggestion Box be placed in the Staff Office with 3x5 index cards. Someone could sort through the submitted suggestions so that questions would not be redundant. Steve Fine mentioned that forms were given out at the last Town Hall Meeting and that they are at the COOCVE Office but that it is a great suggestion.

Master Management has been asked about the road sign Trinchitelli. They have estimated it will take anywhere from one week to four months.

### **ID Office**

The application of bar codes will be starting. Volunteers are needed but no one presently has come forward. It will be from 1:00 p.m. to 5:00 p.m. on Tuesdays;

4:30p.m.to 6:30 p.m. on Wednesdays; 1:00 p.m. to 5:00 p.m. on Thursdays; NO hours on Fridays. The hours are starting as of next week.

Master Management *Reporter-*

Line from the paper Master management total control of the editor.

Volunteers and we appreciate all the work they do.

Set up to be managed by a board of volunteers.

Security – Master Management will save \$2,000 a year by changing security companies. The committee screened different bids. They started with 18 companies. The elimination process, United by system and cost, United came out to be third. The difference is \$150,000 the first year and \$500,000 for the first five years.

Author Letter: We have lost our privacy someone remarked with regard to the Hillsboro Blvd. We lost our trees. In response, the City brought to our attention the hedges far exceeded the vertical limit. If you look around, the hedges that were cut are thicker now and growing back.

Richard of Newport L stated that the City never required the hedges to be cut. Seacrest responded stating that a proposal was submitted and approved to trim the hedges.

Norm Kaplan of Farnham asked if Master Management intends to fill the spots along the hedges that are empty and asked if there is a beautification plan for replanting. Master Management responded that there is and that at the meeting, a proposal will be provided and presented.

Basil Hales inquired about the election and said that this should not be a popularity contest. There are seven or eight people running for five seats.

Ira of Master Management mentioned that “Meet the Candidates” was yesterday and that, as the Area Chair, he needed to get the word out.

Joe Sachs addressed Election Day on December 22. He said candidates will have five minutes to speak and suggested that the voter who will have the ballot take notes on each candidate. They should evaluate and record their opinion, after hearing them speak, to help make their decision. There will be five election tables to move things along, and a copy of the list will be on each table.

A question on the person allowed to vote was asked. Are the current directors of COOCVE, before the election, going to be voting on December 22, 2009?

Joe Rubino 71.G by-laws - new directors do not vote in the December election.

There was a reminder of the Fund Raiser at Shelby's for Ventnor B and that everyone should bring their checkbook.

A motion was made to adjourn; it was seconded. Meeting adjourned at 11:20 a.m.

Respectfully submitted,

TARA BROWN