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Community Associations Institute
New Jersey Chapter December 2012

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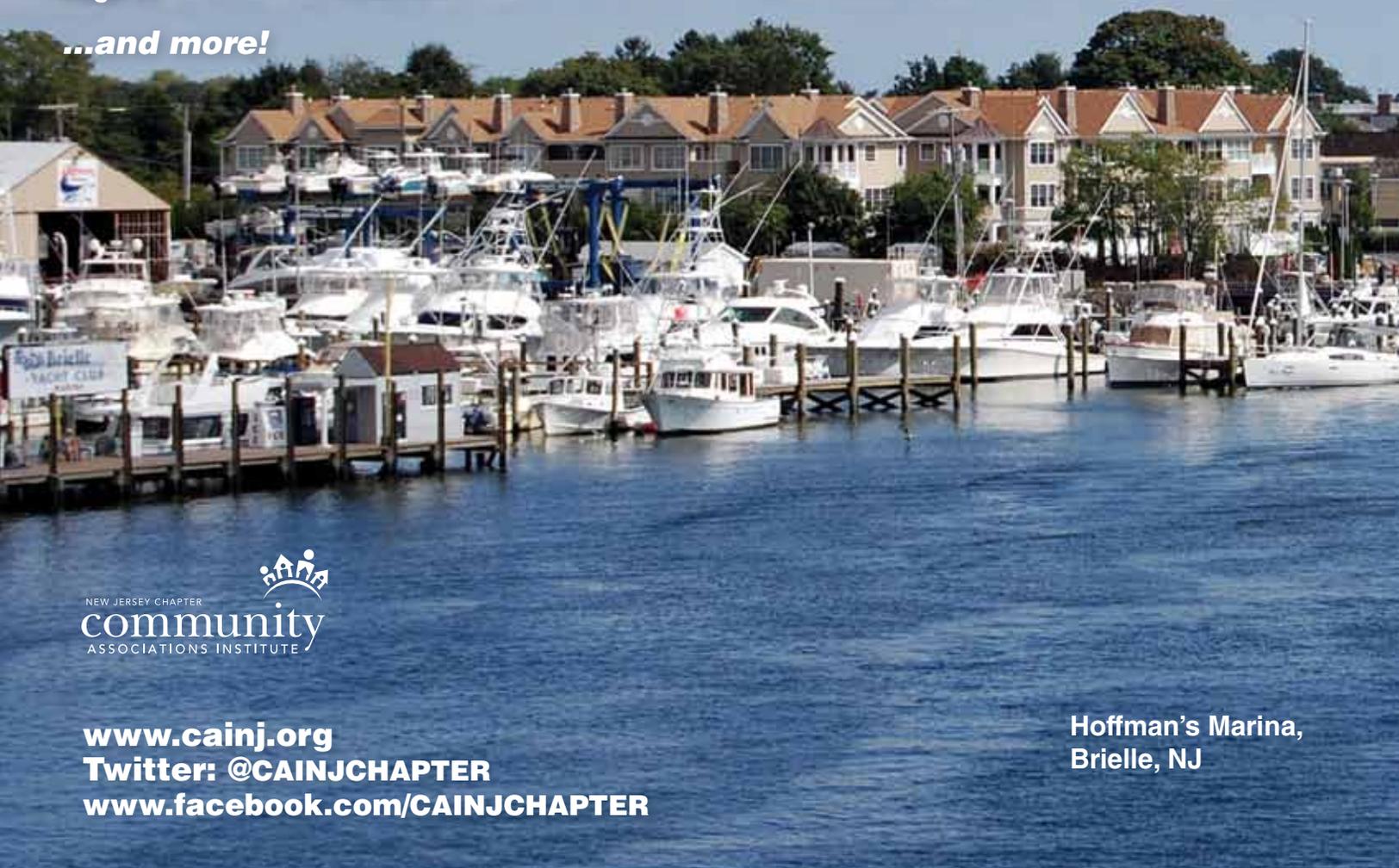
TALES FROM A COMMUNITY MANAGER

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President's Corner



Cyndy A. Pirrera, CMCA, AMS
Wentworth Property Management Corp., AAMC
2012 CAI-NJ President

"I would like to personally thank each and every one of you who have given selflessly of your time, talent, skill, and knowledge."

Trials, Tribulations, And Triumphs! A Year To Remember

As I sit here to write my last article as your President I look back on a year that was truly remarkable, at times somewhat hectic, but without any doubt — rather exciting and successful! I think that everyone would surely agree — there was never a dull moment! The year 2012 presented us all with its share of trials, tribulations and triumphs — with a strong emphasis on triumphs!

With all we've been through over the past 12 months I could never have imagined that my tenure as President would fly by so quickly! I want to thank everyone at CAI-NJ for allowing me the space to grow, not only as an industry leader, but also — and more importantly — as a person. I have been blessed with a great gift, the opportunity to learn from each and every one of my esteemed CAI-NJ colleagues, and for that I will always be eternally grateful.

My time spent with all of you has strengthened my faith and reinforced my enduring belief in the power of teamwork. Your loyalty and faith in me over this past year leaves me humbled and has indelibly marked a very

special place in my life which I will always remember with great fondness.

Since this will be the last time that I will formally be writing to all of you as the President of CAI-NJ, I want you all to know that it has been a very happy and productive time for me. It has been a time where I have on occasion offered up my own professional expertise, hopefully imparting some valuable knowledge when needed, and a time when I felt comfortable enough to share some of my own personal life lessons and insights.

I would like to personally thank each and every one of you who have given selflessly of your time, talent, skill, and knowledge. I can honestly say that I have valued each and every one of the many encounters that we've shared along the way, along with all of the wonderful opportunities that have been presented. As your President I have always strived to maintain the honor and integrity of our organization, while being open to and embracing new ideas and innovative changes — It is my sincere hope that I have achieved that goal.

The past year has also taught me the extraordinary value of having been sur-

CONTINUES ON PAGE 46.

On the Cover...

Shoot the Cover Winner! Sherri Hall

The photograph depicts the view of Hoffman's Marina and the RiverVue community in Brielle, NJ from the Route 35 Bridge taken by Sherri Hall of DW Smith Associates, the firm responsible for the design of the site. The ongoing waterfront development project includes 20 townhome units and a marina with 54 wet boat slips, 40 dry-dock boat storage spaces, a fueling dock and a marine supply store.

Moving Forward



Lisa Hibbs
Chapter Executive Director, CAI-NJ

In the weeks that have passed since Hurricane Sandy tore through New Jersey, the chapter has been working with CAI national to pass helpful information from FEMA along to our members. We have also had the pleasure of working with the New Jersey Apartment Association and the New Jersey Association of Realtors on efforts to identify temporary housing for residents who had their lives turned upside down on October 29th. I am truly impressed and touched by the way our members have pulled together to aid our friends and colleagues in need — both in the short term and now in the long term. CAI-NJ and the Editorial Committee are dedicating the January 2013 issue of *Community Trends*® to highlighting the effects of Hurricane Sandy and assisting individuals and community associations as they rebuild and recover from the catastrophic damage.

In the meantime, the chapter continues its day-to-day operations and by the time you have read this, we will have had our Annual Meeting and Chapter Retreat, held on Wednesday, December 12, 2012, at the Cultural Center of the Clearbrook Community Association. The Chapter Retreat is the kickoff event for the 2013

“I am truly impressed and touched by the way our members have pulled together to aid our friends and colleagues in need...”

Board of Directors and Committees, laying the groundwork for reaching the chapter’s goals and objectives for the coming year. We took the opportunity to change the format of the event this year, seizing the opportunity to welcome our two newest committees, the Community Association Volunteer Leader Committee and the Business Partner Committee, and announcing some much needed enhancements to chapter communications.

2013 will bring a new format for the chapter’s weekly electronic newsletter. For those members that “unsubscribed” to delivery of our digital newsletter in years past, I encourage you to consider “re-subscribing” in 2013. Each week, there will be news from a few of our Committees, information on recent court decisions and new case law, as well as news on pending legislation that has a potential impact on common interest communities. Of course, we will continue to provide information on upcoming seminars and events, but the primary focus of the newsletter will be delivery of the news that is so essential in helping you better manage your community association.

As we look forward to new opportunities in the year ahead, let us be mindful of those around us who lost so much. Let’s give whatever we can, be it time, our expertise, or a monetary contribution, to help soothe their souls and renew their spirits. From the entire CAI-NJ family, I wish you all peace and joy, now and always. ■

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The New Jersey Chapter extends their appreciation to the Platinum and Platinum PLUS Sponsors. The funds raised from these Sponsorship Programs help defray some of the costs of the Chapter’s membership services and educational programs.

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Legislative Update



Thomas C. Martin, Esq.
Nowell Amoroso Klein Bierman, P.A.,
Chair, New Jersey Legislative Action Committee

One issue that seems to remain a constant and perpetual matter is the current mortgage crisis. Although some have predicted that real estate prices may be rebounding somewhat and feel that this may provide some “light at the end of the tunnel,” there is no way to predict any of this with certainty.

In the meantime, we are working on legislation to emphasize and expand the rights of associations to record a lien on units which are not paying maintenance fees. The failure to collect maintenance fees is endemic. On behalf of our membership, we continue to work to help provide more tools and more effective resources to recover these maintenance fees. It is unfair for the paying unit owners to, in essence, have to carry or subsidize the delinquent unit owners. We are also aware of some interesting pending cases across the country where associations are trying to move matters forward and foreclose with our without the mortgage lender’s cooperation. We are monitoring these legal initiatives pending in various

courts as well. Hopefully, depending on the outcome of these cases, we can help convince our legislature that association unit owners need help too.

The blight of deteriorating units abandoned by unit owners and banks seemingly unwilling to foreclose is another problem. Working with Trenton, we are proposing legislation to compel the mortgage companies to maintain abandoned units. At least this way, a unit that is abandoned and in distress does not tend to draw down the value of the association as a whole – which is otherwise an unfair and unacceptable result.

New legislative initiatives are also being considered as they relate to insurance requirements for builders. We support such legislation which would help our membership have a realistic source of funds for damage to their units (whether by construction defects or a storm) and we are working with other interested parties in Trenton to draw together and bring about a coalition to try to get this law considered and passed. We feel this may be a

“Working with Trenton, we are proposing legislation to compel the mortgage companies to maintain abandoned units.”

significant assistance to our membership associations and we will continue to try to press this legislation forward.

We are also continuing with our efforts on other pending foreclosure legislation to try to streamline this overall process and bring out much needed relief for associations experiencing substantial numbers of units in arrears.

Currently, with the elections over and the rebuilding process underway, the legislature in Trenton is focused on many matters. New Jersey can and will rebuild. It will take time and a substantial amount of effort. With hard work and assistance from far and wide, we can reconstruct and rebuild. The State and Federal Governments are involved and as you know a number of politicians have recently visited New Jersey to continue to focus attention on relief efforts.

In particular at this time of the year, we continue to hope all those affected by the storm are able to rebuild and reconstruct lives as well as homes and infrastructure and we give thanks for what and who we have in our lives. ■

Follow current legislative topics at www.cainj.org.

Jennifer Nevins Receives 2012 National, State Recognitions

FARMINGDALE, NJ — DW Smith Associates President, Jennifer Nevins, has received the prestigious national distinction of 2012 Enterprising Woman of the Year by *Enterprising Women Magazine* in addition to the honor of 2012 Woman of the Year as part of the Central Jersey Women in Business Awards.

Earlier this year, Ms. Nevins also received the 2012 Top 100 Leading Women Entrepreneurs Award by *NJ Monthly/Own it VENTURES*.

Ms. Nevins was nominated for these awards for having made a significant contribution to the success of DW Smith, along with her commitment to continuing education and community service involvement. Ms. Nevins is a member and active participant in a number of community service associations and charitable organizations. She also serves in an advisory capacity on various industry and women in business related boards.

“I am honored to have been chosen for these awards. I thank everyone who was involved in the selection process as well as the staff at DW Smith,” said Ms. Nevins.

“This is a great honor for not only Jennifer, but for our company as a whole. It’s nice to see women being recognized for their accomplishments,” noted Director of Community Association Services Lynn Voorhees.

In addition to Ms. Nevins’ independent awards, DW Smith has also received distinction as one of the 2012 Top 100 Women Owned Businesses in the State of New Jersey by DiversityBusiness.com, a ranking the firm has held since 2008.



Jennifer Nevins

MEM Property Management Corporation Showcases Disaster Readiness and Exceptional Process Implementation

JERSEY CITY, NJ — MEM Property Management Corporation, a full-service condominium management firm headquartered in Jersey City, has proved the unparalleled effectiveness of its disaster readiness plan in the aftermath of Superstorm Sandy.

The firm precisely and effectively executed communication between property managers and condominium owners during and in the wake of Superstorm Sandy, despite many mediums of communication being offline or malfunctioning. Through its own open lines of communication, the firm was able to help assess damages, avert potentially hazardous situations and advise owners and Board members on the proper course of action for coping with many adversities brought on by the storm. The core of MEM Property Management’s strategic communication plan throughout the course of the storm was aimed at its focus on providing exceptional customer service. Through the use of a Voice Over Internet Protocol (VoIP) phone system and off-site, protected email servers, the company was able to keep customer service lines and emails open 24-hours a day, seven days a week without interruption from the harsh weather conditions. Information relay through text messaging was also used to a high degree of effectiveness between condominium owners, property managers and Board members to promote information exchange.

“Our communication services are backed up by Fortune 500 IT companies, which goes to show that nothing less than the best is acceptable when servicing our properties,” says Martin H. Laderman, President of MEM Property Management Corporation. “By taking precautionary steps to solidify our systems, we are prepared for disasters like this well in advance. Superstorm Sandy tested everyone’s ability to communicate and ours came out

CONTINUES ON PAGE 41.

Be a part of the Trend! Submit your company’s or association’s news, milestones, achievements – including wedding and birth announcements – to communitytrends@cainj.org for publication in the chapterTrends section of *Community Trends*®.



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CUSTOMER SERVICE – *Our Only Product*



By Chip Hoever, CMCA, AMS, PCAM
Wilkin Management Group, Inc.

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If you cut to the chase and get right to the bottom line, service is what we all provide. Whether you are an attorney, accountant, engineer, contractor or property manager — service is all we provide. Of course, we are all judged by our level of knowledge, but our level of service — customer service — is also a big factor in who utilizes our service.

As a consumer, I like good service, tolerate mediocre service, and won't stand for bad service. When I'm in a restaurant and things are going bad — I mean really bad — I have no qualm about asking for the manager and reporting the problem. I recently ran into the worst case of customer service, ever!

One weekend just before Christmas, we went into New York City to have dinner and see a show. We decided to walk uptown from Penn Station and have dinner at a deli, which we have frequented many times before. We go there because the food is good and the service is generally good. Not this time — well, not for an adjacent table.

When we arrived, we walked into the restaurant and stood at the hostess station.

The young woman behind the stand just stood there, totally ignoring us. We finally realized that there was a waiting line around the corner. It would have been nice if she told us. First strike.

We got in line and we were only the second party in the line — but we were a party of two and the other was a party of eight. Luckily, we got seated first. Our server appeared rather quickly, took our beverage order, returned promptly with the beverages, took our food order and, in a reasonable amount of time, returned with our food. So why am I complaining about customer service?

When we were seated, we couldn't help but to notice a large group in the dining room — about 40 or so folks who seemed to be from an active adult community. As we sat there we learned that they were there on a bus trip from a New Jersey senior community. Now we had waited, were seated, and had our food and these poor folks were still wondering where their food was.

It seemed their group coordinator had planned properly. He had called ahead and

told the restaurant they were coming. The restaurant had the tables all ready for them. But there was one thing they didn't have — enough servers. We were halfway through our meal when their food finally started to arrive at the table.

The server comes out with an arm full of dishes and starts hollering, "corned beef, corned beef, who gets the corned beef?" He would dole out the sandwiches to whoever raised their hand. After the corned beef, we went through the same routine with the pastrami sandwiches. Unfortunately, there were huge lags of time between the rounds of sandwich deliveries. Meanwhile, time is passing, it's about 1:45 p.m., their bus is due back at 2:00 p.m. for a 3:00 p.m. curtain, some folks still have not been served and it's been over an hour. Many of the people in the party wound up getting their food only minutes before their bus was ready to leave and wound up getting their food in "to-go" containers.

One of those who had not been served was getting rather perturbed (can't say that I blame him) and he asked the server to send

CONTINUES ON PAGE 8.



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CUSTOMER SERVICE... from page 6.

over the manager. He was told the manager was too busy, and yes, the manager was flitting around trying to get people seated. When the manager passed our table, I stopped him and told him the people in the large group wanted to see him. His response was "I don't have time for those whiners." I was shocked that a "manager" would take that attitude with disgruntled customers — and customers who obviously had a legitimate problem.

So how does this apply to community associations? Customer service is customer service. And yes, there are a few individuals out there that will never be happy, but most people really do have a problem and just want the answer of when their problem will be solved. We need to keep this in mind every day, no matter what sector of the industry you are in. During my ten plus years in this business, I have found that explaining the situation and the association's available options to the homeowner go a long way to satisfying the customer. Although unit owners are not always happy with the answer I have to give them, hopefully I have at least given them the information they need to understand the situation and that I have done all that I can do to give them good customer service. ■



FEMA

Flood Response Office – FICO 305 Somerset, NJ, FRO Contact Information Update

Bulletin W-12098 announced the opening of a Flood Response Office (FRO) to coordinate with the WYO Companies and the NFIP Direct to provide guidance, define the scope of coverage, and assist with the re-inspection of losses. The permanent FRO telephone number is listed below.

The FRO is operating
at the following location:
NFIP Flood Response Office
147 Pierce Street, Suite 2B
Somerset, NJ 08873
732-868-5481

The FRO operating hours are Monday through Friday 8:00 a.m. to 5:00 p.m. and Saturday 8:00 a.m. to 12:00 p.m. (noon). The Bureau's contact person at the FRO is iService NFIP General Adjuster Tom Valencia.

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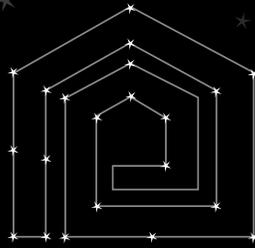
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2012 CAI-NJ Educational Series

Your Community Association Documents: What You Don't Know Can Hurt You

On Thursday, November 15, 2012, the CAI-NJ Educational Series: *Your Community Association Documents, What You Don't Know Can Hurt You* was held at The Cultural Center in Clearbrook Community Association, Monroe Township, New Jersey. This seminar raised awareness of commonly hidden but important issues affecting community associations. The expert speakers were Robin Barlow, CIRMS, ADP Barlow Insurance, Marshall Frost, RS, Frost, Christenson & Associates and Donna Shahrabani, Esq., Buckalew Frizzell & Crevina LLP. The moderator for this program was Paul Couvrette, PE, CME, of Suburban Consulting Engineers, Inc.

CAI-NJ would like to thank everyone who attended the program as well as the staff at Clearbrook Community Association for hosting this educational program. ■



(above) Marshall Frost, RS, Frost, Christenson & Associates, Robin Barlow, CIRMS, ADP Barlow Insurance and Donna Shahrabani, Esq., Buckalew Frizzell & Crevina LLP opened the floor for a Q&A session.



(above) Robin Barlow, CIRMS, ADP Barlow Insurance



(right) Marshall Frost, RS, Frost, Christenson & Associates.



(left) Donna Shahrabani, Esq., Buckalew Frizzell & Crevina LLP

(right) Paul Couvrette, PE, CME, Suburban Consulting Engineers, Inc.





We're All in This Together

At FirstService Residential, our hearts go out to those whose lives have been disrupted by Hurricane Sandy. Many of our managed communities were affected, as were our own associates. The devastation has touched us all, and we want to help in the recovery.

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This program does not replace the multi-chapter membership or national corporate membership. The cost for each employee is just \$100.

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YOU'RE
NOT
LISTENING...



By Arthur Foyer
Signature Property Group, AAMC

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It seems to me that few people listen anymore. In my position as a property manager, and in life, I find listening is the key. Everyone seems to be too busy pontificating. Perhaps they would be better modulating their utterances to a whisper. Some of us have forgotten that we learn by listening to others, not by listening to ourselves.

It is a mistake to believe that the more we say the more we impress. People don't retain overload information. A person's attention span is only about eight seconds. Unless we have something of importance to contribute, nothing can be further from the truth. The fact is, everyone loves a listener. I'm beginning to wonder if they are a vanishing breed.

Listening, of course, is not simply the act of being quiet or hearing someone. It is far more subtle than that. It involves many other skills. It is based upon the proposition that that we are interested in others. We want to know their point of view, their feelings and, on a deeper level, what they mean by what

they cannot verbalize easily. We want to hear the truth.

It is now known the brain needs truth. In a passage from *I'm Still Learning* by Michelangelo it says "this is why children ask why. If the brain does not know the truth that a 50 ton vehicle traveling 80 miles per hour has effects on the body when they make contact, what will the brain do? Stand in front of that vehicle as the last conscious act of its life? On a deep level the brain knows lying threatens its own survival and that of others."

Listening is the only way we can understand other people and bridge the gaps that are responsible for our loneliness. The most significant statements humans utter are often spoken in whispers. They therefore run the risk of never being heard, or if heard, being misinterpreted.

I'm Still Learning says "every person we meet is a specialist of sorts with a wealth of knowledge and history, if shared, would

"He was lucky because he was given the best dog to hunt with. The dog's name was Listener."

make us richer, more human and understanding. Unless we accept this we will continue to indulge ourselves in selective listening, confirming our ignorance and lack of sensitivity."

It is only when we convince others we are genuinely interested in them that conversation rises above the petty and becomes communication. The most important quality you can possess is empathy: the ability to understand and appreciate what's important to another human being.

Listening is a vital part of communication. It encourages others to reveal themselves, to share their knowledge and romance. It sets the tone for the vital connections that give life meaning and purpose.

When others ask us to listen to them, they are not implying that they want our advice or

CONTINUES ON PAGE 16.

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...LISTENING from page 14.

solutions to their problems. They are most often simply requesting a caring ear. When we are silent and listen, it is a way of showing them that we believe in them.

Listening is an art and, like all arts, requires sensitivity and patience before it can be mastered. But when the art is mastered, it affords us one of the most useful skills possible for cementing relationships and assuring our love.

Listening should be a "win, win" situation. It's an old philosophy and it's the Golden Rule: do unto others as you would have them do unto you. It's in the bible: "as you sow, so shall you reap." (The 12 Clichés of Selling)

Perhaps it is true that no one can truly know what another person is saying. There are strong barriers between people's thoughts and feelings. This, it seems to me, challenges us even more to make the most of our listening skills. Perhaps a good rule of thumb to start with is to keep in mind the old New England proverb: "Don't talk unless you can improve the silence."

I once read a story about a Canadian hunting dog in *The One Minute Sales Person*: "This American went hunting in Canada. He was lucky because he was given the best dog to hunt with. The dog's name was Listener. For the first time in his life, the American got his full quota of birds in two days. 'That's the greatest hunting dog I've ever seen. I'd love to have him next time.' But when the American returned the following year, he was disappointed. He was told that there was no use in his having Listener this year. When he asked why he was told, 'I'm afraid we made a very big mistake with that dog. We changed his name to Talker.' The American asked 'what possible difference could that make?' 'It made a big difference,' he was told. Ever since he was named Talker he just sits around all day on his tail and barks!" ■

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How Board Members Make a Property Manager's Job Pleasurable

By Larry Silverman, CMCA
Atlantic Management

In Union City, New Jersey, we manage an elegant art deco building that was converted to condominiums. In its heyday, it was one of the most attractive buildings on Kennedy Boulevard, a street known for having the best housing stock in the town. Slowly, as renters moved out, new condo owners bought and moved in. The building had a great feel to it and attracted young professionals who liked the creative lifestyle.

One couple who moved in about three years ago started asking good questions: Could we fix up the backyard by planting more grass trees and shrubbery? Could we fix up the courtyard and use it for barbecues? Could we make improvements as we have the potential for a beautiful lobby, that currently looked barren?

It was agreed to let them start decorating. They found two comfortable sofas and had them put in the lobby near a beautiful old

mantle and mirror. There was some hesitation since it was Union City, and there was a chance someone might attempt to lug the sofas somewhere else. Thankfully, the sofas stayed right where they were. Soon they added a table and then some more furniture and the lobby started to look like the lobbys you see in the older prestigious Manhattan doorman buildings.

The side courtyard was not well landscaped and had a broken cement walkway. It probably went unused for twenty or thirty years. Quickly, the cement was repaired and new grass was put in. Flowers and shrubs appeared and were followed by a barbecue. It went from never being used to a courtyard that you wanted to go to on a warm summer evening and have a leisurely glass of wine and dinner.

The same was true for the backyard. It was a strip of grass and weeds maybe fifteen feet

“As the property management for this complex, it was gratifying that someone took the lead on this.”

wide and was never used. New grass was put in along with flowering trees. In this part of New Jersey, a good backyard is a rarity and a real amenity for residents. A new, colorful door leading from the backyard was installed replacing an old, dilapidated door from the 1950's that did little else for the building.

Bicycle racks were put in, where before bicycles were left pell mell in the basement. New mailboxes were installed on the ground floor replacing older ones that were too small.

Residents wanted more. Soon security cameras will be installed as well as an improved laundry room. The front façade of the building once had beautiful decorative lights on both sides on the main entry that

CONTINUES ON PAGE 20.

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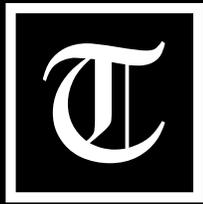


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BOARD MEMBERS... from page 18.

were long gone. Now they are restored with even more authentic historic lighting. In the hallways, the old fixtures were functional but they had lost the light covers over the years and could not be replaced. New art deco lighting was put up that gave a warm glow to the hallways.

This building is now starting to regain its elegance and become a more desirable place to live. The driving factors behind the change were a board member and his partner. They could envision what most could not and put in the time and energy to make it a realization.

As the property management company for this complex, it was gratifying that someone took the lead on this. The conversion from apartments to condos happened just when the market was changing and it was difficult for the developers to originally have some of these upgrades in the common areas. As a manager, often you want to improve properties and when you form decorating committees, they can get enmeshed in personalities. Here the work was seamless and you had true professionals doing the decorating.

When we had to assist them we were glad to do so. When this happens, those who participate and do the work should be thanked and acknowledged for their contribution and for the quality of life they just improved. ■

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Congratulations to Sherri Hall, the Marketing/Administrative Assistant for DW Smith Associates, LLC. This photograph is of Hoffman's Marina and the RiverVue Community in Brielle, New Jersey, taken from the Route 35 Bridge.



Below are the 2012 Shoot the Cover Contest runners up.



Crystal Point, Jersey City
Photo by: Jennifer Depasquale, American Leisure



Top of the Ferris Wheel, Seaside Heights, New Jersey
Photo by: Thomas Curry, CMCA, AMS, PCAM, Twin Rivers Homeowners Association

A big thanks to Jared Kofsky, Laura Tarnow, CPA, The Curchin Group, LLC, Ellen Maurer, Renaissance at Raritan Valley, Bonnie Lobb, Taylor Management Company, AAMC, AMO, Deborah Shelley, Taylor Management Company, AAMC, AMO, John Van Decker, Tower West Apartment Association and Tracey Starace, Taylor Management Company, AAMC, AMO for sending in your photos! ■

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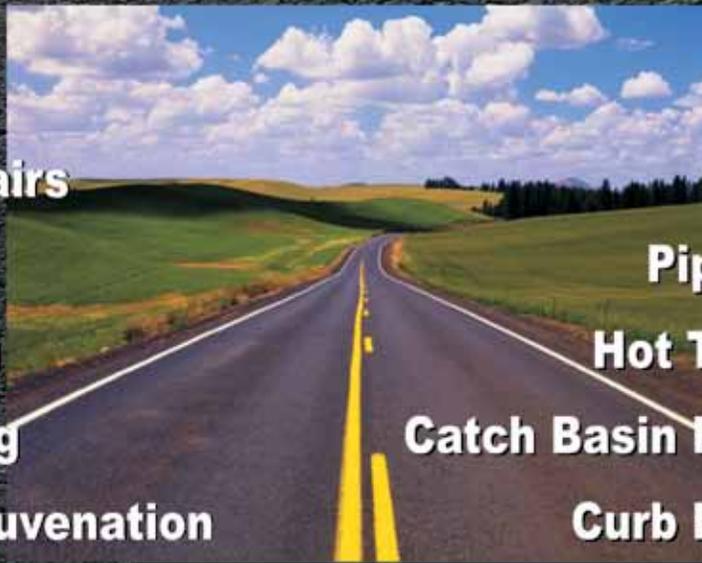
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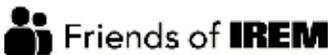


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Contact Robin Micallef at events@cainj.org or call (609) 588-0030.

2013 Conference & Expo and CAI-NJ Educational Series:
Contact Angela Kavanaugh at expo@cainj.org or education@cainj.org or call (609) 588-0030.

In case of inclement weather or meeting cancellations, check the CAI-NJ Hotline (609) 477-0956.

Drumthwacket

On November 14, 2012, CAI-NJ was invited for a special tour of Drumthwacket, which has been the official residence of the Governor of the State of New Jersey since 1982. Despite that recent designation, however, the mansion and its vast grounds, located at 354 Stockton Street in Princeton, has a long and fascinating history.

The tour was conducted by our volunteer docent, Robert Geller (seen below), who also serves as the board president of his condominium association in Lawrenceville. Docent is the title given to a person who serves as a guide and educator for the institutions he or she serves. The Drumthwacket tour includes the six public rooms used by the governor for meetings and receptions, including the solarium, center hall, dining room, parlor, music room, library and governor's study. The governor's private residence on the second floor is private.

In addition to the stunning architecture and furnishings, the tour proved to be highly educational. Some interesting facts: the first governor to live in Drumthwacket was Charles Smith Olden in 1860. Smith's family owned the property and he was responsible for the initial construction of the main home, a center hall colonial, which began in 1835. Financier and industrialist, Moses Taylor Pyne, was responsible for major expansions of the home, including adding the two wings in 1893 and 1900. Drumthwacket was also home to Russian immigrant Abram Nathaniel Spanel, who founded the International Latex Corporation. Many of Spanel's patented inventions — including “spandex” — were conceived in what later became known as the Music Room. Finally, in a related bit of trivia, 18th century New Jersey was divided into the provinces of East Jersey and West Jersey separated by the “province line,” a diagonal line reaching from Little Egg Harbor on the Atlantic to the spot where New Jersey and New York meet on the Delaware River. That line still exists today, delineated by the current Province Line Road, which runs through Mercer County.

Drumthwacket is open for guided tours on most Wednesdays. You can make a tour reservation and learn much more about Drumthwacket by going to: www.drumthwacket.org

CAI-NJ would like to offer our sincere thanks to the Drumthwacket Foundation and our docent Robert Geller as well as Chip Hoever, CMCA, AMS, PCAM, of Wilkin Management Group, Inc. for organizing the tour. ■



(above) The front façade of Drumthwacket showing the large portico and six Ionic columns.



(right) The “Music Room,” with portrait (on left) of Drumthwacket’s second owner, Moses Taylor Pyne.



(left) The formal parlor, which is part of the original residence before it was expanded.



(right) Our docent, Robert Geller, giving us the history of the dining room and its furnishings.



(above) The centerpiece of the paneled library is this fireplace made of Caen stone from Normandy, France.



(right) A grand piano in the Music Room with pictures of the three original owners of Drumthwacket — Smith, Pyne and Spanel.

“In addition to the stunning architecture and furnishings, the tour proved to be highly educational.”



(above) One of the two fireplaces in the parlor.



(above) The governor’s study.

(right) The formal dining room, which includes 29 hand painted wall panels.



CAJ MEMBERSHIP APPLICATION

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Company: _____

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Phone: (W) _____ (H) _____

Fax: _____

E-Mail: _____

Select your Chapter: NEW JERSEY

Reseller Name/Co. Name: _____

CATEGORY OF MEMBERSHIP: (Select one)

- | | |
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| <input type="checkbox"/> Community Association Volunteer Leader (CAVL) | Dues vary* |
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| <input type="checkbox"/> Management Company | \$380 |
| <input type="checkbox"/> Business Partner | \$525 |
| <input type="checkbox"/> Business Partner Affiliate (CA-NJ only) | \$100 |

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Complete only the portion of the remainder of the application that applies to your category of membership.

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| <input type="checkbox"/> 3rd Board Member | \$275 |
| <input type="checkbox"/> 4th Board Member | \$345 |
| <input type="checkbox"/> 5th Board Member | \$385 |
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Mr. Joseph Arwady

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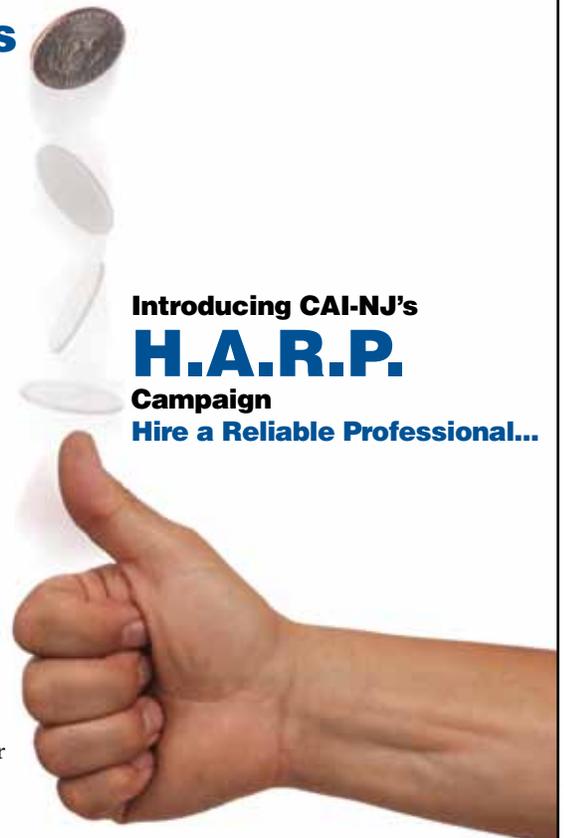
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The Year-End Review — How did we do??

By Elaine Warga-Murray, AMS, CMCA, PCAM
CEO - Managing Partner,
Regency Management Group, LLC.

Due to the nature of community associations, most boards tend to focus on what is happening now, and then focus on what is happening next. Sometimes things happen so fast that management plans have to be modified a couple times a year! Priorities can change due to severe weather conditions, unexpected repairs needed, or even seasonal infestations. That is why performing a year-end review is so important. Often the board members need to be reminded of all that has been accomplished so that they can effectively report to the members who elected them.

As each community association comes to the end of the year and starts planning for the next year, concern moves to the next year budget and the plans for projects or tasks scheduled for next year. However, it is imperative to evaluate the success of the past year's accomplishments and to evaluate the effectiveness of the goals, projects and annual tasks as listed in the association's management plan.

One way to do this includes reviewing the financial reports to evaluate the planning process and understanding the ultimate "bottom line" of budget line item amounts compared with the actual amounts spent. Certainly, a balanced budget is one part of the year-end review that indicates how well the planning process worked.

Another important aspect of the year-end review is to conduct a true evaluation of board decisions and to prepare a "report card" that rates the various categories of the past year operations and administration. Typically, the board and the manager should conduct a true evaluation based on the effec-



tiveness of the management plan, the success of the budget and the success of projects and new protocols.

Your community's report card should advise community owners what was accomplished during the the past year and what needs to be improved in the coming year. It is important for the board and management to clearly track work, projects and expenditures of the past year and to report accurately to the community, so that a realistic evaluation of the management plan, the board's actions/decisions and the the adopted budget can be conducted.

Most owners do not pay attention to the "whole picture" and often only notice

"Certainly, a balanced budget is one part of the year end review that indicates how well the planning process worked."

actions that impact them directly. Therefore, it is important that the board quantify and qualify what has been accomplished in a year end report. A "year end summary" or a report card can be used, and then each year's accomplishments can be memorialized in a manner that is easily referenced. Every board should answer the question: "how did we do?" and report the answer to that question to the entire association. ■



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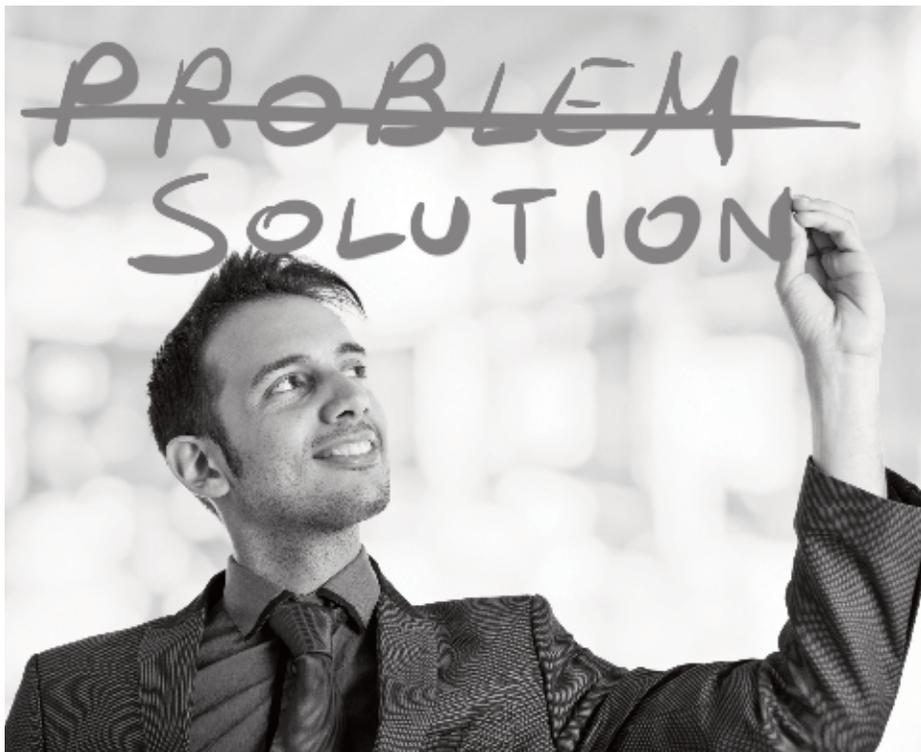
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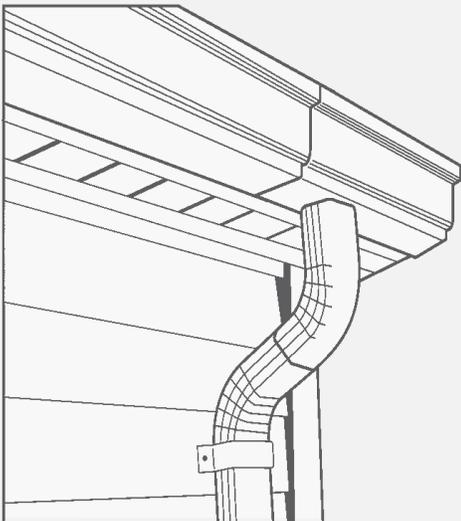
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"I reached out personally to property managers in order to ensure that everyone was on the same page about handling a situation of this magnitude," says Laderman. "Our ability to function throughout the storm was not based on luck, but rather very careful planning and perseverance. This was all about executing a preconceived plan and we did that extremely well." ■

ATTENTION ALL CAI-NJ SEMINAR ATTENDEES:

Please remember to keep your seminar completion certificates in a safe place.

These certificates are distributed at the end of each CAI-NJ seminar. This is proof that you attended and completed the seminar. You may need to reference the certificate in the future and CAI-NJ does not keep track of each member's attendance record. Community managers will definitely need the certificates to obtain credit for continuing education towards their designations.



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CAI Publishes Detailed 2013 Education Catalog

CAI has published its 2013 Education Catalog, complete with course schedules and detailed information about education opportunities for community managers, association board members and service providers.

The catalog includes a complete schedule — by region and month — of more than 165 courses that will be offered coast to coast throughout the year.

CAI offers 17 Professional Management Development Program courses, including *Ethics*, a new, online, 300-level course that will be available in early 2013. Other online courses include *The Essentials of Community Association Management* (M-100), *Facilities Management* (M-201), *Risk Management* (M-205) and *Financial Management* (M-206). Except for *Ethics*, each is also taught in a classroom setting.

The catalog also outlines the three levels of education for association board members and other homeowner leaders:

- *An Introduction to Community Association Living* (PDF download)
- *The Fundamentals of Community Volunteer Leadership* (online course)
- *The Essentials of Community Association Volunteer Leadership* (provided by CAI chapters)

For product and service providers, CAI offers *Business Partner Essentials*, a two-part, online course that helps CAI-member business professionals better understand CAI, community associations and the industry at large.

The catalog lists almost 20 of more than 65 on-demand webinars that can be accessed 24/7. Topics include conflict management; crime prevention; finances, foreclosure and revenue streams; insurance and risk management; pets and wildlife; rules and governing documents; and legal resources. A number of new webinars will be held and added to the archive during 2013.

The catalog also summarizes CAI's most

popular events, including the Community Association Law Seminar, Jan. 24-26 in Palms Springs, Calif., and the CAI Annual Conference and Exposition, April 17-20 in San Diego.

"Education is an essential part of CAI's mission to help our members build and sustain better communities," says Dave Jennings, CAI's vice president of education. "It's also our goal to help community managers and service providers become more successful professionals and to help association board members become more respected leaders. We continually improve our curriculum thanks in large part to the many industry leaders who share their time as instructors, content experts and sponsors."

With more than 32,000 members dedicated to building better communities, CAI works in partnership with more than 60 chapters to provide information, education and resources to community associations and the professionals who support them. CAI's mission is to inspire professionalism, effective leadership and responsible citizenship—ideals reflected in communities that are preferred places to call home. Visit www.caionline.org or call (888) 224-4321.

Audit Shows Federal Housing Administration May Need Taxpayer Funds



A congressionally mandated independent audit of the Federal Housing Administration (FHA) projects that FHA lacks sufficient funds to cover expected losses in its Mutual Mortgage Insurance Fund (MMIF). The audit estimates that FHA has a capital deficit of \$13.5 billion for its forward mortgage programs and a \$2.8 billion capital deficit for its reverse mortgage program. The MMIF supports the bulk of FHA program activities for single family mortgage loans, including condominium unit mortgages.

Notwithstanding the audit findings, FHA

operations will continue uninterrupted and CAI members seeking condominium project approval or FHA-supported mortgage financing will continue to have access to these programs. Under current federal law, FHA has the ability to request and receive direct financial support from the U.S. Treasury, which ensures the agency can continue its operations.

CAI has contacted FHA officials to express support for the agency's continued role in the mortgage finance system. In particular, CAI shared that members believe FHA should avoid any changes to the agency's current condominium project approval guidelines, as updated this past September by Mortgagee Letter 2012-18.

CAI notes that over the past two years, FHA reports insuring 50,626 unit mortgages in existing condominiums. Of this number, 437 individual mortgages are seriously delinquent and FHA has only paid out insurance claims (taken a direct loss) on 16 condominium unit mortgages. The loss rate in FHA's condominium unit mortgage program for existing condominiums is substantially lower than most other FHA program areas. Accordingly, CAI strongly believes that FHA should make no changes to its existing condominium programs, as any cost savings would be at best minimal while disrupting the condominium housing market.

To minimize the likelihood that FHA will require direct taxpayer funding to cover losses, FHA officials have announced a series of corrective policy measures that will be implemented—

- A 10 basis points (0.1 percent) increase in FHA's annual mortgage insurance premium
- A requirement that borrowers continue to pay FHA annual premiums over the life of the loan
- Streamlined short sale procedures, and

CONTINUES ON PAGE 45.

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- Additional sales of distressed FHA mortgages to investors

In 2011, FHA's independent audit estimated a 50 percent chance the agency would require direct taxpayer assistance in 2012. FHA was able to avoid requesting taxpayer funds by obtaining substantial monetary penalties from mortgage lenders that violated FHA program requirements and by increasing mortgage insurance premiums. FHA's actions, in particular the minimal increase in the annual mortgage insurance premium, signal the intent of FHA officials to respond incrementally to the decline in the agency's fiscal condition to avoid market disruptions.

FHA has come under criticism in the U.S. Senate and the House of Representatives for the decline in its financial condition. Both the Senate Committee on Banking, Housing, and Urban Affairs and the House Committee on Financial Services have announced public hearings on FHA's independent audit in the coming weeks. Key members of the House of Representatives are calling on the Senate to pass H.R. 4264, the "FHA Emergency Fiscal Solvency Act of 2012," which passed the House of Representatives on September 11, 2012, by a vote of 407 to 2. H.R. 4264 allows FHA greater flexibility in establishing mortgage insurance premiums, streamlines FHA's ability to recoup losses incurred from loans that violate program standards, and orders a general review of all FHA program areas.

FHA has played a key role in the housing finance system for CAI members, in particular condominium associations and condominium unit owners. FHA has worked with CAI to implement reasonable condominium project approval standards that protect the financial stability of condominium associations and provide unit owners the opportunity to refinance mortgages or sell their units. Most recently, FHA responded to several of CAI's key concerns with its condominium approval standards, which will result in more condominium associations being qualified to participate in FHA programs.

CAI will continue to engage in conversation with federal legislators and federal regulators to ensure community association housing has reasonable access to FHA supported mortgage financing options. As the public hearings and housing finance proposals continue to move forward, we will keep you posted on how you can help by contacting your legislators and regulators. ■

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PRESIDENT'S CORNER from page 2.

rounded by the most positive and enthusiastic group of people I could have ever hoped for as President. I have witnessed first hand the collaborative efforts of colleagues and CAI-NJ staff giving tirelessly of their time and energies to enhance the image and productivity of CAI-NJ. As such, I want to personally acknowledge and thank each and every one of these valued members who have played such an important role in making CAI-NJ a better and more productive organization. This singular lesson is one that I will continue to emulate and strive to maintain throughout my future as Vice President of the High Rise Division of Wentworth Property Management Corporation.

I would also like to acknowledge just how much I have been shaped and just how much I have learned from my colleagues and friends at CAI-NJ. There are so very many valuable experiences that have touched my life throughout this year and what follows barely scratches the surface of all that I have learned during my time here. I would now like to share with you just a few thoughts.

- I have learned that it takes a group of very special and dedicated people to commit to their jobs and stay motivated on a daily basis – especially when the going gets tough – and believe me I know that we have all experienced some tough going to one degree or another during the aftermath of hurricane Sandy!
- I have learned that the resounding laughter that I've heard when we are all working together as a team reflects the vibrant, happy, and successful organization that we are all so very fortunate to be a part of.
- More importantly, I have learned that we are exposed to some rather extraordinary opportunities for growth at CAI-NJ – of that I have no doubt! I have also learned that we may only fully appreciate them so long as we are willing to embrace the challenges of the future that awaits us, as we continue moving forward towards the realization of our goals.
- On a personal note, I have learned that happiness is the consequence of personal effort. You fight for it, strive for it, and insist upon it, now and always!

I really do appreciate the respect that I have always been treated with here at CAI-NJ and hope that you will continue to show that same level of respect for your President Elect – Nina Stanton. I couldn't

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be more thrilled to know that come January Nina will be taking over the reigns as your new President, along with the most outstanding executive board that anyone could hope for. I know that under her fine leadership 2013 is bound to be a great year, and I wish her my heartfelt congratulations along with my love and support!

With an eye to the future — and moving forward in my own life — I am embarking on a wonderful, new, and exciting journey with the exceptionally talented and outstanding people at Wentworth Management Corporation. As Vice President of the High Rise Division I will endeavor to achieve the same level of excellence that I tried so very hard to achieve as your President and throughout my 17 year career in property management.

So now, as I step down as your President, I can only say that I would never have been able to accomplish anything without the loyalty and support of everyone here at CAI-NJ. I will always cherish everything that CAI-NJ has given me and for that I thank you all from the bottom of my heart!

It truly has been a year to remember. I wish you all health, happiness and peace throughout this holiday season and in the coming New Year. ■

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Jonathan Katz, Esq., *Editorial Chair*

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