



P.O. Box 2901, Augusta, ME 04338-2901 * (207) 512-2180



Winter 2012 NEWSLETTER

CAPITOL AREA HOUSING ASSOCIATION “LANDLORDS WORKING TOGETHER”

Offices & Board of Directors Listing

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Secretary

Barbara Eckhardt
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Treasurer

Emmy Swanton
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Board of Directors

Gerard Bechard, Jr

Stefanie Barley
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Ratna Don

ratnadon44@yahoo.com

Ramona Venskus

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622-4312

Charlie Anderson

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President's Message, by John McNaughton

Dear CAHA Members,

A new year is upon us and with a new year a new opportunity to continue to push for legislative changes that will help rental property owners simplify the eviction process. It is not a difficult concept to understand that if a lease exists between the owner of rental property and a tenant for the habitation of an apartment or dwelling for a set amount of rent each month that by virtue of the lease both parties have certain obligations to uphold. The owner of the dwelling is required to keep the property habitable and the tenant agrees to pay the rent that they committed to on a timely basis each month. There are laws in place that allow for a tenant to deduct rent if repairs that have been requested have not been attended to in a timely fashion, but when rent has not been paid per the terms of the lease agreement, the same Landlord Tenant laws are not as friendly to the Landlord when they try to enforce the same.

PRESIDENT'S MESSAGE, continued on page 2

Lowe's & Olympic Paint Offer!

For any CAHA members, Olympic Paint will provide 10 free gallons for every 100 gallons purchased. If 100 gallons is too much, Olympic Paint is also offering free 5 gallons for every 50 purchased. This essentially works out to a 10% discount for any Olympic items.

CAHA members must participate in the My Lowes program at Lowe's. My Lowe's is a collection of tools designed to revolutionize, customize and simplify home improvement. Track purchase history with a My Lowe's card. Get organized with Folders & Lists. Stay on top of seasonal needs with Reminders. Make managing your home easier with Home Profile.

UPCOMING MEETINGS

FEBRUARY 14 • MARCH 13* • APRIL 10*

7:00 – 8:30 p.m.

KV FEDERAL CREDIT UNION
Northern Avenue, Augusta, ME

*meeting dates are subject to change or elimination as determined by the Board

Regular Meeting Minutes - Capital Area Housing Association (CAHA)
Held at KV Federal Credit Union - September 13, 2011

President John McNaughton opened the meeting at 7:05 p.m. and requested attendees to quickly introduce themselves, beginning with himself. Afterwards, he informed us that CAHA is an organization that is currently transforming. The CAHA of yesteryear started with noble principals that largely centered on a good oil price, which drove the membership. However, what the organization is trying to currently do is to up-date itself into 21st century technology and to deliver that technology at a faster pace than it had in the past. An example of this was the struggle the Board had with the printers in getting the newsletter out on time to all the members in order for them to know what time the next member meeting would be held.

The current newsletter informed the members what CAHA had done in the last few months, especially in turning the legislature around to listening to the landlords' concerns regarding LD 1198. He passed handouts of the legislative summary to members stating, "It was this actual legislation that started right in this meeting room at KV Federal Credit Union."

Next the business portion of the meeting began. First the President called for the approval of the December 14, 2010 Member Meeting minutes. The minutes were tabled from being approved earlier because of: the contents and CAHA's involvement with legislation regarding LD 1198. Motion was made by Stefanie Barley, and seconded by Ramona Veneskus, to approve the December 14, 2010 Member Meeting minutes. Motion passed unanimously.

Motion was made by Ratna Don, and seconded by Stefanie Barley, to approve the April 12, 2011 Member Meeting minutes. Motion passed unanimously.

President McNaughton informed the members that the Board had changed its oil negotiating process from the past, as well. In the past, an oil vendor would be selected each year. Now, in order to cut down the negotiating time from year to year, CAHA will select two vendors with a two-year multi-contract.

Also, the Board will be working on vendor relations beyond oil. This very evening, the Board met with representatives from Lowe's to negotiate the best possible business partnership they could offer the CAHA members. The Board decided that rather than have vendors come in to talk at the member meetings, the vendors would be invited to meet with the Board first. The Board will be working on discounts with the vendors in order to give the members an

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PRESIDENT'S MESSAGE, continued from front

In recent informal polling that has taken place in the CAHA and CMAOA organizations, it was determined that approximately 95 percent or more of all evictions are due to non-payment of rent. If an individual were to go to a hotel and stay for a night and then leave without paying they could be apprehended for theft of services. That same person however who rents an apartment and fails to pay rent has a complex set of laws to fall back upon, and if they meet certain income qualifications, free attorney representation that seems intent on allowing the tenant to continue occupying the space with little effort expended towards making good on the rent that they owe in the first place.

How have we gotten into such a predicament? I am not sure. With the strain that is being placed on the legal resources of our local court systems, it is in everyone's best interest to simplify the eviction process and minimize the amount of time that is required to encourage the tenant to either pay the rent or move out of the apartment! (For further details about the eviction process, please refer to the CAHA website.) Remember, our best assets in the rental property business are happy tenants! No one looks forward to the conflict associated with a rental relationship that has deteriorated.

Let's put our heads together during this next legislative session and come up with some changes that are fair and balanced and attend to the needs of all parties involved that emphasize accountability and common sense.

Sincerely,
John McNaughton

opportunity to say, "This is definitely worth using."

President McNaughton returned to the legislative summary for discussion purposes. The subject matter covered LD 290 an Act To Amend The Maine Secure and Fair Enforcement For Mortgage Licensing Act of 2009 (passed); LD 744 An Act To Amend the Definition of "Service Animal"....; LD 74 An Act To Impose Liability On A Landlord For Damages Caused By A Tenant's Pet (defeated)....; LD1006 An Act To Provide A Remedy To Property Owners When A Tenant Defaults On A Lease (passed); LD 1198 An Act To Reduce Regulations For Residential Rental property Owners (passed). The President stated, "This is the first time landlords gained ground instead of losing ground with legislature."

President McNaughton emphasized the power CAHA has as an organization in getting things done. "If we don't take time to keep on top of 'this stuff,' adverse laws can get through like LD 1198, for example, and fortunately for us LD 74 was defeated. I would like to propose to you that our next push should be on stream-lining the eviction process; thus, making it so that it is not so cumbersome."

Motion was made by Ramona Venskus, and seconded by Stefanie Barley, to adjourn the meeting at 8:16 p.m.

Sign in sheet indicated 10 members attended.

Everyone went home with a gallon of paint, compliments of Olympic (paint) Services.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

Regular Meeting Minutes

Capital Area Housing Association (CAHA)

Held at KV Federal Credit Union - November 8, 2011

President John McNaughton called the meeting to order at 7:00 p.m. The attendees introduced themselves, and President McNaughton introduced CAHA's new Staff Person Lisa Montagna.

Guest Speaker: Lisa's husband Christopher Montagna, a forensic chemist. Mr. Montagna gave a very informative talk that raised our awareness of methamphetamine (meth) and bath salt use. If tenant and/or guests show signs of extreme paranoia or twitching, it could be an indication of meth or bath salt use. WARNING: If you suspect anyone doing drugs, do not confront them. Call the police.

Mr. Montagna explained that methamphetamine or meth is a home-made drug that can be manufactured right in our apartments. Methamphetamine can be either injected or snorted.

A few indicators of methamphetamine use or

manufacturing are as follows:

Lots of empty soda bottles with a white residue left inside them, red phosphorus striker plates missing from discarded matchbooks, lots of Sudafed boxes or lithium batteries which have been torn apart.. WARNING: Do not touch any of these things, as they are environmentally dangerous, harmful to your body, and may even cause death. Call the police. Let them investigate the premises. Do not clean the apartment on your own, as the contents of the room may be contaminated. Have a professional cleaning service do it.

No CAHA business was conducted. Instead, President McNaughton carried on with an open forum. Some concerns were: legal requirements for landlords, the handling of convictions, and interaction between landlords and tenants and the chief of police.

The sign-in sheet indicated 10 members attended.

Motion was made by Ramona Venskus, and seconded by David Clannon, to adjourn at 8:46 p.m.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

Regular Meeting Minutes - Capital Area Housing Association (CAHA)

Held at KV Federal Credit Union - January 10, 2012

Past President Charlie Anderson opened the meeting at 7:00 p.m. A quorum was established.

Treasurer's report: Emmy Swanton informed us that one of the CD's would mature on January 26, 2012.

Motion was made by Ratna Don, and seconded by Stefanie Barley, to give approval to Emmy to deposit the money in the savings account when the CD matures. Motion passed unanimously.

By-law changes: Charlie distributed copies of the By-laws with highlighted areas to be changed. CAHA's

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Attorney Eric Dick warned the attendees of the folly of changing by-laws without considerate thought. He likened the outcome to a chemical mixture: "When one part is changed it causes other parts to be moved around." After a lengthy discussion, the consensus was to change the annual meeting and banquet from the second week of February to the third week of April.

Motion was made by Ramona Venskus, and seconded by Charlie, to reinstate John McNaughton as President until the end of his term on February 14, 2012. Motion past unanimously.

Slate of candidates for the board of directors:

Barbara Eckhardt
Ratna Don
Charlie Anderson
Wayne Niles
Jason Feugill

Vice-President and Board Member Glen Guerrette and Board Member Gerard (Tiny) Bechard, Jr. have had extensive absenteeisms in attending Board meetings. After a short discussion the consensus was to notify them by telephone or letter requesting their resignation. Eric Dick, Esq., suggested the proper wording to use to notify them of this request.

Motion was made by Ramona, and seconded by Ratna, to adjourn the meeting at 8:34 p.m.

The sign in sheet indicated 12 members attended.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

**Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at KV Federal Credit Union
June 28, 2011**

President John McNaughton opened the meeting at 5:41 p.m. with the following present:

Past President Charles Anderson
Secretary & Board Member Barbara A. Eckhardt
Board Member Ratna Don
Board Member Ramona Venskus

Ramona Venskus had not arrived at the meeting, yet.

The first order of business was the acceptance of Venita Barley's verbal resignation of her Board seat. President McNaughten stated Venita spoke with him this evening, prior to his meeting with us. Venita stated to him she had a letter written since April but hadn't the chance to send it. President McNaughten said, "We can officially consider Venita resigned from the Board as of this date."

The next order of business was the approval of last months minutes. Motion was made by Ratna, and seconded by Charlie, to approve the May 17, 2011 Board meeting minutes as written. Motion passed unanimously.

President McNaughton distributed the Treasurer's report, which was prepared by Emmy Swanton. Motion

was made by Ratna, and seconded by Charlie, to accept the Treasurer's report as presented. Motion passed unanimously.

Next President McNaughton proceeded with the oil negotiations. He distributed a chart listing the three vendors who had submitted proposals: DownEast, Fabian, and J&S, including CAHA's criteria used in the selection process. The criteria involved are: pricing formula, terms of credit card, CAHA compliance, service contracts, coverage, and budget plan. Charlie stated he would support a multi-year contract with the oil vendors.

Ramona Venskus arrives at the meeting and is given time to review the chart. A lengthy discussion soon followed.

Motion was made by Charlie, and seconded by Ramona, for CAHA to move forward with two oil companies guaranteeing a two-year contract with a third-year option to extend the contract. Motion passed unanimously. Motion was made by Ratna, and seconded by Charlie, to have J&S Oil as one of the two oil vendors contingent upon a compatible service contract price. Motion passed with four aye's and one nay. Motion was made by Charlie, and seconded by Barbara, to have Fabian, as the second oil vendor contingent. Motion passed with four aye's and one nay.

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Minutes of Board Meeting - June 28, 2011

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A new topic for discussion was part-time staffing, as President McNaughton stated CAHA needs "outreach" badly. Since time was running short, Barbara suggested another meeting to be held to further discuss the merits

of a part-time staffer for CAHA. The consensus was to table the discussion to a July 5, 2011, 6:00 p.m. meeting. Place to be announced.

Meeting adjourned at 6:57 p.m.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

**Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at the Senator Inn, Augusta
July 5, 2011**

After a social time President John McNaughton opened the meeting at 6:36 p.m. with the following present:

Past President Charles Anderson

Vice-President & Board Member Glen Guerrette

Secretary & Board Member Barbara A. Eckhardt

Board Member Ratna Don

Board Member Ramona Venskus

The meeting convened for the purpose of further discussing the merits of CAHA having a part-time staffer, which was tabled at the June 28, 2011 Board meeting.

President McNaughton suggested that our chosen multi-level oil vendors pay CAHA an "adman" fee, which means we would get a certain amount back from them per gallon, to fund the part-time staffer. He stated Fabian did not like the idea. However, J&S agreed to the "adman" fee and are willing to pay as much as 2 cents a gal for every gal CAHA purchased. President McNaughton stated he contacted Fielding's today and was glad that he did because Fielding's understood that they weren't going to be given the opportunity to bid. The owners said if they had the opportunity to move forward again for another year with us, they would be willing to go along with whatever was cheaper; that is,

their cash price formula differing from our formula criteria. When President McNaughton mentioned the "adman" fee to them, the owners didn't think it would be a problem, but they wanted to talk about it and get back to us.

Even though President McNaughton stated it is not something we have to do; that is, have an "adman" fee, he wanted to know what the Board thought of the idea. Charlie was concerned about our non-profit organization status. President McNaughton said he would run the idea by Eric Dick, Esq. or an accountant.

A lengthy discussion ensued regarding CAHA reaching out to its past, present, and future members. President McNaughton stated, "We need to have someone get on the phone and talk to former members and let them know what CAHA has been currently doing for landlords. We need to have the capability of establishing constant contact with our members with the usage of web-based tools. It is only inevitable for CAHA to have a qualified staff person on board and to give that person an incentive to come work for CAHA."

Motion was made by Ramona, and seconded by Charlie, to start the process to search for a suitable candidate for CAHA's staff person. After a short discussion the motion was amended by Charlie, and seconded by Ratna, to not exceed \$12,000 a year, with a 120- day probation, with quarterly reviews. Motion passed unanimously.

Meeting adjourned at 7:50 p.m.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

**Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at KV Federal Credit Union
September 13, 2011**

President John McNaughton opened the meeting at 5:30 p.m. with the following present:

Secretary & Board Member Barbara A. Eckhardt

Treasurer, Emmy Swanton

Board Member Stefanie Barley

Board Member Ratna Don

Board Member Ramona Venskus

The first order of business was the approval of minutes. Motion was made by Stefanie, and seconded by Ramona, to approve both the June 28, 2011 and the July 5, 2011 Board Meeting minutes. Motion passed unanimously.

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Minutes of Board Meeting - September 13, 2011
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Also, the President gave his approval to release the December 14, 2010 member meeting minutes for the member's vote at their meeting this evening after the Board meeting.

Before calling for the approval of the Treasurer's Report, President McNaughton proposed the approval of Emmy's preference for the Quick-Books Program. Motion was made by Stefanie, and seconded by Ramona, for the Treasurer to move the financials from Quicken to Quick-Books Pro. Motion passed unanimously. Motion was made by Ratna, and seconded by Stefanie, to approve the Treasurer's Report. Motion passed unanimously.

On September 12, 2011, President McNaughton emailed the Board Members two resumes he had received in response to the part-time staff person position. One was from Lisa Montagna, and the other was from Sue Barrows. The job description for the part-time staff person may be found in the Fall 2011 Newsletter. At this point in the meeting, the Board was privileged to interview Lisa Montagna.

After the interview, President McNaughton next emphasized the importance for CAHA to "business build." He stated that when the staff position is filled, one of the primary functions of that person would be to actually work on driving membership using our preferred vendors. And with that, three representatives from Lowe's in Augusta were invited to present

themselves. They were Kevin McLean, a senior manager from Lowe's and two spokesmen for Olympic (paint) Services. A lengthy negotiation followed as President McNaughton wanted to know how they could be a good business partner with CAHA members? Kevin stated he would love nothing better than to grow the relationship Lowe's already has with CAHA. He gave a detailed explanation of how a CAHA member could set up an account at Lowe's. Likewise, Olympic Services would try to give the best prices they could possibly give to CAHA members. When President McNaughton pressed Kevin about a discount price to the members, Kevin stated he could help CAHA by telling landlords coming into the store that the only way they could get the discount would be to become a CAHA member. CAHA members would get the discount we agreed upon. Lowe's would also advertise to CAHA members further discounts.

Stefanie informed the Board that all of our members are listed on constant contact. President McNaughton stated that constant contact's primary function is to communicate with the group and to analyze how effective the communication was; that is, how many people actually opened the email and looked at it.

At this point, President McNaughton invited Sue Barrows to sit for her interview. However, as the time was nearing 7:00 p.m., her interview was tabled until after the member meeting.

Meeting adjourned at 7:01 p.m.
Respectfully submitted,
Barbara A. Eckhardt, Secretary

Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at the Senator Inn, Augusta
September 30, 2011

President John McNaughton opened the meeting at 7:20 p.m. with the following present:

Secretary & Board Member Barbara A. Eckhardt
Treasurer Emmy Swanton
Board Member Ratna Don
Board Member Stefanie Barley
Board Member Ramona Venskus

Prior to being called to this special meeting by President McNaughton, the Board had unanimously voted, via email, on Lisa Montagna as the new staff person. The purpose of the meeting was to finalize her

hiring regarding her salary.

However, President McNaughton had two "specifics" he wanted to cover first, as follows:

There are several Board seats to fill. He will be soliciting the members soon to fill at least three vacancies.

The Central Maine Apartment Owner's Association (CMAOA) would be holding their annual meeting on Saturday, October 8th, at the Waterville Armory and has invited the CAHA members to join them. The cost per person is \$10. Visit www.CAHA4u.org for more details on this event.

Next, President McNaughton returned our attention back to the hiring of Lisa Montagna. Her duties are listed below: Data base, answer phone, PO Box and mail, outreach, setting up meetings with guest speakers

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Minutes of Board Meeting - September 30, 2011
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Newsletter activities, helping to chase down commitments with our oil companies, updating website and updating oil prices.

Motion made by Stefanie, and seconded by Ramona,

to offer Lisa Montagna a beginning salary, starting immediately, of \$12 an hour. After 90 days, her salary would be raised to \$14 an hour. Motion passed unanimously.

Meeting adjourned at 8:50 p.m.

Respectively submitted,

Barbara A. Eckhardt, Secretary

Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at KV Federal Credit Union
November 8, 2011

President John McNaughton opened the meeting at 5:37 p.m. with the following present:

Past-President, Charles Anderson

Secretary & Board Member Barbara A. Eckhardt

Board Member Ratna Don

Board Member Ramona Venskus

Next, he invited Lisa Montagna to present the various activities she had been doing thus far as our new staff person. Lisa stated she had researched on-line payments, giving the pros and cons of a few vendors, one of which was Pay Pal. A lengthy discussion ensued.

President McNaughton stated he wanted one tool that would do most of the things he would like to have done. He suggested Quick Books, as he uses it everyday and because it has the ability to do the following: Print letters; Generate reports and running them to Excel;

Can transport to Access, if it has to; It can set up (build) companies by the information it is given; thus, possibly have the ability to build on line payments.

Ratna suggested further research be done on Quick Books. President McNaughton suggested we use Quick Books now as people sign up to join and to use Access as a prompt to fill Quick Books until, eventually, Access fades out.

Motion was made by Charlie, and seconded by Ramona, to purchase Quick Books Pro pending Lisa's successful procuring of the information she needs from Emmy's version and President McNaughton's version of Quick Books. At that point, she would have the power to purchase, after negotiating the best possible price. Motion passed unanimously.

Just before adjourning the meeting, President McNaughton suggested to start advertising for the vacant Board seats.

Meeting adjourned at 7:02 p.m.

Respectfully submitted,

Barbara A. Eckhardt, Secretary

Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at Senator Inn
November 15, 2011

President John McNaughton opened the meeting at 6:01 p.m. with the following present:

Past President Charles Anderson

Secretary & Board Member Barbara A. Eckhardt

Board Member Ratna Don

Board Member Ramona Venskus

Staff Person Lisa Montagna

Lisa Montagna reported on the research she did regarding the Quick Books Premiere program. Several of her findings were as follows:

It will give us documents; It will give us letters that can be edited to create our own letterhead; There might be some exporting into Excel; It is not a single-base program, its not going to provide all that we are looking for; She cannot do the data base function with it. On a scale of one to ten, Lisa gave the Quick Books Premiere an eight. Also, it was suggested that Lisa contact Glen Guerrette and Emmy Swanton as resources regarding the Quick Book application, as they both work with a version of it themselves.

President McNaughton reported that Lowe's had not followed up with him since its presentation at the September 13, 2011 Board meeting. On the other hand, J&S Oil had an "adman" check of over \$300 coming to us. Yet, he had not heard from Fielding's. Lisa Montagna

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Minutes of Board Meeting - November 15, 2011
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will follow-up with Fielding's regarding their "adman" agreement with CAHA.

There was a lengthy discussion regarding prorating the membership renewals. Ratna Don stated there were a lot of things to think about before the Board jumped into changing the renewal process. President McNaughton stated there would be no decisions made without the Board's approval. However, several ideas were given as to the best way to approach the members to come over to the perorations of their dues. It was suggested that some sort of prorations will be offered to the members in their renewal billing. Lisa will write a cover letter to include with the billing.

For the Annual Meeting, President McNaughton would like to include a vendor fair, which would eliminate the door prizes. It was also the consensus to eliminate the entertainment. Instead, our lobbyist Dan Bernier would be invited to speak to the members and to have CAHA's President speak at the CAHA meeting.

President McNaughton requested that a Constant Contact blast be sent out and then to be followed up by

the newsletter with Lisa's idea of the implementation of prorated dues; thus, giving the members a choice of paying their regular yearly dues, or extending their dues in one, two, or three different implements, which would end in the third quarter. Thus, the spreading out of the dues would automatically happen on its own. Included in this communication would be the announcement of having several positions opened on the Board, plus the Annual Meeting banquet preparations, and the engaging of vendors to be a part of it.

It was agreed to hold a Board meeting on Tuesday, December 6, 2011 at 5:30 p.m. at the KV Federal Credit Union in order to interview some preferred vendors. Vendors to be contacted would be Lowes, roofers, electricians, plumbers, heating, cleaners, security cameras, lawyers. Ramona said she would contact the Augusta Chamber of Commerce for their list of vendors. During this meeting the nominating committee would be presenting the slate of Board members; plus, the two-member auditing committee will be chosen for the upcoming audit.

Meeting adjourned at 8:10 p.m.
Respectfully submitted,
Barbara A. Eckhardt, Secretary

Minutes of Board Meeting
Capital Area Housing Authority (CAHA)
Held at KV Federal Credit Union
December 6, 2011

President John McNaughton opened the meeting at 5:43 p.m. with the following present:

Past-President Charles Anderson
Vice-President & Board Member Glen Guerrette
Secretary & Board Member Barbara A. Eckhardt
Board Member Ratna Don
Board Member Ramona Venskus
Board Member Stefanie Barley
Staff Person Lisa Montagna

President McNaughton announced his resignation to take effect at the end of the meeting with one concession, he would write the President's column for the January, 2012 Newsletter.

Motion was made by Ramona, and seconded by Charlie, to not hold a member meeting for the month of December. Motion passed unanimously. Lisa will contact the email members via Constant Contact and Ramona place an ad in the Kennebec Journal for the

members without email.

Annual Dues: Stefanie brought up the fact that the renewals were usually mailed out by now, as the membership ends on December 31st. A lengthy discussion ensued. Motion was made by Ratna, and seconded by Ramona, to have Lisa send the 2012 billing for the current members to Copy Etc. for printing and mailing. Motion passed unanimously.

Annual Meeting: The consensus was to hold the Annual Meeting the second Tuesday in February, which is the 14th, at 7:00 p.m., at the KV Federal Credit Union. The banquet will be held at a later date. Lisa will be sending the announcement of this decision to the members via Constant Contact. Ramona stated she will cancel the Elk's Club reservation for February 14, 2012.

Motion was made by Charlie, and seconded by Ramona, to give Lisa the authority to have CAHA mail forwarded to her house. Motion passed unanimously.

Quick Books Pro Program: After President McNaughton and Lisa spent several hours during the week working with the program, he felt it wasn't the type of program CAHA could use. A short discussion

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ensued. Motion was made by Ramona, and seconded by Charlie, to send back the Quick Books Pro program so that CAHA would be reimbursed for it.

Motion was made by Ramona, and seconded by Charlie, to move towards Quick Books Pro on-line with an approximate monthly fee of \$35. Motion passed unanimously. Glen stated he would work with Lisa on

setting up the on-line version, as well as merging the treasurer's journals to it, when the time comes.

By-Law changes: A lengthy discussion ensued regarding changing the by-laws regarding the annual banquet, prorating of the annual fees, and qualifications of a Board member. The consensus was to table them until the next meeting on Tuesday, January 10, 2012, at KV Federal Credit Union.

Meeting adjourned at 7:00 p.m.
Respectfully submitted,
Barbara A. Eckhardt, Secretary

Winters Last Blast

Protect Yourself During Late-Season Snowstorms

You may be dreaming of spring, but don't forget the cold, hard facts: Old Man Winter still has plenty of time to deliver a deadly blizzard or ice storm. Follow these tips if you lose power in your home or are stranded in your car.

At Home

- Replenish dwindling emergency supplies, including food, water and batteries.
- Stock plenty of dry logs for your fireplace.
- If you lose electricity that powers your thermostats and furnace, wear warm clothes and keep extra blankets nearby. NEVER turn on a gas oven to supply heat.
- Instead of candles, use flashlights and battery-

powered lanterns to provide light.

In Your Vehicle

- Stay inside, but if it's safe to do so, hang a colored cloth on your antenna or lay flares on the road to indicate distress.
- Run the heater for 10 minutes every hour with the engine on so you don't drain your battery.
- Crack a window for fresh air.
- Put on extra layers of clothing or wrap yourself in a blanket.
- Try to stay awake if you're alone or alternate taking naps with your passengers.
- If water is unavailable, melt snow before you eat it; otherwise it will lower your body temperature.

By Darryl Arnold, LUTCF
Sales Representative
Liberty Mutual Insurance

		<p>Fielding's Oil & Propane is proud to serve the members of CAHA with all of their heating needs and looks forward to having a long relationship with the organization. Call us and you will see how dedicated we really are.</p>	<p>On Top, Inc. (207) 622-7037 (207) 622-7376 75 Court St., Augusta, ME Screen printing & embroidery services. 10% discount from normal wholesale price</p>
<p>Sprague & Curtis Real Estate Great People • Great Places Jim Pepin 623-1123 ext 217 (w) • 626-0413 (h) Fax: 623-2071 • Cell: 242-3015 75 Western Avenue • Augusta, ME 04330-7288 email: jim@spragueandcurtis.com</p>	<p>Sherwin Williams Paint + Paint Supplies (207) 622-6818 sw5736@sherwin.com Property Solutions Flat, ES, SG From \$17.33 per gallon 10-40% discount + free delivery</p>	<p>A1 Affordable Home Inspection (207) 446-2945 – Gary Jackson Home inspections, annual preventive home inspections, energy evaluation. mike@a1affordablehomeinspection.com \$25.00 off home inspection. 10% off other services.</p>	<p>This advertising space could be yours!</p>

<p>R&R Property Management Home & Apartment Maintenance/Remodeling Snow Plowing & Sanding (207) 485-1237 <i>rjordan@rrpropertymanagement.biz</i> 10% discount on labor</p>	<p>This advertising space could be yours!</p>	<p>Newcomer Relocation Services "Upscale Rentals" Phone/Fax: 622-4312 Cell: 446-4312 <i>ramona@NewcomerRelocation.com</i> www.NewcomerRelocation.com No application fee for CAHA members</p>	<p>J.C. Stone, Inc. (207) 549-4729 <i>stonecenter@jcstoneinc.com</i> 10% discount on landscape products. "We carry wall stones, flagstone, patio stones, garden accents & more!"</p>
<p>Northeast Bank (207) 623-0303 Cell: (207) 446-0990 Mortgage loans for residential and investment properties <i>ssachs@northeastbank.com</i> \$250.00 discount on already low closing costs.</p>	<p>Liberty Mutual – (207) 622-0581 Nick Parker (X-52907) Darryl Arnold (X-52909) New Auto and Home Insurance Benefit CAHA member benefits include savings on auto and home insurance! Purchase high-quality auto, home, condo, and renters insurance at low group rates.</p>	<p>Bob Philbrick Well Drilling (207) 623-8603 <i>rephilbrick@yahoo.com</i> 10% off pumps & wells (contractor prices) "Maine's largest installer & designer of geothermal systems."</p>	<p>Downeast Energy (207) 622-7521 Heating oil, propane & service contracts Troy Lambert Please call for program details.</p>
<p>Rent Match LLC Venita Barley, Owner (207) 623-2580 Fax (207) 623-3374 <i>vbarley@rentmatchonline.com</i> "Bringing Landlords and Tenants Together!" www.RentMatchOnline.com</p>	<p>Eric S. Dick, Esq. Farris, Foley & Dick, P.A. (207) 622-5872 <i>ffdlaw@gwi.net</i> Discount off regular hourly rate to CAHA member on landlord/tenant matters</p>	<p>Winslow Aluminum Inc. Vassalboro, ME (800) 924-0412 <i>winslowaluminum@yahoo.com</i> 30% off list price of replacement windows</p>	<p>Vallee Property Management, LLC Rentals & Property Management <i>vpmmel@valleerealestate.com</i> www.vpm.me (207) 620-7500 Gently used Refrigerators \$175.00 and up.</p>
<p>Tim Dennett + Co. (207) 242-8499 <i>timdtcco@aol.com</i> Home & apartment maintenance, both inside and out. Now offering snow-plowing!!! 10% discount on materials</p>	<p>Gosline's Hardware (207) 582-1900 563 Maine Ave. Farmingdale, ME Paint, paint supplies, plumbing, heating, electrical, lawn & garden, hand & power tools.</p>	<p>Kennebec Property Mgt., LLC Property Management, Residential & Commercial, Leasing/Portfolio Development Full or Partial Service <i>Kennebecpropertymanagement@yahoo.com</i> (207) 333-1855 25% off leasing</p>	<p>1800WaterDamage WATER, SEWER, MOLD, FIRE (207)-629-5339 <i>1800wdme@gmail.com</i> Free home inspection for any loss and \$200 discount for CAHA members.</p>

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