## Community Interests

WHAT YOUR INDUSTRY IS TALKING ABOUT ... WHAT HOMEOWNERS NEED TO KNOW

WHAT IS YOUR

## **VISION**





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All money raised stays in Nevada to help local kids and their families!



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Community Interests deadline for advertising or editorial submissions is the 20th of each month, 40 days prior to publication. Example: submit article by April 20 to be included in the June issue.

#### Correspondence

Send business card, ad copy or articles for reprinting to CAI of Nevada, 9171 W. Flamingo Road, Suite 100, Las Vegas, NV 89147, along with payment. The publisher retains the right to edit articles to conform to content and space requirements. Authors are to be clearly identified in each article and the author is responsible for developing the logic of their expressed opinions and for the authenticity of all presented facts in articles. Opinions expressed in Community Interests are not necessarily the opinions of CAI, CAI of Nevada, its board members or its staff. Authors are solely responsible for the authenticity, truth and veracity of all presented facts, conclusions and/or opinions expressed in articles. Article submissions should be in Word format or plain text.

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Payment, a signed contract, and your ad sent by e-mail or disk must be received by the 5th of each month prior to publication. Acceptable file formats are Microsoft Word, plain text or in the following high resolution (300 dpi) graphic formats: .jpg, .tif or .eps format. Please send a hard copy of the ad along with contract.

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THE MAGAZINE FOR COMMON INTEREST COMMUNITIES

JULY 2016

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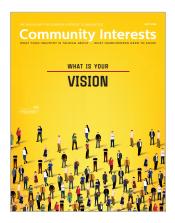
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MINDY MARTINEZ, CIC, CISR, CIRMS, DCAL, NVEBP 2016 CAI PRESIDENT

#### President's Message

## 2020: A GLIMPSE INTO OUR COMMUNITY ASSOCIATIONS

My view at the CAI National Convention in Orlando in May? A crystal clear ocean, sandy beaches and cerulean skies. (A margarita or two may have been consumed from a patio chaise.) I was fortunate to attend this year's conference in such a beautiful location. But let's be clear, the trip wasn't all play. There were long days of seminars and break-out sessions, and I stayed focused on my goal of enriching and strengthening my role within the CAI.

One of the break-out sessions I attended was titled "Community Next: 2020 and Beyond." This session highlighted the Community Next initiative, which was launched in 2015 to help define the future of the community association model. The CAI has helped educate, advocate and inform people living and working in common-interest communities for the past 40 years. But how will we address the challenges and opportunities that will arise for these communities in the next 40 years? The

#### **Are You Budget Ready?**

Seems like we just finished working on the 2016 budgets for our associations, and here it is, the time to start the process all over again. As you gather the information needed to plan for your expenses, consider a line item for Board Training and Education. As the industry continues to evolve with the ever changing rules within NRS 116, it is important for board members to educate themselves so they can run these corporations effectively and efficiently. Within this expense line item, boards and managers can have the flexibility of registering the association with a CAI membership, sign Board members up for classes and programs, and enroll in other offerings that might come up over the course of the year.

"Community Next: 2020 and Beyond" initiative strives to answer those questions by minimizing our uncertainty and elevating our collective ability to manage our future communities.

The session I attended included an overview of Community Next's research in four categories: Association Governance Model, Community Management, External Influences and Public Policy Paradigms. I was intrigued with their findings, and I'll discuss some of the major points I took away. One point is that community management education is experiencing a surge. Colleges and universities are increasing their offerings for course credits and professional graduate degrees in community management. This change will enhance the professional image of community managers in the eyes of media, government and, most importantly, homeowners. If the trend continues, someday community managers will be required to have college degrees. In the future, we should also have the flexibility to hire professional board members, including architects, insurance agents, accountants and more. Quality education for our community managers and board members is key for a brighter tomorrow, and something I very much support.

Another important point is that demographics are changing home needs. When Gen X's and Millenials become homeowners, they're looking for urban-style communities within walking distance of work and entertainment. Developers will need to go beyond offering amenities like golf and tennis. The next generation is more concerned with planet conservation. They will want homes equipped with eco-friendly and energy-saving heating, cooling, windows and building materials. They also want to perform homeowner association tasks from their smartphones. Technology is an ever-changing wheel that will continue to evolve the future of community associations.

How can we get the ball rolling in the CAI? In Nevada, we have two legislative sessions before 2020. I'd love to see the CAI have more interaction with our legislators during this time period. It's our turn to educate them on how certain bills will negatively affect our communities. No endeavor is perfect, and our community associations will experience highs and lows going into 2020. However, I'm positive that following the Community Next Initiative will help us tackle the trends that will influence our futures.

Mindy Martinez



CHRIS SNOW COMMUNICATIONS MANAGER

#### **Chapter Commentary**

### Do You Need A Reminder to Be A Good Neighbor?

It's easy, isn't it? We fall into routines, we're in a hurry, we're working or volunteering and we rush inside as soon as we arrive home leaving the outside world behind, only to immerse ourselves into what we need to do once inside our homes. I know, I do it all the time. While all of that is happening, are we slowly losing our relationships we have built with our neighbors and friends? Has a new neighbor moved in and you have yet to introduce yourself and extend your friendship? Yes I have, unfortunately.

We say it every New Year, "I'm going to do better this year in \_\_\_\_\_." How's that working for you? So here it is July; let me be the first to remind you to take that step to happiness and welcome your neighbors and friends back into your lives.

Chat with a neighbor at the mailbox. Ask how they are, instead of rushing back inside.

Combine resources and share dinners, don't forget to relax and catch up!

Knowing your neighbors will bring more security and safety to your neighborhood. Are you going on a vacation? Who better to keep a close watch on your home than your neighbors?

Neighborhood pride comes from the strength of relationships that are formed through neighborhood friendships. It is the foundation of a happy environment.

Start a walking group and meet more neighbors. Bring the dog. If you don't have one, borrow one!

Do you have a neighbor with a hobby you'd like to learn? Maybe you have a talent you can share with them? I have a scrapbooking group I belong to. We used to just call it Scrapbooking Night. Soon we all became burdened with unfinished projects that we would "sneak" into the scrapbooking night. So now we call it "UFC" - unfinished craft night, and bring whatever needs working on! We have shared some interesting crafts and projects this way and extended our friendships that are now full of memories together.

So before we are heading into December, and another year has passed, take some time to be happy and greet your friends. Make the world a better place, starting with one neighborhood at

Regards,

Chris Snow

Have something to share with other members?

# Put it in the CAI Nevada Chapter's What's Happening Page Or Members' Brag Page

Submissions are due before the 5th of the month preceding publication. Submit your items to info@cai-nevada.org or fax to 702-240-9690.



CHUCK NIGGEMEYER,
DCAL, IS PRESIDENT
AND VICE-CHAIR OF THE
NEVADA LEGISLATIVE
ACTION COMMITTEE
AND THE SAGE HILLS
BOD PRESIDENT

#### 20/20 Vision.....

by Chuck Niggemeyer, DCAL

We all wish we had 20/20 vision. Wouldn't it make life much easier? The fact is, perfect vision is rare, and is absolutely not necessary for quality of life. Nor does perfect vision equate with always seeing things accurately.

I served in the USAF for 24 years, 21 of those I spent flying a four engine cargo plane, the C-141 Starlifter. At that time 20/20 vision was mandatory if you wanted to be a pilot. I spent another 15 years flying commercially. By that time corrective lenses for 20/20 vision were acceptable.

As a pilot here are just some of the many things I learned about "vision."

1. Pilots learn quickly to constantly scan the horizon, to watch and be prepared for anything coming at you.

- 2. Two sets of eyes are always better than one.....since many things don't appear the same to everyone, it was good to ask others about what they were actually seeing, and then decide how to respond.
- 3. Flying under visual flight rules (VFR), requires a constant heads up "vision," looking out of the cockpit/flight deck, versus flying on instruments (IFR) which requires a constant heads down "vision," which means you must completely rely on your instruments.
- 4. The ground air traffic control system is one of your best friends while you are in the air as its 20/20 vision sees your aircraft (you) and all other aircraft, and thus keeps you out of harm's way as they are "looking out," for you.



Who is "looking out," for the HOA/CIC world as we know it in today's technologically advancing world?

Consider this, the auto manufacturing complex is now developing cars that drive themselves. Ever wonder - if a self-driving car is involved in an accident, who is responsible for the mishap, who pays to fix the vehicles? Someone is using their 20/20 vision to answer those questions, and are "looking out" for solutions to these approaching situations, most likely the manufacturers and their insurance companies.

Another 20/20 vision area we all accept today without much thought occurs in nearly all competitive sports—the instant replay. How many championships have been decided in the relative recent past or will be decided in the future by instant replay? Instant replay is another form of "looking out," technology's remedy for mankind's not-so-perfect 20/20 vision. It's the extra set of "eyes" I referred to above, this time due to technology.

Body cameras are becoming the norm for police departments throughout the U.S. This new concept has become another way of "looking out" for what really happens in any given situation. These new sets of "eyes" are being used as a modern substitute for our old-fashioned 20/20 vision.

The State of Nevada, by virtue of its vast gaming industry, has long used video surveillance as the "eyes" that are "looking out" for the unscrupulous card counter, the slot thief or dishonest employee bent on lining their pockets with stolen money. Video surveillance is another set of "eyes" that has 20/20 vision.

Again, who is "looking out" for the HOA/CIC world as we know it today?

I see it as everyone who works for or volunteers in the HOA/CIC category. All of us are the extra set of "eyes" (vision) that see or are "looking out" for opportunities to make the HOA/CIC world better. We have to be the visionaries, the new thinkers, the educators, and always "looking out" for new opportunities or we will be left behind.

There are over 3000 HOA/CICs in Nevada. Let's make it a personal goal to offer our "looking out" vision for HOAs to at least two new homeowners in the next year. Wow, that could result in 6000 new sets of "eyes" with a new 20/20 vision. It's easy to contact a new resident or existing resident about "looking out" for their community and the advantage that HOAs bring to them and all those around them. Will you become a 20/20 visionary and start "looking out" for the HOA/CIC future? •





MELISSA RAMSEY, CMCA, AMS, PCAM, CPO IS VICE-PRESIDENT OF NORTHERN NEVADA COMMUNITY & LIFESTYLE SERVICES WITH FIRSTSERVICE RESIDENTIAL AND MAGAZINE CHAIR

### My Wish for 2020...

by Melissa Ramsey, CMCA, AMS, PCAM, CPO

When I moved to Nevada a little more than 10 years ago, I had no grasp on the magnitude of the homeowner association industry. Back east, the small 'neighborhoods' where I lived and grew up had block captains who coordinated holiday parties throughout the year, but there was no mention of associations. Even the community pools seemed to be privately managed or owned with no worries of mandated assessments or boards of directors.

This bubble that I came from was quickly popped as I kept hearing the terms of associations, boards, assessments and the 'evil' NRS. I must say that I was originally intrigued by it all, thinking it couldn't really be that complicated. Well now I can say after 10 years of meetings, budgets, legislative sessions, management training, CAI involvement, and much more, that it definitely is no easy cake walk. It's no wonder, given all of the restrictions and legislation, that it's hard to find managers and board members to work on these unique corporations.

## I read once that it takes a small army to run an association.

From the board member side, I constantly hear about the liability a single homeowner is expected to take on to serve in a volunteer capacity for their community. Many will say, "I had no idea what I was getting into," or "My neighbor asked me to run to help with such and such topic." After a few short meetings, mediation calls, or even the irate owner knocking on their door, they find themselves wondering... What have I gotten myself into?

From the manager side, being one and working with them, I know of the struggles dealing with the constant negativity, micro managing, and in some awful situations outright harassment. The discussions at the 2015 CAI national conference on turning association management

into a true profession with college based curriculum was promising. Truly capturing the importance and overall growth of the industry is critical for its long term success. Why should association management be any different than hospitality or golf management?

## SO WHAT IS MY WISH... TRAINING AND TRUST!

Given the fact that Nevada is one of the leading states in association regulation, I would love to see association management curriculums at UNR and UNLV. Having trained business and career oriented individuals starting out in the industry with the age old saying of 'hit the ground running' would be a breath of fresh air. Owners and board members would know they are in the trusted hands of a trained professional and not second guessing how this individual happened to 'fall' into the industry. Ideally, the increasing turnover of managers would be minimized as they entered in industry

I read once that it takes a small army to run an association. This is completely true. It takes a group of committed individuals working together to achieve common goals to truly run these communities. I'm not saying that everyone needs to agree on all aspects of operations, as friendly debate is necessary to end up with the best possible outcomes, but a common respect and trust for the individuals involved is needed. Trust is not a one-way street either, as all participants in the process must be committed to the journey which will have twists and turns, detours, delays, U-turns, sink holes, you name it - any obstacle possible! But in the end, all owners, board members, managers and business partners should trust one another and their integrity to not defame, harass, hide or manipulate for one's own personal gain.

I look forward to seeing where we end up in the short four years we have ahead of us.

## CA DAY IS COMING!

## FRIDAY, OCTOBER 21, 2016

AT THE GOLD COAST CASINO

## **EVENT SCHEDULE**

Ask the LAC Panel with Ombudsman .....8:00AM - 9:00AM

Legislative Update CE Class

for Managers and Homeowners ......9:00AM - 12:00PM

Tradeshow floor opens at noon

Contact Mary at 702-648-8408 or info@cai-nevada.org for more information





WWW.CAI-ONLINE.ORG

### Community Next....2020 and Beyond

Peeking into the future of community association governance, management, public policy and external influences.

Used with permission as a reprint from Common Ground, March/April 2016

What do we really know about the challenges and opportunities that await community associations in the next 20 years? What issues will require planning and adaptation?

We certainly have a better idea after CAI gathered more than 50 members and external stakeholders on four distinguished panels at various points over the past year to discuss what's to come for the association model, community management, public policy and external influences. The initiative, called Community Next: 2020 and Beyond, has helped us – and should help you – envision the nature of community association living, governance and management in the years ahead.

Community association volunteers, community managers and management company executives, association attorneys and other business partners, subject matter experts in state and federal laws, and others tackled topics like this:

- How community associations will evolve.
- How best practices in governance and management are likely to change over time.

- What the inevitable changes will mean for the association management profession.
- How decisions by legislatures, regulators and the courts will affect the way associations function.
- How external trends and opinion leaders will influence the future of associations.

#### **ASSOCIATION GOVERNANCE**

As common-interest communities continue to become an even larger percentage of the U.S. housing market, legislators and the courts will have no choice but to reform current statutes to facilitate both growth in the industry and to reflect the governance realities facing associations. However, the panel felt strongly that these changes could be brought about earlier through a concentrated effort by the community association industry – homeowners, managers, business partners, and CAI and its concerned affiliates, such as AARP, the National Association of Home Builders and the National Association of Realtors.

The issues that emerged and were explored by this panel included:



A single governance model doesn't fit all. Association size is a distinction seldom considered by legislators, developers and even community association professionals. Small associations, for example, often inherit irrelevant governing documents and are subject to codes that create obstacles to their operations.

Not all volunteers are created equal. Associations need qualified, competent board members and should have provisions to remove board members who fail to fulfill their duties. Communities may want to consider turning the association president role into a paid chief executive officer position and offering modest stipends to attract volunteer board members.

CAI must strengthen alliances with developers. The success of associations rests squarely on the quality of the documents that developers file. Unfortunately, many developers and their attorneys don't focus on the operational and governance needs of the association after transition to homeowner control. Developers are likely to be unaware of the problems that arise from cookie-cutter or antiquated documents that don't address the unique needs of a particular association.

All stakeholders must recognize the need for reserve studies and funding. If developers, legislators and other key players truly understood the costs to run an association, they might take a different approach to funding reserves before transitioning an association to homeowner control. Ideally, model statutes or state statutes would require developers to turn over an association with a completed reserve study and adequate funding. Representing reserves as a form of consumer protection might accomplish this.

Future resident demographics will change everything. Due to many residents aging in place, some associations will turn into de facto retirement communities. In addition, when millennials decide to buy homes, they're likely to amend documents and association procedures to provide for fewer meetings, decision-making by e-mail or text, and homeowner engagement via social media. Meanwhile, expecting greater ethnic diversity among residents, associations may need to offer translation services at meetings and multilingual governing documents, rules, newsletters and websites.



Technology must become a priority. As younger residents populate communities, associations will find it imperative to accommodate electronic communication and conduct business online. In addition, associations need to pay close attention to cybersecurity. Many associations have substantial reserves and a wealth of personal data, and are vulnerable to cyberattacks. Upgrading technology and hiring specialists to conduct security audits will be essential.

State legislatures unwittingly perpetuate problems. As community associations become a larger issue for legislators, boards and their associations will increasingly need a voice – their own professional lobbyists – to advocate for them.

#### COMMUNITY MANAGEMENT

Although a relatively new occupation, in barely five decades, community management has become a vital and sophisticated profession. It has evolved into an international career path that embraces tradition, business acumen and a grasp of increasingly complex state, federal and international laws. As common-interest community living becomes more widespread, the need for qualified, well-trained managers also is increasing exponentially.

Four key elements will be required to maintain and preserve the profession's continued advancement over the long term: The public must be educated about the essential role managers play in developing and maintaining well-run communities. Once management is recognized as a skilled and respected profession, salaries will become more competitive and there will be better cooperation with residents and vendors. Managers will need to be more conscientious about their own training, competencies and behavior as client expectations increase.

Manager education will need to grow and adapt.

Managers will need more refined specializations – like finance and technology – in the future. Additionally, the industry will expect and encourage colleges and universities to play a more active and conspicuous role in preparing future managers. CAI needs to persuade these institutions to develop and offer specific courses and – potentially - professional certificates or undergraduate or graduate degrees in community management.

Management will become an "intentional" career. Many managers today found the profession by chance, but as the public becomes more aware of it and more educational opportunities are available, people will seek management as a specific career path. This will help support better compensation, advanced education and specialization.



Two New Videos Have Been Added! Now 7 Educational Videos!

#### CAI Nevada is proud to announce the launch of Free Homeowner Education!

The one-hour education videos are broken into four 15 minute segments and is available for anyone to use at board meetings! Please go to our Nevada chapter website and click on this logo to view the first video, "Moderating Meeting Madness." Other videos include "Building Community Spirit," "Asset Maintenance & Reserves," "Board Role and Responsibilities" and "Meetings & Elections." www.cai-nevada.org

Novice managers must be recruited and educated. Well-trained managers are needed now to fill openings in the growing number of communities in the U.S. and abroad and to fill the vacancies that soon will be created by the many managers who pioneered the profession and now are anticipating retirement.

#### **PUBLIC POLICY**

Associations must be perceived as helping homeowners achieve an enhanced quality of life and as a key to getting a return on their investment through increasing property values. Associations also must be recognized for lessening the financial burden on municipalities and for being stewards of natural resources and energy. CAI and its stakeholders must help state and federal legislators and regulators understand these qualities by addressing the following:

Focus must be placed on the broad range of beneficial and valuable services associations provide. Associations provide three core services: community, business and governance. Legislative bodies often focus solely on the governance functions, leading to measures that undermine the community and business functions. Public policy must preserve the comprehensive and balanced treatment of associations while avoiding random solutions to rare circumstances that impair self-governance and increase operational costs.

The volunteer leader role must be adapted. A number of measures should be taken to nurture volunteer leaders who are knowledgeable and effective in association governance and administration. Compensating directors or officers and employing professional board members may need to be considered.

The financial and structural stability of associations must be improved. Associations maintain community infrastructure and building components and systems, but many of these components and systems are nearing the end of their useful lives. Careful planning for future repair and replacement through reserve studies is the best approach to fostering financial stability.

Resources must be developed to meet increasing demand for services by older residents aging in place. Associations may need to prepare to allow residents to age in place safely and securely. If, however, it becomes the expectation of governmental entities that private age-restricted communities will shoulder a burden that benefits the public at large, financial support will need to be provided to ease the burden. The owners in age-restricted communities will not be able to bear this burden on their own.

Associations must be ready to use new technology. Rapidly evolving technology and other changing external



conditions present challenges and opportunities for community associations, but many lack the tools for successful adoption. Public policy should foster flexibility in procedures for communications, meetings and voting, decision making, dealing with environmental and energy factors, and expanding information online. Public policy must recognize that each association is unique and should promote flexibility so that each community can adapt at its own pace.

Associations should have flexible tools to terminate, sell, reform, dissolve or convert the community. As communities age, particularly in metropolitan areas, their original use may no longer be the best option. Public policy should provide an effective and sustainable legal structure that features reasonable procedures for terminating and selling to parties seeking to redevelop the land, for dissolving insolvent associations, and converting the form of ownership and organization. Fannie Mae, Freddie Mac and Federal Housing Administration project standards need to be modified to accommodate these objectives.

Community associations should build effective relationships with public officials at all levels of government and regulatory agencies. Association leaders, homeowners and professionals should be trained on building these relationships. Stakeholders should engage

in proactive communications to inform decision-makers of the positive aspects and benefits of associations. Communities should seek partnerships with research-focused institutions, such as colleges and universities, to develop objective and independent data and analyses. Judges and non-community association attorneys should be encouraged to participate in educational programs so that they better understand the association housing model.

The true story of community associations needs to be told. Volunteer leaders and professionals should sharpen the image of community associations with the media, government decision-makers and the general public. Policy must reflect the model of associations as a provider of a broad range of services and cultivate respect, deference and autonomy for associations.

#### **EXTERNAL INFLUENCES**

Changes in demographics and attitudes, economic factors, perception and reputation, influential stakeholders and organizations, local trends and more will combine to affect how associations are operated and governed in the next 20 years. These elements largely are interrelated, and for associations to continue to thrive as preferred places to call home, CAI and association leaders may need to adapt and prepare their communities.



Associations must prepare for multiple generations and increasing diversity. Associations will need to revise their communications strategies, operations, assessment collections, governance and meeting schedules to accommodate millennials, generations Y and X, baby boomers and the matures. Separately, each generation will present different challenges to associations, such as aging residents demanding more care and millennials looking for fewer meetings and more flexibility in decision-making. Associations also may need to bridge the language gap with increasing ethnic and cultural diversity.

Association leaders will need to receive even more education than they do today, especially on economic, environmental and energy issues. Association leaders will need to continue to pay close attention to their accounts and pursue delinquent owners when necessary. Homeowners are expected to be more interested in water conservation, xeriscaping, artificial turf, solar panels, electric cars and charging stations, and potentially a new set of environmental issues in 20 years.

All stakeholders must do more to accentuate the positive aspects of associations. Board members and managers need to be better trained and educated on working with news outlets; they need to learn how to frame things positively and proactively share their stories. CAI and its members also need to do a better job of explaining

the value of associations and their responsibilities to the public.

Association leaders need to work closely with influential stakeholders and organizations. CAI will need to engage developers, real estate agents, mortgage lenders and AARP leaders to ensure common-interest communities continue to be considered preferred places to call home. Developers, for example, need to understand that drafting appropriate documents from the start is better than amending inappropriate documents later. Meanwhile, real estate agents should understand the nuances of community associations so they can explain to potential buyers how they work and what will be expected of them should they own homes in associations.

Associations need to prepare for a number of patterns in development and generational desires. Depending on their geographical locations, communities are expected to have fewer amenities, lower assessments, a compact governance structure and a focus on contracting with service providers instead of hiring staff. With fewer amenities and closer quarters in many developments, there may be a bigger need for mediation services. Managers and board members will need to be knowledgeable in generational dynamics, communication styles and more. •



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## What makes a successful homeowner/board relationship?

by Judith Hanson, DCAL

This is the second year I have been fortunate enough to attend CAI Conference as a CAVC (Community Association Volunteer Committee member). It was mostly a think tank, trying to come up with new ideas for getting members to join CAI and to retain these members, as well as an educational conference. I attended a series of 45-minute to one-hour educational seminars, but found most of them catering to managers much more so than to homeowners. This was partly my fault since I thought the topic sounded intriguing and useful, but in the end, it didn't really apply to me. The one class that I truly enjoyed was "The Strategy of Strategy, Understanding Association Board Ethics."

If people like the culture or feeling of a community, they generally can live with the decisions of the board in a homeowner's community (HOA). If they do not, then there can be discontent, much misunderstanding, and

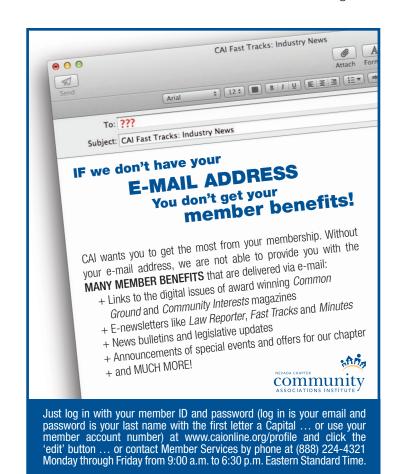
the feeling that someone is always pointing their finger at the board for the smallest thing, like five weeds in their front yard.

When it is time to come to a decision on compliance, ARC approval, or any other community related rule, take names and people out of the equation. Look at the questions being asked, align them with the rules of the community and act accordingly. Always act fairly and with the same type of action each time for the same community disagreement. If someone wants to install solar on their home, and you just denied a similar request, then you must either deny all or let everyone install solar. If you agree that you will waive fines on the first offense, except for \$100, then do it consistently throughout the neighborhood. Of course, this type of procedure means that the person has his or her assessment paid in full with no exception. Granted, there can be exceptions to this rule: the homeowner gets the courtesy waiver one time, proceeds to let a period of time pass and then commits the same offense a second time, and the board says, "we need to be a little more firm when dealing with this situation," perhaps keep \$200 of their fines instead.

Once a decision is made, come together and be a unified board. Do not act like Congress when you don't get your way. After all, you are all homeowners in this community and you need to share your personal dynamics time and time again.

Successful board members show respect, courtesy and engage in intelligent debate. They develop common culture and maintain an increase in property values. After all, is that not why you moved into the HOA in the first place, so you do not live next to Clyde with his purple home and Susie with a storage shed in her front yard? Many homeowners resent the fact that a group of three, five and seven or even larger boards make all the decisions for them. Isn't that true in the corporate world as well?

The community is made up of contrasting styles. There is the person who is loud vs. quiet, abrupt vs. gentle, old vs. young, and/or the bully, the "ex" wanna-be (speaking too long and not



allowing their fellow homeowners to have a word). Then there is the actor who is always playing to the crowd, the disrupter, the "caveman child" who is not physically or mentally capable of undertaking the task of decision making, and the volcano – the person who enjoys sharing his/her explosive temper.

With that thought in mind, remember words can break your heart, so be careful what you say. Think before you speak. Do not be the one throwing out verbal rocks. These rocks will only cause your homeowners and fellow board members to step back. Being correct is sometimes less important than being unified.

So what is the solution to homeowner vs. board member in the decision making process? Here are some suggestions offered by our speaker at conference:

- 1. Set the playing field before embarking on a course of disaster.
- 2. Come to the meeting in a neutral position.
- 3. Engage the trust of your opponent.
- 4. Don't always justify yourself, keep your cards close to your chest until needed.
- 5. Speak calmly , not emotionally.

- 6. Body language can speak louder than words, so try to control the way you sit and communicate.
- 7. Be an attentive listener.
- 8. Sometimes silence is golden.
- 9. Beware of social media. It can destroy a community, a board and relationships within the community itself. At this point, private life and matters of truth are no longer relevant.
- 10. A successful board allows all players to make their point. Set the timer if need be, and develop an air of transparency. Engage your homeowners in workshops. Offer them the chance to be on committees, thus offering them a variety of opportunities to interact with one another. What happened to the old fashion street party and picnic? It can be revamped and it can become a useful tool to the board as well as creating community pride and trust.

Remember, community is the neighborhood; we as board members are the architects. Let's put this into practice and continue to strategize as we move forward to the year 2020. •



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MARK S. COOLMAN, CFP, CIRMS, NVEBP IS PRESIDENT OF WESTERN RISK INSURANCE

### Foreclosure and D&O Issues in Nevada as of May 2016

by Mark S. Coolman, CFP, CIRMS, NVEBP

Most D&O (Directors and Officers) policies provide defense costs from an alleged wrongful act and/or contract dispute issues. We have about one thousand open claims that prove that point. Some of the companies are providing first dollar defense and some require that the CIC pay the initial defense costs until the deductible amount is met. Now one benefit, even when you must pay the first costs, is that the insurance company normally hires attorneys at a contracted rate which is less than what that same attorney bills individual clients. So unless they have appointed your general counsel and you have a separate agreement to pay the difference in rate, you get more billable hours from your deductible payment when the insurance company appoints the attorney.

In light of the recent NV Supreme Court ruling, I think it would be prudent for a CIC that has foreclosed on a unit to review the potential liability should that past owner, purchaser or bank demand monetary compensation, has already filed a lawsuit, or NRED ADR or may file such a suit. If the CIC does not have general legal counsel, I strongly recommend they hire one. I am not an attorney, and this is not legal advice. I am not a licensed claims adjuster and under NRS cannot issue formal coverage opinions on behalf of any insurance company. Only the insurance company or the adjuster they hired can issue actual coverage opinions.

My comments are that of an insurance agent only, and stem from my experience as the agent for 700 common interest communities. I have not read the court opinion, and my intention is to simply inspire the board members and community managers to research these matters and develop plans for possible future actions. We have filed hundreds of claims on behalf of CICs for what I call the wrongful foreclosure actions which all seem to have several issues in common.

From the purchasers of these foreclosures, the claim is that they were forced to pay the collection costs when they should have only paid the assessments due, and many of those claim they should have only paid the super priority amount. From the bank, the claim is that the CIC failed to identify the super priority portion of the

lien amount. Many claims from the banks include a claim that the bank did in fact tender a check for the super priority lien amount and the CIC refused payment.

Every D&O Policy that I reviewed has a specific exclusion for providing indemnity when the amount owed is from money not due the insured. So if a property was foreclosed and the CIC would not release their lien unless all the past collection costs were paid, then a refund may be due and my experience tells me the insurance companies will not pay that amount.

I do understand that the CIC never actually received those funds as the collection companies keep those monies as the fees to act as the CIC agent and actually handle the foreclosure.

My recommendation is that the association review the contract they had with the collection company. If they are involved in a current lawsuit and are being defended, then speak with that attorney and discuss if and how those monies could be recovered from the collection company. If they did foreclose but have not been served, then it probably is a good idea to speak with their general counsel. My experience is that it is always less costly to settle than to let the court decide.

From the investors who purchased these properties, I would hope the amounts due would be small - just the past collection costs charged and the interest due for the time the money was held. There could be a much higher potential for liability from the past owner if they claimed they could have paid the assessments and lost their home because they could not pay the collection costs.

Again, I am not even sure if the latest decision extends to the past owners, but I think it is time to research that issue and plan for what may happen. If the court ruling extends to the past owners, then an owner may be able to prove they suffered economic loss due to the CIC wrongfully foreclosing. Those damages in theory could be much higher than just the collection costs.

Every D&O policy that provides defense for contract issues excludes any indemnity payments

should the insured be found in violation of the contract and owe money. In every claim I have reviewed that has to do with liens, title and/or foreclosure, the D&O Company considered that a contract issue. Their position is that the CC&Rs is a contract between the CIC and its members. So if the CIC were to owe an owner say \$100,000 in damages from a wrongful foreclosure, then the insurance company, in my opinion, would not pay that amount. The insurance company would only pay the defense cost until the matter was judged and finished.

The same logic can be extended to the bank if they lost the ability to collect on the mortgage due to the foreclosure. I think where the bank actually tendered a check for the nine months of assessment payments there is increased liability. Again, the position of the insurance companies will be that the issue is a contract issue as the bank relied on the CC&Rs, including the mortgage protection clause. If a monetary judgment was issued by the court, the insurance company in my opinion would not pay. Now please remember that these issues are extremely complex and each case has its own set of facts.

There are two other issues we need to address and the first is that the prevailing party many times is awarded attorney fees as part of the judgment. Would the D&O companies pay those fees? That is unknown, and these issues are unique to Nevada so there are no past claims I can review in other states to form an opinion. I have talked with the claims counsel for several insurance companies. Travelers has indicated that they have in the past covered attorney's fees when the award is an indemnity payment they must make. They do not feel the current issue would require indemnity payments; and, therefore the attorney fees would not be covered. Great American, Liberty and CNA have all indicated they are still reviewing the matter. If awarded, those fees could be very large.

Now, the last issue is that the D&O carriers have experienced unacceptable loss ratios in Nevada, and have changed the terms they will issue policies under. First, CNA, Fireman's, The McGowan PRG and Great American will not issue new D&O policies to residential CICs. Travelers will issue new polices and renewals; however, there is an exclusion for all claims due to the foreclosure issues. My understanding is that CNA is reviewing each policy and non-renewing the ones with past foreclosure claims. Liberty is issuing new policies and renewing present policies. However, they are adding a separate deductible of \$35,000 for all claims due to the foreclosure issue. Great American is also renewing and adding a separate deductible of \$25,000 for all claims due to the foreclosure issue. The deductible that will be used is the deductible in place when the claim was first filed. Then there is RSLI, the insurer of last resort if you have many claims and the other companies will not write you. The minimum premium is \$10,000 and smallest deductible \$35,000. So as the D&O policies renew, the claims filed after renewal dates will have much higher upfront costs.

This is the current market as of May, 2016. This market can, in my opinion, change again. But in a few months it will be budget season, and it may be in your best interest to set aside money for future legal and settlement costs. In CICs where increases of assessments are limited each year, it may be time to start accumulating money in case these liabilities happen. These, of course, are business decisions of the boards. But discussing the issue with attorneys that specialize in CIC law is vital now. Setting strategies in collecting from other parties, if those are viable, is important and may reduce future additional charges from upset members.

In the Marine Corps, I was told many times proper planning prevents poor performance. It is time to plan for as many contingencies as possible. •

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### **CAI Credential Redesignation Notices**

All CAI designees will soon receive a communication regarding their redesignation for this year. Current requirements and applications can be found at: CAI Designation Requirements. Redesignation is on a three-year cycle where all requirements must be completed between August 1, 2013 and August 1, 2016.

This year we're launching a new online redesignation system for our AMS and PCAM designees to redesignate via the national CAI website. Members who have completed CAI National programs will have those events automatically loaded into the designees redesignation application (no searching for records!)

For the AMS Redesignation, designees need one PDMP course (M-200 level and above) and eight hours of other continuing education. For the "eight hours of other

continuing education," any chapter education program will count; however, this does not include social events such as bowling, golf outings, oyster roasts and social mixers.

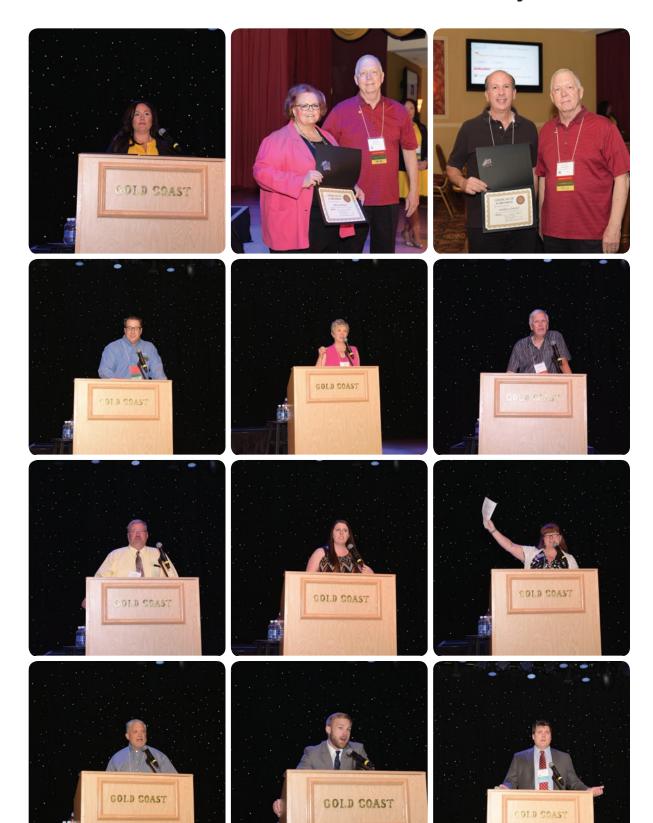
Designees may be asked to provide verification/documentation of attendance.

For the PCAM Redesignation, chapter programs do not fulfill redesignation requirements for PCAM; they can only be used when applying for the PCAM (not redesignation.) If you receive calls about this new process or about any CAI credential (AMS, CIRMS, LMS, RS, PCAM or AAMC), have them contact Sean Pearson, Designations Coordinator at spearson@caionline.org or by phone at (703) 970-9260. Having these members contact our office directly will allow us to keep track of any trends in the questions and provide clarification for all designees if needed. •





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SHARON JACKSON IS OMBUDSMAN FOR COMMON INTEREST COMMUNITIES FOR THE STATE OF NEVADA

#### **Ombudsman Corner**

Question: I know a family that is selling their home in a homeowners association. Is it appropriate, or even legal, for them to request (demand) that the buyer refund to them, at the time of closing, the unused portion of the reserve funds they have paid?

Answer: There is nothing in NRS 116 that would prohibit a seller from seeking an increase to the purchase price of their property to cover unused portions of the reserves. The seller could not demand after the purchase price is agreed upon that the unused reserve funds be paid back to them. This is more of a contract issue

than an NRS 116 issue. If the purchaser agrees to a certain purchase price – however that price is determined, and whether or not it includes unused reserve funds, etc., – then that would be the purchase price.

Do you have a question for the Ombudsman or Administrator? Submit your questions to marketing@cai-nevada.org

The office of the Ombudsman for Owners in Common-Interest Communities and Condominium Hotels was created by the State Legislature in the 1997 Session with the passage of Senate Bill (SB) 314. SB 314 is now codified in Nevada Revised Statutes (NRS) Chapter 116. The office was created to assist homeowners and board members in common interest communities to better understand their rights and obligations under the law and their governing documents. The scope of the office was broadened with the passage of SB 451 in the 1999 Session (also codified in NRS 116). SB 451 required the office to compile an informational database about registered associations and authorized the Ombudsman to request certain records from associations. The bill further authorized the Ombudsman to request that the Common-Interest Community and Condominium Hotels Commission to issue a subpoena for the attendance of witnesses and the production of books and records.





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#### Take It To The House

by Lori Martin, SCM. CMCA, AMS

'Take it to the house' may be heard more by American football sports fans here in Las Vegas if we play our cards right – no pun intended. However, it is not just an American football franchise we are hoping to get but three other professional sport teams right in our backyard by the year 2020. During an enlightening conversation with my City Councilman for Ward 4, Stavros Anthony, he shared some of the ideas being analyzed and studied as it relates to generating more revenue for the valley.

First question out of the gate for Anthony was: "Are the Raiders coming to Vegas"? Anthony replied "I don't know." It appears the Oakland Raiders do want to move their franchise to Las Vegas and the current issue is funding. Private sector funding is available with few qualms while public section funding is the challenge. Public sector funding is created through hotel room tax from the Strip and, right now, a portion of the revenue is dedicated to the expansion of the Las Vegas Convention Center. Since the stadium proposal includes a significant portion of public funds to be allocated for the development. the decision makers need to evaluate what will be the best return on the taxpayers' money – expanding the convention center or diverting the funds for a new stadium for an NFL football team. This proposed stadium project is not being decided by the City of Las Vegas

Councilmen/women, but will be a decision by, among others, our County Commissioners and the Legislature.

One suggested site has been announced in the media is the 42 acres next to UNLV. Len Jessup, president of UNLV, was quoted in the Las Vegas Review Journal on April 28, 2016, stating that "he believes a stadium close to campus would create a pathway for us to move to a Power Five conference" such as the BIG 12 or PAC 12. This site location is not without controversy due to the officials at McCarran Airport concerned about traffic jams, [me too by the way], FAA regulations for flight patterns, and the thought of fireworks and lasers near airplanes causing hazards for pilots. So for now, this proposed \$1.4 billion dollar development is left to the Legislature to decide primarily on funding.

Anthony stated that the Las Vegas Convention Center has returned Cashman Field to the City of Las Vegas. The land is owned by the city and the building was owned by the Convention Center. He added that the Howard Hughes Corporation actually owns the stadium, but they are looking at building a new stadium in Downtown Summerlin and moving the 51's. Anthony elaborated that he supports the Howard Hughes Corporation's plan to build a first-class, Triple- A baseball stadium in this



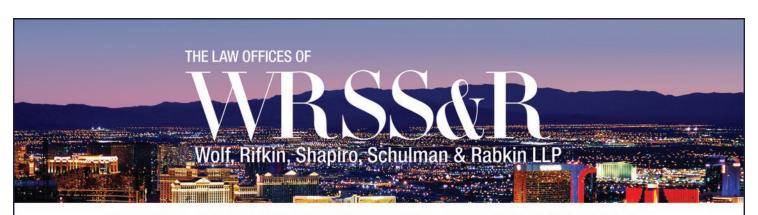
location. This new location for the 51s opens up a prime spot for major league soccer, or the next level down, to hold their soccer games at Cashman Field. The City of Las Vegas would develop the Cashman area or better yet, sell it to a private developer who could bring another attraction to the valley. There are a lot of moving parts being considered, but if confirmed, the relocation of the 51s should occur in 3-5 years.

But what is going to beat them all in becoming Las Vegas' first professional sports team is most likely a National Hockey League (NHL) franchise. Anthony said "it's looking good." The NHL franchise will be privately funded and games will be played at the new T-Mobile Center which seats 17,500 for hockey games. By the time this edition of Community Interests reaches you, an official determination may have been announced pending the NHL Board of Governors meeting on June 22 in Las Vegas.

And, not only is there professional sport teams on the horizon for the year 2020, a new light-rail is being discussed to, hopefully, cure some of the major traffic problems we have. Initially the light-rail will be developed from the west end of Charleston by the Red Rock Casino and travel to downtown Las Vegas and onto the east side towards Sunrise Mountain. A second light-rail is also being discussed that will move from McCarran Airport area around Maryland Parkway to UNLV and continue on Maryland Parkway through downtown Las Vegas and end at Cashman Field. An extension of the current monorail along portions of the Strip is being discussed whereby the extension will provide transportation to passengers to move entirely down the Strip without a vehicle. The discussion includes whether to continue the monorail to the airport as well.

Anthony concluded that in the next four years he sees the beginnings of the construction, if not completion, of the light-rail system where most of the people need it to get to one section to another. "Las Vegas is still defined as a car-based city," he adds, "but it is important to develop transportation into areas where people have less access to vehicles. This is a primary focus right now."

So in the year 2020, we should see light-rails carrying passengers across our valley, perhaps an NFL franchise team here, a major league soccer team and a new home for the Las Vegas 51s. All I can add is "I can't wait."



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RICHARD SALVATORE, DCAL, IS THE PRESIDENT, KENSINGTON AT PROVIDENCE HOA

#### WATER - PROTECTING OUR RESOURCE

by Richard Salvatore, DCAL

Southern Nevada, particularly the Las Vegas Valley, has gone through several growth periods since the 1950s, and along with this growth comes the need for more resources. Some of these resources are produced by industry while our most precious resource, water, is entirely dependent on Mother Nature. Understanding where our water supply comes from and the importance for all of us to do our part in conserving will help to increase its sustainability for years to come.

Southern Nevada gets nearly 90 percent of its water supply from the Colorado River which begins as snowmelt and rain run-off in the western Rocky Mountains. The snowmelt travels through a series of tributaries into the river which winds its way south through five southwestern states, including southern Nevada, for 1,450 miles before it empties into the Gulf of California in Mexico.

In the early 1900s, the river which flowed uncontrolled was the primary source of irrigation for agriculture. As time passed, towns and cities began to emerge, periods of drought and severe flooding began to affect the growth. In the 1920s the federal government looked at ways to control the river for protection against these threats, including the construction of Boulder (Hoover) Dam and the formation of Lake Mead, the latter serving as a reservoir allowing the dam to maintain a controlled flow downstream which offsets the effects from flooding and drought. The amount of outflow from Hoover Dam is regulated by the USBR (United States Bureau of Reclamation) which began monitoring Lake Mead water levels in 1935, reporting each month's levels in feet above sea level.

In 1928, the Boulder Canyon Project Act determined the distribution of water for Nevada to be limited to 300,000 acre-feet, or 97.8 trillion gallons of water per year. The USBR, which is responsible for keeping track of Colorado River water, deducts any water returned to Lake Mead in the form of return flow credits from Nevada's river withdrawals. Southern Nevada returns about 200,000 acre-feet of water to the Colorado River system each year by way of wastewater from the several thousand miles of sewer lines to wastewater treatment plants. The wastewater is

then treated and returned to the lake as a return flow credit, allowing Nevada to withdraw nearly 500,000 acre-feet of water each year, stretching our original allocation.

In the summer of 1983, Lake Mead reached its maximum capacity of 1,225 ft. Since 2000, the water levels have been in steady decline due to the below average snowmelt and rain runoff in the western Rocky Mountains, putting the recorded water level for April 2016 at 1076 ft. It should be noted that when the water levels reach 1075 ft., additional water restrictions could be implemented. The USBR was not available for comment.

In 1991, the SNWA (Southern Nevada Water Authority) was formed to address Southern Nevada's unique water needs and managing the region's water resources. Recognizing how severe the impact of a drought could become, the SNWA established detailed plans for securing water resources, including implementing one of the most progressive and comprehensive conservation programs in the nation. These conservation efforts have helped the community reduce water use by more than 40 percent since 2002, even as the population increased by more than 500,000 residents during that time.

To further protect the sustainability of Nevada's yearly water allocation, the SNWA has acquired and continues to develop a significant number of in-state groundwater resources that are intended to have a more balanced mix of Colorado River and non-Colorado River water. Currently, Southern Nevada gets about 10 percent of its water supply from groundwater resources. Drought restrictions were adopted in 2003 to help Southern Nevada reduce its total demand on the river. While nearly all the water used inside our homes, businesses and hotel rooms can be recycled and re-used, causing much less of an impact on our water supply, approximately 60 percent of the water used outside cannot be recycled and re-used.

The SNWA Board of Directors and member agencies have implemented drought-related water restrictions, such as use of desert landscape, watering schedules, turf limitations and more, prompting residents and business

owners to remove thousands of acres of turf, plant desert landscaping and curb water waste. To assist residents and businesses, SNWA offers several instant rebate coupons and Water Smart landscape rebates. I reached out to SNWA for comment, no response. More details on watering restrictions, coupons and rebates can be found at SNWA. org.

As a community, residents and businesses have been hearing and dealing with drought restrictions for more than a decade. To see how the local government is doing their part, I recently had the opportunity to meet at the offices of Clark County Commissioner Larry Brown, Chairman of the Las Vegas Water Reclamation District, and Las Vegas Mayor Pro Tem, Councilman Steve Ross, both strong advocates of the HOA community. I asked them several questions: how county government is dealing with water use; about further water restrictions; Las Vegas Strip hotels, with all of their water features, sustainability of water for future building growth and for how long? Where do you see the water situation in the future?

"Most of our county buildings and facilities are using water smart fixtures; our outdoor parks and recreation areas have gone to desert landscaping significantly reducing the amount of grass areas. Las Vegas is heavily dependent on tourism and the water features play a big part. The hotels themselves are using much less water now with state of the art water-saving devices indoors where almost all of the water is reclaimed, treated and returned to the lake for return flow credits. The outdoor water features all filter and re-use the water over and over again, but evaporation plays a part also. As for future water restrictions, the SNWA would deal with that issue, but the current restrictions in place seem to be having a positive result as the valley is using much less water now, even with the added growth. As long as the current water use restrictions continue to produce positive results, the sustainability should be well over 25 to 35 years," said Commissioner Brown.

I posed the same questions on the city level to Mayor Pro Tem Steve Ross: "Las Vegas is a desert town and water has always been and will continue to be a concern. We all need to do our part; the city of Las Vegas is the leader in sustainability of our water supply in southern Nevada. All of the city's facilities are using low flow plumbing devices. In the parks, we are removing a huge amount of grass, going to desert landscaping and replacing grass with artificial turf on the majority of the athletic fields. Newer homes and many of the older homes are using desert landscaping. As more people move into the valley, homes will be built as long as we hold to the conservation efforts and save water. As for any further restrictions, SNWA determines the restrictions, not the city. An aggressive effort continues with flood control to reduce the damaging effects of flash flooding, capturing the water from run-off and directing underground and through flood channels to the various washes around the city and into Lake Mead," said Mayor Pro Tem Ross.

Noted in a press release, Nevada U.S. Senators Harry Reid and Dean Heller co-sponsored the Water Management Amendment to the Energy and Water appropriations bill which the US Senate adopted on April 26, 2016. This amendment supports innovative water conservation projects in the Colorado River Basin. The ongoing drought in the West has significantly increased the near-term risk that water elevations in the Colorado River could decline to levels that would trigger shortages. The voluntary program compensates reductions in water use, including the fallowing of lands and water efficiency upgrades to create additional water in the Colorado River system.

"This amendment will help Nevada and states throughout the southwest deal with record drought conditions by stretching every drop of water in the Colorado River as far as it will go," said Senator Reid.

"The Colorado River is the lifeblood of Southern Nevada, supplying over 90 percent of Southern Nevada's water supplies. That's why I worked with Senator Reid on this amendment that supports innovative water conservation projects that bolster our region's water security," said Senator Heller.

Living in the desert, water is and will continue to be an issue. We've seen the history, data and numbers, heard from our US Senators, Clark County Commissioner and City of Las Vegas Mayor Pro Tem, but most of all, we need to remember how important conserving water is and to do our part.

With new technologies available, coupled with the efforts of our government and agencies, conservation is working. However, this does not mean we can leave the water running while shaving, brushing our teeth or washing dishes. Currently our residents and businesses are doing their part indoors, but our outdoor water use is where we need and must do more; take advantage of the SNWA rebates and coupons.

Think about this: with a population nearing 3 million people in Southern Nevada, if each person reduced outdoor water use by one gallon of water per day that would add up to approximately 11 trillion gallons of water each year or 10 percent less water drawn out of Lake Mead. For example, using solar covers on pools and spas significantly reduces water evaporation. Other ways to reduce are: by reducing your irrigation time by 10-15 minutes per cycle, using the home's outside sewer access point to drain and clean pools/ spas, purging hot water heater of unwanted deposits. These are just a few ways to help sustain our precious water supply. Remember, any water that flows into the street cannot be recycled and used as a return flow credit.

Do Your Part, Southern Nevada!



VICKI NIGGEMEYER, CO-CHAIR OF SAGE HILLS HOA DISASTER PREPAREDNESS COMMITTEE

## Book Review.....*Multipliers*, How the Best Leaders Make Everyone Smarter

by Vicki Niggemeyer

Everyone seems to be overworked. Way too often we hear the lament about doing more on the job with less headcount. Even as volunteer leaders we are always looking for more people. *Multipliers* does not address that specific issue; however, the book does reveal some interesting data supporting the idea that some leaders/managers just get more production out of their people. How do they do that? By applying the concepts detailed in this book.

Liz Wiseman and Greg McKeown analyzed over 150 leaders during their research study, and identified five disciplines that distinguish multipliers from diminishers: the Talent Magnet, the Liberator, the Challenger, the Debate Maker and the Investor. Throughout the book they compare multipliers and diminishers, revealing qualities and practices that stimulate engagement and participation in the workplace against actions that disengage and discourage.

The book provides many examples of both multipliers and diminishers. One interesting example is Steven Spielberg. Wiseman says: "Everyone knows Steven Spielberg as an awardwinning director. It is likely that your top-ten movie list includes one of his films. But why are his movies so successful, grossing an average

of \$156 million per film? Some would posit that it is his creative genius and his ability to tell a story. Others would point to his work ethic. But the active agent may be his ability to elicit more from his crew than other directors do. People who have worked on Spielberg's films say, 'You do your best work around him.'"

Again, how does this happen? Wiseman and McKeown fill the book with examples that illustrate the best and the worst traits of leaders/managers. They also stress that you don't have to be good at all of the disciplines, just some of them. They provide suggestions on how to incorporate beneficial habits into your work routine. At the end of the book there is a chapter on how to become a multiplier.

As managers and volunteer leaders in CAI, we are busy people. Taking the time to read the book may seem like just one more thing to do! But this book is worth it if you want to get more from the people you are leading. It's a short book, only 200 pages. Easy to read. And filled with some powerful ideas.

Multipliers was released in 2010 and published by HarperCollins Publishers.

### Have You Read a Good Book Lately?

Magazine Staff

Some people read for pleasure. Some people read for knowledge. Some do both!

If you have read a really good book recently that addresses finances, management, leadership or any other aspect of interest to our HOA community, we would LOVE to hear from you! In 500 words or less tell us about the book and how it might be helpful to managers, business partners and/or volunteer leaders.

Our first book review is about the book *Multipliers*. It is an in-depth study of management/leadership skills. It defines the differences in leadership styles of those who are encouragers (multipliers) and get a lot from their people, and those who are discouragers (diminishers) who stifle their people.

For those of you who are readers....we want to hear from you! Thanks.

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