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# M & C ASSOCIATION MANAGEMENT SERVICES

## FROM THE DESK OF PRESIDENT ROLF M. CROCKER



events on our Calendar:

1) The consolidation of our Fremont and Santa Clara offices into a new, larger office in Pleasanton. This project, as you can imagine, was no small feat. Of particular concern was ensuring our service levels to our South Bay clients. I believe we've accomplished this by setting up our Santa Clara area Managers with a mobile office and the ability to work from home. This ostensibly keeps M & C "local." Further, through the consolidation, we've been able to provide a better venue, updated technology and concentrated staff resources which will enable us to respond quicker with greater success. We look forward to your feedback as to how this is working for you.

I trust the summer is finding you and yours healthy, happy and not too hot. It's been a busy time for M & C, as we have accomplished a couple of significant

2) The first M & C Board Leadership Training Summit and Vendor Fair. By definition, a Summit is "a meeting of heads of state or high government officials." This inaugural event was held Saturday, June 6 with approximately 75 Board Members in attendance. This event was free to the attendees, with the costs graciously offset through the sponsorship of vendors who service your associations.

We had four (4) sessions on the Board's Fiduciary Duty, HOA Financial Statements and Budgeting, the Top Traits of Great Board Members and "There's No 'I' in Team," defining the roles between Management and the Board and how those roles can work together for the betterment of the Community. We look forward to hosting a similar event in the East Bay sometime in the fall—stay tuned for more details!

I had the privilege of conducting the last session on "There's No 'I' In Team," and would like to leave you with a key thought from that session.

While we have a written agreement between Management and the Association which spells out the "legalese" of our business relationship, we recognize at the end of the day our relationship is predicated on one thing—trust. Trust is a fragile thing—very difficult to build, very easy to break and even more difficult to rebuild. It is our heartfelt desire to nurture and grow our trust relationship with you. If we have violated your trust in any way, please do not hesitate to let us know. We will endeavor to get it resolved as quickly as possible.

Again, thank you for the opportunity to serve the needs of your Community. Enjoy the rest of your summer!

Gratefully,

Rolf M. Crocker, AMS®, CCAM®, President  
M & C Association Management Services

SERVING OUR COMMUNITIES WITH OFFICES IN

STOCKTON ♦ MODESTO  
PLEASANTON ♦ COPPEROPOLIS

 **Associa®**  
M & C Association Management Services, Inc.

# PLEASANTON OPEN HOUSE

It was a star-spangled first—July 1—at the new M & C Pleasanton office Open House. Board members, homeowners, and vendors joined M & C staff to tour the patriotically decorated bright new facilities, networking and enjoying sparkling conversation with a tasty spread and libations laid out for all.



Assistant Community Managers Lynda Rocha (l.) and Gwen Hanson were visibly impressed by the turnout.



After months of emails and telephone calls, M & C Pleasanton Assistant Community Manager Veronica Comeau and M & C Stockton Office Manager Donald Morrison were able to connect live and in person



Red, white, and blue ring true with M & C Pleasanton Receptionist Lisa Amaral.

## SURVIVING A JOB LOSS

ARTICLE PROVIDED BY CAI AT [WWW.CAIONLINE.ORG](http://WWW.CAIONLINE.ORG)

**It's**  
never a good  
time to lose  
your job.  
However,  
the current

economic environment has resulted in business closures, downsizing and layoffs for many in our community. The National Foundation for Credit Counseling offers the following tips for surviving a layoff:

- Allow yourself to be upset or even afraid. These are natural reactions. However, if they become intense, seek professional help. Talking things through and hearing another person's perspective can bring relief and restore your positive outlook.
- Resist the urge to tell your boss what you truly think of him or her. Remember, you may need him or her as a reference for a future job.
- Take advantage of any assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered.
- Apply for any applicable government benefits. Your HR representative at work will be a good resource.
- Resist the urge to solve your problems by spending recklessly. It may feel good for the

moment, but the high of spending won't equal the low of dealing with additional debt when there is no income.

- Don't be tempted to live off of your credit cards. Someone with a good line of credit could actually support the family at the current standard of living by using credit, but there's no guarantee a new position will materialize any time soon. Expect one month of job search for each \$10,000 of annual income you hope to replace. In other words, if you seek a \$50,000 salary, it may take you five months to land that job.
- Take a personal inventory. Consider all assets, income and expenses. No one wants to liquidate assets to survive, but it is good to know what you have to fall back on.
- Drastic times call for drastic measures. Nothing is off-limits. Consider selling the second car or recreational vehicle, real estate holdings, rental properties or jewelry.
- After you review your income versus debt obligations, if you don't have enough money to make ends meet, calculate how much you'll need for basic household expenses. Your goal is to pay everyone, but if you must make a choice, keep food on the table and your home life stable by paying your rent or mortgage, association assessments, utilities, childcare, insurance premiums and health care.
- Have a family meeting that includes the

children. You don't want family members pulling in different directions, and a joint effort yields a better result.

- Make cutbacks wherever possible, knowing that your austere lifestyle will only be temporary. Resolve to stop all nonessential spending immediately.
- Tracking your spending is always a good idea, but when money is tight, it's essential. Write down every cent you spend. After 30 days, review where the money went and decide where to cut back. You'll be amazed how much you can save without feeling the pinch.
- Contact your creditors to arrange lower payments. Most major credit card issuers have help programs. Explain your situation and what you're doing to resolve it. The creditor may be able to temporarily lower your monthly payment and reduce interest.
- Inform your mortgage lender of your situation. Be prepared to provide documentation of your setback, and have a resolution plan in mind. Since the average consumer doesn't know all the loan modifications available, sit down with a certified housing counselor and map out a plan best suited to your situation.

The National Foundation for Credit Counseling is a national nonprofit credit counseling organization. For more information, visit [www.DebtAdvice.org](http://www.DebtAdvice.org) or call (800) 388-2227. En Español, dial (800) 682-9832.



# VIEWS FROM ASSOCIA®

## CAN WE GET A ROUND OF APPLAUSE, PLEASE?

*Board Members Dig In to Meet the Challenges of Today*

CAROLYN CUMMINS, PCAM®, CMCA®, SENIOR VICE PRESIDENT, ASSOCIA®

**W**ith delinquencies on the rise, foreclosures looming, vendors needing to be paid, owners wanting areas maintained and pools open, it can seem like a laborious task to be a Board member these days. So why do it? It might be the need to give back or a selfish need to make a change in the community. It could even be something as simple as a desire to help and improve the lives of your neighbors as well as your own.

Whatever the reason may be, Board members should be commended for their tireless efforts. Board members, and for that matter committee members, serve as volunteers; nonpaid workers who devote personal time to helping maintain common areas and ensuring the governing rules and regulations are adhered to. Along with this can come some unpleasant interactions

with unhappy owners, vendors or others who often find themselves in difficult situations and unable to meet their association obligations.

Today, though perhaps more challenging, is no different than any other day for a Board member of a homeowners association. Some situations may have been forced into the forefront like foreclosure and spiking delinquencies but the goals of the association and the Board of Directors are the same: maintain and improve property values in the community. Board members' fiduciary responsibilities obligate them to act in good faith and in the best interest of the owners/members while still exercising good judgment and acting within the legal guidelines of the association. Sometimes these responsibilities can be at odds with each other and create a challenging situation for Board members. It is these tough decision making

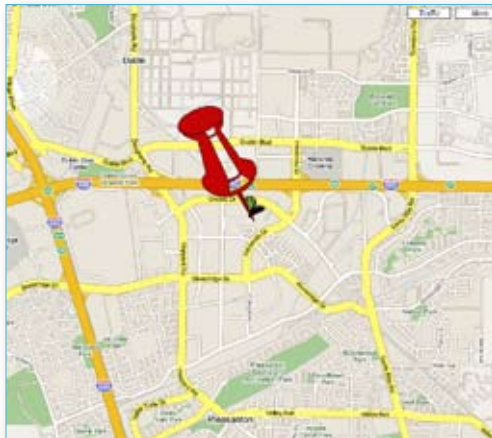
times that Board members do not like; it is not fun or easy to be the enforcer, in good or bad times.

Associa and M & C Association Management Services understand the challenges Board members face and sincerely appreciate all the hard work, selfless time and energy dedicated to maintaining the integrity of the association. Thank you to all Board members, committee members and other association volunteers for lending a hand in improving the community.



## M & C IS ON THE MOVE

After years in dingy, cramped, and not so inviting quarters, M & C Association Management Services Inc.'s Fremont office consolidated with M & C's Santa Clara office in new Class A offices centrally located to the East Bay area just off I-580 in Pleasanton.



Part of a four-level office complex in a park-like setting with a welcoming fountain, M & C Pleasanton's new digs are made up of 2,700 square feet of space which includes a large reception area, spacious corner offices, several demi-offices, file space, and kitchen area.

The eleven M & C employees now in place are mightily pleased with the simple, modern décor, 24-hour on-site security, and light, light, light.



# RENTAL PROPERTY MANAGEMENT? WE DO THAT, TOO!

M & C Association Management Services offers full-service residential property management including marketing your property, tenant screening, and handling maintenance issues in the middle of the night with our 24-hour on-call Maintenance Department. We're committed to providing friendly, informative, courteous service to prospective and current residents and owners.

Our Rental Property Management team is comprised of highly qualified professionals and licensed real estate agents with more than 20 years of experience. With more than 60 properties and growing, M & C currently manages single-family homes, condominiums, duplexes, and multiunit properties ranging from the Bay Area to the Central Valley.

If you or any of your Association members would like more details about our property management services or about renting a property, give us a call!



For information on Bay Area Residential Property Management - contact Elsa Francis: 925.460.8890.

For information on services in the Stockton, Lodi, Manteca, Modesto or Copperopolis area, call Claire Guillen: 209.644.4955

 **Associa**<sup>®</sup>  
M & C Association Management Services, Inc.

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