

ASSOCIATION OF APARTMENT OWNERS
MAKAHA VALLEY PLANTATION

MINUTES - Board of Directors Meeting

Date: October 26, 1993

Place: Conference Room, Waianae Satellite City Hall

Present: Cecil Bindel, Tom Youngblood, Blythe Thomas, Melody
Murphy, Wayne Thompson

By Invitation: Charles Houtchens, Resident Manager.

Emerald Souza, Asst. Manager; Peggy Hoots, Administrative Assistant
Marie Calder-Clayton, Hawaiiana Management Co.:

Betty Thomas - 181-A:	Aldene Doherty - 184-B:
Evelyn Bindel - 010-C:	David Duke - 002-B:
Tom Powers - 088-A:	Ruth Swinney - 118-A:
M/M Cliff Weber - 163-A:	M/M Vern Janssen - 124-A:
M/M Herbert Barnett - 62-C:	Ingeborg Yoon - 069-B:
Gladys Singleton - 055-A:	Dale Fajardo - 148-B:
Marcy White - 083-A:	Janet McClure - 099-C:
Natalie Robinson - 083-A:	Bonnie Harwick - 141-A:
Charles Andrews - 037-C:	Bette M. Larrabee - 050-A:
Irene Houtchens - 047-A:	Theresa Garner - 044-A:
M/M William Figgis - 193-A:	Walter Savedra - 134-A:
M/M Robert Houser - 029:	Dorothy Smith - 034-A:

A quorum being present, President Bindel called the meeting to order at 7:04 PM.

The Minutes of the meeting of September 28, 1993 were approved unanimously as distributed.

Correspondence

None.

Reports of the Officers

President Bindel reported that he had not received many calls from irate homeowners in reference to the Special Assessment as he had last month. He also reported that Security is now doing a commendable job of checking walk-ins at the Front Gate. Although the 1994 Budget is not yet available, he commended the members of the Budget Committee who he feels is doing an excellent job. The members have been meeting regularly.

Reports of Secretary Thomas and Treasurer Murphy are attached.

Report of the Secretary October 1993.

Yesterday, October 25th, I received a call from our Insurance Agent, Mr. Tom Horner. Tom has been on vacation in California, and returned just this past week.

He felt very badly about the exceptionally high insurance premium, but at least we do have insurance. Shortly after the Annual Meeting, Ms Calder-Clayton and I, as we usually do, met with Mr. Horner in reference to the upcoming insurance renewal. At that time, Mr. Horner warned us that an increase in premiums was imminent, but he admits that he had no idea that the increase would be anywhere near as high as it turned out. He stated that in the complex where he lives, they have insurance for wind up to 74 miles per hour, but nothing if the wind strength is higher than that. There are a large number of condos which presently have no wind insurance of any type.

Mr. Horner also reiterated the need for each and every owner to have insurance on their property - that is, some type of homeowners insurance. The Master Policy does not cover anything that was not supplied with the original dwelling. Also, neither the Master Policy nor the Association is liable for incidents within the unit. We recently had a request from a homeowner whose toilet seal had broken and caused a leak into the unit below, to cover the cost of the repairs. This is not covered by our insurance and is not the liability of the Association. Therefore, if this owner does not have insurance, he must cover the cost himself.

Mr. Horner also responded to my query regarding showing of no-fault vehicle insurance. His statement was that it is an excellent idea, and contrary to what some others may say, the association can very well be liable if an accident occurs on the property and the vehicle in question is not insured. He repeated what he told me some years ago, that if we do *not* ask for the no-fault card, there will be no increase in our premiums, *until such time as an accident occurs, and the insurance carrier is required to cover the loss!*

Mr. Horner would not venture a guess as to what may happen in the ensuing years. As you all well know, not only did Hawai'i suffer from a hurricane, but so did Florida, and these two incidents, together with the many weeks of flooding in the midwest, has really hit the insurance companies very hard. Many companies have stopped writing insurance in Hawai'i, while others are renewing insurance but are not writing new insurance. Those who are renewing are increasing premiums astronomically. We must simply wait to see !!

W. Blythe Thomas, Secretary.

Report of the Treasurer September, 1993

Total Receipts		\$ 180,783.88
Operating Expenses	227,430.67	
Major Improvements	5,887.68	
Total Cash Disbursements		233,318.55
Total Association Cash & Reserves		97,615.39

Melody Murphy, Treasurer.

Unfinished Business

1) **Report of the Budget Committee** - Committee Chairman David Duke reported that the Committee, formed of Melody Murphy, Cecil Bindel, Bette Larrabee, Dale Fajardo and himself, had been working very hard. He read a report of the goals and by laws. He introduced Dale Fajardo, who reported that in the two meetings the committee has held, they have gone over the line items, and are still in the process of doing their best to keep the budget reasonable. Bette Larrabee reported that the committee would continue to work hard and their timetable would allow them to have the budget in place in time for the November 15th deadline. David Duke assured the Board that the budget would be ready on time. Melody Murphy stated that we would need to have a meeting, so the proposed budget should be in the hands of the Board by November 8, and a meeting held no later than November 15th. Secretary Thomas to check into getting the Conference Room for November 15th.

New Business

1) **Accident-Free Days** - August was a Black Month.

2) **Front Gate Walk-In** - Resident Manager Houtchens advised that he had had a lock installed on the Front Gate identical to the back gate, which can be operated with the pool key. He had tried it over the weekend as an experiment, and it seemed to work well. He recommended that Security would lock the gate open when the school children leave in the morning, and again in the afternoon when they return so that the children would not have to walk along the side of the road. Moved by Blythe Thomas that we leave the lock on the front gate which is operated by the pool key and that this lock be locked open during the times when the school children leave and arrive. Carried unanimously.

3) **Permanent Budget Committee** - A suggestion was made that a permanent Budget Committee be established. The Board will study this and decide later.

4) **Unwanted Tenants** - Secretary Thomas brought up the fact that the Board had been criticized for the Front Office not getting information out to Rental Agents when their tenants were undesirable. He stated that this information is now going out on a regular basis, but some of the rental agents are not paying any attention. Ingeborg Yoon (Inga's Realty) advised that she does do something - after she receives notification of several citations and fines, she counsels the tenant and advises the tenant that further infractions will result in eviction. The Board thanked Ms Yoon for her help.

Meeting adjourned at 8:46 PM.

Next meeting: Monthly Meeting
Tuesday, November 23, 1993, 7:00 PM
Conference Room, Satellite City Hall

W. Blythe Thomas, Secretary