



The Regenesis Report



National Edition

Innovative Homeowner Association Management Strategies

Priceless

Regenesis means making new beginnings using eternal principles in innovative ways.

Regenesis believes that the goal of every homeowner association board should be to promote harmony by effective planning, communication and compassion.

The Regenesis Report provides resources and management tools for just that purpose. Every month, articles of common interest to homeowner associations nationwide are offered along with innovative strategies for addressing common problems.

Managing an HOA can be a lonely and frustrating task. Take heart. Help is on the way.



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SMART Mediation

While conflict is inevitable, we do have choices about how we are going to deal with it. When handled in a constructive manner, conflict can be a catalyst for new awareness, new understanding, creative solutions and enhanced relationships. However, we don't always deal with conflict in a constructive way and sometimes don't deal with it at all. Conflicts rarely get better with time. Here are some SMART suggestions for how to deal with conflict the next time it arises.

Speak Directly. Talk directly with the person with whom you have the problem unless there is a threat of violence. Meet face to face or talk over the phone to explain your concern in a positive, respectful manner. Direct conversation is much more effective than sending an anonymous letter, banging on the wall or complaining to your friends and neighbors.

Plan What You Will Say. Think about what you want to say in advance. You will want to talk about the problem as you see it and how it affects you. You want to help the other person understand that a problem exists and invite them to help you find a solution that you can both live with.

Choose a Good Time. Choose to talk with your neighbor when there will be enough time for a thorough discussion. Consider a time when you think the other person will be most receptive. A quiet place where you won't be easily disturbed can make it easier to talk and listen.

Speak Openly and Honestly. Have a positive attitude about finding solutions. Anger or blaming the other person makes it difficult for him to hear and understand your concerns. Remain open to hear a different perspective than your own, seeking to understand before being understood.

Focus on Feelings. Discuss your concern focusing on your feelings rather than a lecture.

Listen & Summarize. Give the other person a chance to explain their view, describe their own concerns, and share their own feelings. Summarize what you hear

and ask questions to clarify your understanding of their views. Understanding the other person's perspective does not mean that you agree with them. However, in order to find a solution you must have a complete picture of the problem.

Talk it Through. Don't ignore the part that seems too difficult or minor. Your resolution will be durable if all issues and needs are considered and addressed.

Consider Possible Options. Brainstorm some solutions that might remedy the problem. Be creative in thinking up solutions but don't critique them until you have run out of ideas. Discuss the solutions that you both think might work. Two or more people cooperating to find a creative solution are much more effective than one person demanding that the other make a change.

Be SMART about a Solution. A good solution should be "SMART" (Specific, Measurable, Achievable, Realistic and Timely). For example, "Beginning tomorrow, I will bring my dog in at 9:30. If I forget, please call me and let me know."

Follow Through. Agree on when and how you will check in with each other to make sure that your agreement is working and then do it. Communicate immediately about any changes or if your solutions are not having the desired result. Congratulate yourselves on working together to resolve the problem. ☀

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Ask the HOA Expert

Q Are the common areas of our HOA governed by the same rules and regulations that the members are governed by?

Example: If the rules state that a homeowner cannot install a fence on their property higher than four feet and that fence can only be constructed of wood, do the fences around common areas have to comply with these same guidelines?

A Common area fence standards can and often are different since there are different considerations than between neighbor fences. For example, common area boundary fences are often taller and more durable (like chainlink) which would not pass the curb appeal test.

Q Can the board enact rules or can it only enforce rules that are outlined in the governing documents?

A The board can enact a rule by virtue of its authority as long as it does not contradict specific language in the governing documents. This grants the board a considerable power which it should use prudently. Since the world is awash with rules and regulations already, a basic guideline for HOA rule making is “fewer is better”. The board might even consider rescinding a few that prior boards put into effect, especially those that deal with issues that are already enforced by local ordinances. If you can get the police to enforce a rule, why would the HOA get in the middle? Only provide rules that uniquely apply to the HOA.

Q Our bylaws were updated several years ago but were never recorded. Are those updated but not recorded bylaws enforceable?

A Generally, only recorded bylaws are enforceable. However, if the unrecorded bylaws reflect state statute, they may be enforceable. Get an opinion from a qualified attorney in your state based on your particular situation.

Q I rent out a house in an HOA. My renter has sent me numerous emails about the neighbors letting their dogs run through his yard. I have spoken with these residents yet the complaints continue. How would you handle this issue going forward if you were the manager?

A You have done the right thing by communicating with the neighbors first. However, since they did not respond appropriately, you should turn the matter over to the board for further action. Provide the board with the written communications, dates, etc.

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Q Our current policy excludes wind damage and a recent tornado took out many of our large trees. Our board is considering purchasing wind damage insurance for our trees and shrubs.

A Whether you buy wind damage insurance or not is a matter of cost. If it's cheap, buy it. But if the need for it is infrequent, consider establishing a five year reserve fund for Tree Replacement based on the last five years' expense. If you don't spend it, it's money in the bank.

Q We are considering hiring a professional HOA management

company. How are management fees determined? Is it similar to rental management?

A HOA management fees are generally expressed as a flat monthly fee based on a charge “per door”. The per door fee cost varies a lot based on the kind of services the management company is providing and which company employee is needed to execute a particular service (manager, bookkeeper, maintenance, office staff, etc.)

The management company generally estimates the average time per month it will take to attend meetings, generate financial statements, respond to calls and correspondence, enforce rules, inspect the property and other routine services the board contracts for. There is usually additional charges for special tasks like providing information to lenders, overseeing insurance claims, preparing for litigation, etc.

Since identifying what is and what is not included in a Management Agreement is critical to avoid misunderstandings, overcharges by the management company and unrealistic expectations from the board, having a well written and comprehensive Management Agreement is essential. Such is available in a customizable form at www.RegenesiS.net in the Manager Issues section.

Q What are the duties of a board appointed Nominating Committee?

A The Nominating Committee is appointed to identify qualified candidates for election. The committee is usually charged with these tasks:

1. To verify that candidates are in good standing with the HOA (no outstanding delinquencies or rule violations)
2. To inquire whether a candidate has special training or expertise (accounting, engineering, project management) which would be useful to the director position.
3. To verify that the candidate is aware of the meeting schedule and able to attend all board meetings.

4. To provide candidates an overview of the director duties.

While the Nominating Committee may recommend certain candidates, all members in good standing are entitled to run for the board and should be included in all meeting notices, proxies and ballots.

Q I live in an HOA that has rental restrictions. I recently got transferred and am unable to sell my unit because of market conditions. I need to rent it but am afraid of violating the rules.

A You are not alone in your predicament. I suggest that you request an exception to the rental restriction due to the circumstances you describe for a period of, say, one year, to allow time for the real estate market to recover. If circumstances have not changed in a year, ask for another year extension. By requesting a temporary exception, you aren't opening the door to everyone else unless they are caught in the same bind. The board could say no but if your inability to sell or rent causes you to lose the unit to foreclosure, the HOA will likely lose fee revenue. It's in the best interest of the board to compromise when circumstances dictate. 🏠

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HOA Investment Policy

Investing reserve funds prudently produces enormous fruit to the homeowner association. The difference in interest yield over 30 years can amount to tens or hundreds of thousands of dollars. Interest earnings reduce the amount of contributions required of the HOA members. So, it behooves the board to establish and closely monitor a good reserve fund

investment policy. Here is a sample which can be adapted to your use:

We, the undersigned, members of the board of directors of [name of homeowner association], a corporation organized under the [applicable state statute] do approve the following policy:

WHEREAS the board of directors desires to manage reserve funds as good stewards,

BE IT RESOLVED THAT the following reserve funds investment policy be adopted:

Goals & Objectives

The reserve assets shall be invested to achieve the these objectives:

1. Not risk loss of principal;
2. Ensure that adequate liquid funds will be available for coming year reserve needs;
3. Achieve highest long-term investment performance.

Investment Strategy:

A. Liquid Funds

On a annual basis, the board will review the reserve schedule for the upcoming year to determine anticipated funds required for expected expenditures plus a twenty percent cushion. This amount constitutes the "Liquid Funds".

B. Non-Liquid Funds

Funds over and above the Liquid Funds will be invested as follows:

Laddering Strategy. Invest in federally insured accounts and/or securities that have maturities of three months or more. If funds permit, buy securities with varying maturity dates (laddering) rather than invest a lump sum in one security with one maturity date. Laddering allows securities to mature at various times so some funds come available periodically without invoking early termination penalties. If interest yields are relatively low, board will invest for shorter terms with the anticipation that rates will rise in coming months. If rates are relatively high, board will invest for longer terms to take advantage of the higher yield.

New Funds. Liquid portion of the reserve assets grow from interest earnings as well as from reserve

contributions and become investable if they are in excess of the Liquid Funds. These funds can be combined with proceeds from laddered securities as they mature or purchase new laddered securities.

Approved FDIC Investment Classes

- ~ Savings accounts
- ~ Money market accounts
- ~ Certificates of deposit in FDIC-insured financial institutions with no more than \$250,000 in any such institution, unless additional private deposit insurance is provided by the bank.
- ~ Treasury bills, notes or bonds.

Review & Control

- ~ All investments will be purchased in the name of the homeowner association.
- ~ The signatures of the President and/or Treasurer are required for withdrawals or transfers of reserve funds.
- ~ The board will review regular financial statements and make adjustments as needed to ensure Goals & Objectives are being met.

Approved [date] by the Board of Directors

Investing reserves wisely is an extremely important financial stewardship task. Formalize a Reserve Funds Investment Policy today and reap the financial harvest. 🏠

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Welcome to the Board!

The annual homeowner meeting convenes. The board president announces that the floor is open for nominations. A fellow homeowner says to you, "You know, you would make a good board member." Before you have a chance to reply, some body movement indicates that you are willing, ready and able to serve. "The nominations are closed", a vote is taken, and suddenly you're on the board! You ask yourself, "What does being on the board mean and who is going to teach me?" Here are some

basic guidelines on how to become a successful board member and enjoy it at the same time...a lesson in HOA responsibilities and practices.

What does it mean to be on the board? You have made a commitment that you will serve the HOA's interests to the best of your ability, be fair on matters that come before the board, will do your best to preserve and enhance the values of the HOA member property and spend HOA funds in a prudent manner. Being a director also means that you have fiduciary duties which require making reasonable investigation into matters dealt with and acting in a businesslike, prudent manner when making decisions.

Who is going to teach you? Hopefully, you have several veterans on the board who will help you. Ideally, you will have a property manager who works closely with the board and is willing to offer guidance. Ask questions. How have similar issues been handled in the past?. Current boards should carefully consider plans laid by previous boards and not change them impulsively. Take time to become familiar with the HOA grounds and facilities. Review the governing documents, the rules and regulations, and any other board policies to develop a familiarity with them. Keep a set handy for when specific questions arise.

Make a commitment to attend all board meetings and prepare in advance by studying the agenda and related material. There generally aren't all that many meetings and each deals with important issues. Give them your full attention.

Serving on the Budget Committee offers an opportunity to help build a sound financial future. The two basic parts of the budget are Operating (deals with routine maintenance and day to day expenses) and Reserves (long range, major repairs and replacements). As a member of the Budget Committee, you will be asked to anticipate future financial needs by using both past budget history and new information accumulated for future repairs.

While the board job is unpaid, there are many personal rewards to be had for a job well done. Dealing with people requires patience and flexibility.

Remember that while disagreement is not always avoidable, you were elected to make decisions. Consider carefully those decisions put before you and do your best. If you serve as a committed member, it will be one of the more rewarding experiences that you will have. 🌳

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Choosing a Contractor

Winter is the time that summer and fall renovation work should be contracted so that it gets on the contractor's schedule.

Anyone who does or advertises doing repairs, remodeling, alterations or new construction is usually required to be registered with the state contractor licensing board. This includes roofing, siding, painting, carpentry, concrete, appliance repair, heating and air conditioning, home inspections, tree service, plumbing, electrical and most other construction and repair services. These state agencies often offer free dispute resolution service for those who have problems with a registered contractor for up to a year after the work has been substantially completed.

States often license landscape contractors as well. Landscapers plan and install irrigations systems, lawns, shrubs, vines, tree and other decorative vegetation. They grade and prepare land, design and install drainage facilities, build fences, decks,

walkways, retaining walls and fountains, apply chemicals for pest control and fertilizing.

How to select a contractor:

☞ Hire only registered or licensed contractors. Neither registering and licensing ensure competence but guarantee that the contractor has a surety bond and liability insurance which offer financial protection if problems develop later.

☞ Ask for and call references.

☞ Have a detailed set of specifications. The contractor can assist with developing the specifications but make sure the HOA contracts for what it needs, not just what the contractor proposes to provide.

☞ Get three written bids using these same specifications for all. Don't automatically accept the lowest bid. Consider the reputation of the contractor. Paying more can be worth it.

☞ Use a written contract and put *everything*, including changes to the original contract, in writing.

Whether you are contracting for a renovation project or for a long term service contract, the principles are the same. Do your homework, check your references and have clear specifications to obtain the best contractor you can afford. 🌳

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Keeping Appearances

There seems to be a tendency for common wall homeowner associations to acquire over time owner touches like custom mailboxes, light fixtures, address numbers, pink flamingos, bird feeders and a variety of other questionable designer touches. What is a reasonable approach for the HOA to follow when it comes to appearance standards and while should there be standards at all?

Exterior appearance directly impacts property market value. A great curb appeal can add value while bad curb appeal can detract from value. It's left up to the board to set reasonable standards. Often such standards are absent from the governing documents. If this is the case in your HOA, it may be time to develop an exterior appearance policy which includes:

1. A statement that explains that standards are needed to protect and enhance property values.
2. Allow residents to place plants and flowers on patios, decks and entries but not in the common area. They rarely fit with the overall landscape design and are difficult for the landscaper to maintain.
3. Make the common area a No Man's Land as far as personal decorations.
4. Uniform appearance of the common wall units maximizes market value. Approve standards for add-on storm doors, patio roof covers and the like which include brand, model and color. Old installations can be grandfathered with the understanding that replacements must conform to the standard.
5. Forbid personal storage sheds.
6. The HOA should be responsible for replacing mailboxes, address numbers and exterior light fixtures as needed to keep them uniform and good repair.

Form a committee to draft a policy and ask for member input. Without it, implementation and enforcement will be an uphill battle. When complete, deliver a written copy to all members and allow a reasonable feedback time. Next, schedule a special meeting where the policy will be discussed and revised according to input. Next, include the final draft as an agenda item for the next official board meeting. Once approved, make sure it is clearly noted in the meeting minutes. Finally, deliver an "Approved" copy of the policy to all members.

As far as compliance is concerned, the board or compliance committee should inspect the property monthly. The sooner violators are notified, the easier it is to get compliance. The tone of the

notice should be decisive but not authoritarian. Even violation notices can be an opportunity to forge a better community. Keeping appearances at the HOA is worth doing. 🏡

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Qualify Your HOA Reserve Study Provider

A reserve study is one of the most indispensable planning tools an HOA can have. The best reserve studies are put together by trained industry professionals. There are only a handful of qualified reserve study providers *in the world*. How could this be true?

HOA reserve studies are a relatively new phenomena. The need for reserve studies became painfully apparent in the 1980s when condominiums built in the 1960s began to have widespread failure of common elements like roofing, fences, decks, paving, siding and other long life components.

In the 1960s, developers marketed condos as "carefree living" and promised buyers that maintenance and repairs would be taken care of by the association of unit owners. All individual unit owners had to do was contribute money to a pot and the rest was "handled". This all sounded too good to be true and was. Most of those developers failed to provide a long range plan (reserve study) and a funding plan to pay for very predictable and expensive future events. Not only that, the budget provided to the initial board was often woefully inadequate to pay for even routine day-to-day maintenance. It was all a setup to fail of nightmarish proportions.

To make matters worse, some of these developers wrote budget restrictions in the governing documents that prevented

the board from increasing the budget without approval of a large block of members (sometimes 100% of them). These boards were effectively prevented from raising the money they needed to maintain the HOA and member assets. They started in a hole which just got deeper with passing years.

By the 1980s, natural deterioration had caused failure of many building and grounds components. It became apparent in states with large numbers of HOAs like Florida and California that better planning and requirements were needed to avoid this kind of predictable failure. In those states, legislation was adopted that required reserve planning. Thus, the concept was born and the need for qualified reserve study providers to accomplish the work.

Unfortunately, there was no formal training available for reserve study providers. Those that engaged in it had varying types of backgrounds like accounting, engineering, building inspection, construction estimating or HOA management. Some had no related experience whatsoever. And no state licensing was required. This is still largely true today. Only Nevada has a requirement for reserve study providers (to get a permit).

So what should a homeowner association board or manager look for in a good reserve study provider?

Years of Experience. Reserve study providers learn their trade on the job. While having related education is helpful, actual experience doing the work is more important....the longer the better. Reserve study providers make judgments on designs and materials which have useful lives of 30 years or more. The longer the provider has been actually making these judgment calls, the more accurate they are. It's the same reason you shouldn't hire a brand new roofing company to put on a roof. This is intended to be a very long relationship. Don't hire a company just because they want your business. Hire the company based on demonstrated experience.

Understands HOA Politics. As the name suggests, homeowner associations represent a collection of homes, not investment property. As such, the

individual owners take a keen interest in how their home is maintained. So, while the board is authorized to make decisions, owners often weigh in on those decisions and watch closely how things are handled.

Understands HOA Operations. Doing repairs on owner occupied buildings creates additional challenges and costs. Painting buildings and sealcoating parking lots takes careful advanced planning and coordination. Just forget to warn residents in advance and watch the you-know-what hit the fan.

Ability to Communicate Clearly. The reserve study itself is a compilation of numbers, percentage rates, dollar amounts and descriptions. If the information is not organized in a user friendly format, the board and members won't understand or use it. When soliciting proposals, always get a sample reserve study to make sure you "get it".

Report Complies with Governing Documents. The HOA governing documents are the guiding light for what goes into a reserve study. Many boards are surprised to discover their HOA has been maintaining things it shouldn't and neglecting to repair things it should.

Report Complies with State Statute. A growing number of states have specific legislation that triggers requirements in the reserve study over and above what is required in the governing documents.

Includes Additional Reserve Components. The reserve study can include a number of items that aren't required by statute or the governing documents. It can be used to add items or fund special items, such as:

- 1. Insurance Deductible.** Lenders are now required to verify an insurance reserve equal to the HOA policy deductible.
- 2. Contingency.** Since the future is uncertain, adding a contingency fund of, say, \$10,000 to address this often makes sense.
- 3. Wish List.** Additional items that don't currently exist can be added to

the reserve study to build funding over a period of years.

Main Focus of Business. Doing reserve studies should be the prime focus of a qualified reserve study provider. If it's just one of many services offered, you're not likely to get the kind of quality information you need.

Long List of Satisfied Customers. This goes with the experience thing. A qualified provider should be able to demonstrate a long list of satisfied clients with comparable properties to yours.

Credentials to Prove Experience. This is a big one. Since no formal education is available to train reserve study providers, experience and credentials are paramount. When it comes to credentials, the **Association of Professional Reserve Analysts** offers the **Professional Reserve Analyst (PRA)™** credential to members who have a minimum of three years performing reserve studies full time and a work product that reflects all components of a well executed reserve study. For a list of PRA members, go to www.apra-usa.com

The implications of a badly done reserve study are long lasting. Don't be fooled by low bids from inexperienced companies. Only consider proposals from those that have the credentials and experience to do this work.🚧

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Bogged Down Board
"Now I saw in my dream that...they drew near to a very miry slough that was in the midst of the plain; and they being heedless, did both fall suddenly into the bog. The name of the slough was "Despond." Here, therefore, they wallowed for a time, being grievously bedaubed with the dirt."

The Pilgrim's Progress by John Bunyan

An interesting phenomena that occurs from time to time in an HOA is a board's inability to break with the mistakes of the past. Longtime infighting and discontent has created malevolent stagnation. Recrimination abounds, credibility is lost and the board flounders in its own Slough of Despond. This HOA is stuck in quicksand that is sucking the life and joy out of the community.

To those so entrenched, it may just seem business as usual. Another Board Meeting, another shouting match and little gets done. Adrenaline pumps, hearts and fists pound. It's Friday night at Pro Wrestling. It's Gettysburg with brothers and neighbors locked in mortal combat against each other.

Okay, quick! Show of hands. Who wants to volunteer to serve on the board? [sound of crickets] No, really! We need you to step up. [sound of pin dropping] Nobody? I'll *never* get off the board!

Effectively, an HOA like this plays out a self fulfilling prophecy. And tragically, getting bogged down like this is not all that uncommon. Some folks love to dwell on the past to keep others off balance. It's a form of control that keeps things in a brouhaha. But who in their right mind wants to play the game for long?

In this slough of despond, however, is a great opportunity. Learning from past mistakes is some of the best education there is. *Dwelling* on them is fatal. If the board is in a dwelling place, it will take a strong decisive action to break free. Here are some of the ways:

Mediate. Get some objectivity into the mix with a trained mediator. These folks can often sort out heated issues and personalities to forge compromise. There are usually a number of inexpensive mediation alternatives in every city, some are even free.

Board Retreat Having a retreat to discuss concepts can be helpful in getting reoriented. It's advisable to include a facilitator who ensures that all get heard and that the discussion doesn't degenerate.

List of Goals Having written goals helps the bogged down Board stay focused on its mission.

Written Agenda If your board meetings have no agenda, they can easily be twisted into personal agendas. Have a written agenda and a tight time limit for getting it done. Stick to it and opportunities for disorder will vanish.

Purge the Old Guard. Some people simply are too inflexible to change. They should be encouraged to step down. If they refuse, a member recall can force removal. Or, start campaigning for the next Annual Meeting election.

The board has significant responsibilities to grapple with. Making them as pleasant as possible is the only way to attract and keep good volunteers. If your board is bogged down with infighting and personal agendas, it's time to redirect the action. Learn, not burn, from past mistakes. 🗑️

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Two Cows

Democrat: You have two cows. Your neighbor has none. You feel guilty for being successful. You vote people into office who put a tax on your cows, forcing you to sell one to raise money to pay the tax. The people you voted for then take the tax money, buy a cow and give it to your neighbor. You feel righteous. Barbara Streisand sings for you.

Republican: You have two cows. Your neighbor has none. So?

Socialist: You have two cows. The government takes one and gives it to your neighbor. You form a cooperative to help him manage your cow.

Communist: You have two cows. The government seizes both and provides you with milk. You wait in line for hours to get it. It is expensive and sour.

Capitalism American Style: You have two cows. You sell one, buy a bull, and build a herd of cows.

Democracy American Style: You have two cows. The government taxes you to the point you have to sell both to support a man in a foreign country who has only one cow, which was a gift from your government.

Bureaucracy American Style: You have two cows. The government takes them both, shoots one, milks the other, pays you for the milk, then pours the milk down the drain.

American Corporation: You have two cows. You sell one, lease it back to yourself and do an IPO on the second one. You force the two cows to produce the milk of four cows. You are surprised when one cow drops dead. You do a press release stating you have downsized and are reducing expenses. Your stock goes up.

French Corporation: You have two cows. You go on strike because you want three cows. You go to lunch. Life is good.

Japanese Corporation: You have two cows. You redesign them so they are 1/10th the size of an ordinary cow and produce twenty times the milk. They learn to travel on unbelievably crowded trains. Most are at the top of their class at cow college.

German Corporation: You have two cows. You re-engineer them so they are all blond, drink beer, give excellent milk and run a hundred miles an hour. Unfortunately, they also demand (and get) 13 weeks of paid vacation per year, stock options and free housing in Austria, Poland, etc. etc.

Italian Corporation: You have two cows but you don't know where they are. While ambling around looking for them, you see a beautiful woman. You break for lunch. Life is good. 🗑️

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Calling It Like It Is

Harry S. Truman was a different kind of United States President. He probably made more important decisions than any of the other President preceding him. However, a measure of his greatness may rest on what he did after he left the White House.

The only asset he had when he died was the house where he lived in Independence Missouri. His wife had inherited the house from her parents. Other than their years in the White House, they lived there their entire.

When he retired from office in 1952, his income was a U.S. Army pension of \$1351 a year. Congress, in 1958 enacted the Former Presidents Act later granting a pension of \$25,000 per year which he collected until he died.

After President Eisenhower was inaugurated, Harry and Bess drove home to Missouri by themselves. There was no Secret Service following them.

When offered corporate positions at large salaries, he declined, stating, "I turned down all of those offers. I knew that they were not interested in hiring Harry Truman, the person, but what they wanted to hire was the former President of the United States. I could never lend myself to any transaction, however respectable, that would commercialize on the prestige and the dignity of the office of the Presidency."

In 1971, the House of Representatives was considering awarding him the Congressional Medal of Honor. He refused to accept it maintaining that the Medal of Honor was for combat bravery and that changing the requirements in his case would detract from the merit of the award. He further wrote, "I don't consider that I have done anything which should be the reason of any award, Congressional or otherwise."

Today, some in Congress have found ways to cash in on the Presidency. Many have become quite wealthy. Political offices are now for sale. Harry Truman was correct when he observed, "My choices in life were either to be a piano player in a whore house or a politician. And to tell the truth, there's hardly any difference!" 🗑️