

April 2023



Is our money safe?

With the most recent banking crisis and failure of regional banks, I have received emails and inquiries about the safety of the money in our bank accounts.

\$959,106 is invested in United Business Bank CDARS accounts which subdivide our money into CDs of less than \$250,000 and invests them in other banks. Because of this, all the money is FDIC insured. We have one money market account at United Business bank with \$250,487. I need to research whether the \$487 over the \$250,000 is insured and will report to members as soon as I receive a response from my inquiry.

The \$182,00 in our Chase checking and savings account is under \$250,000 and so is FDIC insured. I don't have access to our credit union account, but it is under \$100,000 and so it is insured.

Ron Kane, board president

Reserve Fund Strength



Risk of Special Assessment:

High Medium Low

I have found some troubling conditions in Atchison Village's finances that I want to bring to members' attention. The first condition is presented in the reserve study created for AV by Association Reserves, as required by law.

A reserve study provides information to residents about the organization's ability to financially bear the cost of deterioration of its buildings and site. Organizations that are unprepared for large-scale repair projects are considered at risk of having to charge special assessments to keep their buildings habitable and their organization solvent.

Association Reserves recommends that a fully funded reserve fund for AV's age and condition should have almost \$20 million set aside. At the time of the study, the Village had about \$2 million in reserves. As you can see from the graph above, AV is at risk of depleting its reserves and having to charge a special assessment to do the necessary plumbing and electrical work to keep members safe.

Another troubling situation

We have replaced the plumbing and electrical systems in 76 units in the last two years, much of it in emergency situations after years of not repairing leaks and general neglect during Covid. We also replaced plumbing and electrical systems when requested by members who were already paying for remodels, and we began inspecting and replacing the plumbing and electrical system when units were sold.

I researched the state of our total bank balance from February 2022 to February 2023 (parts of 2 board terms) and graphed the results and this is what I found:



Because our total bank balance had dropped a staggering 46%, we discontinued replacing plumbing and electrical systems after inspection when units sell and went back to repairing only catastrophic failures and member-financed remodeling. We discontinued Sal's services, and we will work the budget every month to reduce our expenses.

Our financial situation is serious, and it will be painful to resolve. I recognize the large April fee increase is already going to be difficult for many. I am optimistic, though. In my 30 years in the Village, never have I seen members so willing to look at our problems and work together to find solutions.

I am hoping to get a speaker to come to the May board meeting to explain and discuss the reserve study. The election is coming up and addressing our reserve study and deteriorating plumbing and electrical systems will be job one for the new board. If you want to view the entire reserve study, go to my blog and click on the link to the 2023 Reserve Study.

<https://avmutualhomes.blogspot.com/2022/06/introduction.html>

Ron Kane



Food Stamp Program Changes

The food stamp program lost its Covid emergency pandemic funding in April.

This means that SNAP recipients will lose some of their food stamp allotment.

There's a program available to folks holding an EBT SNAP card that allows them to use their card at farmer's markets and have their funds matched by the vendors. Here is the link.

<https://marketmatch.org/>.

Check it out and get your veggies!

The Green Committee

Breana George and Barbara Postel, presented a well-attended event in the Hall on March 12, about the Village's water issues, namely flooding, atmospheric rivers, water-level changes, and the possible future of AV buildings and systems. Led by PhD student James Jacobs, who shared his AV-specific data and analysis, the images were dramatic; he stayed for Q & A. If you missed the talk you can visit Ron Kane's blog <https://avmutualhomes.blogspot.com> for the video.

April Profile: John Monks

John is a familiar figure around the Village. For nearly 30 years he has been a reliable, genial presence at AV meetings and events.



Photo Elizabeth Whipple

John organizes and hosts AV candidates' nights for local politicians, the annual August

Richmond Night Out with RPD officers, and has led the monthly Crime Watch meetings for 20 years.

Asked how the Village had changed since the mid-1990s, John said things were generally better.

"There was drug dealing in the park when I arrived, and that's no longer going on." He relies on member input for his Crime Watch newsletter.

"People don't change, really, it's our buildings that have declined," John said. "If we let the Village fall apart, we could lose it. I'd like to see our plumbing better maintained. And there's too much moisture under our units."

John's background is in physics. He was involuntarily retired from BART after seven years for refusing the Covid vaccine. He handled electronics for the BART cars. Earlier he worked for private companies related to the US military on pulse generators and lasers.

His expertise with electronics came from years of broadcast work on local and cable TV and radio, as a camera operator, editor on taped shows, and a guest. He would be glad to assist AV with audio-visual services as needed: just ask the guy for help with microphones, etc.

Garden Club

About 10 people turned out for Marcus Carini's March 15 demo on

how to prepare a garden bed for planting vegetables. He went through his fertilization and composting practices, seed-starting tips, and more. We all came away with new info and ideas. Marcus designs, builds, and maintains vegetable gardens. His business is www.newfoundfoodscapes.com



Photo Paula Kristovich

On Saturday, March 18, we collaborated with the Social Club to give away seeds and plants during the potluck. Afterwards, several of us attended Liam Caffrey's knife and tool-sharpening demo and were happy to leave with much-improved tools!

Our next meeting will be Wednesday, **April 19**, 1:30 PM at 17 W. Chanslor Court (Kaylynn O'Connor's yard). We'll be learning about Kaylynn's worm compost system, a great source of natural fertilizer for veggies. We will also prepare a new worm bin together. Hope to see you there!

Banana Oil?



When my husband, Michael, and I moved here some thirty-plus years ago, we found that the previous residents had lived very different lives here from ours.

For one they had a cat, who spent a couple of weeks making exploratory visits before moving in and taking control of the household.

There also seems to have been two large dogs and other cats. And no dog walker. A strip of backyard along the fence seems to have been used as a pet latrine.

Now what? Neither of us had backs that tolerated digging and burying this mess. This seemed to suggest only one remedy. COMPOST!

For the next two years that bit of ground received all the coffee grounds, tea leaves, orange peels, and whatever other raw plant material available. And then one day....

FLOWERS! The blur of green that had started to cover our compost had somehow included Calendula seeds. Brilliant orange calendulas were nodding to one another. Looking closer, tiny poppy seedlings were spreading, along with others I didn't recognize. This was healing!

What worked the magic? In the following years I tried different things without seeing a dramatic change. About the last one was banana peels. Just outside the back door I had a tub with a hungry Fuchsia. My next candidate!

As the peels accumulated, the exposed soil in the tub became covered with a thick layer.

Time passed, the peels turned black and shrank. I added more and took a closer look at the leaves. They seemed bigger. And glossy!

Dull leaves became shiny with the application of banana peels. Bananas are not shiny. How come? Could it be... banana oil?

Barbara Stauss

River Red Gum Tree

Another casualty of the March 21 wind and rain, on Richmond Parkway just outside the Village. Member Kaylynn Schreve believes the tree is a Eucalyptus camaldulensis, commonly known as the **river red gum**, endemic to Australia.

That row of trees has had a hard time with exhaust, the drought, and drunk drivers.



Photo Kaylynn Schreve

AV Social Club

On Saturday, April 1 at 10 AM, the piñata workshop will finish its paper-mâché creations. The Easter pinata eggs will be painted and decorated. All materials provided.

Nomination Night

In the spring there are two general membership meetings where member participation is necessary, as business cannot be conducted without a quorum (a minimum of 63 members).

The first one is Nomination Night, this year it will be held on Weds, April 26, 2023. The second is Weds, May 24, 2023.

Expect a flyer with more details.

Happy trails, Benji



We note the passing of Benji, John Kendrick's beloved companion of 14+ years. They took regular walks around the Village, and, in recent years, were mostly in our park, enjoying passersby and treats.

Sump Pumps

If you have a sump pump under your unit, make sure to use it. This helps remove the water under your unit, reduce mildew and keep your structure stronger for longer.

If you have a sump pump and you are not utilizing it the damage it can create to the beams and the sub-floor will be the members' responsibility.

AV Admin

Atchison Village Board

To contact the Board send an email to member.support@avmhc.org With the title "**Attention Board**"

Atchison Village Office

510-234-9054

member.support@avmhc.org

Hours: Monday to Friday
10AM-4:30PM

Staff: Alicia Becerra and Valeria V.

Work Order requests may be sent by phone, voicemail, or email.

Maintenance staff hours:

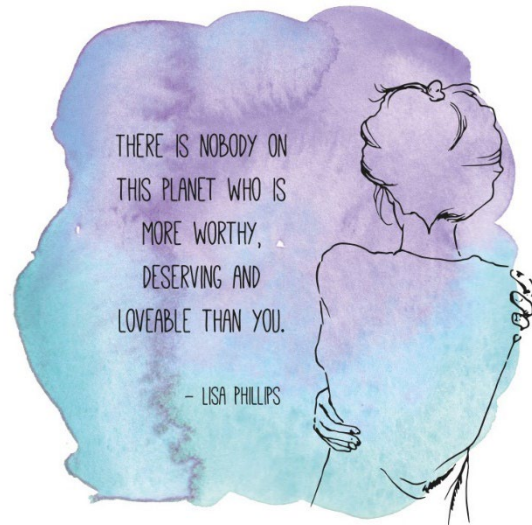
Monday to Friday 8AM – 5PM
Closed for lunch hour 12- 1PM and some holidays.

In an emergency, call **911**.
Richmond Police Non-Emergency:
510-233-1214
Animal Control: **925-335-8300**
Air quality complaints (BAAQMD):
800-334-6367

For after office hours or weekend emergencies call Alicia Becerra at **510.806.8945**

Mental Health Crisis Hotline: 888-678-7277

SAMHSA (Substance Abuse and Mental Health Services Administration): 988



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	6	7	8
9	10	Social Club Meeting	11 Board Meeting: @ 7:30 PM	12	13	14 15
16	17	18	Garden Club: @ 1:30 PM	19	20	21 22
23	24	25	Nomination Night: @ TBD	26	Crime Watch Mtg: @ 7 PM	27 28 29
GVF Event: @ 12 PM	30					

APRIL

2023

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12 13 14 15 16 17 18
19 20 21 22 23 24 25
26 27 28 29 30 31

1 2 3 4 5 6
7 8 9 10 11 12 13
14 15 16 17 18 19 20
21 22 23 24 25 26 27
28 29 30 31

MARCH 2023

MAY 2023

NOTES:

Board Meeting: 4-12 @ 7:30 PM

Social Club: 4-11

Garden Club: 4-19 @ 1:30 PM

Nomination Night: 4-26 @ TBD

Crime Watch Mtg: 4-27 @ 7 PM

GVF Event: 4-30 @ 12 PM