

## HOMEOWNER LEADER PROGRAM -

➤➤➤

### “Reserve to Preserve: How to Keep Your Community from Crumbling Beneath Your Feet”



**SATURDAY, MAY 19, 2018**

**Wilde Lake Interfaith Center  
10431 Twin Rivers Road  
Columbia, MD 21044  
410-730-7920**

**Registration: 9:00 am—9:30 am  
Program: 9:30 am—11:30 am**



1985 Fairfax Road  
Annapolis, MD 21401

Phone: 410-540-9831  
Fax: 410-540-9827  
E-mail:  
[contact@caimdches.org](mailto:contact@caimdches.org)  
[www.caimdches.org](http://www.caimdches.org)



## “Reserve to Preserve: How to Keep Your Community from Crumbling Beneath Your Feet”

We aren't the only ones who are getting older. Our community's infrastructure is aging too, and if we're not both proactive and responsive, we could find ourselves standing on quicksand. Our engineers, bankers, insurance brokers and attorneys will explain how a Board of Directors can best maintain, repair and replace aging components that are vital to the daily operation of your community association.

Learn how to interpret your governing documents and amend them if necessary, prepare realistic capital and operating budgets, create and update reserve studies, insure property and assets, and invest or borrow money to finance improvements. We can't stop the clock, but we can help you cope with your community's advancing age and growing needs.

### The Speakers:

Scott J. Silverman, Esq, Attorney, Thomas Schild Law Group, LLC

Andrew Schlaffer, Insurance Professional, USI Insurance Services

Scott Schechter, Banker, First National Bank

Violet Houston, Banker, First National Bank



### Cost:

\$20.00 per person. Pre-registration is required. First come, first served—Space limited!

### Questions?

Call: 410-540-9831 Fax: 410-540-9827  
Email: [contact@caimdches.org](mailto:contact@caimdches.org)  
Visit our website [www.caimdches.org](http://www.caimdches.org)

**If you are not a member of CAI, you can join the day of the seminar!**

### Our Mission:

The Chesapeake Region Chapter of the Community Associations Institute (CAI), headquartered in Annapolis, MD is an organization dedicated to fostering vibrant, responsive, and competent community associations throughout the state of Maryland including the Baltimore and Annapolis areas, Frederick and the Eastern Shore.

## “Reserve to Preserve: How to Keep Your Community from Crumbling Beneath Your Feet”

SATURDAY, MAY 19, 2018

NAME: \_\_\_\_\_

ASSOC: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY, ST, ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PAYMENT OPTIONS:  CHECK ENCLOSED  
 VISA  MASTERCARD AMOUNT DUE: \$\_\_\_\_\_

CARDHOLDER NAME: \_\_\_\_\_

BILLING ADDRESS (IF DIFFERENT FROM ABOVE)  
\_\_\_\_\_

CARD NUMBER: \_\_\_\_\_

EXP. DATE: \_\_\_\_\_ CVC CODE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

The above signed agrees to pay the charges according to the card issuer agreement.

\*NOTE: Verbal or written commitment obligates the participant to pay for the event if they choose not to attend unless cancellation is made 5 business days prior to the seminar. No-Shows will be invoiced. No refunds for cancellations within 5 business days of event due to food guarantees.

**Are you listed (your personal name) in the CAI database as a member?  Yes  No**

**Mail form and payment to:  
CAI/CRC 1985 Fairfax Road, Annapolis, MD 21401**