

CAI - LI Chapter News

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RECOVERING FOR HURRICANE DAMAGE TO COMMON AREAS

BY JASON A. STERN, ESQ. - WEBER LAW GROUP, LLP

When a natural disaster strikes, like Superstorm Sandy, it can cause tremendous damage to Co-Op/Condo/HOA property, sometimes resulting in millions of dollars in repairs and clean-up costs to common areas. Unfortunately, the Federal Emergency Management Agency (“FEMA”), the largest source of public funding for such disasters – which has given out over \$986 million in grants for Sandy repairs¹ – does not award grants to Co-Ops, Condos, or HOAs, because such community associations are considered ineligible “business associations” under FEMA policy.² Though legislation has been recently introduced in Congress to change this policy,³ at the present time, any community association sustaining damage to common areas from such an event must bear its own costs, and in turn, so will its residents. There is, however, another potential source of payment for such costs: insurance – but insurance has its own set of obstacles to recovering for hurricane-related damages.

Insurance coverage is frequently a complicated matter, and one of the biggest obstacles to coverage for hurricane-related damages are so-called “anti-concurrent causation” clauses, or “ACC” clauses, which is

really an overly technical description for a relatively simple concept: if an insured sustains damage from two different causes, and one is covered, but the other is not, the insurance company can deny coverage entirely.⁴ These ACC clauses are designed by the insurance industry to limit coverage to insureds, and often produce shocking results. For example, in the case of Mary Ann Cali, whose Valley Stream house collapsed because of “decaying wood” (which was covered by insurance) and “earth movement” (which was not covered by insurance), the Court found that even though one of the causes of the collapse was covered (“decaying wood”), because the collapse was also due to a cause that was not covered (“earth movement”), Ms. Cali was not entitled to any coverage for the collapse of her house due to the policy’s ACC clause.⁵

The danger of these ACC clauses has received a lot of attention recently, particularly in the aftermath of Superstorm Sandy, because of their potential impact on hurricane-related claims. In a typical insurance policy, there is coverage for damages caused by “wind,” but not for damages caused by “flood.” Thus, in the case of a hurricane, where damage can be

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caused by both “wind” and “flood,” if there is an ACC clause, an insurance company can take the position that even if damage was caused by “wind” (covered), because hurricane damage can also be caused by “flood” (not covered), the ACC clause means there is no coverage.⁶ This absurd result has given rise to current legislation pending in the New York State Legislature to prohibit or limit such ACC clauses.⁷

Nevertheless, an insured may still obtain coverage for hurricane damages, even if the policy has an ACC clause, if they can show the damages were not “concurrent” – i.e., that some components of damage were only caused by “covered” causes. So, for example, if an insured can show that “wind” caused most of the damage, or caused the damage first (e.g., blowing down trees, knocking down a structure, etc.), insurance coverage is more likely.

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PRESIDENT'S MESSAGE

By DOUGLAS WEIGLER, CAI-LI CHAPTER PRESIDENT FOR 2013

As my term as your Chapter President nears its end, I reflect back on the past year. The goal that I set to greatly increase our membership, was not reached, but we did come close and are definitely moving in the right direction. A special thank you to **Paul Marascia** for his efforts as chairman of our membership committee.

We had a very successful year in 2013, with some very well received seminars at Capital One Bank. Thank you, Bob Plank and Capital One Bank for your continued support of the Long Island Chapter. We thank our presenters, **Mari Ann Cole** (Long Island Coverage), **Debbie Rashti** (Servpro of Great Neck / Port Washington); **Richard Koller** (Criterium-Tauscher Cronacher); **Vinson Friedman** (Berman, Henoch, Peterson & Fenchel); **Woody Goldstein** (Mayer Meinberg) **Tom Lowenberg** (Fuller Lowenberg & Co., CPAs) and **David Eldridge** (Taylor, Eldridge & Endres). In addition, I wish to thank the Board of **Fairfield at St. James** community for hosting our May seminar.

We thank our annual Corporate Sponsors, **Capital One Bank**, **M&T Bank**, **Belfor Restoration**, **James Sutton Insurance Agency**, **NAI Long Island**, **Criterium-Tauscher Cronacher**, **Fuller Lowenberg CPA**, and **Schroder & Strom LLP**, as well as all of our individual meeting sponsors.

We thank **Frank Riggio** for chairing the very successful Second Annual Chapter Golf Outing held at Spring Lake Golf Course in June and look forward to the event in 2014.

Our main event each year is our trade show held in October.

The task of making it happen is a herculean task and this year (for the second straight year) **David Eldridge, Esq.** of Taylor, Eldridge & Endres, P.C. led us in the most successful show ever, with a record number of exhibitors as well as a record number of attendees. David, there are not enough words to say thank you adequately.

The members of the **Board** are listed in the masthead on page 2. Each and every one of them, all volunteers, give 110% while still holding full

time jobs. Their untiring efforts are applauded. We could not have done it without each and every one of them.

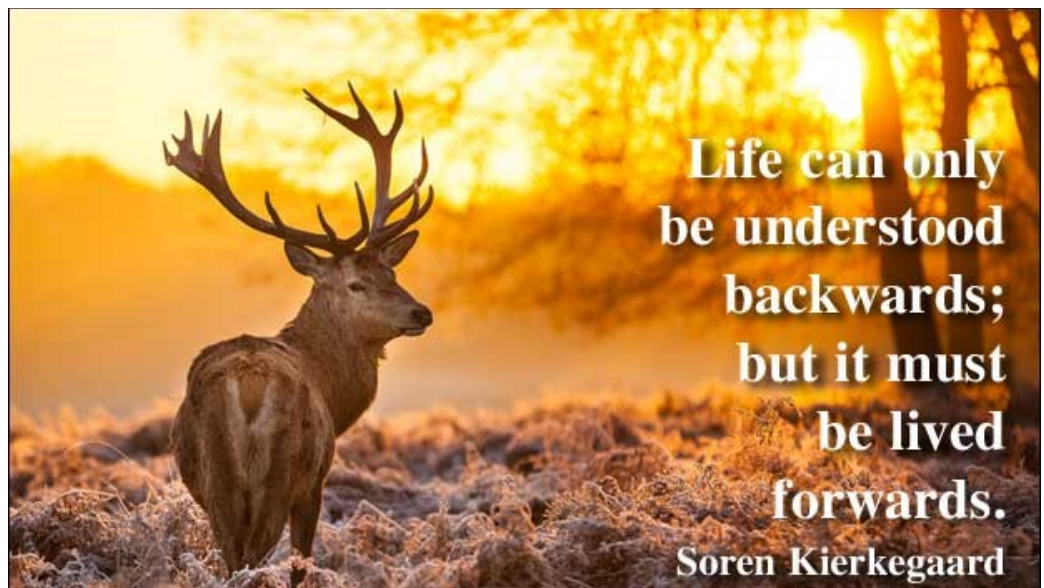
I have saved the **VERY BEST** for last. **Christine M. Majid, our Executive Director**, is the back bone of the organization. Christine, keeps us all straight, picks up all of the missing pieces, works tirelessly moving us in the right direction. She edits the newsletter, creates our flyers and mailings, makes follow-up calls, arranges our meetings and seminars, spearheads the committees, give invaluable guidance, is in contact with the National office giving us new trends. I could go on and on, but suffice it to say, we could not have grown and been as successful as we are without Christine's help, guidance, personality, caring and hard work. She is truly the GEM of CAI - Long Island.

Lastly, I thank all of you, our **community volunteers** for first getting involved in your communities, and then secondly, trying to be your best by supporting and taking part in CAI-Long Island. We look forward to your continued support.

Come January, I am happy to say, **Frank Riggio**, President of Country Pointe at Coram, and my friend, will be become President of our Chapter for 2014. Having worked with Frank for many years, I know we are in very good and capable hands. I wish Frank the very best and ask that everyone volunteers to give Frank a hand.

Wishing everyone a very happy, healthy and safe holiday season!

We look for your continued support.



Life can only
be understood
backwards;
but it must
be lived
forwards.
Soren Kierkegaard

Continued from Page 2

In sum, unless and until the law changes with regard to FEMA policy, community associations must “pay their own way” for damage to common areas resulting from a hurricane or other natural disaster, and boards, managing agents, and brokers, should carefully review their insurance policies and the specific circumstances that caused damage to common areas, to determine what may be owed, and possibly recovered, from insurance companies for hurricane-related damages. ■

¹ FEMA Press Release June 27, 2013, www.fema.gov/news-release/2013/06/27.

² FEMA is governed by the Robert T. Stafford Disaster Relief and Energy Assistance Act, 42 U.S.C. § 5122 (2013) (the “Stafford Disaster Relief Act”).

³ See H.R. 2887, 113th Cong. (Rep. Steve Israel) (a bill to amend the Stafford Disaster Relief Act “to provide assistance for condominiums and cooperatives damaged by a natural disaster”).

CAI has supported this legislation, but seeks to expand its coverage to include HOAs, among other things. See www.caionline.org/GOVT/NEWS/blog/Lists/Posts/Post.aspx?ID=84.

⁴ A typical ACC clause provides that there will be no coverage for a certain event “regardless of any other cause or event contributing concurrently or in any sequence to the loss.” Cali v. Merrimack Mutual Fire Ins. Co., 43 A.D.3d 415, 841 N.Y.S.2d 128 (2d Dep’t 2007).

⁵ Cali, 43 A.D.3d 415; see also Jahier v. Liberty Mutual Group, 64 A.D.3d 683, 883 N.Y.S.2d 283 (2d Dep’t 2009) (denying coverage under ACC clause).

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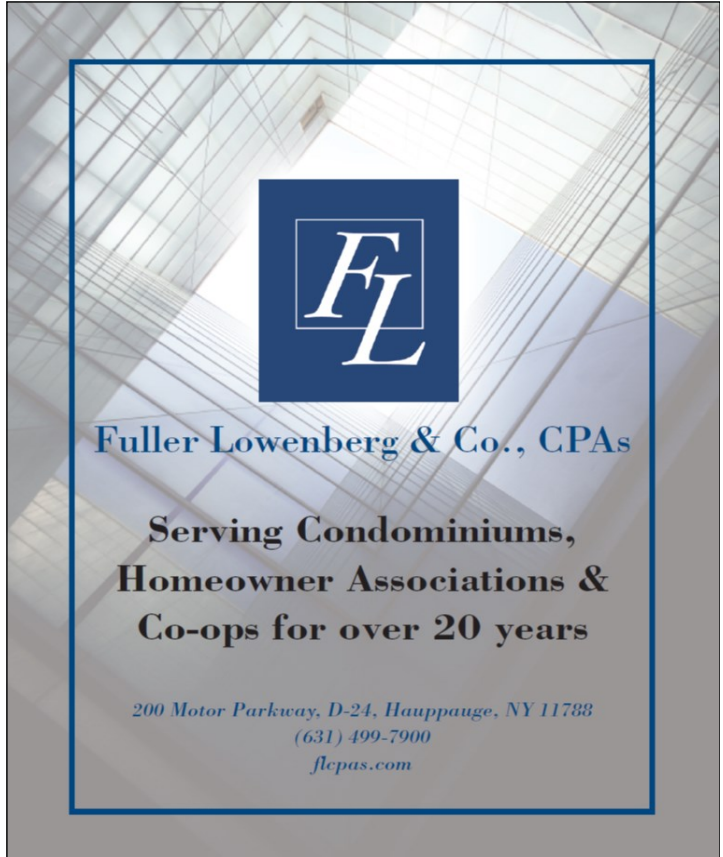
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HOMEOWNER ASSOCIATIONS ARE SMALL BUSINESSES AND SMALL BUSINESSES ARE PARTICULARLY VULNERABLE TO FRAUD

By STEPHEN CIARAVELLA, CPA - FULLER LOWENBERG & CO., CPAS

Community associations of all sizes throughout the United States have been ripped off by clever thieves. Embezzlement can range from a few hundred dollars to millions and can be perpetrated by managers, Board members, employees and others. Knowing the warning signs of possible fraud and instituting a system of internal control can be an Association's best defense against theft and embezzlement. There are some common indicators of possible fraud to watch for and controls that Boards can implement to minimize the opportunities for dishonesty.

Common indicators of possible fraud to watch for are:

- Missing or altered financial records
- Large or unusual transactions
- Unauthorized purchases or credits to accounts receivable
- Duplicate payments to vendors
- Payments to unknown vendors
- Large variations between actual and budgeted amounts
- The withholding of financial documents from Board members
- Changes in lifestyle, behavior, attitude or performance. There are numerous behavioral red flags, including, but not limited to, defensiveness, big spending, and erratic or inconsistent performance.
- General journal entries affecting cash accounts



Internal controls are processes and procedures implemented by the organization to assure that assets which belong to the association are received when tendered, are protected while in the custody of the association, and are used only for the association's business purposes. A system of internal control consists of all measures employed by an Association for purposes of (1) Safeguarding its resources against waste, fraud, and inefficiency; (2) Promoting accuracy and reliability in records kept; (3) Encouraging and measuring compliance with association policy, and (4) Judging the efficiency of operations.

Associations can minimize the opportunity for dishonestly by implementing internal controls that include:

SEGREGATION OF DUTIES – Internal Control

No one person should handle all phases of a given transaction from beginning to end. For example, if one person were permitted to order supplies, enter into contracts, receive the supplies, monitor the performance of the contract, write a check in payment for the goods and services and record the transaction in the official records of the association, there would be no protection against either fraud or accidental errors. When people know that others will be looking at their work, they are less inclined to commit fraud, as they know it increases the chance of being caught.

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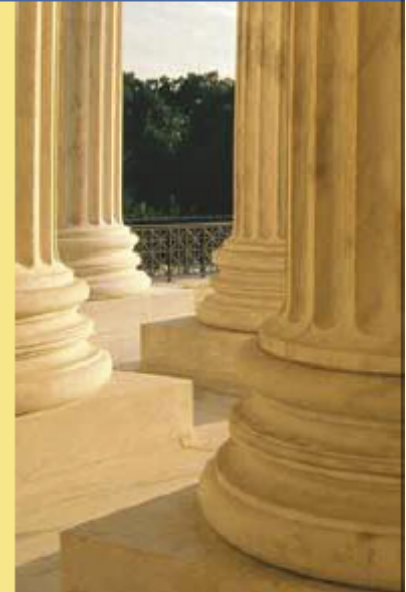
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CCAL goals include:

- Promoting high standards of professional and ethical responsibility in the practice of community association law
- Educating and inspiring attorneys working in the field of community association law
- Facilitating the development of legal-related educational materials and programming to guide other professionals and homeowners
- Cooperating with international, national, state and local organizations, government agencies and other groups with an interest in community association law
- Working with their fellow CCAL members to help community associations maximize effective governance practices
- Creating a community of scholars to promote the professional development needs and career goals of CCAL members
- Helping implement the goals and objectives of CAI and its members



Visit www.caionline.org/ccal or call (888) 224-4321 for more information.

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CASH DISBURSEMENTS – Internal Control

An Association’s system of controlling cash disbursements should be designed to ensure that no unauthorized payments are made. Control is accomplished by division of responsibility so as to achieve independent approval and verification of the cash transactions. Two BOARD member signatures should be required on ALL checks and bank transfers.

PETTY CASH FUND – Internal Control

The petty cash fund refers to a fund of fixed amount used for making small expenditures that are most conveniently paid in cash. The petty cash fund is restored to its original amount at frequent intervals by writing a check on the general bank account payable to Petty Cash. The replenishment check is equal in amount to the expenditures made from the petty cash fund. The petty cash fund should be placed in the custody of the Treasurer or other responsible individual. The size of the fund should be sufficient to meet the normal need for small cash payments for a period of two or three weeks. As each cash payment is made, a voucher or receipt which is dated and initialed should be placed in the fund in lieu of the cash removed. These vouchers should be reviewed and canceled each time the fund is replenished.

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Long Island Chapter 2013/14 Events

*Monday, December 2nd - 6:00 p.m.
Chapter Holiday Party
Colonial Springs Golf Club*

*Thursday, January 23rd - 6:00 p.m.
Annual Meeting, Elections & Seminar
Capital One Bank
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*Thursday, March 27th - 6:00 p.m.
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SOME TIPS FOR YOUR PERSONAL SAFETY AS WINTER APPROACHES

By DEBORAH RASHTI, SERVPRO OF GREAT NECK/PORT WASHINGTON

As winter is coming, so is the increase of risk from fire. On average, seven people perish a day in some sort of home fire. In 2011, U.S. fire departments responded to 370,000 home structure fires. Of these home fires, cooking was the leading cause; heating was the second leading cause; candles made up an average of 42 home candle fires reported on a daily basis; electrical fires made up for an average of 280 American deaths; and Christmas trees caused hundreds of fires, as they continue to do every year. Whether it is because winter is the darkest time of the year and holiday lights and candles play a big part in our homes at this time of year, or because it is cold outside and we tend to be indoors more, **winter is definitely the most active time of year for home fires.**

Unattended cooking was a factor in 34% of the reported home fires with more than half of these fires occurring on stovetops. Of these fires, ignited clothing was the cause of 16% of the deaths, and microwave ovens accounted for many of the scald burn injuries seen in emergency rooms in 2011. Overall, two out of five home fires started in the kitchen.

Leaving lit candles unattended is a huge factor in fires started by candles. Either people fall asleep in the presence of a lit candle, or they leave the room with a lit candle burning next to something flammable. As we approach Channukah, this is something to think about. If you want to let the candles burn down, and you must leave the room for any reason, consider placing the menorah inside your sink, as opposed to on top of your counter. And if you rely on candles for power outages, consider purchasing battery-operated lanterns sold in any camping supply store and even in some hardware stores. The risk of fatal candle fires increases when candles are used for supplemental lighting.

Portable and fixed space heaters have become a popular and convenient way to offset heating costs. Unfortunately, one-third

of home heating fires and 80% of home heating deaths are caused by the misuse of these units. **Half of these deaths** could be avoided merely by keeping heating equipment away from objects that ignite when heated. While overloading electrical outlets is another leading cause of home fires, the proper electrical hook up of home heating units is no exception. In general, many electrical fires can be traced to the **misuse of electrical cords** such as overloading circuits, poor maintenance, and running cords under rugs or in high traffic areas. Look closely at how your heating units, and all other appliances, are powered up. Don't skimp on good cords or abuse your electrical components.



If you celebrate Christmas, and you prefer to use a fresh tree, the **biggest preventative measure** that you can take is to make sure that the tree is fresh to begin with, and that you keep it fresh by watering it well while it is inside your home. Inspecting holiday lights for frayed wires, bare spots, gaps in the insulation, broken or cracked sockets, or broken with cracks and excessive kinking before using is critical. Do not link more than three light strands, unless the directions say it is safe to do so. Connect strings of lights to an extension cord before plugging the cord into the outlet, and always check the wires to make sure that they are never warm. It goes without saying that you should **NEVER** put lit candles on a tree or go near a Christmas tree with an open flame of any sort. A dry tree is lethal once ignited!

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Always call a licensed electrician if you have any concerns about your electrical system. Recurring blown fuses or circuit breakers that keep tripping are a sure sign of potential trouble. If you experience a tingling feeling when you touch an appliance; if you spot any discoloration on wall outlets; if you feel an outlet is warm to the touch; if there is a burning smell or rubbery odor coming from an appliance; if you see flickering lights or sparks from a wall outlet; or if your wall outlets become cracked or broken, bring in a professional. There should be no second-guessing when it comes to your electricity.

In the event that you do have a fire, remember **time is your biggest enemy** and every second counts! If you can reach for a fire extinguisher and get the fire in control, by all means do so. There are disposable fire extinguisher spray cans that you can buy from Bed, Bath and Beyond that are easy to use and inexpensive. You can place these around your home for easy access and replace them from time to time. Otherwise, escape first... and then call for help.

Never stand up in a fire and always crawl under smoke with your mouth covered. Working smoke alarms save lives. A properly installed and maintained smoke alarm is the only thing in your home that can alert you to a fire 24 hours a day. If you can have your smoke detectors tied into a Central Station, so much the

better. While it may be tempting, never remove the battery from a smoke alarm while you are cooking or showering. It is better to open a window or door, then clear the air near the smoke detector by waving a towel, or press the "hush" button, than to remove the battery. If this remains a persistent problem, have your smoke detector relocated several feet away, but **never disable the alarm**. According to the National Fire Protection Association, almost two-thirds of home fire deaths result in homes without working smoke detectors.

In closing, proper maintenance and a healthy respect for the products that we bring into our home is key to minimizing risk for fire damage. Don't think that this could never happen to you. It could, and the numbers show it. Stay safe and keep safety issues a high priority in your home. Your safety and the safety of your loved ones depend on it. ■

Debbie Rashti is the VP of Marketing at Servpro of Great Neck/Port Washington. She may be reached in her office at #516.767.9600 or at Debbie@servproofgreatneck.com.

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RECONCILIATION OF BANK BALANCES – Internal Control

The cash balance as indicated on the Association's balance sheet and the balance shown on the bank statement will seldom agree. This is due to financial transactions which have been recorded in the Association's financial records that may not have cleared the bank, such as checks issued but not cashed, or deposits recorded but not yet received by the bank. For this reason, it is essential for the association to reconcile their bank statements each month to ensure the integrity of their accounting records.

Bank statements should go directly to a Board member to be opened and reviewed prior to being forwarded to the accounting department or Management Company. As many banks no longer provide copies of the cancelled checks, Boards may want to request copies of the cancelled checks or set up an on-line account to view their check payments.

Additional measures an Association can take to minimize the opportunity for dishonesty:

- Review insurance coverage annually to ensure that it contains adequate coverage for embezzlement and other crimes.
- Keep financial and accounting procedures in writing
- Do not commingle funds, such as operating and reserve accounts.

- Request that your accounting firm review the financial statement with the board. Remember the accounting firm works for the board - not the management company.
- Obtain multiple bids for major contracts, do not solicit or accept bids from board members or their friends or family members.
- Request board members to execute "No Conflict of Interest" affidavits annually.
- Set low limits on credit cards issued to board members and association staff.
- Stamp invoices "paid."
- Maintain thorough payroll records. If there are several employees, create an account to be used only for payroll.
- Review revenues and expenses with the budget at least quarterly.
- Compare year to year actual results for recurring expenses.

By recognizing the common indicators of possible fraud and implementing an effective internal control system, Boards can reduce the risk of embezzlement and fraud. Good leadership, planning, and team work are fundamental ingredients for a successful homeowners association. ■

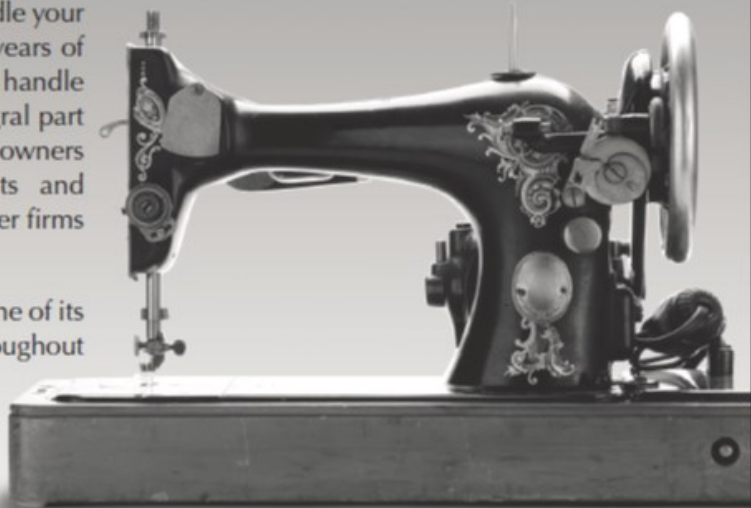
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TWO STORIES WITH A COMMON THREAD

Submitted by PAUL MARASCIA OF LOCUST COVE CONDOMINIUM, AUTHOR UNKNOWN

STORY NUMBER ONE

Many years ago, Al Capone virtually owned Chicago. You have all heard the stories and saw the movie; he wasn't famous for anything heroic, just a notorious gangster.

Capone had a lawyer nicknamed "Easy Eddie." He was Capone's lawyer for a good reason. Eddie was very good! In fact, Eddie's skill at legal maneuvering kept Big Al out of jail for a long time.

To show his appreciation, Capone paid him very well. Not only was the money big, but Eddie got special dividends as well. For instance, he and his family occupied a fenced-in mansion with all of the conveniences of the day. The estate was so large that it filled an entire Chicago City block.

Eddie lived the high life of the Chicago mob and gave little consideration to the atrocity that went on around him. He did have one soft spot, however. He had a son that he loved dearly. Eddie saw to it that his young son had clothes, cars, and a good education. Nothing was withheld. Price was no object.

Despite his involvement with organized crime, Eddie even tried to teach him right from wrong. Eddie wanted his son to be a better man than he was. Yet, with all his wealth and influence, there were two things he couldn't give his son; he couldn't pass on a good name or a good example.

One day, Easy Eddie reached a difficult decision. Easy Eddie wanted to rectify wrongs he had done. He decided he would go to the authorities and tell the truth about Al "Scarface" Capone, clean up his tarnished name, and offer his son some semblance of integrity. To do this, he would have to testify against The Mob, and he knew that the cost would be great – probably his life.

Within the year, Easy Eddie's life ended in a blaze of gunfire on a lonely Chicago Street. But in his eyes, he had given his son the greatest gift he had to offer, at the greatest price he could ever pay. Police removed from his pockets a rosary, a crucifix, a religious medallion, and a poem clipped from a magazine.

The poem read: *"The clock of life is wound but once, and no man has the power to tell just when the hands will stop, at late or early hour. Now is the only time you own. Live, love, toil with a will. Place no faith in time. For the clock may soon be still."*

STORY NUMBER TWO

World War II produced many heroes. One such man was Lieutenant Commander Butch O'Hare. He was a fighter pilot assigned to the aircraft carrier Lexington in the South Pacific.

One day his entire squadron was sent on a mission. After he

was airborne, he looked at his fuel gauge and realized that someone had forgotten to top off his fuel tank. He would not have enough fuel to complete his mission and get back to his ship. His flight leader told him to return to the carrier. Reluctantly, he dropped out of formation and headed back to the fleet.

As he was returning to the mother ship, he saw something that turned his blood cold; a squadron of Japanese aircraft was speeding its way toward the American fleet.

The American fighters were gone on their mission and the fleet was all but defenseless. He couldn't reach his squadron and bring them back in time to save the fleet. Nor could he warn the fleet of the approaching danger. There was only one thing to do. He must somehow divert the Japanese aircraft from the fleet.

Laying aside all thoughts of personal safety, he dove into the formation of Japanese planes. Wing-mounted 50 caliber's blazed as he charged in, attacking one surprised enemy plane and then another. Butch wove in and out of the now broken formation and fired at as many planes as possible until all his ammunition was finally spent. Undaunted, he continued the assault by diving at the enemy planes, trying to clip a wing or tail in hopes of damaging as many enemy planes as possible, rendering them unfit to fly.

Finally, the exasperated Japanese squadron took off in another direction. Deeply relieved, Butch O'Hare and his tattered fighter limped back to the carrier. Upon arrival, he reported in and related the event surrounding his return. The film from the gun-camera mounted on his plane told the tale. It showed the extent of Butch's daring attempt to protect his fleet. He had, in fact, destroyed five enemy aircraft.

This true heroic story took place 71 years ago on February 20, 1942, and for that action Butch became the Navy's first Ace of W.W.II, and the first Naval Aviator to win the Medal of Honor.

A year later Butch was killed in aerial combat at the age of 29. His home town would not allow the memory of this WW II hero to fade, and today, O'Hare Airport in Chicago is named in tribute to the courage of this great man.

So, the next time you find yourself at O'Hare International, give some thought to visiting Butch's memorial displaying his statue and his Medal of Honor. It's located between Terminals 1 and 2.

SO WHAT IS THE COMMON THREAD BETWEEN THESE TWO STORIES? Butch O'Hare was "Easy Eddie's" son. ■

Community Association Violence

- ◆ This kind of tragedy is appalling and inexcusable. No grievance or dispute justifies criminal violence.
- ◆ Actions of this kind likely are a sign of more deep-seated personal issues.
- ◆ We extend our sympathies to the victims, their families and friends and the community at large.
- ◆ Conflict and discontent exist in every segment of society – in our workplaces, neighborhoods, social venues and even our schools. Sadly, the results can be horrific.
- ◆ More than 60 million Americans live in 300,000-plus association-governed communities. Although debates and disagreements are inevitable in any universe of this size, violence is rare and, in all cases, without justification.
- ◆ The vast majority of community associations function without major conflict.
- ◆ Community Associations Institute exists to help homeowners, association board members and community managers build better communities.
- ◆ When there are disagreements, we urge constructive communication and reasonable resolutions that take in account the legitimate concerns of all parties.

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CAI SUPPORTS NEW MORTGAGE RULES

CAI GOVERNMENT AFFAIRS COMMITTEE

GOVERNMENT AFFAIRS

In public comments filed with six federal financial regulators, Community Associations Institute urged the adoption of practical mortgage standards to protect homeowners and community associations. CAI expressed support for key aspects of a revised federal regulation, known as “Qualified Residential Mortgage” or QRM, while also stressing the importance of limited priority for association liens.

“The federal agencies involved in writing the QRM regulation are to be commended for the methodical and thoughtful approach taken in crafting this important consumer protection. It isn’t often that federal regulators start over on a rulemaking, but the issues addressed by the QRM rule will affect every American homeowner. It’s important the regulators get this one right the first time,” said Tom Skiba, CAI’s chief executive officer.

The Dodd Frank Act charged federal financial regulators with developing standards to establish lower risk mortgage loans, known as “qualified residential mortgages.” Consumers are protected from fraudulent lending schemes as only loans that meet strict lending standards are eligible for the QRM designation. There are also benefits for lenders that originate QRM compliant mortgages as these loans are eligible for preferential regulatory treatment and are more likely to be sold in the secondary mortgage market.

“Lenders have said that the only option for the majority of borrowers in the foreseeable future will be a QRM compliant loan,” said Dawn Bauman, CAI’s Senior Vice President of Government and Public Affairs. “This is why CAI is working to ensure that homeowners in community associations have access to QRM loans. The revised QRM proposal is reasonable and addresses key issues raised by CAI members.”

All QRM compliant loans must meet stringent lending standards recently adopted by the Consumer Financial Protection Bureau. These rules require lenders to verify that borrowers have the ability to pay all monthly

mortgage-related costs. This basic standard is embedded in the QRM rule and lenders must verify that a borrower can afford to pay association assessments. This will mean fewer foreclosures and stronger community associations.

CAI Government Affairs represents the interests of the 63.4 million people living and working in America’s community associations on legislative and regulatory issues at the local, state, and federal level of government. Contact CAI’s Government Affairs Department at government@caionline.org or #888.224.4321. ■

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