

Feb 2024

California Insurance Crisis Hits Atchison Village

Two months ago, we were informed by our insurance broker that major insurance companies were abandoning the California insurance market for condos and



coops worth over \$20 million dollars (we are valued at over \$88 million). Travelers, our insurance company, was one of those companies and they informed us that they would not renew our insurance in February. Our broker also stated that he was having difficulty obtaining new insurance for his HOA and condominium clients and that comparable policies were running at between **two to six times the cost of the original premiums**. Our present premium is about \$200,000 per year.

On Jan 17 the Board held a Zoom meeting with the insurance broker. We discussed the idea of sub-dividing Atchison Village into zones and attempting to obtain several policies, each below the \$20-million limit, the possibility of raising our deductibles to reduce the premiums and even the possibility of, and pros and cons of self-insurance. Our broker is going to take all the information from our discussion and create bargaining positions to approach the insurance carriers that are still writing multifamily policies in California.

Beyond the work our broker is doing, Board members and our bookkeeper are sending communications to four

new brokers requesting quotes. One of the brokers is a member of Atchison Village and he is exploring the possibility of working with an insurance company that has special rates for veterans in the hope that our status as a historic park might qualify us for special rates. Our bookkeeper is contacting agents from three major insurance carriers and is attempting to find out if there would be an advantage in working directly with insurance companies rather than a broker. Another AV member has been contacting government representatives and agencies for leads.

On Feb 7, 2024, we will hold a Community Outreach Meeting with our insurance broker present to share what our insurance broker is able to negotiate and report on our other research. Members will have the opportunity to ask questions. At the Feb 14 board meeting, the board is going to have to vote on what insurance packages we are going to purchase at the March board meeting, we will integrate insurance into our final budget.

We are preparing for the possibility that the insurance crisis in California is going to cause financial pain to members, we are doing everything we can do to keep you informed, to keep Atchison Village protected, and to mitigate the financial harm of this unfortunate situation.

Ronald Kane, Board President



Community Outreach Meeting

Meeting on February 7 at 7:30PM
Meeting on February 12 at 7:30PM
Let's talk insurance for your unit.



Garden Club

We will not hold monthly meetings from now on. Our next meeting will be Sunday, **March 10**, at 1 PM, location TBD in March newsletter. We'll talk about spring planting, etc. Hope to see you in March!

Connie Hibbard

AV Social Club

Family Game/Craft Night: Saturday, **Feb 10**, 6:30 to 9 PM in the Hall.

Want to do something to celebrate the Chinese New Year but don't want to go into the City?



Come over and play Chinese checkers or any of our other games—poker, Yahtzee,

monopoly, and chess. If you are in the mood to make a card for Valentine's, New Year's, or even Lent/Mardi Gras, Chris Pavel-Lyon will provide stickers and card stock. Juice and some snacks served: you are welcome to bring your favorites.

The next Social Club planning meeting is Tuesday, **Feb 13**, at 7:30 PM in the Hall. Bring your creativity!

The Senior Brunch, Jan 20, had a good turnout with lots of food.



Liam McCaffrey gave a knife-sharpening demonstration afterward.
Milly Frederick, Social Club

Bin Bandits Need to Stop

Monday, Jan 15. I rolled my brown trash bin out to the curb. It was the smallest size, still quite distinctive



among the other brown bins, and clearly marked on the front with my unit number.

At 1:30 PM, when I left for

errands, the brown bins had not been emptied. At 3:30 PM, when I returned, they had been emptied, and mine was gone. **Again.**

Since I've lived in the Village, my bins have been taken repeatedly. (It's not unhoused people). I also checked to see if it had (for some reason) been taken to one of the other pick-up sites. Nope. So, someone who lives close to me is deliberately taking my brown bin. **Not OK.**

What will it take to stop this—a video camera on the utility pole next to the bin pick-up site? Respect your neighbors, and hands off their bins!

Janis Hashe

Hi AV Neighbors!

I had to take down the "Free" sign in my front yard, 218 W. Chanslor Ave., because the mulch I was offering had mostly all been taken. That's great news, and I hope you all will have healthy, happy gardens this spring.

Happy Gardening!



Jenna Fran
(415) 966-6391)

History Corner

A 1959 NEWSPAPER REPORT

Chalk this one up as the case of the flushing plumbing. Seems there was a family in Atchison Village that couldn't sleep because the neighbors in the adjoining living unit flushed their bathroom fixtures all night.

Only a wall divided the homes, so the sound was going right through, keeping the "injured" family awake every night between 10 p.m. and 6 a.m.

Something drastic was required. So, the sleepless ones tried knocking on the wall and "flushing right back." Didn't do any good, so they fired a letter off to the police saying, "Can't you cops do something to quiet them down for us?"

Investigation disclosed that the flushers who started flushing first had sickness in the family and had to use the bathroom frequently at night. Said they would contrive to do better



by their neighbors in the future—thus ending for the time being a battle of the bathrooms.

Submitted by Marie Kochaver

Hello members,

For those of you, who for income tax filing purposes need to know what you paid in property tax in your dues for 2023, you can call or email the office and ask for your amount. Give us a day or two to call or email you back your information.

AVMHC Meetings 7:30PM

February: - Wed 7

- Mon 12

- Wed 14

***The office will be closed for Presidents Day on.
Monday, February 19, 2024***

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

Maintenance closed for lunch hour 12- 1PM and some holidays.

For **after office** hours or **weekend emergencies** call:

President Ron Kane **510.220.643**
Alicia Becerra at
510.806.8945

*Mental Health Crisis Hotline:
888-678-7277
SAMHSA (Substance Abuse and
Mental Health Services
Administration): 988*

Ron Kane, President	510.220.6434 (prefer texts)
Marcie Zellner, Vice- president	510.882.9672 (Only emergency phone calls)
Connie Hibbard, Scretary Treasurer	415.430.7684
Tara Ayres	taraatchisonvillage@gmail.com
Michael Parker	Jerca1982@yahoo.com *Speaks Spanish
Margarito Chacon	margaram@comcast.net *Speaks Spanish
Luz Martinez	510.444.3020
Daniel Leonard	510.375.3492 (prefers texts)
Sandra Dugan	Sdugan321@gmail.com
Madeline Marrow	415.373.2100
Kevin Cronin	510.915.1632

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

Chevron (it's a recording & they return calls) ...**510.242.2000**
Sign up for county alerts at
<https://cwsalerts.com/>
You can monitor air quality
at richmondairmonitoring.org

February

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1	2	3
4	5	6	7 Emergency Insurance Mtg 7:30PM	8	9	10 Game Night 6:30 to 9PM
11	12 Emergency Insurance Policy Mtg. 7:30PM	13 SC Mtg. 7:30PM	14 Board meeting 7:30PM	15	16	17
18	19 Office Closed	20	21	22 Crime Watch 7PM	23	24
25	26	27	28	29	1	2
3	4	5	6	7	8	9

Notes:

- ❖ Please keep your pets inside during these cold days.
- ❖ Most of the AV meetings and events are held in the AV Hall