



# Starley Housing Co-operative Annual General Meeting

Minutes of Reconvened Meeting held on 17<sup>th</sup> September 2013 at 7.00pm

<p><b>Agenda Item 1</b></p> <p>Members attending:</p> <p>Also in attendance:</p> <p>Apologies:</p> <p>Chair and minutes:</p>	<p><b>Present &amp; Apologies</b></p> <ol style="list-style-type: none"> <li>1. See attendance list.</li> <li>2. Geoff Birch (Accountant) and John MacSomhairle (Office).</li> <li>3. See attendance list.</li> <li>4. Lee Brock chaired the meeting. John MacSomhairle took the minutes and acted as teller for all voting.</li> </ol>																																
<p><b>Agenda Item 2</b></p>	<p><b>Minutes of Previous Meeting</b></p> <ol style="list-style-type: none"> <li>1. The minutes of the last meeting were accepted as a true record and signed by the Chairperson.</li> </ol>																																
<p><b>Agenda Item 3</b></p>	<p><b>Matters Arising</b></p> <ol style="list-style-type: none"> <li>1. There were no matters arising</li> </ol>																																
<p><b>Agenda Item 4</b></p>	<p><b>Receive Audited Accounts Year End 31/03/2013 &amp; the Annual Report</b></p> <ol style="list-style-type: none"> <li>1. Mr Geoff Birch spoke to the audited accounts for year ending 31<sup>st</sup> March 2013 and they, together with the integral statutory annual report, were adopted by the meeting by unanimous vote, with no votes against and no abstentions. Copies of these documents and the Co-op's own annual report were made available to the members at the meeting.</li> </ol>																																
<p><b>Agenda Item 5</b></p>	<p><b>Appoint the Auditor</b></p> <ol style="list-style-type: none"> <li>1. Baker Tilly UK Audit LLP were appointed as auditors to the co-operative by a unanimous vote by a show of hands. There were no votes against this appointment and no abstentions.</li> </ol>																																
<p><b>Agenda Item 6</b></p> <p>Election of management committee members:</p>	<p><b>Voting for the Co-operative Management Committee</b></p> <ol style="list-style-type: none"> <li>1. The following people were nominated to the management committee and voting took place by a show of hands. The votes cast were:</li> </ol> <table border="1" data-bbox="475 1688 1289 2004"> <thead> <tr> <th>Candidates</th> <th>For</th> <th>Against</th> <th>Abstentions</th> </tr> </thead> <tbody> <tr> <td>Alicia Barros</td> <td>25</td> <td>0</td> <td>0</td> </tr> <tr> <td>Azucena Marin Young (Susie)</td> <td>21</td> <td>0</td> <td>1</td> </tr> <tr> <td>Callie Lydon</td> <td>21</td> <td>0</td> <td>0</td> </tr> <tr> <td>Carl Johnson</td> <td>17</td> <td>0</td> <td>2</td> </tr> <tr> <td>David Thompson</td> <td>23</td> <td>0</td> <td>0</td> </tr> <tr> <td>Eamon McClurg</td> <td>14</td> <td>3</td> <td>2</td> </tr> <tr> <td>Remi Ehue</td> <td>17</td> <td>0</td> <td>2</td> </tr> </tbody> </table>	Candidates	For	Against	Abstentions	Alicia Barros	25	0	0	Azucena Marin Young (Susie)	21	0	1	Callie Lydon	21	0	0	Carl Johnson	17	0	2	David Thompson	23	0	0	Eamon McClurg	14	3	2	Remi Ehue	17	0	2
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Drug dealing:	3. Members also expressed concern about drug dealing in the alleyway and it was noted that these are mostly outsiders and not from Starley. The Chairperson told the meeting that if they get the registration numbers of vehicles believed to be involved in drug dealing these can be passed to John or the office, who will pass them on to the police.
Insulting behaviour:	4. One member expressed concern about the insulting behaviour and language of staff at a adjoining care agency and was advised to take the matter up with John.
Pedestrian gate security:	5. Concern was expressed about the pedestrian gate not working properly and the Chairperson explained that we are awaiting parts and the gate would be fixed as soon as they arrive.
Waste bins:	6. One member noted that the bins had not been emptied with the maintenance officer on holiday and asked for a key to the bin area so she could do this herself for the time being. The Chairperson agreed to arrange this with the office.
<b>Agenda Item 8</b>	<b>Co-operative Correspondence</b>
Memorial party/Hatton Farm:	1. A letter has been received from Bess Curtis addressed to all Co-operative members thanking social group organiser Susan Maguire and others for all their hard work and time in making the memorial garden party such a success. Particular mention was made of the food cooked for the event, which she said was fabulous.
Co-operability & the prospective tenant list:	2. Lee informed the members present that the Co-op had recently refused to accept letters of recommendation for prospective tenants from two members. He said that both of the members concerned had poor health and disability and that account had been taken of this when their recommendations were refused. However, it was noted that the overriding factor in making these decisions was that the general membership had made it clear that those making recommendations must demonstrate their co-operability by, at the very least, attending meetings. Neither of the two members concerned attended meetings or could be described as co-operable in any other way. Nothing had changed in this respect between the first and second recommendation made by one of the members. Neither had even sent apologies for non attendance at any meetings and had not attended any since they had been turned down, though there had been more than one meeting since.  One of these members had been in contact with the office and raised the following points, which the office offered to put forward for discussion at the meeting: <ul style="list-style-type: none"><li>• The member feels that age, health and disability should be taken into consideration, and each recommendation should be looked at on an individual basis, and had believed that this was the case.</li><li>• The member also highlighted that they felt that walking through the alleyway during darkness was a safety risk for older members, and</li></ul>



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	<p>mentioned recent incidents of nuisance behaviour in the alleyway.</p> <ul style="list-style-type: none"> <li>• The member noted that the refusal letter detailed that the general members had pointed out that some members with disabilities etc did attend meetings, but felt that this was not a set guideline that could be used, as some health/disabilities made it difficult to attend meetings.</li> <li>• The member was upset that they were considered “un-co-operable” because they did not attend meetings, and felt strongly that being a good member was about, keeping homes in good order, treating communal areas with respect, treating other co-op residents with respect, paying rent on time, being a good neighbour and being part of the community.</li> </ul> <p>Lee said that the Co-op Management Committee had, of course, taken into account the reasons for non attendance at meetings by the members concerned but felt that to ensure fairness the issue should be put back to the General Meeting for another discussion on the matter. This would allow general members another chance to give their opinion after hearing what those members had to say about their recommendations being turned down. Both members were made aware of this.</p> <p>Much discussion was had about the fairest way to proceed and several members made it plain that they did not think the rules were being applied fairly at the moment. Some people had concerns about confidentiality. Peter Smith said that the rules for transfer and the rules for prospective tenants should be the same and this was generally agreed. Another issue was that there is more than one set of rules to do with transfer and with prospective tenants and it was agreed that these will be amalgamated. Sharon said that the letters being sent out by the Allocations Group could come across as being 'rude' and suggested that pro-forma letters should be used, as had always been the case in the past.</p>
Vote on rule suspension:	<p>3. Bes Curtis put forward a proposal, originating from the Chairperson, that the 'co-operability rule', which states that members must attend meetings before being allowed to recommend prospective members, should be suspended whilst a working party is set up to look into the rules and report back to the next General Meeting with proposals. In the meantime attendance at meetings will not be used as a factor in deciding eligibility for recommending prospective tenants. This was seconded by Sharon O'Driscoll. The proposal was agreed by a show of hands, with 26 votes in favour, 0 votes against and 1 abstention.</p> <p>All the issues above, which were raised by members in the meeting, will be looked at by the working party. It was agreed that once the new rules are adopted they will apply to all in exactly the same way. Anyone who wishes to take part in the working party should give their names to the office.</p>
Mutual Exchange web site:	<p>4. Lee told the meeting that Mary had come up with a new idea for a Starley web site to allow members to advertise details of internal mutual exchanges within Co-op homes only. The site could also be used to post the contact details of any external tenant who had contacted the Co-op seeking a mutual exchange, which</p>



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<p>Homeswapper:</p> <p>Bedroom tax and lodgers:</p> <p>Thank you card:</p>	<p>could be useful for any Starley members wanting to exchange out the co-op. This would give the Co-op the opportunity to advise external tenants on the type of housing the co-op offers and what a housing co-operative is all about. There could be an information leaflet on the site the same or similar to the one the co-op sends out to prospective tenants/housing applicants. The site might also assist those members wanting or needing to downsize and would be an additional support and means of assisting such moves. Lee said he had already carried out work on such a site and hoped to have it ready and available in the not too distant future.</p> <p>5. To further assist those members wishing or needing to exchange outside of the Co-op leaflets on Homeswapper are available in the office. Lee said members who provide evidence to the office of their registration/advertising costs for this service will get a refund from Co-op funds.</p> <p>6. The Government's factsheet called "Renting out your spare room" is available in the office for those who want a copy and copies were made available at the meeting. This gives the rules that apply to those who wish to rent their spare rooms to help with the 'bedroom tax'. The government feels that for some people, offering out a spare room to a lodger may be a sensible option and it is now legal for those who are considered under-occupied. This would mean that Housing Benefits would no longer consider the room to be spare. In addition to this, the first £20 of weekly income from a lodger is ignored and won't affect benefits. Those who receive more than £20 a week in rent will find the extra cash will to affect their benefits - although overall they may still be better off, according to the government. Homeowners and tenants who let furnished accommodation and take in a lodger are exempt from paying tax on rental income of up to £4,250 a year - and because it's tax free, it also won't affect the amount received in Child Tax Credit or Working Tax Credit either.</p> <p>7. A thank you card from Mary for the present of a bottle of wine and glasses on the occasion of her 10 year anniversary with the Co-op was noted and approved by the members.</p>
<p><b>Agenda Item 9</b></p>	<p><b>Starley Housing Co-operative Logo</b></p> <p>1. Some discussion was had about the fact that the Co-op needs a new logo. Lee explained that the current logo had problems, as detailed at a General Meeting last year. He urged members to provide examples on a sheet of A4 and to get their children to do so. This will make it easier to shrink it down for digitalisation. The important thing is that this needs to be done in-house so that Starley has a logo provided by one of its own. All entries will be given serious consideration. Once there are sufficient entries they will go to the next available General Meeting.</p>
<p><b>Agenda Item 10</b></p>	<p><b>Share Certificates</b></p> <p>1. No-one with a share certificate for collection was at the meeting, though one member has a good excuse as her child is in hospital.</p>



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<p><b>Agenda Item 11</b></p> <p>Lead gardener:</p> <p>Garden improvements:</p>	<p><b>Gardens Report</b></p> <ol style="list-style-type: none"> <li>1. Doreen said that Paul Mooney would like to take more responsibility for gardening matters and become the Co-op's master gardener. This was not voted on but was met with general approval by the members present.</li> <li>2. Lee reported that Paul, Tim, Doreen, Sharon, young Christian and others has done very good work in improving the garden behind the office and that Shelley and friends had done a lot of work to the big communal garden block 10-13. All are to be applauded for their community spirit.</li> </ol>																								
<p><b>Agenda Item 12</b></p> <p>Allocations report:</p> <p>Interviews:</p>	<p><b>Allocations Report</b></p> <ol style="list-style-type: none"> <li>1. Interviews were carried out last Saturday and the recommendations from the Allocations Group will now go to Management Committee to be signed off. The status of the waiting list before decisions on the latest interviews is as follows:</li> </ol> <table border="1" data-bbox="475 898 1495 1167"> <thead> <tr> <th colspan="2">Transfer Waiting List</th> <th colspan="2">Prospective Tenant Waiting List</th> </tr> </thead> <tbody> <tr> <td>Bedsit</td> <td>0</td> <td>1</td> <td>(Will accept bedsit but also registered for 1 bed)</td> </tr> <tr> <td>1 Bed</td> <td>3</td> <td>7</td> <td>(2 of these would also like to be considered for 2 bed)</td> </tr> <tr> <td>2 Bed</td> <td>1</td> <td colspan="2">As above</td> </tr> <tr> <td>3 Bed</td> <td>0</td> <td>3</td> <td></td> </tr> <tr> <td>4 Bed</td> <td>0</td> <td>0</td> <td></td> </tr> </tbody> </table> <p>Lee said it looks very much if we won't be opening the prospective tenant list again for some time now. We will need to deal with those on the 1 bed list, as there are 7 people on a list that is only meant to house 12 people.</p> <p>In response to a query from Sharon O'Driscoll, who felt that the Allocations Group should not have to carry out the interviews by themselves, Lee Brock said that people who wanted to put themselves forward for the interviewers list were more than welcome -the more the merrier!</p>	Transfer Waiting List		Prospective Tenant Waiting List		Bedsit	0	1	(Will accept bedsit but also registered for 1 bed)	1 Bed	3	7	(2 of these would also like to be considered for 2 bed)	2 Bed	1	As above		3 Bed	0	3		4 Bed	0	0	
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<p><b>Agenda Item 13</b></p>	<p><b>Treasurer Report</b></p> <ol style="list-style-type: none"> <li>1. Geoff Birch said the available funds at the end of August amounted to £179,085.54, which is quite substantially up on the situation at the end of July. This is partly due to the fact that contractors had not yet started work due to bank holidays, though a couple of them had been paid before this time but had not yet presented their cheques. Overall there is a reasonable bank balance to carry the Co-op forward. Geoff said that he was pleased to report that all loans from HSBC were now cleared, leaving only those loans from the Housing Corporation. Early repayment of these loans would incur substantial charges - some £15,000 on loans that stand at only £18,254.58 - so this is out of the question. We will continue with these at payments of around £3000 a year. He reported on the bank balances at 2<sup>nd</sup> September 2013 as follows:</li> </ol>																								



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	July	August																								
Current Account 1- Working account	£ 1,500.00	£ 7,135.12																								
No Notice	£ 48,532.74	£ 70,931.38																								
Deposit account	£ 101,019.04	£ 101,019.04																								
 Total Accessible	 £ 151,051.78	 £ 179,085.54																								
 HSBC Business Cards- clears each month	 £ 885.40	 £ 394.99																								
 Mortgages																										
17 Brightmere Road	CLEARED	£ -																								
Loan For Outside Houses	£ 5.26	£ -																								
Housing Corporation	£ 18,254.58	£ 18,254.58																								
<b>Agenda Item 14</b>	<b>Rent Report</b>																									
General report:	<p>1. Frances Skyte reported that at the moment the arrears situation is moving in the right direction and slower payers are beginning to at least contribute something towards their arrears. Geoff Birch said that all arrears above £1000 automatically get brought to the attention of the Management Committee and that all those on the list at the moment are also making some contribution towards their arrears. He urged members to report any difficulties to the office or rent officer as soon as possible and said that any letters from housing benefits should be dealt with quickly as they may affect entitlement and backdating appears to be something that rarely occurs anymore. Geoff also warned members that in the future benefits will be paid monthly in arrears with Universal Credit and said that members should start thinking now about 'jam jar' accounts, such as those operated by the Credit Union, as these are likely to be of considerable assistance in budgeting and will help ensure that rent is paid on time.</p>																									
Rent arrears up to 1 <sup>st</sup> September 2013:	<p>2. The following report was given on the rent arrears situation up to 1<sup>st</sup> September 2013 (5 week period) for rent year 2013-2014.</p> <p><b>Annual Rent Roll</b> (53 weeks in advance 2013/2014 rents) <span style="float: right;"><u>£522,039.93</u></span></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>Total Rent Arrears (Gross)</td> <td style="text-align: right;">£38,634.28</td> <td style="text-align: right;">7.40%</td> </tr> <tr> <td>Total Credit</td> <td style="text-align: right;">£1, 573.04</td> <td></td> </tr> </table> <p><b>Breakdown of Arrears</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>Current Rent Arrears</td> <td style="text-align: right;">£15,919.41</td> <td style="text-align: right;">3.05%</td> </tr> <tr> <td>Housing Benefit delay (approx)</td> <td style="text-align: right;">£13,004.72</td> <td></td> </tr> <tr> <td>Monthly payments (approx)</td> <td style="text-align: right;">£5,475.97</td> <td></td> </tr> <tr> <td>Ex Tenants Rent Arrears</td> <td style="text-align: right;">£4,234.18</td> <td></td> </tr> </table> <p><b>Breakdown of Credit</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>Tenants pre-payments</td> <td style="text-align: right;">£1,573.04</td> <td></td> </tr> <tr> <td>Voids this period</td> <td style="text-align: right;">£0.00</td> <td></td> </tr> </table>		Total Rent Arrears (Gross)	£38,634.28	7.40%	Total Credit	£1, 573.04		Current Rent Arrears	£15,919.41	3.05%	Housing Benefit delay (approx)	£13,004.72		Monthly payments (approx)	£5,475.97		Ex Tenants Rent Arrears	£4,234.18		Tenants pre-payments	£1,573.04		Voids this period	£0.00	
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	<p>Total void loss to date £1050.13</p> <p>Bad Debts recovered this period £0.00</p> <p>Total Bad Debts recovered to date £90.00</p>														
<b>Agenda Item 15</b>	<b>Repair Report</b>														
Report repairs early:	1. Frances said the co-op has done well with repairs over the past year and, for the most part had managed to stay within the targets. Geoff urged members who had problems, especially damp, to report it as soon as possible to keep down the cost of repairs.														
Dampness:	2. Several complaints about dampness were reported and members were told to make sure they reported this to the office to have the problems looked at. Lee said that the delay in reporting a repair had recently meant massive damp works and a complete bathroom refit and work to the living room, including plasterwork, though this could have been avoided if the repair had been notified in good time. He pointed out that where plasterwork is carried out it will not be possible to decorate for 6 to 12 months, except for a basic wash of 50/50 water and emulsion after 12 weeks to seal the dust.														
Defects:	3. Some members mentioned defects to their Vicroft Court Homes, including problems with patio doors and the extractor fan system. Lee explained that these problems had been raised with Accord and an inspection has already taken place. Accord, in turn, have taken up these issues with the builders, Kendricks. This is an ongoing situation and will be reported back to the General Meeting as and when developments occur.														
Trickle vents:	4. Other members raised problems with trickle vents to windows and complained about the smell coming from other properties, especially the smell of smoking.														
Repairs carried out in August:	<p>5. The following repairs were carried out in August 2013:</p> <table> <tr> <td><b>Repairs Reported</b></td> <td>97 (98 last month)</td> </tr> <tr> <td><b>Repairs Ordered</b></td> <td>97</td> </tr> </table> <p><b>Co-operative Attention</b></p> <table> <tr> <td>Standard Category</td> <td>53</td> </tr> <tr> <td>Urgent Category</td> <td>19</td> </tr> <tr> <td>Emergency Category</td> <td>4</td> </tr> <tr> <td>Void category</td> <td>10</td> </tr> <tr> <td>Quoted</td> <td>11</td> </tr> </table> <p>Standard - Achieved in target category time 97% (98% last month)</p> <p>Urgent - Achieved in target category time 95% (100% last month)</p> <p>Emergency- Achieved in target category time 100%</p>	<b>Repairs Reported</b>	97 (98 last month)	<b>Repairs Ordered</b>	97	Standard Category	53	Urgent Category	19	Emergency Category	4	Void category	10	Quoted	11
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Lee advised that targets had reduced slightly this month, with 2 jobs failing to meet the standard category target and 1 job failing in the urgent category. Emergency work consistently achieves target. The failed targets were due to contractor availability during the summer holiday period and Starley maintenance staff sickness period. Geoff pointed out that where targets were below 100% this often meant only one or two job were delayed.

### CO-OPERATIVE APPROVAL REQUIRED

- 1) The installation of an additional metal security gate in Starley Road to help combat antisocial behaviour. Agreed
- 2) Additional fencing repairs to 2 of the “outside” homes, previously not agreed in the budget. Agreed
- 3) Damp works to Lounge and Bathroom & installation of new bathroom suite and tiling to flooring and walls as necessary. Agreed
- 4) Roofing works to House 45 & Block 44 Starley Road to address on-going leaks, in excess of normal general maintenance works approx £1000.

#### Agenda Item 16

#### Social Report

- 1. Lee agreed with what had been said in the letter referred to at agenda item 8.1 above and said that the 35<sup>th</sup> Anniversary party, the memorial garden party and the Hatton Farm trip had both been excellent and enjoyed by all members who took part, though there could have been a better turn out for the memorial event. Thanks were due to everyone involved, including Sue, Kim, Doreen, Paul and Shelley for making these events so memorable. He apologised if he had inadvertently missed out the name of anyone who had helped to make these events such a success. The members applauded at this point by clapping their hands

#### Agenda Item 14

#### Any Other Business

CCTV cameras:

- 1. Lee reported that Vicroft Court CCTV cameras are now up and running in block 2 and the courtyard, though they are not yet wired up for recording. He asked residents to report any anti-social behaviour or cars being damaged as soon as possible so the cameras can be checked in good time.

Car parking charges:

- 2. In response to a query from a member about the possibility of Starley Road parking charges being raised again, Lee said that the Council is to meet about this matter shortly but that it was a closed meeting. He has emailed the parking department but got nowhere. Previously the Council had increased charges illegally without having a review and Lee advised members that now is the time to start lobbying the ward councillors - Naeem Akhtar, Jim O'Boyle and David Walsh.

Illegal parking:

- 3. Lee reported that some members are allowing their visitors or friends to illegally use parking spaces in Vicroft Court. It was said that some people who don't have cars have sold their fob keys to outsiders. The office will now withdraw fobs from those who are misusing them. Members are asked to let the office have



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	<p>registration numbers of illegally parked cars. It was suggested that from now on tenants should not be issued with fobs unless they can produce a car log book. This is to prevent non car owners from selling their fobs. This is to be looked at and a report back will be made to the General Meeting. All new fobs are tagged with serial numbers and if they are being misused the owners can be tracked down.</p>
Water leak:	4. The water leak to the tank in the pump has now been resolved. This had flooded the bin room and a design defect has been highlighted by this as there is no drain in the room.
Chairperson:	5. Frances said that she was very impressed with the Chairperson, who is doing a great job, and Lee was applauded by a clap of hands by the members present.
Coffee morning:	6. Alicia announced a McMillan Nurse coffee morning on 27 <sup>th</sup> September. She will notify members by leaflets through the door.
Presents:	7. It was agreed that Rob, the maintenance operative, will be presented with a present from the Co-operative on his return from his honeymoon. Lee announced that Mary had been given a present on the occasion of her 10 <sup>th</sup> anniversary with the Co-operative and this was widely endorsed.

There being no further business Chairperson Lee Brock closed the meeting at 8:50 pm.

Signed..... Lee Brock, Chairperson Starley Housing Co-operative.

Date.....