

FALL

2021

TABLE OF CONTENTS

PRESIDENT'S LETTER
CAI NOMINATION COMMITTEE NOTICE4
2021 CHAPTER AWARD APPLICATIONS5
INSPECTORS OF ELECTION5
COMMUNITY MATTERS: HOW TO BE A GOOD NEIGHBOR AND BUILD CONNECTIONS IN YOUR HOA
HEART 2 HEART INTERVIEWS9
RESPONDING TO TRAGEDY: HOW CAI IS OFFERING SUPPORT AND RESOURCES FOLLOWING THE SURFSIDE CONDO COLLAPSE
JAMILS DODSON IV
+1 CAMPAIGN
+1 CAMPAIGN

PRESIDENT'S LETTER BY: JENNIFER BLOCK



Hello everyone,

Hard to believe it is already the third quarter and summer has come to an end. There may be cooler temperatures in the air but, the Heartland Chapter is hotter than ever. Two of our largest events are behind us and it is time to gear up for our last few programs and the holiday party!

The CAI Trade Show/Expo held in August offered an educational program covering some hot topics and was well attended. Afterward, the downstairs exhibit hall was filled with eager business partners and community managers ready to engage with our community association volunteer leaders.

Winghaven Country Club was the site for our 15th Annual Golf Tournament. The weather was perfect and of course fun times had by all. Congratulations to Ross Hardy's team for being the big winners this year. A huge 'Thank you' to all the volunteers, business partners, tent sponsors and committee for all the hard work. ***Reminder*** to mark your calendar for next year's event - Lake Forest Country Club – 10/10/2022.

As Fall approaches, it is a reminder of the importance of a solid budget for your community. I challenge each manager and board member to utilize the CAI Membership Directory and Website. When looking for a proposal, our business partners are ready to assist you with proposals for upcoming work.

Enjoy the wonderful articles and pictures from our most recent events! Looking forward to seeing everyone soon!

Sincerely,

Jennifer Block President of CAI Heartland

Talk to us about your community association needs. We can help.



Popular Association Banking exclusively serves the community association industry. We offer:¹

- Financing for building repairs and capital improvements.
- Competitive fixed rates with terms up to 15 years.

Plus, your deposits are eligible for multi-million dollar FDIC insurance with ICS^{*} and CDARS^{*2}.

Contact our Regional Relationship Manager today! Martin I. Klauber, VP Cell: 847.322.3149 Toll free: 800.233.7164 MKlauber@popular.com

POPULAR ASSOCIATION BANKING www.popularassociationbanking.com

NATIONAL CORPORATE MEMBER OF COMMUNICATIONS INSTITUTE

1. Subject to credit approval. 2. ICS[®] and CDARS[®] are registered service marks of IntraFi Network, LLC. © 2021 Popular Bank. Member FDIC.

YOUR TRUSTED INDUSTRY EXPERTS

DANIEL CORWIN Lending Officer ANTHONY DISTER Senior Vice President



COMMUNITY ADVANTAGE YOUR ASSOCIATION BANKING PARTNER

communityadvantage.com | 847-304-5940





MULTI-FAMILY Roofing Services

We restore and repair multi-family properties, both steep and low slope. There is no project too big or too small; we have the proper team in place to help you.



WWW.PREMIER-ROOFING.COM/MFA

Now Serving St. Louis and Kansas City!





KANSAS CITY 10200 Holmes Road Kansas City, MO 64131 816-254-ROOF

ST. LOUIS 11406 Gravois Road St. Louis, MO 63126 314-833-7663



CAI NOMINATING COMMITTEE NOTICE

TO: All Members, CAI Heartland Chapter

FROM: Nominating Committee Jennifer Jeckstadt, CMCA, AMS, Past President Adrienne Petty, CMCA, AMS, PCAM President Elect Stacy Sapienza, EBP, Business Partner Todd Billy, CCAL Fellow EBP, Business Partner Angela Johnson, CMCA, AMS, PCAM, Community Manager Eric See- Leynes, CMCA, AMS Community Manager Patrick McClanahan, CMCA, Community Association Leader

DATE: September 16, 2021

RE: Slate for 2022 election to the Board of Directors

Annual Meeting/Director Election Date: December 9, 2021

Candidate	Membership Representation Group
Mike Dee, CMCA, AMS	Community Manager
Ross Hardy, RS, EBP	Business Partner
Jim Ruebsam, CIRMS, EBP	Business Partner

Note: The nominating committee is recommending the above nominees serve as Directors to fill the expiring terms of the same Membership Representation Groups. In accordance with the By-Laws, the nominating committee must receive written petitions for additional nominees, and the written petitions must be signed by three (3) members. If no petitions are received by the nominating committee, then, on the election date, the Secretary shall cast a unanimous ballot for the slate of nominees nominated by the nominating committee and such nominees shall be declared elected Directors of the Chapter. Nominations forms are due no later than October 22, 2021. Please submit to Chapter office at P.O. Box 953,

DOWNLOAD THE SELF NOMINATION FORM AT CAIHEARTLAND.COM/COMMITTEES.

2021 CHAPTER AWARD APPLICATIONS

We are now accepting 2021 Chapter Award applications:

Business Partner of the Year Application 2021

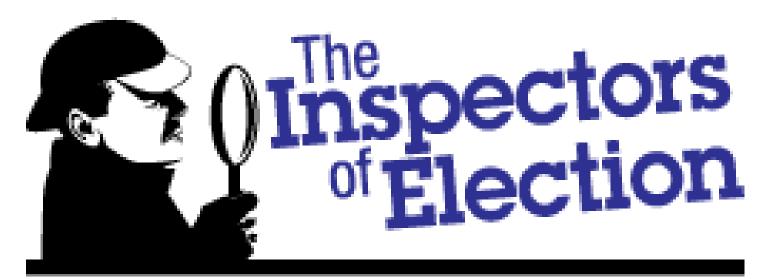
Community Association of the Year Award Application 2021

Community Association Volunteer Leader of the Year Application 2021

Community Manager of the Year Application 2021

Download applications and see the 2020 Chapter Award winners by visiting <u>caiheartland.com/about-community-associations-institute/chapterawards/</u>.





We make every vote count!

KURTIS PETERSON, CMCA • 858-329-0009 • KURTIS@TIEIVOTE.COM

GATEWAY LAW

Offering Specialized Condominium & Homeowner Association Legal Services

SARAH M. BUELTMANN, ESQ.

314-529-0717 www.gatewaylawstl.com



Ensuring Your Community Lasts As Long As We Have

Innovative Insurance Solutions For Condominiums • Townhomes Villas • Lofts • HOAs /PUDs Resort and Golf Communities

Serving Communities Since 1921 2018 CAI Business Partner of the Year

1-877-406-5915 www.danielandhenry.com

THE DANIEL AND HENRY CO.

INSURANCE AND RISK MANAGEMENT



One Call - Full Service Cleaning & Repair Contractor

24 Hour Emergency Service 314-822-0090

Structure Repairs & Cleaning, Content Pack Out & Storage, Water Cleanups & Drying, Roofing, Board Ups



COMMUNITY MATTERS: HOW TO BE A GOOD NEIGHBOR AND BUILD CONNECTIONS IN YOUR HOA WRITTEN BY: LAURA OTTO, CAI NATIONAL

Delivering baked goods or introducing new residents to others in the community are some of the ways you can be a good neighbor. According to a CAI survey released on National Good Neighbor Day (Sept. 28), nearly 67% of respondents who live in a homeowners association or condominium say sharing important community information and resources is how they engage with new residents.



After <u>more than a year</u> of remote working, virtual meetings, and social distancing, more than half of those surveyed say they have become <u>closer to their</u> <u>neighbors</u> during the COVID-19 pandemic and <u>more</u> <u>reliant on them than before.</u>

Some respondents are noticing other changes since the pandemic began. Close to half say they have made some type of home improvement such as adding a screened-in porch, patio, or finishing their basement. In addition, more than 40% have noticed more pedestrians and bike riders on their neighborhood streets and sidewalks, as well as more children playing outside. Only 14% say they have not noticed any changes in their neighborhood since the beginning of the pandemic.

Being an engaged resident is important for the wellbeing of a community. More than 75% of respondents say they volunteer on their homeowners association board and nearly 60% participate in social events and recreational activities organized by residents. Only 6% reported that they don't participate in any neighborhood events or activities, illustrating how homeowners associations and condominiums value and celebrate community.

How well do you know your neighbors? CAI's survey found that close to 60% of respondents know their neighbors very well. Additionally, an overwhelming 90% believe they are a good neighbor, citing being caring, helpful, and respectful as traits that contribute to an overall healthy community.

Here's how you can be a good neighbor beyond just a smile and a wave:

- Welcome any new neighbors to the community with a handwritten note or stop by and introduce yourself.
- Be mindful of noise—loud music, barking dogs, and power tools—that may disrupt the neighborhood beyond a reasonable hour.
- If you borrow something from your neighbor, return it promptly and in the same condition they lent it to you. Be sure to express your thanks.
- Be social. Inviting a neighbor over for coffee and conversation can foster new friendships and keeps your neighborhood warm and welcoming. bill would also defeat any actual amendment of the Declaration or Indenture without unanimous approval. We are trying to work with the sponsor, but it's very difficult to ascertain what he is seeking to accomplish that current law doesn't address. CAI

>> Find more resources to benefit your <u>community</u> <u>association living experience</u>.

CíT

HOA Premium Reserve Solution

Put your funds to work with the leading community association bank:

- Choose from the Premium Sweep Account, Premium CD, Premium Ladders CD and Premium Money Market
- Enjoy the ease of dealing with one bank to serve all your HOA banking needs
- Get a competitive rate of return to grow your reserve funds

Access your funds when needed with the flexibility of investment options

With our HOA Premium Reserve Solution, you get the security of knowing your funds are protected by a surety bond.

Let's get started. Visit cit.com/CABReserves

Patrick McClanahan, CMCA

636.352.3826 | Patrick.McClanahan@cit.com

Premium reserve products are for new money only (money not currently held by CIT Bank, NA.) Funds in excess of FDIC insurance coverage limits are covered by a third-party issued surely bond. Such excess funds are not subject to FDIC deposit insurance. The surely band providing excess coverage over FDIC insurance may be cancelled at any time upon 30 days' written notice. Should a notice of cancellation be given, CIT will contact the client to discuss alternatives to provide for the continued sofety of funds. May not be available in every state. ©2020 CIT Group Inc. All rights reserved. CIT and the CIT logo are registered trademarks of CIT Group Inc. Deposit and loan products are offered through CIT Bank, NA., the FDIC-insured national bank subsidiary of CIT Group Inc. MM#7887

FDIC





interviews with





HEART 2 HEART INTERVIEWS NOW ON YOUTUBE!

Have you been tuning into the <u>Heart 2 Heart interviews</u>? If not, visit our channel <u>CAI Heartland</u> on youtube.com

RESPONDING TO TRAGEDY: HOW CAI IS OFFERING SUPPORT AND RESOURCES FOLLOWING THE SURFSIDE CONDO COLLAPSE

WRITTEN BY: JAMES DODSON IV, CAI NATIONAL

The tragedy in Surfside, Fla., evoked many emotions for us all: Shock, sadness, compassion, and determination. The resolve to understand how and why something like this happened and offering support to make things better will be necessary. The impact of this disaster will be far-reaching, changing many aspects of the communities we serve as volunteers, managers, and business partners.

Skiba, CAE, and Senior Vice President of Government and Public Affairs Dawn M. Bauman, CAE, to hold a conversation with CAI Southeast Florida Chapter members and support the entire community.

Released <u>caionline.org/condosafety</u> with downloads and access to research, articles, and more.

Created a media package of resources and participated

in dozens of media interviews.

Formed three <u>working</u> groups, focused on uncovering and identifying the improvements that can and should be made in these focus areas: building inspections and maintenance; reserve study and funding plans; as well as insurance and risk management. The groups presented their initial recommendations in August at the CAL

in August at the CAI

Many of these changes we can anticipate, some we might surmise, and others will be unexpected. It will take time for all of this to unfold. I'm confident CAI will be there to help us through each and every change.

Following the Champlain Tower South condo collapse, CAI:

Released two statements offering support and resources that homeowners, board members, and community managers could use to ensure their safety and that of their buildings.

<u>Convened a meeting</u> with the Government and Public Affairs Committee, the College of Community Association Lawyers, insurance professionals, reserve analysts, developers, and others to discuss preliminary policy issues to consider in the coming weeks and months.

Traveled to Surfside, led by Chief Executive Officer Tom

Annual Conference and Exposition: Community NOW, in Las Vegas.

Most recently, CAI took part in two town halls: Hosting one at our annual conference and attending a second one (by CEO Tom Skiba) held by Florida State Representative Daniel Perez earlier this month to discuss the impacts of the tragedy.

There is still much work to do as we continue offering support to the communities we serve. As you seek to <u>prepare your community</u> for the risks associated with aging infrastructures, the first questions boards should address are: <u>Is our building safe?</u> Does our community have a reserve study and a fund for the repair and replacement of major components owned by the community? **CAI**

>> For additional resources, visit <u>www.caionline.org/</u> <u>CondoSafety</u>.



Help Supersize Us!

IT'S NOT TOO LATE TO RECRUIT SOME NEW FRIENDS!

Bring Your +1

REFER ANY NEW MEMBER:

1 Business Partner • 1 Association 1 Community Manager • 1 Management Company

We are encouraging all members to bring a +1 to CAI.



\$250 Prize to the member that brings in the most new memberships in 2020



\$500 Prize 1 entry in to the drawing for each new membership brought in

2022 FREE Membership each new membership entered to win

Campaign Ends Nov. 30, 2021 CAIHeartland.com/PlusOne Cathy@caiheartland.com 314-423-8859

- in
 - /company/caiheartland
 - f /caiheartland
 - @caiheartland







636-398-8800

www.thegreenwoodgroup.net

Expect the Best. Experience the Difference.





MISSOURI OFFICES StLouis.SentryMgt.com | 314-994-7440 StCharles.SentryMgt.com | 636-970-1887

KANSAS OFFICE KansasCity.SentryMgt.com | 913-749-5570



HEALTHY HABITS: PRIORITIZING COMMUNITY MANAGERS' PHYSICAL AND MENTAL WELL-BEING

WRITTEN BY: MELISSA RAMSEY, CMCA, AMS, LSM, PCAM

Community association management is a rewarding profession, but it comes with numerous challenges that can take a toll on our physical and mental wellbeing. There's no doubt that managers also have seen an increased workload as we've guided our communities through the COVID-19 pandemic.

Over the past year, managers have <u>coped with</u> <u>additional stress</u> as they have helped residents with elevated frustrations and those facing personal excitement, come network with other attendees in the relaxing environment of the Wellness Lounge, have some healthy refreshments, take part in a step challenge, get a quick massage, and receive tips for stress relief and meditation. We'll also be handing out a brochure that highlights mobile apps to support mindfulness, self-help books and podcasts, and more. The Wellness Lounge is proudly sponsored by <u>BrightView</u>.



struggles. Tasked with managing a community's daily operations, managers often take the brunt of a homeowner's anger even if it has nothing to do with the community association. That reality can quickly weigh on us if we don't find an outlet to decompress.

CAI's 2021 Community Association Managers Council recognized these challenges and made manager wellness a priority by organizing three task forces focused on improving physical health, mental wellbeing, and work-life balance. This led us to organizing the new Wellness Lounge at this year's <u>CAI Annual</u> <u>Conference and Exposition: Community NOW</u>, in Las Vegas. I continue to urge managers to focus on self-care. Author Paulo Coelho said it best: "When you say 'yes' to others, make sure you are not saying 'no' to yourself." Step away from that frustrating email and go out for a walk. Take a few moments to meditate after an unpleasant phone conversation. Reward yourself with a treat after a successful board meeting. Learn ways to relax and find activities that you enjoy.

Remember that each of you are doing an amazing job. We are a unique group of professionals who are asked to do many things and take on many demands for the communities we serve. Don't forget to take a step back when you're feeling overwhelmed; prioritizing your physical health and mental well-being will help keep you thriving. CAI

If you need a break from all the conference



EXTERIOR

WE'RE BUILDING MORE THAN ROOFS

WE'RE BUILDING COMMUNITY

Working with trustees & managers since 1939

Budgeting and replacement strategy assistance

- Preventative maintenance
- Full service replacement
- **Emergency repairs**
- Insurance reconciliation
- Manufacturer certified and fully insured

FERGUSONROOFING.COM CONNECT@FERGUSONROOFING.COM (314) 521-6917 (800) 747-3141 Professional Swimming Pool Management, Service & Rehabilitation



Committed to providing the most professional pool service and lifeguard management for property managers and the communities they serve

314–PRO–POOL www.swimpropool.com Servicing the St. Louis area for over 30 years





Expert Service From Trained Professionals

- General Pest Control & Prevention
- Residential & Commercial
- Termite Control & Prevention
- Mole & Lawn Rodent Control
- Mosquito Control
- Wildlife Management
- Rodent Exclusion
- Attic Insulation
- Bed Bug Heat Treatments
- K-9 Bed Bug Detection



Our NEW Signature Plus Protection targets everything from crawling insects to mosquitoes, fleas and ticks.

Call Today For a FREE Inspection & Estimate! **314-426-6100**

For more information visit www.Rottler.com

ELIA M. ELLIS, LLC

Attorneys and Counselors at Law



PROVIDING EXPERT, DEPENDABLE AND AFFORDABLE LEGAL COUNSEL TO COMMUNITY ASSOCIATIONS SINCE 1992

Comprehensive Legal Representation for Your Community Association:

- o Governing Document Review & Amendment
- o Rules & Covenant Enforcement
- o Assessment Collection
- o Contract Review & Opinion Letters
- o FHA Certification & VA Approval
- o Association Formation & Governance
- o Construction Defects & Warranty Claims
- o Developer Transition Assistance
- o Complex Litigation

Elia M. Ellis elia@ellislawstl.com

Meghan N. Prideaux meghan@ellislawstl.com

7777 Bonhomme Avenue, Suite 1910 Clayton, Missouri 63105 Telephone: 314.725.5151

www.ellislawstl.com

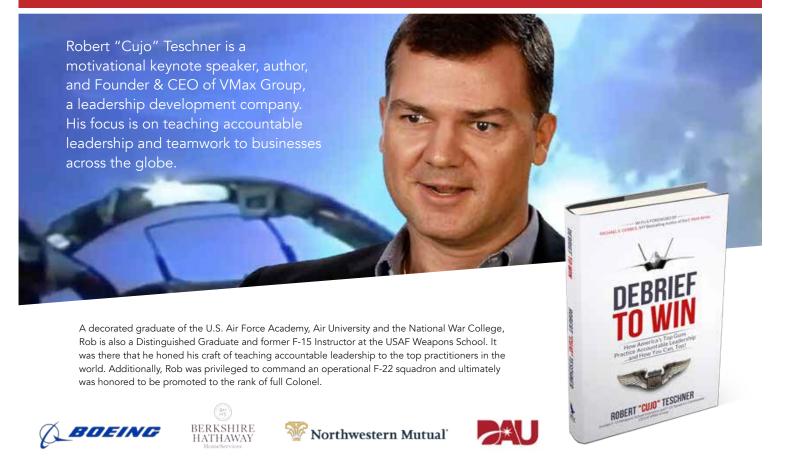




Robert "Cujo" Teschner

MOTIVATIONAL SPEAKER AUTHOR LEADERSHIP COACH "Our greatest glory is not in never falling, but in rising every time we fall."

Ralph Waldo Emerson



The Debrief-Focused ApproachTM in Business and Life: Keynote

Debrief to Win

November 3, 2021 • The Lodge in Des Peres • 11:00 a.m. – 1:00 p.m.

Lunch Program \$25 for members, \$35 for non- members

This program counts for 2 hours of continuing education credit.

Top Gun instructor Retired Coronel Rob "Cujo" Teschner will teach how accountability: Is a fundamental component of teamwork Drives increased performance and satisfaction Inspires, motivates, and drives excellence

Register at caiheartland.com/debrief-to-win.



Formerly United Services Disaster Restoration



ENVIRONMENTAL

Our in-house swift testing, inspections and cleanup for mold, asbestos and biohazards makes BluSky better.



ROOFING

Low slope or sloped — working with your insurer, BluSky has you covered.



Missouri: 314.298.2701 Corporate: 888.882.5875 goBluSky.com

CAI Heartland Chapter Business Partner since 2008 Your Community's Single Source of Managerial, Fiscal, Administrative, and Physical Community Support









Serving St. Louis and the Surrounding Communities Since 1982



14323 S. Outer Forty Road, 301N Chesterfield, Missouri 63017 Tel 314.878.0025 Toll Free 1.866.378.0025 Fax 314.878.2773 E-mail сма@смамgrs.com

WWW.CMAMANAGERS.COM

HIGHLIGHTS FROM THE 2021 Annual CAL Heartland CONDO-HOA Conference & Expo



\$100 HANDSHAKE WINNER #1 ADRIENNE PETTY, CMCA, AMS, PCAM WITH CMA AND SPONSOR, MATT LEEKER WITH ST. LOUIS PAVING



\$100 HANDSHAKE WINNER #2 SONYA BILLY, CMCA, AMS WITH CPM AND SPONSOR, GARRETT BOSQUI WITH MAVERICK SOFT WASH



\$100 HANDSHAKE WINNER #3 ERIC SEE- LEYNES, CMCA WITH DNI PROPERTIES, INC. AND SPONSOR, DIANE WHITE, CMCA WITH ALLIANCE ASSOCIATION BANK



<image>

MANAGER GRAND PRIZE SPONSOR - JON HACKER, HACKER AGENCY & ASSOCIATES, WINNER - ERIC SEE-LEYNES, CMCA, DNI PROPERTIES, INC.

GRAND PRIZE WINNER -NANCY DEAN FROM GREENBRIAR

A big THANK YOU to all our exhibitors!

Alliance Association Bank Aquatic Control Asset Guardians Belfor Property Restoration **BluSky Restoration** Bone Dry Roofing Brake Landscaping & Lawncare, Inc. Brightview Landscaping Brinker & Doyen CINC Systems CIT Bank Capri Pool & Aquatic Carmody MacDonald, P.C. Certa Pro Painters of St. Charles/South County/West County Cox Pavement Consulting, LLC Criterium-Hardy Engineers EZCOITracker Elia M. Ellis, LLC Ferguson Roofing First Century Bank N.A. **GAF** Materials **Gateway Fiber** Hacker Ágency & Associates Hansen Tree Service **Investors Bridge Services** J Walsh Insurance Lawn Groomers, Inc.

Loyet Landscape Maintenance Maverick Soft Wash **Missouri General Insurance** O'Connor Insurance Agency Pacific Premier Banking Precision Concrete Cutting Prestige Power Wash Pro Pool Management RCL Engineering Group Ram Jack **Reserve Advisors Rottler Pest Solutions** SERVPRO of West Kirkwood/Sunset Hills/Fenton/South Ballwin/Overland/Cool Valley SOLitude Lake Management Solution Lake Management St. Louis Paving The Community Association Lawyers, Powered by Sandberg Phoenix The Daniel and Henry Co. The Greenwood Group, LLC Unique Pool Management Wall 2 Wall Cleaning Services Wintrust Community Advantage



Farmers[®] brings value into Condo and Homeowners Association Insurance

Policies tailored to your by-laws

- Employee Theft extending to your
 Property Management team
- Director & Officer coverage available, including discrimination
- Low Deductibles for the Association
- Optional to cover condo build-out and upgrades from unit owners
- Guaranteed Replacement Cost available, including roofs

Start Saving, Call Today! (636) 498-4100

Mark Arnold Your Local Agent 3904 S Old Highway 94, Ste 100 Saint Charles, MO, 63304 marnold@farmersagent.com





The Leaders in Community Association Law

For over thirty years, our office has exclusively served community associations throughout Missouri and Southern Illinois.

Our services include:







LEARN MORE AND PURCHASE TICKETS AT angelsarms.org/event/the-21st-annual-two-steppin-out-for-the-angels-gala/



Providing custom lending solutions nationwide.

To learn more, contact: **George Toubekis** VP / Relationship Manager – HOA Lending 224.239.9397 PPBI.com/HOALending



Ranked a Forbes Best Bank for 2021

© 2021 Forbes Media LLC. Used with permission. Pacific Premier Bank is a wholly owned subsidiary of Pacific Premier Bancorp, Inc.



HIGHLIGHTS FROM THE 2021 BILL SUMMERS MEMORIAL GOLF TOURNAMENT



Tournament Winners - Criterium Hardy Engineers team Congratulations Ross Hardy and his team!















A big THANK YOU to all our sponsors and participants!

AMC Management Alliance Association Bank Arnold Agency **Atlas Restoration Beckner Painting BluSky Restoration** Brake Landscaping & Lawncare **CINC Systems CIT Bank** Carmody MacDonald Certa Pro Painters of St. Charles, South County, West County **Civitas Real Estates Services Community Managers Associates Community Property Management Criterium Hardy Engineers DNI Properties, Inc.** Elia M. Ellis, LLC **Ferguson Roofing GAF** Roofing Hacker Agency & Associates **Howard Roofing** Lawn Groomers Loyet Landscape Maintenance Maverick Soft Wash

O'Connor Insurance **Pacific Premier Banking Premier Roofing Company Prestige Power Wash Pro Pool Management Property Support Services RCL Engineering Group Reclaim Restoration Rottler Pest Solutions** St. Louis Select Lawn and Landscaping SERVPRO of West Kirkwood/Sunset Hills, Fenton/ South Ballwin, Overland/Cool Valley SOLitude Lake Management The Community Assn Lawyers, powered by Sandberg Phoenix The Daniel and Henry Co. The Greenwood Group, LLC The Smith Management Group, an Associa Company Tim Kammeier **Turtle Creek Pub & Grill** Window Gang Wintrust Community Advantage Wireless Horizon Woodard Cleaning & Restoration

MEMBERSHIP UPDATE

NEW MEMBERS

Kansas City Property Solutions Bella Vista Property Owners Association Bella Vista Property Owners Association Bella Vista Property Owners Association **Community Property Management** CondoLogic Connell Insurance, Inc. **DNI** Properties Gardens of Broadmoor Condominium Association Gardens of Broadmoor Condominium Association Gardens of Broadmoor Condominium Association Harbors at Lake Chesterfield Homeowners Association Jaime Fraser Carr Law. LLC Madison Park Homeowners Association Madison Park Homeowners Association **Robson Property Manangement** The Smith Management Group The Smith Management Group The Smith Management Group Woodland Lakes Trusteeship, Inc.

Ms. April Preston Ms. Jackie Gain Ms. Jan Hagan Mrs. JB Portillo Ms. Mandy Walter Ms. Jennifer Tirado Mr. Nate Pearson Connell Ms. Robyn Bunting Mr. Rondald Clements Mrs. Mary Easley Miss Janet Lowe Mrs. Samantha Michelle Hoene Ms Jaime Carr Ms. Bernadette Hall Mr. Evan Sherman Mrs. Avery Rose Hassenplug Mrs. Lisa Marie Love Ms. Deanna Perkinson Shawn Ward Ms. Rebekah Housmen



CONGRATULATIONS TO THE NEW CMCA'S AMS', AND PCAM'S

NEW CMCA

Jim Todd CMCA Sentry Management Kansas City

WELCOME MATT HALL!

Alliance Association Bank is pleased to announce the addition of Matt Hall to our team, where he will serve as Vice President of HOA Lending for the central region. You may recognize Matt, as he has worked in the community association banking industry for the past several years in the Midwest.

In his role at Alliance Association Bank, Matt will work closely with community associations to develop and tailor loan products and structures to meet each community's unique needs. Matt's extensive experience in the community association industry allows him to draw on previous experiences to recognize and understand the unique opportunities and challenges that face the communities you serve.

A graduate of Western Illinois University, Matt has also earned certifications in leadership course. He is an active member of the Community Associations Institute (CAI), maintains an Educated Business Partner status from CAI of Illinois and has served on Educational and Golf committees for CAI of Illinois. When not banking, Matt enjoys golfing, spending time with family and supporting local community events including the United Way and fundraising for local middle and grammar school youth sports.

To congratulate Matt, please email matt.hall@allianceassociationbank.com.



Innovating community association banking solutions is our business,

so you can focus on growing yours.



Specializing in:

No-Fee Lockbox Services¹ ConnectLive[™] Software Integration Full Online Banking Services² Online Homeowner Payment Portal Lending Solutions³ Extensive Deposit Solutions⁴

Meet Your Community Association Banking Experts:



Wendy Hazelwood Vice President (214) 837-7711 whazelwood@allianceassociationbank.com



Diane White, CMCA Vice President (312) 823-2181 dwhite1@allianceassociationbank.com

Bank on Accountability®

WA Top 10 - Forbes Best Banks

allianceassociationbank.com

¹Funds deposited through the Lockbox will follow Western Alliance Bank's funds availability policy as outlined in the Deposit Account Agreement Disclosure. ²Fees may be imposed for additional services related to online banking. Refer to Business Online Banking Setup and Authorization for more information. ³All offers of credit are subject to credit approval. ⁴Refer to the disclosures provided at account opening and the Schedule of Fees and Charges for additional information. Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance ranks top ten on Forbes' Best Banks in America list, five years in a row, 2016-2020.

WAL MSMD NYSE	

A few simple questions to answer at your A few simple questions to answer at your A few community Board Meeting. A few community Board Meeting. A few simple questions to an atmely basis? Do you talk about the same issues at meeting after meeting?

Can owners access community information via the web?

Are delinquencies out of control?

Do we get good advice from our manager?

Could our community benefit from the proven knowledge of an industry leader and a CAI Accredited Association Management Company (AAMC)?

Is the work order list longer than expected?

If the answer is yes to any of these questions we would like the opportunity to demonstrate how CPM can positively impact the many ways your community does business.

We look forward to meeting you!



(636) 227-8688 • www.cpmgateway.com



THE SKY'S THE LIMIT: DRONE SERVICES FOR POND MANAGEMENT

SOLitude is committed to preserving aquatic ecosystems in your local community through superior service and innovation. Our toolbox of solutions has expanded with drone technology! Drones allow us to manage invasive pond plants over wide, difficult to reach areas with quiet, highly-targeted applications without disrupting community members or ecologically sensitive areas.

Meet our New Lake Management Technology: Drones SOLitudeLakeManagement.com/Drone

855-534-3545 · solitudelakemanagement.com



Restoring Balance. Enhancing Beauty.

For a full list of our services, visit solitudelakemanagement.com/services

BRINGING COMMUNITY TO

BUILDING STRONG COMMUNITIES THROUGH PROFESSIONAL COMMUNITY MANAGEMENT. CONTACT US TODAY TO LEARN MORE ABOUT OUR COMMUNITY MANAGEMENT SOLUTIONS



An Associa® Company

1630 Des Peres Rd. Suite 210 | St. Louis, MO 63131 314.394.4200 | www.smithmgmt.com



CHOOSE CERTAINTY. CHOOSE CERTAPRO PAINTERS®.

Inside or out, the professionals at CertaPro Painters[®] deliver quality work, professional service, and an unmatched painting experience every time.



Each CertaPro Painters[®] business is independently owned and operated.

Request your FREE estimate today!

- Interior/Exterior Painting
- Multi-year Warranty
- Carpentry
- Deck Repairs





OF ST. CHARLES, SOUTH COUNTY & WEST COUNTY CAI Heartland Chapter P.O. Box 953 Bridgeton, MO 63044 Prsrt Std US Postage PAID Hazelwood, MO Permit 120

Reducing Risk for Over 500 Communities



28 FALL