

# THE HEARTBEAT

— SPRING & SUMMER 2023 —



Registration is  
Open for the Annual  
Trade Shows

See page 4.



# Spring-Summer 2023

## Table of Contents

**President's Letter** ..... 3

By: Jim Ruebsam, EBP, CIRMS

**Annual Trade Show and Expos** ..... 4

**May 10, 2023, Event Highlights:  
Annual Manager Reception in St. Louis** ..... 6

**Habitational Hot Mess** ..... 8

By: Karen Corrigan, CIRMS, EBP, O'Connor  
*Insurance Agency*

**How You Can Safeguard Your Community  
Association's Finances Against Fraud**.....12

Co-authored by: Wendy Hazelwood  
and Diane White

**Celebrate the Community  
Association Manager** .....14

By: Jessica Goodman, CMCA, AMS, PCAM,  
*Community Property Management*

**HOA Pool Safety: Debate over Eliminating  
Lifeguards**.....18

By: Dawn Bauman, CAE

**Lake fountains are pretty, but did you know they  
also help promote clean water?** ..... 22

By: SOLitude Lake Management

**M-100- The Essentials of Community  
Association Management** ..... 26

**MOLAC End of Legislative  
Session Wrap-Up**..... 27



## Ensuring Your Community Lasts As Long As We Have

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

**DANIEL & HENRY**  
INSURANCE AND RISK MANAGEMENT

Serving the Midwest for 100 Years  
CAI Diamond Sponsor



Jim Ruebsam, CIRMS, EBP  
RuebsamJ@danielandhenry.com  
314.444.1993



## President's Letter

By: Jim Ruebsam, EBP, CIRMS

The Heartland Chapter Board of Directors is proud to announce that we are very close to having 500 members—with a bit of a push, we may get there by the end of the year! With this goal in mind, it's a good time to reflect on our past and those who helped get us where we are today.

A couple decades ago, the CAI Heartland Chapter was a tight-knit group of dedicated individuals who were pioneering the community association industry. People like Marvin Nodiff, Bob O'Connor, Bill Summers, Linda Schweppe, Tony Soukenik, Bob Klages and many more forged a foundation that we continue to build upon today. There was no roadmap—they helped create one. Education sessions were small in attendance, but rich in content. On a national level, one or two individuals represented our chapter. We had very little voice in Jefferson City and other state capitols in the region. These early leaders became “fierce friends” and recruited other dedicated professionals and volunteer leaders who they believed could further the industry.

From those proud but humble beginnings, the Heartland Chapter has grown into a regional group of community association volunteer leaders and professionals with unwavering dedication to furthering the industry and “building better communities”. We're strongly represented at all national conferences and regularly make trips to the podium to accept national awards. We continue to grow our roster of designated professionals. Our legislative leaders are starting to recognize We're growing in St. Louis, Kansas City, Wichita, Omaha, Lake of the Ozarks, and in all corners of the Heartland region. It's an exciting time to be a member!

As we push towards our goal of 500 (and more) members, let's do what our founding members did to grow the chapter—providing value to members. Through education. Through advocacy. Through building friendships that go beyond business. And, of course, celebrating our victories!

Let's all enjoy our summers—but don't forget to keep recruiting.

Jim Ruebsam, CIRMS, EBP  
President, Board of Directors



### COMMUNITY ASSOCIATION BANKING

## Your experts in the HOA industry.

With First Citizens Community Association Banking, formerly part of the bank's CIT division, you can count on the experts you know. And as one of the nation's top 20 banks, we offer market-leading products matched with award-winning<sup>1</sup> technology to help you reach your goals.

Patrick McClanahan, VP, Regional Account Executive  
patrick.mcclanahan@firstcitizens.com | 636-352-3826



firstcitizens.com

<sup>1</sup>We received a 2022 FinTech Breakthrough Award for Best B2B Payments Platform. © 2023 First-Citizens Bank & Trust Company. All rights reserved. MM#13411







HEARTLAND CHAPTER  
**community**  
ASSOCIATIONS INSTITUTE

Annual CAI Heartland  
**Condo-HOA  
Conference & Expo**

Dates in both  
Kansas City and Saint Louis

**FREE TO ALL  
ATTENDEES**

**SAINT LOUIS  
AUGUST 8, 2023**

**JOIN US IN ST. LOUIS  
TUESDAY, AUGUST 8, 2023  
AT THE  
SHERATON WESTPORT  
LAKESIDE CHALET HOTEL  
EDUCATIONAL PROGRAM:  
4:00 - 5:15 P.M.  
EXPO: 5:00 - 7:00 P.M.**

**KANSAS CITY  
AUGUST 14, 2023**

**JOIN US IN KANSAS CITY  
MONDAY, AUGUST 14, 2023  
AT THE  
SHERATON  
OVERLAND PARK  
EDUCATIONAL PROGRAM:  
4:00 - 5:15 P.M.  
EXPO: 5:00 - 7:00 P.M.**

**REGISTER ONLINE: [CAIHEARTLAND.COM/2023-EXPO](https://caiheartland.com/2023-expo)**

**GATEWAY LAW**  
STL

*Offering Specialized Condominium  
& Homeowner Association  
Legal Services*

SARAH M. BUELTSMANN, ESQ.  
314-529-0717  
[www.gatewaylawstl.com](http://www.gatewaylawstl.com)



**PREMIER  
ROOFING COMPANY**

**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](http://WWW.PREMIER-ROOFING.COM/MFA)**  
Now Serving St. Louis and Kansas City!



- Local Team*  
**NATIONAL RESOURCES**
- Complimentary*  
**INSPECTION REPORTS**
- Assistance on*  
**INSURANCE CLAIMS**



<b>KANSAS CITY</b> 10200 Holmes Road Kansas City, MO 64131 816-254-ROOF	<b>ST. LOUIS</b> 11406 Gravois Road St. Louis, MO 63126 314-833-7663
--	---



# May 10, 2023, Event Highlights: Annual Manager Reception in St. Louis

## \$100 Handshake Sponsors



Jessica Goodman, CMCA, AMS, PCAM and Jennifer Jeckstadt, CMCA, AMS, from Community Property Management and Jason Shupp from Ferguson Roofing



Luke Randall, Spartan Ram Jack Sponsor and Kathleen Peick, Community Property Management Winner!



Brett Shelton, EBP, Pro Pool Management Sponsor and Courtney Hix, The Smith Management Group, an Associa Company Winner!



Gary Rottler, the 50/50 winner with Cathy Roth-Johnson, CAI Heartland Executive Director



Patrick McClanahan, CMCA, EBP, First Citizens Bank Sponsor and Michelle Olejniczak, CMCA, AMS, DNI Properties, Inc. Winner!



# Habitational Hot Mess

By: Karen Corrigan, CIRMS, EBP, O'Connor Insurance Agency



## Confirmed! There is a multi-family insurance market meltdown.

It seems the community association insurance market is always hit fast and furious. Following catastrophic losses like 9/11 or 2022's billions of dollars of underwriting losses, insurance companies have a restricted amount of coverage to allocate—they have a lack of capacity. The underwriting losses stem from catastrophic weather events, economic inflation, supply chain constraints, historic reinsurance increases, and legal system abuse. As a result, insurers do not want to use their limited capacity on anything but “hot” looking properties.

So, why pick on community associations? First, lengthy property schedules often require tens of millions of dollars of building insurance limits, making underwriters hot under the collar. Too many buildings mean too many roofs in high wind zones at one location. Another exposure for severe claims is blazing hot fires from a single unit that spreads to multiple units. Imagine the typical fire from unattended cooking, grilling, candles, appliances, or electrical systems that spreads to eight units. Also, water damage from failed plumbing or burst pipes is significant enough in one household. The claims get steamy when the water travels to multiple units. Finally, habitational accounts have poor overall performance “on an attritional basis,” reports CRC Group Wholesale & Specialty. In addition, insurers used to insure the first ten to twenty million dollars before they had to pay for reinsurance. But now their capacity might now be half of that. Therefore, the insurer must purchase even more reinsurance. It is reported that on January 1, 2023, reinsurance costs increased the most we have seen in a generation.

What are the signs? The simmer comes to a boil when renewal pricing increases in the double digits. Next comes the overnight insurance company appetite changes. Risk acceptance reduces to ten or fifteen buildings. Roofs must be under ten to fifteen years old, and some carriers force Actual Cash Value for roofs over fifteen years old. The Actual Cash Value causes

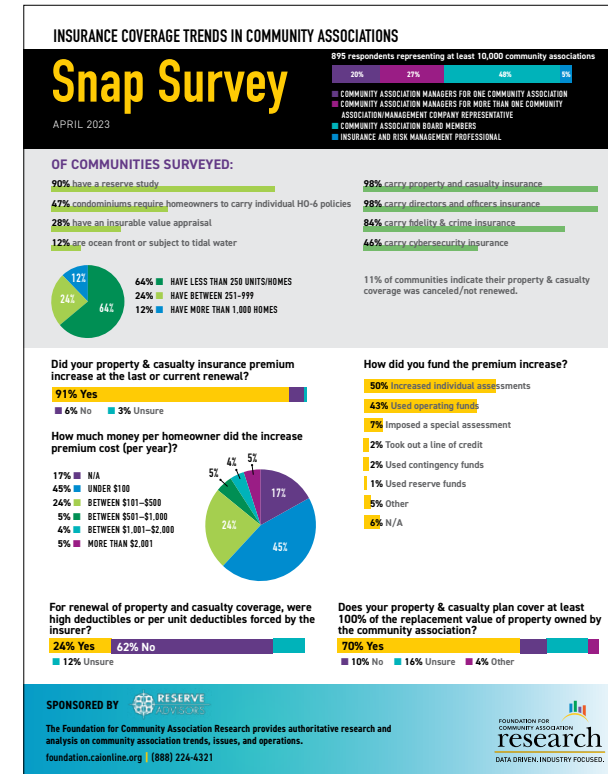
buyers' loan denial. And, of course, the wind and hail deductibles are scorching high at 2%, 3%, and 5%. Older properties are no longer hot commodities and they are not getting any younger. To top it off, at least two carriers went on a habitational nonrenewal frenzy. What will happen next?

Missouri is not alone in this crisis. In April 2023, Community Associations Institute's Foundation for Community Association Research conducted a national survey of board members, property managers, and insurance professionals. The survey can be found at <https://foundation.caionline.org/wp-content/uploads/2023/04/4ppInsuranceSnapSurvey.pdf>. There were nearly a thousand respondents, and some of the results are below.

1. The survey asked insurance professionals if they were experiencing significant cancellations for community associations, for which the answer was 83% yes.
2. They posed the same question about significant premium increases, and 96% said yes.
3. The average increases were 11%-25% for 55% of the insurance professional respondents, and 34% replied 26-50%.
4. More alarming, the report states, “11% of communities indicate their property & casualty coverage was canceled / not renewed.”

Nonrenewal forces many communities into the secondary markets because of age, claims, Zinsco, or Federal Pacific Stab Lok electrical panels, or aluminum wiring in properties built in the 1960s to early 1980s. Aluminum wiring is too hot for today's standard markets to handle. Corrosion of the metals in the connection, particularly the aluminum wiring itself, causes increased resistance leading to overheating. Secondary market prices will shock the community association with double to triple the expiring premiums and less coverage.

See full survey at <https://foundation.caionline.org/wp-content/uploads/2023/04/4ppInsuranceSnapSurvey.pdf>.



What should we do now? If you are fortunate enough to have a renewal offer, ride out this firestorm. Current conditions leave insurers vulnerable when relying on probabilistic modeling. Forward-looking carriers might use modeling, which engages scientists to include climate change. Perhaps, other solutions include stricter building codes such as those that proved worthy during Hurricane Ian. Risk reduction action measures, such as water and temperature detection systems or under-the-hood fire suppression devices, might be mandated instead of recommended. Charcoal grills are gone, electric, and gas grills cannot be on decks or within ten feet of buildings, and some insurers prohibit grills altogether.

In the meantime, according to Verisk, the insurance industry has a twenty-seven billion dollar net underwriting loss, which is six times the 2021 loss. In addition, hazard-prone areas have attracted denser populations and affluent lifestyle accommodations, which directly impacts the increased cost of historical-type claims, not to mention exacerbating the effects of climate change. This is a perfect hot mess when loss exposures are rapidly growing, but insurance availability is diminishing. So, stop, drop, and roll with the punches. **CAI**

# Reducing Risk for Over 500 Communities

## Protect Your Community

- Subdivisions
- Condominium Associations
- Attached-Home Developments



Specialized Protection for Your Community Association



Karen O'Connor Corrigan, CIC, Community Insurance & Risk Management Specialist (CIRMS)

12101 Olive Blvd. · Creve Coeur, MO 63141

**314-434-0038**

[www.oconnor-ins.com](http://www.oconnor-ins.com) · [info@oconnor-ins.com](mailto:info@oconnor-ins.com)





## YOUR TRUSTED RESIDENTIAL & COMMERCIAL ROOFING CONTRACTOR

LEARN MORE AT [CDSTRONG.COM](http://CDSTRONG.COM), OR CALL (636) 465-3002

## HOA BANKING EXPERTS

Software integrations and dedicated servicing team for your accounts.

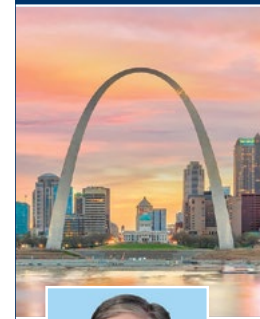
Together, there's no stopping you.

MEMBER FDIC & EQUAL HOUSING LENDER



COMMUNITY ASSOCIATION BANKING

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



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

- Financing for building repairs and capital improvements.
- Competitive fixed rates with terms up to 15 years.
- Excess FDIC insurance coverage limits available with IntraFi® Network Deposits<sup>SM</sup> (formerly ICS® and CDARS®):

Contact our Regional Relationship Manager today!

**Martin I. Klauber, VP**  
Cell: 847.322.3149  
Toll free: 800.233.7164  
MKlauber@popular.com



[www.popularassociationbanking.com](http://www.popularassociationbanking.com)



1. Subject to credit approval. 2. Network Deposits is a service mark, and IntraFi, CDARS, and ICS are registered service marks of IntraFi Network LLC. © 2022 Popular Bank. Member FDIC.

## LENDING TOOLS TO HELP YOUR ASSOCIATION

### LINE OF CREDIT (LOC)

- Short-term financing
- Balance due at maturity
- Ability to complete work, pay contractors, and preserve property values

### TERM LOAN

- Budgeted line item; adjust annual budget to incorporate debt
- Increase assessments to cover loan expense
- Special assessment for per owner charge; owner can either pay in full or finance their share over term of loan

### COMBINATION LINE OF CREDIT CONVERTING TO TERM LOAN

- Project amount uncertain
- LOC to provide availability of funds
- Pay for only what is used
- Term loan will allow for time to repay amount borrowed
- Commonly repaid through regular assessments, special assessment, or combination

*Partner with us for all your association's financial needs.*

## WINTRUST COMMUNITY ADVANTAGE

YOUR ASSOCIATION BANKING PARTNER

201 S. Hough St. | Barrington, IL 60010  
847-304-5940 | [service@communityadvantage.com](mailto:service@communityadvantage.com)  
[communityadvantage.com](http://communityadvantage.com)

Wintrust Community Advantage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank.



### Feel confident with Howard Roofing:

- Proud CAI partner since 2008.
- Over 45 years of roofing experience.
- Manufacturer certified.
- Multi-family unit specialist.
- Top-rated service provider.
- Fully insured for your protection.
- Licensed in Illinois.
- Licensed in Missouri (as required).
- Insurance claim project specialist.
- BBB A+ accredited business.
- Lifetime material warranty available
- 15-year full roof labor warranty.
- Reputation of excellence.



Gary Howard, Owner

### Residential & Commercial Roofing Services:

- Complete Roof Replacement.
- Roof Repairs.
- Emergency Roof Repairs.
- Storm Damage Restoration.
- Budget Strategies For Comprehensive Planning.
- Prompt Service With Properly Trained Staff.
- Condominiums, Apartments, Villas, Single-Family.

*Trustworthy & Dependable Service!*

(636) 296-1057 info@hhiroof.com

Have a colleague that ought to be a member of CAI Heartland?

Send them to:

[CAIHeartland.com/Join-Now](http://CAIHeartland.com/Join-Now)



# How You Can Safeguard Your Community Association's Finances Against Fraud

Co-authored by: Wendy Hazelwood and Diane White



Payment fraud is nothing new. Even in the Stone Age, someone likely tried to pass off a cheap stone ax for a nicer one. Fraudsters evolve as quickly as advances in payments methods and technologies — but new fraud-prevention tools can help protect your community association against deception and theft.

The dollar amounts of fraud are eye-watering. In 2022, internet fraud resulted in losses of \$10.3 billion, according to the [FBI's Internet Cyber Crime Center](#). In Missouri alone, [losses of over \\$49 million](#) were attributed to business email compromises (BEC).

As much as those statistics boggle the mind, the numbers become very real when considering your community association's finances. A [LexisNexis study](#) found that fraud costs \$4 for every \$1 affected.

While some associations still choose to pay vendors by check, electronic payment methods are becoming the industry standard — and the share of ACH debits affected by fraudulent activity increased accordingly, from 33% in 2019 to 37% in 2021. Phishing scams and BEC can compromise the processes leading up to payment initiation. Thefts may involve anything from malware to elaborate fraudulent emails and websites.

On the other hand, check fraud typically involves counterfeiting, rerouting of checks or physical alteration, known as check washing. While check fraud had been on the decline — primarily due to people moving from using physical checks to electronic payments — it [increased by 84% in 2022](#), says the Financial Crimes Enforcement Network, a unit of the U.S. Treasury Department. According to the [American Banking Association \(ABA\)](#), this rise is partly due to social media channels, specifically Telegram, that allow users to hide their identities and encrypt messages. Telegram enables fraudsters to operate a robust network connecting check thieves with so-called “walkers,” who deposit altered checks into bank accounts in exchange for a fee.

Tackling these two key types of fraud requires a two-pronged approach encompassing electronic and physical security. To safeguard your payments processes, you may wish to consider implementing these best practices:

**Train management and employees about fraud methods, including BECs.** Knowledge is power. It's essential to scrutinize each payment, especially new vendor payment requests or any unusual request from a board member. Take care to access financial systems only from secured connections, avoiding home networks or unsecured networks at locations like hotels, airports or other public places. Also, confirm that email addresses are correct — fraudsters sometimes change minor details, such as CEO@company\_xyz.com vs. CEO@company-xyz.com. You can strengthen your defenses by calling the vendor, board member or colleague to confirm the information before submitting a payment.

**Modernize your business tools and practices.** Many community management companies have been using the same tried-and-true tools for years. Indeed, that software and methodology may work just fine when it comes to accurate calculations. Often, though, it may not offer safeguards such as direct integration with your bank accounts to make fraud protection more accessible and more powerful.

**Document appropriate processes and approval steps, and make sure your team uses them.** You'll want to make it a habit to remain vigilant and build policy into your company's everyday operations. The faster you identify fraudulent activity, the greater the chances of minimizing losses. And, of course, encourage well-known practices like using strong passwords, never reusing passwords on different accounts and not sharing passwords, especially when asked over email or text. Developing a wire transfer policy that documents your established processes and corresponds with your bank's products and services is also wise. Periodically review these procedures with all parties involved.

**Consider cyber insurance.** One customer recently experienced a system compromise in which scammers locked them out of their data and demanded a \$1 million ransom. Fortunately, the large company had insurance coverage and significant profits. A smaller, less prepared company might have had to close its doors under the pressure. Cyber insurance for your company — and your client associations — can mitigate your risk.

**Stay vigilant with record-keeping.** Successful organizations immediately inspect financial statements against internal records to ensure payments are ones you've authorized, and review checks for duplicate check numbers. Auto-reconciliation tools can simplify the process of validating entries — you may wish to ask your banking representative if they offer auto-reconciliation.

**Adopt secured payment and deposit methods.** For example, you can make it a policy to pay vendors with ACH credits rather than allowing ACH debits from your account. And using a single, dedicated computer for critical online banking functions can reduce the risk of corruption introduced through BEC or other non-secure sources. If a vendor changes their mailing address or account-to-credit information, call and speak to someone who can confirm the changes are accurate. To guard against physical theft, it's wise to deposit outgoing paper checks directly in a secure mailbox before the day's mail pickup rather than leave them in an outgoing mail basket where they might be stolen.

**Take advantage of your bank's resources.** Today, a wide variety of sophisticated digital treasury management solutions are available to optimize your company's efficiency while helping to prevent fraud. These services are more accessible and affordable than ever for small and mid-size businesses. Key offerings include:

- A/P automation allows companies to pay vendors with easy digital payments, eliminating paper checks and associated check fraud.

- ACH Debit Block automatically returns ACH debit requests to the originating bank to ensure they do not post to your account.
- ACH Positive Pay allows you to set up payment rules by account, defining them by vendor ID and amount. You can automate the process or review exceptions and approve or deny them.
- Check Positive Pay compares each check to your records and denies payments that do not match. By integrating reconciliation activities, you can stay on top of your activity daily.
- API integrations enable companies to connect their internal enterprise resource planning (ERP) platform to the bank through APIs to create even more seamless workflows. [CAI](#)

*Wendy Hazelwood, CMCA, is the Vice President – Kansas City, Missouri and Diane White, CMCA, is the Vice President – St. Louis, Missouri for Alliance Association Bank. With their diverse backgrounds in banking, Wendy and Diane offer the insight and industry experience Alliance Association Bank customers rely on for their deposit and lending needs.*

# JOB

Now Hiring

Did you know that CAI Heartland offers free job postings to our members on our Chapter website? Simply send your job opening to [ced@caiheartland.com](mailto:ced@caiheartland.com)



# Celebrate the Community Association Manager

By: Jessica Goodman, CMCA, AMS, PCAM, *Community Property Management*

Full disclosure – I was completely burned out and was looking for a way out of this industry. At the urging of my husband, I did some deep soul searching and thought long and hard about why I have stayed in this industry for the last 14 years. The truth is, I love the problem solving. I love that there is never a dull day. I love that there is always something new to learn. I love the people, no, really, you know the ones, the diamonds in the rough - but over the last few years, we managers have taken a beating.

It started with the pandemic, beginning in 2020. We were all trying to navigate our lives through the unknown, but owners were home more. Reports of maintenance violations and neighbor complaints increased. New regulations were put into place for pools and common gathering areas. Emotions ran high over isolation and the politics of it all. But grass still grew, and planned projects still moved forward. Our day-to-day job did not slow down yet we had a whole new influx of problems to solve, all while coping with the affects of the pandemic in our personal lives. Increased technology helped, but also made us more accessible and the demand on our response time increased a hundred-fold. A homeowner who used

to be content with a several-day wait for an answer now demanded an immediate response. Homeowners became very frustrated with the pandemics' decreased manpower and decreased supplies and increased costs and wait time, and managers took the brunt of the frustration.

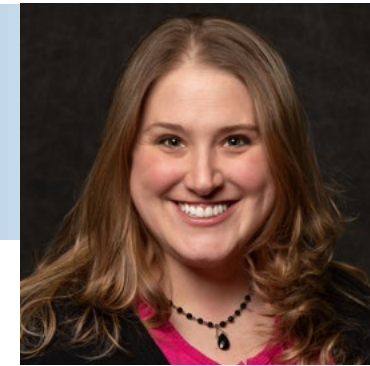
Right about the time we felt like our heads were above water, the South Champlain Tower in Surfside, FL collapsed: June 21, 2021, and the risk of deferred maintenance was suddenly on everyone's radar. Fannie Mae and Freddie Mac announce new guidelines to address the issue of deferred maintenance. Those guidelines presented to managers as increases in home sale phone calls (buyer, seller, realtors, mortgage lenders with endless requests for further information), reserve studies, and directions from our communities to immediately complete projects that had been put off for years.

2022 continued the frustrations of 2020 and 2021: Labor and supply shortages, demands for immediate manager attention, frustrated boards, increased pressure to get capital projects done and frustration and blame on managers over increased costs.

2023 brings us an insurance crisis. Some insurance companies are pulling out of their usual markets, other insurance companies are restricting who they will cover and the amount of coverage they will provide, many premium costs are increasing 200-300% depleting reserves and requiring associations to get loans and charge special assessments just to cover the costs of basic needs.

Community Managers are expected to lead their associations through these unprecedented situations. But sadly, instead of gratitude, or even simply compliance, we are met with anger, blame, and resentment from homeowners and boards, who outnumber us in meetings, and don't understand the work we do behind the scenes. We are the messengers, not the cause, but we get the brunt of their frustration, fear, and anger. Most Community Managers I know are not looking for praise, accolades, or pats on the back. They are happy to do the work and see their communities thrive. They want the Boards and ownership to recognize they are partners, working in their best interest. Ultimately, and above all, they just want to be treated with professional dignity and respect.

June 13, 2023 is International Community Association Manager Day. I encourage you to reach out to a Community Manager that you work with – as a Board Member, Owner, Business Partner, or Colleague – to check in with them and make sure they are OK, let them know that you recognize their hard work, and that they are appreciated. I ultimately made the decision to stay in the industry because of a conversation with a business partner who did just that for me. We say that we, as #fiercefriended, are #initttogether. Now is the time to show it. Be the one that offers support and reminds a manager of the good in this industry despite these trying times. 



**ATLAS**  
RESTORATION SPECIALISTS  
*A weight off your shoulders.*

314-822-0090

Storm

Fire

Water

**2022 CAI  
Vendor Partner  
of the Year!**





# RELIABLE COMMUNICATION

When you work with Sentry Management, your community's best interests are met with reliable, professional, and simplified solutions.

## THAT'S SENTRY

- St. Louis 314.994.7440
- St. Charles 636.970.1887
- Kansas City 913.749.5570
- sentrymgt.com



COMPLETE LANDSCAPE MANAGEMENT

636-398-8800

www.thegreenwoodgroup.net

Expect the Best.  
Experience the Difference.



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





# HOA Pool Safety: Debate over Eliminating Lifeguards

By: Dawn Bauman, CAE



## Our association is considering eliminating the lifeguard at our pool. Other than posting “swim at your own risk” signs, is there anything else we need to do to ensure swimmers safety?

Many communities in New Jersey for example are considering eliminating the lifeguard at their pool because of the amendments to the state’s public recreational bathing code, particularly those portions addressing the duties of lifeguards since they may result in increased costs.

The amended regulations require communities with pools larger than 2,000-square-foot of surface area to have at least two lifeguards on duty. In addition, lifeguards are not permitted to perform any activities that would distract or prevent them from assisting persons in the water. Lifeguards should not be on their cellphones, checking pool passes, or performing any services with respect to testing or cleaning of the pool while on duty. While this has always been the case, the amendments suggest that local municipalities may enforce these requirements more strictly. While a qualified common-

interest community may exempt itself from these requirements, it must be a complete exemption or none. Meaning, if you decide to have a lifeguard, you must comply with all requirements of the code.

The safety benefits of having a lifeguard are obvious, but there are other financial and liability considerations as well. Eliminating lifeguards will certainly increase your insurance premium and may expose your community to greater risk. For example, if you currently have a vendor providing lifeguard services, you will lose the benefit of insurance coverage and other protections afforded by this vendor. If a lawsuit is filed relating to an incident at or near the pool, your vendor and its insurance provider would likely be required to defend and indemnify your community. Whereas, if you eliminate the lifeguard provided by the vendor, the association or its insurance carrier must absorb these costs.

If you are a qualified common-interest community and decide to eliminate the lifeguard at your pool, the code requires that you post a sign at least 3 feet by 4 feet, at every entrance to each swimming area, stating: “No lifeguard on duty;” “Persons under the age of 16 must be accompanied by an adult;” and “No swimming alone.” This sign must be easily readable with contrasting colors and include the pool’s hours of operation. At mobile home parks or retirement communities, the sign must also state: “This pool is closed when the owner or operator is not on the premises.” There are also additional signage requirements for a “health club.”

### “Swim-At-Your-Own-Risk” Policy

Lifeguards can be expensive and hard to find, especially when there’s a [current shortage](#) of them on the East Coast. Recruiting and retaining them also can take a lot of time and effort. Some homeowners

associations are exploring ways to eliminate lifeguards without the liability.

While an association with a private swimming pool is permitted to adopt a “swim-at-your-own-risk” policy at its pool, there are certain procedures and safeguards the association should enact and follow first.

To begin, the association should create, publish, and circulate a policy called “Rules and Regulations for Unattended Pool Use” (or the like). The document should include language similar to the below, in bold letters on the first page:

- This is an unattended “swim-at-your-own-risk” pool facility—there is no lifeguard on duty. Use of the facility is at the sole risk of the individual using the facility. Parents/guardians are responsible for the safety and care of their minor children and assume all risk(s) in this regard.
- In the event of a serious injury or life-threatening emergency, call 911 and then call the management company at \_\_\_\_\_.
- All owners/tenants/residents are required to complete a release of liability form on an annual basis and return the form to the management company.

The policy also should discuss unattended pool use, that the area will have an auto-locking gate and will require a key fob for access, issues related to guests and children, food and beverage consumption, and rules for conduct.

### In addition to the policy, the association should:

- Create a liability release form to be signed by all owners/residents on an annual basis
- Confer with its general liability insurance carrier to ensure that coverage will be present should a liability incident occur after a shift to a “swim-at-your-own-risk” policy
- Post several “unattended-pool-area” or “swim-at-your-own-risk” signs
- Verify if the local municipality has any requirements
- Lock the pool area for safety purposes—typically a self-locking gate system with key fob access
- Openly communicate the policy and any other pool rules with residents

For more information on pool safety check out [A five-step process for better behavior at your community pool.](#)



Management for a  
**BETTER COMMUNITY**

Bringing positive impact and meaningful value to every community.

Contact us today to learn more about our community management services.



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



# ROTTLER

PEST SOLUTIONS

**FAST,  
FRIENDLY  
SERVICE**

**FREE  
INSPECTIONS**

**PREVENTATIVE  
TREATMENTS**



**877-768-8537**



## SAY GOODBYE TO ALGAE AND WEEDS WITH PROACTIVE POND MANAGEMENT

No one wants to see unsightly algae and weeds covering their lake. Proactive and all-natural lake management solutions can help you get ahead of potential water quality issues, while reducing your environmental footprint. Avoid the frustrations of reactive management so your community can enjoy a beautiful lake year-round.



Scan Here To See  
All Our Natural  
Management  
Solutions  
855.534.3545

**SOLITUDE**  
LAKE MANAGEMENT

Restoring Balance.  
Enhancing Beauty.

For a full list of our services, visit  
[solitudelakemanagement.com/services](https://solitudelakemanagement.com/services)

## 2023 Hall of Fame Corporate Partners

**Atlas Restoration Specialists**  
Brian Mullins

**BluSky Restoration**  
Angie Hickey

**CD Strong**  
David Ferguson

**Certa Pro Painters of St. Charles/  
South County/West County**  
Andy Wiggins

**Community Managers Associates**  
Jeff Schweppe

**Community Property Management**  
Jane Oliver, CMCA

**Elia M. Ellis, LLC**  
Elia Ellis, Esq.

**Ferguson Roofing**  
Jason Shupp, EBP

**Gateway Law STL**  
Sarah Buelmann, Esq., EBP

**Howard Roofing & Home Improvement**  
Gary Howard

**O'Connor Insurance Agency**  
Karen Corrigan, CIRMS, EBP

**Pacific Premier Bank**  
Barry Coleman

**Premier Roofing Co.**  
Mike Mosella

**Pro Pool Management**  
Brett Shelton, EBP

**Rottler Pest Solutions**  
Gary Rottler

**Sentry Management**  
Danette Diaz, Nicole McGraw, Jim Todd

**SERVPRO Kirkwood/Sunset Hills**  
Jan Mullaney, EBP

**SOLitude Lake Management**  
Jennifer Bonzani, EBP

**The Community Association Lawyers,  
Powered by Sandberg Phoenix**  
Todd Billy, Esq.

EBP, CCAL

**The Daniel & Henry Co**  
Jim Ruebsam, CIRMS, EBP

**The Smith Management Group,  
an Associa Company**  
Courtney Hix

**Wagner Roofing & Construction Solutions**  
Greg Campbell

**Woodard Cleaning & Restoration**  
Jaime Schneider, EBP



# Lake fountains are pretty, but did you know they also help promote clean water?

By: SOLitude Lake Management



One of a community association's biggest priorities is aesthetic appeal. Aesthetically pleasing elements around a community can help retain homeowners and make it more desirable to potential residents, boost property values, strengthen its reputation, and inspire confidence in property managers. But it can be challenging to sustain superior aesthetics without nonstop maintenance.

Floating fountains are an excellent, cost-effective tool that can provide long lasting aesthetic benefits without the burden of constant maintenance. Better yet, fountains have many functional advantages to steadily support the health and beauty of aquatic ecosystems.

Like a star on a Christmas tree or a vase of flowers on a table, fountains are often used as a finishing touch on lakes and ponds. Property managers can choose from dozens of options to fit the unique aesthetic needs of their communities – from large, magnificent systems that propel intricate water patterns into the air, to delicate fountains with graceful silhouettes. They can stand alone as a spectacular focal point or be grouped together for eye-catching shape and movement. Fountains can also be outfitted with captivating lighting elements to reflect brand colors, holidays, and themed events, or simply for continued enjoyment after the sun has set.

But many property managers don't know that their benefits are twofold. Floating fountains are not only capable of transforming the beauty of a waterbody, they also help reinforce healthy, balanced water quality conditions.

This is accomplished in two ways. First, fountains increase dissolved oxygen (DO) levels in the waterbody. The turbulence of water falling across the lake or pond increases the transfer of oxygen at the surface. Second, fountains help circulate the water, spreading vital DO throughout the water column.

DO is an important indicator of a healthy waterbody, and one of the first components aquatic experts measure during lake and pond evaluations. Fish, native plants, and beneficial bacteria and organisms that serve as the base of the food chain all require DO to survive. Balanced DO levels help support healthy, flourishing ecosystems that, in turn, enhance the surrounding community.

DO is also essential for the natural "digestion" of bottom muck, animal waste, and other organic matter containing high concentrations of nutrients. When nutrient levels pass a desirable threshold, aquatic weeds, algae, and toxic cyanobacteria (also known as blue-green algae) are more likely to develop – leading to frustrated

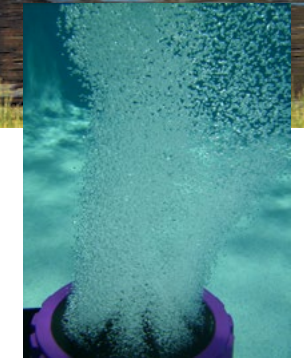
residents and ongoing complaints to property managers. Once weeds and algae become established in a waterbody, they may trigger other problems like dangerous shoreline erosion, fish kills, stormwater damage, and flooding.

Fountains are incredible tools, but sometimes communities are more interested in the functional benefits than aesthetics. In these cases, professionals may recommend a surface aerator. Like a traditional fountain, surface aerators float on the waterbody, but are designed to churn water at a higher flow, injecting up to 3 lbs of oxygen per horsepower per hour into the water.

It's important to note that fountains and surface aerators are most effective in waterbodies less than 6 feet deep. That's why professionals recommend pairing lake fountains with a submersed aerator, which pumps surface air through a diffuser placed on the bottom of the waterbody. As the bubbles rise, they further oxygenate and circulate the water column.

Though fountains and aerators are considered low-maintenance, annual upkeep will help prolong equipment performance for as long as possible. As part of an annual management program, aquatic experts make the process easy. Approximately once a month, your professional will check the system, removing any debris that may have accumulated and closely examining for any signs of wear.

1-2 times per year, your professional may remove the fountain to perform a more comprehensive inspection of the motor and wiring. If freezing is particularly severe in the region, they may also prepare it for winterization. This involves draining the equipment, removing accessories like lights and nozzles, disconnecting



wiring, and wrapping it in a protective cover for winter storage. Every 3-4 years, your professional will also perform an oils and seals change, which involves replacing components that help the system run smoothly and prevent water from leaking into the power unit.

Fountains provide unparalleled benefits, both aesthetic and functional, but they are just one piece of a comprehensive annual management program. Aquatic experts tailor these programs to the unique environmental demands of your waterbody, incorporating many tools and solutions as needed. These include water quality testing, nutrient mitigation, shoreline restoration, buffer management, weeds and algae treatments, mechanical hydro-raking, and other impactful services.

Maintaining an aesthetically pleasing community is more challenging than it looks. Property managers know that premium aesthetics often require significant upkeep, time, and expenses. Floating fountains can make a big splash in any community while working overtime to support the health of the aquatic ecosystem and the well-being of residents. **CAI**

SOLitude Lake Management is a leading environmental firm specializing in the sustainable management of lakes, stormwater ponds, wetlands, and fisheries. Learn more about this topic at [www.solitudelakemanagement.com/knowledge](http://www.solitudelakemanagement.com/knowledge).





**M-100:**  
THE ESSENTIALS OF  
COMMUNITY ASSOCIATION  
MANAGEMENT

Successful community management  
begins here.



**Coming to Kansas  
City IN PERSON!**  
August 16-18!  
Save the Date and  
Register today!

Successful community management starts with the essentials! This comprehensive community association management course provides a practical overview for new managers, an essential review for veteran managers and an advanced course for board members. Successful completion of the M-100 can be the first step toward earning the [CMCA credential](#), awarded by CAMICB. REMINDER: If you are taking M-100 with the intent to eventually sit for the CMCA exam, please visit the [CAMICB website](#) for details on their requirements and recommendations.

**M-100 topics include:**

- Roles and responsibilities of managers, owners, committees and the board
- Management ethics
- Developing, implementing and enforcing rules
- Organizing and conducting board meetings
- Preparing budgets and funding reserves
- Assessment collection policies and procedures
- Collecting delinquent payments
- Financial statements, reporting methods and operations
- Evaluating risk management and insurance programs
- Implementing maintenance programs
- Preparing bid requests and identifying key contract provisions
- Recruiting, selecting and managing personnel
- Managing sustainable and developing communities

**Course Materials**

Participant guide and digital access to bonus readings and materials

**Course Length and Format**


- Virtual Edition (Zoom): 2 days | 12-4 p.m. ET both days
- Classroom Edition: 2.5 days | Days 1-2: 9 a.m. - 5 p.m. | Day 3: 9 a.m. - 12 Noon
- [Online Course](#): 11-14 hours of online content. Students have 4 months—120 days from purchase date—to complete the course and take the 100 question multiple-choice exam to receive credit..


**Tuition**

CAI member: \$479 | Nonmember: \$579 [Join Now!](#)  
\* Tuition for all courses after July 1, 2023, is \$499 for CAI members and \$599 for nonmembers.


**Exam Information**

At the conclusion of the course, we will add the final exam to your course package. You will have 30 days from your live course to go through all the material and complete the final exam. Note: The final exam includes 100 multiple-choice questions, is timed (120 minutes) and must be completed in a single session. If you do not pass on your first attempt, you can launch the exam again a second time. The passing score is 70%. At the end of the exam, you will see a learning objective of how you did on each section. Please record this information for future reference.


Successful completion of the M-100 can be one component of [CMCA exam preparation](#) but does not guarantee success on the CMCA examination. 




**WE FIX BROKEN BUILDINGS™**




**RESTORATION**



**RENOVATION**



**ENVIRONMENTAL**







**ROOFING**

**CAI Heartland Chapter Business Partner since 2008**


24/7 | 800.266.5677 | [GoBluSky.com](#)

*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 [CMA@CMAMGRS.COM](mailto:CMA@CMAMGRS.COM)

[WWW.CMAMANAGERS.COM](http://WWW.CMAMANAGERS.COM)





Cleaning. Restoration. Construction.

### 24/7/365 commercial services



Property management

Hospitality facilities

Education facilities



Healthcare facilities

Food service facilities

Retail facilities



SERVPRO® of West Kirkwood/Sunset Hills

SERVPRO® of Fenton/South Ballwin

SERVPRO® of Overland/Cool Valley

314-858-1688

Independently owned and operated

Like it never even happened.®



### The Leaders in Community Association Law

For over thirty-five years, we have provided full-service legal representation to community associations throughout Missouri, Kansas, and Southern Illinois.

With our vast knowledge, experience, and dedication to Community Associations Institute, we provide premier legal services including:

- Updating Governing Documents & Amendments
- Strategies Related to Leasing
  - Financial Planning
  - Enforcement & Violations
- Risk Management & Insurance
  - Contract Review
- Collection of Unpaid Assessments
  - Insurance Defense
  - Administration of Elections

[www.sandbergphoenix.com](http://www.sandbergphoenix.com)

Todd Billy, CCAL  
David Weiss  
Jason Schmidt  
Christopher Lee

Anthony Soukenik  
Carrie Timko  
Mary Giles  
Dylan Ashdown

We are committed to maintaining a culture of integrity and accountability.

- We Put People First
- We Wow Our Clients Everyday
  - We Take Responsibility
- We Invest in the Community We Serve
  - We Have Fun
  - We Never Stop Learning

## MOLAC End of Legislative Session Wrap-Up

The 2023 legislative session was a busy one for our Missouri Legislative Action Committee (MOLAC). We started this session partnering with a new lobbyist, Steven Carroll of Steven R. Carroll & Associates. Steven and his team were instrumental in our success this session, both offensively and defensively. With Steve's guidance and the efforts of the MOLAC members, no legislation harmful to community associations passed this session.

Several members of our committee have been diligently working on revising our draft Homeowner's Bill of Rights. Similar in nature to the Uniform Condominium Act, this legislation would provide a more standardized framework for the operations of HOAs and like communities, filling a necessary gap in the industry. This year Brad Christ sponsored the Homeowner's Bill of Rights as HB 1089. The bill was assigned to the committee and received a hearing, which MOLAC members attended and testified in support. During this committee hearing, the legislators had a lot of questions for our group related to the industry as a whole. We did also receive some expected push back from the homebuilders who opposed our bill. It is evident we have further educational work and conversations to have to get this bill through the finish line. Brad Christ has indicated he will sponsor the bill again in the 2024 session. In the off session, our group will work with both Steven and Brad to set meetings with the homebuilders, mortgage lenders and realtors who have expressed opposition to discuss their concerns in hopes of reaching mutually agreeable language.

Throughout the session, we monitored all legislation coming through the pipeline related to community associations. Both HB 954 and SB 400 had problematic language that MOLAC opposed. HB 954 would have fundamentally changed the way rules applied to residents in community associations, making application costly and an administrative nightmare. MOLAC committee members attended the House hearing to testify in opposition of this bill. We also had overwhelming support from CAI members and homeowners who sent over 2,000 emails to the House committee members voicing their opposition. All of these efforts aided in the outcome of HB 954 dying in committee. SB 400 would have invalidated governing documents restricting raising chickens in community associations. This bill ended up getting stopped on the Senate floor thanks to several filibusters.

MOLAC also coordinated our first ever CAI Heartland Chapter "Day at the Capital". The day was spent meeting with representatives and senators educating them about HB 1089 and our industry in general. We received positive feedback from these individuals about the important impact our presence made for our industry. The more we can educate lawmakers about our industry, the better our positions on legislation will be understood and regarded moving forward. We plan to implement an annual "Day at the Capital" and invite all CAI members to participate.

We are excited about the great progress made so far this year and the continued progress we can make leading into the 2024 session.

## Thank you to the 2023 Diamond Sponsors!

**DANIEL & HENRY**  
INSURANCE AND RISK MANAGEMENT

**O'CONNOR**  
INSURANCE

**ROTTLER**  
PEST SOLUTIONS

**SERVPRO®**  
SERVPRO® of West Kirkwood/Sunset Hills  
SERVPRO® of Fenton/ South Ballwin  
SERVPRO® of Overland/Cool Valley

**CertaPro Painters®**  
OF ST. CHARLES, SOUTH COUNTY & WEST COUNTY

**PREMIER**  
ROOFING COMPANY



# Membership Update

## NEW MEMBERS

A. Jennings Properties, Inc.  
 ABC Condominium Association  
 Barrington Downs Condominium Association  
 Blackstone Property Management  
 Citywide Alarms  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Coeur de Royale Condominium Association  
 Community Association Management  
 Community Managers Associates, Inc.  
 Community Managers Associates, Inc.  
 Community Property Management  
 Community Property Management  
 Community Property Management  
 Community Property Management  
 DNI Properties, Inc.  
 DoodyCalls  
 G&W Engineering  
 HOA Management Services  
 HOA Management Services  
 HOA Management Services  
 Irreco  
 Joint Sealing Solutions LLC  
 Kennedy Painting, LLC  
 Lake Front Property Management  
 Lindell Terrace Condominium Association  
 Magnolia Place Condominium Association, Inc.  
 Magnolia Place Condominium Association, Inc.  
 Magnolia Place Condominium Association, Inc.  
 Magnolia Place Condominium Association, Inc.  
 Magnolia Place Condominium Association, Inc.  
 Manors of Broadmoor Condominium Townhomes  
 Manors of Broadmoor Condominium Townhomes

Mr. Adam L. Jennings, CMCA, AMS  
 Ms. Susan Barley  
 Ms. Jeri Peterson  
 Ms. Rebecca L Wallace, CMCA  
 James Fogal  
 Ms. Angela Johnson, CMCA, AMS, PCAM  
 Ms. Bonnie Cerulo  
 Ms. Myra Glazer  
 Mr. Curtis Holland  
 Ms. Carol Hollowood  
 Ms. Barb Loeb  
 Ms. Debra Lueckerath  
 Mr. Jim Mullins  
 Mr. Bob Rubin  
 Ms. Cassandra Durham  
 Ms. Carla Crow  
 Stefany Seiler  
 Miss Andrea Hemann  
 Ms. Christen Martin  
 Ms. Linnea O'Neal, CMCA  
 Ms. Kristi Pulcher  
 Ms. Monica Gustavsen  
 Mr. Jerron Batts  
 Mr. Joe Dressler  
 Mrs. Jenny Brown  
 Mr. Timmothy Dewayne Brown  
 Ms. Tabitha M Wilcox, CMCA  
 Aaron Dippold  
 Mr. Blake Gamber  
 Mr. Josh Cornell  
 Ms. Sunshine Hane  
 Mr. Joe Ortmeyer  
 Ms. Sara DiBenedetto  
 Ms. Rose Eckstein  
 Mr. Wayne Harshman  
 Mr. Michael O'Connor  
 Mrs. Natalie Richardson  
 Ms. Betty Nenninger  
 Mr. Phil Upchurch

Manors of Broadmoor Condominium Townhomes  
 MidWest SoftWash  
 Native Landscape Solutions  
 Pinehurst Place  
 Reinhold Electric, Inc  
 Rodemyer-Christel, Inc.  
 SFP Landscaping, Inc.  
 Signature Property Management  
 The Brothers that just do Gutters  
 The Smith Management Group  
 The Smith Management Group  
 U-First Reconstruction  
 Unique Pool Management  
 Villages at Barrington Downs  
 Villages at Barrington Downs  
 Villages at Barrington Downs  
 Villages at Barrington Downs  
 Villas at Kenrick Condominium Association  
 Villas at Kenrick Condominium Association  
 Villas at Kenrick Condominium Association  
 Villas at Kenrick Condominium Association  
 Villas at Kenrick Condominium Association  
 Waterford Villas  
 Westport Crossing Condominium Association  
 Westport Crossing Condominium Association  
 Westport Crossing Condominium Association  
 Westport Crossing Condominium Association  
 Westport Crossing Condominium Association  
 Whitmoor Homeowners Association  
 Whitmoor Homeowners Association  
 Whitmoor Homeowners Association  
 Woodlake Residents  
 Woodlake Residents

Mr. Bert Wunderlich  
 Jami Struthers  
 Scott Allen Hutson  
 Mr. Pamela Mac Donald  
 Mark Palmer  
 Lisa Marie Lohmann  
 Mallory Hammock  
 Ms. Joy Peters  
 Mr. Joshua DSpain  
 Ms. Ashleigh Menchaca  
 Mrs. Sabrina Wright  
 Steve Tutt  
 Asheley Mcvey  
 Mr. David Alwardt  
 Mr. Mathew Fanegan  
 Ms. Phyllis Russell - Smith  
 Mr. Willie Williams  
 Mr. Robert Lescher  
 Ms. Susan Littlefield  
 Ms. Linda Poole  
 Mr. Thomas Reinhard  
 Ms. Sabine Robinson  
 Mr. Gary Smith  
 Ms. Margie Gaines  
 Ms. Lisa Marquard  
 Ms. Karen Misick  
 Ms. Karin Plattner  
 Ms. Denise Sahrman  
 Mr. Anderson Clutter  
 Mrs. Kim Cottle  
 Mrs. Anne Young  
 Mr. Joseph Ellegood  
 Mr. Rodney Reece



## ★CONGRATULATIONS★ TO THE NEW CAI DESIGNEES

Mr. Doug McCash Esq., AMS  
 Bella Vista Village Property Owners Association

Ms. Maris Parker, AMS  
 Maryland Walk Condominium Association

Ms. Leah Larson, CMCA  
 Sentry Management, Inc.

Ms. Lisa Love, AMS  
 The Smith Management Group,  
 an Associa Company





A few simple questions to answer at your next community Board Meeting...

Are management tasks completed on a timely 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?

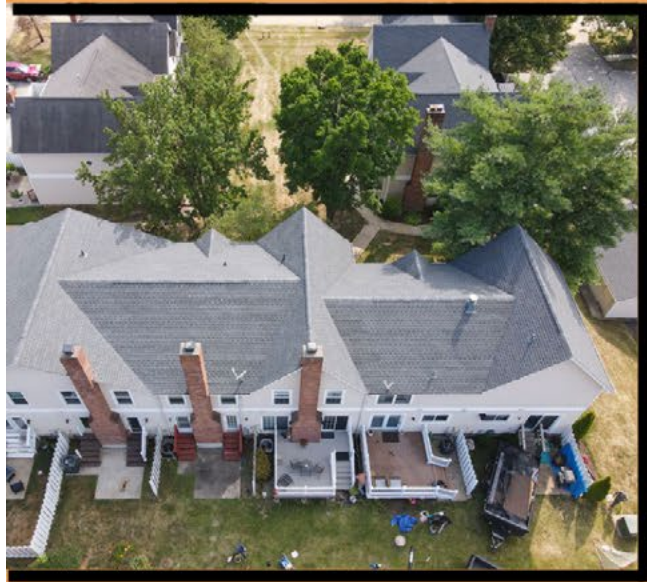
If the answer is yes to any of these questions we would like the opportunity to demonstrate how CPM can positively impact the many ways your community does business.

We look forward to meeting you!



(636) 227-8688 • www.cpmgateway.com

## TRUSTED COMMERCIAL ROOFING AND CONSTRUCTION SOLUTIONS



- ROOFING
- SERVICE & MAINTENANCE
- SIDING
- WINDOWS
- GUTTERS
- GUTTER GUARDS



## ELIA M. ELLIS, LLC

### ATTORNEYS AND COUNSELORS AT LAW

Providing Expert, Dependable and Affordable Legal Counsel to Community Associations in Missouri and Illinois since 1992

- Covenant, Restriction & Rule Enforcement
- Governing Document Review & Amendment
- Assessment Collection & Lien Enforcement
- Vendor and Management Contract Review & Counsel
- Construction Defects & Warranty Claims
- Legal Opinion Letters & Governing Document Interpretation
- Association Formation, Incorporation and Governance
- Complex Litigation & Alternative Dispute Resolution
- Insurance Coverage Disputes
- Guidance with Transfer of Control from Developers to Homeowners
- FHA Certification & VA Approval

Meghan N. Prideaux  
meghan@ellislawstl.com

Elia M. Ellis  
elia@ellislawstl.com

John K. Scott  
john@ellislawstl.com

7777 Bonhomme Avenue, Suite 1910  
Clayton, Missouri 63105

Telephone: 314.725.5151  
www.ellislawstl.com

This moment brought to you  
by Pacific Premier API Banking®.



More real-time data.  
More time for \_\_\_\_\_.

Get more done  
with API Banking.



PACIFIC PREMIER BANK®  
COMMUNITY ASSOCIATION BANKING

To learn more, contact:  
**866.211.6613**  
HOASolutions@ppbi.com  
PPBI.com/HOASolutions

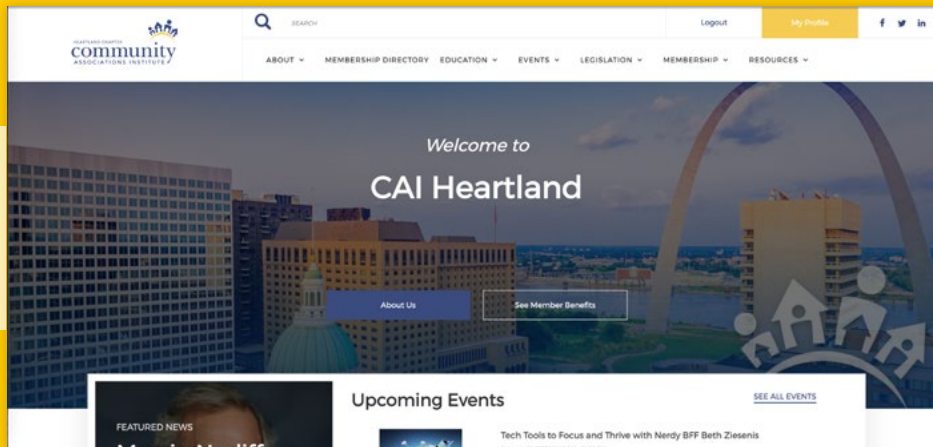
Ranked a Forbes Best Bank for 2023

© 2023 Forbes Media LLC. Used with permission. Pacific Premier Bank is a wholly owned subsidiary of Pacific Premier Bancorp, Inc.

Member FDIC | Equal Housing Lender



Have you seen our new website?  
[www.caiheartland.com](http://www.caiheartland.com)



Don't forget to set up a **Glueup** account to access all the benefits that the new system offers. If you need us to resend you the link to set up your account, email Cathy at [ced@caiheartland.com](mailto:ced@caiheartland.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.

**636-922-2917**  
[certapro.com/saint-charles](http://certapro.com/saint-charles)

Each CertaPro Painters® business is independently owned and operated.

Request your **FREE** estimate today!

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



Andy Wiggins, Owner



**OF ST. CHARLES, SOUTH COUNTY  
 & WEST COUNTY**