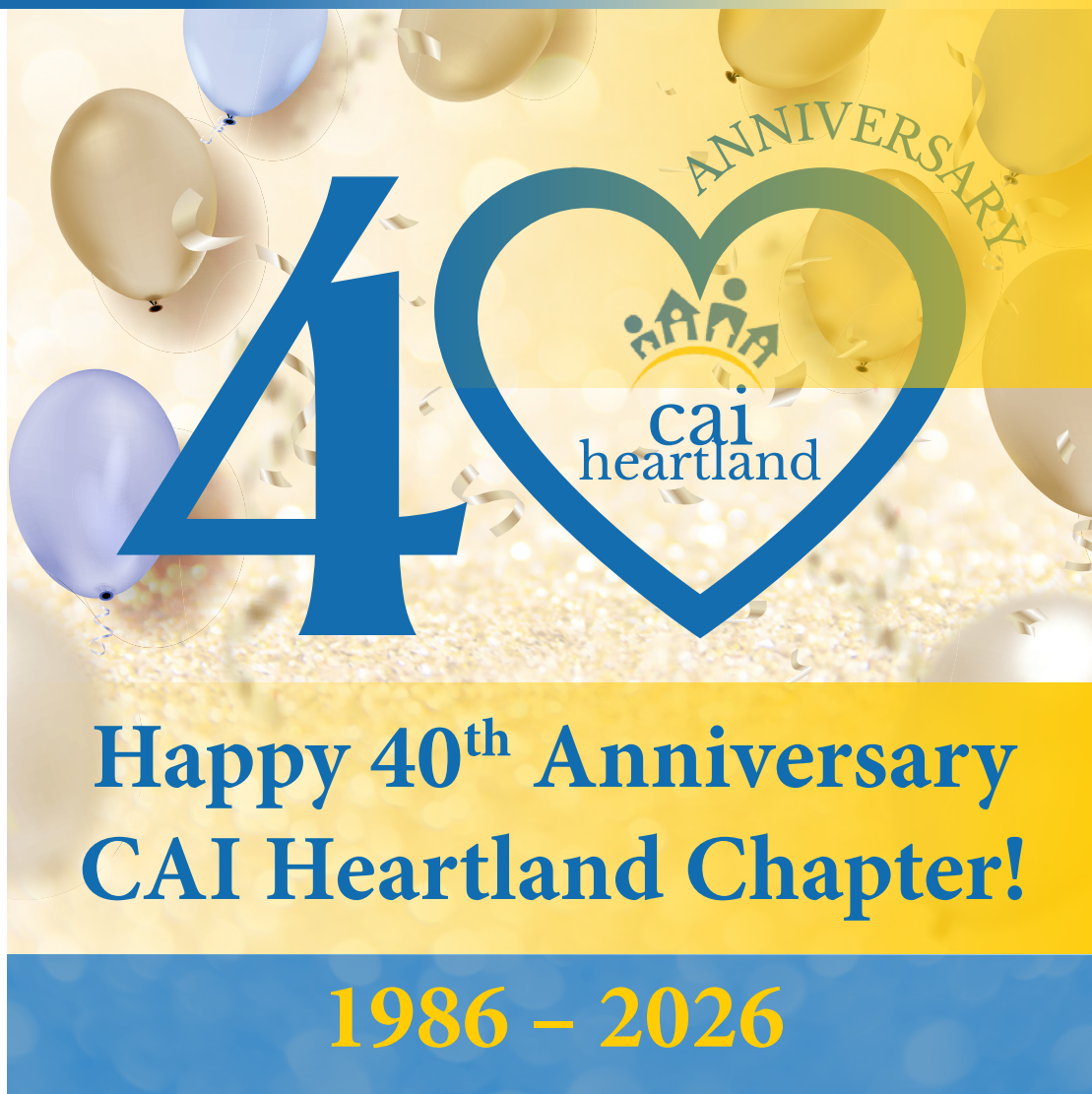


THE HEARTBEAT

SUMMER 2026

Special Anniversary Edition

See pages 18–24.



Summer 2026

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President’s Letter

By: Della Miller, CMCA, AMS, LSM, PCAM



Hello Summer!

It’s hard to believe we’re already more than halfway through 2026. This is a busy time of year, and I know many of you have been navigating the daily challenges and responsibilities that come with serving your communities.

The St. Louis Annual Trade Show & Expo will be held on August 18, 2026, at the Sheraton Lakeside Chalet, and the Kansas City Annual Trade Show & Expo will take place on August 24, 2026, at the Sheraton Overland Park. These events provide an excellent opportunity to connect with vendors and service providers who support our communities.

This year marks the **40th Anniversary of the CAI Heartland Chapter!** We will celebrate this milestone on September 17, 2026, at The Reverie STL. You won’t want to miss the entertainment! Please RSVP and join us for an evening of celebration, reflection, and fellowship. We hope to see you there.

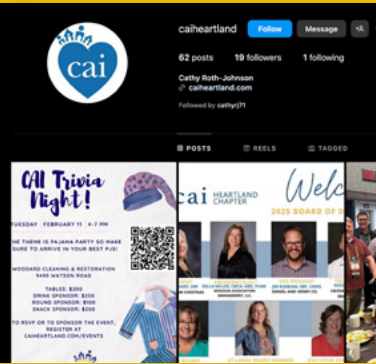
Don’t forget about our upcoming golf tournaments in Lake of the Ozarks and St. Louis. The October 5 Golf Tournament at Lake of the Ozarks will benefit MOLAC, while the October 12 Golf Tournament in St. Louis will benefit the Chapter. We invite you to participate as a sponsor, golfer, or supporter and help advance and protect the interests of Missouri’s community associations.

As we look toward the second half of the year, I encourage each of you to find a new way to engage with CAI. Attend an educational program, volunteer for a committee, support our advocacy efforts, pursue a professional credential, or simply introduce yourself to someone new at an upcoming event. The strength of our Chapter is built on the participation, expertise, and commitment of its members.

Thank you for the time, energy, and dedication you give to your associations and to the CAI Heartland Chapter. I wish you a safe, enjoyable, and successful summer.

Della Miller, CMCA, AMS, LSM, PCAM
President, CAI Heartland Chapter 

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Membership Update

NEW MEMBERS

Allied Roofing & Exteriors
Coeur de Royale Condominium Association
Coeur de Royale Condominium Association
Community Property Management
Floor Coverings International
Harlen Laughlin Restoration
Hermes Landscaping
HOA Management Services
Huntington National Bank
Hyperion Pointe Homeowners Association
Hyperion Pointe Homeowners Association
Hyperion Pointe Homeowners Association
Jordan Creek North Townhome Association
Jordan Creek North Townhome Association
Jordan Creek North Townhome Association
Jordan Creek North Townhome Association
Jordan Creek North Townhome Association
Pierre Chouteau Condominium Association
Pierre Chouteau Condominium Association
Shaw Place Condo Association
Shaw Place Condo Association
Shaw Place Condo Association
Shaw Place Condo Association
Shaw Place Condo Association
St. Louis Cleaning and Restoration
The Metropolitan Condominium Association
The Metropolitan Condominium Association
The Metropolitan Condominium Association
The Metropolitan Condominium Association
Villas at Ladue Bluffs
Westin Place Homeowners Association
Woodland Lakes Trusteeship, Inc.
Woodland Village HOA
Woodland Village HOA
Woodland Village HOA

Noah Crawford
Mr. Blake B Partney
Ms. Molana Brewer
Ms. Linda Roell
Mrs. Alexis Goebel
Scott Michael Evans
Ms. Valerie Mccracken
Mr. Nicolas Vasquaz
Ms. Terri Wolfe, CMCA, AMS
Mrs. Glenda Carroll, CMCA, AMS, LSM, PCAM
Mr. Chris Gourley
Jennifer Lappin
Ms. Andrea McIlwee
Mr. Jim Harrington
Ms. Denise Hunt
Ms. Katherine Lyons
Mr. Don Poynter
Ms. Stephanie Walser
Mr. Phillip Overhoff
Katelyn Stephens
Ms. Madalyn Baumstark
Ms. Cynthia Billingsly
Mr. Donald Gunn
Mr. John Musgrave
Mr. Greg Speno
April Rose
Nicole Hall
Spencer Kaullen
Saadia Mahmood
Eddie Rodriguez
Mrs. Merry Schlegel
Paul Bedgio
Mrs. Jennifer M. Block
Mr. Ed Howald
Mr. Richard J Miller
Mr. David Webb



★CONGRATULATIONS★ TO THE NEW CAI DESIGNEES

CMCA

Mr. Jason White, Sr., CMCA, Brookwater Management
Mr. Keith Schoeck, CMCA, DNI Properties, Inc.
Ms. Lorie Collier, CMCA, The Smith Management Group



JOIN US!



HEARTLAND CHAPTER community ASSOCIATIONS INSTITUTE

TRADE SHOW/EXPO

KANSAS CITY

**Monday,
August 24, 2026
4:00–7:00 p.m.**

Sheraton
Overland Park

ST. LOUIS

**Tuesday,
August 18, 2026
4:00–7:00 p.m.**

Sheraton Chalet
in Westport Plaza

FREE TO ATTEND

CLICK TO REGISTER

Planning for Today and Into the Future: Creating A Strong Financial Foundation

By: Diane White, CMCA, Western Alliance Bank

An HOA is tasked with maintaining a community and protecting members' property values. To do that, just as any other business, HOA management companies and boards are charged with ensuring the good financial health of their communities so that when costly repairs or significant improvements need to be made, they have the resources in place to successfully undertake them.

To ensure an HOA is on the strongest financial footing to take care of both anticipated expenses and unexpected costs today and for years to come, creating a strong balance sheet is critical. Some of the counsel we share with clients looking to strengthen their balance sheet begins with relatively easy-to-undertake tasks, including:

1. Conducting a reserve study

As community managers, perhaps one of the single-most important roles is to ensure there is an accurate understanding of the current state of the community, an eye to potential repairs, replacements, or undertakings, as well as their cost and timing. Having an accurate lay of the land allows is the first half of conducting a reserve study. The second half puts the spotlight on the HOA's finances, specifically understanding the HOA's revenue, expenses, and reserve fund balance, which gives HOA leaders the chance to make adjustments as needed. Knowing this will allow the management team to build up a corresponding and appropriate cash reserve.

2. Being mindful of liabilities

From debt and assessment delinquency to the potential downside of lawsuits and associated challenges, HOAs need to ensure they have a sound understanding of myriad financial risks and liabilities to which they are exposed. Ensuring dues are being collected, appropriate fees are being charged, professionals are tapped for their expertise and work is

being done effectively by trained and qualified vendors will all help ensure that exposure to risks are low.

3. Ensuring accurate bookkeeping

Accurate bookkeeping is important in ensuring a financially healthy HOA. Keeping note of cash flow, money spent and how much is left at the end of the day, provides a window of transparency that provides an honest look into the state of the association, and allows leaders to plan ahead for improvements or capital projects that need to be made. In addition to helping HOAs identify any potentially fraudulent activity among individuals who may have access to its funds, accurate bookkeeping also ensures that HOA managers can compare what they budgeted for expenses with actual expenses. This ensures a better understanding of an undertaking's actual impact on the association's bottom line.

4. Performing an internal audit

Similar to an annual check-up, an internal audit takes stock of the association's financial health. By objectively studying the association's financial statements, an internal audit helps leadership understand its financial standing as well as find ways to improve an HOA's financial management.

Ultimately, the tool not only ascertains an HOA's finances, but provides transparency to members and third parties.

5. Choosing a bank that knows HOAs

There's no mistaking that having access to professionals who understand the unique needs of HOAs is critical to helping fulfil its obligations. At Alliance Association Bank, our clients see first-hand the difference in the specialized approaches, tools and resources that can come from a financial institution with intimate knowledge of how HOAs operate and their

associated obligations. These resources can help an HOA become a better steward of its community.

Understanding how to tackle financial challenges today to prepare for tomorrow is important to ensuring the health of a community. Once the above components are in place. Borrowing can be a source to Help Your community.

Many associations obtain loans as an alternative to imposing a special assessment or depleting reserves. The special assessment requires homeowners to raise funds expeditiously for the planned capital project. Consequently, they must provide the funds up front.

The primary benefit of borrowing for a loan allows homeowners to plan and budget for a smaller increase to their assessment over the life of the loan, and potentially less delinquencies for the association. Lump sum special assessments can be hard to fit in a homeowner's household budget especially in these unstable times making them less likely to be able to pay causing delinquencies for the association.

HOA loans and lines of credit allow associations to fund a variety of projects and expenses – from common area improvements to maintenance and repairs. Many HOAs use loans or lines of credit as alternatives to a special assessment for unexpected expenses. They can

even take out a loan to pay their annual insurance premiums upfront if the insurance company offers a discount for paying for the year in advance.

Loans also help spread out the cost of common area improvements over time and assigns the cost of those improvements to the people who are benefitting from them the most. It also allows repairs and maintenance to be performed quickly, at today's prices. **CAI**



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whazelwood@westernalliancebank.com



Diane White
Vice President
(312) 823-2181
dwhite1@westernalliancebank.com

westernalliancebank.com/associations

Seeking Volunteers: Join CAI Missouri Legislative Action Committee

Deadline: 8/17!

Dear CAI Heartland Members,

Your voice matters. CAI's [State] Legislative Action Committee actively monitors legislation that could impact community associations throughout Missouri. You can view the legislation currently being tracked by the LAC here: [Missouri Legislative Resources | CAI Advocacy | Community Associations Institute](#)

The CAI Missouri LAC is seeking volunteer members to help advocate for the more than 948,000 residents living in approximately 5700 community associations statewide. As a LAC Delegate, you will have the opportunity to monitor legislation, help shape advocacy strategies, build relationships with legislators, and represent community associations throughout Missouri.

This is a key volunteer role within the CAI and the community association industry. Formal membership on a CAI legislative action committee includes commitments to policy and legislative work, grassroots outreach, and fundraising initiatives on behalf of the industry.

The LAC meets regularly during the state's legislative session, with additional meetings scheduled as needed when significant legislation is introduced.

If you are interested in volunteering or have any questions about members' responsibilities and expectations when serving on as a delegate of a LAC, please contact Cathy Roth-Johnson at ced@caiheartland.com or Nicole Lewis, CMCA, AMS at nlewis@sentrymgt.com We would be happy to discuss how you can get involved.

Thank you for your continued support of CAI and for considering this opportunity to help shape the future of community associations in the State of Missouri.

Sincerely,
Missouri Legislative Action Committee

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COMMUNITY ASSOCIATIONS INSTITUTE

LAC Nominee Information Form

1. Full Name:
2. Gender (optional):
3. Association, Firm, Company, etc.:
4. Address:
5. Phone:

E-mail:
6. Membership Category:

CAI Membership Number:
7. I have been a member of CAI since:
8. I wish to be a (choose one) ☐ chapter delegate ☐ at-large delegate because:
9. My qualifications to be a LAC delegate include:
10. I am a member of the following professional organizations:
11. By signing below I acknowledge that I have read, understand, and will abide by CAI's *Public Policies* and *LAC Operational Guidelines*, and pledge that I will serve the best interests of CAI members.

Signature

Date
12. By signing below I acknowledge that I understand the legal and ethical specifications that apply to lobbying in the state and pledge that I will serve according to those specifications.

Signature

Date

Please return the completed form to the attention of the G&PA Department at government@caionline.org
CAI | 6402 Arlington Boulevard, Suite 500 | Falls Church, VA 22042 | Toll Free: 888.224.4321 | www.Caionline.org



Legislative Action Committee Delegate Conflict of Interest Policy

The Delegates of the Legislative Action Committee (LAC) owe a duty of loyalty to Community Associations Institute (CAI) which requires that in serving CAI they act, not in their personal interests or the interests of others, but rather solely in the interests of CAI. Delegates must have undivided allegiance to CAI's mission and public policies, and may not use their positions as Delegates, information they have about CAI, the LAC, or strategies related to their activities, in a manner that allows them to secure a pecuniary or any other benefit for themselves, their relatives, or other organizations they belong to or serve.

The conduct of personal business between the Delegate and CAI or the Delegate and the LAC is discouraged. Business transactions involving CAI or the LAC in which a Delegate has an interest shall not be prohibited, but shall be subject to close scrutiny by the Government and Public Affairs Department at CAI. Such proposed transactions shall be reviewed carefully by the Government and Public Affairs Department to determine that those transactions are in the best interests of CAI or the LAC. Any matter in which one has a personal interest is, de facto, a conflict of interest.

The issue is whether, despite the conflict, the transaction is commercially reasonable and in the best interests of CAI or the LAC. For the purposes of this policy, a Delegate has an interest in a proposed transaction if the Delegate has a financial interest in the transaction that is not shared by the membership at large or a substantial portion of the membership of CAI, or has a financial interest in any organization involved in the proposed transaction (except an interest as a shareholder in a publicly traded company) or holds a position as trustee, director, general manager, or principal officer in any such organization.

Prior to participating in any briefings, discussions, strategy sessions or lobbying activities that affect any programs or interests of other organizations to which Delegates are affiliated or which affect a Delegate personally, the Delegate must make full disclosure to the best of his or her knowledge of any interest inconsistent with this policy in a proposed issue, transaction, legislative or regulatory strategy, or policy position by submitting a written report to the Chair of the G&PA Committee, Chair of the Legislative Action Committee and the Vice President of G&PA for CAI.

A Delegate with a dual interest in a proposed issue, transaction, legislative or regulatory strategy, or policy position shall not vote on or participate in a discussion of the matter.

A Delegate shall not use inside information about CAI or the LAC for his/her personal benefit or for the benefit of any other organization, or use such inside information or his/her position as a Delegate to the detriment of CAI. Inside information is information obtained by a Delegate through the Delegate's position that has not become public information.

Please return the completed form to the attention of the G&PA Department at government@caionline.org or you may also fax to 703.970.9558

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Toll Free: 888.224.4321 | [www. Caionline.org](http://www.Caionline.org)

Each Delegate has a duty to place the interests of CAI and adherence to CAI's public policies foremost in any dealings involving CAI and has a continuing responsibility to comply with the requirements of this Policy. On an annual basis, each Delegate is required to complete a Delegate Disclosure Statement.

Adopted by the CAI Board of Trustees on August 4, 2003

The Delegate Disclosure Statement is designed to help Delegates meet their continuing responsibility to disclose potential conflicts of interest.

Part A of this Delegate Disclosure Statement provides instructions that should be retained by each Delegate and used as necessary during his or her current term of service to report potential conflicts of interest as they may arise. In Part B, you should list all organizations, associations, or businesses in which you are involved that do business with or compete with Community Associations Institute (CAI) or a Legislative Action Committee of CAI. Part C is a year-end report in which you should describe any business transaction with CAI or a Legislative Action Committee of CAI during the past year in which you had an interest.

Parts B and C of this form should be completed, signed, and returned as soon as possible to the attention of CAI, G&PA Department, 6402 Arlington Blvd., Suite 500, Falls Church, VA 22042. You may also fax your completed form to the attention of the G&PA Department at 703.970.9558. *Your appointment as a LAC Delegate will not be final until your completed form has been returned to the G&PA Department and you have received a final letter of approval. Until you have received final approval, you may not participate in any meetings or functions of the Legislative Action Committee.*

Part A. Instructions for Disclosure of Potential Conflicts of Interest (Retain for Future Use)

If you have reason to believe that you may have any interest in a proposed issue, transaction, legislative or regulatory strategy, or public policy position that is inconsistent with the *Legislative Action Committee Delegate Conflict of Interest Policy*, you must prepare a brief letter to the Chair of the G&PA Committee, Chair of the Legislative Action Committee, and the Vice President of G&PA (hereinafter referred to as the "LAC Conflict Compliance Officers") describing your potential conflict of interest. Until you receive a response from the Vice President of G&PA you may not participate in any discussions relating to your potential conflict of interest.

A LAC Delegate is considered to have an "interest" in a transaction, issue, legislative or regulatory strategy, or public policy position if the delegate, or the business entity with which the delegate is associated, or any member of the delegate's family has a direct or indirect financial interest in or is a member of an association, organization, or business involved in or affected by the proposed transaction, issue, legislation or regulation; or holds a position as a trustee, director, general manager, principal officer, or is staff in any such association, organization, or business. A LAC delegate's "interest" will not be considered in conflict if the general membership of CAI or all members of the same membership category share the same interest.

The LAC Conflict Compliance Officers will review a delegate's letter describing a potential conflict of interest to ensure that the interests of CAI are not adversely affected or abrogated and may recommend measures to remedy actual conflicts. Until the Delegate receives a ruling from the LAC Conflict Compliance Officers, he or she is prohibited from discussing, voting on, or attempting to affect other LAC delegates on any subject that relates to the potential conflict of interest.

Please return the completed form to the attention of the G&PA Department at government@caionline.org or you may also fax to 703.970.9558

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Toll Free: 888.224.4321 | [www. Caionline.org](http://www.Caionline.org)

Part B. Organizations, Associations, or Businesses in Which You Have an Interest that are Doing Business with or Competing with Community Associations Institute

In the space below, please list all organizations, associations, or businesses that conduct business with or compete in any way with Community Associations Institute or the Legislative Action Committee if: (1) you have a substantial financial interest, or (2) you are a member, trustee, director, general manager, principal officer, or employee.

Name of Organization, Association, or Business	Nature of Your Interest in the Organization, Association, or Business

Part C. Transactions during the Past Fiscal Year.

In the space below, please provide a description of any and all business transactions of the Legislative Action Committee during the past fiscal year in which (1) you have a substantial financial interest, or (2) that involve an organization, association, or business in which you have a substantial financial interest, or (3) that involved an organization, association, or business in which you hold a position as trustee, director, general manager, principal officer, or staff. Include a brief description of each transaction, and a description on your interest in the transaction. Enter "N/A" if you have no transactions to report.

(Attach additional sheets if necessary.)

I certify that the above information is correct to the best of my knowledge.

Name of LAC Delegate:

Signature:

Date:

Please return the completed form to the attention of the G&PA Department at government@caionline.org or you may also fax to 703.970.9558

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Formed in 1994, CAI's Missouri Legislative Action Committee (MO LAC) is a diverse group of homeowner leaders, community managers, and representatives from community association business partners which provides perspective on how proposed legislation could impact the approximately 958,000 Missourians who live in 392,000 homes in more than 5,800 community associations across the state. The LAC monitors state legislation, educates lawmakers, and protects the interests of those living and working in community associations.

We need your help to continue this work. Your donation makes our legislative advocacy and outreach efforts possible and helps ensure that community associations remain preferred places to live and work.

2026 Priority Legislation



HB 1734

HB 1734 - Creates A Revolving Loan Program to Assist Homeowners' Associations with Erosion Control

MO LAC **supported** this bill in both 2025 and 2026. HB 1734 would have created a revolving loan program to assist homeowner's associations with erosion control. Under this legislation, loans would have been permitted to fund daylighting waterways, natural flood/catchment restoration, culvert rehabilitation, and bank stabilization using natural measures. Projects involving impermeable surfaces would have been explicitly excluded. Interest would have been capped at the greater of the federal funds rate or 2%. Loans would have been allowed to cover up to 80% of project costs per fiscal year, with a maximum term of 10 years. HOAs utilizing these loans would have been required to provide documented community support and offer property liens as collateral. In 2025 the bill got held up in the House Rules Committee before its language was incorporated into another piece of legislation on the House floor. That legislation ultimately did not pass committee.

Status: Bill died in committee.



HB 3176

HB 3176 and SB 1603 - Missouri Declaration and Bylaws Modernization Act

MO LAC **supported** this legislation, which would have created a comprehensive statute governing homeowners associations in Missouri. Unlike condominiums, which benefit from a more defined statutory structure, homeowners' associations in Missouri operate without a comprehensive legal framework that reflects modern governance realities. This bill would have helped fill that gap by providing clear, practical tools that allow associations to function effectively while still respecting their governing documents and member rights.

The Missouri Declaration and Bylaws Modernization Act would have made it so that whenever not enough votes are cast within 90 days on a proposed amendment to governing documents, the amendment can still pass if notice is provided and fewer than one-quarter of members object within 60 days. In this situation, members would have had up to one year to challenge a declaration amendment and six months for bylaw amendments. In the absence of a board, at least 10% of association members would have been permitted call a special meeting to elect a new board, with any quorum requirements suspended. Additionally, boards would have been required to adopt an annual budget and provide lot owners with that budget within 30 days. Members of MO LAC testified in support.

Status: Bill died in committee.

TOP REASONS TO CONTRIBUTE

Protect Your Interests: Your donation saves you and your community association money by protecting Missouri's homeowner and condominium associations from burdensome legislation.

Stay Informed & Involved: MO LAC organizes grassroots advocacy campaigns to facilitate direct communication between you and your elected officials regarding important issues related to community associations.

Track Key Legislation: During the 2026 legislative session, MO LAC tracked 84 pieces of legislation, directly advocating on bills with potential implications on our industry.

Ensure Lawmakers Are Informed & Connected With CAI: By educating lawmakers, their staff, and other key decision-makers on our industry and connecting them with CAI, MO LAC can influence the outcome of legislation.

Missouri Legislative Action Committee Dollar a Door, or More!

CONTEST

Rules:

- Each association that signs up for a "Dollar a Door, or More" will be entered into a Raffle for a \$200 gift card.
- The top three managers with the most number of communities signed up for "Dollar a Door, or More" will receive a gift card in the following amounts. (1st - \$250, 2nd \$150, 3rd \$75)

To Submit an entry:

1. Complete the Door a Door or More Entry Form and submit by email or in person to:

Cathy Roth-Johnson

cathy@caiheartland.com

Checks can be written to:

Missouri Legislative Action Committee

2. Make a donation by check or online:

a. Checks can be made out to:

Missouri Legislative Action Committee

or

b. Pay through the QR code link

make sure you select State of Missouri and provide the confirmation of

contribution to CAI Heartland by email to Cathy Roth-Johnson,

cathy@caiheartland.com

Entry Deadline is 12/01/2026



**MISSOURI
LEGISLATIVE ACTION COMMITTEE
Community Associations Institute**



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CAI 40th Anniversary Party

Where: The Reverie STL

When: Thursday, September 17, 2026

What Time: 6 - 9 p.m.

\$60 for members, \$75 for non-members

Tickets include two drink tickets and appetizers, and there will be live entertainment!

Please join us for an evening of reminiscing, networking, and celebration!



CAI Heartland Memories from Members



We asked our members to share some of their favorite CAI Heartland memories in celebration of our 40th anniversary this year. We hope you enjoy the trip down memory lane!



DELLA MILLER, CMCA, AMS, LSM, PCAM, Missouri Association Management, LLC, CAI Board President

When I first started in community association management, I had no idea where the journey would take me. CAI gave me the education, resources, and support I needed to grow with confidence.

Some of my favorite memories are attending in-person classes, chapter events, and especially becoming involved with MOLAC. Through CAI, I met incredible people who started as colleagues, became mentors, and are now lifelong friends. For that, I'll always be grateful.



THERESA STARYAK, CMCA, AMS, Community Property Management, CAI Board President Elect

I joined CAI 9 ½ years ago after joining CPM. I was very new to Property Management and had a lot to learn. I started working with a new property in St. Charles and they had their annual meeting/pool party about a week before the pool was scheduled to open. As soon as I got to the property, I noticed the pool water was green. I was able to send a text message to Pro Pool, and they said someone would be out within 30 minutes. Before the meeting was over and the cake was cut the pool looked amazing. Working with a CAI Member I quickly learned that you not only have a vendor you also have a direct line to someone that will make sure to make your life easier.... This is one of many stories I can share but this is when I realized just how amazing CAI Heartland is!!



LIZ STEDRY, CMCA, AMS, PCAM, Community Association Management, CAI Board Vice President

I don't know if I have a special memory, I've learned so much from CAI the heartland chapter as well as national events. Without CAI and all the education and support I would not be as successful as I am today!



JAN MULLANEY, EBP, SERVPRO Team Chestnas- CAI Board Past President

My favorite memory with CAI Heartland is my very first meeting I went to with CAI over 16 years ago. I walked into a luncheon, and I did not know anyone, Judy Rosen took me under her wing and introduced me around to everyone and made me feel very, very comfortable in the meeting. Every time she saw me afterwards, she always said hello to me and introduced me around. That is the fiercest friend you get from becoming to CAI Heartland!



JIM RUEBSAM, CIRMS, EBP, Daniel and Henry Co.- CAI Board Past President

There is A LOT to share, but here are some of my thoughts.

- When I tried breaking into the business, I stopped in CMA's office to drop off some goodies. Linda Schweppe pulled me aside and said, "Kid, if you want to do business with us, you need to join CAI". I had no clue what CAI was, but within a month, I was a member — and I believe on a committee shortly thereafter!

- 17 years ago, when my twins were born, Peter Glanvill, Tom Reina, and others (Memory is foggy) treated me to an celebratory evening of scotch and cigars. This was the beginning of business relationships extending into friendships.
- The Angels Arms "extreme home makeover" event was a highlight. Jason Schupp, Tom Reina, Kyle Rakers, Peter Glanvill, and so many other great CAI members came together over a two-day period to completely re-do a home to improve the lives of area foster children. It remains one of the proudest moments in my CAI journey.
- Marvin Nodiff would take me to lunch and educate me in all aspects of community association life. He was extraordinarily generous with his time, and I'll always consider him a mentor.
- While we are competitors, I would be remiss not to mention Karen O'Connor. Her goal is to grow the community association insurance industry, both in the Heartland Chapter and nationally. We're all fortunate to have her.
- Bob Klages' phrase, "fierce friends" will remain with me for life! It's the perfect summation of the special relationships I've formed during the past two decades.
- And above all, Cathy Roth-Johnson has served as our guiding force. Her title may be Chapter Executive Director, but her roles include: cat herding, therapist, awards collector, diplomat, chief growth officer, Heartland road warrior, sister, confidant, and best of all, trusted advisor to hundreds who seek to improve this crazy industry.



ROSS HARDY, RS, Hardy Engineers, CAI Heartland Board Treasurer

Eight years ago, I walked into my very first CAI Heartland Chapter event. I had just started my role at Hardy Engineers, fresh out of the corporate FP&A world. To say I was a fish out of water would be an understatement; I was in a completely new industry and had no idea what I was doing yet!

Hardy Engineers was a sponsor for the annual holiday

party that year, which meant I got to stand up and speak briefly before dinner. I was so incredibly nervous that when my cue came, I looked out at the crowd and promptly forgot every single word I had prepared. Total blank.

It's a funny memory to look back on now as we celebrate the Chapter's 40th Anniversary, because that initial panic vanished almost instantly. It didn't take long to realize that the Heartland Chapter isn't just a professional network, it's a family.

Fast forward eight years, and things look a bit different. I've had the privilege of serving on multiple committees and spending the last three years on the Board of Directors. But what I treasure most aren't the titles; it's the fierce friendships and deep professional relationships I've been able to develop over the years.

Happy 40th Anniversary, CAI Heartland! Thank you for turning a terrifying first impression into a community of lifelong friends and a place I am so proud to call home. Cheers to 40 years, and I can't wait to celebrate with everyone at The Reverie in September!



BOB KLAGES, CMCA, AMS, PCAM, Community Property Management

During my 25+ years as an active member of the Heartland Chapter of CAI, it is remarkable that it has grown from less than 15 Program attendees at the Brentwood Forest Condominium Clubhouse to its current reach of Communities and Business Partners in Kansas City, Branson, Lake of the Ozarks, and other mid-west areas! I doubt that at the time, anyone anticipated this growth or set it as the goal. Today, I see the results as proof that when professionals gather to help people be more aware of the "ins and outs" of living in a Community Association, our growth was enviable because we eventually attracted a lot of other like-minded participants. The countless volunteer hours have been the foundation of the Chapter, while the great Executive Directors were the catalyst to retaining members and expanding the organization's reach. Special thanks to those that traveled to spread CAI Best Practices to what were outlying areas and to those that have left their "fingerprints" on the Heartland Chapter; it has been 40 years of collective effort!



JENNIFER BLOCK

This may not be the greatest but it sure was memorable; entire year for me as a member and the President Elect. It was the year! The wonderful programs committee put together, as usual, educational and fun learning experiences for our members. I went to each program dressed in the theme. From the energetic, Energizing “pink” Bunny for managers to a Cyborg Tech stealer and ended with the iconic Chevy Chase - Christmas Vacation mess of lights.

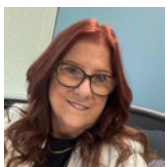
It really started by next year as President off with a bang!



JASON SHUPP, Ferguson Roofing

I came back to St. Louis in 2004 to work in the family roofing business. Within that first year or so, I attended what was likely my first CAI meeting. It was at Brentwood Forest and Karen Corrigan was doing the presentation. Technically, I have known Karen since I was a kid. Our parents were not only colleagues, but also friends that shared a mutual interest in boating. Inevitably I met Karen at one of those river adventures, but I do not have any specific memories.

I am at Brentwood Forest watching Karen present. My immediate takeaways are she really knows her stuff, and she has excellent stage presence. In all the years since, those still remain so true! Since that first meeting, Karen and I have become colleagues, collaborators, clients, and most importantly, friends. I have learned so much from her and always enjoy the moments we get to catch up.



MICHELLE OLEJNICZAK, CMCA, AMS, DNI Properties, Inc.

While I have been involved in a lot of different organizations over the years, there is none like the CAI Heartland Chapter. When we tout “Fierce Friends”, that’s no lie, I have no doubt if I called upon any one of my fierce friends from CAI they would reply in a heartbeat! I have so many memories over the past 15+ years of belonging to this great organization, it’s hard to pick only a few. One of my fondest memories

was the honor of being chosen to attend the CAI Nat’l Conference in D.C. – there is so much to learn at these conferences. Once you attend then sit back to memorialize your thoughts, it’s amazing at how much you have in common with so many across our great nation, but also so many dynamic differences as well. Another fond memory was being chosen as the Manager of the Year. Receiving this award made me think, “I really did make the right career choice 23yrs ago to move into this industry” – feeling valued in what you do for a living is one of the best feelings. When you’re having a challenging day, you know you can call another CAI manager and vent and they know exactly what you’re feeling and talking about. Thanks to all my Fierce Friends out in the land of the CAI Heartland Chapter!



PATRICK MCCLANAHAN, CMCA, EBP, First Citizens Bank

First time on a committee, I was on the programs committee for most of my tenure with the chapter. When Peter Glanvill from CMA, donated one of his kidneys for a board member. Don’t think he won an award for that, but he should have.



KEITH BROWN, EBP, Daniel and Henry Co.

I joined CAI in 2008, shortly before Cathy, I believe. At the time I had just begun working in Business Development for United Services, a Disaster Restoration GC, after working for 11 years for another company in the industry. Besides marketing our services to the insurance industry, I was asked to see if we could expand commercial work, specifically property management in the condominium and apartment industry. But where do get my foot in the door? I contacted Bob Klages-we had done work at his home, I believe-whom I knew was a manager for a PM company. Bob was very helpful and suggested we become members of CAI. I began attending the monthly meetings, joined several committees, and quickly found it was an excellent way to network and develop business relationships that would produce solid leads for clients in need of our services, as well as making many friends. I never found any organization, whether in property

management or insurance, that was as beneficial to us as our involvement with CAI. United Services was sold in 2019, I retired in 2020, but was invited by Jim Ruebsam of The Daniel & Henry Insurance Brokerage, whom I met at CAI about the time I joined, to come and work part time as a consultant mainly representing D&H at CAI events. It’s still nice to keep active in the organization. Happy 40th.



KAREN O’CONNOR Corrigan, CIRMS, EBP, O’Connor Insurance

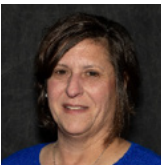
My favorite part of being involved in the Heartland Chapter is fostering the development of the education sessions, which grew from 10 attendees in 1986 to excess of 100 in 2026.

There was a specific moment that stood out in my 40 years of CAI Chapter memories. It is when Bob Klages saluted our CAI Chapter for its “Fierce Friends.” No matter what the community crisis is, we have a CAI community association professional to lean on within our Chapter.



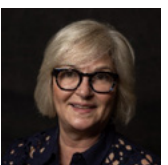
TODD BILLY, CCAL, Sandberg Phoenix

The memory I want to share is when I was taking my turn as Chapter President. Cathy had been with the Chapter for a few years, but we didn’t have to work at the same level when I was just a board member. We all knew the Chapter was going in the right direction, but what that actually meant was such an unknown. That’s what made it fun! We knew what we thought we could be, but no one had done it before. That inevitably led to Cathy getting very (very) mad at me. As she was conveying that message in a very (very) professional manner, I had a hard time not smiling because that’s when I knew Cathy shared such passion for the Chapter that all my anxiety and concerns about how the Chapter would actually get there just vanished. No more fear. Right there. In that moment, I knew the Chapter had a true long-term partner to accomplish things we didn’t know possible and Cathy has certainly shown that to all of us in the Heartland and impacted everyone in the industry. So, my favorite memory is Cathy yelling at me.



TERRY WATSEK, CMCA, AMS, Community Property Management

In 2021 I was voted Manager of the year. I was so shocked to receive this award, I remember crying when Cathy contacted me to let me know. I also remember holding back the tears when I accepted the award. Thank you to my Fierce Friend who nominated me.



DIANA ROTHBARTH, CMCA, AMS, PCAM

Fifteen years ago, I entered this industry with a background in real estate and banking and quickly discovered there was a whole world waiting to be learned. Along the way I’ve written everything from serious board communications on pond scum, drainage, insurance, and reserves to helping program entry systems that thoroughly tested my technical abilities. I’ve even seen board members cleaning a pool in ways that shall remain part of CAI folklore!

What has kept me engaged is that no two communities are ever the same. Every property presents a new puzzle, every challenge a chance to learn. A scholarship to attend a national conference opened even more doors through education, mentorship, and friendships that continue today.

Through it all, I’ve learned that while buildings, budgets, elevators, and roadways matter, it’s the people, the relationships, the shared meals, laughter, and problem-solving that truly sustain us. Fifteen years later, I’m still learning, still curious, and now fortunate to help communities as a consultant—solving problems one at a time. Thank you to CAI and the many colleagues who have been part of this journey.



JIM WULKOPF, Beckner Painting

Maybe I have Bob Klages on the brain since he just had a birthday recently but him carving the ice sculpture for the Trade Show for all those years was always impressive. It became something I always looked forward to seeing.

Keeping to the Bob theme, one night many years ago

he invited a bunch of CAI members over to his home. It was a fun evening spend with great people. That night was a small reminder of what CAI is all about: friendship, connections and fun!



TONY SOUKENIK
Co-Founder and former chapter president, CAI Heartland Chapter
Written in celebration of the 40th Anniversary, 2026

A Breakfast That Built a Chapter
How a Mentorship and a Shared Vision Became the Heartland Chapter of CAI

Sometimes the most important chapters of our lives often begin without fanfare. For me, the story of the Heartland Chapter of the Community Associations Institute started with a referral in 1983.

I was a first-year law student at Saint Louis University School of Law and a newly appointed board member at Spring Creek Condominiums. Like many HOA directors, I quickly discovered that governance raised legal questions I couldn't answer alone.

My real property professor, Peter Salsich at SLU Law—connected me with one of his former students: Marvin J. Nodiff, already an established authority in condominium law and a Fellow in the College of Community Association Lawyers. From our first conversation, I knew I had found both an answer and a direction. I could build a career—a niche—in owners association law.

By 1985, our conversations had turned into something larger. CAI had existed nationally since 1973, organized through the joint efforts of the Urban Land Institute, the National Association of Home Builders, the U.S. League of Savings and Loan Associations, the Veterans Administration, and the U.S. Department of Housing and Urban Development. But our part of the country did not have a seat at that table. We believed community association professionals in the region deserved a local chapter where managers, attorneys, board members, and business partners could share best practices.

I remember the morning vividly. Marvin and I sat down for breakfast at a small restaurant in the Central West

End. Over omelets and coffee, we laid the groundwork for the Heartland Chapter: who to recruit, how to structure it, what it should stand for.

From that breakfast, we reached out to Tom Brackman, Tom Wilhite, Cheryl & Bob O'Connor, Bob Klages, Mary Alice Norman, Linda Schweppe, and Roger Larson. This small group together with several others spearheaded the organization with a pioneer spirit.

Marvin became my mentor—always generous with his time, knowledge, and encouragement. He was widely respected, earning CAI Heartland's Lifetime Achievement Award, and later authored Creating Community Association Law: True Tales from Early Pioneers, published by CAI. We always talked about practicing together but never did; I wanted a broader platform, and he preferred a smaller firm. I am pleased that another of Marvin's protégés, Todd Billy, has since joined me as a partner at Sandberg Phoenix.

Today, CAI has grown to more than 44,000 members worldwide, collaborating with 64 chapters across the U.S., Canada, the Middle East, and South Africa—serving the more than 75 million Americans who reside in over 358,000 community associations. The Heartland Chapter, approaching 500 members, has been a cornerstone of my career and, more importantly, a source of lifelong friendships.

Here's to the next forty years.



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MOLAC Legislative Update

By: Steve Doores, CMCA, AMS, PCAM



As this year's legislative session in Jefferson City has concluded, the Missouri Legislative Action Committee (MOLAC) has once again been hard at work monitoring legislation, advocating for community associations, and ensuring that the voices of Missouri's homeowners and industry professionals are heard where it matters most. While not every bill MOLAC supported crossed the finish line, this session demonstrated the value of having an active presence at the Capitol and maintaining strong relationships with legislators. Our efforts continue to focus on protecting local governance, promoting practical solutions for associations, and preventing unnecessary government overreach.

Declaration and Bylaws Modernization Act

One of MOLAC's top priorities this year was supporting the Missouri Declaration and Bylaws Modernization Act. This updated piece of legislation was designed to provide homeowners associations with a more comprehensive statutory framework similar to what already exists for condominium associations in Missouri within the Uniform Condominium Act (MO RSMO Chapter 448). Among its many provisions, the bill sought to modernize amendment procedures for governing documents, establish practical mechanisms for filling Board vacancies, conducting association business when participation is low, and reinforce sound governance practices such as annual budgeting and owner notification requirements. Although the legislation ultimately did not advance out of committee, MOLAC members testified in support of the proposal and continued exploring opportunities to attach its language to other legislation before adjournment. While those efforts were unsuccessful this year, MOLAC will pick up where we left off when the legislature is next in session.

Erosion Control Loan Program

MOLAC also continued advocating for House Bill 1734, which would establish a revolving loan program to help homeowners associations fund erosion control and stream stabilization projects. The proposal received

unanimous support in the Conservation Committee and represented a commonsense approach to helping associations address significant infrastructure and environmental concerns without placing the full financial burden on homeowners. Unfortunately, the bill stalled in the Rules Committee despite its bipartisan support. MOLAC and its lobbying team continued working behind the scenes to identify legislative vehicles that could carry the proposal forward before the end of session. Although it did not pass, the bill remains an important initiative that we expect to revisit during the next legislative session.

Preventing Unfavorable Legislation

Just as important as advancing beneficial legislation is preventing proposals that could negatively affect community associations. Many CAI members, community association managers, and association Board members may recall previous concerns regarding legislation affecting solar panel regulations and mandatory allowances for raising chickens in the backyards of homeowners associations. Fortunately, throughout the 2026 session, no significant movement occurred on these issues. MOLAC nevertheless remained vigilant, particularly during the final weeks of session when amendments can unexpectedly appear on unrelated bills (i.e., the infamous "Chicken Bill"). By closely monitoring legislative developments and maintaining communication with lawmakers and our lobbyists, MOLAC was prepared to respond quickly if needed.

Corporate Transparency Act

At the Federal level, there is still on-going activity around the Corporate Transparency Act with the latest legislation action being a bill that successfully passed that addresses privacy concerns and the deletion of personal data from those individuals who submitted the data (typically Board member personal data). For more details on the latest update on this from CAI National, please click on the following link ([HERE](#)) to read the May 15, 2026, Blog Post.

Advocacy Beyond the State Capitol

Advocacy extends well beyond testimony and committee hearings. During CAI's annual Advocacy Day in Jefferson City, CAI members met directly with legislators to discuss issues affecting nearly one million Missourians living in community associations across the state. These face-to-face conversations help educate policymakers about the realities of association governance and reinforce the importance of preserving local decision-making. Meanwhile, MOLAC continues encouraging grassroots involvement through member outreach, legislative updates, and opportunities for homeowners and professionals alike to engage with elected officials when critical issues arise.

The conclusion of the legislative session is not the end of MOLAC's work, as it marks the beginning of preparations for the next session. Throughout the year, the committee will continue evaluating proposed legislation, refining policy initiatives, and preparing to continue work with lawmakers during the upcoming legislative session to develop practical solutions that benefit Missouri community associations. None of these accomplishments would be possible without

the dedication of our volunteer committee members, our professional lobbyists, and the continued support of CAI members across Missouri. Every meeting attended, every conversation with a legislator, and every advocacy effort helps strengthen the voice of community associations in Missouri.

We encourage our CAI members to stay informed, stay engaged, and consider supporting MOLAC's ongoing legislative efforts. Together, we can continue shaping policies that protect and enhance the communities we serve. **CAI**

MOLAC Testimony Sign up Form

The purpose of this form is a request for volunteers/advocates who would be available to testify or reach out to legislators as needed when issues arise in the State of Missouri.

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Grill Smart, Grill Safe: Essential Barbecue Safety Tips for Condo Communities

By: Cory Seals, Balsiger Insurance

- **Inspect your grill before use:** Check gas lines, connections, and tank for leaks using soapy water. Replace or service faulty parts promptly.
- **Keep a fire extinguisher and water source nearby:** Being prepared to quickly put out flare-ups makes all the difference.
- **Keep kids and pets away:** Establish a safe zone around the grill that no one crosses when it's hot.
- **Never leave the grill unattended:** Flames can flare quickly; stay close and focused while cooking.
- **Clean your grill regularly:** Remove grease and food buildup to reduce fire fuel and ensure proper airflow.
- **Turn off propane tanks when done:** This prevents unexpected leaks after grilling. **CAI**

Barbecue grilling is a favorite way to gather, enjoy delicious food, and celebrate with neighbors. But grilling in a condo setting comes with special safety responsibilities. From fire hazards to restrictions tied to shared spaces, knowing how to grill safely protects not just your home but everyone around you.

This article covers the key risks involved with barbecue grilling, helpful tips tailored for condos, and simple checklist to keep your grilling fun and secure.

The Risks of Grilling in Condos

- **Fire hazards:** Grills produce open flames and heat that can ignite nearby combustible materials, especially on balconies or near building structures.
- **Propane leaks:** Leaking gas tanks or incorrectly connected hoses can cause dangerous flare-ups or explosions.
- **Restricted spaces:** Limited outdoor area increases risk of accidents or damage in congested settings.
- **Carbon monoxide poisoning:** Using grills in enclosed or semi-enclosed areas traps toxic gases, risking health.
- **Damage and liability:** Improper grilling can lead to property damage, triggering liability claims or insurance issues.

Helpful Barbecue Safety Tips for Condo Living

- **Know and follow your condo's rules:** Many condos prohibit grilling on balconies or require grills to be at least 10 feet from buildings and combustible surfaces. Always check local regulations and HOA policies.
- **Grill outdoors only:** Never use charcoal or gas grills indoors, in garages, or under overhangs to avoid fire and carbon monoxide dangers.
- **Set up on stable, non-flammable surfaces:** Concrete on asphalt patios are great. Avoid wood decks unless you have proper protective mats.

Planning for the future is complicated.
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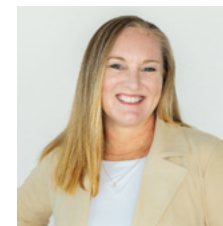


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LENDING TOOLS TO HELP YOUR ASSOCIATION

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 assessments, or combination

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