

CAI-Wisconsin Chapter

COMMUNITY LEADER

News for the New American Neighborhood

AGING IN COMMUNITY ASSOCIATIONS: COGNITION FOCUS

Learn the importance of understanding your community and how the aging process plays a role.

WHY ARE WE PAYING MORE TAXES ON INTEREST INCOME?

Mitigate risk and maintain property value in the years to come.

NAVIGATING INSURANCE DEDUCTIBLES

Understand how to manage deductibles effectively to mitigate risk and ensure protection.

WE'RE HAVING WHAT KIND OF MEETING?

What's the difference in a board meeting and a special meeting, or an annual meeting and a town meeting?

2025 ANNUAL CONFERENCE

Save the Date - March 13, 2025

WISCONSIN CHAPTER


community
ASSOCIATIONS INSTITUTE

Volume XXIV, Quarter 1 - 2025
www.cai-wi.org | 414-788-0640 x1

LEADERSHIP DIRECTORY

2024-2025 BOARD OF DIRECTORS

President

Erica Joyce
Mid State Insurance
7105 W Mequon Road
Mequon, WI 53092
Phone: (262) 643-4674
ericaj@midstateis.com

Treasurer

Dan Miske, CCAL
Kaman & Cusimano
9000 West Chester St.
Milwaukee, Wisconsin 53214
Phone: (888) 800-1042
dmiske@kamancus.com

Past President

Sara Moker, CMCA, AMS, PCAM
Elite Properties, Inc.
700 Larry Ct.
Waukesha, WI 53186
Phone: (262) 373-1777
sclark@eliteprop.org

Director

Ryan Maloney
Robertson Ryan & Associates
20975 Swenson Drive, Suite 175
Waukesha, WI 53186
Phone: (414) 221-0346
rmaloney@robertsonryan.com

Director

Daniel Corwin
Alliance Association Bank
3033 West Ray Road, Suite 200
Chandler, AZ 85226
Phone: (888) 734-4567
daniel.corwin@allianceassociationbank.com

Director

Samantha Hoppe, CMCA
Hunt Management
10520 N Baehr Rd., Ste. Q
Mequon, WI 53092
Phone: (262) 238-1480
samantha@huntmanagement.com

Director

Carissa Pezewski, CMCA, AMS, PCAM
MPC Property Management
120 E Chestnut St.
Burlington, WI 53105
Phone: (262) 210-6638
carissa@mpcpm.com

Director

Mona Lisa Battaglia
Villa Vista Owner's Association, Inc.
N82W13504 Fond Du Lac Ave
Menomonee Falls, WI
Phone: (414)267-7305
monalisabattaglia1@gmail.com

Director

Lawrence J Robe
Knickerbocker on the Lake
1028 E Juneau Ave
Milwaukee, WI 53202
Phone: (414) 837-1028
gm@knickerbockeronthelake.com

Local Contact/Staff

Mikki Suchomel, Account Executive
Wisconsin Association Management
11801 W. Silver Spring Dr., Ste. 200
Milwaukee, WI 53225
Phone: (414) 755-3355
mikki@wamllc.net

Maiya Whelan, Marketing Director
Wisconsin Association Management
11801 W. Silver Spring Dr., Ste. 200
Milwaukee, WI 53225
Phone: (414) 755-3354
maiya@wamllc.net

2025 CAI-WI COMMITTEES

Education & Programs:

Sandra Chapman (Chair)
Stacey Carew
Emily Foy
Elizabeth Halverson
Erica Joyce
Ryan Maloney
Carissa Pezewski, CMCA, AMS, PCAM
Christy True, CMCA, AMS
Todd Walter

Conference & Tradeshow:

Shari Engstrom (Chair)
Antoinette Collins
Ryan T. Duffy
Sonja Wixom
Amy Peterselli
Nikki Mahsem
Angela Snyder

Golf Outing:

Emily Foy (Chair)
Christy True, CMCA, AMS
Colleen Gerschke
Jackson Dufault
Justin Derkson
Jennifer Gannon

Legislative Action:

Amy Peterselli (Chair)
Dan Merritt
Shawn Anderson
Ryan Maloney
Todd Walter
Mike Leach
Lawrence J. Robe, III,
John Krueger

Magazine & Membership Directory:

Julie Metzger, CMCA, AMS (Chair)
Carissa Pezewski, CMCA, AMS, PCAM
Karen Skoric
Constantine Diskos

Communication & Outreach:

Christy True CMCA, AMS (Chair)
Julie Metzger, CMCA, AMS
Billie Jo Fatheree
Samantha Hoppe, CMCA
Heather Sadler, CMCA, AMS

Special Events:

Angie Rosploch (Chair)
Richard Spaulding
Shari Engstrom
Julie Peterson, ARM, CMCA, AMS
Mark Schultz, CMCA

KAREN SKORIC, C.P.A.

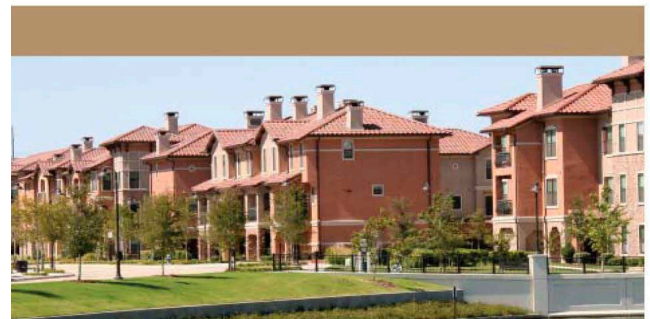
THE CONDO ACCOUNTING FIRM

MARK CANTEY & ASSOCIATES, P.C.

Annual Accounting Services
Audits
Reviews
Compilations
Tax Returns

Monthly Accounting Services

Serving over 900 associations annually
and over 40,000 units daily



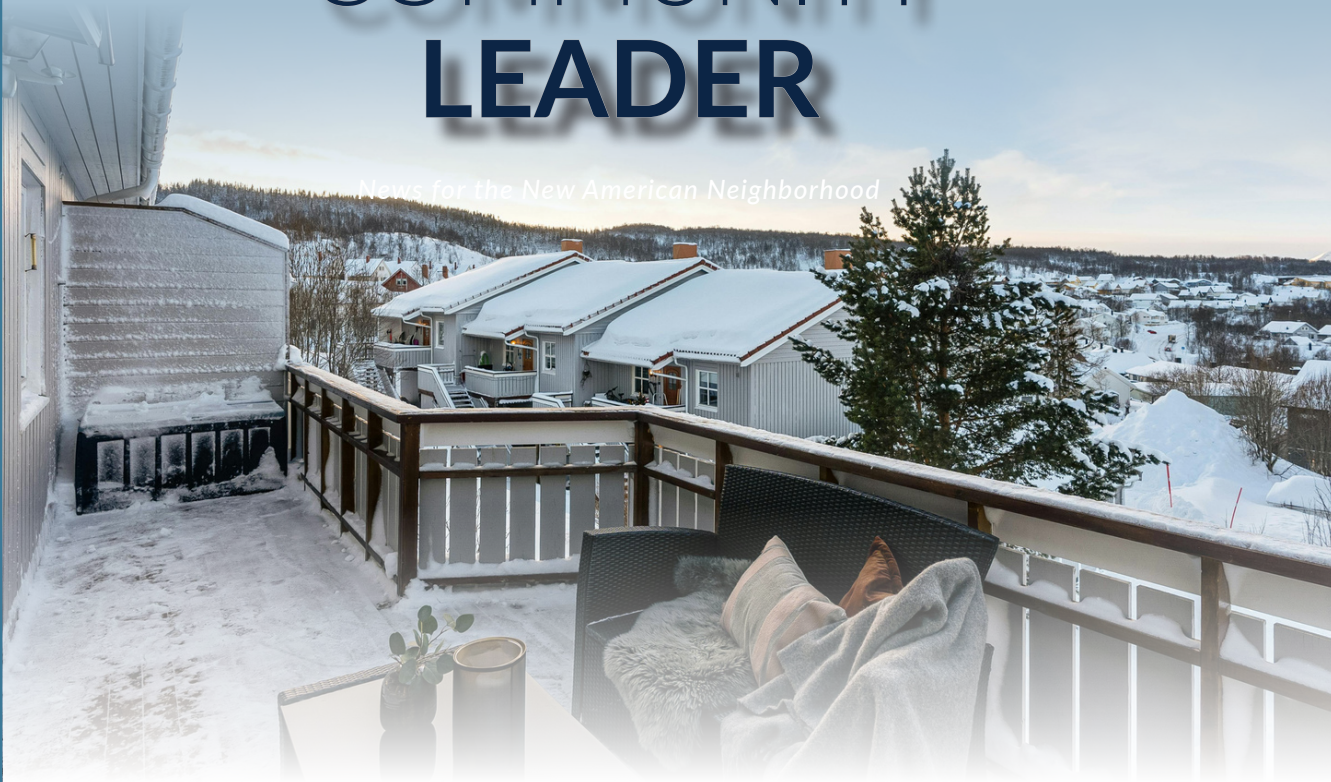
735 N. Water Street, Suite 175
Milwaukee, WI 53202
855.301.9400

canteycpa.com

CAI-Wisconsin Chapter

COMMUNITY LEADER

News for the New American Neighborhood



5	President's Message
9	Aging in Community Associations: Cognition Focus
12	Mitigating Financial Risk
15	Navigating Wind & Hail Deductibles
17	We're Having <i>What</i> Kind of Meeting?
25	Classified Advertisements
27	2025 Annual Sponsors



Join us at an Upcoming Event

Learn more at www.cai-wi.org



DEMARK'S

WINDOW & PRESSURE CLEANING

YOUR TRUSTED PARTNER IN COMMUNITY
PROPERTY MAINTENANCE SINCE 2007.



Window
Cleaning



Pressure
Washing



Gutter
Cleaning



Building
Washing



Parking Garage
Cleaning

DeMark's has been the trusted partner for property managers and community associations, delivering expert exterior cleaning with reliability and professionalism. From routine maintenance to deep cleaning solutions, we help properties stay clean, safe, and well-maintained.



Visit Our Website :
www.demarks.com/quote



More Information :
(262) 894-2057

PRESIDENT'S MESSAGE



CAI-WI Members,

As we step into the year 2025, I would like to take a moment to express my deep gratitude for your unwavering support throughout 2024. The winter months bring a sense of calm and reflection, much like the snow gently covering the ground. It's a time to pause, appreciate what we've accomplished, and look forward to the opportunities that lie ahead.

I encourage you to stay connected with CAI-WI as we prepare for the upcoming winter events. There are several exciting educational sessions planned to help you continue growing and advancing in the New Year. Please visit our website at <https://cai-wi.org> for more details.

A special thank you to our committees, volunteers, and all of our members who have contributed to the success of our programs this year. Your dedication is what makes CAI-WI such a strong and vibrant community. Wishing you all a peaceful and joyful winter season, and a New Year filled with success and growth.

Sincerely,

Erica Joyce

CIC, CIRMS, AAI, AIS

CAI-WI President

CAMO CREW
RESPONSIBLE
JUNK REMOVAL


FROM APARTMENTS TO OFFICE
BUILDINGS, CAMO CREW CLEARS OUT
COMMERCIAL SPACES OF ANY SIZE
SO YOU CAN MAKE A FRESH START.

CALL OR TEXT
414-420-2266
CAMOCREW.US

CAMO CREW CARES ABOUT THE ENVIRONMENT
Certified electronic recycler • Diverts up to 80% of
material from landfills • Donates to local organizations

VETERAN-OWNED
LOCALLY OPERATED

LOCALLY-COMMITTED • VETERAN-OWNED • ENVIRONMENTALLY-FOCUSED




PAR-TEE *in* PLAID



MONDAY, JUNE 23, 2025
JOIN IN ON THE FUN & WEAR YOUR BEST PLAID!

THE LEGEND AT MERRILL HILLS
W270S3425 MERRILL HILLS RD, WAUKESHA, WI 53189



COMMUNITY ASSOCIATION MANAGEMENT

OFFERING SERVICES FOR CONDOMINIUM OR HOMEOWNER ASSOCIATIONS



- FINANCIAL MANAGEMENT
- BOARD ASSISTED MANAGEMENT
- FULL-SERVICE MANAGEMENT



~NO ADDITIONAL OFFICE FEES~

PACKAGES INCLUDE WEBSITE & OFFICE SUPPLIES

24/7 EMERGENCY SERVICE - SERVICE TECHNICIANS AVAILABLE



414-425-3134

KCAPPS@FORESTGREENREALTY.COM

WWW.FORESTGREENREALTY.COM



FOREST GREEN
Realty & Management



JOIN OUR TEAM! WE ARE HIRING COMMUNITY ASSOCIATION MANAGERS!



A Community Presence



Specializing in Community Association Management since 1982



Wisconsin's most trusted
community association
management firm
specializing in:

- Day-to-Day Association Administration
- Financial Management and Bookkeeping
- Property Maintenance and Repair
- Industry Support and Education



10520 N. BAEHR ROAD, SUITE Q
MEQUON, WI 53092
(262) 238-1480
WWW.HUNTMANAGEMENT.COM

WISCONSIN CONDOMINIUM/HOMEOWNER ASSOCIATION LAW

Kaman & Cusimano provides comprehensive information and education to the board. Stressing communication, not litigation, our attorneys work to protect property values and promote harmony within community associations.



MAXIMIZING UNITY IN THE COMMUNITY



KAMAN & CUSIMANO ^{LLC}

COMMUNITY ASSOCIATION ATTORNEYS

Lydia J. Chartre, Partner – lchartre@kamancus.com

Daniel J. Miske, Partner – dmiske@kamancus.com

Wicondolaw.com

Wihoalaw.com

AGING IN COMMUNITY ASSOCIATIONS: COGNITION FOCUS

by Amy K. Peterselli, Esq. & Alissa M. Butts, PhD. ABPP

Introduction

Community Associations are an attractive housing option for 55+ year old adults or adults that are entering the later stages of life. From this, Boards will sometimes include prior business owners, retired executives, or individuals who are looking to stay active. It is important not only with Board Members, but members of the community as well to understand the aging process. Dr. Alissa Butts is a Clinical Neuropsychologist who specializes in cognitive disorders and is able to provide insight into the brain aging process. Here we will discuss what is normal versus abnormal cognitive aging. Some changes that may be problematic for unit owners and Board Members alike, and some helpful discussion on how to handle unique situations that may arise. Amy Peterselli, who also contributed to this article, is an attorney with Kaman & Cusimano LLC, a firm that specializes in representing community associations.

Age-Associated Cognitive Decline

Age-Associated Cognitive Decline refers to normal cognitive change that accompanies aging. This is a natural consequence of the brain getting older and some of the most common features of natural age-associated cognitive decline include the following:

- **Mild Forgetfulness:** often as an older adult, the individual may be more likely to forget what they go into another room to retrieve, may recall the gist of a conversation, but not all of the details, and/or more frequently need a hint or two to “jog” the memory. This isn’t an every day occurrence, but can occur on occasion and their memory of an event and/or details usually return quickly.
- **Word Finding:** most people have trouble remembering the names of people we do not know well, particularly someone we just met. This is more likely to occur with age. It is also more common to have that occasional “tip of the tongue” phenomenon where we know what we want to say but it takes us a little longer to get that word we’re looking for. Usually again, these situations resolve themselves with a little more time or a hint to “jog” their memory.

- **Speed and Attention:** As we get older it takes the brain longer to process information, particularly if we’re trying to learn something new. We probably will need to practice, repeat, or read it more than once before it “sticks”. The brain’s ability to multitask also reduces. For example, if before we were able to keep a mental “to do” list of a handful of things we wanted to do during the day we might forget one or two. Or we might not be able to do two things at once like we did before (e.g., watch television and have a conversation about plans for the weekend).
- **Behavior:** Personality and behavior is regulated by the brain. So as the brain changes, our behaviors might change a little too. Again, some change is not uncommon. However, if someone becomes much more difficult to reason with, is making poor or unsafe decisions that puts themselves or loved ones at risk (e.g, financially), that could be cause for concern. Another example is if someone seems like they have lost their “filter” (if they had one to begin with) and are now often saying things in public that normally they would have screened or filtered before.

Mild Cognitive Impairment or Dementia

Mild cognitive impairment or dementia transcends normal aging and occurs when a person experiences change in the above-mentioned aspects and other areas of cognition to the extent it interferes with their ability to perform daily tasks and manage responsibilities. These changes are also a noticeable difference, particularly decline, from where they were before or at their “baseline”. Often there is a brain disease or other medical condition causing these issues, with some possibilities being Alzheimer’s disease, Fronto-temporal dementia, other dementias, Vascular-Related Cognitive Impairment, or even severe psychological conditions including depression or anxiety. A medical work-up would be needed to get to the bottom of what is causing the mild cognitive impairment or dementia.



PLM

PAVING AND CONCRETE

WHAT WE DO:

- Asphalt Paving
- Milling & Reclamation
- Concrete Curbs & Flatwork
- ADA Parking Requirements
- Drainage & Utilities
- Pavement Markings & Signs
- Sealcoating
- Cracksealing
- Infrared Patching & Repair
- Snow Removal
- Earthwork
- Sport Services

262.691.3964
www.plmpaving.com

AGING IN COMMUNITY ASSOCIATIONS: COGNITION FOCUS CONTINUED...

Some signs of when cognitive change is more than “normal aging” and may be a mild cognitive impairment or dementia include the following:

- Forgetting conversations you had from one day to the next, or within a day.
- Repeating themselves on information they already told you or you needing to repeat information to them.
- Forgetting important elements of a project you may be working on
- Forgetting about meetings or events
- Trouble expressing themselves – the individual may have frequent trouble finding the word they want to use, the wrong word comes out, or the word comes out incorrectly. This would need to happen frequently, not just every once in a while
- Not explaining themselves in a logical way. Maybe they are getting confused on the topic more easily or their responses are off track with what is really being discussed
- Poor decision making – maybe they aren’t considering all of the necessary pieces, or they do not see a clear “red flag” in the solution they are proposing.
- Trouble reasoning and compromising – being able to self-reflect, consider other people’s views and realize that sometimes our own idea isn’t the best one. Trouble in this area could reflect some changes with executive functioning.
- Planning, organizing, being prepared – these are all cognitive skills that fall into executive functioning and would likely be needed when working on a big project. If an individual is having more trouble using these skills then they may be experiencing abnormal cognitive change.

How to help yourself and others

- A common recommendation to maintain brain health and quality of life in aging is to **STAY ACTIVE**: physically, socially, and cognitively. Therefore, serving on a board or being involved in an association is an excellent activity for older adults. It often provides circumstances for individuals to feel needed, valued, cognitively challenged, and socially interact with others. These are all positive things for wellness.
- Take notes! When important information is discussed and needs to be remembered, make a note of that which can be referenced later. Don’t rely just on “I’ll remember this.”
- Take breaks from mentally challenging tasks, and relax (e.g., take a short walk or do a breathing exercise).
- Manage your energy. Work on your most difficult tasks at the time of day when you have the most energy and feel most alert.
- Break down projects into reasonably sized parts. Make a list and put it in order from first to last of what needs to get done during the day. Check off each task when it is complete.
- Minimize distractions. When trying to learn important information or when working on something that takes a lot of focus, try to turn off other distracting things such as the radio or television.
- If feasible, provide one on one conversations with Board members or unit owners who may struggle following content in a group setting. They may need repetition, simplification, or clarification of a topic that is more easily done one on one.

Conclusion

Please remember, it is not a Board member or Manager’s job to diagnose a unit owner or other Board Member’s mental state. That should be left to the medical professionals. However, the Board does have a fiduciary duty to act in the best interest of the Association. We recommend consulting legal counsel in situations where you believe a unit owner or member of the Board is experiencing cognitive decline resulting in violations of your Association’s governing documents, brings to question their ability to live on their own, or another situation that may be resultant of cognitive decline.

MITIGATING FINANCIAL RISK: RESERVE STUDIES, LENDING, AND INSURANCE

by Reserve Advisors



As a result, lenders are requiring greater transparency and accountability from associations, including conducting reserve studies that accurately assess the long-term maintenance needs of a property. Recently, Fannie Mae and Freddie Mac released a list of blacklisted properties that are ineligible for lending due primarily to structural issues, deferred maintenance, litigation/prelitigation activity, and failure to conduct reserve studies and fund reserves properly. If an association fails to adequately reserve and instead relies on special assessments to fix expensive structural issues, it is more likely that a homeowner will become unable to afford their loan.

Insurance companies are also taking note of the importance of reserve studies in assessing risk. By examining the adequacy of reserve funds in relation to projected expenses, insurers gauge the association's ability to cover potential claims without resorting to special assessments or loans.

In the ever-evolving landscape of community associations, one trend is becoming increasingly apparent: lenders and insurers are focusing on reserve studies. Traditionally overlooked and used as an internal planning tool, reserve studies are now capturing the attention of external individuals and institutions, particularly lenders and insurance companies. This shift in focus is driven by a growing awareness of the importance of proactive risk management.

One key driver of this trend is the recognition that neglecting to conduct or follow a reserve study can have significant financial repercussions. Reserve studies comprise two parts – a physical inspection of your association's common property, and a financial analysis of your current reserve fund status and creation of a long-term capital plan. If associations adhere to their reserve study's recommendations, not only will they be able to address any physical areas of concern, but they will have adequate funding to complete projects on time and avoid deferring maintenance. Associations that fail to adequately budget for necessary repairs and maintenance often find themselves facing costly surprises down the line – preparing to avoid an emergency is much cheaper than dealing with one.

Structural issues have also emerged as a major area of focus, with lenders increasingly scrutinizing the structural integrity of the property. Ensuring the structural soundness of an association's buildings is essential to mitigating risk, and lending standards are becoming stricter as institutions place greater emphasis on conducting thorough inspections and assessments. Communities with known structural issues or deferred maintenance to structural components pose a financial risk to both lenders and potential buyers, who could face hefty special assessments.

Continued on page 13

Assessing community priorities is complicated

NO NEED TO GO IT ALONE

Our easy to understand reserve studies help your board make smarter, more confident decisions that support your community's financial health.

RESERVE™ ADVISORS
Long-term thinking. Everyday commitment.

For your reserve study proposal, contact us at (800) 221-9882 or visit reserveadvisors.com.

Components with deferred maintenance or inadequate funding are more susceptible to failure, leading to increased likelihood of insurance claims. By incorporating data from reserve studies into their risk models, insurers can adjust premiums accordingly and tailor coverage to address specific vulnerabilities within the community. Properties that fail to demonstrate sufficient financial preparedness for current or future repairs and maintenance may face higher premiums or coverage restrictions to account for increased risk exposure. In the worst-case scenario, insurance providers may opt to drop the property and not renew coverage.

Considering these developments, managers and boards alike should be increasingly cognizant of the value of proactive planning and budgeting. Conducting regular reserve studies, recommended by CAI to be updated with a site visit every three years, helps associations identify potential maintenance issues early on and allocate funds accordingly. This helps to safeguard the long-term value of the property and ensures compliance with lender and insurance requirements.

Additionally, a proactive budgeting approach allows for the timely completion of capital replacement and maintenance projects, which can enhance an association's overall attractiveness to prospective buyers. Communities with well-maintained infrastructure and documented, healthy reserve funds are perceived as more desirable investments, commanding higher market value through structural and financial reliability.

The growing focus on reserve studies reflects a broader shift toward risk management and financial diligence in the community association industry. As lenders and insurance companies place greater emphasis on structural integrity and financial adequacy, boards and managers must adapt by prioritizing proactive maintenance and budgeting practices through conducting regular reserve studies. By doing so, not only can risks be mitigated, but the value of the property can be maintained for years to come.



REGISTER TODAY FOR THE 2025
**ANNUAL CONFERENCE
& TRADE SHOW**
MARCH 13TH AT THE BROOKFIELD CONFERENCE CENTER!





Comprehensive Insurance Review for Community Associations

At Mid-State Insurance, we understand the unique needs of community associations. Let us help ensure your association is properly protected.

- Knowledgeable Advice: Tailored insurance solutions for your community.
- Custom Coverage: Protection designed specifically for your association's needs.
- Affordable Rates: Get the best value for the coverage you need.

Why choose us?

Experienced professionals who specialize in community association insurance.
Personal consultations and ongoing support.
Coverage options that grow with your community.

Contact Us Today!

Email: ericaj@midstateis.com

Website: www.midstateis.com

Mid-State Insurance

7105 W Mequon Rd
Mequon, WI 53092

NAVIGATING WIND AND HAIL DEDUCTIBLES IN COMMUNITY ASSOCIATIONS

by Erica Joyce, CIC, CIRMS, AAI, AIS – Mid-State Insurance

As severe weather events become more frequent and intense, community associations must pay close attention to the terms of their insurance policies, especially when it comes to wind and hail coverage. One crucial element of these policies that can significantly impact a community's financial stability is the wind and hail deductible. Understanding how these deductibles work, their implications, and how to manage them effectively can make all the difference in mitigating risk and ensuring proper protection.

What is a Wind/Hail Deductible?

A wind and hail deductible is a specific type of insurance deductible that applies to claims related to wind and hail damage. Unlike the standard property deductible, which is a fixed amount or percentage of the policy's total value, a wind/hail deductible is typically calculated as a percentage of the total insured value of the property or the damage sustained during a wind or hail event.

For example, if a community association has a policy with a \$1 million insured value and a 2% wind and hail deductible, the deductible for a claim related to wind or hail damage would be \$20,000. This means that the community association would need to pay this amount out of pocket before the insurance policy covers the remaining repair costs.

Why Are Wind/Hail Deductibles Different?

Wind and hail deductibles are typically higher than regular property deductibles because these types of natural disasters often cause widespread damage.

Instead of being based on a fixed dollar amount, it's usually expressed as a percentage of the total value of the insured property, which means that the deductible could vary depending on the value of the community association's assets.

Factors Affecting Wind/Hail Deductibles

Several factors can influence the size of a community association's wind and hail deductible:

1. Location: Communities in areas prone to extreme weather typically face higher wind and hail deductibles. Insurers adjust their rates to reflect the regional risks.

2. Building Construction: The construction type and age of buildings in the association can affect how insurers view the risk. Older buildings or those with less sturdy construction might have higher deductibles due to the perceived risk of damage.

3. Risk Mitigation: Communities that have taken steps to reduce their exposure to wind and hail damage may be able to negotiate lower deductibles. This might include installing impact-resistant roofing, reinforcing windows, or creating emergency response plans.

4. Policy Limits and Terms: The terms of the insurance policy, including coverage limits and exclusions, will directly affect the deductible. Some policies might offer lower deductibles but at the cost of higher premiums.

5. Claims History: A community's past claims history can also influence the deductible. Frequent claims, especially for wind and hail damage, may lead to higher deductibles as insurers assess a greater level of risk.

Conclusion

Wind and hail deductibles can be a complex but critical element of a community association's insurance policy. Understanding how these deductibles work, how they are calculated, and what factors influence them is key to managing risk and ensuring the long-term financial health of the association. By reviewing policies, investing in mitigation measures, and planning for potential costs, community associations can better prepare for the inevitable challenges posed by severe weather events and protect the interests of their residents.

For community associations, staying informed and proactive about wind and hail deductibles is an essential step in effective risk management, ensuring the community remains resilient even in the face of nature's most unpredictable forces.



THIS MARKET IS OUR
HOME.

F3

WISCONSIN'S LEADING CONDO
 MANAGEMENT COMPANY

13400 Bishops Lane
 Brookfield, WI 53005

FOUNDERS 3
 REAL ESTATE SERVICES

414.271.1111
 founders3.com



Every community management company is unique. Our experts tailor solutions to meet and exceed your needs.

Alliance Association Bank®

Turn to the experts for customized technology and industry-tailored banking solutions.

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

 **Anthony Dister**
 Managing Director
 (847) 909-1861
 anthony.w.dister@allianceassociationbank.com




allianceassociationbank.com

Alliance Association Bank, a division of Western Alliance Bank. Member FDIC.



Creating Landscapes for Life

 **LANDSCAPE
 CONCEPTS MGMT**

 (262) 900-1385
 info@landscapeconecpts.com
 www.landscapeconecpts.com

Services provided:

- | | |
|------------------------|-----------------------|
| Landscape Management | Seasonal Color |
| Landscape Construction | Snow & Ice Management |
| Landscape Design | Urban Gardening |
| Water Management | Holiday Decor |
| Tree Care | |



WE'RE HAVING *WHAT* KIND OF MEETING?

What's the difference between a board meeting and a special meeting, or an annual meeting and a town meeting? Confused? Here's some clarification.

Annual Meetings

Annual meetings—or annual membership meetings—are required by our governing documents, which specify when they're to be conducted and how and when members are to be notified about the meeting. This is the main meeting of the year when members receive the new budget, elect a board, hear committee reports and discuss items of common interest.

Special Meetings

Special meetings are limited to a particular topic. The board can call a special meeting at any time, and they must notify all members in advance. The notice will specify the topic so interested members can attend. Special meetings give the board an opportunity to explore sensitive or controversial matters—perhaps an assessment increase. Members do not participate in the meeting, unless asked directly by a board member, but they have a right to listen to the board discussion.

Town Meetings

Town meetings are informal gatherings intended to promote two-way communication; full member participation is essential to success. The board may want to present a controversial issue or explore an important question like amending the bylaws. The board may want to get a sense of members' priorities, garner support for a large project or clarify a misunderstood decision.

Board Meetings

Most of the business of the association is conducted at regular board meetings. Board members set policy, oversee the manager's work, review operations, resolve disputes, talk to residents and plan for the future. Often the health and harmony of an entire community is directly linked to how constructive these meetings are.

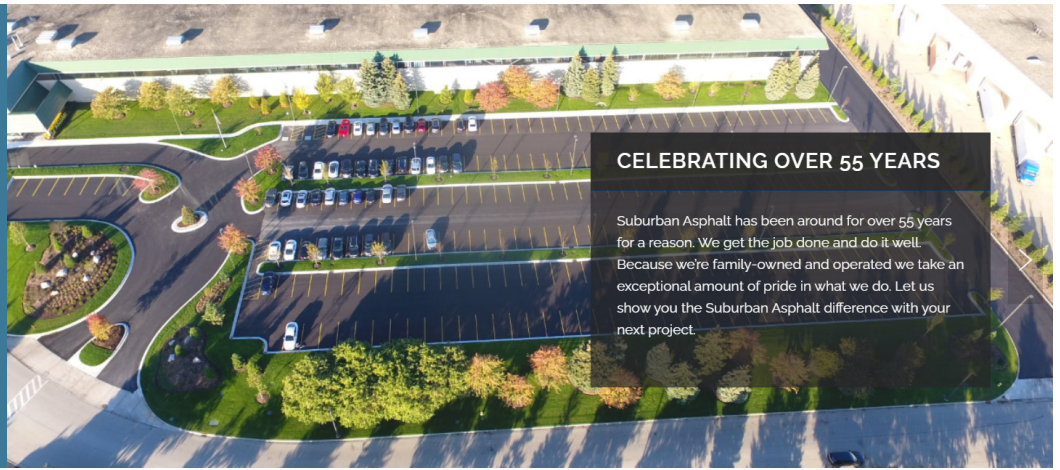
Executive Session

The governing documents require the association to notify you in advance of all meetings, and you're welcome—in fact, encouraged—to attend and listen. The only time you can't listen is when the board goes into executive session. Topics that the board can discuss in executive session are limited by law to a narrow range of sensitive topics.

Parties

Occasionally the association notifies all residents of a meeting at which absolutely no business is to be conducted. Generally these meetings include food and music, and they tend to be the best attended meetings the association has. Oh, wait! That's a party, not a meeting. Well, it depends on your definition of meeting.





CELEBRATING OVER 55 YEARS

Suburban Asphalt has been around for over 55 years for a reason. We get the job done and do it well. Because we're family-owned and operated we take an exceptional amount of pride in what we do. Let us show you the Suburban Asphalt difference with your next project.



www.weathershield.us

EXCEEDING EXPECTATIONS

We surround ourselves with smart, talented, passionate people with the best tools and approaches at your disposal.

Understanding your requirements, objectives and final scope of work is important to us. We listen and work together to create a truly unique approach to every job, with the customer in mind.

The true functionality of your building is our number one priority.

Every community management company is unique. Our experts tailor solutions to meet and exceed your needs.



Turn to the experts for customized technology and industry-tailored banking solutions.



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



Anthony Dister
Managing Director
(847) 909-1861
anthony.w.dister@allianceassociationbank.com

allianceassociationbank.com

Alliance Association Bank, a division of Western Alliance Bank. Member FDIC.



WISCONSIN'S LEADING PROPERTY MANAGEMENT COMPANY

OGDEN & COMPANY, INC.

REAL ESTATE WITHOUT BOUNDARY

BUILT TO SERVE COMMUNITY ASSOCIATIONS

We offer flexible solutions designed to cover everything from planned improvements to unexpected expenses, like weather-related repairs while preserving capital reserves.

Line of Credit | Term Loan
Combination LOC Converting to Term Loan

Contact our industry experts today!

847-304-5940 | service@communityadvantage.com
communityadvantage.com

WINTRUST

COMMUNITY ADVANTAGE

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



Setting new standards, exceeding expectations

Our reputation as an industry leader is built on a team approach that allows us to not only meet but exceed the needs of Condominium and Homeowner Associations.



**PROPERTY
MANAGEMENT**

262-661-4284 • info@mpcpm.com



2023 Platinum Sponsor



Public insurance adjusters
for home owner, commercial,
and association claims.

**INSURANCE COMPANIES
DON'T WORK FOR YOU.**

WE DO.



 /Gavnat

 763.251.8992

 /GavnatandAssociates

 Gavnat.com



**Condominium
Associations**

HOA Management

**Maintenance
Services**

Property Sales

The **service** you deserve
The people you **trust**



262.373.1777 • eliteprop.org

COMMERCIAL LANDSCAPING

To make you look
your absolute best.

We are proudly providing:

- Landscaping Maintenance Services
- Irrigation
- Tree Care
- Turf Plant Healthcare
- Snow Removal Services
- Interiorscapes



LOCATIONS:

1601 W. Mount Vernon Ave
Milwaukee, WI 53233

2901 West 31st Street
Chicago, IL 60623

610 W Liberty Street
Wauconda, IL 60084

1869 Techny Road
Northbrook, IL 60062

250 N Garden Ave
Roselle, IL 60172

Please join us in our relentless pursuit of Excellence in Landscape, Maintenance and Snow Removal. Proudly providing award-winning services for over a decade.

If you're interested in working with us please contact:

Mike Reyes | mreyes@yellowstonelandscape.com | 414.522.0206

Excellence
IN COMMERCIAL LANDSCAPING



Are you ready to discuss your property's specific challenges? [877.785.6685](tel:877.785.6685) | yellowstonelandscape.com

YOUR COMMUNITY ASSOCIATION'S LEGAL SOLUTION

Condominium and homeowner associations are challenged with complex and unpredictable situations daily. von Briesen's Community Associations Section has the experience and knowledge to address corporate governance, litigation, fair housing law, assessment recovery and covenant interpretation and drafting. Our creative and collaborative approach positions us to be your community association solution.



Attorney Ryan T. Duffy

ryan.duffy@vonbriesen.com

(414) 287-1259



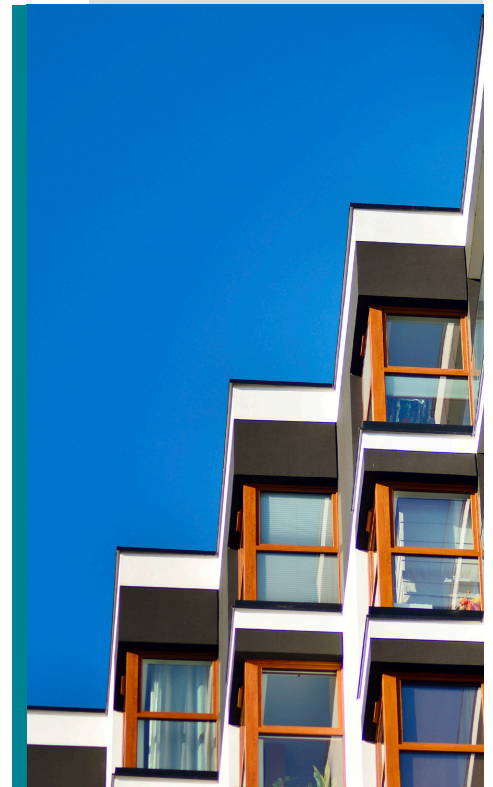
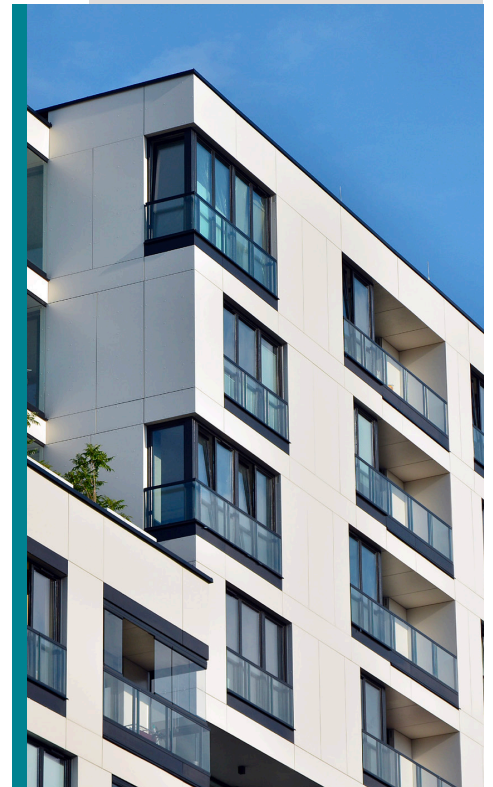
Attorney Brian J. Seidl

brian.seidl@vonbriesen.com

(608) 661-3964

von Briesen

von Briesen & Roper, s.c. | Attorneys at Law



Milwaukee • Madison • Neenah • Waukesha • Green Bay • Chicago • Eau Claire

vonbriesen.com

FINANCIAL STRENGTH MEETS INDUSTRY EXPERIENCE.

At First Citizens Community Association Banking,
we understand your unique industry.
First Citizens Bank. Forever First.®

Thomas Engblom, VP
Regional Account Executive
312-209-2623
thomas.engblom@firstcitizens.com

FIRSTCITIZENS.COM/CAB



© 2024 First-Citizens Bank & Trust Company.
All rights reserved. MM#14881



Member
FDIC

CLASSIFIED ADVERTISING

Banks/Financial

Alliance Association Bank
Diane White, CMCA
312-823-2181
dwhite1@allianceassociationbank.com
www.allianceassociationbank.com

Enterprise Bank & Trust

Rachel Rowley
331-305-0869
rrowley@enterprisebank.com
www.enterprisebank.com

First Citizens Bank

Thomas Engblom, PhD, CMCA, AMS, PCAM
312-209-2623
Thomas.Engblom@firstcitizens.com
www.firstcitizens.com

Karen Skoric, CPA

Karen Skoric
312-209-2623
kskoric@canteycpa.com

Popular Association Banking

Martin Klauber
847-322-3149
martinklauber@aol.com
www.popularassociationbanking.com

Wintrust Community Advantage

Constantine Diskos
847-304-5961
cdiskos@communityadvantage.com
www.communityadvantage.com

Insurance

MidState Insurance

Erica Joyce
262-241-0550
ericaj@midstateis.com
www.midstateis.com

Robertson Ryan & Associates

Ryan Maloney
414-221-0346
rmaloney@robertsonryan.com
www.robertsonryan.com

Insurance Adjusters

Gavnat and Associates

Jessica Nelson
312-209-2623
jnelson@gavnat.com
gavnat.com

Landscaping/Maintenance

Landscape Concepts Management

Olivia Hall
224-575-0588
marketing@landscapeconcepts.com
www.landscapeconcepts.com

Yellowstone Landscape

Mike Reyes
mreyes@yellowstonelandscape.com
414-522-0206
www.yellowstonelandscape.com

Paving

PLM Paving & Concrete

Jeremy Sobotik
jeremy@plmpaving.com
414-349-0406
www.plmpaving.com

Attorneys

Kaman and Cusimano (K&C)

Lydia J. Chartre
888-800-1042
lchartre@kamancus.com

Dan Miske
888-800-1042
dmiske@kamancus.com
communityassociations.law

Von Briesen & Roper, s.c.

Brian Seidl
608-661-3964
brian.seidl@vonbriesen.com
Ryan Duffy
414-287-1259
ryan.duffy@vonbriesen.com
www.vonbriesen.com

Pressure Cleaning

DeMark's Window & Pressure Cleaning

Taylor Peglow
taylor@demarks.com
262-722-0750
www.demarks.com

Property Management

Elite Properties

Sara Moker
262-373-1777
sclark@eliteprop.org
www.eliteprop.org

Forest Green Realty & Management

Kirsten Capps

414-425-3134
kcapps@forestgreenrealty.com
www.forestgreenrealty.com

Goldfinch Management Full-Service Property Management

Stacey Carew / Darlene Fink
scarew@goldfinchliving.com
920-432-7176
www.goldfinchliving.com

Hunt Management

Nikki Mahsem
262-238-1480
nikki@huntmanagement.com
www.huntmanagement.com

MPC Property Management

Carissa Pezewski
262-661-4284
carissa@mpcpm.com
www.mpcpm.com

Outlook Management

Ray Balfanz
ray@outlookmgmt.com
414-369-3511
www.outlookmgmt.com

Reserve Studies

Reserve Advisors

Susie Hefter
800-221-9882
susan@reserveadvisors.com
www.reserveadvisors.com

Robertson Ryan Insurance

Maloney Group

Community Association Insurance Leaders



Ryan

Terry

Garrett

Ryan Maloney

(414) 221- 0346

rmaloney@robertsonryan.com

Garrett Maloney

(414) 221- 0324

gmaloney@robertsonryan.com



www.robertsonryan.com/maloneygroup

2025 Annual Sponsors

PLATINUM



Parking Lot Maintenance, Inc.



GOLD



SILVER



BRONZE

