



**Mt. Royal Subdivision
Commerce Township, Michigan**

Wednesday, March 25, 2026, Mt. Royal Subdivision Board Meeting – Richardson Center

Board Members in attendance – (9 of 9)

Travis Pennington– President

Jamie Leggat – Vice President

Sue Hargrave – Membership

Susan McClive- Treasurer

Marshall Maybrier -Beach

Damon Jaroslowski - Beach

Keith Bowers – Roads

Bob Martin– Communications

Jennifer Kreutzer – Secretary

President - Travis called the meeting to order at 7:00 PM

Secretary – Jennifer Read the February Minutes

Travis: MOTION to accept minutes Susan: 2nd MOTION Discussion: None

All in favor – 9 All opposed – 0 MOTION: **PASSED**

Special Guest: Our Insurance Agent: Tim Peacock.

The Liability Policy is \$1,000,000, which is industry standard for Commercial Policy. In place to protect Association from lawsuits. Medical coverage, if someone gets injured, to curb a lawsuit you have up to \$5,000. If someone sprained ankle and has a \$1,000 medical bill and they filed a lawsuit, we would use the medical side & write a check for medical bill. Up to \$5,000. If we rent any equipment, we are covered up to \$500,000. Tim needs # of homes.

The Surety Bond –For \$25,000 w/ 9 board members quote is \$222.00. With bank cash balance over \$100,000, quoted the \$100,000 Bond at \$325.00. Covers any errors and omissions from the bank account. Example: If someone stole money from the Mt. Royal bank acct. the Board and bank account is covered. Travis: The neighborhood would have to press charges against the person(s) who stole the money. Tim: Yes, and if the money gets recovered then State Farm gets reimbursed.

Travis: Question on projects going on where neighbors could claim that they were misled and sue the neighborhood. Tim will look into that and get back to Susan via email with answer.

Example of Liability coverage: A vendor does work, agreement was \$25,000 they said no it was \$40,000 and sues the neighborhood. This is covered under liability Insurance.

Travis: Someone drowns in lake at Beach. Tim: Yes, the Liability Insurance will cover it, however, it is very hard to prove in a lawsuit.

If we get sued – we have the \$1,000,000 of coverage for judgment. Note: there isn't a cap on how much State Farm will pay to defend you. Any common areas, boat launch, dock, beach, or if hosting events, they are covered. Unless you are doing something intentionally to harm, this policy is going to protect against lawsuits. Neighborhood events at the common areas that have more than normal amount of people at the event – is covered.

Keith: Do we have an umbrella policy on top of the \$1,000,000 policy – No. For companies doing work in the neighborhood, should we be listed as additional insured on their policy. Tim: It certainly doesn't hurt. At minimum get a copy of their insurance policy while doing the work.

Keith: Golf carts, motor bikes? Has happened in a different city, they sued the neighborhood. Tim: You are covered.

Tim updated the Associations address to Treasurer's address.

Vice President –Jamie

Membership - Sue

36 properties have already paid. Outstanding balance is: \$173,036.00 Questions: none

Treasurer – Susan

Bank balance 2/25/2026: \$126,227.65

Proposed Budgets using to set 2026 budgets.

Travis made MOTION to go to increase the \$100,000 Surety Bond for \$325.00 Marshall: 2nd MOTION

Discussion: None

All in favor: 9 All opposed: 0 MOTION: **PASSED**

Started scanning documents from the storage unit. Found 1988 – 1989 minutes scanned to the new Treasurer's computer. Need to get to Website via Jason Henderson. Scanned in Deeds and land deeds. Travis: We need to understand how much capacity we have on Website, what we should post and what we shouldn't.

Susan researched and found HOA's are supposed to keep legal documents and meeting minutes indefinitely. Will continue organizing all the documents into keep and probably not needing to keep.

Set up sub accounts under contributions and donations for events for Fireworks, Steak Roast, Family Fund Day, Pumpkin Carving.

Questions:

Travis: How did you come up with the Budget proposals. Susan: Did an income statement for 2025 on cash basis (what is actually collected) and took 75% to come up with Budget numbers rounding them up. Travis: Did you account for the additional \$20 Beach dues increase? Susan: No, because this is from what we collected for last year.

Susan: This is a starting point for Budget. If we need additional \$20,000 for seawall then we would add that to the Beach Budget for the membership to vote on. Jen: If in the General fund we are spending under \$10,000 then why are we asking for a Budget to be \$14,000 every year? Why do we keep the Budget so high for General? Just to save money in the Bank account / Aka the "General Fund"? Susan: Following the formula. The bank account is there for the Special Projects that we present to the membership.

Travis: Need to reimburse Jason Henderson for yearly website maintenance of \$36.00 Every 3 years we pay for the MtRoyal.org domain.

Marshall: Top category in General Fund why is Blazing Bagels there? Susan: A receipt that was paid out, in beginning of the year, before I was Treasurer. Marshall: In Beach: We got Beach Keys for \$1,300? Susan: Yes.

Mashall: I can't buy 100 keys for that amount right now. Current quotes for keys are \$6,000.

Susan will send copy of 2025 Key invoice to Marshall.

Sue: Treasurer's computer was technically the Membership computer, gave to Cindy, old Treasurer, to use. Board bought the Membership computer when Susan Holden was leaving. Gave to Sara & everything was supposed to be put on that computer. That computer has a lot of old membership documentation in it. Susan: It doesn't.

Sue: Don't understand how it doesn't. I know it was there when I gave the computer to Cindy 5 years ago. Susan: Everything is linked to Cindy's Cloud and all outdated, so couldn't renew anything. Cindy needs to be involved to get membership information off Cindy's Cloud.

Roads- Keith

Walked neighborhood reviewing the drainage issues. Metro Sweep for power vac service is going to come out & tell us what needs to be jetted out, etc. Some of the flat manhole covers could be switched over to the bee-hive style cap

with screening inside to help the water flow faster. Started on Google Maps pinning all the drainage, about half done. Not making any big moves on any of this until we talk to Giffels and Webster to see what they are including for drainage in Roads project.

We have 8 more bags of cold patch to fill in bigger potholes. Going to keep all updates with pictures of work on Facebook so neighbors can see the work we are doing. Has been well received. Sue: These pictures should also be added to the Website under projects tab.

Travis: Wants to check in with Giffels and Webster on survey, drainage, etc.

Jen: Maybe remind neighbors to not remove the survey stakes with the pink flags from their yards. Keith: Will follow up with Giffels & Webster to see if the stakes are removed by them or if the homeowner can remove them.

Regardless of what Giffels & Webster are going to be able to complete in the Roads for drainage, we are going to have to fix some of these ourselves with Beehive covers, etc. Getting corporate pricing to save a lot of money.

Beach – Marshall & Damon

Damon: Beach budget will be the \$20,000, however, if Beach keys are as expensive as we are finding, we will need to ask for additional funds. Susan: Has the 2025 key invoice and will send it out to Board.

Discussion on lawn care increases and timing of late in the year invoices.

Communication – Bob

Worked with Jason – cleaned up the website. They talked about taking over the website from Jason.

Travis: Jason has no problem continuing what he is doing now for us. Told him we want to revamp it, add things to it, and post more often on the website. Jason didn't say yes or no. No idea if Jason owns the domain.

Remove the Treasurer's report tab if it is still on the website.

Questions: None

Old Business:

Keith: What is the S.A.D. account allowed to be used for? Sue: It's in a meeting minutes. I'll find it and send it to you. Vac Truck will come out of the S.A.D. – approved last year at \$9,000.

Damon: Is this the Budget we are presenting? Sue: Add in the Beach increase for 2026 to the Beach budget.

Susan: If you guys have a special project we can add a column and put the amount we want for the Special Project which comes out of the General Fund/Bank Acct. Marshall: Idea is not doing special projects this year, we are trying to save money for future special projects. Please do not put in any special projects for Beach for this year.

Jen: Read the February 2026 minutes again on this topic on earmarking funds. No earmarking of any funds that we do not spend in the year. All unspent budgets go into the General Fund/Bank acct. This way we ask membership to vote on any special project we deem needed and those requested funds are added to the respective Budget to spend.

Travis: please update the Budget page and email it to everyone.

New Business Discussion -

None

Discussion & Comments:

None

Jennifer: MOTION to adjourn the meeting Sue: 2nd MOTION

Meeting Adjourned at 8:40PM