



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



Wednesday, May 28, 2025, Mt. Royal Subdivision Board Meeting at Beach

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

Brian Moore – Roads

Bob Martin– Communications

Jennifer Kreutzer - Secretary

President - Travis called the meeting to order at 7:01 PM

Some tree trimming was done, more to do.

Secretary – Jennifer Read the March 26th Minutes

Vice President –Jamie - No report

Membership - Sue

309 properties out of 489 paid - 63% Our outstanding balance is: \$130,716

Addressing the mail issues with getting keys out. Some Invoices are being mailed back to membership, saying unable to deliver. Going to talk with Township: confirm correct mailing address'. If confirmed correct then will deal with the USPS on delivery issues.

No Questions.

Treasurer – Susan

Did a lot of work straightening out our QuickBooks and what other Treasurers have presented before.

Bank Balance as of April 30th \$144,707.62 - using a full month end balance for reports going forward.

Quick Books analysis - currently being used in a very strange way and not how it is intended to be used. Missing out on the functionality of the software. Did an Audit back to Jan. 2022 to get our bank balance correct. Cleaned up errors and duplications. Found a large deposit error from March 2024 that was dated 2025.

Handout of a proper Profit and Loss stmt for the full 2024 year.

Suggestion: Budgets were approved for 2025 based upon 2024 expenses. Tweek to use Actual Expenses from 2024 instead of what was given. Past budgets: Tool the Income from the previous year and use 80% of that to set the budget.

Sue: Was supposed to be the 80% of projected paid in full Income then 75% of that amount to get the budgets.

S.A.D. budget = 100% of the S.A.D. balance – not holding any S.A.D. monies back.

Susan clarified the 2024 Profit and Loss report. The income portion of the P&L report is Invoiced Billing - that the HOA invoices out to the 489 property owners. It is NOT what we actually deposited for 2024. When you invoice someone in QuickBooks it goes into Accounts Receivable and it goes into Income.

Profit and Loss Income portion of the report = 100% of what the HOA has billed the property owners.

How can we track what we actually deposited in? Susan doesn't think that is possible. Because we record the income when we mail out the annual invoices. Susan explained we are requesting Cash Accounting more so than Accrual Accounting.

If we change to Cash Accounting then we cannot do Accounts Receivable. Accounts Receivable allows us to keep a running total of what property owners owe the HOA. We need to keep AR. No to Cash Accounting.

Budget calculation: $100\% \times 80\% \times 75\%$ for 2025.

The way we are using QB: with an approved Budget – we have split up our bank account (in QB) into 5 different account numbers – making it impossible to reconcile the bank statement on the (QB) software. Something you're never supposed to do, but we did. Susan can continue same way, however, not how we should proceed.

QB has a great Budget module that we could set up and use. Suggest we head this way so we can reconcile the monthly bank statements going forward. Will do it both ways for now.

Accounts Payable question: Microsoft monthly bill on auto-pay for \$10.59, what's it for?

Renewal premium for State Farm Liability Insurance at \$3005/yr – seemed high, out for bid.

No further questions.

Roads- Brian

Use S.A.D. money first to fix the roads. Travis questions the S.A.D. balance, so needs clarification. Will bring in a company to do the patching and road repairs (island Drive/ Ridgemont that are gone).

Jen: With the Roads petition, should we use the money for bridge work rather than road repairs? Thinking ahead, when our neighborhood Roads Petition passes and we get new roads, we'll have no money for bridge repair. Marshall noted the bridges were inspected years ago – maybe 8 years ago. Should locate the Bridge inspection reports.

Travis: Draining system needs some of that S.A.D. money as well. Ruppert, etc.

Whoever is dumping grass clippings / leaves into the ditches – you have to stop. Communications should post this FB /Website. Sue reiterated, Committee Chairs need to put these types of requests/notices in our Mt. Royler that goes out with the annual invoices. We could also begin sending out letters to specific offenders.

Painting of speed bumps will happen after the roads are fixed - done by 4th of July. – out of Roads Budget.

Travis & crew did cut back some of the overgrowth on the roads. Travis would like something posted or talking to neighbors asking them to cut back their trees, etc. around street signs and blocking roadways. Give them a chance to complete trimming, before we take the time to do it.

Travis: with our extensive pot holes throughout the neighborhood and cut through traffic, are we held liable for damage to their vehicles? Answer – No we are Private roads.

No further questions.

Beach – Marshall / Damon

Great turn out at Beach clean-up. Thank you to everyone that helped. Dock update: due to freezing cold water, finishing up installation asap. Caution tape is up = Do Not Pass. Rest of the Beach Water equipment will be put in then as well.

No questions.

Communication – Bob

Update the FB page with street sign/ stop signs tree & brush clearing. Also mention cleaning out your yard ditches.

Jen handed Bob pages of our website showing further updates needed. Notably the Board meetings details: at Beach or at Richardson Center – adding January meetings, to encourage neighbors to join monthly meetings.

No further questions.

Old Business

1. Fireworks Donation: brought to Board's attention that it was not specifically voted on at General Membership Meeting, however, we have donated for years. Comes out of General Fund balance. In last few years the Board has voted on the donation.

Sue made a MOTION to donate \$2,000 to North Commerce Lake Fireworks.

Jamie 2nd the MOTION Discussion: None

Vote: All in favor – 9 All opposed – 0

MOTION PASSED

2. Steak Roast / other Beach Parties: Are these considered Mt. Royal events or Private events? Do they need to be voted on; are presentations to the Board needed?

Kim Swan: Steak Roast has been going on since the 50s. Tina will run the Steak Roast - this is her last year. Travis talked with Tina. The last 2 years both had just under a \$200 loss. It is a great event, however, neighborhood cannot lose money. Tina is raising prices this year for the steak prices and the extra garbage issues. The check amount will be given to Board a day or two before event because of meat prices fluctuations. The last 2 years, we wrote a \$3,700 check for the upfront cost. 2025 check may be closer to \$4,000 +, but it is understood that we cannot lose money or a trash issue.

Family Fund Day – Still needs a Co-Chair to assist Keith Bowers to keep this event going. Communications to post asking for a Co-Chair for FFD.

Halloween Party – Dana talked to Mark Haggerty. End result gets feeling not going forward because of the liability insurance policy needed. Currently not going forward.

A "Mt. Royal Event" definition according to neighbors at meeting: Every person in the neighborhood is invited.

If a party held in the neighborhood is not a "Mt. Royal Event" then they need to carry their own liability insurance policy covering the party?

Sue referred to our By-Laws requirements for such events – which have been loosely if at all followed in previous years for said events.

3. Plan for the Road Petition: Marshall has no updates at this time. March 27th is the start date, we are going into month 3. Kim Swan has asked for a street - Marshall will get her a street. Jen will take a street. Jen asked how many streets are in the neighborhood? Sue counted 19 streets. There has been a continued discussion about a fact sheet to go out to all neighbors to give them details on the Roads Petition. Jen will get this one-pager completed. Coordination of this Roads Petition process in necessary to be successful.
4. CNA Insurance Policy – is a Bond protecting neighborhood from the Board. Discussed with Dana, as the policy lapsed a few years ago. Travis will take care of this.

New Business Discussion -

1. Larry Gray at meeting regarding Bicentennial Party for Commerce Twp. We are concerned about the cut through traffic and people parking on our streets to get to the event with Commerce closing down a portion of Commerce Road. Larry had no plans to blocking off roads for our neighborhood. He would have to revise the permits he already got completed. He has 6 extra deputies working that day for the celebration, so that will help as they patrol neighborhood and ticket or tow violators. Larry can put up No Event Parking signs up at the entrances. Larry is not in favor of blocking off Polvadera for simple fact of emergency vehicles need to be able to get to homes. Travis asked if we do the blocking of the street on our own – is there any liability on us? Larry answered we are Private roads we can do as we wish, but he cannot answer on liability. Continued talk on the event for another 10 minutes.
2. Cloud/electronic document storage – Any thoughts on using this going forward for HOA documents organization. Create a General email rather than using personal emails, as Board members change out so often.
3. Jen will work on one-pager for Roads Petition. Taking out emotion from what was given. Will do best to get to people for handing out ahead of asking for petition signatures. Coordinate to meet with Marshall for numbers of homes involved, etc.

Discussion & Comments: None

Brain made MOTION to adjourn the meeting. Damon 2nd the MOTION

Meeting Adjourned at 8:49PM