

REPORT

President's Message - Summer, 2004

By: Ed LeFevre

We had our By Law Information Meeting June 15th at the Costick Center. Our Vice President, Janet Hall, has an article on this subject so I won't spend much time on this issue. Remember, the Board lives in this community like everyone else and membership is not a lifetime appointment. So, revising By Laws to benefit the Board at the expense of the co-owners is ridiculous.

Our project work is well underway. I'm sure you have seen the DK Group working on roof replacements everywhere. Major

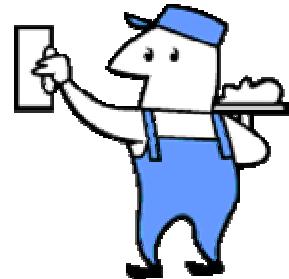


League Gutter Cleaners has been in and completed the scheduled summer gutter cleaning. And before long you will see the Asphalt and concrete contractors on site. So, we will be busy again this year.

Over the past 2 months, some issues have come up that could be of interest to all co-owners. With the spring and early summer rains, many of you have experienced basements leaks. These problems are as exas-

perating as roof leaks. The association has the responsibility to repair these leaks, however, new co-owners may not be aware that there can also be co-owner expenses.

The first problem to be solved in a basement leak is to determine the location of the leak. Leaks can come from "rod holes" or "cracks" in the basement wall. In most cases the only way to locate the leak is from inside the unit. Therein lies the problem. Many of you have finished basements. In order to find the leak the drywall must be removed in the area where the leak is suspected. Sometimes the drywall has to be removed in more than one place in order to find the leak. The Association is not responsible for replacement of the drywall or other improvements made in the basement area.

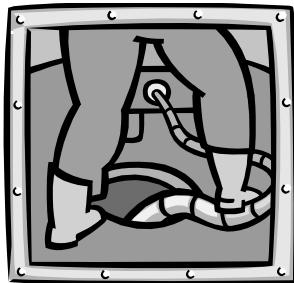


This has been a long standing practice since the beginning of the Association. Realizing the turnover in ownership we felt it was important and appropriate to make everyone aware of this practice.

It is my understanding that your homeowners insurance policy can be upgraded to cover basement water damage. However,

most companies do not offer complete coverage. So check with your insurance company and see what is available.

Another basement problem that can occur is sewer backup. The Association does not cover the cost of damages due to sewer backups. Your basic homeowners policy does not cover this problem. Again, you can upgrade your insurance coverage but be sure you understand what it covers and what is does not cover.



These are just two issues that are covered by what I call “Association Practice”. We are in the process of researching all of the association practices and will develop a written board policy to cover them. This will be helpful to any new residents and I’m sure will be beneficial to long time co-owners.

Have a safe and enjoyable summer.

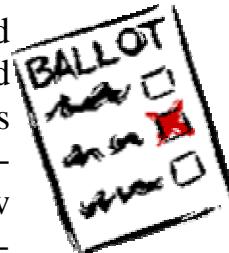


**Just a Reminder
To Vote on
Proposed by-law
changes.**

Vice-President's Message—

By: Janet Hall

As you are reading this, the voting for the new by-laws is progressing. The ballot can either be mailed back to McShane by July 9th or you can bring it to the vote counting meeting on July 14th at 6:30PM at the Costick Center. We had a very lively information meeting on June 15th where the Board and our attorney attempted to answer all the questions that co-owners had concerning the proposed new by-laws. We estimate approximately 60 co-owners were in attendance. Obviously, I support the proposed changes, but please vote on the changes no matter what your choice.



The grounds committee has also been very busy. As you have probably noticed, all of our diseased ash trees have been removed and replaced with a variety of trees to assure that when the next pest comes along we won’t be affected as much. Also, in some places, the Board elected to not replace trees based on the grounds committee evaluation that it was not an appropriate location for a tree.



The Board has also issued a contract, based on grounds committee recommendation, for the trimming of some trees and the removal of dead trees. The mulch specification for all our tree/shrub beds has been finished and it now out for quote with completion planned for this summer.

Treasurer's Message –

By: Roscoe Oloff

After serving on the board for the past year, I would have to say our greatest need is added volunteer help. We have standing committees that are functioning and through their efforts we are saving a lot of money. Our landscaping, lighting, and sprinkler committees are examples that are doing an excellent job.



We also know of others who are involved in other cost saving efforts such as painting and poison ivy control to name just a few. These are folks that see a need and without a lot of praise just get the job done. I am sure there are others who are also giving of their time with the goal of seeing River Pines remain beautiful. As treasurer I want to personally thank the many who are serving the association in this manner. I think we would all be surprised if we put a price tag on the cost that is saved through their efforts.

Unfortunately, we presently have standing committees that are not functioning at all. This means the intent of having the committee is being lost. These committees were identified to bring in more owner participation and help the board in its effort to do the best possible job in maintaining our property and at the same time controlling costs. I still maintain as board members our two top responsibilities are to maintain and even increase property values and to spend your money wisely.

With this in mind I see the standing committees a great help in achieving these goals.

Maybe we should update the WWII poster that read, “UNCLE SAM NEEDS YOU” to “RIVER PINES NEEDS YOU”.



Association Handbook Advertisers

By: Pat Halloran

We didn't mention in the last newsletter that in your revised Association Handbook also has a section called advertisements. Each person who was contacted to advertise was someone who was highly recommended by at least one co-owner.



Please take the time to look through this section of your handbook. You will find realtors, painters, a heating and cooling company, electrician, deck staining and many more useful contacts.



CONDOMINIUM INSURANCE -

By: Carol Ciupa

The following information was supplied by an insurance broker, Karen Nemier. She gave me the specifics on insurance basics for condo owners.

Most of us have owned single family homes before choosing the condo lifestyle. The insurance for home owners and condo owners is very similar, with a few major differences.

Regardless of where you live, you need coverage for the basics, building contents, liability, and additional living expense. With a homeowner's policy, the basics are covered with ONE POLICY. For condo owners these basic coverage's come from TWO POLICIES. Your condo association, in most cases, provides the coverage for building structure under the Condo Association Master Policy. The Master Policy will also provide some liability coverage for liability that arises from the premises or condo location or negligence of the Association.

IT IS UP TO THE CONDO OWNER TO PROVIDE COVERAGE FOR THEIR OWN CONTENTS, ANY IMPROVEMENTS MADE ON THEIR CONDOS, ADDITIONAL LIVING EXPENSE AND COVERAGE FOR LIABILITY ASSOCIATED WITH THE UNIT OWNER'S NEGLIGENCE.

HAVE YOU OR PREVIOUS OWNERS MADE SUBSTANTIAL PERMANENT IMPROVEMENTS ON YOUR UNIT?

The condo Master Policy will only pay to rebuild your condo to the standard unit. If you have made substantial permanent improvements ask for addition and alteration coverage.

DO YOU HAVE REPLACEMENT COST COVERAGE?

DO YOU HAVE LOSS ASSESSMENT COVERAGE?

This is a very basic overview, and hopefully answered some questions. All of us need to have a good insurance agent to go over our needs.



THANK YOU

The Directory/
Welcoming Committee
wishes to thank Joe
and Rosemary Baloga
for helping distribute
directories. Their
names were inadvert-
ently left out of the
last newsletter.

Barbeque Season—

The Board of Directors

Now that the summer weather has arrived, the barbecue season will begin again in earnest. Some of you have not been hampered by the weather or the season and have barbecued all winter long. There is certainly nothing wrong about barbequing.



However, there are certain safety and common sense rules that we should all follow. As a matter of fact there is a Farmington Hills City Ordinance regarding the use of barbeques. Most of you know that we should not barbecue inside the garage. We should set up outside the garage and at least 8 ft from the building. The last thing anyone wants to do is set their home on fire. So, take the time to think about what you are doing. If it's raining you may want to delay dinner to avoid a fire or getting wet. Of course you could always go out for dinner and avoid the problem altogether.

Have a safe summer!



Work Orders

Do you have a problem needing attention? You **MUST** fill out a McShane and Associates Work Order Form. This can be done by via the Internet or by regular mail.

PLEASE do not phone or contact Board Members or Committee Members. **ONLY** a written Work Order will get the job done. Nasty telephone calls or email to McShane Management does not get the problem resolved quicker. Yes, they provide a service to our community but they also deserve common courtesy.

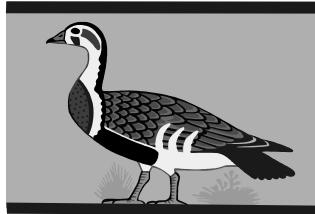


Trash Collection

If you have not yet purchased your 32 gallon trash container, please consider doing so soon!!

DO NOT FEED THE CRITTERS

We have a **BIG** problem!! Some Co-owners are feeding bread, popcorn, goodies and whatnot to the wildlife around River Pines. Fox, Ducks and Canada Geese are living among us because they know they will be fed. Then, Co-owners want someone to remove the undesirable droppings that are left behind.



These animals are **WILD** and will find their own food. We interfere with their instincts when we provide food for them. **WE DO NOT NEED TO FEED THEM!!**



Wash Machine Hoses

Washing machine hoses should be changed at least every five years. Deterioration comes from the inside and cannot be seen. Insurance companies report that water damage from worn-out hoses is one of the major causes of water damage claims.

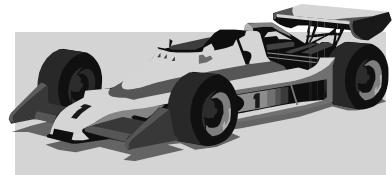


Speeders -

Ed LeFevre

Did you know that there is a speed limit within the River Pines complex? We do not have signs posted everywhere but there are signs at the 9 Mile Road and Bridgeman entrances. Do you know who the speeders are? It's You!

I don't think the problem is the absence of signs; I think it's



"absent mindedness." Speeding is easy to do when you are coming home late or leaving in a hurry because you are late. We have many people out walking on the streets getting their exercise. Also, people are backing out their driveways and they don't always look carefully before entering the street.

If everyone makes the effort to slow down, our streets will be safe again. The last thing you want to do is run into someone and injure them. Drive carefully.



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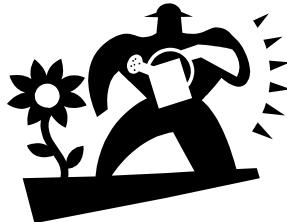
43215 Grand River Avenue, Suite A, Novi, MI 48375

Thanks to All-

By: The Board

The Board wants to offer a special “Thank You” to all those wonderful volunteers that help out and serve on various committees.

The Grounds Committee does an outstanding job attending to our landscape needs. Lawns, tree maintenance, shrubs, flowers and their beds take considerable time and effort to get them to look as they do.



The nocturnal “Lighting Committee” does an outstanding job keeping our garage lights functioning properly. Whenever you come in at night you notice the garage lights and it’s a nice, welcome feeling.

The “Sprinkler Committee” is doing a nice job again this year. Of course we have had help with all the rain but everything is so nice and green. Did you know that we use over 100,000 gal. of water each day we irrigate?

The “Welcome Committee” is out greeting our new residents and have completed the distribution of our Association Handbook. Again, thanks for a great job.

We should thank our “Social Committee” but right now we do not have one. We need a volunteer chairperson for this activity. The pay isn’t very

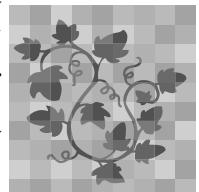
good but the appreciation and gratitude is great.

And a big “Thank You” is owed to Glenda Wilkinson for all the work she has done in painting our street signs and so forth. She has slipped in between the rain storms and gets up early in the morning determined to get the job done. All the signs look so nice and clean now and we can all be proud of their appearance.



Thanks to Pat Halloran for all her work on publishing this newsletter. She is very busy but manages to find time to write and collect the articles, take the newsletter to the printer and get it mailed to all our residents. We should all appreciate her efforts.

And summer must be here because we see David Strong again, out spraying the Poison Ivy plants. He has done this for several years now and what a service to our community.



If we have missed anyone it’s because of our memory and not a lack of appreciation. Take the time to thank these volunteers for their effort sometime instead of seeking them out for another complaint.



Lawn Sprinkler Committee

<u>Area A</u>	<u>Phone #</u>		<u>Area J</u>	<u>Phone #</u>
35490-35610 River Pines Ct. Front Entrance	Dick Raney 615-8527		34958-35158 White Pine Tr. 35057-35106 Red Pine Dr.	Jack Boivin Andy Tarpinian 471-2398 478-3576
<u>Area B</u>			<u>Area K</u>	
35345-35420 Blue Spruce Dr. 22160-22280 River Pines Dr. 35475-35535 River Pines Ct.	Dick Raney 615-8527		21480-21610 River Ridge Ct. 21615-21710 River Ridge Tr.	Roscoe Oloffo Tom Mossner 426-8930 477-1832
<u>Area C</u>			<u>Area L</u>	
35260-35350 Blue Spruce Dr. 22180-22220 River Ridge Tr.	Dick Raney 615-8527		35061-35101 White Pine Tr. 35053-35233 Knollwood Ln.	Jack Boivin Andy Tarpinian 471-2398 478-3576
<u>Area D</u>			<u>Area M</u>	
35285-35305 Blue Spruce Dr. 22270-22380 River Ridge Tr. 22225-22295 River Ridge Tr.	Jerry Ewald 477-8851		35104-35214 Knollwood Ln. 35161-35231 White Pine Tr.	Jack Boivin Andy Tarpinian 471-2398 478-3576
<u>Area E</u>			<u>Area N</u>	
21960-22170 River Ridge Tr.	Marv Kornegger 476-6733		35280-35360 Lone Pine Ln. 21962-22162 Lancrest Ct.	Matt Prosoli 888-9004
<u>Area F</u>			<u>Area P</u>	
22005-22195 River Ridge Tr.	Jim Redmond 478-1288		21951-22182 Lancrest Ct. 21940-22140 River Pines Dr.	Lou Stern 615-0243
<u>Area G</u>			<u>Area R</u>	
21935-21995 River Ridge Tr. 22355-22385 River Ridge Tr. 35040-35085 Silver Ridge Ct. 35228-35258 White Pine Tr.	Jim Redmond 478-1288		35375-35675 Lone Pine Ln.	Lee Holmes Gene Milczarski 442-7439 615-7544
<u>Area H</u>			<u>Area S</u>	
21720-21940 River Ridge Tr.	Roscoe Ooffo Tom Mossner 426-8930 477-1832		35580-35610 Lone Pine Ln. 21945-22085 River Pines Dr.	Ken Gauvreau 474-4332
<u>Area I</u>			<u>Area T</u>	
21695-21755 River Ridge Tr. 34911-34941 White Pine Tr. 35017-35056 Red Pine Dr..	Roscoe Ooffo Tom Mossner 426-8930 477-1832		35535-35595 Court Ridge Ct. 35695-35823 Lone Pine Ln.	Lee Holmes Gene Milczarski 442-7439 615-7544

River Pines Board of Directors

Ed LeFevre	President
Janet Hall	Vice-president
Roscoe Oloffo	Treasurer
Carol Ciupa	Secretary
Terry Connolly	Director
Pat Halloran	Director
Paul Millis	Director

Management Company

McShane Associates	Phone: 248-855-6492
6230 Orchard Lake Rd.	
Suite 200	Fax: 248-855-4104
West Bloomfield, MI	
48322	
Service calls should be directed to Tonya	248-855-6492 ext. 233
Emergency Phone Number:	248-456-0233
Newsletter Editor	
Pat Halloran	248-426-0052

Social Breakfast

Please remember our breakfast gathering at 9:00 am the third Saturday of every month. This is held at the American Table Restaurant on the south side of 8 Mile Road, west of Farmington Road. Come join us and meet your neighbors!



Welcome New Residents

John C. Csaszar
35590 River Pines Ct. **474-5980**

Janet Elmore
35260 Blue Spruce Dr.

Bob and Joan Fascetti
34981 White Pine Trail **426-9259**

Bill and Donna Hacker
21980 River Ridge Trail **476-9027**

Barbara and Mary Ann Jayko
22350 River Ridge Trail **477-1277**

Mark Laktzian
22175 River Ridge Trail **477-1077**

Phil Plaga
35795 Lone Pine Lane **426-0143**

Dazarine Poole
35114 Knollwood Lane **474-4207**

Robert and Gwynne Richardson
35305 Blue Spruce Drive **814-734-7988**

Will and Anita (Beverly) Ulmer
35355 Blue Spruce Drive **474-3944**

Please let us know if you have a new neighbor so that we may call upon them.

Thank you!

Marilyn Gentry **477-6854**

Patsy Kenworthy **615-4031**

June Holmes **442-7439**