

REPORT

President's Message

By: Ed LeFevre

Here it is October already and nearly November. Besides the leaves falling, I guess we know what's coming.

On Wednesday, September 14th, we had our River Pines Annual Meeting at the Costick Center in Farmington Hills. We had a good turn out of over 200 people. When you think about it that's about 1/3 of the co-owners here in River Pines and you would think more people would be interested in what's happening. Nevertheless, we had a good meeting and my impression was that people felt they were informed and up to date with our planning.

For those who were unable to attend, I'll outline the topics and issues we discussed. On other pages of this newsletter, I'll provide some details of other topics we covered. One of the first topics we covered was our financial status and I think it's important to bring you up to date here. Our operating expenses are approximately \$20,000 over budget as of the end of July. We have 5 months to go and we feel that our expenses will pretty much match our budget by the end of the year. Our reserve



fund expenses have amounted to \$251,000 through July 31st and our projection for the year is approximately \$320,000. All of our reserve projects have been awarded and should be completed by the time this newsletter is published and reaches your home.

Another meeting agenda item was the nomination and election of new members for the Board of Directors. We had four (4) open directors positions to fill. Janet Hall and Gene Kerwin had decided to run for another term and Donna Jones had been nominated to fill an open position. Glenda Wilkinson had considered running for the board but decided to remove her name from nomination before the meeting. Doug Keno was nominated for the board position in place of Glenda. Since we had (4) openings and (4) candidates the election process was easy. The (4) nominees were elected by acclamation of all the co-owners in attendance.

At the board meeting on Tuesday, September 20th, the board members voted for officer positions and the results were:

President	Ed LeFevre
Vice President	Janet Hall
Treasurer	Rick Austin
Secretary	Gene Kerwin

Director	Bob Eix
Director	Donna Jones
Director	Doug Keno

It is important to have new co-owners join the board as they provide a fresh perspective to the business and the decisions facing the board. We are very pleased to have Donna and Doug join the Board of Directors and we are looking forward to another very productive year.

Following the election of new board members we discussed the following items:

- Co-Owner Unit Modifications
- Unit Photo Project
- River Pines Co-Owner Survey
- Committee Reports
- State of the Association

As mentioned earlier, these topics are too lengthy to discuss here but we have included some excerpts from the meeting in separate articles within this newsletter.

As fall winds down and winter approaches, we know many of you will be heading south for the winter. Those of us that stay here will be thinking of you and you have our sympathy having to deal with all that sun and blue sky. We will take pictures of the wonderful snow and ice and have them available when you return in the spring. Have a safe trip and drive carefully.

And to those of you staying here for the winter, we have the pleasure of enjoying the changing of the leaves and the Holidays with all our friends.

Have a wonderful Holiday Season!

We Have a new.... Site Manager and Newsletter Editor —

We want to welcome Lloyd Silberman, a new McShane & Associates employee, as our Site Manager. Lloyd will be taking over for Ed Anderson who has decided to retire and enjoy more free time for retirement activities. Lloyd has also agreed to take over the responsibility for developing and coordinating our newsletter. In addition to getting his feet on the ground and more involved in River Pines activities, this is the first edition with Lloyd as our editor. We are looking forward to working with him and we are confident he will make a significant contribution to our community.



River Pines Board of Directors

Ed LeFevre	President
Janet Hall	Vice President
Rick Austin	Treasurer
Gene Kerwin	Secretary
Donna Jones	Director
Bob Eix	Director
Doug Keno	Director

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Co-owner Survey Results—

By: Lloyd Silberman

On September 22, a survey was mailed to every Co-owner unit to get feedback on the progress toward the Association's goals and to help the Board set priorities for next year's budget.

The survey asked respondents to read 9 statements and give a rating on a scale of 1 to 10 for each statement based on how strongly they agreed (up to 10) or disagreed (down to 1) with each statement for Past (Pre-2003) and Present (2005).

The results are in! About 60% of the Co-owner units completed the survey and returned it to the McShane and Associates office. Here are some of the highlights:

- The average rating for all nine statements for Past was 6.9.
- The average rating for all nine statements for "Present" was 8.2, an improvement of 19%.
- The ratings were up for Present versus Past for all nine statements.
- The highest ratings for Present were for
 - We feel safe in our community (8.7),
 - The grounds are well maintained (8.7),
 - Our buildings look well maintained (8.5),
 - We are on the right track for increasing the values of our units (8.4), and
 - We are well informed about what is happening in our community (8.4).

The lowest rating for Present was for:

- Regular maintenance needs are handled quickly and effectively (7.1), however this was a 26% improvement versus Past (5.7).

Other than the improvement for maintenance, the greatest improvement was for:

- Grounds of the community are well maintained (+30%).

The smallest improvement for Present was for:

- We feel safe in our community (+5%), however this is a statement that was rated high for Past (8.3) and is the highest rated for Present (8.7).

Only 35 out of 209 respondents (16.7%) rated any statement lower for Present versus Past and only 64 individual ratings out of a total of 1,339 ratings (4.8%) were lower for Present versus Past.

These results provide important co-owner feedback for the Board of Directors. They show that River Pines residents are aware of the progress that has been made in the last few years. So often, Board members only hear about things that go wrong or they hear from the same people all the time. Now, they have the opinions from over 200 resident units. While the Board needs to continue to work on areas needing improvement such as work order processing, it is good to know that the overall state of River Pines is very good — according to you.



SOCIAL COMMITTEE NEWS

By Bev Cornell & Sharon Hicks

Those of you who did not go to Turkeyville, Saturday, August 23 missed a WONDERFUL TIME! There were 18 gals that went and enjoyed shopping in the gifts shops, followed by a delicious four-course turkey-buffet luncheon. After lunch there was time to check out the flea market for bargains. As the saying goes, "one man's trash is another man's treasure!" Then came curtain time for "SINGIN' IN THE RAIN", produced by a professional theatre group called Top Hat Productions. The tap dancing and the singing were marvelous! It was very impressive the way the actors pulled all of us right into the musical! A big added bonus was that we did not have to drive ourselves the 90 minute trip to and from Marshall, MI. We were able to sit back, relax, and visit with our friends. The bus driver dropped us off and then picked us up at the door. Couldn't ask for better service. We wish that more of you could have joined us for our fun day trip! We look forward to having you and your neighbors be a part of our future adventures!



The Social Committee has selected the Alfocchino Restaurant for the River Pines Holiday Party. Many of you indicated that you would like the party on a Saturday. Your wish is the committee's command! The date is Saturday, December 10th starting at 4:00 PM. Don't forget to mark your calendar for this momentous occasion! The menu will include a wonderful array of Italian food. Back by popular demand is the White Elephant Gift Exchange, for those who wish to participate. In the past, this activity has been a real crowd pleaser! So watch for the flyers at your mail stations the 1st of November. Then plan on spending a wonderful evening enjoying the music and merry making with your River Pines friends and neighbors.



Volunteers

Don't forget. We need volunteers for our various committees, i.e. grounds, sprinkler, lighting, social, etc. Give a chairperson or a board member a call and help us by using your talent and service.

Thank You.



Emergency Service -

There are few things more frustrating than to have something in your unit break, quit working, or start leaking. Water leaks are so damaging and many times you need professional help to resolve the problem. Unfortunately, problems like this don't happen at convenient times. I'm sure it has been suggested before, but you need to find the time to put together a list of emergency phone numbers and people to contact in the event something unexpected happens. And you need to find people that will come to your aid during the evening, at night, on Sundays and Holidays.

One way to get this information quickly is to ask your neighbor if they have a list. If they do, then you are in luck. If they don't, maybe the two of you can divide up the chore and you will both be winners. Think about the critical pieces of equipment in your unit. Things like the:

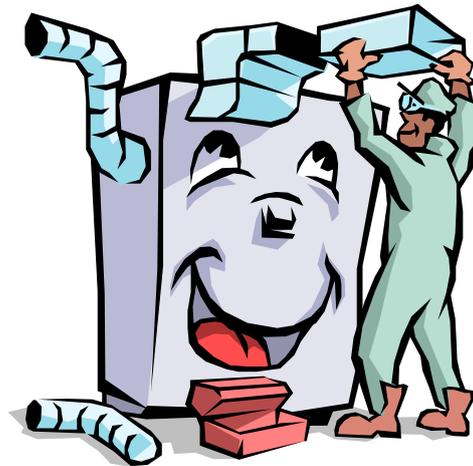
Furnace	Water Heater
Sump Pump	Toilets and Shower
Roof	Windows
Doors	Power Outage

And while you are at it, make sure you have the number for the Police and Fire Department on your list.

Take time to ask your friends and neighbors who they would call or start checking the Yellow Pages. Remember, some professionals will come during the daytime but you need to also have someone that will come during the off hours. It may be expensive, but sometimes the problem won't wait for daylight. No one needs these emergency situations, however the better prepared you are the quicker you can solve the problem.

Once you have the list remember to verify at least once a year that, the people you have selected are still in business or still willing to handle "after hours" problem.

Hopefully, with this effort completed you will never need to call anyone and wouldn't that be nice !



Unit Modifications —

By: Ed LeFevre

Co-Owner Unit Modifications have become a problem here in River Pines. It is not the intention of the Board to prevent co-owners from modifying their units. However, it is the responsibility of the Board to see that unit modifications are in accordance with the Association Bylaws and policies (See Condominium Bylaws Article 1, Section 1).

Since we have observed many unit modifications that have been put in place without Board approval, we hired a local photographer to take pictures of every unit here in River Pines. We obtained nearly 1,500 photographs and now have a record of the exterior appearance of every unit. In reviewing these photos we observed that we had 31 units with window or deck awnings. We then checked with the Oakland County Register of Deeds and learned that only (3) co-owners had followed the River Pines Awning procedure.

You may wonder....why do we care? Our Association policy states that any awnings installed are the property of the co-owner and the co-owner has responsibility for maintenance, upkeep and replacement. If the procedure is not followed, our Association could be held responsible for maintenance or any resulting damages. Such responsibility can affect our monthly dues and/or insurance policy.

What do we do now? To correct this omission we must now have each unit co-owner with an awning, submit a "Consent to Alterations" form along with the \$14 fee. The document is then forwarded to our attorneys

for review and they in turn take the documents to the Oakland County Register of Deeds and have it recorded against the unit deed.

Of course this is a lot of extra work but it is necessary to reduce the Association's liability in the event something happens to these awnings. So, if you see or are aware of anyone installing awnings or doing other modifications to their unit, remind them that they need Board approval and to submit an Architectural Modification Request or a Consent to Alterations document. It's a lot easier for all of us if everyone abides by the rules and follows instructions.



Order Yours Now before it's too late!



SAN MARINO NEVER LOOKED SO GOOD —

By: Paul Millis

On a beautiful sunny Sunday afternoon, twenty-four golfers from River Pines tested the newly finished back nine at the Farmington Hills Golf Club (formerly the San Marino Golf Course). What a beautiful course! The golfers were blessed with sunshine and a really beautiful day to play this new course.

We had six foursomes, and in keeping with our goal to make this a mixer, groups were made up by handicap. There were two men and two women in each group, and none were related by marriage. Paul Pardee couldn't be there, (he was in Iceland with his bride, Clare), but he showed me how he set up the teams by handicap. I learned that it is not as easy as he makes it look. Luckily, my wife, Linda, who loves numerical challenges, helped me come up with our teams.

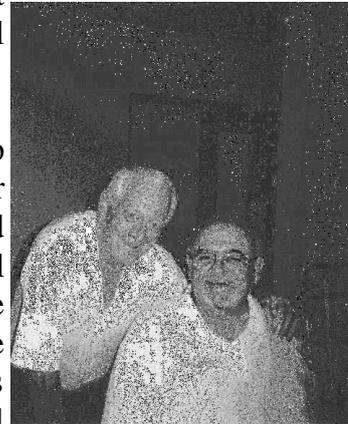
Well, on to the honors. We had prizes for "Closest to the Pin" on our Par 3 holes. The women competed on Hole # 13 and Barb Bechard came away the winner. The men competed on Hole #15, but none of them landed on the green, or close enough to it to feel comfortable signing their name on the card.

There was a three-way tie to determine the winning team. Three teams came in with a net 2 over par. When this happens, we go to the score cards and compare scores of each team on the most difficult hole, then the second most difficult hole, etc. When one team was found to have scored lower on one of these holes, they

were declared to be the winner. We determined the winner on the first hole that we compared, and that was the team of Terry Connolly, Christine Waiter, Rudy Kramer and Lin Whiteman. We then had to go to the next hardest hole to find the second place winner, consisting of the team of Ed Lefevre, Gene Kerwin, Dolores Delaney and Carol Anderson.

Unfortunately, we only had enough prize money to pay the first two teams, so the other team that was tied just got a "well done". They were Al Blackburn, Angie Morris, Janet Hall and Paul Millis.

The group visited together while we dined from a special menu set in the Grille at the Farmington Hills Golf Club. Al Marmion, Manager of the Golf Club and River Pines neighbor came around and visited with us. We will try to play the next outing on the back nine also. It really is a great nine holes. **The Spring Golf Outing is currently scheduled for June 11, 2006.**



Please Read. It has been suggested that the River Pines Outing be played during the week. It is hard to schedule an outing on a weekend that doesn't conflict with plans that people have made for graduations, weddings, reunions, etc. There may be some conflicts still, but maybe not as many. **What do you think?** Please call me, Paul Millis, at 248-426-7663 to express your views.

Please Welcome Our New Co-owners and Residents

Chuck and Jean Beesley
22070 River Ridge Trail
476-0649

Paul and Linda Day
21680 River Ridge Trail
478-6339

Jim and Sharon Kavanaugh
35725 Lone Pine Lane
476-5621

Betty Phillips
35645 Lone Pine Lane
919-0752

Fred and Ellen Rumball
22209 River Pines Dr.
476-0242

Robert and Donna and Paul Salisbury
35420 Blue Spruce Dr.
615-9123

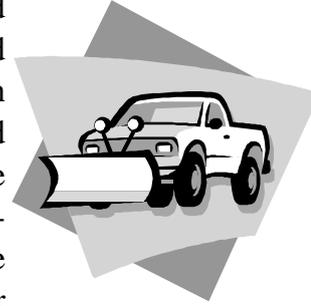
Timothy and Shelly Tierney
22340 River Ridge Trail
476-7277

Hugh and Bonnie Turnage
21945 River Ridge Trail
471-2072

Stephanie Valentini
34931 White Pine Trail
478-9903

The Snow Season is Here

With the winter weather and all the ice and snow, parking is a big problem. The Snow Plows and Salt Trucks need to get up and down our streets and cars left in the street make it difficult for the trucks to maneuver around them. Your cooperation will be greatly appreciated.



Our By-laws state rules for parking in the confines of River Pines. They state that no vehicles are to be parked overnight on *any* street. This includes the hours between 12:00 AM and 6:00 AM.

NO parking *of any kind* (guests, visitors, etc.) is permitted on River Pine Court, Red Pine Trail, Silver Ridge Court and Court Ridge Court because of their narrow width.

Out of town guests must park within their host's driveway. Street parking for out of town guests will be limited and only with written permission of the Board of Directors.



Concrete and Asphalt Projects —

By: Ed LeFevre

One of the topics covered at the Annual Meeting in September was our project for concrete and asphalt repairs. Between the two (2) contractors, we spent nearly \$47,000 on this work.. When the work was completed, barriers were put up to protect the newly poured concrete and asphalt. We had several instances where the barricades were removed and co-owners began driving on the concrete prematurely. We did not have a record of every instance where this occurred so we sent the following letter to all co-owners where such concrete work was done:

To our fellow Co-owners:

Living in a condominium has many advantages. The entire community shares many of the repair costs you would have to bear as a private homeowner. Volunteers devote their time and energy to assess the needs of the community and to make every dollar spent go as far as possible.

*Recently, the Association paid to replace sections of several concrete driveways in our community. Allen Contracting, the concrete contractor who did the work, taped off the new concrete and informed each of the affected Co-owners **NOT** to drive on it for seven days after the work was done. While most people followed these instructions, several Co-owners disregarded this warning and drove on the new concrete after only a few days.*

As Board members and as fellow Co-owners, we are appalled by this situation. We tried to do the responsible thing and improve driveways that needed attention. The money spent on these improvements is spread across the whole community. However, some people chose to ignore the instructions and exposed the community to additional repair costs in the future. These exterior concrete areas are common elements of the association and disregard or damage to them should not be tolerated. Therefore, if premature deterioration is evident appropriate action will be taken by the board.

We regret the necessity of having to send this letter to our co-owners but feel this issue is the responsibility of the board

Sincerely,

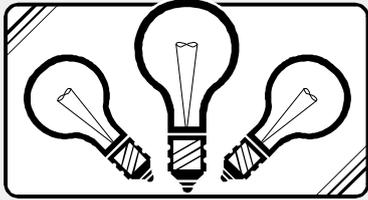
The Board of Directors

Undoubtedly, we could have done a better job informing our residents of the restricted use of the new concrete. I assure you that next year we will be better informed.

This was a disappointing situation but not the end of the world. Hopefully, we have all learned from this incident and the problem will not be repeated.

Thank You





Lighting Committee

The purpose of the Lighting Committee is to identify and replace burned out garage and mailbox lights. Each month Committee members identify lights that are burned out and replace them. Residents may contact Committee members listed below when help is needed. Be sure to identify which light you wish replaced.

This committee does an outstanding job finding burned out lights on their own. If you see a light out, please take the time to call the appropriate Area Person.

AREA 1 Alice Hamele
River Pine Court Bruce Tobis
Blue Spruce Drive 471-5981

AREA 2 Frank Pilzner
22255-21930 River Rdg Tr. 426-6851
35080-35040 Silver Rdg Ct. Jim Redmond
478-1288

AREA 3 Larry Frey
21920-21780 River Ridge Tr 477-5278
35017-35106 Red Pine Dr.

AREA 4 Charles Jones
34911-35021 White Pine Tr. 476-7606
21770-21620 River Ridge Tr
21480-21610 River Ridge Ct.

AREA 5 Cliff Askren
22265-22380 River Ridge Tr 473-7293
35240-35028 White Pine Dr.

AREA 6 Andy Tarpinian
35053-35233 Knollwood Lane 478-3478

AREA 7 Gerald Ewald
35275-35495 Lone Pine Lane 477-8851
21955-22185 Lancrest Ct.

AREA 8 Richard Raney
22280-21945 River Pines Dr. 615-8527

AREA 9 Gene Milzarski
35515-35575 Court Ridge Ct 615-7544
35515-35862 Lone Pine Ln.



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TO OUR CLIENTS.
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At McShane and Associates, we understand that your real estate needs are unique. That's why we offer a full range of services to meet your needs. We're not just a real estate company, we're a team that works together to help you achieve your goals. We're committed to providing the highest quality of service and ensuring that you are satisfied with every step of the process.

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