



R E P O R T

MESSAGE FROM THE PRESIDENT -

By: Ed LeFevre

First, I want to thank our past President and Vice President. Jan Hall has been our President for the past three years and served three years prior to that as our Vice President. Six years on the Board is a long time and I want to thank Jan for all her service. Jan has many outside activities but always found time to make her contribution to River Pines. And in her fashion, she will continue to contribute to River Pines by serving on the Grounds Committee as Chairwoman.

Doug Keno has been our Vice President for the past three years and served another year as a Board member. Doug has also been active on several committees and has made his contributions to River Pines. He prides himself in asking the tough questions and has been persistent in obtaining answers.

Thank you Jan and Doug. You have made River Pines a better place and we all appreciate your service.

As I return to the Board, after a three year respite, I look forward to the many challenges that will be forthcoming. I have said many times that we must run River Pines as a business and we need to strive for improvements and make things better. It takes

a lot of time and attention to the details to realize such improvements. In addition, it takes the help of the volunteers that serve on the Board and the various committees to keep a watchful eye on what's happening and try to ensure we are doing the right thing.

With this newsletter, we try to keep you informed on the larger issues and the things that we think will be of interest to you. We try to give you the good news as well as deal with subjects that affect you and have a more personal impact. So, read through this edition of the River Pines Report and let us know if there are subjects that you would like discussed. Send your questions to our Editor, Lloyd Silberman, via email:

lloyd@mcshanemanagement.com

or call

(248) 855 6492 ext. 223

For the most part, I think things are in good shape. We continue to receive compliments on the appearance of the site. Our reputation on the management of River Pines is very good with almost all of our co-owners. The Board members, our association general manager and site manager along with our maintenance man and the McShane management agency work very hard trying to do a good job. It is difficult to satisfy everyone but we strive to do so. The point is, it takes a lot of people and effort to

(Continued on page 2)

(Continued from page 1)

achieve the results we are getting here in River Pines. We appreciate the support and cooperation of all co-owners.

The Board of Directors for 2009—2010 are listed on the bottom of this page. Bob Eix and I return to the Board after a few years in the wings. The other Board members are returning for another year of service.

Let's all have another great year.

Those Who Serve.....

By: Donna Jones

Special thanks to the volunteers who work so tirelessly keeping our River Pines Condominium complex looking so beautiful. We are grateful to them for their efforts to make our environment so pleasant looking.

As you drive around to different condo subdivisions, notice the differences between those units and ours. The attention to detail by both the volunteers and the co-owners is obvious. I'm sure that's why we are glad to be residents of River Pines.

The volunteers, Bob, our site manager, Jerry our financial manager, Greg our handyman and Mcshane our management company work in collaboration to keep River Pines in top notch condition. Despite the problems of overseeing a complex as large as ours, the almost daily problems and issues are handled expeditiously. The scheduled jobs as well as those that crop up as emergencies are taken care of efficiently.

Someone must take care of problems even though many of us moved into a condominium so we' wouldn't have anything to do'. Thanks to those who work on problems so-

lutions within our complex while spending our dues wisely. If you see any of these employees and volunteers out and about, keeping our complex looking good, show your appreciation. They deserve it.

RESERVE FUND PLANNING FOR 2010

By: Ed LeFevre

As summer comes to end, it's time to take a look at what we accomplished during 2009 and what we have to look forward to in 2010. The critical thing we have to track is what our projects cost us and how these costs compare to our reserve plan estimates.

Let me say at the outset, we planned to spend a little over \$500,000 in reserve projects this year and, although we do not have final billings as yet, it looks like we will again spend a little less than expected.

However, we are seeing cost increases that

(Continued on page 3)

River Pines Board of Directors

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(Continued from page 2)

we will have to deal with in 2010. One area of cost increase is window repair and replacement. We allowed \$60,000 for 2009 but we have spent almost \$80,000 so far. In previous years we were spending approximately \$30,000. Our windows range in age from twenty years to ten years old. As you remember, we started a more intense window inspection program in 2008 and continued it in 2009. We have found many windows with broken seals, rotted wood sashes and sills that were not being reported previously. We expect this window repair trend to continue for the next four years. At the end of 2013, we will have completed the inspection and repair of all windows in the entire complex. After that time we expect a reduction in our annual window repair cost.

Another area where we are experiencing cost increases is in our roof replacements. With increased oil prices and world oil consumption, the cost of shingles has increased 35% or more. In 2009, the cost of our roof replacements has increased a little over 18%.

Our painting contractor is doing a great job painting our units but we are finding more preparation is required to achieve the finished results we want. The last two years, we have had to do considerable scraping to get the surface ready to paint. As a result of the scraping we find that one coat of stain is not covering the wood adequately. In 2008 we had to apply two coats of stain to several units. This year we had to apply two coats of stain to many more units. The units on Red Pine Drive were especially bad and we had to do much more preparation before staining.

Therefore, for the next four years we will specify two coats of stain for our units. By the end of 2013 we will have painted nearly

all our units with two coats of stain and we should be able to return to a one coat stain process after that. So, our painting cost will be increased by approximately 15% for 2010 and will continue through 2013.

The projects listed above are the major projects in our Reserve Plan. We have a total of forty four Reserve Plan items to fund that include both repair and replacement projects. These are not discretionary projects but are board of directors responsibilities defined in the Master Deed and the Condominium Bylaws.

We have a good Reserve Plan. Our auditor, Owens and Strussione, advised us this summer that our reserve planning ranks as one of the top ten in Michigan. The Board of Directors and it's Committees are committed to maintaining the value of our units here in River Pines.



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ASSOCIATION RULE AND REGULATION VIOLATIONS –

By: The Board of Directors

Many articles have been written regarding the rules and regulations of condominium associations. As you know, River Pines has rules and regulations and most co-owners strive to adhere to them. In some instances, people just forget about the rules and get caught up in making an improvement to their surroundings. Unfortunately, sometimes this impulsive action is in violation of the rules and regulations that all of us are obligated to follow.

Discipline is never easy to administer. The Board members live here too and they will not always be members of the Board. They want to live in harmony with all the co-owners and realize this is a great place to reside.

Co-owners need to remember that anything they do to the outside of their unit or changes to something that exists, needs to be authorized or approved by the Board of Directors. On page 107 of the Association Handbook there is a section titled, “Modification Request Policy”. Paragraphs 1 and 2 describe submittal requirements. Paragraph 3 describes the consequences of disregarding the submittal of a modification request, i.e., a \$500 fine.

Our managers and maintenance man are not out patrolling the site looking for violations. However, when they see violations they are obligated to report such to the Board. The Board then has to investigate and determine the appropriate action..

Fundamentally, we want to operate on the “honor system”. Everyone knows the rules and are trusted to adhere to them. Realistically, this doesn’t happen all the time.

The Board wants to be as understanding as possible. If there is a rule or regulation the Board should enforce it or remove the rule. They cannot just ignore the violation and hope there are no other cases forthcoming. The reality is, one person does something and others follow. Pretty soon, we have several violations that need to be corrected.

We have had this situation with co-owners installing awnings without getting approval. Basically the approval pertains only to the awning installation, color and style, not whether you can or cannot put up an awning.

Recently we have come across a co-owner who installed a new “white” storm door to their unit. There is a specific policy on storm doors in the Association Handbook, page 81 under the section called “Co-Owner Additions” it reads, “A co-owner may install the Trapp/108 Beige storm door. It is the only approved storm door. A brass kick plate is allowed.”

We conducted a survey and found twenty six units with storm doors that do not meet the manufacturer and style requirements and five of these doors are white in color. At this time, we are not aware of anyone submitting a modification request.

The Board is currently considering the course of action required for these violations and how to obtain compliance.



ASSOCIATION ASSESSMENTS OR DUES INCREASES —

By: The Board of Directors

The terms “assessments, dues or fees” are used to describe the monthly contribution each co-owner pays to the association for the management of the association’s business. A dues increase is not the news most homeowners want to hear. But



sometimes a fee increase is the best way to keep the association in good financial health—and, sometimes, increases are unavoidable. Here are some of the reactions co-owners typically have when they hear that their fees are about to increase, followed by the related rationales for an increase.

- ◆ “I can’t afford the increase.” When you live in an association, you need to be willing to share the costs, as described in the governing documents to which you agreed in escrow. Keep in mind that if the association does not maintain its property, real-estate values can decline.
- ◆ “I probably won’t be living here in 15 years when the streets need repaving. Why should I have to pay now?” Senior citizens, as well as young people living

in condos they consider starter homes, often pose this question. The problem with this “short-timer” logic is that these people are themselves benefiting from the use of the streets, tennis courts, and other common assets paid for by members who lived there before. Members should pay for the incremental use of these items each year they live here.

- ◆ “Why don’t we just have a special assessment for a specific project?” It can be difficult to collect money when you suddenly have a large expense. It’s better to collect it gradually, so the funds are there when you need them. Also, a special assessment unfairly penalizes homeowners who happen to live in the association at the time.

We have not finalized our 2010 Operating Budget at the time of this writing. However, based on our preliminary studies it appears we will have a modest increase in our assessments for 2010. You will be receiving the final 2010 operating budget in late December, 2009. However, you can rest assured any increase will be fully scrutinized by the Board of Directors.



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Enjoying the Beauty of River Pines and Maintaining it -

Living in River Pines gives us the opportunity to enjoy the beauty within our complex. We have many beautiful trees, our lawns are trimmed and well watered, our buildings are clean and painted. Generally the first impression and overall appearance of our complex is very favorable to most of us. And it is particularly stunning in the fall when all the colors are evident. There are more beautiful places I'm sure, but this is our home and we enjoy it.



However, maintaining this appearance is a never ending job. The buildings can be painted and maintained. The streets, driveways and sidewalks can be maintained. But the trees, grass and shrubs are living plants that are growing. We can trim the grass and keep it under control but the trees and shrubs can only be cut so much.

Our site is blessed with many trees but as our site ages the trees get larger and larger. As a result, we now have some areas where too many trees exist and they can become a danger to the adjacent units. Some of our

pine and spruce trees have grown to 15 or 20 feet in height. And they will continue to grow. These trees have shallow roots and as they get bigger they are susceptible to the wind and we will lose some.

Many lots have an abundance of trees and others have very few. There is a general impression that co-owners

“if the wind damages these trees or they are blown over, the association is not obligated to replace them.”

who have an abundance of trees are entitled to these trees and if one becomes damaged, a replacement tree must be planted. This is understandable but not necessarily realistic. If you lived in a private home with many or a few trees and a storm brings down one here or there, it is very disturbing. In most cases, it is not practical to try and reproduce the setting that once existed.

In River Pines, we have natural areas, common areas and limited maintenance areas. There are many trees and each year we lose some for one reason or another. As these trees have grown over the years they have provided some privacy that the co-owner has enjoyed. But if the wind damages these trees or they are blown over, the association is not obligated to replace them to the co-owners satisfaction.

For many years we have enjoyed our trees and watched them grow. Many areas are over 20 years old and keeping the growth under control is becoming an issue. We are in the process of establishing a yearly site review and developing an overall plan for tree management and in some cases tree re-

(Continued on page 7)

(Continued from page 6)

moval. This is a new expense that we are going to have to budget and do our best to keep the association dues under control. So replacing every tree that blows over or dies is a big expense that we do not feel we can absorb. Therefore, we may replace some trees and we will not replace others. This decision will be made by the Board of Di-



rectors considering the recommendations of the Grounds Committee.

So, enjoy the beauty we have but remember it is not permanent. We will do our best to keep the property attractive and neat but the appearance will change over time.

FRONT ENTRANCE

By: Jan Hall, Grounds Committee

As many of you may have noticed, the trees at the front entrance obscure the flags.



The front entrance is the first thing many see when they enter our complex, so the grounds committee felt it was important to maintain the entrance.

Since the cost of replacing the flag poles with taller poles was prohibitive, the grounds committee has developed an alternative solution. The trees at the front entrance will be replaced with smaller, more decorative trees, called sunburst locusts. They are very hardy, salt resistant and have more yellow greenish leaves.

These trees will give the front entrance a nice look and allow the flags to be seen. These trees will be periodically trimmed so that their size will never be allowed to obscure the flags at the entrance. The work should be completed by the time you read this newsletter article.

With this change, the front entrance will again be more appealing as you enter the complex.



THE SNOW SEASON AND PARKING –

Winter is right around the corner and parking becomes a bigger problem. Our By-laws state the 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.

Vehicles may not be parked in the driveway under cover or protection from the elements. No driveway parking is allowed for any commercial vehicle owned or operated by a Co-owner. These vehicles must be parked **IN** the garage. Trailers and recreational type vehicles cannot be parked in the driveway.

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.



RECOGNIZE OUR VOLUNTEERS –

By: Ed LeFevre

Most of you know we have volunteers that take care of many jobs for us and help keep our dues at a reasonable level. The volunteers serve on various committees and provide a great service to our association.

We have major committees that have many members:

- Grounds and Landscape
- Sprinkler monitoring and repair
- Lighting for garage light replacement
- Newsletter labeling and mailing



These people do a wonderful job and we are grateful for their service. This newsletter lists many of these committee members and many go about doing their job with little notice.

(Continued on page 9)

(Continued from page 8)

Just watch for them and take a minute to thank them for their service and express your appreciation.

And remember, we can always use more help. The following is a list of the committee chairpersons.

Janet Hall
Grounds and Landscape

Bob Goodman & Ed LeFevre
Sprinkler Committee

Larry Frey
Lighting Committee

Bev Cornell
Newsletter Committee

Give them a call if you can help.

FINANCIAL INFO AVAILABLE TO CO-OWNERS —

By: The Board Of Directors

At the our Annual River Pines Association Meeting on September 23, 2009, a question was asked about the availability of the Annual Financial Audit for 2008. Distribution of this audit statement has varied over the years. Some co-owners are keenly interested in this information and others could care less.

In the past we have mailed copies to all co-owners. The cost to mail 355 copies of the audit report amounts to a little more than \$225.

At other times we have printed 150 copies of the Audit Report and made them available to co-owners at the annual meeting in September. Each year we have reduced the number of copies available at the annual meeting because so few have been taken.

This year, we were chastised for not having copies available for co-owners at the annual meeting.

The Board has no intention of withholding information from co-owners. Any association information, other than personal information, is available to be reviewed at the McShane and Associates office.



The procedure is to make a request in writing to the McShane Management Office, to review specific information and set up a date and time for such a review.

The annual audit of the Association's finances can be requested in writing and a copy of such will be sent to you either via e-mail or U.S. Mail.

This information is usually available late in the second quarter of the year. We will endeavor to get the audit information earlier in the year if possible.

ARE YOU ADEQUATELY INSURED?

By: Jerry Hull

Condominium owners sometimes assume that the association's master insurance policy is all the coverage they need. The master policy actually only covers the building, not your personal belongings, or any upgrades you've made to your unit. For example upgraded flooring, new cabinets or appliances, or renovations are generally not

covered by the master policy. Neither does it cover parts of the building that are used only by you—like the back deck or the pipes that feed into your unit from the main pipes. Our policy covers “betterments and improvements” but you will avoid confusion if you provide your own coverage and the cost for such is minimal.

All residents need their own insurance for the insides of their units, their belongings, and any damage that might be caused by something within your unit (such as a leaking toilet). The association policy does not cover this type of damage. In specific cases where the association policy does cover your losses, the deductible cost will be the co-owners responsibility. To have your personal belongings and any deductibles covered, you need to invest in a condominium owner's insurance policy, available from most carriers. These policies generally cost only a few dollars each month and are well worth it! Be sure to



ask about water or sewer backup coverage. Sewer backups are not unheard of, and a standard policy won't cover the damage to your unit without a sewer backup rider.

If you have any questions regarding what type of coverage you need, please contact your insurance agent. McShane and Associates is also very familiar with the type of coverage condominium owners need and can help you avoid double coverage or gaps in coverage between your personal insurance and the association's master policy.

SOCIAL COMMITTEE ANNOUNCEMENTS

HOLIDAY PARTY SATURDAY.

December 12th at 4 pm
at Subu's, Leather Bottle.

Don't forget our CONDO BREAKFAST

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9 AM

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**Please Welcome
Our New Residents
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Names to your
Association Handbook**

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21790 River Ridge Tr.
517-230-9390

Mark Bohlman
34981 White Pine Tr
248-932-0089

Carol Ellis
22080 River Ridge Tr
248-890-7563

Donna M. Hicks
35455 Lone Pine Ln
248-767-3021

Grace Kador
35435 Lone Pine Ln
248-987-2563

Madhulika M. Karwa
35725 Lone Pine Ln
586-604-4660

Kathy La Pierre
34981 White Pine Tr
248-932-0089

Joel Lewis
35832 Lone Pine Ln
248-914-8918

Elizabeth Sprague
35832 Lone Pine Ln
248-914-8918



Lunch or Dinner Barbeques —

The Board of Directors

Now that the summer season has departed, the amount of barbequing will probably subside. In some cases, we were very fortunate to avoid fires and unit damage. We noticed several instances this summer where people were barbequing either inside the garage, on their deck or too close to their unit. We do not have “Condo Police” and it’s very embarrassing to go up to someone and advise them of the barbeque violation.

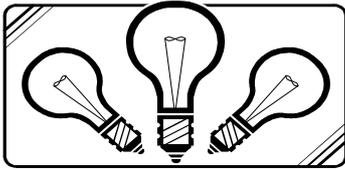
There are certain safety and common sense rules that we should all follow. As a matter of fact there is a Farmington Hills City Ordinance regarding the use of barbeques. Most of you know that we should not barbeque inside the garage. It’s even risky to do so on the deck of your unit. We should set up outside the garage and be at least eight feet 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.

Enjoy the great fall season.





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 River Pines Ct. Blue Spruce Dr.	Bruce Tobis 471-5981
---	-------------------------

Area 2 22255-21930 River Ridge Tr 35080-35040 Silver Ridge Ct	Frank Pilzner 426-6851
Area 3 21920-21780 River Ridge Tr 35017-35106 Red Pine Dr	Larry Frey 477-5278
Area 4 34911-35021 White Pine Tr 21770-21620 River Ridge Tr 21480-21610 River Ridge Ct	Charles Jones 476-7606
Area 5 22265-22380 River Ridge Tr	Cliff Askren 473-7293
Area 6 35053-35233 Knollwood Ln	TBD 478-3478
Area 7 35275-35495 Lone Pine Ln 21951-22162 Lancrest Ct.	Terry Connolly 473-8414 Carl Wiatr 474-8242
Area 8 22280-21945 River Pines Dr	Phil Plaga 426-0143
Area 9 35535-35595 Court Ridge Ct 35515-35862 Lone Pine Ln	Gene Milczarski 615-7544



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IRRIGATION SYSTEM —

By: Bob Goodman

This section of the newsletter is usually reserved for the Sprinkler Committee members and the volunteers that monitor various areas of the site.

As you have undoubtedly figured out, the irrigation system has been shut down for the winter months.

This is the first full season we have had with the new pump system and it operated flawlessly. We pumped over 11.6 million gallons of water for the entire season and we had no downtime for the pump system. During the season we had three or four times where solenoid valves and main line failures occurred. We have over 180 solenoid valves so the two or three valve failures is not bad at all. We do not have a record of the amount of sprinkler piping on our site but we can assure you there are miles and miles of lines.

We have had some sprinkler committee members drop off the committee for health and other reasons. We are utilizing Greg for more and more maintenance and repair work.

All in all we had a successful season.



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