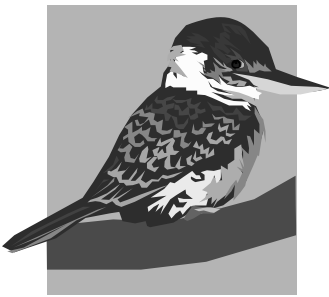


R E P O R T

President's Message

By: Ed LeFevre



It sure seems like this winter was longer than usual. Maybe it was all the snow and cold weather that we had that made getting around more difficult

but spring is just around the corner as of now.

A sure sign of spring will be evident when the sprinkler system starts up again which is scheduled for the later part of April. With all the snow and plowing we have had to do I'm sure we will have several sprinkler heads to repair and replace. We usually repair approximately 25 heads as a result of snow plowing along the streets and driveways. The landscape contractor is responsible for the cost of this repair. Realizing the number of heads we have on the site, approximately 3,500, we really don't damage that many. Of course, we will also be looking for lawn and shrub damage caused by the snow plows and that too will also be repaired.

Looking over the entire complex it ap-

pears we survived the winter very well with limited damage. We incurred some damage to our identification sign at the 9 mile road entrance. On a slippery morning, around the Christmas Holidays, someone slid up over the curb, hit the sign and severely damaged the lights that illuminate the sign. Unfortunately, they didn't feel responsible and drove off so we have to stand the cost of the repairs. The lighting has been repaired and the sign should be completed very soon.

We are finalizing our plans for project work that will be scheduled for this summer. We have awarded the unit painting contract to Suburban Painters which is the same contractor we utilized last year. We will paint 47 units plus the Maintenance Building this year.

We also intend to inspect the windows of the units we will paint and look for deteriorating window frames and sills. We intend to complete the repairs before we do the painting.

(continued page 2)



(continued from page 1)

As the painter goes about his job of caulking he will replace any trim or siding that has deteriorated. We will be staining 130 decks this year. If your unit was painted last year, or in 2001, your deck will be stained this summer or fall. Remember to check our web site to determine when your unit will be painted or the deck stained.

This spring we have 14 roofs to inspect for possible replacement. We may find additional roofs as the year progresses but we do not expect anything like we had last year. This quantity is significantly less than in previous years due to the fact we have pulled forward roofs scheduled for this year. This will help to reduce our reserve fund spending and hopefully we will put more money into the reserve fund this year than what we spend.

Last year McShane and Associates processed over 800 work orders and completed nearly 700. Those that were not completed pertained primarily to lawn or concrete repairs that will be taken care of this spring.

We will be using Greenlawn Landscaping for our lawn care, shrub beds, tree trimming and fertilization again this year. Hopefully we will not have as wet a spring and summer as last year so the lawn cutting will have an improved appearance.

So, by now most of our friends that have wintered in the south have returned and

it seems cold to them. To those of us who wintered here it's just great. Have a great spring and we'll see you at the Spring Meeting on May 18th, 2005.



Betterments and Improvements

By: Janet Hall

If there is one topic that creates a significant discussion and/or disagreement within a condominium community, it is what to do about insuring betterments and improvements within an individual unit. The typical co-owner usually just thinks of a "finished basement" when the topic is discussed. However, that can be the smallest part of the whole package. The key phrase to remember for betterments and improvements is "is it permanently attached and will it remain with the unit if you sold". The reality is that anything you or a previous co-owner have done to your unit since the builder finished could be included in betterment and improvements. Also, if you had the builder, add extras that were not part of the standard package, they could also be considered part of betterments and improvements. All of these might include wallpaper on the walls; new upgraded carpeting; updated window treatments; a wood floor in the kitchen; upgraded lighting fixtures anywhere in the unit; new and/or refaced

(continued page 3)

kitchen cabinets; new countertop in the kitchen; and a screen door in addition to anything you have done in the basement.

The Board of Directors of River Pines has for many years elected to include within the insurance purchased for the complex a comprehensive package that includes coverage for all betterment and improvements. This package has a deductible of \$2500 for each claim. This was probably initially done as a "risk reduction" to protect the association in the event of any disputes over what is/is not covered as many betterments and improvements were installed by the builder during construction. This coverage does not absolve each co-owner from carrying the appropriate coverage for their unit. As best our insurance carrier can determine, the cost of this coverage is approximately \$1.24/month for each unit. Our insurance carrier, Piper-McCredie, has also recommended that your own condominium insurance policy have at least \$2500 in coverage for any betterments and improvements that you have installed to cover the association deductible in addition to your insurance coverage on the contents of your unit.

This Board, as has prior Boards, feels that this coverage, in conjunction with the individual co-owners coverage for their betterments and improvements, provides the best protection in the event of major damage either to an individual unit or within the complex.



Social Committee News

BY SHARON HICKS

Come one, come all, to the Ladies' Spring Luncheon on Saturday, April 30 at 12 o'clock noon. This popular event will be held at Steak and Ale, located on Orchard Lake Rd. and 12 Mile Rd. If you haven't already done so, please pick up a flyer at your mail station, fill out the coupon, and return it to either Bev Cornell or Sharon Hicks no later than April 14th. This will assure you a seat along with the entrée of your choice and a fun afternoon with friends and neighbors.



Judging from all the familiar faces we saw in the audience, many of you were able to attend the Blackthorn Concerts on March 3rd and 4th at the Farmington Players' Barn. Their upbeat Celtic music had the entire audience singing and clapping along! If you missed their sold-out concerts this year, Blackthorn will be back for three nights in March '06. We will remind you in January!

We are currently working on a day trip, by bus, to Turkeyville, USA, which is located in Marshall, MI. This will take place in August. The package includes a round-trip bus fare, lunch, attendance at a play and opportunity to browse in their many shops. It is sure to be a crowd pleaser! Watch for flyers, with further information, at your mail stations in early May.



Treasurer's Message

Spring 2005 —

By: Rick Austin

This past year, 2004, was another very busy period of major projects including continued roof replacements, sectional asphalt/concrete replacements, and unit painting. The association spent \$378,000 on long-life replacements intended to preserve the physical health of our community. This expenditure was higher than expected due to the greater number of roof replacements needed. The Reserve Plan budgeted expenditures for 2005 declines to \$310,000 because of the “pull-forward” roof replacements into last year.

We deposited \$330,000 for the 2004 Budget Year into the Painting and Replacement Reserve funds (some of this money was actually deposited in 2005) from our association dues. The \$12,000 interest income for the Reserve Funds reflected the very low interest rates for CDs and high quality bonds during the last two years.

The 2004 reserve funds declined \$36,000 to \$892,000 because of the higher roof replacements just mentioned. In 2005, this “withdrawal” from the reserves is expected to be replaced with budgeted contributions exceeding the lower planned expenses. At February 28, the total reserve funds sit at \$950,000. We are currently below the planned level of Reserves recommended in the 2004 Update Study.

The operating expenses for 2004 totaled \$670,000, which ended up \$21,000, or

3%, over budget. The community wide mulching and tree pruning last fall caused the bulk of this shortfall since the original plan was to split it over two years. The multi-year contracts for lawn maintenance, road salting and snow removal approved in the past two years have really helped stabilize expense. I need to caution everyone that the rising oil prices have NOT significantly affected us yet – but we can expect to see these costs passed through to us in future quotes for everything affected by oil (gas for service trucks and equipment, asphalt used in repairs and roof shingles, paint products, plastic pipe, etc.).

There continues to be a considerable amount of landscape maintenance to combat the effects of insect and animal damage. The moles and groundhogs love our lawns, the emerald ash borer devoured our trees, and now we learn that many pine trees are diseased. Many residents have found the numerous community squirrels just love to take up residence in your attics – but occasionally raccoons and mice get there first. We love our wooded community and are willing to share with all our furry and feathered friends, but please recognize that part of our monthly dues pays for the effects of their natural habits.

The financial health of our community is excellent. We have excellent relationships with our contractors and receive fast, courteous response to our needs. We continue to seek out strong partners who are not looking to make a “quick buck” at our expense,

(continued page 5)

River Pines Board of Directors

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Janet Hall	Vice President
Rck Austin	Treasurer
Gene Kerwin	Secretary
Terry Connolly	Director
Bob Eix	Director
Pat Halloran	Director

Management Company

McShane and Associates
6230 Orchard Lake Rpad
Suite 200
West Bloomfield, MI 48322

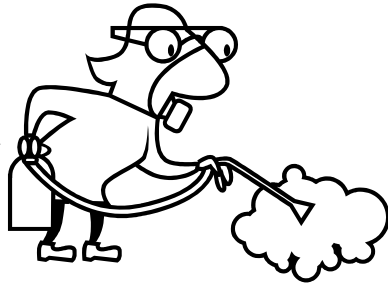
Phone: 248-855-6492

For Emergencies after 5:00 p.m. call:
248-456-0233

PestControl—

By: Ed Anderson

River Pines has a contract with Eradico Pest Control. Eradico takes care of all pest control problems including mice. If you have a problem call them at 734.722.8850 and tell them about your problem. The River Pines Contract number is 341870. This is more convenient since you the co-owner can deal direct with Eradico. Greg Nothnagel takes care of any wild animal complaints or issues.



2005” Spring Meeting

The Board of Directors

It’s hard to believe that spring is here already although the winter was surely long enough for most of us. Along with spring comes more sunny days, flowers and lots of activity around our complex.



Also, in May we will have the opportunity to let you know what has been going on and what is going to happen here in River Pines. The Spring Meeting is scheduled for -

7:00 PM, Wednesday, May 18th, 2005

and held at the *Costick Center* as usual. So mark your calendar and reserve that time for an informative evening to learn more about “What’s happening in River Pines”.



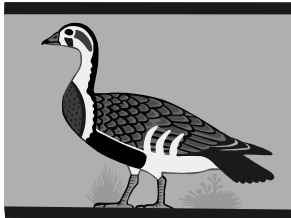
Treasurer’s Message *(continued from page 4)*

but our willing to work with us toward lasting solutions to maintaining the quality of our association. The realtors indicate that our community “shows exceptionally well” with a corresponding benefit to our property values.



DO NOT FEED THE CRITTERS

We have many new co-owners that have joined us and may not be aware of our wildlife strategy. Some Co-owners enjoy 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.



Some residents enjoy feeding the squirrels. They look so cute running around the yard and up and down the trees. When fall and winter comes the squirrels start looking for places to bury food for the winter as well as shelter. They find openings along the roof overhang, vents, etc. and enter the unit. Co-owners then call the Management Agency or our Maintenance Man and want the critters removed.

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!!**

Thank you. The Board of Directors



Web Site ---

www.riverpinescondominiums.com

By: *Ed LeFevre*



With spring just around the corner don't forget our Web Site to find out when your unit will be painted, roof inspected for replacement or the deck stained. And remember, questions regarding the by-laws, master deed or board policies are also available for your information and review. Take a few minutes and peruse the site because I think you will be surprised at what's available.



Welcome New Resident

We only have one new resident to welcome and that is:

Patricia Horn
21550 River Ridge Court

Phone: 248-476-5851



Library Millage Vote

by: Lincoln Avery

River Pines condominium owners are residents of the City of Farmington Hills. All registered voter have the privilege of voting in the annual Farmington Public School election and this year on the Farmington District Library proposal, May 3. The Farmington District Library is requesting a 1 mill dedicated tax for library operations. Residents have been paying about 0.7 mills of their city collected taxes which support library services. The money is collected by the cities of Farmington and Farmington Hills. The goal is to eliminate the dependency of the library on the two cities. Two contemporary, award winning libraries are located in the district. One library is located on Liberty Street in downtown Farmington; the other library is located on Twelve Mile Road between Orchard Lake and Farmington Road in Farmington Hills. Farmington and Farmington Hills City Councils have agreed to roll back the 0.7 mill tax they have collect for library services this year if residents approve the 1 mill dedicated tax for the libraries in the May 3 election. River Pines registered voters may vote absentee or vote at Gill Elementary School on May 3. I urge you to consider supporting this millage.

Get Re-acquainted

by: Gene Kerwin

Winter is coming to an end, the geese are passing through and the Snow Birds are coming home; Spring is upon us. It is time to get re-acquainted with our River Pines neighbors.

The Farmington ladies' golf league is reforming, a ladies' luncheon is planned for April 30, the May golf outing and May informational meeting are fast approaching. And River Pines residents are meeting at 9:00 a.m. for breakfast every third Saturday of the month at the American Table Restaurant on the south side of Eight Mile Road just west of Farmington Road. These are the activities that are ongoing but there is no reason that they should be the only things happening here.

River Pines is the place where we live but it is more, it is our community, and a community is a group of active and inter-active people. Greet your neighbors; get to know them and join with them in an active, caring and sharing community.

We meet officially twice and year and at these meetings a vast array of concerns are expressed and discussed. These concerns do not arise only in May and September, they are with us all year long. Get involved. Know your neighbors and what is going on in your community.



Annual River Pines Garage Sale

**Friday and Saturday
June 10 and 11, 2004**

From 9:00 a.m. to 4:00 p.m.

This is our annual neighborhood garage sale, and the only one approved by our association rules.

**THERE WILL BE A PRE-SALE ON
THURSDAY, JUNE 9TH FROM 6-8 P.M.
FOR RIVER PINES CO-OWNERS ONLY**

We need someone willing to make maps of participating condos to distribute and to take charge of making sure that signs get placed throughout the complex prior to the event.

Call Pat Halloran at 248-426-0052 if you can help.

Newsletter Editor Needed!

by: Pat Halloran

I have been editing the newsletter for the past three years and it is now time that I hand this responsibility over to someone else. This is my last issue as editor. The newsletter is published four times a year and if you have a little knowledge of computers and would like to

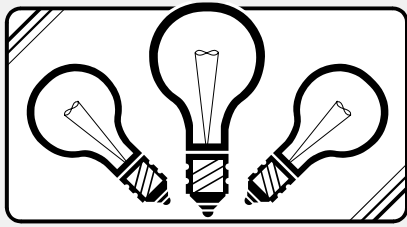
find out more about what the job entails, please give me a call at: 248-426-0052. If you want to see the newsletter continue, then we need to have someone or maybe a couple of people step up and take over this fun and rewarding job.



Lawn Sprinkler Committee

		<i>Area A</i>	Phone No.			<i>Area J</i>	Phone No.
35490-35610 River Pines Court Front Entrance		Dick Raney	615-8527	34958-35158 White Pine Tr. 35057-35106 Red Pine Dr.	Jack Boivin	471-2398	
					Andy Tarpinian	478-3576	
35345-35420 Blue Spruce Dr. 22160-22280 River Pines Dr. 35475-35535 River Pines Ct.		<i>Area B</i> Dick Raney	615-8527	21480-21610 River Ridge Ct 21615-21710 River Ridge Tr.	<i>Area K</i> Roscoe Oloffo Tom Mossner	426-8930	477-1832
35260-35350 Blue Spruce Dr. 22180-22220 River Ridge Tr.		<i>Area C</i> Dick Raney	615-8527	35061-35101 White Pine Tr. 35053-35233 Knollwood Ln.	<i>Area L</i> Jack Boivin	471-2398	
					Andy Tarpinian	478-3576	
35285-35305 Blue Spruce Dr. 22270-22380 River Ridge Tr. 22225-22295 River Ridge Tr.		<i>Area D</i> Jerry Ewald	477-8851	35104-35214 Knollwood Ln. 35161-35231 White Pine Tr.	<i>Area M</i> Jack Boivin	471-2398	
					Andy Tarpinian	478-3576	
21960-22170 River Ridge Tr.		<i>Area E</i> Mary Kornegger	476-6733	35280-35360 Lone Pine Ln. 21962-22162 Lancrest Ct.	<i>Area N</i> Matt Provoli	888-9004	
22005-22195 River Ridge Tr.		<i>Area F</i> Jim Redmond	478-1288	21951-22182 Lancrest Ct. 21948-22148 River Pines Dr.	<i>Area P</i> Lou Stern	615-0243	
21935-21995 River Ridge Tr. 22355-22385 River Ridge Tr. 35040-35085 Silver Ridge Ct. 35228-35258 White Pine Tr.		<i>Area G</i> Jim Redmond	478-1288	35375-35675 Lone Pine Ct.	<i>Area R</i> Jerry Ewald	477-8851	
21720-21940 River Ridge Tr.		<i>Area H</i> Roscoe Oloffo Tom Mossner	426-8930 477-1832	35580-35610 Lone Pine Lane 21945-22085 River Pines Dr.	<i>Area S</i> Ken Gauvreau	474-4332	
21695-21755 River Ridge Tr. 34911-34941 White Pine Tr. 35017-35056 Red Pine Dr.		<i>Area I</i> Roscoe Oloffo Tom Mossner	426-8930 477-1832	35535-35595 Court Ridge Ct. 35695-35823 Lone Pine Ln.	<i>Area T</i> Lee Holmes Howard Petter Gene Milczarski	442-7439 478-8115 615-7544	

Chairman - Dick Raney - 248-615-8527 Ed Nies - 810-560-5626 Ed LeFevre - 248-471-5422 (Revised—June 25, 2004)



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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Terry is currently serving on the Association Board as a Director.

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working for you...



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Phone: 248-855-6492

Reminder!!
Spring Meeting
Wednesday, May 18th
Costick Center— 7:00 p.m.

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