

MRC Villager

MAPLE RIDGE CREEK VILLAGE CONDOMINIUM ASSOCIATION

FALL 2025

COMMUNICATIONS

ALL communication, including questions and requests for maintenance and exterior modifications must be sent to:

Association Management, Inc. (AMI)

47200 Van Dyke; Shelby Twp., MI 48317-3376

MRCV Manager: Kelly Terrell

kterrell@amicondos.com

Lynn Burns workorders@amicondos.com

Phone: 586-739-6001 . . . FAX 586-739-6006

Modification Request Forms MUST be submitted to AMI for Board approval before changes are made to the exterior of your unit.

Forms can be found at our website:

www.amicondos.com/mapleridge

Board of Directors

President: Tom Grossman

Vice President: Norm Golm

Secretary: Sharon Hiller

Treasurer: Dana Fidler

Member-at-Large: Deborah Kady

Board meetings are usually held on the third Monday of the month at AMI.

The first 30 minutes are reserved for up to five co-owners (5 minutes each) to share concerns, information, and ways to improve our community. Please notify Kelly Terrell at least the week before the meeting if you wish to address the Board.



Welcome to the Community

Donna DeGennaro organized several of these important Welcome Committee visits this summer. Along with Committee members—Marilyn McGahey, Kathy Pappageorge and Tom Grossman—visits were completed with the following new neighbors:

Jim and Laura Bianchi at 1921 Dunham Dr.
Lucretia Conley at 1509 Ford Ct.
Liz Tafel at 1660 Maple Creek Ct.

When you see any of these folks please take a moment to introduce yourself and welcome them to the Maple Ridge Creek Village community.



4th of July Gathering

For the second year in a row, an Independence Day gathering was held on Maple Creek Ct. island with a cookout and potluck. Molly Morrison and Gayle Suddick were the organizers, and about 40 attendees all signed up to bring picnic “essentials”. Gayle and Molly provided the burgers and dogs, while Ken Suddick did the grilling. Mike Lawless added some impromptu music to the event. A good time was had by all!



Tree Removals and Replacements

During this fall over 30 evergreens and trees will be removed from our community. Some of these will be replaced in the spring of 2026, but the majority will not. We love the “green canopy” at Maple Ridge Creek Village, but some of our plantings are either declining or have become too large for the space which the developer originally selected.

When tree removals are discussed, the Board frequently receives questions from some co-owners concerning the River Birch trees which Pulte planted in front of 26 units. Some of the co-owners at these units report that these trees constantly drop small branches, and that the surface roots in our clay-based soil compete with the grass for water and nutrients. While both of these complaints are true, we also hear from co-owners who feel that these trees contribute positively to the “character” and overall appearance of our community. Some may contend that only those co-owners who have these trees in front of their unit should “have a vote” in the matter, but remember that these trees, along with all of the area on which they are planted, are “owned” collectively by 124 co-owners.

The Board is aware of this birch tree challenge, but our feeling is that our current focus should be on those evergreens within our community which are either diseased or have grown to represent a risk to both siding and roofing. Many healthy trees are also in serious need of a haircut, and the Board will be requesting contractor quotes for trimming this winter.



Decorative Plantings Will Continue To Grow

Over the years many Maple Ridge Creek Village co-owners have received Association approval to add decorative plantings along the back or around the deck of their units. Most of these plants are attractive and a welcome addition to our community. In some cases, however, they have become either too large for the area or have not been properly managed. Occasionally a new co-owner “inherits” this situation. In other cases the co-owner becomes unable to maintain these areas in the way that they once did.

Our advice is simple: If you are considering adding plantings to any area that is not maintained by the Association, think about the long term commitment before you begin. If you are unable to manage the existing inventory of co-owner plantings in these areas, consider having them removed by a contractor. Do not wait until you receive a notification from AMI.

Please Give New Plantings a Drink

Our landscape contractor has recently removed declining bushes within the Developer Established Beds at a number of our units, and will be planting replacements within the next few weeks. If you notice new plantings at your unit please remember to provide some needed water during the fall. Our irrigation system will be shut down, but that is not really relevant, because our sprinklers were never meant to provide adequate amounts of water for new plants. A few buckets of water will help ensure a healthy plant in the spring.

A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME



Concerts on the Green

Music was in the air twice this summer! We heard some fun oldies songs from Scott McCarty and his friend, Larry, on August 21 from 4:00-6:00. They have been sharing their music with us for quite a few summers when Scott came to visit from Florida. They have quite a setup with several guitars and can make harmony with their equipment. Scott drew out a story between many of their songs and we laughed at the end. We sang along when we knew the words. Now that Scott lives on Maple Creek Ct. we may be able to hear from him more often and get Mike Lawless and others to join in.



On September 11 from 4:00-6:00, we were graced with music from Stephan Pawl who is the music director at St. Andrew's. He chose 50s and 60s music to share with us and used a keyboard and accompaniment backups. We sang along to many of the songs. This concert had been planned earlier but it rained that afternoon, so we were glad it could be rescheduled. We hope to have him come back again.

MCRV Picnic

On Saturday, August 23 from 12-3 pm, about 35 neighbors gathered for a picnic on the Maple Creek Court Grass Island. The potluck dishes were delicious! It was good to connect with neighbors in this informal setting. Gratefully the rain finished before picnic time. Thanks to the picnic committee and all who helped set up the tent and to the clean up crew. It takes a village.



A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME



Our Freedom of Choice

Many MRCV co-owners bought their unit from the developer, while others purchased from a previous owner. In any case, one of the reasons for your decision was that you liked (or loved) the look of our entire community.

Now fast forward a few years, and you want to add some “personal touches” to your unit. “No problem” you think—“It’s just a change in door color or the addition of an outdoor decoration or plant”. None of us are wired to accept limitations on our personal choices, especially when we tell ourselves that they will not really affect anyone. That’s the problem—this is a condominium community where you and your neighbors actually **share** ownership of all Common Elements. One of the reasons why things looked so attractive when you decided to make this your home is that Maple Ridge Creek Village was developed and managed to reflect a level of consistency and conformity that would be appreciated by **all** residents. The Association Bylaws and Policies are the governing documents that are designed to ensure that level, and yes- that does limit some of our individual choices. Most of us are content with Bylaw or Policy restrictions, **but much less so when they affect us directly.**

No Board enjoys the task of “policing” or initiating violation procedures, so the next time you feel a desire to “enhance” or “personalize” your unit, ask yourself if your planned change will be visible to any of your neighbors. If it will, you **must** submit and receive an approved Modification Request from AMI before any work can begin—pretty simple really.



Our Four Legged Friends

Our dog and cat population continues to grow, and many co-owners find great satisfaction in pet ownership. Remember, however, that the City of Rochester Animal Control Ordinance requires that all dogs and cats over the age of 4 months be licensed with the City. The licensing application must include a veterinarian's certificate to verify proper immunization. The Maple Ridge Creek Village Bylaws also require that pets be registered with the Association. That registration form can be found on the MRCV web site.

Here is a reminder that all pets must be attended and leashed when on Common Elements. The use of a tether does not excuse us from the requirement of being physically present. Winter weather might make this more unpleasant, but owners are obviously also responsible for prompt collection and proper disposal of fecal matter—that is part of pet ownership.

Letters From Our Management Company

A number of co-owners have reported that they had received first “violation warning” notices from AMI that were unnecessarily harsh. Please understand that the format of these letters was developed some time ago with guidance from attorneys who represent management companies like AMI. The intent was to establish a consistent and transparent notification process which could be used for all By-law or Policy related issues. The word “violation” can certainly elude a negative reaction, but please do not take it as a personal challenge as to your ability to maintain your unit. Just focus on the specific request and all should be fine.

A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME



Maintenance at Maple Ridge Creek Village

Efforts to maintain our community are ongoing. Here is a summary of some of the more significant summer activity:

- Committee Chair Rich Ruggerio has organized an effort to “limb up” and trim a substantial number of trees and evergreens on Boulder Ct., Ford Ct. and a portion of Dunham Dr. This work will continue on the other street areas as weather allows. Volunteers who have worked with Rich include Paul Kennedy, Greg Richards, Mark Powell, Brian Kady, Mic Shaeffer, Tom Grossman and Mel Magreta. Thanks to you all.
- All mailbox supports have been sanded, repaired, and painted. Greg Richards, Tom Grossman, Doug Olstyn and Mark Powell completed Boulder Ct. and Ford Ct., while Harry Kunnath finished the job by doing all of Dunham and Maple Creek Ct. by himself! Go Harry Go!



- Algae was power washed at 1/3 of all units in the Spring, while cement/caulk replacement took place at 50 units this summer.
- Rich Ruggerio carefully managed the MRCV irrigation system through some periods of very hot and humid weather. With help from Paul Kennedy, Tom Grossman and Doug Olstyn, Rich was able to keep our lawns healthy while minimizing unnecessary water usage. Some dry areas were noticed late in the summer, and we will try to address these next spring.



Winter Preparation

The next newsletter will not be published until December, so here are some early reminders as you prepare for the inevitable arrival of colder weather.

Most of you have made an effort to keep waste containers off of sprinkler heads during the summer, but by the end of October we would make the opposite request- try to position your containers on the grass areas so that snow removal can be more easily done at your driveway.

We have been told that our outside faucets are designed to be self-draining, but as an additional precaution you might also elect to shut off the water to these faucets by turning off the controls at your lower level. If you do that, the outside faucet should then be left in an open position.

If ice sometimes forms on your front steps, it might be a good idea to keep a container of an ice melt product handy and use a little on those steps.

The end of daylight savings time can be a reminder to change the batteries in your smoke detectors. Remember too that the National Fire Protection Agency advises that the detectors themselves be replaced every 10 years. Most of our units have detectors that are powered by both battery and house current, so you may choose to have replacements done by a licensed contractor.

Refrain from storing anything-BBQ grills, flower pots, unused bags of top soil etc. under your deck. This kind of storage is unsightly, and also attracts critters. It is expressly prohibited in our Bylaws.

Remember to replace the pad on your humidifier and change over to “winter” settings.



MRCV Treasurer Report

Summer is coming to a close, but maintenance and improvement activities around our MRCV community will continue into the fall. Our various volunteer groups have assisted in tree trimmings, irrigation monitoring and planning great community social events on the Maple Creek Ct. island. Thanks to all our volunteers!

Our financial status continues to be in good financial standing! August revenues were on budget with expenses running low due mainly to timing of maintenance activity. Work activity in process and planned through early fall will offset the current income excess in the second half of the year.

We continue to grow our Investment Fund, which at the end of August totaled over \$817,000, and we are still invested in 4+% returns. We do expect, however, that future returns will be lower as interest rates begin to drop.

Overall, MRCV continues to maintain a strong financial position.

Dana Fidler, Treasurer



Don't Be In A Rush to Get There

We know that many of the speed “violators” along Dunham Drive are not MRCV residents, but some of us are also “guilty”, and we certainly cannot look at anyone but ourselves when it comes to our driving habits along Boulder Ct. and Maple Creek Ct. There are very few “emergencies” that require you speed along any of the streets within this community. The 25 mile per hour limit is not unreasonable, so please respect our neighbors and “throttle back”.



LET'S COMMUNICATE!

New Directory

AMI has previously sent an e-mail regarding the annual MRCV directory. An updated version of this directory will be printed in October, so if you have any changes to the information which appears in the current directory, please contact:

Gayle Suddick
by e-mail at gsuddick1@gmail.com
or by phone at 248-330-2155.

If you are new to the community and wish to be included, you must contact Gayle to provide both the information you wish to have printed, along with your permission.

If Gayle does not hear from you by October 17 your information will be printed as it currently appears.

Co-owners who have been with us for some time might take this opportunity to review the information that they had previously submitted to AMI on the “Co-owner Information Document”. This document includes contact information for you along with those who you had identified in case of emergency. Things change over time, so an update might be needed.



Christmas Dinner Gathering

Please save the date of December 2nd when we will gather in the evening at Da Francesco's Restaurant in Shelby Township for a special holiday dinner together. Reservations and payment will be required ahead of time. Please watch for the information to be shared with you.

Watch Your Step on Walking Paths

We continue to monitor the condition of the Maple Ridge Creek Village walking paths and perform periodic repairs and maintenance. Remember, however, that these paths were never completely smooth or level. There are some uneven sections, along with a number of low areas that can freeze during cold weather months. We encourage you to use these paths all year, but remember that they do not get salted, so here is a reminder to "watch your step".



Tavern on the Green

Each Thursday afternoon from 4:00 until around 6:00, neighbors gather on the Maple Creek Court Grassy Island to have conversations. We bring a chair and beverage of our choice to enjoy the sunshine and each other. There is no agenda. We simply share what's on our minds and in our hearts. Sometimes we just listen. People drive over from other streets or walk. We will continue to meet as long as the weather is good generally through October and sometimes longer. All are welcome!

Social Calendar

Weekly Men's Breakfast-

Wednesdays 9:00 AM at Kerby's Koney, 25 Mile and Dequindre

Weekly Ladies Coffee-

Thursdays 9:30 AM at Panera, Livernois South of University

Weekly "Tavern on the Green"- Thursdays 4:00 PM at the Maple Creek Court Island

Monthly Dinner-

2nd Tuesday of every month at 5:00pm (except December) at The Detroit Grill House, 55161 Shelby Road , North of 25 Mile

Summer Picnic-

4th Saturday in August at 12:00 Noon at the Maple Creek Court Island

Christmas Season Dinner-

Tuesday, December 2 at 6:00 PM at Francesca's Restaurant





Maple Ridge Creek Village Condominium Association
Board Minutes No. 269
Monday, June 16, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:22 pm

Present—Kelly Terrell, Tom Grossman, Dana Fidler, Deborah Kady, Sharon Hiller

OLD BUSINESS:

Approval of minutes from the April & May 2025 Board Meetings with three corrections, Motion by Sharon, 2nd by Dana, All approved.

Approval of April & May Financial Statement, Motion by Dana, 2nd by Sharon, All approved.

Open list of Work Orders- Review uncompleted maintenance requests, action noted for each, addressed as necessary

- 1892 Dunham Dr.—gutters overflowing, send to Adam Oaks, add to list
- 1672 Maple Creek Ct.—trim hanging above garage, DONE
- 1642 Boulder Ct.—tree removal, added to list
- 1501 Ford Ct.—Japanese Cherry tree worms?, recheck
- 1510 Ford Ct.—poison ivy in front beds, send to Adam Oaks
- 1509 Ford Ct.—garage leak and mold, recheck
- 1958 Dunham Dr.—clean downspouts, send to Adam Oaks, add to list
- 1635 Boulder Ct.—water in basement, checked, CLOSE
- 1512 Ford Ct.—remove dead shrub, send to Adam Oaks

Board Calendar review

- Maintenance Committee Inspections—received excel sheets, sent out violation notices, suggestion made to include possible vendors for decks, garage doors, heating and cooling in fall newsletter
- Buried Drains and Gutter Cleaning—clean out, bid from Adam Oaks
- Newsletter will come out in late June.
- Review CD renewal rates—One CD due 6/25. We will put \$65,000 at First Internet Bank at 4.31% and \$23,000 at Live Oak Bank at 4.10%. Motion made by Dana, 2nd by Deborah. All approved.

ITEMS TO MONITOR: (no need for discussion unless new input on item)

- Prepaid Assessments – We will contact two people with questions.

BOARD APPROVALS prior to the meeting:

- Q-Electric Invoice #2250402
- 1674 MCC – Mod Request – Water Heater
- Instant Maintenance Invoice #35914
- AO Invoice #330 & 430
- My Quality Invoice #XN252377
- LPS Invoice #110144
- LPS Estimate #22728

COMMITTEE REPORTS:

Financial – Dana—The salt usage caused an issue. The bottom line looks all right at the moment, but we will need to make some adjustments as the year goes on.



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Web Site – Sharon—Information is current. We would like to have more people use the web site for the newsletter. A note will be sent to the people requesting paper copies to see if they would go paperless.

Maintenance – Tom— The Committee volunteers completed spring inspections and the results are being evaluated

L&B – Norm (absent)— Landscape Committee inspection is complete and RFQ will be sent to Adam Oaks.

Social – Sharon—There about 5 men at the breakfast, 5-8 women at ladies coffee, about 30 at the monthly dinners, 15-25 at Tavern on the Green. Plans are being made for the picnic. A concert is planned June 19 at Tavern on the Green. All are welcome.

Welcome – Deborah— AML will send Deborah status letters when the property is closing and will also send e-mail and phone number information as soon as that is available

NEW BUSINESS:

- Future of River Birch Trees—get quote for trimming
- Tree R & R Update—limited budget so we will defer some removals if needed
- Quote from AO regarding drain blow out—table until July
- Quote from AO regarding downspout debris filters—considering it
- Quote from Luigi Cement and Quote from Colvin Caulking—within budget
- Dana motioned that a combined quote of \$40,000 or less can be accepted, 2nd by Deborah, All approved.
- Board Consideration of hot rubber sealing along walking path—get quote, check with Cross Creek and Cooper Creek
- Discussion relating to trees along side of the Dunham detention area—faces homes, check removal list and planting list
- Window at 1692 MCC—Adam Oaks will pay, salting and lawn maintenance were on hold
- Dana made a motion to pay these bills, 2nd by Sharon, All approved.
- Discussion of power washing project – effectiveness, check Maple Creek Ct. in early spring to see if there is algae back or not
- Tree Committee review & recommendations
- Window replacement request for AO—board will consider on a case by case basis in the future
- Trees along Washington Road – Tom will inspect the area with Adam Oaks

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Dana, 2nd by Sharon at 4:04 pm. All approved.

NEXT MEETING: July 21, 2025 at 1:15 pm



**FALL
IS
FULL
OF
COLOR**





Maple Ridge Creek Village Condominium Association

Board Minutes No. 270

Monday, July 21, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:22 pm

Present—Kelly Terrell, Tom Grossman, Norm Golm, Deborah Kady, Sharon Hiller

OLD BUSINESS:

Approval of minutes from the June 2025 Board Meetings with three corrections, Motion by Norm, 2nd by Deborah, All approved.

Approval of June Financial Statement, Motion by Deborah, 2nd by Sharon, All approved.

Open list of Work Orders- All open work orders were reviewed, and several were marked as closed.

Board Calendar review

- Policy Review—Deborah will review the outdated policies and assign them to board members to consider revisions
- Evaluate Need for Fall/Winter Tree Trimming--this is not budgeted for this year. We will consider trimming in winter. Re-evaluate in September. We may need to add this into next year.
- Contracts—Most of our contracts are for one year. Kelly will get RFQ sent out for lawn treatment, grass cutting and lawn maintenance, pest control, and snow removal
- Review CD renewal rates—We have a CD due 7/30/2025 at Live Oak Bank and another CD due on 8/18/2025 before our next meeting. Kelly will work with Dana to review the renewal rates.

BOARD APPROVALS prior to the meeting:

- Adam Oaks bid—Buried drains
- Adam Oaks Invoices 629 and 701

COMMITTEE REPORTS:

Financial – Dana via email—We are doing well. Revenue through June is on budget.

Expenses are currently under budget with many items pending.

Web Site – Sharon—Information is current. Newsletter changes have been posted.

Maintenance – Tom— Volunteers are painting the mailboxes. The medallions will be taken off since we aren't part of Creekside Village. Many of them are becoming cracked. Kelly will contact Adam Oaks about a date for the buried drain clean out.

L&B – Norm— Adam Oaks has quoted the replacements for the DEB. Volunteers were trimming along the south path.

Social – Sharon—The 4th of July picnic was fun with about 30 people. There was a donation jar for the Halloween event. The picnic is set for Saturday, August 23 from 12-3. The Christmas Dinner is December 2 at daFrancesco's.

Welcome – Deborah— The information for the directory was sent out by AMI. Need to have meeting with people at 1509 Ford and 1921 Dunham.

NEW BUSINESS:

- Future of River Birch Trees—costly to remove, consider trimming
- Quote from Adam Oaks regarding downspout debris filters blow out—Decision on this quote was deferred.



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- Board Consideration of hot rubber sealing along walking path—Ask Rose Paving to revise their quote since they took the path too far. Still need quotes from Midwest Paving and Mierzwa Paving. Ask for crack sealing and sealing the whole path.
 - Power washing effectiveness—reassess in April
- Tree Committee review and recommendations—Maintenance committee will handle the trees that back up to the retention pond on the south side.
- Trees along Washington Road – Trees are owned by the City of Rochester. Adam Oaks mows the area but it doesn't belong to us. It looks nicer.
 - Approval of Adam Oaks quote for removal/replacement of trees and Approval of Adam Oaks quote for removal/replacement of DEB planting with two changes—only three boxwoods at 1680 Maple Creek Ct. and adding three rosebushes at 1664 Maple Creek Ct. Motion by Sharon, 2nd by Norm. Motion passed.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Deborah, 2nd by Norm at 3:16 pm. All approved,

Maple Ridge Creek Village Condominium Association
Board Minutes No. 271
Monday, August 18, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:13 pm

Present—Kelly Terrell, Tom Grossman, Dana Fidler, Norm Golm, Deborah Kady, Sharon Hiller

OLD BUSINESS:

Approval of minutes from the July 2025 Board Meeting, Motion by Dana, 2nd by Deborah, All approved.

Approval of July Financial Statement, Motion by Dana, 2nd by Sharon, All approved.

Open list of Work Orders- All open work orders were reviewed and discussed. After two weeks, an update from the vendor will be requested.

Board Calendar review

- RFQ and approval for snow/ice removal—received one bid from Adam Oaks, need one more bid
- Directory—need new owner information, people can opt out on the warranty deed
- Newsletter—add directory information to September newsletter
- Review CD renewal rates—We have a CD due 8/18/2025 at Prime Alliance Bank. We will renew at 4.22% at the same bank. Motion made by Deborah, 2nd by Norm, All Approved.

BOARD APPROVALS prior to the meeting:

- New CD at MI Bank for 12 months at 4%



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COMMITTEE REPORTS:

Financial – Dana—A draft budget for 2026 from AMI is targeted for September 15. Discussion about what projects need to be included.

Web Site – Sharon—Information is current.

Maintenance – Tom—Harry Kunath and Tom painted the mailboxes after taking off the Creekside Village medallions. Paul Kennedy has been managing three areas of our sprinklers and has replaced some heads. A volunteer team worked to limb up some trees. Many thanks!

L&B – Norm—Adam Oaks will be making some replacements in the DEBs in September. They will be removing trees in the fall. Some trees will be replaced next spring.

L&B – Norm—Adam Oaks will be making some replacements in the DEBs in September. They will be removing trees in the fall. Some trees will be replaced next spring.

Social – Sharon—A concert on the green will be held Thursday, August 21 at 4:00 pm. The picnic is set for Saturday, August 23 from 12-3 pm. The Christmas Dinner is December 2 at daFrancesco's.

Welcome – Deborah—The committee will go visit new people at 1660 and 1964 Maple Creek Ct. as well as 1941 and 1961 Dunham Drive. The visit to 1509 Ford Court has to be rescheduled. A board member will be present at each visit.

NEW BUSINESS:

- Winter Tree Trimming—discussion on getting the tall trees trimmed and reshaped
- Path Crack Sealing on North Path—waiting on revised bids
- Branch Tree Service Bid and Discount Pest Control Bid for 2026--Motion by Dana, 2nd by Deborah, All approved.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Dana, 2nd by Norm at 3:00 pm. All approved.

NEXT MEETING: September 15, 2025 at 1:15 pm

