

MR CVillager

MAPLE RIDGE CREEK VILLAGE CONDOMINIUM ASSOCIATION



WINTER 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 Our Community

Welcome Committee volunteers have recently completed visits with the following new neighbors:

Margaret Bennett, 1602 Boulder Ct.

John Stepek and Pam Kollar, 1505 Ford Ct.

If you see these folks this winter please take a moment to introduce yourself and give them an additional welcome to Maple Ridge Creek Village.

These Welcome Committee visits are extremely valuable to both the new resident and to our community as a whole, and we appreciate the effort of Chair Donna DeGennaro and her Committee members Marilyn McGahey, Kathy Pappageorge, Deborah Kady and Tom Grossman.



Our 2025 Directory

The new Maple Ridge Creek Village directory was recently included with the annual budget mailing. On the inside cover is a written reminder that this document is intended only for the private use of this condominium's residents. In addition, you can be assured that AMI will never release any co-owner information to outside sources.

We all owe Gayle Suddick a big "thank you" for her continued willingness to produce and update this essential communications tool.



Holiday Dinner Success

The 2025 Holiday Dinner gathering at DaFrancesco's restaurant was a huge success. Seventy-two neighbors gathered for enjoy one another's company, celebrate this holiday season and enjoy a great meal. The noise level alone was testimony to the unique and welcoming backbone of this community

Special thanks for the exceptional planning and delivery from the dinner Committee: Alice Shaeffer, Ruth Richards, Sandy vonBerg, Cherie Powell, Mary Ann Olstyn, Greg Richards and "the popcorn man" Doug Olstyn.



Holiday Dinner Committee Needed

Our condo association has been fortunate to have a time to gather together during the holiday season. Getting acquainted with new people in our community and greeting those we know has been a joy. There are often some fun raffles or gifts and a lovely dinner. The current chair is retiring from organizing this gathering as well as many committee members. If you are willing to be on the committee, please contact Sharon Hiller, board social committee contact, at sharonhiller@comcast.net or 810-305-8716.

A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME



MRCV Year End Treasurer Report

As 2025 comes to a close, MRCV finances are in great shape and our community is shining with lights and holiday displays. With a month still to go, I expect a modest surplus to end the year with small underruns in all major expense categories. Additionally, our Reserve Fund continues to grow while supporting key projects this year while adding to the fund for future projects. By years end, the Reserve Fund balance will total over \$810,000.

Co-owners should have received their monthly dues coupon book and we appreciate the timely payment of dues! With continued focus on cost management and maintaining our community's appearance, we were able to maintain dues at the same level for 2026 at \$355 per month. Vendors are still concerned with inflation so are only committing to a one-year contract. Special thanks to the Finance Committee for their assistance in contributing to the budget review and assessment.

We are looking forward to 2026 and ensuring our community continues to be a great place to live.

Dana Fidler, Treasurer



Outside Decorations

The decorations on your mailbox supports add a warm Holiday "feel" to our community. If you like what you see you can thank Marliyn McGahey, Mike McGahey, MaryAnn Avery, Bob Avery, Sandy Kondos and Keith Kondos for the work. Marilyn and Mike also store all of the stuff for 11 months each year!

Many of you, in addition, have helped to celebrate this season by adding outside decorations within your DEB planting areas. These are a welcome addition, and we appreciate the work that is involved. The weather does not always cooperate with our plans for removal, but please make sure that any lighting is unplugged by January 15, and make an effort to remove the decorations themselves by that date or shortly thereafter.



Winter Parking Reminders

The City of Rochester regulates winter parking through a Snow Emergency Ordinance. Notices of such an emergency are provided through radio and television stations, as well as on the City website and by e-mail if you sign up at "notify me". Such a snow emergency can be declared whenever 4" or more of snow has been forecast, so be aware to move your car off the City streets during those times. Remember that all streets within Maple Ridge Creek Village are considered "City streets".

If you wish to receive information on such things as snow emergencies, street closures or upcoming events you can sign up using the "Notify Me" prompt on the City website.

Also be aware that if your vehicle is parked in the driveway as opposed to the garage, your driveway might get only partially plowed. We have advised our contractor to limit plowing whenever they determine that there may be a risk of damage to a parked vehicle.



Trash and Recycling Placement

In the winter, please place trash and recycling containers on the grass area (perhaps the snowy area) so the driveway is clear for plowing. In the spring and summer and at least until the sprinkler system is shut down in the fall, place trash and recycling on the driveway so it doesn't block the spray from the rotor heads located at the corner of the drive and curb. Thanks for your cooperation.

Safe Heating

The winter heating season has certainly arrived, and with it comes a number of responsibilities for home safety. Here are a few:

- Most of us have either programmable or "smart" thermostats that require batteries, so make sure yours are fresh.
- Check your furnace filters frequently and replace them as needed.
- Adjust your humidifier based on outdoor temperatures, and replace the evaporator pad or wheel each year
- Move all potentially combustible material at least 3 feet away from the furnace.
- Install carbon monoxide detectors and test them periodically to make sure they are operating.
- Consider a periodic furnace inspection and "tune up".



Do You Plan To Leave Us?

The September Newsletter included some "early" reminders for those who will be leaving us this winter for more moderate temperatures. These can be reviewed on the web site at mapleridgecreekvillage.com, but here are a few additional suggestions:

- If you don't have a "smart" thermostat adjust yours to a preferred heating program.
- Install automatic lamp timers to help your unit look more "occupied".
- Think about turning off the faucets that supply water to your washer. This is a pressurized line, and a compromised hose could result in serious flooding.
- Make sure that AMI has an emergency contact and update that information if necessary.
- Consider leaving a key with one of your neighbors.

Enjoy your weather! We will see you in the spring.



Insurance—Proof Of Protection

A number of MRCV co-owners receive periodic requests from their mortgage companies for copies of insurance documents. We are required to maintain hazard insurance for our units, and since AMI asks that you send copies of your policy declaration page, that document will probably be easily available. The mortgagor, however, might also ask for a copy of the condominium Master Insurance policy which covers everything for which the Association is responsible. If you are asked for that copy, it can be obtained through our agent—the Maris Brown Insurance Group. Requests can be sent online to certs@marisbrowninsurance.com or by fax to 586-589-5957. You will be asked to provide the name of your Association, the name on your mortgage, the lender's name and mortgage number and your street address. The general phone number for Maris Brown is 248-257-5556.



Please Use the Website

As we do our best to keep communication with our community, there are certain standards we have to help keep this area appealing. Our website <https://amicondos.com/mapleridge> has a place for **work orders** that go directly to Lynn Burns to deal with issues you are having. It also includes bylaws and policies. There are 67 policies concerning anything on the outside of your unit. They are listed alphabetically. Please check them out and do a **modification request** before adding anything on the outside of your unit. Check the printable forms area if there isn't a specific modification request listed with that particular policy.



Security Systems

Video / Picture Capture Devices are covered under policy MRC 038. Please check out the policy prior to installing any security systems. Because these are generally placed on the outside of the unit, remember that a modification request is required. We do want you to be safe and hope that by following the policy, the video / picture capture devices will be installed in a way that will be solid for a long time without causing issues to the unit.

Trees All Needed a “Haircut”

You probably noticed (and drove around) the Branch Tree vehicles parked on our streets during the past month. We contracted with them to provide professional “haircuts” to most of our deciduous trees and evergreens. An effort was made to trim all plantings away from siding and roofs. The River Birch trees were pruned, and most of the smaller ornamental trees were cut back by a third. Branch Tree operates through the winter, and they do offer some pricing discounts during late fall and winter. This is not a “one and done” issue- we love our green canopy, but it comes with an ongoing responsibility for maintenance.



Walking Path Update

Those of you who enjoy the exercise of walking our two path areas have probably noted the rubber crack patching that was done this fall. It may look a little unusual in a few areas where cracks were excessive, but we have been advised that this process is important in order to protect and prolong the life of the asphalt. Seal coating of the entire surface is a 2026 consideration, but no decision has yet been made.

We mentioned this in the fall Newsletter, but here is another reminder: **our paths are plowed but not salted, and ice can form on some of the uneven or low areas, so please be extra cautious during these winter months.**





No Storage Under the Deck and Patio Paver Waivers

Just a reminder that we are not allowed to store anything under the deck. Because it is a common area, in order to keep anything on the paver patio, co-owners need to sign a waiver.



Witch's Brew

On October 15, Molly Morrison invited people to a Halloween gathering. Several people came in costume. There was spiked cider and many potluck snacks to share. A good time was had by all.



All of your Board Members, Committee Chairs, Volunteers and AMI partners wish you health, peace and happiness during this Holiday season and in 2026 as well.



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 when the weather is above 50 degrees spring through fall.

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-

First or second Tuesday in December Date and place to be determined by the new committee—Can you please help?



Holiday Wishes



Maple Ridge Creek Village Condominium Association
Board Minutes No. 272
Monday, September 15, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:15 pm

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

OLD BUSINESS:

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

Approval of August Financial Statement, Motion by Norm, 2nd by Tom, All approved.

Open list of Work Orders- All open work orders were reviewed and discussed.

Board Calendar review

- Board Priorities—trimming of river birch trees, tree replacements, phase 2 of power washing
- Newsletter—add to September newsletter—send in co-owner information and emergency contacts for the upcoming directory. Inquire about getting this information from AMI since many people updated at the May Annual Meeting or new co-owners.
- Review CD renewal rates—\$25,000 in our market account will be invested in Live Oak for 4.1% for 12 months. Motion made by Sharon, 2nd by Tom, All Approved.

Path Crack Sealing—Bids were discussed. We chose to go with Rose over Midwest. Motion by Dana, 2nd by Norm. Motion passed. We will also ask about seal coating.

Bats at 1665 MCC—CJB assessment didn't confirm there were bats. Discussion on bats or mice. We will have Bat Extractors do a second assessment of this condo and the roof mate's condo. A board member will accompany the technician.

ITEMS TO MONITOR

- Update of prepaid assessments—Getting more in line. Dana will talk with a few homeowners.
- Kelly was asked to inquire what the \$0.50 charge that is being applied to co-owners, a fee that either should be eliminated or amount increased.
- Draft a policy for window treatments—tabled since Deborah was not present.

BOARD APPROVALS prior to the meeting:

- Reinvest maturing CD with First Internet for 12 months at 4%

BOARD APPROVALS:

- Branch would like to prepay for 2026 tree disease treatments and boxwoods—on hold
- Colvin Services for caulking—Tom and Sharon approved payment online, Dana approved. Payment will be made.
- Luigi Ferdinandi & Son Cement for concrete updates—Motion to pay by Dana, 2nd by Tom. Motion passed.



Page 2 of Board Meeting Minutes from September 15, 2025

- Discount Pest—asked to remove the wasp nest at the peak of the garage, didn't complete it, ask them to return with an appropriate ladder to finish the job. Payment on hold.
- Instant Maintenance, Inc.—Sprinkler system repairs. Motion to pay by Tom, 2nd by Norm. Motion passed.
- Adam Oaks—Lawn service. Motion to pay by Dana, 2nd by Tom. Motion passed.
- Adam Oaks—Underground drains and pipe repairs. Motion to pay by Sharon, 2nd by Tom. Motion passed.
- Pine trees on the MCRV berm that overlooks Stoney Creek North property—Adam Oaks will clean up estimated at \$250-\$300. Motion to approve by Sharon, 2nd by Dana. Motion passed.
- Modification Request on caulk for 1874 Dunham to be funded by co-owners. Approval for request motioned by Tom, 2nd by Dana. Motion passed.
- Snow and Ice Bid—have from Adam Oaks, waiting on one more

COMMITTEE REPORTS:

Financial – Dana—A draft budget for 2026 from AMI was given to Dana. Discussion about what projects need to be included in the budget and which could come out of the reserve fund. Many of the costs are up from last year by about 10%. At the end of each year, if excess funds are achieved, the board will determine how much money to put into the reserve and/or retain in operating funds for future use.

Web Site – Sharon—Information is current.

Maintenance – Tom—Lower branches were limbed and trimmed. We don't know if the power washing was effective. It will be reevaluated in the spring.

L&B – Norm—Adam Oaks began taking plants out of DEBs. Replacements will be made in the next couple of weeks. Trees will also be removed as designated in the bid.

Social – Sharon—The concert with Scott and Larry on Thursday, August 21 was well attended. We had another concert with Stephan Pawl who played 50s and 60s music on September 11. What great talent was shared in stories and music! The picnic on Saturday, August 23 from 12-3 pm was attended by about 35 people. The Christmas Dinner is December 2 at daFrancesco's.

Welcome – Deborah via email—The committee visited new people at 1509 Ford Court and 1921 Dunham Drive. Today a visit is planned to 1660 Maple Creek Court.

NEW BUSINESS:

- Winter Tree Trimming—reach out for bids from Branch and Wendall Tree
- Stones—add to 1958 and 1964 Dunham, Adam Oaks will do the job. Motion by Dana, 2nd by Norm. Motion passed.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Sharon, 2nd by Norm at 2:55 pm. All approved.



Maple Ridge Creek Village Condominium Association
Board Minutes No. 273
Monday, October 20, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:15 pm

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

OLD BUSINESS:

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

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

Open list of Work Orders- All open work orders were reviewed and discussed.

Board Calendar review

- Shutdown of the irrigation system discussion
- Finance Committee Meeting and Budget Draft
- Board Review of Budget Draft
- Review and Approval of Association Insurance Policy
- Board Determination of Minimum Individual Unit Insurance Levels—appropriate

Path Crack Sealing—Rose will start the crack sealing this fall. It is too cold to do the seal coating so this will be done in the spring.

ITEMS TO MONITOR

- Update of prepaid assessments—Getting more in line

BOARD APPROVALS prior to the meeting:

- Michigan CPA Engagement Letter 2025/2026 approved.
- Animal Xtractors Bid approved via email 10/2/2025 No board member was present for the assessment as requested by AMI.
- Done Right Estimate for basement crack approved via email 10/9/2025

COMMITTEE REPORTS:

Financial – Dana—The financial committee met for two hours. They reviewed the outlook of the 2025 financials, the CD investments, Reserve Fund balance, contract status, and the draft 2026 budget. The recommendation to the board was to approve the 2026 budget of \$528,300 with no condo fee increase. Motion by Sharon, 2nd by Deborah. All approved.

Web Site – Sharon—Information is current.

Maintenance – Tom—Tom and Rich did some more trimming. Clean out at 1602 Boulder started and then finished by Adam Oaks for \$175. We need to refresh the coach lamps and have found a product that works pretty well.

L&B – Norm—Replacement plantings are now completed. Stump grinding is now underway. There were five removals Adam Oaks couldn't get. We will ask Branch to do the stump grinding from those five trees.

Social – Sharon—Molly hosted a Witch's Brew by invitation that was fun. The Christmas Dinner is December 2 at daFrancesco's. Ruth Richards has resigned from being the Christmas Party chair. We will need to find someone to head this activity.



Welcome – Deborah—The committee visited new people at 1660 Maple Creek Court and 1602 Boulder Court. They will go to 1671 Maple Creek Court on Thursday.

NEW BUSINESS:

- Instant Maintenance 2026 Irrigation Bid—Motion by Dana, 2nd by Norm. All approved.
- Adam Oaks 2026 Lawn Bid—Motion by Dana, 2nd by Deborah. All approved.
- Trimming of trees—Branch Tree Bid and Wendall Tree Bids—Motion to go with Branch by Dana, 2nd by Deborah. All approved.
- Snow removal bids by J's Snow Removal and Adam Oaks. Motion to go with Adam Oaks by Sharon, 2nd by Norm. All approved.
- Gutters at 1652 Boulder Court discussion. Send Adam Oaks to clean out gutters an additional time.
- Various Adam Oaks invoices approved for payment associated with lawn/grounds work orders and paying for pre-purchase of winter salt. Motion by Dana, 2nd by Deborah. All approved.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Sharon, 2nd by Norm at 3:02 pm. All approved.

NEXT MEETING: November 17, 2025 at 1:15 pm

Please Note: Since we do not hold a regular meeting in December, the November minutes have not been approved yet and will be added to the March newsletter.

