



Notes 'n Quotes

Return on Investment • Safety & Security • Camaraderie

volume 1
issue 4

A Quarterly News Update
From the Trotter's Pointe
Homeowners Association
for Residents of Trotter's
Pointe Subdivision

BOARD MEMBERS

CHAIRPERSON:
Tom Brodeur

BOARD MEMBERS:
Jim Dinsmore
Dirk Meister
Alan Sollenberger

OPERATING COMMITTEES:
Rules & Regulations
Architecture
Social
Landscaping

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TPHA
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IN THIS ISSUE

Let it Now ...	1
The Votes Are In	1
Annual Meeting Generates Little Interest	2
Crimson-Faced	3
An Open Invitation ...	3
The Long and Winding Road(s)	3
The Dues are Becoming ... Due	4
Fallacies and Realities about TPHA Dues ...	5
An Affair to Remember ...	5
Identity Crisis?	5

Let it Snow ... ?

It was in mid-December of 2000 that southeastern Michigan was hit with 12 inches of snow in a 24-hour period, effectively turning Trotter's Pointe subdivision into quagmire.

Anyone who lived in the subdivision at the time would substantiate this – the weather was frightful, but the snow removal service was downright awful (this was prior to the homeowners taking control of the TPHA, by the way).

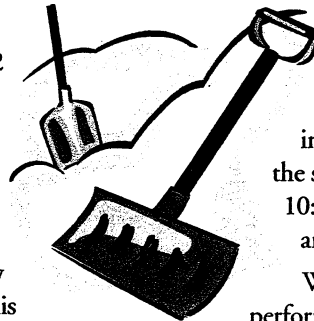
For three days, those with four-wheel drive vehicles took on a trailblazer-like mentality – essentially pioneering pathways to main tributaries others could follow in order to get to work ... buy goods ... see their loved ones.

Okay, that might be a tad overstated. But it really was a miserable experience that rightfully torqued a lot of people off.

Last winter, snow removal performance was improved – thanks in large part to it being a mild season. Yet snow removal costs for the TPHA remained essentially the same (in excess of \$17,000 – and that doesn't include an additional 20-percent which was paid for by Toll).

How can that be? Salt. Last year's service provider distributed salt far in excess of need – and salt costs (last year anyway) were exceptionally high. It's still not apparent as to why the price of salt was what it was, especially when one considers that Detroit is built upon one of the nation's largest such mines. It was, however, an effective means for a provider to maintain revenue.

Fast forward to December 2, 2002. South Lyon is hit with six- to eight- inches of snow (most of which wasn't forecast). By 6:00 p.m. – about the time most commuters are getting home – the streets in the subdivision are pretty-much cleared. There were a couple missed areas, but



those were taken care of by 9:00 p.m.

On Christmas day, another six-inches of snow fell in the area, and the streets in the sub were cleared by 10:00 a.m. – however, icy roads were an issue in some locations.

Was this a good season-first performance by a new provider? There hasn't been much feedback at TPHA1@hotmail.com, leading one to the conclusion that no news is good news. In addition, snow removal expenses for this year are expected to be reduced by nearly 40-percent, and Toll is continuing to pay 20-percent of the overall cost.

If you have issues regarding snow removal or ice removal, call Ed Marroso at 248.446.0289 or write an e-mail so it can be addressed promptly.

The Votes Are In

Tom Brodeur and Dirk Meister have been re-elected to their posts as TPHA board members. Sue Jones appointment to the board has been delayed due to a bylaw inconvenience that's expected to be resolved in the coming year.

Brodeur, Meister and Jones all appeared on a ballot sent to homeowners in November following the Annual Meeting – all three were nominated for board positions.

The ballot included a proposal to expand the TPHA board from four to five members, with Jones becoming the fifth. According to bylaws, the appointment of a fifth member requires 66.5-

(continued on page 3)



Annual Meeting Generates Little Interest

Perhaps nothing – with the possible exception of a trip to the dentist – could be more unappealing than a homeowners association meeting on a Sunday afternoon, but nearly 40 residents attended the TPHA Annual Meeting anyway.

The two-hour meeting, which took place on October 7 at the South Lyon Cinema, provided little in terms of breaking news (which was hardly expected), but was informational nonetheless.

Let's face it – the Annual Meeting wouldn't be conducted if it wasn't required; the bylaws dictate it.

For the second year in a row, less than 10-percent of the homes in Trotter's Pointe were represented at the Annual Meeting – a paltry turnout that is hardly worth the effort or cost. And consider this little tidbit: the annual number of TPHA complaints fielded versus the number of homes represented at the Annual Meeting works out to an estimated ratio of 30:1.

Reality is the vast majority of homeowners don't have the time or interest to go to association meetings (Board, Annual, Committee or otherwise), and that's why this newsletter is produced. This issue – along with previous editions – addresses everything that was discussed during the meeting; consider Notes 'n Quotes a comprehensive medium of minutes from the Annual Meeting and Board meetings as well as communal response to feedback and questions from homeowners.

Obviously, some details are left out, but trust us, you wouldn't want to hear about those anyway.

In Case You Missed It ...

Here's highlights from the TPHA Annual Meeting:

- A review of the TPHA annual budget projected a 2002 year-end cash balance of \$49,779, assuming all past dues are collected by then. On an annual basis, this represents a surplus of approximately \$6,518. The projected surplus was generated thanks to the increase in dues and reductions in some expenses – especially in the area of management fees (AMP to Ed Marroso) for the last six months of the year.
- The TPHA budget for 2003 is structured to produce an estimated surplus of nearly \$14,000, much of which will be generated due to a reduction in management fees that weren't realized for a full calendar year in 2002. It's also expected that snow removal costs will be lower with the hiring of a new provider, and that sponsorship revenues will increase.
- Any surplus generated should not be viewed as a lump sum that simply sits in the bank and collects interest. The nuances of cash flow, unpaid dues, and anticipated increased costs in other areas such as weed and mosquito control makes this surplus a much-needed insurance policy. In addition, generating a surplus is essential because the annual budget does not include major one-time costs that may be required in the future – i.e. resurfacing the tennis court, upgrading the entryways, even installation of pond aerators.
- Tom Brodeur, Dirk Meister and Sue Jones were nominated for election to the TPHA board – two board positions are open for nomination and election each year. A proposal for a fifth board position was approved and appeared on the ballot sent out to all homeowners in November (see The Votes Are In ... below for results).
- In 2002 – the first year in which homeowners took full control of the TPHA – the focus was on infrastructure initiatives. These included: solidifying the finances of the TPHA (reducing costs, increasing dues); establishing functioning committees (Rules, Architecture, and Social); establishing ongoing communications channels (newsletter, TPHA1@hotmail.com, mailings); hiring a new agent for the association (AMP to Marroso); and adding some more robustness to the bylaw process (an ongoing chore).
- The focus in 2003 will be on getting at least two more committees functional – Critical Eye and Fundraising. The placement of aerators in ponds is being actively researched to keep weeds down, improve the look of Trotter's Pointe, and reduce the mosquito population. The entryways to the subdivision will be a point of focus, as will the procurement of improved and less costly services (primarily in snow removal and the maintenance of common areas).

Crimson-Faced

A number of homeowners have received letters from the TPHA about paying up on past dues that had already been paid, complete with demand of a \$25 late charge. This was – obviously – an outstanding formula for agitation.

To those who have been inaccurately accused – and had to take on the burden of proof in the process – a wholehearted apology is offered. There are plenty of excuses and reasons for the oversight, but in these cases – about a dozen in all – it's simply better to fall on the sword, and deservedly so.

One disgruntled homeowner wrote, "I must say I'm very concerned with your record keeping ability with our money.

Please recheck your records and rescind your \$25 late fee."

Hard to argue with that statement, and it's even harder to defend the gaffe. The only good news is that the situation has been rectified in all cases – and that embarrassment is often the best method for reducing mistakes.

Unfortunately, there's no guarantee that similar errors won't happen in the future – but every effort is being made to eliminate them. Yet, this much is certain – if such errors do occur again, the TPHA will take every measure to rectify them in a timely, friendly and approachable manner.

An Open Invitation ...

On Monday, January 27th at 7:00 p.m., the TPHA will host a gathering for current and potential committee members at the area's ultimate garden spot – the South Lyon Hotel.

The primary purpose of the gathering, which was also conducted last year, is to serve as a thank you to all who have contributed to the Social, Rules & Regulations, Architecture and Landscaping Committees. All food and drinks will be on the TPHA – a minimal and worthwhile expenditure for those who have donated their time and effort.

The gathering's secondary purpose is to be an open invitation (or a food/drink bribe, depending on one's perspective) to any and all who can/want to take part in TPHA committee activities – and there plenty of opportunities available.

This will be a chance to learn about the opportunities available and sign up for

whatever serves one's interest. The more people there are involved in TPHA activities, the less everyone will have to do ... and a lot more initiatives can get started and completed.

When it comes to committee involvement, the bottom line is this: the TPHA will only be as good as the involvement of the Trotter's Pointe community. Criticism is fine and brings some value, but it doesn't really accomplish anything. The TPHA needs ideas and action.

Let this serve as an open invitation to all – come eat, drink ... and sign-up. If you plan to attend, please RSVP by sending an e-mail to TPHA1@hotmail.com so organizers can plan accordingly.



The Long and Winding Road(s)

With all due respect to Paul McCartney and the Beatles, this is becoming an endless tune – an almost never-ending ballad of gloom – that's heard over and over again in Trotter's Pointe.

The latest in regard to the roads is this: don't expect the City of South Lyon to be taking over maintenance and services any time soon. Translated, this means the state of the roads today are about as good as their going to be for the foreseeable future.

It is somewhat encouraging that the base foundation of the roads has been upgraded.

But a topcoat – complete with new road markers and smooth, even surface that ensures proper drainage – is probably a year away. Toll Brothers still has 30 lots to sell and homes to build, not to mention an array of city inspections and standards with which to adhere to.

Stay tuned ... the ballad will continue for a while.

The Votes Are In

(continued from page 1)

percent of homeowner approval – or 178 yes votes. Total votes cast in the election only reached 112, the overwhelming majority of which (102) voted yes on the proposal – essentially a vote for Jones.

"We're just going to have to find another means by which to increase the number of votes cast – it may mean a door-to-door campaign," said Brodeur, board chairman. "To anybody who knows her, it's obvious that Sue is an essential addition to the board."

The total possible number of TPHA votes is 265; the 112 cast in the election represents a voter response of 42-percent.



The Dues are Becoming ... Due

The deadline for payment of TPHA Dues for the first six months of 2003 is January 31st. All homeowners will receive a dues notice in the mail just after the holiday – the proverbial equivalent to receiving coal in one's stocking.

Here's a rundown of TPHA assessments – which total \$300 annually – for the coming year:

- **January 31st** – payment of \$150.00 for first six months of year is due; checks received after February 15, 2002 will be recorded as late and subject to a \$25.00 per month late fee. Homeowners can also pay dues for the full year at a slightly reduced rate of \$295.00;
- **July 31st** – payment of \$150.00 for second six months of year is due; checks received after August 1, 2002 will be recorded as late and subject to a \$25.00 per month late fee;
- **Payment** – Checks should be made payable to TPHA or to Trotter's Pointe Homeowners Association and mailed to TPHA; P.O. Box 71; South Lyon, MI 48178; and,
- **Receipt** – A cancelled check serves will serve as a receipt. If a cancelled check is required as proof of receipt in the future – and because many residents don't receive cancelled checks as part of their banking services – the TPHA will pay the necessary required bank fee to obtain it.



Fallacies and Realities about TPHA Dues ...

Notification and collection of TPHA dues is not a pleasurable thing – it's equal to following a bran-fed elephant with a wheelbarrow and shovel.

To help clarify some misconceptions that might exist, here's a brief listing of fallacies and realities respective to TPHA dues.

Fallacy: The TPHA had no right to double association dues a year ago without a popular vote from homeowners.

Reality: It's apparent in the bylaws that the TPHA board was well within its power to increase dues.

It was also apparent that if dues were not increased, the association would not have enough funds to cover its annual costs – many of which are incurred because the TPHA is still responsible for street maintenance. In addition, a State of Michigan condominium law requires a percentage in excess of an annual budget must be maintained to ensure solvency in case of bankruptcy. In short, if dues were not increased, the TPHA would be in violation of the law – and most likely out of business.

Fallacy: Annual dues of \$300 is out of line – and much higher than what other homeowner associations charge.

Reality: According to a sampling of real estate agents, it's estimated that association dues in the South Lyon, Novi and Brighton areas range between \$150 and \$600 annually. Considering the TPHA is still responsible for costs associated with snow removal, maintenance of common areas, weed control in the pond (some call it a lake), agent/management fees, irrigation, etc., it becomes clear the dues are not out of line.

Fallacy: We don't need an association management company or agent. That's

\$23,000 we could save.

Reality: It was nearly \$23,000 in 2002 – it's budgeted at about \$16,000 for the coming year. Until the TPHA gets enough interest in volunteers to take care of things like dues notification and collection, collection of past dues, notification of bylaw violations, homeowner mailing list maintenance, procurement and "hawking" of service providers, and a litany of other loose items, inclusion of a management association company/agent will be a reality.

Fallacy: Our dues are never going to be reduced.

Reality: It's hard to predict the future – but once the roads are turned over to the city of South Lyon, a good portion of the costs the TPHA is responsible for today will go away. However, reality is the roads probably won't be turned over for another year, and other costs could appear – can you say "comprehensive mosquito control"?

Fallacy: I don't get what I pay for with regards to my TPHA dues.

Reality: Read everything above, then take a look at the TPHA budget (which is readily accessible by calling any of the board members or Ed Marroso). Annual dues of \$300 a year is pretty reasonable – and residents are probably getting more for their buck than they might realize.

Fallacy: I'm not going to pay my dues – and there's nothing the TPHA can do about it.

Reality: With relative ease, the TPHA can get a lien placed on a home – and the association can also foreclose if a homeowner fails to pay after a lien is placed on their property. Most residents pay

(continued on page 5)

An Affair to Remember ...

In typical fashion, the Trotter's Pointe Holiday Party on December 7 was one to remember ... depending upon how many spirits an individual consumed.

According to the service manager at the Tanglewood Country Club – the locale of the event – more beverages were sold during the party than any previous shindig held at the establishment.

Talk about a shining example of buying (or partying) power.

Once again, many thanks go to the TPHA Social Committee for organizing the Holiday blow-out ... and – of course – to the many who attended. It was a truly festive affair.

Identity Crisis?

Another newsletter, another look. The TPHA's Sybil-like approach to publication execution has taken yet another turn – the fourth layout design in as many issues.

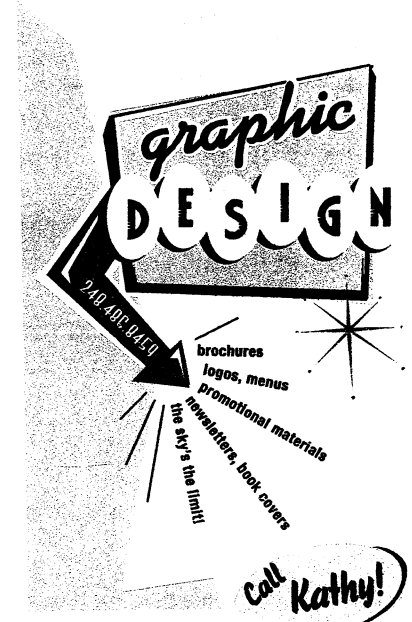
Yet, while TPHA Notes 'n Quotes might seem a bit schizophrenic in format (and perhaps editorially as well), this issue comes with the promise of a consistent, high-quality, and recognizable appearance from here on out.

This is not expected to solicit a huge, collective sigh of relief from readers. Let's face it, this publication's informational worth is sometimes equal to its use as a cage lining (pick your pet).

But dual usage is a good thing, and at least now it's a good-looking cage lining. And, for those who assume association dues are being frivolously flushed down a low-flow toilet to put some perfume on this pig – think again.

Design services have been graciously donated by Kathy Laing – a TPHA resident – who is an obviously talented graphic artist. If you, or someone you know, are in need of such services, Kathy can be reached at 248.486.8459.

The editorial content has always been provided free of charge, proving once again that one gets what one pays for.



Trotters Pointe Residents

I am please to inform you that your subdivision's association has contracted with us (Genesis) to provide you with excellent plowing and salting service on your subdivision's streets.



After all streets have been plowed, we offer driveway plowing service for a small fee (free for physically disabled and disabled senior residents).

Please call:

**1 (800) 399-3091 or
(248) 982-4332**

for questions, comments, or services requests.

We look forward to servicing you this winter and wish you a happy holiday season!!

Also please park all your cars/autos in your driveway when it is snowing!!

Thank you...

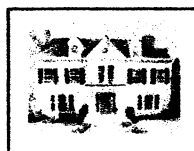
Sincerely, **Genesis**

Fallacies and Realities about TPHA Dues ...

(continued from page 4)

their dues on time – those who don't are simply making the services necessary harder to get, causing more pain, consternation and expense ... and are setting themselves up for a bigger bill down the road.

House Portraits in watercolor



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Barbara Demgen
South Lyon Resident
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