

**BYLAWS & FHA  
CERTIFICATION:**  
Read "From the Board"  
- Page 7

**FIREPLACES:**  
What does it mean  
to decommission a  
fireplace? - Page 12

**PROPERTY TAX INFO:**  
- Page 25

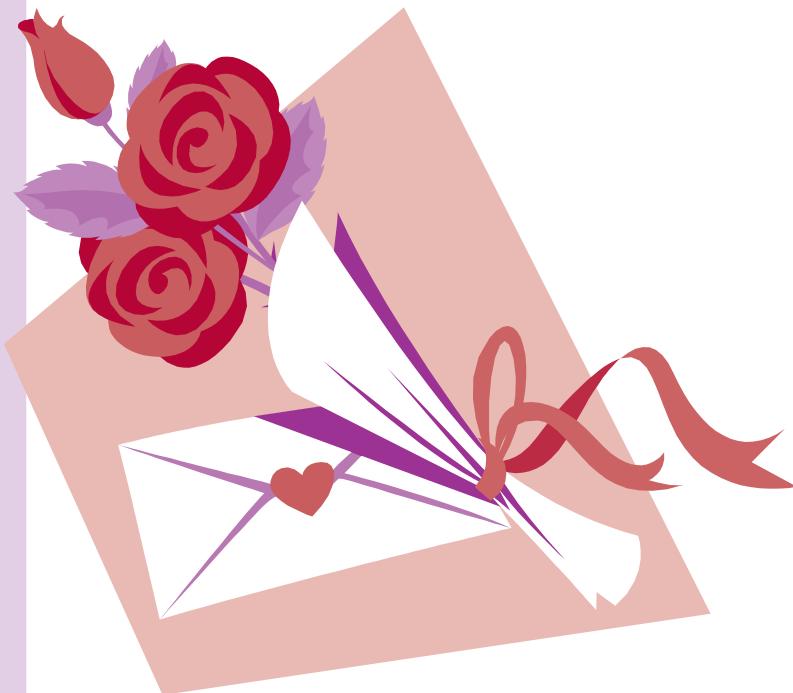
**WOMEN'S CLUB:**  
February - March Dates  
- Page 35

**SUPPORT OUR  
ADVERTISERS**  
- Page 6

**NEED PROOF OF  
INSURANCE?**  
Contact Maris Agency  
- Page 43

**SNOW REMOVAL FAQ**  
- Page 41

**WE NEED YOUR VOTE!**  
Bylaws Vote  
due April 15th





# EVANS

## PLUMBING SERVICE



### **SPECIAL**

40 Gallon Gas  
Water Heater  
Installed for \$595

### **I.S.E.**

Garbage Disposal  
Installed for \$185

*We are committed to providing you with lower labor costs, better service and higher-quality workmanship*

- Licensed plumber
- Guaranteed workmanship for one year
- Fully equipped trucks
- Free estimates

**Call Mark Evans (248) 681- 9599**

# We're changing the way you look at your kitchen.

Working with advanced computer aided design systems, Mark Evans' personnel can show you exactly what your kitchen or bath would look like with a variety of new custom cabinet styles and configurations.

**Call  
248.681.9599**

**For Free Consultation**





# Highland Lakes Management Section

Highland Lakes Board of Directors



**Kathy Baldwin, President**  
**Michelle Todorov, Vice President**  
**Tom Byrne, Treasurer**  
**Sandy Nolan, Secretary**  
**Clem Tulley, Director**  
**Kathleen Connor, Director**  
**Judy Nakdimen, Director**

This section of the Herald contains minutes of the Board of Directors' meetings and management information. This section is the official medium of communications of the Association as prescribed by Board Resolution R-6, March 22, 1976.

We recommend that you not only read but save this section of the Herald for future reference. Resolutions and Regulations approved by the Board become part of your Association By-Laws.

# **HIGHLAND LAKES CONDOMINIUM ASSOCIATION DIRECTORY**

20301 Silver Spring Drive, Northville, MI 48167

Clubhouse Phone: 248-349-4006 Clubhouse Fax: 248-349-8821

**After Hours Emergency Maintenance Phone: 248-349-4043**

## **BOARD OF DIRECTORS**

Kathy Baldwin, President .....	248-380-6429	Clem Tulley, Director .....	248-349-3125
Michelle Todorov, Vice President....	248-380-1611	Kathleen Connor, Director .....	248-349-8264
Tom Byrne, Treasurer.....	248-349-6924	Judy Nakdimen, Director .....	248-344-0336
Sandy Nolan, Secretary .....	248-349-3587		

## **PERSONNEL**

Joe Poma.....	Property Manager	Ken Wiewiora.....	Maintenance Superintendent
Shannon Crowley.....	Administrative Asst.	Mike Francis.....	Maintenance Supervisor
Sharon Englund.....	Bookkeeper		
Guinevere Eatmon.....	Receptionist		
Pam Cohen.....	Receptionist		

## **COMMITTEE INFORMATION**

<b><u>COMMITTEE</u></b>	<b><u>CHAIRPERSON</u></b>	<b><u>PHONE</u></b>	<b><u>BOARD LIAISON</u></b>
Clubhouse	Rayda Warren	248-348-1139	Tom Byrne & Judy Nakdimen
Court Captain	Robert Armstrong	248-912-0266	Clem Tulley & Sandy Nolan
Engineering	Tom Werner	248-349-4459	Kathy Baldwin & Kathleen Connor
Family Social	Brad Todorov	248-380-1611	Kathy Baldwin & Michelle Todorov
Finance	Joyce Elvy	248-349-1747	Tom Byrne & Sandy Nolan
Grounds	Ray Parzych	248-349-9370	Kathy Baldwin & Judy Nakdimen
	Brad Todorov	248-380-1611	
Herald	Beverly Dudley	248-349-4139	Kathleen Connor & Sandy Nolan
Insurance	-----	-----	Kathleen Connor & Kathy Baldwin
Lakes Ecology	-----	-----	Tom Byrne & Michelle Todorov
Pool	Joy Gaskin	248-735-2623	Kathy Baldwin & Kathleen Connor
RV	Hugh Battley	248-349-4841	Clem Tulley & Michelle Todorov
Sprinkler	-----	-----	Kathleen Connor & Kathy Baldwin
Tennis	Carol Shields	248-305-7123	Michelle Todorov & Judy Nakdimen
Vision	Rob Berlin	248-374-3986	Clem Tulley & Judy Nakdimen

## **ADDITIONAL INFORMATION**

Northville Township Police-Non-Emergency.....	248-349-9400
Northville Township Fire Department.....	248-348-5807
Northville Township Police and Fire Emergency.....	911
After Hours Maintenance Emergency .....	248-349-4043
Assessment/Billing Inquiries .....	248-349-4006
Consumers Power Company .....	800-477-5050
DTE-Electric Company.....	800-477-4747
Hazardous Waste Information .....	734-326-3936
E-mail .....	clubhouse@hlca.us
Web site.....	www.HLCA.us

# Highland Lakes Herald

## ***Editor***

Shannon Crowley

## ***Herald Committee***

Beverly Dudley, Chairman  
Liette Paiement, Secretary  
Robert Armstrong  
Frank Eisenhauer  
Wilma Leonard

The Highland Lakes Herald is the official news medium of the Highland Lakes Condominium Association, serving all residents, groups and organizations.

The Association and its Board of Directors control and are responsible for the contents of the Herald.

The staff of the Highland Lakes Herald serves on a voluntary basis. Editorials reflect the opinions of the staff and are not construed as representative of the general membership of the Association.

The Herald welcomes comments, suggestions and articles from its readers. All material submitted for publication in the Herald must be true, factual, and newsworthy. The editor reserves the right to withhold items from publication pending verification of facts. In some cases where items are of a critical or controversial nature, the editor reserves the right to solicit comments from those with opposing viewpoints.

Materials submitted for publication are to be given to the receptionist in Highland House. All materials submitted must be signed, but signatures will be withheld upon request. Communications to the Herald should be in writing. No material will be accepted for publication in the upcoming issue after the 20th of the month.

## ***Herald Printing***

Whitlock Business Systems  
Christopher Jason  
275 E. Twelve Mile Rd.  
Madison Heights, MI 48071  
(248) 548-1040

# SUPPORT OUR ADVERTISERS

## AIRPORT TRANSPORTATION

1-2-3 Taxi Travel.....34

## BATHROOM REMODELING

One Day Baths.....40

## BEAUTY CONSULTANT / SKIN CARE

Avon.....40

Mary Kay Cosmetics.....40

## CHIMNEY CLEANING

Alpha & Omega.....26

## DENTAL CARE

Jeffrey Burstein, DDS.....36

## FINANCIAL PLANNING

Thrivent Financial, Jay Kempf.....30

## FUNERAL ARRANGEMENTS

Northrop-Sassaman.....38

O'Brien Sullivan.....30

## HEALTH & FITNESS

Northville Family Foot.....26

Northville Physical Rehabilitation.....36

Rick Brabant, Certified Personal Trainer.....40

Savon Drugs Novi (*coupons*).....36

## HEATING & COOLING

D&G Heating & Cooling.....26

## HOME REPAIR/HANDYMAN SERVICES

Andy Wright.....40

Dennis Hill Renovation Services.....36

Gary's Home Repair.....36

One Day Baths.....40

R&H Window Glazing.....38

Roger the Handyman.....38

Urban Painting Inc.....28

## INSURANCE

Maris Agency (Farm Bureau).....43

## LIMO SERVICE

1-2-3 Taxi Travel.....21

## PAINTING/WALLPAPERING

Dennis Hill Painting & Renovation.....36

Urban Painting Inc.....28

## PARTY STORE / ICE CREAM

Good Time Party Store.....34

## PERSONAL ASSISTANCE

Lynne Ponder.....30

## PET CARE / PET SITTING

The Animal Whisperer.....34

## PHYSICAL TRAINING

Rick Brabant, Certified Personal Trainer.....40

## PIZZA

Aubree's Pizzeria & Tavern.....34

## PLUMBING

Evans Plumbing.....2

Horton Plumbing.....42

## PODIATRY

Northville Family Foot.....26

## PRESCRIPTIONS (*coupons*)

Savon Drugs Novi.....36

## REAL ESTATE TAX CONSULTANT

Tom Goebel.....26

## TASTE OF NORTHVILLE

Northville Chamber of Commerce .....30

## WINDOWS/WINDOW REPAIR

R&H Glazing.....38



# BOARD COMMENTS



The votes to amend our bylaws are still coming in. As of our most recent count, 22.5% of co-owners have voted. Please keep in mind that we need 66% of co-owners to vote in the affirmative to allow these bylaws to pass. The changes in the bylaws are required in order for HLCA to receive FHA certification.

## *What is the importance of having FHA certification?*

The fact is that it is almost impossible, (particularly in our market), to get cash buyers, and we would eliminate a substantial portion of the market if we do not qualify for FHA financing. Recently, FHA has implemented a new approval process and insurance requirements for existing condominium projects, and the spot loan approval process has been eliminated. This means that we must have certification of the entire condominium project before any FHA backed loans can be made. Obviously, FHA certification is critical to make condo units more marketable to the largest pool of potential buyers, and if it is not done, there is potential liability for the board of directors.

If you have not yet voted, please do so as soon as possible - whether you are for the changes or against them. Our April 15th deadline is fast approaching, and it's important for us to continue to move forward.

## *Roofing Contracts*

Our roofing contracts are nearly complete. The ad hoc roofing committee and the board have been working tirelessly to get the bid packets ready for the contractors. We are staying right on schedule to begin with phase One of the roofing project this year.

*Kathy Baldwin, Board President*



# HIGHLAND LAKES CONDOMINIUM ASSOCIATION

## BOARD OF DIRECTORS MEETING MINUTES - January 17, 2011

---

The monthly meeting of the Board of Directors of Highland Lakes Condominium Association was on the 17th day of January, 2011, in accordance with the By-Laws of the Association. Prior to the regular meeting, the Board of Directors met in closed session to discuss the financials. **President Kathy Baldwin called the January 17, 2011 regular meeting of the Board of Directors to order at 7:35 p.m.**

### **Attendance**

The following Directors were present: Kathy Baldwin, Michelle Todorov, Sandy Nolan, Tom Byrne, Clem Tulley and Judy Nakdimen. (Kathleen Connor was excused). Also present were Joe Poma, Property Manager, and Shannon Crowley, Administrative Assistant. Approximately 20 Co-Owners were also present.

---

### **Approval of Minutes:**

Minutes of the November 15, 2010 Regular Meeting of the Board of Directors. (*Published on pg. 6-7 in the December Herald*); Minutes of the November 15, 2010 Executive Meeting of the Board of Directors; Minutes of the December 20, 2010 & January 3, 2011 Meetings of the Board of Directors & Roofing Ad Hoc Committee

**Board Action:** Motion by Tom Byrne support by Sandy Nolan, to approve and file the Minutes as presented for the closed meetings of the Board of Directors and Ad Hoc Roofing Committee dated November 15th, December 20th and January 3rd.. All in favor. Motion passed.

---

### **Vision Committee Report:** *See report on page 15*

Kathy Baldwin reported to the Board.

**Board Action:** Motion by Tom Byrne, support by Michelle Todorov, to accept the Vision Committee Report dated November 30, 2010 as submitted. **All in favor. Motion passed.**

### **Herald Committee Report:** *See report on page 17*

Robert Armstrong reported to the Board.

**Board Discussion:** Kathy asked Robert about the 40th Anniversary issue of the Herald. Robert explained that at this point it was just a talking point, but they would be soliciting the help of everyone available for that issue.

**Board Action:** Motion by Michelle Todorov, support by Sandy Nolan to accept the Herald Committee Report as printed dated January 10, 2011. **All in favor. Motion passed.**

### **Court Captain Committee Report:** *See page 18*

Robert Armstrong reported to the Board. He highlighted that the committee voted to change their meeting day from the second Tuesday of the month to the first Thursday of the month beginning in March, 2011.

**Board Discussion:** None

**Board Action:** Motion by Michelle Todorov, support by Judy Nakdimen, to accept Court Captain Committee Report dated January 11, 2011. **All in favor. Motion passed.**

**Additional Remarks:** Michelle asked Robert to introduce her to Dianne Pittaway who has taken over the duties of welcoming new neighbors.

### **Engineering Committee Report:** *See page 19*

Tom Werner Reported to the Board.

**Board Discussion:** Tom explained that there are two patio templates for the two patio styles in Highland Lakes. The templates show boundary lines and are drawn to scale. When people are submitting the plans for a patio, pavers etc., the boundaries are clearly outlined.

**Additional Remarks:** With regard to the patio templates, Ken noted that the marking that reads '6" FROM FACE OF POST" should read '6" FROM FACE OF POST OR FENCE'. Tom asked about the offset from the building. Ken explained that the 3/8" expansion joint at the foundation wall is sufficient because the patio has to be 4" below the siding. Clem asked that the templates be given a title and dated (approved date).

**Board Action:** Motion by Clem Tulley, support by Michelle Todorov, to accept the recommendations to accept the Modification requests #1 & #2 on the Engineering Committee Report as printed dated January 12, 2011. **All in favor. Motion passed.**

**Board Action:** Motion by Tom Byrne, support by Judy Nakdimen, to accept the patio template drawings as amended. **All in favor. Motion passed.**

### **Clubhouse Committee Report:** *See page 16*

Judy O'Connor reported to the Board. Judy added that there was an additional detail to include in the report: Rob Berlin and Ilio Alessandri proposed two color schemes which included two shades of grey or two shades of tan. The committee agreed with their preference for grey. Judy added to recommendation #1 that the paint would be two shades of grey with white trim.

**Board Discussion:** Tom asked Joe if it was correct

that there was approximately \$5000 budgeted for the renovation of the Highland Room. Joe affirmed that this was correct. (Clubhouse repairs and supplies budget).

Tom asked Judy to clarify that the committee was recommending that these renovations be done, but are not necessarily asking that they be done in this year. She affirmed that this was correct.

Michelle asked about the AVI system projector installation; she suggested that it would be easiest to do the wiring for the AVI system at the time the new ceiling is installed. *[So if it were done in the order listed in the recommendation, this year would include recommendations #1 & #2 + the Ceiling prep work (\$984)]*

Tom asked for questions / comments from co-owners present:

- **One co-owner asked about why Highland Lakes would need to purchase a projector.** Tom explained that recently when a consultant came in to give a presentation to the board with regard to the fireplaces and chimneys, it required us to rent this kind of projector, (*going rate for projector rental is \$200/day.*) On several occasions this past year when the board needed to use this kind of equipment for their meetings (*i.e. discussing the long term, etc.*), they had to go off site to use a facility that was equipped with a projector.

He went on to explain that the clubhouse committee expressed that this could be included as an enhancement to increase the rentability of the room. Judy Nakdimen added that in previous clubhouse committee meetings, it was discussed as an amenity for the enjoyment of the co-owners; as the pool is available only in the summer, the clubhouse or family social committees could use the projector to host a “Movie Night” for the colder months.

The co-owner went on to ask about a motion that was made months prior to make the clubhouse available for rent for outside businesses. Judy confirmed that it had been approved and the rental agreement modified to allow for business rental of the space. She confirmed that adding the projector would also make the room more attractive for outside business. Sandy pointed out that in the years that she's lived at Highland Lakes, the Highland Room had been rented out to local business. (*Baby clothes, dancing lessons etc.*)

Michelle, speaking on behalf of the Family Social committee, said they had talked about doing a movie night in the past. She also believed it would enhance some of their events to offer a broader variety of activities for different age groups. She also pointed out that (for rental purposes) in many wedding receptions and anniversary parties, it's customary to have a slide show of pictures of the couple running in the background during the party; having this available

(for an additional fee) to people who would rent the clubhouse would help to generate more revenue for Highland Lakes. Judy and Kathy agreed that if the investment were made, Highland Lakes could require a higher fee for the use of the room or for the use of the equipment.

- **Another co-owner asked if the cost of the renovations had been presented to the finance committee.** Kathy answered that the renovation of the Highland Room was in the budget. Joe explained that, when discussing the different aspects of clubhouse budget, he was leaning heavily toward the projector mainly because HLCA lacks a wintertime amenity. If the clubhouse had a projection system with a screen and surround sound, it could be made into a nice amenity for the community as a movie theatre room, making an enjoyable family event to break up the monotony of winter. He added the business end of it is “*icing on the cake.*”

Judy added that in April, 2010 the clubhouse committee minutes reported that they discussed all of the things (over a long term) that needed to be done in the clubhouse, and a list of those was presented at that time; The top two items listed was the walkway and rusted rail in the front, and renovating the Highland Room (*including drywall, sconces and removing the wavy paneling on the walls.*)

- **Another co-owner commented that it looked like a lot of money to spend in light of the upcoming roofing project in the “hopes” that it will make the room generate more revenue.** He suggested that a projector be rented to test and see what the demand for such an amenity would be (*i.e. rent a projector to see how many people would attend a movie night.*) He asked about why we would undo the improvements that were just made in 2010. Judy explained that approx \$400 was spent in 2010 trying to brighten up the Highland Room, but the wavy paneling always posed a problem. The trim boards that were purchased could not be used because of the wavy paneling, so Judy spent her own money to buy supplies in an attempt to correct the situation.

- **Another co-owner commented that he saw the benefit of using the room and the updated technology to inform co-owners about upcoming plans and projects** (*i.e. roofing plans, fireplace issues etc.*). He stated that to him, clear communication with the co-owners was most important. Michelle agreed saying that it was for that exact purpose that the association had to rent a projector for a recent Ad Hoc committee meeting. She added that a projector has also always been a vital tool during budget time.

- **Judy O'Connor added that she and her husband had rented the clubhouse years ago for an event, and also had to rent the projector equipment and hire the AV**

*people to run the equipment at a great expense.* She stated that it would have been so much easier for her if that equipment option had been available through Highland Lakes at that time for an additional fee.

**Board Action:** Motion by Tom Byrne support by Judy Nakdimen, to approve the report of the Clubhouse Committee Meeting dated January 10, 2011 and to accept Recommendations #1 & #2.

**Board Discussion:** Sandy asked if Recommendations 1&2 fit with in the budget earmarked for clubhouse

renovations. Tom confirmed that it did. Michelle asked what Tom proposed to do with Recommendations 3&4. Tom stated, in his opinion, the board could move on them later in the year, or put over into the 2011/2012 budget. He added that approving or disapproving this would not accelerate or decelerate the progress of the \$4M roofing project as the \$5000 is the amount that was budgeted, and discussed with the finance committee and the board at the time of the budget to be designated to improve the Highland Room.

All in favor. Motion passed.

### **Maintenance Superintendent's Report:**

*See report on page 14*

**Board Discussion:** None

**Board Action:** Motion by Judy Nakdimen, support by Michelle Todorov, to accept Maintenance Superintendent's Report dated January 17, 2011. **All in favor. Motion passed.**

### **Co-Owner Forum**

A. A co-owner took exception to the management's report stating that the chimney inspections and subsequent cleanings would be done "free of charge" to the co-owner as the money the association is using to fund the inspections comes from the co-owner's monthly association dues. He stated that nothing in Highland Lakes is free; it is paid for by the co-owners. He added that the cleaning of the fireplaces is the responsibility of the co-owners who have fireplaces, and if they hadn't cleaned it as of yet, it shouldn't be paid for by the association dues of the other 690 units. He asked the board to consider not cleaning or inspecting chimneys that a co-owner has no intention of using.

Joe agreed that the report needed to be reworded, and explained, that his intention was to reassure the co-owners that they would not have to pull additional money out of their pocket to pay for the inspection.

**Board Action:** Motion by Michelle Todorov, support by Tom Byrne, to alter the verbiage in the January 17, 2011 Management Report to clarify that "free of charge" means "included as part of your assessments." **All in favor. Motion passed.**

B. Another co-owner stated that she had cleaned her chimney according to HLCA policy, so she didn't want to pay for someone's cleaning who was negligent in their responsibilities to clean their own chimney. Joe explained, *'When a number of these chimneys were inspected, either by Dr. Flue or by Alpha and Omega, there were a number of safety deficiencies, (one of which was actually a missing furnace pipe, which vents exhaust in the attic and a missing chimney pipe that terminates the chimney at the roof decking), a large variety of safety concerns that caused board and management to say that we have perhaps an imminent problem here that we have to resolve*

### **Property Manager's Report:**

*See report on page 13*

**Board Discussion:** None

**Board Action:** Motion by Sandy Nolan, support by Judy Nakdimen, to accept Property Manager's Report dated January 17, 2011. **All in favor. Motion passed.**

*and find out the status right now. And if he {the inspector} goes into a unit, and he sees chunks of creosote on the walls of the chimney, I've got two options at that point: we can either remove the danger on the spot, and protect the other people in the building, we can turn to him {the co-owner} and say, 'We are cleaning this at your cost' - the bottom line is that it has to be done right then and there if I'm going to ensure the safety. And back-billing a resident, putting it on their ledger, a wide variety of other things was not practical, it was not do-able in the eyes of board and management, it's not something that we could accomplish."* Joe added that the issue was an immediate safety concern, and if the resident was put on notice that they were being billed, they could refuse entry either now or during the time of the roofing project at which point there would have to be legal action to get it done. *"At that point, everything would stop, or there could be a potential fire as we wait for a remedy. It's something that had to be done right then and there to ensure the property was safe... If I can wake up tomorrow and know that all 550 of these chimneys are clean-as-a-whistle, have been inspected and are safe, to me that is the lesser evil than trying to chase down residents for a certain amount of money for cleaning a chimney that we found to be dirty. This was a directive that was purely looking out for the safety of the residents. We have the potential that a building could burn down if these chimneys are not cleaned."*

Clem added that the board has had discussions with regards to making sure that those units that we do clean chimneys in are fireplaces that are in use. He agreed that there is no sense in spending money to clean a chimney in a unit that had no intention of using their fireplace. Michelle added that the question of whether or not the fireplace is being used was part of the letter that Joe sent out concerning the chimney inspections. She continued by saying that when Dr. Flue did the inspection of the chimneys they've done so far, they

found that Alpha and Omega hadn't been as thorough in their cleaning as we expected them to be, which is another cause for concern.

C. A Co-owner asked what would happen if a person who opted out of having their fireplace clean and later sold their unit; the risk would still be there. Michelle expressed agreement and stated that if the co-owner chooses to have their unit decommissioned, it will be decommissioned. Joe added that the letter asks that the co-owner notify the office if they are planning on decommissioning their fireplace, and explains that decommissioning the fireplace is a final decision. He explained that once a fireplace is decommissioned, there is no need to have it cleaned or inspected because it will be unusable. He went onto say that the prospect of someone buying a home with a fireplace that hasn't been cleaned or inspected is of great concern to him.

D. Another co-owner asked about the decommissioning process. Joe explained, *"You cap off the chimney in the attic, you saw out the inside walls of the fireplace, and then you usually saw out the top smoke chamber inside the fireplace, and there is a plug fitted to the bottom portion of the chimney... There will be words spray-painted inside the fireplace walls that read Not Rated for Fireplace Use."* He added that (to his understanding) there doesn't have to be damage done to the surrounding walls, wallpaper, mantle etc. He explained that it did not have to be permanent; at any time the co-owner could opt to install a new fireplace system.

E. A co-owner asked if there would be further reminders to the co-owners regarding the bylaws voting and stay on them over the next couple months. Joe answered that there would be an effort to rally votes through phone calls, mailers, and going door-to-door. Michelle added that the sandwich boards were back out on Silver Spring Drive as well.

F. Another co-owner stated that he uses his wood burning fireplace and has it cleaned by Alpha and Omega every year. He asked if he was wrong to believe that because he'd followed the policy he was safe to continue using his fireplace. Kathy explained that although the chimney and fireplace were probably clean, there are other extenuating issues that are being discovered in this level of inspection (insulation around the chimneys, rusting etc), that Alpha and Omega wouldn't find in their cleaning process. She reiterated that this is why the board has voted to have all the chimneys inspected immediately. Tom added, *"Of the 50 units that we've had scoped and cleaned, 5 came back with sufficient rust where we had to tell the co-owner to discontinue using their fireplace. We didn't*

*feel that we had to send out a letter and tell all the co-owners 'Stop using your fireplace until we get to you.' We thought the prudent thing was to 'with haste' have all the remaining units scoped, and if necessary, cleaned. (Because if he goes to scope it and it hasn't been properly cleaned, he won't be able to do an adequate scoping job because he can't see what he's looking for.)"*

He continued, *"We didn't think that we're going to have to clean every single chimney, but we thought for the safety of you and everybody else in the association it was prudent money to spend."* He stated that the board didn't feel that tacking the fee onto the bill and sending the co-owners a letter would be effective, particularly in the case of a person that hasn't been diligent to follow the policy and have their fireplace cleaned up to this point. The board didn't feel confident that the association would ever be able to collect on such a bill, because the co-owner who hasn't cleaned so far doesn't think cleaning is necessary; and so the association would have the expense of having to keep track of a bill that they had no intention of paying for as long as they live here. He added, *"At the Ad Hoc joint Board meeting, there was not a significant voice raised against that proposal [to with haste inspect all chimneys and clean if necessary]."*

Tom explained that as far as personal safety is concerned, there is a certain amount or risk, but the association is moving with speed with the contractor to get answers to the unknowns as quickly as possible.

The co-owner stated that he would like his chimney inspected immediately. Tom said that, since he voiced that concern, Joe would do what he could to move him to the front of the line to have his chimney inspected with the next group.

Joe added that he didn't want the co-owner to become panicked about the condition of their chimney stating that a standard cleaning, like the one Alpha and Omega provides, is better than no cleaning at all. He explained that the contractor we are currently using, Dr. Flue, is a certified chimney inspector and are licensed to do a much more thorough cleaning and inspection than the standard inspection. (giving us a "Cream of the Crop" inspection, as well as pointing out every deficiency.)

The co-owner explained that Alpha and Omega said they looked at everything and they said it looked good to them. Kathy explained that his chimney may have passed Alpha & Omega's level of inspection, so as far as they knew, it looks good and safe. However, some of the things Dr. Flue is looking for can't be seen with the naked eye, so Dr. Flue goes up the chimney with a video camera to get a more thorough inspection.

## Adjournment

**Board Action:** Motion by Tom Byrne, support by Clem Tulley, to adjourn the meeting. **All in favor. Motion passed.**  
The Board recessed at 8:40 p.m. and reconvened for closed session at 9:00 p.m.

# FIREPLACE SYSTEM CLARIFICATION

I have received some questions about the process in decommissioning a fireplace that is found to be unsafe to use, or in the alternative, if the resident requests that it be decommissioned because they do not want it, use it, or otherwise want to install their own system.

**According to the procedure outlined by a mechanical engineer with approval from Township building authorities, the process of decommissioning involves the following:**

1. The roof flashing, metal housing panel enclosure on the roof, housing top, rain cap and flue pipe slip section would be removed.
2. The chimney would be capped in the attic.
3. Inside of the condominium and *inside* of the fireplace, the facing panels and fireplace base of the original fireplace would have to be removed (inside walls of fireplace). Since it is double-walled, the back walls and sides would still be there (you would not be looking at lumber).
4. The upper inner shell of the top of the inside of the fireplace would be cut out, exposing the bottom end of the chimney (something you would not see).
5. The bottom of the chimney would be plugged.
6. The words "not rated for fireplace use" would be spray painted by template on the inside walls of the fireplace (the outer shell) using bright orange paint.
7. The fireplace opening would be walled over. (Note that the above scenario would not require a disturbance to your mantel, drywall, wallpaper, etc. and would not have to be walled over if you chose an alternate option or insert.)

If a resident wants to install another fireplace unit, it would have to cover the walls and back plate of the original fireplace to cover the paint. They sell these sealed units, but many electric units that are marketed simply have a log set that plugs into a wall, so make sure that it will work (there may be options for these too, including fabricated panels that can attach to the log set that would cover the original sides). If the owner wants to decommission

the unit or if it is unsafe and un-repairable, the more expensive sealed units that slide into the opening are better suited to cover the decommissioned unit short of tearing everything out, floor to ceiling, or opting to have the opening dry-walled over and doing away with the fireplace. If you are unsure about what to do, or are considering the purchase of an alternate system, you may always wait for the inspection and see if any of the above is necessary.

Sincerely,

Joe Poma, Property Manager



# MANAGEMENT REPORT

**TO:** Board of Directors, Co-Owners  
**FROM:** Joe Poma, Property Manager

**RE:** Property Manager's Report  
**DATE:** January 17, 2011

1. Since we are now in the middle of winter, the parking policies are more important to those that are handicapped or unable to walk long distances to their home. Please show some courtesy and refrain from having more than two cars in your parking lot. Many of our courtyards have guest-parking that has become "long-term" parking for visitors and using it for anything other than temporary or short-term visits is unfair to your neighbors. If you have a long-term guest or are not using your vehicle for while, the clubhouse parking lot (back row) is an option as well as the school parking lot or main inner roadways. Do not use parking spaces in other courtyards because your courtyard has a shortage of parking.
2. Our snowplows will be unable to plow a row of parking spaces when there is a car parked right in the middle of the row, or situated so as to block plow access. The spaces around the car will eventually be cleared, but it places it in a lower priority because it must be done with a snow-blower or by hand which takes longer and reduces manpower. Very often, this is the last thing to be done. If you know that a few inches of snow will be falling within 24-48 hours, the cars should be moved. The first day is the main roads and the centers of the lots, although the schedule and severity dictates whether the staff can accomplish more or less during that day.
3. I know you have all received your chimney inspection letters by now. Some of you have fireplaces, and some do not. I am just as tired of talking about fireplaces and chimneys as you probably are, but since we are attempting to keep the fireplace systems that are safe, and verify that they will continue to be safe, an inspection of this nature at the 40-year mark is not unreasonable. For a fraction of the cost of the entire project, every one of you can know that your neighbor's chimney has been inspected, cleaned or both. It is also a nice thing to have on file for insurance shopping and compliance. Since the inspection requires no more than 45 minutes of your time, I ask that you work with us to resolve whatever issues we may have. I would also like to retract some specific phraseology in my initial letter. The letter stated that everything was "free", when it should have said "included in your assessments". Philosophically speaking, nothing at Highland Lakes is free, from the salt to the natural gas. The inspection fits into the roofing and chimney budget and does not require the creation of a separate or new budget or special assessment, nor will your account be charged for the service. You will also have access, at your request, to the photographs and report generated by the inspector for your system.
4. If you have large items for the trash, such as furniture, televisions, computers or renovation products, please place those on the side of the trash enclosure, not in it. Only co-owners may dispose of renovation material, or anything for that matter, using the HLCA trash area. A contractor that is renovating your unit should haul the material away for you and is not permitted to use the enclosure. Paint cans should be dried out, with the lid removed and placed on the top lip of the cement enclosure, not in it. All trash should be bagged, and the door to the enclosure should be closed after use. Report all contractors or non-residents attempting to use our trash areas. If you can get a license plate number, that is even better.
5. Please remember to lock your car doors and remove any valuable items from the car or where they can easily be seen. I know you have probably heard about the epidemic of GPS and electronics thefts throughout metro Detroit.
6. Please remember to vote on the bylaws amendments. The problem is not with the approval, it's with the turnout. So far we have 22.5%. Our FHA certification has expired and we already lost one new home loan. The ones that have been approved on the spot are requiring more in depth information. I actually had to send a bank a copy of our master deed, bylaws, completed condominium questionnaire and a letter from management before they would approve it. Before the FHA changes, all that was necessary was a completed questionnaire, and sometimes we did not even need that.
7. Have a great winter, stay warm and watch the ice.

**Joe Poma, Property Manager**

# MAINTENANCE REPORT

TO: Board of Directors, Property Manager, Co-Owners

FROM: Ken Wiewiora - Maintenance Superintendent

RE: Maintenance Report

DATE: January 17, 2011

Please review the proper disposal procedures of trash, compost, and building materials, And Paints, located on all of the trash corrals on the property.

Waste Management - our trash hauler - WILL NOT PICK UP IMPROPERLY BAGGED COMPOST OR TRASH, AND IMPROPERLY PLACED BUILDING MATERIALS.

Let's all step-up to keep our community clean, & please report trash violators to the clubhouse.

1. **Unit / Building repair:** Last month, unit 559 had a water leak causing substantial damage. We have since had the unit cleaned and gutted, currently; we are awaiting final answers on the insurance claim for phase two, to restore the condo to as built condition. Additionally I am looking in to two more condos that have roof leaks, for repair.
2. **Snow:** Snow removal efforts for this season have been going good. We received numerous thanks and good job comments. Please spread the word, that help is needed in moving cars on day two of snow removal. The faster cars are removed from the lots, the more efficient we will be in snow removal from parking spots. The first two snow falls resulted in compacted snow turning to ice underneath. This is a direct result from a dry light powder snow fall, and low outdoor temperatures.
3. **Ice & Salt:** In the winter months please be on the lookout for ice, treat all concrete that it may be slippery. The ice melt salt, does take time to set in and work. Typically we see the results from the ice melt salt to effectively work between 4 to 8 hours after application with a 20 degree outdoor temperature. Located at the clubhouse is salt for co-owner use. Please stock up and use on your front porch or walk way where needed, especially on the weekends.
4. **Equipment:** Our equipment is gone through, preventative maintenance repairs after every snow fall. As of last month, the two John Deere snow blowers have repeatedly broke down due to various minor issues. Additional one of the Kubota RTV's is down, the rear axle is receiving new wheel bearings this week. The van will be going back to the dealer for work on the Anti Lock Brake system, they are acting up again.

Please, if there are any ground or building concerns, contact the Clubhouse at 1-248-349-4006 and request a work order to be submitted.

Thank You,  
Ken Wiewiora, HLCA Maintenance Superintendent

# HIGHLAND LAKES COMMITTEE REPORT

COMMITTEE: Vision

MEETING DATE: November 30, 2010

**PRESENT:**

Rob Berlin, Chair  
Ann Creviston  
Tom Werner  
Ralph Downey

Joel Lutz  
Marti Peters  
Brad Todorov  
Gyda Werner  
Don Rigo

Kathy Baldwin, Board Member  
Judy Nakdimen, Board Liaison  
Michelle Todorov, Board Member

**GUESTS:**

Joe Poma, Property Manager

**SUBJECTS DISCUSSED:**

- A. Members discussed the recommendations approved by the Board at their November meeting.
- B. Reviewing the work of the ad hoc committee, Joe Poma discussed the many details relating to the roofing project. He noted that the problems with the chimney caps are still being studied and if a repair can be accomplished instead of replacement, it would be less costly. Discussion followed as to color of paint to be used for the caps and santa boxes. He also discussed with the committee the ongoing discovery process of Heatatalor regarding the chimneys and fire boxes.
- C. The Committee made suggestions regarding projects for the coming year:
  - covered porches
  - siding colors, accent colors
  - replacement of 7 Mile sign
  - berm at the intersection of Silver Springs and Russ Fogg Dr.

Meeting adjourned at 6:45 p.m.

**RECOMMENDATIONS TO THE BOARD: None**

**NEXT MEETING:**

January 25, 2011 at 6:00 p.m.

Submitted by: Maureen Osiecki, Secretary

# HIGHLAND LAKES COMMITTEE REPORT

COMMITTEE: Clubhouse

**MEMBERS PRESENT:**

Rayda Warren, Chairperson  
Thomas Neumann  
Judy O'Connor  
Betty Parzych  
Myra Santoni

MEETING DATE: January 10, 2011

**GUESTS PRESENT:**

Ilio Alessandri  
Kathy Baldwin, Board President  
Rob Berlin  
Judy Nakdimen, Board Liaison  
Tom Byrne, Board Liaison  
Joe Poma, Property Manager  
Brad Todorov  
Michelle Todorov, Board Vice-President  
Ken Wiewiora, Maintenance

**SUBJECTS DISCUSSED:**

1. **Highland Room Renovations.** Ilio Alessandri and Rob Berlin presented drawings and explained their design suggestions. After extensive discussion of costs which would preclude recommending implementation of all the proposed features this year, the Committee decided to present their recommendations in order of priority.
2. **Library.** A work session to sort and shelve books was scheduled for Tuesday, January 11. Although donations are appreciated, residents continue to drop off unusable books. The acceptable categories are:
  - a. Autobiography and Biography
  - b. Children's
  - c. Fiction:
    - i. Adventure
    - ii. Classics
    - iii. Historical
    - iv. Miscellaneous
    - v. Mystery
    - vi. Romance
    - vii. Western
  - d. Humor
  - e. Sports
  - f. True Crime

The Committee also requests that borrowers return books to the cart or a table rather than the shelves. It takes more time to reorganize misplaced books than it does to shelve them.

**RECOMMENDATIONS TO THE BOARD:**

1. Highland Room Walls. Remove paneling; install drywall, electrical prep, sconces, chair rail and other trim; and paint. Approximate cost \$3,589.
2. Highland Room Ceiling. Move fluorescent lights; install recessed cans, remove dropped ceiling corner, exhaust vents and cold air returns; and paint. Approximate cost \$1,294.
3. Install projector and screen and purchase auxiliary AVI equipment. Approximate cost \$3,724.
4. Install cabinets and countertop on wall between corridor doors. Approximate cost \$1,852.

**NEXT MEETING:** Monday, February 7, 2011 at 7:00 p.m.

Submitted by Rayda Warren

# HIGHLAND LAKES COMMITTEE REPORT

COMMITTEE: Herald

MEETING DATE: January 10, 2011

**MEMBERS PRESENT:**

Beverly Dudley, Chairman  
Liette Paiement, Secretary  
Robert Armstrong  
Frank Eisenhauer  
Wilma Leonard

**GUESTS PRESENT:**

Kathleen Connor, Board Liaison

**SUBJECTS DISCUSSED:**

1. After some discussions, the Herald Committee decided that the "You are a winner" column would be discontinued.
2. "Your Committees in Action" for the month of February will feature the Herald Committee. The article will be written by Wilma Leonard and the picture was taken by Michelle Todorov.
3. Kathleen Connor will write an article on the Highland Lakes Association Insurance policy.
4. Beverly Dudley will take care of bringing back the fun/game page in the next issue of the Herald.
5. The Committee would like to see the copy of the Herald issues simplified. The committee would like the Highland Lakes events and the committee meetings business to be prioritized.
6. Tentatively, Sandy Nolan will have an article for the "Have you heard" column.
7. The Herald Committee would like to organize a 40th Anniversary celebration. The Committee would need volunteers to assist and coordinate this anniversary. Please contact the Herald Committee if you are interested.

**RECOMMENDATIONS TO THE BOARD:** None

**NEXT MEETING:** Monday, February 14, 2011 at 7:00 p.m.

**Submitted by Liette Paiement**

# HIGHLAND LAKES COMMITTEE REPORT

COMMITTEE: Court Captain Committee

MEETING DATE: January 11, 2011

**MEMBERS PRESENT:**

Robert Armstrong, Chairman	Frank Jensen
Joel Lutz, Vice Chairman	Marry Morrison
Barbara Adams, Secretary	Terry McNally
Dianne Pittaway	John LaMarca was excused in
Donna McNally	absentia
Stanley Roberson	

**GUESTS PRESENT:**

Kathy Baldwin, Board President
Kathleen Connor, Director

**SUBJECTS DISCUSSED:**

1. Neighborhood Watch signs, suggestions for locations of 12 signs Joel Lutz (& Clem, Kathleen) Joel reported that there were only 7 signs remaining. He presented a map of HLCA with 7 locations designated. The placements were approved without any objections.
2. Dianne Pittaway and the WELCOME program Dianne has been experiencing some very positive feedback from her meetings with new residents when she presents the "Welcome to HLCA" packet. Everyone is happy to meet with her and share any issues they are experiencing as new residents. She guides the new resident on these points & is a great representative of HLCA. On a second visit she obtains some general information from the new resident to be published in the Herald.
3. Election of officers for 2011 The members present nominated and unanimously re-elected the current members of the executive committee to remain in their positions for 2011. Robert Armstrong-Chairman; Joel Lutz, Co-chair & Barbara Adams, Secretary
4. "Have You Heard" Column Sandy Nolan Sandy was not present. Dianne Pittaway and Joel Lutz had some information for her that Robert will deliver.
5. Project Ideas & Suggestions:

- TRASH: A discussion regarding the way pet waste is being inappropriately discarded as well other small items was brought up. Kathy Baldwin & Robert Armstrong will investigate the cost & methods of appropriate means for disposing of pet & small waste to prevent cost increases in our waste management expenses.
- HLCA BY-LAWS: Kathy mentioned that voting ends in April. As of this date only 22% have voted. Approval requires 66% affirmative vote, Kathy asked the Court Captains to talk it up.
- MEETING DATE: Joel Lutz moved, seconded by Dianne Pittaway; that our monthly meeting day be changed to the first Thursday of the month. After discussion, the motion passed unanimously. This date change will start in March.

**RECOMMENDATIONS TO THE BOARD:** None

**NEXT MEETING:** Tuesday, February 8, 2011 at 7:00 p.m.

**MARCH MEETING:** Thursday, March 3, 2011 at 7:00 p.m.

**Submitted by: Barb Adams, Secretary**

# HIGHLAND LAKES COMMITTEE REPORT

COMMITTEE: Engineering

MEETING DATE: January 12, 2011

**MEMBERS PRESENT:**

Thomas A. Werner, Chairman

Linda Stalker

Rod Stalker

**MODIFICATION REQUESTS REVIEWED:**

<b>1. Unit 522</b>	Replacement Doorwall Installation by Windows Meets HLCA Requirements
<b>2. Unit 371</b>	Entry Door Installation by Hansens Meets HLCA Requirements

**RECOMMENDATIONS TO THE BOARD:**

- Recommend approval on #1, #2,
- **Committee recommends that Board approve patio template to distribute in package given to homeowners.**

**NEXT MEETING:** Wednesday, February 16, 2010 at 7:00 p.m.

**Submitted by Tom Werner, Chairman**

# INSURANCE INFORMATION

*For the Protection of the Co-Owners*

**Below is a description of Property and Liability Insurance maintained by our Association, some areas where insurance is not provided and coverages which should be considered to protect your interests.**

## **I. Building Insurance:**

Our buildings are insured for approximately \$114,000,000 To keep our insurance costs reasonable, this policy carries a \$5,000 loss deductible per occurrence. The condominium owner is responsible for paying the first \$350 of any loss when the damage is to condominium. The Association has a special fund to cover the balance of the deductible.

**THE ASSOCIATION'S INSURANCE POLICIES DO NOT COVER LOSSES FROM WATER OR SEWER BACKUPS EITHER FOR DAMAGE OR CLEANUP TO PERSONAL PROPERTY OR IMPROVEMENTS AND BETTERMENTS**

According to our By-Laws, when a condominium building is damaged, the Association's insurance policy will restore the building to the same condition that was called for in the original specifications. This will also include the standard refrigerator, stove, carpeting and any other items included in the original plans, plus one coat of paint on the walls.

Any additions or alterations by a Co-Owner such as upgraded windows, doorwalls, wallpaper, paint, paneling, window treatments, ceiling, flooring, basement partitions, lighting fixtures, etc., are not covered by this building insurance. Further, if you upgrade your carpeting, stove or refrigerator over standard models, the extra money that you pay over standard is not covered by this building insurance. These improvements are the responsibility of the individual Co-Owner. (See Section IV following.)

## **II. Contents Insurance for Co-Owners:**

The Association is not responsible for your personal property. Each condominium owner should carry a Homeowner's Condominium Policy which is designed to cover the interest of the owner. This policy covers personal property, including: clothing, furniture, food, liquor, drapes, sporting equipment, video, audio equipment, etc. It protects against covered perils (check what perils are covered with your agent to be sure you have adequate insurance, especially water and sewer back-up). It usually covers on and off the premises and is normally written with a loss deductible.

We urge each Co-Owner to get a room-by-room inventory from his/her agent and make a complete inventory of his/her personal property. This will be of major assistance in the settlement of an insurance claim and will assist in determining the amount of insurance to be written. This inventory should be kept off the premises, such as in a safety deposit box. A video of each room and all contents would be proof of what you own for your inventory.

## **III. Additional Living Expense/Loss of Use Coverage:**

A certain percentage of resident's Personal Property Coverage is allocated to provide for additional living expenses incurred while a resident is unable to reside in a damaged unit, if the loss to the unit is a covered peril. The Association is not responsible for your living expenses nor your Association dues during the repairs to the condominium. It is suggested that you discuss this coverage with your insurance agent to be sure that there is adequate coverage in case a covered loss occurs that makes it necessary for a resident to move out of a unit while the unit is being repaired to make it habitable.

#### **IV. Insurance for Additions and Alterations to the Building and fixtures Made by the Co-Owner:**

Values here are not covered by the Association's policy. The Co-Owner must purchase specific insurance. Your agent can provide "All Risk" Additions and Alterations coverage in the amount that you select and add it to your policy. This form will cover your interests in such improvements as wallpaper, paint, partitions and finished basements, lighting fixtures and the increased value, if any, in your upgraded flooring, stove and refrigerator over standard, etc.

If a unit is purchased from a former owner that has made upgrades previously, please be cognizant of this fact, since it becomes the responsibility of the new owner to provide this coverage under his/her Co-Owner Policy.

#### **V. Loss Assessment Coverage:**

It is possible for you as a Co-Owner to be charged your pro-rata portion of a special assessment for loss to our Association for a claim exceeding the present insurance limits under the Association policy. This loss could be to Association property or from a liability claim that exceeds the Association's limit of insurance. Coverage for loss assessment is a standard option in the Condominium Homeowner's policy.

#### **VI. Glass Door and Windows:**

Our Master Deed, Article IV C (1), states that the Co-Owner of the condominium will carry the cost of maintaining, repairing, and replacing glass doorwall and screen, windows, entry door, and storm and screen doors.

If your insurance agent or the claims adjuster asks if you agreed in writing to be responsible for damage to the above (as is required by the glass insurance endorsement), say "YES" and refer to our By-Laws, Article IV C (1).

The cost to replace glass in a doorwall is very expensive, depending upon size. The loss can be insured for a minimal amount per year by adding a Glass Breakage Endorsement to your policy.

#### **VII. Miscellaneous:**

In addition to these basic coverages there are other items you should discuss with your agent. Scheduled jewelry, furs, fine arts, silverware, sporting equipment, money coverage, extended theft from unlocked or unattended autos and boats, business pursuits and credit cards, etc.

#### **VIII. Liability Insurance:**

Condominium Co-Owner policies include a liability section which protects the Co-Owner, spouse, and resident minors of the family if one of them is sued because that person injures someone else or their property and is at fault. Automobile and Umbrella Liability coverage requires separate policies.

We all live in one or two-story frame structures which we share, usually with six or seven families. An entire building could be destroyed by fire if the circumstances were right for it. One of us could start such a fire and be responsible, legally and financially, for the entire loss.

If you are seriously concerned about a liability claim coming against you, you should carry liability policy limits of at least \$500,000 to \$1,000,000. For more protection, you can increase the policy limits or buy a Personal Umbrella Liability policy to go over the top of your primary liability limits.

## **IX. Insurance Costs:**

You should contact your agent for a quote on these coverages. Also, you can request a quote for different deductibles.

Some insurance companies will allow minor credits for dead bolt locks, fire extinguishers, smoke alarms, security systems and carbon monoxide alarms.

These are general descriptions of coverage and it is possible that we could have left out some details that could be important. Please discuss your unique situation with your insurance agent.

## **X. Insurance for Co-Owners Who Rent His/Her Unit to a Tenant:**

You definitely need to purchase Liability insurance and consider Additions and Alterations values, Loss Assessment and Glass Breakage Coverages. Consult your agent.

## **XI. Insurance for Tenant Who Rents From Owner of Condominium:**

Tenant should purchase a Tenant Homeowner's policy. Coverages are similar as described above for Co-Owners with the following exception - the tenant does not have Loss Assessment exposure.

## **XII. Smoke, Heat Detectors and Fire Extinguishers:**

We strongly recommend for your protection that battery-operated or wired smoke detectors be installed if you do not have them. More people are killed in fire by poisonous smoke than by heat or flame. These detectors react to smoke and heat and will sound an alarm. These units are easy to install and should be placed on each floor. They should carry the UL label.

For fire extinguishers, we recommend the ABC type fire extinguisher which can be used for trash, wood, paper, liquids, grease and electrical.

We also recommend that you consider purchasing a steel escape ladder for the two-story units. It should be kept on the upper level.

## **XIII. Carbon Monoxide Detectors:**

We recommend that you purchase battery-operated or plug-in type carbon monoxide detectors. It is also recommended that you purchase UL approved units.

**Submitted by: The Insurance Committee, October, 2010**

*The Insurance Committee strongly recommends that this information, along with the By-Laws and Master Deed, be provided to your Insurance Agent when purchasing your Insurance Policy.*

# CERTIFICATES OF INSURANCE

## Important Insurance Information

### TO HIGHLAND LAKES CONDOMINIUM CO-OWNERS:

Please be advised that the Property Insurance covering Highland Lakes has been renewed as of October 1, 2010, by FARM BUREAU INSURANCE COMPANY through Merrick Maris Agency for an annual term.

Effective October 1, 2010, Certificates of Insurance covering the period 10-1-10 through 10-01-11 have been automatically forwarded to all mortgage companies on record for your condominium. If you receive a telephone call or notice from your mortgage company advising that it has not received a renewal certificate, **please do not call Maris Agency**. Ask your mortgage company to fax its request to Maris Agency at (586) 992-0617 {Attention Marianne} and their request will be handled immediately. Important information may be missed if the request is made by telephone. However, if it is absolutely necessary to telephone Maris Agency, please ask for **Marianne** at (586) 992-0435.

If you change mortgage companies or sell your condominium and are asked to obtain a Certificate of Insurance, please be advised that requests for Certificates are not to be initiated by you, but rather by the mortgage company, real estate office, banking institution or Title Company. The entire Certificate process is computerized, therefore no copies of Certificates will be sent to Co-Owners.

Advise the involved company that all requests must state whether it is a mortgage, home equity loan, or second Mortgage to ensure appropriate documentation is issued to the correct party. The Co-Owner's name, address, unit number, and loan number must be included along with the name, address and telephone number of the requesting party.

Attached is a request form for Certificates of Insurance that should be given to and utilized by your lender. Additional forms can be obtained at the Highland Lakes Clubhouse office for your future use.

The issuance of Certificates involves a tremendous amount of time and the above procedure will help alleviate errors and ensure prompt service.

Submitted by:  
The Insurance Committee

October 2010

# REQUEST FOR CERTIFICATE OF INSURANCE

PLEASE COMPLETE THE FOLLOWING INFORMATION AND FAX TO:

**Merrick Maris Agency**

**FAX #: (586) 992-0617**

**ATTN: Marianne**

**INSURED:**

**Highland Lakes Condominium Association, Inc.**

**20301 Silver Spring Drive**

**Northville, MI 48167**

**Lender Name:** \_\_\_\_\_

**Lender Address:** \_\_\_\_\_

**Lender Contact Name:** \_\_\_\_\_

**Lender Fax Number:** \_\_\_\_\_

**Lender E-Mail Address:** \_\_\_\_\_

**Loan #:** \_\_\_\_\_

**TYPE OF LOAN:** \_\_\_\_\_

**First Mortgage**

**Home Equity**

**Second Mortgage**

**Other**

**Co-Owner Name(s):** \_\_\_\_\_

**Co-Owner Address:** \_\_\_\_\_

**Co-Owner Contact Number(s):** \_\_\_\_\_

**Condo Unit #:** \_\_\_\_\_ **Building #:** \_\_\_\_\_

# 2010 TAX INFORMATION



Highland Lakes Condominium Association paid \$8666.49 for Real Property Tax on the common ground for 2010. The following is a breakdown of the percentage of taxes you paid. For example, if you live in the Belfast model, you paid \$10.83. Any tax questions are to be directed to your personal tax representative. The office cannot answer such questions. Thank you.

Belfast	\$10.83	0.125%
Brigadoon	\$11.15	0.1287%
Canterbury I, II	\$11.49	0.1326%
Canterbury III	\$11.81	0.1363%
Dundee	\$12.16	0.1403%
Edinburgh	\$12.60	0.1454%
Falstaff	\$12.60	0.1454%
Glasgow	\$13.48	0.1555%
Highland	\$11.49	0.1326%
Highland I, II, III	\$13.04	0.1505%
Loch Lomond	\$12.60	0.1454%
Loch Lomond II	\$12.92	0.1491%
Loch Lomond III	\$13.93	0.1607%
Loch Lomond III	\$14.25	0.1644%



## ICE-MELTER IS AVAILABLE AT THE CLUBHOUSE

The Snow Removal Policy includes free ice-melter which is available at the Clubhouse. Residents have the responsibility to obtain the ice-melter to use in their area when there is snow and/or ice buildup, until the Maintenance Staff reaches the area for snow removal.

Please bring a sturdy container (paper bags are not sturdy enough) to the Clubhouse to get your ice-melter. It is available in the bins sitting outside the Clubhouse front and back doors as well as in the tool storage room when the Clubhouse is open.





# PLEASE CONSERVE ENERGY!

**REMEMBER TO  
KEEP YOUR  
WINDOWS AND  
DOORS CLOSED  
DURING THE  
WINTER MONTHS.**



Contact Tom Goebel

## Real Estate Consultant

# REAL ESTATE TAX APPEALS

734.453.7000 TomEGoebel@gmail.com

regularly  
\$75!

**free**  
exam & initial  
consultation  
excludes x-rays,  
lab tests & treatment

**Northville Family Foot Specialists**  
42925 W. Seven Mile Rd. • Northville • 248-349-3900  
With this coupon. Not valid with other offers or prior service.



**(248) 349-1881 (734) 451-3512**

- FIREPLACE CLEANING & REPAIR
- DAMPER REPAIR
- GAS LOG SALES & SERVICE
- ANIMAL REMOVAL
- CHIMNEY SCREENING & REPAIR
- GLASS DOOR INSTALLATION  
AND SALES

# **GUARANTEED NO MESS**

# YOUR COMMITTEES IN ACTION

The Highland Lakes Herald is a monthly publication designed to keep you involved in our community. The **HERALD COMMITTEE**'s goal is to provide informative and enjoyable features to keep you "in the know."

The committee is responsible for making editorial decisions about what to include beyond the monthly Board of Directors minutes, committee minutes and reports from management and maintenance. This past year a co-owner suggested a "Situations Wanted" column and another provided a map of walking routes with mileage indicated. We have included this series "Your Committees in Action" to acquaint you with the efforts of our very important co-owner committees and encourage your participation. A "Fun Page" was added which offers puzzles and activities for young and old. Guest columnists offer important advice. Board Liaison, Sandy Nolan has a monthly column "Have You Heard" which has to do with health and safety issues.

We like to recognize special events in the lives of residents. This past year we did a column about a young lady who was granted a hockey scholarship and another about three Honor Guard veterans who made a trip to Washington D.C. Significant birthdays and anniversaries are also recognized. If something special is coming up for you, please let us know.

The committee is also involved in decisions related to format. When several readers complained that the print size was too small to read, we made the decision that all print be in a font size comfortable for most. The committee also makes suggestions about cover design, use of pictures and placement of advertising. Our Editor, Shannon Crowley, collects, collates and prepares submissions to go to the printer. She is aided in this process by committee members who proofread the content for her. Finally, the committee solicits advertising that helps defray the cost of publication; and we wish to thank the many services and businesses who contribute in this way.

Two important volunteer groups handle distribution. The Herald Staff meets to stuff inserts and sort the magazines by court and the Court Captains deliver the finished product to your door.

The main focus of the committee is to make the Herald an informative and enjoyable publication. Because we welcome your feedback, there is a suggestion box in the Club House across from the office. And, like all of our co-owner committees, we encourage and welcome new volunteers.

## **COMMITTEE MEMBERS:**

***Beverly Dudley (Chairperson), Liette Paiement (Secretary)***

***Robert Armstrong, Frank Eisenhauer, Wilma Leonard***

***Board Liasons: Kathleen Connor and Sandy Nolan***



*Article submitted by Wilma Leonard. Photograph taken by Michelle Todorov*



Limited Time Offer. Some Restrictions Apply.  
Call Today for Contest Details.

**ENTER TO  
WIN  
A 32"  
FLAT  
SCREEN  
TELEVISION!**

**URBAN PAINTING Inc.**  
**734.564.6000**

**Interior Painting**

•

**Wood Staining**

•

**Faux Finish**

•

**Wallpaper Removal  
& Installation**

•

**Interior Design**

•

**Flooring Removal  
& Installations**



*Refer a Friend or Business to Receive a  
**\$50 Rocky's Gift Certificate!***

# A Hot Meal ON A COLD DAY!



On the snowy afternoon of January 21, 2011, the hard working Highland Lakes Maintenance Crew was invited in out of the cold and treated to their annual spaghetti lunch lovingly prepared and provided by Joy Gaskin and Kathleen Connor.



Joy, along with the help of Beverly Dudley (taking over for Kathleen) & Sandy Nolan, served a super luncheon of spaghetti with meat sauce, meatballs, salad, bread and butter, and cream puffs. The office staff was also invited to join in the meal.



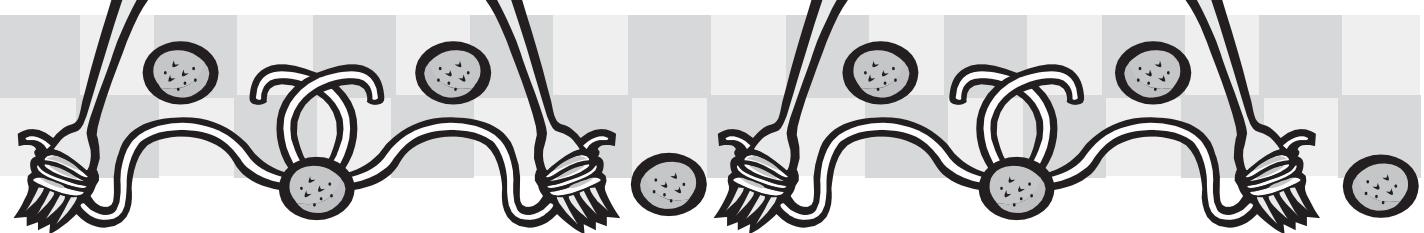
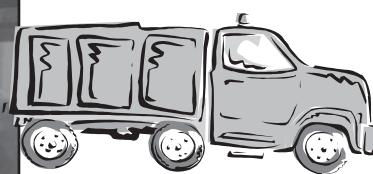
After lunch, everyone returned to work with full bellies and smiling faces!



A Warm "Thank You" to Joy and Kathleen for your thoughtfulness!



Many Thanks again to the Maintenance crew for all you do to care for our community!



# TASTE OF NORTHVILLE BUSINESS SHOWCASE

HURRAY FOR HOLLYWOOD...

**THERE'S NO BUSINESS LIKE NORTHVILLE BUSINESS**

Saturday • March 5, 2011 • Noon - 3:00pm  
Northville High School

## Highlights:

- Give-aways and raffle items
- Vote for best restaurant and business displays
- Free samples from the area's top restaurants and caterers

## Admission:

- \$5.00
- Seniors (65 & older): \$4.00
- Children (under 12): \$2.00
- Tickets available at the door

TASTE OF NORTHVILLE BUSINESS SHOWCASE  
There's No Business Like Northville Business  
BRING THIS COUPON and  
SAVE \$1.00 OFF ADMISSION  
Saturday, March 5, 2011 - Noon to 3:00 p.m.  
Northville High School

For More Information  
call the  
Northville Chamber  
of Commerce:  
248-349-7640  
[www.northville.org](http://www.northville.org)

Find us on  
facebook

Sponsored by:

 CRAIG DAVID BUTLER STUDIOS



 YELLOW BROTHERS

 COLLISION CRAFTSMEN OF MICHIGAN AUTO BODY EXPERTS

 DAVIS AUTO CARE

 HEALTHQUEST

 MBT Monroe Bank & Trust Plymouth - Northville

 HSVC Hidden Spring Veterinary Clinic

 COMMUNITY FINANCIAL right here right for you

 HINES PARK LINCOLN MERCURY

*“Family Owned”*  
Est. 1898

**O’BRIEN SULLIVAN**

**FUNERALS, CREMATIONS, PREARRANGEMENTS**

41555 Grand River Ave, Novi, MI 48375-1822

**248-348-1800**

[www.obriensullivanfuneralhome.com](http://www.obriensullivanfuneralhome.com)

**Offering Pre Need & Aftercare Programs**

Let's thrive.  Thrivent Financial for Lutherans®

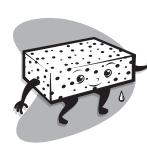
A financial services organization like no other.

- Wide range of products and services
- Retirement plans
- Annuities
- Life insurance
- Mutual funds
- Health insurance
- And other benefits of membership

**Jay P. Kempf, FIC**  
Financial Associate  
Huron Valley Group  
42245 E Ann Arbor Rd  
Suite 101  
Plymouth, MI 48170  
734-455-9272

Registered Representative for securities offered through Thrivent Investment Management Inc., 625 Fourth Avenue S., Minneapolis, MN 55415-1665, 800-THRIVENT (800-847-4836), a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA. Member SIPC. 20328PB R12-07 200705739  
©2008 Thrivent Financial for Lutherans

Attn: Highland Lakes Residents...  
**NEED ASSISTANCE?  
I'm Here to Help!**



Mature Highland Lakes resident with over 10 years experience is here to help you with:

- Light Housekeeping & Laundry
- Meal Preparation
- Medication Reminders & more

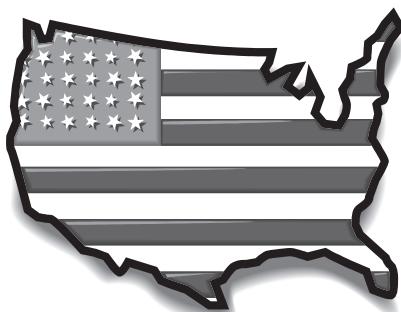
**Call Lynne: 248.773.2778**

# President's Day Fun Page



# “Heads” of State

Can you  
match the  
hair to the  
president?



See Answers on Page 40

# Highland Lakes Court Captains

NOTE: ALL AREA CODES ARE 248 UNLESS INDICATED OTHERWISE

<b>Anchor</b> Brandon Schultz.....734-765-1214	<b>Ironwood</b> Esther Allison.....880-1673	<b>Neptune</b> Robert Armstrong.....912-0266
<b>Althea</b> Susan Diagnault.....734-502-2368	<b>Itham</b> Bob Rudolph.....924-2600	<b>Norwood</b> Donna McNally.....347-0999
<b>Amboy</b> Brad Todorov.....380-1611	<b>Juliet</b> Sandy Nolan (B8)&(B9).....349-3587	<b>Oakland</b> Earl Smith.....349-6478
<b>Andover</b> Pam Takacs.....374-0864	<b>Kenyon</b> Elizabeth Dombles.....Unlisted	<b>Old Bridge</b> Linda Tomica.....349-6107
<b>Aqueduct</b> Frank Eisenhauer.....348-9650	<b>Lagoon</b> Chris Van Arnam.....982-3978	<b>Pond</b> Diane Pittaway.....347-1078
<b>Bryn Mawr</b> Gloria Janks.....305-8044	<b>Lehigh</b> Joe Coshatt.....380-0552	<b>Queen Anne</b> Kathy Baldwin.....380-6429
<b>Dartmouth</b> Sue Misiulis.....344-4949	<b>Lehigh Lane</b> Dianne Hartman.....229-3884	<b>Richards</b> Martin Tingstad.....344-4928
<b>Dearborn</b> Clem Tolley.....349-3125	<b>Leidel</b> Barbara Adams.....924-2306	<b>Sandy</b> Beverly Brenner.....348-2982
<b>Dorothy Gay</b> Sonya Flegal.....344-9789	<b>Lilac</b> Barbara Evans.....348-3087	<b>Savoy</b> Sharon Rossow.....349-3091
<b>Eddington</b> David Duey.....305-9344	<b>Longwood</b> Jim O'Connor.....344-6600	<b>Schoolhouse</b> Peggy Zonca.....348-5283
<b>Farragut</b> Lorraine Scully (B 89 & 90)....344-8703 Janice Booher (B 88).....344-4229	<b>Lyric</b> Ray Parzych.....349-9370	<b>Seabrook</b> Anne Marie Kuneman.....719-7722
<b>Hayes</b> D. & G. Loudy (B 30).....349-3308 John LaMarca.....773-7597 (B 28, 29, 31, 32)	<b>Madison</b> Elaine Horwath.....Unlisted	<b>Valiant</b> Ilio Alessandri.....449-6959
<b>Inlet</b> Tom Kopack.....344-9743	<b>Malvern</b> Darlene Sattler.....348-3213 Myra Santoni.....344-2568	<b>View Point</b> Stanley Roberson.....596-1239
<b>Irongate</b> Pauline Raeburn.....344-9791	<b>Mann</b> Liz Thuss.....734-558-0220	<b>Whitman</b> Frank Jensen.....Unlisted
	<b>Mariner</b> Douglas Perrin.....767-5406	<b>Windsor</b> Tom Werner.....349-4459



# Have You Heard?

Though spring breezes are still a wish away, it seems the thieves have come out to play.

Usually as the weather becomes warm, car break ins and other crimes increase. However it is a sad fact that they have already begun. It is not that there is no criminal activity in the winter months, it just seems to increase during the rest of the year.

Court Captain Dianne Pittaway submitted an article from a December issue of the Detroit Free Press. There have been car break ins linked to a group from Florida operating in the midwest. The Northville police noted that they “operate in crews of two, driving expensive rental cars,” They check out cars for GPS units, purses, and other valuables. They smash out the car window and steal what they can. If they get a hold of personal information such as credit cards or bank information, it may lead to “identity theft”.

Another incident occurred on January 11, 2011 on neighboring Rippling Lane. Don Hunter, a Highland Lakes resident reported an article on HometownLife.com which described a home invasion. Two men clad in black and wearing ski masks entered a home through a back window at 9:00 a.m. Apparently it never occurred to them that they might look “suspicious” wearing this garb in broad daylight. They were spotted by a neighbor who alerted the police. They were arrested and charged with a felony home invasion second degree, which carries a maximum of fifteen years jail time.

Reminder: Keep your porch and patio lights on after dark. Report suspicious activity. The above example shows that we can all use our eyes and ears to deter crime.

*Sandy Nolan, Board Liaison  
Court Captain Committee*



*The*  
**Animal Whisperer**



- Pet Sitting (any creature but snakes)
- Dog walking
- Waste removal
- Bathing

**(248) 347-6047**  
Reliable - References available

## 1-2-3 TAXI TRAVEL

AIRPORT - CASINO - HOTEL

*Pay by the Hour,  
by the Day,  
or by the Mile*

**248.933.7374**

20010 BRYN MAWR Ct., NORTHVILLE, MI 48167



**Aubree's invites  
all Highland Lakes  
Residents...  
COME IN  
and SEE  
WHAT'S NEW!**

**Aubree's**  
PIZZERIA  
& TAVERN

Taste The Difference



[AubreesPizza.com](http://AubreesPizza.com)



**good time  
party store**  
**(248) 349-1477**  
567 seven mile road  
northville

**LIQUOR • BEER**  
• KEG BEER •  
**WINE • DELI DEPT**  
• LOTTO •  
**PARTY PLANNING**  
• BARTENDERS •  
**GIFT BASKETS**

**Proudly Serving**  
**BROASTER CHICKEN**  
LUNCH, DINNER OR CATERING!

**Great Sandwiches & Fresh Bagels Daily**

**OLD FASHIONED MALTS**  
• FROZEN CUSTARD •  
SLUSHIES

**custard time**

**SODAS**  
•  
**FLOATS & MALTS**  
•  
**FLURRYS**  
•  
**SUNDAES**

**OPEN FROM APRIL 1ST THRU SEPT**

**NEXT TO GOOD TIME PARTY STORE**  
**248-349-1478**  
557 SEVEN MILE RD., NORTHVILLE

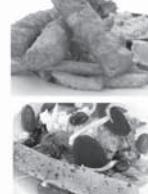
**GUERNSEY**  
HAND DIPPED ICE CREAM

## Weekly Dine-In Specials



Wednesday

Senior Citizen  
Discount



15%  
Age 65 and up.  
3pm - kitchen close

Thursday

1/2 Off  
Fresh  
Baked  
Breads



With Meal  
Purchase  
3pm - kitchen close

20420 Haggerty Rd  
8 Mile & Haggerty  
In the Trader Joe's Parking Lot  
**734.432.0200**

# Highland Lakes Women's Club

Highland Lakes Women's Club meets on  
the first Thursday of the month.

We will meet at the Clubhouse at Noon  
for a short meeting and then proceed to the restaurant.

**February 3, 2011: Lelli's Inn on the Green**

- Copper Creek Golf Course, Farmington Hills

- Coordinated by: Esther Allison.

**March 3, 2011: Gus O'Connor's**

- 42875 Grand River Avenue, Novi

- Coordinated by: Beverly Dudley



## BOOK & *Vintage Jewelry* SALE



Donations Accepted at The Clubhouse

*For further information about the Highland Lakes Women's Club, you can  
contact Peggy Zonca (248)348-5283 or [mmzonca@sbcglobal.net](mailto:mmzonca@sbcglobal.net)*



# Gary's Home Repair

Quality Home Repairs & Remodeling  
**(734) 664-4533**

LICENSED ~ INSURED  
Gary Houser, proprietor  
16743 Bloomfield, St.  
Livonia, MI 48154



# NORTHVILLE

Physical Rehabilitation P.C.

## A Tradition of Personal Care

### Specializing In:

- Orthopedic & Sports Injuries
- Neck & Back Rehabilitation
- Pain Management
- General Rehabilitation
- Insurance Welcome

Dennis E. Engerer P.T.



American Physical Therapy Association

**248.349.9339**

215 E. Main St. • Suite B • Northville  
(Located Across from Starbucks)

## Dennis Hill Professional Handyman Services & Renovations 30 YEARS EXPERIENCE

Bathroom & Kitchen Remodeling, Custom Cabinets & Shelving, Counters, Drywall Repair, Tile Repair & Installation, Plumbing & Electrical Repairs, Wallpaper Stripping and Painting, Flooring, Closet Systems & Interior Doors, Decorative Trim & Moldings

I also provide pressure spraying and humidifier services.

*"I take pride in my work and I care about customer satisfaction.  
You will not be disappointed!"*

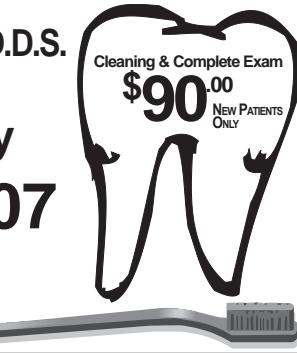
**Free Estimates... Competitive Pricing  
Call Today... 248-924-1334**

### Brighten Your Smile With Our Specials!

**Dr. Jeffrey Burstein, D.D.S.  
Cosmetic and  
Family Dentistry**

**(248) 347-0707**

41074 Seven Mile Rd.  
Northville, Michigan  
(7 Mile and Haggerty)



Early Morning • Evening & Saturday Appointments Available  
• Most Insurance Accepted • Payment Plans Available



### Sav-On Novi Drugs

24100 Meadowbrook - Novi, MI 48375

Corner of 10 Mile by National City

**248-478-3000**

Mon. - Fri.:  
9 a.m. - 8 p.m.

Saturday:  
9 a.m. - 5 p.m.

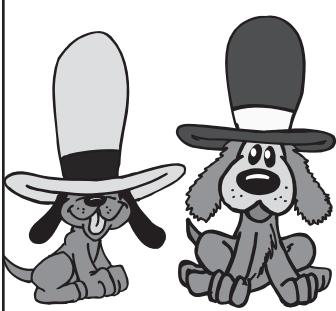
Sunday:  
10 a.m. - 2 p.m.

**SAV-ON NOVI DRUGS**

**\$2.00 OFF  
Merchandise Purchase  
with Any Prescription**

*Excludes: Beer, Wine, Liquor,  
Tobacco, Lotto, and Money Orders*

**FREE DAILY PRESCRIPTION DELIVERY SERVICE AVAILABLE  
GUARANTEED LOWEST PRICES!!**



## FUZZY FRIENDS JOB SITE

**TROY BORAWSKI.....248/688-2922**

Any job you need done including babysitting, lawn work etc.

**SAVANNAH MAIZE.....248/9743862**

Odd jobs. Pet sitting & babysitting. Age: 16.

**STUART SAULES.....734/546-8129**

Any odd jobs, yard work, pet care, car washing.

**JACOB SAUCEDO**

.....248/924-0954

Any job you need done including babysitting, lawn work etc.

**SHANNON WILLIAMS**

..... 248/349-9288

Pet sitting, Dog walking & babysitting. Age: 15.



## BABY SITTER LIST



*All baby-sitters listed below are residents of Highland Lakes. The babysitter list will be revised when enough changes warrant doing so. Please call 248/349-4006 for any changes or additions. This list is published as a service to Highland Lakes residents.*

**Sarah Flegal, 11½**

248/790-3651

\*Sarah has been certified in a Babysitting Training Clinic sponsored by the day care director at Ward Evangelical Presbyterian Church

**Savanna Maize, 15**

248/974-3862

**Olivia Martin, 17**

248/449-6254

**Ellie Mindick, 17**

248/347-1190

**Holly Penny, 16**

248/740-8243

**Isabel Rocha, 12½**

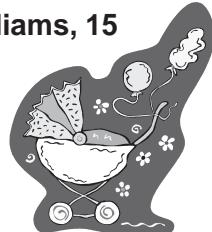
248/344-8858

**Raquelle Sands, 13**

248/921-7582

**Shannon Williams, 15**

248/349-9288



THE BOARD OF DIRECTORS DISCLAIMS ANY RESPONSIBILITY IN THE HIRING OF THESE YOUNG PEOPLE, WHICH IS A PERSONAL MATTER BETWEEN HIRED HELP AND RESIDENTS.

## IMPORTANT Safety Information



**PARENTS: Depending on weather conditions among other things, the ice that covers our lakes during the winter may be thin in areas and it is recommended that you do not leave your children unattended. PLEASE BE CAREFUL!**

## ROGER THE HANDYMAN



- Need a light in that closet?
- Does the door stick?

**NO JOB  
TOO SMALL...  
WE BID THEM ALL!**

Painting, Carpentry, Electrical,  
Plumbing, Drywall & Plaster Repair,  
Wallpaper Removal, Leaky Fixtures,  
Wax Rings, Install Ceiling Fans.

**Bonded and Insured**

CALL FOR YOUR FREE ESTIMATE!

**1-888-391-4040**

SHARON: 734-732-2066

ROGER: 734-732-0771

## R & H GLAZING, INC.

LICENSED & INSURED • 22 YEARS EXPERIENCE • GUARANTEED WORK

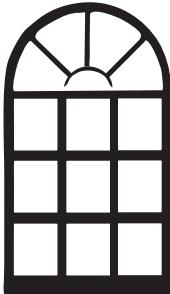
WE REPAIR ANY WOOD, VINYL OR ALUMINUM WINDOW  
SPECIALIZING IN BROKEN, SEALFAILED & FOGGED

**(734) 379-5355**

OR

**(734) 422-5355**

- Association Discounts
- 10 Year Warranty on Glass
- "Low E" Reflective & Tinted Glass
- Lowest Prices in Town
- Parts Available for Most Windows
- Completed Promptly & Efficiently
- Two Weeks Service on Most Jobs



NO TRIP  
CHARGE

FREE  
ESTIMATE

### DO YOUR WINDOWS HAVE...



- Seal Failure? Moisture in Glass?
- Windows Don't Stay Up?
- Stripe Failure?
- Is Your Window Manufacturer out of Business?

**CALL NOW!**

**RICK THE WINDOW DOC!**

**(734) 379-5355**



**Northrop-Sassaman**  
Funeral Directors  
Caring Since 1910

19091 Northville Road

Northville, MI 48168

[northropsassamanfd@msn.com](mailto:northropsassamanfd@msn.com)

[www.northrop-sassamanfuneraldirectors.com](http://www.northrop-sassamanfuneraldirectors.com)

**(248) 348-1233**

*John B. Sassaman, Owner*

**WE NEED  
YOUR  
VOTE!**

**Bylaws Voting  
DUE APRIL 15**

**Any  
Questions  
Can Be  
Directed  
to the  
Clubhouse.**



# Fun Page Answers

HAIR-PORTRAITS OF THE PRESIDENTS. (FROM LEFT TO RIGHT):

George Washington, John Adams, Thomas Jefferson, James Madison, James Monroe, John Quincy Adams, Andrew Jackson, Martin Van Buren, William Henry Harrison, John Tyler, James K. Polk, Zachary Taylor, Millard Fillmore, Franklin Pierce, James Buchanan, Abraham Lincoln, Andrew Johnson, Ulysses S. Grant, Rutherford B. Hayes, James Garfield, Chester A. Arthur, Grover Cleveland, Benjamin Harrison, Grover Cleveland, William McKinley, Theodore Roosevelt, William Howard Taft, Woodrow Wilson, Warren G. Harding, Calvin Coolidge, Herbert Hoover, Franklin D. Roosevelt, Harry S. Truman, Dwight D. Eisenhower, John F. Kennedy, Lyndon B. Johnson, Richard Nixon, Gerald Ford, Jimmy Carter, Ronald Reagan, George H. W. Bush, Bill Clinton, George W. Bush, Barack Obama.



## ONE DAY BATH

BATHROOM SPECIALISTS

- Acrylic Surrounds
- Tub to Shower Conversions
- Complete Bathroom Remodel



FREE ESTIMATES! 24 HR INSTALL!  
20% Senior Discounts!

Highland Lakes Special: Schedule an Appointment before 12/1/10 to receive  
FREE ACCESSORIES!

Shawn: 313.467.4782

ONEDAYBATHINC.COM

## RICK BRABANT

Certified Personal Trainer



Physical Therapy Aide  
CPR  
First Aid

Cell: 248-912-8433  
Home: 248-735-8335

*Beautiful Skin Requires Care*

Contact Guinevere Eatmon

248.924.2883

Offering the best makeup and beautification  
products for every skin type and age.

YOUR INDEPENDENT BEAUTY CONSULTANT

AVON

[www.youravon.com/geatmon](http://www.youravon.com/geatmon)  
guineatmon1@aol.com

MARY KAY

[www.marykay.com/geatmon](http://www.marykay.com/geatmon)  
geatmon@marykay.com



# SAVE MONEY



## ON HOME REPAIRS AND REMODELING!!

Great rates, mature, friendly, trustworthy service. From leaky faucets to a complete bathroom or kitchen make-over.

**FREE ESTIMATES!! 10% Senior Discount**

Basement finishing  
Kitchen remodeling  
Bathroom remodeling  
Custom built shelving  
Furniture restoration

Tile repair or replacement  
Sink, tub, toilet installation  
Drywall repair  
Cabinet repair/replacement  
Speaker installation

Painting  
Garbage disposal installation  
Decks (spring, summer)  
"Furniture Kit" assembly  
Wallpapering

**Call now to schedule your free estimate!!**

Evening appointments are available!

**(248) 348-1028 (home)**  
**(248) 752-8908 (cell)**



HIGHLAND LAKES' RESIDENTS --- WE CAN MAKE IT HAPPEN!!

During the weekend, how much snowfall is required before maintenance will be called in?

**ANSWER:** 4 inches or more measured in more than three areas on the property.

Why does my court seem to be last during the recent snowfall?

**ANSWER:** To attempt to bring some semblance of fairness, the starting point of snow removal efforts change each time.

Why does it seem to take so long to clean my parking spaces?

**ANSWER:** Maintenance depends on the cooperation of the Co-Owners to empty the courts of cars before plows can safely plow the spaces. The plows cannot fit in between parked cars.

Why did Maintenance leave a small amount of snow on the sidewalk this time?

**ANSWER:** Leaving a small amount of snow provides traction to more safely walk.

Why does the Association have an adopted snow policy?

**ANSWER:** (A) To keep our Co-Owners informed of what to expect from the Association  
(B) It is required as part of our Risk Management procedures.

## How long should it take Maintenance to completely finish snow removal efforts?

**ANSWER:** 48 hours or less depending on the weather and the amount of snow.

In what order, and when, is snow blowing and plowing handled?

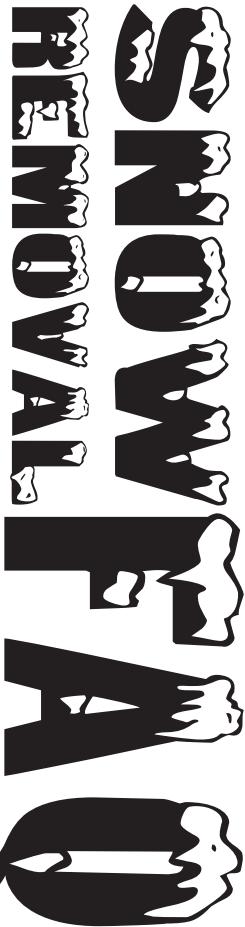
**ANSWER:** **FIRST DAY**

- 1 – Streets
- 2 – Clubhouse
- 3 – Main Sidewalks
- 4 – Centers of Courts

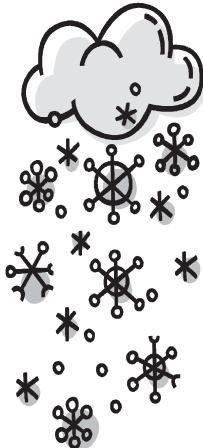
**SECOND DAY**

- 5 – Approach Walks
- 6 – Porches
- 7 – Parking Spaces

(Only if courts are clear of cars)



# S<sup>\*</sup>N<sup>\*</sup>OW<sup>\*</sup> REMOVAL PROCEDURES



### 1. NORMAL SNOW EVENTS:

- 2-3 inches - Clearing will begin during the snowfall and maintenance will work normal hours following the established Snow Policy.
- 4 inches or more - Maintenance will clear on weekends and at night following the Snow Policy.

### 2. LARGE SNOW EVENTS:

6 inches or more - Maintenance will begin clearing main sidewalks and traffic lanes during the snow event. If necessary, they will continue the removal effort until 10:00 p.m. The next morning they will begin a second clearing effort and work until all walks and courts are cleared, or until 8:00 p.m.

### 3. SNOW EMERGENCIES/BLIZZARDS:

More than 10 inches - Efforts will be focused on keeping main roads, traffic lanes and main sidewalks open to emergency traffic only. Once those elements are clear, work will begin on approach sidewalks and courts. Maintenance will work up to 14 hours per day, until the roads, courts and walks are clear. Contractors may be called in if necessary. The priority treatment of the handicapped list will be suspended during these events. Exceptions for emergencies will be handled on a case basis.

4. PARKING SPACES: After the primary snow removal efforts are completed, maintenance will begin clearing parking spaces if cars are out of the court. Management encourages Court Captains to facilitate the removal of cars and contact the Clubhouse to advise when their court is clear and management will then contact maintenance to begin plowing the parking spaces within that court. If maintenance is ready to plow a court, the Association may also contact the court captains to facilitate the movement of parked vehicles.

5. OVERALL GOAL: The Association shall have the sidewalks, courts (not parking spots), and roads, clear within 48 hours of the cessation of a snow event.

6. HAZARDOUS CONDITIONS: During the winter, the weather conditions favor the potential for slippery sidewalks, porches and roads. Please use due care and caution during this time of the year and keep a supply of ice-melter, which is available at the Clubhouse, at your home for your use.



# Horton Plumbing and Remodeling

For ALL Your Plumbing and  
Remodeling Needs

Call today for your FREE Remodeling Estimate

## 24 Hour Emergency Service

\*From Minor Leaks to Major Repairs\*

\*Electric Drain Cleaning\*

\*Bathroom, Kitchen, Basement\*  
and Custom Remodeling

\*Quality Workmanship\*

\*Licensed and Insured\*

**(734) 455-3332**

1382 South Main St, Plymouth

[www.hortonplumbing.com](http://www.hortonplumbing.com)

Visit our website for valuable coupon savings



*THANK YOU.  
Highland Lakes Condominium Association  
for choosing US to insure your property.*



**LIFE**

**HOME**

**AUTO**

**BUSINESS**

**RETIREMENT**

**HEALTH**



*The Maris Insurance Agency wants to thank you for trusting us with your insurance needs. We are extremely proud of our office and the services we provide.*

*Our agency's team is committed to providing you with the highest level of service and insuring your customer satisfaction.*

*If you have questions about your insurance  
or if you need a proof of insurance please  
Contact Marianne at (586) 992-0435*

*We look forward to serving you,  
Merrick Maris III, Owner / Agent*

**Call Today for Your  
FREE INSURANCE REVIEW**  
to ensure you're adequately protected

**586.992.0435**  
**www.MERRICKMARISAGENCY.COM**



# FEBRUARY 2011

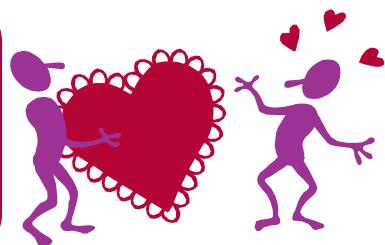


SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 <b>GROUNDHOG DAY</b>	2	3 Women's Luncheon - 12:00 noon	4
	6 Clubhouse Committee - 7:00 p.m.	7 Court Captain Committee - 7:00 p.m.	8 Ladies Pinochle - 12:30 p.m.	9	10	11 Euchre Club - 7:00 p.m.
13	14 <b>VALENTINE'S DAY</b> Herald Committee - 7:00 p.m.	15	16 Engineering Committee - 7:00 p.m.	17	18	19 
20	21 <b>PRESIDENT'S DAY</b> Board Meeting - 7:30 p.m.	22 Vision Committee - 6:00 p.m. Family Social Committee - 7:00 p.m.	23 Ladies Pinochle - 12:30 p.m.	24 Finance Committee - 7:00 p.m.	25 Euchre Club - 7:00 p.m.	26
27	28	1	2 Women's Luncheon - 12:00 noon Court Captain Committee - 7:00 p.m.	3	4	5 

## WE NEED YOUR VOTE!

Amended Bylaws Vote due April 15, 2011  
If you have any questions, please contact the clubhouse.

248.349.4006 clubhouse@hlca.us



## CLUBHOUSE WINTER HOURS

Monday - Wednesday.....9:00 a.m. - 5:00 p.m. Saturday.....Noon - 9:00 p.m.  
Thursday - Friday.....9:00 a.m. - 9:00 p.m. Sunday.....Noon - 5:00 p.m.