

**MORGAN CREEK OF CANTON CONDOMINIUM ASSOCIATION
SIXTH ANNUAL MEETING
MAY 26, 2009**

The Sixth Annual Meeting of MORGAN CREEK CANTON Condominium Association was held on Tuesday, May 26, 2009 at the Canton Public Library. Pat Sirola chaired the meeting and called it to order at 7:00 P.M. The meeting was conducted in May due to the non-availability of a room in June.

Pat conducted roll call of Board officers. In attendance, Art Anderson, Vice President, Bob Olmstead, Secretary, and Fred Snider, Treasurer. Michelle Benn, Member-At-Large was absent. Also, Ron Cubba was present who represented the Management Company. There were 22 co-owners present and 5 proxies, which constituted a quorum.

MINUTES OF LAST MEETING:

Last year's association meeting minutes were enclosed in the packet sent out by the management company. Pat asked if anyone wanted the minutes to be read. Pat then asked if the minutes should be accepted as they were presented. Jim Bramham made a motion to accept the minutes as they are. This was seconded by Cass Suchyta. The minutes were accepted by a majority of co-owners.

FINANCIAL REPORT:

The financial statement for the calendar year ending 2008 was reviewed. Fred Snider gave the financial report. There is currently \$19,000 in delinquencies. Because of the delinquencies, the late fee of \$50.00 would continue to be assessed. Georgianne Mahnic questioned the amount of accounts receivable. That amount is what is delinquent and is owed to the association and could be paid at anytime or collected through legal action. The board is in the process of initiating legal action against co-owners who are delinquent in their association dues. In addition to liens against their property, we hope to obtain judgments and possibly garnish their wages if they are currently working. The board understands that many are going through some financial crisis, but none of them have ever contacted the board to possibly work out a payment plan. A question was raised how the board has contacted the owners that are delinquent. The board has contacted them through phone call and notifies them through letters from the management company.

Pat introduced Ron Cubba from the management company. Ron then introduced Denise Lapointe, who will be taking over Ron's responsibilities with Morgan Creek Condominiums. Ron has been assigned other duties with Michigan Management. Ron will continue to advise Denise until the transition is complete.

ELECTION OF OFFICERS:

Pat opened the nomination of officers. There are two open for election, the secretary and treasurer position. Pat asked the floor for nominations. Fred Snider was nominated by Barb Olmstead and seconded by Jim Bramham. Bob Olmstead was nominated by Jim Bramham and seconded by Monica Suchyta. Since there were only two nominations, Larry French

made a motion and seconded by Diane Bramham to elect Fred and Bob as board officer by voice vote. There were no opposed so Fred and Bob were elected to the board.

NEW BUSINESS:

Art spoke about the fire at 660 Concord. His emphasis was on owner's insurance of their units. He suggested all owners review their policy and to contact their insurance agent to determine exactly the amount of coverage and items covered. Each company may be slightly different in their wording of coverage. Although property values may have decreased in the last few years, construction costs probably have not. People need to concern themselves with the cost of replacing cabinets, countertops, flooring and coverings, windows, doors, appliances, light fixtures, paint, etc. and any other extras they have in their unit such as a finished basement. The Master Deed and By-Laws define what the association is responsible for should a unit need to be repaired or replaced due to a loss. The complete Morgan Creek Condominiums information booklet that contains the Master Deed and By-Laws is available on our website under Download Documents. The web address is: www.morgancreekcanton.com. Dennis Yang asked about a fire control box that is missing on his unit. Rosetta Lovely also said her control box was beeping. Bob Olmstead will contact the alarm company about both items and have them taken care of.

Bob Olmstead gave a presentation regarding the garage lights. He has replaced all the lights that were burned out with 23-watt (100 watt equivalent) CFL light bulbs. 35 lights were replaced at a cost of \$95. The board had agreed that to help cut costs, we would not replace the bulbs of the security lights that are on the front of the units that face the street when they burn out. The cost of the security light bulbs is \$35.00 each plus the labor cost, bringing the cost of replacing these bulbs to around \$70 to \$75 each. However, the board will continue to maintain the security lights on the sides or in the back of the units. In the future the board will continue to replace burned out garage lights with a CFL light bulb. With every garage illuminated, this should be sufficient to maintain the same amount, if not more, of light than the street-facing security lights provided. A question was raised regarding the disposal of the CFL bulbs when they burn out. Bob will collect them and store them until the township has their hazardous disposal weekends, which usually occurs twice a year, once in the spring and once in the fall.

Pat talked about the repair of driveways. The asphalt company will be contacted to give us an estimate of cost. Larry French commented on the damage that occurred to some of the driveways that had been repaired the previous year. One of reasons is the repairs may have been done too late in the year when the temperature was too cool. It is our understanding now that asphalt work should be done when the temperature is at least 65° so that it does not cool too quickly and can compact properly. The board has made a walk-through of the entire association and has noted all repairs that need to be made. In addition to the driveways, the board also noted any shrubs or bushes that need replacing, downspouts needing reattaching, etc. Pat also mentioned that the board has noted any sidewalk slabs that need replacing due to scaling or crumbling. Another question was raised about the gap between the asphalt and garage. This will be researched further to determine if this is a correctable situation.

Pat announced the association would be mulching all trees that line or are immediately adjacent to the street. At the present time this is all we can justify. Other trees adjacent or behind the units may be done at a later date or owners are welcome to do those themselves.

However, they must use dark brown hardwood mulch. Larry French had a question regarding the tree in front of his unit that has a split. The tree needs to be looked at, but will not be replaced this year. Also, a list of shrubs that need replacing was made during the walk-through and will be replaced. All of the projects will be done in some type of order. Some of the shrubs will be replaced before others as they were damaged by the snowplows and others were the association's responsibility.

Residents are reminded that any type of exterior changes cannot be made to a unit without the express written approval of the board. Minor changes such as planting flowers are acceptable, but building a deck, changing light fixtures, address numbers, etc is prohibited without prior written approval. This is outlined in the By-Laws. Pat urged all owners to contact the board through the website before they plan or have any questions on making any changes to the exterior of their unit.

Water usage is one of our major expenses. It accounts for approximately 30-35% of our yearly budget. We need to try to conserve the usage as much as possible. This includes trying to use only full loads when washing clothes or washing dishes. While we don't prohibit washing cars, please use good common sense and turn off the water and not let it run into the street when soaping the car. While the sprinklers use a substantial amount of water, the board is trying to conserve the use of water by running them at a bare minimum for the given conditions. Right now the weather has been providing us with some rain, but during the coming months when it gets hotter, the sprinklers will have to be run for longer periods. If we don't, the grass gets brown and owners will complain about that. So it is a no-win situation and the board is trying to balance it as best we can.

Trash disposal is becoming a problem. People are not containing their trash properly when placing at the curb for pickup. It seems every pickup day trash can found throughout the association from owners who did not properly contain their trash for pickup. Cardboard boxes with names and addresses have been found. Owners should be aware that these items would be returned to them. In addition, it could expose them to identity theft. With westerly prevailing winds, it usually winds up in the trees and shrubs at the east end toward the Edison power lines. While the board could require a certain type of trashcan, we would prefer not to because of the added expense to the owners to purchase them. The board would also consider fining people who habitually allow their trash to blow around.

OPEN DISCUSSION:

Jim Bramham had a question whether the fire department had a problem with the fire hydrant during the fire at 660 Concord. There was talk this was true, but has not been substantiated. The association has no control over the hydrants. The township fire marshal has the responsibility to inspect the hydrants yearly and we can only hope they will work when needed. It was also suggested everyone make sure they have a fire extinguisher in their unit and make sure it can combat multiple types of fires. Even a small grease fire on a stove can eventually cause a lot of damage if left unchecked. In addition, most insurance companies provide some type of discount if you have a least one fire extinguisher.

A question was raised regarding the hiring of contractors to do work. The board has taken it upon itself to obtain multiple bids when work is needed, if needed on an annual basis, and to

use reliable contractors who we have had experience with to do work. While we try to use the lowest bidder, sometimes it makes more sense to use the most reliable company.

Dennis Yang noted there was a FIRE LANE sign that is leaning and needed to be straightened. We have a tool that is used to pound these signs into the ground and will be used to accomplish this in the near future. Also, he commented about cars parking on the same side or both sides of the street where these signs are placed. Pat emphasized the fire at 660 Concord was a perfect example why we have these signs and what could happen if people don't abide by these signs. It could delay emergency vehicles from responding to a situation. If necessary, a fire truck would forcibly move car(s) that were in the way. A question was raised regarding a visitor lot. This development never had a lot in its plan. Also, besides the cost, the association does not own a large enough area that would make a significant difference or be centrally located.

People are reminded that the speed limit within the association is 20 MPH. But because these are privately owned streets, the township will not enter the association to enforce the limit. A suggestion was raised to have speed bumps. However, because of the cost of putting them down (approximately \$800 per bump) and snow plowing that would eventually tear them up, it was not a viable solution at this time.

Larry French asked about the fountain in the pond. Unfortunately, the critters or whatever has damaged it again. It is supposed to be looked at this coming week to determine what needs to be done to repair it. Larry also commented on the improved appearance and the work done to the pond to keep down the algae.

Rosetta Lovely wanted to praise the planting of flowers and work down on the entrance. Art and Pat acknowledged the work done by Pattie Kuberski at her own expense and asked her to stand up and be acknowledged by the owners. Pat also acknowledged Jack Grotenhuis and Fred Snider for all their work done around the association on their own time and sometimes their own expense. Rosetta also said the grass in front of her unit is in bad shape. This was probably as a result of our cinch bug problem we had last year. This will be looked at to determine what can be done to rectify the problem.

Georgianne had a question about the cracks in the asphalt in the roads. While the board is concerned with these cracks, our current financial situation doesn't allow us to make any major repairs to the roads.

Madhu Nambiar had a question regarding the other pond becoming quite gross. Pat stated that it is not really a decorative pond but more of a retention basin to catch any overflow during heavy rains. This was probably caused by vegetation cut around it and left or thrown into the pond and blocking it from draining properly. So just treating it with an algae killer is not necessarily the answer. But the board will look into what can be done.

Larry commented that children playing in the street is still a continuing problem. Residents are reminded that the By-Laws restrict certain activities in the street.

Rosetta asked about any type of development on the land that runs along behind the mailboxes. The association only owns 9 feet from the curb. The rest of the land westward is county land. Also, the 20 acres the association owns across the bridge cannot be developed

because it is defined as wetlands. In addition, the association has no plans to ever build a play area. In addition to the cost of building it, the additional liability the association would incur would make it cost prohibitive.

Jim Bramham asked if there were any additional assessments planned for the near future. At this time nothing is planned. Also, Diane asked how many units are currently in foreclosure. Ron stated he was aware of 4 units in foreclosure.

Jack Grotenhuis asked if the board knew anything about Cherry Hill Road being expanded to four lanes. Nobody on the board knew of any plans.

There being no further business to discuss, Larry French made a motion to adjourn the meeting and was seconded by Monica Suchyta. The meeting was adjourned at 8:15 P.M. The next annual meeting will be determined at a later date.

Minutes submitted by
Bob Olmstead, Secretary
Morgan Creek Condo Association