

Pittsfield Village News

December 2010 Edition

<http://sites.google.com/site/thevillageexchange/>

Pittsfield Village Communications Committee

Light up the Village!

Help bring everyone into the holiday cheer by participating in this year's light up the village contest. A winner will be decided on Wednesday December 22, 2010. Make sure all of your lights and decorations are turned on this night so the judges can see and make a decision on the top three winners. The prize will be \$50.00 cash so make sure the lights are shining brightly. The winners will be announced in next months issue.

Did Your Condo Mortgage Payment Recently Increase?

Laura Zeitlin
Parkwood Ave.

If you financed your unit's conversion with a lending institution, your monthly payment may include a portion which goes into an escrow account. "Escrow" is a non-interest bearing account held by the bank, designated for a specific purpose. In this case, it is to pay Ann Arbor city taxes. Lenders pay your city taxes twice yearly (July & Dec) using the funds you have contributed to your escrow account each month. Your mortgage payment statement should show

the specific amount that you are contributing to your escrow each month.

Lenders are also allowed by law to maintain a certain balance in the account at all times which they may call the "required reserve". This amount is calculated at 1/6 of the total disbursements (taxes paid). It is maintained in case taxes are higher than anticipated so that you don't have to make an unexpected extra payment towards taxes. Most lenders do a scheduled escrow analysis each year to be sure there will be enough money in your account.

This fall, many residents were notified

See Escrow on Page 2

Signs Of A New Era For Pittsfield Village

Jason Beckerleg
Pittsfield Blvd.

Driving home from the grocery store one day, I was making a right turn from Packard Rd. on to my street (Pittsfield Blvd.) and I noticed something different in my view. It

was a brand new sign reading Pittsfield Village Condominiums.

What a casual passerby might see as a minor change, I saw as a sign of progress in the rebranding of our community as condominiums, instead of a co-operative. The conversion process has been a long journey for many of the residents of

our community, which has gone through several such changes throughout its long history.

The new signs are located in front of the community building (center), at the corner of Pittsfield Blvd. and Packard Rd. (right), and another at the corner of Whitewood St. and Packard Rd. (in case you haven't already noticed).





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Mon - Fri, 8:30AM - 5:00PM

***THE OFFICE WILL BE CLOSED**

DECEMBER 24TH & 31ST

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by their lenders that they had an "escrow shortage". To offset the current shortfall and avoid a shortfall going forward lenders may have increased your monthly payment. They may also have offered you the opportunity to pay the current shortfall in a lump sum which would reduce the overall amount your payment would be increased.

Your lender should have provided you with a detailed statement of your escrow showing the actual activity for your escrow account over the past year. The statement should show the payments you made to your escrow and the tax payments the bank made from your escrow. The statement should also show your lender's projections (estimation of taxes) for the coming year. The projections are used to calculate the required reserve amount and the total escrow balance needed. The increase in monthly payment many of us experienced was a result of these projections.

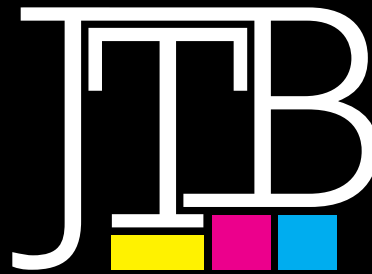
Your actual summer (July 2010) tax amount was likely used to estimate your July 2011 amount; however, your lender had no winter (Dec 2009) amount to estimate your Dec 2010 tax amount. Now that you have received your winter (Dec 2010) tax bill, there are some simple steps you can take which may

allow you to lower your monthly payment.

1. Compare your actual December 2010 tax amount (on your tax statement from the City) to the amount your lender estimated for December 2010 taxes (on your escrow statement from your lender). This amount may be lower than what your lender estimated.

2. Contact your lender and ask for an escrow analysis. Be sure to have your Ann Arbor tax statement and your escrow statement handy when you call. Most lenders will not charge a fee to do an escrow analysis if the estimated tax was off by a certain amount. For example, if their estimate was more than \$200 off, they won't charge you, but if it's less than \$200 difference, they will charge you a fee. Each lender has its own "rules" around requesting an analysis so be sure to ask.

Once your lender completes the analysis (usually within about two weeks) you will receive a new escrow statement and hopefully, a lower monthly payment. Your lender will do their usual scheduled escrow analysis next year. Assuming the City doesn't make any big changes in our taxes, your lender's projections should be more accurate next time because they will have a year's worth of actual tax payments to base their projections.



Jason T. Beckerleg

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ALL CREATURES ANIMAL CLINIC

3382 WASHTENAW, ANN ARBOR 48104 (between Subway and the Scuba shop)

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NEW CLIENT FREE OFFICE EXAM COUPON

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USE COUGH AND COLD MEDICINES WITH CAUTION

With the cold and flu season upon us, as parents and care givers we must be aware that giving children and older adults too much cough and cold medicine can be dangerous. According to an FDA public health advisory issued on August 15, 2007. Over-the-counter (OTC) cough and cold products can be harmful if more than the recommended amount is used, if it is given too often, or if more than one product containing the same active ingredient is being used.

The FDA's advice for parents include: read all the information in the "Drug Facts" and follow directions carefully; do not give medicine to child more often or in greater amounts than is stated on the package, too much medicine may lead to serious and life-threatening side effects; do not give cold and cough products to children under 2 years old unless you receive specific directions by your health care provider; do not give children medicine that is made for adults; use only products marked for use in babies, infants or children (called "pediatric" products); check with health care prescriber if you are unsure about the right product for your child; and tell your health care prescriber about any other OTC's or prescriptions that are being used.

Most OTC's other than those for fever or pain have not been studied in children for effectiveness, safety, or dosing. The label will also tell you what ages have been studied, if there is no information, contact your health care professional before giving the medication and then weigh the benefits. Medication may be harmful to an unborn baby. Tell your prescriber if you are pregnant or plan to become pregnant during your treatment. This medication may pass into breast milk and could harm a nursing baby. Please tell your doctor if you are breast-feeding a baby.

Some medications, an example that will be presented in this article, is Sudafed which is combination of Tylenol (fever and pain relief); a cough suppressant (effects the signals in the brain that triggers the cough reflex), an expectorant (loosens congestion so it is easier to cough up), a decongestant (constricts or shrinks blood vessels to reduce blood flow to certain areas), decreases swelling and allows the nose and breathing passages to open.

Older adults may be more sensitive to Sudafed in the liquid form since it may contain sugar or phenylalanine. Talk to your doctor before using this form if you have diabetes or phenylketonuria (PKU). Do not use Sudafed if you have taken a MAO inhibitor within the past 14 days, use with great caution if you have liver, heart or kidney disease, hypertension or high blood pressure, asthma or emphysema, glaucoma, enlarged prostate or urination problems, diabetes or thyroid disorder.

All of these factors underscore the importance of talking to your prescriber and asking questions about the medicines that you are buying as an OTC.

Web sites that can assist you in knowing about other medications are the food and drug administration site at FDA.gov and Drugs.com.

To your best health,

Minister Brenda

Around the Community...

Jason Beckerleg

Pittsfield Blvd.

Ann Arbor is a great place to live, especially around the holiday season. Take advantage of these great holiday events happening this year, without going far from home.

Festive Friday Holiday Nights

December 10th & 17th, 7 - 9 pm

Downtown area bounded by Main, Liberty, Washington, and Fourth Ave.

Local entertainers stroll the sidewalks beneath trees twinkling with 100,000 Christmas lights, with many stores open late. Entertainment includes theater by Center Stage Productions, Elvis tribute artist Chris Solano, jugglers, swordplay stunts and much more. (FREE)

Sing Along with Santa and The Ann Arbor Symphony Orchestra

December 11th, 4 pm

Bethlehem United Church of Christ, 423 S. Fourth Ave.

This popular annual family concert features a carol sing-along led by former orchestra staff member Charley Sullivan as Santa. Santa also reads 'Twas The Night Before Christmas. Followed by cookies, apple cider, and photos with Santa. (\$10, tickets in advance at AASO box office and at door (if available))

Paint Your Own Ornament

December 15th, 4 pm

Whole Foods Market, 990 W. Eisenhower Pkwy.

Laura will lead the group in using acrylic paint to decorate hand-made ornaments made from dough. Recipe for making the ornaments will be available. (\$5)

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Pittsfield Village
Communications
Committee

... Bulletin

Help The Village Go Green And Save \$\$\$:

In a continuing effort to reduce waste and save money, Pittsfield Village and the Communications Committee are working to compile an email list for non-urgent communications, such as general communications from the Board and Management and newsletters. If you are interested in receiving such communications via email rather than having a hard copy delivered to your door, please send an email to pittsfield-village@gmail.com to let us know that you are interested in receiving such communications electronically.

Seeking Volunteers With Web Experience:

The Pittsfield Village Communications Committee is seeking any volunteers with experience building and operating a web site. We are in the process of planning a new community web site from the ground up, that will reflect our community in a positive way and help establish us as a condominium community. Any level of expertise would be of value. If interested please email pittsfieldvillage@gmail.com.

Family Looking for Unit to Rent:

Nice young family of three looking to rent a two-bedroom condo in The Village. Call (773)573.3101.

Office Still Collecting Safe House Donations:

We are still collecting donations for Safe House. For a list of accepted items, please refer to the November edition of Pittsfield Village news, or inquire with the office. This is a great cause that can use all the help it can get.

December 2010 Community Calendar

December 2nd Finance Committee Meeting

6:00 PM - 9:00 PM @ THE COMMUNITY BUILDING

December 7th **CANCELLED** Modification & Maintenance Committee Meeting

6:30 PM - 8:30 PM @ THE COMMUNITY BUILDING

December 9th **CANCELLED** Communications Committee Meeting

6:00 PM - 9:00 PM @ THE COMMUNITY BUILDING

December 10th Board Of Directors Open Forum & Meeting

6:15 PM OPEN FORUM, 6:45 PM MEETING @ THE COMMUNITY BUILDING

December 21st Landscape Committee Meeting

6:30 PM - 8:30 PM @ THE COMMUNITY BUILDING

December 23rd Finance Committee Meeting

6:00 PM - 9:00 PM @ THE COMMUNITY BUILDING

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Winter Fest

December 18th, 10 am - 12pm

*U-M Matthaei Botanical Gardens,
1800 N. Dixboro Rd.*

All kids, accompanied by a parent, invited to celebrate the winter solstice by making evergreen swags and hand-decorated wrapping paper. Bring a spool of ribbon for a ribbon exchange. (\$7 includes materials)

Frosty on Ice

December 19th, 1 - 2:30 pm

*Veterans Ice Arena,
2150 Jackson Rd.*

All invited to skate with Frosty the Snowmanto recorded holiday music. Free candycanes. (\$6)

Hands-On Holidays: Science of Toys

December 20th - January 2nd

*Ann Arbor Hands-on Museum,
220 E. Ann*

Hands-on activities, including Slinky races and a chance to make a toy, learn how toys work, design and launch a rocket, and more. (\$9, members free)

Happy New Year Crafts!

December 28th, 2 - 3 pm

Ann Arbor District Library, Traverwood Branch, 3333 Traverwood Dr.

All of the supplies will be provided for kids, Preschool thru Grade 5, to make silly hats and noisemakers for your New Year's Eve celebration. (FREE)