

# The Village Chatter

JUNE/JULY 2026

THE VILLAGES OF OSCODA

A Beautiful Place to Live and Visit



There are seven (7) candidates running in the election this year for the four (4) vacant seats that are available to be filled on the Board of Directors. You will find the Candidate Profiles included with this newsletter on pages 2 and 3.

Voting ballots will be sent out for the Board of Director's election in early June. Only those Co-owners that were current on their Association dues as of May 10th

**AND** have a valid *Voter Designate* form on file with the office are eligible to vote. **Ballots must be completed and returned to the Association in the envelope provided (or by email if you received your voting packet via email) prior to the end of the Annual Meeting on July 18th in order to be counted. Ballots not received by 12:00 noon on July 18th will be disqualified.**

Please include **ONLY** the *Board Election Ballot* in the return envelope provided in your voting packet. **It's important to remember to not include anything else in the envelope provided when returning your ballot. Payments for the monthly Association dues must be mailed in a separate mailing.** Proxy forms are available at the office if you are unable to return your ballot or would like someone else, such as a neighbor or a Board member, to cast a vote in your place. Call the office for more details on voting by proxy.

## Newsletter Editors:

Tammy Velten  
Jennifer Wilson

## Board of Directors

Ed Pisarski - President  
Deb McCallum - Vice President  
Rachel Merrick - Secretary  
Dave Wagner - Treasurer  
Sherry Proulx - Trustee



## Volunteers Needed!



## ELECTION BALLOT COUNT:

We will need **16 volunteers**: to help with the Board of Director's *Election* ballot count scheduled for **Tuesday, July 21st at 10:00 a.m.** at the Clubhouse. Please contact the office via phone or email to sign up.





## *Board of Director's Election Candidates*

Rachel Merrick (incumbent)

My name is Rachel Merrick and I live on 2<sup>nd</sup> Street in the Villages. I was born and raised in East Tawas. After graduating from Tawas Area High School and then from Lake Superior State University in Sault Ste. Marie, I lived in Metro Detroit for a decade. Then, after living 5 years in Texas, Louisiana and another decade in Philadelphia, PA, I moved back to Oscoda in September 2021.

I own a couple of units within the Villages (and permanently reside in one of them), and I currently work from home for a mid-size biopharmaceutical company located in Wilmington, DE. I have owned condo units in Royal Oak, MI and in Philadelphia, PA and served on the boards of the condo associations related to the units that I owned in those two cities.

I was appointed in March 2021 to finish out a vacant term on the VOO Board of Directors, and I hope that my experience serving on other condo boards has been of benefit to the Villages. I would like to serve an additional term to continue to do my part in assisting and improving our Association and, in turn, Oscoda/AuSable as well. Being away from Michigan (and Iosco County in particular) for nearly 2 decades has made me much more appreciative of the fact that we live in a great area here and we should not take it for granted. I greatly appreciate your consideration in voting for me to a new term on the Board of Directors of the Villages of Oscoda. Thank you!

Debi McCallum (incumbent)

Hi, I'm Debi McCallum. My husband, Wayne and I moved to The Villages of Oscoda in March 2020, after I retired from public education. We love northern Michigan, our home and neighborhood. I am a mother to three and a grandmother to nine cherished grandchildren. Over the years I've sat on PTO boards, served on various committees, and was a volunteer coordinator for a large public school.

I've served on The Villages HOA board since 2023 as a secretary and vice president. In that time, we worked very hard to pass the updated bylaws to ensure we are in compliance with state law. I also had the pleasure of overseeing the updates to the playground, including the installation of the new play structure. It was a huge win in this economy to still be able to offer yard care and garbage collection without raising HOA fees.

My goal as a board member is to help shape our community to be affordable, appealing, and safe. I feel I've been an asset to our community and this board, and I would like to continue serving and making positive changes and to ensure we keep costs down without compromising services. Thanks for considering me,

David Wagner (incumbent)

I moved to the Villages of Oscoda in July of 2015. I have been a resident of Oscoda since 1993 when the company I worked for relocated to Oscoda from Saginaw. I have enjoyed living in the Villages of Oscoda. I have wonderful and caring neighbors. It is a beautiful area. This is a great community to live in, and I am a year-round resident.

I retired in February 2023. My job involved accounts payable, receivables, order entry, sales representative commissions and shipping. I was the point of contact for the annual audit for thirty years. I also did the monthly financials, daily and monthly sales reports and product costing.

I am involved in my church. I served on the Church Council, which gives me some experience with volunteering.

I wish to make a contribution to our community by serving on the Board. I was appointed to the Board in October 2023. I was elected to a full term in 2024. I have been serving as treasurer.

Thank you for your consideration and I request your vote.



## *Board of Director's Election Candidates (Cont.)*

Randy Moore

My name is Randy Moore. My wife and I retired and moved to the Villages full time when we retired about 19 years ago.

Since living here, I have been active in many different activities. I was on the Village Watch when it was operational, I served on the original Rental Committee and developed the Rental Packet which is still being used today. I started and ran the Villages Golf League for many years. I have also previously served on the Board of Directors for 7 years and was the President of the HOA for 5 years.

I have a good working knowledge of the policies and procedures of the HOA. It is my desire to keep and maintain the Villages as a friendly, pleasant place to live.

Thank you in advance and your vote and support.

Sandy Towery

My name is Sandy Towry. I have lived on S. Alaska since 2021. After retiring from nursing in St. Louis, MO, I moved here. I am new to the Villages but not new to this area. I have lived in Oscoda before, and my daughter went to school here and still lives here.

I hope to contribute to our lovely community by serving on the Board. I have served on the Occupancy & Rental Committee (ORC) when it existed and have volunteered to count votes on a number of elections. I attend the monthly Board meetings to see how things are being done and will strive to keep the dues reasonable and to keep services provided by the Association as good if not better than they are currently.

I will appreciate your support. Thank you.

Matthew Marciniak

Hello, my name is Matthew Marciniak. My wife and I have lived in the Villages since 2019. We are both from the area having graduated from Oscoda. We originally started renting our unit for 2 years, then decided to purchase it.

We've seen a lot of changes since we moved here, and I would like to be a part of working to continue the changes. We have a wonderful community of neighbors helping neighbors and my goal would be to see that continue throughout the entire Villages. My other goal, if elected, would be to help keep dues down with a commonsense approach.

Thank you for your consideration

Laura McLaughlin

I am writing to formally nominate myself for a position on the Homeowners Association (HOA) Board. My name is Laura McLaughlin, and I have been a resident of Villages of Oscoda for three years. As a dedicated member of our community, I am passionate about making Villages of Oscoda a better place for all residents. I believe my skills in 30 years of business administration make me an excellent candidate for this position.

Thank you for considering my nomination. I look forward to the opportunity to contribute to our community and work together with all of you to enhance the quality of life in Villages of Oscoda.

Sincerely, Laura McLaughlin



Happy Summer from your Board of Directors!

The Board voted to have a review of the Association's financial statements by an independent accounting firm, Stephenson & Company, for the year ending 2025. This is done to provide another set of eyes looking at our financials that are not involved in the daily operations of the Association. These accounting professionals found no need for modifications and that the financials are in accordance with generally accepted accounting principles. The plan is for our financials to be reviewed or audited every few years.



The last page of this newsletter has a copy of the reviewed statement for the year ending December 31, 2025. If you have questions, please contact the office staff.

The Board strives to be prudent in the use of Association funds. 2025 saw a surplus of less than 1%. We are all aware of the impact of inflation which will be a challenge for future budgets.

The Association was under budget in 2025 by over \$5,000. 80% or nearly \$62 of our monthly 2025 dues of \$77 were used to provide four beneficial services for the members of the Association: Lawn Care, Trash Removal, Dedicated Office Staff and funding the Reserve Fund for Future Capital Improvements. The remainder of the budget is for maintenance, supplies, utilities, postage and legal costs. We all enjoy these services and they make the Villages a great place to live. Have a wonderful summer!

Dave Wagner, Treasurer

## **Notice of Annual Meeting of Co-owners**

**The Annual Meeting of Co-owners, will be held on Saturday, July 18, 2026 at 10:00 a.m.**

**Location: Clubhouse 5631 Georgia Dr.**

- Election Ballots are to be returned no later than the close of the Annual Meeting of Co-owners on *Saturday, July 18, 2026.*
- Election Ballots received after 12:00 p.m. on Saturday, July 18th, will not be counted.



### *News You Can Use*



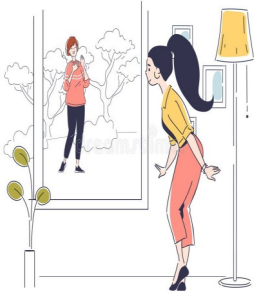
- ⇒ **Lawn Maintenance Reminder:** Please be advised that the lawn service crew will not perform weekly lawn maintenance on any lawn where dog waste, toys, bicycles, hoses, or other personal items have not been removed prior to service.
- ⇒ The newly recorded **Amended & Restated Consolidating Master Deed & Bylaws** are now available. Stop by the office to get your free copy or it can be emailed to you upon request.
- ⇒ Beginning in **May and running through October**, the ACC will meet twice per month, on the 2nd and 4th Thursdays of the month.
- ⇒ The Association office will be **closed on Friday, July 3rd** in observance of **Independence Day**.
- ⇒ **Community Speed Limit Reminder:** Safety is everyone's responsibility! Please remember that the speed limit within the Villages of Oscoda is **25 mph** ~ driving a little slower keeps everyone safe and happy!
- ⇒ **THE TIME HAS FINALLY ARRIVED.....** We have waited all winter for the cold and snow to end. Now that spring is here, please remember to remove and store those snow shovels and salt/ice melt containers out of view until old man winter returns.





## Shortcuts Are for GPS — Not Your Neighbor's Lawn

### Friendly Reminder to All Residents



We know it can be tempting to take the “shortcut,” but please avoid walking through your neighbors’ yards. We’re fortunate to have sidewalks throughout the community, and

they are there for everyone’s use. Cutting across lawns can damage landscaping, surprise homeowners and their pets, and - let’s be honest - feels intrusive to homeowners.

Let’s keep things neighborly by sticking to the sidewalks and saving the shortcuts for your GPS. Thank you for helping to keep our community respectful (and everyone’s grass happy)!

## *June/July 2026* FATHER'S DAY

- \* June 5th—June 7th—Yard Sale
- \* June 5th—ACC Requests Due
- \* June 10th—Monthly Board Mtg. —10:00am
- \* June 11th—ACC Meeting—10:00am
- \* June 19th—ACC Requests Due
- \* **June 21st—Happy Father's Day!**
- \* June 25th—ACC Meeting—10:00am
- \* July 3rd —ACC Requests Due
- \* **July 3rd—OFFICE CLOSED in observance of Independence Day**
- \* **July 4th—Happy 4th of July Day**
- \* July 8th— Monthly Board Mtg.—10:00am
- \* July 9th—ACC Meeting—10:00am
- \* July 17th—ACC Requests Due
- \* **July 18—Annual Mtg. of Co-owners—10:00am**
- \* July 23th—ACC Meeting—10:00am

## **\*\*IMPORTANT REMINDER \*\***

- ⇒ THE COUNTY ORDINANCE STATES FIREWORKS ARE ALLOWED **THE DAY BEFORE THE 4TH OF JULY, THE DAY OF, AND THE DAY AFTER ONLY, AND NOT AFTER 11 P.M.**
- ⇒ FIREWORKS ARE **NOT** PERMITTED IN THE COMMON AREA PARKS (Bylaw Art. VII, Sec. 11)
- ⇒ PLEASE BE AWARE OF YOUR NEIGHBORS AND THEIR PROPERTY WHEN SETTING OFF FIREWORKS FROM YOUR PROPERTY. IN RECENT YEARS A VEHICLE WAS DAMAGED WHEN A FIREWORK LANDED ON THE HOOD OF A NEIGHBORS VEHICLE. THERE WAS ALSO A FIRE WHICH MELTED THE SIDING OF A UNIT AND SET A NEAR-BY BUSH ON FIRE. **REMEMBER TO KEEP WATER HANDY FOR SAFETY.**
- ⇒ **CLEAN UP AFTER YOUR DISPLAY BEFORE THEY BLOW INTO NEIGHBORING YARDS.**



## Friendly Parking Reminder for Four-Plex Residents

Hey neighbors! Just a quick heads-up: please **don't park your vehicles in a way that blocks the sidewalk approaches** leading up to any of the units. Why it matters:

- It prevents **Waste Management** from being able to reach and empty the trash carts at the curb.
- It hinders lawn care and snow removal contractors from servicing/maintaining **this critical access point.**
- More seriously, it makes it **impossible for EMS teams to get a gurney** from the street to someone's front door in case of an emergency.

We all want to keep things running smoothly and safely around here, so let's be mindful of how we park. Use your designated spots and keep those sidewalk paths clear...you may even save a life!!!



The HOA office hours are:

Mon., Wed., Thurs. and Fri. 8am - 5pm & Tues. 10am - 5pm.

OFFICE CLOSED ON

SATURDAY & SUNDAY

Please remember there is always a drop box for your convenience!

THE VILLAGES OF OSCODA, HOA

5631 Georgia Dr.  
Oscoda, MI 48750

Phone: 989-739-4915  
Fax: 989-739-4720

Email: office@voohoa.net



Charter Township of Oscoda  
2026 Drop Off Refuse Program

June 13th, 2026 - Hours 8 AM - 2 PM

Location 3522 Kings Corner Rd.

**Large Items Dumpster:** Examples of accepted items: Carpet/Padding (must be cut & rolled in 4' x 8' sections) Furniture/Mattresses, Computers, Large items not a part of normal household refuse.

**Metal Dumpster:** Examples of accepted items: Stoves/ Microwave Ovens, Bed Springs, Aluminum siding, Aluminum & tin including flattened cans & tin jar lids. The program requires a permit purchased from the treasurer's office before the 13th. The cost is \$10.00. Permits cannot be purchased on the 13th. Contact Oscoda Township (989-739-3211 for more information.

CLASSIFIEDS

**Sewing & Alterations:** Contact Deborah at 989-254-2377.

**Pet Care:** Riverside Pet Lodge is a new state of the art boarding kennel nestled in the woods beside the Pine River just north of Oscoda. We offer boarding, daycare and grooming services in a loving atmosphere. Our building has heated floors, indoor/outdoor runs and two play yards. Daily woodland walks also available. Send your pets to "camp" while you are out of town! Stop in and see us or give us a call. Riverside Pet Lodge, 2910 Kings Corner Rd., Oscoda, MI 48750; 989-739-5039; www.riversidepetlodge.com; "Like" us on Facebook!

**Pet waste removal:** D&L's K9 Pooper Scoopers is a new business located in Oscoda, serving the east Michigan area from Tawas to Harrisville and as far west as Glennie. We specialize in dog waste removal. We will take care of your pet waste so you don't have to! Our courteous staff will come to your home, remove your best friend's lawn ornaments (doggy poop) and bring it to our facilities for earth friendly composting. Free quotes are available upon request. Call Now! (989) 820-1671 or visit us on Facebook and don't forget to give us a Like!

**Professional Pet Sitting & Pet Nail Trims:** in your home. Call Veterinary Technician, Amber Cowan, 989-278-7019

Real Estate Services:

**Perfect Landing Rentals & Real Estate** - Anne Giori, Broker/CEO. Established in 2005, providing professional and quality Property Management services and professional Real Estate services since 1998. Over 20 years experience as a landlord and real estate investor. Our services cover Northeastern Michigan. 989-362-3300.

**Sterling Properties** - Jeff Pukall, Associate Broker/Realtor, owner in the Villages for 11 years. I get results and will sell your house! I also purchase units in any condition for quick cash and a fair price. Also offer full house/estate clean service. Call or text me at any time. 712-852-6190.

*Are you a resident in the Villages that would like to place your ad in The Village Chatter? Contact the office for more info.*

Clubhouse Activities

- ◆ Pinochle - Mondays & Fridays at 12:30pm
- ◆ Hand & Foot Canasta - Wednesdays at 12:45pm
- ◆ BUNCO- 2nd Tuesday of every month 1:00pm
- ◆ BUNCO - Last Friday of every month - 1:00pm
- ◆ Chair Yoga - Every Monday & Wednesday at 5:30pm
- ◆ Stampin' Up Card Making - 1st Friday of every month 1-3pm
- ◆ Quilters - 2nd Monday of every month - 9:00am

**RECYCLING PROGRAM:** You can drop off recyclable materials 24/7 at no charge at the designated drop site located in the parking lot of the **Oscoda Area Schools Athletic Complex** (3550 E. River Road, Oscoda, MI). Iosco County, MI

Accepted Items:

- **Cardboard:** Corrugated cardboard, shipping boxes, and paperboard (e.g., cereal and tissue boxes).
- **Paper:** Newspapers, magazines, catalogs, and office paper.
- **Plastics:** Recyclable plastics (primarily #1 through #4).
- **Metals & Glass:** Rinsed tin cans (with labels removed) and glass bottles/jars. Iosco County, MI



This community drop site is managed by Iosco County. For specific updates regarding bin availability, special drop-off events, or to view the full list of accepted items, check the official [Iosco County Recycling Program](#) webpage.

VILLAGES OF OSCODA OWNERS' ASSOCIATION  
Iosco County, Michigan

STATEMENT OF REVENUES, EXPENSES AND  
 CHANGES IN FUND BALANCES  
For the Year Ended December 31, 2025

	General Operating Fund	Major Repairs Replacements Fund	Total
<b>Revenues</b>			
Common Charges	\$ 700,392	\$ 0	\$ 700,392
Late Charges	5,876	0	5,876
Snow Removal Income (Refunds)	29,650	0	29,650
RV Lot Income	6,589	0	6,589
Miscellaneous Income	11,944	0	11,944
Interest Income	326	1,836	2,162
Total Revenues	<u>754,777</u>	<u>1,836</u>	<u>756,613</u>
<b>Expenses</b>			
Bad Debt Expense	5,967	0	5,967
Common Areas	20,811	0	20,811
CPA	6,795	0	6,795
Depreciation	7,796	0	7,796
Employee Benefits	6,371	0	6,371
Insurance	7,048	0	7,048
Legal	7,115	0	7,115
Memberships	60	0	60
Mileage Reimbursement Property Office	858	0	858
Miscellaneous	248	0	248
Mowing/Landscaping	292,488	0	292,488
Office Miscellaneous	2,562	0	2,562
Office Supplies	8,129	0	8,129
Payroll Taxes	7,757	0	7,757
Personnel	104,361	0	104,361
Postage	6,617	0	6,617
Property Management Software	1,430	0	1,430
Property Taxes	2,639	0	2,639
Repairs and Maintenance	18,365	0	18,365
Rubbish Removal	139,185	0	139,185
RV Lot	2,168	0	2,168
Snow Removal	29,354	0	29,354
Subscriptions	87	0	87
Utilities	12,691	0	12,691
VANCO (Resident Automatic Payments)	1,374	0	1,374
Web Expenses	3,120	0	3,120
Total Expenses	<u>695,396</u>	<u>0</u>	<u>695,396</u>
Excess of Revenues Over (Under) Expenses	59,381	1,836	61,217
Fund Balances - Beginning of Year	381,504	225,629	607,133
Transfer Between Funds	<u>(14,401)</u>	<u>14,401</u>	<u>0</u>
Fund Balances - End of Year	<u>\$ 426,484</u>	<u>\$ 241,866</u>	<u>\$ 668,350</u>

The accompanying notes to financial statements are an integral part of this statement.