

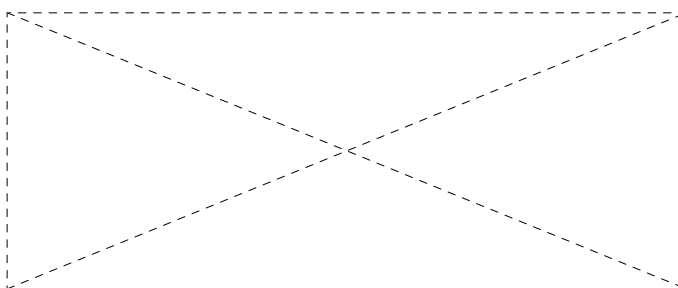
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THE PRESTIGE PRESS

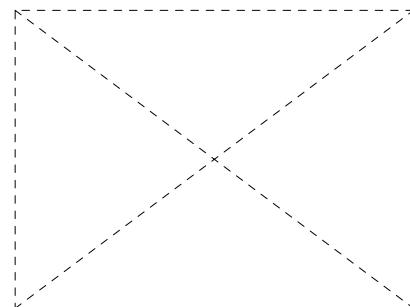
KMG Prestige Employees and Family Members Know How to Represent!



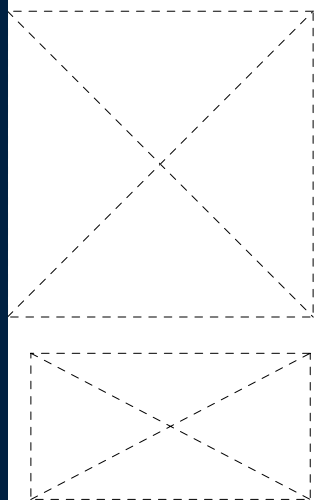
KMG Prestige employees and family members had the opportunity to volunteer their time and energy to help the cast and crew members of Extreme Makeover Home Edition, a very popular ABC TV show. More importantly, they had the chance to make a difference in someone else's life.

A very lucky and deserving Holt family received the news that their 148-year old farmhouse would be demolished and a new one would be built in it's place in less than one week by the famous Ty Pennington and crew.

Several KMG Prestige employees and family members were on-site during the week to help with whatever jobs they were given. Prior to demolition of the house, our co-workers helped pass out parking passes to residents of the neighborhood, put together boxes for the movers and boxed up the families belongings. Many of our staff were able to meet Ty, Paige, and the rest of the crew. Once construction began, Pam Wood was lucky enough to help construct Lego Land for one of the kid's bedrooms. Whatever the task, large or small, KMG Prestige employees and family members stepped up to the plate and made a difference in someone's life.



Cont'd on pg. 2



The Extreme Makeover Home Edition episode featuring the Holt family will be aired In November. The TV show airs Sundays at 8:00 pm on ABC.

The KMG Prestige Extreme Makeover Home Edition Crew

Amanda Hawkey

Tarrin Armstrong

Angie Dorn

Beth Reichert

Beth Wenburg

Amanda Baldrige

Brenda Wells

Jennifer Parsons

Leigh Wallace

Kelly Green

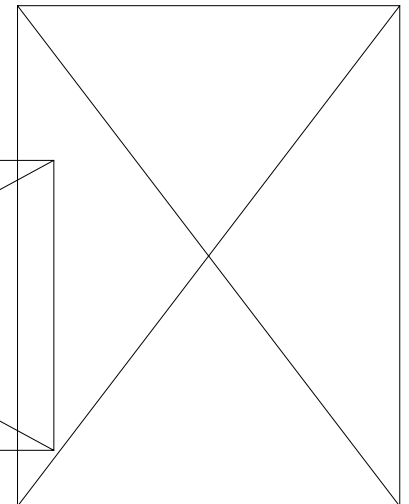
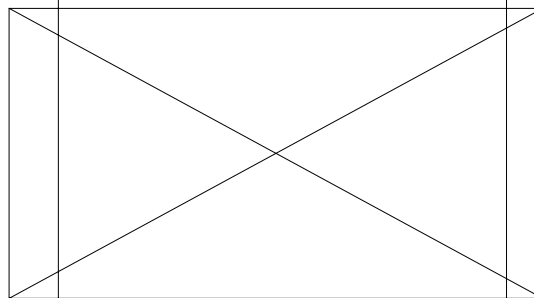
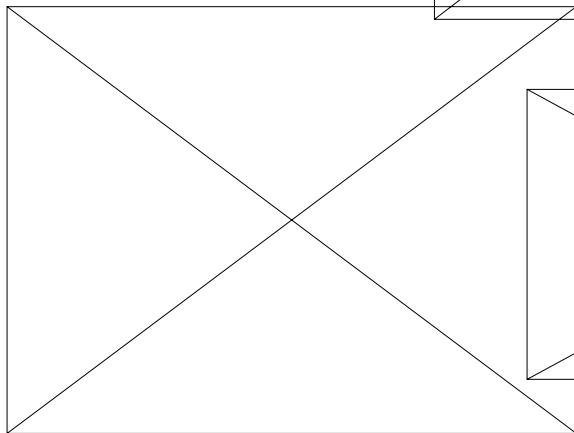
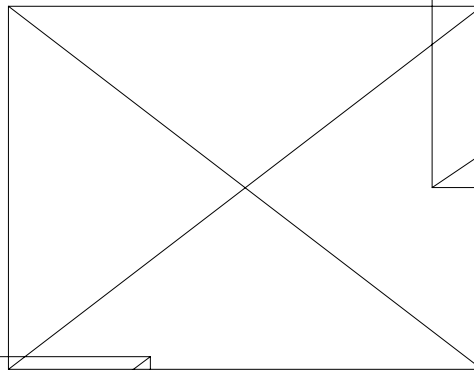
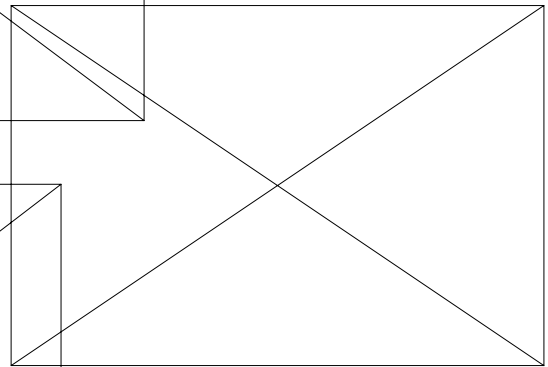
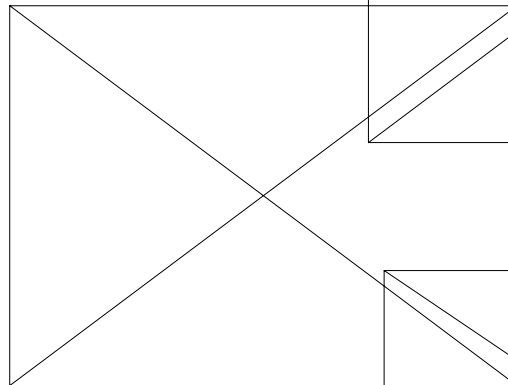
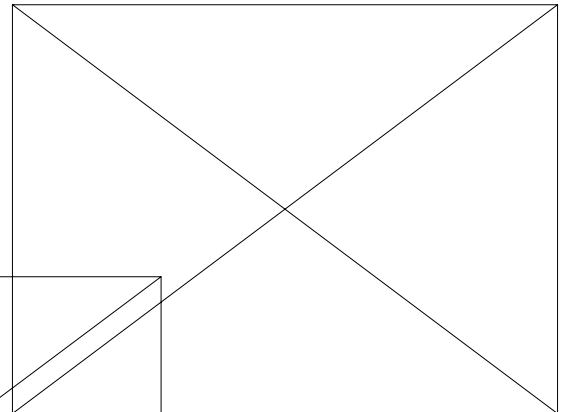
Connie Mark

David Mark

Gale Kuckierz

Becca Golden and

Friend



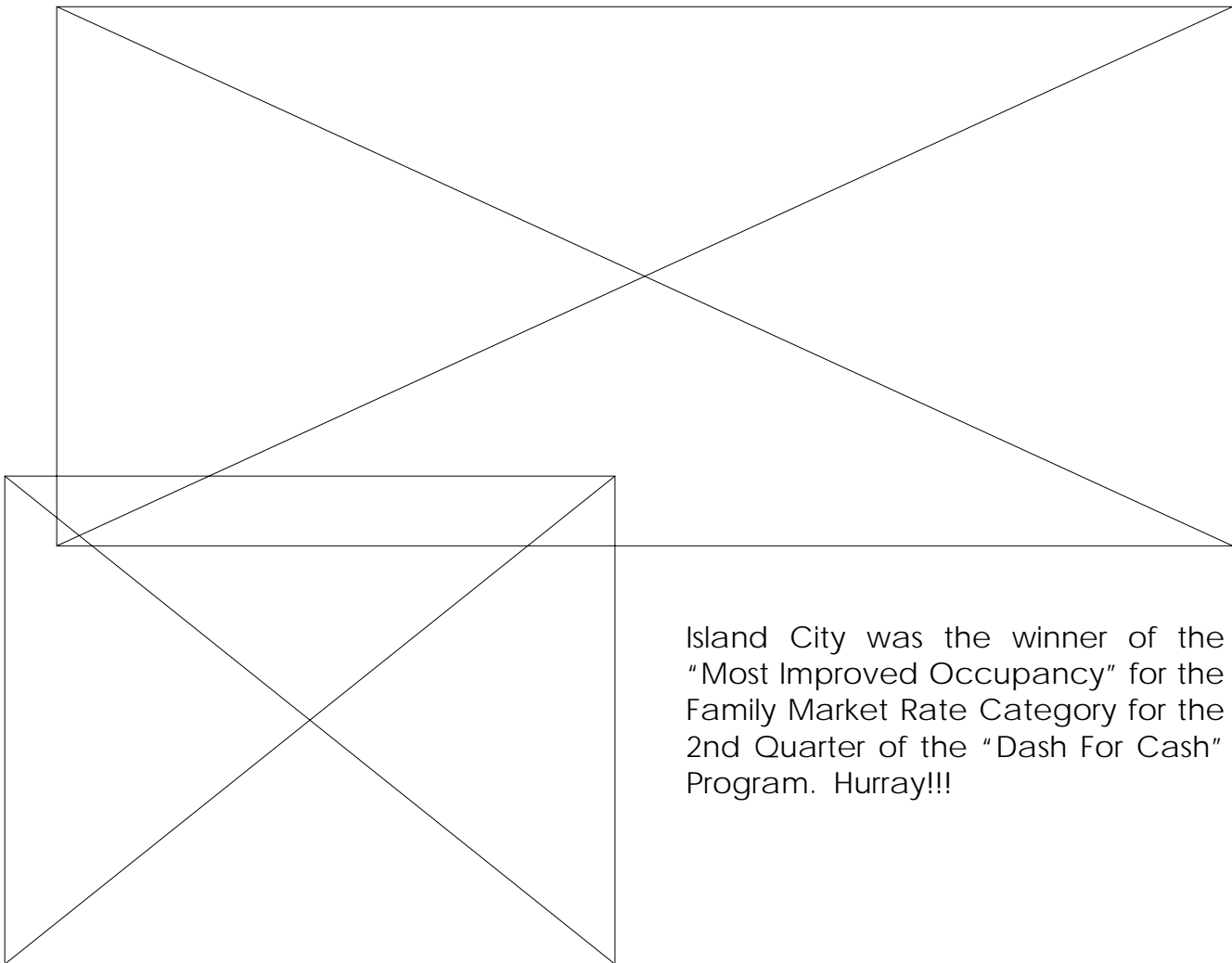
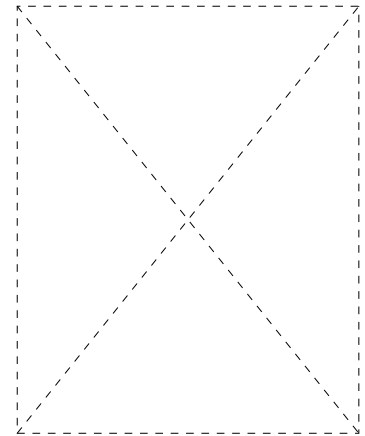
GREAT SERVICE COMES FROM THE HEART

Submitted By: Paul Spencer

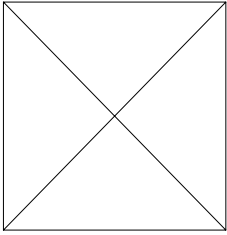
Several weeks ago I attended the MRDC conference in Mt Pleasant. One of the sessions was on "Excellent Customer Service" and a video called "Johnny the Bagger" was played for the audience. I will keep this months article short because the video says it all. Please click on this link or go to this website and you will be able to watch the same video.

<http://www.stservicemovie.com/>

None of us can ever provide great service and care to our residents unless it comes from our heart. Do you have it in you?

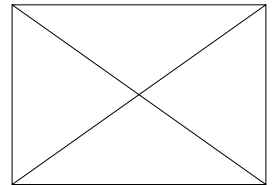


Island City was the winner of the "Most Improved Occupancy" for the Family Market Rate Category for the 2nd Quarter of the "Dash For Cash" Program. Hurray!!!



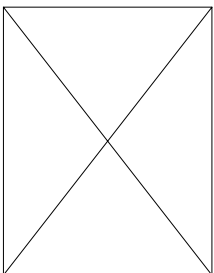
Halloween Fun Facts

- Orange and black are Halloween colors because orange is associated with the Fall harvest and black is associated with darkness and death.
- Jack o' lanterns originated in Ireland where people placed candles in hollowed-out turnips to keep away spirits and ghosts on the Samhain holiday.
- Pumpkins also come in white, blue and green. Great for unique monster carvings!
- Halloween was brought to North America by immigrants from Europe who would celebrate the harvest around a bonfire, share ghost stories, sing, dance and tell fortunes.
- The ancient Celts thought that spirits and ghosts roamed the countryside on Halloween night. They began wearing masks and costumes to avoid being recognized as human.
- Chocolate candy bars top the list as the most popular candy for trick-or-treaters with Snickers #1.
- Halloween is the 2nd most commercially successful holiday, with Christmas being the first.
- Black cats were once believed to be witch's familiars who protected their powers.



Monster Trivia & Folklore

- Signs of a werewolf are a unibrow, hair palms, tattoos, and a long middle finger.
- In 1962, the Count Dracula Society was founded.



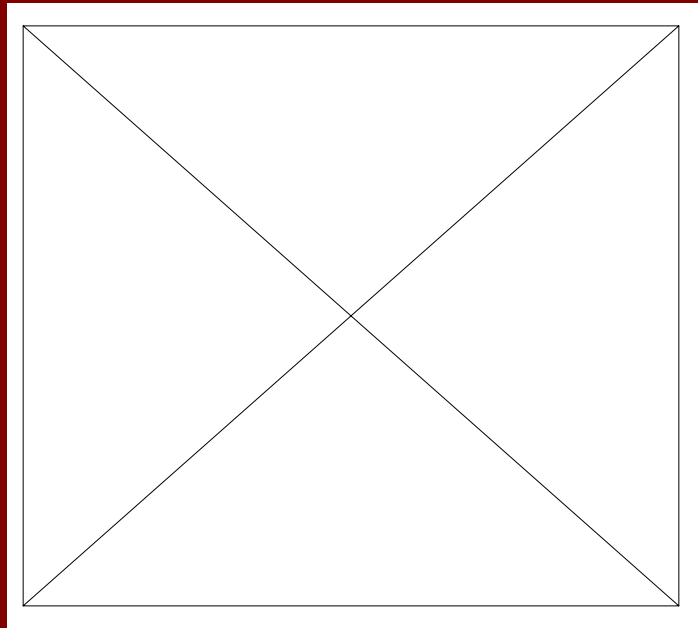
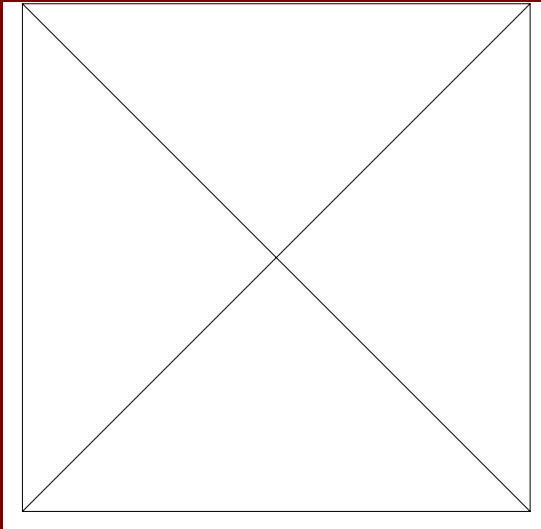
- To this day, there are vampire clubs and societies with people claiming to be real vampires.
- There really are so-called vampire bats, but they're not from Transylvania. They live in Central and South America and feed on the blood of cattle, horses and birds.

Creepy Snippets

- If you see a spider on Halloween, it is the spirit of a loved one watching over you.
- Worldwide, bats are vital natural enemies of night-flying insects.
- The common little brown bat of North America has the longest life span for a mammal it's size, with a life span averaging 32 years.
- Halloween is on October 31st, the last day of the Celtic calendar. It was originally a pagan holiday, honoring the dead. Halloween was referred to as All Hallows Eve and dates back to over 2000 years ago.

Maintenance Technician Involved in the Community!

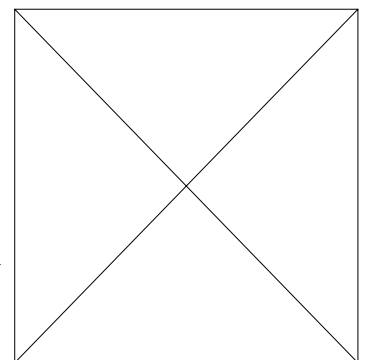
Marvin Barnes, the Maintenance Technician at Creekside Manor and Vintage Court was a 5K walk winner at the 24th Annual Lawrence Ox Roast in Paw Paw and also participated in the Paw Paw Wine and Harvest Festival as a clown. The festival was held September 5-7. Way to go Marvin!



SLIPPERY WHEN WET!!!

A reminder to all that as the leaves fall from the trees this fall and look so lovely upon the ground that they are also a slip and fall hazard when it rains.

Leaves should be blown off and removed from all walking areas for the safety of the residents and staff.



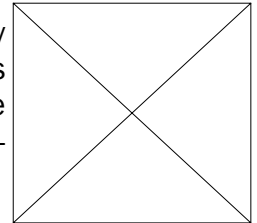
Submitted By: Lynna Quinn,
Property Manager

Compliance Corner

Submitted By: Morgan Voice
Tax Credit Specialist

Decreasing Your Worries About Decreasing Family Size

Many reasons exist as to why a qualified tax credit unit may decrease in family size, but it doesn't mean your worries need to increase, or that a recertification is necessary. Change happens and being prepared on what to do when the change occurs will make the transition easier for all involved. This article will discuss common reasons why a family might decrease in size and how to handle the change.

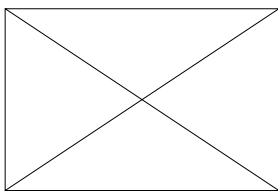


When a qualifying individual of the family leaves the unit, what happens to the family size and will the remaining member(s) still be eligible to live in the unit?

The family size of the household will decrease with the qualifying individual leaving. For the remaining member(s) to stay in the unit at least one of the remaining members must be a party to the lease before the qualifying member leaves the unit and be of legal contract age under state law.

If the remaining member(s) is the surviving member(s) of an elderly family or family with disabilities then there are two more items to be looked at to determine eligibility of the remaining member(s). First, in the case of the death of the qualifying individual the surviving member may still live in the unit as long as the member still income qualifies and meets the requirements above. Second, if the qualifying individual leaves for a reason other than death, the owner must determine if the remaining member(s) meet the eligibility requirements for the project, i.e. income, age or disability.

It is not necessary to certify the remaining member(s) as a new household. At the next income recertification, if the household exceeds 140% of the income limit for the new family size then the Available Unit Rule must be applied.



When the head-of-household, spouse, or co-head moves into a rehabilitation center or nursing home what happens to the family size and will the remaining member(s) still be eligible to live in the unit?

In this case there are two factors to consider. Is the move temporary or permanent? If it is temporary, then the individual is still a household member. The individual's income is included in qualifying the unit and no change occurs in the family size.

If the move is permanent, then the individual may still be considered a family member but may not be listed as head-of-household, spouse, or co-head, even if the permanently confined individual is married to the person who will become head-of-household. It is at the remaining family member's discretion to include or exclude the permanently confined member's income, thus the family size may remain the same. If the permanently confined family member is excluded, the income and assets that are accessible to the remaining family members will be considered as income but those that are not will be excluded.

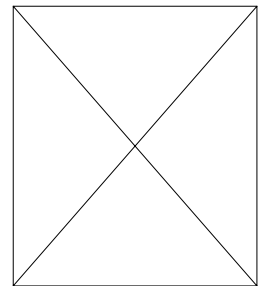
Compliance Corner Cont'd

When a dependent child moves out of the unit, what happens to the family size and will the remaining member(s) still be eligible to live in the unit?

In this case a look at why the dependent child moved out is needed. If the dependent child moved out temporarily to attend school as a full-time student then the child may still be considered a family member as long as the child resides with the family on school recesses and maintains his/her residence in the tax credit unit.

If the child moved out permanently then he/she is no longer a dependent and the family size decreases. It is not necessary to certify the remaining members as a new household. At the next income recertification, if the household does not qualify at 140% of the income limit for the new family size then the Available Unit Rule will be applicable.

A family qualified for a unit with a member being an unborn child. Through unforeseen circumstances, the unborn child was never born and did not become a member of the household. What happens to the family size and will the remaining member(s) still be eligible to live in the unit?

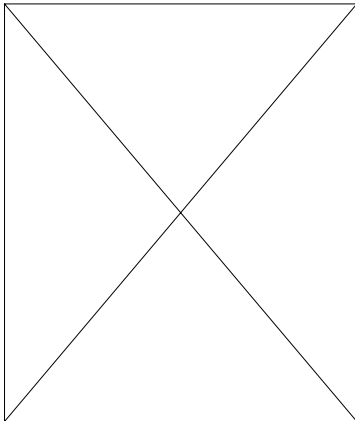


In this case, as with the case of a dependent child moving out, the family size does decrease. Again it is not necessary to certify the remaining members as a new household at this time. At the next income recertification, the household will need to qualify against 140% of the income limit for the new family size or the Available Unit Rule will be applicable.

When the original certified members of the household move out will a “new” member who was not originally on the certification, but was later added, still be eligible to live in the unit and how is the family size treated?

If all original family members of a unit have left the unit, the “new” household must be treated as exactly that... a new household. For example, Dave and Frank qualify for tax credit unit Apartment 101. Dave decides to move out 9 months into the lease and Frank finds a new roommate Leo to help with the rent. Management adds Leo’s income to Frank’s and they qualify under the recertification limits. One year later, Frank gives notice to leave but Leo wishes to remain in the unit and add Candace. Because both the original members of the family (Dave and Frank) are no longer living in the unit, Leo and Candace must initially qualify under the current move-in limits for a family size of 2 under the specified set-aside for the unit.

These are the most common changes that may occur in a household to effect family size. Knowing when to certify a family as a new household and when to recertify the household at a new family size will make the process go smoothly for management, as well as, the household. We trust the information presented here will decrease your worries when a qualified tax credit household decreases in family size.



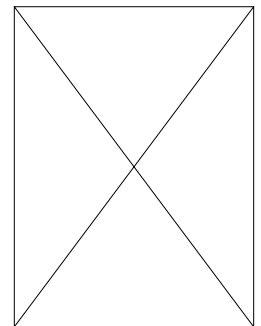
Ramblings from Your RVP.. Dustin Miller

2009 Budget Checklist

Telephone x
 Admin Supplies x
 Lawn Service x
 Snow Removal x
 Education ????????

So.....is your 2008 Budget Complete? If your answer is almoooooost, it is time to look ahead to 2009. You have improved the sites as much as you can, now what are you going to do to improve you?

As an industry, we have a reputation of just tossing people in to either sink or swim. As a company, however, I believe we are miles ahead of our competitors at changing this practice. Just take a look at how many in-house training opportunities are available today at KMG Prestige! It's exciting, and growing. Through Jeff Schaeffer's leadership, we have been constantly improving our offerings. Stay tuned for some of the new Training Modules that will really be a great help!



While we want to continue down the road of providing first-rate training and internal education, we also encourage you to look elsewhere for education. We bring in fresh ideas into the collective grey matter of our organization by outside training, whether through classes and designations, experiences, or good old fashion book learnin'.

Please feel free to contact your RVP, RPM, Manager, or myself to look further into opportunities for education, whatever your position. Below are a few organizations that support this cause. Please check out these websites for specific information relative to training opportunities, great books, and publications.

IREM (Institute of Real Estate Management) <http://www.irem.org/>

IREM is a great organization with many avenues for education and specifically has two main designations.

Accredited Residential Manager® (ARM®)



Certified Property Manager® (CPM®)

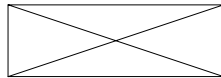


Ramblings from Your RVP...Dustin Miller Cont'd...

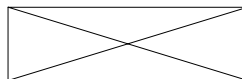
NAA (National Apartment Association) <http://www.naahq.org/>

The NAA has really good training and literature. There is a wealth of information on this website! David Soule is your man for info regarding the NAA. Did you know that in addition to being a high speed RVP, and an overall great guy, he's also an instructor for some of the classes sponsored by the NAA? Here are just a few of the offerings:

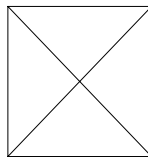
Certified Apartment Manager



Certified Apartment Maintenance Technician



National Apartment Leasing Professional



NCHM (National Center for Housing Management) <http://www.nchm.org/>

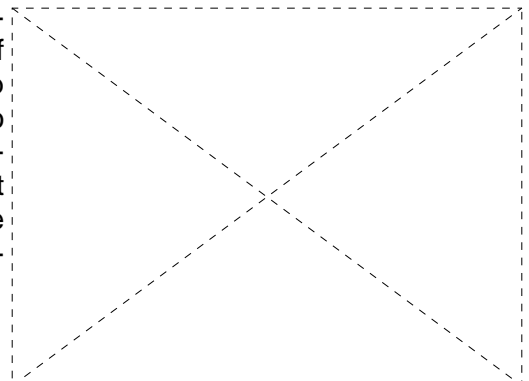
Here is another solid organization with classes and designations that really apply to most positions. Here are a few of their designations:

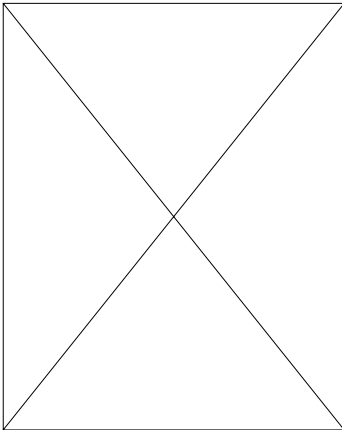
Tax Credit Specialist

Certified Occupancy Specialist

Certified Manager of Maintenance

One of the challenges we face is in the way that we are structured. The assets we manage, are owned by others. Many owners understand the importance of education and fully support it as an investment in the operations of their assets. Some still need some encouraging. We will help with that. Since we all share the mindset that expenses need to be budgeted, get it into the budget! Maybe it's a one-day seminar, a portion of a designation, or the purchase of a book that increases your ability to do your job effectively. Get it into the budget. You spend so much time improving the assets of others; don't you owe it to yourself to improve you in 2009?





Are You A Worry Wart? Break Free and Take Back Your Life

Submitted By: Karen Mead

*"Worry doesn't help tomorrow's troubles, but it does ruin today's happiness."
~Unknown*

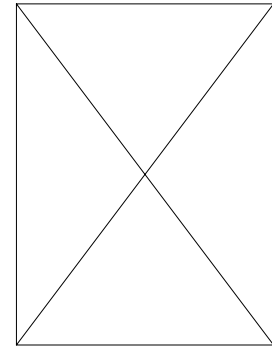
You feel it creeping up on you like a bad dream. With one small thought, it starts in the pit of your stomach as a flutter and quickly builds momentum to debilitating fear. You can't move. You can't breathe. You're caught in a trap, held hostage from your life ...

Why do we worry? Why do we spend so much time thinking about the worst possible outcome of a situation, only to realize that our fears were completely unfounded? Why do we entertain those cursed "what ifs"?

- What if I get into a car accident?
- What if I lose my job?
- What if I make them mad?
- What if I lose my house?
- What if I get sick and can't pay the bills?
- What if I fail?

There are 2 outcomes from worrying:

1. You've worried for nothing because your worst worry didn't come true
2. You've worried so much that your worst worry did come true



In either case, you've wasted so much precious time and happiness on worrying. You've made yourself miserable and probably many people around you.

Worrying is a learned behavior - a regular way of thinking and being. If you understand the Law of Attraction, consider that your constant worrying may actually bring about that which you're worrying about.

Our Worries

The majority of what we worry about we have no control over because it involves other people or situations. You can't change other people or make things happen when it involves anyone other than you. This is wasted worry time.

Another major topic of worry falls into the "needless" category. This includes what other people think of us, what's for dinner, what to wear, being late, arguments and conflict that hasn't happened.... Less than 5% of what we worry about are things that we have control over.

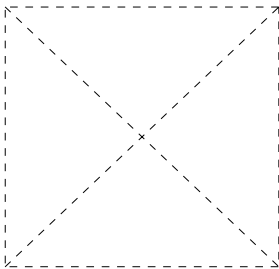
"There is a great difference between worry and concern. A worried person sees a problem, and a concerned person solves a problem."~Harold Stephens

Breaking Free & Taking Back Your Life

Considering that time is the one commodity that you can't buy, rent, trade or borrow more of, doesn't it make sense to reclaim as much of this asset as you can? How do you do that? Take a different approach to your worries:

1. Release Worries That You Have No Control Over

Have you ever been worried about a loved one that is seriously ill or has been in an accident? This is an example of having no control over the outcome. Does it lessen your worry knowing this? Probably not. However, given that you have 2 choices of what to think (worry or positive belief), consider choosing to believe that all will be well. This will make *you* feel better and will send out positive energy to the other person.

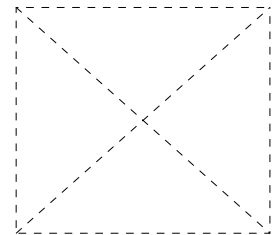


2. Confront Your Worry Head-On

For those situations that you do have control over, you have the power to solve the problem that keeps you awake with worry. Confront the problem head on. What are some possible solutions? Just putting yourself into problem-solving mode will remove or lessen your anxiety.

3. Take Action

You've just brainstormed some solutions. If a decision needs to be made, make it. It's likely that after you make a decision, some kind of action is required. Take that first step towards your solution. You'll find that what you were worrying about was not worth your time after all.



4. Relax

Worry creates an incredible amount of tension in your body. Tension and stress when given free reign can lead to illness. Making a conscious effort to relax is one of the simplest ways to banish your worries. Practice deep breathing by closing your eyes and taking long deep breaths for a couple of minutes. Clear your mind of worries and repeat "relax" to yourself. In just a few short minutes you'll feel the tension leave your body.

6. Take Care of Yourself

Get enough sleep, eat healthy food, drink lots of water and get exercise. What does this have to do with worry? A healthy body is better equipped to cope with the unexpected, thinks creatively, and has stronger mental power.

7. Engage Your Brain

We have outstanding 'thinking' power. When you find yourself worrying, immediately change that worry to thoughts of the best possible outcome. Distract your brain by reading positive books, watch your favorite movie or listen to music that makes you feel good. You can only hold one thought at a time - choose an empowering one over one that doesn't make you feel good.

Like learning to ride a bike, this may seem awkward at first. Very soon though it will become a way of thinking that helps you break free of the worry cycle and take back your life.

The RPM Review...by Sandi Phillips

All of us experience events that affect us personally and professionally. The recent fire at Big Bend in Kalamazoo gave me a new perspective on our company's team philosophy and about our KMG Prestige mission statement of "Do the Right Thing."

At 4:00 p.m. on August 25th I received a call from a frantic Community Manager informing me we had a building on fire at her property. She told me the flames were shooting about 40 feet into the air. All I said before hanging up on her was I will be there in an hour; the time it would take me to drive there and that I would call her from the road.

As I drove, I thought about what needed to be done, who needed to be called and pictured an entire building on fire. I did think about the worst case scenario, and I prayed no one would be injured. My trusty cell phone, which I am NEVER without (an inside joke in my region), but it IS ALWAYS kept on vibrate because I live in fear of it ringing at the wrong times, interrupted my thoughts nonstop during the drive. I received calls informing me TV crews were already on site and images were on the local news. I received another informing me the Red Cross would be on site shortly to help our residents with immediate needs. I got updates about insurance, the extent of the damage and thank goodness a report that no one was injured.

While driving I was told the fire was out and it looked like we lost an entire building; eight apartments. I thought about the families and especially the kids. It was close to the dinner hour and thought I should get food brought in to the community room so the children and families could have something available for them to eat; I expected it would be a long night for them. A local

pizza place took the order and they promised to deliver a large amount of pizza and soda quickly. Yes, of course, I did have the nerve to ask for a discount under the circumstances and they obliged. I have one daughter, a beautiful and very feisty 18 year-old college sophomore who means the world to me, and I must have gone into "mother mode" and started thinking about things the way moms do.

As I drove onto the property; cars and fire trucks were everywhere. I "created" my own parking spot near the office. After 15 years as an RPM and having gone through a few fires over the years, I had never been through this serious of a fire.

As I walked around what was left of the building, climbed into the bucket of the fire truck to take overhead photos, and when I walked through one of the burned out apartments, I took some ribbing from some friendly faces about what I was wearing; jeans, a pink sweater, and heels. I almost always wear heels and I confess have a "thing" for shoes. I am also not ashamed to admit I am not a very casual person and everyone in my region probably knows that; I am not comfortable wearing jeans at work and struggled with it that night. I have admitted to many I own only two tee shirts, and I would never and will never wear them in public. We all have our quirks; that is one of mine. My appearance and personal dress code is frequently fair game for various types of commentary in my region, and the jokes about the shoes and being overdressed helped break the tension that night. I was glad for it, especially at that time.

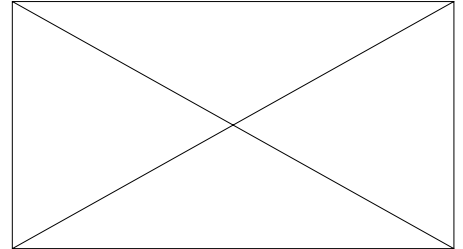
There were quite a few people from our company digging in and doing everything they could to help before I arrived. Another RPM, maintenance techs from other properties and all of the Big Bend staff were there. My RVP was on her way from Chicago. Colleen from Savannah Trace was an angel! She made I don't know how many trips to the store to buy water for us so we could leave the food and soda for the residents and volunteers. Her concern and thoughtfulness is so appreciated.

As the days after the fire went by we received so many expressions of concern and support and offers for help from KMG Prestige staff. We were not able to take all of the calls and may not have returned all of the messages, or expressed enough appreciation. I regret that, and I just want to say a huge THANK YOU now to everyone for all you did and said. We could not have done all that we did without your help and could not have handled things as well as we did without you.

A manager sent an email to me shortly after the fire that once again showed me what a great team of people we work with. She said as much as it would be a hardship to lend maintenance staff from her property and send them to Big Bend to help prep vacant apartments for our displaced families and people we had committed move in dates to, this manager gladly did it as she knew we would do the same for her under different circumstances.

In my short time with KMG Prestige I have had the opportunity to attend a few new employee orientations and Leadership where our mission statement, "Do the Right Thing" is discussed. Prior to the fire I thought about it in terms of when a decision needs to be made, think about what should be done and then do the right thing. After the fire I realized no one needed to take time to weigh options or think about what was the right thing to do. Everyone just ACTED in the right way, doing the right thing,

Fall is my favorite time of year, in part because I am a huge football fan. I attended the University of Michigan and was fortunate enough to be there when the late Bo Schembechler coached. The effect his leadership had on us back then, and has on people to this day even to those like me who never personally met him, is impossible for me to describe. He had a way of making all Michigan students and fans feel we were a part of something great and something to be so proud of. His inspiration and the examples he set no doubt led many to achieve and do great and right things. I have heard many of his speeches and arguably, his best ever included and emphasized the words "The Team. The Team. The Team." He described what a group of people can do together as a team, what it means to be a part of a great team, and that even in the face of difficult and trying circumstances a great team can accomplish great things.



Again, thanks to everyone for your thoughtful gestures, actions and words. Since August 25th, I have become especially proud, humbled and so grateful to have been able to experience first hand what a great team of people can accomplish together, doing the right thing.

SAVE THE DATE!

Annual Recognition Event

Thursday,

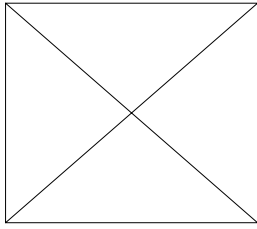
March 26, 2009

Happy Anniversary!

We appreciate your contribution toward helping us become the best, most respected property management company in the industry. Thank you for all of the hard work you do!

Congratulations to the following individuals on their Anniversary !

NAME	# of Years	NAME	# of Years
MICHELLE AUGUST	1	BRIAN SHEPLER	3
COLLEEN CARRINGTON	1	RANDALL KLEIN	4
CHARLES PATTON	1	MICHAEL KIRBY	6
SHERRI YOUNGS	1	JOANNE GOLDEN	14
WILLIE JR THOMAS	8	JENNY COOLEY	1
CAROLE FOLKS	20	JAMES WILLIAMS	1
GREGORY SLEDGE	6	CARLA COLEMAN	2
ANGELA DORN	3	MARY EDWARDS	2
MERLIN LEFFEL	4	DOUGLAS HINTZ	8
JOACHIM STURM	20	EUGENE NUOFFER	5
DENISE DEVOLL	16	COREY SAMMONS	6
JESSE TREECE	15	DAVID ORMSBY	2
JENNIFER MARBLE	1	PATRICIA ELLIOTT	5
CHRISTINA FRICK	7	DOUGLAS SEXTON	3
SHELLIE HAGGART	1	SHIRLEY CLEMONS	11
PHILIP DEPLANTY	2	BONNIE HOMBURG	1
CHRISTINE ANDERSON	7	KEVIN LANKTON	1
THOMAS GODBOLD	1	TARRIN ARMSTRONG	1
KATHLEEN MARTINEZ	1	TIMOTHY HAGGART	1
EDEN MALLOY	1	ROBERT LACLEAR	22
KIMBERLY TILMANN	10	ROBERT BOWLING	4
MARCIA STEVENS	8	HUGO LATVALA	7
JEANNE CRAIG	2	PATRICIA NORRIS	1
CALVIN JACKSON	6	TIMOTHY RIDGWAY	6
ROBERT MARTIN	1	ALBERT PETERSON	8
GARY BUSHONG	8	GAIL FARLEY	2
BRANDI L. DURHAM	2	RICHARD GRUBE	2
DEANNA WESTERFIELD	1	MORGAN VOICE	3
ERIC RAU	3	SANDRA D'OYLY	3
KELLY MCCARTHY	1		
MORRIS BOYD	1		



PUMPKIN TRIVIA

Pumpkins are grown on every continent except Antarctica

Pumpkins are 90% water

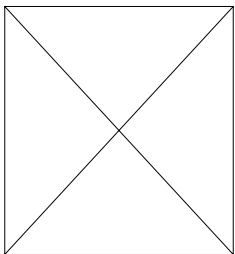
If your pumpkin shrivels up, soak it in water overnight to rehydrate it.

Pumpkins were once used to remove freckles and treating snake bites.

Pumpkin pulp can relieve burns.

Colonists sliced off pumpkin tops, removed the seeds, and filled them with milk, spices, and honey. The milk-filled pumpkin was then placed in hot ashes to bake. This is the origin of our pumpkin pie.

Article from the Creative Forecasting Book
Submitted By: Connie Mark, Walled Lake Villa Manager



What's Cookin'?

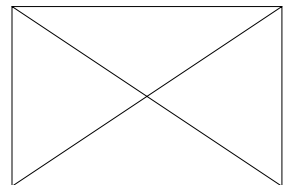
Pistachio Bread

Ingredients

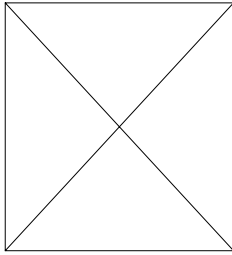
1 Duncan Heinz yellow cake mix	1 Cup sour cream
1 Pkg. instant Pistachio Pudding	¼ C. Oil
4 Eggs	¼ C. Water
3 Tbsp. Sugar	1 Tbsp. Cinnamon

Method

Mix all ingredients except for the sugar and cinnamon and pour half of dough in greased sm. bread pans. Mix 3 Tbsp. sugar & 1 Tbsp. cinnamon in small container, Sprinkle half on dough; pour rest of dough in pan, Sprinkle on rest of cinnamon, sugar and bake at 350 for 20 minutes, makes 5 small loafs. Keep refrigerated.



Submitted By: Pauline Nichols
Property Manager



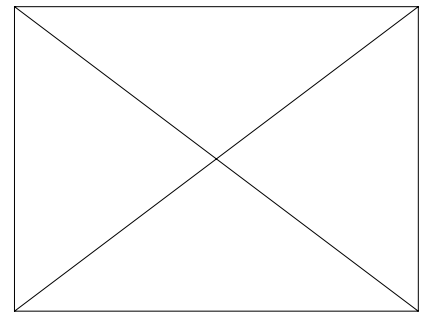
What's Cookin'?

Continued...

Fiesta Dip

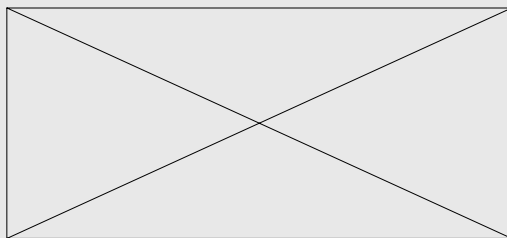
Ingredients:

- 1 8 oz package Cream Cheese
- 1 10-15 oz Can of Chili with No Beans
- Onion (to taste)
- Green Peppers (to taste)
- Jalapenos (to taste/optional)
- 1 8 oz package Colby Jack Cheese (Shredded)



Spread the Cream Cheese on the bottom of a 10" dish, layer the chili on the cream cheese. Chop the onion, green pepper and jalapenos and layer on top of the chili. Add the shredded cheese. Bake for 10 minutes or until the cheese is melted at 350 degrees. Serve with Tortilla Chips.

Submitted By: Jennifer Parsons
Administrative Assistant



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We want to hear from you!
Do you have an article, tip, trick, recipe
or story you would like to share? Please
send your item of interest to:

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