



Homeowners Association

# THE CHANT

Fall 2006  
Newsletter



## ELECTION RESULTS

Thank you to all the candidates who ran for the Board.

Congratulations to our new Board members, listed below in alphabetical order.

1. Thomas Hart
2. Lee Levitt
3. Anthony Scalcione
4. Stephen Statz



## MESSAGE FROM THE BOARD:

From the greenery of summer, to the golds and ambers of fall, change is in the air and all change is good. There will be new leaders, new committee formulations, and new ways of looking at things, new choices, and new directions. Our new Board is impressive, with experience and diversity.

Our sincerest thanks to everyone for his/her support during the last sixteen months. We have a great community that is getting even better. Our volunteer committee members have been outstanding, selfless, and tireless. It seems the mix of activities and events is growing each week, with a new idea or a new twist on an old one all the time. The enthusiasm remains high and invigorating. It will be nice to sit back a bit and watch Enchantment mature and a sense of community and spirit get stronger and stronger.

## MESSAGE FROM THE NEW BOARD

Thank you for voting in the election! The new Board had a workshop session immediately after the open meeting. They elected the following officers:

President – Thomas Hart  
Vice President – Stephen Statz  
Treasurer – Anthony Scalcione  
Secretary – Lee Levitt

Based on two recommendations from the Finance Committee, your Board also voted to provide EPM with 60 days notice to terminate the management contract effective midnight, December 31, 2006. The awarding of a new contract, details, and advantages for our homeowners will be voted on at the next homeowners meeting scheduled for 7:30 PM on November 30, 2006.



## MESSAGE FROM THE PROPERTY MANAGER:

By Leslie T. Stachowski, AMS, CMCA, Senior Regional Manager, EPM

The summer is over and we certainly hope that everyone enjoyed the tennis courts, Clubhouse and related activities, as well as the pool. The tennis courts will remain open until November 15 at which time the nets will be removed.

We ask for everyone's help in following the EAH rules and regulations by utilizing the sign-in books provided in the various rooms of the Clubhouse, tennis courts, and other exterior amenities. Be prepared to show your ID to a fellow owner at any time upon request.

## **SAFETY REMINDER**

Please remember to adhere to the 25 MPH speed limit when driving in the community. We have already had a few mishaps due to speeding – please keep our community safe!

Please make sure that you also obey all **STOP signs** – we have had several close calls at intersections.

## **ENCHANTMENT HOMEOWNER REMINDERS:**

- Please do not send any correspondence to EPM's main office in North Brunswick, unless instructed to do so by a member of their accounting staff. All correspondence must be sent to the Clubhouse office at 2 Sedona Boulevard, Robbinsville, NJ 08691, or dropped off in the "Incoming Homeowner Correspondence" tray at the reception area of the Clubhouse. **DO NOT SEND CORRESPONDENCE WITH YOUR MONTHLY MAINTENANCE PAYMENT!!** Your payment goes to a lockbox at Bank of America and correspondence is not forwarded to EPM's office.
- If you need to contact your Property Manager, please call the Management Office in the

Clubhouse at **609-585-9009**. The fax number is **609-585-8001**.

- If you are a new resident and wish to obtain your ID Cards, please fill out the Census Form (provided at the reception area of the Clubhouse) and provide passport pictures (no larger than 1 ½" x 1 ½") for each **FULL TIME** resident or resident-child over 18 years of age. You may drop them off in the "Incoming Correspondence" tray in the Clubhouse Reception area and Management will prepare and leave the ID cards in the "Outgoing Correspondence" tray within one work week.

### ARCHITECTURAL CONTROL MODIFICATION PROCEDURE

If you wish to make an exterior alteration to your home, you must complete a Project Registration Form, along with the applicable paperwork. Blank forms are provided in the Reception area of the Clubhouse.

- A copy of the completed "Statement of Intention" must accompany patio applications. The original must be submitted to the Township of Hamilton when your patio modification has been approved.
- A completed "Standard Guidelines for Landscape Modification" form must accompany landscaping applications.
- Certificate of Insurance from the contractor **MUST** be certified to you, as the homeowner, with Enchantment at Hamilton HOA, and EPM listed as additional loss payees. If you are performing the work yourself, please have your homeowner's insurance agent provide a certificate of insurance certified as listed above.

Please ensure that you have included all necessary paperwork (manufacturer's brochure/pictures, and contractor design/drawings) with your application so as not to delay submission to the ACC for consideration and eventual review by the Board. All incomplete applications will be returned to their respective owners and will not be considered by the ACC or Board until completed.

### UPDATE

Due to recent problems we have experienced with the ACC approval notification procedures, we wish to inform all homeowners that from this date forward, **NO VERBAL APPROVALS** will be given to homeowners who have submitted applications for modifications.

In the recent past, homeowners who have attended the monthly meetings have heard that the Board approved their application and assumed that they can proceed with the installation of the modification.

You cannot proceed without written authorization. If you proceed without the proper written authorization from the Association, through the Management Office, you will be found in violation of the governing documents and will be issued a violation letter.

Also, there will be **no communication** between the homeowner's contractor and the Property Manager, the Board or ACC unless initiated by that party.

Therefore, all communication from the point that the homeowner submits the application, through the approval, installation, and final inspection process will be with the **homeowner** only.

### DRYER VENT CLEANING

Several owners have approached the Property Manager to obtain information on changing the filters and cleaning the dryer vents. Because this procedure does not fall into the category of common property maintenance, the Property Manager does not have information available to disseminate. Therefore, we suggest that you refer to the Owner's Manual for your dryer and follow the recommended directions for filter replacement/cleaning and dryer vent cleaning.

### IRRIGATION SYSTEM REMINDER

The winter is rapidly approaching, so you may want to call your irrigation contractor soon to schedule an appointment to winterize your irrigation system. Please make the necessary changes to your watering schedule to accommodate the cooler temperatures.

The grass does not need as much watering when temperatures are cooler, and the days are shorter.

## MANAGEMENT OFFICE HOURS

Phone: 609-585-9009

Office hours for the Management Office are as follows:

**Monday**      **HOMEOWNERS**  
and              9:30 AM to 11:00 AM  
**Thursday**    **COMMITTEE/BOARD**  
                    1:30 PM to 3:00 PM

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## HOMEOWNER TIPS AND COURTESIES

- All correspondence regarding issues and complaints must be signed by the homeowner and placed in the incoming mailbox at the Clubhouse front desk.
- Remember to change the batteries in your smoke alarm/carbon monoxide detector, which is electrical, but has a battery backup.
- Also change the battery in your garage door opener keypad yearly.
- All dogs and cats must be on a leash and must not be left unattended. Have respect for your neighbor's lawn – curb and clean up after your dog.
- Have your packaged mail picked up by a neighbor if you are away – for safety reason.
- Trash containers at the Clubhouse are not for personal use.
- Adhere to the 25-mph speed limit throughout the community.
- Respect your neighbor's property by not visiting unless invited. (Ask permission to admire new landscaping, patios, etc.)
- No parking whatsoever in the cul-de-sacs or in front of driveways or mailboxes. As a courtesy to your neighbors, please ask your guests to

park in your driveway or in front of your own home.

- Signs advertising private vendors are not permitted anywhere on the property.
- No one under 18 is allowed to use the billiards equipment, the computers, or the exercise equipment.
- A resident must accompany all guests at all times in the Clubhouse and Clubhouse venues, and everyone always must have the appropriate ID.

*This was actually reported by a teacher after a child wrote about a visit with their grandparents during the summer.*

### “RETARDED” GRANDPARENTS

We always spend part of the summer with Grandma and Grandpa. They used to live in a big brick house—but Grandpa got “retarded” and they moved to Florida. Now they live in a box and have rocks painted green to look like grass. They ride around on bicycles and wear nametags because they can't remember their names, I guess.

They go to a wrecked center, but they must have got it fixed because it looks okay now, and do exercises there, but they don't do them well. There is a swimming pool too, but in it they all jump up and down with hats on. They seem to just play all day...

Nobody there cooks; they just eat out. And, they eat the same thing every night—early birds. Some of the people can't get out past the gate. The ones who do get out, bring back food to the wrecked center and call it “pot luck.”

My Grandma says that Grandpa worked all his life to earn his “retardment” and says I should work hard so I can be “retarded” someday too. When I earn my “retardment,” I will let people out of the gate so they can visit their grandchildren!!!

## LOSS ASSESSMENT COVERAGE

By Debbie Pasquariello, CIC, CIRMS, Boyarin, Hourigan and Blundell Insurance Agency

As insurance agents for many residents of condominium and homeowners associations, we are often asked about the coverages that are provided in the personal insurance policies we offer.

One of the coverages we receive lots of questions about, because many people don't understand what it does, is Loss Assessment Coverage.

Every association has a set of bylaws, and in those bylaws the association's board is given the authority, under certain circumstances, to make assessments against the individual unit owners. Assessments might be made if the association needs additional funds to complete a community improvement; they could also be made if the association finds itself with inadequate association insurance to cover a particular claim. It is this second type of assessment that can be insured on your individual unit owner's insurance policy.

First of all we should reassure everyone that it is very unlikely that the association would have inadequate insurance. The board takes its fiduciary responsibility very seriously and obtains expert advice about the types of coverage to purchase.

Having said that, the purpose of insurance is to protect you against the unlikely event. In simple terms, what loss assessment coverage on your personal policy does is this: If you receive an assessment from the association to help pay for a loss or claim against the association, and if that claim would have been covered by your insurance policy if it had been made against you directly, then the loss assessment coverage will pay the assessment, up to the limit you have purchased.

Example: there is a fire in an association building which for some reason either had no insurance or inadequate insurance. The association assesses each unit owner \$2,000 as their share of the total cost. Because fire is a covered peril on your personal insurance policy (if the fire had been in your home instead of the association building, it would have been covered), your policy will pay the assessment.

Example: there is a devastating fire in the community which kills or injures many people, and it is determined that the cause of the fire was the association's responsibility. There are so many claims that the association's liability insurance limit is used up, and there is an assessment against each unit owner to cover the difference. Because those claims would have been covered if the injuries had occurred in your home, the policy will pay the assessment.

Example that is not covered: the association decides to build new tennis courts and assesses the cost to all unit owners. This would not be covered because your insurance policy wouldn't ever pay for you to build yourself a new tennis court.

Also, assessments are only covered when they are made against ALL unit owners. If there is an assessment made only against your unit, because of the specifics of the need for the assessment that would not be covered no matter what the reason for the assessment. In addition the limit of coverage that is needed is only for the individual unit owner's assessment amount – not the total amount the association needs to collect. So if there is a \$1,000,000 assessment in a 500-unit community, each unit owner would be assessed \$2,000, and that is what the unit owner's policy would cover.

***For further information, call the Condo Dept. at BHB Insurance, 1-800-596-5252.***

## COMMITTEE REPORTS:

### Architectural Control Committee

**Joe Angelillo** – Chairperson

A “Thank You” to homeowners for enhancing the community with your landscapes and exterior modifications.

The ACC responds as quickly as possible to your applications. However, there is a process that is necessary, hence sometimes a delay occurs. To minimize delays, please include in your applications all drawings, pictures, dimensions, contractor insurance, etc. and a detailed description of what actually is being proposed. After the project is completed, you must contact the Management Company to have the project reviewed for compliance to the approved application. This final step is necessary in order to return your deposit check.

As the time for seasonal decorations approaches, we remind you to review the appropriate section of the Rules and Regulations Manual dated May 2006.

The Architectural Control Committee is seeking new members. If you are interested, please apply at the Management Office in the Clubhouse.

### Clubhouse Committee

**Lee Levitt** – Chairperson

One of the greatest assets of our Clubhouse is **the Kitchen**. Part of the Clubhouse Committee is the Kitchen Committee, and Jimmy DiMattia has been named Kitchen Coordinator. The Kitchen Committee is just getting started, but has already put together a set of rules that will be posted shortly, and we anticipate purchasing basic supplies. Many communities restrict kitchen use to large events and otherwise lock the kitchen. Jimmy and team are leaving the kitchen open and available for individual use with the expectation that the kitchen rules will help protect this important area. We know we can count on your cooperation. A major Kitchen Committee initiative currently underway involves a proposal to purchase a gas grill for

Association functions. Jimmy DiMattia has single-handedly raised the funds for this purchase from the Hot Dog Nights. Going forward, the Kitchen Committee hopes to more actively assist other committees in their functions involving food, drink, and fun. Stay tuned.



The “**PPP**” Pizza, Pool, and Pepsi on September 15 was a tremendous success and garnered a profit of \$222. The number of participants, 64, was the most ever. The PPP on October 20, which was won by Ron DeMaskey and Rudy Hines was another successful event, and the profit of \$103 went for the purchase of tarps that now cover the pool furniture.

The **Hold'em Tournament** was again dominated by the women, many of them Ray Roth's protégés. The number of participants once again increased. In the finals, Chris Montagna defeated Donna Marosovitz. The next tournament will be held November 3 at 6:30 for food and 6:45 for play. Cost again will be \$12 with Jersey Mike subs, soda, cake, coffee, chips, and cookies. The sign-up sheet will be in the craft room. For those interested in playing but without know how, Ray Roth will again be giving a beginner's lesson. Extra money collected at the Hold'em Tournament went toward a professional 1000-chip poker set and 12 decks of playing cards. These were the chips and cards used in the tournament. They are available for use by any resident. They are stored in the card room in the cabinet to the left. Please do not remove them from the clubhouse, but do enjoy them.



The two **computers in the Clubhouse library** are available to members and guests. They have Microsoft Word, Excel, and PowerPoint on them, and the ability to play music and movies on DVDs or CDs. People using the computers can also “surf the net” using Firefox, a more protected type of Internet browser than Internet Explorer. Users can also save their work to a common area accessible to everyone. There is also a high-speed color laser printer that can print any information retrieved from

searches or developed on the computers. A wireless connection is installed to allow people with portable devices, such as notebook computers or PDAs, wireless access to the Internet. For those interested in this feature, the link is not encrypted, and the ID is “clubhouse.” Additional features can be added if there is a demand for them.

The Clubhouse Committee is seeking **volunteers** with PC expertise to expand our PC subcommittee from two to at least five members. We also need volunteers with expertise or eagerness to create pre-transition subcommittees on everything from Clubhouse heating and air conditioning to the sprinkler system to the fountains. If you have expertise or just wish to help, please contact anyone on the Clubhouse Committee.

### Covenants Committee

**Tony Gambino** – Chairperson

The **Covenants Committee** will meet Monday, November 6 at 7:00 PM at the Clubhouse to revisit the rules and regulations that were published in the May 2006 Handbook. The Committee does not have the authority to change the rules, but has the responsibility to discuss and make proposals to the Board if necessary. Anyone having suggestions should provide them in writing before the November meeting, to a member of the Covenants Committee—Tony Gambino, Ted Furman, John Bartolino, Karl Marosovitz, or Tom Caruso.

### Social Committee

**Ann DiMattia** – Chairperson

The **Social Committee** meets regularly on the second Monday of every month. The Committee is actively at work discussing and planning future events for our community. “Save the Date” fliers for the upcoming second annual *Enchantment Holiday Party* scheduled for Sunday, December 3, 2006, at Mercer Oaks Country Club have been hand-delivered to residents. Tickets will be sold on a first-come, first-served basis.

Our recent *Day at the Races* event held on September 17, 2006 was a huge success with lots of **BIG WINNERS**.



Enchantment homeowners can welcome “Trick or Treat” visitors by tying an orange ribbon on your front door or light fixture to invite little ghosts and goblins to stop at your house.

The Social Committee is planning a trip to the Patriot’s Theatre at the War Memorial Building in Trenton on February 17, 2007 to participate in “Tony & Tina’s Wedding.” The cost of the show, which includes dinner, will be \$65 per person. Contact Isabel Hersh at 581-2691 for more information.



Look soon for information announcing our first in a series of lectures, which will be brought to the Clubhouse. The Committee continues to solicit ideas and investigate possibilities for future events. If you are interested in assisting the Social Committee, please contact Kathy Woolston at 585-7877.

### COMMITTEE SIGN-UP

At the January 2007 meeting, the Board of Trustees will appoint committee members for our standing committees to serve until January 2008. All those who want to volunteer for any of the committees must sign up on the committee lists by the December meeting to be considered. The sign up sheets will be available upon entry to the monthly meetings for the November and December meetings.

**Please don’t wait -**

**sign up now!!!**



## Upcoming Events for November 2006

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Movie Night	2 Knitters & Crafters 6:30 PM  Poker	3 Texas Hold'em 6:30 PM	4
5 Dinner & Movie at the Clubhouse	6 Bunko 7 PM  <b>Covenants Special Meeting 7 PM</b>	7 Panera 9:30 AM  Mahjong 7 PM	8 Movie Night	9 Poker	10	11
12	13 <b>Social Comm. Meeting 7 PM</b>	14 Dominoes 7 PM  Mahjong 7 PM	15 Movie Night	16 Poker	17	18
19	20 <b>Clubhouse Comm. Meeting 7 PM</b>	21 Book Club at Barnes & Noble 9:30 AM  Mahjong 7 PM	22 Movie Night	23 <b>Thanksgiving</b>	24	25
26	27	28 Mahjong 7 PM	29 Movie Night	30 <b>BOARD MEETING 7:30 PM</b>		

On behalf of the Enchantment Community, we would like to thank  
Tony Abruzzo

And

Ron Woolston

for their dedication and commitment as our representatives on the Board. They worked endlessly for the growth of our community.

We know they will be the inspiration for our newly-elected Board in continuing to enable us to  
"Live the Dream."



