

# THE CHANT



Homeowners' Association

Volume 24 The Official Publication of Enchantment at Hamilton Spring 2011



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**Newsletter Committee** – The purpose of The Chant is to provide information and to be the communication vehicle for the residents of Enchantment on the happenings within our community.

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 Homeowners' Association**

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Covenants	Ted Furman
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Hospitality	Libby Fischberg
Judiciary	TBA
Landscape/Snow Removal	Lorraine Bean
Newsletter	TBA
Properties	Len Petruska
Pool	TBA
Social	CalendarGirls

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Active Adult Club	Ronna Wybraniec
Enchanted Women's Society	
Enchantment Phantom	
Investment Club ("EPIC")	Allen Goldstein
Knitters & Crafters	Sara Levitt & Dianne Neveras

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## PRESIDENT - STEVE STATZ

I hope that by the time you read this, the snow for this winter is over. As you know, your Board has authorized a special assessment to refill the Association's Operating Capital account. This account, which serves as a "rainy day" account was established by requiring new residents to contribute two months' Association fees upon title closing. The money in the account was used to pay for legal fees and snow removal beyond what was provided in the budget. Our long term replacement fund remains properly funded.

The Property Committee has made recommendations accepted by your Board to activate the gates. First, permanent signs will be installed that provide guidance on how to use the visitor gate. Then all the gates will be closed all the time. Visitors will follow the instructions on a sign describing how to open the visitor gate during normal business hours. We have installed security cameras at the gate which record all

entrance activities, so we will have a record of visitors using the gates.

Detailed instructions on how to use the gates are provided elsewhere in this Chant.

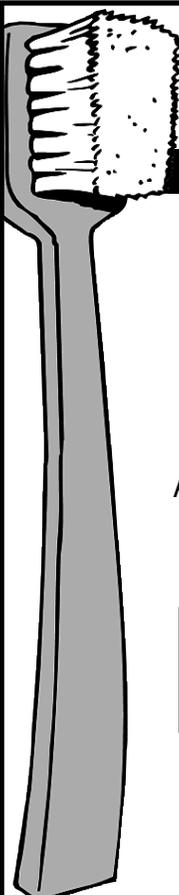
The gates will NOT be closed until all the required signs are installed and a letter containing the operating instructions is sent to all residences. This should occur during the Spring.

There has been no Transition activity this winter season. We expect that there will be substantial activity when the weather improves. Top priorities are to replace the failing concrete and the interior glass doors of the clubhouse.

Many of you may have noticed that the entrance doors to the clubhouse have become weathered. The doors will be refinished when warm weather returns, since the refinishing requires either removal of the doors to a shop, or sufficient temperature to allow the stains and sealants to cure properly in place. The Board has received competitive bids for the work and will select a vendor after negotiations.

The computers in the Library have been upgraded by Mark Maleson with much less restrictive access. This will provide greater flexibility for users, but with an increased risk of unexpected problems. If you use these computers, please be aware that any downloads you request might be harmful to the computer, so be careful.

The number of volunteers for our committees has fallen, so some activities will be reduced. We hope that some of our new residents will get involved with our community by volunteering. No particular skills or capabilities are required, just a desire to help and meet people. The Board is investigating temporary membership on committees to allow people to help out from time to time without making any special commitment on their time. Formal committee membership allows our Association insurance to cover the volunteer for some activities. We would like to extend this coverage to those who assist only on occasion.



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## VICE PRESIDENT - TONY GAMBINO

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The Board has been working diligently during the past several months to secure the best contracts with vendors to service our community. After reviewing all proposals and taking our committees recommendations we decided on the following:

A. We renewed the fitness room contract with the Fitness Lifestyles Company at the same contract price as last year. They wanted full payment at the signing of the contract, but we asked to spread out the payments and they agreed to allow us to pay them in six payments.

B. We renewed the Cowley's Termite and Pest Services Company at the same contract price as last year. They service our clubhouse inside and out and by paying in full we were able to deduct 4 per cent from the contract price.

C. We renewed the Sparkling Pool contract at \$500.00 less per year than last year's contract.

D. We renewed our snow contract with Coast and by paying the invoices within 7 days we are able to deduct 2 per cent from each invoice. This has saved us approximately \$2400.00. Coast has also provided to us, free of charge, ice control and snow removal on our roadways at various times at an additional savings of approximately \$5600.00. So far that savings is approximately \$8000.00.

Our attention is now directed to other vendors including landscape, irrigation, pumping station and the pond.

We are trying to get the "best bang for the buck" but we also want vendors that are good for our community as far as being dependable, responsible and willing to work with us.

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## TREASURER - ALLEN GOLDSTEIN

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I hope that you find the Treasurer's Reports that I send by email informative. As I wrote in the December 2010 and January 2011 reports and mentioned at the January 27, 2011 Homeowners Association ("HOA") meeting, the Board needed to assess because of the 2010 operating deficit and to provide working capital funds.

I know that certain members of our community thought the assessment should be a higher amount. As Treasurer, I thought that a higher assessment would make my job easier. However the Board, understanding that the assessment was painful for all, chose to limit the assessment to \$400 per household. Hopefully, the audit results for 2010 will confirm that this assessment is sufficient to cover the 2010 operating deficit which was, in part, offset by prior years' surplus.

As you may know, because of the enormous amount of snow in January, we incurred snow removal expenses of more than \$90,000. Our snow removal budget for all of 2011 is \$65,000. Other communities are already assessing for this winter's snow removal. As I reported on January 27, your Board has chosen not to assess at this time and is asking the Clubhouse, Landscaping and Properties committees to spend less than their 2011 budgets in order to help make up the 2011 shortfall that already exists due to snow. As you may appreciate, there is not much in our 2011 budget that is discretionary spending. The likely reasons for busting our budget include more than budgeted snow removal expense which we have in 2011, unexpected legal matters, transition matters and unpredictable emergencies. The Board and I, as your Treasurer, are committed to monitoring our Homeowners' Association community property and financial affairs to enable us to conduct all community business in the long term best interests of our community and to avoid a 2011 operating deficit. However at this time, I cannot predict whether or not we will be able to avoid a 2011 deficit, which if it occurs, would necessitate an assessment.

Let us hope that other budget busters do not materialize and that the snow gods choose to be kind to us the rest of 2011!

Should you have any questions about this Chant article or about the HOA's financial condition, please contact me at amg\_56@hotmail or by phone at 609.931.0651.

## COMMITTEE REPORTS

### CLUBHOUSE COMMITTEE

KATHY PLATT, CHAIR

Now that the new year of 2011 has started, and hopefully the snow storms are over, it is time for an article for the Chant. The officers for the Clubhouse committee are the same as last year. They were nominated and all accepted their positions again with Alice Statz as secretary, Denise Raisch as vice-chair and Kathy Platt as chair.

At the first meeting for the New Year the committee decided we must be very cost conscious but reasonable with the upkeep of the building. The following items will be completed keeping this in mind.

I am sure most of you have realized that the entry doors of the Clubhouse need to be refinished. We have received bids and this is to be completed in the spring. The doors will need to be removed so security will be addressed when the time comes. We will keep the community informed of when and how this will be accomplished.

We were originally going to refurbish the pool tables with new felt this year, but to be cost conscious, we will realign them and then put the new felt on next year.



The Clubhouse Committee has been asked to take on the task of decorating the Clubhouse for special times of the year. Spring is arriving so we will be doing some seasonal decorating soon.

In conjunction with the Properties Committee, we will contact the utility companies (Verizon/Cablevision/PSE&G) requesting they straighten out the boxes that occupy portions of most of the lawns.

Efforts have been made to get bids to put blinds in the card rooms. We have not received them to date, but it is a work in progress. If we do not put blinds on those windows we will have fading of the window treatments currently in both rooms as well as damage to the carpeting and furnishings from the sun. Those women and men who use the rooms during the day have found that the sun causes problems when they attempt to play cards or games. Hopefully, we will be able to get good enough bids that this can be completed this year.

Overall we are doing our best to maintain the Clubhouse.



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**FINANCE COMMITTEE**

KEN PRIZEMAN, CHAIR

The finance committee has been very busy the last three months. With all the snow and ice that we have had, our snow budget is already showing a deficit for 2011. The committee has been trying to find ways to assist the board in creating surpluses in other areas of the 2011 budget to offset this deficit.

Our contract with Wentworth is up in September of this year and the board has asked the finance committee to do the contract renewal search for a management company. We have asked members of the clubhouse and landscape committee and Mark Maleson to assist us in the search. John Rooney is the lead person of this sub-committee.

The finance committee would like to welcome its two new members for 2011 Joseph Sardella and Tony Scalcione



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**HOSPITALITY COMMITTEE**

LIBBY FISCHBERG, CHAIR

BERNADETTE ROONEY, SECRETARY

The Hospitality Committee unanimously voted to eliminate manning of the Hospitality Desk, since the development has very few new residents. Each committee sponsoring a social event will provide a sign-up sheet placed in the Clubhouse, and there will be a lock-box for dropping off checks.

The responsibilities of this committee are broken down as follows:

- Library: Mary Ann Walters and Rosina Cifelli
- Sunshine: Alice Statz, Arlene Petruska, and Ellie Friedberg
- Key Fobs: Sally Ashmen and Rosina Cifelli
- I.D. Cards: Sally Ashman

All points of contact are listed on the Clubhouse's internal bulletin board.

Please feel free to contact each member if you need assistance.

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**SOCIAL COMMITTEE**

DEE GAMBINO, CHAIR

MELA GRIFFITHS, SECRETARY

We held our January Election meeting which evolved into a meeting of change. We could not find a member who would be able to commit to a full calendar year of being in charge of planning the events and presentations necessary to fulfill our mission for the community. After a great deal of thought provoking discussion, the following decisions were made and were approved by The Board.

1.) The committee members will each volunteer to be chairman for a calendar month. They will assume the responsibility of running the meetings and will see to it that the business of the Social Committee continues as planned. Henceforth we will be known as the "Calendar Girls." Ms. February Chair is Cheryl Vecchiolla and Ms. March Chair is Theresa Gatti. This is a trial year---if it works, we will continue it.

2.) The method of making reservations for events and paying for them has been changed. We have secured a "lock box" which has been placed on the hall side of the Hospitality Desk. It is clearly marked as is the suggestion box for your use. Extra flyers will be placed on the shelf of the box. All of our event flyers will have a reservation tear off form. Please fill out the form/make your check payable to Enchantment HOA/attach the check to your form and deposit it into the lock box. This box is available 24/7, there are no time restrictions other than that of the cutoff date for the event. We hope that you will find this more convenient.

3.) An Auxiliary Volunteer Association will be formed. It will consist of resident volunteers (men and women) who would like to contribute their time and efforts to an event or project involving the clubhouse or community without formally belonging to a committee. Signup forms will be available for you to indicate in what way you can help. Example: baking/setup of tables and chairs/decorating---not only for events but also for holidays/distributing fly-

ers for presentation and events/etc. When the need arises, we can then call upon you. This commitment on your part is not set in stone but can be interesting and fun.

We are planning a presentation by the Hamilton YMCA on February 16, one on the underground railroad in our area, others on fly fishing and bird sculpture, Alzheimer Disease and an eight session course on Line Dancing. (dates TBA) Some event considerations are a tour of Yankee Stadium, Karaoke night, Wine Tasting plus, a James Beard Culinary Event, etc. Your suggestions for events that we may all enjoy are welcome.

Is it Spring yet???????????

**SUDOKU**

**Medium**

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8	4		5		2		9	
		6						4
	2			4				5

**Answers on page 18**

# Living The Dream

*Our Hospitality Committee  
One id card, library book, keyfob, or  
sunshine card at a time*



# Living The Dream

*Knitters and Crafters*

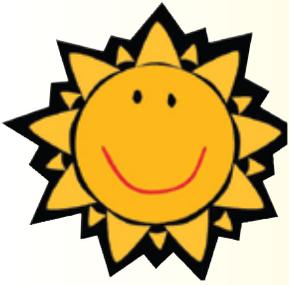
*One special Olympics scarf at a time*



# Living The Dream

*Let it snow, one flake at a time  
NOT!*



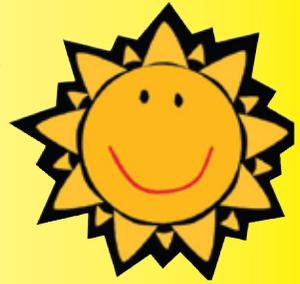


***Illness, Hospitalization,  
Bereavement in the  
Enchantment neighborhood . . .***

***Let the Sunshine Committee know***

***Contact Arlene at 838-7381 or***

***Alice at [astatz@optonline.net](mailto:astatz@optonline.net)***



## LADIES

***Coffee & Conversation  
at Panera Bread***

***9:30am the first Tuesday  
of the month***



## BOOK CLUB

***To All  
Enchantment Readers:***



***Join the club at 9:30  
on the third Tuesday of every  
month at Barnes & Noble.***

## CLUBS

### ACTIVE ADULT CLUB

RONNA WYBRANIEC - PRESIDENT

We wish to thank all residents who participated in our yearly Super Bowl. The winners shared a total of \$800.00

Now that spring is at our doorstep, we hope to see our monthly bingo fans and, hopefully, some new players for an evening of chat, fun and of course \$\$\$ prizes. We have changed some of our games and prizes so that we may continue to provide a night out for our fans & guests.

Our bingo dates are the fourth (4th) Friday of each month, except the months of July & August, starting at 7pm. Hope to see you there

As always, we thank you for your continued support of our 50/50 raffle & bingo.

### KNITTERS AND CRAFTERS

MARY RAGNO  
SARA LEVITT AND  
DIANNE NEVERAS



A thank you to our knitters and crocheters who made scarves for the Special Olympics Scarf Project. Twenty-three scarves were delivered to the Special Olympics Training Facility in Lawrenceville, beautifully made in the colors that the Special Olympics required for this year. They will be given out to all of the athletes, volunteers and coaches to be worn at the 2011 Special Olympics Winter Games. The Lawrenceville facility's goal for this year was 1,000 scarves and they easily reached that goal. The extra scarves collected will be donated to the states that have not reached their goals. The colors for the 2012 games will be revealed early this year and we will again be participating.

We would like to thank everyone who participates in

our Knitters and Crafters Club for making it such a successful activity in our community. This month we have again completed many projects as you can see by our pictures. We are so happy with our completed projects and enjoy getting together as a group. We also had our candy making last month under the supervision of Roseanne Carbonara. Thank you again Roseanne for your supervision in showing us how to make out candy treats.

We also want to thank Sharon Rutkowski for showing us how to make crocheted children's hats and crocheted flowers.

### ENCHANTED WOMEN'S SOCIETY MARY CARRINGTON

The Enchanted Women's Society is celebrating the departure of winter and the arrival of spring with the following calendar of events:

**Tuesday February 22**  
Pot Luck Lunch at the Clubhouse

**Wednesday March 9**  
Philadelphia Flower Show  
Philadelphia by train

**Tuesday March 15**  
St. Patrick's Day Lunch  
Dublin Sq. Restaurant in Bordentown

**Wednesday April 13**  
Lunch and a Movie  
West Windsor Theater

**Tuesday May 10**  
Mother's Day Tea at the Clubhouse

In addition: Knitting by the Fire at the Clubhouse takes place every Monday at 1PM

Games (Dominoes and Rummikub) at the Clubhouse takes place every Thursday at 1PM

All Enchanted Women are welcome to join us for all events. More information will follow via email.



**ENCHANTMENT PHANTOM  
INVESTMENT CLUB (EPIC)**

ALLEN GOLDSTEIN

Thank you to Ken Prizeman for conducting an educational session on reading financial statements at the January 4, 2011 meeting of the Enchantment Phantom Investment Club (“EPIC”). Also attending the session were members of the Finance Committee and the Board. For those of you who may read financial statements, a couple of key takeaways from Ken’s presentation are:



1. No two sets of financial statements are the same because each organization is different and the financial statements are designed to present fairly each organization’s financial results. However, there should be consistency among the presentations for public companies and for homeowner associations. For example, publicly held companies have to comply with public company reporting requirements and need to provide information sought by investors, financial analysts, debt-holders

and regulators. It is not uncommon for these parties to request additional information in order to better understand what is going on at a company.

2. Financial statements report on past financial results and are not predictive of future results. Investors should not rely only on financial statements to evaluate the future performance of entities.

Options were another subject discussed on January 4 and we all have a lot to learn. Options, which may cover stocks, commodities and fixed income instruments, are used to hedge risks and/or generate income. They may be call or put options and you are either a buyer or writer of options. You can be covered or naked.

At the February 1, 2011 meeting we discussed what are “in the money call options” and concluded we should continue to learn more about options trading. If you know of anyone who is knowledgeable about options trading, please let Allen Goldstein know at [amg\\_56@hotmail.com](mailto:amg_56@hotmail.com).

If you would like to learn about options trading and are interested in learning about and discussing investment opportunities, consider attending an EPIC meeting. We meet the first Tuesday of the month in the Clubhouse at 7pm.

Our investment performance (using play money) from June 2010 through the last Friday in January, 2011 was almost 9%. The club in November added stock positions in the oil and technology sectors. The club chose to realize gains and losses on certain positions and not to add to its investments during December and January because there was concern that the markets were overpriced and that there was considerable uncertainty about how the markets would perform in the future. After missing two strong months of stock market performance, the club jumped in at its February 1 meeting and bought financial services, technology and transportation companies as well as an ETF investing in a diversified portfolio of large Chinese companies. The club expects to be a buyer (using play money) in the next and last 3 months of its first year of operations. If you want to participate in a stimulating and robust discussion about investment opportunities, please join us at these meetings. As one club member wrote about our February 1 meeting, “thank you very much for an interesting, fun evening last night at the meeting”.

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## 2011 PART A PREMIUMS, DEDUCTIBLES & CO-PAYMENTS\*

### Part A (Hospital) Deductibles Per Benefit Period

- \$1,132 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$283 per day for 61-90 days
- \$566 per day for days 91-150 (*lifetime reserve days; non-renewable*)
- All costs for each day beyond 150 days

### Part A Monthly Premium

- 40 or more quarters                      \$0
- 30 – 39 quarters of coverage        \$248.00/month
- Less than 30 quarters                 \$450.00/month

### Skilled Nursing Facility Care

- Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay (*day of discharge not included*)
- Beneficiaries pay \$141.50 per day for days 21-100
- Beneficiaries pay all costs after 100 days
- Does NOT include custodial care

### Paying for Hospice Care

- Co-payment up to \$5 per outpatient prescription drug
- 5% of Medicare-approved amount for inpatient respite care

## 2011 PART B PREMIUMS, DEDUCTIBLES & CO-INSURANCE\*

Part B (Medical) Annual Deductible            \$162.00

Coinsurance for most services 20% of Medicare approved amount after annual deductible

### Part B Monthly Premiums

If Your Yearly Income is		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$96.40 if Part B effective date <u>prior</u> to 2010 + \$110.50 if Part B effective date 2010 + \$115.40 if Part B effective date 2011
\$85,001-\$107,000	\$170,000-\$214,000	\$161.50
\$107,001-\$160,000	\$214,001-\$320,000	\$230.70
\$160,001-\$214,000	\$320,001-\$428,000	\$299.90
Above \$214,000	Above \$428,000	\$369.10

+ Most Part B enrollees with income below the base rate will continue to pay 2010 level premiums due to the "Hold Harmless" provision. Exceptions are those whose premiums are not withheld from Social Security benefit payment – they will pay \$115.40.

\* Applies to Original Medicare Plan (Medicare Fee-for-Service)

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**"RETARDED"  
GRANDPARENTS"**

*Written by a third grader, on what his grandparents do.*

After Christmas, a teacher asked her young pupils how they spent their holiday away from school.

One child wrote the following:

We always used to spend the holidays with Grandma and Grandpa. They used to live in a big brick house, but Grandpa got retarded and they moved to Arizona. Now they live in a tin box and have rocks painted green to look like grass. They ride around on their bicycles, and wear name tags, because they don't know who they are anymore. They go to a building called a wreck center, but they must have got it fixed because it is all okay now. They do exercises there, but they don't do them very well. There is a swimming pool too, but they all jump up and down in it with hats on. At their gate, there is a doll house with a little old man sitting in it. He watches all day so nobody can escape. Sometimes they sneak out, and go cruising in their golf carts. 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 man in the doll house. The ones who do get out, bring food back to the wrecked center for 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 want to be the man in the doll house. Then I will let people out, so they can visit their grandchildren.

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4	7	8	3	9	6	1	5	2
3	8	9	4	6	7	5	2	1
2	5	7	9	8	1	6	4	3
1	6	4	2	5	3	9	7	8
8	4	3	5	1	2	7	9	6
5	9	6	7	3	8	2	1	4
7	2	1	6	4	9	3	8	5



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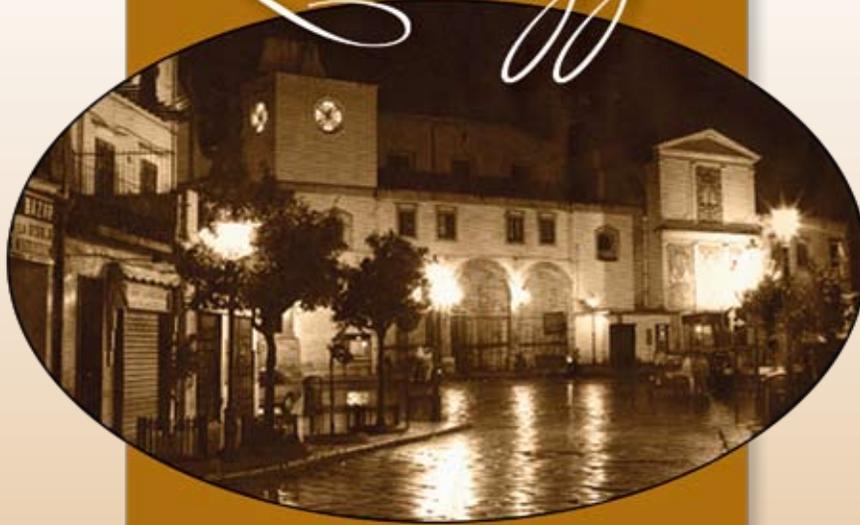
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