

# Edgewater Community Newsletter

ISSUE 10

OCTOBER 2023

## Winter is Coming ...

Mother Nature will soon be upon us ... again ... and we're busy preparing the grounds and equipment. Over the next month the pool will be closed, picnic tables stored, outside water turned off. Are you prepared? If you're leaving us for the season, make sure you fill in a consent form, reminding us to check your unit during cold months; turn off your water heater; make sure cabinet doors are open for air circulation, and most of all, turn your thermostats to 55 degrees.



### INSIDE THIS ISSUE:

Board  
Highlights 2

Bikes, Dogs,  
Grapes 3

Insurance  
Guidelines 4

Recipes 5, 6

## Board Members Are Volunteers ...

All your elected board members are volunteers. If you have a complaint or concern do it through the proper channel, not by bothering a board member at a social event, calling them on the phone or knocking on their door. Contact Rick at the office by phone or email and let him know your concern. Email or filling out a complaint form is the preferred method because it creates a paper trail. The same holds true for our maintenance employees. Don't complain to them. They have jobs to do and don't want or need your input on how the operation should run.

Come to a board meeting to express your views, or, if you think you can be a productive asset to the community, submit your name to be placed on the ballot for the next election. The really sad part is that the few residents that are the biggest complainers don't attend board meetings. There is always time before the meeting agenda begins, as well as time following the meeting for residents to speak.

## BOARD OF MANAGERS

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## *Edgewater Condominium Association*

### Meeting Highlights- September 29, 2023

**Winterizing:** The Pool will be closing by the end of the week. Once the pool is closed, the Pool Building will be ready for bike storage. Please make sure your bicycles are identified with your name and unit number. Residents will be contacted in the Spring when it is time for them to remove their bicycles from the Pool Building

**Consent Forms:** Please make sure to turn in the consent forms as the cold weather nears. Note: if temperatures go below 20 degrees, units are checked, but a consent form should be on file with the Office.

**Old Internet:** The internet equipment left by the prior internet service company is being removed from the buildings. The Concrete facia is being repainted and looking very nice.

**WWTP Blower Shed:** Despite several issues with blower motors and pumps, all are repaired and back on track again.

**Budget Discussion:** The Board will meet one more time this week to finalize the 2024 budget. An HOA increase of \$40 for a one-bedroom and \$60 for a two-bedroom unit is anticipated. The budget will be presented at the October 2023 meeting and voted on at the November 2023 meeting.

**Exercise Room Donations:** Several items were approved for donation to Edgewater Condominium Association in accordance with the Rules & Regulations. The room has been cleaned up and organized with working and safe equipment. A goal is to add and/or upgrade equipment as funds may become available.

**Individual Unit Upgrades:** Several requests for upgrades to individual units were approved as they included consistency and use of insured contractors. The Board appreciates those who improve the conditions of the buildings as it helps all of us..

## Bicycle Storage ...

The bike racks will be removed by the end of October. Anyone wishing to store their bikes in the pool building may do so, providing they are properly identified with name and unit number. Bikes must be removed from the pool building by May 15, 2024.

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## Dog Walking ...

A reminder to all that pet walking and waste disposal also includes the areas across from all buildings, including the areas across from the 400, 500, pool, 900 buildings and the exit road.



## The Grapes ...

Although we all enjoy the smell of the grape vineyard and most of us enjoy the taste, a reminder that our grapes are under contract with a local harvester. Picking a handful is never really a problem, but filling basket after basket for your own personal use is not allowed. Wait until they have been harvested and check near the end of the rows where the mechanical harvester misses. Take all of them you wish. Keep in mind others may want some as well, so don't do you own personal grape harvest.





# John J. Grimaldi & Associates, Inc.

## ~INSURANCE GUIDE FOR UNIT OWNERS~

It is the responsibility of each unit owner to carry his/her own personal property and casualty insurance covering their personal property, personal liability and additions or alterations, which have been made to your unit. This outline of recommended coverage and the insurance requirements outlined in the association legal documents should be used when you discuss your specific insurance needs.

### **PERSONAL PROPERTY**

Determine the replacement cost value of your personal possessions, excluding items of special value such as jewelry, furs, antiques, and collections. Request a replacement cost coverage policy subject a \$250 or \$500 deductible. Coverage must be written on an "All Risk" basis.

### **ADDITIONS/ ALTERATIONS/CONDOMINIUM DEDUCTIBLE**

Your Association coverage **does not** include coverage to replace any improvements, alterations or upgrades that you have made to the building within your unit such as a finished basement or an upgraded kitchen. **You must include coverage for the Association deductible (\$10,000) under your HO-6 or condominium owner's policy dwelling section.** This dwelling coverage must be written on an "All Risk" basis. Please refer to the association documents relative to Insurance to determine your specific needs.

### **LOSS ASSESSMENT ENDORSEMENT**

This coverage protects the unit owner from special assessments resulting from inadequate association insurance, such as a large liability loss that exceeds the limit of the association policy or a property loss for which the association insurance is inadequate. We recommend a minimum of \$10,000 written on an "All Risk" basis.

### **RENTAL ENDORSEMENT**

If your unit is rented for investment purposes, you should endorse your policy, in addition to the above coverages, to include loss of rents coverage and include loss or theft of your personal property.

### **PERSONAL ARTICLES FLOATER**

Most policies limit coverage for loss caused by theft of jewelry, furs, guns, silverware, antiques, coin and stamp collections. Items such as these should be appraised and specifically listed to insure full payment.

### **COMPREHENSIVE PERSONAL LIABILITY AND MEDICAL PAYMENTS COVERAGE**

Protects you and your family from liability claims for bodily injury or property damage to others for which you are held legally liable. This coverage is provided for occurrences within your unit and for Personal activities away from the unit. We recommend you purchase a minimum of \$300,000.

### **PERSONAL UMBRELLA**

This coverage is written on a separate policy and is available for amounts of \$1,000,000 or more. It provides excess liability coverage over your personal automobile liability, HO-6 liability and other personal liability policies such as boats, rental property, etc.



### **Brownie Truffles**

These brownie truffles need just 4 ingredients to make and make the perfect no bake treat!

#### **Ingredients**

2 cups Nutella  
3/4 cup coconut flour  
1/2 cup maple syrup  
2 cups chocolate  
Sea Salt

#### **Instructions**

- In a large mixing bowl, combine your chocolate spread, coconut flour and maple syrup. If the batter is too thick, add extra syrup until a thick, creamy dough remains.
- Line a large plate with parchment paper. Using your hands, form small balls and place them on the plate. Refrigerate.
- Melt your chocolate. Remove your truffles from the fridge. Moving quickly, dip each truffle in the melted chocolate, ensuring they are all evenly coated. Sprinkle with Sea Salt.
- Place back on the plate and refrigerate until firm.

#### **Notes**

**TO STORE.** Store these truffles at room temperature or in the fridge for up to 2 weeks. Always keep them in an airtight container.

**TO FREEZE.** You can also freeze the truffles for up to 2 months. Put sheets of parchment paper in between the truffles to prevent them from sticking to each other.





### White Chicken Chili

This one-pot white chicken chili recipe is made with a satisfying mix of Southwestern ingredients, making it irresistible and creamy without any dairy! It's perfect for a quick, easy, and hearty dinner.

#### Ingredients

2 cups cooked chicken breast shredded  
2 tablespoons olive oil  
1 medium yellow onion finely chopped  
3 cloves garlic minced  
2 jalapeno peppers finely chopped  
1 teaspoon ground cumin  
1 teaspoon garam masala  
1 teaspoon smoked paprika  
1/2 teaspoon salt  
1/4 teaspoon pepper  
4 ounces diced green chiles canned  
1 cup corn kernels  
30 ounces cannellini beans drained and rinsed  
4 cups chicken broth  
1 lime juiced

#### Instructions

- Add olive oil to a large pot and place over medium heat. Add the chopped onion and sauté until it begins to soften, about 3-4 minutes.
- Add the minced garlic, chopped jalapeños, ground cumin, garam masala, smoked paprika, salt, and black pepper. Stir well to combine. Mix in the corn and green chilies. Gently fold in the drained and rinsed cannellini beans, then pour in the chicken broth.
- Allow the chili to gently simmer, uncovered, for about 15-20 minutes. For a thicker texture, mash some of the beans to the side of the pot.
- Stir through the shredded chicken, add the juice of the lime, and continue simmering for an additional 5 minutes to ensure the chicken is heated through. Remove the pot from the heat, add toppings, and serve immediately.

#### Notes

**TO STORE:** Store the cooked and cooled leftover chili in an airtight container in the refrigerator for 4 to 5 days. I like to keep the leftovers in individual portions for easy grab-and-go lunches.

**TO FREEZE:** The chili also freezes well for up to 6 months. Let the leftovers thaw in the fridge before reheating.

**TO REHEAT:** Reheat the chili in a saucepan over medium heat or for 1 to 2 minutes in the microwave.