

Edgewater Community Newsletter

ISSUE 12

DECEMBER 2023



May all of your dreams come true during this holiday season, and your heart be filled with love, happiness and gratitude. Sending the best wishes to you and everyone you love.

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Merry Christmas!

Edgewater Condominium Association

Meeting Highlights- November 25, 2023

2024 Budget: The 2024 Budget was approved. As of January 1, 2024, the HOA fees will increase as follows: 1-bedroom from \$277 to \$317 monthly and 2-bedroom from \$388 to \$448 monthly. In addition, Rick will be sending out the 2024 budget, along with the coupon booklets, directory, and other important information, in the December mailing.

HOA Payments: The Board is looking at implementing cashless payments via a credit card system. Absolutely no cash payments will be accepted as for safety, there can be no cash left in the Office. Checks will continue to be accepted for HOA payments.

Consent Forms: A reminder to turn in the Consent Form for entrance to check your unit during the winter. If the temperature drops below 20 degrees, we will check it regardless.

Prepping for Winter Weather: Leaf pickup has been completed for the year and the crew is prepping for the upcoming winter months. The beach stairs have been stored to avoid weather damage.

Paver Installation: Please remember anything installed Lakeside, such as pavers to help with water retention, needs to first be approved by the Board. **Permanent decks** are not permitted, but pavers and floating floors are as long as they meet the requirements in the Rules and Regulations. Sending a request to the Board allows discussion and the opportunity to make sure your paver installation is permitted.

Dog Walking: A reminder will go out in the December 2023 Newsletter that dogs should not be walked on the sidewalks of building fronts with the exception of entering and exiting your unit. In addition, dogs should not be relieving themselves on the front yard, shrubs, or flowers planted on the front lawns of buildings nor on the porch posts or corners. Please walk your dog away from building fronts and be respectful of the distance to your neighbors homes when you are walking your dog or letting it relieve itself of Lakeside as well. Residents and visitors who are not following the request will be reminded on an individual basis.

Mice: Unfortunately we all experience an issue with mice from time to time. The best prevention is to keep your unit clean and clutter-free. It's important to remember we are not an apartment complex so we cannot randomly go into private residences and inspect for cleanliness.

Speed Limit: Though there are fewer residents here in the Fall/Winter months than the Spring/Summer months, it is important to obey the speed limit signs posted within the Community. Safety is of utmost importance and we appreciate everyone's help with keeping your speed at or below the posted limits. Residents and visitors who are not following the request will be reminded on an individual basis.

Exercise Room: Please remember to turn off the lights and make sure the door is shut tight when finished using the exercise room. We are fortunate to have a nice, clean, organized exercise room and appreciate the help with making sure it stays that way. Residents and visitors who are not following the request will be reminded on an individual basis.

Respectfully submitted,
Kimberly A. Alonge, Secretary



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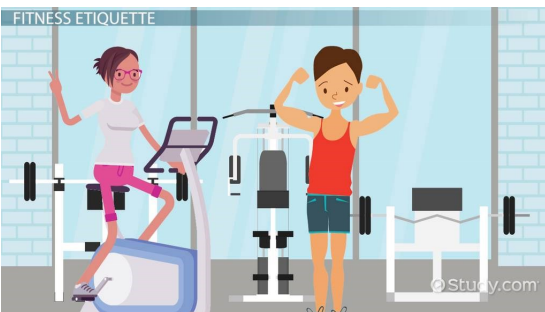
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Annual Mailing ...

The annual mailing, consisting of a cover letter from Board President Lee Davies, the adopted 2024 Budget, an updated Community Directory, the latest Rules and Regulations and a 2024 Payment Coupon Book. **A note to all: the 2024 maintenance fees have increased to \$317 for a one-bedroom/efficiency unit and \$448 for two-bedroom units.** Plans are in the works to be able to accept credit card payments by January 1.

Responsible Pet Walking ...

- Walk pets away from buildings whenever possible.
- Don't let your pet do their business on the decks, or anyone's flowers, shrubs, decorations, etc.
- Clean up after your pet in all areas of the community including fields and near the WWTP.



Exercise Room Etiquette ...

The exercise room is there for all to enjoy but are you being a good neighbor and cleaning off the equipment when you finish? Have you closed any windows that might be open? Are the lights and fans turned off?



SLOW  **DOWN**
YOU LIVE HERE, WE LIVE HERE

Dumpsters & Holiday Trash ...

As the holidays approach this is a good time to remind everyone that Christmas wrapping paper should be put inside plastic trash bags inside the left dumpster. Pizza boxes and anything that has had food in it goes in the dumpster as well. Corrugated cardboard cartons and boxes should be broken down FLAT before placing them inside the right side dumpster.



Snow Shovels & Ice Melt ...

Mother Nature will soon be dumping her winter reminder upon on in the form of the dreaded four-letter word: S-N-O-W. Since we do not have 24-7 maintenance service, snow shovels and ice melt have been placed at all buildings for residents to use as needed. The maintenance crew does the best they can in the time that they are here but there are times when we all have to pitch in.





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.

Vegan Butternut Squash Soup

Ingredients:

- 2 tablespoons extra-virgin olive oil
- 1 large yellow onion, chopped
- ½ teaspoon sea salt
- 1 (3-pound) butternut squash, peeled, seeded, and cubed
- 3 garlic cloves, chopped
- 1 tablespoon chopped fresh sage
- ½ tablespoon minced fresh rosemary
- 1 teaspoon grated fresh ginger
- 3 to 4 cups vegetable broth
- Freshly ground black pepper

FOR SERVING

- Chopped parsley
- Toasted pepitas
- Crusty bread



Instructions

Heat the oil in a large pot over medium heat. Add the onion, salt, and several grinds of fresh pepper and sauté until soft, 5 to 8 minutes. Add the squash and cook until it begins to soften, stirring occasionally, for 8 to 10 minutes.

Add the garlic, sage, rosemary, and ginger. Stir and cook for 30 seconds to 1 minute, until fragrant, then add 3 cups of the broth. Bring to a boil, cover, and reduce heat to a simmer. Cook until the squash is tender, 20 to 30 minutes.

Let cool slightly and pour the soup into a blender, working in batches if necessary, and blend until smooth. If your soup is too thick, add up to 1 cup more broth and blend. Season to taste and serve with parsley, pepitas, and crusty bread.

CABBAGE ROLL SOUP

INGREDIENTS

- o 2 teaspoons olive oil
- o salt and pepper to taste
- o 1 pound ground beef I use 90% lean
- o 1 onion finely diced
- o 2 teaspoons minced garlic
- o 4 cups coarsely chopped green cabbage
- o 2 carrots peeled, quartered and sliced
- o 4 cups beef broth
- o 3 8 ounce cans tomato sauce
- o 1/2 cup uncooked long grain rice
- o 1 bay leaf
- o 3 tablespoons brown sugar
- o 2 tablespoons parsley



INSTRUCTIONS

- o Heat the olive oil in a large pot over medium high heat. Add the ground beef and season with salt and pepper to taste.
- o Cook, breaking up the meat with a spatula, until beef is browned, approximately 4-5 minutes. Add the onion and garlic cook for 2-3 minutes.
- o Add the cabbage, carrots, beef broth, tomato sauce, rice, bay leaf and brown sugar to the pot. Season with salt and pepper to taste.
- o Bring to a simmer and cook for 25 minutes or until rice is tender. Remove bay leaf and discard.
- o Sprinkle with parsley and serve.