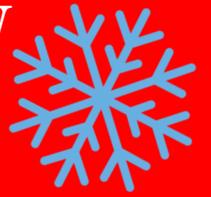


# Edgewater Community Newsletter



ISSUE 1

JANUARY 2022

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Wishing you all a Happy, Safe and  
Healthy New Year.  
Looking forward to seeing familiar  
faces in the Spring!

### **Edgewater Condominium Association Board of Managers' December 18, 2021 Meeting Highlights**

The Board of Managers' meeting was held on Saturday, December 18, 2021, at 11:01 am via Go to Meeting. Highlights of the meeting include:

- The Edgewater Sweatshirt order is here. They are currently being sorted and Rick will notify you when they are ready for pickup if you are currently here. Those who ordered a sweatshirt and will not be here until after the New Year, can pick them up when you arrive.
- Casella Plumbing will be here to install a new valve for the water pressure situation. The entire community will need to have the water shutoff when this repair happens and Rick will send notification via email with details about the time and day.
- Two weekends of wild windy weather resulted in a brownout, which damaged the pump at the West end station and the loss of some dying trees and limbs. All have been repaired and cleaned up as needed.
- The annual mailing was sent. When you open it, you will find a coupon book, necessary required literature that must be sent out annually, the new Edgewater Rules and Regs, and the Community Directory.
- Do you have a hidden musical talent you would like to share with our community? We are looking to have music nights by the firepit for 2022. Let Marilyn Gollnitz know if you would like to join the "band"! Look for more information in an upcoming newsletter.
- The next meeting will take place at 11:00AM on Saturday, January 29th via GoToMeeting. All monthly meetings will take place via GoToMeeting until further notice.

Respectfully submitted,  
Kimberly A. Alonge, Secretary

**HAPPY NEW YEAR  
2022!**

#### **BOARD OF MANAGERS**

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**WE WANT YOU!**

Do you have a musical talent?

Can you play an instrument?

Can you carry a tune?

Seeking individuals to join us at the fire pit in 2022 for seriously fun amateur jam sessions. Contact a board member to sign up.



# 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.

# Red Lentil Butter Bean Soup

Healthy, flavorful, and brimming with plant-based goodness, this oil-free Red Lentil Butter Bean Soup is comforting, simple, and easy to pull together. *(This recipe was inspired by the Domestic Goddess).*

## Ingredients

### Base Ingredients:

- 1 medium **yellow onion**, fine dice
- 2 Tablespoons **minced garlic**
- 3 cups low-sodium **vegetable broth**
- 3 cups **water**
- 1 Tablespoon reduced-sodium **tamari** or **soy sauce**
- $\frac{3}{4}$  cup dry **red lentils**, picked through and rinsed

### Spice/Herb Ingredients:

- 1 teaspoon **garlic powder**
- 1 teaspoon **onion powder**
- 2 Tablespoons **dried minced onions**
- 1 teaspoon **dried crushed thyme leaves** (+/-)
- $\frac{1}{4}$  +  $\frac{1}{8}$  teaspoon **dried mint** (+/-)
- $\frac{1}{4}$  +  $\frac{1}{8}$  teaspoon **turmeric** (+/-)
- $\frac{1}{8}$  teaspoon **black pepper** (+/-)
- $\frac{1}{2}$  to  $1\frac{1}{4}$  teaspoons **sea salt** (+/-)
- 1 **bay leaf**

### Other Ingredients:

- 2 [ 15 oz. cans ] **butter beans**, drained, rinsed, divided
- 2 to 4 cups fresh **baby spinach**, chopped
- 1 teaspoon **distilled white vinegar**



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## Instructions

1. Place the **Spice/Herb Ingredients** (except the bay leaf) in a small bowl, mix well, set aside.
2. In a large ceramic/enamel-lined pot or similar stock soup pot, add the diced onions, sauté over medium-high heat until the onions begin to soften, approximately 7 to 9 minutes, stirring periodically to prevent burning. Add a tablespoon or so of water if they start to stick and/or to prevent burning.
3. Add the minced garlic, sauté for 30 seconds, then add all the remaining **Base Ingredients** and **Spice/Herb Mix**, stir well to combine. Bring the mixture to a boil, tuck in the bay leaf, then lower to a low-boiling simmer.
4. Simmer for 15 minutes, then add the chopped baby spinach, and **one can of the butter beans**, simmer for 5 minutes, stirring occasionally.
5. Once all the red lentils are completely tender and have broken down, stir, then push some of the butter beans up against the side of the soup pot and mash them to create a thicken broth. Simmer for several minutes.
6. Add the remaining can of butter beans and distilled white vinegar, simmer for 5 minutes, check for seasonings, adjust accordingly (if needed).
7. Remove the soup from the stove and allow it to sit for 5 minutes for the flavors to marry. **Remove and discard the bay leaf.** Serve with flatbread or crusty bread.

## Apple Pie Roll Ups

Flakey, buttery crescents rolled and stuffed with roasted apples, cinnamon, sugar and pecans, drizzled with cream cheese icing.

### Ingredients

- 1 package refrigerated crescent dough
- 1/3 cup brown sugar
- 1 teaspoon cinnamon
- 1 teaspoon apple pie spice
- 4 tablespoons finely chopped pecans
- 1 large red apple
- 2 tablespoons butter - melted

### ICING

- 1 ounce cream cheese - softened
- 1 tablespoon butter - softened
- 2 cups powdered sugar
- 1/4 teaspoon vanilla
- Milk



### Instructions

Preheat oven to 350 degrees and line a baking sheet with parchment paper or foil - lightly greased with cooking spray.

Unroll crescent dough and separate crescent triangles out on a clean, flat surface. Divide brown sugar, cinnamon, apple pie spice, and pecans between the triangles.

Core the apple and slice into 1/2 inch wedges (you need one slice per crescent). Dredge apple slices in the melted butter, then place one on each crescent triangle at the wide end. Roll crescents wide end toward pointy end and place on prepared baking sheet.

Bake for 10-13 minutes until crescents are golden and apples are tender.

For the icing, cream together cream cheese and butter. Add powdered sugar and vanilla and mix. Add milk 1 teaspoon at a time until consistency is easily pourable. Drizzle over warm crescents and serve.

### Notes

Apples: Fuji or Gala work great.

