

## President's October Notes

It's getting near that time of year when a number of our residents are packing up to head for their winter homes. I hope that all will have safe travels.

In the meantime our fall projects and preparation for the winter months continue to move forward. The WWTP project is progressing and soon you will see activity on the property. It is also that time of year to begin preparing for fall and winter maintenance. One part of the fall maintenance will address the health and location of trees throughout our property. Of primary concern are the trees located near the edge of the lake. We need to insure they are of proper size and location to preserve the lake cliff and minimize additional deterioration. We are engaging a professional to assess our tree situation within our complex and provide recommendations. We anticipate receiving a report that will identify tree trimming to maintain healthy trees while promoting beneficial growth. We also anticipate recommendations that will include suggested tree trimming and removals that will minimize or eliminate present and future maintenance issues for our facilities. Diseased and dying trees will also be identified for elimination. Once the board receives the analysis and recommendations we will determine the need for contract or ECA manpower to perform the work and proceed with a plan to complete the task as far as the present budget allows and include any remaining items in future budgets. The work will proceed on a priority basis as determined by the Board of Managers here at ECA.

*Jeff Hoy*

## Treasurer's Report

For the eight months ended August 31, 2015 our net income year to date is \$119,059.13 compared to a budgeted net income of \$176,402.00.

The reason for such a difference is a combination of two major items:

1. The timing of budgeted expenses versus actual expenditures and
2. In August our books reflected a net loss on unit 701 of 20,817. Even though we did recognize a loss on the sale of this unit we still prevented the growth of this loss by selling it when we did. We are now receiving a monthly maintenance fee from this unit, which is a first in several years.

We have cash in the bank in the amount of \$324,746.00 as of August 31, 2015. This includes both our checking and reserve fund.

As I said in the previous month, I still believe Edgewater Condominium is financially solid as we approach the last quarter of 2015 and begin work on the wastewater treatment plant.

We still maintain an accounts receivable balance of \$2,430 for our special assessment that was due June 15, 2015. This consists of three homeowners and we have filed liens against these homeowners. Again, thank you to all homeowners who have submitted payments to date.

In October the board will resume budget meetings to review and approve the 2016 budget that was presented at the annual meeting in June 2015.

*Debbie Ferris*

Treasurer

## Highlights of the September Board Meeting

Many topics were discussed at the September board meeting on Saturday, September 26<sup>th</sup> in the Association Office. The highlights include:

- ◆ The WWTP project will begin once the contractor receives the pump sizing. Andrew Thompson and Hill Engineering will be on hand to oversee the project.
- ◆ Chimney inspections and cleaning are scheduled to be done October 7, 8 & 9. There was a discussion to make this a voluntary year for homeowners that have fireplaces in their units. Rick will communicate with those homeowners.
- ◆ The board discussed and approved the purchase of a new snow plow for the Gator. The current plow has to be manually adjusted each time it needs to be adjusted. The new plow has an automatic adjustment that will facilitate more efficient plowing during the winter months. Rick will sell the current plow.
- ◆ Annual consent forms will be posted on the website and the newsletter for snowbirds to complete prior to departure.
- ◆ The pool will close soon, but chairs will remain for residents to enjoy the autumn sunshine as long as weather permits.
- ◆ The beach stairway will remain open as long as weather permits.
- ◆ A new sign will be posted at the dumpster station forbidding construction debris, appliances, carpeting, furniture, doors, windows, TV's,

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# COMMUNITY NEWS

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## Board Meeting Highlights

- ◆ and electronic equipment to be dropped off at the location. Contact information for proper removal of these items will be included in the October newsletter, for individual residents to call.
- ◆ Rick will schedule a meeting between John Rauh of Kingsview Paving and the board to discuss the poor workmanship of paving at Edgewater this year.
- ◆ Requests for lakeside and unit front tree trimming, from two homeowners was discussed, in length, by the board. It was noted that several trees behind C&D buildings are close to the buildings, and need to be addressed. One board member pointed out that there are other trees, at the unit fronts that overhang onto the balconies, as well. Rick will schedule a meeting (with a professional tree service company) and tour of these areas and remainder of the grounds to get an estimate, and determine the safest way to address these issues. There are several dying pines that will need to be removed within the next few years, as well.
- ◆ Greg Smith reported on the dryer vent survey.
- ◆ Susan Mapston presented an end of season landscape report to the board, noting that many dying plants were replaced with new ones, other shrubs were removed and hosta planted in those areas.
- ◆ Debbie Ferris presented a graphic design, done by Wendy Gollnitz, to offer a visual suggestion to improve curb appeal.

*Janet Greene*

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## Dumpster Utilization and Abuse

The laziness of a few residents costs the association \$100 each additional time either dumpster is emptied. *Please break down all corrugated cardboard boxes before placing them in the recycle dumpster!*

The dumpster on the left is for trash ... the one on the right for recyclable materials. By now, everyone knows the difference between the two. Keep them separated.

Do not leave unwanted items on the ground in the dumpster corral. This also costs extra for removal. Call Bestway Disposal at 753-0235 to have your items hauled away. The area will be under video surveillance, and any violators will be contacted to come pick up their material.



## Fireplace Inspections

Although this was supposed to be a mandatory year for fireplace inspections, the Board decided at its September meeting to make this year voluntary.

The Board is reviewing the fireplace resolution and will be modifying it sometime before September of 2016.

A Ace of Hearths, our local chimney sweep will be here October 7, 8 and 9 to do a no charge visual inspection of the rooftop chimneys and surrounding area. They will reschedule to do internal inspections at a later date.

**If you have a fireplace and DO NOT want to have it inspected this year PLEASE CONTACT THE OFFICE BY PHONE, EMAIL OR POST OFFICE AS SOON AS POSSIBLE.**



# COMMUNITY NEWS

## Jack and Kathie Horst Honored ...

The Westfield-Barcelona Chamber of Commerce has announced that long-time Edgewater residents Jack and Kathie Horst are the recipients of its 2015 Community Service Award. "Jack and Kathie have donated countless hours to the betterment of the Westfield area and their lifelong commitment to volunteer work is impressive", the chamber noted.

Their local volunteer work extends to Edgewater. Jack served on the Board of Managers for the Edgewater Condominium Association. Kathie serves on the Landscape Committee and her gardening skills are evident around Edgewater. "The delightful garden next to the P building where the Horsts live is a good example of Kathie's years of service in beautification of Edgewater's grounds" noted Landscape Committee Chair Susan Mapston. "The value of her knowledge and advice are in fact beyond measure", Susan added, "and apparently so are Jack and Kathie's volunteering spirit".

Thanks Jack and Kathie for your many contributions.

For the Edgewater Board of Managers,

*Jeff Hoy*

## Pool Closing

It's that time of year again when we have to say goodbye to summer fun.

The pool will be closed beginning October 5th and will reopen in the Spring.

Lawn chairs and loungers will remain for those wishing to catch some of the warm rays of October.



## Beach Stairway ...

The beach stairway will remain open as long as our weather holds out! Enjoy it while you can ...



# COMMUNITY NEWS

## Edgewater Condominium Association

### CONSENT FORM

We/I hereby give the Board of Managers and staff of Edgewater Condominiums, Westfield, New York, permission to enter and check my unit during the winter months while We/I am gone. The signature below indicates that We/I will not hold the Board of Managers or their staff liable for any damages that may occur during Our/My absence, except to the common elements as proscribed in the declaration. (Please indicate the date you will be leaving and returning to Edgewater).

Thank you.

Unit Owner Signature	
Building and Unit Number	
Winter Telephone Number	
Date Leaving	
Date Returning	
Today's Date	

**We will check your unit twice a month,  
beginning in November and continuing through April.**

## COMMUNITY NEWS

### Insurance Guide



## 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.