

# Edgewater Community Newsletter

ISSUE 1

JANUARY 2021

## A White Christmas!! ...

Winter arrived with a vengeance on Christmas Day



### INSIDE THIS ISSUE:

November Board  
Highlights 2

Contractor  
Directory 3

Insurance  
Guide 4

Recipes 5, 6

## Join Facebook ...

Now is a great time to join the Edgewater Facebook page and share some holiday photos

## Edgewater Cookbook ...

If you are interested in submitting recipes for the community cookbook, please contact Kim Alonge at [68elvis@gmail.com](mailto:68elvis@gmail.com).

## Highlights of December Board of Managers Meeting

The Board of Managers meeting was held on December 19, 2020, at 11:00pm via Go to Meeting. Highlights of the meeting are:

- ◆ Steve Grimaldi, from Grimaldi & Associates Insurance gave an overview of the current coverage for the Association, which is set for renewal on January 1, 2021. A reminder to owners to make sure you have adequate insurance coverage for your unit. This information is periodically included in newsletters on the Association website and can also be obtained from Rick.
- ◆ The Annual Budget, including the new parking stickers, was mailed to owners in December.
- ◆ The money raised for the firepit was enough to purchase two more fire pits. When the fire pit opens, there will be three fire pits total in the fire pit area. We will be ready for Spring and the fire pit season to commence.
- ◆ The Rules & Regulations committee continues to update and evolve rules and regulations as needed. New updates were included in the annual mailing which all owners should have received in December.
- ◆ After looking at the state and county requirements, it has been determined that we cannot open the exercise room at this time. There are specific laws for private community requirements to open an exercise room. We are unable to fulfill these requirements to open under current restrictions.
- ◆ Thank you owners for attending the monthly online meetings and for staying involved. Your input is extremely helpful.
- ◆ Thank you Kimberly Alonge for the monthly displays on the Community Bulletin board.

The next meeting will be on Saturday, January 30 at 11:00 am via GoToMeeting.

Respectfully submitted,  
Kimberly A. Alonge, Secretary

### BOARD OF MANAGERS

Lee Davies, President  
(716) 720-2649  
[captdavies@yahoo.com](mailto:captdavies@yahoo.com)

Colleen McCarthy, 1st Vice President  
(770) 289-5840  
[mcbourne32@gmail.com](mailto:mcbourne32@gmail.com)

Suzanne Krzeminski, 2nd Vice President  
(716) 713-2397  
[skrzeminski9723@gmail.com](mailto:skrzeminski9723@gmail.com)

Lee Jette, Treasurer  
(540) 550-7806  
[phoneman22644@gmail.com](mailto:phoneman22644@gmail.com)

Kimberly Alonge, Secretary  
(716) 753-0453  
[68elvis@gmail.com](mailto:68elvis@gmail.com)

**CONTRACTOR LIST**

The following is a list of available contractors that have done work here at Edgewater in the past. These are all independent contractors and we show no preference.

**ELECTRICIANS:**

Sanderson Electric	716-753-0536
Simpson Electric	716-753-6997
Stratton Services	716-269-9916

**PLUMBERS**

Casale Plumbing	716-366-1700
Gugino Plumbing	716-679-0080
Howard Plumbing	716-326-3912
Klingensmith Plumbing	716-753-2966
Ruch Plumbing	716-753-6064
Sventek Plumbing	716-269-9477

**GENERAL CONTRACTORS**

Al Sager	716-785-4512
Alexander Construction	716-326-7869
Barber Construction	716-326-4692
Miller Construction	716-499-0121
Newman Builders	716-326-4295
Stratton Services	716-269-9916

**AIR CONDITIONER INSTALLATION & SERVICE**

Vecchio Brothers	716-673-9488
------------------	--------------

**APPLIANCE REPAIR**

Patton Appliance Service	814-725-9787
--------------------------	--------------

**WINDOWS & DOORS**

D&S Glass	716-664-9321
Window World of Jamestown	716-763-0025





# 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.

# Bacon-Wrapped Smokies with Brown Sugar & Butter

Salty goodness from the bacon and sweetness from the brown sugar. The best of both worlds.

## Ingredients

1 package (16 Oz. Size) Little Smokies Sausages  
1 pound Bacon Strips  
1 cup Brown Sugar, For Sprinkling

## Preparation

Preheat oven to 400°F.

Cut bacon slices in half and wrap each smokie with a half strip of bacon. Place all the wrapped smokies in a single layer in a baking dish, or rimmed sheet pan. Take some brown sugar and sprinkle evenly over the smokies. Bake for about 15–25 minutes or until bacon is nice and crisp (bake times will vary).





## Banana Split Dessert

### CRUST

2 cups crushed graham crackers  
1/2 cup sugar  
1/2 c. butter

Mix together. Press into 9×13 pan. Bake at 350° for 15 minutes. Cool completely.

### FILLING

16 oz. cream cheese  
1 cup sugar  
1 teaspoon vanilla

Cream filling ingredients together. Spread over cooled crust.

### LAYERS – (on top of cream cheese filling)

Three sliced bananas.  
12 oz. can crushed pineapple, *well drained*  
12 oz. whipped topping  
1/2 cup chopped nuts (pecans or walnuts)  
Chocolate syrup (drizzle over all)  
4 oz. maraschino cherries, halved

Refrigerate several hours, until served.

NOTE: \*\*\* Make sure the pineapple covers the bananas well. They'll keep the bananas from getting brown too fast.

\*\*\* This is a good one to make for a crowd, because it needs to be eaten about 24-hours after being made... again, because of the bananas.

