THE CHANT



Homeowners' Association

Volume 15 The Official Publication of Enchantment at Hamilton Fall 2008





Newsletter Committee – Our purpose is to provide information and to be the communication vehicle to the residents of Enchantment on the happenings within our community.

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Enchantment at Hamilton Homeowners' Association

IMPAC

Property Manager	Tom Beyer
	800-624-4294

2008 Committees & Chairpersons

Architectural

Clubhouse

Finance

Gate & Security

Hospitality

Judiciary

Landscape/Snow Removal

Maintenance

Newsletter

Pool

Presentation

Recreation

Social

Transition

2008 Clubs

Charity

Knitters & Crafters

Active Adult Club

800-624-4294

Terry Bean & George Neveras

Sandy DeMaskey & Lee Levitt

Allen Goldstein

Henry Hersh

Marilyn Engstrom & Kathy Platt

Elaine Petruzziello

Lorraine Bean

Len Petruska

Tessie Bartolino

Joe Magliozzo

Isabel Hersh

Ed Frischer & Guido Giannotti

Jane Smith CP Kathy Woolston, VCP

Steve Statz

Kathy Woolston

Sara Levitt & Diane Neveras

John Derasmo

MESSAGE FROM THE BOARD

STEVE STATZ - VICE PRESIDENT

Transition Update

The contract for the engineer has been signed, and the work started in earnest. The exterior of the Clubhouse including siding, stone work, roof, leaders, gutters, and underground drain systems have been inspected. The list generated by our residents regarding common property issues has been consolidated with the Builder/Liaison Committee and transmitted to the engineer. There are 88 residences with common property or drainage issues. The whole community has been examined in the broad overview towards determining the cause of the drainage issues we face. The surrounding properties and township storm drain system are being investigated to help determine how best to remediate the problems identified.

During the month of October, the engineer will conduct a detailed inspection of the Clubhouse interior, and the outdoor recreation facilities. Where required, the engineer will have appropriate consultants review the installation of the facilities such as the bocci courts, pool, and tennis courts. The engineer will inspect the pumping station in coordination with the contractor awarded the maintenance contract.

Towards the end of the month, the engineer will meet with our Transition attorney to determine the final report format that is required. It is expected that a draft of the final report will be ready for comment by the attorney in November.

JILL WEINBERG – SECRETARY

A toast...not what your retirement plan turned into! This is a nice, really good toast!

Let's give a toast to all of the wonderful unsung volunteers here at Enchantment. Thanks to those who work on our budget, keep our Clubhouse running and lit, fix the kitchen, and make sure our grounds are not only manicured but beautiful. Let's not forget the people who arrange our parties, trips and recreational events, keep the pool running well, and sign us up for events. Let's also remember the ones who enable us to have a lending library, and those who set up and clean up for meetings. Hats off to those

who work on our ponds and fountain, those getting ready for transition, those who worked on ADR or on any of the other almost invisible, but needed jobs. What about the truly unsung heroes who clean up litter on the street after recycling day, put away their neighbors' cans, and handle the Clubhouse garbage and recycling. Where would we be without this help? And recreational events, games, and parties - these are so much work and so much fun and they bind us together. A toast to those whose time constraints leave them, for now, unable to get more involved, but who work when they can. We live in a friendly and welcoming community. A toast to all of those that make it so!

COMMITTEE REPORTS

Finance Committee

Allen Goldstein - Chairperson

The Finance Committee submitted to the Board a 2009 Budget Proposal on September 13, 2008. We received input from most, if not all, of the HOA's committees and we believe that this 2009 budget proposal submission to the Board is a team effort.

Thanks to all.

The proposal reflects the best information available from the committees, the management company, IMPAC, and from the Board's President and Treasurer. In addition, we received input from the Vice President of the Board related to transition matters. This information was made available to the Finance Committee during the period August 1 to September 3, 2008, when we finalized our proposal to the Board.

2009 Budget Proposal Summary:

This proposal is an increase of approximately \$21,000 over the 2008 budget representing a 4.4% increase in expenses compared to the 2008 budget. This increase is primarily the result of increased maintenance expenses previously borne by the Robertson Douglas Group or not performed such as for the pumping station and exercise equipment in the gym, a 5% increase in our IMPAC management fees due under the contract, the need to mulch the common areas in 2009 and other plantings in our community including all of the circles in the various cul de sacs which have not already been planted. These additional expenses are offset in part by reductions in insurance premiums, office supplies, and expected transition costs.

Matters of Interest:

During the Committee's deliberations, we discussed a number of matters that we shared with the Board. These matters included the following:

• An Engineer's Report is expected to be received before 2009 begins. This new report is expected to update the cost estimates to replace our infrastructure that was included in our community's offering document and is the basis for the annual provision to the replacement reserve in the budget. This report is expected to suggest a need to significantly increase the amount provided annually to the replacement reserve. Once this information is available, the Board will need to consider how to address these estimates of our long-term financial needs. The Finance Committee is prepared to assist in this determination and there may be other committees or experts within the community that the Board may choose to call upon for assistance with this matter.

• On certain common property, there are apparently irrigation issues and dead trees which may require longer term and potentially costly solutions. These were not matters to be addressed in the annual budget process. The Board may want to consider these items of an extraordinary nature and seek the assistance of experts to determine what the appropriate solutions may be and related costs are, then share the findings with our community so that a consensus can be built as to how best to address these questions. The budget proposal does not provide for pursuing this matter or retaining experts.

• The snow removal budget is proposed with the understanding that we cannot predict the frequency and intensity of snow storms. We recommend to the Board that whatever amount is included for snow removal in the budget that the Board approves, that homeowners are advised that there may need to be a separate special snow removal assessment, should the amounts expended for snow removal exceed the budgeted amount.

• The Committee discussed the possibility that 2008 might produce revenues in excess of expenses; this might happen because of lower than budgeted Clubhouse, insurance, transition, and snow removal expenses. We factored this information into the development of the 2009 Budget Proposal that we submitted to the Board; because this possibility exists, we encourage the Board to move forward to approve a 2009 Budget and defer as long as possible the establishment of the 2009 monthly maintenance fee amount until it can be determined with a high degree of certainty whether the 2008 revenues will exceed expenses and could be used to offset part of the 2009 Budget. For every \$2,784 of 2008 excess revenues over expenses, the 2009 monthly maintenance fee can be reduced by \$1 provided that in the Board's judgment there is no other community use for any possible excess revenue.

All of the Finance Committee members acted diligently in this process and we know that our community appreciates the effort. The Board may have had additional information, other criteria and priorities to be considered when it finalized the 2009 Budget at its meeting on September 25.

Any budget process is imperfect. However, our process continued to improve in 2008 and we expect that it will continue to improve in the future as long as there is significant continuity on the Finance Committee from year to year.

This 2008 Finance Committee works well together. Although we are a large Committee, we encourage the 2009 Board to reappoint all members of the Committee who wish to continue. We encourage others to join the Committee so that the Committee receives the benefit of hearing different perspectives on the financial matters that affect our community.

Should you have any questions about the Finance Committee, please contact any member of the committee. We are John Bartolino, Lorraine Bean, Bob Carrington, John Derasmo, Santo Fruscione, Allen Goldstein, Mike Guseman, Ed Kloskowski, David Mattson, Ralph Nudo, Ken Prizeman, Jeff Schenker, and Alex Wybraniec.

In support of the 2009 budget, the Board has voted a \$5.00 increase in the monthly maintenance fee to take effect January 1, 2009.

Hospitality Committee

Kathy Platt and Marilyn Engstrom - Co-Chairpersons

The Hospitality Committee continues to serve the community in many ways. The Clubhouse library thrives due to the extraordinary care given by Mary Ann Walters. The Sunshine Committee, chaired by Ellie Friedberg, continues its very valuable work for our homeowners. We continue to support the Social Committee, Recreation Committee, Clubhouse Committee and, of course, the Texas Hold-Em and PPP groups.

The Hospitality Desk, located at the Clubhouse, is open on Tuesdays from 11 AM until 12 noon and Thursday evenings from 7 PM to 8 PM. On the evenings of the monthly HOA meeting, the hospitality desk will be open only from 7 PM to 7:30PM to allow our members to attend the meeting. Our members are there to answer homeowners' questions, take orders for key fobs, and support committees in the collection of funds for events.

We have also been requested to help with the upcoming flu and pneumonia immunizations to be distributed at the Clubhouse by the Hamilton Township Health Department on November 17th from 2-4 PM. Several members volunteered to be present to help homeowners complete forms before being immunized.

The Hospitality Committee is going to have a pie sale in November with the proceeds going to support the library. Save your baking time and order a pie for either your dinner table or to take as a gift to your host/hostess. Included in this edition of The Chant is a sign-up sheet for your use. There are many pies to choose from. Please take the time to look it over and order a wonderful pie from A & M Farm Market. Orders will be taken through November 18th for distribution in the Clubhouse on Tuesday, November 25th. Order forms and checks made payable to the Enchantment HOA should be brought to the hospitality desk on Tuesdays or Thursdays during the normal hospitality working hours. A & M pies are "yummy in the tummy" so please order.

Landscaping /Snow Removal Committee

Lorraine Bean – Chairperson

In mid-August, the Landscape Committee made an inspection of common grounds and related areas in the Enchantment Community. We identified 18 areas that require attention. A detailed report was provided to your Board of Directors.

Specific actions should include, but not be limited to, seeding and fertilization, treatment of hard pan (soil stimulation), along with the installation of in-ground sprinkler systems, where there are none.

Additional actions are to include new plantings and the replacement of distressed shrubs and trees.

Several locations in the community exhibit problems with casual or standing water. This, too, will require some attention.

With the advent of transition from Robertson Douglas, along with the installation of Enchantment's new Board of Directors, we cannot, at this time, provide a timetable for corrective action.

Recreation Committee

Ed Frischer and Guido Giannotti - Co-Chairpersons

The last few months bring to a close all of the events we planned for 2008. Thanks to everyone for their participation and support in making this a successful year. Hopefully, the Recreation Committee played a large part in your "living the dream."

Our golf outing on August 28th had 20 of our finest golfers playing at the Peddie Golf course and enjoying a nice dinner afterwards. Coordinated by Pat Locane, the day proved enjoyable to all. We anticipate this becoming an annual event.

Field Day was held on October 4th. Sixty residents attended this event that included ten different activities. Our three prize winners were Leo Jas, Denise Raisch, and Lee Platt. We would like to thank all the volunteers who helped make this event successful. Feedback from everyone who attended was very positive. The Recreation Committee has plans to also make this an annual event.

The "open" bocci season has come to a close. This was held every Wednesday night and plans are to continue this beginning in the summer of 2009.

Last, but not least, bowling continues every Wednesday at 10 AM at the Hamilton Lanes. The cost is \$2.25 per game, which includes the cost of shoe rental. This is not a league, so there is no competition or pressure to attend every week. Please come out and join us for a good time.

Fall 2008

<u>Social Committee</u>

Jane Smith and Kathy Woolston - Co-Chairpersons

On Sunday, September 16th, thirty eight people went to "A Day at the Races" at Monmouth Park Racetrack. We enjoyed a deluxe buffet luncheon in our private room in the Clubhouse overlooking the racetrack.

The week before the event we had a session at our Clubhouse on how to read a racing form. Enchantment resident, Ted Joseph, led the session. Refreshments were provided by the Social Committee. It was so much fun and very informative. Thank you, Ted!

The president of the Better Business Bureau (BBB) N.J. was our guest speaker at the Clubhouse on September 24th. The presentation, coordinated by Isabel Hersh, was informative and enlightening. It gave us an opportunity to hear about the many free consumer services and business profiles provided by the BBB to the community. After the presentation, refreshments were served courtesy of the Social Committee.

UPCOMING EVENTS:

SUNDAY, OCTOBER 26th ~ CHILDREN'S TRICK OR TREAT PARADE @ ENCHANTMENT



SUNDAY, NOVEMBER 16th ~ BUS TRIP TO THE SHOWBOAT CASINO IN ATLANTIC CITY

SATURDAY, DECEMBER 6th ~ HOLIDAY PARTY @ MERCER OAKS



Active Adult Club

John Derasmo – President

The Enchantment Active Adult Club held its organizational meeting on October 7th. Officers of the club are as follows:

President - John Derasmo Vice President - Mike Kelliher Assistant Vice President - Rita Gore Treasurer - Guido Giannotti Secretary - Santo Fruscione

Club membership, which is available to all Enchantment residents, now totals 134.

We are now positioned to move forward in obtaining bingo and raffle licenses. Once received, we will reach out to the community in order to staff the club's bingo/raffle committee.

Flu Shot Reminder



Flu shots will be distributed in the Clubhouse on Monday, November 17, 2–4 PM.

LADIES AND GENTLEMEN

Come and join The Book Club which Meets on the third Tuesday of Each month 9:30 AM at Barnes & Noble

ENCHANTMENT LADIES ...

On the first Tuesday of every month, the Enchantment ladies get together at Paneras at 9:30 AM for coffee and conversation. This is not an organized group; it is a social get-together. We would like to meet you. Make new friends. Join us.





Order a delicious A&M pie & spend your time cooking that delicious Thanksgiving feast, without the worry of baking. If you are not cooking, take a pie as a gift to your host/hostess.

- Order form is attached; just check-off your choice of pie(s)
- ~ Drop-off order forms & payments at the Hospitality Desk
- ~ Make checks payable to Enhantment HOA
- ~ Order by Tuesday, November 18th
- Order pick-up: Enchantment Clubhouse
 <u>Tuesday, November 25th ~ 3:00 to 7:00 pm</u>

Questions: call Denise – 838-7603; Alice – 807-9271; or Nancy – 585-5007

Hospitality Committee Pie Sale Order Form						
NAME						
ADDRESS:						
PHONE:						
10" Regular	Pies - \$13	10" Crumb Pies - \$13				
1	Apple	16 Apple Crumb				
2	Apple Cinnamon	17 Blueberry Crumb				
3	Apple Streusel	18 Lemon Crumb				
4	Blueberry					
5	Caramel Apple Walnut					
6	Cherry	Cheese Cake - \$16				
7	Coconut Custard - refrig					
8	Key Lime - refrig	24 Large Cheese Cake				
9	Mince					
10	Mixed Fruit (apples, strawberries,					
11	raspberries, blackberries, and rhubarb)					
12	Peach					
13	Pecan					
14	Pumpkin					
15	Sweet Potato					
8" Sugar Fre	ee Pies - \$10	Any questions contact:				
19	Apple	Denise Raisch - 838-0460				
20	Blueberry	Nancy Niemas - 585-5007				
21	Mixed Fruit	Alice Statz - 807-9271				
22	Cherry					
23	Peach					

Living the Dream

















Living the Dream







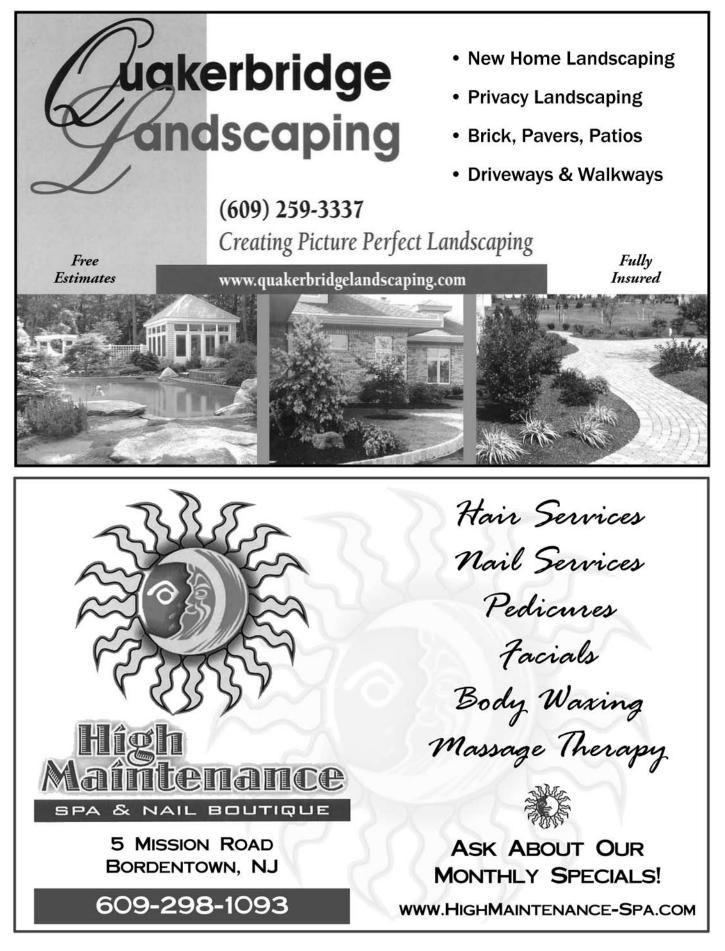














SAVE THE DATE

Enchantment's Fourth Annual Holiday Party

Saturday, December 6, 2008 6:00 to 11:00 PM

Mercer Oaks Clubhouse Village Road West, West Windsor, NJ

Featuring The Mercer Oaks Traditional Dinner Service A Choice of Three Entrees Will Be Offered

Wine and Beer Service is Included

Brett Gash, Our DJ will be Providing Music for Your Listening and Dancing Pleasure

Cost Per Person - \$55.00

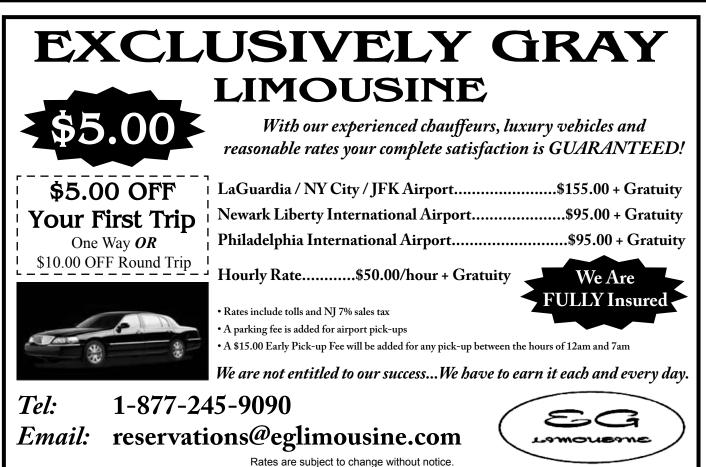
Your Personal Invitation Will Be Hand Delivered To You During the Week of October 26, 2008

Hope You Can Join Us!!



Sun	Mon		ASTER CALE	NOV	2008 Fri	Sat
Sun	Mon	lues	Wed	Ihur		
N	ω	4 HOLIDAY ELECTION DAY	σι	6 6:30 Knitters and Crafters in Mainroom 7 PM Canasta Card Room #2	7	8 Recycle
G	10 Social Comm. 7PM Main Rm.	11 7 PM ACC Comm. Mtg. in Craft Room 7 PM Clubhouse Comm.Mtg.MainRm.	12	13 7 PM Canasta Card Room #2	14	15
1617Bus Trip to Atlantic CityFlu Shots 2-Atlantic City ShowboatMain RoomCasinoImage: Casino	17 Flu Shots 2-4 Main Room	18	19	20 6:30 Knitters and Crafters in Mainroom 7 PM Canasta Card Room #2	21	22 Recycle
23	24	25 7:30PM Finance Comm. Mainroom Pick Up Pies 7 PM ACC Comm. 7 tg. in Craft Room	26 7:30 General HOA Mtg. in Mainroom	27 HOLIDAY THANKGIVING DAY	28	29
30						
Sun	Mon	Tues	RECURRENT ACTIVITIES	IES Thur	Fri	Sat
	7PM Exercise Rejuv 7pm Mahjongg for Beginners	9:30 Panera Coffee (1st Tuesday only) 9:30 Barnes & Noble Bookclub 3rd Tues only 11-12 Hospitality Desk 7pm Mahjongg card 7pm Pinochle Card	10 am Hamilton Lanes Bowling 7pm Exercise Rejuv	7-8 pm Hospitality Desk 7 pm Poker Card Room 1-4pm Bridge Club Card Rm.		

7PM Exer 7pm Mahj Beginners	Sun	28 29	HANUKKAH begins at Sundown	21 22	14 15	7 8 Socia 7PM I	<u>د</u>	Sun	
origg for	Mon					8 Social Comm. 7PM Main Rm.		Mon	ENCH.
9:30 Panera Coffee (1st Tuesday only) 9:30 Barnes & Noble Bookclub 3rd Tues only 11-12 Hospitality Desk 7pm Mahjongg card 7pm Pinochle Card	Tues		Comm. Mainroom 7 PM ACC Comm. Mtg. in Craft Room		16	9 7 PM ACC Comm. Mtg. in Craft Room	2 MaintenanceComm 6:30 PM Craft Rm.	Tues	ANTMENT M/
10 am Hamilton Lanes Bowling 7pm Exercise Rejuv	RECURRENT ACTIVITIES	31	Meeting in Main Room	24 7:30 General HOA	17	10 7 PM Clubhouse Comm.Mtg.MainRm.	3	Wed	ENCHANTMENT MASTER CALENDAR
7-8 pm Hospitality Desk 7 pm Poker Card Room 1-4pm Bridge Club CardRm	ES Thur		CHRISTMAS DAY	25	18 6:30 Knitters and Crafters in Mainroom 7 PM Canasta Card Room #2	11 7 PM Canasta Card Room #2	4 6:30 Knitters and Crafters in Mainroom 7 PM Canasta Card Room #2	Thur	DEC
	Fri			26	19	12	5	Fri	2008
	Sat			27	20 Recycle	13	6 Recycle HOLIDAY PARTY at Mercer Oaks	Sat	



"IF YOU ARE HEALTHY AND WEALTHY, THEN WHY NOT GET EVEN WISER?"

• Have you maximized the value of your estate?

- Do you have un-needed life insurance policies?
- Are you aware of your "invisible" asset?
- Have you maximized Charitable Giving?
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