

THE CHANT



Homeowners' Association

Volume 22 The Official Publication of Enchantment at Hamilton Summer 2011



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Customer Service Center 732-403-8102

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Enchanted Women's Society	
Enchantment Phantom	
Investment Club ("EPIC")	Allen Goldstein
Knitters & Crafters	Sara Levitt & Dianne Neveras

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BOARD PRESIDENT - STEVE STATZ

“Spring has sprung!” almost. As mentioned in the last Chant, the gates have been activated. Although there have been many notices and requests to test the gates, key fobs and entry codes, some residents discovered problems when using the gates. The primary reason for a key fob not working is a failed battery. The primary reason for the entry code (the last four digits of your phone number) not working is the phone number has been changed. Remember that the entry code is preceded with the “#” key. Note that the delivery code of #1111 will not work after 8PM as stated on the call box display. The visitor gate is opened from 5:30 to 7:30 AM temporarily, until we can be sure the newspaper deliverer is notified. The visitor gate is opened on Wednesday from 7AM to noon and Saturday from 7AM to 3PM to allow easy access for the garbage and recycle trucks, until we can be sure all drivers are able to use the entry code. All the emergency services have been notified and the gates have been tested.

If you encounter any problems with the gates, please notify the Management company so we can record and

track the problems.

Although it was unpleasant, the community responded well to the special assessment, and our working capital account is replenished. More detailed information is in the Treasurer’s report. Everyone including the management company has been working to try reducing or deferring planned expenditures this year in order to reduce the deficit caused by the heavy snow removal costs.

The Board has approved several maintenance contracts that will begin as weather permits. The front doors to the clubhouse will be refinished soon, the streets have been swept, and the irrigation valve that was stolen has been replaced and a cage is being installed over it to avoid losing it again.

Two trustees’ terms are ending this October, and one trustee must be elected to complete the remaining term of our Treasurer. Please consider becoming a trustee. The only requirement for the position is to desire to help us all “Live the Dream”.

The number of volunteers for our committees has fallen. We hope that some of our new residents will get involved with our community by volunteering. No particular skills or capabilities are required, just a desire to help and meet people. The Board has approved temporary membership on committees to allow people to help out from time to time without making any special commitment on their time. Formal committee membership allows our Association insurance to cover the volunteer for some activities. We would like to extend this coverage to those who assist only on occasion. There is a signup sheet in the clubhouse.

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BOARD TREASURER - ALLEN GOLDSTEIN

This is likely my last Chant article as your Treasurer since Jill and I plan to move to Virginia Beach. I appreciate the faith that you showed by electing me to the Board last October and the confidence of the Board members in choosing me to be your Treasurer. It has been my honor to serve our community.

Based on my experience working with the other Board members, I assure you that they are always making decisions that they believe are in the best interests of our community. Regardless, whether you agree or disagree with the Board's decisions, the Board members deserve your respect, support and appreciation for the time they spend in meetings and through emails discussing community matters with our property manager, others from the Wentworth organization, attorneys, engineers, auditors and among themselves before decisions are made.

All together, we weathered the winter storms and the stress they placed on our financial position. Based on my projections, we should have sufficient cash to stay current paying our vendors through the fall months. However we do not have extra working capital funds should we experience any emergency. We will again have to prioritize payments to have cash available to pay for snow removal next winter. As previously reported, this past January's storms created a significant operating deficit for 2011 and with everyone's cooperation there are steps underway to try to reduce this deficit during the rest of 2011. However I cannot predict that this deficit will be eliminated. If not, there will need to be an assessment to cover the deficit and help restore working capital.

During the past six months, I have worked with the Board and Finance Committee to improve and simplify our financial reporting to you. We (1) instituted a regular emailed Treasurer's Report, (2) started sharing by email the calendar quarter end management company financial reports, (3) used Ken Prizeman, John Rooney and Guido Giannotti as advisers to the Treasurer between Finance Committee meetings to provide the Board the best available financial advice timely, and (4) changed a number of accounting policies and practices.

Thoughts about Enchantment's Future Financial Affairs:

Snow removal is a significant unpredictable matter that the community needs to address better in the future. During the community's early years, actual snow removal expenses were below budget and we celebrated surpluses. In the years, 2009, 2010 and 2011, our snow removal expenses are significantly above the budgeted amounts. What can be done in the future? As the Bible teaches us, we should put aside in the good times for use during the hard times. I suggest that the community needs to set aside cash for snow removal during good times to cover the bad snow years. It may not be practical to start in 2012 should 2011 finish with a deficit and require an assessment. However sometime in the future, you will need to increase the snow removal budget line and use any excess over actual snow removal expense to build a snow removal fund that will be available to cushion the bad snow years when they occur. This does not mean that the cash needs to be segregated from the operating cash account or limited as to use should a more immediate emergency arise. Unless savings can be found elsewhere in the annual budget, this will require a higher monthly maintenance fee. The purpose is to reduce the need for assessments arising from snow removal expense. It avoids assessment uncertainty which can be a hardship for those on limited fixed incomes. I encourage the community to consider this suggestion in the future to reduce the annual financial uncertainty associated with snowstorms and to reduce the snow related assessments.

The community is required to appoint a Treasurer. Someone will be chosen next October to fill my remaining two year term on the Board. I believe that the Treasurer should be a homeowner who has a sound understanding of accounting controls and possesses

(Continued on next page)





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(Continued from previous page)

relevant cash management, financial and accounting experience. It is important that this person be able to manage our cash position throughout the year to ensure there is cash available during peak use periods including the snow season. The Treasurer needs to be a good communicator and be willing to explain the tough financial decisions that are needed to Board members and the community. This person should have the skills needed to develop a good working relationship with the leaders of the Finance Committee (who are a valuable resource), the auditors, our property manager and the accounting staff at the management company. Serving on the Finance Committee is a desirable experience before serving as Treasurer. However more important in my view, the Treasurer should have the ability to bring new perspectives to the Board because we live in a dynamic community and we cannot expect and rely on what we did financially and for accounting in the past to continue to be the best interests for the community in the future. I hope that members of the community who possess these attributes are willing and step up to serve the community in the future.

Jill and I have very much enjoyed living in Enchantment at Hamilton the past five years and we wish you all the best in the future.

BOARD TRUSTEE - STEPHEN FISCHBERG

Now that Spring has arrived and Summer is not far behind, our committees and your Board are continuing to take care of the community. The opening of the pool is just around the corner. Please come to the pool on its opening day, Saturday May 28th for bagels, coffee, etc.

All of our committees are now functioning; they are open to any resident whether you are new to the community or a long- timer. If you feel you have something to contribute or are just interested in helping, please contact a committee -chair or the Board. You need not wait for the new year.

I would also like to thank all of our other committees for their hard work, as well as Sam Verona and Wentworth for their assistance to the Board.

BOARD SECRETARY - JEFF SCHENKER

As you read this edition of the Chant, I hope that your memories of the cold, snowy, nasty winter have faded from your mind and you are getting ready to enjoy a warm, sunny summer at the Enchantment pool.

On behalf of the board and the entire community I'd like to thank all of the committee members who volunteer their time and expertise to help make Enchantment a wonderful place to live.

Our Landscape Committee Chair Lorraine Bean, co-chair Arlene Petruska and their assistants Kathy Platt and Denise Raisch put together our annual Earth Day event. Approximately 40 residents attended and had a nice breakfast provided by Wentworth. The weather cooperated and our volunteers did a nice job cleaning up a winter's worth of debris. A job well done!

Our Property Committee continues to do great work in making our community and clubhouse look good. The pond has been rewired and the geese are nowhere to be seen. (maybe one or two). They have worked diligently to finally get the gates working. Hopefully any kinks have been worked out and they are operating properly.

The Clubhouse Committee members spend their time working on ways to maintain and improve our clubhouse. I think we would all agree that after five years it still looks terrific.

Looking forward, our Pool Committee will be having our Memorial Day pool opening breakfast. In addition, hot dog days will be back this summer. They will try and beat last year's record.

The Social Committee continues to put together activities which make Enchantment more than just a place to live. It's a place where all of us have the opportunity to have a little fun.

The Hospitality Committee helps keep Enchantment functioning by providing key fobs and passes.

The Judiciary and ACC Committees also serve a vital function and we should all appreciate their contributions.

If any resident, old or new, has some spare time and would like to join a committee, it's not too late. You don't have to wait until next year. It's great that the same people volunteer every year but new blood, with new ideas and expertise would certainly be welcome.

Last but not least, the Chant is supported by many advertisers. If you could use any of the services that they offer why not give them a chance? Let them know that you are from Enchantment when you call or use their services. The businesses that support us allow us to maintain our publication.

As liaison to the Chant I want to thank Lee, Libby, Louise and Dan for putting together a first rate publication. It takes a lot of time and effort to put out the newsletter and they do a great job. Enjoy the summer. I'll see you at the pool or just walking around the community.

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ENCHANTMENT AT HAMILTON HOMEOWNERS ASSOCIATION

Here at Wentworth, we value our relationships with our clients, and are always striving for new ways to keep them strong. Working closely with your Enchantment Board in work sessions, we are always trying to bring the most value to your vendor contracts. We can accomplish this in numerous ways, including drawing from a vendor list of proven contractors with whom we have had successful business dealings with in the past, and using our own resources of manager experiences on the many different properties we have under management. Good news will travel fast, and those vendors that excel at providing service will very quickly receive additional requests for it from our managers.

We also value our technology that allows us to provide you with customer account inquiries and general service, execute work orders, and track them to completion for the residents at Enchantment. Our Customer Care Center is unparalleled in the industry, and we are pleased to be able to offer this valuable tool to you for your convenience. If you have a request please contact us during normal business hours at 732-403-8102. Our Care Center operators can help to expedite your request, and in the case of account inquiries, often handle them for you immediately. After hours emergency situations have a separate contact at 1-866-413-9850.

Most importantly we value you the resident, and your community. Wentworth recently sponsored a catered breakfast for the "Earth Day Clean Up Event". Many residents came out on Saturday April 30th for coffee, treats, and good conversations were had between neighbors and your management team. We mixed in some community clean up, which we are happy to say was minimal compared to years past. The pride of the appearance of your neighborhood is apparent. What a fun event, and Wentworth looks forward to being a part of it for years to come!

We want to thank you for providing Wentworth Property Management the opportunity to manage your community. We trust that you are satisfied with the performance of our team in the daily management of Enchantment, and we sincerely welcome the opportunity and look forward to continuing to serve the needs of your community.

Sincerely,
Sam Verona
Regional Director
Central Jersey Region
Wentworth Property Management



MANAGED BY WENTWORTH PROPERTY MANAGEMENT

Our Mission: To be the leader of the community association management industry, providing the highest level of service to our customer.

LADIES

Coffee & Conversation at Panera Bread

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Enchanted Ladies Tea Party



The Enchanted Ladies Tea Party was a great success. Thirty seven women from our community, decked out in their finest tea hats, came together to enjoy each other's company and share delicious delights. A special thanks to Jean Harbach for bringing her beautiful tea cozys and specialty teas. Food was luscious. It included very tasty sandwiches, salads, quiche, puffs, pies, cakes, candies, fruit, molds, cookies and many, many more. Thanks to those ladies who helped in the set up and clean up, you were a great help in making the afternoon such a hit.

The Enchanted Ladies Club will be taking the summer off and resume activities in the fall. The Thursday afternoon games will continue through the summer so if anyone is interested please come and join us in the card rooms starting at 1PM.



Living The Dream

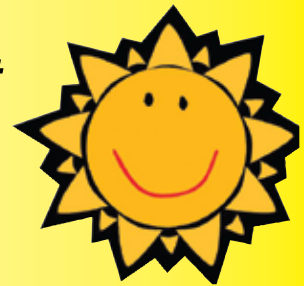
One Skein at a Time

KNITTERS AND CRAFTERS





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To All Enchantment Readers:



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COMMITTEE REPORTS

CLUBHOUSE COMMITTEE

KATHY PLATT, CHAIR

The time has come again for an update of what the Clubhouse Committee has been working on. As you all know, it is the responsibility of this committee to maintain the building to the standards we have all come to expect.

The front entry doors of the Clubhouse will be removed, sanded and stained to put them back to the original look. This will be completed within the next few weeks. We obtained quotes from three companies to put blinds in the two card rooms and the library. This is being done so that the carpets, drapes and furniture do not fade with the intensity of the sun. This should be completed within the next few weeks.

We are considering putting in a couple of vending machines in the hall next to the exercise room for water, soda and possibly coffee/tea/hot chocolate. Currently we are in discussion with a vending company to see if this is feasible and profitable for our community. We will update you when a decision is made.

There is an issue with one of the shower stalls in the men's bathroom. Unfortunately, a resident had placed a metal framed chair in the shower that caused rust and a hole in the base of the shower. We are trying to rectify this before any major damage is done. We are asking our residents to please refrain from putting any objects in the shower stalls. There is a built in chair in one of the shower stalls so please use that.

The outside of the windows in the clubhouse will be cleaned on May 16th.

The Properties Committee continues to do a wonderful job in the clubhouse. They are the ones who change the filters in the furnaces, change light bulbs, and address any issues that are listed on the repair/replace list that is located on the hospitality desk. Please be sure to thank them for a great job.

We will include a new/refurbished treadmill in next year's budget. Unfortunately we do not have the

funds this year, thanks to Mother Nature. There had been several requests to move the weights from the exercise room to the rejuvenation room. This was done not realizing that we had so many serious weight lifters who feel that it is necessary to have the weights in the room where the mirrors are located. They also need them to complete a circuit. Bill Rerecich has volunteered to take charge of the exercise room and maintain it properly. The weights are being returned to the exercise room which we hope will make our community weight lifters happy. He is also setting up all of the machines and would appreciate it if you do not move them without first contacting Bill.

That's all for now folks, we will keep you updated as to the activities of the Clubhouse Committee in the next issue of the Chant.

FINANCE COMMITTEE

KEN PRIZEMAN, CHAIR

The Finance Committee was requested by the HOA board to do a search for a management company. A subcommittee was formed with John Rooney as chairperson. Tom Hart, Tony Scalcione and Walt Sleczi of the finance committee plus Kathy Platt, Lorraine Bean and Mark Maleson make up the subcommittee for the search for a management company. Our present contract with Wentworth expires in September. The subcommittee will review the Wentworth renewal proposal, as well as, other companies that have been identified by the subcommittee as possible candidates.

The committee will shortly begin our work on the 2012 HOA budget. We will be requesting that all committees submit their proposed budgets to us by 7/1/11.

The finance committee would like to thank our board liaison and Treasurer Allen Goldstein for all his work and we are sorry to see him leaving our community.



HOSPITALITY COMMITTEE

LIBBY FISCHBERG, CHAIR
BERNADETTE ROONEY, SECRETARY

The long awaited summer will thankfully be upon us soon. With the anticipation of pool use and the gates activation, you may need the services of the Hospitality Committee Members.

The responsibilities of this committee are broken down as follows:

Library: Mary Ann Walters and Rosina Cifelli
Sunshine: Alice Statz, Arlene Petruska, and
Ellie Friedberg
Key Fobs: Sally Ashmen and Rosina Cifelli
I.D. Cards: Sally Ashmen and Rosina Cifelli

All points of contact are listed on the Clubhouse's internal bulletin board and on the Enchantment web site.

Please feel free to contact each member if you need assistance.

JUDICIARY COMMITTEE

JACK FLOOD, CHAIR

The process of resolving disputes against individuals or individuals against the Association is governed by State law. It requires associations to provide "fair and efficient" means for unit owners to resolve conflicts, and is referred to as alternative dispute resolution (ADR), and is intended to present an alternative to litigation. Enchantment ADR procedures may be seen on our web site under the Committees heading.

The three members of the 2011 Judiciary Committee are Ted Joseph, Mike Kelliher, and myself. This Committee's approach has been to attempt to facilitate resolution of a conflict by addressing the causes of the conflict as opposed to assigning blame. Punitive sanctions, if warranted, would be the last resort, after all efforts at reconciliation have failed.

The ADR process can be broadly construed. The Judiciary Committee has great leeway in hearing

disputes. Informal resolution is much preferred as opposed to formal action which often leads to litigation. A critical measure of whether a complaint is ripe for ADR is whether or not special harm has been done to the complaining individual.

It must be noted that ADR decisions are not automatically binding upon Governing Boards. Matters in which Boards properly exercise discretion are subject to review through the democratic process (petition, elections, etc.), rather than ADR.

The Judiciary Committee consists of volunteers whose aim is to find solutions which can be mutually agreed upon by the parties involved. Nobody wants escalation to litigation with the attendant costs which all members of the Community will ultimately bear. We shall do our utmost to further this aim and continue to make Enchantment a happy place to live.

LANDSCAPE COMMITTEE

LORRAINE BEAN, CHAIR

Happy Spring to everyone. Great to see green grass, blossoming trees, and as this is getting typed, listening to the sound of the lawn mowers.

Once again the Landscape Committee hosted an Earth Day event. Wentworth Property Management graciously supplied all the wonderful pastries, bagels and danish from Paneras. A big Thank You to Sam, Mary and Donna who spent a part of their day off to visit and help to make our day an enjoyable success.

Seems the lawn maintenance company is doing a great job keeping the community looking its best. A pre and post emergent fertilizer application has been applied and the summer flowers will be planted mid-May.

Looking forward to summer and all the wonderful (hopefully) weather so that we can enjoy the great outdoors.



PROPERTY COMMITTEE

STEVE STATZ REPORTING

The Property Committee has been active this Spring. The geese barrier around the pond has been repaired after the harsh winter's damage. The aerator fountain has been reinstalled in time to prevent the algae growth that starts with warmer weather. Signs were composed, purchased and installed to facilitate the gate activation, and the gate barriers have been replaced when needed. The front fountain will be placed in operation soon. Various flags have been replaced as they wear out.

As the weather improves, the committee members will be examining the common areas to discover any repairs that might be required, and make recommendations to the Board to get them done.

If you are handy, or would like to help maintain by being a helper, please contact a member of the committee. Many hands make light work.

SOCIAL COMMITTEE

COMMUNICATION CHAIR, DEE GAMBINO

Greeting Gates!!! And I do mean that literally! Don't forget your key fobs and telephone numbers. Make them "Unforgettable".

The Calendar Girls have been working on programs and events which we hope will have some unforgettable moments for you.

The Line Dancing class ends on May 9 and believe me, this group can give the Rockettes some serious competition. The unforgettable music and dance gyrations will be back again in September. You will be notified as soon as the dates are set.

Our Night Out At Club "E" will be a thing of the past as the Chant probably won't be out before the event on May 21st. You were invited to take a step back in time and listen to the sounds of Keyboardist Paul Smith. A guest appearance by Song Stylist Lou DiPietro, our cigarette girls, tasty munchies and good friends made for an unforgettable evening.

Our next event will be a bus trip to New York City to tour the legendary "Yankee Stadium". Get a glimpse of the park and the Baseball Museum. Learn about the historical structure and its famous occupants. Before the tour, we will have lunch in the "Little Italy" section of the Bronx. You will have time to browse through the marvelous shoppes of Arthur Avenue---experience the tastes and aromas of the wonderful foods/wines/breads and pastries and perhaps take home some of your favorites. The price includes transportation, the "tour", lunch with wine, taxes and gratuities. All for \$60.00 per person. Join us on Saturday, June 18th, for an unforgettable day.

Details of more unforgettable events that we have planned will be out soon!



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CLUBS

ACTIVE ADULT CLUB

RONNA WYBRANIEC - PRESIDENT

The active adult club would like to thank the community for their continued support of our 50/50 raffle and our monthly bingo.

At this time we would like to acknowledge and thank the residents of the community that help set up our bingo and contribute in cleaning up after Bingo. It's a great help!!!!

A special thank you to our bingo workers and callers.

Our next bingo will be held on Friday, May 27th and Friday, June 24th.

There will be no bingo for the months of July and August. Bingo will return in September.

We wish everyone a great spring and summer. After this past winter, we deserve it.

KNITTERS AND CRAFTERS

SARA LEVITT AND
DIANNE NEVERA



We would like to thank everyone who participates in our Knitters and Crafters Club to make it such a successful activity in our community. For those unfamiliar, we knit scarves and hats, felt pocketbooks, make blankets, crochet and of course chat with one another. We also make jewelry and candy and note cards. We are always looking for residents who have ideas and projects that we can share together.

Hopefully, old and new faces will continue to enjoy our activities at Enchantment.

Please join us on Thursday evenings at 6:30 pm by the fireplace in the clubhouse main room.

..... SUDOKU

Easy

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Answers on page 18

**ENCHANTMENT PHANTOM
INVESTMENT CLUB (EPIC)**
ALLEN GOLDSTEIN

Enchantment's Phantom Investment Club (EPIC) had its organizational meeting in May 2010 and conducted its first investment meeting in June 2010. So EPIC is completing its first year very successfully. The club's mission is to learn about investing from presentations by non club members, discussions among its members, and by building a phantom investment portfolio and making changes to it to increase its value. The club achieved each of these pursuits during its first year.

Presentations:

Steve Statz joined club member Sandie Simpson in leading a discussion of alternative energy investment opportunities. Ken Prizeman, chair of the Finance Committee, conducted an educational session on reading financial statements. Unfortunately, we had to cancel the May 2011 Vanguard Presentation on Retirement Income and Related Investment Strategies. There certainly is significant interest in the community on this subject. About 30 people from the community planned to attend. However this size group did not meet Vanguard's requirements. Hopefully, next year we will be able to do better.

Discussions:

Club member Ellie Friedberg researched stock options and led several discussions on covered call stock options and how to use them. Others have contributed to discussions about the advantages of dividend paying stocks, investing in mutual funds, the direction of the stock market and concerns about inflation/deflation, vehicles for investing outside of the United States and investing in foreign currencies to hedge against a decline in value of the U.S. dollar.

Investment Portfolio:

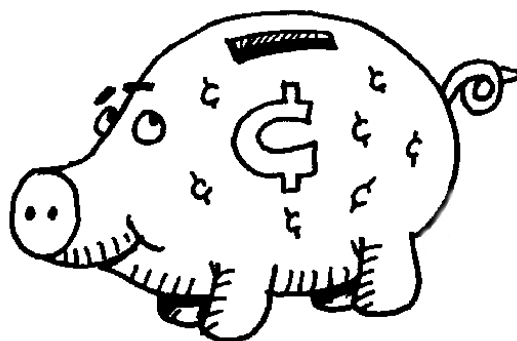
Using the information obtained from the presentations and discussions, club members built a portfolio which includes investments in Brazilian, Chinese and Swiss companies along with a diversified portfolio of US companies. This portfolio seeks to balance the desire of club members for both dividend income and

growth opportunities. At April 30, 2011, the club is substantially fully invested holding a cash position of less than 10% of total assets. The portfolio's total return through April 2011 is about 9.5% and 8.9% when the cash holdings are included.

As EPIC starts its second year, it faces at least two significant challenges: (1) establishing and using meaningful criteria for changing investment positions; this will involve providing persuasive reasons for making changes to the portfolio to get a majority to vote in favor of making the change and (2) determining how the club wants to track the performance of its investments to provide members with meaningful investment performance information while keeping the effort to create this information to a minimum. These are not insignificant challenges for EPIC.

Should you be interested in learning more about investing through educational presentations, engaging in discussions and following the development and changes of a phantom portfolio, consider attending an EPIC meeting. They are generally held the first Tuesday of the month in the Clubhouse at 7pm.

Best wishes for continued success to EPIC as it starts its second year!



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8	4	5	9	6	3	1	7	2
6	1	3	8	7	2	9	5	4
1	7	9	6	4	5	8	2	3
4	3	2	7	1	8	5	6	9
5	6	8	2	3	9	7	4	1

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1	6	3	7	9	2	8	4	5
4	8	9	5	3	6	7	1	2
2	7	5	8	1	4	3	9	6
6	1	2	3	4	9	5	7	8
9	5	8	1	6	7	2	3	4
3	4	7	2	5	8	9	6	1
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