



The Hidden Ridge GEM

December 2014

Issue 14-06

The President's Message



Dear Fellow Hidden Ridgers,

As 2014 comes to an end, these are a few items that are important to us at Hidden Ridge:

Winter Maintenance: There was an early storm over the Thanksgiving holiday. Our crew (Mike and Richie) along with the snow plowing company was able to handle the situation. Please remember that the additional support from our crew is a new accommodation for our residents and like any new program/process, there may be a few kinks to be worked out. We ask for your patience and cooperation. As previously mentioned, we are installing flashing in the roof valleys to try to reduce ice damming that causes damage to the roofs and exterior walls. They are being installed between those units that are being heated over the winter first. If you have any concerns or questions or if you are coming up to Hidden Ridge for a weekend and want to make sure that your walkway is cleared, contact Lenny Kirschenbaum at 845-794-3395. Lenny has been keeping the home fires burning over the winter along with Jerry Bassik.

Monthly Maintenance Fees: At the Board of Directors meeting on September 21, 2014, an increase of \$25 per month was voted on and passed. Effective January 1, 2015, each homeowner will be required to pay \$325 per month for maintenance. You are reminded that payments are due the 1st of the month. The Board voted to change the "grace period" postmark date from the 15th to the 10th of the month. If your payment is not postmarked by the 10th of the month, a late fee will be imposed on your account. Hidden Ridge has bills to pay. If we pay them late, we have to pay late fees!

Oster Family Fun Farm: The Family Fun Farm and petting zoo located near our western border operated this past summer with a provisional permit. Our residents were encouraged to register any complaints to the Building Department. The complaints that were registered included high levels of noise on the hiking trail by large groups of visitors, traffic in our development from vehicles (cars, vans and buses) that were looking for the Family Fun Farm. A public hearing was held in October, and our concerns were discussed. The Family Fun Farm will operate from 10:00 AM – 8:00 PM (because it stays light), six days a week from June- August. It may be open on some weekends in the fall. The owner will erect a sign to direct traffic away from Hidden Ridge and keep the groups on the hiking trail smaller. In addition, a living fence will be erected along our border nearest the hik-

From the Editor



Dear Fellow Hidden Ridgers,

Here I am in sunny Florida, feeling guilty! I should be up north in Monticello, shoveling snow and making snow angels on the lawns. But, no, I don't feel guilty about any of that. I feel guilty that I was able to go into the pool this morning and not everyone was able to do so. You might be reminded that the pool at Hidden Ridge saw the "water buffaloes" in the pool in 60 degrees weather. And this buffalo was in the water one day when it was 50°! I am prepared for anything Florida can throw at me! This morning's cool 58° was nothing! With my fist raised to the sky, I cry out, "Florida cold front - bring it on!!! All right, so I complained a little bit last week when the pool water temperature dropped to 82°. But, you can't blame me. I am already here almost three months and my blood has thinned!!!!

On a more serious note, I wish everyone up north and down here in the warm south a very HEALTHY and joyous holiday season and the best New Year ever! Please take care of yourselves and each other so that I can say, "Hello!" to all of again when we resume in April 2015. Please refer to the page of Holiday Greetings and see which of your neighbors have sent you a wintery "hello" and join them with a check for \$3.00 only for your name on the list. In 2015, there will be three publications of the list - April for Easter and Passover, September for Rosh Hashanah, and December for Chanukah and Christmas/New Year.

Until then, from our home to yours, a most wonderful holiday is wished for you and the best new year.

Linda

ing trail in order to muffle the noise coming from the trail. This living fence will be partially paid for by Maria and Robert Fuchs. We thank them for their generosity.

Casino Gambling: While we expected to hear about the location of the casinos in early fall, it appears that we will have to wait a little while longer for the decision from the Gaming Facility Location Board of the State Gaming Commission. They are expected to meet on December 17, 2014 which will be their final meeting. Let's hope the decision is a favorable one for the county and for us at Hidden Ridge. For the latest news, check out the following website <https://www.facebook.com/2CasinosinSullivanCounty>. As soon as we know something, an email will be sent out to notify homeowners.

On behalf of the Board of Directors, I wish you all a Happy and Healthy Holiday Season!

Bonnie

2014-2015 Board of Directors

Bonnie Siegel	President	791-6056	917-969-9646
Lenny Kirschenbaum	V. Pres	794-3395	
Ed Hertz	Treasurer	791-7209	561-706-3301
Chuck Greenberg	Secretary	516-445-3845	
Jerry Bassik	Director	791-4273	
Larry Miles	Director	917-865-2879	
Karen Seltzer	Director	794-2752	917-861-6291

Hidden Ridge H.O.A.
PO Box 976
Monticello, NY 12701
Patrol/Safety number: 845-794-8180

Hidden Ridge H.O.A. Committee Liaisons

Advertising	Chuck Greenberg
Audit	Ed Hertz/Bonnie Siegel
Beautification	Ed Hertz
Clubhouse	Karen Seltzer/Bonnie Siegel
Cul de Sac Liaisons	Larry Miles
Entertainment	Bonnie Siegel/Karen Seltzer
Grievances	Bonnie Siegel/Lenny K.
GEM/Web Site	Bonnie Siegel/Jerry Bassik
Insurance Certification	Bonnie Siegel/Jerry Bassik
Insurance Matters	Bonnie Siegel/Jerry Bassik
Legal	Bonnie Siegel
Liaison to Veria	Bonnie Siegel
Long Range Planning	Bonnie Siegel/ Lenny K.
Maintenance	Lenny K./Ed Hertz
Daily Pool	Vacancy
Safety	Lenny Kirschenbaum
Sales & Rentals	Ed Hertz/Bonnie Siegel
Sanitation & Recycling	Jerry Bassik/Lenny K.
Snow Removal	Lenny K./Jerry Bassik
Social	Karen Seltzer

Upcoming Events

Next Board Meeting: TBA



 Want to announce something to our community? Call Linda and place an ad in the GEM.

Please call 917-747-8660 or email: bonsdiva@aol.com

DEADLINE for APRIL ISSUE - Mar. 20th

Important Reminder



President Bonnie Siegel reminds all homeowners that a current copy of your insurance certification is required to be on file with the HOA. This form should include the unit number as well as the effective dates of coverage. A copy of the Declarations page is acceptable and preferred. Hand-written details on these documents as well as premium notices are not acceptable. Send your certification forms directly to the Hidden Ridge Office, PO Box 976, Monticello, NY 12701.

If you have any confusion about insurance, as per the letter that was recently sent to all homeowners, please see page 8 for clarification.

Classifieds



Wanted: Ads to defray costs of printing the GEM, such as, business cards, etc.

Prices for ad space in newsletter:

• full page	\$25/issue	\$125/year
• 1/2 page	\$15/issue	\$ 75/year
• 1/4 page	\$10/issue	\$ 50/year
• business card	\$ 5/issue	\$ 25/year

Call Linda: 845-791-6056 (May-Oct.) 561-498-9338 (Oct.-May)

GEM Staff

<i>Editor-in-Chief</i>	Linda Solomon
<i>Senior Editor</i>	Bonnie Siegel
<i>Advertising</i>	Jerry Bassik
<i>Contributing Writers:</i>	Warren Berkowitz
	Ed Hertz
	Allan Meyers
	Karen Seltzer
	Terry Steinberg



If you would like to contribute to the August issue or consider writing a regular byline, please notify the Editor-in-Chief. Please send your information to: Linda Solomon at bonsdiva@aol.com

Welcome New Neighbors

Bruce & Carol Baken 169 HR Drive



Life Cycle Events DECEMBER - MARCH



Dec. 25 - Christmas



Jan. 1 - New Year's Day



Jan. 20 - Martin Luther King Day



Feb. 17 - Presidents' Day



Mar. 17 - St. Patrick's Day



09-30 Darryl Questore
10-01 Morton Walker
11-10 Sue McMahon
12-03 Lauren Steinberg
12-04 Paul Neiger
12-06 Lucille Rowen
Max Rubin
12-09 Tiffany Franco
12-12 Brad Silber
12-13 Les Winston
12-14 Michael Cserhalmi
Sara Schleider
Shelly Strickler
12-15 Sy Seltzer
12-16 Keith Marcus
12-17 Florence Sachs
12-20 Chris Sadowski
Karen Seltzer
Sharlene Perez
12-24 Jeff Lynn
12-29 Espi Turetsky
Lenny Kirschenbaum
01-02 Maria Shorten
01-04 Chuck Greenberg
Lois Mondschein
01-07 Barry Block
01-11 Helene Schulman
01-16 Allan Meyers
Joseph Schonfeld
01-18 Myra Gluck
01-19 Myrna Want
Milton Kopelman
01-20 Joe Abramowitz
01-21 Sam Glaser

01-24 Sam Schleider
01-25 George List
01-31 Mindy Hirsh
Andrea Goldstein
02-04 Norman Sadowsky
02-08 Corinne Needleman
02-11 Erica Sadowsky
02-14 Peter Levy
02-15 Lenny Keusch
02-18 Miriam Schonfeld
02-19 Danny Smith
Karl Levy
02-20 Bonnie Siegel
02-21 Randi Berkowitz
03-04 Stan Want
03-07 Myrna Young
03-09 Gloria Cserhalmi
Gloria Klar
03-10 Bob Turetsky
03-11 Ed Hertz
Rose Storch
Fred Hirsh
03-16 Judith Stein
03-18 Larry Strickler
03-20 Jani Cooperberg
Lee Simon
Warren Berkowitz
03-25 Isabel Streisand
Jerry Chiappetta
03-26 Marsha Wilkins
03-31 Julia Glaz

Happy Anniversary

- | | |
|-------------------------------------|----------------------------------|
| 1. Clocks and Watches | 15. Watches |
| 2. China | 16. Silver Hollowware |
| 3. Crystal and Glass | 17. Furniture |
| 4. Electrical Appliances | 18. Porcelain |
| 5. Silverware | 19. Bronze |
| 6. Wood | 20. Platinum Watches and Jewelry |
| 7. Desk Sets - Pens and Pencil Sets | 25. Sterling Silver Jubilee |
| 8. Linens and Laces | 30. Diamond Watches and Jewelry |
| 9. Leather | 35. Jade |
| 10. Diamond Watches and Jewelry | 40. Ruby |
| 11. Fashion Jewelry and Accessories | 45. Sapphire |
| 12. Pearl or Colored Gems | 50. Golden Jubilee |
| 13. Textiles or Furs | 55. Emerald |

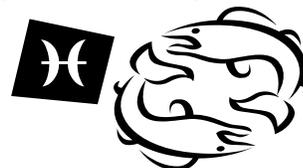
- 10-18 Lauren & Willie Steinberg
12-04 Myra & Joe Gluck
12-09 Charney & Chuck Greenberg
Esther & Sy Seltzer
12-13 Isabel & Warren Streisand
12-20 Helen & Sol Klein
12-22 Julia & Ilya Glaz
12-23 Eddie Erlich Kudler & Brian Kudler
12-25 Harriet & Milton Kopelman
01-09 Iris & Jeff Lynn
01-12 Espi & Bob Turetsky
01-13 Yetta & Morton Lynch
02-07 Miriam & Joseph Schonfeld
02-21 Alice & Jerry Chiappetta
02-25 Adrienne & Allan Meyers
03-02 Evelyn & Joe Abramowitz
03-06 Jani & Arthur Cooperberg
03-11 Bea & Lou Freedlander
03-13 Sara & Sam Schleider

Monthly Signs

Sagittarius
(Nov. 22-Dec. 21)



Pisces
(Feb. 19-Mar. 20)



Capricorn
(Dec. 22-Jan. 19)



Aries
(Mar. 20-Apr. 19)



Aquarius
(Jan. 20- Feb. 18)



Robbie's Recipes

submitted by Robbie Schecter



This is for all who are up at Hidden Ridge this winter:

HOT TODDY RECIPES

#1: TRADITIONAL HOT TODDY

- 1 tsp honey
- 1 cinnamon stick
- 2 oz boiling water
- 1 slice lemon
- 1 1/2 oz whiskey
- 1 pinch ground nutmeg
- 3 whole cloves

1. Pour honey, boiling water & whiskey into an Irish coffee glass.
2. Spice with the cloves & cinnamon & put in the slice of lemon.
3. Let the mixture stand for 5 minutes, then sprinkle nutmeg

#2: GRAND RUM TODDY

- 1 1/2 oz rum
- 3/4 oz Grand Marnier orange liqueur
- 1/4 oz lime juice
- Hot water to fill
- Lime wedge for garnish

1. Pour liquors & lime juice into Irish coffee glass
2. Top with hot water & stir
3. Garnish with a lime wedge

#3: HOT NOT TODDY

- 7 oz hot tea
- 1 T honey
- 1 tsp lemon juice
- Grated cinnamon
- Ground cloves
- Grated nutmeg
- Lemon wedge

1. Pour honey, lemon juice and pinch of spices into Irish coffee glass
2. Top with hot brewed tea & stir
3. Garnish with lemon wedge.

And all you Floridians enjoy your Piña Coladas, Rum & Coke, & Iced Tea!!
See Y'all in the spring!



HOMEOWNERS!

If you are planning to rent your unit for any time during 2015, please contact **Bonnie Siegel** since she is compiling a comprehensive list of units for rent so that she can share the information with potential renters. She has already received 2 phone calls from potential renters.
siegelmath@aol.com 917-969-9646

Rentals at Hidden Ridge - Updated Rules

The rental rules were revised in the summer of 2010 and 2014. We are printing them again to remind those homeowners who are renting their units this year.

Rental Rules:

1. The homes in our community are to be used for residential purposes only. The Board defines "residential purposes" as including the following:
A home may be deemed to be used for "residential purposes" if said home, or a portion of said home, is leased to one (1) individual or a group of individuals for any period of time up to a maximum of twelve (12) months over a period of eighteen (18) months. The leasing of a home, or portion of a home, for any portion of a given month during the twelve (12) month period referenced herein, shall be deemed leasing for an entire month for the purposes of calculating the aforesaid eighteen (18) month period. All leases will be for one year and non-renewable.
2. The rental fee for a twelve (12) month period will be \$1200.
3. The rental fee for a summer rental (May - October) will be \$500.
4. Homeowners who rent their units are to provide to the Homeowners Association a copy of the lease along with the appropriate fees. **The lease and the fee are to be sent to the office at least 30 days prior to the occupancy of the tenants.** A late fee of \$250 will be assessed to the owner if the rental fee is not paid two weeks prior to occupancy. The homeowner is to complete and submit the 2015 rental form along with the lease and appropriate fee.
5. In order for the tenant to be able to use the facilities and participate in any HOA activities, all maintenance fees must be current.
6. Unit owners are required to hand the keys to the unit and mailbox as well as the *Revised A-Z Booklet* to the renter.
7. Units are rented "as is." It is the owner's obligation, not the Homeowners Association to repair and maintain the inside of the unit.

Rental Forms:

Rental forms can be obtained from Nicole Ziegler at the office, 845-794-7173, ext. 18. If you have any questions regarding rentals, contact Bonnie Siegel 917-969-9646.

Cul-de-Sac Liaisons

Cul-de-Sac	Numbers	Liaison
Azaleas	15-23D	Karen Seltzer
Birch	29-43D	Helen Klein
Camellias	59-73D	Betty Fuchs
Daffodils	89-103D	Fran Zatz
Elms	107-125D	Julia Glaz
Firs	149-171D	Lenny Kirschenbaum
Gardenias	173-187D	Jerry Bassik
Hemlocks	193-205D	Lenny Keusch
Iris	196-214D	Harriet Kopelman
Juniper	126-148D	Jeff Lynn
Kerrias	74-96D	Rhoda Hertz
Laurels	44-58D	Ellen Burzichelli
Magnolias	29-43T	Sheila Cole
Narcissus	45-58T	Joe Gluck
Oaks	28-46T	Jill Friedman
Petunias	6-26T	Bonnie Siegel
Roses	8-14D	Helene Schulman



This concludes the holiday greetings to your neighbors and friends in 2014. Collection for the 2015 holiday greetings will begin in January. If you would like to participate, complete the form below and send to the editor with a check for \$3.00. Thank you to all who have contributed in the past. We look forward to seeing your names listed here again next year!

HOLIDAY GREETINGS

Please complete this form and submit with \$3 to Linda Solomon, GEM Editor-in-Chief.

Name(s) (as you want it to appear in the Holiday Greetings)

Your Name

HR Address

Send to: Linda Solomon
6675 Overland Drive

HOLIDAY GREETINGS



To all our friends and neighbors in Hidden Ridge, we offer our sincere good wishes for a Happy, Healthy, and Peaceful Holiday.

*Helen Badain
Jerry Bassik
Barry & Hermine Block
Alice & Jerry Chiappetta
Blossom Cohen & Jen Mitgang
Michael & Eleanor Dovdavany
Bea & Lou Freedlander
Thelma Friedenthal
Jill & Marvin Friedman
Robert Gannon
Joyce & Sam Glaser
Charney & Chuck Greenberg
Myra & Joe Gluck
Ed & Rhoda Hertz
Mindy & Fred Hirsch
Fran Katz
Helen & Sol Klein
Milton & Harriet Kopelman
Brian Kudler & Eddie Erlich Kudler
Janet Lieberman & David Muirhead
Marlene & Howard Marcus
Mel Marder
Peter Morello & Cruz Guardiola
Gloria & Arnold Plotsky
Lena & Cantor Max Rubin
Phyllis Rubin & Family
Florence & Jack Sachs
Erica & Nornan Sadowsky
Aron & Pennie Schatten
Rachel & Sachar Schatten Malka
Rebecca & Joe Schatten Watson
Robbie & Stan Schecter & Family
Helene Schulman
Karen Seltzer
Esther & Sy Seltzer
Allan & Roberta Shapiro
Bonnie Siegel & Linda Solomon
Sylvia & Donald Singer
Rose Storch
Isabel & Warren Streisand
Joyce & Herb Wetter*

ALLAN'S ALLEY

submitted by Allan Meyers



Yes, We Have No Bananas

When I was a little boy my dad took us to the Lower East Side to see my grandparents who lived on Columbia Street. My dad would buy a pack of Lucky Strikes (Green) which I would then give to my Grandfather. He would drag and inhale so hard on the cigarette that the smoke would never come out.

Years later while I was attending NYU downtown, (which was only a couple of station stops from the Delancy Street Station) I would visit my grandparents, after class, on Fridays. I would buy a pack of Lucky Strikes (White, as Lucky Strike Green had gone to war) and then give them to Grandpa Meyers.

After greeting me with hugs and kisses my grandma would ask me if I put on my *tefillin* [phylacteries] that morning. My Grandpa would then say while winking at me, "Sophie, why you ask a silly question, of course Allie put them on every morning".

(I actually own *tefillin*. I got it for my Bar Mitzvah. To this very day I have no idea where they are.)

Grandma would then ask me if I wanted some fruit to eat. Of course, I would say that I couldn't have anything since my mother was making a big Friday night dinner. Every Friday my grandma asked me the same two questions.

One day when I arrived home from school, my dad told me that I had made his mother cry because I always refuse to eat when she offered me something to eat. So the next Friday I got off at Delancy Street. It was a cold, windy and snowy day. I walked the six blocks to Columbia Street and the two blocks to their tenement building, up the misshaped and broken steps to the third floor.

Grandma again greeted me with the two questions. On the second question I agreed to have something to eat. Grandma, with a big smile on her face asked, "Would you like an epple or a panana?"

I told her I would like to have a banana. With that she put on her coat, ran down the three flights of stairs, down two blocks to Delancy Street to find a push cart that sold fruit, and then back the same way.

She came through the door, brushed the snow off her bandana and her coat and with a broad smile on her face she said, "Here's your panana. What kind of cake do you want with your tea?"

MORE OF ALLAN!

The Summer of 2014 - In Retrospective

There can be no further proof that the world is spinning faster than this summer. No sooner did we celebrate the 4th of July we were celebrating Labor Day. The weather was almost perfect. We deserved it because of the bad winter that we had.

At the Labor Day pool party the food and the drinks were great. People were hugging and slapping each other on the back. There was laughing and kissing and there were no loud voices or a nasty word to be heard. Until I saw someone wearing a Hidden Ridge shirt, I thought I attended the wrong Party.

No matter how you feel, you have to admit that the Blog/Facebook incident made a not so dull summer more exciting. After all, a Blog is only funny if you're not mentioned in it.

Bonnie deservedly was reelected as President. Karen Seltzer did such a great job that there should be a whole Gem just written for and about her.

Warren Streisand's mother Bess celebrated her 100th birthday by dancing to the music of the Bronx Wonderers.

Everybody ate and enjoyed Robbie's tilapia at the "Bring Your Own"...and no one got sick!

Sylvan Gelber came to visit us and bragged that he was now the World Champion water melon seed spitter. It's not true that he won because he was trying to hit Sandra.

Linda, as my editorial boss, saved me from being *persona non grata* and ostracized from our community by editing out anything that she believes is politically incorrect. Not only does she edit out a sentence, she doesn't print the whole article. Remind me to make fun of her in one of my articles next year. (Ahh, revenge is sweet!)

Would you believe I actually saw someone sitting on one of Brian and Eddie's benches?

Liberty Pest Control

Liberty Pest Control has visited the premises and will return for those who need to address interior concerns. Our contract is not for preventative maintenance. It only covers problems!! They will return as many times as needed.

Please call them at the following number to make arrangements and be sure to let them know you are part of Hidden Ridge Homeowners Association.

845-361-3100

DO NOT allow them to sell you a private contract for items covered in the HOA contract!

If you have any questions, speak to Bonnie Siegel.

For Your Information

Terry's Fitness & Health Corner



A Healthy Winter Goal: Try being a Flexitarian!

Have you ever been tempted to become a vegetarian, but the thought of giving up barbecues or a deli sandwich seems too daunting? Thankfully, you can obtain many of the same benefits of vegetarian living without forgoing meat/poultry completely. You just have to become a Flexitarian (you may be doing this beneficial diet already without really knowing it). Flexitarians eat mostly plant based foods and whole grains but merely dabble in steak, chicken stir fry, or fish tacos. It's a pro plant dietary lifestyle. Why change to this program??

1. It's Flexible so you can design it yourself. It's all about options. Embrace meatless Mondays, or start by cutting the portions of animal protein and add more side salad, or replace chicken in your sandwich with a Portobello mushroom.
2. It can trim your Waistline. Midribs everywhere (the place on our bodies where it is most dangerous to carry extra weight) will begin to shrink as animal protein has more fat and calories than plant based foods. Your daily and then weekly and then monthly meals will be smaller and you will see a natural caloric decline, hence a lower weight.
3. It offers a good Nutrient Balance. Vegetarian foods are rich in fiber, disease-thwarting antioxidants and a number of vitamins, such as C, that you won't find in meat/poultry and there is research connecting this kind of diet to lower rates of chronic ailments and heart disease. Also it seems that our food industry, our gourmet restaurants and even our fast food chains realize how popular and necessary this diet is to better health. Each has come up with delicious and very varied menus with hundreds of appetizing choices. (as with any change in personal diet, always check with your physician). Give it a try; we have a long winter season ahead. It is much easier than you think. (Fish is your best choice and can be consumed along with cheese, eggs and tofu to increase your protein intake as you transition to more and exclusive plant based foods). Best of everything to you and your loved ones and don't forget your DAILY exercises.

P.S. Sample Menus for Flexitarian Diet:

Breakfasts: Oatmeal fruit, nuts, low fat milk, tea or coffee or low fat Greek yogurt lots of fruit, spoonful of granola or dry cereal tea or coffee (if you need more add 1 slice whole wheat toast and a teaspoonful of almond or peanut-

The Treasurer's Report



Submitted by Ed Hertz

Current Financial Status as of December 6, 2014:

Operating:	\$ 32,678.16
Money Market:	\$ 20,003.19
Reserve:	\$ 150,166.89
Total:	\$ 202,848.24

Net Income for September 1, 2014 – November 30, 2014: \$22,054.39 (for the same time period in 2013, it was -\$39,562.45)

Net income for this fiscal year thus far (May 1, 2014 – November 30, 2014) \$94,924.36 (for the same time period in 2013, it was -\$132,738.61)

As previously mentioned, our financial resources build up during the winter months.

Your **2015 maintenance voucher booklet** is included in this mailing.

Please note the following important changes:

Monthly maintenance charges have been increased to \$325 beginning January 1, 2015. This increase will cover our winter maintenance costs.

Payments are due the 1st of the month. Late fees will be imposed on all payments that have a postmark later than the 10th of the month.

In order to avoid late fees imposed on your account, please make arrangements to have your monthly payments mailed in a timely fashion.

Several homeowners have set up with their banks to generate their monthly checks and have them mailed from the bank. Just make sure in the memo section that your unit number is listed.

Social Committee



Hi. A group of from the entertainment committee will be going to a showcase soon to look for some new and exciting entertainment for next season. Any suggestions for fun activities will be gratefully accepted. Wishing all of our Hidden Ridge community a healthy and happy new year, looking forward to seeing everyone in the spring. Stay healthy.

(Continued from column 1)

butter (great spreads to use on this kind of diet)

Lunches: Veggie omelet 1 whole egg 2 whites, lots of veggies 1 slice hard cheese 1 slice toast or large bowl of fresh fruit salad(any choice is fine) 2 tablespoons cottage cheese, almonds or walnuts on top; whole wheat crackers or toasted English muffin.

Dinners: Always start with tossed salad with spoonful of dressing. Tofu or chicken stir fry use all kinds of veggies for color and crunch brown rice/quinoa. Sorbet or low fat ice cream or 5 oz. Grilled fish, sweet potato, broccoli or spinach, small dinner roll, fruit or melon.

Confused About Insurance?

It has come to our attention that some homeowners, while having bought insurance for their units purchased a condominium insurance policy rather than homeowner's policy. They (or their insurance broker) are under the misunderstanding that the Association owns all of the buildings. The Association **does not** own the buildings but are required to maintain the exteriors and the roofs.

Article X of our documents discusses insurance.

Article X, Section 1 discusses insurance in the Common Areas. The Board is required to obtain liability insurance as well as fire insurance with extended coverage, water damage, vandalism and malicious mischief endorsements, insuring the facilities (pool, pool pavilion, and clubhouse) on the common properties, in an amount equal to their full replacement values and workmen's compensation.

Article X Section 2 discusses insurance for each home. Each homeowner shall be required to obtain and maintain adequate insurance of his home which shall insure the property for its full replacement value with no deductions for depreciation against loss by fire or other hazards. Such insurance shall be sufficient to cover the full replacement value, or for necessary repair or reconstruction work. It is recommended that homeowners obtain a "homeowner's policy (HO3)."

Those homeowners who do not have the correct type of insurance policy have recently been contacted.

Any questions? Contact Bonnie Siegel

A MESSAGE FROM THE BOARD OF DIRECTORS

The Board is made up of a group of dedicated volunteers who have agreed to serve our community. Some of us live here full time, while others of us are seasonal residents. We like to enjoy our community and lives just the way everyone else does. We are requesting that we receive phone calls **during normal business hours only** unless you have a true emergency. Calls after 6 PM to get someone's phone number or to ask a question can usually wait for the next day. Think about how you would feel if you were out to dinner or having a night out and received calls like these.

Thank you for your cooperation.

IMPORTANT: TAX GREIVANCE UPDATE

As of this writing **68** homeowners have signed up to be part of the group that will file their tax grievance through the law offices of Walter Garigliano for 2015. Please refer to the articles from the August and September issues of the GEM for a full explanation of the process and fees.

Where are the rest of you? Are you not interested in saving money on your school and property taxes by having the assessed value of your home lowered? Even if you have had a reduction in the past, you are eligible to join the group action for 2015.

The following is a list of those homeowners who have not signed up yet:

Hidden Ridge Drive: 8, 10, 21, 23, 31, 33, 37, 39, 44, 52, 56, 58, 59, 65, 67, 69, 71, 73, 74, 80, 86, 90, 92, 96, 97, 101, 103, 109, 115, 117, 119, 121, 125, 126, 128, 130, 134, 136, 142, 144, 146, 148, 155, 157, 159, 161, 163, 165, 169, 171, 173, 175, 181, 185, 193, 196, 198, 200, 202, 208, 214

Hidden Ridge Terrace: 10, 12, 16, 18, 24, 29, 32, 33, 37, 42, 43, 45, 47, 48, 50, 54, 55, 56

While the tax grievance hearing is not until the end of May 2015, the lawyer's office needs time to prepare your paperwork in a timely fashion. If he submits it earlier, perhaps we would not have to wait for our answers.

In order to be part of the group, contact **Warren Berkowitz no later than February 1, 2015** who will forward your contact information to the attorney:

Email: warrenb107@aol.com
Snail mail: 1445 Stephen Marc Lane
East Meadow, NY 11554

If you have any questions, contact Warren Berkowitz or Bonnie Siegel.

Get Well Wishes

*Mel Marder
Lee Simon*

Wishing them a full and speedy recov-



In Memoriam

*The Hidden Ridge Community
offers our deep condolences to*

*Janet Lieberman on the loss of
her mother, Hortense*

May her memory be for a blessing.

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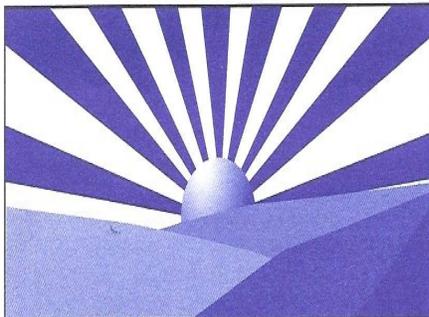
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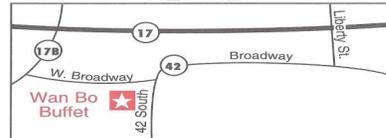
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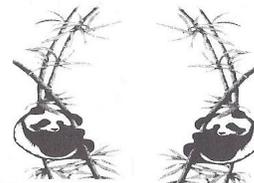
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and healthiest holiday season
and the most joyful New Year!
Oh, and Gung Hay Fat Choy!

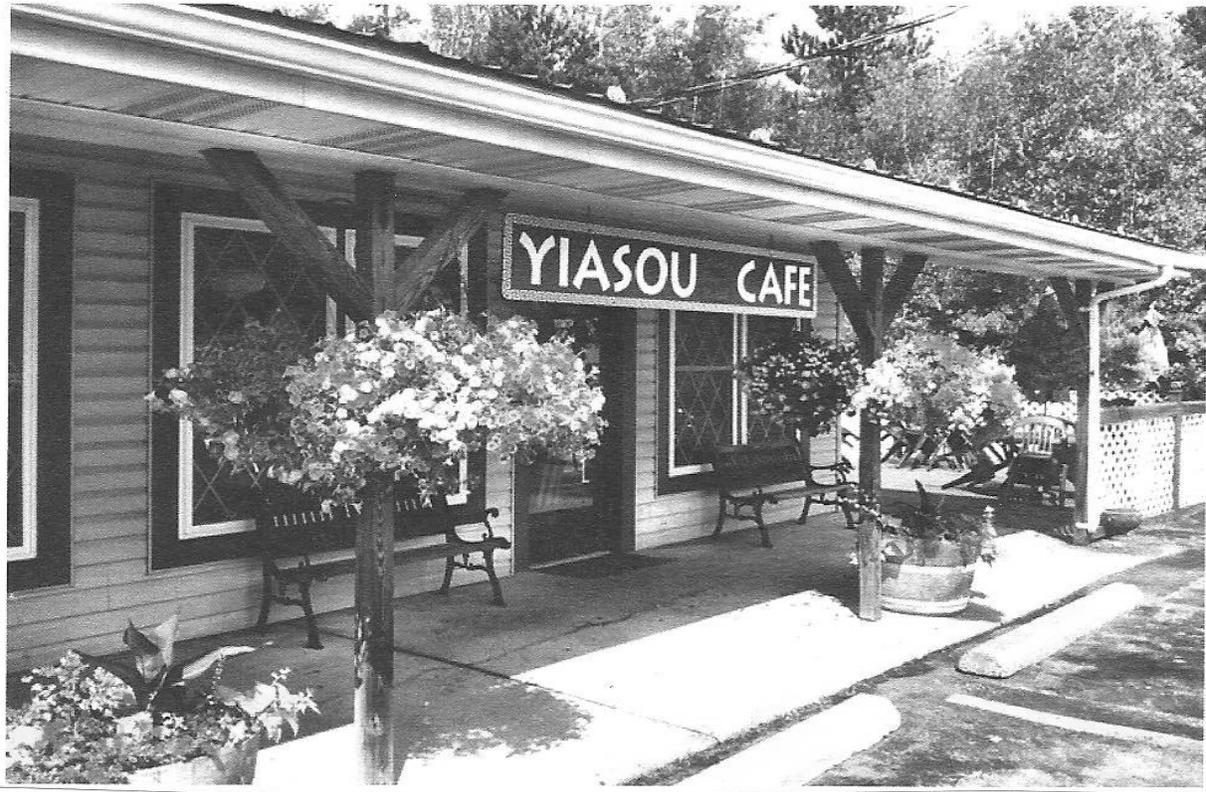


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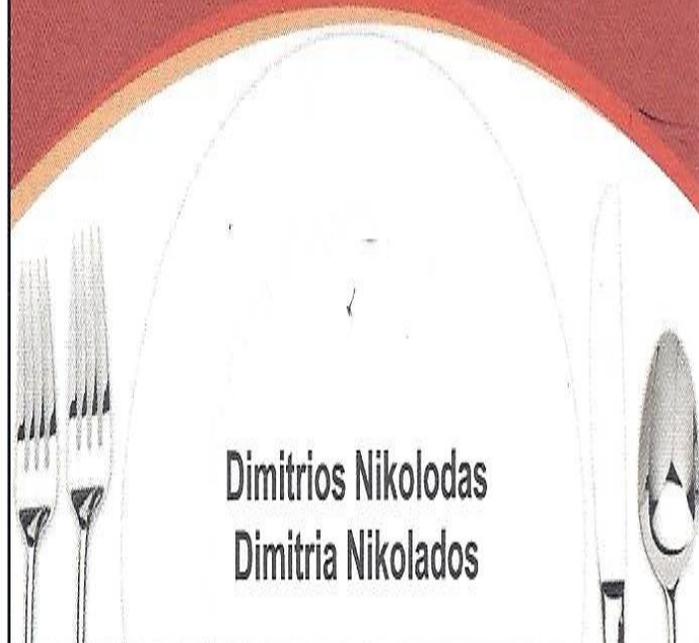
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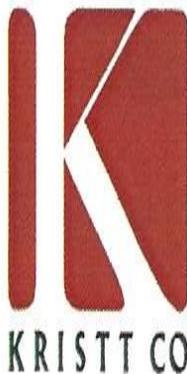
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Issue 14-06



Hidden Ridge Directory Information Sheet

Please complete the following form and return it with your maintenance payment. Return this form if there are any recent changes.

Name: _____

Hidden Ridge Address: _____ Phone: _____

The following information will be kept confidential.

However, it will be included in the Hidden Ridge Directory if you check the appropriate line(s). Please indicate below.

I want my alternate address/es and phone numbers included in the Hidden Ridge Directory.

Alternate Address #1: _____

Phone: _____

I want my cell phone number/s included in the Hidden Ridge Directory.

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I want my birthday/s (list name/date for more than one) and anniversary listed in the GEM

Birthdays _____ Anniversary _____