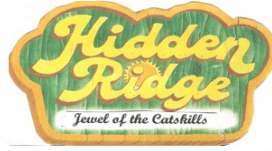


# The Hidden Ridge GEM

August 2015

Issue 15-04



## The President's Message



Dear Fellow Hidden Ridgers,

This past weekend we had our Annual Meeting. It was a time for the homeowners to have their say in the running of our community. On behalf of the Board of Directors, I would like to thank the 98 homeowners who either attended the meeting in person or sent in an absentee ballot or proxy. In fact, I saw a few homeowners at the meeting who sent in their absentee ballots, but attended the meeting anyway, making sure that their voice was heard. I wonder where the other 52 homeowners were. I counted at least 10 full time residents who did not attend the meeting or send in their vote. There was at least another dozen of you part time residents who have been at Hidden Ridge this season at one time or another who did not send in your vote. Where was your voice? Doesn't what was being voted on affect you personally? Everyone is quick to complain about the snowplowing or repairing a leaky roof or clogged gutters but is apathetic when it comes to attending a meeting and making your wishes known. If we are to continue to function as a viable community although we have disparate groups with varying needs and interests, it is incumbent that members of all of these groups come together to make things happen. Many of you have wonderful ideas as to how this community should operate, but you need to come to the meetings to voice your opinions and have the rest of us hear your thoughts.

The following candidates were elected to the Board of Directors: Fred Hirsh, Leonard Kirschenbaum and Karen Seltzer. I welcome Fred Hirsh to the Board and know that he will be an asset to our management of the community especially with legal matters.

The majority of the voters voted to eliminate the 12 AM to 8 AM safety patrol shift effective October 16, 2015. In addition, they voted to adjust the hours of safety patrol shift from 4 PM – 12 AM to 6 PM – 2 AM effective October 16, 2015.

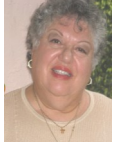
On behalf of the community I want to thank Larry Miles for all of his hard work and willingness to undertake any and all responsibilities given to him during this past year. Larry performed at the highest level of cooperation and spirit of team work with the other Board members. I hope that Larry will continue to serve the community.

I would like to thank the Election committee – Helen Klein, Eddie Erlich Kudler, Betty Fuchs, Jack Sachs, Marlene Marcus, Brian Kudler and Allan Meyers who ensured a smooth running election.

Our grounds are looking great, our pool is clear and at the right temperature and chemical level, our Clubhouse offers many activities and great entertainment on Saturday nights. I look forward to the remainder of the summer season enjoying being here with all of you.

Bonnie

## From the Editor



Dear Fellow Hidden Ridgers,

I'd like to personally congratulate the winners of this year's Board elections.

Every week I read Barry Lewis' column in the Times Herald Record, our local newspaper. I cheer his writing, share his nostalgia, and sometimes shed a tear when he writes about the "good old days" up here in the Catskills. This week he wrote his thanks to his loyal followers. I think it's time to do the same. I thank all of the readers of the GEM who have faithfully read my column. I especially thank those of you who have come up to me and told me you like what I write. I even thank those of you who DON'T like what I write! That means you're still reading my column! I hope you will continue to do so in the future and find something you do like.

Now, here's something I need to write about. It's the proverbial story about the Hatfield's and the McCoy's. Only here in HR it's the Morello's and the Meyers'! We have a real rivalry going on here on the Ridge and there may be a shootout (of cameras? of pen ink?) at the Just OK Casino!

Here are two wonderful suitors with very different styles vying for the "hand" of our jewel, the GEM like Cyrano and Rosalind. But, as with all wise politicians, they both try to win her heart by pouring out their love and desire, not for her, but for her people. One speaks of GEM's older women while the other observes and comments about both genders of her people. One writes stories which take up much of her space and sometime run over into her next issue while the other writes short observations often pointing out the glowering shortcomings of her people. And not to be outdone, he often gives this editor TWO bylines in the same month! Do they both write well? Yes. Do I like what they write? Yes. Will they continue to be published in their first love, the GEM? Hell, YES!

Linda

P.S. Just as Betty Fuchs said at the Annual meeting, you do not have to be an elected Board member to do work and help out this community. As a matter of fact, many of you do offer a lending hand. However, too many sit on their duffs and do nothing. Okay, you "paid your dues" and you want to enjoy your retirement. However, I find that since I retired, I am busier than ever and enjoying it more for the work I do. If nothing else, write a story about **your** life and submit it to the GEM for publication. You might like it and so will the rest of us!

## 2015-2016 Board of Directors

|                    |           |                       |
|--------------------|-----------|-----------------------|
| Bonnie Siegel      | President | 791-6056 917-969-9646 |
| Lenny Kirschenbaum | V. Pres   | 794-3395              |
| Fred Hirsh         | Secretary | 516-639-0238          |
| Chuck Greenberg    | Treasurer | 516-445-3845          |
| Jerry Bassik       | Director  | 791-4273              |
| Ed Hertz           | Director  | 791-7209 561-706-3301 |
| Karen Seltzer      | Director  | 794-2752 917-861-6291 |

**Hidden Ridge H.O.A.  
PO Box 976**

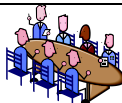
**Monticello, NY 12701**

**Patrol/Safety number: 845-794-8180**

## Hidden Ridge H.O.A. Committee Liaisons

|                               |                 |
|-------------------------------|-----------------|
| Advertising                   | Chuck           |
| Audit                         | Chuck           |
| Beautification                | Ed              |
| Clubhouse                     | Karen           |
| Cul-de-Sac Liaisons           | Jerry           |
| Entertainment                 | Bonnie/Karen    |
| GEM/Website                   | Bonnie/Jerry    |
| Grievance                     | Fred            |
| Insurance Certifications      | Bonnie/Jerry    |
| Insurance Matters             | Bonnie/Jerry    |
| Legal                         | Fred/Bonnie     |
| Liaison to Veria              | Bonnie          |
| Long Range Planning Committee | Fred            |
| Maintenance                   | Bonnie/Lenny/Ed |
| Pool and Pool Pavilion        | Lenny           |
| Safety                        | Lenny           |
| Sales and Rentals             | Ed/Bonnie       |
| Sanitation and Recycling      | Lenny/Jerry     |
| Snow Removal                  | Lenny           |
| Social Committee              | Karen           |

## Upcoming Events



**The next Board meeting: August 9, 2015 10 AM**



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

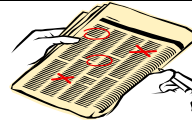
Please call 917-747-8660 or email: [bonsdiva@aol.com](mailto:bonsdiva@aol.com)

**DEADLINE for SEPTEMBER ISSUE - August 20<sup>th</sup>**

## 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. Handwritten 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.



## 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>Business Manager</i> | Sol Klein     |
| <i>Advertising</i>      | Jerry Bassik  |

|                              |                 |                 |
|------------------------------|-----------------|-----------------|
| <i>Contributing Writers:</i> | Allan Meyers    | Ed Hertz        |
|                              | Peter Morello   | Fred Hirsh      |
|                              | Janet Lieberman | Karen Seltzer   |
|                              | Robbie Schecter | Terry Steinberg |

If you would like to contribute to the September issue or consider writing a regular byline, please notify the Editor-in-Chief

Please send your information to:

Linda Solomon at [bonsdiva@aol.com](mailto:bonsdiva@aol.com)

## Liberty Pest Control

Liberty Pest Control has visited the premises and will return for those who need to address interior concerns.

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**

If you have any questions, speak to Bonnie Siegel.

## Life Cycle Events

### AUGUST



National Aviation  
Day  
August 19



Women's Equality Day  
August 26



August - Birthstone: Peridot

Leo (July 23-August 20)

Virgo (August 21 - September 22)



*Happy Birthday*

|      |                 |      |                   |
|------|-----------------|------|-------------------|
| 8-2  | Adrienne Meyers | 8-13 | Roberta Mondres   |
|      | Ross Elliott    | 8-14 | Howard Marcus     |
| 8-4  | Jack Sachs      | 8-15 | Kimberley Franco  |
| 8-7  | Larry Sternfeld | 8-18 | Karen Crumley     |
| 8-8  | Joyce Glaser    | 8-24 | Ken Schiffer      |
| 8-9  | Phyllis Rubin   | 8-26 | Eleanor Dovdavan  |
| 8-9  | Daniel Neiger   | 8-27 | Michael Dovdavan  |
| 8-10 | Helen Badain    | 8-28 | Meryl Miles       |
|      |                 | 8-28 | Bernie Rothenberg |

## Get Well Wishes

**Iris Lynn**  
**Thelma Friedenthal**

*Wishing all a full and speedy recovery*



The Next Greetings will appear in the September 2015 issue.  
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, 6 HR Terrace

## 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                      |

## Happy Anniversary

|      |                           |
|------|---------------------------|
| 8-10 | Ettie & Mark Rachleff     |
| 8-11 | Marcia & Ken Schiffer     |
| 8-16 | Betty & Harvey Fuchs      |
| 8-26 | Lois & Michael Mondschein |



## SAVE THE DATE!

- Sunday, August 9 - Board of Directors Meeting
  - Sunday, August 23 - Board of Directors Meeting
  - Sunday, August 30 - Association General Meeting
  - Sunday, September 20 - Board of Directors Meeting
- \* Dates to remember are subject to change; please check the bulletin board and website.

## HOLIDAY GREETINGS

September is the second yearly opportunity to wish our friends at Hidden Ridge a joyful holiday. In September we offer greetings to our Jewish friends who will be celebrating the birth of the world on Rosh Hashanah. Jews continue to commemorate life on Yom Kippur, the Day of Atonement with fasting, remembering loved ones whom one has lost in recent years and in years long past. It is the time Jews believe that the gates of heaven closed and one's fate is sealed for the coming year.

The third opportunity to be part of the Hidden Ridge GEM Holiday Greetings will come in December when we recognize Chanukah and Christmas.

If you would like to still participate for 2015, please complete the fill-in on the previous column and send it to our office with a check for \$3.00. Thank you all for your participation! *Editor*

## Dining and Entertainment

### Robbie's Recipes

submitted by Robbie Schecter



#### BLACKENED SWORDFISH SEAKS

(in less than 15 minutes!)

**Ingredients:** (Blackened Swordfish Dry Rub)

(enough for two 8 oz. steaks)

- |                 |                        |
|-----------------|------------------------|
| 1 ½ tsp oregano | 1 ½ tsp cayenne pepper |
| 1 ½ tsp thyme   | 1 tsp black pepper     |
| 1 ½ tsp paprika | 1 tsp sea salt         |

#### Directions:

1. Pat swordfish steaks with paper towel and brush on with olive oil.
2. Coat oiled side of fish with a generous amount of the rub.
3. Heat the pan on high flame (cast iron recommended) with a bit of olive oil, just enough to coat pan.
4. When oil starts to smoke, place swordfish in pan, spiced side down and cook for about 4 or 5 minutes.
5. Turn off heat and turn the fish over to continue cooking for 2 or 3 more minutes.

Note: Pan gets pretty smoky during cooking...be prepared to use exhaust fan. Fish may appear burnt, but the color comes from the caramelized spices.

#### BEN LORICK'S DELUXE CHEESECAKE

(This will take more than 15 minutes - but WELL WORTH IT!)

(Adapted from Craig Claiborne's 1963 recipe)

#### Ingredients:

##### For the crust:

- 1 C flour
- 1 tsp grated lemon rind
- ½ C (1 stick ) butter, cold
- 1 egg yolk, lightly beaten
- ¼ tsp vanilla

##### For the filling:

- 5 8-oz packages cream cheese
- ¼ tsp vanilla
- 1 tsp lemon zest
- 1 ¾ C sugar
- 3 T flour
- ¼ tsp salt
- 5 eggs
- 2 egg yolks
- ¼ C heavy cream

#### Directions:

1. Heat oven to 400°.
2. To prepare crust:  
Combine flour sugar and lemon rind. Cut in butter until mixture is crumbly. Add egg yolk and vanilla and mix.
3. Pat 1/3 of dough evenly over bottom of a 9 inch spring form pan with sides removed. Bake the pan bottom about 6 minutes, or until golden. Cool.
4. Butter sides of pan and attach bottom. Pat remaining dough around sides to a height of 2 inches. Increase heat to 475°.
5. To prepare filling:  
Beat cream cheese until fluffy. Add vanilla and lemon zest. Combine sugar flour and salt. Gradually blend into cheese mixture. Beat in eggs and egg yolks, one at a time. Beat well.
6. Pour mixture into prepared pan. Bake 8-10 minutes and reduce oven heat to 200°. Bake 1 hour longer, or until set.
7. Turn off heat and allow cake to remain in oven with door ajar for 30 minutes. Cool on a rack. Chill.

## HIDDEN RIDGE ATTIRE

*Wear your Hidden Ridge wardrobe around town and show your pride in our community!*

#### **Hidden Ridge T-Shirts (new this year!):**

*Navy blue cotton tee shirt in sizes Small - 3X*

*All sizes: \$10*

#### **Hidden Ridge Polo Shirts:**

*White piquet with HR logo in sizes Small -3X*

*(Most sizes left) S-XL \$16; 1X-3X \$18*

#### **Hidden Ridge Sweatshirts (new this year!):**

*Navy blue zippered hoodie with 2 pockets sizes S-3X*

*All sizes: \$20*



### Hidden Ridge Wardrobe Order Form:

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Item: **HR Tee Shirt** \_\_\_\_\_

Number: \_\_\_\_\_

Size(s): \_\_\_\_\_

Item: **HR Polo Shirt** \_\_\_\_\_

Number: \_\_\_\_\_

Size(s): \_\_\_\_\_

Item: **HR Sweatshirt** \_\_\_\_\_

Number: \_\_\_\_\_

Size(s): \_\_\_\_\_

Submit your order to Bonnie Siegel, 6 HR Terrace



## 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   | Robbie Schecter    |
| 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    |

## The Poet's Corner



By Janet Lieberman

### Summer Concerto

Woven of  
*Dreams, half awake ...*  
*Catching music like gold dust,*  
*Sounds sweep through dreams...*  
*Jet planes rumble, resound thru space*  
*Trains rattle on tracks, pulsate like drums*  
*Children chatter, shriek*  
*Chant, "hoppin' boppin'", "tweedle dum,*  
*tweedle dee"*  
*Cacophony mingles with bird calls*  
*Red robin whistles "tweet, tweet, tweet"*  
*Terrace chimes tinkle, French horn wails*  
*Comes in snatches, soft and loud...*  
*Reverberates thru sleep,*  
*Concludes in silence.*

## In Memoriam

*With great sadness we announce the following losses to our community*

### Edna Woltin

*mother of the late Lynn Keusch and  
 mother-in-law of Lenny*

*May her memory be for a blessing.*

## A Note Regarding Monthly Maintenance Payments

Maintenance payments are due on the 1<sup>st</sup> of each month. If your payment is received with a postmark after the 10<sup>th</sup> of the month it is late and a late fee will be added to your account. With the rare exception, no one will receive a waiver for these additional charges.

Here are a few ways to avoid late charges:

1. Set up through your bank for them to automatically send a check from your bank account each month so that it reaches us prior to the 10<sup>th</sup>. Indicate your unit number in the memo section of the check so that there will not be a need to include the coupon from the maintenance voucher booklet.
2. Prepay for several months at a time. Some of homeowners actually pay the entire year's maintenance charges in January.
3. Prepay by postdating your check. You can also postdate several months at a time. These will be kept in our office and each month, the correct check will be pulled.

Please remember, we are running a business. We have bills that must be paid each month as well! When you are late in paying any other bill, for example a credit card, late fees are imposed!

## Slow Down and STOP

As more owners, tenants and guests come to enjoy our community, it is time to remind everyone that:

**The speed limit on Hidden Ridge Drive and Terrace is 15 miles per hour.**

**Stop at all Stop signs.**

Let us ensure that everyone at Hidden Ridge is safe and has a wonderful summer.

**SPEED  
 LIMIT  
 15**

# REMINDERS FROM THE BOARD

**Barbeques:** Barbeques may not be used on any front lawn and emptying coal on any common area is prohibited. (A fire extinguisher is recommended nearby.) You may use the barbeque away from your unit in the rear of your house. Never leave a barbeque unattended.



**Outdoor Furniture:** May be left on the grass areas. However, please move it to allow for lawn care from our maintenance crew/landscapers. Please do not leave outdoor furniture outside during the winter months.



## Hidden Ridge Parking Stickers:

A Hidden Ridge sticker will be distributed to each homeowner or renter in the community to insure that the proper cars are in our community. Please stop by the safety booth if your car does not have one or it is lost. Place the sticker in the lower left side of the front windshield. Please do not block your field of vision with this sticker.



**Antennas:** Any and all TV and radio antennae are prohibited from being erected on the roof or within 2 ½ feet of the home. Satellite dishes are not allowed on any exterior surface. Any violation voids HOA responsibilities. A release will be available through the HOA to hold harmless the HOA for any damage caused by a satellite dish to your unit or any other unit or personal property.



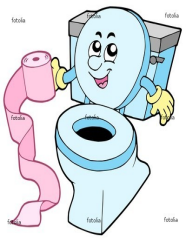
**Dogs:** All residents (homeowners and renters) are to register their dogs (including service dogs) with the homeowners association and provide proof of current rabies vaccination. Please send this information to the office.

All dogs residing in Hidden Ridge for a period of 30 consecutive days must also be registered and licensed in the Town of Thompson. Proof of this license must be presented to the homeowners association. All homeowners shall provide proof the dog is licensed in the jurisdiction in which the dog's primary residence is maintained, if the dog does not reside for a period of 30 consecutive days in Hidden Ridge.

Dog owners are responsible for abiding by the regulations set forth by the Town of Thompson which includes picking up after their dog, dogs on leashes, avoiding excessive barking, etc.



**Flushing:** Do not flush anything but toilet paper down your toilets. **Cottenelle or other freshening wipes** will clog the sewer system and will disrupt the flow of sewerage from the community. We recently had an incident where feminine sanitary items and paper towels caused a problem in our clubhouse.



**Wood:** Stacking of wood for your fireplace is permitted. Do not stack the wood against your house or vinyl siding. A distance of 3 feet is recommended. A wood holder is recommended.



**Landscaping:** Each homeowner is responsible for the landscaping within the 3 ½ feet of their unit in the front, back and sides (if an end unit). The common grounds of our community will be maintained by the maintenance crew. If a homeowner wants to exceed the 3 ½ feet, they need approval from the Board.



## HAVE YOU SEEN THE NEW AND IMPROVED HIDDEN RIDGE HOA WEBSITE?



*During the season, the website is updated weekly - that includes photos you send to the webmaster for publication, vendors names and, if available link to their websites, activities around the Ridge, and news.*

If you have special pictures of places or people around and about the community, send them to the editor to be included in the Photo Gallery.

**Hidden Ridge Website:** [hiddenridgehoa.org](http://hiddenridgehoa.org)  
**Editor/Webmaster:** [bonsdiva@aol.com](mailto:bonsdiva@aol.com)



**Volunteers needed for the Beautification Committee - please call**  
**Ed Hertz at 845-791-7209**  
**561-706-3301**

## ALLAN'S ALLEY

*submitted by Allan Meyers*



For reasons best known to me, I decided that I would no longer write for the GEM. It could have been that I had writer's block or the fact that I was very busy doing nothing or something other. There was no body to write about. This summer there was no cocktail Friday. *No drinky poo* with the Mondscheim's, Friedman's, Helene Schulman, Yetta and Morty Lynch.

When the GEM was placed in my door, I decided not to read it but only to glance through it. Our Grandsons (the twins), Jonathan and Jeremy were staying with us, so we looked at the GEM advertisements to see where to take them. We then went to 2 Greek Restaurants, a Chinese Restaurant and a Diner.

We read our Julia Child (Robbie) recipe, checked to see if my family was listed in the birthday and anniversary column. Then I happen to spot Peter Morello's article. I started to read it and I began to get mad. In fact, I couldn't have been more pissed off.

Peter's job on the GEM is to write long, long, very long dull stories. It is not to be humorous. The more of his column that I read, the more furious I became. Against my will I began to smile and then to chuckle. His article was so funny that I was sorry that I didn't write it myself.

When we were in the Clubhouse, I noticed Peter was smiling and making faces at me. I couldn't understand why, until I realized that like the people in his column I, too, am over 75 years of age.

### Beautification Committee

The Hidden Ridge Beautification Committee needs more welcoming beauty at entrances to individual cul-de-sacs. It would be nice if the cul-de-sac liaison could coordinate the purchase of PERENNIALS which are at minimum cost at this time of the year.

Kindly call me for more instructions as I will have our very helpful maintenance crew do the planting. Please be sure to do your own watering daily for at least two weeks for plants to thrive and survive.

Thank you to our present committee: Eddie Erlich Kudler, Tatiana Shorten, Rhoda Hertz and to our newest member, Carol Baken for their hard work and contributions to Hidden Ridge.

Ed Hertz 845-791-7209

## INSURANCE CERTIFICATION

**This article is being reprinted since there are still some homeowners who are confused about the type of insurance they need for their home.**

### IMPORTANT:

Do you have the right insurance coverage for your home?

Article X Section 2 Homes of the Declaration of Covenants, Restrictions, Easements, Charges and Liens, states the following:

"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."

Hidden Ridge is a Homeowner's Association and therefore each unit should be covered with a Homeowner's Policy (HO3 or HO5). **Condominium insurance (HO6) is not the correct type of insurance that you should have for your unit. The Homeowner's Association does not own your building even though the building is maintained by the HOA.**

The components of an HO3/HO5 policy are the following:

**Dwelling** – Covers the physical building structure.

**Personal Property** – The contents of your unit. This is usually a percentage of the dwelling unit.

**Loss of Use**– This protects your exposure to increased cost of living due to your inability to use your home due to an insured loss.

**Personal Liability**– Protects actions for negligence due to your alleged wrong doing, causing bodily injury or property damage.

**Medical Payments**– Payments to others for medical expenses, regardless of fault not to exceed a specific limit.

We will be reviewing the insurance certifications on file and notify you if you need to contact your insurance broker because you do not have the homeowner's insurance. Please continue to send the declaration page(s) of your policy to the office.

If you have any questions, contact Jerry Bassik or Bonnie Siegel.



## FROM THE PEN OF....

*Peter Morello*



### Letters to Carly – Part I

**S**he stood in front of her childhood home – a nondescript ranch-style house that was L-shaped and located in the languid area of southern California known as the San Fernando Valley. It was a cookie cutter three-bedroom, bath-and-a-half home that was identical in size and shape to all the others on her block – Columbus Avenue. It had a generous backyard and spacious interior and belonged in a neighborhood that was filled with children and close-knit, where the neighbors would regularly get together for barbecues and the children would play for hours on the wide lightly trafficked street.

Carly Anderson knew that the task that was before her would be difficult but had to be done. Her mother, Mary, had died seven years ago and two months ago her father, Bill, had passed and she as the only child was left with the task of tending to her parent's small estate. She had waited for two months because she found it difficult to even approach her former home knowing the memories that would fill her mind making it hard for her to do what she needed to do. She had avoided this day for as long as possible and tried to put it out of her mind, but realized the time had come to face the reality of cleaning out the house of her parents' belongings and getting down to the business of selling the property.

She walked up to the single step at the front door and put her key in the lock – turned it to the left and as the lock opened, she took a deep breath and gently pushed the door open and peeked inside as though expecting to surprise someone.

As she entered the living room she could detect a somewhat musty odor and noticed there was still the red wine stain on the carpet by the coffee table that had been there for three years. She thought back to the party her father threw for her when she was leaving California for New York and how her Aunt Lydia had spilled the wine as she embraced Carly. She remembered her Aunt's words whispered in her ear, "Now Carly, remember to visit us here in California and make sure you call your father every week. This isn't easy for him and even though he's smiling, I know he feels otherwise." She felt her father didn't want to have the stain removed feeling that it served as a reminder of a day that Carly knew really was heartbreaking for him and equally difficult for her. She imagined him standing in the living room, staring at the stain and pining for her.

The furniture was the same furniture her parents had bought some thirty-five years ago with the sofa, loveseat and recliner chair covered in plastic. She recalled how she hated having her body stick to the plastic in the oppressively hot summers the Valley was known for and the

whooshing sound she heard when she sat down suddenly as air escaped through the vents. She slowly scanned the room and could see the same titles in the floor to ceiling bookcases framing the twin windows that were decorated with bright yellow drapery. The midday sun was penetrating and could be seen straining through the sides of the shades that were three quarters drawn. With the 98 degree temperature, there were none of the usual sounds of children coming from the streets and all Carly could hear was the inexorable ticking coming from the quartz clock on the wall by the dining table.

Off to her left were the three bedrooms - one was hers, another for her parents and the third was for guests. She started to walk towards her room which she had not seen since she had moved three years ago. She hesitated, not feeling quite ready to stir up old memories just yet but she didn't know why she felt this way. In fact, each time Carly visited her father during the last three years she made sure to stay in the guest bedroom, explaining to her father that she didn't want to disturb anything in her old room and scrupulously avoided even opening the door. When her father had passed and she came in town to attend the funeral, she stayed at her Aunt Lydia's house in Van Nuys not feeling comfortable being alone in her home and haunted by the ghosts of memories.

As an only child she was spoiled and pampered by her parents but was particularly close to her father. Family gatherings were her joy and her home was always filled with her friends from the neighborhood. Her parents freely welcomed them all and birthdays were fun filled affairs. She always had two parties - one for her family where all her aunts and uncles would come over and the other attended by her friends lasting all day. Her dad would dress up as a clown and entertain the entire gathering.

Carly never tired of her parent's company and never felt out of place being with them when not with her friends. In fact, her friends always enjoyed coming to the Anderson house and spending time with Carly and her parents. They always felt welcomed and never an imposition to anyone and sometimes would wonder why their parents couldn't be more like the Andersons – fun-loving, ebullient and appearing to be genuinely interested in their children's lives and willing to engage them in conversation. Every July 4<sup>th</sup>, the Andersons would invite all the children from their block to a backyard barbecue carrying on late into the night. The kids looked forward to this yearly event and talked about for months afterward.

Carly stood completely still in the living room remembering all the fun times and pleasant memories that were now brought clearly into focus and she wondered where the time had gone. Could it really be so many years had elapsed since the last July 4<sup>th</sup> party? She thought about where her friends had moved to and whether they had prospered in their lives having lost contact with most of them. She half-expected her parents to come into the living room  
*(continued on page 9 Letters to Carly)*



(continued from page 8, *Letters to Carly*)

from their bedroom as they had done countless times before. She could envision them walking sleep eyed into the kitchen and preparing the morning coffee as Carly's mom would be preparing oatmeal for her before sending her off to school.

She slowly began to walk towards the kitchen located on her right. As she entered she noticed everything was as it always had been. The same dark brown Formica counter top with cherry cabinets above and below and stainless steel sink with the Delta faucet. There was the oval-shaped table with four chairs that had the blue Formica top and metal legs with black rubber covers on the feet and the sides of the top were adorned with matching blue vinyl and decorative steel rivets. Carly sighed slightly as childhood conversations crowded out any other thoughts she may have had. She didn't have to think or focus to hear every word and nuance of speech as though the conversation was occurring right before her and she imagined she was a seven-year-old again.

"Carly, come on, eat your oatmeal otherwise you'll be late for school," said her mom.

"I'm not hungry, mom."

"Not hungry? You're so thin and besides food gives you brain power so you can concentrate in school."

Carly remembered how she would be pushing her oatmeal around in her Captain Crunch plastic bowl feeling somewhat embarrassed by what her mother was saying. She would have her head down as her mom would be speaking to her, never raising it even to speak to her mother.

"Listen to your mother, Carly, she's right," said her father.

"I'm sorry, I'm just not hungry," Carly replied.

Carly crossed her arms across her chest and closed her eyes and let the moment envelope her as she gently rocked her body side to side. After what seemed several minutes, she opened her eyes and found herself gazing at three white coffee mugs that were hanging from hooks attached to the cabinet above the sink. The writing on the mugs came in focus, "Mom," "Dad," "Carly." She thought back to when the three of them would sit around the kitchen table drinking coffee when Carly was deemed old enough to do so. They would sit together for hours talking about Carly's latest boyfriend or how her grades could be better.

She continued to cast her gaze around the kitchen and her view came to the white Frigidaire refrigerator that still occupied the same place with all its bulk. The stainless steel and plastic black-faced clock above the sink was quietly ticking away as she continued to look around. As her gaze returned to the refrigerator, she noticed a white envelope with the word "Carly" written on the front. It was attached with a pushpin to a corkboard that was mounted on the front of the refrigerator. The handwriting was unmistakable as her father's and she began to breathe somewhat more quickly as she pondered what was inside the

Her father wasn't exactly the type who was of many words and this made it all the more perplexing as to the contents of the envelope. She thought about why he would leave an envelope in the first place after his passing and how this all seemed to have been carefully planned. Carly knew that her dad was aware that time was short so maybe he took the time to communicate something to her even though this was not like himself.



She walked straight ahead to the refrigerator and removed the pushpin, freeing the envelope. She held it in her hand as she tried to guess its contents and then slid her right index finger under the flap and tore open the envelope which revealed a white ruled piece of paper inside. She eagerly pulled out the paper and opened it tilting it to expose it to the sun streaming in through the kitchen window so she could read it.

*End of Part I of "Letters to Carly." Part II will be printed in the September issue of the GEM.*

## HIDDEN RIDGE DIRECTORY

Included in the distribution of this issue of the GEM is the 2015 Directory.

If there are any corrections or additions, please complete this form and return it to Bonnie Siegel at 6 Hidden Ridge Terrace by August 20, 2015. An addendum will be published in the next issue of the GEM.

Thank you for your cooperation.

\*\*\*\*\*

### DIRECTORY CORRECTION FORM

Please correct/add the following to my listing in the 2015 Directory:

Name \_\_\_\_\_

Hidden Ridge Phone No. \_\_\_\_\_

Alternate Address: \_\_\_\_\_

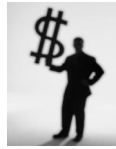
\_\_\_\_\_

Alternate Phone No. \_\_\_\_\_

Cell Phone No. \_\_\_\_\_

Email Address: \_\_\_\_\_

## The Treasurer's Report



### Treasurer's Report

- Balances as of July 31, 2015:

|                           |              |
|---------------------------|--------------|
| <b>Operating Account:</b> | \$ 53,337.81 |
| <b>Money Market:</b>      | \$ 20,018.15 |
| <b>Reserve Account:</b>   | \$151,279.80 |
| <b>Total:</b>             | \$224,635.76 |

- During this past month we spent money on the following: paving, additional tables with umbrellas for the pool deck, a new recumbent bike for the gym, as well as roof repairs/replacements. In comparison to last year's profit and loss statement for this time period, we have spent less this year than last year.
- Spending has been within the amounts listed on the budget.
- The audit for the fiscal ending April 30, 2015 is included in this mailing for all homeowners. There were no significant findings by our auditor. If you have any questions, bring them with you to the next Board meeting.
- Homeowners are reminded that their monthly maintenance fees must be postmarked no later than the 10<sup>th</sup> of the month so that they will not have a late charge attached to their account.

### Long Range Planning Committee

*By Fred Hirsh*

You should have already received the questionnaire from the long-range planning committee. If you have not, please see Fred Hirsh or Bonnie Siegel. If you have received the questionnaire, please complete and return it as soon as possible so your voice is heard and so the Board can make appropriate decisions regarding what improvements should be considered. If you have any questions regarding the questionnaire, please contact Fred Hirsh.



## IMPORTANT REMINDERS

### SEWER CHARGES

Please be advised that each homeowner should be receiving their 2015 sewer bill from Sullivan Infra West in the very near future. The bills are being sent to your summer address. Just a reminder – Sullivan Infra West is the company that taken over for the Old Liberty Road Sewerage Company.

### ROOFS

According to our documents, the Homeowners Association is responsible for the maintenance and repair of roofs and vinyl siding. In order for the roofs to stay in good condition, our maintenance crew will be trimming the **height** of any shrub that is above the gutter line that might ultimately compromise your roof. Thank you for your cooperation.

### STREET LIGHTS

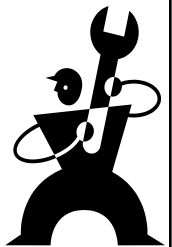
It was brought up at the Annual Meeting that several of the street lights are being hidden by tree branches. A tree service will be on the property August 14<sup>th</sup> and 16<sup>th</sup> to address this issue.

## Words to Live By



### MAINTENANCE REQUEST FORMS

**ALL** requests for exterior maintenance must be written on **Maintenance Service Request Forms**. Use one form per request. Copies may be picked up in the **pocket envelope** on the bulletin board. All requests should be placed in the **maintenance mailbox** on the right side of the main bulletin board.



**IF THE HOA IS RESPONSIBLE FOR THE WORK, USE THE REQUEST FORMS. IF THE WORK IS FOR YOU PERSONALLY, PLEASE ARRANGE WITH THE WORKER(S) TO DO THE WORK AFTER THEIR HIDDEN RIDGE WORK DAY. THANK YOU!**

If you have any questions regarding maintenance, please contact Lenny Kirschenbaum or Bonnie Siegel. Enclosed is a copy for your convenience. Thank you.

## For Your Information

### Terry's Fitness & Health Corner



#### Fitness Walking

##### A Program for All at Hidden Ridge

By Terry Steinberg

Most of us learned to walk when we were between one and two years old. We know how to do it well; in fact it is second nature to us. So walking is the simple and obvious choice for a fitness program that is high on accessibility. And yet, many of us do not walk conscientiously as an exercise regimen! It requires only two things properly fitting footwear and a place to walk -a scenic path, an indoor mall or a treadmill in really bad weather.

Fitness Walking is extremely low risk. It is a special kind of walking. It lends itself to moving faster as you improve and commit to the practice and working just a wee bit harder at different levels in the process. It emphasizes proper posture and good alignment.

Because Fitness Walking is so easy to master, some people or athletes think it can't be "real exercise." But of course it is. It works major muscle groups, gets your heart pumping and does all the things you need to get and stay in shape.

Use the lovely paths of Hidden Ridge to begin, and then, as I do, after sticking to weeks of daily walking, add in the hills a few times, i.e., the hill going up to terrace, the hill going up from clubhouse, and the hill going up to Terrace from the pool that has the wood fence.

So, Ready, Set, GO !

HERE IS WHAT TO REMEMBER EACH WALKING SESSION (always check with your doctor before starting anything new):

1. Stand tall with head up, shoulders back and relaxed
2. Keep hands in a loose fist
3. Land on your heels
4. Push off with your toes
5. Bend elbows 90 degrees, keeping them close to body and swinging
6. Keep hydrated

7. Start off with a manageable time frame, pick the same time each day (when you can) with or without a walking buddy

8. Do it daily, then gradually add more time and more energy and a faster pace

Keep in mind, research proves that walking is the one exercise people stick with the most, so there are NO excuses.

I am addicted. I love it and incorporate DAILY Fitness Walking (45 min to an hour) into the many other exercise regimens I also practice. Good luck and begin today!

### Social Committee

*Karen Seltzer, Chair*



We have planned many activities to continue our summer and bring it to a wonderful close.

Our entertainment for August and September:

- Saturday August 8 \* Keith Neumann - Singer
- Saturday August 15 \* Basile - Unique Comedian
- Saturday August 22 \* Sal Richards -Dynamic All Around Entertainer
- Saturday August 29 \* Corey Kahaney - Comedienne
- Sunday September 6 \* The Happenings - Famous '60s group #1 Hit - "See You in September"

Other events that have been scheduled:

- Thursday August 20 \* Special Presentation by Larry Strickler - "Cinema Censorship: Sex, Gangsters and the Hays Code"
- Sunday August 23 \* Hidden Ridge Café and Chinese Auction (see page 12 for more details)
- Saturday August 29 \* Pot Luck Dinner
- Saturday September 5 \* Pool Party
- Sunday September 6 \* Labor Day Dinner and Show

Be sure to check the bulletin boards (at the safety booth and at the pool) or the Hidden Ridge website [www.hiddenridgehoa.org](http://www.hiddenridgehoa.org) weekly for the latest information on these events.

## Monday/Wednesday Night Canasta Tournament Weekly Winners

### June 13

Arnie Plotsky  
Helen Klein  
Helene Schulman  
Iris Lynn  
Warren Streisand

### July 15

Arnie Plotsky  
Helen Klein  
Harriet Fox  
Karen Seltzer

### July 20

Warren Streisand  
Helene Schulman  
Linda Solomon

### July 22

Iris Lynn  
Helene Schulman  
Warren Streisand

### July 27

Lena Rubin  
Helen Klein  
Bea Freedlander  
Meryl Miles  
Arnie Plotsky

### July 29

Joe Schoenfeld  
Shari List  
Arnie Plotsky  
Meryl Miles

## 50-50 Winners

July 11 - Helen Badain  
July 18 - Michael Valcin & Ben Lorick  
July 25 - Sharlene Perez  
August 1 - Larry Strickler

## Gin Tournament Weekly Winners

### July 12

Sol Klein  
George List  
Lorraine Hack

### July 19

Meryl Miles  
Helen Klein  
Jerry Bassik

### August 2

Jerry Bassik  
Lorraine Hack  
Fran Zatz



This non-resident of Hidden Ridge was spotted the other night wandering on to the premises. And to make matters worse, Toby, on safety patrol, reported he was dining on the flowers across from the safety booth!

## Chinese Auction

On Sunday, August 23, 2015 in conjunction with the Hidden Ridge Café, we will be having our first Chinese auction.

The following is a description of a Chinese Auction:

A **Chinese auction** is a combination of a raffle and an auction. The difference between a raffle and a Chinese auction is that in a raffle with multiple prizes, there is one "hat" from which names are drawn, but in a Chinese auction each prize has its own "hat."

In a Chinese auction, people buy tickets, which are chances to win items. Bidders buy as many tickets as they like, and bid them on any item(s) they want by placing one or more tickets in the "hat" beside the item(s) they are trying to win. At the conclusion of bidding, one winning ticket is drawn from the "hat" beside each item, and the item is given to the owner of that ticket.

A bidder may increase the chance of winning by buying and bidding more tickets on a specific item. Although there is generally no limit to the number of tickets a given individual may bid on a specific item, the chance of winning depends on the total number of tickets bid by all individuals.

We are asking you to donate one (or more items) that we can put up for auction. This can be an item that is brand new or one that you would like to "re-gift" or one that is slightly used. Please bring these items to the Clubhouse on Saturday August 22, 2015. Please make sure your name is on the item.

Tickets will be available for purchase on Sunday at 12:30 PM.

The drawings will be start at 1:30 PM. This is a fun activity. Perhaps we can make it an annual event. Anyone interested in working on this event, contact Bonnie. Hope to see you there.!

## HIDDEN RIDGE CAFÉ

**Sunday, August 23, 2015  
12:30 - 2:00 PM**

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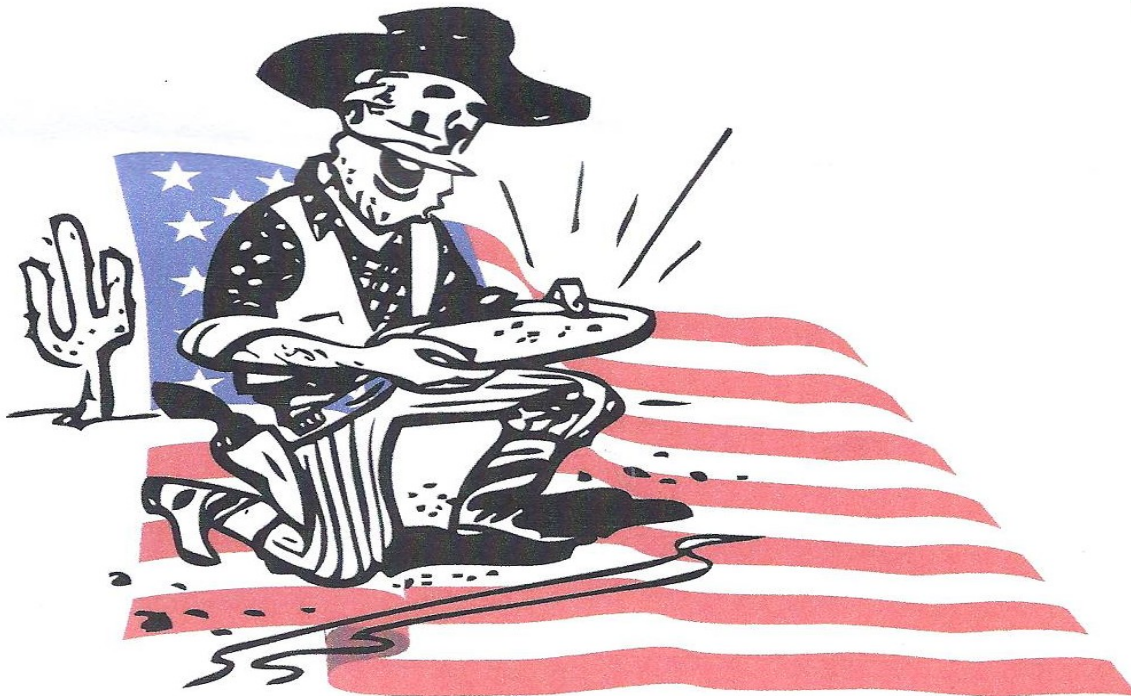
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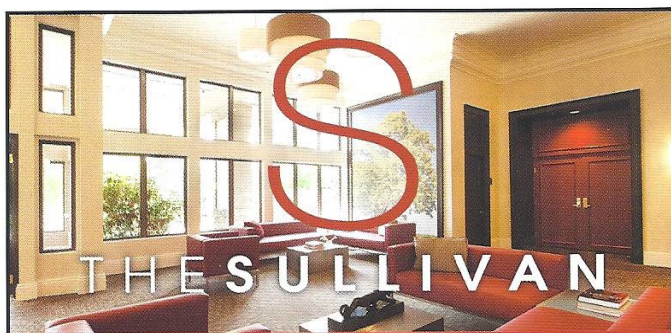
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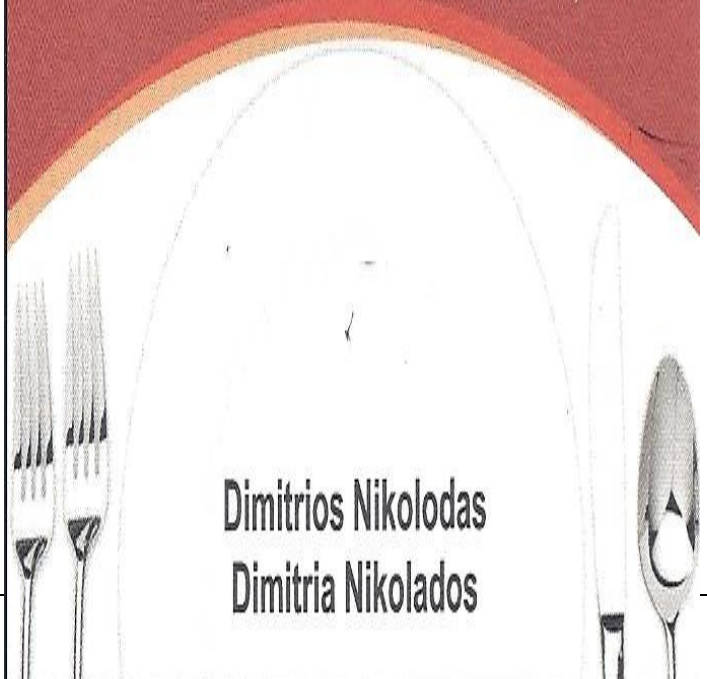


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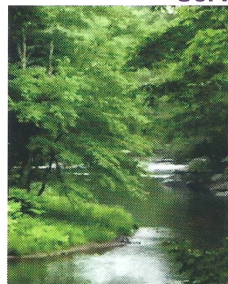
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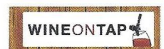
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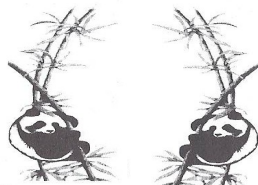
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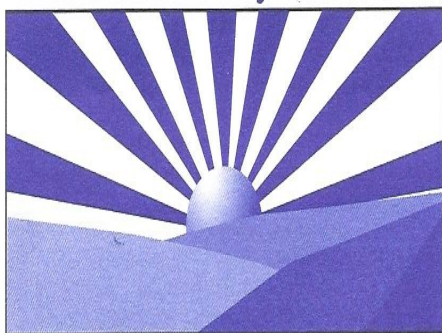
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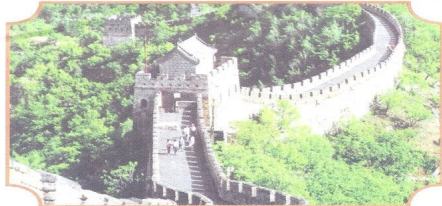
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Hidden Ridge GEM  
6 Hidden Ridge Terrace  
Monticello, NY 12701



Issue 15-04



## 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: \_\_\_\_\_

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**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.*

Cell Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

☐ *I want my email address/es included in the Hidden Ridge Directory.*

Email Address #1: \_\_\_\_\_ Email Address #2: \_\_\_\_\_

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

Birthdays \_\_\_\_\_ Anniversary \_\_\_\_\_