The Hidden Ridge GEM

December 2015



The President's Message



Dear Fellow Hidden Ridgers,

As 2015 comes to an end and we look towards another 2016 at Hidden Ridge, here are a few items that are important to us:

Clubhouse

I am happy to report that the problem we had at the entrance of the clubhouse has been corrected. The roof overhang was sagging that was caused by the sinking of the sidewalk from unsuitable drainage. The sidewalk had major cracks. A new sidewalk with appropriate drainage has been installed and the sagging overhang was addressed.

Crystal Water Supply Company

There were two issues that have been resolved with the water company. When there was a water main break last year that resulted in the digging up of a large portion of blacktop in one of our cul de sacs, the HOA paid for the repaving of the area when Crystal Water did not want to bring the area back to its original condition. We were forced to make a complaint to the Public Service Commission for assistance in this matter. The HOA has been reimbursed for our expense from Crystal Water.

The other issue was the freezing of pipes in two of our cul de sacs. Residents did not have flowing water for a major portion of last winter. Our maintenance crew, under the supervision of the operator from Crystal Water have located the areas that may be causing the problem and have installed measures to prevent the freezing from occurring again.

Winter Maintenance

With the increasing number of full time residents the Board decided to keep our full crew on all year round. They will be addressing all maintenance needs-cleaning and repairing gutters, removing brush and leaves from the grounds and making Hidden Ridge ready for spring. If you have any maintenance issue, please complete a maintenance request form and place it in the maintenance mailbox attached to the bulletin board. We ask for your patience and cooperation.

Snow removal

Our crew, with our two trucks with snow plows should be able to handle all of our snow removal needs. If there is a significant amount of snow accumulation on (continued on page 5, column 1)

From the Editor



I know I am a broken record about this, but I just can't help it - I grew up there and it's what I am used to. So here goes - with a caveat to all of the "Upstaters," Jerseyites, and Long Islanders, but especially, Floridians - there is nothing like Christmas season in New York City!

Issue 15-06

It is visceral, attacking all of one's senses as I will try to describe here. First, the bombardment of one's visual acuity. If you take a walk down Fifth Avenue, the stores are decked out with Christmas displays. White snowflakes hang high in the air (there is a giant one that hangs in the intersection of Fifth Avenue and 57th Street) as well as humongous red and green ribbons. Sometimes the displays are in blues and whites. And this year, I am sure the clothes in the windows will be plaids - the latest fashion fad (go figure!) Next, there are the aromas coming from each corner - roasted chestnuts, caramel popcorn, even hot dogs and sausages. The air is crisp and if you touch your cheek, it feels cold. But, if you should wander into the right restaurant, they might have a real fireplace with a working wood fire. Do you know the smell of burning wood on a cold day? There is nothing to compare. Oh, and let's not forget the cacophony of noises all around. Jingling bells from storefront Santas' displays, Christmas music from the open doors of the department stores, the cheerful noise of holiday shoppers and tourists taking it all in.

Then, if you go to the lighted Christmas tree at the skating rink in Rockefeller Center, you have it all. The music of the skaters' waltzes, the scent of the fir tree, the gorgeous array of lights, the feel of your new plaid wool scarf on your cheek blocking the cold frosty air - all of this while you sip a hot chocolate with little marshmallows on top.

So, why am I here in hot sunny Delray Beach at Christmas time? Because my love is here....nothing more to be said. So, we look to keep that same spirit alive here in Florida, with holiday parties, decorations, and in our case, a well lit Chanukia, while you back up North get all the true ambiance of the season right outside your front door.

Happy Kwanzaa, Happy Chanukah, Merry Christmas and especially, Happy New Year and world peace for all! Linda

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	
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	

Get Well Wishes

Thelma Friedenthal Iris Lynn



Wishing all a full and speedy recovery

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. 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.

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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

SF2

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

GEM Staff

Editor-in-Chief Senior Editor Business Manager Advertising	Linda Solomon Bonnie Siegel Sol Klein Jerry Bassik	
Contributing Writers:	Allan Meyers Peter Morello Janet Lieberman Robbie Schecter	

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

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 DECEMBER - MARCH





Dec. 25 - Christmas

01-24

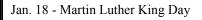


26 - Kwanzaa

6 - Chanukah



Jan. 1 - New Year's Day



Happy Birthday

- 09-27 Rosalio Inojosa 12-03 Lauren Steinberg 12-04 Paul Neiger Lucille Rowen 12-06 Max Rubin Tiffany Franco 12-09 Brad Silber 12-12 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 Lvnn Espi Turetsky 12-29 Lenny Kirschenbaum 01-02 Maria Shorten 01-04 Chuck Greenberg Lois Mondschein Barry Block 01-07 Helene Schulman 01-11 01-16 Allan Meyers Joseph Schoenfeld 01-18 Mvra Gluck 01-19 Myrna Want Milton Kopelman
- 01-25 George List Shelly Kleinberger 01-27 01-31 Mindy Hirsh Andrea Goldstein 02-04 Norman Sadowsky 02-08 Corinne Needleman Melissa Cross 02-11 Erica Sadowsky 02-14 Peter Levy Lenny Keusch 02-15 02-18 Miriam Schoenfeld Danny Smith 02-19 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 03-15
- Fred Hirsh 03-16
- Judith Stein Larry Strickler 03-18
- 03-20 Jani Cooperberg Warren Berkowitz **Isabel Streisand** 03-25 Jerry Chiappetta
- Marsha Wilkins 03-26
- 03-31 Julia Glaz

Happy Anniversary

- 15. Watches
 - 16. Silver Hollowware
 - 17. Furniture
- 18. Porcelain
- 19. Bronze

35. Jade

40. Ruby

45. Sapphire

50. Golden Jubilee

- 20. Platinum Watches and Jewelry
- 25. Sterling Silver Jubilee
- 30. Diamond Watches and Jewelry

Leather

China

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ίΠ. Diamond Watches and Jewelry

Clocks and Watches

Crystal and Glass Electrical Appliances

Linens and Laces

Silverware

Fashion Jewelry and Accessories 11.

Desk Sets -Pens and Pencil Sets

12. Pearl or Colored Gems



- 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 & Ilva Glaz
- 12-23 Eddie Erlich Kudler & Brian Kudler
- 12-25 Harriet & Milton Kopelman
- 01-01 Darryl Questore & Sue McMahon
- 01-09 Iris & Jeff Lynn
- 01-12 Espi & Bob Turetsky
- 01-13 Yetta & Morton Lynch
- 02-07 Miriam & Joseph Schoenfeld
- 02-21 Alice & Jerry Chiappetta
- 02-25 Adrienne & Allan Meyers
- 03-06 Jani & Arthur Cooperberg
- 03-11 Bea & Lou Freedlander
- 03-13 Sara & Sam Schleider

Monthly Signs

Sagittarius (Nov. 22-Dec. 21)



Capricorn (Dec. 22-Jan. 19)



Aquarius (Jan. 20– Feb. 18)



Pisces (Feb. 19-Mar. 20)



Aries (Mar. 20-Apr. 19)



Sam Glaser

01-21



Mar. 17 -

Day

Sam Schleider

Dining and Entertainment

Robbie's Recipes



submitted by Robbie Schecter

This recipe is great for the December GEM; sure to warm you up on a cold winter night. And I hope some of our snowbirds will try it. JAMBALAYA 12 medium shrimp, peeled & deveined 4 oz boneless chicken breast, 3/4" cubes 3-4 links Andouille sausage, sliced 1 1/2 Tbs Cajun seasoning (McCormick Gourmet Cajun Seasoning, or Emeril's Essence Creole Seasoning: aka Bayou Blast) 2 Tbs olive oil 1/2 cup chopped onion 2 Tbs chopped garlic 1/4 cup chopped red bell pepper

- 1/4 cup chopped green bell pepper
- 1/4 cup chopped celery
- $1 \frac{1}{2}$ cups uncooked rice
- 1 bay leaf
- 2 cups low sodium chicken broth
- 3/4 cup water
- 1 Tb tomato paste
- 1 Tb hot sauce
- 1 (14.5 oz) no salt added diced tomato, undrained

1. In a bowl, combine shrimp & chicken with Cajun seasoning; work in seasoning well; set aside

2. Heat olive oil in large deep saucepan/Dutch oven over medium-high heat. Add chopped onion, celery, peppers and garlic and sauté 3 minutes. Add sausage and cook another 4 minutes.

3. Add rice and bay leaf and mix well. Then add broth, water, diced tomatoes with juices, tomato paste, hot sauce. Bring to boil, then cover, reduce heat, and simmer about 20 minutes.

4. Add the shrimp and chicken; cook uncovered 8 - 10 minutes.

5. Remove from heat, and let stand for 5 minutes. Discard bay leaf before serving.

***Kosher Jambalaya? Sure. Omit shrimp. Use hot/ spicy chicken sausage (many supermarkets & butcher shops now carry this) & increase amount of chicken breast cubes.

See y'all in the Spring

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.

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

(continued from page 1, President's message)

your roof, they will remove it as well. 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.

Monthly Maintenance Fees

At the present time the Monthly Maintenance fees for 2016 will remain at \$325 per month. Should there be a need to change this amount; homeowners will be notified by mail. You are reminded that the fee is due on the 1^{st} of the month and any remittance with a postmark later than the 10^{th} of the month will be considered late and a late fee will be assessed to your account. The 2016 voucher booklet and labels are included in this mailing (except for those homeowners who opted out due to automatic payments from their banks).

Going paperless

It was suggested that we poll Hidden Ridgers to see who do not need to have a "hard copy" of the GEM sent to them as they can view it (in color) at our website. Seventeen responded that they do not need a "hard copy". An email notifying the community that the GEM is ready online will be sent to the community at publication.

At the same time we polled the homeowners in regard to receiving the yearly maintenance voucher booklets and labels. Fourteen homeowners responded that do not need them as they bank online and have their banks send in the checks on a monthly basis.

If you do not need to receive a "hard copy" of the GEM please contact me at siegelmath@aol.com

Casino Gambling

Last year at this time we were awaiting the selection of sites by the State Gaming Commission for future casinos to see if the Montreign would be selected. It was selected as one of the sites in New York State. There has been a lot of activity at the site building an infrastructure. This year the wait is for the award of a gaming license. It is hoped that the license will be granted by the end of this year. If so, then they can immediately commence construction as they have two years in which to open. Let's keep our fingers crossed as we hope that the new casino will attract buyers for those who wish to sell their units. **Safety and Security**

The Board has voted to install automatic gates at both the Friedman and Liberty Road entrances. We anticipate that the installation will take place in the spring of 2016 and they will be fully operational by the time everyone returns for the summer season. The gates will prevent unwanted vehicular traffic from entering our property. More details will be available as we get closer to their installation and operation.

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

Bonnie

TAX GRIEVANCES

Submitted by Warren Berkowitz

First let me wish all of our homeowners a happy and healthy holiday season. I have communicated with our attorney representing us in our tax reduction action. He informs me that he is just waiting for it to be scheduled by the court. Since the January schedule is already released we know that it will not appear on January's court calendar. This is not unusual and I will continue to follow up regularly.

Although we are all most anxious to resolve this matter, be confident that we filed our suit in a timely manner and hopefully, a positive resolution will eventually occur.



This concludes the holiday greetings to your neighbors and friends in 2015. Collection for the 2016 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

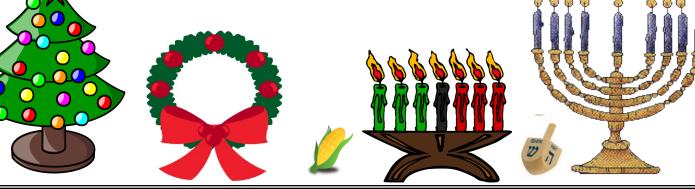
HR Address

Send to: Linda Solomon 6675 Overland Drive Delray Beach, FL 33484



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

Helen Badain Hermine & Barry Block Alice & Jerry Chiappetta Ross Elliott & Rosalio Inojosa Eddie Erlich Kudler & Brian Kudler Robert Gannon Charney & Chuck Greenberg *Myra & Joe Gluck* Lenny Kirschenbaum & Brenda Nickerson Milton & Harriet Kopelman Janet Liebeman & David Moorhead Gloria & Arnold Plotsky Sy & Doris Rosdeitcher Florence & Jack Sachs Erica & Norman Sadowsky Allan & Roberta Shapiro Karen Seltzer Sylvia & Donald Singer Bonnie Siegel & Linda Solomon Rose Storch



The Poet's Corner



Grazie, Italia Stefania, passionate guide, beaming smile, sonorous voice Shepherds us thru light in the ruins... Ancient sandy marshes, floating puddles Black gondola silhouettes shimmering... Still canal waters/ Venice on sandbars!

Smoky lavender sparkles with dew Hedges of lilac, rolling Chianciano* hills Purple grape vines climb branches Groves of olive trees, green black olives cluster Sturdy cowe, sheep graze in tilled fields

Sturdy cows, sheep graze in tilled fields Regal spindly green cypress rows stand watch...

Overturned brown earth sprouts squash, zucchini, ruby tomatoes Trails ivy overgrowing terracotta villa walls, Golden brown leaves crunch under

traveler's shoes...

Overcast skies blow cumulus clouds, dilutes sunlight Arrivederci, Tuscany!

*region in Tuscany

Reminder I PROPERTY TAX REMINDER

Janet Lieberman

All homeowners should receive a bill for the property taxes in the near future. They are due in January. If you have not received this bill, contact Doreen Huebner, Tax Receiver (845)794-2500 x320

The Treasurer's Report



By Chuck Greenberg

Book balances for Cash Accounts (rounded to \$1000's):

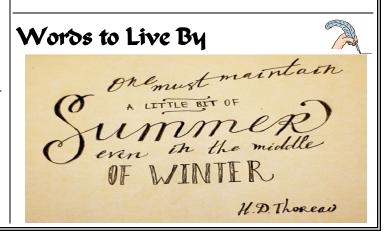
Checking:	\$ 6,000
Money Market:	\$ 3,000
Reserve:	\$151,000
Total Cash	\$160,000

Income (May-Nov. 2015 vs. 2014): Income increased by \$28,700, however we have 8 homeowners in arrears over \$1000. The total arrears from these 8 individuals are \$101,500. Fred Hirsh is working with our lawyers on collecting these amounts.

Expenses (rounded to 100's) less than last year in

< *** > (May-	Nov. 2015 vs.	<i>2014):</i>	
Accounting			\$ 1,500
Clubhouse			15,200
Heat/Gas			<1,900>
Insurance			4,400
Maintenance			<5,300>
Maintenance Equipment		nent	2,000
Office Expenses		3,600	
Payroll		<13,000>	
Payroll Taxes			<3,300>
Pool			<5,200>
Uniforms			600
Water			<u><14,600></u>
	Total Expens	ses	\$<16,900>
<u>Net Income:</u>			
	2015	<\$49,7	700>
	2014	<\$95,2	200>
	Difference	*\$45,5	500
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* We didn't have a profit, but less of a loss.



For Your Information

Terry's Fitness & Health Corner



Snack Attack *by Terry Steinberg*

Snacking is no longer an occasional treat for Americans. Data is showing that more of us are snacking, that we are snacking more often and that we are consuming more calories, fat and sugar from these snacks (which are defined as any food you eat in between your regular three meals). On average women consume about 400-500 calories daily from snacks, while men consume 600-700 calories. For people over 50, this can be very unhealthy, since snacks contain higher proportions of alcohol, carbohydrates and total sugars and lower proportions of most other nutrients. (Think of what your favorite snacks are??)

With the holidays approaching and the weather getting colder(for those of us who do not go to Fla.) snacking increases. Therefore we must "Attack the urge to Snack" (which will definitely put on pounds) by understanding why and when we snack and then trying to curtail this habit (exercising instead of eating, having better meals or having smaller meals and having only healthy snacks instead). You can't have it both ways if you want to maintain a healthy weight and fit body.

When and Why We Snack

- 1. After work or your daily activities and before dinner most common times.
- 2. Instead of eating a full lunch or breakfast.
- 3. While cooking anytime in the day.
- 4. After dinner and before bed.
- 5. At the movies, concert, sports event or watching TV.
- 6. To feel good or provide a reward or indulgence or mark a point in time (birthday, holiday).
- 7. Socializing or response to peer pressure i.e. You must try this piece of cake!

Think of this list and see if you relate and if you still have a NEED to snack, become aware try to cut down or at least try lower calorie choices such as fruit, cut veggies, low fat yogurt, veggie baked chips, or a 100 calorie protein bar and *Attack your Snacking with PORTION CONTROL!*

HOMEOWNERS!

If you are planning to rent your unit for any time during 2016, 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 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 2016 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.

A copy of the rental form can be found on our website or by calling Bonnie.

Please note* If you already have a potential tenant, please let Bonnie know this, too.



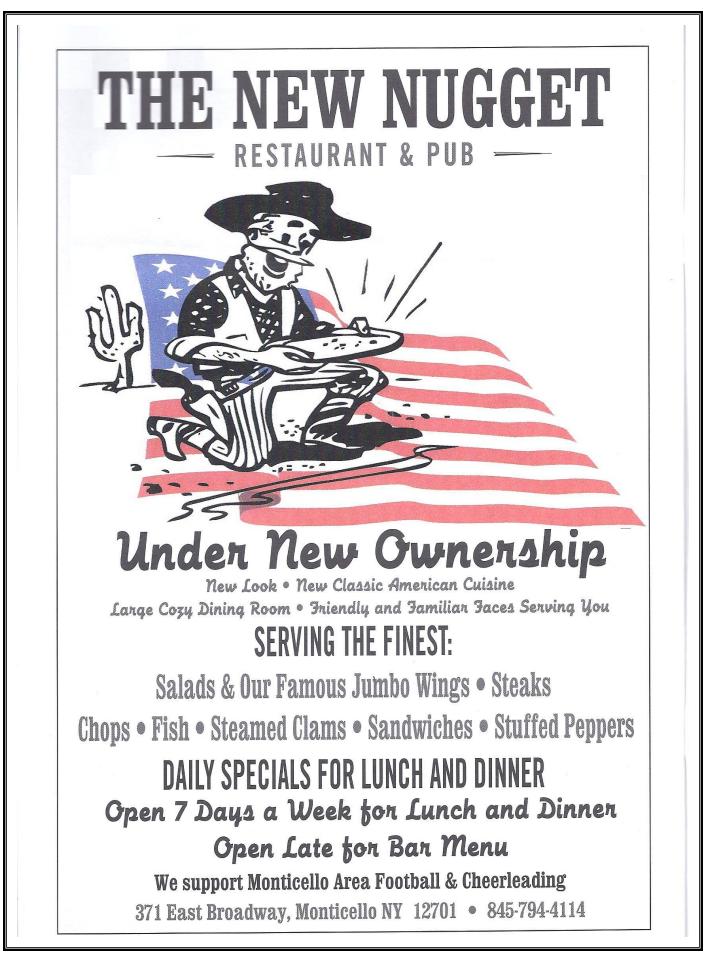


"Where It's Always Reigning Cats and Dogs"

BOARDING and GROOMING

89 Rock Ridge Drive Monticello, NY 12701 (845) 791-7444 Fax: (845) 791-7450











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Thank you for your continued patronage. It is always our pleasure seeing and serving you in our Cafe! Wishing you all a safe, healthy and <u>warm</u> winter!

George Poulos

REPEREPEREPERE

(845) 292-3152

Uia'sou Cafe

Lucky Boy North 1980 STATE RTE. 52 LIBERTY, NEW YORK 12754

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