

Grande Gazette

The Village Grande at English Mill

Volume 3 • Issue 6

November/December 2012



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Publishing Practices/Policies:

- The *Grande Gazette* may reject any material deemed inappropriate. If disputed, the article will be submitted for review by the Editor's Advisory Council composed of the three previous editors.
- The *Grande Gazette* will edit submissions for clarity and focus, but will make every effort to maintain the writer's concept and meaning.
- The *Grande Gazette* prefers original material written by residents. If parts are abstracted from other sources, references should be included.
- The opinions expressed are not necessarily those of *Grande Gazette* Staff or the Board of Trustees

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From the Editor ...

By Tom Santucci

This is my sixth issue as Editor of the *Grande Gazette* and will complete my first year in the position. I am pleased by the increased number of people who have contributed to the *Gazette* over the last year. As I sit editing this issue, the *Grande Gazette* has over 50 individuals including writers, photographers and the editing team who have contributed; and this is without counting Carol Moderski's distribution team. The newsletter is a real community effort that now contains enough diversity that it probably has something of appeal for everybody ... or probably almost everyone.

On the governance side, we have numerous articles addressing a variety of topics from Board News, ACC, News from D.R. Horton, delinquent HOA fees, Landscape/Irrigation Committee, VGEM Budget, Treasurer's Report, plus many others. I do however want to specifically point out that for the third straight issue, James Cira has written an article on the POS. Jim agrees with my now calling it a mini-course, "POS 101" on VGEM's governance documents.

On the activities side, there are many articles about committees, clubs and community sponsored activities. All are noteworthy but I want to emphasize a couple. Peter Tiano is to be commended for a successful Second Annual VGEM Golf Outing that offers a fun time to all participants, including volunteers, plus raised \$961 to improve the bocce courts. Bill Hofmann and the Anglers Club continue to sponsor outstanding events for everyone and the "Blues Cruise" was no exception. The final one I want to single out is the FUNd-Raising Committee's "Battle of the Sexes" which, although loaded with gender biased questions and contests, was a great evening that raised over \$400 for the community. Kudos to the "irrepressible Kathleen Cira" and her helpers, who along with Jim Lichtenwalner staged an outstanding affair. This issue also announces the formation of a new group called the "Hospitality Club" whose goal is to welcome and help orient all new residents.

The activities portions would not be as good were it not for the effort of my ace, Tony Scaricamazza. I know I shall be admonished by him for this but his enormous input and effort "makes the *Grande Gazette*" and even make me look accomplished. Tony's "Sporting Club News" and numerous articles are only the tip of the iceberg of all he does for the *Grande Gazette*. He deserves all the platitudes imaginable. He is, but refuses to accept the title of the Associated Editor *par excellence*. Thanks Tony for all you do for the *Gazette* and me.

– Continued on page 5

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ANOTHER SUCCESSFUL GOLF OUTING

By Peter Tiano, Event Coordinator



Ron Saathoff, Peter Tiano – Event Coordinator, John Ceresani and Jim Cira

We started the day with beautiful weather as thirty-nine (39) golfers went to their assigned tee in the hopes of improving their skill of golf. Prior to teeing off, Jack Williamson took pictures of all the players. After five hours of playing the entire Mays Landing Golf course, we headed to our Clubhouse to have our lunch and announce the winners of the Longest Drive, Closest to the Pin, and the Lowest Score for the eighteen holes. The winners were:



Longest Drive: Doug Beaupit

Closest to the Pin: John DeLuca

Lowest Score: Mike Segal, Marc Segal, Jason Segal

A 50/50 drawing was held after having lunch. Marge Doms was the lucky winner.

The Golf Outing raised \$ 961.00 which will be divided equally between the Men's and Women's Bocce Club. All of the funds collected this year, as well as last year, will go to improving the appearance and up-keep of the Bocce Courts. The Bocce Club Captains and resident Trustees will be negotiating with the various contractors in order to have the improvements completed by next Spring.

Accolades go out to all the volunteers who help to make this a very enjoyable and successful event. On the golf course, the volunteers were JoAnn Montagna, Tom Santucci, Joe Stroup, Herb Moskowitz, and John Williamson. Special thanks to those volunteers who served an excellent lunch at the Clubhouse. These were Mary Moskowitz, Head Chef, and her staff, Diane Segal, Judy Tiano, Doreen DeLuca, and Andrea Stroup.

Our objective for this event was to raise money and have fun doing it. I believe we met our objective for 2012. Hopefully next year, we'll have more participants and raise more money for VGEM. In closing, I want to thank all of our participants and invite them to return next year to the "VGEM Third Annual Golf Outing".



The Winners with the lowest score. Jason, Mike and Marc Segal



The Ladies' Foursome. Shirley Lerner, Janet Mannino, Kathy Perfetti and Marge Doms



Don Hinspeter, Sam Mannino, Joe Carluccio and Tony Sierveld



Dan Farbman, Emerson Ford, Ken Manri and Al Hern



A rose and three thorns. Jim Lichtenwalner, Judy Grier, Walt Zaulyczny and Dan Montagna



Dennis Goldberg, Ron Hires, Tom Stokes and Norm Hirschfeld



Alex Polazneck, Dave Van Zant, Andy Atkinson and Steve "Tiger" Wiener



– “From the Editor” con’t from page 3

As always the third portion of the Gazette displays the remarkable talents and lives of many of our residents. There are numerous such articles that I think you will enjoy reading? The Gazette is fortunate to have many regular contributors that give this section of the newsletter quality and substance; such as, Pat Roche, Annette Girard, Doreen DeLucca, Mary Moskovitz, and many others. In this issue, we have a new contributor, Joe Carluccio, who has written an article I really found both enjoyable and enlightening, “A Neighbor Speaks Out”. Also worth special notice is Art Richman’s “My Magical Week” that exudes his pleasure from a multi-generational vacation.

The Gazette is perpetually in need of advertisers as they come and go. I want to acknowledge three residents for securing ads for the *Grande Gazette*, one renewal and two new advertisers: **Hollywood Nails** by Marsha Goldberg, **Fox Rehabilitation** and **Preferred Travel** by Mickey England with the new formed Vacation Club.

While preparing the Gazette to go to “Proof”, I thought I had too much material. To my surprise, there were several pages with “Open Space” that needed to be filled. After exhausting the Gazette’s Bank of the appropriate sized “filler, I still needed something for a couple of small spaces. I am a bit of an “Anglophile” with great admiration for Sir Winston Churchill. As a result the small space filler will include a few of Churchill’s purported funny quotes plus one from the great American humorist, Will Rogers.

Lastly, I know I have not specifically mentioned all who are contributors. I apologize to those I did not name because all of you make a difference on our providing VGEM with what I believe is a quality newsletter. Obviously, I am excited about this issue and hope you enjoy reading it as much as I have. Thanks to all who contribute their time and effort to the *Grande Gazette*.



John DeLucca, Jim Marini, Joe Milone and Hap Applegat



Darren Moskovitz, Don Cheatle, David Moskovitz and Doug Beaupit

Board News

Board Forum for VGEM Residents: At the August HOA Board meeting, the resident Board members recognized that many homeowners become frustrated and angry when their specific individual problems and concerns are not heard at HOA meetings. HOA Board meetings are where matters affecting the overall community are to be presented and discussed. Individual homeowners needed a venue to present their specific, personal problems, issues and concerns.

To address this unmet need, Pam and Art established a monthly open forum to personally meet with individual homeowners on the first Tuesday of the month from 1:30 to 3:00 PM in the Clubhouse Board Room. To date there have been two sessions with a total of 10 homeowners attending. The Board members report these meetings are informative and in many cases resolved the individual homeowner's problem. Art adds that they heard several suggestions that may prove helpful to the community.

It behooves those of you with concerns to take advantage of this opportunity to be personally heard by your resident Board Members. This is the venue to present your specific issue, not at a quarterly HOA meeting. The next three sessions are scheduled at 1:30 PM on Tuesday, November 6th, December 4th and January 8th.

The next **HOA Board Meeting** will be on Monday, November 19th at 6:30 PM in the Clubhouse. Topics to be presented will include but are not limited to the following:

- **Proposed 2013 VGEM HOA Budget** presentation by Jim Roche, Chairperson, Finance Committee
- **Update on roads and snow removal:** At the August Board meeting, Ken Conley and John DaPrata volunteered to meet with EHT officials to inquire about snow removal on VGEM roads. Ken and John have conversed with EHT Director of Public Works, the Township Administrator and the Atlantic County Administrator's Office. The results of these discussions will be presented and will be quite informative.
- **Landscape/Irrigation Committee Report:** Chairperson Carolyn Walmsley will present an update on the Committee's activities and future plans.
- **Status of Transition - Update**
This will be an important and informative meeting. Please plan to attend.

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Report from the Community Manager

From Theresa Manuele



I want to officially introduce myself to everyone in the community. My name is Theresa Manuele and I am very happy to be here as your new Community Manager. Prior to this I was a Property Manager. It's a little different than a Community Manager, but it is still working with people and that has always been my passion. To the many residents whom I have already met, thank you for your warm welcome. I look forward to helping improve an already great community.

By now you all know, we have changed our Clubhouse security system from fobs to cards. I suspect that you all appreciate how much easier the card is than the fob. The details on this transition were in your notification letter. Call if you have any questions.

Please be sure that you submit an Architectural Control Committee (ACC) form to the Management office for all landscaping requests and any other types of improvement to the outside of your home. (See the ACC article on page 10 that defines the POS basis for requiring prior approval for structural changes.)

Fall is here, and before you know it, the holidays will be upon us. Let's hope we don't get too much snow or ice this winter. Be safe, have fun, and enjoy.

Please feel free to contact me at the office with any questions or concerns. The office is open every day except Thursdays. The hours are from 9AM-1PM and 3PM-5 PM

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Budget Update

*By Jim Roche,
Chairperson, Finance Committee*

Work is well underway on the 2013 budget. A few weeks ago, Art and Pam met with the President of MAMCO to discuss a MAMCO proposed budget. I was invited to attend this meeting. Each line item in the draft budget was discussed in some detail with the exception of the landscaping numbers. A number of changes were made. The revised version was then sent to all members of the Finance Committee.

Next a Committee meeting was held and all members were able to ask questions and give their inputs. Carolyn Walmsley made a detailed presentation on 2013's landscaping needs and costs. The appropriate numbers were then filled in to essentially finish our first draft.

There are still a few minor questions to be answered and we are waiting for the final results of the reserve funding study which will give us that portion of the budget. We plan on having another Finance Committee meeting after the September financial reports are available. Art and Pam will then finalize the budget and get D.R. Horton's approval of our proposal. The approved budget will be presented to the homeowners at the November HOA meeting and will be voted on by the Board.

It's obviously still a little too early to give you any numbers but there is a new item you will see for the first time. We are anticipating a surplus from our 2012 budget. Some of that we forecasted when we told you that drilling irrigation wells would save us money. The Board promised to use those savings to drill two more wells next spring and to continue until eventually all our irrigation needs are met by wells. The Board is keeping that promise. You will see an income line item called "prior year's surplus". That's what didn't get spent in 2012. You will also see an expense for drilling two more wells. That expense will not be reflected in the 2013 HOA dues and is coming out of the surplus.

Unless we have another unlikely but very dramatic major snow fall in December, we will also be adding snow removal money to the prior year's surplus. It is impossible to determine the exact amount of the surplus until all the bills are received and paid. So the actual number won't be known until our annual audit sometime around the end of March. In the mean time your Board, with the help of the Finance Committee and our management company, will be making a best guess to put into the annual budget.

We will also show another expense line item which will be based on the surplus called "deferred maintenance". This will cover any major repairs not budgeted or covered

by our reserve fund. It will also be used as an emergency fund to cover things like major overages in our snow removal costs so we can pay our bills without having to resort to special assessments.

I look forward to discussing the 2013 budget with you at the next HOA meeting.

Treasurer's Report

**VGEM Committee & Club Accounts
as of October 9, 2012**

<u>Home Owners Association</u>	<u>Balance</u>
HOA	\$ 6,670.68
Insurance Deductible	1,000.00
Clubhouse Expenses	(266.48)
Waiting for Details	0.00
HOA Totals	\$ 7,404.20

<u>Clubs & Committees</u>	<u>Balance</u>
Special Events	961.16
Ladies Club	349.05
Men's Bocce	20.04
Women's Bocce	(0.98)
Anglers Club	315.00
Men's Club	2,946.61
Quilting Club	317.85
Photography Club	194.98
Billiards Club	72.03
Mah Jongg Club	0.00
Garden Club	828.93
Bocce Court Fund	773.28
Totals	Original \$6,777.95
Cape Account Total	\$14,182.15

Submitted by Dan Farbman
VGEM Treasurer for Committees & Clubs



Jeff Wolff

Finish Carpenter

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Women Eek Out Victory in VGEM “Battle of the Sexes”

By Jim Lichtenwalner

Over eighty men and women from our community got together to once and for all determine the superior gender. September 22, 2012 was the day, 6 PM was the time and the VGEM Clubhouse was the location where men and women from our community squared off in a series of games that tested agility, knowledge and competitiveness in an effort to determine the superior gender. The games included “Gender Feud”, “Noodle Toss”, “The Price is Right”, “Puzzle Agility”, “Mummy Wrap”, “Balloon Sweep” and “Know Your Music”. I am chagrined to report that in a close battle the women squeezed out the victory and the men soberly acknowledged the success of the women.

Despite the women's victory, everyone attending had an enjoyable night of food, fun and socializing.

Kathleen Cira chaired this event which raised over \$400 for our Community. Kathleen and her helpers (Bonnie Carluccio, Mickey England, Marsha Goldberg, Lynnda Golin, Diane Gottman, Jim Lichtenwalner, Mary Moskovitz, Peggy Piil, and Pat Roche) put together a three hour event of fun and laughter. A special thank you goes out to Mike Segal for his help with music and audio, and the team captains, Annette Black and John Murtha), for keeping the enthusiasm of each of their teams at a fevered pitch throughout the night and to the “Volunteers” who willingly came forward to compete. The fun-loving competitive spirit of the men and women was instrumental in making this evening such a success.

A special thanks goes out to all of the neighbors who pitched in and helped in countless ways. The number of helpers putting away tables and chairs and cleaning up at the end of the evening showed the true “Community Spirit” of VGEM.

After a little rest, relaxation and practice, maybe the men will seek a rematch sometime in the future.



The Master of Ceremony was the irrepressible Kathleen Cira



Mike Segal does the sound in our acoustically challenged Grande Room



Captains John Murtha and Annette Black debate the rules



Fred Moderski and Bill Giannetti mummify Larry Hughes with “toilet Paper”

The FUNd-Raising Team



Thanks for a fun evening!



Terry Giannetti tries the noodle toss



Larry Levy prepares to launch the "noodle javelin" as teammates watch

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Architectural Control Committee



POS Defined Function

By Norman Hirschfeld with Tom Santucci

With the expansion at “The Enclave at English Mill” and the many re-sales, new owners may not be aware of the role of the Architectural Control Committee (ACC) in maintaining the integrity of the Village Grande at English Mill. The Public Offering Statement (POS) in Exhibit 1, Declaration of Covenants and Restrictions for the Village Grande at English Mill (Declaration), Article IX, Restrictions, Section 9.01, Subsection J on page 46 establishes the basis for the ACC.

Nothing shall be done in or to any Home or on, in or to the Common Property which will impair the structural integrity of any Home or which will structurally change any Home. In addition, no Owner shall have the right to paint, decorate or otherwise change the appearance of the exterior of his Home, or any portion of the Common Property without the prior written consent of the Board of Trustees.

From the same Article IX, Section 9.03 establishes the basis for the formation of the Architectural Control Committee. *The Board of Trustees has designated the Architectural Control Committee to review and evaluate all modification requests.* ALL changes, modifications and improvements require the express written approval of the Architectural Control Committee (further referred to as the ACC), prior to the commencement of any project. Changes to any previously approved work must also be submitted in writing prior to proceeding.

APPLICATION FORMS are available at the Clubhouse. Completed application forms should be sent or delivered to the Community Manager who will, at this time, forward them on to the ACC. Applications must include a plot survey and EXPLICIT design details. The Architectural Control Committee reserves the right to apply limitations or restrictions, as they deem necessary.

This information provides all residents with the basis, role and duties of the ACC to maintain the structural integrity of VGEM. The ACC is preparing a document that will define criteria for their decisions regarding requested changes to the exterior of homes and portions of Common Property.

WHO GETS A CHANCE TO VOTE ON IT?

More from “POS 101” Course

By James Cira

In the last issue of the *Grande Gazette*, we discussed “When can we vote on it?” This article addresses the “Who.”

The Public Offering Statement (POS) identifies six (6) instances where voting is required. The first is in Section 6, page 21 and refers to an Emergency Common Expense Assessment exceeding \$25,000 adjusted by increases in the Consumer Price Index for all Urban Consumers since 2004 (currently adjusted to a little over \$30,000). If the assessment had not been included in the Association’s budget, it must be approved by a majority of Owners in good standing. In the same paragraph and further clarified in Exhibit I, Declaration of Covenants and Restrictions for the Village Grande at English Mill (Declaration), Section 6.12, page 26, a Capital Improvement Common Expense Assessment exceeding the above referenced threshold must be approved by at least two-thirds (2/3) of the Owners.

The third instance is in Article X, Section 10.04, page 63 of the Declaration and requires that fifty-one percent (51%) of Eligible Mortgage Holders approve any material amendment to the Declaration or to the By-Laws or to the Certificate of Incorporation.

The fourth instance is in Article X, Section 10.05, page 65 of the Declaration and requires sixty-seven percent (67%) of Eligible Mortgage Holders approve any decision to terminate the Declaration.

The fifth instance is contained in Exhibit D to the Declaration, By-Laws of the Village Grande at English Mill Homeowners Association, Inc. (By-Laws), Article III, Section 3.08, page 7 and establishes that Owners in Good Standing may vote in Elections of Trustees.

The sixth instance is found in Article IV, Section 4.05, page 13 of the By-Laws and refers to Removal of Members of the Board of Trustees and requires a majority vote of Owners present at the regular or special meeting of the Owners.

In all cases, a vote is assigned to the home and multiple owners only have one (1) combined vote as defined in the By-Laws, Article II, Section 2.09, page 4.



Resident Trustee Speaks

Pam LoBue Describes Board's Action on Delinquent HOA Fees

By Tom Santucci

Recently, Pam was approached by several residents with concerns about what was being done regarding residents with delinquent HOA fees. There has been a process in place to manage those residents with delinquent HOA dues since "Day One". In January 2012, the process was refined and both Pam and Art want the community to be better informed as to how this problem is managed. As we all know too well, VGEM HOA fees are due on the first day of each month. If the HOA fees are not paid by the 15th of the month, MAMCO Property Management prepares a list of all delinquent accounts. This list is electronically transmitted to the Community Manager on the 16th of the month. Late fees of \$25 and a \$5 "Delinquency Letter" charge are assessed to each of these accounts. If no payment is received by the 15th of the next month, additional late and delinquent letter fees are assessed. If by the 15th of the third month no payment is received, late and letter fees continue to be assessed; but now the delinquent account is sent to our collection attorney with an additional fee of \$350 being assessed. If no collection is made by the attorney, a lien is placed against the property.

To encourage the delinquent homeowner to recompense, their Clubhouse privileges are revoked. This action also prohibits their use of the pools, tennis and bocce courts and all community events and activities. The homeowner continues to be responsible for all the cost of utilities and EHT provided services.

Despite the homeowner's delinquent account, landscape, irrigation and snow removal services are still provided by the HOA for two reasons. First, the POS demands confidentiality on the resident's account. To stop services to the property would be a bulletin board that the resident is not paying the HOA Fee and break the financial confidentiality required by the POS. Secondly, without providing services, the house would become an "eye sore" that detracts from our community with the resultant potential of reducing property value for all residents. As a result of the lien on the property, VGEM will, optimistically, recover all the cost of these services upon sale of the property by our receiving payment for all the delinquent HOA fees and penalties.

Recovering the delinquent HOA Fees and penalties is not a given. With a lien, VGEM HOA will be compensated when the house is sold. The amount recovered depends on multiple factors. If there is no mortgage on the property, we should be fully compensated. Foreclosures create a different circumstance. Upon foreclosures, some banks

will pay monthly HOA fees. Unfortunately this is the exception rather than the rule. The amount of payment on delinquent fees and penalties that VGEM receives on foreclosures is dependent on the equity remaining after the bank mortgage is paid off. After the mortgage is paid to the bank, fees owed to home owner associations are usually the next to be paid providing there are sufficient funds remaining.

As is evident, the VGEM HOA Board follows a defined process that is promptly instituted on the 16th day after an HOA Fee is not paid. The Board is readily available to work with homeowners experiencing financial hardship. Homeowners in such situations are encouraged to be proactive in contacting the Community Manager to work out payment arrangements with the resident Board members.

News from D. R. Horton

D.R. Horton, Inc. would like to introduce our Sales Associates for English Mill. Anna Marie Rizzo joined our D.R. Horton team in November, 2011. Anna Marie has been in Real Estate for 25 years of which 21 years are with Active Adult Communities. Anna Marie and her husband, Ed, are twenty-eight year residents of Sewell, NJ having moved from Philadelphia, Pa.

Our newest Horton team member is Philip Hetzler who joined us in September, 2012. Philip has spent most of his business career in real estate, with 12 years in Active Adult Communities. He and his wife, Cathy, have lived in Galloway Township for the past 18 years.

On behalf of D.R. Horton, Anna Marie and Philip would like to remind our wonderful homeowners about the "*Village Grande at English Mill Referral Program.*" We would like to show our appreciation for any referrals that are given to us by our current homeowners. All you have to do is to contact Anna Marie or Philip either in person, phone or email to let them know the name and contact information of your referral. It will be on record so that when your referral completes the purchase on their new home at English Mill, D.R. Horton will donate \$1,500 to the HOA. You can reach Anna Marie and Philip at 609-601-6299 or AMRizzo@drhorton.com or PTHetzler@drhorton.com.

At the Enclave, seven homes have closed and three more to follow in January. There are fifteen sites with "specs" that are now known as QMI (Quick Move In). Horton has 8 QMI's that are ready for very quick delivery with another 7 under construction that are also for sale. In addition there are eighteen sites for buyers who want to choose their lot and home to be built.

Sports Club News



Sports Talk

Tony Scaricamazza

Many residents of VGEM have participated in the activities offered by the sports clubs. It may have been angling for your next dinner in the coastal waters surrounding our area, competing in the bocce games, putting a birdie, running the billiard table, walking that extra mile, playing a winning set on the tennis court, or bowling successive strikes.

Whatever your choices, more and more of us are enjoying all that the community offers. All of this is not possible without the efforts of the many club captains who volunteer their time to provide you with these fun activities and the means to meet and socialize with your peers. So, a big thanks to all our sports club captains: Bill Hofmann, Joe Carluccio, Jim Lichtenwalner, Steve Cappadona, Sam Mannino, Janet Mannino, Debbie Smith, Doug Beaupit, Jim Marini, Dan Farbman, Shirley Oliver, and Sandy Farbman.

Billiards Club Opens 2nd Season on November 7

Jim Lichtenwalner



Lately, there has been a lot more activity in the Billiards Room as forty-eight members of our community hone their skills in preparation for a new season of 8-Ball competition. We will be gathering on Wednesday evenings starting at 6 PM on November 7 to compete and more importantly have some fun with neighbors and friends.

After reviewing the comments of last year's players and meeting with the captains and all of this year's participants, we fine tuned the league and playoff format trying to improve on our 1st year's success. The league stresses FUN and encourages men and women of all levels of ability to come out and have some fun.

The league play will include 16 matches for each of the 12 teams. The teams are broken into 2 Divisions with the top 4 teams of each division squaring off in a 2-week playoff to determine the league champion.

If you are already on a team – good luck. If you are interested in participating please contact Jim Lichtenwalner at 484-225-4756 (Phone), lichtenwal@aol.com (EMail); Joe Carluccio at 609-365-2574 (Phone), joecar358@hotmail.com (Email) or Mary Moskovitz at 609-.365-2329(Phone), marymoskovitz@gmail.com.

If you are not interested in participating, but would like to find out what we are all about, come on out and cheer on your friends and neighbors!

Golf Club

Doug Beaupit

HOLIDAY PARTY: The big social event for the Golf League is the MLCC Holiday Party. Every year, Mays Landing Country Club has a buffet for their members during the holiday season. This year's Holiday Party is being held on Monday evening, December 3rd in the Mays Landing Country Club Banquet Hall. All golf league members are invited to attend along with their spouses (small fee). Mark your calendars.



2013 GOLF LEAGUE MEMBERS: It is not too early to think about playing in the golf league next year. New league members will require a membership for 2013. The Mays Landing Country Club (MLCC) membership runs from January through December so you can tune up your game and create a handicap starting in January in preparation for 2013 league play beginning in May. Interested residents need to block out every Tuesday from 7:30 AM – 1:00 PM to have some fun and lunch with the guys. Let Doug Beaupit know by email beauwhim@aol.com or call him at 609-788-4062 if you are interested. When [new MLCC membership rates are published](#) he will email them to you. Doug keeps the league contact information and statistics. A kickoff meeting is planned for early next March.

2013 SHOPRITE LPGA CLASSIC: It is time to mark your calendars for any resident of VGEM interested in being a volunteer at the ShopRite LPGA Classic at Seaview Country Club in Absecon. Doug Beaupit will again be a hole captain and try to recruit a team of volunteers to provide coverage for the week for a specific hole. The tournament dates for 2013 are May 27th – June 2nd. Doug keeps an email list of those who want to work the tournament, so please send him an email at beauwhim@aol.com or call him at 609-788-4062 if you are [interested or have questions](#) about being a volunteer.

Special Notes: Congratulations to Ron Cefalone, a VGEM resident and Mays Landing Country Club member, who won the Club Championship A Flight. Also, congratulations to Dennis Goldberg who beat his previous best personal score by 9 strokes shooting a 104.

Bowling Club



Mixed bowling takes place every Monday at 10:15AM at King Pin Lanes located on the Black Horse Pike, next to Bob's Garden Center, a short distance north of the Shore Mall. To play, just show up and join your neighbors in friendly games of bowling. For \$8 you get ball, shoes, three games, lunch and a lot of fun. Not bad!

Tennis and Pickleball

Dan Farbman



As the cold weather arrives the tennis season has slowed to the few warm sunny days left in 2012. However, a new racket sport has surfaced in Village Grande called pickleball. This sport is growing in popularity throughout the US, especially in active adult communities.

What is Pickleball? Pickleball is a racquet sport which combines elements of badminton, tennis, and table tennis. The sport is played on a court with the same dimensions as a doubles badminton court. The net is similar to tennis net, but is two inches lower. The game is played with a hard paddle and a whiffle ball.

Although pickleball appears to be very similar to tennis, there are key differences that make pickleball more accessible to a wider range of players, particularly children and seniors. Chief among these differences is the speed of the ball which typically moves at one-third of the average speed of a tennis ball. Equally important, however, is the size of the court which is just under one-third of the total area of a tennis court. This smaller area combined with the slower moving ball makes pickleball less strenuous to play than tennis.

Two of Village Grande's newer residents, Bill and Terry Giannetti have introduced pickleball to the community. They have set up a temporary pickleball court in the clubhouse parking lot between the building and the tennis courts. This temporary court has been laid out using tape to draw the court boundaries.

Bill Giannetti is an "official" Pickleball Ambassador. The Pickleball Association provides grants to its Ambassadors in order to promote the sport. They have provided Bill with enough equipment (paddles, balls and nets) to set up two courts. Now all that is needed are players. The tennis club has begun learning the game and find that it is less physically taxing than tennis due to the

smaller court and the slower speed of the ball. So if you are interested in learning how to play pickleball or you have given up tennis due to physical constraints but are interested in racket sports, please contact Bill at 215-919-1520. He is willing and anxious to teach the sport to the residents of Village Grande and add this sport to the many amenities of our community.

The following internet address will provide a quick video of pickleball to give you an idea of this fun sport: <http://www.cbsnews.com/video/watch/?id=7159765n>

Women's Bocce

Debbie Smith

Women's Bocce 2012 season came to a close on September 11th. This was our third season and it was filled with fun and camaraderie! There were all levels of play and everyone was supportive of each other.

Congratulations to the winning teams this season. First place went to Team #7-The Village Vamps led by team captain Marge Doms with teammates Marie Meloni, Ilene Schein, Rosalie Gawronski, Lynn Hearn, and Barbara Villon. Second place went to Team #5- The Golden Girls led by team captain Nancy Werden with teammates Chicki Sinaglia, Peggy Milhan, Connie DaPrato, Barbara McGee, and Lena Goldberg. Third place went to Team #4- Grande Gals led by team captain Joyce Conley with teammates Debbie Smith, Paula Girard, Stephanie Cavacini, Marcy Gelman, and Betsy Hires. We would like to thank all the substitutes who participated this season.

We celebrated the end of our season with a wonderful luncheon on Saturday, September 15th at Dolce Vita. The luncheon was arranged by Paula Girard, Marcy Gelman, Nancy Werden, Janet Mannino, and Debbie Smith. Thank you to Dolce Vita for being so accommodating and providing such a delicious menu.



All women of English Mill and the Enclave are invited to come out next year to try their hand at Bocce. This is a game that all levels can play and have fun.

A special thank you to Janet Mannino for her dedication and time spent for the last three year as Women's Bocce Club Captain.

Sports Club News



Captain of the Champion Village Vamps, Marge Doms, records the winning score

Men's Bocce

Sam Mannino

On September 27th, in the Bocce Playoffs, the first four teams played a best of 3 games for the right to meet in the Championship game. The first place Players beat the Chewbocces 10-2 and 10-4 and the second place Rollers won their set over the Blue B's, 5-10, 10-6 and 10-7.

The team members on the Players are Dan Farbman (Captain), Emerson Ford, Alex Polazneck, Ron Saathoff, Ken Szyarto and Tony Scaricamazza. The Players have been in all the Finals since the inception of the bocce league in 2009 and have won Championship titles in 2009 and 2011. The team members on the Rollers are Jim Cira (Captain), Dennis Goldberg, Norm Hirschfeld, Dan Montagna, Peter Tiano and Steve Wiener. This was the third time the Rollers have been in a title game. They have one previous Championship title in 2010.

This year, the Finals were played on October 3rd before many interested spectators. In tensely played games, the Rollers beat the Players 10-6 and 10-6 for their second Championship title. A plaque will be placed in the Billiard room recognizing their accomplishment.



Fans cheer for their favorite teams

A hoagie festival immediately followed the games in the clubhouse with an abundance of a variety of hoagies,



All eyes are on Rollers' Danny Montagna in a tightly contested Finals

salads, drinks and ice cream for all the members, wives and guests. Special thanks to Glenn Coach, Don Hinspeter and Floyd Milhan for their hard work in arranging and setting up the party. Also thanks to Lou Golin and Mike Segal for taking the bocce pictures that you see in this issue.



The 2012 Champion "Rollers" won it all in 2010 and are the "even" year team. Norm Hirschfeld, Dennis Goldberg, James Cira, Steve Wiener and Dan Montagna. Not pictured: Peter Tiano

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Sports Club News



Grande Room filled with Bocce Fans enjoying the "Hoagie Festival"



The runner-up "Players" were Champions in 2009 and 2011 and have been referred to as the "odd team". Tony Scaricamazza, Ken Szyarto, Ron Saathoff, Captain Danny Farbman, Alex Polazneck and Emerson Ford



Some "Rollers" celebrate their victory

Social Club
Presents
**Holiday
Dinner
Party**



**December 8th
6 PM – 10:30 PM
Greate Bay C.C.
Somers Point, NJ
6 – 7 PM: Cash Bar
Dinner at 7:15 PM
\$50 pp
Music by Posse
Productions' DJs
Aggie & Jim**



Social Club
Presents

New Year's Eve Party

Monday, December 31st

8:00 PM – 12:00⁺ AM

**Grande Room
Appetizers, Sandwiches,
Desserts & Soft Drinks
BYO - \$15 pp**

**Music by
Posse Production
Aggie & Jim**



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A Neighbor Speaks Out!



Let's Be Thankful

By Joe Carluccio

Well the good news is... we made it to retirement! Many of our friends and relatives did not. The last few years of my career, I wondered if I would make it to retirement and how would I like it. Would I be bored? Would I like my new community?

Well, let me tell you that I am definitely not bored. Bonnie and I very much like our new community. Life is much better without an alarm clock, fighting traffic and weather driving to work and not dealing with difficult people at work. Every morning I wake up with a smile. I strongly believe that the vast majority of my neighbors feel the same way. Still I listen to many complaints about things that most of us consider not important, such as:

- Pool: Bottom too gritty. Bottoms not gritty enough. Too many kids.
- Card Room and Gym: Too cold. Too warm.
- Yards: Wet swales. Dead trees. Grass clumps. Brown spots. Grass clippings on patio, sidewalks and in mulch beds. Mushrooms in mulch beds.
- Outside: Ugly mail box tubes, backflow preventers, water meters, timer boxes, transformers and cable boxes. Frogs are too loud and the turkeys. Also the Wawa road.

These are not life threatening problems as are cancer, heart disease, diabetes, poor kidney and liver function, and other illnesses. Many of our friends have these real problems.

For those of you that think we don't get a good deal for our \$219 monthly HOA fee. These are the costs I paid yearly for similar services in the past:

- Lawn moving, edging and weed whacking - \$ 780
- Lawn treatments: fertilizer, lime, weeds control, grub control, etc. - \$ 600
- Watering - \$ 600
- Community pool membership - \$ 600
- Gym for a couple - \$ 720

This totals \$3,300 a year, divided by 12 equals \$275 per month. This does not include snow removal, tennis courts, bocce courts, billiard room, indoor pool, library, art and craft room, two card rooms and a great room.

For every person on this planet that has a cushier life than I do, thousands don't. For that, I am thankful.

If you read this and don't get it or it angers you, I suggest that you form a "whine around club". Meet once a week or every night, whatever it takes, but please leave the rest of us out of this. Think about people worse off than us. Never sit next to a man on a park bench with no legs and complain your shoes are too tight.

Editor Rebuked

Accuracy of Article Questioned

By Tom Santucci

When I accepted the position as *Grande Gazette* Editor, I told many friends and neighbors that I would assure them that only articles with accurate information would be published. I also stated that I preferred original articles and not "copy and paste" ones from the Internet. My preference for original articles has been stated on page 3, in all issues since Vol. 3 No.2, within the "Grande Gazette Information – Publishing Practices/Policies".

At the final Bocce Grill, I was approached by a resident with a look of "I gotcha"! I was told that helpful hints about Bounce Dryer Sheets were "copy and paste" from Internet and also refuted on snopes.com. The next day, I received an email from my admonisher with the snopes.com reference. Without question, it was "cut and paste" off the Internet where it first appeared in 2003, although I changed numbered claims to bullets. Conclusion, I was guilty as charged for using a "copy and paste" from the Internet. I published it because I thought it was interesting.

Now, as to many of the claims on the article being refuted by snopes.com, I judge it a bit overstated. Many of the claims appeared on the actual Bounce web site. The major rebuttal was made by a single snopes.com reader described by snopes.com as "one of our more intrepid readers" who tested most of the uses listed with mixed results. This was last updated November 7, 2008 and the rebuttal made by only a single observer! I refer our readers to Google "snopes.com Bounce Sheet Household Uses Tip" to formulate your own conclusions.

In summary, I am guilty as charged of publishing a "copy and paste" Internet blurb, but my real mistake was in not quoting the source. As far as the uses of Bounce, I find it works well for many of their claims, especially as a deodorizer in sneakers, shoes, etc., as seen and smelled in my closet.

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Federal Taxes

By Tony Scamicamazza

Many Bush era federal tax cuts will expire at the end of 2012. Here is a look at some potential changes if these tax cuts are not extended into 2013 plus a look at some other changes.

Ordinary income tax rates will increase. The current six tax brackets ranging from 10% to 35% will disappear and in their place will be five tax brackets ranging from 15% to 39.6%. **Long term capital gains** will be taxed at 20%, instead of their current 15% maximum rate.

Qualified **dividends** will no longer be a distinction in the tax code. All dividends will be ordinary dividends subject to the ordinary tax rates ranging from 15% to 39.6%.

Likewise, the **estate tax rate** will also increase from 35 percent to 55 percent, while the value of **estate assets excluded** from estate taxes drops from \$5.12 million to \$1 million.

In addition to the rise in tax rates, allowing the tax cuts to expire will also eliminate several credits and tax breaks. The **child tax credit** will be halved to \$500 per child. The so-called **marriage tax penalty** will reappear, making the tax burden generally greater for married couples filing jointly, rather than if they remained single and filed as individuals. **Itemized deductions** for higher-income individuals will be reduced if their adjusted gross incomes exceed a certain threshold. Additionally, allowing the tax cuts to expire will cause over 70 other tax breaks to expire.

Apart from the above Bush era temporary tax cuts, there are other expiring or new legislation affecting **payroll taxes** and thus your take-home pay. The payroll FICA tax is composed of two parts: Social security (6.2%) and Medicare (1.45%). These taxes are imposed on both the employer and the employee. With the expiration of the "payroll tax holiday" in 2013, the social security portion imposed on employees will increase from the temporary reduction of 4.2% back to 6.2%.

Also, you may have heard that to the 2010 health care reform act was added an "**Unearned Income Medicare Contribution Tax**" of 3.8% tax effective for 2013 on unearned income such as dividends, interest income, annuities and capital gains. However, this only affects taxpayers with adjusted gross income over \$200,000 (single) and \$250,000 (jointly). Proceeds from the tax will be allocated to shoring up the Medicare fund. Using the same thresholds, the employees Medicare tax on wages will increase from 1.45% to 2.4%; the employer's portion remains at 1.45%.

Some or all of the potential changes may or may not take effect. As always, when it is time to do your federal and state taxes, either purchase reliable software or hire a tax professional to help you.

FUNd-Raising Committee

Keeps Going Strong

By Jim Lichtenwalner

Your FUNd-Raising Committee completed its second successful year of the Bocce Grille netting a profit of \$2500, an increase of \$100 over last year despite some struggles with the weather. This was only possible by gaining the support of our entire community including over 70 volunteers who helped to set up, cook, serve and clean up. The Committee was excited to see a turnout of approximately 150 people on our final night – September 12, 2012.

The Battle of the Sexes (see page 8) was also a success with over 80 people participating in an enjoyable night that resulted in over \$400 being raised for your community.

The Cruise Club is busy trying to meet your future cruise needs with three scheduled cruises plus some flexible cruising opportunities for you and your friends.

We are about to roll out several new logo wear items for the Holiday season including items for children. Be sure to stop by our display at the next homeowners meeting and order your items in time for Holiday gift giving.

We have several other projects in the planning stage including a Chili Cook-off, Community Wide-Yard Sale and some additional surprises for 2013. We are always looking for more ideas, so be sure to toss any of your ideas out to any of our members. We welcome any ideas that would provide value to our community.

When is it time to "hang up the car keys"?



**I say when your dog has
this look on his face!**

A picture is worth a thousand words!

Landscape/Irrigation Committee

What do we get for our money?

By Carolyn Walmsley, Chairperson

As inaccurate rumors seem to multiply faster than proverbial rabbits in our community, your Landscape Committee members and Gazette Editor believe it is very important every resident know some facts about VGEM's landscaping contract with Outdoor Décor. So, we hope telling all residents what we get for the money we pay will increase understanding of our community's most expensive annual undertaking and help combat baseless rumors.

Before getting to the details, every Gazette reader should know your Board of Trustees negotiated with Outdoor Décor, and individual prices for services I'll mention **will not increase** through 2015. That does not necessarily mean the overall landscaping budget will remain static. The overall cost/budget will obviously change as we add more homes to VGEM and possibly add more services. What it does mean is that you will not pay more than you do now to have your home's lawn mowed and cared for through 2015.

Generally, we mow lawns weekly from sometime in April to sometime in October. There are 26 cuts in our annual budget. We do plan for a couple of skipped weeks to stay within our 26 cut limit, while at the same time saving a final cut for late November. Our contractor bags the first spring cut to pick-up leaves and debris left from winter. Our last two cuts are bagged to pick up fall leaves and pine needles.

When we skip a cut, our landscaper may opt to bag the next cut when we determine growth of our grass demands it. We are confident many, if not most, VGEM neighbors know grass clippings add natural, soil-improving nutrients to our landscapes as they decay. When the Committee and the contractor determine the ground is too wet, bagging will not occur. That's because the weight of mowers with bagged clippings increases the chance we would face the dreaded "ruts in my lawn" situation.

During mowing season, we edge driveways and front sidewalks one week and edge patios the next. We weed-whack around gardens and trees weekly. This service is included in the cost of each mowing. Edging planting beds and gardens is not in our contract. Our contractor does not, repeat does not, edge planting beds and garden areas. Individual homeowners are responsible for care of their garden.

We receive five fertilizer applications annually. Our first two spring applications contain Dimension, a

pre-emergent designed to prevent crabgrass seed from germinating. They are applied approximately 30 to 45 days apart, in an attempt to keep as much crabgrass from growing as possible. Our other three fertilizers are correctly applied in summer, and early and late fall. Chemical composition of our fertilizers depends on our soil needs, and what state law and the New Jersey Department of Environmental Protection allow. Our contractor tests our soil to determine what we can do to improve it within constraints set by the state.

Our landscaper applies broadleaf weed control in spring and fall. We mix our liquid broadleaf killers based on prevalent weed species. For instance, this past year Outdoor Décor included a nut sedge killer in our second broadleaf weed application. It is not practical to use a product that kills all weeds. That could amount to a "Roundup" type product, something that kills all vegetation.

We receive one liquid crabgrass killer application that is combined with the second broadleaf application. Unfortunately, crabgrass is a resilient weed. If we get too much rain, as we did in August, the crabgrass killer is less effective, and the crabgrass plant is able to hold out against a poison that normally would kill it. A point to remember is the state controls the amount of weed killer we can apply.

Our one lime application goes down in early spring before any fertilizer, but only if we need it. A fall soil test determines our need.

A service that is in our budget, but we do not pay for unless we use it, is fungicide. Applying fungicide is not a planned, recurring expense. In general, high humidity and temperatures combine to encourage lawn disease. If we encounter the problem, we would apply a fungicide cure when necessary.

We are certain you hope, as do your Committee members, that this fall's aeration and over-seeding help improve our landscapes' appearance. Eventually, encouraging a switch from blue grass to a rye/fescue mix may also help reduce our irrigation bills. It is not widely known, but your contractor also hydro-seeded particularly bad lawns twice this fall – at no cost to VGEM and its homeowners.

While it's not the subject of this article, it is worth mentioning briefly that your landscape contractor provides the same services for our Clubhouse, common areas, entrances and basins. All residents help pay those community costs. Thanks to your Board, those basic costs will not change through the 2015 season.

Your Committee members believe our lawns are much improved since your Board hired Outdoor Décor to maintain them for us. We believe the costs are reasonable. We hope you agree.



Blues Cruise on the Jessie O' II

Fun Night of Blues, Cruise & Food

By Bill Hofmann

The long anticipated "Blues Cruise" aboard the JESSIE O' II, sponsored by the Fishing Club, took place on August 23rd. Clear skies, warm weather and calm seas set the stage for a memorable evening dinner cruise on the bay behind Margate, Longport and Ocean City. Fifty residents from VGEM enjoyed great Blues music and entertainment provided by the popular local band BUBBA MACK. The six piece band led by Bubba and his talented band kept the party going. The female vocalist, Terry Showes, was nothing short of sensational.

And there was food of course, catered by Romanelli's of Linwood, tasty, plentiful and enjoyed by all. Jessica, the owner of the Jessie O and host of our trip, kept everything moving smoothly and was fun and very professional, We will be looking forward to future outings on the Jessie O' II.

Enjoy the pictures that accompany this article and plan on joining us next year.



Sign-in with Joe Stoup, Sam Mannino, Herb Moskovitz and "the man", our organizer Bill Hofmann



Waiting to board the Jessie O' II are Mary Lou Johnson, Joanne Zink, Annette Girard and Donna Lichtenwalner



From Lily Road are Glenn Coach, Rich Eckard and Rich Johnson



Sue & Larry Levy



Joe & Bonnie Carluccio



Marsha Goldberg, Carol & Norm Hirschfeld



Mary Moskovitz, Janet Mannino & Andrea Stroup



Deep Sea Fishing on the Jessie O' II

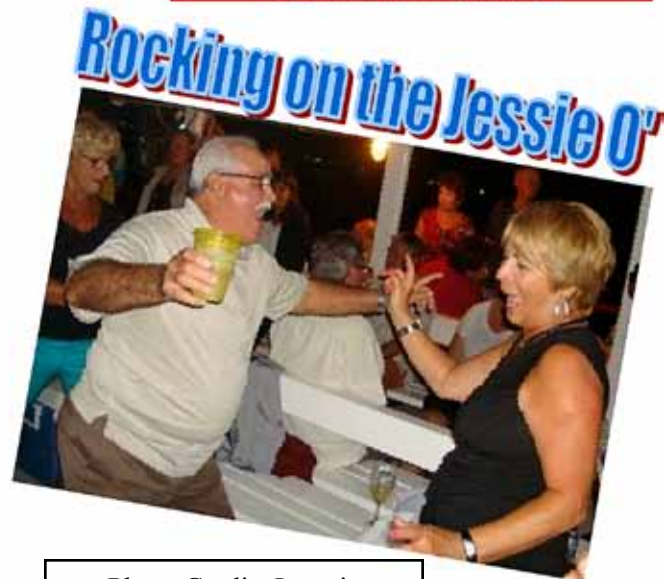


Photo Credit; Jeannie Eckard, Dennis Goldberg and Bill Hofmann

Kathy Tyler Sells The Village Grande!!!

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Updated: 10/23/2012

WEEKLY RECURRING EVENTS
NOVEMBER & DECEMBER

MONDAY

10 AM Mixed Bowling – Off Site
 Noon Canasta Club – Card Room 1
 12 PM Canasta B – alternate wks – Rm 2
 7 PM Book Bunch – 11/5 & 12/3

TUESDAY

8 AM Walking Club
 Noon Mahjong VI – Card Room 1
 1 PM Mahjong II – Card Room 2
 7 PM Mahjong IV – Card Room 1 & 2

WEDNESDAY

11 AM Tai Chi – Grande Room
 1 PM Mahjong III – Card Room 2
 1 PM Mixed Bridge - Card Room 1
6 PM Billiards Club
 10 AM or Grande Sew & Sews – alternates
 6:30 PM weeks - Crafts Room

THURSDAY

10 AM **Water Aerobics – Ends Dec 13**
 12:30 PM Men's Poker
 1 PM Mahjong – Room 1
 7 PM Mahjong V – Card Room 1 & 2

FRIDAY

SATURDAY

SUNDAY

Noon LoBue Mahjong I – Card Rm. 1

INDOOR POOL HOURS

MONDAY through FRIDAY:
8:30 AM to 11:30 AM
4:00 PM to 6:00 PM

SATURDAY and SUNDAY:
1:00 PM to 6:00 PM

MONTHLY CALENDARS
ARE AVAILABLE
IN THE CLUBHOUSE

Theresa Manuele VGEM Community Manager
Office Hours: 9 AM – 5 PM
Monday, Tuesday, Wednesday & Friday
 No Office Hours on Thursday
609-788-8405

Forum for VGEM Residents
 with
Resident HOA Board Trustees
 Pam LoBue & Art Richman
Tuesday, November 6th & December 4th
1:30 to 3:30 PM at the Clubhouse

REGULAR and SPECIAL
MONTHLY EVENTS

NOVEMBER 2012

Saturday, November 3rd: 9:30 to 11 AM

Fall Breakfast
 \$3 pp in the Grande Room
 Sponsored by the Social Club

Tuesday, November 6th: 1:30 – 3:00 PM
Forum for VGEM Residents with Trustees
 Clubhouse Conference Room

Wednesday, November 7th at 6 PM
“Billiards Season Opens”
 Billiard Room at the Clubhouse

Thursday, November 8th at 11:30 AM
Harvest Lunch
 Grande Room - Garden Club – Members Only

Thursday, November 8th at 7 PM
Vacation Club with Preferred Travel &
Celebrity Cruise Representative
 Grande Room

Monday, November 12th at 3:00 PM
Committee Chairs Pre-Board Meeting
 Crafts Room

Tuesday, November 13th at 11 AM & 6 PM
Avoiding Holiday Scams
 Officer Michael Palmentieri
 Sponsored by the VGEM Neighborhood Watch
 Grande Room

Monday, November 19th at 6:30 PM
VGEM HOA Board Meeting
 Grande Room

Thursday, November 29th at 12:15 PM
“Christmas from the White Mountains”
at Resorts Casino ` Hotel
 Bus, lunch, show plus money back for \$38pp
 Departs VGLM at 12:15 PM – Leaves Resorts at 7 PM

Thursday, November 29th at 6 PM
Dine Around Club Planning Meeting
 Clubhouse Library



DECEMBER 2012

Tuesday, December 4th: 1:30 – 3 PM
Forum for VGEM Residents with Trustees
Clubhouse Conference Room

Saturday, December 8th at 6 PM
Holiday Dinner Dance

The Grate Bay
Country Club - \$50 pp
Sponsored by the Social
Club



Monday, December 31st at 8 PM
New Year's Eve Party
Appetizers, Desserts, Soft Drinks
& BYO for \$15 pp
Grande Room
Sponsored by the Social Club



**ALL EVENTS ARE SUBJECT
TO CHANGE**

For details on activities, contact the VGEM
Community Manager – Theresa Manuele
(609) 788-8405

EVENT ANNOUNCEMENTS
by Phone Alerts & emails with flyers

•
FLYERS ARE AVAILABLE
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COMING ATTRACTIONS

Friday, January 18, 2013 at 6 PM
Happy Friday Together
Grande Room

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EHT Fire Department	609-926-4070
EHT Public Works	609-926-3838
EHT Municipal Court	609-926-4195
EHT Parks & Recreation	609-272-8120
EHT Clerk	609-926-4085
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	Ext. 4903
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www.ourvillagegrande.com
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2013 HOA Board Meeting Schedule

February 25
May 20 – Board Election results
August 26
November 10 – 2014 Budget Review

All Meetings are on Monday evening
at 6:30 PM in the Clubhouse

Grande Room New Reservation Policy

If you want to reserve the Grande Room, you must follow these steps:

1. Have the Manager check to see if your date and time is available. If it is, she will put the reservation in the book.
2. If you need to set up tables and or chairs, they may not be set up prior to 1 hour after the previous reservation has been completed. The setup must be removed at least 1 hour prior to the next reservation.
3. You must follow these directions to insure fairness to everyone.

Submitted by Art Richman
VGEM Resident Trustee

The VGEM Garden Club
Is Proud to
Announce a Very Special Event
A Grande Wedding Tea Party



Hosted by the VGEM Garden Club
June 20th 2013 at 2:00 pm
The Clubhouse
Tickets go on sale May 9, 2013

Hospitality Club Formed Replaces Welcome Club

A new club has been officially sanctioned and will begin operation immediately. It is named, for now, the Hospitality Club, and replaces the Welcome Club. Charter members are Shirley Blankenship, Brenda Fishman, Marcy Gelman, Audrey Kaufman, Sandy McKee, and Ilene Schein. The "Captain" will be held "Cooperatively" with all members sharing equal responsibility. For the present, the contact person will be Audrey Kaufman whose phone number and email address appears on page 22 of this Gazette.

The Club members plan to visit new residents to welcome them and informally share information about our community; as soon as possible, after being informed by the Community Manager of their closing dates.

Local merchants are being invited to contribute goods and services to be included in the welcome "goody" packages. To learn more, or share information about new residents, feel free to contact any of the Club members.

Taxation of Social Security A Brief History

By Tony Scaricamazza

For almost 50 years, Old Age, Survivors and Disability Insurance (OASDI), commonly called Social Security benefits, were not taxable. The federal income taxation of Social Security began in 1984 following an overwhelmingly bi-partisan passage of legislation, which was signed into law by President Reagan in 1983. The taxation of benefits was a proposal which came from the Greenspan Commission appointed by President Reagan and chaired by Alan Greenspan (who went on to later become the Chairman of the Federal Reserve).

In 1993, legislation was enacted and signed into law by President Clinton which had the effect of increasing the tax put in place under the 1983 law. It raised from 50% to 85% the portion of Social Security benefits subject to taxation; but the increased percentage only applied to "higher income" beneficiaries.

The proceeds from this taxation are credited to the OASDI Trust Funds under a permanent appropriation to help fund these same Social Security programs. It was estimated that about 10% of OASDI beneficiaries would be affected by this taxation provision. Today that figure is about 30%.

If Social Security is your only income, you do not pay taxes on benefits. If you have other income sources, you may pay federal taxes on part of your Social Security benefits. No Social Security recipients are taxed at 100 percent of benefits.

If your adjusted gross income (AGI) from your federal income tax return and your nontaxable interest from sources such as municipal bonds plus 50 percent of your Social Security benefit exceeds \$25,000 for a single taxpayer or \$32,000 for a married taxpayer, up to 50 percent of the benefit received will be taxable. If AGI and nontaxable interest plus 50 percent of the Social Security benefit received exceed \$34,000 for a single taxpayer or \$44,000 for a married taxpayer, then up to 85 percent of the benefit received will be taxable.

Florida has no state income tax; therefore Social Security benefits and pensions are not taxed. Pennsylvania has a state income tax but does not tax Social Security and pensions. New Jersey has a state income tax but does not tax social security and excludes up to \$20,000 (joint return), \$15,000 (single) of pensions if age 62 and total income is under \$100,000.

IT IS WITH GREAT SORROW THAT
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VETERAN

- Tony Sohanski -

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Who died on October 2, 2012



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Happy Holidays

Holiday time is when we pull out all the stops for family gatherings over great food. These are some old favorites with a few new twists added that you can put on your list of new family favorites.

Sweet Potato Casserole Good enough to be dessert!

From Betty England

Pre-heat oven to 350°

Casserole:

- 4 large sweet potatoes
- ¼ C. chopped pecan
- ½ C. dark brown sugar
- 4 T. butter

Peel and quarter fresh sweet potatoes, put in pot, cover with water and cook until fork tender. Then drain and mash with all other listed ingredients above. Put into a 9 x 9 baking dish making a well at center of the potatoes.

Topping:

- 1 C. dark brown sugar
- 6 large marshmallows, cut up
- ½ C. water
- 4 T. butter
- ¼ C. chopped pecan
- Dash each of cinnamon & nutmeg
- 1 T. flour

Melt butter in a sauce pan, then add all other ingredients listed under topping. Stir over medium heat until marshmallows melt and sauce becomes thick. Pour the sauce into the well made in the sweet potatoes. Bake for 30 minutes.

Company Carrots

From Lynnda Golin

- 2 ½ lbs. carrots cut into thin strips
- ½ C. mayonnaise
- 1 T. minced onions

- 1 T. prepared white horseradish
- Salt & pepper to taste
- ¼ C. finely crushed matzo (or saltine crackers)
- 2 T. melted butter
- 1 T. chopped parsley
- Paprika

Pre-heat oven to 375°F.

Cook carrots until fork tender, drain, but reserve ¼ C. of the cooking liquid. Set aside. Put cooked carrots into a baking dish. Combine mayo, onions, horseradish and salt & pepper. Pour this mixture over the cooked carrots, top with the cracker crumbs and butter. Sprinkle with parsley and paprika. Bake for 20 minutes.



Mom's Sweet Kugel

From Lynnda Golin

- 1 8 oz. bag fine egg noodles
- 4 oz. cream cheese
- 8 oz. sour cream
- 4 eggs
- 2 ½ c. milk
- 2 oz. butter, softened
- 1 t. vanilla
- ½ C. plus 2 T. sugar
- 1 t. cinnamon
- 1 jar cherry pie filling, optional

Preheat oven to 350°F.

Cook noodles al dente, drain and put into buttered 9 x 13 inch baking dish. Set this aside.

In a bowl mix together cream cheese, sour cream and butter. In another bowl, beat together eggs and milk. Add the milk mixture to the cream cheese mixture and mix. Add vanilla and ½ C. sugar. Pour this mixture over the noodles. Sprinkle with the 2 T. of sugar and cinnamon. Optional: May also top with cherry pie filling. Bake 1 hour or until edges have browned.



Spotlight on the “Ladies of the Noodle”

By Pat Roche

The weather patterns must be changing or the planets are out of alignment because there is no other reason for my continued obsession with the “Clubhouse.” First, I wrote *The Men of the Clubhouse* article featuring the clubhouse maintenance team. This was followed by *The Men of the Clubhouse I*, highlighting the famous man cave dwellers. In the last issue I even wrote a poem entitled “*Ode to the Clubhouse*”. I really thought I was finished with this preoccupation but, now it seems I am still compelled to write about one more Clubhouse favorite, the pools!

All this started in late August when Jack Williamson appeared poolside with his trusty camera! He was there to photograph our summer water aerobics class. You may not realize this but we, at Village Grande, are lucky enough to have our own, real live, aqua aerobics instructor. Donna Innis has worked with some of us for the past three years and amazes us all with her versatility and good humor. As her business card states “DONAMIGHT” Productions specializes in weight training, cycling, Pilates, yoga, plus aqua and land aerobics instruction. She is also a certified massage therapist and will give on-site massages. Donna produces and sells fitness videos but has not asked us to perform for these productions, sad but true!!

When Jack appeared we were winding down one of our last classes. We were balancing our noodles (aqua noodles to be specific) and performing splendidly. As the accompanying picture indicates we have become quite proficient “noodling” and have earned the title, “Ladies of the Noodle.” We hope to continue this great exercise as we move indoors for our fall session.



Our classes run for one hour every Thursday from 10:00 to 11:00. When we are outside, the pool temperature can be somewhat frigid early and later in the season. We

have shared many a chuckle as some of our members struggle to enter the pool. We have some very lively discussions as to why our suits fade and disintegrate so quickly in the indoor pool. Our lifeguards, Lauren Milhan and Chris Dendler, probably could write a book on our pool performances and idle chatter but they wisely just smile as we ramble on. The Sutherland family, mother Andrea, daughter Brittany and son Andrew serve as lifeguards and also provide for needed pool maintenance. Thanks to all the lifeguards for keeping us safe! Oh, Brittany assures me that shrill beeping sound we sometimes hear is the High Temp Alert, aka, Hot Tub Alarm, so, not to worry!

Please join the “Ladies of the Noodle” this fall and winter as we continue to enjoy all the Clubhouse pools have to offer. I promise I won’t start a column on the ladies sauna and locker room. Oh, the showers are so invigorating I might have to write, oh the gym is great too, stop me before I begin again-----oh that fireplace, oh-----!!

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1964 Democratic Convention Comes to Atlantic City

By Sydney Yacovelli

The Roaring Twenties were the height of Atlantic City's popularity. The city was "wide open" with an endless flow of booze not stopped by prohibition and illegal casinos operating openly to the general public all under the control of Enoch Lewis "Nucky" Johnson from 1910 to 1941.

In 1941 with the imprisonment of Nucky Johnson, the baton of control was passed to Republican State Senator Frank S. "Hap" Farley, (Senator from 1941 to 1975). The hard living gangsters began to move out or at least were less visible. Into the 50's Atlantic City was still a place to go and to be seen by important locals and celebrity movers and shakers. The passage of time would not be kind to Atlantic City when gaming moved legally to Las Vegas and the age of easy travel took vacationers farther away from the East Coast. A new direction needed to be found to revitalize the aging resort once known as the "World's Playground".



By the sixties television became a great tool to get into the nation's living rooms. In TV Hap Farley had found a way to recapture national focus on Atlantic City in the form of a televised Democratic National Convention of 1964. His goal was to get the Democrats to come to Atlantic City's iconic Convention Hall in '64 and then follow up with the Republican National Convention in 1968. In order to help make the convention happen, the state built the Atlantic City Expressway and put 2 million dollars into updating the Convention Hall. Businesses added services, new motels and restaurants were built, and generally improvements were made to the whole area to attract visitors.

Absecon Island geared up to welcome the eyes of the whole country on all that Atlantic City could offer. Notables like the flamboyant Perle Mesta, American socialite, political hostess and former Ambassador to Luxemburg (1949-53) known as "the hostess with the mostest" and the inspiration for the play "Call Me Madam", rented a large house on the beach in Ventnor the summer of '64 in order to lavishly entertain Washington dignitaries and celebrities during the convention.



It was a mystery at the time as to where Lyndon Johnson stayed that week of the convention. Later it was revealed that local homeowner Carroll Rosenbloom, at that time the owner of the Baltimore Colts, had opened his

home in Ventnor to Lyndon Johnson and family for a more private stay while in town.

The sixties were a time of unrest and turmoil in the nation and some of the turmoil showed itself at the convention. The greatest dramas involved the selection of Hubert Humphrey as VP and the battle over seating the Mississippi delegation.



At the start of the convention the integrated Mississippi Freedom Democratic Party (MFDP) was denied seats being told they violated party rules in their election process which allowed blacks to vote and to be elected as delegates. Co-founder of MFDP, Fannie Lou Hamer, known as the lady that was, "sick and tired of being sick and tired", addressed the DNC Credentials Committee to argue their view on television and was cut off TV in mid speech. A compromise was offered Mississippi by LBJ to allow 2 members of the 64 member delegation to be seated. Johnson feared that if he allowed the whole contingent to be seated he would then lose the support of the other 9 southern segregated states if a black delegation was seated. In addition all convention delegates were required to sign a pledge of support for the party ticket. In the end the Mississippi members refused the compromise and pledge. They walked out with 43 of 53 delegates from Alabama following in support. The turmoil at the DNC was viewed as a pivotal moment before the Civil Rights and voting law changes still to come in the next year.

Hap Farley's best laid plans for a better future and revitalization of Atlantic City were not to come so easily. The national media had little positive to say of the resort and instead hurt the city's reputation even more with scathing criticism of hotels and city amenities. It was time to look for a different route to the re-birth of a faded queen. Enter talk of gaming. This time gaming would come back to the boardwalk legally.

The issue of casino gambling appeared on the New Jersey ballot for voters the first time in November 1974. It was defeated by 60% of the voters. Again in 1976 a referendum was put on the ballot to limit the gaming to within the Atlantic City city limits. This time it passed by a slim margin. The first casino to open was Resorts International in 1978.



Influenza Vaccine

We all need it annually!

By Tom Santucci, D.O.

In 2010, the Advisory Committee on Immunization Practices (ACIP) of the Center for Disease Control and Prevention, commonly known as the CDC, first recommended annual influenza vaccine for all persons age 6 months or older. Obviously that includes all of us living at VGEM. Annual vaccine continues to be recommended.

Influenza viruses can affect anyone, but rates of infection are highest among children. It has been recognized for many years that people 65 years and older are at greater risk of serious complications from the flu compared with young, healthy adults. **It's estimated that 90 percent of seasonal flu-related deaths and more than 60 percent of seasonal flu-related hospitalizations in the United States each year occur in people 65 years and older.** This is because human immune defenses become weaker with age. So influenza can be a very serious disease for people 65 and older. This is especially dangerous in those who have chronic health problems. Epidemics of influenza occur during the winter months nearly every year but the peak of influenza epidemics can occur as late as April or May and is not predictable from year to year. Influenza is spread through coughing and sneezing, and is highly contagious in the senior age group, especially in adult care centers, assisted living facilities and nursing homes.

Uncomplicated influenza generally comes on suddenly, and symptoms include muscle aches, fever, chills, headache, cough, and runny nose; it lasts for 3-7 days although cough can persist for about 2 weeks. The respiratory illnesses caused by influenza viruses are clinically difficult to distinguish from the illnesses caused by other respiratory infections.

Influenza viruses can cause viral pneumonia, can make underlying medical conditions worse, and can lead to bacterial pneumonia, sinusitis and ear infections. Influenza virus infections have also been associated with inflammation of the heart and, brain swelling with liver failure. On average, influenza virus infections cause approximately 36,000 deaths and 148,000 hospitalizations each year in the United States.

Vaccine: The best way to prevent the flu is with a flu vaccine. Influenza viruses are grouped into 3 major types (A, B and C). All influenza viruses quickly change as people become immune to the strains circulating in the population so that immunity acquired one year will only partially protect for subsequent outbreaks. The vaccine is reformulated annually, so you should get vaccinated this year even if you vaccinated last season. Immunity sets in about two weeks after vaccination.

Influenza vaccines have been used since 1945. Until recently, all available influenza vaccines were trivalent inactivated (killed) influenza virus vaccines (TIV). Inactivated influenza virus vaccines cannot cause influenza. In 2003 a live attenuated influenza vaccine (LAIV) was released with a unique intranasal route of administration. LAIV contains a live, weakened flu virus. In summary there are four types of flu vaccine:

- Nasal-spray flu vaccine (LAIV). It's approved for people age 2 to 49 years. Clinical trials show that it cannot cause the flu. For in-depth information on this vaccine, see WebMD's.
- An intradermal flu shot (TIV) is approved for people age 18 to 64. This shot uses a tiny needle that only goes skin deep. It contains the same flu-virus particles as the traditional flu shot.
- The traditional flu shot (TIV). It's an injection into the muscle. It contains flu-virus particles that stimulate anti-flu immunity, but which cannot cause the flu.
- The high-dose flu shot (TIV) approved for people age 65 and older. The ingredients are the same as the regular flu shot, but the dose is higher, as the aging immune system needs more help.

People 65 years and older have two flu shots available to choose from - a regular, and since 2010, a high dose vaccine. The latter was designed for people 65 and older because human immune defenses become weaker with age. It contains 4 times the amount of antigen (the part of the vaccine that stimulates the body to make antibodies) and subsequently is associated with a stronger immune response to vaccination. This vaccine appears to have slightly higher rates of local reactions but may afford greater protection to those in this age group. As I did last year, I again received the high dose flu vaccine (Fluzone High-Dose).

The major contraindication to receiving the flu vaccine is severe, life-threatening allergy to eggs. Flu vaccine should not be administered during an acute febrile illness. Allergic reactions and severe side effects to the influenza vaccine are rare.

CDC RECOMMENDED

Vaccines for Seniors

- Seasonal influenza (flu) – Annually
- Shingles – one time dose for adults 60 years and older
- Pneumococcal (Pneumovax) - One time dose for 65 years and older
- Tdap – Tetanus, diphtheria, pertussis – Substitute 1 dose of Tdap for Td; then boost with Td every 10 years



Men's Club

By Herb Moskowitz



On Thursday, September 27th, the Men's Club at VGEM met at the Town & Country Cafe for their monthly breakfast. Twenty six men enjoyed a great breakfast with friends and neighbors. Three new residents joined the club, Howard Bernstein, Bill Giannetti and Ken England ... Welcome! There was a discussion about changing the day for future meetings. The breakfasts are now held on the last Thursday of the month. No decision was made. It will be discussed at the October meeting. No meetings are scheduled for November and December.

The Holiday Gift Giving Program for the Davenport School was discussed. A member asked about including other EHT elementary schools. After an open forum, a vote was unanimous to continue our Holiday Gift Giving for the Davenport School only. The Holiday Gift Giving will begin on October 29th and continue thru December 7th, 2012. Last year VGEM collected \$3,500 and we hope to surpass this amount. One hundred dollar gift certificates will be purchased from Target, chosen by the school because they do not sell tobacco products.

After the meeting our Men's Club members returned to the Clubhouse and stored the pool furniture for the winter. I would like to thank all who volunteered.

The Men's Club purchased a used Ping Pong. During the summer, it will be located next to the outdoor pool. During the winter, it will be kept on the inside wall of the Conference Room and brought into the Grande Room to play. After playing, the table must be taken back to the Conference Room for storage. Enjoy!!!

Answers to Sports Nicknames Matching Quiz on page 35:

- | | | |
|-------|-------------------------------------------------------------------------------------|-------|
| 1. C | | 14. D |
| 2. A | | 15. J |
| 3. L |  | 16. N |
| 4. T | | 17. P |
| 5. Q | | 18. K |
| 6. H | | 19. O |
| 7. B | | 20. M |
| 8. S |  | 21. W |
| 9. F | | 22. X |
| 10. G | | 23. Y |
| 11. R | | 24. V |
| 12. I | | 25. U |
| 13. E | | |

Never Say Never The Williamson's Motto

During the first year of their marriage, Jack and Euny Williamson visited Minneola, NY for a short time. Jack was on temporary duty at the Airborne Instruments Laboratory there from his job at Keesler Air Force Base, MS teaching radar electronics at the USAF technical school. Their



stay coincided with Memorial Day so they decide to visit Atlantic City thinking they may never get the chance again. They drove down on that Holiday Weekend and took a room in a small inn on lower Pacific Avenue close to the beach. In touring the boardwalk the next day, they purchased matching Catalina swimsuits at one of its shops. The following day found

them shivering on the rather lonely overcast beach. That Memorial Day was exceptionally chilly and breezy. Going in the water was out of the question. They hunkered down in the lee of a beached lifeboat, coming out long enough for a passerby to take a picture before heading back to their room. They otherwise had a fine time in Atlantic City and thought the trip that they might never again experience was a great success.

Ten years later found them back in the Atlantic City area at the nearby National Aviation Facilities Experimental Center where Jack had taken an engineering job with the Federal Airways Modernization Board. He spent the next thirty years working there for the later Federal Aviation Administration Technical Center. Jack and Euny settled in Linwood where they raised their family over the ensuing years and recently retired to the Village Grande of English Mill. The motto of their story is "never say never".

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VGEM "Vacation Club" Formed from Merging Clubs

By Mickey England

The VGEM FUNd Cruiser's, created by the FUNd raising committee, and the Travel Club, who sponsored trips and operated under the auspices of the Social Committee, have merged to become the Village Grande Vacation Club. The merger offers more travel options, reduces the duplication of efforts and provides a source of funds to be used for the Community's benefit.

Our first task was to find a travel agency who would work with us to provide financial support for the Community and great service to our residents. The Vacation Club members met and established criteria we desired from the agency. We required the agency be local so our residents could easily meet with them for personal trips. We wanted an agency that would conduct meetings with and make presentations to our Club and Community. The final requirement was for an agency that would financially support our community and advertise in the *Grande Gazette*. We interviewed several local travel agencies and selected "Preferred Travel" to be the VGEM's Vacation Club travel agency.



VGEM will receive the same benefits from cruise companies as currently plus the new booking fees from group and individual trips by our residents. As residents, we will receive even lower rates and more perks provided from Preferred Travel's buying power through its membership in the Vacation One network. If each VGEM resident booked one trip per year through Preferred Travel, our community could receive as much as \$10,000 or more per year in referral fees. This money goes to the FUNd-Raising Committee that has already provided funds to the HOA toward purchases that include pool furniture, pool awning, TV and stand, BBQ grill, plus many other items that improve the quality of our life here. As reported in the May/June issue of the *Grande Gazette*, the new FUNd-Raising Committee has raised \$5,609 for the community in the first 12 months since being re-structured by the Board. The alliance with Preferred Travel has the potential to increase their fund raising in the future.

The Vacation Club will meet at 7 PM in the Grande Room on the second Thursday of every odd numbered month. Our next meeting will be Thursday, November 8th at 7 PM in the Grand Room. The January meeting will be January 17th, 2013. Please attend and bring your neighbors!

Preferred Travel's Marie Murray will be ready to serve your needs for any trip you wish to take at any time. Marie's phone number is 609-645-8000 and Preferred Travel is conveniently located at 2502 New Road in Northfield which



is less than 5 miles from VGEM. When you speak with Marie about booking travel, please identify that you are from the Village Grande at English Mill. As a resident of VGEM, you will receive preferred rates and service. The first meeting of the Vacation Club will be on November 8th at 7 PM to introduce Marie Murry of Preferred Travel and will also feature a presentation from a Celebrity Cruises' representative. Please attend and bring your friends. This meeting will help define what we do next year!

The great benefit of this alliance with Preferred Travel and Marie is that as VGEM residents we will have our own agent to discuss our travel interests. Marie is knowledgeable on the best itineraries, rates, lines, insurances, conveyances and transfers to and from your



destination plus much more.

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Neighborhood Watch

By Don Mastrangelo

As you read this, the 2012 edition of the Residents Directory either has been delivered to you or will be shortly. In addition to being a valuable resource to use in contacting residents, committees, club captains, and important local and emergency phone numbers, this new edition also contains a roster of all the Block Captains. Take a look at it and you will see the block captain assigned to your area.

Officer Michael Palmentieri is a Certified Crime Prevention Specialist and is attached to the Police & Community Services Unit of the Egg Harbor Twp Police Department. On October 9th, he addressed residents of our community about the need to protect your personal identity from theft. He provided a wealth of information and stressed the importance of never giving out personal information over the phone or through email providing many examples. He also discussed scamming techniques and how to protect your identity. On November 13th, at 11am and 6pm he will be at the Clubhouse and speak about the various scams that take place during the holiday season and how to be alert to theft while shopping. Mark your calendar.

Reminder: The Clubhouse dumpster is solely for the use of the Clubhouse. A complete list of instructions for proper disposal of your trash was published in the March 2012 edition of the VGEM Gazette. You may contact your block captain for a copy.

The block captains have noted an increase in the number of residents who have their outside lights on at night. This is one of the main ingredients to a safe and secure neighborhood. We hope that one day all of our residents will join this light brigade. The cost is only a penny an hour for a 60 watt bulb.

Sam Salierno, a resident of the "Enclave" section of VGEM, has volunteered to be a block captain for those who live on Bluebell and Violet. He resides at 108 Bluebell Drive. His telephone number is 365-8112 and his email address is bearlin16@aol.com.

When Did This Happen???

By Doreen DeLucca

I am not kidding when I say that it used to be really important to me to be right. If I made a statement, I was pretty sure I could back it up. It wasn't that I was an egomaniac; it was as simple as being blessed with having a fairly good memory. When I was working, I prided myself on knowing the names of all the employees and at least some simple facts about their lives and families. I remembered names. I remembered birthdays and other important dates. I remembered characters on TV, names of movie stars and occasionally the names of my children and grandchildren (without mixing them up, of course). Not really my fault, almost everyone in the family begins with a B or K so who can blame me.

I was almost always sure that I was right and my husband John was wrong. I really believed it. I also used to never believe my kids when they said, "I told you that last week" and now, I'm not so sure that they didn't tell me and I just didn't remember. Yesterday, I was at my sister's house and saw cards of good wishes for a happy anniversary. I said, "Did I remember?" She said, "You called!" Score one for me! I now have resorted to leaving HUGE notes on the counter if I have to pick up my grandkids. C'mon, what could be more important than that? And so it goes, everyday life with the adjustments from aging.



I have now decided to forgive myself for all the inaccuracies, mistakes, and lapses of memory. I have also decided I like not having to be right anymore. I don't even care when I'm proven wrong. The pressure is off. Let someone else be right for a change. I had a pretty good run.

So the next time you have a choice between being right or being kind, go for being kind. It actually feels a whole lot better. One last thought though, don't confuse this strategy for being a wimp or not standing strong for something you believe. You can be right, you just don't have to insist on being right.

Funny Quote from Sir Winston Churchill

Bessie Braddock: "Winston, you are drunk, and what's more, you are disgustingly drunk."

Churchill: "Bessie, my dear, you are ugly, and what's more, you are disgustingly ugly."

But tomorrow I shall be sober and you will still be disgustingly ugly."

<http://history1900s.about.com/od/people/a/ChurchillQuotes.htm>



MY MAGICAL WEEK

A Great Multi-generational Family Vacation

By Art Richman



From August 4 to August 11th, 2012, I was on a magical Disney Fantasy cruise with my family of two daughters, son-in-laws and three grandsons' ages seven and five. **This was the BEST week of my life!**

Disney cruises are not just for kids but also for people who want to have a great time. Yes, it costs more than most cruises but it is worth it.

On the ship, they have activity areas for newborns to age three years, ages four to ten years, ages eleven to thirteen years and ages fourteen to seventeen years. The areas are staffed from 9AM to 1AM. The teen areas have their own swimming areas and party areas. During the morning, we went to the five adults only pools while the grandsons were busy making volcanoes, glow necklaces, and soap box -race cars. They also played group games and amazing electronic games. They did not want to leave the area except to go swimming or go on the Aqua Duck, which is a great water coaster that goes around the top deck enclosed in a plastic tube. It was enjoyed by all of us.



At night we saw four great Broadway type production shows with between 30 to 40 cast members. The other three nights also had great entertainment.

One night was Pirate's night where everyone dressed as a pirate. At 10:30 in the evening, there was a 20 minute show on the top pool deck followed by 15 minutes of amazing fireworks! Since the boys were able to go to the activity center at night, we went to the adult area several nights. It consisted of six lounges called *Europa*. One club, *The Tube*, was modeled after the London subway, another, *Skyline*, had skylines of 8 European cities that change every 15 minutes. There was also an *Irish Pub* and a French champagne bar.

The food and the service were the best I ever had on a cruise ship. There were three main dinner restaurants that you rotated to each night along with your servers. The *Enchanted Garden* was a British garden. The *Royal Court* was modeled after the Versailles Palace. The third, *The Animator's Palate*, was our favorite. It had pictures on the walls that came alive during dinner, a talking turtle that knew people's names and also what they were eating. The best was the last night when they gave everyone a piece of paper and some crayons and asked everyone to fill in the outline of a human. They collected all the papers

and before desert, they showed the drawing on the screens in each area. The amazing part was they had each of our drawings dancing. Only Disney can do this.

Around the ship there were special pictures that became animated when you waved your arm in front of them. There were also pictures that were part of the scavenger hunts across the entire ship. There also were plenty of Disney characters wandering around the ship.



The cabins were the largest I have seen. Each had a separate room for the bathtub/shower and the toilet. The service was outstanding. It was as though the staff truly enjoyed us being on the ship and wanted to make

sure that we were totally satisfied. It was the Disney service from years ago.

I could go on and on. If you want to have a great week, it is not cheap, with or without the family; Disney Fantasy would be my choice. The Saturday we flew home was very tough. We all felt we had the most magical week of our lives and enjoyed our adventure together.

Village Grande Sew & Sews

By Sandy Farbman

For the third year, the Village Grande Sew and Sews quilters recently donated nine quilts to the Child Federation in Pleasantville. The Clinical Supervisor for the Child Federation, Cathy Hopkins RN, shown holding a quilt, expressed thanks and gratitude to the quilters for their efforts. Quilters were Eunice Williamson, Judy Tiano, Anita Sierveld, Ginny Kier, and Sandy Farbman.



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Grande Garden Club

By Annette DiPietrae Girard



The Grande Garden Club is gearing up for another educational year on garden basics, trends, sights to explore, fund raising and community enhancements. With 65 members at this writing, we have a wealth of creative and dedicated members who are committed to a strong program for 2012-2013. Although most of our meetings are exclusively for members, we will once again extend an educational program to the community (see below). We will also continue with an annual food drive and a fund-raising tea party. To quote an "unknown" contributor, "Gardening is a way of showing you believe in tomorrow!"

Food Drive a Success – We would like to thank our entire community for your generous support to our local food bank. This year we surpassed previous year's donations by 40%, bringing our total collection to 840 pounds. Your contribution will help serve the many families in our neighborhood who truly need assistance. Hunger never stops. If you would like to donate directly to the food bank throughout the year, they are located at 6735 Black Horse Pike in EHT. 96.5 cents of every dollar goes directly to support and feed those in need.

Native Gardening – In February, we invite the entire community to join us for a very informative presentation on "Going Native". Native plants have evolved over thousands of years to be adapted to conditions in a particular region and to the other plants and animals around them. They thrive in our local climate and soil requiring little to no fertilizer and typically do not need extra watering between rain storms. They have natural defenses to plant diseases, harmful insects and other pests while providing essential food, shelter and nesting sites for native wildlife. You will hear much more from our native plant presenters with plenty of time for questions and answers. More details to come on this event in the coming months.

To continue our educational commitment to the community, our Club will enhance the circle garden at the main entrance with native plants which will be identified with a marker. We hope if you like what you see in the garden and hear in February's meeting, you will consider adding these and other native plants to your garden. Native gardening is a grass roots approach to conservation.

Tea Party – Once again, our Club will host a fund-raising tea party in June. Proceeds from this event each year help us raise funds to enhance our community. Previously, we purchased two benches at the Clubhouse entrance. This year, we will add native plants beginning with the circle garden and continue to evaluate community needs.

If you have a question on anything gardening, please do not hesitate to contact Annette DiPietrae Girard, email dipietrae17@comcast.net.

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An Era Revisited.....

By Tony Scaricamazza



Before everyone had television sets, radio was the principal source of entertainment; most of us either were not yet born, or many were too young to have experienced listening to the radio shows. The Old Time Radio Network has compiled an internet library of over 12,000 shows that were aired in the period from the 1930's to 1950's. Here you can select from a list of shows such as Jack Benny, Bing Crosby, Burns and Allen, Lux Radio Theater, Information Please, I Love a Mystery, The Aldrich Family, Our Miss Brooks, The Life Of Riley, You Are There, Duffy's Tavern, Gunsmoke, Martin and Lewis, etc. If you have never heard of these shows, treat yourself. For example, if you go to the Lux Radio Theater you will find 256 shows one of which is the Wizard of Oz that aired on Christmas Day 1950 with Judy Garland reprising her role in that film; you will hear her singing her classic "Somewhere Over The Rainbow".

So listen in to some iconic personalities and the sounds of a golden age of free entertainment when your imagination was king. Hear the Lone Ranger with his "Hi-Ho Silver away" and the playing of the William Tell Overture, the sounds of Fibber McGee and Molly's closet, the squeaky door introduction to the Inner Sanctum, the quick repartee of the Bickersons, the pleasant pace and times of the Ozzie and Harriet show, and last, but not least, the "secret word" that will win the, then, magnificent sum of \$100 on You Bet Your Life with Groucho Marx.

For free access to these old time radio shows, Google OTR, Network Library. You will need the Real Player program to listen to the shows; if you don't have it, you can easily install a free program from the OTR website. Also, after selecting and running a show, you can minimize the website (click on the dash in the upper right corner) and then be able to go to other web sites, view your email or work on your Word and Excel programs, while the show keeps playing in the background.



Sports Nicknames

Don Mastrangelo & Tony Scaricamazza

Match the nickname with the person on the right. A score of 21 to 25 - fantastic; 16 to 20 - respectable; 12 to 15 - fair; under 12 - don't tell anyone.

- | | |
|-------------------------------|---------------------|
| 1. _____ Catfish | A. Joe DiMaggio |
| 2. _____ Yankee Clipper | B. Paul Bryant |
| 3. _____ The Wizard Of Oz | C. Jim Hunter |
| 4. _____ Ironhorse | D. Wilt Chamberlain |
| 5. _____ Prime Time | E. Ted Williams |
| 6. _____ The Answer | F. Joe Green |
| 7. _____ Bear | G. Reggie Jackson |
| 8. _____ Georgia Peach | H. Allen Iverson |
| 9. _____ Mean | I. Joe Namath |
| 10. _____ Mr. October | J. Derek Jeeter |
| 11. _____ Charlie Hustle | K. Ron Jaworski |
| 12. _____ Broadway Joe | L. Ozzie Smith |
| 13. _____ Splendid Splinter | M. David Ortiz |
| 14. _____ Big Dipper | N. John McEnroe |
| 15. _____ Captain Crunch | O. Walter Payton |
| 16. _____ Super Brat | P. Wayne Gretsky |
| 17. _____ The Great One | Q. Deon Sanders |
| 18. _____ The Polish Rifle | R. Pete Rose |
| 19. _____ Sweetness | S. Ty Cobb |
| 20. _____ Big Papi | T. Lou Gehrig |
| 21. _____ The Golden Bear | U. Juan Rodriguez |
| 22. _____ The Snake | V. Steve Carlton |
| 23. _____ Minister of Defense | W. Jack Nicklaus |
| 24. _____ Lefty | X. Ken Stabler |
| 25. _____ Chi Chi | Y. Reggie White |

Answers on page 30.

Quotes for the Ages & "Aging"

- *Don't worry about avoiding temptation. As you grow older, it will avoid you.*

Winston Churchill

- *We could certainly slow the aging process down if it had to work its way through Congress.*

Will Rogers





Helpful Hints for Holiday Cooking

By Mary Moskovitz

With the Holidays upon us, I thought this would be a good issue to highlight "Cooking Hints" ...

- Take your bananas apart when you get home from the store. If you leave them connected at the stem, they ripen faster.
- Store your opened chunks of cheese in aluminum foil. It will stay fresh much longer and not mold.
- Peppers with 3 bumps on the bottom are sweeter and better for eating. Peppers with 4 bumps on the bottom are firmer and better for cooking.
- Add a teaspoon of water when frying ground beef. It will help pull the grease away from the meat while cooking.
- To really make scrambled eggs or omelets rich, add a couple of spoonfuls of sour cream, cream cheese or heavy cream and then beat them up.
- For a cool brownie treat, make brownies as follows. Melt Andes mints in double boiler and pour over warm brownies. Let set for a wonderful minty frosting.
- Add garlic immediately to a recipe if you want a light taste of garlic and at the end of a recipe if you want a stronger taste of garlic.
- Leftover Snickers bars from Halloween make a delicious dessert. Simply chop them up with a food chopper. Peel, core and slice a few apples. Place them in a baking dish and sprinkle the chopped candy bars over the apples. Bake at 350 degrees for 15 minutes!!! Serve alone or with vanilla ice cream.
- Heat up leftover pizza in a nonstick skillet on top of the stove. Set heat to med-low and heat till warm. This keeps the crust crispy. No soggy microwave pizza.



You also eat less sugar and calories per serving.

Reheating Refrigerated Bread:

To warm biscuits, pancakes, or muffins that were refrigerated, place them in a microwave with a cup of water.

The increased moisture will keep the bread moist and help it reheat faster.

Measuring Cups:

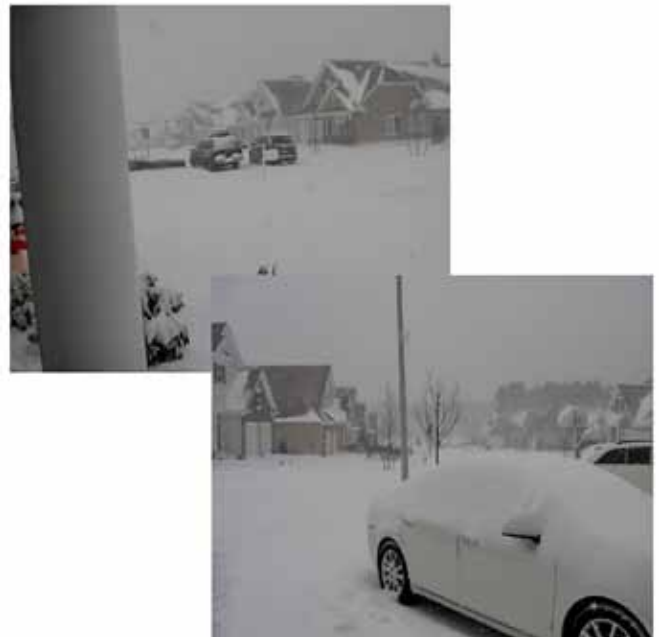
Before you pour sticky substances into a measuring cup, fill with hot water. Dump out the hot water, but don't dry the cup. Next add your ingredient, like peanut butter, and watch how easily it comes right out.



The Holidays will soon be upon us and maybe... SNOW!



Hopefully not on the 2012 Budget!



Easy Deviled Eggs:

Put cooked egg yolks in a zip lock bag. Seal, mash till they are all broken up. Add remainder of ingredients, reseal, keep mashing it up mixing thoroughly, and cut out the tip of the baggy, squeeze mixture into egg. Just throw the bag away when done for easy cleanup.



Expanding Frosting:

When you buy a container of cake frosting from the store, whip it with your mixer for a few minutes. You can double it in size. You get to frost more cake/cupcakes with the same amount.

Happy Birthday!

November 2012

Kathy Burg	11/1	Carolyn O'Callaghan	11/16
Lena Goldberg	11/1	Marvin Plotka	11/16
Joe Leeds	11/1	Eileen Hughes	11/18
Shirley Oliver	11/3	JoAnn Baldino	11/21
Doreen DeLucca	11/7	Anna Cousinin	11/22
Ed Tucker	11/7	Bill Hoffman	11/23
Bob Palmer	11/7	Rosemarie Murtha	11/23
Henry Wade	11/7	Carol Sands	11/23
Dolores DeFelice	11/8	Richard Monti	11/24
Ernie Scarlata	11/8	Lynn Smith	11/26
Bruce Matus	11/9	Barbara Walsh	11/26
Dolores Magara	11/9	Mel Goldberg	11/27
Yvette Reyes	11/9	Jean Huang	11/27
Sandra McKee	11/10	Rosalie Gawronski	11/29
Alan Hearn	11/12	Gus Lewis	11/29
Ann Cheatle	11/13	Barbara Baressi	11/30
Walter Lojewski	11/16	Guy Riviello	11/30

December 2012

Janet Mannino	12/2	Linda Haines	12/18
Joan Appleget	12/3	Vicki Plotka	12/18
Marlene Santucci	12/3	Annette Scaricamazza	12/23
Stephen Cappadona	12/4	Leonora Morelli	12/24
Art Richman	12/5	Ron Sutton	12/24
Marcia Duggan	12/6	Bob Stevens	12/25
Sue Mule	12/6	Marcia Duggan	12/26
Marcy Hammerschlay	12/7	Hap Appleget	12/27
Ben Sideman	12/10	Mike DiFlippio	12/27
Marge Doms	12/12	Tony Scaricamazza	12/27
Jim Henry	12/13	Larry Hughes	12/28
Yolanda Osowski	12/13	Joan Hofmann	12/29
Rosemarie Nordquist	12/15	Herb Moskovitz	12/29
John Connor	12/16	Ginny Sayegh	12/30
Don Hinspeter	12/17	Rosemarie Sheehan	12/31



Happy Anniversary!

November 2012

Joe & Andrea Stroup	11/9
Robert & Rhonda Palmer	11/12
John & Judy Bradley	11/15
Dennis & Sharon Perna	11/15
Jeffrey & Marsha Kaneff	11/27
Alan & Shirley Oliver	11/29
Herb & Mary Moskovitz	11/30

December 2012

Alex & Marlene Polazneck	12/1
Joe & Lynne Varallo	12/3
Ron & Gloria Moyer	12/9
John & Dorothea Hanlon	12/10
Bernie & Elaine Bujko	12/11
Martin & Jini Maidenbaum	12/16
Dennis & Marsha Goldberg	12/24
Ken & Gwen Szyarto	12/18
Tom & Mary Van Horn	12/18
Cliff & Rosemarie Nordquist	12/19
Jim & Pat Roche	12/27
John & Annette Girard	12/29



RESIDENTS' DIRECTORY

Copies available @ Clubhouse

By Mary Moskovitz

Below are Updates to the 3rd Edition
of The Residents' Directory

NEW RESIDENTS

- Bruce & Maria Barry
107 Snowdrop Road
609-703-7321 – Maria Cell
- Kathy & Julie McGeehin
3 Marigold Circle
609-653-4243 – Home Phone Number
847-668-4756 – Kathy Cell Number
kmcgdesign@sbcglobal.net – Kathy e-mail
- Kathleen McGroarty
114 Snowdrop Road
609-365-8214 – Home Phone Number
609-707-4628 – Cell Number
Kmcgroarty506@yahoo.com
- Cedric & Maureen Raine
3 Poppy Road
609-788-0470 – Home Number
914-500-3638 – Cedric Cell Number
914-500-3229 – Maureen Cell Number
cedric.raine@einstein.yu.edu



DIRECTORY CHANGES & UPDATES

- Michael & Kathleen Burg
856-904-8279 – Mike Cell Number
856-904-7474 – Kathy
mikeburg1951@gmail.com
kathyberg53@gmail.com
- Mary Baldi
374 Sunflower Drive
mpbaldi@comcast.net
- Lorraine Ciabrone
322 Sunflower Drive
609-703-8617 – Cell Number
lainyfour10@gmail.com
- Helene Goldman
201 Lily Road
allensshoes@aol.com
- Barbara Green
267-474-6784 – Barbara Cell Number
mgreenco@yahoo.com
- John & Carol Horter
28 Primrose Circle
609-432-1798 – Cell Number
- Joe Leeds
242 Lily Road
609-788-8103 – Home Number



- 609-214-7808 – Cell Number
joe2389@comcast.net
- Eileen Mayer
27 Marigold Circle
609-226-4771 – Cell Number
Emayer217@aol.com
- Joyce Minoque
239 Lily Road
joycecminoque@hotmail.com
- Richard Monti & Valerie Bartok
370 Sunflower Drive
718-415-9460 – Cell Number
- Leonora Morelli
609-437-7306 – Cell Number
- Kathleen Musarra
216 Lily Road
609-576-0311 – Cell Number
- June Musterel
609-335-9034 – Cell Number
- Carlos & Elizabeth Urbina
8 Poppy Road
917-923-6690 – Carlos Cell Number
917-992-0891 – Elizabeth Cell Number
cjurbina@aol.com – Carlos Cell Number
ucfsuprmom@aol.com – Elizabeth Cell Number
- Ken & Bernice Rappoport
22 Marigold Circle
609-788-0289
732-599-1223 – Ken Cell Number
732-586-8679 – Bernice Cell Number
Thebards3@aol.com
- Ernie & Carol Scarlata
18 Primrose Circle
609-788-4035 – Home Number
856-562-0438 – Ernie Cell Number
csarlata@comcast.net
- Elizabeth Strouse
embs366@aol.com

Another Churchill Classic

Lady Astor: "Sir, if you were my husband,
I would give you poison."

Churchill: "If I were your husband, I would take it."

<http://listverse.com/2007/11/22/top-25-winston-churchill-quotes/>

Also attributed to PM Margaret Thatcher

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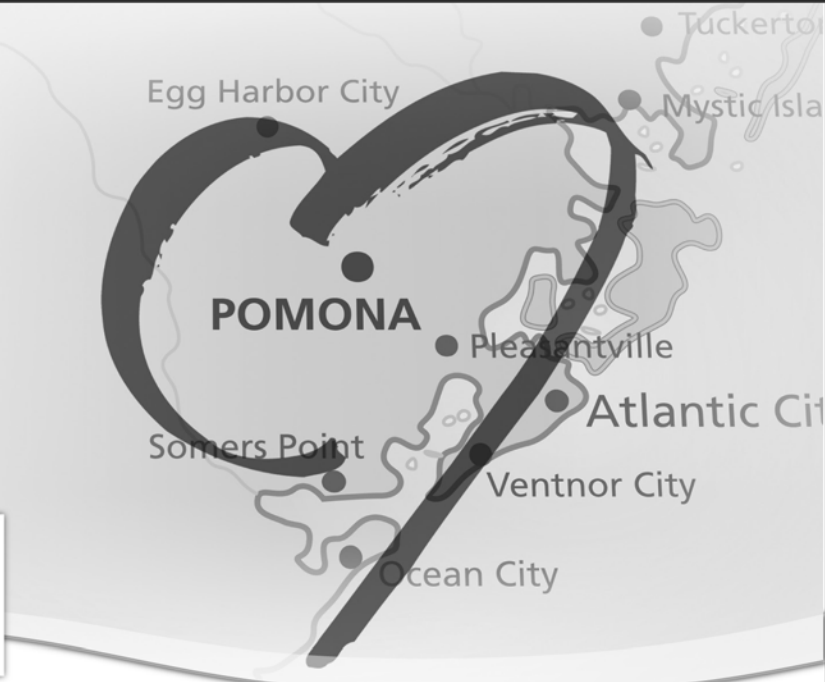
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