

# Grande Gazette

*The Village Grande at English Mill*

Volume 6 • Issue 2

March/April 2015



**Spring is coming!**



# VILLAGE GRANDE AT ENGLISH MILL

1 Village Grande Road; Egg Harbor Township, NJ 08234

**Clubhouse Hours: 5 AM - Midnight**

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*Updated: 11/29/2014*

## **From the Editor...**

*By Tom Santucci*



As winter draws to an end, we all look forward to the emergence of spring with its warmer weather and the resumption of outdoor activities. Despite the cold weather, VGEM residents did not hibernate but remained very active as is evident from the many organized activities reported in this Gazette.

In December, we were treated to a second performance of live music by the *Bluebone* Band that was an evening of blues and lively dancing. The New Year's Eve Party was again a classy, fun filled event. In January, the Social Committee sponsored a third event, the Winter Breakfast and then the Window Doldrums on February 28th that occurred too late for this issue. VGEM is very fortunate to have such a productive Social Committee under the superb leadership of Chicki Sinagria and Regina Yuppa!

The "Super Pasta Bowl Party" was co-sponsored by the Special Events and Social Committee. It was again a fun time with a new featured food for Super Bowl XLIX. The Garden Club has also been active with the "Winter Wonderland Event" and a day trip to Winterthur and Longwood Gardens.

For a community of our size, VGEM has a very active and diverse program of winter events without considering billiards, bowling, line dancing, and water aerobics. To all this, add what Pam LoBue described in the last issue as a cure for the LONG COLD WINTER ... the Clubhouse.

On the governance front, this issue contains an article of the "*Frequently Asked Questions Regarding the HOA*" that was thoughtfully compiled by Jim Lichtenwalner. This is a "must read" article for all residents. Thanks to Jim for committing the hours it required to compile such a document to better inform us on the governance of our Community.

In editing, I read "*Frequently Asked Questions Regarding the HOA*" several times. It became quite apparent to me that many of these questions stemmed from issues within the domain of the Architectural Control Committee. For the last eleven years I have lived in two over 55, age-restricted planned communities with governance by a home owners association. In that time, I have come to realize that the hugely important and most underappreciated committee is the ACC. One of the reasons for this is that many homeowners do not understand why an ACC is needed and the requirement to abide by the rules when residing in a planned community.

*- Continued on page 7*

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- The *Grande Gazette* will edit submissions for clarity and focus, and will make every effort to maintain the original intent of the writer.
- 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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# New Year's Eve Party



## An Evening of Frivolity Greeted 2015

The New Year's Eve Party in the Clubhouse exceeded the Grande Room capacity and tables were set in the Library to accommodate the 116 residents who registered. One hundred and six attended. The Grande Room and Library were festively decorated with tables adorned by black on gold tablecloths highlighted with gold and black coordinated plates, napkins, bowls of potato chips and pretzels, noise makers, and party hats. Each table was decorated with a centerpiece and a bouquet of helium balloons. Due to the crowd, the buffet table was setup in the Board Room that was decorated with balloons and ornaments. It was filled with a diverse array of food trays including deli-sandwiches, seafood finger sandwiches, club sandwiches, hoagies, wraps, cheeses, vegetables and many other goodies.

floor to watch the ball drop at Times Square. A spirited rendition of *Auld Lang Syne* was sung by all with much toasting of bubbly, hugs and kisses. Posse Production's Aggie and Jim continued playing their great selection of dance music. The majority of partiers stayed until "The Last Dance" was played about a half hour into 2015.



*The Party Team! Bill Giannetti, Ray Viventi, Bonnie Carluccio, Tom & Marlene Santucci, Jeannie Eckard, Dolores Magara, Joan Viventi, BA Villon & Aggie Henry*



*Pat Roche & Tom Santucci at the sign-in table*

For the first hour or so, everyone imbibed and enjoyed the food to soft background music. It all changed when Posse Productions opened the dance floor and party time erupted. As you'll see from the many pictures, the dance floor was packed with smiling, cheerful partiers. This continued throughout the evening. Aggie and Jim have a tremendous talent for getting everyone involved in dancing.

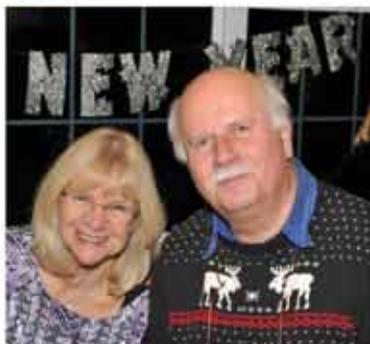
Around 10:30 PM, desserts were served and enjoyed while the dance floor frivolity continued. Just before midnight, the TV was turned on and everyone packed on the dance



*Co-Chairs Marlene Santucci & Jeannie Eckard*



including those pictured as “The Party Team”. Despite the late hour, too numerous to mention partygoers stayed to help fully cleanup. Thanks also to Lou Golin and Mike Segal for the pictures.



It was a great party to kickoff the Social Committee’s activities for 2015 under the capable leadership of Chicki Sinaglia and Regina Yuppa. Based on this season’s opening event, VGEM can look ahead to a year of many fun filled social events.

*More pictures on page 36*



## From the Community Manager Here's to a **WONDERFUL 2015!**

By *Kate Walton*



I'd like to express my sincere gratitude to the many homeowners who have gone out of their way to thank me for the job they feel I am doing. Thank you for the encouragement; it means everything to me. I have been looking forward to the slower winter months to get the office totally reorganized, since I kind of hit the ground running this time last year. Look for faster email and

phone call response times, check processing, application processing, etc. I will be in the office five days a week; however, the office will still be closed to homeowners on Thursdays so that I may focus on accounting and Board tasks.

Your Board was faced with a lot of difficult decisions in 2014. They work very well as a team. Each member brings an impressive, strong and varied background to the table. The snow removal contract negotiations was one of the larger issues faced by the Board. The Board listened to the homeowners who attended last year's Town Meeting on snow removal. The majority of attendees were overwhelmingly in favor of the current policy of removing snow only after it reaches a depth of 4". It was also the opinion of the homeowners to provide their own de-icing material rather than pay the contractor. This will save about 40% of the typical cost of a snow cleanup. Thanks to all who gave input during and following that meeting.

The Board's policy specifies that when snowfall reaches 4", the driveways and walkways will be cleared. The sidewalks will not be cleared. Please remember that plowing will not start until the snow has stopped falling. The Clubhouse will be closed until the parking lot and sidewalks are safely cleared. If you have a car in your driveway, your driveway will be done last. Our advice to you is that once the snow starts, either park your cars in your garage or park at the Clubhouse in the last row facing the circle. Please have patience. Our Community, at its current size, takes approximately 13 hours to be completely cleared. If you have an emergency and need to get out, you can call 911 for assistance. In the event the snow fall does not reach 4", clearing of driveways and walkways is the responsibility of the homeowner.

## HOA Trustees Election

### Two Trustees Terms End June 30th

By *Tom Santucci*

The two year terms of HOA Board members Pam LoBue and Jim Lichtenwalner end on June 30. An election will be held in June to fill these two positions with two-year terms beginning on July 1. Election planning is in process by the Committee composed of Lynnda Golin, Jim Walsh and Tom Santucci. The specific timeline for the election process will be forthcoming. The purpose of this article is to stimulate qualified homeowners to give thought to becoming a candidate.

The process begins with a "Call for Candidates" letter being mailed to each homeowner containing an "Intent to Run" form. Those interested in running for the Board must respond to the Community Manager in writing declaring their candidacy by a specific time and date to be determined. Membership in good standing and ownership of a Home shall be a qualification for nomination, appointment, election or service as a Trustee, and for continued service on the Board.

It is preferred, although not required, that candidates be a year-round resident and have a record of volunteer service to VGEM.

Residents whose experience and background could contribute to the success of the Board of Trustees and our Community are strongly encouraged to run. If this applies to you, please consider being a candidate or encourage a qualified neighbor.

The "Call for Candidates" letters will be mailed to each home on April 1, 2015.





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# *President's Message*

## "The Long Road to Transition"

By Pam LoBue

Seven years ago my husband and I moved to this Community. Over that time we've heard the term "transition" thousands of times. "When we go through transition, we'll be able to do this .... when we go through transition, we'll be able to do that." What is transition? Transition is the process whereby ownership of our Community is transferred from the developer to the owners



This process takes several years and involves many legal steps. Most communities take about three or four years to be built out. Unfortunately, this was not the case in our Community. The final transition takes place after the last house is sold and closed (in our case, after house #397 is closed). At that time, the Board and the developer sit down and negotiate a fair and reasonable settlement.

Prior to the "sit down" several steps must be taken. A Reserve Study is performed by an engineering firm (we used *Kipkon*). This study confirms that we are putting enough money aside monthly to fund replacements over time and as needed. Usually the Reserve Study is done just before transition. However, in our case, we needed to have the study done in 2012 to make sure that we have set aside enough money to date. It is recommended that the Reserve Study be repeated every three to five years; therefore, we have contracted to have an updated Reserve Study done by the end of 2015. The Replacement Reserve Account is required under New Jersey law.

Another important step in transition happens when 75% of the homes are sold and closed. The control of the Board is turned over to the owners with the election of two additional Board members. This took place in July, 2014. The next step involves an Engineering Study. This study assesses all the components of our community including the Clubhouse, the irrigation and grading, the retention basins, and all the systems connected with running the Community. The Board contracted *The Falcon Group* located in Bridgewater, New Jersey to conduct both the Engineering Study and the updated Reserve Study. Falcon will review all site plans, blueprints, owner lists, and other documents to make sure that everything promised by the developer has been delivered. Each owner will receive a survey from Falcon requesting your input about the Community. Please fill it out and return it promptly, as your input is very important.

The Transition Committee is assisting the Board in gathering needed documents for the final Transition talks. As you can see, the process is long and involved, but we will be prepared. There will be updates given as the process goes along. The light at the end of the tunnel is in sight!!

### "From the Editor" con't from page 3

In this issue's ACC Update, Chairperson Kathie Perfetti announces that again this spring, the ACC will hold an open meeting for all residents to review the rules and answer any questions that may arise. As a prologue to this meeting, I am republishing an article from the *January/February 2014 Grande Gazette* that generically addresses the question, "Why an Architectural Control Committee?" A knowledgeable VGEM resident offers his observations on this question. This is a most informative article and should be another "must read" for every resident to refresh our understanding of the important role the ACC plays in maintaining the esthetics, value and safety of our Community.

Jim Berg has written a most informative article on health care expenses entitled "*What Does It Really Cost?*" He explains the mystery of the charges and what is actually paid to the health care provider. It should make all of us over 65 appreciate the benefits of Medicare!

Since August, you have all had to notice the deluge of TV advertising by Wyeth Pharmaceuticals, Inc. regarding their pneumococcal vaccine. The article explains the medical rationale for this newly approved and recommended vaccine for the over 65 ... beyond the obvious profits that Wyeth will make.

Now with my usual closing, I regret not being able to highlight all of the interesting contributors to the Gazette. Please read on and discover them for yourself.

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IT IS WITH GREAT SORROW THAT  
WE MOURN THE LOSS OF OUR GOOD  
FRIENDS AND NEIGHBORS

- Fred Campo -

315 Sunflower Drive  
December 23, 2014

- John C. Walmsley -

314 Sunflower Drive  
December 25, 2014

- Helene Goldman -

201 Lily Road January 7, 2015

# BLUEBONE

BURNIN' BLUES & SMOKIN' BOOGIE

## *Another Evening of Live Music*

*By Tom Santucci*

On a chilly Friday evening of December 12th, the Grande Room was rocking with the "Burnin' Blues & Smokin' Boogie" of the Bluebone band. The return engagement of Bluebone was again hosted by Bonnie and Joe Carluccio with the able assistance of the Social Committee. As you may know, Bonnie and Joe have been fans and friends of Bluebone since the band's inception over 16 years ago. For over two years, the Carluccios have sought support to share the Bluebone sound with their neighbors and friends. This was accomplished on June 7, 2014 and to the enjoyment of those over sixty residents attending, Bluebone's return performance was a resounding and rousing success.

United States entitled "We The People". When the band learned that some residents in attendance were celebrating December birthdays, they played their own "Happy Damn Birthday" which had some very clever lyrics regarding birthdays.



*Bluebone band was jammin'.*

*Jay Bethel, TeeJay Jefferson and Van Burriss*

Their first set was primarily superb down home blues that was a mix of cover blues and their own compositions with classic blues rhythm and lyrics. Following a set of great listening blues, the Bluebone upped the tempo to high energy, rhythmic music played for dancing and the crowd responded. This trio of blues musicians consists of Jay Bethel on guitar and vocals, Van Burriss on bass guitar and vocals and Thomas Jefferson, a.k.a. TeeJay, on drums. Highlights of their own composition included a song they wrote shortly after 9/11 that tributes the greatness of the



*The room was rocking!*

Thanks to Bonnie and Joe for bringing back the live music of the talented Bluebone band for another VGEM social. It was a GREAT evening!!! Thanks to the Social Committee and everyone who worked on staging this evening of dancing to the "Burnin' Blues & Smokin' Boogie" of the Bluebone band.



*The Partiers were smiling!*





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## ACC Update

By Kathie Perfetti

It is that time of the year again and the Architectural Control Committee (ACC) would like to remind all VGEM homeowners that for all EXTERIOR modifications on your property you must submit

an application. You must have ACC approval in writing BEFORE any work can be started.

To help eliminate any issues that may arise, the ACC will have an open meeting for all residents to review the rules and answer any question that may arise. The meeting is tentatively scheduled on May 20 at 6:30 PM in the Grande Room. The "Ground Rules" for the meeting have been established.

- The meeting will open with an introduction of the Committee members and a description of the application process. The various application forms will be available for review along with samples of incomplete drawings and acceptable drawings (all names and addresses will be blacked out).
- The Committee will explain procedures and answer general questions. No questions about a particular homeowner's application or issue will be entertained.
- Everyone will get a chance to ask questions or just speak. Committee members will stay as long as necessary. Speakers will be asked to sign in so that everyone gets a chance to be heard. Others will be able to speak after all the sign-ins had a turn. The speakers' comments will be limited to two minutes per speaker per turn.

The ACC wants to remind the Community that no requests that may affect the sprinklers will be approved until May when the irrigation system is turned back on. In May, the ACC will resume meeting twice a month in order to facilitate processing applications in a timely manner.

## Why an Architectural Control Committee?

A VGEM resident has an observation

By Tom Santucci

At the August 26, 2013 HOA Board meeting, I was standing in the hall talking with CP Perfetti and the topic somehow shifted from Michigan State University basketball to architectural control committees. To my surprise, CP was profoundly informed on the subject as a result of having been involved in financing of many



CP Perfetti

residential communities or as he says, "more than I can remember". In simple terms, he enlightened me to the general function and importance of architectural control committees (ACC) without any reference to a specific community. This was unique since this was not typical of such discussions within the two HOA communities in which I have resided. As a prologue to the upcoming ACC

meeting, I wanted to share with VGEM what we discussed about generic ACCs after CP agreed to meet and discuss the topic.

Before going further, I want to provide you some background. This was not easy since CP is a modest person who does not expound on his impressive background. With the aid of his wife, Kathie, I learned that after many years in the financial world, he founded a bank holding company and served as its CEO. The company was involved in real estate development, mortgage banking, investments, etc. CP sold the holding company and its related companies and agreed to stay on as a consultant for 18 months with one of the acquirers... that was eight years ago and is ongoing.

CP had given thought to our meeting and introduced me to a lot of new information. Fundamental to better understand ACCs, he defined the two types of residential developments. First is the "Planned Unit Development" (PUD) of which an age-restricted community is just one example. The developer of a PUD must submit a "site plan" to state and local officials that is accompanied by a set of rules and constraints defined in a "Public Offering Statement" (POS) designed to maintain the value of the development and protect the homeowner.

All PUDs nationally are required to have a POS that are specific to the state and local government in which they are located. A common feature to all POSs is that they authorize and define two committees, the Architectural

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Control Committee and the Alternate Dispute Resolution Committee (ARD) as was discussed in articles on page 11 of the September/October 2013 *Grande Gazette*. The function of the ACC is to maintain the value of the community by adhering to the rules and constraints on the exterior of the homes/units to maintain uniformity.

The other type of residential development is known as a “Non- Planned Unit Development” (NPUD). There are no rules, constraints and restrictions on the homeowner. This is where you may find a purple house beside a home with a 45 foot RV in the driveway, next to another house with Christmas lights on in August, etc. NPUDs are less likely to hold their value... and this is no surprise!

A “Planned Unit Development Axiom” is that the more closely an ACC adheres to the POS, the more likely home values are maintained.



The corollary is that the more flexible the ACC, the more difficult it is for the board of directors and developer to maintain the value of such a development. The board of directors is always faced with the dilemma of maintaining high value in a PUD while keeping low HOA fees. This is a difficult task but made more difficult by a too flexible ACC. The developer wants to maintain the highest possible value as it promotes more sales. There are of course examples where flexibility may be permitted that will not lower values such as the size of patios as long as larger patios do not exceed the local rules regarding the amount of impervious surfaces permitted.

**Problems facing PUDs... and some possible solutions.**

- Where to stop with flexibility? – The closer to the original document the better governance works.
- Consistency by the ACC in maintaining the POS rules and restrictions – The ACC cannot give special dispensation to a few and deny it to others. This creates many problems that are avoidable with uniform conformity to the rules and restrictions of the POS.
- NPUD residents moving into a PUD development without being properly informed.
- Residents who have not read the POS and hence do not know the rules
- ACC Chairs and committees who assume the role of “policy makers” – The ACC must not develop policy and implement change without prior authorization from the board and developer. The ACC function is to maintain the rules, not independently modify and/or create.

**Preventive management:** To mitigate problems, it is advisable to meet and orient all new residents to the POS, especially those moving in from NPUDs. New residents need to be educated to approved exterior changes and

the process for submitting a request to ACC. Effective orientation will reduce to number of issues and conflicts. In the colloquial, the POS is not meant to screw homeowners but is designed to help them by maintaining property value.

CP prefers to state the function of the ACC is to maintain the rule rather than enforce them although the difference is probably more semantics. Warnings and fines are the traditional tools used by ACC to “maintain” the rules. Peer pressure is also an effective means to maintain the rules. CP has heard of many cases, especially in Florida, where chronic offenders are encouraged by their peers to move.

**Summary:** CP emphasizes that it all works if everyone simply plays by the same rules. Remember, the purpose of the POS and ACC is to maintain the value of the community for the homeowner and, if still involved, the developer. In CP’s experience, reputable developers always maintain PUD rules and regulations. It is in their best interest to maintain and protect the homeowner. Remember, the more strictly an ACC adheres to the POS, the more likely home values are maintained.

*From the Gazette, January/February 2014  
with modifications in italics*

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# Spotlight On Your Neighbors

## On Bluebell Drive

By Pat Roche

Those ladies who do not attend our monthly breakfast at the Shore Diner do not know what they are missing! January's meeting was no exception. Since my previous article focused on the friends of Violet Drive, I had been hoping to find some info about residents of Bluebell. Sitting across from me at the diner was Marjorie Darcy of 114. When I discovered that Marjorie and Linda



Linda & Marjorie

Oberman of Poppy Road were best friends since second grade, I couldn't believe my good fortune. Here was the basis for my newest "Spotlight" article. These two friends became neighbors in third grade and sang "Side by Side" in a Junior High Talent Show. The "togetherness" continued as they both delivered boys, twenty minutes apart, at Shore Memorial Hospital. Linda and her husband Bill moved to VGEM eight years ago. Marjorie and Tom came this past October. Their long standing friendship continues today as they both enjoy line dancing and follow their tradition of eating lunch at *Ruby Tuesday* every Tuesday. In addition to line dancing the friends have become core members of the Garden Club. Marjorie is also a contributing member of the Book Bunch. (Can Linda be far behind?) Marjorie is certain to be a great asset to the VGEM Community.

The Salierno's home was the second completed on Bluebell. They moved here from Saddle Brook, NJ but were familiar with the area as they owned a townhouse in Somers Point. Linda reports that one of the reasons they chose VGEM was for the "built in socialization factor." I met Linda at our outdoor water aerobics class in the early part of June. This was the perfect venue for socialization as we moved, shook and talked to take our minds off the less than comfortable pool temperatures. Linda plays canasta, works with Marsha instructing Tai Chi and has recently joined the Core Group of the ever popular Garden Club. Along with her neighbor, Peggy Smith, they entertained our Book Bunch with hilarious anecdotes of family gatherings. Linda's husband, Sam, a current Board member and Block captain, and their son, Christopher, complete a family very happy in their Village Grande home.

Speaking of Peggy Smith, she moved to Bluebell in the fall of 2013. Since her retirement from Holy Redeemer Home Care, she has begun painting as a hobby



Peggy with daughters Erine, Sharon & grandson Daniel after his baptism

and enjoys visiting her six grandchildren and loves the clubs here. She especially likes the "Book Bunch", the Singles, the pool and walking her beautiful Springer Spaniel, Hermione. Peg loves having free time, again and meeting new people. It seems to me she has very little extra time, as she also serves as a Deacon at the Ocean Heights Presbyterian Church.

Again, we are so fortunate to have these wonderfully talented and giving residents settling in VGEM!

Barbara Roswell and her husband, Bern, reside on Bluebell. Again, I met Barbara at the pool and she also has joined the Book Bunch. In a very short time, Barb has mastered Mah Jong after taking lessons in Margate. That brings back memories!



Bern & Barbara Roswell

She has joined two or three games in a few short weeks. The Roswells enjoy entertaining their family and serving Barb's famous Pierogies. We were lucky enough to sample them at the Super Pasta Bowl Party on February 1st. Barbara has also joined a great group of ladies at St. Katharine Drexel Church. Thanks Roswells, for bringing your special talents to our Community.

I have met so many people residing on Bluebell and Violet, that it impossible to mention them all in this short column. As I sit here composing this writing, there is a moving van in front of the house directly across the street from my windows. It is a great feeling not to see that infamous D.R. Horton trailer and now some lovely homes in its place. Evelyn, El, Paulette, I haven't forgotten you. How I envy the Berg's dancing expertise and Lynn and Harris, we have to have more Dine Around Club gatherings. Thanks everyone for sharing your talents with this Community and ladies, don't forget the breakfasts! You never know where the "Spotlight" might be shining!!!

# Sports Club News



## Sports Talk Tony Scaricamazza

When you live in South Jersey, you are in Eagles, Phillies, Flyers and 76'ers country...and there does not always appear to be much to root for. Our professional home teams have again let us down. The Phillies are out of any contention for a few years as they are rebuilding. The Eagles had many of us thinking of a playoff bye and even being in the Super Bowl...forget it! As of now, the 76'ers and the Flyers season have been dismal. There is nothing for the Philly sports enthusiast to look forward to except to think of the nice days ahead and to gear up for our own sporting events here at VGEM.



## The Court Club Bill Giannetti



As I write this, we have just dodged a big snow storm, but when you read it, we'll be looking forward to Spring.

We have been playing pickleball indoors this winter in Ocean City and Upper Township (4 days a week). I have met with the new EHT Recreation Commissioner, Rick Audet, and we are going to have pickleball indoors at the Community Center beginning in February. We will be able to play Tuesday and Thursday from 9:30 to 11:30 AM. EHT is also installing 3 dedicated pickleball courts at Delilah Oaks Park which will be available to Township residents in the Spring. This is a big accomplishment that we have been working on for 2 years and it has finally come to fruition..

As soon as weather permits, I will start offering clinics for tennis and pickleball on Tuesday mornings. Look for the sign-up sheet in the Clubhouse. All are welcome to come out and try these wonderful games.

See you on the Courts!

## Bowling



Mixed bowling takes place every Monday at 10 AM 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 a ball, shoes, three games, lunch and a lot of fun.

## Golf League Update Doug Beaupit & Jim Marini

There are 20 players returning from last year. The Golf League would also like to invite all new residents who are interested to contact Doug Beaupit.

After a year off, there will be a VGEM scramble in 2015. The details and date will follow. The scramble is open to all VGEM residents, their relatives and friends. Start thinking about who you would to invite to make up your foursome. It will be played at Mays Landing Country.

March and April will be here soon and it is again the time for signing up for being a volunteer. The LPGA wants me to encourage all of last year's volunteers to re-register for 2015. Last year's volunteers will be notified by email and can register online. Also, I want to encourage as many new residents as possible to register as new volunteers.



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## Sports Club News



*Golf Co-Captains Doug Beaupit & Jim Marini*

A meeting will be held in March at the Clubhouse for all residents who would like to learn what opportunities there are for volunteering and to help in registering. All of last year's volunteers agreed that the LPGA Players and Shoprite made it fun for everyone.



### ***Fishing Club*** *Bill Hofmann*

The Fishing Club will hold its annual meeting on Saturday, April 4th at 10 AM in the Clubhouse. Both existing and new members are encouraged to attend, register and sign up for our pontoon boat flounder trips on the back bays. As in the past, these back bay trips will be four hours and run from 8 AM to noon. The cost will be \$35 pp and includes bait, tackle and tip. The pontoon boats are limited to 30 passengers and fill up quickly. Dates will be available at the meeting or by email. Give me a call or send an email to place your name on our mailing list.



*Fishing Club Executive Board.  
Don Mastrangelo, Tony Scaricamazza, Jim Lobue,  
Joe Stroup & Captain Bill Hofmann*

### ***Women's Bocce*** *Nancy Werden*

Our 2015 bocce season is about to begin! Our first meeting will be Monday, April 13th at 6:30 PM in the Clubhouse. Any previous member, interested new players, and substitutes are asked to attend. Membership fees of \$18.00 cover all expenses and a luncheon.

The 2015 season will be played on Monday evenings. Our first game will be May 11th and our last game is August 31st. Tuesday evenings will be make-up games due to inclement weather and/or a holiday.

We play for fun and friendship. Please join us this year! Pictured below are the new commissioners.



*Jane Narke, Terry Stevens, Nancy Werden, Connie DaPrato and Peggy Milhan (seated)*

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## *Men's Bocce* *David VanZant*

It's late January, and as I write the snow is coming down, the wind is howling and blizzard warnings come with the evening news – is anyone thinking about bocce?

Well, your Bocce Club is. We will be meeting in February for a planning meeting and to discuss a number of the issues and suggestions brought to our attention during last year's play. We will be looking at the schedule, team make-up (captains), rule changes or clarifications, court improvements and the weather as topics of discussion.

We will be setting a date for a follow-up "Captains" meeting sometime in March, after which we will send out fliers to sign-up returning players and to recruit new players from the ranks of our many new residents.

So put down your snow shovels and golf clubs (those in Florida) for just a minute and consider joining us for another season of friendly competition with your friends and neighbors.

Additional information will be published as it becomes available. Pictures below are Rules Consultant Tony Scaricamazza and your bocce committee: Jim Cira, David VanZant, Mike Segal, Don Mastrangelo, and Dan Montagna.



*Men's Bocce Leadership*

## *New Season of 8-Ball Underway*

*Jim Lichtenwalner &  
Joe Carluccio*

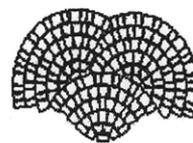


As I write this article, we are just past the halfway point in our season and it's anybody's guess as to which team will end the season as our champion for this, our 4th season. The team of Ernie Scarlata, Herb Moskovitz and Howard Bernstein is currently out in front, but 7 other teams are in the hunt. The level of play has improved greatly since our inception in 2011, but we are still focused on having fun. The league will end with the Championship Game and Awards Dinner on April 1, 2015.

Membership is open to all VGEM residents. The only requirement is a desire to come out and have some fun! If you are interested in joining the Billiards Club, please contact either Jim Lichtenwalner or Joe Carluccio.

**NOTE: Contact information for all the Club Captains is on page 2 of this Gazette.**

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## *Frequently Asked Questions Regarding the HOA*

*Compiled By Jim Lichtenwalner*

*Available online at [dilucia.com/vgem](http://dilucia.com/vgem)*

The following list represents questions that have come to the attention of the HOA and the answers. While these answers are intended to address the questions, the governing documents including but not limited to Federal, State and local laws and statutes, the Covenants, Declaration and Bylaws, the Public Offering Statement and all Rules and Regulations adopted by the Village Grande at English Mill Homeowners Association, Inc. provide the correct answers and a thorough review of these documents is the best way to fully address your questions.

### **Changes to my Home:**

- **Can I install a Storm Door?** - Yes, **AFTER** submitting a Storm Door Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. See Section 9.01 J of By-Laws and Architectural Rules for additional information.
- **Can I install a Satellite Dish?** - Yes, **AFTER** submitting an Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. See Section 9.01 X of By-Laws and Architectural Rules for additional information. Please Note: Satellite dishes must be installed in the rear of the Home below the roof line and may not exceed the height of the roof peak unless installer provides written verification that such location interferes with reception.
- **Can I Install Solar Panels?** Yes, **AFTER** submitting an Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. See Section 9.01 BB of the By-Laws and Architectural Rules for additional information.
- **Can I install an emergency electric generator?** - Yes, **AFTER** submitting an Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. See Section 9.01 BB of By-Laws and Architectural Rules for additional information.

- **Can I install an awning?** - Yes, **AFTER** submitting an Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. See Section 9.01 K of the By-Laws and Architectural Rules for additional information.

### **Changes to my Landscaping:**

- **Can I modify my Landscaping?** - Yes, **AFTER** submitting an ACC Application form **AND RECEIVING APPROVAL, IN WRITING** from the HOA. Forms can be obtained near the Bulletin Board in the Clubhouse. **Please review** the Covenants and Restrictions, By-Laws and ACC Rules to assure your application is in compliance with the Governing Documents.
- **How do I report an irrigation problem?** - Owners of New Homes should contact D.R. Horton Warranty Department for the first 12 months after closing and until the irrigation system is turned over from D.R. Horton to the HOA. After the Irrigation system is turned over to HOA, please complete a Grass/Watering/Landscape Problems Form (Green Form) and place it in mailbox outside the Office in the Clubhouse.
- **How do I report a lawn problem?** - During the first 12 months after a home is built and occupied, please contact D R Horton Warranty Department. After this time period, please complete a Grass/Watering/Landscape Problems Form (Green Form) and place it in mailbox outside the Office in the Clubhouse.
- **What do I do about a dead tree?** - Please report all dead tree issues directly to D R Horton. Backyard trees are warranted by Horton for 12 months; Curb trees are monitored by the municipality and Horton is required to maintain until turnover.
- **What kind of mulch can I use in my beds?** - Only Black mulch may be used in beds and must be maintained by June 1, each year. River rock may be used in lieu of mulch in accordance with Architectural Rules (See Section 9.01 N).
- **Can I install a shed or storage unit on my property?** - No. Section 9.01 Z of the By-Laws restricts sheds.
- **Can I install a fence?** - No. Section 9.01 Z restricts fences.
- **Are outdoor fireplaces allowed?** - No. The Architectural Rules Section 9.01 G prohibits Chimneys, portable fire pits and any outdoor open fire sources.
- **Can I hang my wash in my yard?** - No. Section 9.01 K of the By-Laws and Architectural Rules prohibit any clothesline, poles or clothes trees, clothes, sheets,

blankets, or laundry of any kind or other articles to be hung or displayed on the outside of windows or placed on the outside windowsills, walls, or patio of any Home or area of the Common Property.

- **Can I put up a sign (e.g. For Sale) on my property?** - No. Section 9.01 U of the By-Laws and Architectural Rules prohibit signs.
- **What kind of landscaping or outdoor decorative items are permitted on my property?** - Refer to Section 9.01 of the By-Laws and Architectural Rules for specific information. Owner shall submit an application for any proposed change to their lot or exterior of their dwelling unit. Homeowner will receive written notification of the application status from the Community Manager within 75 days of submission. Some of the most common items seen are:
  - o Decorative Plaques cannot exceed 12 inches x 18 inches in the front yard and 36 inches x 36 inches in the rear yard.
  - o Hanging Flower Baskets may be hung only from overhead structures, under eaves of the house or porch, with a maximum of three. Dead plants in containers must be removed. Artificial flowers are prohibited.
  - o Ornaments and Shepherd Hooks are restricted to within the mulch beds and limited to a maximum of two within a single bed.
  - o Bird feeders and birdhouses are permitted only in the rear of the home. Ground feeding of any species of bird or animal is prohibited.
  - o Holiday decorations may be affixed to the Home, mailbox, trees and/or shrubbery. Activating holiday decorations may not take place sooner than one (1) month prior to the holiday and MUST be removed no later than three (3) weeks following the holiday.
  - o The planting of fruits and vegetables is prohibited.
  - o Mulch must be black in color. Homeowners may replace mulch with stone (commonly called River Rock or Coventry Rock) only if an application is submitted to the ACC and approved. Stones must be contained by a border with a minimum height of six inches (6"). Borders may not be composed of metal.
  - o Owner may add planting beds, shrubs, and trees with the submission of a landscape plan to and the written approval of the Board; however, the planting of annuals shall not require the approval of the Board. The Owner of the Home shall be

responsible for the maintenance of any approved plantings.

- o Planting or construction is prohibited within 2 feet of a swale center. Spread of shrubs and Plantings to screen utility vaults and boxes are prohibited.
- o Arbors, Lattice Fencing and Trellises are prohibited.
- o Applications must include a copy of your plot plan and a scaled drawing of your proposed modifications.
- **Can I display the American Flag?** - Yes, Section 9.01 K states: "One American Flag plus one sports flag or one holiday flag may be flown from a flagpole bracket attached to the Home. Max size of the flag must not exceed 3 ft by 5 ft. In ground poles are prohibited. Small decorative American flags may be placed in landscape beds."
- **Are there any restrictions on Outdoor Holiday decorations?** - Yes, Holiday decorations may be affixed to windows or the outside of the Home, mailbox, trees and/or shrubbery. Installation and activation of holiday decorations may not take place sooner than one (1) month prior to the holiday and MUST be removed no later than three (3) weeks following the holiday. Seasonal decorations may be displayed throughout the appropriate season (spring, summer, fall, winter). (Please refer to Section 9.01 K of the Architectural Rules.)
- **Are there any restrictions on patios?** - Yes, you are required to submit application for any modifications or additions to Patios (See Section 9.01 N of By-Laws & Architectural Rules). Patios are limited to a range of 10 ft by 20 ft in size. Patio walls shall not exceed 18" height from floor of patio. Patios may not extend beyond side boundaries of the Home's building envelope. Patio deck box or seats (for storing patio essentials such as chair pads, furniture covers, patio tablecloths, etc.) may not exceed 24 inches high by 54" wide by 30" long.
- **Can I use borders for my mulch beds?** - Yes, but Section 9.01 N states: "Landscape walls near an irrigation head may not be higher than 6 inches and may not block any irrigation head or impede irrigation coverage. Landscape walls not located near an irrigation head shall be limited to 12 inches in height, including the cap, and must be of maintenance-free material. Use of wood is prohibited."
- **Can I replace my outdoor lights?** - Yes, however there are restrictions. Section 9.01 O states: "Exterior Home Lighting Changes must be approved prior to

installation. Fixtures must be comparable in size and design to original developer-installed fixtures, and may not exceed 21-inches in height from ascending tip to descending tip. Fixtures must be either brass, white, matte black or bronze patina in color. They may not disturb or cause any concern to other Homeowners. Replacement fixtures may contain a motion sensor, or dusk to dawn attachment. A picture of the proposed replacement fixture, and detailed dimensions, must accompany the application for approval. Solar Ground Lights are permitted in the front landscape beds only. Exterior Lighting Back of Home shall not disturb or interfere with the comfort of the neighbors' living space. Motion sensor's security light may not exceed 150 to 180 degrees. Party Lights may be used for special occasions but must be removed or extinguished immediately following the event.

- **Are Motion detection lights allowed?** - Yes, fixtures may contain a motion sensor, or dusk to dawn attachment. Motion sensor's security light may not exceed 150 to 180 degrees.
- **Are floodlights allowed? Is ground lighting allowed?** - Section 9.01 O states, no Owner shall install any floodlights on the exterior of a Home, patio or flower bed without prior written consent of the ACC.
- **Can I modify my garage doors?** - Yes, Section 9.01 S allows for Residents to install specific window panels.
- **Are there any restrictions on window treatments?** - Yes, Section 9.01 T of the By-Laws and Architectural Rules states: "Draperies, blinds, shades or curtains must be installed by each Owner on all windows of his Home and must be maintained in said windows at all times."



#### Use of Clubhouse:

- **How do I get access to the Clubhouse?** - Each Household will be issued up to 2 key cards at your orientation meeting with the Site Manager.
- **Can I bring guests to the Clubhouse?** - Yes, guests are allowed to accompany you at the Clubhouse; however they are not allowed to use the indoor pool, hot tub, sauna and exercise room. Guests must be accompanied by a Resident at all times.
- **What are the Clubhouse hours?** The Clubhouse is

available from 5 AM until 12 midnight every day.

- **Are there any dress codes for the Clubhouse?** - No wet bathing attire is allowed inside the Clubhouse, with the exception of the showers and the locker rooms. Body cover-up and footwear is required in all other areas.
- **Are food and beverage allowed in the Clubhouse?** - Yes, see the Clubhouse Rules and Regulations specific restrictions by area of the Clubhouse.
- **Are food and beverage allowed on the outdoor pool deck?** - No food or beverage is permitted while in the pool, or within ten (10) feet of the perimeter of the pool. Glassware is not permitted in the pool or patio area.
- **Can I rent any of the rooms at the Clubhouse for private use?** Yes, at the present time it can only be rented for a "Residents Only" event. Please see Clubhouse Rules, Section I. for more details.
- **Can I borrow a book from the Clubhouse Library?** - All residents are encouraged to borrow books from the library. Magazines and paperbacks do not have to be returned. Hardcover books should be returned when you finish reading them. Donations of hardcover books can be left in the designated box located in the Foyer Coat Closet.

#### Use of Pool, Tennis Courts, Bocce Courts and Other facilities:

- **How do I get Pool Passes?** - Pool passes can be purchased from the Community Manager.
- **Are there any restrictions on use of the indoor or outdoor pool?** - Yes, please refer to the Clubhouse Rules for a complete set of Rules.
- **What are the pool hours of operation?** - Hours of Operation are under continuous review and are posted in the Clubhouse. Currently, the outdoor pool is opened starting on the Saturday of Memorial Day weekend until mid-September from 11 AM until 7 PM except on Wednesdays when the pool is opened from 11 AM until 8 PM. The indoor pool is opened from Mid-September until Memorial Day weekend.
- **Can anyone use the tennis court?** - The tennis courts are available to all Residents and their guests. Please note that the courts are reserved for the Tennis/Pickleball Club most mornings.
- **How do I gain access to the tennis court?** - Sign in on the Tennis Sign-In Book located in the slots under the Bulletin Board next to the Clubhouse Office. The combination for the tennis court gate lock can be found in the book.
- **Can anyone use the putting green and bocce courts?** - Yes, however the bocce courts are reserved for league play on Monday – Wednesday evenings starting at 4 PM.

- **Can anyone use the billiards tables?** - Residents and guests over 19 are welcome to use billiards tables. Please note the room is reserved for leagues on Wednesday evenings from October through April and Monday evenings during May – October.
- **Can anyone use the table tennis equipment?** - Yes
- **Can anyone use the fitness equipment on the walking trails?** - Residents and their guests are welcome to use the walking trails and fitness equipment located along the trails.

**General Questions:**

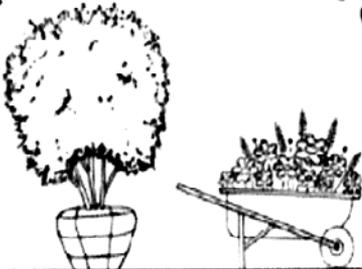
- **What is the Trash and Recyclable Collection Schedule?** - Trash is collected every Thursday & Recyclables every other Thursday. Trash and recyclable containers are to be placed at the curb NO earlier than 6 PM. the night before scheduled pickup, and must be removed and stored in the garage as soon as possible after pickup. For details on trash collection, refer to [www.ehtgov.org/publicworks/Sanitation/index.cfm](http://www.ehtgov.org/publicworks/Sanitation/index.cfm). For details recycling, refer to [www.acua.com/disposal-recycling/residential/recycling/](http://www.acua.com/disposal-recycling/residential/recycling/). Also refer to Section 9.01 E of the Architectural Rules for additional requirements for VGEM.
- **Is smoking allowed in the community?** - The Clubhouse is SMOKE FREE. Smoking is allowed at the side entrance closest to sales office.
- **May I have a pet?** - Yes, however, Section 9.01 P states: “No bird, animal or reptile of any kind shall be raised, bred or kept in any Home or on any Lot, except that dogs (other than trained attack or guard dogs) and cats not to exceed in the aggregate two per Home may be kept in Homes, provided, however, they are not kept, bred or maintained for any commercial purposes, are housed within the Home and the Owner having such pet abides by all applicable Rules and Regulations. No outside pens, runs or yards shall be permitted.”
- **Are there any parking regulations?** - Yes, Section 9.01 Q states: “No commercial vans or trucks/ which shall be deemed to include any vehicle bearing commercial signs, lettering or equipment, may park overnight on the Common Property or any Lot except within a garage, and no vehicles over 20 feet in length, boats, trailers, campers, recreation vehicles, mobile homes, or recreational vehicles may be parked on any part of areas designated or the Property except (i) in to be designated by the Developer; (ii) for those vehicles temporarily on the Property solely for purposes of loading or unloading or for servicing the Common Property itself or one of the Homes. The Board of Trustees, through the promulgation, adoption and publication of Rules and Regulations, may and is hereby empowered to further define those vehicles

that are prohibited from parking on the Property.”

- **Can I lease my property?** - Yes, see the By-Laws for procedures to follow.
- **Are there any restrictions on mailboxes?** - Yes, mailboxes must be white to maintain uniformity within the community. Also, flowers, vines or other plantings are not allowed near the mailbox.
- **How do I find information on Clubs and organizations within VGEM?** - You should contact the Club Captain to obtain information about specific clubs. The list of Clubs can be found in each copy of the Grande Gazette along with the Captain and contact information. Residents are encouraged to join existing Clubs or start a new club if a need is not currently filled.
- **How do I find out about HOA Meetings at VGEM?** - The dates of all Open meetings of the HOA are listed on the Bulletin Board on the Clubhouse wall opposite the Manager’s office door. They are also published in the *Grande Gazette* and included in Email and Voice Mail Announcements.
- **How do I find out about VGEM Events?** - A calendar of upcoming events is published in each issue of the *Grande Gazette*. Also, Announcements are usually posted in the Clubhouse and are included in Email and Voice Mail announcements.

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# Garden Club Celebrates The Season With A

## ❄️ Winter Wonderland Event ❄️

By Sydney Yacovelli



For the December meeting of the Garden Club members gathered for a delightful Winter Wonderland event. Under the direction of Angela Mastrangelo the Grande Room was transformed, with candle light, snowflakes, seasonal musical and a slideshow of winter scenes from around the world, into a magical social evening. Pat Roche and Ann Cheatle headed up the planning with much help from Rosemary Murtha, Fran Senn, Joanne Zink, Joan Hofmann and Regina Yuppa.



*Yolande Osowski, Evelyn Ziarkowski, Julie McGeehin. Seated: Dolores Magara, Beverly Sinou & Kathy McGroarty*



*Top: Fran Senn, Ann Cheatle, Donna Lichtenwalner & Pat Roche. Seated: Joanne Zink, Rosemary Murtha, Joan Hofmann & Angela Mastrangelo*



*Eleanor Bolton, Jane Narke, Donna McCrae and Paulette Harnett*

More than 80 members attended the event and enjoyed an array of desserts and socializing. Guests were asked to bring teas, coffees and other hot drinks to be donated to the Food Pantry of Grace Lutheran Church in Somers Point.



*Top: Aggie Henry, Jeannie Eckard, Marie Marini, BA Villon, Joan Appleget. Seated: Janice Leeds, Linda Oberman & Majorie Darcy*

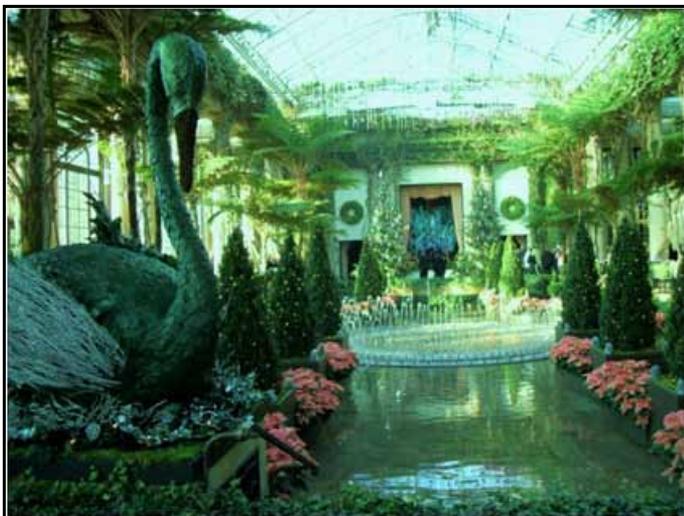


*Selma Rosenblum, Lena Goldberg, Shirley Oliver, Susan Levy & Lynnnda Golin*



# Garden Club Takes A Trip To Winterthur & Longwood Gardens

By Sydney Yacovelli



Longwood Garden display

December was a busy month for the Garden Club. A group of 25 travelled on a comfortable bus trip to Longwood Gardens and Winterthur. Winterthur is the childhood home of Henry Francis DuPont (1880-1969). This 175 room home is open to the public as a premier museum of American Decorative Arts. The rooms are set as they were when the family lived there with additional rotating exhibits of period decor. The group enjoyed the *Downton Abbey* items and costumes on display. A tram ride to view Winterthur Gardens was a special highlight.



Next the group made a walking tour of Longwood Gardens with the spectacular dancing fountain show and the "Meadow Walk". The atrium was decorated with seasonal flowers, decorated trees, more than a half million twinkling lights, glimmering snowflakes and starry icicles hanging over head. Later the guests enjoyed a sing-a long lead by the great Longwood Organ.

*The group was a little chilly on the "Meadow Walk".*



**Many thanks** go out to Sue Levy and Lena Goldberg for their work on the Club's annual food drive for the Community Food Bank.

**Charleston & Savannah trip** chaired by Kathy McGeehin and Selma Rosenblum in April is well on its way to filling up.

**There was no Club meeting in January.**

**February meeting** welcomed back Master Gardener Helen Biggs who gave a talk on "Jumping into Spring".

For more information on the Garden Club's future events and trips or to join the club contact Donna Lichtenwalner, 484-225-0990.



Garden Club members pose before the Winterthur Christmas Tree



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## WEEKLY RECURRING EVENTS

### MARCH & APRIL

#### MONDAY

10 AM Mixed Bowling at King Pins  
Noon Canasta Club – Card Room 1  
12 PM Canasta B – alternate wks – Rm 2  
7 PM Book Bunch – 3/16 & 4/20

#### TUESDAY

10 AM Fine Arts Club – Drawing Group  
10 AM Beginners Line Dancing except 4/7  
Noon Mahjong VI – Card Room 1  
1 PM Mahjong II – Card Room 2  
7 PM Mahjong IV – Card Room 1 & 2

#### WEDNESDAY

9:30 AM Grande Sew & Sews  
10 AM Tai Chi – Grande Room  
1 PM Mahjong III – Card Room 2  
1 PM Mixed Bridge - Card Room 1  
5:30 PM Billiard - "8-Ball League"  
6:30 PM Intermediate Line Dancing except 4/8  
7 PM Bridge Club

#### THURSDAY

10 AM Water Aerobics - PND  
12:30 PM Men's Poker  
1 PM Mahjong – Room 1  
4 PM Social Committee - on 2<sup>nd</sup> Thursday  
7 PM Mahjong V – Card Room 1 & 2

#### FRIDAY

Noon Canasta

#### SATURDAY

#### SUNDAY

Noon LoBue Mahjong I – Card Rm. 1



**ALL EVENTS ARE SUBJECT TO CHANGE**  
*Contact Community Manager for details*

#### **Kate Walton**

**VGEM Community Manager**

**Office Hours:**

**Monday, Wednesday & Friday 10 AM – 4 PM**

**1<sup>st</sup> & 3<sup>rd</sup> Tuesday 10 AM – 4 PM**

**2<sup>nd</sup> & 4<sup>th</sup> Tuesday 10 AM – 1 PM**

No Office Hours on Thursday

**609-788-8405**

[vgem@dilucia.com](mailto:vgem@dilucia.com)

**Events Announced by Phone Alerts,  
Email & Flyer delivery in the tubes**

*Flyers & Calendars are  
Available at the Clubhouse*

## 2015 HOA Board Meeting Schedule

**March 2      September 8**

**June 1      December 7**

*All Meetings are on Monday at 6:30 PM in the  
Clubhouse except on Tuesday in September  
due to Labor Day*

### Meet with the Board

“Meet with the Board” will be on the second  
Tuesday of the month starting at 3:30 PM.  
All meetings shall be by appointment only.  
Each session will be allotted 15 minutes.

**March 10      April 14**

Please contact Kate for an appointment.

## SPECIAL MONTHLY EVENTS

### MARCH 2015

**Saturday, March 14: 6 PM to 10 PM**

#### **St. Patrick's Day Party**

**Catered by Fitzpatrick's Deli at \$20 pp**

**Music by Posse Productions**

**Grande Room**

**Sponsored by the Social Club**

**Thursday, March 19 at 7 PM - Vacation Club**

**Grande Room**

**Thursday, March 26 at 9 AM - Men's Club Breakfast**

**Golden Corral**

**Friday, March 27 at 5:30 PM**

#### **Happy Friday Together**

**Grande Room**



**Monday, March 30 at 9:30 AM - Women's Breakfast**

**Shore Diner**

### APRIL 2015



**Wednesday, April 1 at 5:30 PM**

#### **Billiards Championship & Awards Dinner**

**Billiards & Grande Room**

**Saturday, April 4 at 10 AM - Fishing Club**

**Grande Room**

**Monday, April 13 at 5 PM - Women's Bocce Club**

**Grande Club**

Friday, April 24 at 5:30 PM  
**Happy Friday Together**  
 Grande Room



Monday, April 27 at 9:30 AM - Women's Breakfast  
 Shore Diner

Thursday, April 30 at 9 AM - Men's Club Breakfast  
 Golden Corral

## INDOOR POOL HOURS

Monday, Thursday and Friday:

8:30 AM to 11:30 AM

4:00 PM to 6:00 PM

Tuesday and Wednesday:

8:30 AM to 11:30 AM

3:00 PM to 6 PM

Saturday and Sunday:

1:00 PM to 6:00 PM

## Club Treasurer's Report

VGEM Club Accounts  
 as of January 24, 2015

Home Owners Association	Balance
HOA	\$ 18,753.73
Insurance Deductible Acct.	1,000.00
Clubhouse Expenses	0.00
Waiting for Details	0.00
<b>HOA Totals</b>	<b>\$ 19,753.73</b>

Clubs	Balance
Special Events	\$ 696.00
Women's Club	349.05
Men's Bocce	127.32
Women's Bocce	0.00
Anglers Club	173.31
Men's Club	109.02
Quilting Club	100.75
Photography Club	297.98
Billiards Club	1,002.11
Mah Jongg Club	0.00
Garden Club	8,515.12
Bocce Court Fund	794.87
Golf Club	27.49
<b>Club Totals</b>	<b>\$ 12,193.02</b>

**Cape Account Total \$31,946.75**

Submitted by Don Cheatle, VGEM  
 Co-Treasurer for Committees & Clubs

## Coming Attractions

Saturday, May 2: 5 PM - 9 PM

**Kentucky Derby Party**

**Pot Luck Dinner**

Grande Room

Sponsored by the Social Committee



Tuesday, May 5: 5 PM - 9 PM - *In Planning*

Sponsored by the Social Committee

**Cinco de Mayo Party**

Grande Room



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"My job is to figure out what is needed to keep a person functioning visually," says Dr. Errol Rummel, Director of Low Vision Care Center in Jackson, NJ.

A macular degeneration patient was helped with telescope glasses for seeing distance.

She said: "These telescopic glasses make it much easier to drive and see signs down the road."

A stroke patient said: "Walking around with Side Vision Awareness

Glasses helps me avoid tripping on things, or bumping into people that I wouldn't ordinarily see." Dr. Rummel is a Fellow of the International Academy of Low Vision Specialists and has helped thousands of people to see better.

The Low Vision Care Center is located mid-state in Jackson, NJ and is easily accessible by all major highways.

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Low Vision  
Care Center**

2206 W. County Line Rd. Jackson,  
NJ

[www.LowVisionNJ.com](http://www.LowVisionNJ.com)

Errol Rummel, OD FIALVS  
NJ Lic. #:270M00073700

## Residents Directory Update

*From Mary Moskovitz*

A RESIDENTS DIRECTORY -Edition V - 2015 is completed. The Gazette will continue to publish updates in each issue.

Please keep your information up-to-date by filling out an Information for Residents Directory form that is available under the Clubhouse Bulletin Board. If you have any question, call me at (609) 365-2329.



### NEW RESIDENTS

- **Burd, Maria & Steiner, Charles**  
132 Bluebell Drive  
609-605-1518 — Maria's Cell #  
856-981-5664 — Charles Cell #  
marbu8@aol.com — Maria's e-mail  
chasmh5@aol.com — Charles' e-mail
- **Cianci, Daniel & Celeste**  
2 Tulip Road  
610-521-2590 — Dan's Cell #  
609-220-7679 — Celeste's Cell #  
mamaceles6@aol.com — Celeste's e-mail
- **David-Wilson, Mike & Dottie**  
321 Sunflower Drive  
609-904-5175 — Home #  
609-454-7857 — Mike's Cell #  
910-880-3561 — Dottie's Cell #  
mikejdw@comcast.net — Mike's e-mail  
dottiedw@comcast.net — Dottie's e-mail

## Finance Committee Update

*By Don Cheatle, Chairperson*

With the 2015 budget approved and the Falcon Group engineering firm engaged by the Board to assist in the future transition studies, members of the Finance Committee have turned their attention to analyzing the latest financial reports provided to us by DiLucia Management Company. Throughout the year members of the Finance Committee compare the actual receipts and expenditures to the budgeted amounts to determine if the budgeted amounts are on target. The comparison also proves to be valuable in assisting us when the following year's budget process begins in the fall. On another note, we understand the auditor has started preliminary work on the 2014 financial statements and we will look forward to receiving his report in a couple months.

# Trash Pick-up Rules

## Summary of the Township and Atlantic County rules governing trash pick-up

Submitted by Tony Scaricamazza

**Trash Receptacles:** These are provided by, and are the property of, Egg Harbor Twp (EHT). These must remain with the residence to which it was delivered. If you need a trash receptacle, call EHT. Normal trash pick-up day for our community is every Thursday.

Place receptacle curbside the evening before pick-up and do not place behind or near vehicles, mailboxes or other objects such as recycle containers. The lid opening must be facing the street. Only regular household trash placed in the container will be collected;

any loose or bagged trash lying next to the container will **not** be collected. Leaves and grass are collected as close to the regular trash day as possible by a separate truck. Use brown biodegradable bags not plastic bags.

**Recycling:** This is mandatory. *Recyclable materials are single stream, meaning all paper, bottles, and cans are placed in the recycle container provided by Atlantic County Utilities Authority (ACUA).* Corrugated cardboard (wavy material between two cardboard sheets) must be flattened, stacked in bundles & tied with twine. *Collection dates are every other Thursday. If you have any questions or need a recycling bucket, contact ACUA.*

**Bulk Trash/Waste:** (Not to be confused with Bulky Trash/Waste) This Includes wood, lumber and brush. Bulk items must be at the curb by 6:00 a.m. on Monday of the third week of the month. For specific disposal instructions on these items, call EHT or visit the EHT web site. Demolition and construction materials will not be picked up.

**Bulky Trash/Waste:** Bulky items include upholstered furniture, bedding, mattresses, etc. Bulky items should be placed at the curb the night before the first Monday (first full week) of the month.

**Other Items:** Place the following items at curbside and call EHT Public Works.

- **Electronics:** Portable electronics, VCR's, DVD's, Computers and Televisions (non-wood cabinet).

**Metal, Appliances, White Goods, and Freon Appliances:** Metal/Appliances should be placed at the curb with all wood and foreign materials removed from the metal. **Doors MUST be removed from refrigerators and freezers. Disposal of sliding glass doors is the resident's responsibility. Grills will be collected but not propane tanks.** Tires: Limited to 4 passenger car or pickup truck tires per residence per month. **Rims must be removed.**

- **Note: Household carpet and padding will no longer be collected by the Township.** It is a recyclable material and must be recycled by the carpet contractor or the resident. It can be recycled at the ACUA for a fee.



The **Convenience Center**, located on the public works grounds, is also available for self disposal of brush, vegetative waste in brown biodegradable bags, electronics, metal, tires and wood. Hours: 7:30am-3pm, Mon-Fri; 7:00am-11:00am, Sat.

**Household Hazardous Waste Disposal:** ACUA has drop-off days at 6700 Delilah Road from 9am to 2pm. For dates and a complete list of accepted and unaccepted materials, go to [acua.com](http://acua.com).

**Trash and Recycling Pickup Schedule:** Go to [acua.com](http://acua.com), then click on Collection Calendars and then go to Egg Harbor Township to download ACUA Recycling Schedule that includes EHT Collection Services.

**For more information:** Egg Harbor Twp Public Works: 926-3838 or [ehtgov.org](http://ehtgov.org); Atlantic County Utilities Authority: 272-6950 or [acua.com](http://acua.com).)



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# Winter Breakfast

By Chicki Sinaglia

Co-chairperson, Social Committee

Well we managed to get some 100 plus residents out of the house for a nice casual breakfast on Saturday morning, January 24th just in time before the forecasted snow was to come blowing in on Monday. However, our fears were for naught since the big snowstorm turned out to about an inch. Not that we are complaining, but Mother Nature does have a way of changing her mind. In this case, we were happy she did.

We had a full room with lots of chatter and laughter. It always makes the Committee feel good when we see our residents enjoying themselves. We served our requested hot bagels in all different assortments along with the accompanying condiments. Of course, hot coffee and tea were a must along with fresh fruits and orange juice. We also had Danish, cheese pockets, muffins, mini-cinnamon buns, etc. They say variety is the spice of life so we aim to please.



*Breakfast Committee. Chicki Sinaglia, Bonnie Carluccio, Regina Yuppa & Kathleen McGroarty*



*Breakfast Committee Member Marcy Gelman greets guests at the sign-in table*

This Winter Breakfast Committee was co-chaired by Regina Yuppa and Bonnie Carluccio along with assistance from Committee members Marcy Gelman, Kathleen McGroarty and Chicki Sinaglia. Rich Johnson, Tony Morris, Bill Giannetti, Ed Wenzke and Joe Carluccio set up all the tables and chairs and even helped with some of the table settings. We are most grateful to them for taking their time to do this for us. We also thank all those who help with cleaning off the tables and breaking down the room at the end of our events. It is a big job made easier with your help. Thanks to all of you again.



*The Grande Room was filled with sounds of chatter and laughter*



*Jay Narke on the left and Rich Johnson on the right enjoy their breakfast with neighbors*

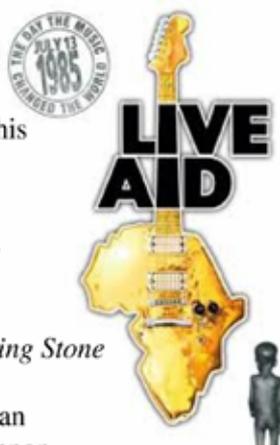
# It's Only Rock & Roll

By Annette Scaricamazza

- Where is the R&R Hall of Fame?  
(A) Chicago (B) New York  
(C) Philadelphia (D) Cleveland
- Were the Righteous Brothers brothers?  
(A) Yes (B) No
- "The Boss" was born here.  
(A) Lakewood (B) Long Branch  
(C) Freehold (D) Runnemede



- On 7/13/85, the Live Aid concert was held jointly in:  
(A) London and Philadelphia  
(B) London and San Francisco



- Did Don Mc Lean ever interpret his meaning of *American Pie*?  
(A) Yes (B) No
- Were the Everly Brothers twins?  
(A) Yes (B) No
- He was on the first cover of *Rolling Stone* magazine, November, 1967.  
(A) Tiny Tim (B) Bob Dylan  
(C) Richard Nixon (D) John Lennon

- Cat Stevens 1960's peace anthem.  
(A) *Rising Sun* (B) *Turn! Turn! Turn!*  
(C) *Moon Shadow* (D) *Mellow Yellow*



- Linda Ronstadt wrote *Blue Bayou*.  
(A) True (B) False

- Known as the R&R Band with horns.  
(A) Chicago (B) Fleetwood Mac  
(C) The Who (D) E Street



- The lyrics "some dance to remember, some dance to forget" are from this song.  
(A) *Take It Easy*  
(B) *Witchy Women*  
(C) *Desperado*  
(D) *Hotel California*

- She sang *Me and Bobby McGee*?  
(A) Janis Joplin (B) Grace Slick  
(C) Stevie Nicks (D) Patty Smith



- In Rick Nelson's song *Garden Party* who is Mr. Hughes?  
(A) Elvis Presley (B) Bob Dylan  
(C) Buddy Holly (D) George Harrison

- He crossed Abbey Road barefoot and out of step.  
(A) Paul  
(B) George  
(C) John  
(D) Ringo



- Pet Sounds* was one of their biggest selling albums.  
(A) Monkees (B) Stones  
(B) Byrds (D) Beach Boys

- Where is MacArthur Park?  
(A) Chicago (B) Los Angeles  
(C) Seattle (D) San Francisco

- Phil Spector arranged this song for the Ronettes.  
(A) *He's a Rebel* (B) *Locomotion*  
(C) *Be My Baby* (D) *Da Doo Ron Ron*

- They sang *At The Hop*.  
(A) Imperials (B) Crests  
(C) Danny & the Jrs (D) Drifters



- This Bee Gee soloed on the hit song *Massachusetts*.  
(A) Barry (B) Maurice  
(C) Robin

- The Beatles last released studio album.  
(A) *Let It Be* (B) *White*  
(C) *Revolver* (D) *Abby Road*

- Did Eric Clapton write *Layla* for anyone special?  
(A) Yes (B) No

- She is the Queen of Soul.  
(A) Diana Ross  
(B) Aretha Franklin  
(C) Billie Holiday  
(D) Patti LaBelle

Answers on page 34



# *Healthcare Expense*

## *What does it really cost?*

*By Jim Berg*

It is virtually impossible to know what the charges and payments are for a complicated medical problem. The main reason for this is that all providers bill separately and on different schedules, so it is very difficult to match bills with specific episodes of care. Even though I was in healthcare management for 45 years, I could never figure out my parent's medical bills. Everything overlapped! Even the statements explaining what the secondary insurer (AARP, Horizon MediGap, etc.) was paying came prior to the statements from the Primary insurer (Medicare). However, I recently had the perfect opportunity to determine what the total expense was for a particular course of health care.

This came about when I fell off my bicycle and broke my pelvis and dislocated my collar bone. Since I was not receiving care for any other acute or chronic illness, the numerous statements I received dealt with only one health issue. This allowed me to compare the various charges that Medicare approved, with what the secondary insurance carrier paid, and finally with what I had to pay out of my own pocket.

Let me first say that everyone was very professional and my care was excellent. The following is only to illustrate that in discussions about health care costs people must define their terms. Charges and what health professionals actually receive are two entirely different things.

Please note: There was a lot of data in the 47 pages worth of statements I received and I have rounded numbers and put services into categories to make the following chart.

The differences certainly jump out when presented this way. I only had to pay out of pocket \$7! However, to be accurate I need to add that I really did pay a lot more for my care, just not directly. During each month of my infirmity, I paid \$46 for my Medication plan, \$253 for my AARP secondary insurance, and my Social Security check was reduced by \$147 for Medicare Part B for a 3 month total of \$1,338. Even over a full year, my health insurances only cost \$5,352. While that is a lot more than \$7, it is still a lot less than \$10,882.

Why on earth are the charges so high when Medicare obviously ignores them? Part of the answer is that our American system of health care has a variety of payers and many of them do not have the bargaining power of Medicare. Some insurers have an arrangement where they pay a percentage of the charges and others pay the full rate unless they can bargain. It is to the advantage of the hospitals to start out high. I have occasionally advised uninsured people not to pay their bill unless they get a substantial discount. One of the advantages of the European or Canadian Health systems is that there is only one payer, the government. We may not like the idea of socialized medicine but in the USA 5% to 10% of the cost of our care goes for billing and collecting.

The chart also brings up questions of fairness to the caregivers. The Board Trained Radiologist who read the emergency room X-Rays received just \$38 for his services and the Master Degree trained Physical Therapists received \$82 per one hour treatment, not much more than a massage would cost. The newspapers and TV often show examples of outrageous Hospital bills but you now know that there is more behind the story.

Type of Service	\$ Charges	\$ paid by Medicare	\$ paid by Secondary	\$ paid by me
ED Visit includes 3 X-rays	\$4,033	\$456	\$119	0
ED M.D. exam & 1 <sup>st</sup> X-ray interpretation	\$590	\$116	\$30	0
2 <sup>nd</sup> X-ray Interpretation by a Radiologist	\$199	\$32	\$6	0
3 Orthopedic office visits	\$504	\$216	\$55	0
MRI	\$1,445	\$285	\$57	0
14 Physical Therapy Sessions	\$4,075	\$920	\$231	0
Medications	\$36	0	\$29*	7
<b>TOTALS</b>	<b>\$10,882</b>	<b>\$2,2025</b>	<b>\$521</b>	<b>\$7</b>

\*Paid by Part D - Medicare Prescription Drug Coverage

# ***Pneumococcal Vaccine*** **New ACIP/CDC** **Recommendation** **For All Adults 65 and Older**



*By Tom Santucci*

In the January/February 2013 *Grande Gazette*, I wrote an article on the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC) recommendation from 1997 that all adults 65 years and older receive a single injection of the pneumococcal vaccine. It was a single injection of the 23-valent pneumococcal polysaccharide vaccine (PPSV23) that is marketed under the trade name of Pneumovax 23 by Merck & Co., Inc. This has changed. The CDC now recommends two (2) pneumococcal vaccines for all adults 65 years and older.

On August 13, 2014, the ACIP recommended routine use of the 13-valent pneumococcal conjugate vaccine (PCV13) among all adults age 65 years and older. PCV13 is marketed under trade name of Prevnar 13 by Wyeth Pharmaceuticals, Inc., a subsidiary of Pfizer Inc., and should be administered in series with PPSV23 (Pneumovax 23), the vaccine initially recommended for adults aged 65 years and older. On first blush the terminology may be a bit confusing, and on further analysis, it is confusing. To understand the merit of the recommendation, we need some background information on pneumococcal vaccine.

Pneumococcal vaccine prevents disease caused by the bacteria, *Streptococcus pneumoniae*, which is transmitted through respiratory droplets. *Streptococcus pneumoniae* is most commonly referred to as pneumococcus. As its name implies, pneumococcus is a cause of pneumonia that is usually severe. It may also cause invasive disease resulting in the bacteria germs circulating in the blood stream (bacteremia) and infection of the covering of the brain and spinal cord (meningitis). Pneumococcal disease can be deadly, especially for adults 65 years and older. Simply stated, pneumococcal infections are very serious as demonstrated by the following mortality rates for those who become infected:

- Pneumonia kills about 1 out of 20 adults
- Bacteremia kills about 1 out of 5 people
- Meningitis kills about 3 out of 10 people

In 1911, scientists attempted to find an effective vaccine against *Streptococcus pneumoniae*. By the 1940's, a reasonably effective pneumococcal vaccine was available, but vaccine became obsolete with the discovery of penicillin that was extremely effective in eradicating pneumococcal infections. Over time the germ developed resistance to penicillin and many patients were

dying of pneumococcal infections resistant to antibiotic/antimicrobial agents. By the 1960's, the need for an effective pneumococcal vaccine became a high priority and was again sought.

The first pneumococcal vaccine was produced and licensed in November 1977. This vaccine was composed of the 14 strains. Of note is that there are than 92 different pneumococcal strains/serotypes. Although the vaccine contained only 14 serotypes, the good news was that these 14-valent vaccines were effective against about 80 percent of all the pneumococcal cases in the United States. Subsequently, two 23-valent vaccines were produced and licensed in July 1983. In 1997, the ACIP/CDC recommended that all adults 65 years or older receive one of these vaccines, PPSV23 (Pneumovax23).

As of August 2014, the ACIP/CDC is now recommending that seniors should also receive PCV13 (Prevnar13). Now it gets confusing for those of us who followed the 1997 recommendation and received the vaccine containing 23 pneumococcal serotypes. Why are they now recommending PCV13 (Prevnar13) that only contains 13 pneumococcal serotypes, 11 of which are in PPSV23 (Pneumovax23)? If you have already received PPSV23 (Pneumovax23) that contains all but two of the serotypes, why incur the additional expense and injection for Prevnar 13? It's a good question.

The rationale is not simply that the PCV13 (Prevnar13) vaccine offers immunity against two additional strains of *Streptococcus pneumoniae*. The two vaccines are different types of vaccines, the PPSV23 (Pneumovax23) is a polysaccharide vaccine and the PCV13 (Prevnar13) is a conjugated vaccine. Without going in to immunology, a polysaccharide vaccine is not as effective as a conjugate vaccine. The conjugate vaccine stimulates a much higher antibody response and therefore greater and different protection against pneumococcal disease. Pneumovax 23 is very effective in preventing invasive pneumococcal disease such as bacteremia, meningitis and pneumonia with bacteremia. It has not been shown to be as efficacious in preventing non-bacteremic pneumonia in adults over age 65. The most common form of pneumococcal pneumonia is a localized lung infection that is not associated with germs circulating in the blood system, the so-called "community-acquired pneumonia". As a result, there was a need for a vaccine to prevent community-acquired pneumonias in the 65 and older population.

A solution was proposed in June 2014 by the results of the Community-Acquired Pneumonia Immunization Trial in Adults (CAPiTA). This was one of the largest prospective vaccine efficacy trials carried out in adults. A total of 84,496 adults 65 years and older were randomized to receive either PCV13 or placebo. The results were that PCV13 (Prevnar 13) was 45.5% effective at preventing

a community-acquired pneumococcal pneumonia. The result was the ACIP recommending PCV13 (Pneumovax 13).

The following is the *National Foundation for Infectious Disease* summary of the CDC recommendation of two pneumococcal vaccines for all adults 65 years or older.

- You should receive a dose of PCV13 (Pneumovax 13) first, followed by a dose of the PPSV23 (Pneumovax 23), ideally 6 to 12 months later.
- If you've already received any doses of PPSV23, the dose of PCV13 should be given at least 1 year after receipt of the most recent PPSV23 dose.
- If you've already received a dose of PCV13 at a younger age, another dose of PCV13 is not recommended.

These vaccines are safe, but side effects can occur. Most side effects are mild or moderate, such as arm swelling or soreness, and do not affect daily activities. It is important to note the two vaccines, PCV13 and PPSV23, should not be administered at the same visit. The PPSV23 vaccine should not be given less than 8 weeks after the PCV13 dose.

#### How Much Do Pneumococcal Vaccines Cost?

Most private health insurance covers pneumococcal vaccines. At this time, Medicare part B typically covers only the first dose of pneumococcal vaccine for older adults and pays 100% of the cost of covered pneumococcal vaccines. Check with your insurance provider for details on whether there is any cost to you and for a list of in-network vaccine providers. If you have insurance that supplements Medicare Part B, check with your insurance provider to see if they cover both recommended pneumococcal vaccinations. If you are paying out of pocket, you can expect to pay around \$50 to \$80 for Pneumovax 23, and around \$90 to \$135 for Pnevmar 13 based on the *CDC Vaccine Price List* (update August 1, 2014). I spoke with pharmacist at the Somers Point Acme about the new pneumococcal vaccine recommendations. She confirmed that Medicare will only pay for one of the vaccines. At Acme, the Pnevmar 13 costs \$179.99!

According to *Medscape* in August 2014, a Medicare official, speaking to the panel in Atlanta, said his agency would have to change its rules in order to qualify patients for reimbursement of a second pneumococcal vaccine and that its evaluation would likely extend until January 2016. *Medscape Internal Medicine* in November 2014 reported at least a year-long lag before Medicare coverage for a second routine pneumococcal vaccine.



In summary, PCV13 and PPSV23 together protect against 25 strains of pneumococcus bacteria. Both vaccines provide protection against meningitis and bacteremia. PCV13 provides better protection against community-acquired pneumonia. The recommendations for routine PCV13 use among adults 65 years and older will be re-evaluated in 2018 and revised as needed.

In addition to the new recommendation for pneumococcal vaccination of adults 65 years or older, it is important to remember that pneumococcal vaccines are also recommended for adults 19 years or older with immunocompromising conditions (including chronic renal failure and nephrotic syndrome), functional or anatomic asplenia, cerebrospinal fluid leaks, cochlear implants, and certain lifestyles.

**Commentary:** In 2010, I received Pneumovax 23. Based on the data, this vaccine offers protection against the most severe, life threatening pneumococcal infections that are invasive; i.e., bacteremia, meningitis and pneumonia with bacteremia. Pnevmar 13 offers similar protection, but in addition, is provides better protection against community-acquired pneumococcal pneumonia which is not associated with bacteremia. This form of pneumonia is not usually life-threatening in otherwise healthy seniors. Since I do not have a chronic lung disease (COPD, asthma, etc.) or any other chronic disease (diabetes mellitus, congestive heart failure, cancer, etc.), I am opting for the present to not receive Pnevmar 13 until, optimistically, it becomes covered by Medicare.

If I had chronic lung disease and/or another serious chronic disease, I would absolutely receive the Pnevmar 13 as a pneumococcal pneumonia without bacteremia may be life threatening. I would also receive Pnevmar 13 if for some reason I required being admitted to an institution for skilled nursing care; i.e., post-hip replacement surgery, etc. Please note that this is my decision for myself and is contrary to the ACIP/CDC recommendation. For individuals who have not received a pneumococcal vaccine, I recommend following the ACIP recommendation and receive Pnevmar 13 first.

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# Pasta Bowl 2015

## *Another Huge Success*

*By Jim Lichtenwalner*

This year's Super Bowl proved to be one of the most exciting finishes in Super Bowl history which served as a fitting ending to an equally memorable Pasta Bowl 2015 at VGEM. The Special Events and Social Committees sponsored Pasta Bowl 2015 with over 70 residents attending the pregame festivities at the Clubhouse. This pre-Super Bowl event has become a tradition here at VGEM, as well as the primary reason for most of us breaking our New Year's resolution.

Attendees got a chance to mix and mingle as they sampled a selection of 14 pasta dishes prepared by some of the best chefs in our Community including Marguerite Beupit, Kathleen Cira, Jeannie Eckard, Gini Giambatista, Bill & Terry Giannetti, Paulette Harnett, Donna Lichtenwalner, Mary Moskovitz, Jay Narke, Linda Oberman, Barbara Roswell, Sam Salierno, Ginny Sayegh, and Joanne Zink. I would like to thank these cooks and over 10 other volunteers for all of their efforts. I would like to especially thank Pat Roche and Anita Wenzke for all of their efforts in chairing this event.



*Celebrating another Super Bowl Special are Trustee Jim Lichtenwalner standing between Co-chairs Anita Wenzke and Pat Roche*



*It took a team of servers to feed the hungry crowd.*

Over the last 3 years our pre Super Bowl event has featured Chili, Soup and Pasta. We are already thinking about "Super Bowl 50" in 2016 and welcome any ideas you may have.

## The Pasta Bowl 2015 Chefs





*The Salierno Family. Sam, Linda & Chris*



*It was "Game Time"!*



*Are these happy Patriots fans? Nah!  
Just Pam LoBue & Lynnda Golin!*



*Joyce & Tom Durkin*



*Dan & Celeste Cianci*



*Julie & Kathy McGeehin*



*Bill & Gini Giambatista*



*Marie & Jim Marini*



*Jeanette & Bob Kardon*



# Where's My Tax Refund?

By Tony Scaricamazza



If you are one of those filers who will receive a federal income tax refund, you can expect to receive your refund within three weeks if you filed electronically and within six weeks if you

filed by mail. You can check on its status by going to the Internal Revenue Service (IRS) web site and clicking on the link titled "Where's my refund?" Before checking, wait at least 24 hours after you electronically file or 4 weeks after you mail your return to allow time for processing by the IRS. "Where's My Refund?" is updated no more than once every 24 hours. You will need to provide your social security number, your filing status and the exact whole dollar amount of the refund shown on your return.

All of the above time frames are predicated on your having filed an accurate return. There are several reasons for delayed refunds. Some of the more common errors as reported by the IRS are listed below and may be prevented

by using tax software or a qualified tax preparer.

- Failure to sign the return. Both spouses must sign a joint return.
- Checking the wrong filing status. Using head of household is the most common error.
- Entering incorrect Social Security Numbers.
- Failing to report income such as rental income or self employment income.
- Failure to attach all W-2's.
- Using the wrong IRS form.
- Using the wrong standard deduction, if over 65 years of age or blind.
- Entering data on wrong lines.
- Math errors.
- Mailing the return to the wrong address.
- Failure to use a postage stamp on the envelope.

*Reprint from the January/February 2013 Grande Gazette*



## Rock & Roll Quiz Answers

from page 27

- |        |         |         |         |
|--------|---------|---------|---------|
| 1. (D) | 7. (D)  | 13. (D) | 18. (C) |
| 2. (B) | 8. (C)  | 14. (A) | 19. (C) |
| 3. (B) | 9. (B)  | 15. (D) | 20. (A) |
| 4. (A) | 10. (A) | 16. (B) | 21. (A) |
| 5. (B) | 11. (D) | 17. (C) | 22. (B) |
| 6. (B) | 12. (A) |         |         |

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# VACATION CLUB

By David VanZant

First, let me wish each of you a Happy New Year! I know that you're reading this in March, but as I wrote it in January, it seemed appropriate, and at the very least, it's sincere. I hope that everyone read the great accounts of our transatlantic cruise in the last Gazette and see the advantages of traveling with friends and neighbors.

Our meeting on January 15th was attended by approximately thirty would-be travelers, including several from Little Mill for a presentation by Collette travel. The presenter, Kevin, gave us an overview of two escorted trips for the coming fall.

- **South Dakota** - September 1 through 7, centered in Rapid City with day trips to Mount Rushmore, Custer State Park, the Crazy Horse Monument and Badlands National Park as well as the towns of Deadwood, Spearfish and Hot Springs. Learn about the "Native American" culture and add to your knowledge of the "Wild West" with its colorful characters and the history of gold mining in the area. Visit the Black Hills Wild Horse Sanctuary where over 400 wild horses roam, much as they did 300 years ago. The cost is \$2,019 per person and includes all air fare and transfers.



- **Pacific Northwest & California** - September 27 through October 4 beginning in Seattle and ending in San Francisco with stops in Portland, North Bend, and



Eureka. See Mount Rainier, visit Mount St. Helens and Mount Hood, and the beautiful Columbia River Gorge, and Willamette Valley. Shop in trendy

boutiques, ride through the grandeur of the giant Red Woods and spot wild life along the way. Finish your West Coast adventure with dinner at "Fishermen's Wharf" in everyone's favorite "City by the Bay". The cost is \$2,649 per person and includes all air fare and transfers.

And don't forget our Celebrity Bermuda cruise in May and June. Ruth and I will be going on the May 17th cruise and also the New England and St. Lawrence Seaway cruise in October. Information for each of these trips is in the Clubhouse or contact Marie at "Preferred Travel" (609-645-8000) for questions, details and reservations.

Our next general meeting will be on March 19th when we will be discussing river cruises in both the USA. and overseas.

## Vacation Club Call For Help

If you are a "TECHIE" then we need your expertise to help us learn how to connect the presenters computers to our beautiful TV. We've had to go to a plan "B" at our last two meetings which gave us a less than perfect screening of the destinations and opportunities.

Presenters show-up with a variety of computers and with less technical skill that we possess. We believe that we have the right variety of cables and understand how to work the TV. Yet to date, we have been unable to make it work. If you think that you have a solution, please help us by contacting me, David VanZant, at 708-224-7838.

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# More from New Year's Eve





# VGEM SNOWBIRDS



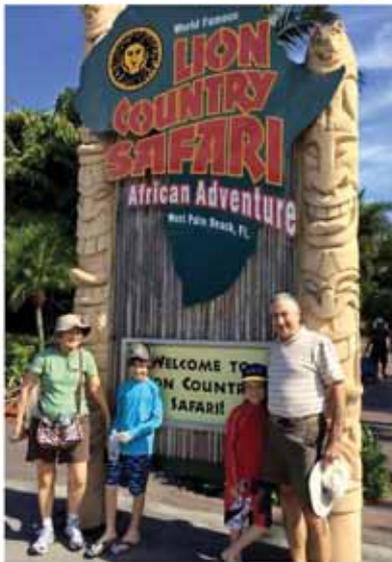
*By Tom Santucci*

In the March/April Gazette 2013, an article on snowbirds was the result of an email to me from Lynne Atkinson who got to thinking about other VGEM residents who were snowbirds and wondered what they were doing in their "southern communities", Well, Lynne's thoughts lead to that article. Another result was that Marlene and I started searching the Internet for a Florida rentals that resulted in our becoming snowbirds in 2014. What a great decision!

Well I decided to do another such article and solicited photos from VGEM Snowbirds in the cover email electronically distributing the January/February 2015 Gazette. I was hoping for more pictures but perhaps other snowbirds do not want to appear to gloat over the Gazette readers in colder climates. Those of us who are pictured simply wanted to share our experiences with our chilly neighbors "up north".



*Andy & Lynne Atkinson  
love Vero Beach*



*Sandy & Dan Farbman  
are on safari with their  
grandsons*



*Dennis & Marsha Goldberg take a  
"selfie" with former VGEM favorites,  
Ken & Gwen Szyarto, in Boca Raton*



*CP Perfetti's  
Florida office*



*Joyce & Ken  
Conley at the pool  
in Fort Myers*



*Tom & Marlene Santucci*



*Kathie Perfetti & Marlene  
Santucci at the Mullet  
Festival in Goodland, FL.*



*On Marco Island,  
Kathie overlooks  
the Gulf of Mexico*



*Marcie Goldman, Marlene, Brenda Fishman, Audrey  
Kaufman & Sheila Solomon on Marco Island*

# Happy Birthday!

## March 2015

Tom Santucci	3/1	Mary Musser	3/17
Joan Arancio	3/3	Linda Salierno	3/17
Ed Werleman	3/3	Sydney Yacovelli	3/18
Nancy Wittland	3/3	Paula Girard	3/20
Mary Lou Johnson	3/4	Colleen Krehel	3/21
Kathy Reed	3/5	Adele Prochaczek	3/24
Ken Conley	3/6	Lin Lieberman	3/25
Marsha Goldberg	3/6	Fumi Ditzel	3/26
Carlo Melini	3/6	Gary Hanson	3/26
Peg McGowan	3/8	Doris Lewis	3/26
Dennis Perna	3/8	Ilene Schein	3/26
Marion Girard	3/10	Norman Meyers	3/27
Kathy Krattenmaker	3/11	Joe Stroup	3/27
Walter Sobkiw	3/11	Mary VanHorn	3/27
Barbara Green	3/12	Carlos Urbina	3/28
Joe Schwartz	3/12	Jeannie Eckard	3/29
Tony Morris	3/13	Jack Williamson	3/29
John DeLucca	3/14	Diane Gottman	3/29
Alan Duggan	3/14		
Donna Corbett	3/15		

## April 2015

Mary Krehley	4/1	Aggie Henry	4/12
Anita Wenzke	4/1	Lynnda Golin	4/14
Glenn Sheeler	4/2	Mary Baldini	4/16
Joe Carluccio	4/3	Patricia Gentile	4/18
Fred Moderski	4/4	Shirley Lerner	4/18
Dan Farbman	4/4	Jim Roche	4/18
Beverly Fontaine	4/5	Victor Trabal	4/20
Ruth Sideman	4/6	Jeanette Kardon	4/22
Shirley Walters	4/6	Lynne Hearn	4/23
Joanne Zink	4/6	Joseph Varallo	4/23
Annette Black	4/9	Marsha Kaneff	4/24
Mark Eisenstein	4/9	Charles Stapler	4/24
Phyllis Solomon	4/10	Mildred Hodson	4/30
Kimberly Werleman	4/10	Carol Moderski	4/30



# Happy Anniversary!

## March 2015

Melvin & Lena Goldberg	3/3
John & Jane Narke	3/13
Charles & Elaine Stapler	3/13
Jim & Pam LoBue	3/17
Tom & Marion Girard	3/18
Herb & Bobbi Green	3/21
Lou & Lynnda Golin	3/22
Mike & Dottie David-Wilson	3/26
Ken & Bernice Rappoport	3/26

## April 2015

Bob & Terry Stevens	4/1
Fred & Virginia Campo	4/6
Dan & JoAnn Montagna	4/7
Steve & Janice Weiner	4/7
Jack & Diane Mays	4/11
Gerald & Barbara Baressi	4/17
Gary & Kathleen Hanson	4/17
Alan & Lynne Hearn	4/19
Victor & Janet Trabal	4/24
John & Doreen DeLucca	4/29
Rich & Peg McGowan	4/30



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