# KINGSFIELD NEWSLETTER

# **SIXTH EDITION**

December 2003

# FROM THE PRESIDENT



It continues to be an unusual year for weather. Snow, rain and unbudgeted but necessary items have hurt our expenses. The benefits have been lush green grass and nice looking flowers & plantings. Our November 12<sup>th</sup> meeting presented the 2004 budget, as approved by the Board. This budget reflected two full years of a good learning experience. We had hoped to avoid an increase in the monthly fee, but fiscal responsibility prevailed. We hope you will agree. David has worked hard on the requirements for the Capital Reserve.

The Board has been lenient about the rules and the imposing of fines for violations. By the way, if you planted bulbs or flowers in the "street" trees, be sure to remove them before frost sets in. If you have bulbs, they should be removed, as they are *not* approved. The Board has tried to use common sense regarding deviations. We believe the rules are there to stop residents from doing anything to or around their homes that will cause a neighbor a problem, reduce the resale of the homes in our community, cost the Association money, increase our liability, etc. We have had several instances of violations, mostly

doing work without a request. We are not looking to impose fines; however, you should realize you are part of a community association and should not place us in a position to fine.

The ever-present dog problem continues. With regularity, a small dog is soiling the walking path and the owner is not cleaning up. If anyone, particularly those living along the path, can give us a description, time of day & type of dog, it may be of help locating the offender.

The Social Committee pulled off another great pig roast. They should be congratulated. How they missed the storm is a mystery. Good planning, I guess? Next is the holiday dinner party. Hope to see you there?

Something to think about: "You can't see the future through a rearview mirror". - (Peter Lynch) But, you should learn from the past.

Joe Stingle

# FROM THE BOARD

#### **About Insurance:**

The Board has increased the Association's Liability coverage and added a higher Umbrella to \$15,000,000. We strongly recommend that you have an umbrella added to your homeowner's policy. They are usually inexpensive for

the amount of coverage provided. Our attorney has asked the Township to remove any requirements for us to be responsible for the bridge on North Penn Water property, as the walking path continues off of our property. This is a liability we do not need or want.

The Board would strongly recommend that each homeowner look carefully at their homeowner policy and consider obtaining an Umbrella policy, if you do not have this extra coverage as an attachment to their current homeowner insurance property. Umbrella policies are usually not a very expensive add on to the existing policy. You want to ask if your current Umbrella policy will cover any <u>liability assessments</u> that are assessed to you by the Association after the Association policy limit has been exceeded by an award of the court.

You should also inform your insurance agent that you live in an Association Community and request an Association rider. Not all insurance companies offer this rider yet, however they are becoming more popular. This rider should be a nominal or no cost add on and will officially notify and acknowledge that your insurance company records your residence as part of an Association.

If you need clarification, contact a Board member. We cannot advise you; however, we can clarify the above.



## **About Open Board Meetings:**

The Board proposes to have these meetings every other month, except when April and November are required. Important issues or decisions will require scheduling, as needed. The Township building will be our meeting place on Wednesday evenings as long as they have no other commitments. Be sure and read the minutes where we always announce the next regular meeting.



#### **About Snow:**

There is some good news concerning the upcoming snow removal season. Our Contractor has agreed to snow blow our recently sealed driveways. If you recall last year we experienced some driveway scraping during snow removal. This year a large "skid steer mounted snow blower" will be used for the driveways. We have negotiated to have the driveways snow blown and our Contractor has agreed to purchase this equipment in exchange for a three-year contract.

There is one drawback. Because of insurance reasons, if a car is parked in a driveway during snow removal, the driveway will not be cleared. A resident will have two options:

- 1. When the street is cleared, dig out and move your car to the street or overflow parking area. Our Contractor has agreed to make a last pass through the development after all the snow has been plowed looking for driveways where the cars have been moved.
- 2. In anticipation of a storm, park your car in the overflow parking areas. It will be the residents' responsibility to dig out and

promptly move their car to their cleared driveway from the overflow parking areas to permit the snow removal from this area. For those of us with two cars this is a great reason to clean out the garage and make room inside for both. If we have a repeat of last year it would be better to park one in the garage and drive the other to Florida and spend the winter there.

This year marking flags will be placed on the fire hydrants for the snow season.

#### **Another Snow Removal Note**

Some residents have holiday decorations around their homes that have electric cords going to the decorations. Some of these electric cords are crossing the front walks going to the front door or across the driveways. Derstine has requested that in the event of snow, the residents remove these electric cords before they snow blow the walks and the driveways. They are concerned that the electric cords could get entangled in the snow blower equipment and cause damage. They are also concerned that the snow blower operator might get electrocuted. Derstine will not be responsible for any damage to any electric cords or decorations that are too close to the walks and driveways.

Remember that the Homeowner Manual states that all holiday decorations must be taken down "fourteen days after the holiday".

Rick Cline, David Fazio, & Joe Stingle

# **SOCIAL COMMITTEE**

About 70 residents and friends of

Kingsfield came out to our second annual Pig Roast in mid- September. All had a really fine time. We had pork, side dishes, and desserts a-plenty (as well as soda and beer) but mostly we had a fun time getting to know one another a little better and sharing a beautiful Saturday afternoon and evening.

We had a number of enthusiastic and energetic golfers sign up for our Fall Golf Outing. As has become our custom, we gathered together at the Brookside Restaurant apre golf and had a lot of laughs, mostly directed at ourselves, and shared prizes according to our team's results. We all agreed that we could have played better, but no one complained about not having enough fun. Wait until next spring.

The Kingsfield Ladies Lunch Bunch meets every third Tuesday of the month. The luncheons are held at restaurants conveniently located in the area. More than 25 attended the last luncheon. If you would like to "do lunch" with us, this is a nice way to meet your neighbors.

The Ladies Bridge Group meets every other Monday of the month. We now have six bridge players and are looking for two more to join us. If you are interested in learning to play bridge or need a refresher course on bidding and playing, we will be ordering instructions books. We will learn, review and play at our weekly games.

If you are interested in the Lunch Bunch, Ladies Bridge or Bridge lessons, please call Fran Nikles at (215) 721-4958. Also, call Fran if you are interested in the possibility of starting a couples Poker club, a couples Bridge club, or Ladies craft Potpourri, i.e. scrap booking, quilting, and sewing.

As you already know from the flyer you should have received very late in October, we are planning our Holiday Party once again at the Bay Pony Inn for the evening of Sunday, December 7<sup>th</sup>. We are planning a cocktail/social hour starting at 6:30, to be followed at 7:30 by a five-course dinner and dancing. The previous dinners have proved to be very enjoyable for the attendees. We hope you'll come this year and celebrate the season with your Kingsfield neighbors.

# **SUNSHINE COMMITTEE**



The Sunshine Committee is a group of Kingsfield residents who would like to help their neighbors when a need arises. We will send cards and offer other expressions of caring and concern. Meals, transportation, and light home chores will also be available.

Please remember if you or your neighbor has a need of a helping hand or other expressions of concern let us know by calling any one of the following persons:

Chairperson: Joan Pierce 215-721-4658 Cards & Visits: Freda Cybularz 215-799-2367 Meals---Maggie Huber 215-723-8276 Home Chores: Chuck Antell 215-799-0253 Transportation: Chuck Antell 215-799-0253

All homeowners can assist our efforts with a monetary donation to help defray the cost of cards, plants, and postage. Gifts may be sent or given to

Freda Cybularz, 269 Kingsfield Dr. Thank you for your support.

You will be receiving info about our Holiday Charity, look for the information in your mailbox soon!

### **BOOK CLUB**



The Book Club is currently reading The DaVinci Code by Dan Brown. Our next meeting will be at Joan Pierce's home on Dec. 8th at 7:30pm. We would welcome new members. Call Carole Wuest at 721-4949 if you're interested in attending our next meeting.

# **GOVERNACE COMMITTEE**

If anyone has concerns regarding the official documents of the community, please submit questions to the Governance Committee by March 1, 2004. The members are Ruth Schiller, Ed Wuest, Sam Pierce, and Joe Stingle.

# HELP NEEDED

Sam Pierce has completed his service as chairperson of the Kingsfield Social Committee. Thank you Sam for your leadership. Now that Maggie Huber is the chairperson of this Committee she has chosen to relinquish the coordination of trips for Kingsfield. We are looking for someone who will continue the planning of trips. If anyone in the community is interested in doing this, please contact Maggie Huber at 215-723-8276 for information

Also, Peggy Moyer lost her coat at the Holiday Party on 12/7/03. If anyone mistakenly took it, please give her a call at 215-723-3975.