

The Winter Newsletter

February 2011

Chapman Place Trustees

Charles Bartlett—Trustee
 Ardelle Bedford—Trustee
 Dave Cucchiara—Treasurer
 Marion Duclos—President/Sec'y
 Luciano Miletta—Trustee
 Mary Elizabeth Moore—Trustee
 Linda Novelli—Vice President

MEETINGS AT THE CLUBHOUSE
 6:30 p.m.

Tuesday, March 8, 2011
 Tuesday, April 12, 2011
 Tuesday, May 10, 2011

Residents are invited and encouraged to attend these meetings.

Chapman Place Office Hours
Monday & Wednesday
10 a.m.—1 p.m.

Preparing for the Future

By Marion Duclos

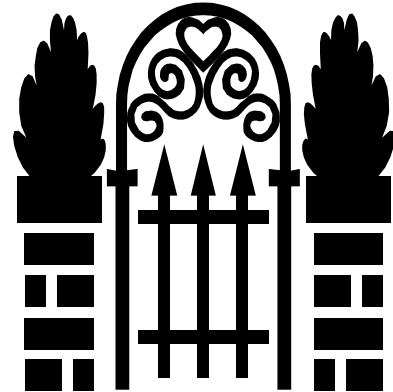
A community is more than its buildings and bank accounts. While our fiduciary responsibility is to protect, preserve, and enhance property values, my passion has also been to foster community spirit with resident involvement. The physical and fiscal health of Chapman Place attests to the fiduciary success. The Welcome Packet, sign boards, quarterly Newsletter, Website, First Friday Social and Pool Party all help to elevate our status among condo associations.

We currently enjoy a full seven member Board of Trustees, many of whom have served multiple terms. Three terms end in November (Charlie, Linda, Mary Elizabeth) and four terms end in November 2012 (Ardelle, Dave, Lucky, and Marion). Gary's current contract ends in 2012 as well.

It's important for all of us (including you!) to begin thinking about our long term future. In September 2003, we embarked on the adventure of "self-management". After a lot of intensive work by a few very ambitious volunteers, we hired a "maintenance man" in the spring of 2006. Gary's position quickly escalated to a variety of responsibilities for the day to day operations of Chapman Place. The Trustees continue to set the direction and conduct the business of the Association. We are assisted in the office by MaryAnn and receive professional guidance from our accountant and attorney.

It's true that most volunteers become involved because they want to make a difference. By being engaged in our environment, we automatically become involved and can make a difference. For example, if we are observant of our neighbors' normal activities, we may become aware when there is an irregularity thus establishing our own "neighborhood watch" network. Also, if each of us reads, understands and follows the covenants of our condo documents, we can eliminate fines and reduce tensions.

Chapman Place is a member of the New England Chapter of *Community Associates Institute*, a national organization which is "the largest professional association and leading source of information and guidance for managers and volunteer leaders". The Chapter provides publications and seminars (see link on our website). In addition to helping Trustees, they believe educating homeowners leads to more prosperous and safer communities...a win-win situation! They offer local seminars, workshops, and a conference/expo. The fall expo is a great source for new ideas, solutions to old problems, networking and inspiration. There is a large exhibit hall of vendor booths, free professional consultations, panel discussions, and a free breakfast and lunch. When talking with other attendees, it's immediately evident that we all seem to struggle with common problems.



This event is open to you and highly recommended, especially if you are interested in becoming more involved in the community or if you are considering running for election to the Board. These are also material at the office for your use.

Contributions from unit owners:

- 1) If you receive mail that is not yours, please either put it in the "out going" mail slot so that it can be re-delivered or better yet, drop it off at your neighbor's door. A nice way to say hello!
- 2) When there is a clubhouse rental (notice is on sign-board), please try not to use the parking spaces. These are for the guests.
- 3) When clearing snow, please don't throw snow into your neighbor's walk/drive.

HO-6: Why Condo Owners/Renters Need Their Own Insurance Policies (excerpted from April 2010 *Condo Media*)

If you are experiencing water leaks from ice dams, THIS is why you have your own insurance! Although the Master Policy is the primary insurance, the Association has a \$ 10K deductible and depending on the number of incidents reported, each unit will share a percentage of that deductible as well as a percentage of any payout. It is very important that you contact your insurance company immediately. The Association is responsible for fixing the structure, you are responsible for repairs to your unit.

While the Association's Master Policy may provide for some coverage for certain damage to fixtures, cabinets, etc. within a unit, there are still many uninsured risks.

- Liability-should a guest in your home be seriously injured and file suit against you, the master insurance policy would respond only to claims in the common area. If you have no insurance, you would have to pay to defend the suit and pay any settlement or judgment.
- Property Damage-loss of personal property within the unit is not covered under the master policy (and paintings, jewelry and other items may be insured only by a rider to your individual HO-6 policy). Some master policies pay only for the original fixtures that were there when the developer sold the unit, so it's very important that you submit all upgrades and home improvements (over \$1K) to the office for your file.
- Deductible-our current master policy deductible is \$ 10K which could be financially severe for you. If you have an

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Book your parties at the Clubhouse by calling #978-537-8041
www.chapman-place.com



To report a gas leak/odor call 800-231-5325

SNOW UPDATE
PAGE 3 AND 4

Welcome to the many new unit owners at Chapman Place!

Be sure to review the "Welcome Packet" and call the office with any questions you may have.



Editor's Note: *These Minutes are abbreviated for publication in the Newsletter and on our website. Any member of the Association may review the Minutes in their entirety at the office.*

11/9/10 Synopsis

Attendees: Marion Duclos, President/Secretary; Linda Novelli, Vice-President; Dave Cucchiara, Treasurer; Charlie Bartlett (excused at 8:15); Ardelle Bedford; Luciano Miletta (medical absence); and Mary Elizabeth Moore

Motion by Linda, second by Charlie, passed 6-0-0 to accept the October 12, 2010 Regular & Executive Board Minutes.

Visitors: Gary Zimmerman, Community Administrator; John Caron, U175; Valentin Maldonado, *Continental Construction Group*

Maintenance:

Brief discussion about what style pump to have on hand for water emergencies. Material provided for new style garage doors (good, better, best). **Action** for Gary, Mary Elizabeth, and Marion to work on a packet offering three options to homeowners. **Action** for Gary to order (10) more panels (they are being discontinued at the end of 2010). Fire alarm testing is complete with 100% access. External chimney inspections have been done. Notifications to units will be sent if further action is required. Garage door letters to be updated; committee to do another walk around. Mary Elizabeth approved additional work by *Continental* at B14 for window leaks and fascia repair at B19. **Action** for Gary to verify diverter has been added at B20.

Action for Gary to schedule garage door panel replacements at B12 as soon as possible.

Bids & Contracts:

In response to discussions regarding concerns for the lawn care, Jason sent a letter outlining his intentions to increase the fertilizing to a six-step process, providing more protection against crabgrass and dandelions. They will also attempt to reduce the number of divots caused when rotating the mowers. Valentin attended to explain the error in estimating the number of squares required for B20 and B22. **Motion** by Marion, second by Dave, passed 4-2-0 to split the cost with them. **Motion** by Linda, second by Charlie, passed 6-0-0 to pay an additional fee to install flexible pipe on the inside of each of 18 vents. Seven squares on B20 are being replaced by *GAF* due to a factory defect.

Treasurer Report:

Balance Sheet: Assets \$ 601,792.74; Liabilities & Equity \$ 601,792.74. **Motion** by Linda, second by Dave, passed 5-0-0 to move \$ 9K from G/L 9935 to G/L 7010 due to a 20% increase in the Master Policy insurance package. **Action** for Marion to finalize the budget and enter into TOPS. **Motion** by Marion, second by Dave, passed 5-0-0 to reimburse Charlie \$ 41.32 for paint.

Office Reports:

Various correspondence reviewed and actions given: U95, U117, U175 x3, U142, U223. There were (3) bed in basement, (3) damaged garage door, and (4) parking notifications and (2) parking fines sent from CC&R.

12/14/10 Synopsis

Attendees: Marion Duclos, President/Secretary; Linda Novelli, Vice-President; Dave Cucchiara, Treasurer; Charlie Bartlett (excused early); Ardelle Bedford; Luciano Miletta (arrived late); and Mary Elizabeth Moore

Motion by Dave, second by Linda, passed 6-0-0 to accept the November 9, 2010 Regular & Executive Board Minutes.

Visitors: Gary Zimmerman, Community Administrator; John Ralston, U117; Belinda Bedele & John Yankey, U193

Maintenance:

Further efforts to improve roadway drainage at B19 were tabled until spring. **Action** for Gary and Mary Elizabeth to work with owner and tenant in B16 to find a better solution for venting the basement bathroom. **Action** for Gary to provide more details regarding the use of zinc strips on roofs susceptible to staining. Mary Elizabeth approved expenditures for: clubhouse furnace repair, three chimney caps at B2, gutter and siding repairs, mailbox light replacement, and additional work by *Continental*. **Action** for Gary to take photos of the rear exclusive use area at B23 for further discussion in January. Scheduling additional chimney caps was tabled to January.

Bids & Contracts:

Details for road bid were tabled until January; in the meantime, **action** for Board to review specs on file from previous projects. *J's Snow Removal* will be allowed to store equipment in the shed. Preliminary specs for perimeter fence at South entrance discussed: 6', solid, 5 1/2" wide picket, "mountain cedar" color (or equivalent), TimberTech (or equivalent). **Action** for Gary to provide more detailed material and pricing from various sources at next meeting.

Treasurer Report:

Balance Sheet: Assets \$ 540,196.68; Liabilities & Equity \$ 540,196.68

Office Reports:

Various correspondence reviewed and actions given: U120, U175. There were (10) chimney inspection; (3) fire testing; (1) damaged garage door, (1) debris and (5) parking notifications as well as (2) parking fines sent from CC&R. Special energy

Important Phone Numbers

| | |
|--|---|
| 6-D Certificate APPLY TWO WEEKS IN ADVANCE | Office #978-537-8041 Cost \$30.00 payable to Chapman Place Condominium Trust (\$50 if notarized). Drop in the clubhouse mailbox with closing date |
| Refinance Bank Forms | Have your bank or mortgage company fax to #978-534-4838 \$20 Bank form; \$ 25.00 CPC Documents. Must receive payment before information is released. |
| Accounting – Condo Payment | Office #978-537-8041 |
| Certificate of Insurance For Mortgage | Rodman Insurance Agency Sarah Hale, #781-247-7809 Fax #781-444-0090 or on-line at www.rodmanins.com userID: condo Password: certs |
| Rent Clubhouse Pick up Key | Office #978-537-8041 Contact Gary |
| Garage Light Out | Office #978-537-8041 |
| Non-emergency Messages | Office #978-537-8041 Please leave a message on the CPC answering machine and someone will respond as soon as possible. |
| Newsletter | Office #978-537-8041 cpctrust@verizon.net www.chapman-place.com |

saving offer from *National Grid* is available at the office. **Action** for Marion to put a flyer at the mailboxes, post on the website, and send via the email distribution list. Because the attic is a common element, if insulation is to be done by *RISE Engineering*, the office should be notified with a "Home Improvement Form".

1/11/11 Synopsis

Attendees: Marion Duclos, President/Secretary; Linda Novelli, Vice-President; Dave Cucchiara, Treasurer; Charlie Bartlett (excused early); Ardelle Bedford; Luciano Miletta (arrived late); and Mary Elizabeth Moore

Motion by Marion, second by Linda, passed 6-0-0 to accept the December 14, 2010 Regular & Executive Board Minutes

Visitors: Gary Zimmerman, Community Administrator

Operations:

Buildings:

Motion by Mary Elizabeth, second by Marion, passed 6-0-0 to hire *Northstar Construction* to replace chimney caps at B18. **Action** for Gary to invite Franny from *Allain Site Work* to the next meeting for an expert explanation of methods and options for the road/drainage project planned for 2011. Mary Elizabeth approved expenditures for fire alarm trouble call at B23 and mailbox light repair.

Grounds:

Synopsis and critique of first snow storm (December) with only five calls received due to missed walks/driveways. Due to strong winds and drifts, follow up plowing and shoveling was necessary as well as roof raking. Due to the high cost to remove the cement wall and reconfigure the landscape at the end of B17, Linda recommends we have Gary present options for fencing at the top of the wall as mandated by an insurance site survey (in lieu of major landscape change).

General:

Nineteen (19) general notices re: road obstruction; (4) parking violations and (1) parking fine sent from CC&R. Gary will install garage door panels at three units as soon as panels come in. Garage door panel will need to be replaced to get a clear 6D. Gary is testing the TOPS work order module and will meet with Trustees for training sessions. MaryAnn will enter work order requests into TOPS. Mary Elizabeth updated Gary's November satellite dish audit and will have MaryAnn make confirmation calls before any action is taken to remove abandoned dishes. Marion will verify gas log/gas insert list from New England Chimney Sweeps and verify that all files have certificates. FlexData records to be updated in TOPS for both audits.

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(continued from p. 1)

HO-6 policy with coverage A in appropriate amounts, that policy would typically pay the \$ 10K subject to the much smaller deductible under your individual policy.

- Avoid Gaps in Coverage-when obtaining insurance, you should make sure your policy dovetails with the master insurance policy.
- Renters Insurance-your landlord and/or condo association may have insurance, but it only protects the building structure, not your personal items. In addition to covering your personal property, if the home is unlivable for any reason covered by your policy, your additional living expenses may be covered. Liability protection is also included in renters policies.

From the Maintenance Corner

By Gary Zimmerman



Inspections of the buildings and grounds were done at the end of the lawn mowing season and repairs were made. Please be sure to notify the office immediately should you observe damage around your unit.

The snow removal crew has done a **great** job keeping up with this unusually snowy season and we sincerely thank them for their efforts. Thanks also to all of you have sent in your compliments. In order to clarify some misunderstandings about what we expect from them, I've listed some highlights below:

- 1) Clear the property on a rotating basis so the same areas aren't always cleared first to be fair to all
- 2) Main roads start at 2" accumulation
- 3) Driveways (to within a foot of the garage door), walkways, mailboxes, fire hydrants, clubhouse—less than 8" accumulation snow removal can be done at end of storm; for major storms (over 15") 2 or more phases of clearing should occur beginning at 8" of accumulation
- 4) Sanding/salt—as required and authorized
- 5) After snow stops, main roads cleared within 4 hours; driveways, walkways, mailboxes, fire hydrants cleared within 4 hours if less than 15" or cleared within 6 hours if over 15"

You must keep your driveway clear so that the bobcats can remove the snow. They are not obligated to return to clean up the mess after the car is moved. When you hear them on your street, prepare to move your car. We have reminded them that if they see you out there, they should come to you. **Unless you have an emergency, please be patient.** If they've missed your driveway by mistake, find them and tell them.

This email was sent by Marion to everyone with emails on file on Saturday, 2/5/11:

We currently have roof rakers, snow shovellers, and a crew of professional roofers on the property. This will continue into next week.

If you experience water leaks from ice dams:

- 1) protect your property...move items, cover with plastic, collect drips in buckets, do not use light if water is collecting around the fixture
- 2) notify the office at #978-537-8041 or cpctrust@verizon.net so that you can be added to the list that needs attention
- 3) contact your insurance company (take pictures)

If you have excessive snow build up:

- 1) clear snow away from the sliding door onto your deck or patio
- 2) clear snow away from your dryer vent
- 3) push snow off your deck

If you have ice on your walkway:

- 1) add sand or ice melt (there is both on the property for your use) OR you can buy light weight pellets at the store
- 2) use your garage as a means of accessing your unit

This *could* get worse before it gets better, so we ask everyone for your cooperation, assistance, and patience.

Interesting Quote: People who do most for others are always those who are called upon continually to do a little more and who find a way to do it. People go to them as to a bank that never fails.

Lucy Larcom

Vendors

Carpentry/General Repairs

Samsun Contracting 978-375-8069

Electrical

Page Electrical Corp. 978-537-8437

Windows & Doors

J.C. Vinyl Siding 978-537-6768

Plumbing

C&C Plumbing (C. Canning) 978-790-8214

Royal Flush Plumbing 978-597-1868

Garage Door Repairs

Overhead Door Co. of
Leominster 978-537-9932

Heating/Air Conditioning

Rite-Temp 774-696-0224

Air Duct Cleaning(Rotobrush)

Urraro Enterprises 978-537-7667

Security

Archer Security 978-537-9294

2010 Summary

| | | |
|---------|------------------|------------|
| Income | January-December | \$ 634,968 |
| Expense | January-December | \$ 639,595 |

* includes \$ 264,116 from Reserve Fund



Condo fees are due on the 1st of each month. When you do not pay your monthly condo fees, the Association is forced to send your account for collection. These fees are then added to your account. Please notify the office should you have any questions upon receipt of a monthly statement.

The information on your census is very important and necessary to conduct the business of the Association. Please be sure you notify the office if there are **changes to the census form** such as a new car, phone number, or email address. Also be sure you have listed a **contact** in case we need to gain access while you are away. We are accepting keys.

Everyone should have Homeowners Insurance per our Insurance Resolution mailed June 2008. If you have any questions, please contact the office.

Kim Smith will take care of your needs while you are away from your condo...pets, plants, papers, etc. Call her at 978-534-1524

(Synopsis continued from p. 2)

Action for Gary to re-activate the anti-virus software through *Verizon*. A small number of areas around the property suffer from severe wind drifts. Mary recommends we photograph these locations and consider placing trees and/or fences to reduce the drifting and possibly consult an engineer for suggestions.

Office:

Various correspondence reviewed and actions given: U95. Responses from owners for the *National Grid* promo received at the office were forwarded. The Certificate of Insurance is on file for *RISE Engineering*. **Action** for Marion to find out if the same crew will come for each audit and to instruct them to contact Gary upon arrival if insulation is being installed. **Action** for Marion to request an adjustment to the 2010-2011 premium for Workers Compensation based on anticipated projects budgeted for 2011.

Financials:

Balance Sheet: Assets \$ 540,347.03; Liabilities & Equity \$ 540,347.03. **Motion** by Mary Elizabeth, second by Dave, passed 5-0-1 to reimburse Marion \$ 33.99 for the outdoor literature box mounted at the clubhouse.

Changes are Inevitable

By Marion Duclos

The Trustees are sensitive to the fact that some people who live at CPC may need support services that we are not currently structured to provide. These people often rely on family members, friends and even neighbors for help. **(Are there any teenagers here who are interested????)**

Extra services would require more staff and a larger budget. The Trustees and the full membership of the Association may need to re-evaluate how to manage an "aging in place" population as time goes on.

A condo is not an apartment, the Board is not a landlord, and owners share responsibilities and cost of maintenance. Let us work together in order to enjoy this beautiful community. There are 197 residents at CPC... we ask for your support and patience!

See front page of November 2010 Newsletter...if you have not cleared your deck/patio, we may not be able to rake the roof. Any damage to your personal property will be your responsibility.

Recycling & Trash NEWS:



WATCH THE SIGNBOARDS FOR SATURDAY PICK UP DUE TO HOLIDAY OR SNOW

President's Day, February 21
Trash Pick Up Saturday, February 26
Patriot's Day, April 18
Trash Pick Up Saturday, April 23

See 8.1 in Rules & Regulations for trash tote times...no earlier than 1 hr. before dusk the night before and brought in by 8 pm after pickup. Tote shall remain in the garage except during these times.
PLEASE BAG ALL TRASH.

For those who do not find it necessary to use a tote, please do not put the bag of trash out until the day of pickup. There are animals which tear open the bags and leave trash strewn all around. Recycle pickup day is Wednesday and is now "single stream" which means there is no need to separate the paper from the plastic/glass/cans. It is important to clean and consolidate the items and to NOT put any plastic bags in the recycle totes. Please cut cardboard to fit inside the tote.

Most everything can be recycled; however, check out the stickers on the totes to confirm acceptable items for the tote program. If you have other items to recycle, please contact *Fiore Trucking Recycling and Disposal*, 150 Benson Street, Fitchburg #978-353-3193. If you have bulk items for disposal, please call *Allied Waste* at #800-442-9006.



Grill Hat.....
Total accumulation
in Leominster to
date is: 69.3 inches



"Grease"

February 18-20, 2011
The Hanover Theatre
Worcester
877-571-7469

"An Evening with Garrison Keillor"

March 6th
The Hanover Theatre

"Lord of the Dance"

March 13th
The Hanover Theatre

"Giselle"

Performed by the *Russian National Ballet Theatre*
April 4th
The Hanover Theatre

"Get a Life!

Sane Wisdom for an Insane World"

Loretta LaRoche
May 6th
The Hanover Theatre

When life hands you lemons....

To freshen your garbage disposal, fill it with ice cubes and slices of lime or lemon. Run cold water while the disposal is on for about 30 seconds. The ice will sharpen and clean the blades and the citrus will release a fresh scent.



Check out the Community Bulletin Board at the Clubhouse and the **BUY-SELL** feature on the CPC website at www.chapman-place.com
Add your own items directly on the website and turn unwanted items into cash!



First Friday Social
Clubhouse at 6:30 p.m.



March 4th A-L Appetizers M-Z Dessert
April 1st M-Z Appetizers A-L Dessert**

****watch the sign boards for updates or cancellations****

The Social Committee is seeking guest speakers for these events. Please contact a committee member with topics or activities of interest.