

# The Mid-Year Newsletter

June 2009

## 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 CLUB-  
 HOUSE  
**6:30 p.m.**

Tuesday, July 14, 2009  
 Tuesday, August 11, 2009

Residents are invited and en-  
 couraged to attend these  
 meetings.

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

## *The State of the Chapman Place Condo Association*

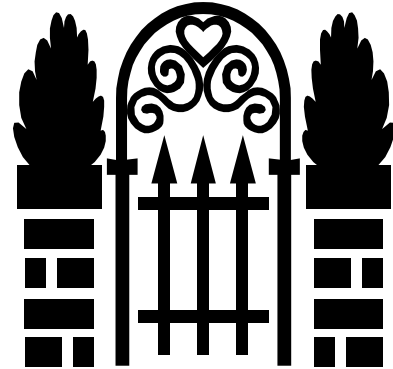
By Marion G. Duclos

An article in the May 23 **Boston Globe** caught my eye: “*New Rules on Condo Loans Hindering Some Buyers*”. I wanted to take just a moment to reassure you that even though we have experienced a few unfortunate circumstances with neighbors who have been subject to foreclosure, the number is small. We never know when our circumstances may change, especially as it relates to employment and thus some of us may be vulnerable in this current economic crisis. The Trustees are very aware of the need to be conservative in our spending so that no increase in fees is necessary. We cannot, however, forego important maintenance and other capital improvements as we strive to keep the property values as high as possible. The general real estate market under the current conditions has resulted in a reduction of the selling prices and foreclosures do effect the appraisal values. We believe this trend will begin to turn around as the economy “rights itself”.

There are five major areas of concern for the lender, all of which **we surpass by a wide margin:**

- 1) at least 51% of the units owner occupied
- 2) association has an “adequate” budget
- 3) budget contains line item allocating 10% of annual revenues to reserves
- 4) available funds equaling the deductible under master insurance policy
- 5) no more than 15% of common area fees delinquent by more than one month
- 6) borrowers must have “walls-in” insurance that covers fixtures, equipment, and other personal property

We are extremely proud of the current status of the Association along with the condition of the buildings and grounds. We encourage your participation in keeping Chapman Place a premier property and desirable community.



***Featured Profile*** by Marion G. Duclos

**Helen Phaneuf** has resided at Chapman Place since 1988 and enjoys her condo along with “Zach”, her beautiful Maine Coon cat. Having celebrated her 91<sup>st</sup> birthday on May 13<sup>th</sup>, there isn’t much Helen hasn’t done. Her early years were spent in Boston at hair dressing school and working in the city. During the war, she was an inspector at a defense plant, work she very much enjoyed. She conducted her own business as a licensed hair dresser from four homes over the years. After her husband passed away in 1974, Helen traveled and two years later got her driver’s license which opened a new world to her, including volunteer work. Her love of the ocean took her to Ipswich and York Harbor where she spent many summers volunteering at local hospitals. She recently retired as the Secretary of the Leominster Chapter of the AARP after serving more than 18 years. No doubt you have seen Helen at the Admissions or Information Desks at the *Leominster Hospital* where she has volunteered for over 21 years and was **recently feted for completing over 5500 hours of service!** Helen, a petite and spunky lady, is delightfully funny and continues to be active in the community.



A Happy & Safe  
 4th of July to  
 All!!

CHECK OUT THE NEW WEBSITE  
 AT  
[WWW.CHAPMAN-PLACE.COM](http://WWW.CHAPMAN-PLACE.COM)

Book your **parties** at the  
 Clubhouse by calling  
 #978-537-8041



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

**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.



**Welcome!**

**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.*

### Synopsis 4/14/09

**Attendees:** Marion Duclos, President/Secretary; Linda Novelli, Vice-President; Dave Cucchiara, Treasurer; Charlie Bartlett; Ardelle Bedford; Luciano Miletta; and Mary Elizabeth Moore

**Motion** to accept the March 10, 2009 Regular & Executive Session Board Minutes was made by Dave, second by Linda, passed 7-0-0.

**Visitors:** Gary Zimmerman, Community Administrator; Mostafa Badry, Unit #139; Kerstin Carr, Unit #213

#### Maintenance:

Per Gary, Buildings #6 and 7 fire panels are now on the Clubhouse loop; new sign posted stating what is recyclable; damaged trees and debris removed from behind Buildings #9, 11, and 26. Stumps left from ornamental trees damaged in December were ground. Minutes from the 3/31-4/7/09 *Maintenance Committee Meeting* were reviewed. MC recommendations: **Action** for Gary to continue to seal driveways; investigate replacement of fence behind Unit #167 and small section next to Bldg. #4 (perhaps using parts from the privacy fence inventory for this small area). **Action** for Gary to use light weight green vinyl fence (4' high) for recycle area as seen in sample. Continue with plan to move attic heat sensors to within NFPA standard, scheduling a few each year when attic devices are tested. **Action** for Gary to purchase building code book. **Motion** by Marion, second by Mary Elizabeth to amend contract with *Samsun* for stoop project to include additional \$ 21/yard for increase in cement cost, passed 7-0-0. Trustees approved Gary's front and rear landscape plans for the future.

#### Bids & Contracts:

**Action** for Gary to get bids on options to make lawn and embankment safer at Unit #87. **Action** for Gary to get cost for clearing more brush from behind Buildings # 9 and 11.

#### Treasurer Report:

Balance Sheet: Assets \$ 565,414.34; Liabilities & Equity \$ 565,414.34. **Action** for Linda to combine the two DCU CD's for better interest with renewal in August 2009.

#### Office Reports:

**Action** for Anne-Marie to hold out \$ 6K from snow contract for final repairs. CC&R report reviewed. **Action** for Mary Elizabeth to discuss ticketing procedure with Archer. Suggest they turn in any tickets found on the ground and if they can identify unit, they will put a note on the report and a fine will be assessed. We do not wish to initiate use of sticky tickets at this time. Various correspondence from and to unit owners was reviewed and actions assigned.

### Synopsis 5/12/09

**Attendees:** Marion Duclos, President/Secretary; Linda Novelli, Vice-President; Dave Cucchiara, Treasurer; Charlie Bartlett; Ardelle Bedford; Luciano Miletta; and Mary Elizabeth Moore

**Motion** to accept the April 14, 2009 Regular & Executive Session Board Minutes was made by Linda, second by Dave, passed 7-0-0.

**Visitors:** Gary Zimmerman, Community Administrator

#### Maintenance:

Per Gary, speed bumps and visitor parking lines have been painted (except at Bldg. #19 which is scheduled for new pavement) and Bldg.#14. Various repairs from snow removal damage have been made. **Motion** by Marion, second by Linda, passed 7-0-0 to reimburse U99 \$ 58.50 for repairs made to the garage door. This amount will be withheld from the final payment to the vendor. Termite stations have been inspected and the entire property sprayed for ants. Spring cleanup is complete; drainage project at Bldg. #24

#### Interesting Quote:

*"Some people dream of worthy accomplishments while others stay awake and do them."*

Unknown

## Important Phone Numbers

6-D Certificate <b>APPLY TWO WEEKS IN ADVANCE</b>	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 <a href="http://www.rodmanins.com">www.rodmanins.com</a> userID: condo Password: certs
Rent Clubhouse Pick up Key	Office #978-537-8041 Contact Gary
Garage Light Out	Office #978-537-8041
<b>Non-emergency Messages</b>	<b>Office #978-537-8041</b> <b>Please leave a message on the CPC answering machine and someone will respond as soon as possible.</b>
Newsletter	Office #978-537-8041 cpctrust@verizon.net <a href="http://www.chapman-place.com">www.chapman-place.com</a>

is complete by contractor, further site work to be done when patios are finished. Transition to the new fire alarm has been completed up to Bldg. #14 and six more fire panels have been replaced. Upgrade must be complete by end of year. April conference with *SPS* was to determine remedies for water leaks at ice dams on newly replaced roofs. May 5<sup>th</sup> *Maintenance Committee Meeting* Minutes reviewed. Recommendations: monitor areas with water issues; contact *SPS* with proposal to change pipe boots; add waterproofing with *Grace Vycor Plus* at problem locations. In addition, we will propose they remove upper gutters above the shed roof, install new fascia; cut, cap and install a small section of gutter over the walk, and caulk inside corner at designated areas. *Surfside Pool* will replace the light in the pool. Immediate priorities for Gary are fire alarm, irrigation, and opening the pool. Landscape tree replacements tabled. **Action** for Linda to contact City Hall to verify the need for a building permit when putting in new windows.

#### Bids & Contracts:

Specs for garage floor repair, steps, wall, patios and paving still being worked on for final submission to contractors. Proposal from *Dandini* for asphalt patch work tabled for more details. **Motion** by Marion, second by Charlie, passed 7-0-0 to proceed with removing trees damaged in the December ice storm, clearing brush, and grading behind Bldgs. #9 and 11. Proposal from *Dandini* for trenches for mailbox light at Bldgs. #2, 12, 15, and 23 was tabled for addition of electrical information. *J's Lawn Care* submitted an invoice of \$ 300 for unforeseen costs to remove sand (due to pushing snow further onto the lawns) which was denied by the Board. Due to confusion regarding the use of a 21" mower on the front lawns, the Board requested the service be suspended. We will inquire about treatments against dandelions in the lawn and weeds in the mulch.

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I'd like to thank Glenn Smith, a member of the Social Committee for providing this month's special insert promoting the Summer Pool Party. Nice job. (mgd)

(continued from p. 2)

#### Treasurer Report:

Balance Sheet: Assets \$ 571,790.38; Liabilities & Equity \$ 571,790.38.  
Action for Gary to combine TOPS account 1212 and 1214 as we have combined the two DCU CD's for higher interest.

#### Office Reports:

An increase in the monthly charge for trash removal was found to be more than the contractual 4%. A credit will be applied to the account. Various correspondence from and to unit owners was reviewed and actions given.  
Action for Marion to submit Verizon FiOs Premise Access License to Atty. Vander Linden for consideration.

### The Maintenance Corner

By Gary Zimmerman



One of my priorities recently has been helping Deb get the pool ready to open on June 27th. The new SVRS system which was federally mandated has been installed and we are in full compliance with the new law. The pool perimeter fence is being prepped for an upgrade in landscape features. The fire alarm upgrades and repairs continue to be a challenge, but we are making progress. As I am checking out the irrigation zones, I am trimming "suckers" from the bushes/trees. Repair and maintenance to the buildings is an every day task, so if you see something in need of my attention, please contact the office. You are my "eyes and ears"!

The new drainage behind Building #24 is in and after the patios are replaced this summer, further landscaping will be done. The concrete stoops at Buildings #23 and 26 are nearing completion.

We have submitted bids for paving and further cement work in areas where there are wood railroad ties which was the recommendation of the engineers at the time of the Reserve Study. We are also nearer the possibility of installing lighting at the mailboxes. This has been talked about for many years, but may now actually get done. You don't think about it in the summer months, but in the winter, it will be nice to be able to see when approaching the mailboxes.

Check out the Community Bulletin Board at the Clubhouse and the Buy-Sell feature on the new CPC Website

#### Exercise Equipment For Sale:

Call Michelle at 978-502-0638

#### No longer needed: Call Judi at 978-798-1667:

Computer desk (light colored wood) asking \$ 20.00  
ESA 17" monitor asking \$ 20.00

#### For Sale: Black Durablend Leather Sofa \$ 500 or best offer:

Call Susan at 978-534-3894 (photo on website)

## Vendors

### Carpentry/General Repairs

Samsun Contracting 978-375-8069

### Electrical

Page Electrical Corp. 978-537-8437 ext. 34

### Flooring/Carpentry

Precision Custom Floors 978-537-5301

### Windows & Doors

J.C. Vinyl Siding 978-537-6768

### Plumbing

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

### Garage Door Repairs

Overhead Door Co. of  
Leominster 978-537-9932

### Heating/Air Conditioning

RiteTemp 774-696-0224

### Air Duct Cleaning(Rotobrush)

Urraro Enterprises 978-537-7667

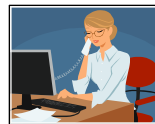
### Security

Archer Security 978-537-9294

### Law Office of Karli Fernandez-Fontaine



Attorney at Law  
Family Law/Divorce  
Wills and Trusts  
Debt Collection Defense  
978-870-4045  
[Kfernandez.esq@gmail.com](mailto:Kfernandez.esq@gmail.com)



### From The Office

By Anne-Marie Barba

### 2009 Summary

	March	April	YTD
<b>Income</b>	\$ 53,478	\$ 53,963	\$ 214,427
<b>Expense</b>	\$ 29,212	\$ 30,686	\$ 132,835*
*Reserve Fund \$ 19,381			



### Condo fees are due on the 1st of each month.

The money is necessary to pay Association bills in a timely manner and any effort required to collect late fees takes time and money away from programs that benefit everyone.

Please be sure you notify the office if there are **changes to the census form** such as a new car, phone number, 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.

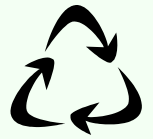
Kim Smith will take care of your needs while you are away from your condo...pets, plants, papers, etc. Call her at (978) 534-1524

July 2009 Trash Pickup						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	H
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August 2009 Trash Pickup						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



Your clean recyclables should be put in the totes behind the white fence at the Clubhouse.



**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.**

**Recycling Update**.....Fiore totes are now in place!

Please continue to separate your clean items:  
Plastic/glass/metal together; broken down cardboard/newspapers/paper together. Please **DO NOT USE PLASTIC BAGS** when placing items in the totes. You may discard plastic bags for recycling at the Hannaford Supermarket.

The plastic barrel for redeemable cans/bottles has disappeared **AGAIN**. We are considering discontinuing this process.

**Pool Opens  
Saturday, June 27th!!!!**

**11:00 a.m. to 7:30 p.m.**

**Be sure to bring your pool passes with you.**

We are very happy to welcome back the lifeguards from last year: **Kim, Susan, Nikki, and David**



**Summer Stroll  
Downtown Leominster  
Saturday, June 27th at 2 p.m.  
(rain date: 6/28)**



**Hazardous Waste Collection  
(Graham Street DPW Garage)  
Saturday, June 27th 9 a.m.**

**Glenn Miller Orchestra  
Hanover Theatre, Worcester  
508-831-0800  
Wednesday, July 8th**

**Sizzlin' Summer Fun Night  
Davis Farmland, Sterling  
978-422-6666  
Saturday, July 11th 6-9 p.m.**



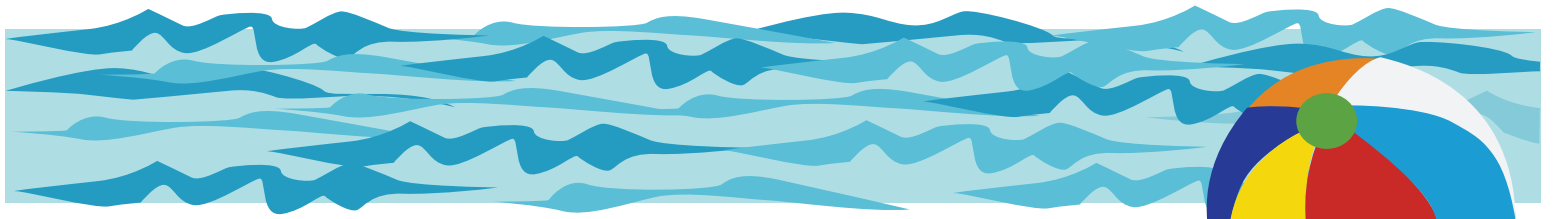
**First Friday Social**

**We are taking a break!**



The next Social will be Friday, October 2nd. Thanks to the many people who have attended these events, they have been a great success. We look forward to seeing you in the fall and wish everyone a wonderful summer!

*The Social Committee*



# Chapman Place Summer Pool Party!

Sunday, July 26, 2009 (rain date August 9th)

Pool is open 11 am to 7:30 pm

**FREE LUNCH 1:00-3:00 pm**

*Includes:*



Hot Dogs, Hamburgers, Chips, Pickles, Dessert, Soda and Water

**Bring your own beverage of choice  
and a lawn chair if you wish.**



Reminder: pool passes are required...  
bring pass from last year or purchase a new one for \$2.00/tag

***Sponsored by the Chapman Place Social Committee***