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# The Seasoned Observer II

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Issue 99 "All that is needed for evil to triumph is for good people to do nothing" Nov. 2010

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## Holiday Shopping At Historic Smithville, The Village Greene And All Our Nearby Shops



**Do you want to experience a sense of pride?** Whenever we have guests from out of town, we give them a tour of Four Seasons. We drive in from Pitney, on Quail Hill Boulevard, through the forest, past the lakes with fountains. We drive them through all of our villages, pointing out our common areas with all the walking paths we have. Then a tour of our clubhouse, indoor and outdoor pools, the bocce, tennis and shuffle board courts and in the end, we hear these familiar words, "WOW, what a fabulous place to live!" Mike DiBella once said it best: *"Living at Four Seasons is like being on vacation 365 days per year, except you have to make your own bed!"*

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**The Seasoned Observer** has always promoted the patronage of our local stores and restaurants to insure that our community has all the amenities that these businesses represent. Now that we are entering the "Holiday Season", there can be no better time to visit the local shops, some within walking distance, and no more than a few minutes drive for others.

*Continued on page 3*

# The Seasoned Observer

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Columnist	Dan Prado
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Have an idea; want to contribute?  
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The Seasoned Observer is a resident publication that is not affiliated with K. Hovnanian, Inc., or the Four Seasons HOA. Contents selected and the opinions offered are the sole responsibility of the editorial staff and/or their individual authors.

To read prior issues of the Seasoned Observer  
Go to: [www.fsresidents.org/portal](http://www.fsresidents.org/portal)

Our next open discussion group meeting  
will be on Monday, Dec. 13, at 9:30AM  
In the clubhouse - anyone can come

## Featured Article

WAM claims they specifically requested that the Seasoned Observer not endorse them, or use their names, when running for the Board. We have the proof that says otherwise.

*Story on page 4*

By giving our Judiciary Committee enforcement rights, we can limit the power of our Board of Trustees to that which is given to them as detailed in our Governing Documents and reduce our legal fees when loop-holes are no longer sought.

*Story on page 13*

In a Letter to the Editor, one resident found the President/Trustee's letter to be whiney, acrimonious, inflammatory, lacking in facts, misleading, fear mongering and just plain offensive.

*Read the full Letter on page 15*

When a Board of Trustees promises one thing, does another, but blames those who point it out, we find the ultimate hypocrisy.

*Story on page 16*

Trustee, Michael Taxin stands up and questions money being spent without the proper investigation. Later the Board says "No" and we say, "Why Not?"

*Story on page 30*

The Four Seasons Newsletter accepted a letter from our HOA President, Jo Mongiello, but refused to publish letters in response. We publish all and ask you to make a determination.

*Story on page 33*

The Board initiates fines against a resident for having a beautiful door, and we once again question their right to do so.

*Story on page 40*

The majority of people do not vote in our public elections. The answer from a potential voter of “why” is almost always met with, “my single vote wouldn’t mean anything anyway.” To that we would say, “Ask Al Gore what a few votes can mean.”

Our community has, as one of its great attractions, Historic Smithville and the Village Green. We have local shops dotting our area and several places to dine. The value of our homes will most certainly drop if we see “Space Available” signs in what was once a thriving business, or boarded up windows and doors. It behooves all of us to take whatever steps we can to prevent that.

It does not take much to support our local businesses. Why not buy your next jar of honey from the “Honey Pot” in Historic Smithville as opposed to Shoprite? If you are looking for herbs, body soaps and more, why not see Donna at “The Evermore Herb Company” in the Village instead of driving all the way to the Mall? Looking for an upscale piece of jewelry, the Smithville Jeweler just across the road from the Smithville Inn, is owned and operated by one of our neighbors and you will most certainly find an ideal gift for any of your loved ones.

There are more unique items available within these shops, toys for the grandkids, clothes to wear and trinkets for all. And most certainly, do not pass up a good breakfast, lunch or dinner at Historic Smithville. The Bakery for breakfast is just a joy to visit, especially with your “Big City” guest. They will love the quaintness of the restaurant. Fred and Ethel’s has lunches to suit any palate and for a special dining experience, the Smithville Inn remains the standard we use to show off our little town.

You do not have to spend thousands, or even hundreds to do your share. Spend what you would elsewhere, whether it is at the Mall or shopping on line. If it is available in our own backyard, why not? Walking from shop to shop, enjoying the wildlife and stopping to dine, will make your day far more enjoyable than bucking traffic, burning gas, and fighting the crowds.

This is our Thanksgiving issue. It is truly a time to give thanks for so very much that we have. Let us share that with all of our Galloway Township businesses, services and restaurants. Our Let’s Eat article on page 20 gives you our favorite dishes from our favorite restaurants. Enjoy, and a very happy thanksgiving to all!

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## **WAM Says We Lied, But We Have The Proof...** By: Marty Horak

We are compelled to respond to an article written in the November Newsletter. In it, remarks made by Bill Wenz, Brian Astle and Jo Mongiello, made at the October 27, HOA meeting are published, claiming they never asked for any endorsement and in fact requested their names never appear in our "negative paper". **We are called, in no uncertain terms, liars.** Accordingly, we take you behind the scenes of what happened, with the documented proof for anyone who wishes to see what actually happened.

There are strategy meetings behind every election, from the Presidential in the United States, to every local race and even to our own elections here at Four Seasons. The meetings take place in what is commonly called, "The WAR Room". In the 2009 election of candidates to our Board, we, The Seasoned Observer, were in that war room and we are going to give you the behind the scenes strategy and decision making that took place in electing Bill Wenz, Brian Astle and Jo Mongiello to our Board.

It began in July, at pool side when Bill and I had conversations about his running for the Board. Bill knew he only needed one vote as a condo owner.

The intent to run forms were in and he had not applied as of that initial cutoff date. I told him not to worry, I would mount a write-in campaign and with only one vote needed, he was on the Board. Bill was reluctant because in his words, he did not want to report to Millie McGovern.

Michael Taxin heard that Bill would try as a write-in and told him that write-ins were not allowed. It seemed Millie wanted to keep her existing Board in tact and so the "WAR games began.

After debating the issue with the Judiciary, the decision was made to open the intent to run date again and allow Bill and any other resident to join the candidate list. Brian Astle, then a member of the staff of this paper agreed to run, but only if three ran as a group. He too, did not want to be two of five on Millie's Board and so we needed a third candidate.

Originally, we looked to Mike Coster to fill the role and asked him to agree to change things to an open policy if elected. (*We have e-mails between Mike and us to back these remarks*).

*Continued on page 6*

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# WAM Says We Lied...

Continued from page 4

However, at a monthly HOA meeting a vote was taken as to whether or not contracts should be open to any resident once signed and in place. Mike and Tom Reilly both voted "NO" and we knew we needed another candidate. Jo Mongiello agreed to run and we now had our three persons to hopefully win and open the doors of meetings and do all the good things they represented.

In e-mails from Brian Astle who at one point was about to withdraw his name, wanted to be sure all three were running as one and supporting each other. They all knew if all three didn't win, the Board would continue under Millie's control, something none of them wanted.

## Let's Go Into the WAR Room

From the beginning, we asked all three candidates if they wanted the Seasoned Observer's endorsement. After all, we had no idea if it would prove to be beneficial or a negative, not having the pulse of the community. E-mails were sent to the three advising them that unless all three wanted our endorsement, it would not be given. Our e-mail read as follows:

*"The front page of the Seasoned Observer will be approved by all three of you and all three will decide if you feel it will help rather than hurt."(And we have all of those e-mails).*

During the two months of publication where the candidates were mentioned, every article and every word was reviewed by the three candidates. In one e-mail, when seeking a "header name", Bill Wenz suggested, "**A Change in Leadership**", this from the same Bill Wenz who claims they specifically stated they did not want their name in our negative paper.

A flyer was distributed by Millie McGovern claiming that the Seasoned Observer was seeking to take over Four Seasons and a response had to be written. In Brian Astle's e-mail, he makes it clear that all though the Seasoned Observer is endorsing them, they are not controlled by them. But then in the very same e-mail Brian goes on to say, and we quote, "**We very much appreciate the SO's endorsement and we very much appreciate your interest in the community.**" And this from the same Brian Astle who claims "we never went looking for their support".

*Continued on pg. 8*

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# ***But We Have The Proof...***

*Continued from page 6*

Finally we turn to Jo Mongiello, who was on the Seasoned Observer staff and listed on the masthead, until she put her name in as a candidate and e-mailed the following: **“I have filed to run for the election, so I think it best if my name not be on your Seasoned Observer. I know you will understand why. I hope I have your full support”**

And from this same Jo Mongiello who claims she asked us not to endorse her in our negative paper, wrote in the largest font size that an e-mail carries on the night before election, **“THANKS A BUNCH MARTY-GOOD LUCK TO ALL OF US ON THIS EVE OF REDEMPTION”**

And the day after the election, we were contemplating our cover page for the following month. We had pictures of Jackie Gleason saying, “How Sweet it Is”, or “It’s a knock-out”. In the end we merely said thank you to all concerned in some detail. But, as was the case of every article leading up to the election, each was shown to the candidates for their suggestions and agreement and Brian wrote and again we quote:

**“Obviously, the SO staff has the final say. That’s the same staff that Bill, Jo and myself are deeply indebted to for endorsing us as candidates. It’s very clear that the SO endorsement helped us. Thanks to everyone for your support.”**

As Joe Friday said, them’s the facts, just the facts. We can publish pages and pages of e-mails, photographed to prove their authenticity. We hope the above is satisfactory to any reader who believes we would have lied as Bill Wenz accused us of. We find it strange to fight the facts that occurred in the summer of 2009. Our Board can claim our articles offer negative thinking. They can object to our ideas, but to make the claims they did, when they obviously must remember all that was said and all that was written is a mystery to us.

Bill Wenz offered to “Kiss My A--“ if we had the proof that they wanted our endorsement and that they in fact asked us not to endorse them. I am a forgiving man, and Bill, I hereby waive your payment. ■

*Copies of supporting e-mails are available upon request.*

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# Don't Call Me a Liar...

By: *Frank Murray*

I have been called many things over my lifetime but liar has never been one of them. I pride myself in being trustworthy. I can give you the names of people that I have been friends with over the last fifty years or more. You can ask each and every one of them if they have ever known me to lie and I will bet you whatever you want they will tell you in no uncertain terms, I am the most honest friend they ever had.

That being said I recently went to the podium for the first time ever in my six (6) years as a resident here at Four Seasons to defend Dennis Connelly and his legal door. I also took the opportunity to defend Marty Horak, whom I have gotten to know in the last year and a half. In that time, I have never known Marty to lie in any way.

Conversely, in my dealings with Jo Mongiello, she has responded to me when questioned about something she said to me (and I know exactly what she said) with "I do not recall." Kinda reminds me of responses given by suspected mob figures testifying before Congressional Committees.

While at the podium, I defended Marty and the fact that Jo, Brian and Bill accepted, and were involved completely, in their endorsement by the Seasoned Observer. Jo asked me if I were taking Marty's word on the endorsement and I answered, "Yes". Now being at the podium for the first time, I guess nerves got the better of me and I failed to respond, that no I wasn't taking Marty's word only, but I was present at a number of planning sessions with Jo (and Jo only not Brian or Bill) when she participated in the acceptance and planning of the proper wording and other aspects of the endorsement.

So as a staff member, Marty being called a liar means all the staff members are also being called liars. I asked Marty if he in fact had the emails from 14 months ago (feeling that not many people keep email more than a month or so). I was quite surprised and very happy that Marty had all the e-mails. So folks, if you have trust in the Seasoned Observer, you are on the right track and if you have doubts about the trustworthiness of certain BOT members (well make your own decision). ■



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*All the races and tribes in the world are like the different colored flowers of one meadow. All are beautiful. As children of the Creator they must all be respected."*

## **UNDER THE BANNER OF HEAVEN** by Jon Krakauer.

In this non-fiction novel, Krakauer enters the little known world of Mormon fundamentalism to tell a story of, as he puts it, "faith-based violence."

The author focuses upon a small group of excommunicated Latter Day Saints. It is the story of men capable of horrific acts done in the name of God. These are the Mormon 'purists,' living in isolated communities in the West, who continue the practice of polygamy (instituted as a divine law by founder Joseph Smith and later banned by church leadership in 1890).

On July 24, 1984, in a Utah town called American Fork, Brenda Lafferty and her baby daughter Erica, 15 months old, were brutally murdered by her husband's older brothers, Dan and Ronald. Brenda was married to the youngest Lafferty brother, Allen. Dan and Ronald were members of an extremist sect of Mormonism.

They targeted their sister-in-law because they believed she was the reason Ron's wife left him. (after refusing to allow him to marry a plural/second wife).

Both men insisted they had committed no crime, since they were acting on orders from heaven. Both were relatively recent converts to Mormon Fundamentalism. Both had imposed the US equivalent of Taliban law on their respective households. Their wives were no longer allowed to drive, handle money, seek medical advice or talk to anyone outside the house. Their children were taken out of school and forbidden to watch television. The Laffertys stopped paying taxes, tore up their driving licenses and removed their car license plates. Ron gave up work to live by scavenging. Dan prepared to observe the only law he recognized – the sacred command of polygamy – by taking his teenage step-daughter as a second wife.

In the Lafferty family there were six Fundamentalist brothers. Of their six wives, the only one to put up any serious resistance was the youngest, Brenda, who was also the only one with a university education. Pretty, independent and smart, Brenda was hosting a local TV news show by the age of 21, when she rashly married the charismatic Allen Lafferty without realizing that marriage committed her, by his rules, to domestic slavery. When Ron's wife appealed for help, it was Brenda who advised divorce. "The Lafferty boys didn't like Brenda," her sister told Krakauer, "because she got in their way."

Dan and Ron were raised as severely pious but mainstream Mormons and both were married before they flirted with fundamentalism. Dan went first. It might seem that a man's attraction to a polygamous sub-culture needs little explaining, especially if he comes from a religion that discourages non-marital sex. But Dan's conversion was about more than wanderlust. After his mom-and-pop sandwich business was shut down for lack of a license, leaving his family in a financial bind, he grew ardently averse to government regulation and found backing for this sentiment in the Book of Mormon. It was in this libertarian spirit that he came to reject the Mormon Church's position on polygamy. He felt church leaders had caved in to an invasive federal government.

*Continued*

## **The Honey Pot**

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## Book-Worm... *Continued*

Ron, like Dan, turned toward fundamentalism while under economic pressure. The bank was about to foreclose on his home. . . he would sometimes break into tears over his family's plight. . . when Dan convinced him that God wanted him to forsake material goals and become a fundamentalist missionary. Dan also drew his four other brothers into the fold, but there was one problem: Brenda, the wife of his brother Allen. As the Lafferty boys started embracing polygamy and other strange things, Brenda urged the other wives to resist. And Ron's wife took Brenda's advice in spades. She divorced Ron and took the children to Florida. So when Ron's divine revelation about Brenda's "removal" arrived, he was in a receptive frame of mind.

Under the Banner of Heaven documents the horrific underside of orthodox Mormonism's sober, industrious, clean-living image. Mormons already outnumber both Presbyterians and Episcopalians in the US. The chief complaint the church leadership lodges about Krakauer is his "basic thesis appears to be that people who are religious are irrational, and that irrational people do strange things." Actually, Krakauer doesn't make that argument. Ron Lafferty's lawyer did at his murder trial. It didn't work. Ron is on death row and his brother Dan is serving life.

At the end Krakauer poses some very good questions. What drives people toward fundamentalism, and then toward violence? Where is the line between religious fanaticism and insanity? How heavy is the influence of religious history, in particular scripture, as opposed to the material conditions of modern life?

Something for us all to think about. ■



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# Solar Attic Fans...By: Barnaby



It seems they gave me the job of telling all of you about keeping cool, using fans and how solar can be used.

Let's begin with your attic. If you don't have an attic fan, sucking the hot air out of the attic you are paying more to cool your house in the summer. Those attics get awfully hot. I know, they

send me up there to change the furnace filter.

If you purchased an attic fan when your house was being built, or added one since then, it is probably running off the electric in your home. But today you have a really great choice. They make solar powered attic fans. No electric lines will be needed to power the unit and they cost about \$225. I'm not sure what the installation would be, but I am sure some of our advertisers can give you a quote.

These fans, just like the electrical powered ones are designed to suck the hot air out of the attic, cooling the temperature up there and making the cooling of your entire house more efficient. If you haven't got one, get one!

Now there is another type of fan that I have seen and they cost about \$300 and are called "Whole House Fans". These are mounted inside the home on the ceiling, someplace towards the middle of the house and they look like a large vent, or air return. For those who don't like to use their air-conditioner unless it is absolutely necessary, here's how this works. If the temperature outside is cooler than your home, you merely open a few windows, and turn this monster on. It instantly sucks the cool air from outside through the house and out the attic taking all the hot air with it. It can cool a house down several degrees (depending on the inside and outside temperatures) in a matter of seconds. Then you shut the fan as it only needs to run for a minute or two and the loud wooshing sound of hot air being taken out and the cool air coming in is no longer needed.

Naturally, these "Whole House Fans" must run on your homes electric as solar doesn't reach your inside ceiling. Both of these fans are sold by Home Depot and I am sure many other home supply retailers as well.

So stay cool, lower your cooling cost and do something for the environment.

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## A Better Way... *By: Marty Horak*

As we sit back and think about our community, the good, and the bad, we keep thinking that there must be a better way. **One of the things that I have come to believe is, our Board of Trustees have been given too much unchallengeable power, by our own Governing Documents.** I do not doubt the intent of our trustees, but I am convinced that no matter who sits in those chairs, their power is too great and we can't do anything about it. Naturally, what hurts the most is, these trustees are no more qualified to hold that post than 95% of all our residents and so what makes them feel they are that much better?

The bigger question is, what can we do? I think of the United States Constitution and the three branches of government and how each is balanced by the other. As powerful as the President is, he cannot make law without Congress first passing it and if it goes against our Constitution, our Supreme Court can ultimately shoot it down.

**Based on that, I feel we need a new form of Judiciary Committee, given more power and elected in a far different manner.**

I would suggest that most of the rulings the Board makes are well within the guidelines of our POS. However, when they seek to make rulings without following the documents, such as avoiding a community vote, when one appears to be required, we need a Judiciary Committee that can not only make that ruling, but a ruling that cannot be overruled by the Board. We need a Judiciary that has the final say with all disputes, by setting up a split committee for any ADR (Alternate Dispute Resolution) so one group can hear the case and the other the appeal if called for. But what we cannot have is a group of friends, picking themselves to serve, year after year.

I suggest the following: There are 1,216 homes in Four Seasons. For example: With a committee of seven members and representative of our community, each member should represent about 174 homes. We can easily divide our community into seven sections, as follows: 2 from Devonshire (based on size), 1 from Chatham, 1 from Wexford, 1 from the four corners, 1 from Manchester and Pembroke and 1 from the condos (Wayland and Manor homes). Each section must conduct their own election to seat their own justice to the committee. These members can then elect their own chair.

*Continued on page 14*



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## A Better Way...

Continued from page 13

At this point, we will have a **Judiciary Committee** comprised of residents from all sections of our community and elected by those homeowners in each specific district. This process matters as we will be dependent on this committee to make fair rulings on behalf of all of us. No longer will we hear it is the same people protecting themselves and re-electing themselves to additional terms. Elections to the Judiciary Committee can be set at two years, with the absolute right to run again.

Let us be sure to understand that this committee will have no rights to purchase anything, make new rules for our association, or hire or fire contractors. However, **when the Board of Trustees makes a decision that a resident feels is against our Governing Documents, this committee can be called upon to make a ruling and that ruling must now become binding.** This should save us money in legal fees as the Board will no longer be seeking loop-holes around our POS.

This new Judiciary must have enforcement power and all of us will need to accept it. Nothing matters when there are no teeth behind the order.

Today we have given the Judiciary Committee the task of re-writing our Governing Documents with certain amendments. I submit that is not their role. We the people, the homeowners are the ones to suggest and request amendments to be made. Our Board of Trustees can conduct the necessary role of preparing the amendment and vote. The role of the Judiciary is to be sure the vote is carried out fairly, that it all meets the requirements of the Governing Documents, and if the amendment is passed, be sure that it is adhered to in the future. Just like our United States Supreme Court, it is not their role to make new law.

Any resident seeking a hearing, whether for an ADR or for a ruling for a modification to their home that has been denied by any other committee or the Board, must have the ultimate right to come to this committee for a final ruling. Naturally, the defending group, whether it be the ACC, the L&G or our Board, will be there to present their arguments as well.

**This procedure will certainly limit the Board's ultimate power, restricting it to the terms in our Governing Documents and in our opinion that is one giant step for the better!** ■

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# Letter to the Editor...

---

Dear Editor;

The October Newsletter contained a letter from the President, Board of Trustees. Normally, if the letter had been written by a resident of the community, I would have read it, considered it and moved on, noting that it was one person's opinion.

However, since the Board of Trustees President signed this letter, I reread it several times, in that it must be the official view of the Board. My initial thoughts were that the letter is whiney, acrimonious, inflammatory, lacking in facts, misleading, fear mongering and just plain offensive. I'm somewhat surprised that the editor's of the official newsletter allowed this letter to get by their scrutiny, since it flies in the face of their own criteria to be included in that publication.

It is plain that the view of the Board and the President of the Board, in particular, is that, unless you are a volunteer, one doesn't have a right to voice opinions, or criticism. Having been a volunteer for almost 20 years outside of this community, I was never aware that being a volunteer automatically elevated one to sainthood and volunteers were automatically insulated from criticism. Being a volunteer is noble, however, if you are a volunteer, you should not expect immunity from criticism and the only reward that you should expect is self satisfaction from doing the best job possible. Support is a two way street. Unfortunately, support should not automatically be expected when there is a blatant bending of the rules and the "you wash my back and I'll wash yours" mentality amongst some volunteers i.e. knee high walls and personal tree farms on common ground, are readily available examples that come to mind.

The writer makes outlandish claims against the Seasoned Observer (SO), including the less than factual claim that the SO has diminished home values and is "...contributing to the already bad home sales market". Probably the SO has contributed to the healthcare, illegal immigration and job crisis. In my opinion, the SO has only been responsible for providing this community with facts and opinions that have assisted members of the community in making informed decisions. If the Board had not made some questionable decisions, been so secretive in the past and allowed criticism in the official newsletter, most likely, there would not have been the need for the SO..

Every time the Board and the committees change, there are changes to the rules. Maybe if the Board/Committees spent less time in changing/reinterpreting the rules there might be less criticism and add to their credibility.

The Seasoned Observer has been and continues to be a credible source of information for the community and provides an outlet for those in the community who uncover, or perceive, inequities and/or are opposed to things that they view as wrong. If the SO is perceived as the enemy and one does not want the publication, that's fine, however as the BOT President, that decision would seem unwise. Remember the old adage... "keep your friends close and your enemies closer"... , it just might save being surprised.

Because people criticize proposals, decisions, or events taking place in the community does not mean they dislike the community. To take the position that they should "...move and allow the rest of us to enjoy our retirement" is at best outrageous and at the least inappropriate for a Board President to make. This is supposed to be an active adult community, 55 and older. At least that is my understanding. I did not realize that it was a retirement community only. I still work and assume one or two other members of the community do also. I also divide my time between here and another home, due to my employment.

Let's see, where do I stand in the community? In the past, I had an issue and approached a Board member, voicing my concern. The response was "why should I support you, you're a part time resident." So, that Board member feels no need to support a part time resident and this Board President and Board do not feel the need to support anyone living here who is not retired. I guess that I am left with no representation. No wonder there is little, to no, credibility with the Board of Trustees.

If this letter was written by the Board President, with or without sanction by the entire Board, I would hope that a letter of resignation follow. Leadership begins at that level and the tone and conclusions in the letter make it clear that leadership is missing. If the entire Board sanctioned the letter, then I can only suggest that we put out for bids for a paid "professional" staff.

**Dick Shimp  
Chatham Village**



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## The Ultimate Hypocrisy...

By: Dan Prado

The letter to the Editor by Jo Mongiello, President, Board of Trustees, appearing in the October issue of Four Seasons @ Smithville, should not have been titled, "More Truth." A more accurate title for Jo's letter would be the ultimate hypocrisy.

Last year, Wenz, Astle, and Mongiello (WAM) were offered the endorsement and support of the Seasoned Observer and they aggressively accepted it. During the campaign for election, all three candidates participated, made suggestions and approved all articles that appeared on their behalf in our paper. All of which is documented in written correspondence.

In fact, Brian Astle was on the staff of the Observer prior to being elected to the Board. Jo Mongiello attended monthly staff meetings of the Seasoned Observer and she promised that if elected, she would support a policy of total transparency. She expressed her outrage of being denied a copy of a receipt by the former chair of the Finance Committee for the purchase of pool chairs. Jo was Chair of the Pool Committee and was told to write an amount on a blank sheet of paper and consider that as her receipt. Subsequently, it was determined that the actual cost was substantially higher than the amount quoted to Jo. Jo's outrage did not last long once she was elected to the Board. She joined Wenz and Astle in denying residents access to financial records, contrary to the provisions of our Bylaws.

Bill Wenz, after being elected, stated to me that his first act as President would be to commission an audit of the HOA finances. Bill went on to say that when he was appointed Postmaster of a local post office, his first act was to order an audit. I ask Bill to produce a copy of the audit if he actually fulfilled his promise. Bill has never explained why the Board has refused to allow residents to review the HOA financial records. The Board would not make the records available even when they received a letter from an attorney citing the applicable Bylaw.

Brian Astle promised to review all credit card statements and receipts for the period of time that Millie McGovern was Board President and allow me to see the results of his audit (as is my right per our Governing Documents). Brian scheduled three appointments and canceled each of them. Ultimately, Brian advised me that I would not be permitted to see the records.



## Hypocrisy...

Continued

Although Brian would not give me a valid reason that caused him not to keep his word; Jo Mongiello did tell me the reason. WAM entered into a Non-Disclosure agreement with Millie McGovern and therefore, Brian's promise could not be kept. I wonder why a Non-Disclosure agreement would be provided to Millie if nothing was wrong.

Jo Mongiello's letter blames the Seasoned Observer for diminishing property values and contributing to the already bad home sales market. Jo must believe that home sales and property values were great a year ago, when she attended the Seasoned Observer meetings and in her own written words to the paper, "***I appreciate all the support you can give me.***" Is Jo suggesting that the paper went bad this past year? It appears that some of Jo's criticism is being directed at Brian Astle. Jo writes that this paper has posted "doom and gloom" on the internet for all to see. Jo goes on to write that if she was considering purchasing a home here and saw what the Seasoned Observer was posting on the internet, she would not want to purchase a home here.

It is interesting that Brian Astle facilitated the Seasoned Observer being posted on the internet. Brian made a website available to Marty Horak that made it possible for Marty to e-mail the over sized file of the entire paper to the source that eventually posted it on the internet. So Jo, apparently Brian Astle deserves some of your criticism. It should be noted that Brian recently refused to allow his site to be used by Marty. However, a different method has given us the tool to transmit the file and every issue of the Seasoned Observer is posted on this web-site. That web-site is another Four Seasons community in Virginia. I suspect they didn't think anything appearing in our paper would lower their home values..

"I can't help but question why, if these people dislike the community and the way it is run, They DO NOT MOVE and allow the rest of us to enjoy our retirement." This statement was included in Jo's letter. Jo you are in the United States and we are allowed to express our opinions, fortunately for us, you are not the Queen of Four Seasons. Not everyone here thinks this community is run perfectly.

This is the typical attitude of trustees; don't you dare question them, because we are only the mere residents of our community and they are our rulers.■

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## *Don't Mess With Manchester*

At the Board of Trustees' meeting held on October 27th it was very refreshing to see just under 100 residents in attendance. I would say there were about thirty homeowners from Manchester Village, all there to support one of their neighbors.

Ok, I must remember the title of this article "ON THE POSITIVE SIDE" so I will refrain from relating the "Dennis Connelly Injustice" story (The Leaded Glass Door), but rather focus on how the Manchestians stood up and backed their neighbor. The neighbor that they felt was getting a raw deal from our Board of Trustees.

The lesson learned here is simply this. We are all neighbors including the members of our Board. We should all react the same way as the Manchester Thirty. It is time to stop burying our heads in the sand, but rather support our neighbors when they are being unjustly harassed, or when they are having difficulties of any kind.

My wife once wrote an article titled, "THERE BUT FOR THE GRACE OF GOD GO I" It offered help to any Four Season resident having financial difficulties. They never mention it, but my wife Maria, and Marty silently have helped numerous people get through very difficult situations. Kudos to Maria and Marty. Thank you Manchestians for setting a fine example of togetherness.

Maybe you can fight "CITY HALL" after all. ■



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# Let's Eat...

By: *Marty Horak*

As most of my friends know, Renée and I go out for lunch often. We almost always go to our local restaurants and over time have found certain dishes to be our favorites at each of these places. As we mentioned in our front page article, this is as good a time as any to support our local businesses and a good meal at a local restaurant can't be beat.

Over the years we have reviewed almost all of them and many of you have taken our advice and tried it. This time, may we suggest our favorite dishes at many of our local restaurants.

If you want an excellent Italian early bird dinner for \$10, we recommend Giovanni's. The Chicken Marsala is my favorite, along with the soup of the day and a good Cannoli for dessert. On their regular menu I found the Chicken Florentine to be outstanding. This newly renovated restaurant, under new ownership is one not to miss.

Our local Chinese Restaurant, King's Wok makes great spare ribs and fresh bean sprouts with either chicken or pork. If you go, have your favorite dish served over a bed of pan fried noodles. It kicks it up a notch or two. I love it with either shrimp in black bean, or pepper steak.

If you like dim sum, we recommend Joy Luck Palace on Route 40 in the K-Mart shopping center. The dim sum is served from 11:00AM to 3:00PM everyday. Don't miss their lobster special for \$21.99. Two lobsters, sautéed with ginger and scallions. It's to die for.

JD's has the best burgers, the Jersey Devil, and on Monday's, it is reduced to only \$6.99 including the fries. And they'll cook it rare, for those who like it that way. If you're on a low carb diet, try their steak salad. It too is something special.

Speaking of good burgers, don't pass-up a meal at the Black Cat. Terrific Pizza, great Rueben's and check their daily specials. Never a disappointment.

When in the mood for some outstanding Chinese soup, we go to The Imperial Inn on Atlantic Avenue in Atlantic City. Order their Roast Pork, Duck, Noodle Wonton Soup. (If you don't like duck, it is available without) The bowl can easily feed two or three and then don't miss out on ordering their "Paradise Roll". It too, is something special. For those who like a bit of hot, their Orange Beef dish is by far the best around.

Breakfast is easy. Shea's or The Bakery and you

will not be disappointed. As any lunch or dinner special at Fred and Ethel's will equally leave you happy you went. The Gourmet has weekday lunch specials from \$6-8 that are nothing short of terrific.

If it is a special evening, with a special person, then we have three choices, The Smithville Inn, The Gourmet and/or Joseph's. We have no particular favorite dish as the choices are many, and the results have always been the same... excellent!

When in the mood for some Irish fare, we go to the Dubliner and enjoy Shepard's Pie, or any of their corned beef dishes.

If dessert is on your mind, and you want to bring something home for the loved one, Luscious and Sweet cannot be beat! Renée loves their slice of Strawberry short cake, or their "U Mocha Me Crazy" cupcake. So when I want to score a few points, I know exactly what to get, if you know what I mean. A couple of bucks and I'm an angel.

There is no quicker path to enjoyment, than a good meal. My stomach can vouch for that. And besides having to go to Edison, New Jersey, for the best Hot Pastrami in the world (Harold's New York Deli), we have it all here in Galloway!

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# Letters to the Editor...

Dear Editor

As a member of the staff of the Seasoned Observer, I was surprised to read the vitriolic comments of a former participant at our meetings, who then sought our support to get elected to the board. She sat with us and supported most initiatives by voting in the affirmative with us on virtually everything she now opposes.

Did she think of herself as part of this publication that was lowering the value of her home? Why would she write such dribble now that she is President? Is she under a Doctor's care? I sincerely hope so for it is inconceivable that she wrote the stuff she put out in the "Newsletter".

It is also hard to comprehend how the editor of said publication could have allowed her to have it printed. The Seasoned Observer can hardly be blamed for the conditions of our economy but she seems to think so.

I can't believe that the four other board members read her piece before it appeared in print. A letter of censure signed by the rest of the board would go a long way to stopping this nonsense.

Her resignation as President should be the next step as she obviously is ill-equipped to handle the position.  
Sincerely,

**Jerry Farra**  
Devonshire Village

Dear Marty,

I have just read your article about Wentworth taking care of our books, etc.,..... I did not know we have a bunch of school kids running the show.

Who, at Wentworth, was instrumental in putting this idea to the Board and what were the Board's arguments for and against this type of stupidity. I would love to see the minutes of this discussion.....if any actually took place.

If Four Seasons fears taking care of their own 2.5 million dollars, I would be happy to do so.

Get rid of the idiots that approved this jackass idea of someone else caring for our books/checks, etc.

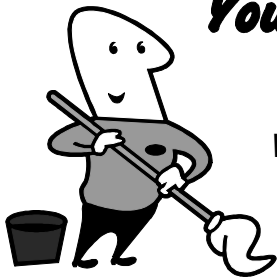
As you can tell, I am spitting mad, and keep up the good work.

Very truly yours,

**Elsie M Szoo**  
Devonshire Village

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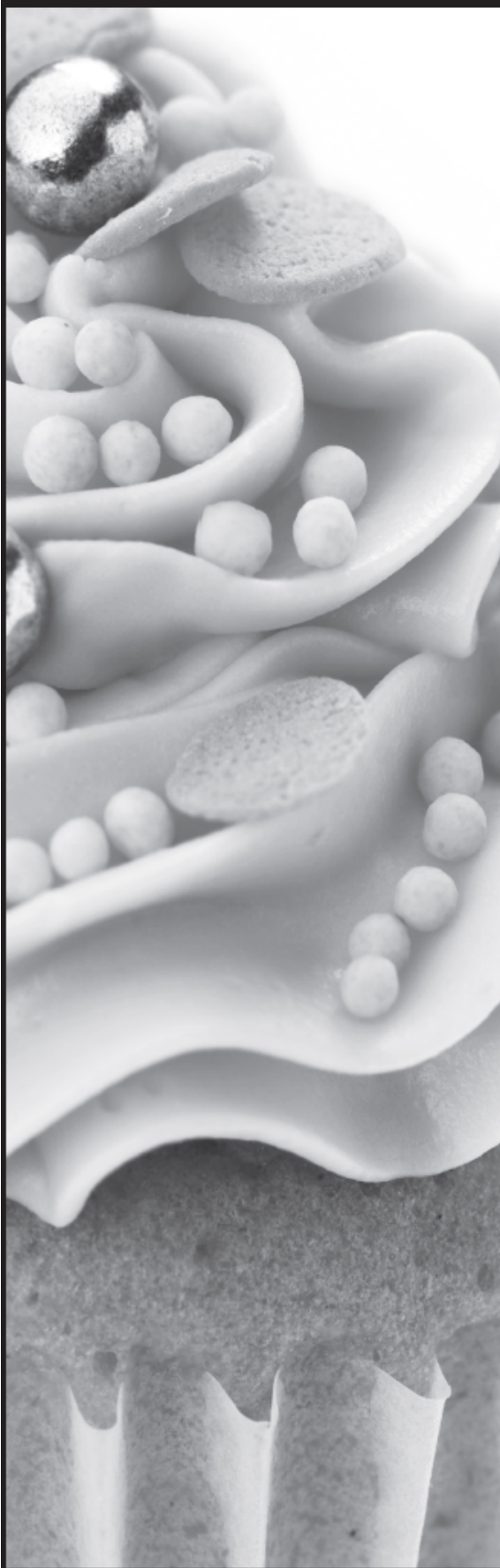
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# Yo, Flower Guy...

By: Lenny Kantz, Owner South Jersey Florist



*Soon it will be time to start decorating for the holidays.*

Festive designs and accessories are already beginning to appear in your local flower shop, and many designers are scheduling appointments with their customers to create custom designs for their homes. Whether you hire a talented professional or hang the wreaths yourself, you'll get the most impact for your money if you plan a coordinated look among your decorations.

The best way to create a well-designed holiday decorating scheme is to work within a theme. . Every wreath, swag and centerpiece should be true to the concept. For example, a "Jolly Christmas" theme

might feature lots of Santa Clauses in various representations, and be executed in a traditional red, green, and white color scheme. "Victorian Christmas" could be opulently done all in white and gold and lace and velvet, with angels and old-fashioned toys.

European designers have identified four holiday decorating trends which will be popular this year. "Inuit" (meaning Eskimo) celebrates the beauty of natural materials, such as mosses, branches, and dried grasses. The feeling is subtle, cool, and textural, with white, gray, and earth-tones being the dominant colors. "Glow is warm and sensual, making strong use of metallic elements which reflect light and featuring reds and oranges as the prominent hues. "Classics" has a feeling of quality and tradition, utilizing luxurious woods and fabrics, rich jewel-tone colors, and sumptuous flowers and fruits. "December" is expressed in soft colors and simple, traditional, nostalgic motifs such as stars and angels and religious themes.

*Continued*

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## Yo, Flower Guy... *Continued*

Each of these trends is really just a reinterpretation of a timeless design concept. Most people have a collection of holiday arrangements and accessories, which they have been accumulating over the years, and which have become cherished traditions in the home. Some of these may already be appropriate to one of the new trends. Frequently, these items can be updated and embellished with the addition of a fresh bow or some new ornaments or accessories. Simply choosing a particular color and pattern of holiday ribbon and using it throughout your decorated areas can modernize and unify the total look.

Start by visiting your professional florist. See what's new in the store, and talk about possible theme ideas, which might work in your home. Choose a new wreath for your door or an arrangement for your coffee table, and go from there, letting the shop's designers suggest ways of revamping your older decorations to blend with the new and create an updated, coordinated impression. And let the jolly decorating season begin! ■



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## LED Bulbs... By: Marty Horak

A few weeks ago I received a telephone call from Jerry Goldman, a resident of Four Seasons. Jerry and I go back to the earliest days of Cable Television, you might say founding fathers, he on the system end, and me on the design and manufacturing of product end. From time to time we discuss the new technology that seems to appear almost daily.

Recently, Jerry introduced me to LED light bulbs for the home. These bulbs for example have a 35-50,000 hour life expectancy as opposed to perhaps 2-3,000 on a standard flood light. When you think about that, if you left a LED light on five (5) hours per day, every day of the year, you would not need to change that bulb for about 20-27 years. The advertisers of these LED bulbs claim, that under normal use, install a LED bulb and you won't have to change it for about 46 years (either way, I won't be needing a replacement). They are also much more expensive. I have seen pricing for a single flood light run from \$29-\$49 each. Naturally, if we live long enough and keep the lights on all the time, it may pay for our homes.

It was pointed out that when there is a difficult bulb to reach, as in a high-hat fixture located in a high ceiling area, why not buy one bulb and you will probably never have to change it. Our Clubhouse seems to be an ideal place, as well as perhaps spots in our Evergreen Model homes.

These bulbs run cool, they are environmentally friendly and are available in all configurations. There is one other shortfall. These bulbs must be used with simple On/Off switches and no dimmers.

The next time in Home Depot, or Lowe's, why not check them out and see if they make sense for your home. Just ask to see the LED light bulb selections. ■



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## Whose Clubhouse Is It?

Sometime last year, one of our then Trustees called the police to have the staff of the Seasoned Observer removed from the clubhouse. We reported that story and it is old and solved. However, the thought of having any resident restricted in any way hits a sore spot in our hearts.

Our clubhouse has many different rooms, used for various reasons and our committees meet in some of them on a timely basis. To do so, each committee reserves a room for a specific time and date. Gerry at the front desk has these times recorded and so if anyone seeks the use of a room, merely check with her to see if it is available.

When these rooms are not reserved, they are available to all residents for their specific functions and needs. The main card room, located near the gym and craft room is filled with card players every day and most evenings. Usually, the card players begin playing at noon-time during the week.

A few weeks ago, the card players arrived at their usual time and found the room occupied by one of our committees. The players were told they could not enter. Tony Annacone, one of our Trustees who was attending the meeting likewise told the players they

could not enter the room. As a matter of fact, at a subsequent Board work-shop session Tony suggested that signs be posted on all doors advising residents that if a committee was using the room, they could not have it, regardless of any preplanned times or reservations that have been used for years.

Something just isn't right. We don't mean to demean the work of our committees, but likewise we don't see the right to take away the amenity of our clubhouse to residents who have a room reserved or planned for. Committees need to reserve rooms for a length of time that will satisfy their needs. If they run over and the people are waiting, either explain to those waiting you need a few minutes more or if that isn't enough, move to another location within the clubhouse.

Our residents pay the same dues as all committee personnel and all Trustees. The rights to our clubhouse are the same for all. Reservations count, dictatorship does not.

The only sign that we should ever see on a door is "welcome", and not one suggesting that one group of residents is more important than another. ■

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# Our Board Says “NO, We Say “WHY NOT?”

By: Marty Horak

On Monday afternoon, October 18, the Board held one of their work-shop sessions. This was the first meeting I attended where Jo Mongiello chaired the meeting. There was a small delay while Jo ordered they find her gavel. I guess there is a sense of authority when you can bang that silly thing.

I was particularly pleased to see Michael Taxin finally take an active stance when money issues were raised. As an accountant, I often wondered why he remained in the background, especially on issues on which he is best qualified to speak.

It appears there is a great amount of work to be done with our outdoor pool and Michael wanted to hear an end cost as opposed to let's first pay up to \$4,500 and then see where we are. In the end, it appears we need to take the first step prior to learning how bad our leaking pipes are beneath the concrete, but at least one of our Trustee's stood tall in questioning.

His remark to the other Board members that it would be wrong for any trustee to give a blank check to any contractor, and he wanted the final cost first, was refreshing. Whether or not that could be done was not the question, it was just rewarding to see our pocket book being protected.

That was followed by another decision to spend about \$11,000 to re-do the sprinkler system in Pembroke Village. It appears the existing heads are not giving full coverage. Again Michael argued that our contract with DTE, and we have three, landscaping, snow removal and irrigation, was all inclusive and we should not be paying for this. DTE argued they had no way to know and therefore, the need to re-route piping and set new heads was beyond anything they signed on to.

We question one point: Each spring, when the system is first turned on, each head is checked to be sure it is operating and aimed in the right direction for proper coverage. It seems to us, DTE should have seen this problem last year. In any case, we were once again pleased to see Michael present the questions prior to our signing a check.

We then learned that our pool needs a salt water type chlorine generator at a cost of about \$7,000. Once again Michael Taxin asked the first cost savings question. It seems RMS, our pool maintenance contractor, had offered us this unit free if we had signed a three year contract with them. When Michael asked if that was still on the table, the first reaction was “No”. With constant challenging from Michael and then both Bill Wenz and Brian Astle, RMS left agreeing to check with his boss if that deal could be re-instated.

With all of the above cases, Michael's intervention stopped Jo Mongiello's bringing down the gavel and voting to write those checks as was obviously her intention by her remarks. In the end, we may still have to make those payments, but at least a proper investigation will take place first.

Lorraine Gicas came to the table and wanted to introduce a Weight-Watcher's class at Four Seasons. She mentioned how many residents might want to use this opportunity, and how traveling at night to another location was not wanted. She mentioned that we had such a class years ago. Tony Annacone claims there never was a class and we didn't want to give any company the right to make money in our clubhouse, because others would want the same. The Board followed Tony's lead.

However, as a point of fact, about ten years ago there was a Weight Watcher program ready to begin, but they required payment of 10 sessions in advance. Many participants were snow-birds and the idea failed. Nevertheless, we do have a water aerobics class, paid for by the residents who attend. We see no difference.

It seems to us, that this Board of Trustees as well as those before them, find reasons not to do things as opposed to seeking ways we can. I am reminded of the famous line Ted Kennedy spoke at his brother Bobby's funeral. *Some people see the world and ask why, he dreamed of things that never were and asked why not.*

*Continued*



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## We Say, Why Not? *Continued*

We will continue to bring good ideas, as this Weight Watcher one truly is, to your attention and we will likewise point out the negative reasons new and better things never seem to come to our association. It is wrong, and we as a community need to do something about it.

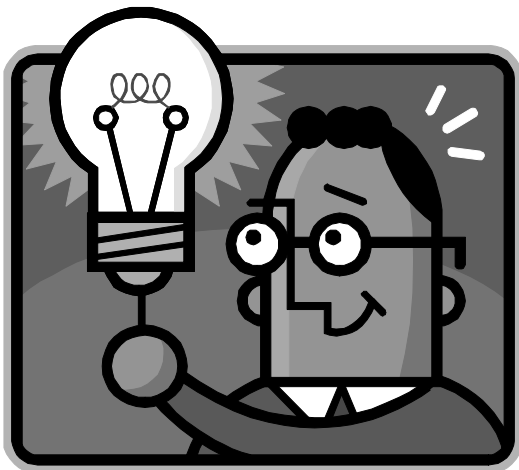
We have seen our CPR group dismantled because our insurance carrier CAU refused to allow it. This group of residents had been trained in both CPR and the use of an automatic external defibrillator. With seconds meaning so much in the case of an event, they would arrive before the 911 respondents, possibly saving a life. CAU knew the Good Samaritan law protected us, but were unwilling to go to court and fight that battle should it arrive. They claimed by offering your name (CPR Group) you solicited their call and therefore the Good Samaritan act did not apply.

When we are told why we can't have something, especially something as critical and important as that CPR group was, deserves a Board who asks why not, and then they demand to find a way to get it done! If CAU won't insure us, maybe someone else will! (Just watch how fast CAU would change their mind).

Do other associations have an active CPR group... You betcha! Do other associations have a Weight-Watcher program in house... You betcha!

Do we have a Board looking in how to bring new amenities and new ideas to our association? I haven't seen it, have you?

Like Teddy Kennedy said, some people accept things for what they are, and others see things that never were and ask "Why Not?" ■



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## Senior Expo...

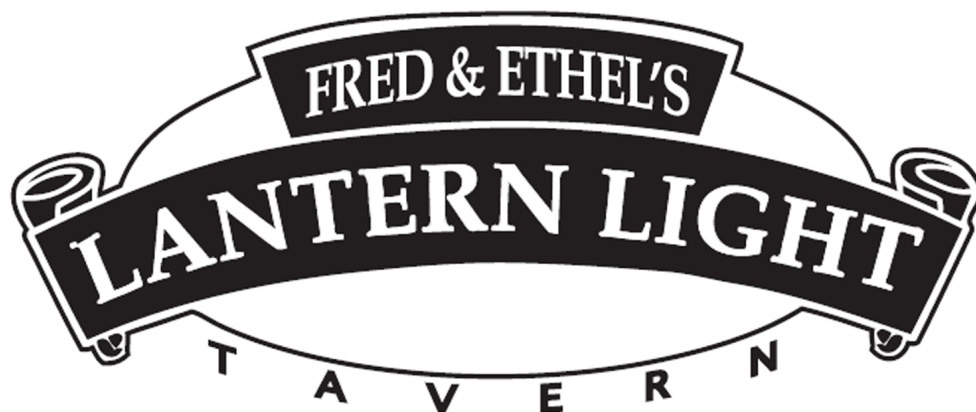
Each year we make the trip down to Margate, to attend the Senior Expo show. Our intention is to learn what is available for seniors and what products and/or services might be beneficial to our residents at Four Seasons.

Many of the booths at this Expo were from AtlantiCare and we saw many of the medical services they provide. We saw the components for elbow, knee and hip replacement. We had the opportunity to speak with brokers for Reverse Mortgages and had the opportunity to discuss Hospice care, all to be better knowledgeable for our reporting to you.

We solicited a few of these companies to advertise with us, because we felt their services would be of benefit to some of you. Accordingly, please note "Right at Home" ad found on page 30 and "Bayada Nurses" Ad seen above.

Many of these services are fully paid for by Medicare, so if in need, give them a call.

*See page 42 for more information on these services.*



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# To Publish or Not to Publish ...

By: Marty Horak

As Editor-in-Chief of the Seasoned Observer, I have been tossed into the middle of a dispute taking place between residents and the Editor of the Newsletter. We, at the Seasoned Observer, made a pledge to all of you that we would publish any Letter to the Editor as long as it was signed and did not contain bigotry, racism or personal attacks against another resident. We feel any remarks about the performance of any Trustee, Committee, or agency is subject to any resident's point of view. We have held this policy since our inception.

We likewise understand the policy of the Newsletter and respect their right to hold to a different standard. As their paper indicates and as has been written to residents who have had Letters to the Editor rejected by the Newsletter, they received a rejection based on the newsletters criteria as published in their paper. It reads as follows:

*“Letters to the Editor: What is appropriate to print has been debated throughout history. It is clear that there are no absolutes, but always limits.”*

*The U.S. Supreme Court ruled long ago that “Freedom of speech does not mean you can yell fire in a crowded hall.” Letters to the editor also have limits. We encourage challenging letters. They can be tough, but not acrimonious; attack positions, but not persons. We seek a sense of balance and decorum; we reject the inflammatory and respect reasonableness. Criticism is welcome; slanderous statements are not. Our aim is to create an atmosphere for vigorous discussion.”*

As you will soon realize, all of this came to fruition based on a letter submitted to the Newsletter by Trustee and President, Jo Mongiello, appearing in their October issue. Had Ms. Mongiello sent that letter to our paper, it would have been published, without any question. As a matter of clarification, and for those who may not have read it, we are going to reprint it below as a means of comparison. Many, many residents have expressed their displeasure in what Ms. Mongiello had to say about the Seasoned Observer and its staff. *Continued on page 34*

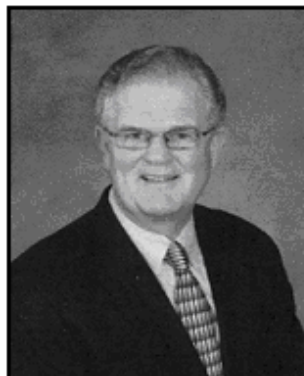
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# To Publish or Not to Publish...

Continued from page 33

The problem comes when residents submit letters to the Editor of the Newsletter and are rejected for what appears to be a contradiction to their policy with respect to the Mongiello letter. It appears that the letters submitted by both Frank Murray and Ken Ryan, also seen below, are no different in their way of expressing their views and therefore have taken great exception to being refused for publication in the Newsletter and ask, "Is there a Double Standard?"

When Jo Mongiello states that we divide the community; we lower our house values; we are so detrimental, that our actions will cause the doubling of our maintenance fee and then suggests that we all move from Four Seasons, we question the Newsletter's acceptance of it and the rejection of those that countered her accusations.

In the end, it is always the Editor's right of refusal or acceptance. We offer the three letters for you the reader to decide. We likewise have little to no doubt that the Letter to the Editor found on page 15 of this issue, would have ever been accepted and published in the Newsletter. We proudly published it and strongly agree with its conclusions.

## The Mongiello Letter

### More Truth

*As a resident who has volunteered many hours of my time for the good of this community, I take offense at the accusations and disrespect that is aimed at Board Members, committee members, committee chairs, etc., printed in the Seasoned Observer. This usually comes from residents who do not give of their time for the benefit of our community, and do not offer solutions, only criticisms.*

*The Seasoned Observer has been responsible for dividing the community and diminishing our property values and contributing (along with the present economy) to the already bad home sales market. This paper has been posted on the internet and the doom and gloom is out there for all to read. I know if I were purchasing a home and had the opportunity to read what is put in this paper, I would certainly not wish to purchase a home in a community that has all the negative problems that are printed month after month in the Seasoned Observer.*

Continued

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I know that watchdogs do serve a purpose and when Hovnanian was in charge, the Seasoned Observer was very useful, but to attack residents who volunteer for the good of the community is unconscionable. We have a wonderful lifestyle and it is time we started appreciating it instead of looking only for the negative. Believe me, I know there are issues that need fixing, but with the volunteer staff we have, the dues have been kept to a minimum, and we should support these residents who give so much of their time.

Some ideas printed in the SO have been good ones but they are so outweighed by the negativity. We have lost many volunteers on the various committees and boards for fear of being chastised in this publication. If we allow this to continue we can only look forward to a paid Board, etc. **Beware, this will, at a minimum, double your monthly bills.** Remember, this election two seats were open and only two residents applied – next year there will be three seats open – how many do you think will apply?

I can't help but question why, if these people dislike the community and the way it is run, **THEY DO NOT MOVE** and allow the rest of us to enjoy our retirement.

Since I feel the Seasoned Observer is very detrimental to my property values, I respectfully request that it not be delivered to my home in the future.

**Jo Mongiello**  
**President/Board of Trustees**

**Note: Unless we are told otherwise, we will assume that any letter signed by the President and as a Trustee, is representative of the entire Board.**

The following two letters were submitted to the Newsletter in response and both were rejected for publication:

### Resident Response Letter #1

Dear Editor:

Our HOA president felt it necessary to write a letter to our official newsletter (which seems to screen letters that they feel have too much negativity) containing the most negative comments I have seen since becoming a resident here at Four Seasons six years ago.

One year ago, our madam president sought and accepted the endorsement of The Seasoned Observer to run for our Board of Trustees. After reading her letter, it appears to me in order to get elected to office, she was willing to do whatever it took to get the necessary votes. I could be wrong and perhaps she feels The Seasoned Observer has only become negative since she has been in office.

If that is the case perhaps the negativity has something to do with the way this Board has handled a prior Trustee's possible misuse of our association's credit card. It seems that a number of questions have been asked about certain purchases that have been made and the way it has been investigated and swept under the rug.

Many requests have been made to see the receipts and financial records (which as members of the HOA we are all entitled to see) and yet we have been denied many times. More than one HOA attorney has told those members requesting the records, as well as our Board of Trustees, that these documents must be made available per our Governing Documents.

Our Board of Trustees acceptance of Millie McGovern's resignation, in return for a nondisclosure agreement smells rotten. If in fact there was impropriety and our Board is a factor in a cover up, this makes them just as guilty as anyone that may have perpetrated any misuse of any kind.

Continued on page 37

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# Trivia Quiz

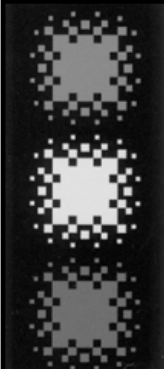
Here is this month's **Seasoned Observer Quiz**. **The FIRST TWO people** to e-mail the Observer, or Marty with the correct answer will win a \$10 gift certificate to one of our local retailers/restaurants.

**To be fair, and giving everyone a fair chance to read our paper, we will not accept answers until the 20<sup>th</sup> of the month.**

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## **Publish or Not...** Cont from page 35

*Instead of spending her time attacking the watchdog publication that many other HOAs would give their eyeteeth to have working for them, maybe she should concentrate on becoming the best president her talents would allow her to be. Judging by what I have seen so far, it's going to be a very long year!*

**Frank Murray**  
Cambridge Village

### Resident Response Letter #2

Dear Editor;

*I finished reading your paper, specifically the Letter to the Editor from Our HOA President and Trustee and I had to read it a few more times before I could even believe she would say or even think anything like that. It is just a little over a year ago when our President was elected to our Board of Trustees, primarily because of the endorsement The Seasoned Observer gave her. If she feels the way she does about that paper, why would she allow herself to be promoted by it? In my opinion the only thing it proves is that she seems to be a fair weather friend.*

*How can she even remotely believe our home values are down because of the articles written in the Seasoned Observer? You would think President Obama should call Marty and have him retract all his articles so the housing market can return to normal.*

*I would hate to think what our home values would be if it wasn't for the Seasoned Observer. We would probably have signs telling everyone not to drink the irrigation water, car ports in our clubhouse parking lot and a giant list that goes on and on. I stood with Marty and many of the staff of the Seasoned Observer when we picketed the sales office for better warranty reaction from Hovnanian. Does our President/Trustee think that lowered our homes values or raised it? You can go from issue to issue and we have to be thankful for all the research that the Seasoned Observer does for our community.*

*As a homeowner in a Florida HOA, I send copies of the Seasoned Observer to my Board, And all I hear is how right on point the Observer is. When our President/Trustee says it is negative and detrimental to Four Seasons and they should move, I hope she is looking in the mirror when she makes those statements. We should be ashamed we have her as our President. Any person who says I love you when you back me, but you should move when she reads another side to stories she tells, like the Whirlpool heat control, is not qualified to be a Trustee.*

Continued on page 38

## Publish or Not...

Continued from page 37

*Our President/Trustee even admits that some of the ideas in the Seasoned Observer are good ones, but she now elects to never read the paper again. What kind of a Trustee is not interested in the "Good Ideas". Our community deserves better than this from our President and one of our Trustees.*

**Kenneth Ryan**  
**Berkshire Village**

The questions raised by these two residents who responded to the Mongiello letter is simply this. Is their letter to the editor any more negative, disrespectful, or any other criteria that the Newsletter may have used to reject them and yet published Jo Mongiello's? Is there a double standard? You the reader can now make that determination.

Last month in our October issue, in our response to Jo Mongiello's letter, we cited a few of the things that we are most proud of in generating what we believe were positive steps for our community.

Since then, we have received many calls from many of you reminding us of other achievements for which the Seasoned Observer was responsible. Allow all of us on the staff, to thank you for all those kind words, and reminders. ■

*Editor's Notes: The Seasoned Observer does not intend to mimic in any way the policies of the Newsletter as we are sure they do not follow ours. It is our belief that both publications offer something for our residents and it is important to recognize the goals of each.*

*Our policy on Letters to the Editor is obviously more open than theirs. It is however unfortunate that when a letter is published in the Newsletter, any response to it may, or may not be accepted.*

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# Helpful Hints... *By: Jim Cavallo*

**If you didn't disconnect your garden hose by now, you're asking for trouble. DO IT NOW!**

Is the water in your bathroom sink drain going down slowly? If so it's probably clogged with hair. The popup trip lever, the thing you pull up to fill the sink is catching all the hair and needs to be disconnected and cleaned out. If you're handy, you need a pair of pliers, or a channel lock, to loosen the collar that holds the trip waste. Unscrew it, and you might have to slide the trip handle off. All the hair and goop is stuck on the piece you just disconnected. Clean it and reinstall the piece into the drain, making sure to engage it with the popup. Draino will not clear this. Happy plumbing!

Now that the heat is on, turn the ceiling fans on. No matter which way they are turning, they will help to distribute the warm air around, before it goes thru the ceiling and into the attic.

Those of you that wrap the AC unit outside should leave some air to circulate in order to keep condensation from forming. The unit was made to work in the weather and all that's necessary is to put something over the top to keep the leaves and snow from getting in. I put a piece of plywood over the top and a brick to keep it from blowing off, or drill a hole on two sides of the wood and tie it to the wire screen. Keep the unit clear of plants and shrubs in the summer when it's running. If you restrict the air flowing over the aluminum coil, you reduce the efficiency and cause it to run more, which costs you money in the long run. There is a spray cleaner you can clean the coil with yourself.

**Did you disconnect that hose??????????** ■



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# Oh That Door, That Beautiful Glass Door... By: Marty Horak

---

There is something going on and it just isn't right. We have taken up the side for the resident who purchased the Leaded Glass Door and the actions being taken against him are just plain wrong!

We are going to recap this story and give you the explanations we have heard from all the parties.

A person orders a home to be built at Four Seasons in Manchester Village. As part of the process, he is directed to the Hovnanian Design Center, in Edison, New Jersey. As part of the options offered is a "Leaded Glass Door" We have seen a copy of his option list, titled, "Four Seasons at Smithville/Manchester Village" and there in black and white is a Leaded Glass Door at \$3,685.

As part of the option package, the new homeowner orders the Leaded Glass Door.

About 15 months after living at Four Seasons, the ACC spots the door and tells the resident it must be removed. Their reasoning is the door was never offered as an option before and therefore he must go back to Hovnanian and ask for his money back. Now there is one sentence in our Governing Documents which clearly says that anything the builder does, is not reviewable by the ACC. It is 11.06 as follows:

**11.06 Developer Exempt.**  
***The Developer is exempt from the requirements of ACC review.***

The ACC ignores this and says it was never offered to all residents and therefore it must be removed. We now remind them that when Wexford Village was being built, Hovnanian offered three or four new model homes. Why are they accepted when they were never offered to every resident before? The answer is simple:

**11.06 Developer Exempt.**  
***The Developer is exempt from the requirements of ACC review.***

The resident attempts to have an ADR hearing with our Judiciary Committee citing 11.06 as the developer's absolute right to make modifications as he wishes. The ADR refuses to hear his case because our governing documents are clear in the fact that if an appeal is to be made against a ruling of the ACC, it must go to the Board.

The appeal is filed, the Board meets for a second time, and this time in secret.

The resident is not invited to make his own case and the ruling is, the door must go. We ask once again, how does the Board get around 11.06?

**11.06 Developer Exempt.**  
***The Developer is exempt from the requirements of ACC review.***

Now the Board has their HOA attorney beginning a lawsuit against the resident unless he removes the door. Our association will pay legal fees that can be quite high when a court case is involved. The resident's lawyer will sue for all court cost and legal fees. Unofficially for our HOA, members of the Judiciary Committee are convinced, as am I, as is anyone who has heard this case, all feel the resident will win. And if he does, the additional court costs, as well as the resident's legal cost will all fall on our association and reflected in our dues. And so the question is, what does the Board see that no one else has?

If the resident purchased the door from Home Depot and had it installed without approval first, the Board and ACC would be right.

If the resident purchased a door and gave it to the developer to install for him, maybe the ACC and Board would be right.

If the resident lived here for some time, then called Hovnanian and ordered a door of this type to be installed without approval, then perhaps the ACC and the Board would be right.

But when the developer offered the door as an option as clearly seen on the residents option list and has it installed as part of the home the developer is building, then we see no claim against it by the ACC or the Board as being valid, simply because of 11.06

**11.06 Developer Exempt.**  
***The Developer is exempt from the requirements of ACC review.***

We went to the Judiciary and under 12.03 of our Governing Documents asked for a clarification or interpretation of 11.06 as it appeared the Board and the ACC read it differently. Our Governing Documents make it quite clear that when an interpretation of the documents are required or requested by any member, it is the Judiciary who makes the interpretation, not the Board, not the ACC and not even the lawyer. *Continued*



# Oh That Door... *Continued*

Accordingly, we made a formal request and although the answer was very brief, we do believe it says it all. Here is their response.

**“The Judiciary committee has reviewed your request for an interpretation of**

**11.06 Developer Exempt. The Developer is exempt from the requirements of ACC review and has concluded the provision is self explanatory and clearly stands as written.”**

It does not matter if the ACC does not like the door, or feels it was wrong of Hovnanian to install it. 11.06 clearly gives the developer the right and denies the ACC from objecting. In effect, it says the developer cannot do anything wrong with respect to how he decides to build a house in our community.

It does not matter if the Board agrees with the ACC and likewise feels the door should never have been offered, 11.06 clearly states, it was the developer’s right to offer it and it was the resident’s right to purchase it.

We as a community have got to learn to live by our Governing Documents. Every time we look to circumvent them, we do a disservice.

We appear to be left with one question: What will it take for our Board to admit they are wrong???

### **Subsequent event:**

At the October 27 Board of Trustee meeting, about 30 residents of Manchester Village came in support of their neighbor and his right to keep the door. They asked the Board why they filed a lawsuit and the Board responded emphatically, “There is NO lawsuit.” Of course the Board’s very next remark was, “they could not discuss the issue as directed by their lawyer, while they are in litigation.” **HELLO**

In the end, their plea’s were heard and the Board agreed to revisit the issue. We were told it was never a unanimous decision. So let’s hope they get it right, accept provision 11.06, and drop the complaint.

**Note: On November 1, 2010, we are told the Board voted 4 to 1 in favor of allowing the door. Case closed, they got it right after all (we wonder who voted “NO”).**



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We have investigated the use of Home Care for those needing assistance, companionship, nursing care and rehabilitation help after any number of serious medical issues, such as recuperating from a stroke, or joint replacement, to the need of assistance in your daily requirements

Much of this article is taken from periodicals from Bayada Nurses, but it is the guidelines suggested that we have examined and now pass on to you.

**Home care in Your Home**

Preserving independence is a primary concern for senior citizens and people with disabilities, yet they are often reluctant to admit they need assistance to remain at home. Often, help from family or institutions may be unavailable or cost-prohibitive. For many, the solution has been home care.

**Why Home Care?**

Home care includes medical or non-medical services provided in a client's own home. Services may include companionship, meal preparation, and light housekeeping. For those with health problems, aides can assist with tasks such as bathing. For more complex cases, skilled nursing may be required. Thanks to modern technology, many procedures that once required hospitalization are now safe to perform at home.

**Choosing a Provider**

It is suggested that when seeking a Home Care provider, that certain questions be asked and answered to your satisfaction:

- *How are employees selected?*
- *Are employees bonded and insured?*
- *Are employees subject to criminal and reference checks?*
- *Is the agency accredited?*
- *How are employees supervised?*
- *How are scheduling problems handled?*
- *How is the care plan determined?*
- *How is insurance and billing handled?*

**Things to Look For**

Knowing how employees are selected is crucial because these are the people who will be coming into your home. Ask how the agency supports its employees, and deals with after-hours problems. Learn how insurance (Medicare) and billing is handled. Ask if there are additional charges for weekends and/or holidays. Do your homework and you will feel better about your decisions. ■

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I often think why golf is such a fabulous sport and it reminds me of how and why I began and how it has played a major role in my two sons' abilities to deal with people on a very professional basis. I am sure many of you will have found similar rewards.

When in High School, I ran track and played school basketball. Golf appeared to be a game for, in my mind back then, "sissys". So I agreed to go out and play a round with one of the players on the school's golf team, just to show him how easy the sport was. We played Dyker Beach, and even with my rented clubs, I birdied the 12<sup>th</sup> hole, a short par 4 by hitting a grounder some 200 yards to about three feet from the pin. Made that putt and scored 134 for the day... Not such a sissy sport as I soon learned.

Within weeks I had my first set of Sam Snead Blue Ridge Golf Clubs and became hooked like so many of us are. I suspect I like golf against all other sports because it is the only one where the field of play differs from course to course and from hole to hole. When I hear the tennis courts in the Bahamas are wonderful... what's the difference to those at Four Seasons or anyplace else, aside from the surface, the dimensions are identical.

When I lived in Marlboro, I joined Glen-Wood Country Club, just off Route 9 in Old Bridge. During the summer I would drop my son Jeff off at 7:30AM every day and pick him up on the way home from work at about 6:00PM. As a junior, he could not play until noon and so he putted, and putted and putted. When playing at noon, more often than not, he was paired up with a group of ladies and he learned how to be polite, hold the flag, and no cursing for bad shots. He became a true gentleman, and that putting time, allows him to play with the best of them today.

Now as good a game as golf is and how we are all trying to improve from round to round, I must tell you, buying a boat will destroy your golf game.

Over some weekend of fishing in a small rowboat in the Shrewsbury River, I was hooked and as an impulse buyer, ended up owning a Chaparral 23 footer and soon upgraded to a SeaRay Sundancer.

Just like my first impression of how easy golf would be, how hard can it be to drive a boat. I bought the Chatman book on rules, learned red, right return and how to yield to a smaller boat. I even knew how to pass a sailboat as to not break their wind (I did break plenty of wind on my own, but that's another story for another time).


The problem was, back then you didn't need a license or anything else to drive a boat of any size in salt water. When they delivered my boat that very first day, I had to dock it myself in a slip I had reserved. You know that school of hard knocks I so often refer to, well I must have knocked every piling, and half the boats in our marina, until one guy yelled out, "Shut the motor!". He dove in the water, climbed up on deck and taught me how to dock. Believe it or not, you dock in neutral, not forward or reverse... Who knew? At year end, I was named most improved boater, but believe me from where I came, that meant very little.

Being the adventurer, we would often go from Brick to Atlantic City, in the Barnegat Bay. Who ever heard of Sea-Tow and buying insurance for their use? One day, in the Barnegat, I get beached on a sand dune. I radio for help and Sea-Tow tells me it will cost about \$125 to tow me off, or I can wait about two hours for the tide to rise. Luckily, we had a large bowl of fruit in the refrigerator and plenty of drinks... the wait wasn't that bad. The following year we had insurance and when fishing lines wrapped around our prop, we saved about \$350 in towing charges from the middle of the Barnegat to our slip. We discussed selling the boat all the way back during that 3 hour tow.

The problem with owning a boat, you made this investment and so weekends are no longer open for golf, we need to go boating. Within a year or two the kids were off to college and Renée and I would spend the day, sitting on the deck or taking a ride down to Atlantic City from Brick.

No golf and the game soon begins to leave you. We finally sold our boat just before we moved to Four Seasons and I began playing golf again at Green-Tree. What a nice course, no big problems, no holes too long and I was able to shoot some pretty good scores.

*Continued*

		
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Then reality hit. I read about Shore-Gate, a new course opening near exit 17 on the Garden State Parkway. Shore-Gate has several tees, beginning with the Black (for the insane) Blue (just as insane), White (very strong men), Gold (seniors) and Red (ladies).

Up until that time, I never heard of senior tees and always played the Blue or White. At Shore-Gate I could have played from 20 yards in front of the Reds and would have still been beaten up. What a great golf course. I know some of you have played there and for those who haven't, treat yourself to a round at a truly class A golf course.

During the winter months, they drop the rate to about \$49. Each year, my son Jeff and his family come for Thanksgiving and we play a round at Shore-Gate. A few years ago, Steve Schwab, Jeff and I went to play on the Tuesday before Thanksgiving. I reserved a 10AM Tee time and we arrived about 9:30. As Steve will attest, we were the only car in the parking lot. The weather was in the high 50s to low 60s and no wind. It was beautiful. Jeff played from the back and Steve and I from the Gold.

On every hole, there were three maintenance men, blowing the leaves from the rough near the fairways into the woods. Finally, sometime during the back nine we asked these men what they were doing and why. They were told by management to keep the rough free of leaves so the three of us would not lose any balls under leaves (and it's a public course.)

When we finished, our car remained the only one in the parking lot, and as we left, they closed the course for the day behind us.

A final thought. The course was in spectacular shape that November day, green plush fairways and wonderful fast greens. Shore-Gate's signature hole is the ninth, a mere 648 yards from the back tee, around water to a mound and sand-trapped protected green. I will be there this Thanksgiving as well. I will stand next to my son on the ninth Tee, laugh at what confronts him and then march some 100 yards to the gold Tee, where if I can even putt for a par, it will have been a triumph. (Driver, 3-wood, 3-wood, iron to green) And that's only if I avoid the water and any of the thousand traps Shore-Gate has. ■

*Dear Editor;*

*My husband and I bought a condo on Southampton Drive in 2003. At that time we were asked to pay a \$200 membership fee, which we did at closing.*

*Recently, we decided to purchase a private home in Devonshire Village and at the time of closing we had to pay a membership fee once again, this time for \$1,000.*

*It seems to us that already being a member; we should not have to pay another membership fee. Therefore, can you please explain why we were compelled to do so?*

*We were told that we (the HOA) really needs the money and that is why the HOA needed to charge a \$1,000 fee. We feel this membership fee should be for new comers and not for residents who are already members of the association.*

*This maneuver is unfair and unjust. We were told it was tilted "Membership Fee" because it would be illegal to raise the original \$200 contribution fee we all paid when first buying here. Incidentally, we had to pay that fee again as well.*

*When our first home is sold, we understand and agree that the new buyer will be responsible for both of these fees, but feel the Board never took into consideration what would happen in cases such as ours. We would expect the HOA to refund, what we would call a double payment..*

*Mister Editor, please give us your thoughts.*

*Unfairly treated residents*

**Tina & John Vitello**

Dear Mr. & Mrs. Vitello,

Through all my working years, when contracts were brought up and/or challenged, the court of equity (fairness) always ruled.

It is quite true that each resident upon purchasing a home at Four Seasons was asked to pay a \$200 contribution towards working capital, which acted as a membership into our HOA. With no more new homes to sell, that source of revenue is shrinking to only re-sales and as you state, will be paid by the buyer of your first home whenever that sale happens. I am sure you realize that you will be paying two maintenance fees as long as you own two homes, to cover landscaping cost, even though only one home has occupants who can use the clubhouse, swim in the pools, put out garbage, etc.

All that being said, I do feel your argument is a just one. When your first home is sold, that new buyer will have to pay both fees. You were clearly a member prior to purchasing your new home and these charges of \$200 and \$1,000 seem to be "Double Dipping". ■

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**Be heard.**



**The Bank**

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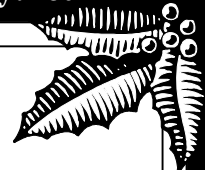
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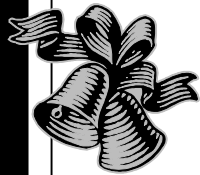


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