

FERNLEIGH FOCUS

OFFICIAL NEWSLETTER OF THE FERNLEIGH HOMEOWNERS ASSOCIATION

May 2008

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From the Manager

I would like take this opportunity to wish one of our "fearless leaders" a speedy recovery from his recent surgery. Bob Krischker, Treasurer, Fernleigh Board of Directors, recently returned home and is recovering well due to his dedicated wife, Judy and all of Bob's relatives and friends. I am told Bob is "chomping at the bit" to return to his active role on the Board. Get well soon, Bob!!! We surely miss your participation and wit!

Insurance Overview

Please take the time to read the attached information regarding Fernleigh Homeowners Association & Owner Insurance. For those of us who are not insurance agents, you will find a clear description of the coverage carried by the Association and the type of policy each homeowner could carry.

No Prune List

The attached list is the most recent update. Please review for accuracy and contact Deb Merchant at 610-650-0600 X 12 or email dmerchant@wentworthmgt.com with any changes or additions. This list will be sent to the Landscape Contractor May 31, 2008.

Landscaping

Spring pruning of ornamental trees, shrubs and ground cover will be performed in June with the exception of those noted on the No Prune List. Pruning will include removal of all dead, damaged and diseased branches and limbs. Trimming consists of the removal of excessive growth. As this is our first season with DeMarco Landscaping, we ask your patience as they familiarize themselves with the property. Should you note any trees or shrubbery missed please do not hesitate to contact the management office.

Wentworth Connect

For those of you who missed the Annual Election meeting, Wentworth Connect is a communication website available to all Fernleigh homeowners effective January 1, 2008. This site will enable you to obtain valuable information about Fernleigh, receive community updates, check your maintenance account, receive email and/or telephone alerts and communicate with your community manager much more effectively. In order to have access to this site please contact Deb Merchant, The Wentworth Group at 610-650-0600 X 1242.

Trash Reminder

It has recently been brought to the attention of management that not all homeowners are bagging and securing their trash and recyclables properly. Please be reminded to secure the top of your waste cans and also your paper and plastic recycles. It's a very unpleasant site to drive through such a beautiful community only to find the winds have blown trash onto lawns and streets. Please do your part to help keep Fernleigh the premier community it is!

Mailbox Plantings

Please be reminded all homeowners are individually responsible for the upkeep AND removal of plantings installed around each mailbox. Please remember to remove or cut back the annuals you planted last spring and maintain any fall plantings you may have installed.

Retention Basin Grates

Four retention basin grates have been installed to stop the debris from clogging the outflow drains. This will ensure that water levels are kept low.

C/O THE WENTWORTH GROUP
901 S. TROOPER RD PO BOX 80690
VALLEY FORGE PA 19484

THE WENTWORTH GROUP, INC
901 S TROOPER ROAD
P O BOX 80690
VALLEY FORGE, PA 19484

ACCT #	DESCRIPTION	CURRENT MO. ACTUAL	CURRENT MO. BUDGET	MONTH DIFFERENCE	YEAR TO DATE ACTUAL	YEAR BUDGET	TO DATE DIFFERENCE	ANNUAL BUDGET
	OPERATING INCOME							
60200	ASSOCIATION FEES	29,150.00	29,150	0.00	87,450.00	87,450	0.00	349,800
64000	LATE FEE INCOME	(30.00)	0	(30.00)	0.00	0	0.00	0
64300	NSF CHARGES	0.00	0	0.00	37.00	0	37.00	0
68000	INTEREST INCOME	1,148.47	1,236	(87.53)	3,532.42	3,708	(175.58)	14,827
	GROSS OPERATING INCOME	30,268.47	30,386	(117.53)	91,019.42	91,158	(138.58)	364,627
	OPERATING EXPENSES							
	GENERAL MAINTENANCE & REPAIR							
72000	EXTERMINATING	0.00	80	80.00	0.00	240	240.00	700
72350	GENERAL MAINTENANCE & REPA	1,786.65	4,167	2,380.35	3,946.39	12,501	8,554.61	50,000
	TOTAL GENERAL MAINTENANCE	1,786.65	4,247	2,460.35	3,946.39	12,741	8,794.61	50,700
	GROUNDS MAINTENANCE							
74100	LANDSCAPING MAINTENANCE	22,998.51	0	(22,998.51)	22,998.51	0	(22,998.51)	91,994
74103	DETENTION BASIN MAINTENANC	0.00	133	133.00	2,876.00	399	(2,477.00)	1,590
74156	TRAIL MAINTENANCE	0.00	167	167.00	0.00	501	501.00	2,000
74200	LANDSCAPING IMPROVEMENTS	4,076.50	1,500	(2,576.50)	5,305.75	4,500	(805.75)	18,000
74300	SNOW & ICE REMOVAL	9,275.05	9,500	224.95	13,048.03	28,500	15,451.97	38,000
74400	TRASH REMOVAL	1,812.34	1,833	20.66	5,419.03	5,499	79.97	22,000
	TOTAL GROUNDS MAINTENANCE	38,162.40	13,133	(25,029.40)	49,647.32	39,399	(10,248.32)	173,584
	UTILITIES							
76200	ELECTRIC	288.30	167	(121.30)	669.62	501	(168.62)	2,000
76400	WATER EXPENSE	47.75	63	15.25	153.25	189	35.75	750
76450	FIRE HYDRANT	0.00	99	99.00	110.06	297	186.94	1,182
	TOTAL UTILITIES	336.05	329	(7.05)	932.93	987	54.07	3,932
	TAXES & INSURANCE							
77100	FEDERAL TAXES	0.00	183	183.00	0.00	549	549.00	2,200
77500	PROPERTY/LIAB INSURANCE	2,429.41	2,931	501.59	8,852.73	8,793	(59.73)	35,170
	TOTAL TAXES & INSURANCE	2,429.41	3,114	684.59	8,852.73	9,342	489.27	37,370
	ADMINISTRATIVE & OTHER EXPENSES							
78160	PRINTING & POSTAGE	135.08	233	97.92	1,017.62	699	(318.62)	2,790
78400	BANK FEES	0.00	2	2.00	0.00	6	6.00	25
	TOTAL ADMINISTRATIVE & OTH	135.08	235	99.92	1,017.62	705	(312.62)	2,815
	PROFESSIONAL SERVICES							
81100	MANAGEMENT FEES	1,379.00	1,595	216.00	4,137.00	4,785	648.00	19,145
81200	LEGAL GENERAL	0.00	42	42.00	0.00	126	126.00	500
81400	ACCOUNTING/AUDIT	100.00	100	0.00	300.00	300	0.00	1,200
	TOTAL PROFESSIONAL SERVICE	1,479.00	1,737	258.00	4,437.00	5,211	774.00	20,845
	TOTAL OPERATING EXPENSES	44,328.59	22,795	(21,533.59)	68,833.99	68,385	(448.99)	289,246
	NET OPERATING INCOME	(14,060.12)	7,591	(21,651.12)	22,185.43	22,773	(587.57)	75,381
	OPERATING FUND							
87001	PRIOR YEAR DEFICIT	510.00	510	0.00	1,530.00	1,530	0.00	6,120
	TOTAL PRIOR YEAR DEFICIT	510.00	510	0.00	1,530.00	1,530	0.00	6,120
	RESERVE EXPENSE							
88001	RESERVES DEFICIT FUNDING	1,226.00	1,226	0.00	3,677.75	3,678	0.25	14,709
7001	RESERVES REPAIR & REPLACEM	4,546.00	4,546	0.00	13,638.00	13,638	0.00	54,552
	TOTAL RESERVE EXPENSE	5,772.00	5,772	0.00	17,315.75	17,316	0.25	69,261
	NET INCOME / (LOSS)	(20,342.12)	1,309	(21,651.12)	3,339.68	3,927	(587.32)	0

FERNLEIGH HOMEOWNERS ASSOCIATION

ASSOCIATION & OWNER INSURANCE OVERVIEW

The Association's policy is broad in its scope, extending building coverage to the inside of units as well as the building exterior. However, as unit owner, you still need your own coverage to complete your insurance protection.

The Association's Policy

The State Farm association policy coverage insures for covered losses as follows:

If you own a condominium the association *does* insure your interior walls (including wall coverings and flooring surfaces), your building fixtures, like built-in kitchen cabinets, and your building upgrades or improvements, regardless of when they were completed. This is a much broader scope of coverage than is commonly available.

Fernleigh Homeowners Association policy does have a \$10,000 deductible which means the association does not insure this first \$10,000 of damage.

Claims

In the event of a claim, you should first call the association's property manager at 610-650-0600 x1242.

You should also notify the company that insures your unit if your property is damaged.

For Your Mortgage Company or Your Record

If you or your mortgage company need formal evidence of your home being insured, call Ed Hart's office at 610-363-9378, for a *certificate of insurance*. Please have available the mortgage company's name and address. A loan number will be helpful. Please allow time for the certificate to be prepared and mailed.

What Insurance Owners Need

The policy best suited to an owner occupant in Fernleigh Homeowners Association is called an *HO-6, Condominium Unit Owner's Policy*. Most insurance agents are familiar with this kind of policy. The HO-6 insures your contents or personal effects, plus building losses you are responsible for, the added expense of living elsewhere following an insured loss, liability protection for you, medical payments coverage for guests and loss assessments protection.

Each owner is responsible for building losses to their own unit below the association policy's \$10,000 deductible. Verify with your agent that your HO-6 provides this building coverage. Typically, the same section of an HO-6 that insures damage to the home which is the owner's responsibility – that is the first \$10,000 of damage.

Loss Assessment Coverage

Although the association has excellent coverage, it is always possible that a court award or damage to property could exceed liability coverage. This could mean that a special assessment would be required to meet the uninsured expenses. Therefore, you may want to talk with your agent about adding loss assessment coverage to your HO-6 or homeowner policy.

Loss assessment coverage only addresses certain claims against *all* owners. One of its conditions is that the assessment be universal.

Investor Owners

Investors also need coverage for the association's deductible. They also need premises liability, personal injury liability, loss of rents, and loss assessments. If the owner has personal property like furniture in the unit, that needs to be insured too.

Renters

If you rent a home at Fernleigh, you should have an HO-4, Renter's Policy. Most agents are familiar with this. It insures your personal property, like furniture, clothes, and equipment, your liability, and your cost of living elsewhere if your home cannot be lived in because it has been damaged by an insured loss.

Inventory

A written inventory with photographs of all your property, building and contents is advisable. Any inventory is better than none, so take photos or better yet, make a video tape for a more accurate record. Store the video away from home.

FERNLEIGH " NO PRUNE LIST" 2008

Revised 5/12/08

1. This list runs from year to year, The list will remain unchanged unless the homeowner adds or removes their name.
2. All homes on the "no prune" list should be pruned [front and back] each year. This includes foundation shrubs, trees, mailbox plantings, etc.
3. At pruning time your home will be discretely marked indicating "no prune".
4. "No prune list" additions or removals should be submitted no later than June 1st.

ADDRESS	HOMEOWNER
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FENWYCK CIRCLE - N/A

FOXCROFT LANE

15 Foxcroft	Hendrickson	
27 Foxcroft	Bovais	
28 Foxcroft	Dessurmeau	
29 Foxcroft	Susskind	
31 Foxcroft	Rosfelder	prune tree next to driveway & flowering cherry
39 Foxcroft	Spencer	
55 Foxcroft	Kuether	weeping cherry, weeping evergreen, holly
65 Foxcroft	Blackmore	
78 Foxcroft	Mossholder	ONLY prune 2 small trees @ front garage corners
87 Foxcroft	Bouvier	

GRAYSON CIRCLE

25 Grayson	Krischker	
27 Grayson	Connor	

HENREDON DRIVE

24 Henredon	Sena	
34 Henredon	Miller	

SPRINGVIEW LANE

421 Springview	Spiegel	
422 Springview	Donaghy	prune TREES ONLY
423 Springview	Mazzoni	flowering cherry & birch
425 Springview	Krause	
429 Springview	Wojnowski	
431 Springview	Trainer	

WINCREST DRIVE

11 Wincrest	Miller	
33 Wincrest	Dauscher	
45 Wincrest	Richards	
55 Wincrest	Gallagher	

Road Department News

Written by: Nick Cinciripino, Roadmaster

Spring is here and, as part of its yearly maintenance schedule, the Road Department had all Township-maintained roads swept during the 2nd week of April.

Over the winter, Township road crews changed all stop signs and speed limit signs to a high intensity sheeting.

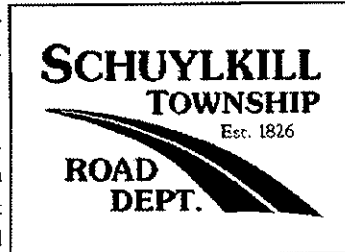
All Township roads will be evaluated this Spring for the 2008 Schuylkill Township Paving Program.

Routine maintenance will also be performed over the Spring and Summer. This will include ditching, weed cutting, sign maintenance, road patching and inlet repair/cleaning.

The new Road Department vehicle, a 2008 F550, is now in service. You may also notice that the Schuylkill Township Road Department has a new logo.

The Township Leaf Yard will be open on Mondays, 7:00 AM to 2:30 PM

during the Spring, Summer and Fall months. If interested in volunteering to man the Yard, please call the Township at (610) 933-5843



Zoning & Building

Written by: Rhonda Jones, Zoning Administration Office

SIGNS

Schuylkill Township revised the sign ordinance, allowing non-profit organizations, with proof of non-profits status, to post signs in the Township after submitting a sign permit application. Residents holding yard sales may erect signs, with a maximum of four signs for any given yard sale. Yard sale signs can be put up no more than two weeks prior to the yard sale. Signs must be removed immediately upon completion of the sale. These signs require an application for a sign permit and a \$75.00 refundable deposit. The deposit will be returned once signs are removed after the event. A copy of this ordinance is available at the Township

office. Any illegally placed sign picked up by the township invokes a \$75.00 fine per sign.

PERMITS

Permits are required for most projects. These permits are needed to ensure work is done properly and meets zoning and building requirements. A permit also gives the homeowner protection from shoddy workmanship. Whenever work is done on or around your property, no matter if a do-it-yourself project or a contracted job, it is your responsibility to investigate whether a permit is needed. When working with contractors, you should ensure that all proper paperwork has been submitted

to the Township. Anyone working without a permit are subject to a \$75.00 fine per day. Permits are needed for finishing a basement, additions, decks, pools, patios, walkways, sheds, fences and structural alterations to the home. Any impervious improvements also require permitting and anything over 1,000 square feet may require following Schuylkill Township's Storm Water Management Ordinance.

If you have any questions concerning building and zoning in the township, please call Rhonda Lynn Jones, Zoning Administrative Officer, 8:00 am - 4:00 pm Monday through Friday.

From the Police Chief's Desk

Written by: Chief James R. Fetterman

SUMMER SAFETY TIPS

Over the past several months, the Schuylkill Township Police Department has received calls from Township residents regarding cars that have seen illegally entered and property taken. In an effort to avoid these incidents and secure your safety and property, the Police Department wants to remind the residents to do the following:

- ! Keep the doors to your vehicle locked at all times.
- ! Do not leave keys to valuables and/or loose change in vehicles.



- ! Keep GPS, video systems, cell phones, etc. out of sight.
- ! Keep garage doors closed and locked.

- ! Do not leave keys in cars at any time, even when parked in your garage.
 - ! When turning in for the night, close and lock all lower level doors and windows to your home.
 - ! Activate your alarm system, if you have one
- And, most important, if you see something or someone that appears out of place or suspicious...

call 9-1-1 IMMEDIATELY!!

Any time — day or night.

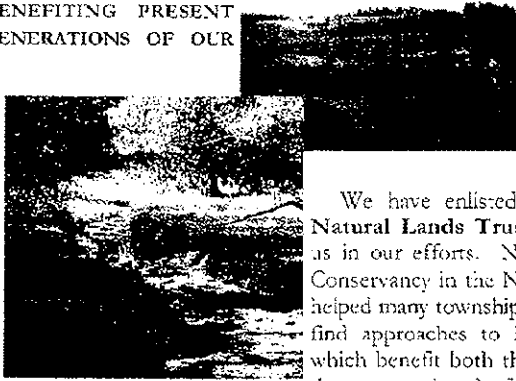
Open Space Update

Written by: Bob Cooney, Chairman, Open Space Commission

MISSION STATEMENT

THE MISSION OF THE SCHUYLKILL TOWNSHIP OPEN SPACE COMMISSION IS TO MAINTAIN AND ENHANCE THE QUALITY OF LIFE AND CHARACTER OF THE TOWNSHIP THROUGH PRESERVATION AND CONSERVATION OF OUR NATURAL LANDSCAPES, BENEFITING PRESENT AND FUTURE GENERATIONS OF OUR CITIZENS.

This is our second update since the Open Space Commission (OSC) was created in January of last year. Over the past year, we have worked diligently to establish the



financial, ethical and procedural foundations that will guide us as we embark on this most important initiative. With this critical work behind us, we are pleased to announce that we are in the next phase of our program — actively seeking desirable properties within the Township for inclusion in our Open Space Program.

We have enlisted the services of Natural Lands Trust (NLT) to help us in our efforts. NLT is the largest Conservancy in the Northeast, and has helped many townships and landowners find approaches to land preservation which benefit both the landowner and the community. In fact, there are now

three properties within our Township that are preserved through Natural Lands Trust Conservancies. There are numerous approaches to structuring transactions to preserve land, and we are fortunate to have access to the depth of experience with NLT.

The OSC is currently in discussions with several landowners and is reaching out to other interested landowners as well.

We would now like to reach out to all Schuylkill Township residents who own ten (10) or more acres of land in the Township. If you own at least ten acres and are interested in discussing open space concepts and alternative ways to potentially preserve your property, please call the Chairman of the Open Space Commission, Bob Cooney, at (610) 721-8627 or email: Schuylkillopensp@aol.com.

We need your help. Please help us preserve the character of our Township today and for generations to come.

Clean Energy Update

Written by: Andrew Kreider, Environmental Advisory Council

In March 2007, the Schuylkill Township Board of Supervisors joined the Clean Energy Communities Program — an effort to promote the development and use of energy sources (like wind, solar, etc.) that are environmentally sound. In the past year, the number of Township residents

who purchase some portion of their electricity from renewable sources has almost doubled! If just 25 more residents sign up for renewable electricity from either PECOWind or the Energy Cooperative, the Township will receive a free solar panel array valued at \$10,000! If you have

questions, please email Schuylkill-IEAC@aol.com or call 610-933-5843. To learn more about the campaign, visit the Pennsylvania Clean Energy Communities Campaign website: <http://communities.iefund.com/>.

HELP SCHUYLKILL SCHOOL

Once 30 more families sign up for clean energy, Schuylkill School will receive a free solar energy system!

Help us reach our goal to create cleaner air, a healthier community and energy independence

ENROLLMENT FORM


YES! I want to make a difference. Sign me up to receive just two per month of PECOWind energy by returning this card. I understand that this will be ADDED to my monthly PECOWind bill. Being on the PECOWind bill will not change.

PECOWIND
Your Natural Choice

NAME: _____ PHONE: _____
 EMAIL: _____ Yes, please send me PECOWIND updates
 ADDRESS: _____
 CITY: _____ STATE: _____ ZIP: _____

PECOWIND is a member of the PENNSYLVANIA CLEAN ENERGY COMMUNITY ENERGY. For more information, visit www.pecowind.com. Make your enrollment form today!

For every family that signs up, the Schuylkill Home and School Association will receive \$20 to support programs and activities for students!



Signing up is easy! You can choose from the following options:

- Mail this enrollment form to the address above
- Call 1-888-7WIND321
- Sign up online at www.pecowind.com