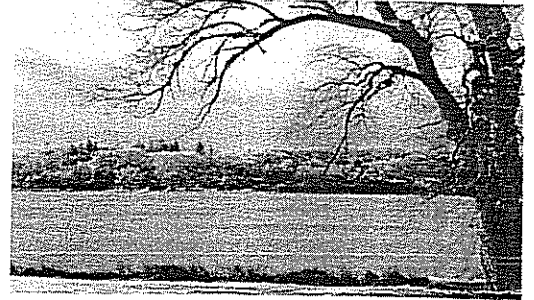


NOTES FROM THE CHAIRMAN

With the onset of the winter and the bitter cold temperatures and the aftermath of Super Storm Sandy, the Board of Directors wanted to be better prepared for the next consequence of Mother Nature. The Board has approved the installation of a commercial generator at the Pavilion. In the event of an electrical outage, residents will be able to come to the Pavilion to charge their electric devices, keep warm or cool off depending on the season and socialize with other residents.



We have contracted with an electrician to install a generator on the side of the pavilion adjacent to the boat ramp. We are currently working with the electrician to secure the proper permits and approvals and we are told that the generator should be in place sometime in the very near future.

We will provide more details as they become available.

Kurt Guldan, one of our Maple Lane residents, has been voted North Salem's Person of the Year by the North Salem Chamber of Commerce. Kurt devotes his time to the community in a myriad of ways including the North Salem Volunteer Ambulance Corps and is truly deserving of this honor. Thank you Kurt from the residents of Vail's Grove, you are a true asset to the community.

For more on Kurt's award, please see the North Salem Daily Voice at <http://northsalem.dailyvoice.com/neighbors/kurt-guldan-north-salem-s-person-year>

As the Chairperson of the Board of Directors, I have the unique opportunity of working with very special board members. I want to recognize the exemplary work of one of our board members. Her name is Maureen McHale. Maureen is the Chair of our Insurance Committee. She was given the arduous task of reviewing proposals for our insurance policies for the Cooperative. The task was time sensitive and had to be completed within a period of about ten (10) days during the holiday season. Knowing Maureen as an intelligent and articulate person, I was confident that she would be able to complete the task. Maureen completed the task in a precise and timely manner that made the decision a very easy one for the Board. Thank you Maureen for all your hard work.

SUNSHINE COMMITTEE

Congratulations to Pat McShea on the birth of a brand new grandson - Seamus - born on New Year's Eve.

Congratulations also to the Lee family...their son Robert is engaged to Catlin Brooks.

Welcome home to Joan Mullins after her rehab and speedy recoveries are sent to Kerry Tolve and her son, Vincent.

Families Growing Together is a program hosted by the Cornell Extension Program. For \$40, you get a 20 x 20 plot at the Tilly Foster Gardens, right across the road from Tilly Foster Farm on Route 312.

You have your very own Master Gardener assigned to assist you, everyone at the garden is very helpful and informative, and it really is cool when the veggies and/or fruits start coming in.

It is only for families in Putnam County, but it is a great program for families with kids.

<http://counties.cce.cornell.edu/putnam/FGT%20brochure%20four%20panel%20recruitment%20brochure%202012-13.pdf>

Anyone looking for
Community Service Hours,
contact Cindy in the Office.

Valentine's Day Social

Sunday, February 10

2-4PM

Come down to the Pavilion to make a craft and have a sweet snack.

INSURANCE

Happy and Healthy New Year to all!

Unfortunately, we had been notified by our insurance company in November that our coverage would be dropped at the end of 2012 due largely in fact to claims that had been paid out we were now considered too high risk. We reached out to a couple insurance companies for quotes. The insurance company's involved SKCG and Bruen, Deldin, and Dedio worked diligently to shop around for the best and most cost effective coverage for the Grove. We appreciate the time and effort that went into making the proposals submitted by each company. They did an amazing job especially under such time constraints.

As most of you are aware once you file a claim with your insurance company, your premiums usually go up. The Co-op now will be paying almost twice as much as we did last year, \$16,673.03. We will continue to seek to secure the most economic premiums while maintaining adequate coverage for the Co-op.