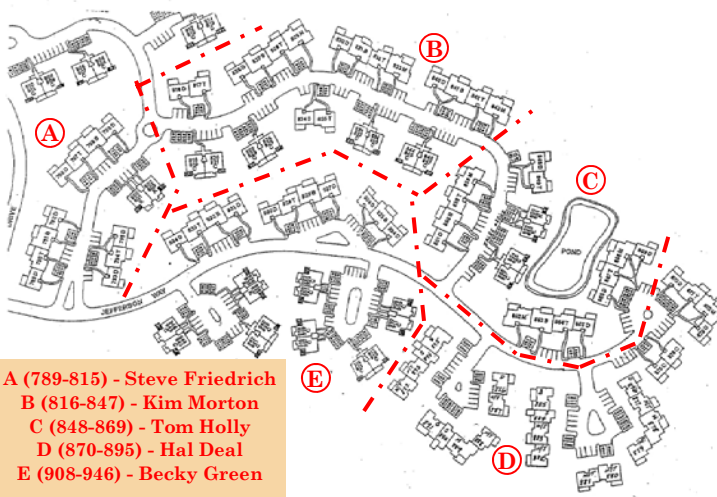


The Jefferson Journal

A Newsletter for the Residents of Jefferson Village—The Heart of Hershey's Mill

JEFFERSON VILLAGE COUNCIL MEMBERS TAKE A MORE ACTIVE ROLE IN SERVING THE COMMUNITY



Jefferson Village is the largest community residing within Hershey's Mill. With 146 homes and more than 200 residents, it may sometimes appear that council is slow to respond to resident needs and requests. In order to take a more active role in serving Jefferson Village residents, village council members have elected to divide Jefferson Village into 5 more easily supervised districts.

As listed on the map above, each council member will now be responsible to handle issues and questions from residents in their respective district. Residents may contact their respective representative to notify of a needed repair or security issue. In addition, council members will make a regular walk-through within their districts in order to inspect for damage to landscape or home exteriors, and to chat with residents to ensure that all is well and that all their questions and concerns are addressed quickly. Council members can be contacted in person, by email (see back page), or by phone (#s in Village Directory).

Already over the summer months, council members have been reporting various damage to village roads and walks, burned out light bulbs and storm damage to management for quick repair. Council members have assisted residents in need of help with the recent Verizon transition and have also been checking in on our most senior residents to make sure that they remain healthy and secure.

As with any new venture, Council would be most interested in response and feedback by residents regarding the effectiveness of this initiative. Your comments and suggestions are important. So, keep an eye out for your District Representative. Get to know them and don't be shy about letting them know your ideas and feelings regarding all aspects of life in Jefferson Village.

ON THE GROUNDS OF HM FOR 4 DECADES

Without question, the Garden of Eden look of Hershey's Mill is one of the primary reasons why people want to live here. Residents and visitors alike often remark on the serene beauty and park-like settings of our villages. Taking credit for all the work that goes into keeping Hershey's Mill looking so pristine is Hershey's Mill Landscaping and the man who runs it, Landscaping Superintendent Michael Neale.



After graduating from Temple University with a degree in Landscape Design, Michael came to Hershey's Mill in 1978 as the Assistant Golf Course Superintendent. He was also subcontracted to care for the grounds at Ashton Village beginning a 40 year relationship with HM. In 1982, Woolridge Construction Co. took over the building of HM, hiring an architect to design Eaton village. So many changes were needed that Michael was engaged to redesign the landscape. Due to his success, Michael was engaged to design the landscaping for the remainder of HM beginning with Franklin Village. This was the beginning of Hershey's Mill Landscaping.

HML now cares for 19 villages in the Mill in addition to caring for the Golf Course and all the Master Association grounds not belonging to a particular village. Employing over 60 persons, HML workers are often seen mowing, trimming, weeding, seeding, fertilizing, and cleaning up our lawns. They mulch and weed the flower beds, trim the thousands of bushes and clean up all the leaves that fall from the hundreds of trees throughout the Mill. When requested, they re-grade and repair grounds that have been eroded by weathering over the years.

Scheduling all this work is a monumental task. Working outdoors, HML is limited to working on days of good weather. Too much rain or excessive heat often interferes with their efforts. This year's weather has been particularly harsh. With 11 straight days of rain in May and the persistent, torrential storms of the summer, much of the pruning and trimming work has been delayed. But on clear days, crews are putting in extra hours to catch up.

Michael and his staff are most happy with the friendliness and cooperation of Jefferson Village residents. He claims our residents are meticulous in keeping trash, dog droppings and other obstacles from cluttering our lawns. His workers are most pleased with how our residents greet them. When you encounter our groundskeepers, be sure to tell them how much we appreciate their work.

Would you like to be involved in our Landscaping Committee? Contact Becky Green to let her know of your interest..

FINANCING 101 *by Kim Morton*

Did you know that you have equity in the value of your home? Did you know that borrowing funds to make improvements to your home will help maintain its value, or possibly even increase it? On September 6, at the Cove by the Pool, at 12 noon, Village Council has invited a representative from DNB Bank to explain your options for possible loans, lines of credit, or even refinancing. If you are interested in attending this financing information session, please contact Kim Morton at kdm@mkfamilylawyers.com to reserve your seat. In preparation for this meeting, we want to offer a few basics on the differences between these borrowing options.

Home Equity Loan. A home equity loan is a loan secured by the equity in your home, often thought of as a "second mortgage." With a home equity loan, you may borrow a fixed amount of money, usually with a fixed interest rate and with payments that repay both principal and interest over a fixed period of time, until the loan is paid in full and the loan is satisfied.

Home Equity Line of Credit. A home equity line of credit, also known as a HELOC, is another type of loan that is secured by the equity in your home. Unlike a home equity loan, with a HELOC you can be approved to borrow up to a set amount of money, but you do not need to borrow the full amount at any one time. For example, a person could qualify for a \$30,000 HELOC and choose to borrow only \$10,000, leaving the remaining \$20,000 of "credit" available for future borrowing, if necessary. HELOC interest rates are usually adjustable, in large part due to the fact that the line of credit can remain open for years. Repayment of the HELOC can be of both principal and interest. However, there is also an option to pay interest only on a HELOC. At current interest rates, the interest only payment on a line of credit of \$10,000, is approximately \$50 a month. Again, repayment can be principal and interest one month, and an interest only payment the next month, at the borrower's discretion. As the line of credit is paid down, the original amount of the HELOC remains available to borrow. In the above example, if the borrower paid off the \$10,000, the \$30,000 line of credit remains available to continue to borrow against in the future.

Refinance. In certain circumstances, based on prevailing mortgage interest rates, refinancing a current mortgage and borrowing additional funds as part of the refinance, might be advantageous. This depends in large part on your present mortgage interest rate and the current rates being offered and the duration of the mortgage (15 year vs. 30 year).

Unsecured Loan. An unsecured loan, is a loan that is not secured by a mortgage against real estate or other collateral. Because the loan is unsecured, it often carries a higher interest rate than a mortgage, home equity loan or HELOC.

If you have further questions or would like additional information, reserve your seat for the September 6th meeting.

PLEASE NOTE: *The DNB representative has information on borrowing and banking options only and will not request or require any personal financial information at the meeting. They do not have information regarding our transition to vinyl siding, nor can they answer any questions about the project.*



JEFFERSON VILLAGE—THE HEART OF HERSHEY'S MILL



WITH COLDER WEATHER COMING SOON, NOW IS THE TIME TO PREPARE *by Becky Green*

Don't forget to clean your flower beds and remove all annual plants by October 31. Also, remove your hose from the spigot before it freezes, a situation that can result in major damage to your pipes if left unattended.

Winter can be a lonely time and many residents find joy with our feathered friends. Hershey's Mill provides residents with a very naturalistic, environmentally pleasing place in which to live. Our landscaping invites a variety of native wildlife, including an abundance of bird species that share our environment. In Hershey's Mill alone over 26 species of birds have been identified.

For many of us, observing birds is a very relaxing, pleasant pastime. To encourage birds to visit our home, many residents put out bird feeders. As warm blooded creatures, birds must maintain their body heat through a variety of climatic temperatures. Their ability to maintain a body temperature within a normal range depends on the amount of (metabolic) heat the bird produces. To maintain their metabolic rate, birds must eat energy rich foods such as seeds, insects and suet.

Several ways to winterize your yard for birds:

Provide water - many kinds of birds bathe in and drink from open water in frigid weather. Avoid ceramic baths. Instead, consider purchasing a plastic birdbath with a built-in heater.

Clear out nest boxes in the fall. It's wise to remove bird nests because some birds will use these boxes as winter night roosts.

Get rid of old birdseed, especially if it has been kept in a hot, humid place like a metal garbage can. Although these cans are ideal for protecting seed from rodents, they can also encourage mold growth if the seed gets wet and then heats up.

Clean feeders with a bottlebrush and a 10 percent solution of non-chlorinated bleach. Rinse thoroughly and dry in the sun before refilling. Rake up soggy seed from under feeders to prevent the growth of bird-toxic mold. You always want to clean up old seed so that mice and other rodents are not attracted to your home.

Provide high calorie/high fat foods (seed/suet). Choose a seed mixture that contains black-oil sunflower seed, cracked corn, peanut pieces and other pieces of nuts, millet, safflower and niger/thistle seed. Some species enjoy fruit such as oranges and apples.

Many birds are attracted to suet. Suet comes in a wide variety, and can be mixed with bird seed, berries and peanut butter and should be offered in a special wire cage made to hold the suet. For fun, you can try this recipe with your grandchildren (<http://www.geniuskitchen.com/recipe/suet-balls-for-birds-for-christmas>) while teaching them love of nature.

Fall may mean migration, but one bird's north is just another bird's south.

What's Your Favorite Amenity?

Jeffersonians were recently asked to submit their favorite Hershey's Mill or Jefferson Village activity. Here are their responses.



Sandy McCoy (#943) says "Aquacise is my favorite activity at Hershey's Mill. It's so unfortunate that the pool is only open in the summer." Barbara Vogelsweid (#941) agrees, "The pool is a great addition to my life. It is like living at a resort. The remodeling of the Cove is fantastic. I use it 5 or more days a week."

Kim & Mike Morton (#826) also love the pool. Here they are providing a hotdog feast for the lucky people at the pool one Friday afternoon last month.



Joya Angelo (#857) loves Bingo. Normally played at the Community Center on the last Friday every month, number caller Hal Deal is pictured here hosting HM Bingo at the Pool. Costing only \$1 per game, Bingo begins at 6:30pm during Daylight Saving Time and at 3:00pm from November through February.

Manfred Brauch (#929) says " I love living at Hershey's Mill. The abundant blossoms in trees and shrubs were magnificent!" Here's a bouquet created from JV summer flowers. *Photos by Becky Green, Joya Angelo, Manfred Brauch, Ann Friedrich and Jeanne Overton*

Ann McClay (#916) loves organizing and going on HM bus trips. Pictured are HM residents who joined Ann on a recent trip to our state's capital, including Jeffersonians Adele Juzi, Nick and Maryann Ranalli, Dutch VanSchooneveld and Barbara Steidler. "We had a terrific day trip to Harrisburg which included a boat ride and lunch and a tour of the Capitol. The boat was The Pride of the Susquehanna. Everyone had a great time and we had good weather and good food."

There are many bus trips available to HM residents. Some are planned and led by Jefferson residents Ann McClay, Adele Juzi, Ann Seraphin and BJ Van Schooneveld. All dates and info are listed monthly in the HM Guide and Digest Magazine.



Jefferson Village Lunch Bunch Get to Know Your Neighbors

by *Fanny Warren*

Get to know your neighbors while experiencing some of our area's finest restaurants. This autumn's Lunch Bunch dates:

Sept. 17—4 Dogs Tavern, 1300 W. Strasburg Rd. Marshallton

Oct. 15—Limoncello, 499 Uwchlan Ave., Chester Springs

Nov. 12—Classic Diner, 3352 Lancaster Ave., Malvern

All events meet at 12 Noon. For more info or to join the Lunch Bunch committee, contact Fanny Warren or her committee members, Gladys Fell, Dorie Greenberg, Ann McClay, and Nancy Needhammer.



Jefferson Village across from the HM Lagoon on a beautiful summer day!

Have You Been Around Our Lagoon Lately?

One of the best features of our lovely village is that it is situated next to the Hershey's Mill Lagoon. The lagoon is surrounded by a 1/2 mile walking path replete with a variety of wildflowers, turtles and birds including ducks, geese and even an occasional heron. Consider getting some regular easy exercise with a stroll around 'our' lagoon and its adjacent nature trails. You can even take a rest on one of the new benches recently installed.



The Journal wishes to welcome the newest residents of Jefferson Village who have joined our community this summer:

800—Ann McCutchan

877—Kate & Kevin O'Keefe

915—Linda Kane



Italian Night a Huge Success

The Jefferson Village Social Committee hosted a delicious Italian dinner in June, feeding and entertaining over 75 residents. The annual village Ice Cream Party is scheduled for August 30, and the committee is already organizing the Holiday Social for December 1. So be sure to reserve that date on your calendar!

The Journal gratefully acknowledges Jean Thompson and Joya Angelo for the photographs.

NECROLOGY

The Journal sadly reports the passing away of our resident neighbors:

Barbara Smith - 4/28/18

Marie Doohan - 6/6/18

May their memories be for blessings as we wish comfort to their families and friends.



DON'T FORGET—HOMEOWNERS ASSOCIATION FEES AND ASSESSMENTS ARE DUE OCTOBER 1, 2018

The Jefferson Journal

For the Residents of Jefferson Village

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