



**HOLIDAY HAPPY HOUR: A Time to Gather and Wish Your Neighbors a Wonderful Holiday Season**

A PROGRAM CLUB HOLIDAY CELEBRATION

**FRIDAY DECEMBER 6, 2024 5 to 8 PM**

Clubhouse Multipurpose Room

- Residents & Singles plus One / No Walk-Ins
- Open Seating.
- Bring Your Own Beverage.
- Bring your favorite Sweet or Savory Holiday Happy Hour Food. A small platter—2 dozen pieces to share. *Please Write Ingredients on a Small Paper to Help Those with Food Allergies.*
- Bring a Wrapped Gift from a Dollar Store to play a gift exchange game.

Cups, Ice, Plates, Napkins, Utensils provided.

**Any questions** call Kathy Lunde (215) 361-1186.

**Please complete and return coupon below** to help us plan this event. **All coupons must be returned by Friday, November 22, 2024.**

• Villas at Five Ponds Holiday Happy Hour •

Name(s) Attending \_\_\_\_\_

Phone or E-mail \_\_\_\_\_

Favorite Sweet or Savory Holiday Food you plan to bring: 2 dozen \_\_\_\_\_ to share. *Please print ingredients on a small paper to help those with food allergies—Place the small paper by your food that evening.*

**Give this completed slip to Kathy or Tom Lunde or place in the bag front door at 19 Fairway Drive. Please do not place in the mailbox. Thank you!**

• NOTICE! •  
**Tuesday, November 12th, 2024**  
**ANNUAL COMMUNITY MEETING**  
**7 PM**  
**The Villas at Five Ponds Clubhouse**

**2025 MAH JONGG CARDS TO BE AVAILABLE SOON!**

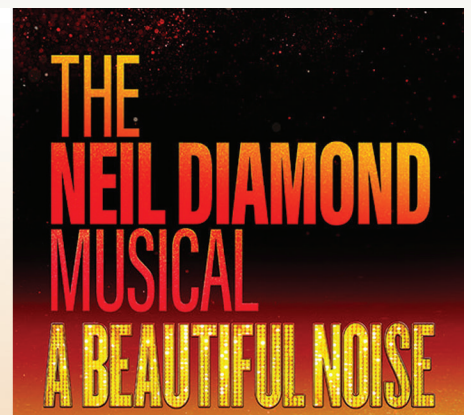
TOBY KOLMAN is selling 2025 Mah Jongg cards— Standard Cards \$14; Large Print \$15. She will be collecting up until second week of December, 2024. A portion of the proceeds go to Cancer Research. Checks should be made out to: Marlyn Fein Chakov Cancer Chapter.

If interested, Please drop off money to her at 158 Fairway Dr., Phone: 267-872-3597, tobykolman233@gmail.com.

**SOLD OUT**  
**WEDNESDAY, DEC. 18, 2024**

Waiting list available!

Contact:  
Reba Grossman,  
215-675-6883 or  
Barbara Kains,  
215-444-9908.



THE VILLAS AT FIVE PONDS EXECUTIVE BOARD

**THE VILLAS AT FIVE PONDS ANNUAL ELECTION and COMMUNITY MEETING WILL BE HELD ON TUESDAY, NOVEMBER 12th, 2024 at 7 PM IN THE CLUBHOUSE.**

### TURN-AROUND SPACES

It has come to our attention, that some of our newer residents, visitors or contractors are treating the black topped "cut out" toward the rear or in some cases on the side of the driveways as a parking spot. It is not a parking spot, it's a space that for the most part should be left vacant in order to make it easier for residents to back out of their garages and then proceed down the driveway onto the street.

It also should be noted, the area is common ground owned by the Association, and not "owned" any individual homeowner.

Unfortunately, it is also the area that when snow must be plowed off the majority of the driveways to allow exit and entrance to and from homeowner garages much of the snow winds up there and for a short period of time, the residents do lose the ease of backing out of their garages.

Below is the Villas of Five Ponds rule regarding use of the turn-around area.

### GENERAL

#### **AUTOMOBILES, MOTOR VEHICLES and PARKING**

Driveway Turn-around spaces can be used for occasional deliveries, but not for parking unless all Unit Owners in that driveway agree to allow parking.

### POOL DEHUMIDIFIER

The DEHUMIDIFIER in our indoor pool building is now turned ON.

This means that ALL windows and doors in the indoor pool building must remain CLOSED.

We understand that with pool water being approximately 85 degrees and even on cold winter day, that is sunny, it can get rather warm in the indoor building, unfortunately keeping the room dehumidified takes precedence over maintaining a cooler temperature by opening doors or windows. Thank you for your understanding.

### MAILBOX AREA PARKING

Parking in front of or within eight (8) feet on either side of the mailboxes is not permitted at any time. Commercial vehicles may be parked in the Community on a temporary basis only in connection with work on a Unit or Common Element. Parking on the non sidewalk of streets is not permitted

### LEAF COLLECTION

The Villas at Five Ponds has contracted with our Landscaper for multiple "leaf clean-ups". The first one was Thursday, October 17th...more to follow. And yes, sometimes it seems like a never ending task.

### SNOW & ICE

Time has come to:

1. To make sure you purchase a few jugs of calcium chloride or magnesium chloride, make sure there is no rock salt in the contents, then store them in your garage so that you can use on your driveway or sidewalk, if we have a snow storm under 2" accumulation\*, which our Association is not responsible for.

*Continues on page 15*

PHILLY AND THE BURBS

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**the villa's VOICE**

The Villa's Voice newspaper is an independently owned and operated enterprise providing information as a public service.

All views expressed in credited columns are those of the individual writer(s). They are not necessarily the opinions of The Villa's Voice staff, The Villas at Five Ponds management company, Board or of the VFP Association.

As our community members, your comments and remarks are invited on any shared topic of interest.

~The Villa's Voice Staff



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JOIN THE PROGRAM CLUB FOR...

## RIVER OF DREAMS—A TRIBUTE TO THE MUSIC OF BILLY JOEL

**FRIDAY JANUARY 24, 2025 \$25 P/P**

- Clubhouse Multipurpose Room • Doors Open at 6:30 PM
- Show Begins at 7 PM • No Walk-Ins

River of Dreams faithfully recreates the sound and feel of Billy Joel's classic songs. Twelve albums with one hit song after another! When a live, six piece band performs these songs, it is magic. River of Dreams doesn't impersonate Billy Joel they honor his iconic sound and his unique place in music history. Spend an evening with the memories and magic of the music of Billy Joel through River of Dreams. For a preview go to: [www.riverofdreamsband.com](http://www.riverofdreamsband.com)



Enjoy two 45-minute sessions of live music with a 10 minute intermission. Refreshments will be served after the show. Completed slips and payments accepted until Friday January 17, 2025.

**RIVER OF DREAMS—A Tribute to the Music of Billy Joel**  
Please return this completed slip and your non-refundable check payable to: The Villas at Five Ponds Social Committee

Amount Enclosed \$ \_\_\_\_\_ \$25.p/p

Name(s) \_\_\_\_\_

Phone or E-mail \_\_\_\_\_

*Please place this completed slip and your payment in the bag on the door of Suzanne Yeager, 66 Villa Drive, 215-394-8157. Please do not place in the mailbox. Thank you!*

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# Sue Gordon—Your Villas at Five Ponds Real Estate Expert!



**HOMES IN FIVE PONDS ARE IN HIGH DEMAND.** Invite me in to see how I can do the same for you! I have Buyers ready and able to buy in our community. Call me for a hassle-free evaluation and for tips on getting your house ready to sell. **Yours** could be the next one marked **“SOLD!”**

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Your Five Ponds Neighbor and Friend,  
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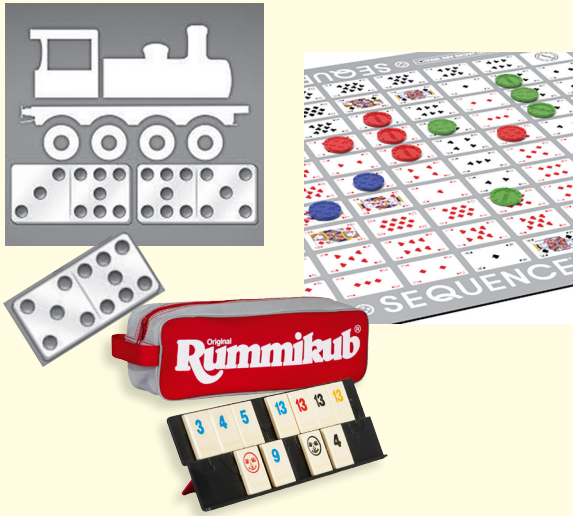
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## TABLE GAMES (DOMINOES, RUMMIKUB & SEQUENCE) AT FIVE PONDS EVERY THURSDAY EVENING

■ DONNA BESIGNANO

JOIN YOUR NEIGHBORS & FRIENDS for a friendly, pickup game of either Rummikub, Mexican Train Dominoes or Sequence.

Don't know how to play? We'll teach you. Newbies always welcome. No stress, just fun!

We get together EVERY Thursday at 7 PM in the Clubhouse and play according to the following schedule:

- 1st & 3rd Thursdays—Mexican Train Dominoes
- 2nd & 4th Thursdays—Rummikub
- 5th Thursdays—Sequence OR Players Choice

(Check the calendar in *The Villa's Voice* for any changes to the regular schedule.)

For questions, call Donna Besignano 908-672-1092.

NOTE: If it is a Rummikub night and you have a game, please bring it along to make sure that we have enough.



## DO YOU HAVE A FAVORITE RESTAURANT OR TAKE-OUT PLACE NEARBY?

WE WANT TO HEAR ABOUT IT! Send your review to [ronalddorfmandesign@comcast.net](mailto:ronalddorfmandesign@comcast.net). (Original material only, no pick-ups from any other sources.)

We'll share them with the neighbors. One thing we do well here at Five Ponds is eat!

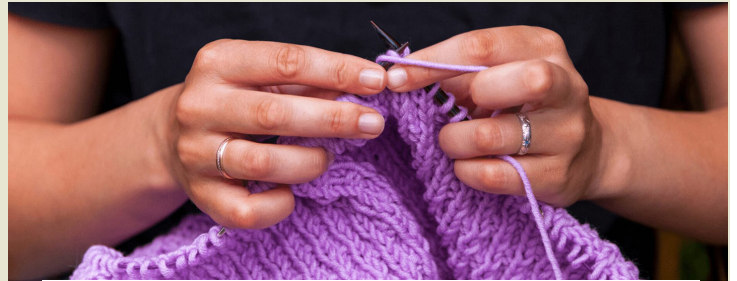
## PING PONG PLAYERS WANTED!

■ JOE KWIATEK

PING PONG is played every Tuesday, Wednesday, Thursday, and Friday from 2 to 3:30 PM in the Clubhouse Sports Lounge. Join us.

For information, talk to us in the Clubhouse while we play.

# I ♥ PING PONG



## JOIN US AT THE 5 PONDS KNITTING & CRAFTING GROUP

Are you creative? Can you read a pattern?

■ DONNA BESIGNANO

JOIN US on the 2nd and 4th Wednesdays of EACH month at 7 PM by the fireplace in the Multipurpose room of the Clubhouse.

(Check the calendar in *The Villa's Voice* for any changes to the regular schedule.)

Bring your own portable craft that you are working on and enjoy the friendship of the evening.

Questions? Call Donna Besignano 908-672-1092.

## PROJECT LINUS GROUP PROJECT!

■ KATHY O'BRIEN

THIS FLEECE blanket was recently completed by our community volunteers for Project Linus.

It is so rewarding to provide security and comfort to children with this easy group project. We would love to have more neighbors join us!

We meet on the second Thursday of each month at 1:30 PM in the Clubhouse. Questions? Call Kathy O'Brien, 215-674-4729.



Looking to make some extra money as a friend or companion?



Silver Lining is looking for mature, seasoned individuals of all backgrounds, to help the aging community in their homes with basic tasks, errands, socialization, and outings throughout your area.

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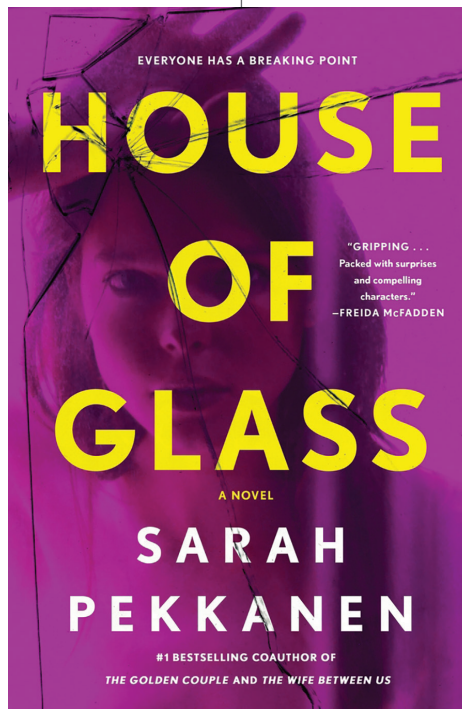
*Data supplied by Bright MLS (08/19/2024—10/05/2024). Information deemed reliable but not guaranteed.*

## "HOUSE OF GLASS" BY SARAH PEKKANEN ■ SHARYN POLSKY, BOOK REVIEWER

"HOUSE OF GLASS" is a psychological thriller that will have you guessing until the end. Stella Hudson is a best interest attorney, appointed to serve as counsel for children in high-conflict custody cases. She usually doesn't accept cases of children under thirteen due to her own traumatic childhood. She is persuaded by Charles, her mentor/father figure, a revered judge, to take the case of Rose Barclay, a nine year old troubled child who witnessed the possible murder of her nanny, because he feels she is the only one who can help.

Rose's parents, Beth and Ian are going through a contentious divorce. Ian was seduced by their nanny, Tina, who subsequently became pregnant. They both want custody of Rose who has become mute after witnessing her nanny's death after falling through a third floor window. Rose's grandmother, Harriet, will do anything to keep the family together.

When Stella meets the parents, she realizes the case is more twisted and the Barclay family is far more troubled than she feared. They seem eager to keep Stella away from Rose. When she is alone with Rose she finds the child will not answer her questions. Rose uses a whiteboard in her room to tell Stella to "go away". Stella find a cache of sharp objects hidden in her room. The house has no glass in it. The windows are



made of plexiglass and the glasses are made of plastic. The housekeeper is scolded when she is observed using a glass measuring cup for a recipe. Ian explains that his wife has a phobia of glass.

The suspects in the death of the nanny could be Beth, Ian, Tina's boyfriend, Rose's piano teacher, Harriet the grandmother or even Rose herself. Is the person Stella's supposed to protect the one she needs protection from?

Through a clever ruse, Stella puts a copy of her fake decision in the case sticking out of her handbag for all of the Barclay family to see. She leaves the room to give them an opportunity to snoop. This forces the hand of the person involved in the nanny's death to take action. When she gets too close to the truth her own life becomes threatened.

While trying to determine who should have custody of Rose, she also revisits the death of her own mother when she was seven years old. Her quest reveals facts that she did not know until she is able to secure her mother's file from a detective who is also investigating Tina's death.

Secrets are revealed. People are not what they seem. There are many twists that the reader does not anticipate. I could not wait to turn the pages to see what would happen next until the suspenseful conclusion.

# Men's Club



## ACTIVITIES

### CLUBHOUSE EAGLES VIEWING SCHEDULE ■ STEVE WARSHAW & HOWARD RABINOVITCH

THE MEN'S CLUB will continue to host a viewing of the Philadelphia Eagles each Sunday that they play at the Five Ponds Club House in our Multipurpose Room. All residents of Five Ponds, both men and women are welcome to join us to root for the home team to victory.

The Eagles game for November 3 has been changed from 8:20 Sunday night to 4 PM Sunday afternoon against the Jacksonville Jaguars.

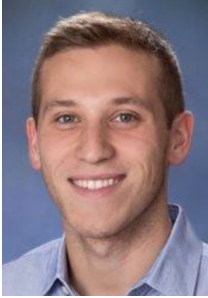
They play November 10 at 4:25 against the Dallas Cowboys, they play Washington Commanders at 8:15 PM on Thursday night, they play the Rams on Sunday November 24 at 8:20 PM. We hope you will join us each week to watch the game with your neighbors.

### LUNCHEON! ■ STEVE WARSHAW & HOWARD RABINOVITCH

THE MEN'S CLUB OF THE VILLA OF FIVE PONDS will be hosting a luncheon at Guiseppi's Restaurant at 1380 Street Road, Warmminster, PA on Thursday December 5, 2024 at 12:30 PM (the time is 12:30 not 12:00 PM).

The arrangement is the same as previous luncheons. You will order off the menu, either salad or sandwich and a non-alcoholic beverage. There will be a bill for each table to be divided among those at the table. This will be an opportunity to get together with your neighbors and see off those that are heading South for the winter. There is no money to be paid in advance but I would appreciate you sending an email to [sgwarshaw@aol.com](mailto:sgwarshaw@aol.com) to let me know of your attendance so I can advise the head count to the restaurant.





*Jake Samson works on the Data Science team at Aramark Sports & Entertainment after completing a Masters of Business Analytics with a Sports Business Concentration at Drexel University. Jake is the grandson of longtime residents Beverly and Larry Samson*

## THE DEEPEST SIXERS TEAM SINCE...

■ JAKE SAMSON, THE VILLA'S VOICE GUEST SPORTS REPORTER

SHORT AND SWEET with this article this time around. With the Phillies flame out in the playoffs yet again, and the Eagles looking rather mediocre through 6 games, let's talk Sixers!

Basketball is my sport so any chance I get to talk about my hometown team, I'm going to take it. Although I don't think this is the "best" 76ers team we have seen since Iverson, one can make the argument that this is the deepest. Let's do a roster breakdown—

### Starting 5:

**Tyrese Maxey:** Known as "The Franchise" the 23 year old came off a most improved player award, averaging 25.9 points and 6 assists per game last season.

**Eric Gordon:** A new addition, Gordon enters his 17th season on his 6th NBA team. He averaged 11 points for the Suns last year shooting 38% from three.

**Kelly Oubre:** A success story last year, Oubre signed a 2 year extension with the boys in the red, white and blue. Oubre averaged 15 points and 5 rebounds.

**Paul George:** The big addition, the 9-time all star may be the third star that this team has looked for.

**Joel Embiid:** MVP

### Bench:

**Andre Drummond:** The backup center to Joel, and arguably the best one he's had in his career.

**Kyle Lowry:** Wily vet PG entering his 18th season, he will be the back-up PG after signing another 1-year deal to stay home in Philly.

**KJ Martin:** Son of NBA great Kenyon Martin, he's a true high flyer with a lot of potential. Martin signed a 2 year extension with the team back in July.

**Guerschon Yabusele:** After being out of the league, Yabusele starred for the French team in the 2024 Olympics.

**Caleb Martin:** A surprise add, Martin averaged 10 points for the Heat last year in 27 minutes.

**Reggie Jackson:** A PG in the twilight in his career.

**Ricky Council:** An athletic freak who should give the 76ers some energy off of the bench.

**Jared McCain:** An interesting personality who went famous on TikTok, McCain is their 1st round pick out of Duke University. He averaged 14 points and 5 rebounds in his only year as a Blue Devil.

**Adem Bona:** Bona is a firecracker, and may get some minutes as a 3rd string big depending on Embiid's health. He averaged 12.5 points and 6 rebounds in his Sophomore year at UCLA.

It may not be their best team ever, but come playoff time, the 76ers should have plenty of bodies to plug in and play.



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Thanks!

## EXPLORING THE LAST CONTINENT – Matt & Holly Green's Journey to Antarctica Was Amazing!

■ KATHY LUNDE AND SUZANNE YEAGER, CO-CHAIRS PROGRAM CLUB

THANK YOU SO MUCH to Matt and Holly Green for sharing their incredible trip to Antarctica with us. This was the second travel presentation Matt has prepared and presented to our community through the Program Club.

Seventy residents held onto their seats as Matt's photos and videos of the roaring seas had us swaying. Seeing and hearing the penguins and whales in their natural environment is something most of us will never experience in person. We felt like we were on the boat with Matt and Holly. The colors and shapes of the icebergs were breathtaking and very different than we imagined. Matt informed, entertained, and showed us the beauty of the last continent.

After the presentation we gathered around tables to enjoy refreshments.

Thank you to the Program Club members who planned, shopped and set up our "icy themed" desserts. The penguin treats made by Lorraine and Diane were adorable!

Thanks to Fran Foley and his team of guys who set up the room for us and to the guys and gals who stayed after the program to help us put everything back.

We appreciate your hard work for all of our events. What a wonderful community of friends and neighbors we have at Five Ponds!



Photos: Tom Lund

*Over 30 Years Experience!*

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# Milestones, & Memories, Messages

THIS SECTION features personal community messages, extended family notes, and special events. Your free listing is welcomed. Please provide information and/or photo via email by the 15th of the month preceding publication. Send to: [RonaldDorfmanDesign@comcast.net](mailto:RonaldDorfmanDesign@comcast.net)



## Thank You

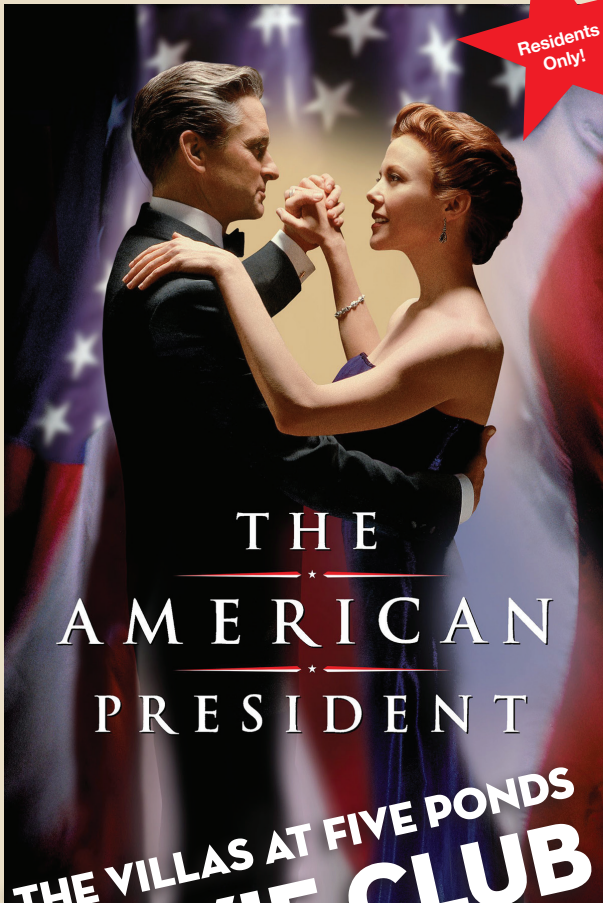
I WANT TO THANK all my friends and neighbors for your concern and support with the passing of my mother Carmella Sorrentino. Your phone calls, texts, mass cards, gift cards and donations were greatly appreciated .

~Janet Lynch

ONCE AGAIN, Bingo Night on October 15, 2024 at Villas at Five Ponds, continues to be a rousing success. Many thanks to all of our residents and guests, who return on a regular basis, for fun and friendship. Special thanks to all of our volunteers. We couldn't have done this without you. Your hard work and dedication to our community is noted and commended. Thanks,

~Sam & Barb Feldman

# Movie Club • FILMS • GROUP SHOWINGS



Residents Only!

## DON'T MISS THIS EXCEPTIONAL MOVIE & WONDERFUL EVENING!

WITH THE END OF HIS FIRST TERM IN SIGHT, widowed U.S. President Andrew Shepherd (Michael Douglas) knows that overwhelming public support will guarantee his re-election. But when he falls in love with lobbyist Sydney Ellen Wade (Annette Bening), Shepherd's supporters question the relationship, and his approval ratings drop. As a rival presidential candidate goes on the attack, Shepherd must choose between his political career and his love for Sydney.

**ROGER EBERT** ☆☆☆☆☆

*It is hard to make a good love story, harder to make a good comedy and harder still to make an intelligent film about politics. Rob Reiner's "The American President" cheerfully does all three, and is a great entertainment.*

**FRIDAY, DECEMBER 13th, 2024 at 7:30 PM**

- Check-in begins at 7 PM • Movie begins promptly at 7:30 PM
- Refreshments will be served
- No Walk-Ins • Reservations Required
- **Deadline for reservations: Wednesday, December 11th**
- Cost: **\$3 per person**

### THE AMERICAN PRESIDENT

Please send your non-refundable payment made out to "Villas at Five Ponds Social Committee" along with this coupon to Beth & Jim Edelman, 201 Fairway Drive.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Number of people \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Questions? Contact Beth Edelman, 215-407-0177 or Jim Edelman, 215-470-7212.**

THE VILLAS AT FIVE PONDS  
**MOVIE CLUB**  
By Popular Request!

# 90th Birthday!

SO HAPPY TO BE CELEBRATING LARRY SAMSON'S 90th birthday after a very tough year. Way to go Larry! Here's to your 91st!



Wishing Larry, Bev & family a wonderful year ahead!

## SOCIAL COMMITTEE NEWS

■ AILEEN SALUS, CHAIR

THE VILLAS AT FIVE PONDS ANNUAL COMMUNITY MEETING will be on November 12 at 7 PM. Please submit your ballot to elect two Board members. Our current Board will discuss the past year and future issues.

Merryl Pelberg and Lorraine Incollingo are collecting for Toys 4 Tots. Please get your checks to them as soon as possible.

The Men's Club is planning lunch at Giuseppe's on Thursday, December 5 at 12 PM. Contact Steve Warshaw or Howard Rabinovich to reserve your spot.

The Programs club is planning a holiday celebration on Friday evening, December 6 in the Multipurpose Room. Please let Kathy Lunde or Suzanne Yeager know if you will attend. Please bring your favorite dish, enough for 25 people, along with the recipe.

This year Christmas Day and the first day of Hanukkah coincide. We wish everyone a very happy, healthy and peaceful holiday season.

## BREAKFAST BUFFET AT JOSEPH AMBLER INN

■ PENNY BARENBAUM, CO-CHAIR

WHAT A BEAUTIFUL DAY it was for our Breakfast Buffet at Joseph Ambler Inn. The sun shone brightly, a light breeze swayed in the air, eggs were warming, Brioche French Toast on the grill, bacon sizzling and steaming coffee and various juices were waiting to be served.

Most of us lingered a little longer than usual to enjoy each other's company and appreciate the lovely surroundings of the Inn.

Richard Allman, the owner of Joseph Ambler Inn, stopped by to chat and gave us a brief history of the Inn. "A nice bonus."

Thank you to our committee and *The Ladies of Five Ponds* for another sold out Luncheon.



WE WILL BE COLLECTING again this year for the TOYS FOR TOTS organization.

The collection will start on October 1 and will end on December 5.

Please make your donation checks out to **Toys For Tots**. There will be a bag on my door, **Merryl Pelberg**, 103 Villa Drive, 215-443-8588, and on **Lorraine Incollingo's** door, 207 Fairway Drive, 215-378-5538 for the checks. All donations will be greatly appreciated.

Let's help make the holidays really special for some kids!!! Thank you, Merryl Pelberg.



## HELP IS AVAILABLE!

■ MARY LANGDON

IF YOU ARE RECOVERING from an illness or are homebound we would like to help. Would you like a visit? Need errands run?

Please consider using Helping Hands. We have "Hands" ready to assist the needs of our residents. Contact Mary Langdon, 30 Villa Drive, 215-441-8093, edmaryl@verizon.net.

## HELPING HANDS CLUB

■ MARY LANGDON, CHAIR

TO OUR NEIGHBORS who are celebrating a birthday or anniversary during the month of November, the Helping Hands Club of The Villas at Five Ponds wish you a happy day.

- GET WELL WISHES to Sue Gordon.
- CONDOLENCES to Janet Lynch & family on the passing of her beloved mother, our neighbor, Carmella Sorrentino.

Please tell us if you know of anyone who is ill/hospitalized, lost a loved one, or just needs a "helping hand."

Contact Mary Langdon, 30 Villa Drive, 215-441-8093, edmaryl@verizon.net.

THE VILLAS AT FIVE PONDS  
**SOCIAL CLUBS**  
WARMINGTON, PA

**Social Committee**

**Chair:**  
Aileen Salus, 104 Villa Drive  
215-441-9339; asalus1945@gmail.com

**Treasurer:**  
Michael Silverman, 96 Villa Drive,  
215-989-0417; drfood9410@aol.com

**Assistant Treasurer:**  
Holly Green  
215-674-2957; mngreen@verizon.net

**Recording Secretary:**  
Merryl Pelberg, 103 Villa Drive  
215-443-8588  
merrylpelberg@gmail.com

**Calendar**

**Chair:**  
Aileen Salus, 104 Villa Drive  
215-441-9339; asalus1945@gmail.com

**Cooking Club**

**Chair:**  
Susan Budman, 13 Five Ponds Circle  
215-858-3614  
susan.budman@gmail.com

**Day Trips Club**

**Co-Chairs:**  
Reba Grossman, 235 Fairway Drive  
215-675-6883; bubbbyreba2@gmail.com  
Barbara Kains, 114 Villa Drive  
215-444-9908; bubbiepete@comcast.net

**Helping Hands Club**

**Chair:** Mary Langdon, 30 Villa Drive  
215-441-8093; edmaryl@verizon.net

**Lunch Bunch Club**

**Co-Chairs:**  
Penny Barenbaum, 160 Fairway Dr.  
215-957-6116; pbarenbaum@gmail.com  
Lorraine Incollongo, 207 Fairway Dr.  
215-674-0817

**New members  
always welcomed!**

**Memorial Day**

**Co-Chairs:**  
Mary Lou Nodiff, 255 Fairway Drive  
215-327-7589; Yichus41@aol.com  
Barbara Feldman, 304 Clubhouse  
Lane, 215-266-3600  
bjacobsfeldman@verizon.net

**Men's Club**

**Co-Chairs:**  
Howard Rabinovitch,  
63 Five Ponds Circle  
267-282-5018, cell 215-601-1866  
howanddi@comcast.net;

Steve Warshaw, 24 Villa Drive  
215-674-4894, cell 215-620-6698  
sgwarshaw@aol.com

**Movie Club**

**Co-Chairs:**  
Sue Gordon, 21 Five Ponds Circle  
267-968-0705  
suegordon116@gmail.com

Anne Leskowitz, 42 Villa Drive  
215-674-8365;  
anne.leskowitz@gmail.com



**Special Activities & BINGO**

**Chair:**  
Sam Feldman, 304 Clubhouse Lane  
215-343-5112, cell 215-287-2819  
thoccertham@hotmail.com

**Parties Plus**

**Co-Chairs:**  
Karen Schwartz, 80 Villa Drive  
215-444-0660; msincerely@aol.com  
Leenie Rogovitz, 98 Villa Drive  
215-920-8225; arogovitz@comcast.net

**Program Club**

**Co-Chairs:**  
Kathy Lunde, 19 Fairway Drive  
215 361-1186, lundefam@verizon.net  
Suzanne Yeager, 66 Villa Drive  
215-394-8157, suzyeager@comcast.net

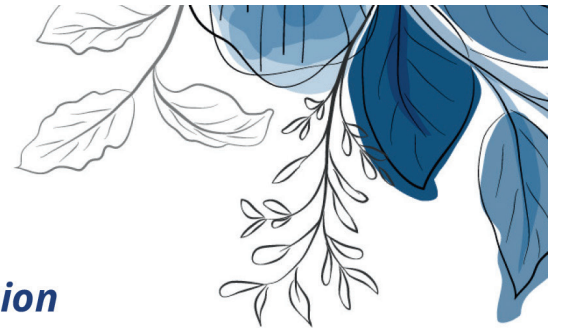
**Welcoming Committee**

**Chair:**  
Casey Bauer, 111 Villa Drive  
914-393-8076  
cornonkob@aol.com

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Southampton, PA 18966

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Atlantic City, NJ 08401

## “I WANT TO BE ABLE TO STAY IN MY HOME” ■ ALLEN BORNSTEIN

WHEN OLDER-ADULT HOMEOWNERS effectively leverage the equity in their homes, it can be a real game changer for their retirement.

A Home Equity Conversion Mortgage (or HECM, commonly called a reverse mortgage) is a home-secured loan, specifically designed for homeowners 62 and older, that enables the borrower to convert a portion of their home equity into cash and defer repayment until a later date.

With a HECM, the flow of funds is typically reversed—the lender or servicer is the one making the payments to the borrower. A good way to think of it is that lender is giving you an advance on your home’s equity. In practical terms, home equity is the current market value of the home minus any liens against the property (e.g., the current balance on a first mortgage).

The borrower’s age, the interest rate, and the home value all factor into how much of the home’s equity the borrower can initially access with a HECM.

Of course, a HECM is not free money. Just like a traditional mortgage, with a HECM, the borrower must repay the borrowed amount, plus interest and fees. However, a HECM offers the borrower much greater repayment flexibility compared to a traditional mortgage—it is a feature that can help the borrower to increase their cash flow in retirement. The borrower can choose to pay as much or as little toward the HECM loan balance each month as they would like—or they can choose to make no monthly mortgage payments at all—for so long as they occupy the home as their primary residence and pay the property-related taxes, insurance, and upkeep expenses.

The HECM loan becomes due when one of following maturity events occurs:

- The property is no longer the principal residence of at least one borrower. For example, a HECM would become due if the last remaining borrower passed away or permanently moved to a nursing home. (Note: The due and payable status of the loan may be deferred in certain situations in which an eligible non-borrowing spouse is involved.)
- A borrower does not fulfill their obligations under the terms of the loan. For example, a HECM would become due if the borrower failed to pay their property taxes in a timely manner—a requirement for compliance with the loan terms.

When the HECM loan becomes due, it is typically satisfied through the sale of the home on the open market. If the price that the home sells for is not enough to pay back the loan balance, the FHA guarantees that neither the borrower nor their heirs will be personally liable to pay the difference. This is known as the loan’s non-recourse feature. On the flip side, if home sells for more than the loan balance, the borrower (or the heirs) will be able to keep the difference. And, if the heirs choose to purchase the home them-

selves, they can by paying the full loan balance amount, up to 95 percent of the property’s appraised value.

If you’re interested in getting a HECM loan, you’ll have to make sure you’re eligible first. Details are below.

- Age: The borrower must be age 62 or older
- Home Ownership: The borrower must be the owner of the home and the home must have significant equity (e.g., the borrower owns the home free and clear, or the mortgage balance has been substantially paid down).
- Residency: The home must be the borrower’s primary residence. (They must live in the home for more than 6 months out of every year.)
- Credit requirements: The borrower must meet minimal credit requirements.

### Pros:

- You are not obligated to make a monthly mortgage payment, although you can, for so long as you pay the homeowners insurance, property taxes, and general upkeep expenses.
- You retain the title to your home for so long as you meet your loan obligations. As the homeowner, you can remodel your home or even sell it at any time—just like you could if you had a traditional forward mortgage.
- The HECM loan proceeds can be used for just about any purpose. Common uses are to supplement monthly income, establish an emergency fund, and pay for long-term care or home renovations.
- A HECM generally does not affect Social Security or Medicare benefits.
- Almost all of the upfront costs, including reverse mortgage closing costs, can be rolled into the HECM.

### Cons:

- The unpaid reverse mortgage loan balance grows over time as interest and fees get tacked on.
- You are drawing down on your home equity. In most cases, that means your heirs would have less money (or no money at all) coming to them from that particular asset.
- Your eligibility to qualify for needs-based programs—such as Medicaid—may be affected.
- The upfront costs tend to be higher for a reverse mortgage than a traditional mortgage, home equity line of credit, or home equity loan.
- A reverse mortgage must be in the first lien position. Any existing mortgage on your home must be paid off in full prior to taking out a reverse mortgage. A borrower can use HECM loan proceeds to pay off an existing mortgage at closing.

In closing, please remember this:

While there are many HECM benefits, each person has unique needs, and sometimes a reverse mortgage is the best fit—and sometimes it is not.

If you would like to have additional information and/or a private conversation about HECM loans, I would be happy to refer you to a Licensed HECM Specialist. Please feel free to reach out to me.

Allen Bornstein Loan Officer, NMLS 133247 Cell: (215) 740-4581 allen.bornstein@fairwaymc.com www.fairwaymidatlantic.com/allen-bornstein 487 Devon Park Drive, Suite 212, Wayne, PA 19087  
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**Warminster  
Food Bank**

A Vision. A Mission.



## WARMINSTER FOOD BANK ■ CASEY BAUER

THE RESIDENTS OF The Villas at Five Ponds have been and continue to be very supportive of the Warminster Food Bank. As the holidays approach I hope that you will keep the Warminster Food Bank and the many people we assist in mind.

If you are able and wish to donate food, I am happy to pick it up from your home. I can be reached at 914-393-8076. Or you may leave it in the box in the vestibule at the Clubhouse. Please keep in mind that personal care items and paper products are also welcome as many of those cannot be purchased with SNAP benefits.

Thank you again for your on going kindness and generosity.

Time has come to:

1. To make sure you purchase a few jugs of calcium chloride or magnesium chloride, make sure there is no rock salt in the contents, then store them in your garage so that you can use on your driveway or sidewalk, if we have a snow storm under 2" accumulation\*, which our Association is not responsible for. \*Accumulation means what actually "sticks" on side the sidewalk or driveway, not what fell on it.
2. Look around your property, and IF we have a storm that does require plowing of our driveways and shoveling of our sidewalks, look and see that if there are items left out that could be in harm's way. Please remove them now.

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## CLASSIFIED ADVERTISING

### FOR SALE

A FEW CABINS LEFT on New Years RCCL cruise out of Bayonne, NJ. (No Flying). Tauck deluxe tour of Alaska on Silverseas, 6/11-6/20/2025. Vancouver to Anchorage. Also Celebrity Panama Canal group 1/13-1/24/2025. Insurance with Allianz our specialty. Contact Harriet at 215-957-6084 (Bsoltoff@comcast.net).

HOLIDAY, BAR/BAT MITZVAH, & WEDDING GIFT NEEDS, contact Holly Green from Beth Or's gift shop at 215-805-8597 or mngreen@verizon.net. Proceeds support Sisterhood programs and Israel.

PET PORTRAITS great for holiday gifts, birthdays. Reasonably priced. Contact Elvy Reilly 215-394-8897 or elvyanna@yahoo.com.

PRETZEL4YA. Gourmet Hand-dipped Chocolate Covered Goodies—Trays for all occasions. Contact Five Ponds resident, Alyse Silverman at 267-463-6598.

### MAILBOXES

REPAIR OR REPLACE. Please contact Joe Kwiatek at 908-672-0372.

### SERVICES & MISC

AUTO DETAILING. Your car or SUV will look great! Call Villa resident Jon Utain, 445-888-1911.

GAIL THE SHOE LADY. I can stretch shoes, make hammer toe and bunion pockets. \$5 pair. Call Gail Wiener 215-293-0506.

### HELP AVAILABLE

NEED A RIDE or DRIVER? Five Ponds resident will drive your car or mine to and from PHL, NWK, JFK airports, cruise terminals, theater, etc. Call Paul at 215-833-6000.

### PUBLISHING/DESIGN HELP

ATTENTION AUTHORS! Printed books are a valuable sales tool and undeniable legacy. If you are writing a family memoir, financial self-help book, children's book, cookbook, business journal, etc., I can help you. I can provide ghost writers, editors, and cost-effective self-publishing. Call Ron Dorfman, 215-328-9255.

## PUBLIC SERVICE MESSAGES

SPACE AVAILABLE for non-profit organizations and civic groups. Contact publisher for information. ronaldorfmandesign@comcast.net

MAIN LINE SYMPHONY ORCHESTRA. Saturday, November 17 at 2 PM All American Music Program at Keneseth Israel Synagogue, 8339 Old York Road, 19027. Special Guest — Jamie Bernstein — daughter of Leonard Bernstein. Tickets: \$50. Free parking Wheel chair accessible Plenty of seats for self spacing. Info at 215-887-8700.

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**COMING 2024  
VILLAS AT FIVE PONDS  
EVENTS & ACTIVITIES**

**DECEMBER**

- December 5. *Men's Club Lunch*, Guiseppi's, 12:30 PM.
- December 6. *Holiday Happy Hour*, Multipurpose Room, 5 PM.
- December 11. *Anastasia: The Musical*, at Bucks County Playhouse, 11 AM bus.
- December 18. *A Beautiful Noise*, Forrest Theater, meets 11 AM.

THE VILLAS AT FIVE PONDS COMMUNITY

*Calendar*

**NOVEMBER 2024**

■ AILEEN SALUS, (215-441-9339)

SUNDAY							MONDAY							TUESDAY							WEDNESDAY							THURSDAY							FRIDAY							SATURDAY																																																																																										
<p>OCTOBER 2024</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>Th</td><td>F</td><td>S</td></tr> <tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td></td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td></tr> </table>														S	M	T	W	Th	F	S		1	2	3	4	5		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31																	<p>DECEMBER 2024</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>Th</td><td>F</td><td>S</td></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr> </table>							S	M	T	W	Th	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					<p>1 Chair Yoga, Multipurpose Room, 10:30 AM</p>							<p>2</p>						
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