

The Village at Stone Ridge

THE QUARRY BULLETIN

VOLUME 2

ISSUE OCTOBER 2005

The Board of Trustees Winners are –



Eli Demetri was elected for one year to finish the unexpired portion of Nick Johnson's three-year term.

The last of the ballots were deposited in the special ballot box at the September 28 Annual Meeting, whereupon Paul Okonak of Great North Management took them off for tallying. Each unit was allowed one ballot. The vote cast by each unit is required to be weighted by the percent interest in VSR of that unit.

In reporting the balloting results to us, Paul announced that 77.3% of our VSR population voted. The newly elected board will meet on 24 October 2005.

Judy Culver's one-year term expired, and she was re-elected for a full three-year term.



GOVERNMENT AFFAIRS

From your Board of Trustees

by Judy Culver



Affordable vs. Westfordable

At a recent Trustee meeting, Doug Keele questioned whether a reduction in the number of Village at Stone Ridge units, designated as Affordable Housing units, was under consideration. Trustee Judy Culver contacted Christine Pude, executive director of Westford's Housing authority and a member of the Affordable Housing Committee, who confirmed that there is no change planned in the number or designation of VSR's affordable units. Ms. Pude did point out however, that only ten of our fifteen units are classified as Affordable by state guidelines, with the remaining five classified by local guidelines as Westfordable and that his term may be the source of the confusion

Westford falls short of a state guideline that ten percent of the housing stock is affordable to residents. The 1999 and 2000 Town Meetings enthusiastically enacted the Flexible Development by-law and the Senior Multi-Family Residential District by-law with the intent to encourage the development or conversion of housing which will be affordable to low, moderate and median income families.

The Village at Stone Ridge (VSR) was built under the latter by-law. Fifteen units were planned as affordable by Guthall and approved as such by the Planning Board. Affordability is calculated using the current Middlesex County Average Median Income (AMI): five units to meet a low-income test, five units to meet a moderate-income test, and five units to meet the median or Westfordable, income test.

The Master Deed recorded for VSR describes the

'percentage interest' for each unit as well as a secondary 'affordable' factor that are attached to the unit's deed. These values remain with the unit from owner to owner.

Sprinkler Systems and Insulation issues

John Garside of Wescon responded to the Board's inquiry regarding the prevention of sprinkler pipes freezing in the future as follows: all sprinkled buildings built in the past two years have been inspected for adequate insulation; no further resolution is needed. If, for any reason, you believe that your unit's sprinkler insulation should have been inspected and it was not, please contact Paul Okonak at Great North immediately. You can reach him at 1-800-221-0210.

Builder and Property Final Punch List Status

In August, Trustees George Heiter, Bill Nussbum, and Armand Francoeu, representing the Building Punchlist Committee, presented a list of landscape, deck, landing, and clubhouse issues as well as several miscellaneous issues to Guthall which the Association believed should be corrected by the developer. The list consisted of concerns noted in the RRR (Reserve Replacement Report) owner surveys as well as deficiencies or problems noted during the RRR engineering study of our properties. Dave Guthrie responded for Guthall in early September to each of the items presented.

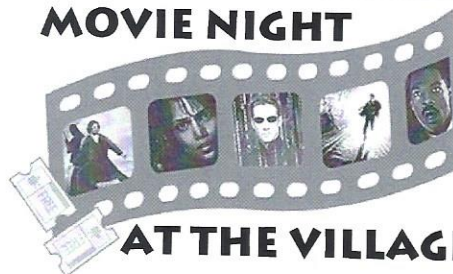
At the September Board meeting, the Trustees expressed their appreciation for the speed and thoroughness of Guthall's responses, as well as the satisfactory resolution of many of the issues.

NOTICE

Next Trustee Meeting Date Change

Normally, the Board of Trustees monthly meeting is held on the 3rd Monday of the month. To enable residents to attend Westford's Special Town Meeting on October 17, 2005, the Board has moved its October meeting to the 4th Monday, October 24, 2005. Time and location of the Board meeting remain the same.

MOVIE NIGHT



AT THE VILLAGE

"Four Feathers"

Starring Sir Ralph Richardson

October 20 at 7 P.M.
at the Library

A 1939 classic about a young man
burdened with the scar of cowardice.

WATER REPORT

Summarized by Shirley Chambers

In response to a request made at the Sept 28 Annual Meeting of VSR unit owners, Paul Okonak has obtained information for us on the quality of our water supplied by the Tyngsborough Water District. Since this information comes in the form of four legal size pages of text and tables (far too much to print in this bulletin), only a summary will be given here.



Our water is purchased through the Tyngsboro Water District from three sources:

1. The City of Lowell water treatment facility that treats and filters water from the Merrimack River
2. The Dracut Water Supply District that furnishes water from the Frost Rd. well field in Tyngsborough
3. The Pennichuck Water treatment facility that treats and filters water from the Merrimack River and Pennichuck Brook

The Tyngsborough Water District routinely monitors for contaminants in your drinking water according to Federal and State laws. A table showing the results for the monitoring period of Jan 1 to Dec. 31, 2004 is being posted on the bulletin board for all to read. They have continued to supply safe, clean, quality water meeting all the requirements.

All drinking water, including bottled drinking water, may be reasonably expected to contain at least small amounts of some contaminants. The presence of these contaminants does not necessarily pose a health risk. Sources of drinking water (both tap water and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs, and wells. As water travels over the surface of the land or through the ground, it dissolves naturally occurring minerals and, in some cases, radioactive material. It can pick up substances resulting from the presence of animals or from human activity. Contaminants that may be present in source water include microbes, inorganic and organic chemicals, and radioactive substances.



To ensure that tap water is safe to drink, the U.S. Environmental Protection Agency prescribes regulations that limit the amount of certain contaminants in water. The Tyngsborough Water District meets all Federal and State requirements.

LETTER FROM THE EDITOR

by Shirley Chambers



As a new feature, you are invited to send LETTERS TO THE EDITOR (which we will print and try to answer where appropriate). We welcome constructive criticism, requests for VSR information, issues on which you want to comment, suggestions for future articles, and bouquets (if deserved). This is YOUR bulletin, so let's have your inputs. Brevity will be applauded.

Letters to the Editor

Letter dated Sept. 18, 2005 from Jim Menza and Lee Betts at 17 Sandstone Rd.:

We would like to say that we are both working, and we have little time to devote to other activities. Consequently, we are constantly looking for information on VSR. You are our main source of information. Thank you!

We found the 2005 election process to be confusing with one 3-year term and one 1-year term. We remain unclear how this came about. Thank you for your help on these matters.

Editor's Reply:

I'm sure you are aware that two letters were sent recently to unit owners explaining the two positions that were to be filled by the election on Sept. 28:

The 1-year term created by the 2004 election expired and became a 3-year term.

Nick Johnson, who was elected for a 3-year term, resigned leaving an unexpired term of 1 year to be filled.

I believe the confusion arises from the specification in the Trust Document that five board members be elected for 3 years each with the first terms staggered by 1 year each during the transition to the owners' operation. In other words, at the 2004 election, one person was elected for a 1-year term; two for a 2-year term, and two for a 3-year term. Subsequent terms will be for 3 years each.

I hope this helps to clarify the election process for you.



MUTUAL FUND INVESTING



by Herb Shanzer

This is the second in a series of articles intended to share some investment guidelines with you. As I said in the first article, they are an attempt to combine research with common sense and apply it to investment strategy. Hopefully, you will find them somewhat useful in making decisions with respect to your investment portfolio. I look forward to the opportunity to discuss these issues with you in person. I have found that constant reconsideration has resulted in their gradual improvement, and I invite your comments.

Select mutual funds based upon their potential for superior future performance rather than on their past record.

Most investors and investment publications believe that the best predictor of a fund's future performance is its long-term past record. *While there is some truth to this, it is mainly useful in avoiding underperforming funds.* Funds with poor performance records tend to continue to perform poorly. However, a number of factors make it difficult for funds with good past performance to continue to perform well.



- Very successful funds become very popular, and grow in size to the point where superior performance is difficult to achieve. Producing high returns is a lot harder with a portfolio containing billions of dollars rather than a few million. This is especially true of funds that invest in small companies and emerging or niche markets.
- Investment managers change - in many cases the current fund manager is not the one who was responsible for the impressive record.
- Current investment trends may no longer be favoring the investment style of the fund. The market tends to run in long-term cycles that favor Growth vs. Value investing and/or small-cap stocks vs. large-cap stocks. Many superior performing funds become mediocre when the market trends turn against their particular style.

Any list of funds that were top performers during the first five years of the '90s would include a large number of value-oriented funds. These funds, almost without exception, underperformed the market in the last half of the '90s when large-cap growth stocks and momentum investing led the market to new heights. Similarly, the stars of the "go-go" late '90s performed disastrously during the '00 to '02 bear market. In most cases they continued to have trouble during the subsequent recovery.

Relying on statistical past performance ratings by Morningstar© and/or others is not likely to lead to superior future profits. There is no substitute for a thorough

examination and analysis of what a fund is doing today, what the track record of its current manager is, and how its strategy matches the current (and likely future) market trends.

A good idea is to keep abreast of new funds started by the top fund families or established fund managers and subject them to the same scrutiny. It is from the ranks of these new funds that some of next year's top performers are likely to emerge.



ANTIQUES ROADSHOW ON ITS WAY TO VSR

Remember that the VSR version of the Antiques Roadshow is coming on Tuesday October 18th at 7 p.m. Have you chosen the objects you wish to bring to challenge the knowledge of the panel? It can be a unique object or just a simple bone china cup and saucer with an exciting story - it's up to you. We ask that you do not bring jewelry, coins, or stamps. Please feel free to invite your friends and they can bring their antiques as well.

We hope you will have some stories to tell in connection with your antique or collectible. That will make the evening much more interesting and will assist the panel in appraising your object. A good provenance can add considerable value to your piece. If you've watched the Roadshow on TV you will know how this works.

As you enter the Clubhouse you will be given a number (just like at the meat counter). If you have any questions you may call Polly Byrne (978-692-0013) or Shirley Chambers 978-692-2423 who will be coordinating this event. Refreshments will be served. Come join in the fun.



MEET YOUR NEIGHBORS

Mike & Suzanne Zembko

by Shirley Chambers

We first become acquainted with some of our dog-walking neighbors by the dog's breed. Mike and Sue are two of the "Sheltie Walkers." Sabrina, their Shetland Sheepdog, had her 12th birthday on Sept. 30, and I personally toasted this event with a glass of wine with the Zembkos.

We have a fanatical golfer in Mike. Anyone who is on the course at 5 am twice a week has either got to be mad, or terribly driven, or a little of each. Since Mike is still employed, he has little other time for this pursuit.

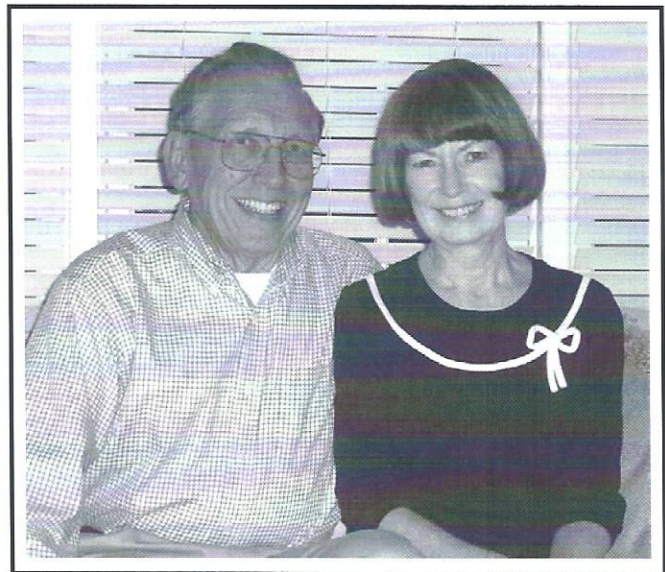
Mike and Sue met on a blind date while they were in college in New York, he at Rensselaer Polytechnic Institute in Troy, and she at St. Rose in Albany. After they were married they lived for a time on Long Island where their daughter Kerry was born. Kerry married Chris Harvey, and they reside in Groton with their son Kyle (he's four) and their daughter Sarah (she's just a year old). I'm always happy to see family pictures, and I was impressed by this winsomely handsome group. (So far I think all of VSR's grandchildren are beautiful, but then maybe I'm a bit prejudiced.) Since they are nearby, Sue gets to baby-sit her grandchildren frequently, and she loves doing it.

I am utterly fascinated with Mike's profession - he's an inventor, and I've never met one before, except maybe Tom Alva Edison, but then I didn't truly meet Tom in person. Sorry, I'm getting ahead of my story. After the Zembkos left Long Island, they came to Massachusetts in the 1970's where Mike worked as an electrical engineer for Compugraphic. But he was stolen away from them about eight years ago by a manufacturing company named ECRM (Electronic Character Recognition Machinery).

This company was founded by a couple of MIT professors, which sort of explains how it got its goofy name. After fumbling with the name, most just call it Every Customer Really Matters. Mike is their VP in Engineering.



Sabrina



PHOTOS: NANCY DIAZ

ECRM invents and makes high-tech products that sell to newspapers and commercial printers. Of course most of these products have to be patented, so the company has a slew of excessively-paid patent attorneys on call. The company is technology-driven (optical, electrical, mechanical, and electronic) and they have to be innovative and cost conscious. They must also be FAST because their competition is worldwide. Japan and Germany especially can be right on their tails on these inventions.

Mike isn't the only creative one in the family. For 23 years Sue taught nursery school (mostly four-year-olds), and that takes some special creativity. Her life has been musically oriented (she plays piano and guitar). She also sang with a professional group called the Valley Singers, and currently sings with a folk group at her church.

My heart pounded when I saw a photo of their gorgeous Spanish style home on Sanibel Island, Fl., which they get to "visit" only a few times a year. When asked if he was ready to retire and move there, Mike answered emphatically "NO, I love my job here." Eventually he will retire, however, and probably in a couple of years they will be spending winters on Sanibel Island and summers at VSR. The Zembkos do take time to travel a bit, mostly Europe and the Caribbean, and Sue has a ball using the Internet to plan these trips.

I have never found a practical use for that immense white bathtub the builder put in my bathroom. I'm afraid to get in it; I might never get out. But Sue and Mike have the perfect solution. It is absolutely the right size for bathing miniature size dogs like Sabrina, because they too can't climb out by themselves. So it's not just a big useless pretty fixture after all!

PERCEPTIONS The Siren Call of Fall



by Louise O'Donnell

Here we are again. Summer winds down and segues into fall. We anticipate warm, dry days and crisp, cool evenings so perfect for sleeping. Fall gives us a chance to unwind from the hectic pace of summer.

Watching the leaves slowly turn from green to russet, orange, and yellow pleases our senses.

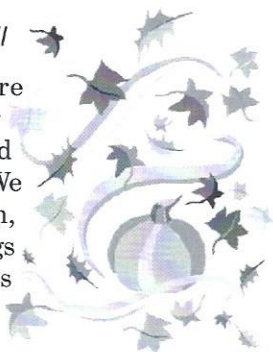
Nowhere is the fall season so evident as in the Village at Stone Ridge. The wonderfully active Landscaping Committee collaborated with the landscapers to bring us the gorgeous colors of fall. Entering the Village, we see on both sides of the road lovely Mums in various hues. At the bend of the road are more Mums providing much needed color. And



finally, at the top of the hill, our clubhouse stands, bedecked in back with our nation's flag surrounded by a wash of color and in front with yet more of fall's foliage. Our

Village is surely one of the most lovely communities in Westford and a pleasure to come home to.

Let's grip this season and hold on tight, not relinquishing this perfect time to winter's doldrums just yet.



THE QUILTING GROUP Makes Quilts for Katrina Relief

by Lois Frampton

The Quilters of Stone Ridge, Nany Diaz, Lois Frampton, Anna Prip, and Louise Theofilos contributed to the Katrina relief effort by making three quilts. The quilts, two for adults and one for a child, were made of scrap fabric accumulated over the years and backed with sheets and fleece. They were sent to a shelter in Mississippi.



Picture taken at the clubhouse on September 13th. Anna Prip and Lois Frampton pinning the quilt together.

INTERESTED IN A LECTURE SERIES?

Is there any interest in having a once-a-month lecture series here at VSR? This notion has come at the suggestion of Richard Diaz, who would be willing to coordinate such an event. We first need to know if there is an audience for such a series, and second if there are residents who would be willing to conduct such a lecture? We certainly have a multi-faceted array of intellect and talent here, which could lead to some very interesting talks on, say, birds, exotic travels, unusual hobbies or jobs. Surely our 55-or-older residents are still receptive to listening and learning?

Let Richard know your thoughts by mail (e or regular) or by telephone 978-692-0648.

Book Club Report

by Gail Sergenian



The VSR Book Club enhanced its discussion of September's book, Dorothy Sayer's mystery, "Have his Carcase," by watching the PBS video of the tale at Ann Sullivan's home.

Our October selection is "**One Thousand White Women**," by Jim Fergus. During the struggles between new and native Americans, an Indian chief proposed the trade of 1,000 white women for 1,000 horses. Since the Indian societies were matriarchal, he suggested that the offspring of the white women and their Indian husbands would enable the peaceful assimilation of the two races. This book is based on a fictional acceptance of the exchange.

Join us at the clubhouse on **Thursday, October 6th**. Come at 1:00 for refreshments, followed by our discussion.

November's book will be Jodi Picoult's "My Sister's Keeper." Our discussion will take place on November 3rd.

Meet Your Other Neighbors - The Wild Turkey

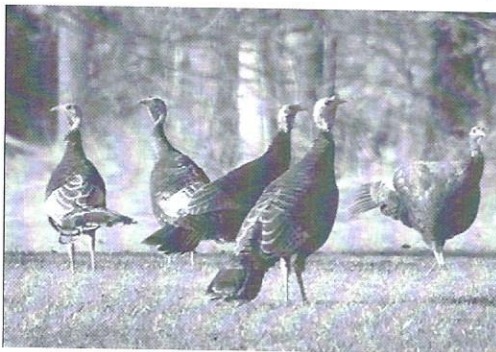
by Shirley Chambers

In the early 1930's this grand game bird was on the verge of extinction. Today, thanks (I think) to wildlife restoration programs, the wild turkey has made an awesome comeback and is abundant and thriving in its homeland to the tune of seven million (give or take a few thousand), which certainly delights the bird hunters.

Wild turkeys are native to North America. They like open areas for feeding, mating, and habitat. They use forested areas as cover from predators and for roosting in trees at night.

Our grounds here at VSW accommodate their needs perfectly, which explains why we have so many as neighbors.

Wild turkeys have excellent vision during the day, but see poorly at night. They are also very mobile and can run at speeds of up to 25 mph and can fly up to 55 mph. I can attest to both of these facts. My mama turkey that has the abnormally frequent intestinal evacuations on my deck stands in my back yard staring at me through the window. The minute I walk away, up upon my deck she flies. I also



know that she's a mighty fast runner, especially when I chase her with my broom. I was advised to do this in lieu of my getting an owl decoy to scare her off, which now I learn wouldn't have worked anyhow.

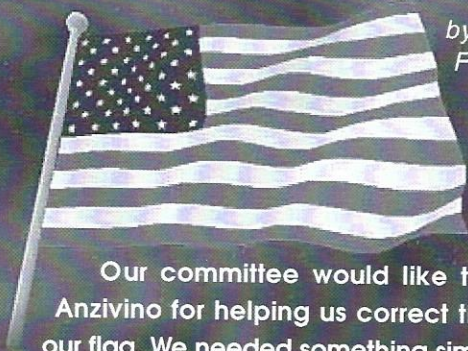
Between 5,000 and 6,000 feathers cover the body of an adult turkey in patterns called feather tracts. In addition to flying and keeping the turkeys warm and dry, the male uses his feathers to show off for the opposite sex. Most of the feathers exhibit some iridescence. The gobbler is colorful; the hen is a drab brownish or lighter color to camouflage her from her surroundings.

Since my life recently has been so entwined with these birds, I contacted the National Wild Turkey Federation (not sure, I think I joined it). I found that this Federation collects turkey feathers and gives them to the Zuni Nation of New Mexico for the Zunis' religious ceremonies. If you wish to collect turkey feathers for the Zunis, I will gladly tell you where to send them.

Johnny Carson said: "When turkeys mate, they think of swans."

FLAG UPDATE

by Tink Nussbum,
Flag Committee



Our committee would like to thank Larry Anzivino for helping us correct the lighting for our flag. We needed something simple and fitting (not a device that would signal a helicopter). We appreciate his time and expertise.

We will change the present flag to a new one at the end of October, giving our first flag a well-deserved rest for the winter. This, of course, will be done by our very important and popular "flag man" Harry O'Donnell. She will be washed and stored until next summer, thanks to Louise O'Donnell.

We have received many compliments on our "Old Glory," even from several visitors to our Village. She is such a beautiful symbol—BE PROUD.

ARCHITECTURAL MODIFICATIONS

by Domenic DeFronzo

A few months ago at a meeting of the VSR Architectural Standards and Review Committee I was elected chairperson. The purpose of this committee is to ensure that any changes or modifications to existing condo units are monitored. Not only does this protect our neighborhood, but it also ensures property valuations.

Please submit all requests for changes or modifications of any condo to Domenic DeFronzo at 21 Stone Ridge Rd., or e-mail to Ddefronzo@aol.com. Requests should include as much information as possible, i.e. drawings, pictures, plans, etc. Some of these changes may require a permit, but please do not apply for said permit until you have been given approval by the committee.

At a subsequent committee meeting your proposal will be presented, acted upon, and a decision will be made. Then our recommendation will be presented to the Board of Trustees for their final approval or rejection. The homeowner must realize that modifications to existing properties must have limitations. This committee is for the protection of the entire community.



Simply Social... *By Donna Hudon*

Fall has arrived, as seen in the many vibrant colors of individual gardens and potted plants that adorn the front porches through the community.



"Thank you" to Linda Pierro and Domenic DeFronzo who helped with decorating our Clubhouse both inside and out.

Once again, we had a very successful Paper Marathon. Many thanks to all of our residents who contributed.

Be sure to mark our "Coming Events" on your Calendars. The fall season is a busy one at our Clubhouse. Happy Rosh Hashanah. Enjoy your day!

COMING EVENTS AT THE CLUBHOUSE

Friday-October 14 Poker/Canasta Game 7:00 p.m.

Tuesday-October 18 The Village's Own Antique Roadshow 7:00-10:00 p.m.

Thursday-October 20 Movie Night 7:00 p.m.

Monday-October 24 Board of Trustees Meeting

Saturday-October 29 Wine Tasting
by Fallon Wine & Spirits 7:00-9:00 p.m.

Saturday-November 5 Second Annual Arts Festival
7:00-10:00 p.m.

Saturday-December 3 Holiday Party

Saturday-December 31 New Year's Eve Party

CLUBHOUSE PRIVATE BOOKINGS:

October 8th, 22nd, and 24th

SOCIAL COMMITTEE MEETING

Wednesday, October 12, 2005, 7:00 p.m. at the library

THE UPPER CRUST

Piecrust dates to the probable origin of pie itself, in medieval England. Called "coffyns," the crusts were tall and straight-sided, like pots, to contain meats (four-and-twenty blackbirds, anyone?) and savory sauces. The filling was served and the crust thrown away. In America, the top crust remained a disposable lid well into the 1700's. Only when colonists took up an imported fashion for edible pastry did double crust become the norm. In hard times, many households reverted to baking just the lower crust. Only the wealthy could afford an upper crust; hence our phrase for a moneyed elite.



THE LAST WORD Grandparents are cool!

These definitions came from a class of 8-year olds who were asked "What is a grandparent?"

- Grandparents are a lady and a man who have no little children of her own. They like other people's.
- A grandfather is a man grandmother.
- Grandparents don't have to do anything except be there when we come to see them. They are so old they shouldn't play hard or run. It is good if they drive us to the store and have lots of quarters for us.
- When they take us for walks, they slow down past things like pretty leaves and caterpillars.
- They show us and talk to us about the color of the flowers and also why we shouldn't step on cracks.
- They don't say "hurry up."
- Usually grandmothers are fat, but not too fat to tie your shoes.
- They wear glasses and funny underwear.
- They can take their teeth and gums out.
- Grandparents don't have to be smart.
- They have to answer questions like "Why isn't God married? and How come dogs chase cats?"
- When they read to us, they don't skip. They don't mind if we ask for the same story again.

• Everybody should try to have a grandmother, especially if you don't have television, because they are the only grownups who like to spend time with us.

• They know we should have a snack-time before bedtime and they say prayers with us every time, and kiss us even when we've acted bad.

A 6 year old was asked where his grandma lived. "Oh", he said, "she lives at the airport, and when we want her we just go get her. Then when we're done having her visit, we take her back to the airport."

Sent by Bob Eddy

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