



The Village at Stone Ridge

THE QUARRY BULLETIN

VOLUME 2

ISSUE DECEMBER 2005

2006 CONDO FEES REMAIN UNCHANGED

As we complete the first full calendar year of operating under our own leadership, we can be very proud of our accomplishments. With the involvement of an impressive number of residents, giving freely of their time and their exceptional talents in a great variety of areas, we have been able to set the stage for a promising future for our community. The enthusiastic support by twenty one residents as chairs of our six Standing Committees (Property, Finance, Architecture, Legal, Wastewater, and Social) and their several subcommittees (each of which carries a number of members as well) demonstrates the strong commitment to provide the best possible support.

During the past year, and with the help of an external engineering consultant firm, we have assessed the present and future needs of our Village and are planning for proper maintenance cycles to preserve the value of our property. We have been successful in negotiating an insurance package for this year that takes advantage of our careful planning, and we are in the process of aligning the VSR Master Deed and Trust documents with these goals as well. We have made strides in creating a landscaping maintenance and development plan we can afford while retaining the attractiveness of our Village for all to enjoy. We have negotiated a new snow-plowing contract to avoid the collection of another special assessment resulting from New England's unpredictable weather. All of these efforts by many of our Village residents are reflected in both our 2006 Operations Budget and our 2006 Water/Sewer Budget.

With input from our Standing Committees and making very carefully considered compromises in arriving at our new Operations Budget, we were able to hold the final 2006 Budget to just under \$ 400,000. This corresponds to an increase of less than 2% over the 2005 Budget of about \$394,000. By rebalancing the contributions to the Capital and Operating Reserve accounts within the Operations Budget, we were able to also maintain the goals of our long-term strategy.

The Water/Sewer Budget results for 2005 show a major imbalance in the budgeted versus actual costs of the drinking water purchased from Tyngsboro (93% increase), as well as in the plant operator contract costs. With similar expenses projected for 2006, a loss of just under \$14,000. is anticipated. This would correspond to an increase of the W/S fees of \$10.55 to \$85.55/unit/month. However, a transfer of some of these expenses to the Operating Budget will allow the Water/Sewer fees to remain fixed at \$75/unit/month. We are hoping to be able to control these costs more closely in 2006.

Therefore, careful planning and budgeting of all of our expenses will allow us to retain both components, the Water/Sewer fees as well as the Unit Condo fees, unchanged from 2005 to 2006.

We hope you will continue to enjoy life in the Village at Stone Ridge and encourage you to help us make this a great place to live.

Your VSR Board of Trustees hopes you will enjoy a peaceful Holiday Season and wishes you a successful and healthy New Year!

GOVERNMENT AFFAIRS From Your Board of Trustees

by Judy Culver



Planning Your Christmas Tree Pickup

Christmas tree disposal is not one of the services provided to VSR residents by Westford's waste hauler, our landscape company, or Property Management. As it has for several Januaries, the Westford Firefighter's Association will pick up trees at curbside for a \$5.00 donation (payable by check and attached to the tree).

In January 2006, trees will be picked up on Saturday January 14 and Sunday January 15. Trees must be curbside by 7:00 am and free of any tinsel and ornaments.

To arrange for pickup, please call (987) 392-0028, leaving your name, street address, and your desired pickup day. You may also provide the same information by sending an email to: wfa-trees@verizon.net.



SUGGESTED MAINTENANCE PRACTICES

by Larry Anzivino



Change Back-up Batteries (Two AA's) in Thermostat

Some of you are away for days at a time or even for the entire winter. If the power goes off for any period of time, the batteries will ensure that your heating system remains on and operating properly. If these batteries are weak or dead, they will not protect the heating system in an extended power failure and could result in damaging issues such as frozen water pipes.

Changing these AA batteries is very simple. Using the edge of a nickel or quarter, pry off the cover of your thermostat. Pop out the two old batteries and insert the new ones. Place the cover back on. If you have programmed the thermostat to control the heat at certain times of the day, you may need to re-program your device.

Change 9-Volt Batteries in Your Smoke Detectors

Your smoke detectors are wired from the main fuse panel. However, each one has a battery in it to keep the detector at "proper ready" during a power loss. Replacing the battery once a year, perhaps at the turning of the clocks, is a good practice. If you haven't done so in the past year, this may be a good time to consider it.

Changing this battery is relatively simple. Using a ladder to get up to the ceiling, twist the detector from

its base as you would unscrew a jar cover. Use a small screwdriver to pry the wire connector (jack) free from the detector. Open the small battery door and replace the battery. Push the wire connector (jack) back into the detector, and twist the unit back into the base mounted on the ceiling. Since reaching the garage detectors requires a taller ladder, be careful or get help.

The 9-volt batteries can be purchased at most stores such as CVS or Home Depot for about \$4.00.

Replace Filter in Furnace

For efficiency and healthy air purposes, you should replace the filter in your furnace with a new one each spring and fall (again, around the changing of the clocks). I believe that most of our units use a 25x16x1 filter of the accordion style. You can get them at Home Depot also.

Additional Maintenance Suggestions

Shutting off the outside water faucets at the valve located in your basement is also a good idea for the winter. For increased efficiency of your heating and air system, during the cold months open the upper vents located on the walls of your rooms. During the warm months close the vents.

If you are away for an extended period of time, having a friend look in periodically to make sure there are no problems is a good idea. It would be convenient if the Association or Great North could know who that person is.

COVERS FOR OUR A/C UNITS

Doug Keele has done some research on covers for our air conditioner units, and he wishes to share this information with all of us. A company named Brinmar makes these covers in a size that will fit our models. The covers are helpful in preventing dirt, leaves, and debris from entering the coils going into the conditioner unit. They also help maintain system efficiency and dependability, and protect cabinet finish against rust and fading.

The covers are made of a premium vinyl that is mold, mildew, crack, and uv resistant. They are reinforced at key stress points to prevent tearing. These covers are easy to install and secure with hook and loop straps. They are designed to be slightly short and with a loose fit, thus allowing air to circulate and prevent condensation buildup.

These covers may be purchased from Delta Distributors at 790 Chelmsford St. in Lowell, Ma. 01851. Tel. 978-888-0800. The price is \$24.78. Measure your unit and take this information with you. They also sell sound blankets for A/C noise reduction, if anyone is interested.

Thank you Doug for this information.

MUTUAL FUND INVESTING



by Herb Shanzer

This is the third in a series of articles intended to share some investment guidelines with you. They are an attempt to combine research with common sense and apply them to investment strategy. In the first two articles, I addressed the issues of portfolio diversification and fund selection. This month I would like to discuss the pitfalls of trying to time the market.

Remain Fully Invested

Many investors try to time the market by moving into money market funds when it is falling and switching back into stock funds when it is rising. Theoretically this is great, but putting it into practice successfully is difficult for a number of reasons.

Timing the market requires two decisions: when to get out and when to get back in. The market goes up about 65% of the time, so being out of the market is a bet against the long-term odds.

Being out of the market means that significant growth opportunities are apt to be lost. **Most of the gains in any one year are made in only four to six big gaining days.** Missing even one of those days affects your investment return disproportionately. One long-term study showed that while stocks gained 15% annually from 1982 to 1993, if an investor had been out of the market on the forty best days over those eleven years, the annualized gain would only have been 4%. This also holds true in the short-term. The S&P 500 gained 24.3% from its low on July 23, 2002 through June 2003. But if the five best days during that stretch were subtracted, the index would have **lost** 1.6%

Timing increases portfolio turnover. In taxable accounts, rapid turnover increases the tax burden thus lowering after-tax performance.

Timing is primarily a method of lowering risk, not increasing gain. Studies have shown that even those few investment newsletters that are relatively successful at market timing do not outperform a buy-and-hold strategy on an absolute basis, but only on a risk-adjusted basis. **Proper diversification is a better way to lower risk, because it also tends to increase long-term gain.**

In a fully invested mutual fund portfolio, some amount of timing is still appropriate. This is accomplished by the managers of the funds as they adjust their cash positions. They are best able to monitor and assess market conditions and then make the quick moves that market timing requires.

In addition, you can manage market shifts by adjusting the risk profile of your portfolio and moving into funds better positioned to perform well as market conditions change. A refinement of this technique – probably best pursued when you are feeling pessimistic – is to invest in a hedged fund that attempts to beat the market with less

risk by combining long and short positions in stocks. Funds of this general type have differing individual characteristics and investment strategies and their track records have been somewhat mixed. Most stocks rise during major bull markets, so continually devoting assets to short positions is likely to result in below average returns during those periods. However, if done well, it does have advantages in fluctuating and/or bear markets. I am currently looking into two funds of this type, Schwab Hedged Equity and Diamond Hill Focus Long-Short, but there are many others.

PERCEPTIONS Master Deed Renovation



by Louise O'Donnell

When our community was in its infancy, the Master Deed and Trust documents were put in place by the then Board of Trustees consisting of two people, the builder Dave Guthrie and his partner Howard Hall. The

Master Deed could only be changed by a 100% vote. At that time getting a 100% vote on any effort to amend the Master Deed was exceedingly easy. Now that our community comprises 110 units, achieving this 100% vote restriction is virtually impossible.

Not even the Supreme Court, the highest court in the land, is faced with this impediment. It requires only five out of nine judges to change laws that impact millions. In Congress, the Senate and House of Representatives both require a two-thirds or majority vote to pass laws governing our great land.

To correct this inequity in the Master Deed, changing the 100% voting requirement is crucial. An 80% vote would give our Village the opportunity to update the documents and give our Board of Trustees some flexibility to do their jobs.

Please attend the meeting on December 8 and vote YES on the 80% requirement or give us your proxy to do so.



MEET YOUR NEIGHBORS

Friederike & George Heiter

by Shirley Chambers

George, who is that stunning auburn-haired lady we see coming and going from No. 24 Stone Ridge these days? And does your wife know? Oh, you say that is your wife Friederike. Whew!! And Friederike says all that henna will wash out and we'll recognize her again. We are all pretty familiar with the suave George, since he's been one of our leaders here at VSR, but there's lots to learn about Mrs. George, the woman behind our leader. (You're waiting for the cliché, and I won't say it.)

Both Friederike and George were born and raised in Germany. Friederike recalls the WW2 years in her country; she and George were about nine years old at the time. She describes the bombing as being like having 9-11 every day. When the sirens went off everyone would go below to the public shelters; when it was over they would come up and look around to see what was still standing.

When the Heiters first met, George was in graduate school in Germany finishing his Master's Degree. Friederike was working, having earned her Bachelor's Degree in Economics. In 1959 George was offered an opportunity to have an assistantship at Stanford University to get his doctorate. This was hard to turn down. Friederike joined him a year later in Palo Alto where they were married. They lived in the married students' housing for three years until he got his degree. One child was born to them while in California, Christian, who now resides in Hollis, N.H., with his wife and two children.

After George's graduation the Heiters moved to New Jersey. While there they had two more children: Stefanie, who lives in Townsend with her husband and their three children, and Daniel, who lives in Topsfield with his wife and their two children. Sitting on top of the piano at 24 Stone Ridge is a bank of framed photos of the Heiter's three children and (if I did my math correctly) seven grandchildren, five boys and two girls. To my discerning eye they very much resemble the cast of "The Sound of Music." (Same roots as the Austrians.) Some of you may have met one of their grandkids, the little (4 -1/2 going on 20 -year old) imp who formally introduces himself as "I'm Mitchell." All the grandchildren love to come to Oma's and Opa's for sleepovers.

Once the Heiters moved to New England, Friederike went to Merrimack College for five years, ultimately getting

a degree in psychology. She then attended Endicott College and got her degree in Education. After this she was employed full time at Lawrence Rehab's Department of Mental Health where she worked with a very diverse population of both children and adults with mental and physical disabilities. Throughout her lifetime, Friederike has been involved in some kind of volunteer work. When her children were young she did volunteer work at their schools and served as both boy and girl scout leaders. She has also done professional and volunteer work with handicapped and emotionally disturbed children. Now she travels to Salem, N.H. twice a week to lead therapy groups in a warm (at least 83 deg.) water pool for people who have severe arthritis.

Both Heiters are world travelers, sometimes together and sometimes separately. George still travels a great deal on business. They have been to Africa, the Amazon, Transylvania (George's roots), Bolivia, and the Galapagos to name but a

few. Among Friederike's favorite places are Helsinki, St. Petersburg in Russia, Argentina, and she loves tracing Mayan culture in Mexico and Guatemala as well as in the ancient Inca city of Machu Picchu in Peru. She hopes someday to see more of Europe, and just to find out if it's really as cold as they say, she wants to go to Siberia. This fall the Heiters took a cruise on the Holland America line through the Baltic Sea. Hopefully, we at VSR will be treated to their travelogue on this trip (with pictures) at the Clubhouse. Plans are afoot and will be announced.

Friederike calls George "Mr. Wonderful," and isn't that something for being married for 45 years! I've never been sure what "cockles" are exactly, but this certainly warms the ones I'm supposed to have in my heart.

Sheet music open on the piano told me that Friederike plays such pieces as Schubert's Impromptu Op. 90, and she says her tastes do run to the classical. Music has always been an important part of her life. At one time she and George were in a student choir at the University of Karlsruhe in Germany; he as a tenor and she an alto.

The Heiter household is brimming with academic degrees, but you would never suspect this from their genuine down-to-earth attitudes. I find them interesting, friendly, and fun, and they both have a great sense of humor.

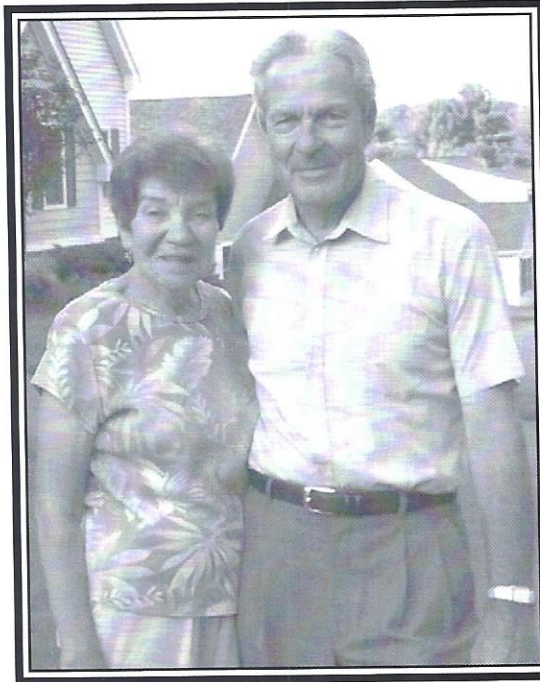


PHOTO: NANY DIAZ

VSR'S 2005 HOLIDAY PARTY

If measured by the level of the vibrations in the Clubhouse on Dec. 3, our Holiday Party was a blast. Many thanks to our Village Hostess Donna Hudon and to her committee for the nicely decorated main room with its lovely big wreath over the fireplace and a Christmas tree of the right proportions with just the right number of trimmings. The committee (thanks to its muscle brigade) had cleared the room of its large furniture, making it easy for everyone to move about freely. Donna had arranged for the many entrees brought by our villagers to be served from the library. The food was delicious and our own wines were aplenty. And don't we look darn nice when we all get dressed up!

The Village Line Dancers treated us to a small exhibition of their newly learned routines. Many clustered around our newly-acquired piano, with Ruthann Dillon at the keys, singing yuletide songs (the harmony wasn't half bad for no practice). And Ruthann Fisher gave tickets to all for a 50/50 drawing from the \$5.00/per donations we had made at the beginning of the evening. Congratulations to Bob Eddy, who was the big winner.



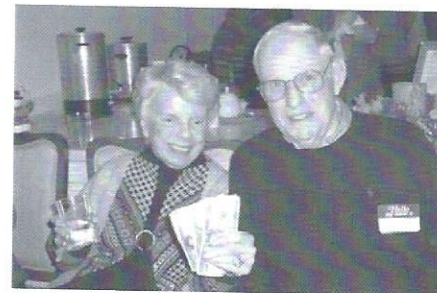
Donna, Larry & Eileen



Ruthann & Jayne



Shirley, Sharon & Tink



Gail & Bob Eddy



Joyce, Linda, Kathy & Tom



Dotty & Dianne



Skip, Roni, Mike, Ruthann, Pauline & Sue



Rainey & Ellen



Gene, Bill, Carl & Tom

REPORT FROM FITNESS CENTER – by Barbara West

Requests have been made for a night exercise class. An e-mail notice was sent to all at VSR and a sign-up sheet was posted. A minimum of ten participants were needed for this class. Eight signed up, one is away for the winter, and the others were split between two classes. The minimum was not met. We now have our schedule completed, contracts signed, and insurance papers on file.

Monday at 8:30 AM to 9:30 AM - Body Toning (Aerobics and Weights) with Elaine

Tuesday at 9:00 AM to 10:00 AM - Gentle Yoga with Diane

Wednesday at 12:30 PM to 1:30 PM - Body Toning with Elaine

Thursday at 9:00 AM to 10:00 AM - Yoga with Diane

(gentle or advanced to be decided on that day)

Come and join us. Classes are a lot of fun and good for us. Beginners are always welcome. The teachers are great in helping you catch up. This is a good time to join us as we are all learning with the new instructors. Unless you are a participant in the yoga class, please do not use the fitness center during that class period.





Simply Social... *By Donna Hudon*

The holiday season is upon us, and the Village is bustling with activity.

Once again the many talents of our residents were on display at our Second Annual Arts Festival. Thanks to our contributors: Friederike Heiter, Lois Frampton, Joyce Minosh, Ana Prip, Marie Stabile, Dom DeFronzo, Mort Silverman, Shirley Chambers, Nick and Rosalie Johnson, and Louise Theofilos - Good show!!



Sixty-plus villagers turned out for our always popular Sunday Brunch. "Thank you" to Jayne and Paul Currier for hosting the event.

"Thank you" to Pat Stacey and Jackie O'Keefe for polishing our piano. Now it's ready for its tune-up.

Many of our residents have contributed books to our library. We would like a volunteer to arrange those books in a card index file. This would make it easier for everyone to see what's available. Please give me a call if you are interested in taking on this task.

CALLING ALL BAKERS!

Our social committee is looking for residents who would be willing to bake for some of the functions that are held throughout the year at the Clubhouse. Please see me if you would be interested in being a part of this committee.

Since our Clubhouse opened two and a half years ago, the advanced wear and tear on its interior has become evident. Our committee is in the process of reviewing several possible solutions to control what could be a costly situation in the near future. This will be elaborated upon in the next Bulletin.

Don't forget our "cookie swap" hosted by Barbara West on Monday, Dec. 12th, 6:30 to 8:30 pm. Sign-up sheet is on the bulletin board.

Our New Year's Eve will, once again, be catered. Please see details on the bulletin board as well.

Thank you to everyone who helped out with decorating our Clubhouse.

My wish is for a very happy and healthy holiday season for everyone. Enjoy your day.

COMING EVENTS AT THE CLUBHOUSE

Thursday-December 8 Special Unit Owners Meeting
7:00 p.m. in the Clubhouse

Friday-December 9 Poker/Canasta game 7:00 p.m.
7:00 p.m. in the Clubhouse

Monday-December 12 Cookie Swap 6:30 - 8:30 p.m.

Monday-December 19 Board of Trustees Meeting

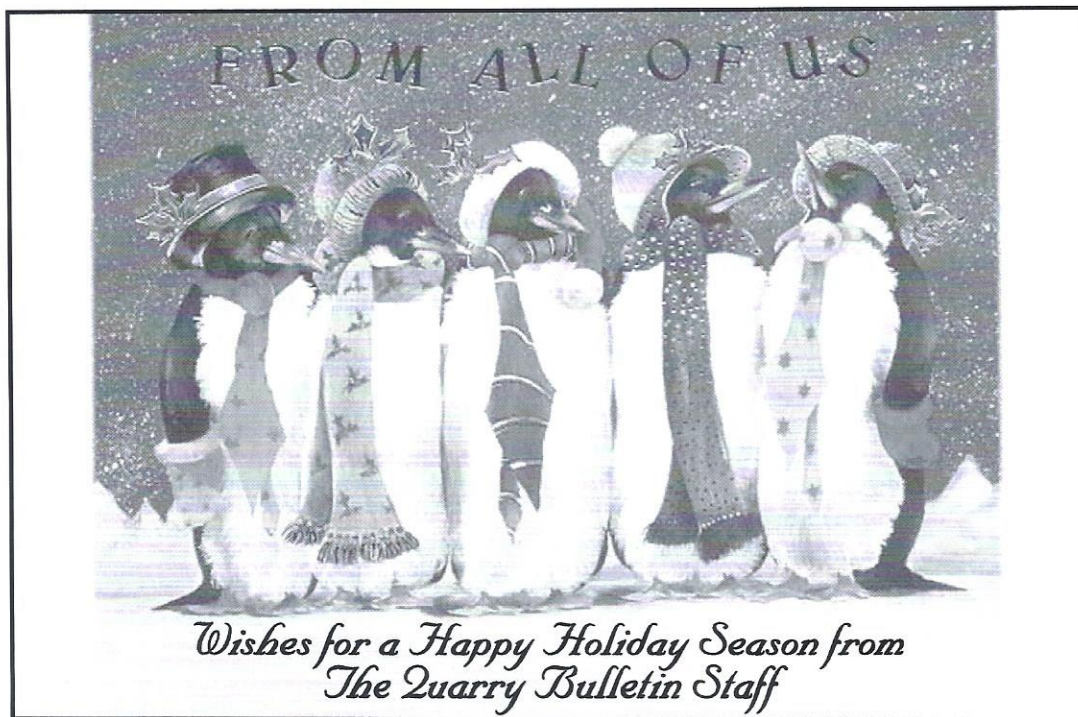
Saturday-December 31 New Year's Eve Party

CLUBHOUSE PRIVATE BOOKINGS

December 4th, 10th, 17th, 18th, 19th, 26th



Co-Hosts Paul and Jayne Currier know the culinary arts of a Sunday Brunch



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