

Our Elegant Holiday Soiree

by Shirley Chambers



We had 105 paying residents plus some guests at our Christmas party on December 8th, the most we've ever had in the Clubhouse and five+ over what is deemed capacity for that building. Even so, the Clubhouse was purringly comfortable with beautiful decorations, delicious hors d'oeuvres and deserts, wonderful music, and lots of good cheer. Let me say unequivocally, this was no ragtag bunch singing and dancing the night away. Our lady Villagers were dressed to the nines in sparkles, glitters, and finery. Our gentlemen looked so debonair in their handsome jackets and suits with Christmas-theme ties.

This is the first time we've had a live band play at one of our functions: four members of the popular group the "Gabriel Combo" plus vocalist. They are an offshoot from the "Come Back Kids," a much larger band of twelve to sixteen that plays regularly at the Chelmsford Senior Center on 4th Saturdays, but four did nicely for our limited space. One of their major attractions is their featured singer – our own Phyllis (LeBlanc) Duggan. And she was in rare form. I had double-dog dared her to show you her sultry side, and she did with "I've Got it Bad and That Ain't Good." Dancing toward each of them with a come-hither finger, she practiced her seductive wiles on Nick Johnson and Roger Boucher,

Ruth Ann Dillon had rehearsed some singers on Friday night on several special holiday songs: one was a Liberian folk song "African Noel" with piano and drum accompaniment, and the other was the Hanukkah song "Light the Candles." The singers also introduced ten new verses to the tune Silver Bells adding last year's chorus: Life is good, life is grand, we love our life here at Stone Ridge. Lots of friends, lots to do ... and we live in a beautiful place. Our piano got a good workout with Ruth Ann playing some of our favorite xmas carols for a group singalong, and the band graciously accompanied her.

Forty nine residents were nice enough to dig out some old photos for our ID game. We asked for pictures of themselves as teenagers (between 14 and 20). These were displayed in two large poster-type frames with numbers under each photo. Then everyone was given sheets listing these people in alphabetical order. You were then asked to guess who and enter the ID number by each name. An announced \$100 prize got everyone working hard. Some were very difficult to identify, others were fairly easy. It was fun seeing this good looking bunch of teens and how much or little appearances had changed.

Each of us is a vital thread in VSR's tapestry. I believe our lives are woven together here in this Village for several reasons – one being to have great parties! My holiday wish is that after our wonderful parties, gifts, tinsel, carols, cards, and convivial chaos, there will come a moment of quiet reflection and peace. That it may be truly said of each of us that we know how to keep this season well!

GOVERNMENT AFFAIRS

VILLAGE MEETING ON ASSOCIATION AND HOMEOWNERS INSURANCE

The topic of our December 6th Village meeting was insurance as it applies to our condos here at VSR. A lot of very helpful information came out of this meeting, much of which bears repeating here especially for those folks who were not able to attend. Since Carlene Craib took wonderful notes at the meeting, the information written here is taken primarily from her reporting.

Bill Nussbun opened the meeting by outlining the procedure for obtaining insurance for our Village. Every year we go out for competitive bids. We have been working with Appleby and Wyman to get the most advantageous terms. The insurance premium is important, but a major consideration is to make sure we have both correct and adequate coverage for the Village.

Bill introduced Bob Emerson, Vice President of Appleby and Wyman. Bob has been involved with our Village since the beginning of 2005 and has reviewed our trust documents and deeds comparing them with the policies in force before 2005. What most of us want to know is where the master policy stops and one's own policy begins. Bob addressed this question.

Betterments covered by the master policy - Our trust document does a pretty good job of stipulating what is covered and what is not. It states that the association's master policy will insure any betterments made to units that are valued over \$1000 if they have been reported to the Board of Trustees. The Board incorporates these values into their policy. If you don't report them, they are not covered by the association's policy. The key point is that you must report anything that you attach to your building, i.e., wall-to-wall carpeting, hardwood floors, re-do of kitchen, if the value is over



\$1000. This means that in your (homeowners) HO6 policy you only have to cover each unit improvement (not repair) you make that is valued at less than \$1000. Anything in your unit that you can pick up and take with you needs to be covered in your own policy.

Loss assessment coverage - If your association's insurance is insufficient, the insurance company will pay up to the limit of its policy. Any more will be assessed as an uninsured loss. You can insure loss assessment under your HO6 policy, and Bob Emerson recommends that you do so. It prevents the possibility of an expensive assessment.

Questions

When your condo is reassessed, what happens? Tax assessment is different and does not relate to replacement value.

Deductible? The deductible on the master policy is \$2,500 for each separate occurrence. If you had a loss from a wind storm on several buildings, there is just one \$2,500 deductible that the association would be liable for. Your HO6 policy should be written so that the \$2,500 deductible is included in your policy, and so that if it is your unit alone that suffers the loss, you are not liable for that deductible. Emerson recommends that you increase your loss assessment to at least \$5,000, sometimes \$10,000.

Replacement value? The cost to repair or replace without depreciation. The company has the option to repair or replace.

Bill Nussbun recommends that you take pictures of everything you have done to your condo, especially what you have done since the P&S. This greatly facilitates the settling of a loss. Bob Emerson also recommends that you walk through the property with a video camera filming everything, opening drawers, furniture, things on the shelves, etc., and store a copy of that video off site.

Do policies cover certain possessions, silverware, jewelry, etc. without listing them? How do you decide what to list? Insurance policies have certain limitations. Any musical instruments, fine arts, oriental rugs, jewelry, firearms, etc. of particular value should be appraised regularly and listed specifically on your policy. Policies cover unlisted (unscheduled) jewelry, silverware, etc. only up to \$1,000, so it is advantageous to have them scheduled.

How is a loss determined between the HO6 and the master policy? Our trust documents jibe well with our insurance policy, so if a loss occurs damaging anything that constitutes "building," it will be the master policy that covers it. Anything not attached to the building is yours and covered by your own HO6. Some condo documents cover only to the interior face of the walls. Our document is not written that way. There is a difference between what you own and what is considered "building" in terms of insurance.

Is it recommended that unit owners advise their insurance company (Appleby and Wyman) about the above? The answer is yes, otherwise they may give you a standard coverage. Most insurance agents will ask you for the trust document.

Bill Nussbum reminded us there is a copy of the master policy in the office in the Clubhouse, or you may call Appleby and Wyman and they will answer your questions. Some unit owners did find that they were over-insured because they assumed our trust documents were less comprehensive than they actually are. Your HO6 coverage must be enough to be the replacement cost on your possessions.

Some suggestions from Bob Emerson:

1. Ask for "special form coverage" that expands coverage for your contents to all perils, with some exceptions instead of a limited set of perils.
2. Have replacement costs on your contents.
3. Make sure you have scheduled coverage on important items of intrinsic value.
4. If you do insure "building," policy must have a "waiver of subrogation" so that your insurance can't go after the condo association and vice versa.
5. Liability insurance – condo policy covers the association for common area liabilities. You have a responsibility for what happens in your unit. He recommends that you increase your coverage to at least \$1,000,000.

Questions

If you are insured by Appleby and Wyman can you assume you are adequately insured? If they know everything you have, Emerson would say yes. But he recommends that you check your policy and see if it is sufficient. Having the same insurance agency as the condo association only insures that you are not paying for double coverage, not that your personal property coverage is adequate.

Are options that were chosen and included in the P&S covered? Bill Nussbum reminded unit owners about the "reserve forms" that were distributed in February 2005. Any items that have not been documented and put on file are not covered. Unit owners who bought new units after February 2005 should check the file. Others should make sure copies of the options sheet from your unit purchase are in your file. The file provides history for future owners. The forms will help to give each one an idea of what was done in the beginning and what betterments have been done since. Informing the Board of all betterments is very important.

How does someone report betterments that have been done since the P&S? Use the "reserve form" to add those to your file.

Are exterior improvements covered by the condo association's policy? Yes, the Architecture Committee approves your application, a copy of which goes into your file.

Control of WWTF Transferred To Village Owners

by Bob Eddy



On 30 June 2007 the MA Department of Environmental Protection (DEP) issued an operating permit to the Village of Stone Ridge for the waste water treatment facility (WWTF). This permit transferred control of the sewer plant from the developer, Guthall LLC, to the village homeowners association. A release of liability was negotiated with Guthall this fall and in December was signed by all parties. Guthall will no longer have any connection to our Village, except for unit owners' individual warranty issues.

The DEP requires us to maintain certain financial reserves based on the replacement value of the treatment plant, and each month part of our water and sewer charges are put into this fund. This fall the Board of Trustees hired a consultant to verify the sewer plant replacement cost to ensure that we are putting the correct amount into the fund. The consultant recommended changes and upgrades to ensure that the plant continues to operate safely and efficiently.

The WWTF is a state-of-the-art treatment plant that is designed to treat 26,000 gallons of waste water per day and discharge water that meets state and federal regulatory standards. The collection system that feeds the plant includes 36 grinder pumps that pump waste water from groups of units into gravity sewer pipes.

These grinder pumps are located under the large round green fiberglass covers that you see in the lawn. Each pump has a control box on the side of a nearby unit that has a red light on the top. If a pump fails, the light comes on and an alarm sounds. If you see or hear the alarm, please report it to Great North Property Management.



Emergency light located on upper right to the garage door entrance to the Waste Water Treatment.

For those of you who may be interested in more details about the operation of the WWTF, there will be a presentation at a future First Thursday Village Meeting. Check the Board of Trustees bulletin board for the schedule as it becomes available.

ARCHITECTURAL COMMITTEE

Are You Considering a Modification to Your Unit?



by *Judy Culver*

Read point 12 of your Rules and Regulations and bring your request to the Architectural Standards and Review Committee (ASR) for our review prior to seeking Trustee approval. We meet monthly, when we have a request to review.

The ASR Committee exists to ensure that permanent changes to the interior and exterior of any units in the Village meet the standards under which the Village was designed. We also store a record of the change in your unit's file, so future owners will have a complete physical history of the unit.

Approved specifications for additions such as storm doors, front step widening, railings and deck expansions are maintained in a binder in the Clubhouse library. Unit modifications that encroach upon VSR limited common area and/or common area require that the unit owner complete a formal process that will result in a change to your deed in the Registry of Deeds. The forms for all modification requests are found in folders in the Clubhouse library also.

Over the past four years, ASR has developed standards that require, for example, that any new railings conform with existing railings, that the flow from any added drain pipes and gutters does not puddle in a neighbor's driveway or VSR green space, that any new vent pipes are properly placed, and that a new garden space meets with the Landscape Committee's approval. If an owner wishes to convert a deck into a 3-season room or create a finished space in the basement, ASR must review the design and material planned for use in the construction. Currently, ASR is reviewing a request for a patio addition to a unit. Since this is the first such request, we are carefully assessing each component of the plan, as we view this recommendation to the Trustees as precedence setting for VSR.

The ASR members are:

Nancy Fletcher, Carl Erickson, Gail Eddy, Gabriella DiPrizio, Aggie and Ken Hyle, Bill Nussbum (Trustee liaison), and Judy Culver, chair.

COMMUNICATIONS COMMITTEE

Communications Is The Key



By *Louise O'Donnell*,
Communication Committee Chairman

In business, in the home, and here in our Village communicating is essential. In a complex as large as ours, we at times have no way to dispatch and receive all the information we need on key issues to be acted upon. Our Board of Trustees has thus established a new Communication Committee, which I will Chair and Carlene Craib will serve as the Trustee liaison.

The Committee feels it will be helpful to schedule and announce ahead of time key topics for our Village meetings on the first Thursday of each month. Where appropriate, someone knowledgeable on the subject will deliver a talk, followed by a question and answer period. Budget and finances were the subject of November's meeting, and insurance was December's topic. Both of these meetings were very well attended. The insurance presentation is reviewed elsewhere in this Bulletin.

We are still defining the Committee's role and searching for important new topics for the Thursday meetings. If you have any topics you would like to have discussed, please email me at harlouod@comcast.net and we will add them to our list. I sincerely hope you will make an effort to attend these very informative meetings. These meetings will be posted on the trustee's bulletin board, and important updates will be provided on the new announcement stand in the lobby.

Please let Richard Diaz know if you change your email address and still want to get messages that need to be communicated quickly.

Work is in progress to publish a new Residents' Directory. If there are any corrections or additions to your listing in the 2006 Directory, please email Barbara Leary at:

**barbara.a.leary@comcast.net
or call (978) 692-8631
The deadline is February 5th.**

If we haven't heard from you by then, we will assume there are no changes. If you know of a neighbor who is away and might have changes, please let Barbara know.

LIBRARY NEWS

by Linda Anzivino



Special thanks go out to the VSR couple who recently donated more than thirty books to our ever-expanding library and to another Villager who gave over fifteen new titles. You may wish to check out some of these new acquisitions:

The City of Fallen Angels – John Berendt

The Lobster Chronicles – Linda Greenlaw

I Feel Bad About My Neck – Nora Ephron

Hotel Pastis – Peter Mayle

Swimming in Antarctica – Lynne Cox

My American Journey – Colin Powell

The Lovely Bones – Alice Sebold

Also, please note that we now have three National Geographic animal videos and a six compact disc set of *The Adventures of Sherlock Holmes* (great for listening in the car).

We now have available a highly recommended new paperback that's at the top of many best-seller lists: *Three Cups of Tea* by Greg Mortenson and David Oliver-Relin. It is "the astonishing, uplifting story of a real-life Indiana Jones and his remarkable humanitarian campaign in the Taliban's backyard." It tells how fifty-five schools were built under some incredible circumstances, and it will renew your faith in the difference one person can make in the world.

TRUSTEES SEEKING SOCIAL COMMITTEE CO-CHAIRS

by Ron Caterino

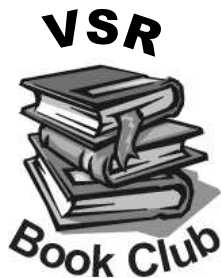


The Village Social Committee has grown to an amazing twenty five volunteers since its inception over five years ago, but it currently needs co-chairs to replace Roni Hubbard who has resigned as of 31 December 2007. As we all know, each succeeding event has increased our Village's resident participation (more than 100 attended the holiday party) and personal enjoyment. We would certainly like to see this trend continue. It is a true testament to the dedication and hard work of the Committee.

Since becoming the trustee liaison to the Social Committee three months ago, I have observed that the work load for the chairman was far too heavy for one person. I have subsequently recommended to the Board that the duties be shared by three people: two Social Committee "Co-chairs" and a Clubhouse Facility Chair to handle arranging for the building's infrastructural needs.

At the December Social Committee meeting I reviewed this proposal with the attending members and asked if anyone was interested in volunteering to split the co-chair duties. There were no volunteers.

If anyone would be interested in taking on this position as Co-Chair of the Social Committee, please contact Ron Caterino by phone (978-692-8338) or email ron@mpioutdoors.com.



by Dianne Marston

NEWS

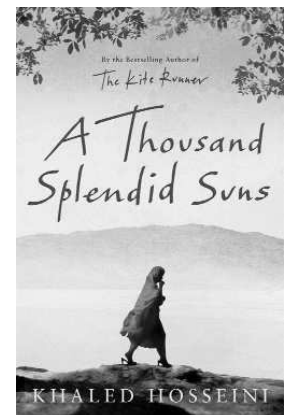
WHAT? VSR book discussion
WHEN? Thursday, February 28
TIME? 1:00 pm (refreshments followed by discussion)
WHERE? The Clubhouse
WHO? All are welcome!

BOOK?

A Thousand Splendid Suns

by Khaled Hosseini, author of *The Kite Runner*

"This novel is a remarkable chronicle of three decades of Afghan history and a deeply moving account of family and friendship. It is a tale of two generations of characters brought jarringly together by the tragic sweep of war, where personal lives are inextricable from the history playing out around them." (from the book jacket)



AND WE SAY GOOD BYE TO 2007

by Gail Sergenian

Despite her injury and booted foot, Roni Hubbard showed us all once again how much fun it can be to welcome in the New Year. Thank you Roni for all of the wonderful work you have done for our social life at the Village!

The clubhouse on December 31 was filled with Villagers in brightly colored luau wear. We did not give a best costume award, but did you all recognize Nancy Fletcher in her DayGlo blue hair and shades? Priceless! Beautiful muumuus also abounded, from Nany Diaz's bright red print to Ruth Ann Fisher's glamorous navy and white with sparkles. And the leis! Some were quite beautiful, as Phyllis Duggan's. We particularly liked Dean Hubbard's made of corks from previously enjoyed wines.

The Chinese food was delightful and, although we all brought our own drinks, Paul Currier shared with us his mixed delicious Mai Tai's. Delicious and very powerful! They made it hard not to have a good time.

Ray and Ann Marie Barnes did their usual outstanding jobs as DJ's extraordinaire. There were representative line dances, sensuous slow dances, the twist, the cha-cha-cha, the Lindy, the stroll...and there was Jayne Currier in the middle of them all with her unstoppable energy and grace. And of course Larry Anzivino! Was there ever anyone else as loose and at one with the music?

In addition to playing a variety of highly danceable tunes, Ray and Ann Marie led us in fun and games.

At midnight we all wished each other a Happy New Year, then went on to dance and chat for many hours more. How fortunate we are to have so many people we like right here in the Village so we can share evenings like this. Here's to many more such wonderful parties and a happy, healthy New Year for all.

Social Happenings



By **Roni Hubbard**

I have enjoyed being your Social Committee Chairman for the past year and a half. The very successful Holiday and New Years parties make me thankful that I have served in this capacity, thus allowing me to exit on a happy note.

To my excellent Social Committee, I thank each and every one of you for your support. You have been fantastic, and without your help I never could have done the job. As a group we accomplished so many things and had such unbelievable parties. I hope we can stay in touch: my door is always open.

To the next Social Committee Chair, please feel free to call on me for information and guidance.

The Social Committee presented to our Village a plaque honoring retiring Trustee Presidents. George Heiter, being the first, leads the inscriptions, and each retiring President will have his/her name inscribed on the plaque after the completion of his term. The plaque itself is quite handsome. Take a look, it is hanging near the light switch to the left as you enter the Clubhouse's main room.



DADUZA DOLLS FOR AIDS

by *Harriet Shanzer*

The Knit, Stitch & *itch group has decided to do a volunteer project. We are knitting Duduza dolls for AIDS orphans in Africa and the Department of Social Services. These are little dolls standing about eight inches high that can easily be held in a child's hand. The Duduza (or comfort) dolls are made from yarn scraps and filled with polyester stuffing. The Duduza dolls go to children in child-headed households that are part of an association called Amahoro, meaning peace. Teenagers orphaned by genocide and AIDS formed the association. They have begun to combine families – some of which are headed by children even younger – in order to survive.

I will bring completed dolls to Aunt Margaret's shop in North Chelmsford, and they will send the dolls onto the organization as well as the DSS. If you are interested in knitting the dolls but are unable to join us, the pattern can be found at <http://www.creativestitchonline.com/charity.html> or give me (Harriet Shanzer) a call at 978-392-1508.



A DISHEVELED MAILROOM

When mail is delivered to the wrong box, often it flutters and flounders about our mail distribution center seeking its designated addressee. And yes, this does make for a disheveled mailroom. Our Trustees are working with the Postmaster on this problem, and some procedures have been developed

that hopefully will help solve this situation. For now at least, if you get mail in your box that is not yours, please put it back in your box and push it all the way through so that it drops on the floor on the other side. This way the mail can be redelivered.



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The Quarry Bulletin is a Bi-monthly newsletter to keep you informed of any events and information for The Village at Stone Ridge.

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