

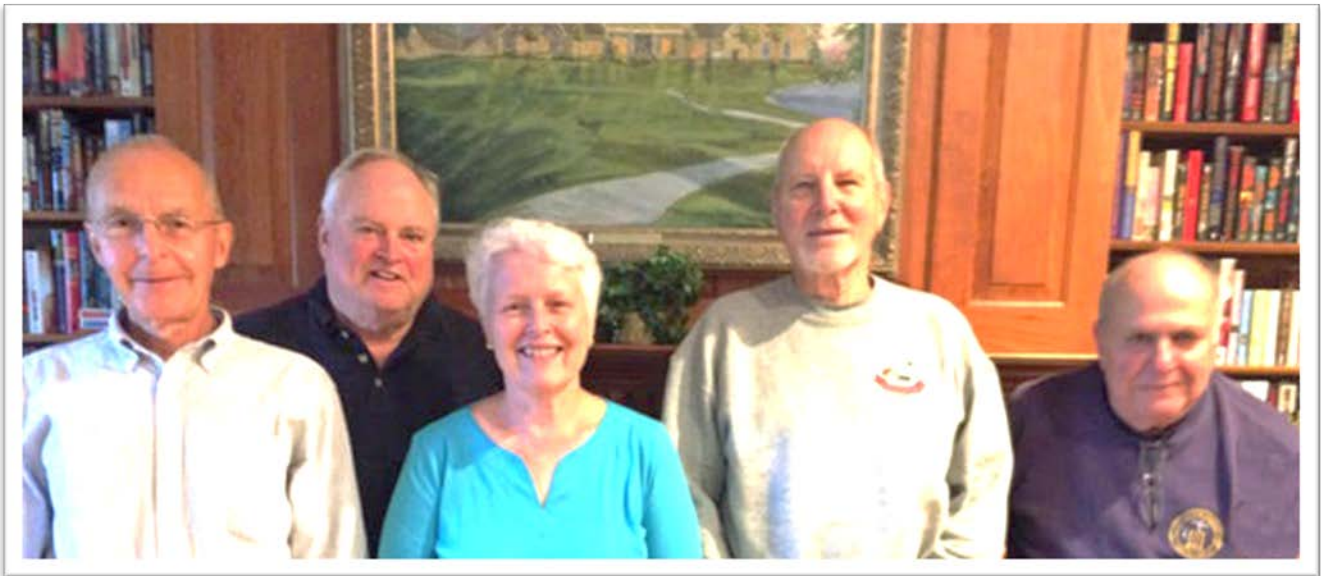


the Village at Stone Ridge

Quarry Bulletin

September - October 2017

Thank you for Your Service, former VSR President Sandy Kelly VSR Board Open Position Filled by Frank Bashore Meet Our New VSR Board of Trustees



The results of the Board of Trustees election were announced by October 6, 2017 and the newly-elected Board met on October 16, 2017. Meet our new Board of Trustees (above, left to right): Bill Townsend (Vice President), Buzz McArdle (At Large), Carlene Craib (President), Frank Bashore (Secretary), Tom Sangiolo (Treasurer). Board Members are also Liaisons to Committees as follows:
ASR (Architectural & Standards Review) – Buzz McArdle,
Communications – Carlene Craib,
Finance – Tom Sangiolo,
Legal – Buzz McArdle,
Property – Frank Bashore,
Social - Bill Townsend,
Water & Sewer – Bill Townsend.

If you have any questions, please feel free to contact any VSR Board member, or Evergreen Harvard Group.



BOOK CLUB NEWS

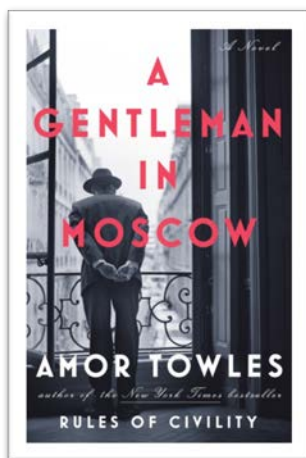
by Dianne Marston

October – December 2017

I would like to address all of the newcomers to the Village. We have a thriving Book Club, which meets every 6 weeks on Thursday afternoons in the Clubhouse Library. We begin at 1:00 p.m. with refreshments and socializing. At 1:30 we gather together for discussion. At each meeting 2 people serve refreshments, 1 person brings 3 books to present to the members. The members then vote to choose which book to read for the "time after next". The individual who suggested the book for this meeting will lead the discussion, which usually lasts an hour or more. Typically, we have around 20 people present at each meeting. These discussions, along with the socializing, provide much "food for thought" for those present. Many folks in the Village read the chosen books, even though they may not be able to attend the discussion. All Villagers are welcome to attend our meetings.

On November 2nd, we will be treated to a discussion of *Caravan Days* written by our own VSR resident, Joyce Minosh. This is the story of her own family of six who lived in Milano, Italy for 3 years in the mid 70's. It describes "the day to day life, both good and bad, happy and sad, easy and difficult that were encountered during those three years." Joyce will speak about the writing and publishing process and will also share with us 3 children's books that she has written. If you would like to get a copy of *Caravan Days*, please contact Joyce.

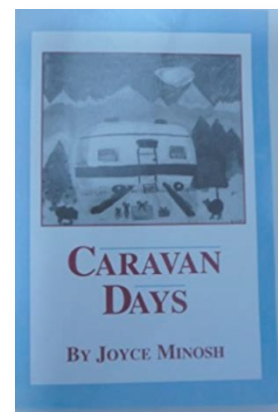
The book chosen for the December 14 meeting is *A Gentleman in Moscow* by Amor Towles. This novel "immerses us in an elegantly drawn era with the story of Count Alexander Rostov.



When, in 1922, he is deemed an unrepentant aristocrat by a Bolshevik tribunal, the count is sentenced to house arrest in the Metropol, a grand hotel across the street from the Kremlin. Rostov, an indomitable man of erudition and wit, has never worked a day

in his life, and must now live in an attic room while some of the most tumultuous decades in Russian history are unfolding outside the hotel's doors. Unexpectedly, his reduced circumstances provide him a doorway into a much larger world of emotional discovery. Brimming with humor, a glittering cast of characters, and one beautifully rendered scene after another, this singular novel casts a spell as it relates the count's endeavor to gain a deeper understanding of what it means

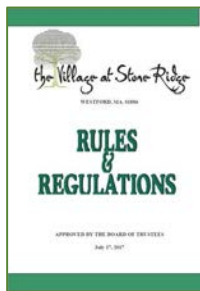
to be a man of purpose." [from the cover]



VSR Booklets

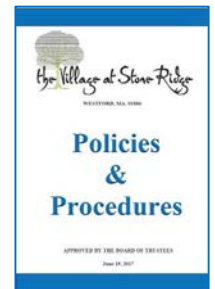
by David S. Auld

The Village of Stone Ridge (VSR) booklets, posted online at the Evergreen Harvard Group (EHG) management website (<http://www.evergreenmgt.com/>), provide information on how the Village of Stone Ridge functions. The by-laws of the association grant the VSR Board of Trustees (Board) the powers and duties to adopt, modify, and/or delete any of the rules and regulations relating to the use, upkeep or preservation of VSR.

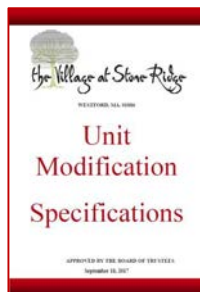


The **Rules and Regulations** booklet contains information on such diverse items as Clubhouse and Quarry usage, outdoor activities, trash and recycling procedures, care of our septic system, vehicle operation, landscaping, use of generators, insurance protection and home sale guidelines amongst several other packets of useful information. This Booklet has not undergone many changes over the lifetime of the Association.

The **Policies & Procedures** booklet on the other hand is a more living document devoted to fine tuning rules and procedures as the Village ages and new issues arise for the Board to deal with. All policies in this booklet are dated to a particular Board meeting where the background for these policies may be found. Such diverse topics as capital reserve fund rules, clubhouse rentals, exterior decoration of condo units, tree and shrub removal and conversion of common into exclusive use areas can be found therein.



The goal of the maintenance of the architectural integrity and beauty of VSR has been the guiding principle for the Architectural and Standard Review (ASR) Committee. This committee early on established a process to assist unit owners in determining: a) limitations of condo ownership as it pertains to exterior and interior changes, b) limitations set by the town as it pertains to zoning and permitting by-laws c) changes that must be recorded at the Registry of Deeds. Forms and documents regarding unit modification standards and the process can be found in the booklet entitled **Unit Modification Exhibits & Forms**. This booklet has not undergone any fundamental changes since its inception.



The **Unit Modification Specifications** booklet, on the other hand, is regularly updated with new specifications as the ASR committee and Board of Trustees deem necessary. All specifications are listed with a date of a Board meeting where it was approved and a version number. These specifications deal with items frequently requested like installation of a front storm/screen door, adding gutters to units or addition of front step railings to more esoteric specs such as installation of wider garage doors or natural gas generators for example. If a unit owner is interested in pursuing a particular modification they should contact the ASR Committee. Requests are reviewed and recommendation made to Trustees for approval.

These booklets are all dated on the title page to the most recent change made at a Board meeting. All of the booklets are posted on the EHG website. There are usually a few printed copies in the library, but check the website to make sure you are reading the most recent one.



Second Annual Progressive Dinner

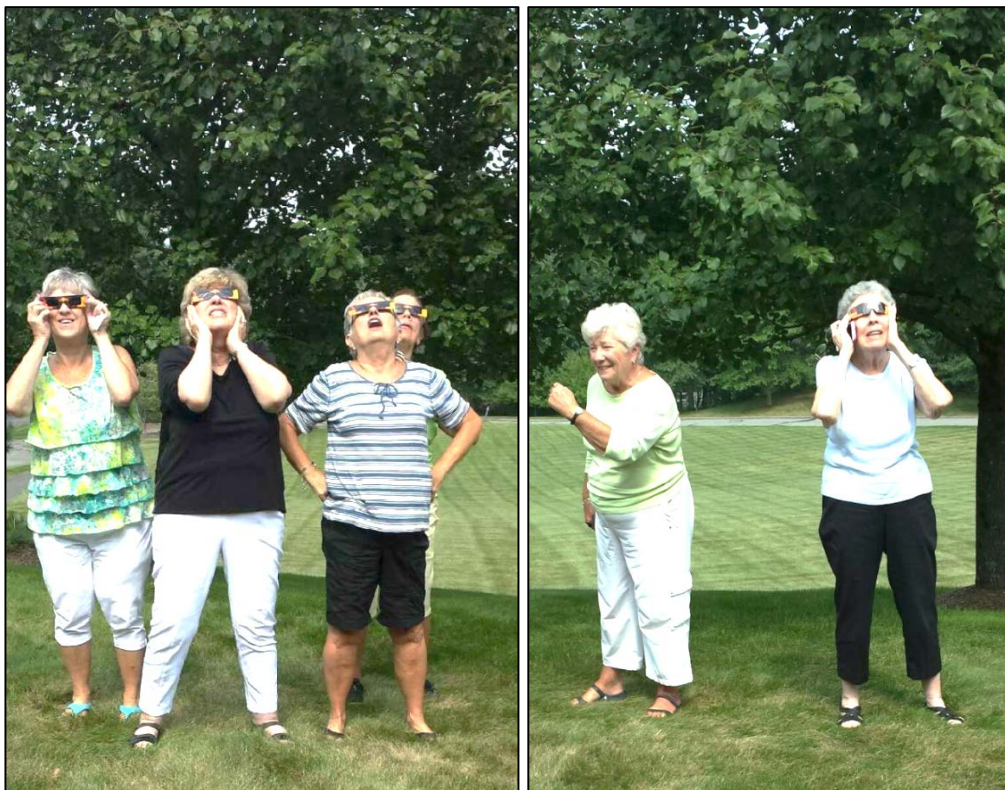
by Gail Sergenian

Thanks so much to everyone who participated in VSR's Progressive Dinner on October 14th. What a lovely evening!

Sandy Kelly did the superwoman job of organizing us all so we were mixed and matched at each of three venues. Jack and Terry Bilodeau and Gail Sergenian supplied the menu and recipes. See the VSR website under "Social Committee" for the menu and recipes. We began the event with champagne and cocktails at the home of either Luise Sandholm or Joan and Bob Murphy.

For the main meal, we traveled to one of five homes to be hosted by Barbara Leary and Tom Sangiolo, Loretta and David Auld, Terry and Jack Bilodeau, Debbie and Joe Rorke, or Larry Wiederholt. Finally, we all convened at the clubhouse for dessert and coffee.

Everyone who participated contributed something to eat or drink. A unique feature of the event is the opportunity to convene with different groups of residents in a comfortable setting. There was lively conversation everywhere and a great time was had by all.



Members of the Monday knitting group enjoyed watching the eclipse from the clubhouse. Photog Credit to Linda Barry. Pictured above: Sandy Kelly, Harriet Shanzer, Barbara West, Ruthann Dillon, Judy Premru, Carole Shyavitz

Taking a trip? Don't forget Travel Insurance...

by Buzz McArdle

The four of us were sitting on beautiful Eagle Beach in Aruba, enjoying a five-star meal, the waves quietly ebbing onto the shore, our toes digging into the sand, as we sipped Piña Coladas. It was a night to remember. We ambled back to our condo expecting a peaceful rest to a perfect evening.

The phone rang at 4:30am, the front desk calling; we knew it was not good news. Our dinner companions were at the emergency room at the Aruba Hospital. That's all we knew, please come ASAP. Terry had been rushed to the hospital with acute breathing issues and in a semi-conscious state and was close to death. Initially diagnosed as a heart attack, then, myocarditis, then several more diagnoses, stabilized and sent to ICU. After a harrowing 24 hours, Terry was stabilized and 72 hours later began to show improvement. The eventual diagnosis was a severe case of type B influenza, which was cleared up with significant doses of antibiotics.

The total length of the hospital stay was 9 days, plus 5 days of his wife's additional condo stay, total cost over \$23,000: cost covered by Medicare ...NOTHING. An emergency medical transport back to the USA would cost \$40,000. The hospital demanded \$11,000 put on a Visa card immediately with more to follow.

What were the lessons learned?

Terry did not have travel insurance. Prices for travel insurance can run from a few hundred dollars to a few thousand dollars, but can save you tens of thousands. One place to look for travel insurance is SquareMouth, a travel insurance comparison web site to select the coverage you want. <https://www.squaremouth.com/>. Always, read and compare the different policies.

When you purchase trip insurance, you need to understand the following minimal benefits (online readers can click on subtitles for SquareMouth webpages):

- **Trip Cancellation:**

Provides reimbursement for non-refundable trip payments and deposits if a trip is cancelled for illness, death or other specific unforeseen circumstances.

- **Trip Interruption:**

Provides reimbursement for non-refundable trip payments and deposits if a trip is interrupted for illness, death or other unforeseen circumstances.

- **Emergency Medical:**

Provides reimbursement for the cost of treatment associated with a medical emergency incurred while traveling.

- **Medical Evacuation & Repatriation:**

Emergency Evacuation arranges to medically transport a patient to an appropriate medical facility. Medical Repatriation arranges for a patient to return home to receive care. Repatriation of Remains arranges for return of deceased remains back to the place of residence.

Travel Medical Insurance (continued)

by Buzz McArdle

- What about trip insurance through the air carrier? Although relatively inexpensive, you are only covered should you cancel the trip before you fly, and only for medical reasons signed off by your doctor. Flight changes are not covered, but may be by your credit card.
- Bring two credit cards: Each card should have a minimum credit line \$15,000 each, carry only one on your person. Also have access to \$1,000 in cash via ATM or a bank (you should have a debit card with a PIN number hidden away) and a minimum \$200 walking around cash for taxis and meals.
- Bring a list of all critical passwords and phone numbers for your internet connections, keep this hidden and secured.
- Have two in country working cell phones which can call the USA with no charges. In some countries, a 3-minute call to the USA is \$50 or more. Verizon provides this service, for \$10 per day, to call anywhere and is charged only if you make a call that day. Make arrangements with your cell carrier before you leave the USA. Once abroad you may not be able to purchase this service. In some countries, you can buy a prepaid phone (burner phone), but the out of country charges will be huge. Don't forget to bring a second charger for your phone.

When you go away (or before) always check with the concierge or cruise ship, where the closest hospital is. You just never know. The health care in different countries is not the same as the USA. The deeper you go into the third world, the lower the quality of health care can be. Luckily, the Dutch Island of Aruba has a great hospital with excellent emergency care, a fully equipped ICU and Dutch trained physicians and nurses. They saved my friends life. This is not so in some islands in the Caribbean or South America. Remember all smart phones have translation capability if they "no habla ingles" where you are traveling.

If by chance you have an experience like this, always save every receipt and invoice. The doctors' bills will be separate from the hospital bills. Some credit cards will reimburse you for some costs (not medical) including accidental death, so check your credit card web site. Because our friend was on Medicare, foreign medical is not covered, but his supplemental (Tufts) did cover some, but not all the costs. Blue Cross states that all overseas costs would be covered under Advantage and most Blue Cross plans, but always check before you travel.

So, plan your trip well, do your homework in advance, and then enjoy your vacation. 99% of the time all will go as planned and should an emergency arise, you can concentrate on getting well and getting home.





GROOVY MOVIES

by Gail Sergenian

Tanna

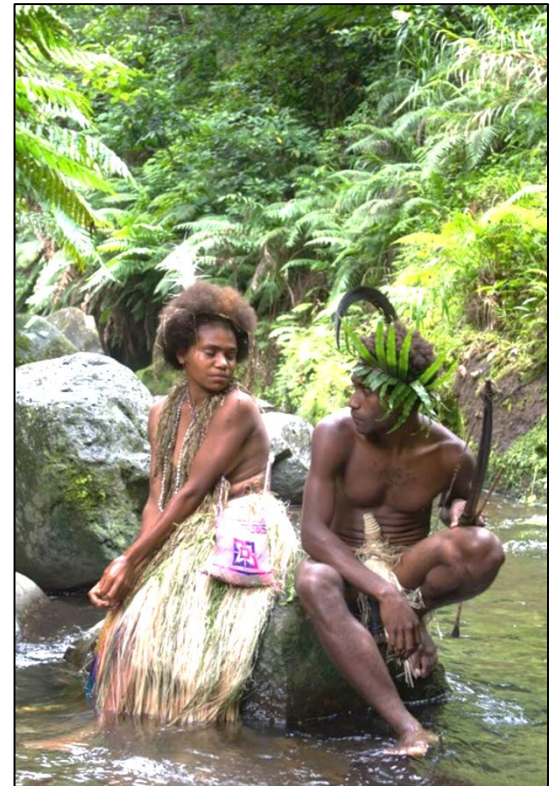
There are moments when this beautiful movie looks like a Gauguin painting come to life. That is not surprising, since it was filmed on a remote South Pacific island using native actors. What is unexpected, however, is the quality of the performances. Since the Yaquil people live traditionally on Tanna, there is no electricity or running water, let alone movie theaters. The actors had never before even seen a movie.

Part of this achievement may be because the story being told is one of the tribe's own, based on a true event in the 1980s of which they often sing. When the film-makers heard the chief sing the song, they decided this was what they would film.

Tribal custom dictated that chiefs should arrange marriages, most often for political reasons. In the song, "two lovers chose to walk a different path." The tale is reminiscent of "Romeo and Juliet," and is full of surprises and tragedies of its own.

The Yaquil are natural-born actors. You will never forget the scenery, but the acting, especially by one of the two lovers, is very fine. The female star is mesmerizing. One can see why *Tanna* won many awards. If you see it, look also at the bonus features to find out about how the film was made.

Carol, the J.V. Fletcher Library librarian who is usually in the Fine Arts section at the library, purchased this film. She knows what goes into good film-making, and has terrific recommendations. Happy viewing!



Fall Trail Cleanup Crew Saves Villagers \$\$Money



Because of these volunteers, the budget for trail maintenance remains at \$0.00. Thanks to everyone who helped! Left to right: Paul Currier, Phil MacPherson, Bob Morton, Frank Bashore, and Jack Bilodeau. Not pictured: Doug Craib

HOLIDAY PARTY

Saturday, December 9, 2017

Parish Center for The Arts

10 Lincoln Street Westford, MA 01886

Traditional Pilgrim Buffet

Catered by Harts Turkey Farm of Meredith, NH

Cost \$45.00 per person, BYOB

Welcome back to Anatole Paquette, THE Annie of Annie & The Orphans. Annie & The Orphans, a five-piece band from Meredith, will provide live entertainment at the VSR 2017 Holiday Party. Skip and Pauline plan extraordinary events. Thank you in advance, Skip and Pauline, for what promises to be another spectacular and memorable holiday party!

Any questions contact skip.giles@comcast.net



Iceland – Not for the Faint of Heart



Joan & Bob Murphy in Iceland at the Jokulsarion glacial lagoon and the Skogafoss waterfall

VSR Hikers Enjoy the Gorgeous Northwest

Several VSR residents recently enjoyed a wonderful Road Scholar trip, organized by Joyce Minosh, that took them to Eagle Creek, OR, for a week of hiking with 10 other friends. Highlights were hiking in dense old growth rainforests, around stunning lakes with views of Mt. Hood, and a particularly challenging one where we could see five peaks, Hood, Rainier, Adams, Jefferson, and St. Helens.



Left to right: Terry and Jack Bilodeau, Carlene Craib, Dick Coleman, Doug Craib, Larry Wiederholt, Joyce Minosh.

October HOE-DOWN with The Great American Country Band



New Cribbage Club a Big Success

by Buzz McArdle

The new cribbage club had its launch on October 18 and was attended by 14 players of all skill levels. Some had never played before and were curious, some hadn't played since college, and some were devotees that play every day. A class for beginners was held at the beginning of the night for newbies, but soon the evening was surrounded by calls of fifteen two, fifteen four, double runs and flushes. Plenty of snacks and wine helped the players count, aided by the occasional kibitzer. The big winners of the night were Peter Abate who won the pot for a 24-hand, on the second deal (very difficult to do) and Nancy McArdle who was the top finisher winning all her games and the prize money.

The club will meet again in November (date to be determined) at 7 pm and during the winter on Wednesday evenings. All past and future players are invited and lessons are still available. Please contact Buzz McArdle if you plan on playing, or are interested in learning cribbage. You can also read up on it on the web at <http://cribbagecorner.com/>



Jack Gilmartin, holding a double run, ponders Nancy Sharp's first move





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| Nov 2 | 1:00pm | Book Club discusses: <i>Caravan Days</i> , written by our own VSR neighbor, Joyce Minosh |
| Nov 8 | 7:00pm | Estate Planning Seminar |
| Nov TBD | 7:00pm | Cribbage Night |
| Dec 9 | | Holiday Party |
| Dec 14 | 1:00pm | Book Club discusses: <i>A Gentleman in Moscow</i> |

Hope for the Best, Plan for the Worst

On Wednesday, November 8th, we will be hosting a seminar on estate planning and preparedness for the family. Conveying what and where things are, understanding Massachusetts specifics, tax implications, lining up probate and legal documentation for Power of Attorney, Health Care Proxies, Trusts and Wills will be covered as well as how to organize everything in a "Red Folder". Buzz McArdle and Philip Eliopoulos, PC will present. Sign-up in the Clubhouse now.



Welcome to our newcomers:
Joe Norton at 3 Gatecrest

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This month's photographs are by
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Carlene Craib,
Buzz McArdle

The Quarry Bulletin is a bi-monthly newsletter to keep you informed about events and information for The Village at Stone Ridge. Please send your pictures and articles to:

QuarryBulletin@gmail.com
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