



Quarry Bulletin

March - April, 2021



A New President for VSR ***~ Meet Joe Rorke***



As the new President of the Village at Stone Ridge I wanted to take a moment to share with you my background and experience. I have been a Westford resident for over forty years. In 2017 I moved into VSR with my wife Debbie, who serves as VSR Social Committee Co-Chair. We love living in the Village and are happy our daughter, Courtney, comes to visit us often.

During my first year in the Village I joined the Property Committee where I have fond memories of painting bulkheads and gas pipes. Currently I serve on the Insurance Committee and am Co-Chairman of the Water and Sewer Committee. In 2019 I was elected to the VSR Board of Trustees. I am retired from the newspaper industry after forty years working as a Manager in the Circulation Department at both the Boston Globe and Boston Herald.

We all know the past 14 months have been difficult times with the pandemic. With the soft reopening of the clubhouse hopefully we can start to get back to normal and again have some social activities and fun.

My experience in Condo operations comes after serving three years as President of the Board of Trustees at my last Condo Association. I firmly believe a Trustee's main role is to represent all the homeowners in the Association and to adhere to and enforce the Association's Governing Documents consistently. Over the years the VSR Board of Trustees and Committees have done an excellent job making VSR a very desirable place to live. I look forward to continuing to work with the Board and Committees to maintain the high standards of living here in the Village.

Thank you for your support.
Joe Rorke

Our Other Board Members



Larry Anzivino
Vice President



Tom Sangiolo
Treasurer



Sandy Kelly
Secretary



Marsha Wyman
Member at Large

Meet our Newest Trustee...
Welcome Marsha Wyman



My husband Peter and I moved to VSR a year ago during the pandemic. Our first months here, we met many welcoming people wearing masks when we would walk in the neighborhood. During the first year I became the Clubhouse Chairperson and a member of the new Procurement Committee. Peter joined Clubhouse Maintenance and the Architectural Standards Review Committee. I also joined Knitting and our Book Club. We both volunteered for Work Day and we have become active members of the community. We are extremely happy with our choice to move here.

I did not take applying to be a Trustee lightly. I realize in many ways there are the same duties and responsibilities as running any other business. I've read and understand all of the VSR documents and have thought about my working relationship with other board members which is key to the success of the board carrying out their duties and responsibilities. I'm not a person who keeps her opinions to herself. I'll listen respectfully to other's opinions. I will always support a final decision of a board vote.

My experience includes a Board of Directors of a nonprofit for eleven years, the last two years as President. Some of the responsibilities included enforcing the governing documents, establishing sound fiscal policies and maintaining accurate records, selecting an attorney, an auditor, insurance agent to provide adequate insurance coverage as required by the bylaws and local governmental agencies. As President my signature went on all of the filings with the Attorney General's office to maintain our nonprofit status. My career for 30 years was in Sales and Marketing of computer products primarily in startup companies and the health care industry.

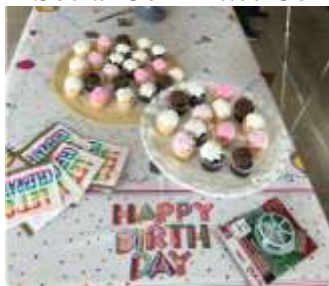
I also was on the transition team for two years when my previous Condo Association transferred from the builder to the Association. We were responsible for research, interviewing Management Companies and establishing the Condo Association Rules and Regulations.

We have lived in Westford for 9 years and previously owned a home in Chelmsford for 43 years. We have two children Stacey who lives in Westford, and Don who lives in Colorado.

I look forward to working with all of you.

Following CDC Guidelines...

25 villagers, outdoors and in an open space, were able to have a surprise party for our Social Committee Co-chair's 65th Birthday. *Happy Birthday Debbie Rorke.*



Who is that masked driver???
Thanks Peg Martin ;-)

You can find the most up to date CDC Guidelines online at <https://www.mass.gov/>
Go to "Limits on Gathering." Click on **Governor's COVID-19 Order**.
The most up to date guidelines, #63, issued February 4, 2021 were USED at the time of this publication).

Clubhouse is now open. Please follow all guidelines.

~submitted by Larry Anzivino



On April 26th the clubhouse began a soft reopening for residents only.

In preparation the following steps have been taken.

1. Although no one has been in the clubhouse for more than 14 months, we moved ahead with a deep and thorough cleaning by a certified cleaner. This included having the floor tiles scrubbed, all fixtures in the kitchen, rest rooms, and exercise room professionally cleaned, including vents. The carpets were professionally cleaned (the stains are gone).
2. We researched air purifiers and purchased 5 units. 2 for the great room, 2 for the exercise room, and 1 for the library. *Simple instructions on how to use them are attached to each unit.*
3. We have consulted with the Town of Westford Health Department and we are in line with their guidelines for our plans of occupancy and usage.

So, what does a soft opening look like for individuals and groups?

ONLY residents may enter, NO outsiders

1. As you enter you will see a sign-up log that will indicate what areas are unoccupied so you can sign into them. Upon leaving please draw a line through your name so others will know it is unoccupied. If the area that you want to enter is in use we ask that you wait, or return a little later. This sign-up sheet helps to keep us in compliance with the state for contact tracing. Hand sanitizers are available at different locations and **masks are still required.**
2. **rest rooms** - only one stall will be made available for use in both the men's and ladies' rooms. Please use the sanitizing wipes for contact surfaces and dispose in trash.
3. **library** - is now fully open with only one person, or a couple, in there at one time
4. **card playing groups** (6-8 max) can now resume as before, please **reserve your calendar time** at vrssecretary@gmail.com. Please adhere to masks and 6-foot social distancing
5. **small VSR committees** (6-8 max) can now resume as before, please **reserve your calendar time** to meet at vrssecretary@gmail.com. Adhere to masks and social distancing
6. **exercise room - (residents only)** one person at a time and you're required to wipe down the equipment that you used
7. **social committee events & happy hours** - outdoor events only and according to current CDC guidelines.
8. **knitting, book club, exercise groups & monthly trustee meetings**, because of their larger numbers, these groups will remain on Zoom at this time
9. **men's steak night** - unofficially has been moved to September
10. **Skip Giles Productions** – will not be determined until later in the year
11. **rentals** - no rentals are allowed for the foreseeable future.

RECYCLING NEWS

The **Westford Rotary/TREX Plastic Bag Challenge** encourages Westford Residents to collect and turn in a minimum of 500 lbs of plastic bags, plastic wraps, bubble wrap and mailers by Oct 10th. They can be dropped off at Rotary/TREX boxes located in the entry of the Dollar Tree, Cameron Senior Center and Roudenbush Community Center. Trex will reward Westford by converting it into a bench for the area next to the Roudenbush. Plus, the town saves money by reducing local trash.

**** ALSO NEW:** next time you clean out your attic or closet, remember to donate your textiles items, no matter how bad they are. These textiles include more than clothes. They include towels, rags, bed sheets, carpets, rugs, curtains, and a host of other items. is sold off to be shredded and used to make insulation, stuffing for cushions or stuffed animals, carpet padding, soundproofing in the automotive industry, and similar applications.

Property Committee

~submitted by Dick Martel



2021 Spring VSR Property Maintenance

Spring has arrived and our volunteers and vendors as well as our critters have been busy. Members of the property team and other volunteers have completed a number of property inspections to see just how we survived last winter and determine how and what we focus on this year to best maintain our village. These inspections included front porches, rear decks, bulkheads, fences, trails, driveways, basins, roadways, signposts, winter brush growth, trees, and general plantings around our homes.

We have already seen that Morin's has completed our spring cleanup and edged our gardens. This past weekend and during the month of April, about 30 of our volunteers lead by members of our property team have cleaned out brush and broken branches from the quarry, some back yards and along the exit road and most of the trails except the ones that have been flooded by the high pond. The entire property was patrolled for trash and all the windows in the clubhouse have been washed in and out. We need to thank all who have helped and continue to do so.

We have completed this year's roof washing and starting May 3, weather permitting, our foundations will be sprayed for ants. We finished the year with only a count of 12 snowstorms which has kept us within our budget plan and our irrigation is ready to go.

This month we will begin and possibly complete repair of damaged 13 front porches, and paint 6 bulkheads, (a couple more volunteers required). Morin's will be in here with to remove all the brush and some branches reaching out over homes and decks around the property. Our beaver control vendor will also, be here to replace the level control pipe and system which has been clogged by our busy beavers this winter.

Over the next few weeks, we will be signing up vendors to repair 2 basins, continue our siding wash program, paint some porches and decks, and complete our plans for walk, road and driveway repairs.

Merrill's Quarry

~submitted by Peter Abate

Merrill's Quarry, across from the VSR entry and to the east of Vineyard Rd. has a proposal for developing an over 55 community. The developer is Clark Property Development Inc. On Tuesday, April 27, the Attorney's office for the developer (Farrell & Robbins, P.C.) hosted a Presentation and Forum via zoom for neighbors that may have questions. About 10 VSR residents attended and approximately 20 others. The proposed project is for 95, 2 and 3 bedroom units on 43 ½ acres. 15 will be affordable. There is no proposal for a use of the Tyngsboro side of the property. The 5 or so roads on the property will be private roadways and the builder does not expect any Town services, including trash pickup. The project will take 3 to 5 years. The property's water source is anticipated to be an extension of the Westford water line from the Rita Miller School. Callers were very concerned about the blasting that will be occurring. At the Planning Board meeting on Monday, May 3 that was held to approve the motion to be included in the Town meeting on June 12. All of the members appeared to be for the development and amending zoning bylaw to include the "Merrill's Quarry Property within the Senior Residential Multi-Family overlay district." Many of the calls in questions were about concern over blasting. Another asked about blasting while school was in session. Additional traffic on Tyngsboro Rd and the intersection with Stone Ridge was also brought up. The meeting was running late and a motion was made to continue. The motion was passed.

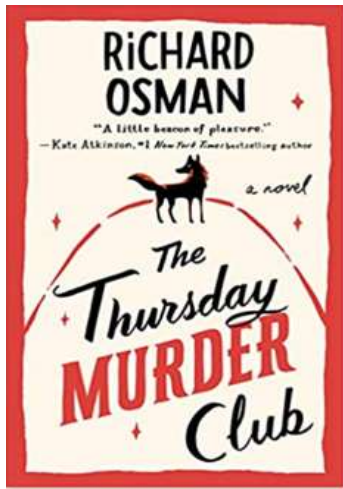


BOOK CLUB NEWS
By *Dianne Marston*



The members of the VSR Book Club have been successfully meeting by Zoom since the pandemic began. As we look to the future, it seems prudent that we continue to meet by Zoom.

Our next meeting will be held on May 27 at 1:00 p.m. If you are new and would like to attend, contact Paula Wood for the link. We are very grateful to Paula for having facilitated all our meetings. The book to be discussed is *Free Thinker* by Kimberly A. Hamlin. This is the first biography of Helen Hamilton Gardener who exposed the racism that underpinned the women's suffrage movement. "Hamlin provides a captivating behind-the-scenes view of the suffrage movement on the cusp of its final victory, and her eloquent account sparkles with Gardener's sharp personality. Feminists and fans of women's history will be exhilarated." ----*Publishers Weekly*



On Thursday, July 8, we will discuss
Book One: The Thursday Murder Club by Richard Osman

In a peaceful retirement village, four unlikely friends meet weekly in the Jigsaw Room to discuss unsolved crimes; together they call themselves The Thursday Murder Club. Elizabeth, Joyce, Ibrahim and Ron might be pushing eighty but they still have a few tricks up their sleeves.

When a local developer is found dead with a mysterious photograph left next to the body, the Thursday Murder Club suddenly find themselves in the middle of their first live case. As the bodies begin to pile up, can our unorthodox but brilliant gang catch the killer, before it's too late?

All are welcome to join our discussion.

And for all of our new residents...
~ submitted by our VSR Librarian, *Linda Anzivino*

When I realized we have approximately twenty new residents (since last year) I thought it might be good to let them know what is available to them in the clubhouse library.



We have over one thousand books! They are arranged alphabetically by authors last name starting on the far left. A person may take out as many books as they would like, they may keep them as long as they want and there are never any fines! There are baskets available for people to contribute books and to return books. The residents of VSR are very generous so there is always a big turnaround of titles. One thing we do ask -PLEASE return books with their covers! (Dust jackets)

Also, in the bottom cabinets to the right of the fireplace are many puzzles and a few books on tape and DVD's. If there are any authors or titles you would like to see please put a note in one of the baskets.

If you have any questions or suggestions you may email me,
Linda Anzivino, at Lionlamb2@aol.com

How Is Your RED FOLDER?

~submitted by Buzz McArdle

A few years ago, we held a seminar on the Red Folder and Estate Planning conducted by Phil Eliopoulos, PC (a Chelmsford lawyer) and Buzz McArdle. I recently read an article from Schwab about estate planning, and I was reminded to update my Red Folder. I know people do not want to think about estate planning and probably have put off updating your plan, but its solid advice to be prepared. If you do not know about the Red Folder and would like a copy of the presentation and handouts just email buzmca@gmail.com. I will send you the spread sheets and the Power Point presentation.

Here are five steps you can take now from Schwab's advisor to make the settlement of your estate as easy as possible for your loved ones.

1. Make sure your estate plan is complete and up to date, and make sure all your necessary documents secured in a safe, accessible place, known by someone you trust.

"Ideally, a full estate plan should include a financial power of attorney, a health care power of attorney, a living will, a living trust, and a last will and testament or, alternatively, a pour-over will that would automatically place any overlooked assets into your trust," says Patrick Schultz, a tax, trust, and estate specialist with Schwab.

"What's more, you should periodically reconfirm that the beneficiaries of all your insurance policies and retirement accounts are up to date. "If there's a discrepancy between your account beneficiaries and those you've named in other documents, like your will, the beneficiaries named for your accounts will generally take precedence,"

Be sure that ownership is assigned to all assets in a way that matches your wishes. Financial accounts or real assets designated joint tenancy with rights of survivorship bypass probate - the lengthy legal process of validating your estate, including your will. "Joint titling makes the transfer of assets nearly seamless," Be aware that adding heirs as joint owners gives them the same authority over the assets as you have. You will need their consent if you want to change or remove such ownership in the future.

2. Keep a master list of your accounts and real assets.

Create a physical spreadsheet that lists all of your financial accounts and real assets. "For any account where there's money, include the institution, approximate value, and titling details," he says. You can also include this information in a section of your will, or as a worksheet in your trust document. We call this the Red Folder.

Aside from financial accounts, it's important to list all your bills and how to pay them. "Many folks aren't getting physical bills anymore, so this simple step can help keep ongoing commitments from going sideways until your heirs can close out the estate," says Matthew Olsen, managing director of estate services at Schwab.

3. Create a list of trusted professionals

Your attorney, CPA, and financial advisor are the most important contacts to include, Patrick says, but anyone who might have a formal role in settling your estate, such as your executor, should also go on the list.

4. Secure all relevant documents—and make copies.

Patrick also recommends making copies—which are generally as good as originals in every state—and keeping them in a separate location. However, beware of storing any important documents in a safe deposit box.

~continued

“If your loved ones aren’t on your list of authorized persons, it can take a court order to access the contents,” Patrick says. Conversely, you can authorize multiple people to access your safe deposit box, but each person must accompany you to the bank in question, provide proof of identification, and sign a physical authorization card.

5. Talk to your loved ones.

Even with all your documents packaged up, Matthew advocates having a conversation with your family—particularly your executor. “Show them not only where all your documentation is but also how to access it,” he says. “The aftermath of your passing may not be the most comfortable topic to address, but in the end, you will have given them immeasurable peace of mind.”

Six terms to know when creating your estate plan.

- Financial power of attorney: Authorizes an individual to act on your behalf in financial matters, such as managing investments and paying bills and taxes.
- Health care power of attorney: Authorizes an individual to make health care decisions if you become incapacitated.
- Last will and testament: Directs the distribution of your assets after your death.
- Living trust: A revocable trust that can be altered at any time before your passing.
- Living will: Details your desires regarding medical treatment in the event you are no longer able to express informed consent.
- Pour-over will: Used in conjunction with a revocable trust to pass any property not already in your trust to your trust upon your death.

Every Resident Should Have One of These on the Fridge...



Do you live alone or spend a lot of time home alone? *Thanks to Barb West* you can **pick up** both of these info packs on her front porch at 1 Highland. Take one for each resident.

Do you have a chronic medical issue and/or history of calls to 911? Does your medical condition result in difficulty making it to the door to greet first responders (history of seizures, falls, cardiac issues, etc)? If so, you may be a great candidate for a key lock box. ***The Keysafe Program is a partnership between the Westford Fire Department and the Cameron Senior Center.***

The social services/outreach staff will help to identify people who could benefit from a lock box where a house key can be kept outside.

The social services/outreach staff will help to identify people who could benefit from a lock box where a house key can be kept outside. The Fire Department or Senior Center volunteer handymen will install the boxes at requested homes. You, the owner, selects and sets the code password that is only shared with the fire dept dispatcher to be added to your address information on their 911 screen. The emergency responders then have your code to retrieve the key and open your house door if it is locked, preventing the need to damage the home during an emergency response.

McKay Hardware and Ace Hardware on Rte. 40 sell the Key Safe lock boxes. Subsidized KeySafes will be offered to those who have financial limitations and are eligible for other state programs such as fuel assistance or SNAP. *Please call Annette Cerullo, the Outreach Coordinator at the Cameron Senior Center at 978-399-2326 if you are interested in having a KeySafe Lock Box installed.*

Interested in receiving the Cameron Newsletter? Call Annette at 978-399-2326.



The Difference our Volunteers Make...

Thank you to...

Paul Gillespie for joining the Property Committee and Ken Hyle for stepping into the Comptroller's position on Property, as well.

It Takes a Village & You can help too!

- A resident to monitor the Irrigation System
- New members for the Property Committee and Finance Committee.
- Chair Person for Architectural Standards

Questions contact vsrsecretary@gmail.com

New ASR Committee members needed!!!!

~submitted by Judy Culver

The committee membership has shrunk as residents move on. More members are needed.

A process for unit owners to make structural changes has been developed over the past 15 years. Our members have created specifications for many types of requests. Expansion of decks, installation of front rails, creating patios, expanding garage door openings, installing new windows, converting a sun room to a full deck and vice-versa are examples of completed specifications.

Any modification to the exterior of a unit must be approved by the Trustees. The Architectural Standards and Review Committee was created to preview these requests and make a recommendation to the Trustees.

Today, the work of the committee members primarily consists of ensuring that the requested project meets the specification requirements and that the owner is aware if any Court of Deeds filing is needed. Meetings are held monthly when new requests are received. With pandemic restrictions, our meetings are virtual or by email.

Please contact me if you are interested in joining our little band. We will welcome you with open arms.

*Judith Culver 978-692-7433
or judith.culver@comcast.net*

? ? ? **Computer Woes...**



Peg Martin is offering to assist anyone who needs help with their computer. Whether it is setting up a new computer and getting it connected to your router, or performing updates, or if your computer is slow - she can take a look at it and see if she can help. Give her a call at 978-302-7664 if you need assistance.



Transportation Swap

A group of residents in the Village volunteer to give rides to the airport, bus terminal, cruise ship terminal, train terminal, etc. Now that the virus epidemic is winding down, people are starting to think about travelling again, If you would like to hear more about the program or would like to join us...

*Contact Bob Eddy
978-392-1101 or reddy22@comcast.net*

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The Quarry Bulletin is a bi-monthly newsletter to help keep you informed about events and information at The Village at Stone Ridge.

*Email articles and photos to
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Volume 19 Issue 2