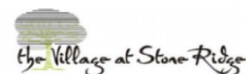




Quarry Bulletin

September – October 2023



Greetings from the 2023-2024 Board of Trustees



President: Carlene Craib

Vice President: Tom Sangiolo

Secretary: Marsha Wyman

Treasurer: Charles Feeney

Member at Large: Mark Roberts

Liaison: ASR Committee

Liaison: Water & Sewer

*Liaison: Clubhouse, Outreach
and Social Committee*

*Liaison: Advisory Committee
and Finance & Budget*

*Liaison: Property and
Insurance*

A Message from Our President It Takes a Village

~ submitted by Carlene Craib



People often comment concerning my job as President of the Board of Trustees, “It is such a lot of work!” Well, yes, it is a commitment, but one that is made easier by the support of a great team. While I was on vacation for a week, work went on smoothly at the Village with everyone following the Belichick motto, “Do your job.” A huge tree was successfully removed from the pond, after much prep work by a volunteer securing a vendor, setting up a date, and getting folks to monitor traffic on the entryway.

A volunteer was found to oversee a complicated insurance issue; a new Board member stepped up with a great idea to help us create some guidelines to use in the future, documenting our “institutional knowledge.” Plans were made and approvals given for spending the money for urgent Property Committee work; there was a “summit” with our old and new water maintenance companies to ensure a smooth transition, and the Budget Meeting went off without a hitch (sorry I missed it!). I admit I was following reports of the above while learning about the battles at Normandy, but I was confident that the team on the ground was handling all the day-to-day issues and anything else that might come up like the true VSR volunteers they are!

Thanks, everyone!

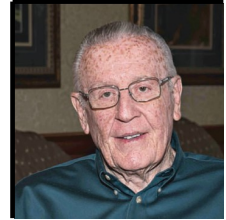
WATER AND SEWER UPDATE

~ submitted by Carlene Craib

Last week the W&S team held a meeting at the pump room to provide an opportunity to share information/answer questions to help ensure a smooth transition for servicing our water system equipment by SWSS. We will still be getting our water from TWD. Currently we are in the process of working with SWSS on a remote monitoring system. The chemical tote is monitored on a weekly basis to ensure we are receiving the correct amount of chemical

W&S Team Members are Fred Palmer, Bill Townsend, Tom Barry, Bob Eddy, Tom Sangiolo, Peter Wyman. Marsha Wyman is the trustee liaison. Every one of these members is involved in all decision making and our plans for improvements have been identified for 2024.

Origin Stories Part IV
Reserve Requirement Committee
~ submitted by Ron Caterino



In September of 2004 the builder turned the management of the Village over to the Association. A Board of Trustees was elected and many volunteer Committees were formed, one of which was the Finance Committee.

While transitioning the financials from the builder and studying the normal responsibilities associated with this, we found that Associations with good fiscal records would periodically review their reserve balances to assure they were adequate to replace failing Association assets on a timely basis. If not done properly, or not at all, it could require an assessment, perhaps causing financial hardships to some residents as well as dissuading prospective home buyers. It should be noted that the builder allotted \$75,000 to the Association to start the fund.

The Finance Committee then established a Reserve Requirement Sub-Committee of four of its members to develop a Reserve & Replacement (R&R) Report for the Finance Committee and Trustees intending to assure adequate funding for reserve requirements in future budgets.

The Sub-Committee first studied common practices of other Associations and found:

- Study should be repeated every 5-10 years.
 - *VSR has repeated the study every 5 years, in 2005, 2010, 2015 and 2020.*
- Study should provide for 80%-100% replacement by the assets' scheduled replacement date.
 - *VSR has chosen to use 100% replacement.*
- Range of the assets included in the R&R varied greatly from none to almost everything.

2005

In early 2005 we chose an engineering company (Criterium Engineers) to review the expected life and replacement costs in the Village. In April 2005, we received our first professional assessment of where our reserves should be, which created many more questions than answers.

- The engineering report covered **everything** in the Village.
 - *The R&R Committee made a major decision to treat the smaller dollar items (fences, signs, lighting, gutters, porch, and deck repairs etc.) as expenses during the year in which they occurred while retaining the reserve account **exclusively** for our four largest replacement items: roofs, decks, asphalt replacement, and*

Continued...

clubhouse refurbishing. We used their replacement figures and replacement dates on these four items only.

- The engineering report not only included everything but recommended that we increase our 2006 annual reserve adjustment from \$12,000/year to \$83,500/year to get the reserve fund to max levels quickly. This would have caused an average increase to our residents of 17% per year in their Condo fees!
 - *The R&R Committee, chose to include only four large ticket items, and used the engineer's numbers for those four items, but had to seek an alternative approach to collecting the money to fund the remaining items. We chose to increase the Annual Reserve Account by \$6,000 each subsequent year until the account was fully funded.*
 - *We also ran a spreadsheet going out 20 years adding our annual increased and anticipated withdrawals to assure adequate funding was there when needed.*

2010

We chose Criterium Engineers again for our 2nd study but asked them to assess the life and expected replacement costs of only the four areas we had been accruing for. Minimal adjustments to Criterium's 2010 recommendations were necessary.

2015

2015 brought many changes! Based upon the experiences of running the study twice, the R&R Committee decided to get more proactive:

- **Decks** – Recognizing that our rear decks were deteriorating faster than anticipated, a group, headed up by Buzz McArdle, started to evaluate current costs to replace all the rear decks' flat surfaces. Our numbers were real, and their replacement date was moved up from 2022 to 2016.
- **Roofs** – We uncovered a major shortfall in our square foot computations for all Village roofs. We had a professional roofer give us an estimated square footage which was larger than that used in previous reports, and thanks to a comprehensive analysis and many hours of calculations by David Auld we had a quality area calculation and up-dated costs.
- **Asphalt Surfaces** – Tom Barry physically measured the length and width of all roads in the Village. Tom then contacted Chip Barrett, who was then the Superintendent of Public Works in Westford, and he surveyed our asphalt surfaces and gave us his opinion on when they might require resurfacing. He recommended that a thin layer of a product used by the Town (NovaChip) be used when appropriate and whose cost was a fraction of that used in our previous two R&R Reports, which represented a large savings over the previous two engineering studies.

continued...

The recommendation of the Committee was to reduce the annual increase from \$6,000/year to \$2,500/year.

2020

- **Decks** – We replaced all the flat surfaces of all rear decks in the Village in 2016 at a cost of \$361,000.
- **Roofs** – We hired a professional roofer to re-evaluate the life of the roofs and provide us a current pricing guideline. Shortly after this review in the summer of 2020 we started experiencing roof failures and ended up re-roofing two clusters, one on Rockwell and one on Sandstone as well as the Clubhouse at a total cost of \$66,000, paid out of reserves.
- **Asphalt Surfaces** – After another drive-through inspection by Chip Barrett there was no change to the remaining life nor the repaving cost over that reflected in the 2015 report.

Summary: Because of the efforts of many Finance and R&R Committee members the VSR Association has been successful in maintaining exceptional reserve balances (\$668,000 on 12-31-22, after spending \$361,000 of reserve fund cash for decks in 2016), building up to the need to replace roofs (2032-2035) and asphalt surfaces (2027) and to have adequate reserve cash available to fund these larger infrastructures with available cash balances.

- If you would like more information or would like to serve on the next R&R Committee, contact Tom Barry at tpbarry13@comcast.net or (978) 692-4958.

Special Thanks to Ron Caterino....

Ron served on the VSR Finance Committee from the beginning of the committee's creation. Additionally, he served as treasurer for three years. We send our best wishes to Ron and his wife Christine as they prepare to move with intentions to be closer to their children and grandchildren. *Thanks Ron.*



Photo by Larry Lief

VSR always has a variety of wildlife moving around the neighborhood. This bear was recently enjoying another neighbor's bird feeder on upper Gatecrest Road. Probably a good idea to take in the birdfeeders. The turkeys are to wish you a Happy Thanksgiving! ☺



Photo by Fred Lemire



*Environmental
Resource Group*

*This new logo for the VSR
Environmental Work Group
was designed by
Jack Gilmartin.*

Did You Know:

The average annual pounds per household ranges from less than 750 to over 2,250 pounds disposed per year. Westford 1751 -2000 lbs per household per year.



The Pay-As-You-Throw (PAYT) /Save-Money-And-Reduce-Trash, (SMART) municipalities consistently show a clear correlation between SMART/PAYT programs and less waste.

HEAT PUMPS: Your Neighbors' Experiences

~submitted by Paula Wood

On October 4, 2023, the Environmental Resource Group sponsored a program on heat pumps. VSR residents who have had heat pumps installed and have experienced at least one full season with them, participated in a panel discussion. Expert representatives from Mass Save Program through National Grid also fielded questions and provided specific information regarding how heat pumps provide efficient, even heating and cooling. A simple explanation of how heat pumps work was defined as "Heat Pumps are air conditioners that can work in reverse in variable speeds and provide even heating and even cooling."

Some highlighted descriptions from our VSR panel neighbors include:

- "a lot quieter system with the heat pump"
- "variable stages and speeds based on what you want"

Many residents also replaced their furnace when installing a heat pump.

To qualify for rebates, there must be a no cost Mass Save home energy audit prior to installation. Mass Save will provide a list of approved contractors.

It is recommended to have multiple quotes as equipment and price vary. Some installers will fill out the Mass Save paperwork.

Three simple steps to start saving energy with Mass Save:

1. Schedule a no-cost Home Energy Assessment by calling 1-866-727-SAVE (7283)
2. Complete a two-hour Home Energy Assessment with a National Grid Energy Specialist.
3. Choose the energy saving improvements that work for you based on your customized Home Energy Report.

If you would like to hear a recording of the October 4th program, please contact Paula Wood by texting 978-846-4255.

Halloween Fun 2023....



Once again, our Social Committee led by Debbie Rorke (L) and Stephanie Tocci (R) planned and set up another nice event. A Halloween Happy Hour was held on Saturday October 28th and 50 people came! Eileen Konuk is always coming up with a liquid treat. There is always more food than we can eat. And those who chose to come in costume helped to entertain. The Reverend (Skip Gile) even married Elvis and Priscilla. (Larry & Linda Anzivino)

Lots of good food, good friends and just having fun! We always enjoy these events. If you are new to the village do plan to attend. It is a great way to get to know the VSR "family."



Dining Out

~submitted by Paul Currier



Jayne & I re-discovered a restaurant we haven't been to for over a decade since moving to the village. The Emerald Rose in Billerica, Ma. has lately become a favorite.

We've been there a couple of times and enjoyed every bite. We've been delighted with the overall experience. We've eaten each time at the large bar. The bartenders are friendly and offer great advice on menu options.

The menu contains a variety of options. Of course, being an Irish restaurant & pub, there are several Irish dishes to choose from on the menu. There is Guinness Chili offered as one of their soups. Appetizers include Guinness Braised Mussels, Irish Egg Roll, Irish Meatballs and Irish Nachos. Irish entrees include Bangers and Mash, Irish Boiled dinner, Irish Lamb Stew and Shepherd's Pie.

We've tasted a couple of dishes and sandwiches. On one visit I tried the grilled Reuben sandwich with a choice of fries, sweet potato fries or chips. I've also had the Meatloaf dinner wrapped in bacon served with mashed potatoes and corn pepper medley. Another dinner that I thought was especially good was the Pot Roast. Jayne's had the seared Sea Scallops served on parmesan risotto and topped with a warm citrus glaze. She also had the Pot Roast dinner. Each meal has been very good with good portions.

The main dining room is off the bar area with a partition between it and the bar. It has white tablecloth covered tables. The bar also has a few tables and booths. An interesting side note is the clock which counts down the # of days until St. Patrick's Day. Just imagine the crowd and fun at the Emerald Rose on the 17th of March.

The Emerald Rose is located at 785 Boston Rd., Billerica, MA.

Hours of operation: Monday -Wednesday 4:00-10:00 pm

Thursday – Saturday 12:00pm – 12:00 am

Sunday, 11:00am – 10:00pm

Sunday Brunch 11:00am – 2:00pm



Telephone # 978-667-0500.

There's live music every Saturday.



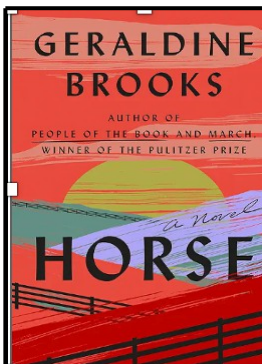
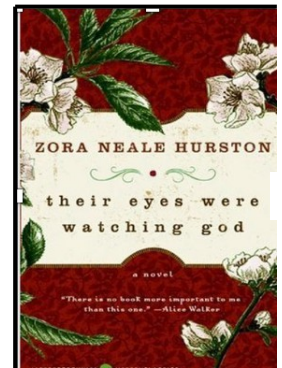
BOOK CLUB NEWS
By Dianne Marston



Our VSR Book Club has continued to meet in the Clubhouse. If you would like to join us, our refreshments and socializing begin at 1:00, followed by our book discussion in the Library at 1:30.

A dozen members met on November 2 to socialize, enjoy delicious refreshments, and to have an interesting discussion of *Dava Shastri's Last Day*.

Our next meeting will be on December 14. The discussion that day will focus on Zora Neale Hurston's *Their Eyes Were Watching God*. "One of the most important works of twentieth-century American literature, Zora Neale Hurston's beloved 1937 classic, *Their Eyes Were Watching God*, is an enduring Southern love story sparkling with wit, beauty, and heartfelt wisdom. Told in the captivating voice of a woman who refuses to live in sorrow, bitterness, fear, or foolish romantic dreams, it is the story of fair-skinned, fiercely independent Janie Crawford, and her evolving selfhood through three marriages and a life marked by poverty, trials, and purpose. A true literary wonder, Hurston's masterwork remains as relevant and affecting today as when it was first published--perhaps the most widely read and highly regarded novel in the entire canon of African American literature." **[Book Cover]**



The January 25th meeting will feature a book by Geraldine Brooks, one of our favorite authors. It is simply titled *Horse*. "This book covers nearly 170 years of American history, stretching from antebellum Kentucky to present-day Washington, DC. Thoroughbreds provide the unifying element for this far-reaching narrative, but horses and the complex culture surrounding them are only devices for Brooks to explore her fundamental subject: race and its corrosive influence on our nation's foundation and cancerous impact on society today." **[Patricia Schultheis]**

"Inspired by the remarkable true story of the record-breaking thoroughbred, Lexington, *Horse* is a novel of art and science, love and obsession, and our unfinished reckoning with racism." **[Book Cover]**

As always, all Villagers are welcome to attend!

A special welcome goes out to those who are new to the Village.

**Happy 90th Birthday to
Louise Theofilos**



**Cowboy Western Night
A Skip Giles Presentation**



Skip & Tom Barry



Johnny Cash

An illustration on an orange background. A small person with a dog is waving to a large, smiling hand. A speech bubble from the hand says "HELLO!".

A new poll shows that adults who regularly say hello to multiple people in their neighborhood have higher wellbeing than those who greet fewer or no neighbors

The Happy Broadcast

**Who should you call in an
EMERGENCY**

**Evergreen Management at
(800) 973-4300 or (603) 622-7000**

**If a Grinder Pump Alarm goes off
or a Red Light is on, this is
considered an EMERGENCY**

Call:

**Evergreen Management at
(800) 973-4300 or (603) 622-7000**

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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.

All are invited to mail articles and photos of interest to our neighbors for consideration.

quarrybulletin@gmail.com

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**Check our calendar for upcoming events at
villageatstoneridge.com**