

Began Publishing 2003 www.QuailRunHudson.com Hudson, Massachusetts

BOG Insurance Meeting

By Law change passes by 71%.

Sixty-seven units were represented in person at the recent Open BOG meeting to discuss the insurance change to our By-Laws. The Club House was SRO in spite of extra chairs. Rich Ebens, Vice President, chaired the meeting and spoke on the reason for the change. Andrew (Andy) Altman was present to represent Rodman Insurance Agency on behalf of the present policy with Greater New York Insurance Company, and to answer questions.

The BOG became aware of the need to amend the By-Laws so that Quail Run could obtain the type of insurance coverage the association should have, which is 'all in'. When we changed insurance companies to Greater New York in 2007, our policy with them was 'follow form'. This means that the master insurance policy coverage must agree with the By-Laws. Unfortunately, the By-Laws provided for only 'bare walls' coverage, which is almost never the type of minimal coverage a condominium association should have. The Board wanted to have the best protection for the Association, and Owners, but could not do so without the insurance provisions of the By-Laws being amended to permit 'all in' coverage rather than 'bare walls.' (We changed insurance companies in 2007 because our prior insurer wanted to raise the rates substantially when they discovered we have no attic sprinklers).

Ebens pointed out that if we didn't change the By-Laws, then owners would have to make sure that their own individual insurance policies covered the deficiency not covered by the Master Policy, which would (see page 9)

Pizza Party

Saturday, Feb. 14 at 6:30 PM at the Club House. \$6.00 per person.

We will have Pizza (with and without extra toppings), salad and dessert. BYOB

RSVP by Tuesday, Feb 10. To: Barbara Edelstein 978-567-5909 <u>bedelst@yahoo.com</u> or Ginny Fullum 978-562-2787 <u>virginia2c@comcast.net</u>

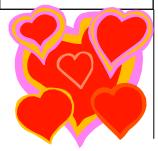


Ice Storm Reveals Need for Town Shelter and Emergency Help

Janice Long from the Hudson Senior Center came to the Club House to talk to about 20 - 30 residents about the recent power outage and the need for a better response on the part of the town and residents. She was accompanied by Dr. Sam Wong, the Public Health Agent for the Hudson Board of Health.

Between the two of them they outlined how the town services had tried to cope with this extraordinary electrical outage. Janice became aware of the problem when people started showing up and/or calling the Senior Center looking for help. (see page 10)

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The Quail Runner

The Quail Runner Staff

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Vacation Delivery

To Receive *Quail Runner* while away, give your reporter or the editor an <u>extra long envelope with two</u> <u>first class stamps</u> and your vacation address. The editor has some free extra large envelopes. Or you can get issues emailed to you.

Or you may view the current issue on **QuailRun Hudson.com.** The website also contains photos from various functions and events.

Why do banks charge a fee on "insufficient funds" when they already know there is not enough money?

The Editor's Desk

MJ Ebens, editor Alpine is looking for storage garage over the winter and early spring to keep some of the lumber needed for repair work at Quail Run. (Page 9) If you can help with this our association will save



a good bit of money to use here for other things.

The recent power outage of approximately 18 hours pointed out the need for a number of things. First of all, thanks in a large part to **Vinnie Picarello**'s monitoring of the pump and generator we had water. (Page 7) Secondly, we also discovered that we really need a way to get information out in an emergency (Page 5) For many of us, if we had known that there was a possibility the power might be out for as long as 2 days, we would have done things differently.

The BOG insurance meeting was well attended. A few people seemed to think that this might be a way to raise our insurance costs, so it was nice surprise to have Andy say that he didn't think this would be the case. (Page 9)

This issue's fillers are curtsey of Kevin Fitzgerald who seems to have an endless supply of them. See you at the

Valentine Pizza party?

mj

Transitions

The residents of 7 - 12 Strawberry are saddened by the loss of our neighbor, **Bea Cabot**. She passed away on 20 December. Bea worked for 40 years with Fenwal in Framingham.

Condolences to **Frank Monte** on the death of his sister, Catherine Monte, who passed away on December 24th.

Updates & Changes to Email & Phone

Tom and Dot Haley, 6 H Rotherham, Cell Phones: Tom 978-987-3069, Dot 978-764-5945

tomjhaley@yahoo.com and DotHaley@yahoo.com

Howie and Ginger Pearlman, 3 F Rotherham Way, 978-212-5081; <u>Howiep@comcast.net</u>,

Ginzing@comcast.net

David Weintraub, 5 B Autumn Drive, 978-212-5142, DNWeintraub1@AOL.com The Quail Runner

Hudson, Massachusetts



HEALTHY LIVING by Peggy Rittenhouse

What if someone told you that you could sidestep frailty, disability and loss of independence that often accompany aging? What if this something could

also help you to improve your cholesterol, lower blood sugar levels and strengthen your bones? Would you be interested? Would you actually try it? Strength Training is the key. The Center for Disease Control estimates the percentage of people who participate in this form of exercise twice a week is something like 22% of adult men and 18% of adult women which is far below their goal.

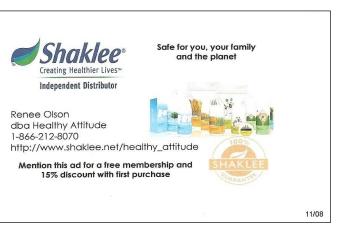
Whether you are 55 or 85, strength training can improve your feelings of well-being. Part of its health benefits is its ability to protect against frailty and help make everyday tasks much more manageable. Over the years our bone density and muscle tissue and strength diminish which makes our ability to care for ourselves and climb that flight of stairs and carry in that bag of groceries much harder. Because of this loss of muscle and strength, our ability to lead an active independent life becomes more difficult and falls and fractures become more common. Strength training is the most effective way to slow and possibly reverse much of this decline. Good news!

Muscle loss comes from the physiologic effects of aging but disuse actually plays a bigger role than most of us suspect. Studies of older adults have proven that much of the decline in strength can actually be reversed. Other benefits of strength training are that strong muscles require less cardiac effort and put less strain on the heart. Strong muscles also are better at assisting the body stay sensitive to insulin and utilize blood sugar properly which helps to prevent or control type 2 diabetes. <u>Three simple exercises</u> require nothing but a sturdy chair with armrests and a pair of non-skid athletic shoes are:

1. Stand behind a chair with your hands on the back of the chair. Rise up and down on your toes several times to strengthen the muscles in the back of the legs.

2. In the same position as No. 1 swing your straight leg back as far as you can; repeat several times to strengthens the muscles in the upper leg.

3. Sit in the chair and use your hands and arms to lift yourself off the chair several times to strengthen upper arm and shoulder muscles.



ROMEO's

The Romeos will meet at the Chinese Kitchen on Broad Street on Feb. 26.

If we don't have you on our e-mail contact list and you would like to join us please contact Hugo <u>hugosally@aol.com</u>, 978-562-6501 or Harold <u>tsvihesh38@verizon.net</u>, 978-567-5909



Welcome New Residents

Tom and **Dot Haley**, 6 H Rotherham **Howie** and **Ginger Pearlman**, 3 F Rotherham; **David Weintraub**, 5 B Autumn Drive

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We as a community try hard to make sure that all new comers get a warm welcome, but we sometimes fall sadly short. **Sally Mauro** is the head of the Welcoming Committee and has a packet of information to hand out to new comers. She also requests information from them so that they will get in our phonebook and added to the email distribution. **If you notice someone new moving in** to your area, please let Sally or your reporter know. Don't assume that *someone* already knows – we would rather hear several times than miss one.

• Why do people constantly return to the refrigerator with hopes that something new to eat will have materialized? ☺

How do those dead bugs get into those enclosed light fixtures? ©

The Quail Runner

Hudson, Massachusetts



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Quail Run Birthdays

February

04/08

Bob Freedman, 1 Susan Ciampi, Joanne Doherty, 3 Evelyn Spears, 5 Jean Mercury, 6 Mary Mitchell, 8 Barbara Baker, Gerry Hegarty, 9 Bob Reid, 11 Barbara Morgan, 17 Ken Curewitz, 13 Carole Perla, 23 Wally Howard, 26 Elaine Recklet, 27

March

Bob Frame, 1 Peter Recklet, 4 Ben Iannotta, Janice Owen, 6 Sue Rosen, 9 Terry Troyer, 17 Jack Allers, 19 Janet Allers, 23 Ann Zemejda, 27 Kevin Fitzgerald, 29

To include a birthday, contact your reporter or the editor at 978-562-7880 or RmjEbens @Verizon.net

Book Club

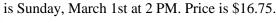
Meetings are generally scheduled for the last Wednesday of each month.

Contact Marcella Monte for more information; 978-562-0823 or marcellamonte@verizon.net



Curtain Call

At our last meeting, we picked 2 plays: "The Cemetery Club", a comedy, put on by Theater III in West Acton. The date



Our second pick is in May; "Forever Plaid", a musical with nostalgic pop hits of the '50s.

I will be looking into other local sources for entertainment such as Hudson High School, Rivers Edge, Neshoba High (in Bolton), Concord Academy and Assabet High School.

Do you like going to the movies? The Strand Theatre, in Clinton, shows old and new movies, and, you can enjoy a good meal while there. Visit their web site -<u>www.strandtheatre.com</u> - I think you will find it interesting.



Curtain Call Productions

Due to casting problems, Toby and I have postponed our next play until <u>April 25.</u> I appreciate the willingness of everyone, even though circumstances prevented them from taking part. Perhaps by April we can put together a full cast and go ahead with our "Stew and Stage evening which includes a staged multi-media reading of *Mrs. McWilliams and the Lightening*, a light supper, and a bedtime story with dessert.

If you want to be part of the cast / crew, contact Toby or MJ Ebens.

Why is it that whenever you attempt to catch
something that's falling off the table you always
manage to knock something else over? ©

Tradesmen Recommendations

A-1 Copy on the rotary at 19A, Hudson. Handles the copying of the Quail Runner. Best price and service around. Recommended by the Ebens.

Send your recommendations to the editor or your reporter.

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Hudson, Massachusetts

Emergency Phone Chain

The Social and Communication committees are putting together a phone chain to be used in emergencies, such as the loss of electricity in December. As you recall many people also had no phone service on their land line. Therefore we are also putting together a cell phone addendum to the Quail Run Directory. This will only be used in emergencies and only the necessary numbers will be circulated to individuals.

The list will also reflect those residents with no cell phone so that they can be contacted in person if necessary. Please send your cell phone number to either Barbara Edelstein bedelst@vahoo.com or Peter Recklet



precklet@comcast.net

Janice Long, Hudson Senior Center, along with Dr. Sam Wong, Hudson Board of Health, have requested the names of any of our residents who might need special attention during an emergency. If you or a neighbor fit into this category, be sure the information is communicated to Janice Long 978-568-9638 .

Stitch & Knit

The group meets the second and fourth Tuesdays at 7:00 each month at members homes. All knitters (or other types of handwork) are welcome.

For more information Barbara Baker, 978-562-2460.

Note of Thanks to all Quail Run residents who responded so generously with the knitted hats for Project We Care. The hats went to the Lazarus House in Lawrence, a shelter that has 35 beds. The population is mostly women and their children who stay for several days to several weeks.

Additionally the Lazarus House truck goes out daily to soup kitchens in the area helping the poor and the homeless. People in charge of these projects are very impressed by the response given by the Quail Run residents whenever we ask for support for the less

> fortunate. "Thank you" seems inadequate for all that you do. Know how deeply it is appreciated.

Paula and Lee Bradbard.



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Bank Of Mom And Dad?

Considering the current economic climate, there's a pretty good chance one of your adult kids may soon ask you for a loan—to pay off credit cards, put a down payment on a house or just to get by after a job layoff. It can be risky business to mix family and money. However, if you're considering it, keep these tips in mind.

Think about your future. Can you afford a loan at this point in your retired life? If your child doesn't pay it back, could it affect your ability to pay for nursing home care or medical costs? "Your adult child can go other places for a loan. But if you run



short, you can't get a loan for retirement," says financial planner Mike Flower of Financial Principles, LLC, in Fairfield, NJ. Don't loan more than you can afford to lose.

Get outside help. If you're loaning a large amount of money or are including a lot of details in your agreement, seek the help of an attorney. If you want help with tasks like tracking the loan, setting up automatic payments and sending payment reminders, companies like virginmoney.com provide those services for a small fee.

Consider gifting it. An outright gift has fewer strings attached than a loan. You can give up to \$13,000 per person per year without reporting the gift to the Internal Revenue Service. If you give more than that, you'll need to report the amount, since it counts toward your gift tax and estate tax exemptions when you pass away.

(Continued on page 11)



The Quail Runner

Hudson, Massachusetts



Drafty Windows? Paul Vermette, from SWS, has made a full size storm window that can be easily installed. It does not replace the current window. To attach the storm, remove the screen and the Plexiglas storm fits in the slot. He would like to meet with the community to demonstrate this window. Some residents have a problem with drafty windows and this might be a solution. Note: The BOG will need to review the window before any windows can be installed.

He has installed several in other communities, built by our developer, with excellent results.

A meeting has been set for Monday, February 9th in the Clubhouse at 7 PM.

Fireplace Information

Elmore Blanton got a number of replies in his search for information concerning the operation of the Heatilator gas fireplace unit.

Bob Freedman clearly addresses the main point of concern: "The switch on the wall is connected <u>only</u> to the internal control unit of the fireplace and must be turned on to allow the gas to flow, but it is not connected to the main electrical circuit. It acts to control the relay which is actuated by the heat generated by the pilot light which heats an electrical part called a thermocouple".

As **Tim Lilley** puts it, "It is only a low voltage connection. After the pilot is lit and burning all that has to be done is to turn the wall switch on. This completes the circuit and controls the main burner."

If there is a circulating fan installed for the fireplace, it does require 110V AC. The basic fireplace will work during a power outage, the fan will not.

Some Quail Runners have noticed a very strong odor



coming from their fireplace. If this odor continues for very long and even when the fireplace is lit a second time, you may want to contact <u>Chaves Heating and Air</u> <u>Condition.</u> Chaves is used by a number of residents here at Quail Run.



Cinema Night

March 6th at 7PM is Charlie Chaplin in "The Gold Rush". One of the definitive Chaplin comedies which transcends talking movies with its brilliant comedic actions and the pure pathos of "the little tramp" facing and winning over the mean forces in life. One will never forget the scene of the dancing potatoes!!

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For an insight into the early days of the movie industry as it transitioned from slide shows to actually moving, check out "<u>The Rocky Mountain Moving Picture</u> <u>Association.</u>" This novel by Loren D. Estleman is an interesting story of some of the early

figures of the film business. The book provides authentic details of the beginning of this new form of entertainment and its stars both in front of and behind the camera. The rogue film company finds itself fighting Thomas Edison and his cronies for control of the film industry. This novel of historical



fiction is available at the Hudson Public Library as an audio book on tape. Try the library's interlibrary loan for other formats.

Extreme Cold Reminders

Here are some things to do and/or check:

- All outside faucets turned off
- Thermostat temperature not set too low
- All windows and sliders closed tightly and locked
- For "A" units, run the fireplace occasionally to warm the outside wall behind the fireplace that also contains a pipe for the sprinkler system. Note that the fireplace will operate even in a power outage such as the one we recently had.

In case of loss of power and you need help, contact the **Emergency Operation Center**, **978-562-3434**

Quail Run Pumping Station

by Vinnie Picarello

Our Pumping station is located on the corner of Rotherham and Reed Road. The pump station increases the city water pressure from 45 PSI (pounds per square inch) to 112 PSI so that we have adequate water volume and pressure throughout the Quail Run community since we live on such a high hill.

The pump system consists of four pumps. The control system includes automatic and manual control modes and hour meters for each of the pumps. The primary pump is 10 HP (horse power), and produces 80 GPM (Gallons per minute). This pump runs continuously maintaining pressure and volume to the system.

Two booster or back-up pumps are 25 HP and can produce up to 300 GPM. These two pumps are automatically energized sequentially to assist the primary pump in maintaining the required system pressure within the set range. This will usually happen when higher volumes of water are required to meet the demands of the Quail Run Community.

The fourth pump is 30 HP and can produce up to 1000 GPM. This pump also provides back-up if the first three pumps cannot maintain pressure. Given the normal system water requirements, it is expected that this pump would only be energized if the first three pumps fail to operate or if <u>fire sprinklers</u> are activated. A service call system is activated to call our provider when the water pressure drops below the set limit.

Basically the pump station is a stand alone system with a separate metered power source backed up by a natural gas fired generator. The generator is automatically energized when power is lost. Heat and air condition is provided to maintain a consistent temperature within the pump house. When the station operates normally, it uses approximately 200 KW/day.

George Shaw and I check on the system periodically. For the past year I have been logging operational data such as the pump hours of operation, power meter readings, input and output pressure, and room temperature.



Astrology — What's Up By Beverly Beyloune

ARIES Mar 21 - April 19 This is a year of positive energy. More than any other time energies arouse your ambitions to achieve.





If you can identify with a project you will work endlessly until it is done! During the year your attention will turn toward social status, reputation or profession. It is a time when you will try very hard to move ahead in any or all of these areas. In the past you tended to un-

derrate your achievements but this year you will be recognized for all you have accomplished. During the next year or so your overall view of the world around you will change. At the same time your ability to see and understand the world in depth and your wisdom in handling it will grow and deepen.

TAURUS April 20 - May 20

This is a time when you want to examine your life as a whole and see if you are going in the direction you want ... making adequate progress in your life. Circumstances may put you in the limelight, either on a large or

small scale, depending on the normal course of your life. You may be called upon to take over the direction of a task or project in which you could have considerable power, but take note that the responsibility will be equally great. It is extremely important to approach such an opportunity with proper knowledge of your strengths and weaknesses. At this time you do not have to be super strong to succeed, because the natural flow of energy is with you!



Sale / Free / Wanted

We would like to **borrow two booster car seats** for the first weekend in April. If anyone has a spare available on April 4-6th, please call Debby or Mike at 978-562-1266 (1F Rotherham).

Don't forget "Home Again" donations if you're still Down Sizing. Contact Paula Bradbard 978-562-7249.

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[Note: We did have water during the power outage — quite an unexpected test of the system!]



The Quail Runner

Hudson, Massachusetts



Medical Reserve Corp

At the Emergency Shelter meeting, Dr. Sam Wong, head of the Hudson Board of Health, also spoke of the need for volunteers for the Medical Reserve Corp.

Those from Quail Run who got their flu shot at the high school this past fall had a chance to see the MRC in action. Dr. Wong explained that the Corp will help with a variety of emergencies. Their goal is to strengthen the Public Health infrastructure and improve emergency preparedness. The Corp was originally set up to deal with possible terrorist attacks, but the fear of pandemic flu event hitting the area is of most concern now. The goal is to be able to vaccinate the entire town in 72 hours.

Currently the Corp has 50 volunteers. <u>The goal is to</u> <u>have 200 volunteers</u> on call. The Corp needs not only medical personnel but also many others to help with administration, man phone banks, help with fundraising, provide information technology, clerical help and many

other positions. The Medical Volunteer form is on Quail Run's website at: Publications> Special Memos or you may contact: Hudson Board of Health; 78 Main Street, Hudson; 978-562-2020; swong@townofhudson.org



The statistics on sanity indicate that one out of every four persons is suffering from some sort of mental illness. Think of your three best friends if they're okay, then it's you! ③

Area Highlights

By Barbara Champine

NATIONAL ARCHIVES

You don't have to go to Washington DC to visit the



National Archives. The Northeast Region Branch is quite close to us. It serves the entire Northeast region. If you are interested in Genealogical or Historical research this is a valuable asset. Resources available to you are census records, naturalization records, passenger arrival lists, and customs records among many other records. Census records are available from 1790 to 1930. The volunteer staff is very helpful.

The Archives have many free genealogy workshops. On Feb. 18, April 22, and June 2 you can get an introduction to genealogy. Census, Passenger Lists and Naturalizations will be discussed on April 7 and July 7.

There are monthly workshops covering a variety of topics. The lectures start at 2pm and last about 90 minutes. A very worthwhile behind the scenes tour is given prior to the workshop at 1:30pm.

For registration call (866) 406-2379 or e-mail <u>waltham.archives@nara.gov</u>. The space is limited to 25 with a minimum of 4 attendees required. If you are interested in their offerings please check out <u>www.archives.gov/northeast/boston</u> to see all that they have available.

ADDRESS

Frederick C. Murphy Federal Center 380 Trapelo Road Waltham, MA 02452

 PHONE (781) 663 0130

 Image: Image:

7 / 12 Strawberry Celebrate New Years with their 3rd annual New Years Day party at



00

the home of Barbara Langley and Jeannie Bensette. As always a good time was had and a great start to the New Year.

BOG Meeting Continued from Front Page

mean an almost certain increase in your individual premiums. Andy explained that the current Master Policy coverage limits are based on our current replacement costs so there is no need to increase the coverage, and therefore would be no increase in the Master Policy premium.

The Master Policy provides for a \$5,000 deductible, *per event* not *per unit*. Your own policy's deductible is whatever amount you select. Your unit policy should include \$5,000 to cover the master insurance policy deductible, plus whatever other amounts you feel the need to carry on personal property, loss of use, personal liability and medical payments to others. "There is no need to notify your own insurance company [of the By-Law] change", Andy stated. "You should take a look at your own policy at the unit coverage amount (this covers the Master Policy deductible). If it has less than \$5,000 in unit coverage (for the master policy deductible), you should increase it to \$5,000. If you have more than \$5,000 in unit coverage you can feel comfortable in reducing it to \$5,000."

There was some discussion as to the difference between *betterments* and *upgrades* as they relate to the \$20,000 notification required. The *upgrades* that many of us bought and were included in our initial purchase do not require us to do any special notification. According to the association's legal counsel, who are experts in the field of condo law and who wrote our new Amendment, the chance of making enough improvements to ever trigger this clause is very slim in a Quail Run type of development. There would have to be almost total destruction of all of Quail Run to be impacted by this. And, if this clause were triggered, the resulting charges would be trivial.

There was also some question as to why owners were not notified of the change in type of coverage back in June 2007. The property management company at the time, 55 Plus, was notified by Rodman Insurance, but that notification was never passed on to Quail Run owners.

Proxies and ballots (for those who had not submitted a proxy) were counted after the meeting. The result was an affirmative vote of 71%. (The vote was corrected after a recount of the proxies and ballots.) There were only 4 votes against the Amendment. The Amendment has been signed by the Board and sent to the Registry of

Deeds for recording, to become part of your condominium documents. A copy will be distributed to each owner after recording.

Alpine

Alpine has received a number of comments, complaints, and requests about the icing of roofs and walkways. Here is Cathy's response:

"Lawn Barber has been trying to [put down salt] when they can, but we also receive a lot of complaints from people that they are putting too much down (even when their steps are VERY icy). Some owners are more concerned about tracking some of it [the salt] into their units than they are about safety. And we can't put together a list of 150 and note which ones want extra salt, and which ones want a little, and which ones don't want any because they want to do it themselves. It just isn't manageable or feasible. This year, the association pays a charge each time Lawn Barber comes out just to treat the roads, walkways and driveways unless it is done as part of a storm when they are also doing snow removal. Owners have to understand that living in a community and paying condo fees does not mean they can get unlimited personal attention.

"As far as "first on the list", almost everyone is having problems with gutters, and feels that they should be first on the list. Additionally, anything that is done with the gutters is not likely to prevent the ice dams and icicles. Six inch gutters will just allow for bigger ice dams. There is no easy answer. We have been talking with multiple contractors and engineers about this situation."

Empty Garage??

Alpine is looking for someplace to store construction materials for the wood replacement project. If they have to go to the lumber yard every time they get a chance to come to Quail Run and work, they waste time, and this costs the association money.

As a last resort they may use the Club House deck, but they wanted to keep the materials out of the weather. They could cover the material with a tarp, but it is 18' long and it would be an eyesore. Contact Cathy if you can help. (978-371-9090 x 13)

The Quail Runner

Hudson, Massachusetts

Power Emergency Continued from Front Page

Hudson Light and Power had no idea how long the power would be out. **Their best guess was 2 hours to two days!** She and her staff along with police and fire began trying to contact elderly and special needs residents to encourage them to go to the shelter. Many phones were out so this meant going door-to-door. Most people were very reluctant to leave their homes. Some were enticed out with the offer of a cup of hot tea.

Eventually between 40 and 50 people found shelter at the Farley School on Packard Street near the Police Station. There they found not only hot tea but a warm building with food, cots, privacy screens and companionship. The Farley School is equipped with a diesel generator that not only warmed the building but also powered the entire building. This is the only place in town with this capability.

Dr. Wong pointed out that since the Red Cross had to respond to the entire region, the town could not rely on them for help this time. The Board of Health is looking into a reverse 911 set-up to get emergency messages out to residents, but funding is a problem. (Reverse 911 is an automated process that allows the town to send out phone messages to all residents.)

In the future residents are encouraged to call the **Emergency Operation Center**, **978-562-3434**, for information on shelters and transportation to the shelters.

Medical Help When Traveling

In case of sever illness away from home, consider travel insurance MedjetAssist (866-961-8080; medjetassist.com). It is a medical evacuation membership organization, not unlike AAA, that provides hospital-to-hospital transport from anywhere in the world.

For example one member on vacation in Italy in 2006, had a heart attack. A nurse was sent to accompany him from the hospital in Pisa to his home in Hershey, PA. Plus the company made all travel arrangements, including a business class ticket for the nurse and him, a coach ticket for his wife and ground transportation to Hershey. The cost of membership is modest. (At press time, short-term rates begin at \$85 and annual rates are \$225 for individuals, \$350 for families.) (January issue of the Episcopal Church Pension Fund Newsletter)



978-562-2332

9 Bonazzoli Ave., Unit 6, Hudson, MA

Website: www.countryglass.com

Symphony Pro Musica 2008 - 2009 season

Under the baton of founder and music director Mark Churchill "Other Places, Other Times", The music of 18th century Austria and 20th century Brazil; Haydn – " Clock" Symphony and Trumpet Concerto featuring the 16-year old trumpeter, Nathaniel Meyer, Villa-Lobos – Uirpuru and other masterworks

Saturday, March 14, 7:30 p.m. at Hudson High School Sunday, March 15, 3:30 p.m. at Mill Pond School, Westborough

May 2 & 3, 2009; Family Concert; Mendelssohn *Piano Concerto;* Grieg *Peer Gynt; featuring performances by George Li and Studio Ballet of Hudson*

For Information telephone: 978-562-0939 e-mail: <u>spm@symphonypromusica.org</u> website: symphonypromusica.org



Perks Of Being Over 50 Or 60 Or 70.....

Pat McKay

04/08

- -You get into heated arguments about pension plans.
- You no longer think of speed limits as a challenge.
- You quit trying to hold your stomach in no matter who walks into the room.
- Your joints are more accurate than the meteorologists
- Your secrets are safe with your friends because they can't remember them either.
- Your supply of brain cells is finally down to manageable size

Hudson, Massachusetts

Social Committee Doings

In order to combat cabin fever during this very cold, icy and snow winter the Social Committee has been scheduling many events.

- Coffee Morning on Feb. 28
- In March you can join your neighbors for the Wine and Cheese evening on the 27th.
- The Symphony Pro Musica Concert featuring pianist George Li will be on May 2. Toby Allen, of Curtain Call can be contacted about tickets and the Social Committee will host after concert refreshments in the club house for the concert attendees.
- Also in May, we have set aside Saturday the 16th for a community garage sale.

Watch out for more information regarding these spring events on the bulletin boards at the Club House and in email.

Other Social Events

Paula and Lee Bradbard have rented the Clubhouse for a Community Passover Seder limited to 40 Quail Run residents on <u>Tuesday April 14 at 6:00 PM</u>. If you are at all interested in joining with us, please let us know. Cost will be \$6.00.



Bank of Mom and Dad continued from page 5

Consider putting it in writing. A simple loan agreement—one that details the loan

amount, monthly due date, interest rate and any reasons for forgiving the loan—can save you a lot of grief later. "This document makes the agreement feel more businesslike," says Flower. Getting your signatures notarized is smart, but not essential.

Update your will. If you've got more than one child, you might add a provision to your will regarding the loan. If the borrowing child hasn't paid off his loan at the time of your death, the outstanding loan amount should be forgiven and considered that child's first share of any family inheritance. Even if the loan is only a few thousand dollars, it's only fair to your other children that the money be taken into consideration. Be sure to leave a copy of any loan agreements with your attorney and with your will.

JULIETS NEWS

FEBRUARY - Thursday, February 19th 12:30 Piccadilly Pub, Bolton Street, Marlboro

You can order from the menu. Sign up sheets will be posted in the club house or you can call Sue Ciampi 978-568-1625 or Dean McEvoy 978-562-5238



March - Thursday, March 12th 11:30; Epicurean Room at the Assabet Valley Technical High School, Marlboro. Go in the back entrance off Rt. 85 to the first parking lot. If the lot is full, you can park along the road.

There will be a Buffet for \$7.95 which includes dessert and coffee. Tips/donations are not included. A sign up sheet will be circulated at the February luncheon and posted in the club house. Contacts are Ginny Fullam 978-562-2787, Jan Mudgett 978-562-0598 or Lynn Fishman 978-562-1254

Dog Licenses Due

The annual licensing period has begun for pets six months and older. A license costs \$15 (\$10 for neutered or spayed dogs), and can be obtained at the town clerk's office or through the mail. The process requires valid proof of rabies vaccination.

Owners choosing to renew by mail should also include a self-addressed; stamped envelope. Applications can be



sent to the clerk's office at Town Hall, 78 Main St., Hudson, MA 01749. For details, call 978-568-9615, or visit www.townofhudson.org.

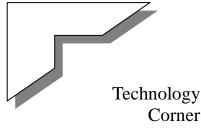
Free Local Maps

The Hudson Library has free, local maps of Hudson, Marlborough, and Southborough. Stop by the library to get one.



The Quail Runner

Hudson, Massachusetts



By George Champine Digital Video Recorders

A Digital Video Recorders

(DVR) is a device that records TV programs to a hard disk such as those in a computer. The recorded program then can be played back at your leisure. This is the same "time shifting" that people have previously accomplished by using magnetic video tape, but it is much more convenient. Comcast and Verizon both offer DVRs for a few dollars per month or as part of a package.

The advantages of a DVR are:

- It can record many hours of video
- It can be set to record specific programs simply by clicking on the program listing or setting the time and channel manually
- It can save many episodes of a series
- Programs can be deleted and the space used again
- If you like a recorded program, you can transfer it to DVD.

We all probably watch too much TV already, but with a DVR we can at least improve the quality.

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Recent Internet scam

Recently, several people in Quail Run have received a pop-up screen while surfing the web that says something like: "Your computer is infected with six viruses (or spyware). Click here to get a free scan of your computer to remove these viruses." This screen is a phony scam, and if you click for a "free virus scan" your computer will probably be infected with spyware or a virus. Do not click on a "free scan" under any circumstances. Instead, cancel out of this screen as quickly as possible.

If the "free virus scan" screen persists in coming up, run a complete scan of your computer with a reputable antivirus program such as McAfee (free from Comcast), Symantec/Norton, or AVG (free from Grisoft at: <u>http://free.avg.com</u>). In addition, I suggest a scan of your computer with a good spyware detection program such as Windows Defender (included with Vista, available free from Microsoft for Windows XP).

Goodbye Magnet Tape

Magnet tape has served for many years for audio and video recordings. Unfortunately it degrades in as short as ten years. I'm converting 8mm and VHS video tape of children and family events to DVD. I found significant degradation of tapes made in the early 1990s. The same is true of 35 mm color slides. To stop the degradation (and improve ease of access), I have scanned all of my slides into the computer, all of my audio magnetic tapes to MP3, and am now converting all of my magnet video tape to DVD. It is a significant task, but the videos are too important to lose. Television programs can now be recorded using a Digital Video Recorder (DVR) or DVD recorder. The time has come to phase out all magnetic tape.

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Tabs Improve Internet Surfing

If you have Microsoft Internet Explorer 7 or later, it is now easier to surf the web. I often like to have two or more web pages open at once to compare or contrast information. This browser has tabs that allow several web pages to be open at once. You can quickly switch among web pages just by clicking on the tab.

The tabs, if you have them, are in the line just below the menu bar. To open a new web page without closing the others, click on an empty tab, then enter the web address or select it from Favorites. To switch to a previous page, click on its tab.

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Free Government Publications

The Consumer Action Handbook is an everyday guide to being a smart shopper is chocked full of helpful tips about buying a car, preventing identity theft, understanding credit, filing a consumer complaint, and much more. In the document you'll find updated information about filing for bankruptcy, finding a lawyer, and planning a funeral, along with many other useful topics. Order it at <u>http://www.consumeraction.gov/</u>. Another government document that has a wealth of consumer information is the "Consumer Information Catalog". Order at: www.pueblo.gsa.gov/newcat.htm.