



# The Quail Runner

For and By the Residents  
Of Quail Run



November—December 2014

Began Publishing 2003  
www.QuailRunHudson.com

Hudson, Massachusetts



## Annual Holiday Party

Saturday, 13 December, 7:00 PM.

\$2.00 per person, at the Community Center

Appetizers and Desserts, BYOB.

If you wish to participate in the gift exchange,  
please bring a **new** \$10.00 gift.

Sign up sheet at the Community Center or  
call Marlynn Stott at 978-567-5912.

Cut off date 10 December

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### Board of Governors (BOG)

Mark your calendars; the Annual Open Budget Meeting is scheduled for 9 December, at 7:00 P.M. at the Community Center. Hope to see everyone then.

As indicated in the mailing from The Dartmouth Group, the Board met on multiple occasions during the past two months to put together the 2015 budget with no increase in our condominium fees.

The budget deficit we had when the last Quail Runner was published has been recovered. We should end the year within our 2014 budget.

As some of you may already know, **George Shaw** has resigned as our onsite maintenance person. First the Board wants to thank him for his years of outstanding service to the community. His contributions were frequently unnoticed and also

frequently not billed to the Association. He will be missed.

The Board has put the following in place to cover the loss of George:

- Clean Pro is cleaning the Community Center every Thursday. As a note, any items left in the refrigerator that are not labeled will be disposed of at that time. They will change burned out light bulbs and supply needed bathroom materials. They have left a vacuum cleaner in the storage room for their use. They have also been contracted to clean the carpets and wash the windows annually.
- Allied Republic is now picking up the trash and recyclables from the back of the Community Center and returning the bins.

(Continued on page 3)



### The Quail Runner Staff

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 6/11 Autumn Mary Lewis  
 1/3 Strawberry Sally Mauro  
 2/4 Strawberry Barbara Champine  
 5 Strawberry Lee Rouse  
 6/8 Strawberry Toby Allen  
 7/12 Strawberry Barbara Paradiso  
 1/4 Rotherham Kevin Fitzgerald  
 6 Rotherham Harry Morgan

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 & Pete Recklet  
**What's Up —** Beverly Beylouné  
**Area News—**Barbara Champine  
**Healthy Living—**Peggy Rittenhouse  
**QR Real Estate News—**Hugo Guidotti  
**QR Cook Book—**Claire Kilcommins

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**Website: QuailRunHudson.com**  
**Published first week of Febru-**  
**ary, April, June, August,**  
**October, December**



**Deadline the 23rd of previous month.**

Copies of the *Quail Runner* can be emailed to a friend, relative, or yourself. Contact the editor if interested.

**Back issues of the *Quail Runner* are available from the editor.**

### Vacation Delivery

Give your reporter or the editor a long envelope with two first class stamps and your vacation address. Or you can get issues emailed to you, or view the current issue on

**www.QuailRunHudson.com.**

### Editor's Desk

MJ Ebens, editor



Many thanks to **Peggy Rittenhouse** on some much needed intelligent advice on Ebola. While it is scary, it can be dealt with using some common sense.

Have you noticed the new sidewalk addition going towards West Ridge and beyond? **Rich Ebens'** effort to get the extended sidewalk for Quail Run has paid off. We owe him and **Tony Marks**, the head of the DPW, a big **thanks** for getting it done. Now those of us who walk around Intel and further can do it without getting on to Reed Road.

The "Older Than Dirt" joke came from **Rich Ebens'** 85th birthday card. I hope he's around for a good number of years!

This time of year we are urged to give to charity. To find out if a charity is using your money the way you'd like it used, check out any or all of these sites: CharityWatch.org, Charitygive.org, or CharityNavigator.org

MJ

### Over-Packing Recycling Containers

Residents are asked to be mindful when filling their recycling bins. Please do not pack them too tightly or over fill them so the lids can't close.

If the containers are over filled or packed too tightly, they many not empty properly and items will be left behind.

Thank you, **Brianna Campbell,**  
**The Dartmouth Group**



### Our Board of Governors

**Angela Donato** [bondona@comcast.net](mailto:bondona@comcast.net) 978-562-3875  
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This listing also appears on page 2 in the *Quail Run Directory*.

**BOG News** from page 1

- **Klaus Schneller** has volunteered to replace light bulbs in the lamp posts by the mailboxes.
- The Dartmouth Group has assumed the balance of responsibilities performed by George.

Due to multiple complaints regarding our lawn care early this year the Board obtained bids from several contractors. All were higher than ValleyCrest, however not significantly. We are now in the last year of our current ValleyCrest contract. The Board voted to complete our contract and see where we are one year from now.

Since we lost six backflow preventers last year, we had all of them removed this year. Per a discussion with ValleyCrest they only have a life span of approximately ten years due to a plastic “O” ring. Monies have been included in next year’s budget to cover the cost of replacing six more backflow preventers. Note: The backflow preventers are necessary to operate the irrigation system. If they do not work, we have no irrigation system.

The Board met with representatives from HUB International. We discussed the impact on unit owners if we increase our master insurance policy deductible. Increasing our master insurance policy deductible will reduce the association’s risk for future claims and potential loss of our current coverage. We were advised that any unit owner whose current HO6 policy does not already have a \$10,000 or greater dwelling coverage (Part A) will incur an increase of approximately \$2 per month. The Board has approved the increase to the master insurance policy. A letter will be following from The Dartmouth Group with the details. **Note: this only impacts unit owners with a HO6 insurance policy that has a dwelling coverage (Part A) less than \$10,000.**

Winter is on our back doorstep. Again, due to our roof warranty there will be no roof rakings. When snow is being plowed, vehicles in the satellite parking areas need to be moved before the snow removal crew leaves the area. They will not come back and the satellite parking areas will again become unusable. And last, Allied Republic will not pick up live Christmas trees. Please make your own arrangements for their disposal.

**The Board extends its best wishes to everyone for a happy, healthy and safe holiday season.**



Thank You!

**A big “Thanks” to the Social Committee for all the hard work they do to ensure a good time at our various Quail Run activities.**

**Without them there would be a lot less fun in our lives, not to mention the good food! Also their efforts are a big part of why new people want to move here!!**

*A Heritage Christmas  
Beautiful music, the electric sound  
of brass, and sing-a-longs!*

Join us for a concert of festive and reflective music of the Christmas season, complete with brass quintet and sing-a-longs of favorite carols. The group will perform Renaissance songs, Christmas Day by Gustav Holst, The Wassail Song, Carol of the Bells, We Wish You a Merry Christmas and more.

When: Sunday, 14 December, at 4 pm

Where: St. Mark’s School Performing Arts Center, 25 Marlborough Road, Southborough, MA. Parking is free, the building is handicapped accessible, and there will be a reception after the concert.

Advance sale tickets cost: \$20  
General Admission, \$16 for  
Senior/Students, and \$5 for  
Children 6 thru 10. Tickets are  
available:

From any Chorale member

At [HeritageChorale.org](http://HeritageChorale.org)

At [BrownPaperTickets.com/event/854207](http://BrownPaperTickets.com/event/854207)

Or, call 1-800-838-3006, extension 1.

Tickets will be available at the door for a slightly higher price.





## Quail Run Real Estate News

by Hugo Guidotti

There has been absolutely no change in activity in the QR real estate scene since last month. We have a buyer hanging in with the “short sale” at 1A Rotherham Way, but the bank is still dragging this out. No one has been able to give me some kind of reason why the banks are so slow to move on these things. There is nothing for the other Quail Run owners to worry about as the condo fees and taxes must be paid by the bank at some time, so our equity is certainly protected.

Interest rates have even moved down a bit and there are some loans available in the threes for a thirty year fixed which is really terrific and should encourage some first time buyers to become more active right after the first of the year. And, of course, that can free up some of the over 55 folks to get back into the buying mode again. But I don’t expect that to happen until after the new year. November and December are traditionally the slowest months of the year, but January 2 begins the so called *Spring Market*.

The only other big news is that my company, Prudential Prime Properties, was deemed worthy of being purchased by Berkshire

Hathaway Home Services and now my boss is Warren Buffet! Pretty cool, huh! This will provide me with huge resources that will enable me to provide better services to QR home owners and any other Realtor in Massachusetts!



Let Carole or Pete know what topics you’d like to see covered in the Tech Corner.



Between them they cover PC and Apple, other technology applications such as I-Pad and assorted Phones.

Carole cperla@me.com  
Pete precklet@com-cast.net

**BERKSHIRE  
HATHAWAY**  
HomeServices



**Hugo Guidotti, SRES®**  
REALTOR®  
Associate Broker

**N.E. Prime Properties**  
433 Main Street  
Hudson, MA 01749  
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HGuidotti@OwnNewEngland.com  
OwnNewEngland.com

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08/14

## ROMEO’s

### Retired Old Men Eating Out (and having fun!)

The next lunch is Wednesday, 17 December, 12:30 at the **FANZ Sports Grille** -757 Boston Post Rd East (Rte. 20) opposite the Marlboro Nissan dealership.

Confirm with host, **Kevin Fitzgerald**, 978-562-3230, so there won’t be a last minute rush to provide enough seating.

This group is open to all men in Quail Run. It’s a good opportunity to get acquainted and a chance for conversation.

The men have come up with an unique way to choose the next host. Everyone puts a dollar into a kitty and a name is drawn — the *winner* gets the kitty to pay for his lunch and hosts the next lunch.



## Home Alone?

*Help, I’ve fallen and can’t get up!*

Keep your cell phone in your pocket if you’d rather not have an emergency call button around your neck. and set it on the toilet seat when you’re in the tub or shower.



**TELL OUR ADVERTISERS  
YOU SAW THEIR AD IN  
THE QUAIL RUNNER.**

## HEALTHY LIVING

by Peggy Rittenhouse

### About Ebola



The following is a brief summary about the Ebola epidemic which has been so much in the news of late. According to the Center for Disease Control and Prevention (CDC). Ebola is a rare and deadly disease caused by infection with a strain of Ebola virus. The 2014 Ebola epidemic is the largest in history, affecting multiple countries in West Africa. Ebola is spread through direct contact with blood and body fluids of a person infected by and already showing symptoms of Ebola. Ebola is not spread through the air, water, food or mosquitoes.

The symptoms of Ebola are fever, severe headache, muscle pain, weakness, fatigue, diarrhea, vomiting, abdominal pain and unexplained hemorrhage (bleeding or bruising). According to other sources red eyes, chest pain and stomach pain are included. Those at highest risk for developing Ebola are health care workers and family and friends of patients who have come into close contact with blood and body fluids.

The Ebola virus is detected in blood only after the onset of symptoms, most notably fever which accompany the rise of circulating virus in the patient's body.



Prevention by health care workers and others is 1) careful personal hygiene especially the washing of hands with soap and water, 2) do not handle blood or body fluids of infected patients, 3) avoid funeral or burial rituals that require handling of the body.

(Apparently the use of chlorine bleach for disinfecting is being widely used in

Africa according to a recently returned physician). Wearing personal protective equipment and isolation of the patient are important for the health care worker.

There is no FDA-approved vaccine or medicine available for Ebola. According to a physician I heard over the internet who had just recently returned from Africa the use of selenium has shown some promising results. Basic interventions that are used to treat Ebola are providing intravenous fluids and balancing electrolytes and maintaining oxygen and blood pressure.



15 BONAZZOLI AVENUE, HUDSON, MA 01749  
877-7-CHAVES or 978-562-5309  
www.chaveshvac.com

07/15

### For those who love the Philosophy of ambiguity...

- The main reason Santa is so jolly is because he knows where all the bad girls live!
- I went to a bookstore and asked the salesman, "Where's the self-help section?" He said if he told me, it would defeat the purpose.
- If a parsley farmer is sued, can they garnish his wages?
- Why is there Braille on the drive-through bank machines?
- One Tequila, two Tequila, three Tequila, floor...
- If a deaf person swears, does his Mother wash his hands with soap?
- Where do Forest Rangers go to "Get away from it all?"
- If a turtle doesn't have a shell, is that turtle homeless or naked?
- Can Vegetarians eat Animal Crackers?
- How do they get deer to cross the road only at those yellow road signs?

Courtesy of **Kevin Fitzgerald**

## Welcome New Residents

**Judy and Arnold (Arnie) Johnson**, 1A Autumn.  
Phone 978-568-8586, cell 978-621-2534  
e-mail [ajjj421@gmail.com](mailto:ajjj421@gmail.com)

They have lived in Stow for many years but wanted to downsize and have been anxious to finally move into Quail Run. They have heard good things about our community from friends already here. Arnie did say he would miss his yard work.

Let **Barbara Langley or Barbara Edelstein** know when someone moves into your neighborhood.

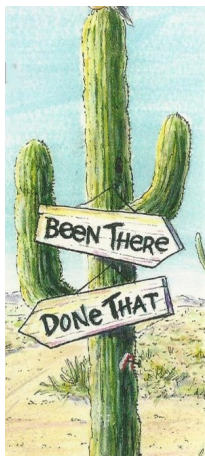


# Condo Care

**Storm Door Reminder** – Don't lock the storm door while you're away. In an emergency if the association has to gain entry to your unit, they may have to break the door to get in.

## WINTER PRECAUTIONS

- Turn OFF the water to your outside front and rear spigots; otherwise the pipes can freeze and burst.
- If you are away make sure your heat is left no lower than 64 ° F to prevent pipes from freezing and bursting.
- Check the vent pipes from your furnace on the back of your unit. Make sure it is NOT blocked by snow. Units that have low rear decks (no basement access) are more susceptible to this. The furnace will not run if that vent is blocked. If you are able, please go outside and check your furnace vents to make sure they are not blocked by snow. There is a combination of two pipes on the outside of your unit in the back. Usually, one points up and the other downward. Obviously, it is the lower one that could be a problem. If you are unable to check this out, please call The Dartmouth Group so they can do this for you.
- Be sure your carbon monoxide (CO) detectors are operational - one on each level of your condo near the bedroom. Most of them have indicator lights which should be on steadily, or occasionally blinking.
- Fireplaces should be turned on occasionally, perhaps in the early morning and evenings. This could help to prevent the fire sprinkler pipes in the area from freezing. If you have any other weather-related questions, feel free to call The Dartmouth Group.



**Is This How You Feel?**

**Are you at the major crossroads?**

**Are you Older than Dirt,  
but still Above it?**

**Then congratulations.  
You're a survivor!**

## Master Key Access

If you purchased a previously owned unit at Quail Run and had your locks changed, which is not a bad idea, then the master key no longer works. The new keys can be modified to work with the master key. This is especially critical in cases where access to a unit is required for emergencies. Repair crews may need to get into adjacent units.



If the owner cannot be contacted, crews are left with no alternative to breaking in the front door.

Warner Eldredge, a Quail Run approved Hudson locksmith, has the codes to re-key your locks. \$50 for a house call and \$12 per lock. You have 2 locks on your front door. He is quick and efficient and cheaper than replacing a front door.

**Also, remember do not to lock your storm door when you are away. It will have to be broken to get in during an emergency.**

## More Key Stories

Several days ago as I left a meeting I desperately gave myself a personal TSA pat down. I was looking for my keys. They were not in my pockets.

Suddenly I realized I must have left them in the car. My husband has scolded me many times for leaving the keys in the ignition. My theory is that's the best place not to lose them. His theory is the car will be stolen.

As I scanned the lot, I came to a terrifying conclusion. His theory was right. The parking lot was empty. I immediately called the police, gave them my location, confessed I had left my keys in the car, and that it had been stolen.


Then I made the most difficult call of all, "Honey," I stammered, (I always call him "honey" in times like these.) "I left my keys in the car and it's been stolen."

There was a period of silence. I thought the call had been dropped, but then I heard his voice. "**Are you kidding' me**", he barked, "**I dropped you off !!!!!**"

Now it was my time to be silent. Embarrassed, I said, "**Well, come and get me.**"

He retorted, "**I will, as soon as I convince this cop I didn't steal your car.**"




1/15

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### Quail Run Birthdays

#### December

- Janey Freedman, 2
- Joyce Goodwin-Kent, 4
- Rick Carwile, 4
- Richard Ebens, 6
- Jan Painter, 10
- Theresa Bosio, 19
- Renee Kossuth, 21
- Jean Meola, 28
- Charles (Chuck) Kent, 29
- Ken Spears, 29
- Marilyn Hoffman, 29



#### January

- Barbara Langley, 10
- Helen Marckini, 13
- Barbara Kansky, 17
- Peggy Rittenhouse, 20
- Terry Milot, 20
- Shirley O'Connell, 27
- Deborah McCormack, 30
- Karen Hart, 31

To include a birthday, contact your reporter or the editor

### Tradesmen Recommendation

**Cleaning Services:** Wanessa Campelo, 978-201-9958, [WanessaCampelo@msn.com](mailto:WanessaCampelo@msn.com)

Recommended by **Guidotti, Suslowicz, and Ebens.** Does a wonderful and efficient job.

**General Contractor,** Ralph Collins, 978-618-2024. He did a backsplash, electrical work, and plumbing

for me and I was very satisfied with all the work that was done. Skilled contractors like Ralph are hard to come by. Recommended by **Eileen Devlin** 7F Strawberry.



### Astrology —

#### What's Up

By Beverly Beylouné

#### CAPRICORN - December 22 - January 19



The year 2014 has helped you to see life in a new light and has diversified your priorities. There has been more time for you to relax and rejuvenate than the previous year. However much tolerance ought to be exercised. A more serene atmosphere is in store for you now and thru 2015. The planets promise much materialistic benefits this period. The doors of your love life will be wide



open now. The planets will help you to get stabilized and there will be a total transformation in your love relationship. There is room for you to express yourself in a more sensible way to your partner. This is the right time to

express your feelings and inner cravings to your other half. Do not hide anything from your partner. A tenderness can be expected in the relationship towards the end of the year and into 2015.

#### AQUARIUS - January 20 - February 18

The year of 2014 has been much more peaceful and serene than you had imagined. It has been a period of huge possibilities with vast growth opportunities for the future. Situations calling for much action on your side would be met now. Make sure that your impulsive actions do not bounce back on you. There would be conducive relationships with those around you in all aspects of life. A much demanding period awaits you the rest of this year and going into 2015. The future promises overall happiness and contentment in your love life. Beware not to be too excessive when it comes to showing your feelings to your partner. Be natural and show your true self. Friends might come in handy when you need their advice the most. Live in the present and build a strong foundation for the future.



**Thanks** from **Sally and Hugo Guidotti** for everyone at Quail Run who so thoughtfully remembered us with food, cards, and prayers during Sally's rapid recovery from hip replacement surgery. We certainly feel blessed to live in such a caring community.

### Recipes from our Quail Run Cooks!

**Toby Allen's Highland Hot Pot**  
(Served at the last Pot Luck)

- 1 lb lean bottom round.
- May use steak tips
- 3 tbsp. flour
- 1/2 lb link sausages
- 4 medium potatoes
- 2 apples-peel and slice 1/4 inch thick
- 1 can (1pint 2oz) of tomato juice or canned tomatoes
- 3 Bouillon Cubes
- pinch sage
- 1 onion, peel and slice 1/4 inch thick

**Directions:**

Cut bottom round in cubes & dredge with flour. Cut sausages in 1/2. In a 2 quart casserole put 1/2 of mixed potato, apple, & onion. Add meats, then remaining vegetable mixture. Sprinkle each layer lightly with salt & pepper. Heat tomatoes with Bouillon Cubes in it.



Claire Kilcommins

Add sage.

Pour over casserole. Cover & bake in a moderate oven (350) about 1 1/2 hours. Makes 4-6 servings.



### Clutter Support Group Starts in January 2015

Is clutter taking over your environment and/or creating a safety issue? Does clutter prevent you from having people over? A peer support group for individuals who struggle with acquiring and sorting is forming at the **Senior Hudson Center**.



A peer support group receives support from others and develop strategies to de-clutter our homes. Meet on the 1<sup>st</sup> and 3<sup>rd</sup> Wednesdays of the month at 6 p.m. Open to all ages and is free of charge. For more information call Ana at 978-568-9638.

Avidia Bank is here to help you open doors and take full advantage of life's opportunities. Come share your dreams with us. The door is always open.



3/15

### For Sale — Free — Wanted

**Free:** 8 Drawer Small Desk (22 " W, 42 " L, 29 " H) Without Chair. Top A Bit Rough But Desk Is Functional. Can Be Seen At 1BAutumn Dr **Dick Rooney** 978-562-5015

**Services Offered:** \$35 Tune up for Windows PCs and Laptops (XP, 7 and 8) Repair of Registry errors. Hard disk clean up to improve efficiency. Identification of applications and services slowing the startup process. Installation of missing program updates and patches. Assessment of antivirus and spyware protections, user accounts and passwords, browser settings and plug-ins with recommendations for improving security and privacy. \$50 Setup new Windows 7 or 8 computers and laptops Contact **Pete Recklet** at 978-562-2721 or [precklet@comcast.net](mailto:precklet@comcast.net)

**For Sale:** HP DeskJet D4160 Printer – fine working condition, complete with ink cartridges; prints black and white and color; \$25.00. Canon CanoScan 4400F – general purpose scanner with cables; very little use; \$25.00. If interested, please call Debby or Mike, 978-562-1266.

**For Sale:** Loveseat – 73" L x 38" D x 35" H – excellent condition. Espresso color. \$350.00 **Ginnie & Ray Samra**, 7D Strawberry, 978-562-1575

**For Sale:** 12' Jumper Cables; \$10; Only used once; **Ebens**, 4C Autumn. 978-562-7880



**For Sale:** GPS, Tom-Tom, less than 6 months old, includes (\$10) hard cover User's Manual, Plug in cables for car and computer. Original price \$120, asking \$75. (Our new car has as built in GPS.) **Ebens**, 4C Autumn. 978-562-7880



### Area Highlights

By Barbara Champine

**Harvard Museums** — You may have seen much information in the news lately about the reopening of the Harvard Art Museum after a six-year \$350 million renovation. This museum now showcases the collections of the Fogg, the Busch-Reisinger, and the Arthur M. Sackler under one striking glass roof. The inaugural special exhibit is of Mark Rothko's Harvard Murals. With a total of 204,000 square feet on seven levels, a new gift shop, café and 300-seat theatre, this new museum is certainly worth a visit at 32 Quincy Street. Admission for Seniors \$13

There are many more museums at Harvard in Cambridge that are well worth a visit. They are HMSC, the Harvard Museums of Science and Culture. A partnership among museums was established on 1 July 2012 by the Dean of the Faculty of Arts and Sciences to develop a strong, coordinated public face for the six museums that are within arts and sciences.

**Harvard Museum Of Natural History:** 26 Oxford Street. Open daily 9-5. Seniors \$10. This museum is home to the world-famous Blaschka Glass Flowers, the newly-renovated Earth and Planetary Science Gallery, and the outstanding collections of Harvard's Museum of Comparative Zoology, and Herbaria. They recently added the Sea Creatures in Glass Exhibit, a collection all but forgotten in museum storage.

**Peabody Museum Of Archaeology And Ethnology:** 11 Divinity Avenue. Open daily 9-5. Seniors \$10. From towering Native American totem poles and Maya sculptures to finely woven textiles and everyday utensils, this museum is among the oldest archaeological and ethnographic museums in the world with one of the finest collections of human cultural history found anywhere.

**Collection Of Historical Scientific Instruments:** Science Center 371, 1 Oxford Street. M-F 11-4. Free. There is a collection of scientific instruments with

(Continued right)



### Weight & Nutrition Support Group

The group will resume meetings on Wednesdays, at 9:30 A.M. at the Community Center. Each of us set our own reasonable goal and the group helps us stay focused.

No dues or fees. The group supports and helps one another by exchanging ideas, recipes, and strategies. We occasionally have guest speakers who help focus us on better dietary options.

Open to all ladies here at Quail Run. Contact **Marcella Monte** – 978-562-0823 or **Marlynn Stott**, 978-567-5912



### Book Club



Meetings are at the Community Center on Wednesdays, 7 to 9 P.M.; generally the last Wednesday of each month.

Contact **Marcella Monte** 978-562-0823, marcella.monte@comcast.net or **Carole Perla** 978-568-9979, cpaterla@gmail.com

### Area Highlights (continued from left)

over 20,000 objects from about 1400 to the present.. Harvard Semitic Museum: 6 Divinity Avenue.

Open M-F 10-4 and Sunday 1-4. Free. Founded in 1889 this museum houses more than 40,000 Near Eastern artifacts, mostly from museum-sponsored excavations in Egypt, Iraq, Israel, Jordan, Syria, and Tunisia. These collections are used to investigate and teach Near Eastern archaeology, history, and culture.

Parking can be difficult in the area but is available on weekends at 52 Oxford Street. Go in person to the Harvard Museum of Natural History admissions desk, plate number required.

For myself, I find the best way to visit these museums is to park at Alewife station and take the subway to the Harvard stop. The art museum is a short stroll thru the gate into Harvard Yard, passing in front of the library, out the east gate. The other museums are all also just a short walk. Exit the T, turn right, go past the kiosk, you are on Quincy Street. Continue on Quincy past Sanders Theatre to Kirkland Street. Divinity Ave is to the right, Oxford street is to the left. This makes for a pleasant walk.

## JULIETS NEWS

All Quail Run women are invited to  
Lunch —



18 December, Thursday 12:30  
**Allora Restaurant** 139 Lakeside  
Ave (Route 20), Marlboro  
Choice of menu Separate checks  
Contacts: **Theresa Bosio** 978 568  
1416 and **Alice Gagne** 508 653  
0381

13 January, Tuesday, 12:30  
**Dino's Restaurant**, 277 Main St.,  
Marlboro. All inclusive lunch

price to be announced. Contacts: **Ginny Bosio** 978 568  
0301 and **Marie Kapsalis** 978 568 0713

Sign up sheet will be posted at the Community Center.

### Curtain Call

The play is "Yes Virginia there is a  
Santa Claus" put on by The Hudson  
High School at the school on either  
Saturday, 6 December, 7 P.M. or  
Sunday, 7 December 2 P.M. \$8.00,  
tickets at the door.

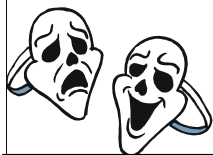


**Toby Allen**

If you have never been to the High School plays - you  
have missed something really good.

Arts Alliance is having a Christmas Concert Sunday, 14  
December at the Hudson High School, 3:00 P.M. The  
price is \$12.00. Call for tickets at 978-562-1646.

Our next meeting will be Wednesday, 10 December at 3  
P.M. We will have more plays to pick from.



Contact Toby if you'd like to be part  
of the group and get notices of future  
plays.

### Thanks from the Food Pantry



**Toby Allen**, who also volunteers at the  
pantry, wanted to let everyone know  
how much the Hudson Food Pantry ap-  
preciates all the donations that the folks  
at Quail Run have given them. It really  
means a lot!

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3/14

### Low Key New Year's Celebration at the Community Center

Join with your neighbors  
and bring in the New Year  
with some games and re-  
freshments. Starts at 8:00  
and ends when you feel like  
going home.



No need to stay until Mid-  
night. Contact Rich and MJ  
Ebens, 978-562-7880, [rmjebens@verizon.net](mailto:rmjebens@verizon.net) for more  
details.

### Board of Governors Meeting Minutes

Available on our website: [www.QuailRunHudson.com](http://www.QuailRunHudson.com)  
For the password, contact the chair of the Communica-  
tions Committee, **MJ Ebens**, 978-562-7880.

### Medical Device Committee

The committee has compiled a list of medical devices  
available for loan from and to members of the Quail  
Run community. The committee consists of: Chair  
**Marcella Monte**, 978-562-0823, 3C Strawberry; Da-  
tabase manager, **Pete Recklet**, 4F Rotherham; Mem-  
bers **Sheila Mahoney**, 978-562-3148, 11D Autumn;  
**Lenny (Jim) Suslowicz**, 978-212-5141, 6E Autumn.

The medical devices available are listed at the Commu-  
nity Center. If you have a device that you are willing to  
loan out, contact a member of the committee to have  
the item listed. The devices will be kept by the owner  
and returned to the owner when the need is over.

If you have a need for a device, contact a member of  
the committee.

## COFFEE HOURS

Saturday, 20 December, 9:30—11:00

Please come and join friends and neighbors and enjoy coffee and a bite to eat. The charge is only \$1.00.



**Stop in for coffee and breakfast goodies before heading out to finish Holiday shopping.**

As always, any donation to the Hudson Food Pantry is gratefully accepted. We look forward to seeing you there.

## Great Lengths



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508-481-8086

176 Maple Street, Marlborough

4/15

### **Bank Safe On Line** (continued from page 12)

data-stealing virus. Either way, the hacker can get your username and password, or other sensitive information. As a general rule, don't click on any links or download attachments in unsolicited emails no matter who they're from. No legitimate company will ask you to click a link or download an email attachment to update your account details. Instead, go to the company website manually and log in, or go to the site and find a contact phone number and call. Don't trust anything listed in the suspicious email.

#### **3. Secure your connection**

Make sure your connection is encrypted and secure before engaging in any finance or shopping transaction. When you visit the site, look for "https" at the beginning of the web address. Most browsers have a little lock icon that will show up. This means that the connection is secure.

Even with encryption, it's not a good idea to bank while using unsecured or public Wi-Fi. Hackers can monitor what you're doing and might be able to break the encryption to sneak in to your account. Wait until you're at home, or use a cellular connection when on the go. For banking on a smartphone or tablet, use your bank's app for additional security.

#### **4. Set up account alerts**

Many people use a debit card because they consider it more convenient or it helps them control their spending. Debit card theft can happen anywhere: gas stations, supermarkets, even bank ATMs. While a credit card company will reimburse you for losses, the same protection is not generally afforded the debit card which is linked directly to a checking and savings account.

The one essential thing you need to do now to protect your debit card.

Many debit card users are unaware of, and aren't using, a protection their card may already have: text alerts, also called mobile alerts or online banking alerts. Each bank offers something different, so you'll need to check and see what is available for your card.

Some banks send you a text when purchases or withdrawals on your card exceed an amount that you specify. Some notify you when your card is used at an ATM, gas station or in a foreign transaction. Some banks send you an alert for every transaction. You can approve or cancel the transaction right from your phone, or just ignore it and the transaction will go through after a short delay. These alerts are usually free, although some banks do charge a small monthly fee for the service. Check with your Credit Card Company for similar options.

#### **5. Be vigilant**

The best way to make sure your online banking account, or any other account, stays safe is to pay attention. Catching small problems early can prevent hackers from making bigger ones later.

Among cybercriminals there's a term, "fullz." A fullz is all the information needed to assume the identity of someone else and apply for credit under their name. Your fullz is often grouped with the fullz of others for sale as a package online. The purchaser of a fullz will test it by placing a few small-scale purchases using your account details. If you fail to take any action, they continue making purchases until they've earned the amount they paid for your "fullz" and more. In the end, they will max out your card or drain your bank account.

How do you stop this? Check your bank and credit card accounts regularly. If you notice an unfamiliar transaction, immediately call your bank or Credit Card Company. It's always better to err on the side of caution.



## TECHNOLOGY CORNER

### Bank Safe On Line



The past year has seen a flood of hacks and data breaches at retailers, restaurants, health-care providers and online companies - **Pete Recklet** Home Depot, Target, Subway, Adobe and eBay, to name just a few. The one safe haven we thought we could rely on was the banks. Unlike other companies, banks have a long history of protecting our money and personal data.

Unfortunately, we no longer can take that for granted. JPMorgan Chase customers recently discovered this when the banking giant admitted that hackers stole information on 80 million customers, including checking and savings account details. Even worse, the hack had gone on for two months before JPMorgan discovered it.

While there's no way for you to prevent a data breach from occurring, there are some things you can do to improve the security of your accounts:

#### **1. Secure your login**

While this is obvious, it doesn't mean people actually do it. A strong password is your first line of defense against intruders, but many people opt for something simple and easy to remember.

The password must also be different than what you've used for any other online account. Then if a hacker gets your password for another account, they won't get automatic access to your financial accounts.

Of course, passwords aren't the only way into online accounts. Most sites ask simple security questions when you need to reset your password; your favorite color, first pet's name, birth month, where you were born, mother's maiden name, etc. Anyone who knows you probably knows what street you grew up on, your pet's name or your mother's maiden name; so does anyone who can see your postings on Facebook or the genealogy files you decided to share on Ancestry.com. There was a recent story about the hacker who targeted celebrities. All he needed to know to crack into accounts was the person's favorite color or pet's name. He found all that information with a Google search.

So you need to put some serious thought into first, how you select and then answer a security question. While

you definitely want to make the answer to your security question more difficult, you also need your answer to be memorable so you don't forget it.

The best thing about a security question is that only you know if the answer is true. Businesses aren't going to fact check. You can give any answer to the question you want. For example "What is your mother's maiden name?" can be answered with "The Gettysburg Address." If the site allows it, you can even put a string of random characters. Your first grade teacher could now have the name "9YuTioN#&". It's like adding another password to your account!

Of course, a random answer may be hard to remember. If you want something easier, answer the question truthfully, but in a complete sentence. If the question is "What is your favorite sports team?" answer "My favorite sports team is the Boston Celtics" not just "Boston Celtics". Adding a random phrase is another option. The answer to "What is your favorite car?" could be "My favorite car is the Ford Focus. Sharks live underwater." Using the same question and answer on multiple sites makes it easy to remember.

If a site allows you to create your own security question, take advantage of the opportunity. Create a unique, specific question that only you can answer. Try asking a question about an obscure memory, like "What teacher gave you your first bad grade?" or "When was the first time you ate your favorite food?"

#### **2. Secure your computer**

Even if you have a strong password and security question, there are other ways to access your information, like viruses. Some of the most dangerous viruses out there right now, if installed on your computer can steal your bank account information and transfer it to a hacker automatically. That's why it's critical to have up-to-date security software installed

Even if a hacker doesn't get your credit card information or account number from a data breach, they usually get the next best thing: your name and email address. This is just what they need to launch a phishing attack.

Thanks to data breaches, hackers also know what companies you have accounts with. You might get an email claiming to be from a retailer or your bank telling you that your account has a problem and you need to click a link or download a file for more details. Of course, the link will take you to a site disguised to look like your bank's webpage or the attachment will contain a

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