

# PAUL REVERE VILLAGE ASSOCIATION



# The Villager

PHONE/FAX: (508) 581-9531

BOARD@PAULREVEREVILLAGE.COM

APRIL 2003

## Meet the NEW BOARD OF GOVERNORS at PAUL REVERE VILLAGE

We would like to introduce ourselves. We are a strong team. We will interact productively. We are committed to providing the association members with a financially stable budget and solid 5-year plan. We commit ourselves to open communication, more relevant, timely information and a stronger sense of community to benefit everyone. We are:



**President:**  
**Fred Stevens**

- BA in Math, Bates College
- MS in Physics, WPI
- Purchasing manager, now semi-retired
- Part-time landscaper



**Treasurer:**  
**Michelle Fontaine**

- MBA, May 2002, Assumption College
- Marketing Communications Manager, Walchem Corporation
- 30 years Business Experience, 10 years Management
- 4 years Property Management Experience
- Mother of 6, Grandmother of 2



**Clerk:**  
**Laurie Guptill**

- BFA Boston University
- Publication Design/Production Manager, Larkin Publications, Newton, MA
- 22 years Business Experience, 9 years Management
- Assisted by Randy Struckus, whose background is in Engineering, Real Estate Brokerage and Property Management.



**Director:**  
**Glen Flanagan**

- Forty years in the computer business in various positions: engineer, technical writer and marketing
- Semi retired
- Owner/management of a Software company start-up



**Director:**  
**Cheryl Brady**

- Grandmother of 18 mo. old twins
- Lifetime Millbury resident
- Background in home construction
- Small business owner
- 18 yrs. administrative asst. to transportation company

Jodi Dromgoole, former President, and Diane Romano, former Treasurer, resigned from the Board in January. The Board would like to thank them for their hard work and numerous contributions to the Association. Sarah Lilley, former Director of Buildings, is no longer a member of the Board of Governors at Paul Revere Village.



## Here is a summary of unexpected expenses we have seen in this fiscal year.

The winter threw our budget way off! You can take a look at the link called expense trendlines on [http://www.paulreverevillage.com/Board\\_of\\_Directors.htm](http://www.paulreverevillage.com/Board_of_Directors.htm) to see that this is the worst year we have had in 4 years.

**One of the obligations of the Board is to protect units from possible damage from adjacent units.** We've had a situation that required this type of action. Our obligation has been fulfilled and the board is now taking legal steps to recoup the associated expenses. If you are interested in seeing the by-laws that explain the board's responsibility, please refer to Article VII Section 11 of the By-Laws. You may view them at <http://www.paulreverevillage.com/ByLaws/ByLaws.htm>.

**Safety is our #1 priority.** Without safety, all the nice grass and good-looking buildings mean little. Not that we needed any other unexpected expenses this year, but it came to light recently that we have a potentially dangerous electrical situation which needs to be addressed now. Our electric meters plug into the outside of our buildings. The plugs are so old that replacement parts are not available. Many of them need to be replaced. We have lined up an electrician who will test each and every plug that has not already been replaced. The plan is that, while the boxes are open, the damaged ones will be replaced immediately. This is not something that can be postponed. Until the electrician looks at them, it is unclear how many will need to be replaced now and how many can wait.

**Another potentially expensive area is the water storage facility.** We are evaluating the criteria that requires us to have water storage for fire protection. If it is determined that we DO indeed need to have this protection, then the liability factor requires us to provide water storage. The current situation has never worked. The board is looking at alternative storage options in the event we do need to address this.

We are in an economy where added burdens are being passed down to us where it really hurts, in our pocket-books. (The additional property taxes we've just incurred, the higher water bills, etc.) The board is confident that adding to this burden is not what the association members want. Our mission is to balance and re-strategize our budget and readjust our 5-year plan accordingly.

**One of the first steps the board has taken is to reabsorb the bookkeeping function.** Joanne Plante has been a definite plus as our bookkeeper/secretary and she has smoothed the way for many unit owners during her involvement with the board. Her efficiency, thoroughness, thoughtfulness and organizational skills have been an asset for us all. We are very thankful to have had her on our team as we face some tough financial choices.

**Other big areas we will focus on are which projects can be pushed until after September 1, when our fiscal year starts.**

By communicating all of this to you, we hope to (1) answer questions many of you have voiced and many more of you wonder about, (2) assure you that we have our arms around the situation and will do everything humanly possible to get us back in line, and (3) ask for your understanding when certain things do not get done this year.

Also, we would like to assure you that, as negative as this may all seem, we have entered this economically uncertain situation in a sound financial position. We have a reserve balance and we plan to do our best to keep a sufficient reserve balance on hand. We are being conservative and prioritizing the expenses to get us soundly back on level ground.

We expect many of you will have questions, comments or suggestions about this information. We encourage you to use the feedback form on our website. Of course, you may also call, but the feedback form allows us all to have a voice in our answer. You will likely receive a more thorough answer through this vehicle.

**Routine inquiries may be made by calling the Association phone/FAX line at (508) 581-9531 or by sending an E-mail to [BOARD@PAULREVEREVILLAGE.COM](mailto:BOARD@PAULREVEREVILLAGE.COM). In the event of an emergency or if there is a situation requiring prompt attention, you may contact any Board member directly.**

# PRVA Insurance Coverage

Insurance is a confusing thing to most of us. This article will try to clarify exactly how our Master Insurance Policy works for the benefit of its members.

First, what Association members 'own' and what they need to insure are two different things. We all own 'studs-in' subject to the restrictions of our Condo Documents. However, in regards to insurance coverage, it makes much more sense for the Association to provide 'studs-in or all-in' insurance. This is due to the savings it ultimately provides for the individual unit owners.

As a unit owner, I questioned our personal insurance agent. Lee Gaudette of Gaudette insurance was kind enough to supply this explanation. "As far as your condo – the Association By-Laws determine what is covered by the master insurance policy. Typically, as a unit owner, you technically own from the "studs-in", but the Association agrees to cover your portion (studs-in) along with the common portion or 'studs-out'".

He goes on to say, "I have seen a few Associations, particularly older developments, which do not extend the master policy to a studs-in or all-in basis. This approach has fallen out of favor because of the Associations' superior buying power and complications in adjusting losses when the damage is spread among multiple unit-owners and the Association.

Therefore, the unit owners need a policy that covers their personal property and a couple of risks unique to condos, such

as loss assessment." Mr. Gaudette also advises that unit owners should obtain dwelling coverage to cover the master insurance policy deductible of \$5,000.

So, how, exactly does this work? We have had the current policy in place for some time. In 1999, there was a fire in one of the units and the master policy kicked into effect. At that time, we had a \$1,000 deductible. The unit owner's insurance absorbed the first \$1,000 in damages and the master insurance policy paid for the new flooring required for the unit.

So, what should we do as unit owners? You recently received a letter from the Board advising you that it had raised the deductible of the master policy from \$1,000 to \$5,000. It also urged you to be sure your individual insurance policy "provides \$5,000 in dwelling coverage". On my personal policy this was the first line item simply called 'Dwelling' with the 'Limit of Liability' amount of \$5000. We have heard of several instances where people checked their policy and learned they were covered for, and therefore paying for, far more than they had to. So, this could be a savings for you. Be sure to check your status!

So, in conclusion, the superior buying power of our association is saving the unit owners money on their individual policies. If you needed to insure your units for an amount that would cover a 'studs-in' policy, it would cost much more than the current requirement.

## www.PaulRevereVillage.com

Just as Paul Revere was an important communicator of HIS time, it is now time for us to launch a new communicator for our village, our new community web site. What could be a more appropriate name than paulreverevillage.com?

When is the last time you tried to remember one of the Rules of the Association? Does this, or a variation of this, sound familiar.... "Hmmm... I know there was something in that newsletter we get about emptying the hose or turning something off...honey, do you remember where we put the last newsletter??"

Now, if you have access to the Internet, you have access to all that information plus a lot more, when you need it, 24 hours a day (just in case you are an insomniac). Along with information like Rules and Regulations, you will find past newsletters, pictures of past community events such as our last yard sale and the Santa sighting, postings about coming community events, and board information.

You will also see an invitation from us to join our email list. We'll be happy to notify you with an email when new content has been added to the site, just to remind you to come and take a look.

There is a form you can use to provide feedback to the board



about anything. Of course, all the previous contact methods remain the same. If YOU have ideas about what you'd like to see on the site, or ideas to make it interesting to us all, you can use this form to send them to us.

This is OUR community web site and we are hoping it will be a positive interactive vehicle for us all. We've got some very interesting ideas we'll be unveiling on an ongoing basis, so you will

want to visit often! This site isn't a commercial site, it's a community site. That means we have no other motive than to provide a communication tool that will enable us to have immediate access to important information and have the ability to learn about each other, and share with each other, through articles, photos, events, etc.

I am pleased to say that I am the webmaster for the site. As part of this community, and now a member of its Board, it has been a pleasure to volunteer to design the site for PRVA and I look forward to refreshing it often with new content, photos, articles, upcoming events, and lots of other information.

I, along with all the members of the Board of Governors of Paul Revere Village Association, welcome you to [www.paulreverevillage.com](http://www.paulreverevillage.com)

*Michelle Fontaine*

# Are you picking up after your dog?



If not, you are in violation of the Dog Policy set into place October, 2002. The board must, in all fairness to those dog owners who conscientiously pick up after their dogs, begin to issue violations against those dog owners who do not care to follow the pet policy.

If you are new to PRVA, we suggest that you familiarize yourself with the policy. There are significant fines to consider. You may view this information at [http://www.paulreverevillage.com/PetCommunity/Doggie\\_Rules.htm](http://www.paulreverevillage.com/PetCommunity/Doggie_Rules.htm) or ask us for a printed copy. The Pet Community section of our web is going to be a fun place to brag about your Fido or Fifi.... Check it out and send in your contributions. We'd love to hear from you.

Once again, we commend one board member in particular for actually picking up three big buckets of dog feces on the sides of our community roads. According to Laurie, "it didn't even make a dent!" It's difficult to think of a more unpleasant task and we thank her for trying to maintain the clean image we want to convey to our visitors. Well done! Not only is it very unsightly, it suggests that the people here just don't care. We know that is not true and the majority of dog owners do pick up after their dogs.

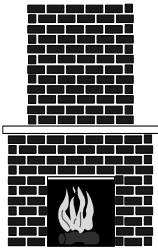
We have wonderful trails and a doggy path to take advantage of. Also, due to the high nitrogen level in dog feces, it permanently kills the grass it is left on. All those spots will need reseeding to turn green again.

We welcome all your comments, suggestions and questions. Please use the feedback form located at <http://www.paulreverevillage.com/FeedbackForm.htm>. As always, you may remain anonymous if you wish.



**“People have discovered that they can fool the devil;  
but they can't fool the neighbors.”— Edgar Watson Howe**

## Rules and Regulations



Rules and Regulations... scary words, aren't they? We first learned about R&R's as kids from our parents, e.g. "Do your homework before you go out and play!" and we probably didn't like them then! Yet, we all know how important they are in every phase of our lives.

We all chose to live in PRVA for varied reasons, however, it's a pretty safe bet that we checked out the grounds to see if they were nice, and probably asked to see the financials of the Association to see if we were fiscally sound. We understood there would be those dreadful R&R's to follow, but we knew without them, it would not be a good place to live. And, PRVA is a good place to live. You've elected a Board to make sure it stays that way.

One of those Rules and Regulations must be followed again in 2003, chimney inspections. Now, I can almost hear the groans of you who don't use the fireplace, but, it's for the good of all, remember? So, here's the nitty-gritty.

The regulation states that fireplaces and chimneys need to be inspected every two years, regardless of whether or not you use them. This is an inspection year. After the inspection and cleaning (if necessary) you'll receive a certificate from the licensed chimney sweep which needs to be submitted to the Board no later than October 1, 2003. Most of our unit owners use Top Hat in Grafton. They are good and reasonable, AND, rumor has it, if you have it done during their slow season, it could be even MORE reasonable. Of course, we are not officially endorsing Top Hat, you may use any licensed chimney sweep. For details on the discount Top Hat is offering PRVA, visit [www.paulreverevillage.com/chimneys.htm](http://www.paulreverevillage.com/chimneys.htm).

A fire would be disastrous to PRVA, so, for the good of us all, please remember to line up your chimney sweep. NOW, you can go out and play...;)

Thanks!!