

Rustic Ridge Association
Annual Meeting Minutes – Draft until approved in 2026
Saturday, August 2, 2025
Trinitarian Congregational Church.

Call to Order – Bob Ziegenhagen, Clerk, called the meeting to order at 9:40 AM. There were 37 people in attendance.

Invocation –Kurt Nelson opened with a prayer for peace and understanding in the world and within our country.

Minutes of the 2024 Annual Meeting were approved without amendment. A copy is on the RusticRidge.org website under “Ridge Association / Meeting Minutes”.

President’s Report – Chris Martin

- Chris highlighted the road work at the top of North Lane, applauding its improved safety, convenience and appearance.
- A moment of silence was held in memory of Lucia Powell who passed away on June 17 of this year.
- New members were welcomed: the Sullivan family and Brandon Shantie and his family.

Guest Speaker: Library – Misha Storm, Director of Northfield’s Public Library highlighted the library’s extensive resources and services. As part of an integrated network of Western Massachusetts libraries, the Dickinson Memorial Library is much more than just a small-town library. It offers extensive historical records, audible books, intrastate book transfers, games, puzzles, passes for museums and a pool, a fast Wi-Fi hot spot, weekly adult educational programs and digital resources online ... and air conditioning.

Guest Speaker: Northfield Police Sergeant Oleg Cobileanschi has been with the Northfield police for seven years and was recently promoted to Sergeant. He said the force here has five permanent officers and three part-time officers offering 24-7 service with the State Police assisting at times. He mentioned that ambulance coverage is also available 24-7 now that sleeping facilities have been made available. He reassured us that 911 calls over cell phones will come to the Northfield Dispatch because the 911 system can read a phone’s GPS data and direct the call accordingly. In closing he offered his email address (ocobileanschi@northfield.gov) and the police office dispatch number (413-625-8200)

Guest Speaker: Thomas Aquinas College (TAC) Tim Cosgrove, Director of Operations locally, gave a summary of his background; he grew up in a small-town rural environment on Long Island, similar in many ways to Northfield. After attending a Catholic high school, he studied at TAC in California before embarking on a career in food service. He joined TAC five years ago and was recently promoted to Director of Operations. He said TAC was committed to preserve the buildings on the campus but that it will take a good deal of time and capital to do so. TAC is renovating the Bolger Art Center to be a new library and the current Dolan Library to be converted to a dining facility. Marquand is slated to house offices for faculty and administration.

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They recently purchased several items from the Moody Center: the Moody house, Hibbard Hall, some land, the Auditorium, and Hillside. The latter two require extensive renovation. TAC intends to develop a curated Museum for DL Moody at the Birthplace, although that building is currently owned by the Moody Center.

Tim attempted to explain TAC's decision to keep non-TAC people off campus on a day-to-day basis but after follow-up questions from the audience he said he needed to get more perspective on the issue from TAC administration.

Tim offered to respond to future questions and comments over email at any time: tcosgrove@thomasaquinas.edu

Town Report - Heather Tower, Town-Ridge Liaison reported on developments in Northfield over the past year, focusing on notable Northfield businesses, Schell bridge, and both Community and Town Hall activities. A copy of her notes is attached.

Roads Report – Phil Sherburne and Lindsey Lack described a particularly long list of improvements made in the past year and planned for the coming year. The resurfacing of Cliff Road and the broadening of the corner of Cliff and North Lane were highlights from 2024-25. Next year they may replace the brittle macadam on Willows with a more flexible and lower cost gravel bed. They stressed the need to control water flow by trenching and by clearing debris out of culverts and ditches. A copy of the Road Committee's report is attached.

Financial Report – Doug Denise, Treasurer, reported that we ended up 2024-25 with a strong cash position of \$26,501, down slightly from last year's \$28,683. Total Revenue increased this past year compared to the prior year by \$4,020 due to the increase in annual dues and an increase in reserve contributions (\$14,819 vs \$10,799). Expenses were also higher due to road work that had been deferred from previous years.

Next year we are projecting revenue of \$14,819, expenses of \$17,001 and an ending cash position of \$26,501. The Treasurer's report and budget are attached.

Social Activities Report - Jean Bubriski reported that we are enjoying a full slate of successful activities this year. She thanked the many Ridge people who have hosted events this year, including:

- Margie Conner for her coordination with the Trinity Congregational church for Ridge Sunday.
- Lynzi Ziegenhagen and Lindsey Lack for hosting the July 4 Parade Reception.
- Carolee Z for organizing the July 5th Potluck Dinner
- Joanna Walker for organizing the Annual Meeting Picnic on Aug 2nd.

Jean said that Catherine Broadhead was unable to host several activities as usual due to health issues but that she plans to be back in action next year.

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Board Election – Carol Ziegenhagen, speaking for the Nominating Committee, listed the candidates and incumbents of the Board of Directors. The slate was unanimously approved by the membership. The approved slate follows:

Proposed Officers and Directors

President	Chris Martin
Vice President	John Powell
Past President	Trish White
Treasurer	Doug Denise
Clerk	Bob Ziegenhagen
Assistant Clerk	Emelie Collet

Board Directors

Class of 2026	Phil Sherburne
Class of 2026	Marianne Chenoweth
Class of 2027	Caroline Bellum
Class of 2027	Katie Young
Class of 2028	Binnie (Stearns) Gurney
Class of 2028	Catherine Broadhead

New Business

- Lynzi Ziegenhagen reported she is exploring community interest in creating a swimming pool in Northfield. To that end she has built a website with a questionnaire for interested people to fill out. She asked us all to visit the site (NorthfieldmaPool.org) and express our points of view.
- Margie Conner asked for contributions to the food bank, stressing the pressing need given the drop in federal funding across the board.
- Carol gave a shout-out to Anne Yarnall for taking care of the Flagpole Garden on North Lane.

Adjourn – There being no further business, the meeting adjourned at 11:15 AM.

Report of the Town of Northfield Representative

August 2025

Another year has passed here in Northfield. Thomas Aquinas College caught flack in town for their choice of graduation speaker, Kevin Roberts, who is the President of the Heritage Foundation with some protesting at their graduation, the Schell Bridge construction continues to be postponed due to cost, and the site voted on at town meeting for EMS fell through as we were unable to meet the seller's deadline due to the need to get state approval to purchase the building in Bernardston that would have been a wonderful new home.

Northfield's Business Climate

- Cameron's Winery is now Cameron's Winery and The Back Room Brewery. It is still the place to go to relax in their outdoor area and sip locally sourced wine and cider.
- 4 Star Brewery on Pine Meadow is another great place to chill. Library Trivia Night is still hosted there. It's a fun night. Live music and food from a food truck which uses local ingredients, too, is always available.
- We're still waiting for the eating area next to the IGA and the Notch to open. There has been no activity at the IGA, or the Notch. I complained to the Selectboard about this and last I heard, the idea of imposing fines after a certain amount of time has passed has been tabled. I'll try again... Ask Jody about all this when you're in the IGA. We need these venues in town.
- The Northfield Trails Association has been keeping up the trails. Many are still hiking and enjoying the outdoors. There are some great places to hike in the area. Here are some websites to check out for hikes:
 1. Five Pioneer Valley nature walks to visit before the winter hits - Massachusetts Daily Collegian
 2. <https://northfieldmasstrails.org/open-space-committee-projects/>
 3. <https://www.mass.gov/doc/trail-maps-curtis/download>
- The Thursday Road races continue to draw many folks who continue to enjoy them. Bob Emberley posts the time on NextDoor each week. If you're not up for a run, you can walk it all, or part of it. I'm sure some of your young'uns would have fun. Bob has run this for several summers. When It's too hot, it is canceled.
- NextDoor continues to not be a great place to get accurate information, or at least info without commentary. If you want to know about anything, though, it is the best way to know what's happening in the moment, beside the town website: www.northfieldma.gov.
- The Farmer's Market is located in the same place every Thursday (in front of the Gallery and Community Bible Church). These are our local farmers whose farms and businesses are here in town or Bernardston. Do support them! There's also Upinngil Farm. You can put money down and then shop the produce through the year. Many of the products are from Piccadilly Farm who also has a monthly sale.

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- The Great River Challenge will take place October 4 this year at the Northfield Mountain. This is the 10th year. Unfortunately, we don't see much traffic from the event, and I don't think we have much to offer in town...
- Northfield Mountain is still in the relicensing process. There are still many concerns as to what they are doing to mitigate damage to the river and the fish. Several people and entities who are involved in this are not ready to sign off on the offers. Ultimately, I believe folks would like to see them shut down. I understand that the business doesn't contribute to our electrical needs and may even drain it. There are often articles in the newspaper as various filings come due.
- C.S. Lewis has great programs. Mary Key and her husband Scott are in charge. Programs this summer include Four Tuesdays in August-Miracles by C. S. Lewis. They are at 7pm on August 5,12,19 and 26. They are free, and suggest a donation of \$5 per session. Also listed is a viewing of the movie, The Tempest, Shakespeare. It is a new movie and the date hasn't been set yet. I have brochures for you.
- The Senior Center is busy with lots of programs. Check out the newsletter for what's happening. You can read it on the Town Website.
- Business Park - I've heard nothing from the committee, so have no updates.

Schell Bridge

The Schell Bridge is at a standstill. The design was chosen and went out to bid. With the skyrocketing cost, it's very uncertain when this will happen. The grant with "Reconnecting Communities and Neighborhoods" was declined, unfortunately. It seemed like a good fit and would have given us the money to build the bridge. And just a reminder, it was voted by the Selectboard to name the bridge "Pauchaug -Schell Bridge Greenway". This is a nod to the heritage of the area and that it's part of the Connecticut River Greenway State

Town Government

The Selectboard recently elected new officers: Bee Jacque is the chair, Bernie Boudreau is the vice chair, and Dan Campbell, a new member, is the clerk. He was on the Finance Committee and is the Assistant Town Clerk. Heath Cummings stepped down and Bee and Sarah are in their last year.

Fire Department Chief, Skip Dannel gives periodic updates via Code Red. You can sign up for that on the town website. These have been storm warnings, road closers and the like. It's good to know what's going on as you plan your travels. Skip was given another extension for his service, and I think this is his last. We lost Dave Quinn suddenly this past spring. His son, Mike, is now solely in charge of the funeral home and the hardware store with lots of help from his family. Do stop in and say hello. The outpouring of the communities was a testament to how much Dave was revered. At his funeral, the chiefs and many firefighters from all the surrounding towns were present. Seeing them all march in in their dress uniforms for the calling hours was impressive and a visual tribute. The Police Dept has 4 full time and 2 part-time officers who you will find out on patrol, including the chief. We now have a detective on the force, Curtis Weaver and our Sargent is Oleg Cobileanschi, promoted this year. There is not town overnight coverage,

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so the State Police are still available for us. The department is involved in many programs and are well known to our youth through various programs.

While a new site for the complex is still being sought, we have a new EMS director who is well received. His name is Matt Wolkenbreit. He worked very closely with the town on the possible new site and was as disappointed and the rest of us when it fell through. They are still in search of a new home. In the meantime, they just installed a temporary 700-foot trailer to house them overnight. It has two bedrooms, full bath, kitchen, living room and meeting room. This is a huge improvement over the cramped office in what was once a gas station.

Still no gas station...

On a personal note

My grandmotherly duties increased this year. My grands are now 5.5 and 3.5 and two more were added in the fall, 3 weeks apart! So, I now have three grandsons and one granddaughter. My oldest grandson calls me Ami and my granddaughter calls me Aji, both shortened from Ama-ji, a Nepali term which ruffly translates to 'Wise One'. The youngest ones just look at me and smile and buried their faces in my neck ! It's the best. I have pictures... They continue to be a source of joy. You'll find me most days, when I'm home, either working in the yard or continuing the indoor re-decorating that moves much more slowly than I'd like.

Thank you for asking me to continue as your town liaison. I look forward to seeing you every year.

Heather Tower

2025 Roads Committee Report

This report is to be more specific as to each of the projects being funded in the '25/'26 budget.

It has already been a rather busy calendar year here on Rustic Ridge regarding the roads including

- * The Town's great job on Upper North Lane
- * The RR work of Surfacing a large portion of Cliff Road
- * The reconfiguration of the intersection of North Lane and Cliff Road by shaving the large section of ledge. This will allow better access for emergency vehicles to Cliff Road in case of an emergency such as a brush fire.
- * Annual road sweeping and the maintenance of the culverts
- * Temporary markers at new culvert opening at Heath La & North La

Considering the Roads Committee (Lindsey and Phil) have responsibility for keeping the the Association owned roads passable and functional. Which by default includes making sure the drainage around the roads is functioning properly. Which will help ensure the integrity of those roads

These items we are acquiring funds for are subject to change due to unpredictable events, time, weather and financial constraints. Though we will give it our best efforts.

Starting with
Brush Hogging and Clearing Includes:

- * Annual Rustic Ridge Road Edge trimming as needed
- * Extra Trimming on the East Sides of Spring & Heath Lanes along with the North Side of Ledge Way in order to allow better access to the drainage ditches for cleaning.

(Explanation: These ditches are filling and being clogged with growth, Leaves and other debris causing overflow that is starting to undermine the road pavement in these areas)

Manual Clearing:

- * Related to the extra trimming and includes removal of small (2" - 5") saplings and brush the mower can not get to.

Trenching:

- * Also related to the previous two items. This is using a trencher or small backhoe to clean, deepen and perhaps move the trench away from the road surface. This will be as needed.

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Surface Treatment

- * Filling the pot holes and road side deterioration on Willow Way with compacted gravel.

Other: Items include annual Spring road surface sweeping and culvert cleaning

Additional projects (Optional)

- * Creating some sort of protection for the ends of the new culvert at the intersection of Heath Lane and North Lane. For safety reasons.
- * Grind up the broken up pavement at the West end of Heath Lane and replace with a new compacted gravel surface
- * Continue the compacted gravel surface on Cliff Road to the beginning of the Fire Lane

Things we are keeping an eye on and thoughts going forward:

- * Willow Way: Consider replacing existing pavement with compacted gravel which will likely eliminate need to keep repairing pot holes and create a nicer surface.
- * West Lane pavement deterioration: Which is due to a wonderful almost old growth White Pine's healthy root system. We shall just keep an eye on this and make sure the road continues to be passable
- * Create some sort of seasonal road markers for the North Side of Ledge Way and other such areas with very steep drop offs.
- * Work with the Town of Northfield's office to get a legal determination as to who has the responsibility to maintain Linden Ave
- * Lastly: Create a working relationship with Rustic Ridge Association members to encourage them to maintain their property up to their road frontage. This will save the association a goodly amount of time and money over the long run.

Treasurer's Report

Rustic Ridge Association Annual Meeting

August 2, 2025

Good morning!

It will be helpful to look at the budget handout for the first part of this report

Our total adjusted cash balance at 7.31.25 was \$26,501 (GCB \$26,307, PayPal \$194).

We began the year last August 1 with a balance of \$28,683 – the number at the top of the middle column of budget handout. (For those doing the math, this means we have \$2,182 less today than our starting cash a year ago.)

Continuing with the year ending a couple of days ago - the middle column - we had total revenues of \$14,819 comprised of dues from Active Members (cottage owners) of \$11,438, Associate Member dues added \$1,275, bank interest was \$9, contributions were \$2,097.

Note that total Revenue increased this past year compared to the prior year by \$4,020 due to the increase in annual dues and an increase in reserve contributions (\$14,819 vs \$10,799).

Below revenues - middle column - are FY24-25 expenses. These totaled \$17,001. The amounts for each budget category are shown below. The five largest - looking down that column are: Community Contribution \$1,000, Insurance (for Directors & Officers Liability) \$1,083, Road Maintenance \$11,000, Social Events \$600.00 and Trash Collection \$2,400.

For the sake of time, for other budget line items, you can see these as listed. I am happy to answer any questions about those or any of the larger expenses just mentioned.

Are there any questions???

For the coming year, FY25-26 - right-hand column. As mentioned, we begin with \$26,501. Revenues are projected at \$14,609 - comprised of \$11,400, \$1,200, \$9 and \$2,000.

Projected dues revenue is based on receiving Active Member dues for 57 cottages and receiving Associate Member payments for 24 Associate Members.

Expenses for FY25-26 total \$15,088. (Again, for those doing the math – that's \$479 more in expenses than revenue (\$14,609.)

As usual, the five largest expenses - looking at the Expenses listed in the right-hand column are: Community Contribution \$1,000, Insurance \$1,083, Road Maintenance \$7,700, Social Events \$600.00, Trash Collection \$2,600.

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Again, for the sake of time, for other budget line items, please take a look. I am happy to answer any questions about these, or any of the larger expenses mentioned.

At the bottom of right-hand column, year-end cash for FY25-26 is projected at \$26,022.

A few other facts...

In year just ended, of 64 Member owned cottages, dues were paid for 58 cottages, two more than last year. Dues for Associate Members stood at 26, same number as last year.

Our Rustic Ridge Association PayPal account was available for dues and contributions again this past year. Twenty-seven (27) Members paid this way. All PayPal payments (less PayPal fees) were transferred to our bank account at Greenfield Cooperative Bank.

In the past three years, our starting cash balance has declined by \$6,811 which is about 20%; going from \$33,312 on 8/1/22 to \$26,501 on 8/1/25.

	<u>FY21-22</u>	<u>FY22-23</u>	<u>FY23-24</u>	<u>FY24-25</u>
Revenues	\$11,327	\$11,400	\$10,799	\$14,819
Expenses	<u>\$11,071</u>	<u>\$16,742</u>	<u>\$10,086</u>	<u>\$17,001</u>
Year-End Cash:	\$33,312	\$27,970	\$28,683	\$26,501

Voluntary contributions to our reserves were \$2,097 this past year, a significant increase from the prior two years \$1,549 and \$1,706 respectively. Even so, this year's contributions were below the 13-year average of \$2,227.

An analysis of reserve fund contributions going back to FY12-13 shows that these contributions account for more than 50% of our current cash balance. In 4 of the past 5 years - and 8 of the last 13 - our annual expenses have exceeded our dues revenue.

Contributions to our reserves has been the key to our stable finances!

Both the Massachusetts Secretary of State Corporation Annual Report AND the FY23-24 Federal Tax Return (Form 990-N) were filed on September 23, 2024.

Our auditor, Bill Young, sent an email to the Board dated December 14, 2024 stating that he had completed his review of our FY23-24 financial records and "found everything to be in good order." Thankfully, Bill has agreed to conduct the financial audit for the year just ended, as well.

Are there any questions, comments, suggestions or concerns?

Thank you!

Respectfully submitted by Doug Denise, Treasurer

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Rustic Ridge Association Budget FY25-26

8.1.25

	2023-2024	2024-2025	2025-2026
	Actual	Actual	Budget
Starting Cash Balance-August 1	\$27,970	\$28,683	\$26,501
Revenues	\$10,799	\$14,819	
Dues - Active Members	\$8,227	\$11,438	
Dues - Associate Members	\$1,014	\$1,275	
Interest & Misc	\$9	\$9	
Reserve Fund Donations	\$1,549	\$2,097	
Expenses	\$10,086	\$17,001	\$15,088
Brush Removal	\$0	\$225	\$400
Community Contribution	\$1,000	\$1,000	\$1,000
Five Acre Property	\$171	\$168	\$250
Flower Garden	\$377	\$45	\$200
Insurance	\$1,083	\$1,083	\$1,083
Meetings	\$0	\$0	\$100
Miscellaneous	\$0	\$0	\$100
Postage & Printing	\$0	\$0	\$35
Road Maintenance	\$3,790	\$11,000	\$7,700
Seasonal Cottage Watch	\$200	\$200	\$200
Signs	\$263	\$180	\$200
Social Events	\$702	\$600	\$800
State Corporation Tax	\$0	\$0	\$20
Trash Collection	\$2,400	\$2,400	\$2,600
Town/Ridge Liaison	\$100	\$100	\$100
Youth Activities	\$0	\$0	\$200
Web Site	\$0	\$0	\$100
Ending Cash	\$28,683	\$26,501	\$26,022
Beginning Bal + Rev - Exp	28,683	26,501	26,022

Ending cash equals starting cash balance + revenues - expenses. Any difference due to rounding.