

# RANSOM OAKS NEWS

A Neighborhood Publication

*Sponsored by Ransom Oaks Community Corporation and Our Advertisers*

www.RansomOaks.com

2012 Thirty-Two Years of Ransom Oaks News

December 2012

Ransom Oaks Community Corporation • 101 Ransom Oaks Drive • East Amherst, New York 14051

## Happy Holidays!

The Ransom Oaks Board of Directors consists of volunteers



- residents who are elected to office by a vote of the ROCC membership. They strive to keep Ransom Oaks strong and vital for generations to come and invite you to attend any monthly meeting, as listed in each newsletter. ■

**Ransom Oaks ... a great place a live.**



### Ransom Oaks

#### *Who-to-Call*

**INFORMATION** If you have questions, problems, comments, or concerns:

- **Charlesgate or Glen Oak**  
Clover Management, 688-4503
- **Briarwoods, Forest Edge, or Woodgate**  
Andruschat Real Estate Service, 688.4757
- **Ransom Oaks Architectural Matters**  
(regarding Single-family homes ONLY!)  
Mike Deck, 689.0988
- **Ransom Oaks Facilities Manager**  
(including Clubhouse Rentals) Tom and Kathy Halter, 691.7352
- **Comments** President of R.O.C.C.,  
Mark Walsh, 636.6242
- **Vandalism, Animal Control or Security Concerns** Amherst Police, 689.1311
- **Swormville Fire**, 688.7055

## Board of Director's Meeting Highlights November 12, 2012

### **Topics raised were:**

- One resident attended the meeting.
- The period for declaring to be a candidate for the January election is closed. Other candidates can participate via the Write-in process.
- Three seats are to be filled at the January 14, 2013 Annual General meeting.
- If anyone has photographs that we could use on our website, please contact the Secretary.

- Our spending this year is within \$5,000 of budget despite having to do major pool repairs.
- The Board approved the budget for 2013. The assessment will be the same as 2012.
- The heater at the Eveningwood Pool failed.
- Three liens have been paid.
- A number of trees behind the Ransom Oaks Pool area have been causing damage to the tennis court and will be trimmed or removed.
- The Architectural Committee acted 46 times in the period from September 8 to November 4. ■

*Season's Greetings  
to our residents and advertisers!*

### IN THIS *Issue*

- 2 **Ransom Oaks Board of Directors**
- 3 **Facilities Report:** Tom & Kathy Halter
- 4 **Successful Decorating:** Maureen Mirand
- 5 **Save Money:** Bill Barber
- 5 **Totes:** ROCC Board of Directors
- 7 **December Events**
- 7 **Window Facts:** Mark Mayle
- 8 **Car Corner:** Bruce Weiss

## Happy Birthday!

### December Friends



Justice Wehrmeyer .....	10
December 5	
Matthew Wiepert.....	12
December 5	
Charley Kenyon .....	20
December 6	
Joseph I. Nowakowski .....	23
December 6	
Daniel O'Connor III .....	20
December 8	
Daniel O'Connor Jr. ....	
December 8	
Alex Agro .....	1
December 11	
Sydney Beitel.....	75
December 12	
Michael Tubbs.....	18
December 14	
Susan Zurak.....	29
December 22	
Stephanie Sheppard.....	12
December 22	
Michelle Janczak .....	46
December 28	
Kaitley Woser.....	19
December 28	
Tristan Casuccio .....	6
December 29	
Rachel Attea.....	20
December 30	
Christina Hill .....	16
December 30	
Rudyard Kipling .....	147
December 30	
Kelsey Roorand.....	15
December 30	
Patience Wehrmeyer.....	9
December 30	

**Join the list!** Send your name and birth date (and age if you prefer) to [jkursten@ransomoaks.com](mailto:jkursten@ransomoaks.com). The list will remain on file and printed annually unless you request to be removed. Please let us know if someone has moved. ■

## Ransom Oaks Board of Directors

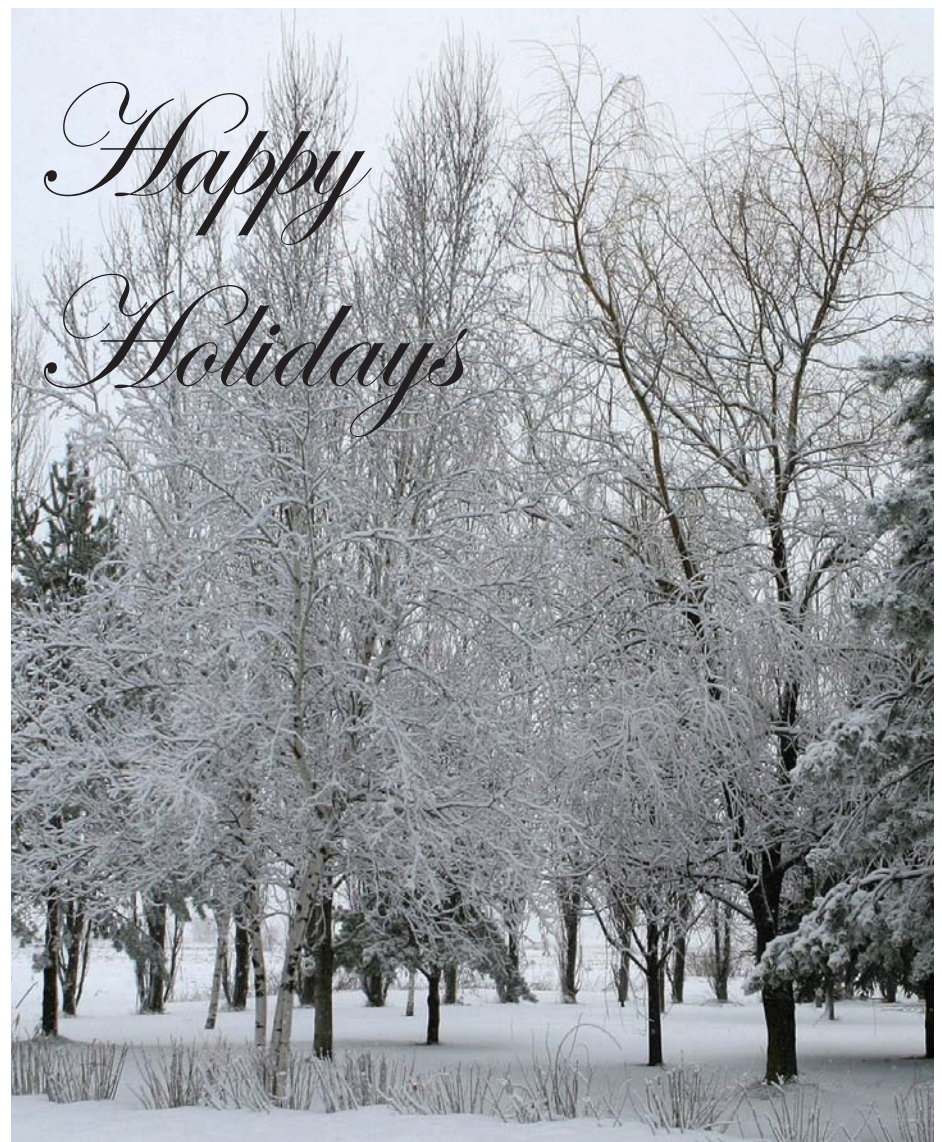
**RANSOM OAKS** is a planned community of 1,100 families. We value its location and believe it is a great place to live and raise a family.

<b>Mark Walsh, President</b>	636.6242	<a href="mailto:mwalsh@ransomoaks.com">mwalsh@ransomoaks.com</a>
<b>Gene Zambarda, Vice President</b>	689.0924	<a href="mailto:gzambarda@ransomoaks.com">gzambarda@ransomoaks.com</a>
<b>Jim Golding, Treasurer</b>	689.4919	<a href="mailto:jgolding@ransomoaks.com">jgolding@ransomoaks.com</a>
<b>Pete Calinski, Secretary</b>	688.1871	<a href="mailto:pcalinski@ransomoaks.com">pcalinski@ransomoaks.com</a>
<b>Michael Deck, Architectural</b>	689.0988	<a href="mailto:mdeck@ransomoaks.com">mdeck@ransomoaks.com</a>
<b>Tom Meldrum, Landscaping</b>	639.7364	<a href="mailto:tmeldrum@ransomoaks.com">tmeldrum@ransomoaks.com</a>
<b>James Burke, P/R Communications</b>	913.8381	<a href="mailto:jburke@ransomoaks.com">jburke@ransomoaks.com</a>
<b>Forrest Benson, At Large</b>	688.4688	<a href="mailto:fbenson@ransomoaks.com">fbenson@ransomoaks.com</a>
<b>Dennis Thompson, Facilities</b>	636.7437	<a href="mailto:dthompson@ransomoaks.com">dthompson@ransomoaks.com</a>

**RANSOM OAKS COMMUNITY CORPORATION (R.O.C.C.)** Board of Directors consists of volunteer residents who are elected to office by a vote of the ROCC membership. The Board meets monthly at the Greenwood Drive Recreation Area, see calendar. Residents are welcome and encouraged to attend. ■

## Ransom Oaks Staff

<b>Kathy &amp; Tom Halter, Facilities Managers</b>	691.7352	<a href="mailto:thalter@ransomoaks.com">thalter@ransomoaks.com</a>
<b>Jennifer Kursten, News Editor/Designer</b>	434.0994	<a href="mailto:jkursten@ransomoaks.com">jkursten@ransomoaks.com</a>



## Ransom Oaks Facilities Report

It seems with the work being done on the Eveningwood and Greenwood pools the season for us has run a little longer than usual. The good news is both pools have received a face lift and will be ready for next season. And if you ask me they both look great, better yet here are a couple of pictures for you to see. The only thing missing from the pictures is you swimming or relaxing by your favorite pool.

We are currently working on our 2013 budget and thinking about programs for next summer. One thing that has been asked of us is opening one of the baby pools early for the parents and small children. So what we are planning for the 2013 season is along with the adult lap swim at Greenwood Monday through Friday from 9:00 AM to 11:00 AM, we will also open the baby pool for parents with small children. More information will be available in the May newsletter.

If you are thinking of applying for a lifeguard position with Ransom Oaks in 2013 we are always taking resumes. Along with your resume include copies of your Red Cross Life Guard and CPR For The Professional. Your information can be emailed to thalter@ransomoaks.com or mailed to Kathy Halter at 38 Maricrest Drive, Amherst, NY 14228.

We are always looking at ways to enhance the facilities at Ransom Oaks and your ideas and comments are always appreciated. This time of year allows both the ROCC Board of Directors and us time to review facilities and programs.

Tom and Kathy Halter  
Ransom Oaks  
Facilities Managers  
716.691.7352 ■



Greenwood Pool



Eveningwood Pool

## Ransom Oaks Resident's Forum



*The Resident's Forum provides an easy way for residents to express their interests, concerns, what pleases them or what bothers them about Ransom Oaks. To submit something for the forum any resident can call, send an email, or mail a letter to any board member or the Newsletter Editor. We will not accept anonymous items but you can specify if you want the item to be published anonymously, with a nickname, or with your name.*

A group of residents were talking and we all noticed that Ransom Oaks is looking better. Many residents have taken advantage of the Renaissance Project to improve their sidewalks and driveways making it a lot easier to walk our beautiful neighborhood.

We also notice that many homes have reduced or eliminated a lot of items that had collected around their house. It gives the whole neighborhood a cleaner more spacious appearance.

A Happy Resident ■



## Ransom Oaks Advertising

Please take the time to review our advertisers. They help support the Ransom Oaks newsletter. If you know of a business who might benefit from advertising in the *Ransom Oaks News* please have them contact our *Newsletter Editor*, Jennifer Kursten, or provide her with their contact information. 716-434-0994 or jkursten@ransomoaks.com. Thank you for your consideration! ■

# 10 Secrets To Successful Holiday Decorating

It's time to think about how you will decorate your home for the season. Don't be overwhelmed with the thought of decking out your whole home. Plan it out, start early and follow these tips to a stress free holiday season.

## 1. Don't Be Limited To Red And Green

Red and green are synonymous with the Christmas season, but they are so expected and so overdone. Break out of the expected and move to colors that compliment your everyday color scheme, or change your scheme altogether and use gold, silver, purple, blue or even copper. If you simply must have red and green, mix it up with white, or silver to put a fresh twist on it.

## 2. Don't Wait To Decorate

When you notice Holiday displays and merchandise out at your favorite department store, it is time to start thinking about your own holiday decorating. Planning your decorating ahead of time will let you put together a cohesive look that carries effortlessly throughout your home. It will also alleviate needless holiday stress and let you relax and enjoy the season.

## 3. Don't Spend A Lot Of Money

It is so tempting to load up on new holiday decorations each year. Everywhere you turn there is some cool new trend, resist that urge to purchase more decorations. Use what you have on hand instead. For example, rather than buy new glass jars or decorative bowls to display vintage ornaments in, go through your bowls and vases to see what you may already have that would be beautiful to use.

## 4. Don't Add Holiday Décor To Your Everyday Décor

Cramming your holiday décor amongst your year round accessories will be too busy and chaotic. Pack it all up and start with a clean slate. Switching out your usual décor not only gives you more space, but also lets you create a more pulled together and cohesive holiday look.

## 5. Don't Be Scattered In Your Décor

This time of year, it is easy to go over board and have an inconsistent look with so many holiday style choices. Sometimes settling on one look can be a challenge, but be smart and pick one that you absolutely love, and then play it up. If you love the country Christmas look, use handmade ornaments, needlepoint pillows or bowls of pinecones. For a more glamorous look, use mercury glass, Swarovski crystals, and faux fur pillows and throws.

## 6. Don't Go Overboard With Glitter

Glitter is a crafter's best friend this time of year. Often glitter is glued to ornaments,

adhered to silk flowers and used to dress up plain candles. It makes everything sparkle and but it is messy and sticks to everything. Use glitter sparingly.

## 7. Don't Forget The Powder Room

Holiday décor is not just for the living areas of the home. Be creative and weave your holiday décor throughout your house. Place a small tree in the entryway, or use bedding with holiday motifs. In the bathroom, use holiday scented hand soap, or hang shower curtains and towels that match your seasonal décor. Bring the holiday cheer into the kitchen too with seasonal scented candles, or hang holiday plates on your wall.

## 8. Don't Overdo The Front Door

The front door is the first thing your guests will see as they approach your home for a holiday party. Welcome them with a simple festive wreath. There is no need to hang a wreath, wrap garland, and outline your home in lights to create that joyful feel. The front door will look amazing yet understated with just a hint of the holiday.

## 9. Don't Forget To Water The Tree

There is nothing better than the smell of pine coming from a live tree decorated for the holidays. We could all do without the needles that drop to the floor; one way to minimize them is to water your tree regularly. Water will keep your tree hydrated and lessen the risk of it catching fire as it dries out. Consider skipping the live tree altogether and get an artificial tree. Artificial trees look very real today and come pre-lit, taking away the headache of attaching lights to a real tree.

## 10. Don't Overload Electrical Outlets

The lights that decorate everything from the tree, to the mantel and even the exterior of the house can overload electrical outlets, creating a safety concern. Unfortunately, this safety issue is often overlooked. Follow the rule of thumb that says plug no more than three strands into anyone outlet. Keep it simple and avoid the stress and enjoy friends and family!

Maureen Mirand,  
*Ransom Oaks News* ■

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# How to Save Money on Life Insurance

Life insurance policies can be as varied as the hundreds of companies that offer them. So if fine print isn't your thing, start with the basics. Here are some ideas to get you going.

## 1. Start with a healthy lifestyle

Most life insurance companies require a physical exam, and those that don't, ask questions about your health. Smoking, high blood pressure, excessive weight, diabetes, asthma and other medical conditions will drive your rates up. Underwriters are trying to figure out how long you will live, and anything that can potentially shorten your life increases your risk and raises your rates. So try to improve your health before you apply.

## 2. If your health improves, ask for a re-quote

If you have stopped smoking for a year, lost weight, physician has taken you off medication, or made other health improvements since you purchased life insurance, ask your agent to see if you are eligible for a reduced premium.

## 3. Buy sooner rather than later

Usually, the younger you are when you buy life insurance, the lower the price. As you age, the premiums tend to rise. You can lock in premium rates over the life of your insurance, which might save money.

## 4. Buy as much as you think you will need

This works well with savings tip #3. Since life insurance is most affordable when you are young and healthy, don't skimp. It is probably cheaper to buy more than to add onto or buy a new policy later.

## 5. Start with term insurance

Term insurance is generally less expensive than permanent insurance, such as Whole Life. If you were to die, life insurance will help replace some of your lost income and could potentially give family members the financial support they need. So if you can only afford the minimum, start with term insurance.

## 6. Check credentials

Keep in mind that all life insurance policy guarantees are subject to the claims paying ability of the insurance company. Insurance companies are rated by a number of agencies for financial stability. A.M. Best, Standard & Poor's, and

Moody's Investor Services are the best. You'll find their ratings of insurance companies posted on line.

As your personal situations change (i.e. marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure these strategies and products are suitable for your long-term life insurance needs. You should weigh your objectives and time horizon as well as any associated costs before making a purchasing decision.

Bill Barber,  
*Ransom Oaks News* ■


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Ransom Oaks Resident!  
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# Do You Know Where Your Totes Are As Of 11/20/12?

As many have noticed, and **reported to us**, the number of residents that are not properly storing their totes is increasing. As a community that collectively cares about the appearance and values of our homes we had hoped that residents would follow the Covenants and Restrictions which require that garbage (and by implication recycling) containers should not be visible except on the day that pickup is made.

We decided to tabulate just how many residents conformed to the C&R. To do this we divided the single family homes of Ransom Oaks into 16 Zones and counted totes that are visible from the street in each Zone. Note, we did not attempt to find totes that were visible from other vantage points.

The totes were counted on September 5, 2012, October 22, 2012 and again on

November 20, 2012. The results are shown in Table 1.

Note:

- (1) **Over 70%** of residents are now hiding their totes.
- (2) **Zone 10** showed an outstanding improvement of 19 points.
- (3) **Zones 1, 2, 3, 5, 6, 8, 9, and 10** all have **over 70%** compliance.
- (4) The Zone with the poorest compliance last time, **Zone 16**, **improved by 12 points** to move ahead of Zones 14 and 15.
- (5) **Zone 5** maintained their lead.

The number of visible totes may be high because many residents may be traveling during pickup day. They may have placed their totes outside for neighbors to move to the curb on pickup day.

If you have internet access you can get the full spreadsheet showing the actual addresses that are in each Zone and the status of each on the day we made the count. Follow this link: <http://snipr.com/zoneoverview>



If you prefer to examine a hard copy of the file, contact the secretary of the Ransom Oaks Community Corporation.

Residents should feel free to comment on this information in the Resident's Forum, or on the RansomOaks online Forum at:

<http://RansomOaks.freeforums.org/>

Sincerely,

*The Ransom Oaks Board of Directors.* ■

**Table 1**

Zone	Description	Homes Per Zone	Hidden 9/5/12 %	Hidden 10/22/12 %	Hidden 11/20/12 %
1	Bramhill & Part of Old Oak Post (OOP)	31	68	61	74
2	Glen Abby & Coriander	34	68	76	76
3	Part of OOP, Moorgate, Kinderhook	43	77	79	72
4	Doral, Part of OOP, Old Hempstead, Kingsbrook, Woodmoor	32	75	72	69
5	Fiddlers, Inverness, Part of Ransom Oaks, (RO), Oakhill	32	72	81	88
6	Part of RO, Pinehurst, Sweetwater, Part of Glen Oak (GO)	32	88	75	78
7	Part of RO, White Pine, Oakmont, Shady Oaks	33	64	61	67
8	Part of GO, Oakcliff, Redbud	42	76	79	79
9	Primrose, Skylark	43	72	77	79
10	Eveningwood, Part of GO, Periwinkle	37	57	65	84
11	Smith, Part of White Cedar	37	51	62	62
12	Part of White Cedar, Whispering, Odessa Ct.	37	59	70	62
13	Odessa Dr., Honeysuckle	30	47	60	57
14	Ginger, Lilybrooke	32	53	69	50
15	Part of GO, Opal, Topaz	38	42	50	53
16	Part of GO, Ruby	25	36	44	56
<b>Hidden</b>			<b>354</b>	<b>381</b>	<b>388</b>
<b>% Hidden</b>			<b>63.4</b>	<b>68.3</b>	<b>70</b>
<b>Total Visible from the Street</b>			<b>204</b>	<b>177</b>	<b>170</b>
<b>Total</b>			<b>558</b>	<b>558</b>	<b>558</b>

## Around Town

# December Events

### Poinsettia Show

**Nov 28, 2012 - Jan 1, 2013**

Buffalo & Erie County Botanical Gardens, 2655 South Park Avenue, Buffalo, NY 14218, [www.buffalogardens.com](http://www.buffalogardens.com), 716.827.1584.

### War of 1812 Art Exhibit & War on the Lakes Museum Exhibit

**Fri. Nov 30, 2012 to Sat. Jan 5, 2013**

*Opens Friday, November 30 from 5-9 pm.* Wed. Thurs. & Fri. 11-7 pm, Sat. 10-6 p.m. & Sun. 12-5 p.m. War of 1812 art exhibit with original works by Rita Auerbach, Robert Averill, Eugene Cunningham, Doreen DeBoth, John Montague and J.Tim Raymond. Also: War On the Lake special museum exhibit never before seen in the U.S. Artsphere Studio & Gallery, 447 Amherst Street, Buffalo, NY 14207 [artspherestudio.com](http://artspherestudio.com), 716.510.4007

### Village of Lewiston Christmas Walk

**Sat. Dec 8 to Sun. Dec 9** -10am -5pm

Celebrate Christmas in the Village of Lewiston the old fashioned way with boutique shopping. Lewiston, NY, Center Street, Lewiston 14092, [www.niagarariverregion.com](http://www.niagarariverregion.com), 716.754.9500.

### Winter Recreation Celebration

**Sun. Dec 9** - 12/9/12: 1-5:30PM

Come out for an afternoon of games, face painting, a petting zoo, snowshoe demo, chili cook-off, cookie bake-off and free public skate with canned food donation. Cheektowaga Recreation Center, 2600 Harlem Rd., Cheektowaga 14225, [www.tocny.org](http://www.tocny.org), 716.897.7207.

### A Night of Christmas Dance & Music

**Fri. Dec 14 to Sat. Dec 15** - 7:30 PM

Towne Players' annual free Christmas Show returns for two nights only. Admission is a non-perishable food item. Sheridan-Parkside Community Center Theater, 169 Sheridan-Parkside Dr, Town of Tonawanda 14150, [www.towneplayers.com](http://www.towneplayers.com), 716.693.9641

### First Niagara Holiday Pops

**Coffee Concert, Fri. Dec 14** - 10:30 AM

Complimentary coffee and doughnuts before a morning of holiday favorites. Presented without Ronan Tynan. Kleinhans Music Hall, 3 Symphony Circle, Buffalo 14201, [www.bpo.org](http://www.bpo.org) 716.885.5000.

### Breakfast with Santa, Sat. Dec 15

Children eat breakfast and wait for Santa to arrive. The Shriners marching band appears and is followed by Santa in his sleigh with gifts for all! Photos

with Santa are available following the breakfast. Eastern Hills Mall, 4545 Transit Rd, Wmsvl 14221, [www.shopeasternhills.com](http://www.shopeasternhills.com), 716.633.1600 ext 201

### Hibernating for the Holidays

**Sat. Dec 15** - 2PM-3:30PM

Discover how Tiffit wildlife spends the holiday season! Bring your favorite adult for a family hands-on adventure with a craft, activities, and a trail hike. Non-Members: \$5. Buffalo Museum

### December Events (Cont'd on page 8)

## Window Facts

### Interesting Notes.....

Having a high efficiency furnace is great for saving money on gas bills, but did you know that the latest high R rated windows can save you up to **50% or more** on your natural gas usage?

It is a fact that up to **70%** of heat loss in a home is a result of poor windows that allow heat to pass through the glass.

The ideal time to change to high energy efficient windows is before the cold weather sets in. The right windows and entry doors would be one of the best investments a homeowner can make.

Mark A. Mayle,  
Ransom Oaks News ■

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## Ransom Oaks

# How to Advertise With Us . . .

If you would take advantage of the opportunity to affordably reach over 1,100 residents, please follow the instructions below to start advertising your business or service in the Ransom Oaks News:

### 1. Call or email:

Jennifer Kursten, Editor, 716-434-0994  
jkursten@ransomoaks.com

### 2. Write check to:

Ransom Oaks Community Corporation  
Indicate which month(s) to apply your payment.

**3. Mail payment to:** Jennifer Kursten  
PO Box 777, Lockport, NY 14095-0777

**4. Deadline:** All ad payments and ad verbiage must be received by the **18th two months prior** to publication. Without receipt of payment for the 18th of two months prior, the ad will not run.

## CLASSIFIED AD RATES

Promote your service or sell an item. Thirty word maximum per ad.

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**NON-RESIDENTS:** ■ \$10/mo.

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- 2 Col. (4.75" x 1.5" high) Ad: \$35/mo.
- 2 Col. (4.75" x 3" high) Ad: \$60/mo.
- 1/3 Page Ad: 3 Col. x 3" \$80/mo.
- 1/2 Page Ad: 3 Col. x 4.5" \$120/mo.
- 2/3 Page Ad: 3 Col. x 6" \$150/mo.
- Full Page Ad: 3 Col. x 9.5" \$225/mo.

## Advertising Notes

Residents who place an ad in the Ransom Oaks News will no longer receive a duplicate copy mailed to their home. This is in an effort to be more green by not generating extra paper to be recycled and to reduce costs associated with printing. ■

**Note:** The R.O.C.C. Board of Directors and Staff do not necessarily have personal knowledge, nor are they able to recommend the advertisers who choose to advertise in this newsletter. ■

## December Events

(Cont'd from page 7)

of Science Members Save 10%. Pre-registration required. Please call 716.825.6397. Tiftt Nature Preserve, 1200 Fuhrmann Blvd, Buffalo 14203  
[www.sciencebuff.org](http://www.sciencebuff.org), 716.825.6397

### Charles Dickens Presents

**A Christmas Carol, Sun. Dec 16 - 3:00 pm**  
Niagara Regional Theatre presents this Christmas Classic, a solo performance starring Mike Randall. Ellicott Creek Playhouse, 530 Ellicott Creek Rd., Tonawanda 14150, [www.niagaratheatre.com](http://www.niagaratheatre.com), 716.284.6358.

### Great Lakes Kitefliers Society 3rd

**Sunday Kite Fly, Sun. Dec 16 - Noon to 4:00 pm.** GLKS will fly many kites, large and small in all shapes and colors. Weather permitting. Gratwick Riverside Park on the Niagara River, 1200 River Road, North Tonawanda 14120  
[www.flyglks.com](http://www.flyglks.com), 716.731.5653

### Rudolph The Red-Nosed Reindeer

**Fri. Dec 21 to Sun. Dec 23**

Fri. Dec 21 - 7:00pm, Sat. Dec 22 - 11:00am, 2:30am, & 7:00pm, Sun. Dec 23 - 11:00am & 2:30 pm  
A Play by Kevin Oakes. Produced by Lancaster Opera House. The heart-warming Holiday classic story of a

red-nosed reindeer named Rudolph is back! Join Rudolph and all of his reindeer friends along with Santa and Mrs. Claus for a live stage performance. With audience participation, reindeer games, and Rudolph's shining nose – it's sure to be a bright Christmas for everyone. Lancaster Opera House, 21 Central Ave., Lancaster 14086, [www.lancopera.org](http://www.lancopera.org), 716.683.1776.

### Family Snow Stomp

**Thu. Dec 27 - 2PM-3:30PM**

A snowy day is a good time to play and walk at Tiftt. Join us for an afternoon hike on the trails. Snowshoe rentals will be available for an additional \$2 fee paid onsite, weather permitting. Non-Members: \$5. Buffalo Museum of Science Members Save 10%. Pre-registration required. Please call 716.825.6397. Tiftt Nature Preserve, 1200 Fuhrmann Blvd, Buffalo 14203  
[www.sciencebuff.org](http://www.sciencebuff.org), 716.825.6397.

### New Year's eve Ball Drop

**Mon. Dec 31 - 6:00 pm to 1:00 am**  
New Year's Eve Ball Drop events start at 6pm. 2 Kids Fun Zones, Live Music under the heated tent, Merchant Scavenger Hunt, Over 21 Pub Crawl, Fireworks at midnight, Food Vendors, Free Parking. Sweeney St. corner of Webster, 15 Webster St., N. Tonawanda 14120, [www.gatewayballdrop.com](http://www.gatewayballdrop.com), 716.912.8168. ■



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Bruce Weiss,  
Ransom Oaks News ■



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# December

Please visit our web site at [www.RansomOaks.com](http://www.RansomOaks.com)

**Next ROCC Meeting:  
Monday, December 10, 2012  
6:30pm**

MEETINGS are at 6:30 pm on the 2nd Monday of the month except for Oct & Nov 2013. RESIDENTS are welcome and encouraged to attend.  
**See you there!**

**2013 Meetings**

January 14	July 8
February 11	August 12
March 11	September 9
April 8	October 15
May 13	November 12
June 10	December 9

*R.O.C.C. Covenants & Restrictions documents are available free of charge to residents who attend their community meeting, otherwise there is a \$20.00 fee. Monthly meetings are held at the Greenwood Drive Recreation Center, unless noted otherwise.*

**Charlesgate Meeting:**  
second Wednesday of each month.

**Forest Edge Meeting:**  
fourth Tuesday of each month.

**December 18**  
Deadline for  
*Ransom Oaks News*  
**Jan** issue!



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