

# RANSOM OAKS NEWS

A Neighborhood Publication

*Sponsored by Ransom Oaks Community Corporation and Our Advertisers*

www.RansomOaks.com

2013 Thirty-Three Years of Ransom Oaks News

March 2013

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

## New Ransom Oaks Website Is Coming Soon

- Over the last few weeks we have been working to update our website. We plan to transition to the new site in late February or early March. Hopefully there will be no down time during the transition. Things you can expect:
- A more modern “look and feel”
- More information about living in Ransom Oaks.
- Information for others about moving to Ransom Oaks. We want to do

everything possible to publicize the advantages of Ransom Oaks.

- A more prominent calendar.
- A Blog from the Board to residents so current information is readily available.
- A “Residents Only” section for information that residents need to know but not the general public.
- Ways to search our site.
- Perhaps an area where residents can say what they like about Ransom Oaks
- Perhaps a forum if there is enough interest.

**We could use some help from residents to make our site better.** For example,

- Pictures. We really need pictures. If you have digital versions, great. If you have hard copy, we will scan them and return them to you. Anything that portrays the Ransom Oaks lifestyle or advantages of living in Ransom Oaks.
- Frequently Asked Questions that you may have as a resident of Ransom Oaks or any of the communities in Ransom Oaks.
- Frequently Asked Questions that someone who is moving Western New York might want to know about Ransom Oaks or the area in general.

If you can help with any of the above, please contact the Board Secretary.

In a related item, our email system is not reaching many residents. We have

**ROCC Website (Cont'd on page 2)**

## Board of Director's Meeting Highlights February 11, 2013

**Topics raised were:**

- One resident attended the meeting.
- Approximately 454 assessments have been paid to date. The assessments are due by February 28.
- Pool tags will be distributed in late April or early May.
- Anyone wishing to remain on the babysitter list should contact the Facilities Managers.
- We are creating a new website. See elsewhere in this newsletter.
- We are proceeding with plans to remodel the Greenwoods meeting room.
- The Architectural Committee acted once in the period from January 11 to February 11.
- There is an open position on the Board. ■

### 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

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## Happy Birthday!

### March Friends



<b>Gabrielle Rose</b> .....	19
March 4	
<b>Taylor Vogel</b> .....	12
March 7	
<b>Alex Perry Ciambella</b> .....	6
March 8	
<b>William Walkowski</b> .....	17
March 9	
<b>Zachary Toner</b> .....	13
March 9	
<b>Benedict Gregory IV</b> .....	11
March 11	
<b>Aurora Tyska</b> .....	7
March 13	
<b>Catherine Walkowski</b> .....	13
March 14	
<b>Bradley Toner</b> .....	18
March 15	
<b>Lauren Greiner</b> .....	14
March 18	
<b>Sydney McKinley</b> .....	14
March 20	
<b>Tyler Penberthy</b> .....	18
March 20	
<b>Andrew White</b> .....	19
March 22	
<b>Doug Newman</b> .....	37
March 23	
<b>Alexandra Tubbs</b> .....	22
March 23	
<b>Kaitlyn Vogel</b> .....	10
March 27	
<b>Isabella Fueter</b> .....	16
March 29	
<b>Todd Witt</b> .....	12
March 29	

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

**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</b> , <i>Facilities Managers</i>	691.7352	<a href="mailto:thalter@ransomoaks.com">thalter@ransomoaks.com</a>
<b>Jennifer Kursten</b> , <i>News Editor/Designer</i>	434.0994	<a href="mailto:jkursten@ransomoaks.com">jkursten@ransomoaks.com</a>

## Ransom Oaks Baby-sitting Information Network

**Ransom Oaks** is currently in the process of updating the Babysitter Listing. **Ransom Oaks residents** may participate in the ROBIN network. TEENS to be added to the list, email your name, age, street and phone number by the monthly deadline listed in the each newsletter to [jkursten@ransomoaks.com](mailto:jkursten@ransomoaks.com). Please also indicate if you have completed the courses listed below.

- \* *Completed American Red Cross Baby-sitting Course*
- § *American Red Cross Certified : First Aid, Life guarding, CPR/AED, Baby-sitting Course*

Names will remain on file and printed monthly unless you request to be removed. PARENTS be sure to personally interview prospective baby-sitters and check their references.

*Neither the R.O.C.C. Board of Directors nor the Editor are responsible for the integrity, maturity, or abilities of those listed as qualified baby-sitters.* ■

### ROCC Website (Cont'd from page 1)

1125 residences in Ransom Oaks. Only 856 people have signed up to the lists. When we send an email, typically 150 of those will "bounce" because the address is invalid. So, only about 700 people actually receive the email. Note: we do not send many messages. In the year 2012, we sent a total of 27 emails. That would hardly flood anyone's inbox. Most of those emails were to aid residents who had either lost or found something thus

facilitating the recovery of other's property.

Consider going to [RansomOaks.com](http://RansomOaks.com) and clicking the link to "Join the Ransom Oaks Email Lists". We have three lists. One is used for Essential Emails that every resident should receive, one is for General Messages, and one is just Social Communications. Note that you can unsubscribe from a list at any time. However, if you unsubscribe, you are the only person that can re-subscribe. Happy surfing. ■

Ransom Oaks

# Facilities Report

The better part of winter is behind us, we hope, and warm weather plans are in the works. We are currently in the process of contacting our life guarding staff from last year to see who will be interested in returning to work for the community. This is the time you should be sending your resume if you are interested in a lifeguard position. At this point we are not sure if we will have any openings, but we will keep all resumes on file. Please send qualifications and references to: Kathy Halter, 38 Maricrest Drive, Amherst, NY 14228. Please remember that at this point, we do not know how many openings we will have.

Assessment notices were sent out in the beginning of January and were due by February 28th. You can expect a late notice in early March. Please remember this assessment is for the calendar year of 2013 and mandatory for all ROCC residents. All assessments must be paid by mail. Please note that we will not send pool passes to residents with unpaid service charges or liens on their property. All building rentals are now handled by contacting us at 691-7352. Please do not call after 9 p.m.

Tom and Kathy Halter  
Ransom Oaks Facilities Managers  
716.691.7352 ■

# Happy Spring



## Annual Assessment NOTICE

**Amount Due: \$294.00**  
**Due Date: by February 28, 2013\***

**Check Payable to:**  
Ransom Oaks Community Corporation

**Return to:** Tom and Kathy Halter,  
38 Maricrest Dr., Amherst, NY 14228

Name \_\_\_\_\_

Ransom Oaks Address \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Please Print Names of those Residing at Address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Please return with a self-addressed, stamped envelope if you would like Facility Use tags.*

- Without tags, you may not use the facilities.
- Tags will be mailed in April.

\*A 1.5% Monthly Service Charge will apply after February 28, 2013.

## Eighth Annual Chicken Barbeque

Hosted by The Ladies Auxiliary of the Swormville Fire Company featuring the famous **Krolick's Chicken**.



**On March 24, 2013**

11:30am until 3:00PM

*Location:*

Swormville Fire Company  
6971 Transit Rd, East Amherst, NY

Dinners are \$9.00 presale only sold until March 15, 2013.

\$10.00 at the door includes dinner & dessert. Eat in or Take out

**Call Diane Kranz 689-6593**

## 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.*

When winds are predicted 60mph plus, don't put your recycler out. Twice I have had the contents of garbage from one recycler at my front door and shrubs. Reams of paper, soda bottles, single serve containers, corrugated cartons (which also bounce around for weeks). Break down the cartons and pack them in the tote or underneath a wheel. This is a good idea weekly. ■

# Do You Know Where Your Totes are as of 2/12/13?

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. All residents are not complying with the C&R.

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 monthly for the last six months. The results are shown in the table below.

Note:

- (1) We have now reached 75% of residences concealing their totes
- (2) Zone 6 showed the greatest improvement of 7 points and Zones 7 and 11 both show a 6 point improvement.
- (3) The 9 zones with the highest score all have over 70 % compliance. That is one less Zone than last month.
- (4) Unfortunately Zone 16 is still the Zone with the lowest compliance.
- (5) Six Zones, 1, 3, 4, 5, 12, and 13 each dropped their compliance.
- (6) Zone 8 is again the Zone with the best compliance.

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 section of the Newsletter, or on the RansomOaks online Forum at:

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

Sincerely,  
The Ransom Oaks  
Board of Directors. ■



**Table 1**

		% Hidden						
		2012					2013	
Zone	Description	Homes Per Zone	9/15	10/22	11/20	12/17	01/15	2/12
1	Bramhill & Part of Old Oak Post (OOP)	31	68	61	74	77	81	77
2	Glen Abby & Coriander	34	68	76	76	79	82	82
3	Part of OOP, Moorgate, Kinderhook	43	77	79	72	72	77	74
4	Doral, Part of OOP, Old Hempstead, Kingsbrook, Woodmoor	32	75	72	69	75	75	69
5	Fiddlers, Inverness, Part of Ransom Oaks, (RO), Oakhill	32	72	81	88	88	84	78
6	Part of RO, Pinehurst, Sweetwater, Part of Glen Oak (GO)	32	88	75	78	78	81	88
7	Part of RO, White Pine, Oakmont, Shady Oaks	33	64	61	67	70	70	76
8	Part of GO, Oakcliff, Redbud	42	76	79	79	83	88	90
9	Primrose, Skylark	43	72	77	79	79	86	88
10	Eveningwood, Part of GO, Periwinkle	37	57	65	84	81	78	81
11	Smith, Part of White Cedar	37	51	62	62	68	62	68
12	Part of White Cedar, Whispering, Odessa Ct.	37	59	70	62	62	68	65
13	Odessa Dr., Honeysuckle	30	47	60	57	60	67	60
14	Ginger, Lilybrooke	32	53	69	50	66	63	66
15	Part of GO, Opal, Topaz	38	42	50	53	58	58	63
16	Part of GO, Ruby	25	36	44	56	48	56	56
		<b>Hidden</b>	<b>354</b>	<b>381</b>	<b>388</b>	<b>402</b>	<b>413</b>	<b>416</b>
		<b>% Hidden</b>	<b>63.4</b>	<b>68.3</b>	<b>70</b>	<b>72</b>	<b>74</b>	<b>75</b>
		<b>Total Visible from the Street</b>	<b>204</b>	<b>177</b>	<b>170</b>	<b>156</b>	<b>145</b>	<b>142</b>



# 10 Real Estate Trends to Watch in 2013

Five years and 16 million foreclosures after the 2008 housing crash, most Americans have not lost faith in real estate. In a survey this summer of more than 2,000 adults by home buyer website Trulia, 61 percent of respondents predicted that prices in their local market would rise next year, 58 percent thought prices would take 10 years or less to get back to their pre-crash peak, and almost 80 percent of current renters said they plan to buy a home someday.

Whether or not that enthusiasm has merit, the signs of a turnaround are hard to ignore. National home prices have been on the uptick for eight straight months and jumped 6.3 percent year-over-year in October – the largest increase since June 2006, according to CoreLogic. Will that pattern hold in 2013? Real estate economists and insiders and reviewed industry reports that assess next year's outlook. Most experts said their predictions depend on the mainstream forecasts of economic growth next year being correct. Others emphasized that all markets are local—real estate conditions in coastal metro areas vary wildly from those in mid-sized Midwestern towns. Those caveats aside, here are 10 real estate trends they forecast for next year.

**1. Rising home prices.** The slow pace of new-home construction is

pushing prices up, a pattern that will continue in 2013, according to several sources. Since the housing crash, new construction has been at 500,000 units or fewer for 6 years running—that's actually created a shortfall in available homes. A National Association of Realtors (NAR) report in October showed a 5.4 months' inventory of homes for sale at the current pace, 22 percent below where it was a year ago and the lowest inventory since February 2006.

**2. Rising rents as more young people enter the market.** Many people in their 20's have been riding out the shaky economy by moving back in with their parents or staying with friends. Now, as they start to get jobs, they're looking for their own apartments. A recent Zillow analysis also found that buying beats renting in 59 percent of markets after three years or less.

**3. Fewer foreclosure bargains.** The chance to snap up a bargain-basement foreclosure could be fading. Sales of those homes fell to about 11 percent of all sales in June 2012, down from about 28 percent in March 2011. In part that's because the Federal Housing Finance Agency (FHFA), the Federal Deposit Insurance Corporation, and banks have been selling off hundreds of distressed home loans in bulk to purchasers who agree to work out new terms with borrowers rather than simply



foreclosing, says Philip Feder, chair of real estate practice at global law firm Paul Hastings.

**4. More short sales.** Short sales are deals in which a home sells for less than what the borrower owes on the mortgage, with the bank agreeing to accept the sale in lieu of going through an expensive and time-consuming foreclosure. On November 1, the FHFA issued new rules on short sales for Fannie Mae and Freddie Mac—among other measures, those reduce the documentation that borrowers have to show to demonstrate hardship, and borrowers now aren't necessarily required to pay the difference between what they owe on the mortgage and the final sales price. So while foreclosure sales will keep falling, the number of short sales should rise

**5. More first-time home buyers.** A report from consulting firm Deloitte & Touche on key issues in commercial real estate for 2013 predicts that growth in demand for single-family homes next year will likely be driven by first-time home buyers. That trend is visible in an NAR survey of buyers and sellers released in November—39 percent of borrowers were first-timers, up from 37 percent in the 2011 survey.

**6. Higher home construction costs.** Building materials like sheet rock, lumber, and copper are at high prices even though levels of home construction remain low. The same is true for construction labor costs—after the crash, many qualified construction workers migrated out of the country or into other industries. As a result, you've got the possibility of some pretty

*Trends (Cont'd on page 7)*

**Call Maureen Mirand**  
Your  
**Ransom Oaks Realtor®**  
716-866-9959 | mmirand@realtyusa.com

**RealtyUSA.com**  
914 Maple Rd.  
Williamsville, NY 14221

**Maureen Mirand**  
Licensed Real Estate Salesperson  
DIRECT : 716-866-9959  
www.topbuffalorealtor.com

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# March Events

## Oklahoma!

Fri, Mar 1 to Sun. Mar 17  
Fridays & Saturdays - 7:30pm, Sundays  
- 2:30 pm, Tickets: Adult, \$20 Student/  
Senior, Lancaster Opera House, 21  
Central Ave., Lancaster 14086, www.  
lancopera.org, 716-683-1776.

## Storrs All High Photo Show

Sun, Mar 3 to Fri. Mar 29, M-F, Noon-  
5 pm; SA & SU, 2-5 pm. Featuring  
more than 300 photos by high school  
students from western & central NYS.  
Kenan Center House Gallery,  
433 Locust St, Lockport 14094,  
www.kenancenter.org, 716-433-2617.

## Women, Money, & Power Workshops

Mon, Mar 4 to Mon. Mar 25. Mondays at  
6:50 pm. Do you feel certain about your  
financial future? Wondering where to  
start or where to go from here? YOU'RE  
NOT ALONE! 90% of ALL women will be  
solely responsible for their finances at  
some point in their lives. Christ Church  
is partnering with Allaire Financial  
Strategies to help you understand  
who you are financially, take control of  
your financial future, achieve financial  
goals, and BE PROACTIVE! \$10.00  
registration fee can be paid at the door.  
Christ United Methodist Church, 350  
Saratoga Rd., Amherst 14226, www.  
ChristChurchAmherst.org, 716-839-2460.

## A Family Origami Class

Thu, Mar 7, Children 6 years old and up  
accompanied by a parent. Sessions will  
be held on Mar 7 & Mar 14 at 6:30 pm.  
Participants will learn the history of  
origami and its role in Japanese culture  
and will be taught to complete simple  
origami projects of their own. Space  
is limited and registration is required.  
Participants should plan on attending  
both sessions. Clarence Library, 3  
Town Place, Clarence. For complete  
information go to <http://bit.ly/XriKUs>  
or call the library at 716-741-2650.

## The Comedy of Errors by William Shakespeare

Thu, Mar 7 to Sat. Mar 9  
Mar 7-8, 7 pm; Mar 9, 2 and 7 pm.  
"The Comedy of Errors", Buffalo  
Seminary, Margaret L. Wendt

Performing Arts Center, 205 Bidwell  
Pkwy, Buffalo. All-girls production of a  
Shakespeare classic. Thu, Fri Mar 7-8,  
7 pm, Sat, Mar 9, 2 pm & 7 pm, 885-6780,  
Buffalo Seminary's Margaret L. Wendt  
Performing Arts Center, 205 Bidwell  
Parkway, Buffalo 14222. [http://www.  
buffaloseminary.org](http://www.buffaloseminary.org), 716-885-6780.

## Be Active Erie County Walking for

**Health**, Fri, Mar 8, Free indoor fitness  
walk, includes health information  
and refreshments. Registration  
8:30 am, walk begins 9:15 am. For  
information call 851-4052. Walden  
Galleria Mall Lower Level, enter by  
Cheesecake Factory, One Walden  
Galleria, Cheektowaga 14225. www.  
CreatingHealthyCommunities.org  
716-851-4052.

## 125th Anniversary of the Broadway Market - 2nd Saturday Lectures Series

Sat, Mar 9, NOON. In 2013, the  
Broadway Market will be celebrating  
its 125th anniversary. As part of the  
year-long celebration, the Friends of  
the Broadway Market District will be  
sponsoring free monthly lecture series  
beginning on January 12th at noon  
in the Broadway Market. The March  
presentation will be on the History  
of Breweries in Buffalo and on the  
Eastside of Buffalo by Peter Jablonski.  
Broadway Market, 999 Broadway,  
Buffalo 14212, 716-893-0705.

## Sensational Saturday

Sat, Mar 9, 9 am-5 pm, This free family  
fun event features basics of electricity  
programs, displays and interactive  
exhibits relating to the production of  
electricity, energy efficiency and the  
area's history, plus spectacular views  
from the observation deck, 350 feet  
above the Niagara River Gorge. Parking  
and admission is free of charge. For  
more information, call 716-286-6661  
or 1-866-NYPA-FUN, or visit  
[www.nypa.gov/vc/niagara.htm](http://www.nypa.gov/vc/niagara.htm) for  
a complete schedule of activities.  
Niagara Power Vista, 5777 Lewiston  
Road, Lewiston 14092, [www.nypa.gov/  
vc/niagara.htm](http://www.nypa.gov/vc/niagara.htm), 716-286-6652.

## NEW! Family History Club: Trains

Sat, Mar 9, 10 am-12 pm  
The Family History Club allows kids and  
their parents to explore the Museum in  
a relaxing and fun filled afternoon. This  
program is based on our model train  
diorama and will include craft activities  
and a museum tour focused on railroad  
history in Buffalo. Families will also  
meet the Museum's volunteer Rail  
Barons, who created the train exhibit,  
and see first hand how a diorama  
is built by hand. Cost: \$10 general  
public, \$5 members. Pre-registration  
required. Buffalo History Museum, One  
Museum Court, Buffalo 14216, www.  
buffalohistory.org, 716-873-9644 .

## Nature's Circle: Spring Tails

Mon, Mar 11, 10:30 am-11:15 am  
for ages 2-3. Learn to enjoy nature  
together! Read a story, sing silly songs,  
and have lots of fun helping little  
ones comfortably engage in a natural  
setting! Non-Members: \$4 per child  
and adult, \$2 additional children with  
same adult. Buffalo Museum of Science  
Members Save 10%. Pre-registration  
required. Tiff Nature Preserve, 1200  
Fuhrmann Blvd., Buffalo. Please call  
716-825-6397.

## Maple Harvest Festival

Sat, Mar 16 to Sun, Mar 17, 9:00 am -  
4:00 pm. Discover how maple sugaring  
was done by the Native Americans,  
early settlers and how it is done  
today. Taste Jack Wax and enjoy a  
pancake breakfast. Enjoy a nature hike,  
play games, do a craft and have a great  
time with the family. Beaver Meadow  
Audubon Center, 1610 Welch Rd, North  
Java 14113, [www.buffaloudubon.org](http://www.buffaloudubon.org)  
585-457-3228.

## Let's Get Physical

Sat, Mar 23, 11am - 3pm  
Fun and fit family play in our gym from  
11am - 3pm. Free with admission or  
membership. Explore & More Children's  
Museum, 300 Gleed Ave., East Aurora  
14052, [www.exploreandmore.org](http://www.exploreandmore.org)  
716-655-5131. ■

## Trends (Cont'd from page 5)

potent price increases in [the cost of constructing] new homes, leading many to purchase existing homes rather than build.

### 7. Property management boom.

It's a great time to be a property manager. Earlier this year, the FHFA

began selling foreclosed properties in bulk to large institutional investors who agree to hold and manage them as rentals. That intensified the trend already underway toward investors snapping up distressed properties to rent--the number of homes purchased as investments rose 65 percent in 2011 over 2010, according to real estate data provider RealtyTrac. Many of those

investors are now using professional property management companies to rent and maintain their purchases.

### 8. Rising mortgage interest rates.

Mortgage rates have been at historic lows this year, so there's only one direction for them to go. The NAR predicts that rates will gradually rise to average 4 percent next year, up from about 3.5 percent in September of this year.

### 9. Easier credit standards.

On average, would-be borrowers now need a FICO credit score in the 760s to get a mortgage, much higher even than the years before the easy-credit housing boom began, according to the FHFA. That should start changing -- qualifying scores will start dropping as more qualified buyers come into the market and lenders compete to offer them loans.

### 10. Two-tiered home-building industry.

Banks have been reluctant to make construction loans--only 22 percent of the country's largest banks are making them, according to a 2012 survey by the Office of Comptroller of the Currency. The result could be more consolidation in the home building industry next year and, ultimately, less competition and higher prices for everyone.


Maureen Mirand,  
Ransom Oaks News ■

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5843 Transit Rd  
Transit Valley Plaza  
East Amherst, NY 14051  
(716) 688-2199



**Nationwide®**  
On Your Side

Auto Home Life Business

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## Nexgen Windows & Doors LLC

"The Next Generation of Home Improvements"  
(Your Neighbor)

The Snow is Falling and your Gas Bills are Rising!  
Save Up to **50% or More** on your heating expense  
With New **Park Avenue Windows**  
For a Limited Time Get  
**Triple Pane/Krypton Gas Windows**  
For The Price of  
**Double Pane/Argon Gas**  
And Start Saving \$\$\$\$ Now!

Call for appt. (716) 568-0478  
ask for Mark A. Mayle  
www.nexgenwindows.com

\*\* cannot be combined with other offers\*\*



# 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.

**RESIDENTS:** ■ \$7/mo.

**NON-RESIDENTS:** ■ \$10/mo.

**DISPLAY AD RATES**

- 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. ■

**MTW Computer Repair & Training**

In-home visits for repair, wireless, consulting, or training. By appointment.  
**716.560.2751**



**SPANISH?** Mature and experienced spanish speaking tutor can help you learn. Offering in-home & public places tutoring. Email me at erinkaylove@yahoo.com to set an appointment or ask questions. \$25.00/hour. **716-444-1627.**

**CLASSIFIED ADVERTISING!**  
 Have something to sell, a service or offer. Consider the running a classified ad.

\$7 for Ransom Oaks Residents  
 \$10 for Non-Residents

**PIANO INSTRUCTION**  
 Ransom Oaks Resident!  
 Certified experienced teacher, references available. Lessons taught in your home or mine: East Amherst, Clarence, Williamsville, Getzville, Lockport or the Tonawandas. Call **630.5998** or **598.3722.**



**Adore Your Home**  
 • Handyman •

Interior/Exterior Painting • Deck & Fence Restoration  
 Seasonal Yard Cleanup • Topsoil & Mulch  
 Shrub Trimming • Gutter Cleaning • Any Small, Odd Job

**716.400.8581**  
 Ransom Oaks Resident, Tim Maher • [adoreyourhome@hotmail.com](mailto:adoreyourhome@hotmail.com)

**FREE Estimates INSURED**



**LOEWER PAVING**

**Kenneth Loewer**  
 9700 County Rd, Clarence Ctr, NY 14032

resurfacing - patching - new installations  
 golf course paths - blacktop maintenance

**Residential Driveways, Commercial Parking Lots**

[www.loewerpaving.com](http://www.loewerpaving.com) OFFICE **741-2913** MOBILE **570-0792**



*Selling More*  
**RANSOM OAKS HOMES**  
 Than Any Other Realtor Since 2008  
 Whether buying or selling your home, call your neighborhood specialist and 20 year resident!

**Julie Brown**  
 Licensed Real Estate Salesperson  
 716.830.8787  
[jbrown@realtyusa.com](mailto:jbrown@realtyusa.com)

**RealtyUSA.com**  
 www.RansomOaksHomes.com 914 Maple Rd, Williamsville, NY 14221





# Affordable advertising!

**HUNT**  
Since 1911

**Just SOLD**  
110 Old Meadow  
1754 Charlesgate

**Celebrating 20 years of Real Estate Sales!**

by  
Associate Broker,  
Ransom Oaks Resident  
Lois Robinson

## Lois Robinson

Associate Broker, Ransom Oaks Resident

HUNT Real Estate ERA® Always There for You®



**HUNT**  
Since 1911

**Quality Service Award Winner**

lois.robinson@huntrealestate.com

**716.633.5350 • 716.445.2563**  
8780 Sheridan Drive • Williamsville, NY 14221



Ransom Oaks News Printer  
for over 28 Years

**Full Service Printing Services**  
with Individual Attention

Brochures • Letterhead  
Labels  
Business Cards  
Postcards & more!

5635 Harris Hill Rd. • Williamsville, NY  
**716.741.3300**  
www.easternhillsprinting.com

## HEIM ELECTRIC, INC.

THE Original Electrician for Ransom Oaks



Changing your lighting can be life changing.  
Update and add value to your home.

**574.8542**



## BOB STEPHENS HUCK

### Plumbing & Heating, Inc.

Complete Plumbing Service for Western New York  
Repairs & Remodeling 632.1149

Sewer & Drain Cleaning • Water Tanks • Sewer & Water Lines • Hot Water Heaters • Sump Pumps  
High Pressure Sewer Jetting • Gas Lines Installed & Repaired • Trenching • Wet Basements/Yards

Commercial • Residential • 7 Days a Week • Licensed & Insured • Member BBB since 1967

Mention this ad &  
**SAVE \$15.00**  
on any service





## Car Corner

### Did you know? ...

Spring is a great time to have your vehicle serviced, with an oil change, new filters, tire rotation and a good through check up after the long winter to make sure everything is working properly as we move into the warmer months.

Bruce Weiss,  
Ransom Oaks News ■




### Quality Spring Car Care Savings

**Spring Oil Change Plus**

Starting at  
**\$29.88 + tax**

**Save \$15.00**

Majority of vehicles. Not applicable with other specials or discounts, see store for details. Expires 5/31/2013

- \*Oil change 5 qts 5w30 semi-synthetic blend, with premium filter
- \*Top off Fluids
- \*Inspect Brakes & Rotate Tires
- \*Complete Check up
- \*Plus MORE!

**FREE** Consultation on any vehicle concerns

**SAVE the Sales Tax**

Save the Sales Tax on any purchase



Not applicable with other discounts or specials, invoice discounted in the amount of pre-discount sales tax, sales tax on remaining still applies. Maximum discount \$75.00. Expires 5/31/2013

**GERRY'S SERVICE**  
COMPLETE AUTO REPAIR  
www.GerrysService.com

- Family Owned Since 1989
- Dealer Alternative
- Fixed Right the First Time
- Friendly, Knowledgeable Staff



**688-0402**  
9200 Transit Rd \* E. Amherst  
(behind Carubba Collision)

# March

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

**Next ROCC Meeting:  
Monday, March 11, 2013  
6:30pm at the Ransom Oaks  
Facility.**

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!**

**March 18**  
Deadline for  
*Ransom Oaks News*  
**April** issue!

**2013 Meetings**

April 8  
May 13  
June 10  
July 8  
August 12  
September 9  
October 15  
November 12  
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.

**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

• **Vandalism, Animal Control or Security Concerns** Amherst Police, 689.1311

• **Swormville Fire**, 688.7055



**Ransom Oaks**

Community Corporation  
101 Ransom Oaks Drive  
East Amherst, NY 14051

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STANDARD  
U.S. POSTAGE  
**PAID**  
GETZVILLE, NY  
PERMIT NO. 9

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